

Executive Summary

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

1. Introduction

In compliance with HUD regulations, the City of Utica developed this FY 205-2029 Five Year Consolidated Plan for the period of April 1, 2025 through March 31, 2029 as a strategic implementation plan for the City's Federal funding programs for housing, community and economic development.

The City of Utica is an entitlement community under three U.S. Department of Housing & Urban Development's (HUD) Programs:

Community Development Block Grant (CDBG) - CDBG funds are used to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons.

HOME Investment Partnership (HOME) - HOME funds can be used for a wide range of activities including acquiring, developing, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people in order to create affordable housing for low-income households.

Emergency Solutions Grant (ESG) - ESG funds engage homeless persons and households living on the street; improve the number and quality of emergency shelters for homeless persons and households; help operate shelters; provide essential services to shelter residents; rapidly re-house homeless persons and households; and prevent persons and households from becoming homeless.

The Five Year Consolidated Plan establishes the Utica's goals for the next five (5) year period and outlines initiatives the City proposes to undertake to address its needs and objectives.

The Consolidated Plan is implemented through annually-developed Action Plans which provide a concise summary of the actions, activities, and specific funding resources that will be used each year to address the priority needs and goals identified in the Consolidated Plan; both plans are submitted to HUD for review and approval. This Consolidated Plan includes the first year (2025 - 2026) Annual Action Plan.

This 2025 – 2029 Consolidated Plan will cover the final three years of Mayor Galime’s first term in office. In his first term, finishing out the 2020-2024 Consolidated Plan, Mayor Galime instituted a new economic development incentive for select owners of small businesses that has been wildly successful. Following that success, he has additional plans for taking CDBG funding into areas not previously considered for the city of Utica.

The Mayor ran on a campaign that focused on neighborhood preservation and assisting legacy Utica businesses, rather than always focusing on bringing in new businesses. He felt it important to support those businesses that have been mainstays in the community for decades. He is also a strong supporter of providing activities for the city’s youth, ensuring that they have the tools necessary to become productive members of today’s society.

In addition to these news avenues, as it has in years past, the Plan calls for continued investments in housing, particularly for those that may not be able to call any one place a ‘home’ for themselves or their family. The Plan will also continue its focus on ridding this community of the scourge of lead-based paint. Utica and Oneida County remain high on the list of areas in New York State with the greatest incidences of elevated blood lead levels in children. Finally, as in the previous Consolidated Plan, the City will continue to try to implement a more effective brownfield remediation plan utilizing CDBG funds so as to create more developable sites for business and industry that result in the creation of job opportunities.

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

3. Evaluation of past performance

This past 2020 – 2024 Consolidated Plan covered a particularly difficult time period in history – the COVID global pandemic. As is now well-documented, COVID had an impact on virtually every fabric of society – from housing and the economy to education and employment. As a result, the federal government made billions of dollars available to State and local governments, whether it be CDBG – CV, the CARES Act or the American Rescue Plan Act (ARPA) to address the impacts from COVID.

Despite the tens of millions of dollars made available to the City in such a short time with very little notice and the myriad of rules and regulations governing their use, the City ‘weathered the storm’ well. By and large, the funds have been or are being utilized in the way that Congress intended and in full compliance with the many varied rules and regulations.

Additionally, the City received a Downtown Revitalization Initiative (DRI) award of \$10 million to assist in implementing shovel-ready, transformative projects. The New York State grant has now been almost entirely expended and has helped create a more vibrant downtown neighborhood than this City has seen in decades.

Relative to its federal entitlement funds, the City has been operating in compliance with HUD's rules and regulations. For much of the time covered by the previous Consolidated Plan, the City enjoyed a good working relationship with Sean Tulumello, a Senior CPD Representative in the Buffalo field office. Sean served as a useful tool when questions regarding HUD's rules arose. Unfortunately, efforts at reducing the size of the federal workforce resulted in the loss of a dedicated CPD representative.

4. Summary of citizen participation process and consultation process

In developing this 2025 – 2029 Consolidated Plan, the City of Utica utilized several different methods of outreach, trying to elicit public opinion into the drafting of the Plan, including:

Neighborhood Meetings

- **Monday, March 3, 2025 at 6:00 PM** at Peretta Twin Towers, 509 Second Street, hosted by the East Utica Concerned Citizens
- **Tuesday, March 11, 2025 at 6:00 PM** at 410 James Street, hosted by the Cornhill Neighborhood Association

Staff of the City's Department of Urban & Economic Development (U&ED) attended the regular monthly neighborhood meetings that cover the largest of the City's primarily low- to moderate-income residential neighborhoods. Staff provide background on the various entitlement funds that the City receives annually, the eligible activities that each funds and how the City has generally spent the funds in the current year. They then provide attendees with an opportunity to provide input into how the funds should be spent or prioritized in the upcoming program year. In this year's case, staff also encouraged attendees to weigh in on priorities for the five-year Consolidated Plan.

Agency Meetings

U&ED staff meet on a continual basis with housing, social service agencies and the Continuum of Care to provide technical assistance and receive input on a variety of issues.

Not-for-profit funding applications

The City of Utica opened a call for proposals for funding through the City's annual CDBG entitlement program for the 2025-2026 program year. The City published a Notice of Funding Availability along with information on the neighborhood meetings in the Daily Sentinel, the City's official newspaper. The application window was open for well over a month.

Final Opportunity for Comment

In accordance with its Citizen Participation Plan, the City of Utica published a legal notice in the official newspaper at least thirty days prior to submission of the Consolidated Plan/Annual Action Plan to HUD that provided a final opportunity for the public to review the draft Plan and to provide comment on the draft. The legal notice, which is attached, was published on Saturday, June 7, 2025 and gave the public until July 11, 2025.

5. Summary of public comments

There were no public comments submitted pursuant to the legal notice published in the City's official newspaper ahead of the deadline for the City's submission of the Plan to HUD.

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

Not applicable

7. Summary

As the Community Development Block Grant program heads into an uncertain future at the federal level, the City of Utica can point to countless accomplishments throughout the community that never would have been realized had it not been for federal funding assistance.

Additional transformational projects throughout the community, including Harbor Point, the Nexus Center, the opening of the new Wynn Hospital in downtown (recently named the 8th most beautiful hospital in the nation by Soliant), the new Children's Museum on the southern edge of the Cornhill neighborhood and more have generated a new vitality in Utica. With the federal funding available in the first year of this 2025-2029 Consolidated Plan, the City can aggressively address such issues as insufficient housing supply across all economic strata, expanding job opportunities (particularly in the manufacturing sector) for our residents and more.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	UTICA	Department of Urban and Economic Development
HOME Administrator	UTICA	Department of Urban and Economic Development
ESG Administrator	UTICA	Department of Urban and Economic Development

Table 1 – Responsible Agencies

Narrative

Utica's Department of Urban and Economic Development (UED), in consultation with other City Departments, including Parks and Recreation, Engineering, Code Enforcement, and the Mayor's Office are responsible for developing the 2025-2029 Consolidated Plan and 2025 Annual Action Plan and for administering CDBG, HOME and ESG grant activity and funding. UED is also responsible for developing the Consolidated Annual Evaluation Reports (CAPER), processing pay requests, performing contracting, and all oversight of the programs on a daily basis.

UED has a highly capable and experienced staff of eight (8) employees. Led by Commissioner Brian Thomas, who has over thirty years of local government experience in the Utica-Rome region working with federal entitlement funds, the Department has its own Finance Administrator, a Planner, an Economic Development Specialist, a Housing Development Specialist, A Community Development Director, a Secretary and a Senior Administrative Aide.

Consolidated Plan Public Contact Information

Questions or comments regarding the 2025-2029 Consolidated Plan or the 2020 Annual Action Plan should be directed to:

Demo

Brian Thomas, AICP - Commissioner of Urban & Economic Development

Phone: 315-792-0181

E-mail: bthomas@cityofutica.com

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

1. Introduction

In accordance with HUD rules and regulations requiring community outreach and consultation with relevant partner agencies, all aspects of the Community Development Block Grant (CDBG), HOME Investment Partnership, Emergency Solutions Grant program and others, if applicable, are conducted in an open manner with freedom of access for all interested persons, groups, and/or organizations, and the completed Consolidated Plan will be available on the City's website for public access at all times. The City has also made efforts to include minorities and non-English speaking persons, persons with disabilities, local and regional institutions, the Mohawk Valley Housing and Homeless Coalition (the area's Continuum of Care) and other stakeholder organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, community and faith-based organizations) in the process of developing and implementing the Annual Plan.

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)).

As with prior Annual Action Plans as well as the 2020-2024 Consolidated Plan, the City encourages the participation of residents of public and assisted housing developments, recipients of tenant-based assistance, and other low-income residents of targeted revitalization areas in which the developments are located in the consultation process. The City consults and shares information with People First, the City's Municipal Housing Authority, regarding Annual Action Plan activities so that they can make that information available at their own annual public meetings and subsequently develop their own Public Housing Agency Plan.

The City of Utica will continue to partner with various committees dedicated to addressing the City's housing needs, including the shortage of affordable and sustainable housing units, and the large quantity of available housing stock that is contaminated with lead, asbestos and other environmental health hazards. These partnerships include, but are not limited to, The Community Foundation of Herkimer and Oneida Counties, The Lead-Free Mohawk Valley coalition, The Greater Mohawk Valley Land Bank, and two certified Community Housing Development Organizations (CHDOs), all sharing the same goals.

Since 2019, the City has operated a Rental Occupancy Program aimed at monitoring the living conditions in multifamily rental housing for quality of life in response to landlords failing to provide safe, sustainable housing for their residents. In addition, the City and the United Way partnered with a variety of agencies to develop strategic plans of action should one of these buildings be shut down, which was demonstrated in 2022 when the Olbiston Apartments building was condemned, resulting in the

successful triage and relocation of dozens of households. In early 2019, the City and its partners received a HUD Lead-abatement grant of \$3.5million to treat and abate lead contamination in 180 housing units in the City of Utica constructed prior to 1978. As part of this grant, the City's Housing Development Specialist became an EPA-Certified Lead Supervisor to better assist with managing the complex regulations. At the conclusion of that grant, the City was awarded a second Lead Abatement grant in 2023 totaling \$3.9million, showing confidence in Utica's ability to utilize grant funds with strong outcomes. With the City having been awarded two subsequent lead paint hazard grants, getting information to residents on how to recognize and address contaminants in their living environments remains a high priority.

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 Utica has been a key partner in the Utica, Rome, Oneida and Madison Counties Continuum of Care (CoC) since its inception in 2003. The City serves on the CoC Board which meets each quarter, and participates in the CoC Plenary meetings held eight times each year. Like most small cities in the nation, the CoC Board and membership coordinate the CoC planning and drive project development to fill gaps in the continuum of care. The CoC and the City coordinate closely regarding regulatory compliance, monitoring and project site selection.

The City of Utica works closely with the CoC to address the needs of homeless persons in our community. Through our rank and review process, the ranking committee of the Continuum board decided to fund the following programs which serve chronically homeless individuals and families, families with children, veterans, and unaccompanied youth:

-St. Margaret's Corporation - Emmaus House (Shelter)

-Johnson Park Center (Shelter)

-Rescue Mission of Utica (Shelter)

-People First (Homeless Street Outreach / Rapid Rehousing)

-Utica Center for Development (Homelessness Prevention / Rapid Rehousing)

-YWCA Hall House (Shelter)

The City of Utica ESG FY2025 Awards were decided on Friday May 2, 2025, and recipients will be notified following submission and approval of the Consolidated Plan.

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

This year, the City released a Request for Proposals (RFP) on Friday February 7. Three public meetings for input from the community and potential ESG sub-recipients were held:

1. February 12th at the Irish Cultural Center in West Utica
2. March 3rd at the Perretta Twin Towers Community Room in East Utica
3. March 25th at Rebuilding the Village (410 James St) in Cornhill

Applications were due on April 4th. In all, we received nine (9) applications from 7 different agencies.

The following criteria were developed by the CoC steering committee, and is used to score applications for eligibility and further consideration for funding:

Finance & Supporting Documents (15 Points)

- Displayed secure status of assets and lack of liabilities.
- Attached certificate of incorporation, mission in by-laws, organizational chart and IRS letter.
- Attached anticipated budget for the proposed activity.

Activity Proposal (25 Points)

- Provided a detailed description of the proposed activity.
- Articulated the need to be addressed by the activity.
- Effectively addressed the activity's contribution to community need identified in city's plan.

Detailed the anticipated goals of the activity. • Substantiated the reasons for supporting continued funding.

Organizational Information (35 Points)

- Described a plan to ensure sustainability.
- Cited relevant personnel.
- Provided a list of board members.
- Identified possible conflicts of interest.
- Communicated ability and qualifications to implement activity.
- Described actions to be taken if funding falls through.

Community Partnerships & Program Integration (25 Points)

- Agency was able to indicate they are an active member of the MVHHAC/CoC.
- Indicated length and frequency of involvement in CoC.
- Explained the relevance of the proposal to ESG objectives and CoC priorities.
- Articulate the relevance of the proposal to existing HUD CoC programs.

Several members of the CoC board ranks each of the applications separately, and then meets to compare & discuss their scores. Members involved are Michael Peek - City of Utica Housing Development Specialist, Kelly Conroy-Scott – MV Housing and Homeless Coalition, Freddie Hamilton – Utica/Oneida County NAACP President, Mary Kernan – Contract Administrator from Oneida County Government, and Lynette Sullivan – Program Coordinator for Oneida County Department of Family and Community Services. Members must be familiar with homeless assistance and programs, and may include supportive service providers who are not applying for any ESG funds themselves (to eliminate any potential conflict of interest). Members of the selection committee, including ranking members of the CoC, meet for a 2-3 hour video conference after taking time to review submitted applications. All members also discuss the performance of agencies currently under contract, including their ability to administer services, spend down funds in a timely fashion, and what obstacles they may face while working toward these goals. These discussions are crucial to determining the level of assistance awarded to each subrecipient agency.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	United Way of the Mohawk Valley
	Agency/Group/Organization Type	United Way
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Katrina Webb of the United Way, a continuum of care member, was essential in training newly-onboarding subrecipient agencies the intricacies of the HMIS database as reporting requirements. Tiffany Curry, the Coordinated Intake Specialist, is a direct line between the City and those seeking services, placing applicants with the best-fitting service agency for assistance.
2	Agency/Group/Organization	Mohawk Valley Health System (MVHS)
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Patricia Charvat and other members of MVHS have joined with representatives from Oneida County, the City of Utica and the Continuum of Care to strategize homelessness issues and solutions to make the Wynn Hospital campus safe for all members of the community while providing for the urgent needs of the homeless that arrive at the facility.
3	Agency/Group/Organization	Social Science Associates
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Steve Darman of Social Science Associates was one of four continuum of care members to assist in developing new rank and review criteria as well as to score ESG applications received by the City of Utica. The consultation will continue to lead to increased diversity of thought when strategizing.
4	Agency/Group/Organization	City of Utica
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Michael Peek of the City of Utica worked with continuum of care members to assist in developing new low-barrier drop-in centers that work to complement the City's homeless shelters and provide easy access to supportive services and provider networks, as well as hosting Selection Committee meetings for reviewing ESG applications received by the City of Utica.
5	Agency/Group/Organization	ONEIDA COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a partner governmental entity, the City and County have consulted with each other while strategizing a combined approach to the rising homelessness problems in the City of Utica. As a result, the County and City are kept up-to-date on trends, as well as planning how service providers are funded.

6	Agency/Group/Organization	Utica Municipal Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted at length with regard to the needs of public housing, they were part of the housing roundtable for the community needs assessment and they were regularly consulted during the writing of the Consolidated Plan. Some of these meetings have contributed to the development of multiple new multifamily housing developments throughout the City.
7	Agency/Group/Organization	JOHNSON PARK CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted as part of the community needs assessment and the CDBG Application Process
8	Agency/Group/Organization	UNHS NeighborWorks Homeownership Center
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted as part of the CDBG Application Process, Community Needs Assessment, and the HOME Program Allocations.
9	Agency/Group/Organization	UTICA SAFE SCHOOLS HEALTHY STUDENTS PARTNERSHIP, INC.
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted as part of the Community Needs Assessment and CDBG Application Process

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Utica/Rome/Oneida/Madison Continuum of Care	The Homelessness related goals were developed in consultation with the CoC and are clearly in line with each other with regard to the need for services and assistance for homeless persons

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(l))

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Citizens are invited to submit public comments in response to publication of meeting announcements, funding amounts and City goals. As part of the annual process, several meetings are held within the CDBG target neighborhoods to announce the availability of funds, solicit resident concerns for how the funds should be spent, and discuss the needs of those target areas and other City neighborhoods. Based on public response, areas of focus may be given additional attention when setting and better focusing goals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Existing neighborhood groups w/in CDBG Target Area	3 meetings held in various neighborhoods throughout the City; attendance varied depending on location/schedule; highest attendance in Cornhill, lowest in West Utica	Comments focused on possible priorities for federal funding; infrastructure (street re-paving) and job creation topped the list	No comments discarded; all comments welcomed	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Summary of Housing Needs

The data in the field below is sourced from the American Community Survey 2016-2020 and has been provided for use in this Consolidated Plan by HUD.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	61,630	59,985	-3%
Households	23,620	22,445	-5%
Median Income	\$30,504.00	\$42,624.00	40%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,030	3,640	4,275	2,280	7,220
Small Family Households	1,495	1,120	1,655	925	2,860
Large Family Households	425	500	410	195	780
Household contains at least one person 62-74 years of age	995	735	610	410	2,055
Household contains at least one person age 75 or older	540	715	680	215	825
Households with one or more children 6 years old or younger	950	660	750	345	750

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	65	0	0	120	4	0	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	50	50	0	100	0	10	10	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	230	170	70	80	550	0	30	15	0	45
Housing cost burden greater than 50% of income (and none of the above problems)	2,675	415	80	0	3,170	475	245	125	10	855
Housing cost burden greater than 30% of income (and none of the above problems)	470	930	240	60	1,700	195	405	325	155	1,080

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	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)	285	0	0	0	285	135	0	0	0	135

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,960	700	200	80	3,940	485	280	150	10	925
Having none of four housing problems	1,170	1,480	1,720	730	5,100	415	1,180	2,200	1,460	5,255
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,235	505	115	1,855	95	210	165	470
Large Related	300	165	25	490	65	75	50	190
Elderly	705	320	94	1,119	410	260	150	820

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,140	500	80	1,720	105	110	84	299
Total need by income	3,380	1,490	314	5,184	675	655	449	1,779

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	210	210	60	100	0	160
Large Related	0	0	90	90	55	25	30	110
Elderly	510	125	49	684	270	70	40	380
Other	0	975	50	1,025	90	0	0	90
Total need by income	510	1,100	399	2,009	475	195	70	740

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	220	215	120	80	635	0	40	15	0	55
Multiple, unrelated family households	15	0	0	0	15	0	0	10	0	10
Other, non-family households	10	4	0	0	14	0	0	0	0	0
Total need by income	245	219	120	80	664	0	40	25	0	65

Table 11 – Crowding Information – 1/2

Data 2016-2020 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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

2016-2020 ACS data suggests that the City of Utica has a population of 59,985 people creating 22,445 households. Of these, 8,286 are single person households. An approximate estimate of data from the ACS data suggests that roughly 52% of these single person households are comprised of adults between the ages of 35 and 64, 23% are elderly individuals 65 or older (a decrease of about 17%), and about 25% are young adults between the ages of 15 and 34 (an increase of about 13%). Furthermore, approximately 44% of the single person households are comprised by individuals who are unemployed, retired or otherwise not in the workforce (a decrease of about 19%). While the estimated median income for a single person household within the City isn't exact, between 2016 and 2020 the per-capita income in Utica has varied between \$29,968 and \$34,026, indicating that the vast majority of single person households are living on limited income. Using the estimated number of single-person households and the estimate that approximately 20.5% of households in Utica lack access to a personal vehicle, we assume that roughly 20% of the individuals living in a single person household do not have a vehicle.

Looking at the types of housing those single person households occupy, the percentage of renters appears to have dropped (from 61% to 49.9%), with the remaining 50% being homeowners. Turning just to the single person households that rent, the vast majority (59%, an increase of 10%) live in 2-4 unit structures, with 26% (an increase of 20%) living in single unit structures, 5% in structures containing between 20-49 units, 19% in small apartment buildings containing 5-19 units and 20% in large apartment buildings containing 50 or more units. In contrast, single person households living in homes they own are predominately living in single unit detached structures (76%) or 2-4 unit structures (21%).

In analyzing this data, it is clear that single person households within the City of Utica are more likely to be non-working or underemployed households, and while larger households are less likely to be non-working or underemployed, economic challenges still persist at similar levels. Additionally, single person

households have lower incomes and increased cost burdens with regard to housing and are more likely to be households without vehicles. Further, a significant portion of the single person households are elderly individuals. In fact, ACS data demonstrates that roughly 28%-30% of the elderly population within the City is living in single person households.

Given that the majority of these single person households, both renters and owners, are living in smaller structures between 1-4 units (approximately 60%) and the fact that the cost burden is substantially higher for single person households, it is important that housing units be affordable, both from a rental and purchase standpoint and with regard to heating costs, repairs, and overall sustainability. Furthermore, with only 6% of the housing stock within the City of Utica being built after 1970, and approximately 53.5% of the housing stock having been built prior to 1939, the need to ensure that homes are safe, affordable structures, especially for the 35% of the population that are classified as single person households and are therefore more likely to have a higher cost burden. Therefore, there is a substantial need to ensure that homes which are deteriorating are dilapidated be rehabilitated or replaced. Finally, it is equally important, given that between 1,700 and 3,000 individuals are not only living on their own, but are also without a vehicle, that housing is available near public transportation and essential services, including access to affordable, healthy food.

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.

Victims of Domestic Violence or Sexual Assault: The YWCA of the Mohawk Valley provides the most comprehensive domestic violence services to domestic violence victims and their children in the City of Utica. According to their reports, they answered 1,637 (a decrease of 825 calls) calls for help from DV victims on their 24-hour hotline last year. Approximately 42% of these calls originating from the City of Utica. Using this to develop the most conservative estimate, approximately 1,091 residents of the jurisdiction were victims of domestic violence, dating violence, sexual assault and stalking. And they served 42 women and 40 children in their ESG-funded Domestic Violence shelter located in Utica. However, given that approximately 1,091 residents of the jurisdiction were victims last year, only 9% (100) sought and received housing assistance. It is likely that at least half actually needed housing assistance, but did not seek it.

Disabled Persons: Approximately 9,460 individuals within the City of Utica are disabled and approximately 88% of the disabled populations are adults over the age of 18. Of that 88%, approximately 25%-35% of the population is working and another 38% of the population is living below the poverty rate. Furthermore, approximately 4,300 persons are receiving food stamps or SNAP benefits, Basing the estimation off these statistics, it is likely that there are at least 4,000 individuals with disabilities in need of housing assistance.

What are the most common housing problems?

The most prevalent issue faced by both renters (3,170) and homeowners (855) is the cost of housing having increased dramatically since the previous Consolidated Plan was approved while wages have remained stagnant. While homeowner units have increased since the pandemic in 2020-2021, many former homeowner units have been taken offline by private equity firms that convert homes into rental units. For renters, the cost of monthly rent has skyrocketed, resulting in more strain placed on ESG Programs like “Homelessness Prevention.” In 2019, Fair Market Rent was set at \$608/month for a 1BR unit, \$786/month for a 2BR unit, and \$985/month for a 3BR unit. In 2025, those rates have increased to \$928/month for a 1BR unit, \$1,159/month for a 2BR unit, and \$1,396/month for a 3BR unit. These increases in five years have put stress on the lower-income population, many whom have been forced into homelessness as a result.

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

With regard to housing cost burdens, as expected low/moderate income families are substantially more likely to have a high cost burden than households earning higher incomes. 70% of all households earning less than 30% area median income have a housing cost burden that exceed 50% of their household income and another 14% have cost burdens that exceed 30% of the household income. When you begin looking at the characteristics associated with the 0-30% area median income bracket, you discover that 70% of the population reporting a high cost burden are renters, 19% of the total households for the income bracket contain a child under the age of 6 years old and 31% contain at least one person over the age of 62.

For households earning between 30-50% area median incomes, approximately 28% of the households have a cost burden greater than 50% of their annual household income and 58% have a cost burden greater than 30% of their income. Looking at the breakdown of this income bracket, 38% have at least one individual over the age of 62 and 18% have a child under the age of 6. Additionally, approximately 58% of the households reporting a high cost burden in this income bracket are renters.

Households earning 50-80% of area median income experience a cost burden with 22% reporting a housing cost burden that exceed 50% of their income. However, 62% of this income bracket does report having a cost burden in excess of 30% of their household income. 68% of this income bracket reporting a cost burden in excess of 30% are homeowners, while 55% are renters. Approximately 30% of the total income bracket is made up by households with individuals over the age of 62 and 18% of the income bracket are households with children under the age of 6.

In previously reported data, minority populations made up 39% of the households reporting to have a cost burden greater than 50% and 22% report having a cost burden greater than 30% of their annual income. Taken together, almost two thirds of the minority populations identified by the ACS survey data are struggling with high cost burdens.

When looking at the suitability of the housing stock and the age of properties in low/moderate income census tracts it is clear that the housing is predominately older, indicating that low/moderate income residences are far more likely to encounter the problems associated with aging homes. There are 19 low/moderate income census tracts within the City of Utica. Looking just at rental housing, four tracts have 80% or more of their housing built prior to 1949 and 10 tracts have 52-80% of their housing built before 1949, When looking at housing built prior to 1980, seventeen of the nineteen tracts have 8-% or more of their housing built prior to 1980 and one has 52-80% of their housing built prior to 1980. Only one low/moderate income tracts has less than 15% of their housing built prior to 1980 and that is likely do to the presence of Utica College, a four year private educational institution, within that tract.

Knowing that the low/moderate income census tracts are more afflicted with the problem of an aging and deteriorating housing stock also demonstrates, based on the American Community Survey Data discussed within, that the populations afflicted with this problem are also likely to be elderly, have young children, and/or be minority populations.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the Utica-Rome-Oneida-Madison Continuum of Care, Low-income and extremely low income individuals and families with children who are currently housed but at imminent risk of either sheltered or unsheltered homelessness are most often younger (head of household is under 40 years old). They are struggling to gain a foothold on our local labor market and often have a poor work history, and low levels of education. They need extremely affordable housing units and often need supportive housing (rent subsidies coupled with case management and other services) and they need access to channels of opportunity that include GED classes, vocational training, and job preparation and job placement assistance.

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:

No estimate of at-risk populations provided.

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

According to the Utica-Rome-Oneida-Madison Continuum of Care specific housing characteristics associated with homeless in Utica include high housing cost burdens and the effect that age and condition of the City of Utica Housing Stock has on the ability of a household to maintain a home.

As discussed above, the households within the City of Utica are significantly cost burdened. This is so especially with those households renting rather than owning. As of the most recent data (2019), Utica residents, on average, pay approximately 15% of their household income for rent (nearby Rome resident pay 18% and the Oneida County average is 15.6%), however this information was collected prior to inflation caused by the COVID-19 health emergency and the subsequent rise in housing costs, which has made homeownership unobtainable for many, and have left many renters on the brink of homelessness. The effect of high housing cost burdens become especially concerning when analyzed in relation to income level. For households earning between 30-50% area medium incomes, approximately 28% of the households have a cost burden greater than 50% of their annual household income and 58% have a cost burden greater than 30% of their income. Looking at the breakdown of this income bracket, 40% have at least one individual over the age of 62 and 18% have a child under the age of 6. Additionally, approximately 69% of the households reporting a high cost burden in this income bracket are renters.

The lowest income households in our city – and those who are most likely to be unstable or to fall into homelessness- live in our poorest neighborhoods in the central city areas where the oldest housing stock in need of maintenance, repair, and renovation is located. Many more families have doubled or even tripled up in recent years to remain housed. Those who become homeless and seek housing for less than the total public assistance subsidy for single persons are often only able to obtain a single room with shared bath and kitchen in buildings that were built before 1950 and which are in dire need of repair or renovation. Individuals living in this shared apartment (with only their own room) are at a very high risk of repeat homelessness.

Discussion

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 defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate at least 10 percentage points greater than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Area Median Income (AMI) levels. There are four housing conditions analyzed when determining whether or not a household is experiencing a housing problem: (1) Housing Unit lacks complete kitchen facilities; (2) Housing Unit lacks complete plumbing facilities; (3) Overcrowding exists within the housing unit (more than one person per room); and/or (4) Cost burden is greater than 30% of the household income.

In analyzing the households present within the community, as defined by the American Community Survey, it is apparent that households identifying as American Indian/Alaska Native and Pacific Islander do not make up a significant portion of the community population (0.46% and 0.02% of the jurisdiction respectively). Due to the low percentage of these communities within the jurisdictions, the margins of error associated with the estimates available are extremely high. Therefore, these populations have not been included in the analysis. It should also be noted that non-White groups have a smaller sample sizes and data on these groups have a higher margin of error.

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	4,110	920	0
White	1,945	595	0
Black / African American	955	250	0
Asian	380	25	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	495	50	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 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	2,310	1,330	0
White	1,265	875	0
Black / African American	515	105	0
Asian	205	205	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	130	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 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	920	3,355	0
White	605	2,380	0
Black / African American	95	375	0
Asian	55	205	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	155	350	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 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	300	1,980	0
White	165	1,355	0
Black / African American	49	250	0
Asian	15	180	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	44	165	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 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 general, the percentage of households experiencing housing problems is highest for the lowest income bracket (0-30% AMI) and decreases as income increases. In the 0-30% AMI category, Black/African American and Hispanic households are more likely to experience a housing problem. In the 30-50% AMI category, Black/African American, Asian and Hispanic households are all more likely than white households to experience a housing problem. In the 50-80% AMI category, Hispanic households are the most likely to experience a housing problem. In the City of Utica, housing problems occurring at a disproportionate degree are experienced as follows:

- Black/African American households earning 0-30% AMI
- Black/African American households earning 30-50% AMI
- Asian households earning 30-50% AMI
- Hispanic households earning 0-30% AMI
- Hispanic households earning 30-50% AMI
- Hispanic households earning 50-80% AMI

It is worth noting that while Asian households earning between 0-30% AMI do not meet the definition of a disproportionate, they are nearing disproportionate need demonstrating a likelihood of housing problems at a rate that is higher than that of white households.

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

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate at least 10 percentage points greater than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing severe housing problems by HUD Area Median Income (AMI) levels. There are four housing conditions analyzed when determining whether or not a household is experiencing a housing problem: Housing Unit lacks complete kitchen facilities; Housing Unit lacks complete plumbing facilities; Severe Overcrowding exists within the housing unit (more than 1.5 person per room); and/or Cost burden is greater than 50% of the household income.

It should be noted, that non-White groups have very small sample sizes and data on these groups are therefore more prone to error. Within the jurisdiction as a whole, White households represent approximately 51% of the jurisdiction, significantly influencing the overall trend. Additionally, Households identifying as American Indian/Alaskan Native or Pacific Islander make up a very small portion of the population and, due to the margin of error, have not been analyzed within.

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	3,445	1,585	0
White	1,485	1,060	0
Black / African American	839	365	0
Asian	355	50	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	440	105	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 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	980	2,660	0
White	450	1,690	0
Black / African American	220	400	0
Asian	105	305	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	235	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 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	350	3,920	0
White	190	2,790	0
Black / African American	45	430	0
Asian	30	225	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	85	415	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	2,190	0
White	10	1,515	0
Black / African American	45	255	0
Asian	0	195	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	4	205	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 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 general, the percentage of households experiencing severe housing problems is highest for the lowest income bracket (0-30% AMI) and decreases as income increases. In the 0-30% AMI category, Black/African American and Hispanic households are more likely to experience a severe housing problem. While Asian Households don't meet the HUD definition for disproportionate need, they are close, having a need that is 9% points greater than White households. In the 30-50% AMI category, Black/African American and Asian households are all more likely than white households to experience a severe housing problem. In the 50-80% AMI category, Black/African households are the most likely to experience a severe housing problem and in the 80-100% AMI category Asian households are most likely to experience a severe housing problem.

In the City of Utica, severe housing problems occurring at a disproportionate degree are experienced as follows.

- Black/African American households earning 0-30% AMI
- Black/African American households earning 30-50% AMI
- Black/African American households earning 50-80% AMI
- Asian households earning 30-50% AMI
- Asian households earning 80-100% AMI

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- Hispanic households earning 0-30% AMI
- Hispanic households earning 30-50% AMI

Additionally, the following account for demographics severe housing problems occurring at a nearing disproportionate degree are experienced as follows:

- Asian households earning 0-30% AMI

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:

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate at least 10 percentage points greater than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Area Median Income (AMI) levels. Cost burdened is defined as paying 30–50% of household income on housing, while severely cost burdened is defined as paying greater than 50% of income on housing.

In analyzing the households present within the community, as defined by the American Community Survey, it is apparent that households identifying as American Indian/Alaska Native and Pacific Islander do not make up a significant portion of the community population (0.15% and 0.02% of the jurisdiction, respectively). Due to the extremely small sample sizes, the margins of error associated with the estimates for these groups are high, and they have therefore been excluded from the following analysis. It should also be noted that non-White racial and ethnic groups represent a much smaller proportion of the total population and are thus more prone to statistical variability. White households make up approximately 80% of the jurisdiction's population and therefore have a significant influence on the jurisdiction-wide trend.

Using the most recent CHAS data, approximately 27.1% of White households are cost burdened, and 12.9% are severely cost burdened. In contrast, Black or African American households experience cost burden at a significantly higher rate (49.0%) and are severely cost burdened at a rate of 31.9% — more than 19 percentage points above the jurisdiction-wide average for severe burden. Hispanic households also show elevated levels, with 41.5% experiencing cost burden and 26.5% severely cost burdened. Asian households show 32.0% cost burden and 18.7% severe burden. These figures reflect a disproportionately greater housing need among all non-White groups compared to White households and the jurisdiction overall.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,560	3,205	4,215	460
White	10,585	2,095	1,910	185
Black / African American	1,400	535	1,004	205
Asian	1,125	225	315	20
American Indian, Alaska Native	15	0	4	0
Pacific Islander	0	0	0	0
Hispanic	1,215	325	575	55

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

According to the above definitions, Hispanic households are among the most likely to be cost burdened, experiencing a rate of 41.5%, which is 14.4 percentage points higher than White households. Hispanic households also experience a greater degree of severe cost burden than White households, with a rate that is 13.6 percentage points higher (26.5% vs. 12.9%).

However, Black/African American households show the highest rates of both cost burden and severe cost burden, at 49.0% and 31.9% respectively. This represents a 21.9 percentage point higher cost burden than White households, and a 5.4 point higher severe burden than Hispanic households.

Asian households also experience a higher cost burden (32.0%) and severe burden (18.7%) than White households, though to a lesser degree than Hispanic or Black households.

Overall, all non-White racial and ethnic groups analyzed here experience cost burdens at a higher rate than White households, with the greatest disparities observed among Black/African American and Hispanic populations.

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?

The analysis of Housing Cost Burden shows that disproportionate need generally increases as household income decreases. Among racial and ethnic groups, Hispanic and Black/African American households experience the highest disproportionate needs in the $\leq 30\%$ and 30–50% AMI categories. While Asian households do not meet the threshold for disproportionate need in the $\leq 30\%$ category, their rates are close to the cutoff and rise to disproportionate levels in the 30–50% category.

Hispanic households also show disproportionate need in the $>50\%$ AMI category, though they have the lowest percentage of need in the highest income group. For Hispanic, Black/African American, and Asian households, need is relatively consistent between the $\leq 30\%$ and 30–50% categories before dropping substantially at higher income levels.

When considering severe housing problems, the pattern is even more pronounced: need decreases sharply as income rises. In the $\leq 30\%$ AMI category, Black/African American, Asian, and Hispanic households all experience severe housing problems at disproportionate rates (ranging from roughly 79% to 85%). In the 30–50% AMI category, both Asian and Black/African American households continue to experience substantial disproportionate need. At the $>50\%$ AMI level, Black/African American households remain disproportionately affected. An exception to the downward trend occurs in the highest income category, where Asian households' need increases from 0% to 25%, indicating a disproportionate burden within that group.

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

The most pressing housing need, as identified in section NA-10 above as well as in the disproportionate need analysis, is the prevalence of cost-burdened and severely cost-burdened households. While the NA-10 analysis found that the lack of complete kitchen or plumbing facilities is not a widespread problem, community surveys, resident complaints, and outreach efforts indicate that many homes—though technically complete in these areas—suffer from significant structural deficiencies. These issues are often tied to deferred maintenance and the aging housing stock. Overcrowding does not emerge as a significant concern within the jurisdiction.

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

Census tract maps show that while Black/African American, Asian, and Hispanic populations are present throughout the jurisdiction, the highest concentrations of Black/African American and Asian households are found in the centrally located Cornhill neighborhood.

Black/African American households are most concentrated in Census Tract (CT) 021500, at the core of Cornhill, where 32.4%–47.2% of households identify as Black/African American. Additional concentrations appear in CT 026400 and CT 021201, also within Cornhill, where 19.7%–33.6% of households identify as Black/African American. CT 021101, located in the western portion of the Downtown District, also shows a notable Black/African American presence at 7.72%–26.32%.

Asian households are most concentrated in the eastern portion of Cornhill, particularly in CT 021202, where 23.2%–42.2% of households identify as Asian. CT 021500 and CT 026400, in central and western Cornhill, report concentrations of 12.7%–38.6%. CT 021102, located in the neighborhood bordered by Route 5/8/12 to the west, Burrstone Road to the south, Noyes Street to the north, and Genesee Street to the west, also shows significant Asian representation at 5.9%–29.7%.

Hispanic households are distributed fairly evenly across Utica’s low- and moderate-income census tracts, with most reporting 6.3%–27.3% Hispanic populations. One exception is CT 02083 in Lower East Utica, where Hispanic households make up 19.5%–35.1% of the tract’s population.

Outside the predominantly low- and moderate-income tracts, only two census tracts show notable concentrations of racial or ethnic groups. CT 020705, just south of Cornhill, reports a Black/African American population of 4.4%–20%. CT 021702, in lower South Utica, reports a Hispanic population of 0.5%–7.5%.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	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 in use	0	0	815	153	0	153	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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	12,469	11,585	0	11,585	0	0	0
Average length of stay	0	0	7	7	0	7	0	0	0
Average Household size	0	0	2	2	0	2	0	0	0

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	243	41	0	41	0	0
# of Disabled Families	0	0	198	46	0	46	0	0
# of Families requesting accessibility features	0	0	815	153	0	153	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

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 *
White	0	0	595	99	0	99	0	0	0
Black/African American	0	0	212	53	0	53	0	0	0
Asian	0	0	8	1	0	1	0	0	0

Demo

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	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	141	34	0	34	0	0	0
Not Hispanic	0	0	674	119	0	119	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:

Public housing tenants and applicants on waiting lists for accessible units face significant and often urgent needs, stemming from a critical shortage of suitable housing and various systemic barriers. These needs go beyond simply having a roof overhead and impact their independence, health, safety, and overall quality of life.

I. Physical Accessibility Features within Units:

- **Mobility Accessibility:** This is the most frequently cited need, encompassing:
 - **Wider doorways and hallways:** To accommodate wheelchairs, walkers, and other mobility aids.
 - **Roll-in showers or accessible bathtubs with grab bars:** Essential for safe bathing.
 - **Lowered countertops and sinks:** In kitchens and bathrooms, to allow wheelchair users to perform daily tasks.
 - **Clear floor space:** Sufficient turning radius in all rooms, especially kitchens and bathrooms, for wheelchair maneuverability.
 - **Accessible routes:** Unobstructed paths into and through the dwelling unit.
 - **Accessible light switches, electrical outlets, and thermostats:** Placed at heights usable from a seated position.
 - **Reinforced bathroom walls:** For future installation of grab bars (a Fair Housing Act requirement for new construction).
 - **Ramps or elevators:** For multi-story units or buildings without ground-floor access.
- **Sensory Accessibility:** For individuals with hearing or visual impairments:
 - **Visual alarms:** For smoke detectors, fire alarms, and doorbells.
 - **Tactile warnings/signage:** For stairs, doorways, and common areas.
 - **Audio cues:** For elevators and other building systems.
- **Adaptable Features:** Units that can be easily modified to meet evolving needs over time, as disabilities can progress or change.

II. Accessible Common Areas and Building Access:

- **Accessible Entrances:** Ramps, automatic doors, or power-assisted doors for main entrances.
- **Accessible Public and Common Use Areas:** This includes laundry rooms, community rooms, mailrooms, parking lots (with accessible parking spaces and routes), and recreational areas.
- **Usable Doors:** All doors (including those to common areas) wide enough for wheelchair passage.
- **Accessible routes from parking to units:** Ensuring a clear, safe, and unobstructed path.
- **Accessible transportation links:** Proximity to public transit that can accommodate individuals with disabilities.

In summary, the needs of public housing tenants and applicants for accessible units are multifaceted: a critical demand for physically adapted living spaces, access to accessible common areas, and a system that proactively addresses and removes the significant administrative and structural barriers that prevent them from securing safe, stable, and truly independent housing.

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

The most immediate needs of residents in Public Housing and Housing Choice Voucher (HCV) holders generally center around housing stability, safety, health, and access to essential resources and services. While the core need is affordable housing, immediate concerns often arise from the conditions of that housing and the broader support system. Our residents and voucher holders need quality, affordable housing along with support services such as employment, childcare, case management, health care, and related services.

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

Our residents and clients, like low-income and working individuals everywhere, share the fundamental needs and aspirations of all people. They're not a monolithic group defined solely by their income or housing status; rather, they are diverse individuals and families pursuing stable, fulfilling lives, just like anyone else.

Their concerns often mirror those of the broader community. They strive for:

- **Safe and Healthy Homes:** Beyond just shelter, they need living spaces that are structurally sound, free from hazards like mold or lead, and contribute positively to their physical and mental well-being.
- **Economic Stability and Opportunity:** Like all working people, they seek reliable employment that offers fair wages, opportunities for career advancement, and the ability to save for the future. Access to job training, educational programs, and financial literacy resources are crucial for achieving this.
- **Quality Education for Their Children:** Parents want their children to have access to good schools, enriching extracurricular activities, and a supportive learning environment that sets them up for success.
- **Good Health and Healthcare Access:** The ability to access affordable and quality healthcare, including preventative care, mental health services, and specialized treatments, is a universal need.
- **Personal Security and Community Safety:** They desire to live in neighborhoods where they feel safe from crime, where children can play freely, and where community spaces are well-maintained and welcoming.
- **Dignity and Respect:** Like all individuals, they value being treated with dignity, respect, and fairness, free from stigma or judgment related to their financial situation or housing.
- **A Sense of Belonging:** They wish to be active, contributing members of their communities, with opportunities for social connection, recreation, and civic engagement.

Ultimately, the goal of public housing and support services isn't just to provide housing; it's to create environments where residents can thrive, pursue their goals, and live with the same quality of life and opportunities as their neighbors.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In prior years, homelessness in our community was not as visible to the general public, and as a result, most residents were not aware of this social problem or they underestimate its size. In the years following the pandemic, however, homeless populations have become highly visible. At many major intersections, it isn't uncommon to see panhandlers with regular locations and hours. In the evenings, unsheltered persons can be observed sleeping in vestibules, on porches, and even in tents on downtown sidewalks. While the City of Utica has a fairly strong emergency system of shelters and low-barrier drop-in centers that are integrated through the Continuum of Care, the rising costs of living -including rents and other factors- have caused the number of unsheltered people to grow exponentially.

In addition to the visibly-homeless on City streets, homeless individuals and families will sleep in their car or van if they have one, and will park in places where they won't be recognized, disturbed or harassed. These places are often hidden from view. Those without a vehicle often sleep in one of the many abandoned buildings in our community and come out for the day for food, etc. In the warmer weather, homeless men and women will sleep under bridges in several locations around the City, or in encampments established in wooded areas within or on the edge of our city limits.

Individuals and families in Utica become homeless for many reasons. According to the National Coalition for the Homeless, between 40%-60% of homeless persons are employed and/or receive regular income, but cannot afford a deposit in addition to the first month's rent, or in more and more cases can find and pay for a low-cost apartment, but they cannot get the heat and utilities turned on because of past payment problems with National Grid and deposit requirements. Low-cost municipal housing and other government subsidized low-rent housing programs require credit and criminal background checks that pose a significant barrier to many who are homeless. Also, a large proportion of our homeless population struggles with mental health and/or substance abuse disabilities that interfere with their ability to maintain employment and stable family relationships. Other homeless sub-populations well represented in our region are women who are victims of domestic violence (and their children), and both men and women who are unable to afford a new apartment after a family breakup.

We also have many homeless youth age sixteen to twenty-one in our community who lack family support and who, in many cases, have left violent homes. These youths face a different set of barriers than youth in our community faced in the last generation: the cost of housing relative to prevailing wages for entry-level jobs has shifted dramatically, even here where housing has historically been relatively inexpensive. The shift from an industrial economy characterized by an abundance of above-minimum-wage factory work to a post-industrial economy

characterized by low-wage, part-time, and temporary employment for those without much education has been dramatic. Military service, a way out of poverty and into permanent housing for many young people in the past, is no longer an easily accessible option for those who have not graduated from high school or completed their GED or for those with a criminal offense on their record.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1	0	2	0	2	20
Persons in Households with Only Children	0	1	1	0	1	146
Persons in Households with Only Adults	451	306	603	0	197	72
Chronically Homeless Individuals	53	78	110	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	28	16	33	0	12	78
Unaccompanied Child	0	1	1	0	1	146
Persons with HIV	9	8	15	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

N/A

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

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

Forty four (10%) of the 452 homeless persons surveyed by the Continuum of Care indicated that they were veteran for the PIT census in 2025. From the forty four, twenty eight were unsheltered. Overall, we have seen a shift in numbers for Veteran's and their families. The increase is likely due to the increase in housing costs combined with Post-Traumatic Stress Disorder or other mental health issues. Though some Veterans may not be eligible for VA services, they are able to access a variety of comparable resources that can fulfill their specific needs. One main organization that provides this service is the CNY Veterans Outreach Center/ Utica Center for Development. The agency offers general case management, SSVF for qualifying Veterans as well as ESG assistance for those who may not qualify for SSVF. They also provide onsite housing through the ESSHI and HHAP projects which gives Veterans either transitional or permanent supportive housing.

Additionally, they can utilize general funds to assist with a variety of other needs a Veteran and their family may have. They also have an on-site benefits coordinator that assists with anything from discharge upgrades to increase in benefits. Feed our Vets also provides a food pantry and case management services to Veterans in need. The VA itself also has a variety of supports for homeless Veterans to include HUD VASH, MOTT team and other programs that specifically address the needs of this population. Soldier On is also prevalent within our CoC and provides housing through SSVF as well for homeless Veterans. All these agencies still continually participate in the Veterans Task Force through our CoC and are committed to ending Veteran homelessness in our community. The utilization of this task force as well as the use of Coordinated Entry within the VA and CoC itself has had a great impact on the number of homeless Veterans in our area. Though there are still many in need, this number has

been greatly reduced due to the coordination of both Veteran specific and non-Veteran specific agencies.

The City of Utica continues to utilize Rapid Re-Housing assistance to help house families with children. Rapid Rehousing Program provides housing search and placement, security deposits, short term rental assistance, and case management for both single adults and families with children for homeless persons and families in Utica.

In addition, the reduction in the number of families with children could be reflective of the change in the definition of homelessness, as families who are doubling-up are no longer considered homeless.

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered

When looking at the estimated unsheltered numbers collected in HMIS we notice an increase in numbers for unsheltered in our area since 2020. The primary reasons for this increase in the number of unsheltered homeless adults we attribute to loss of income, increasing rental costs, or mental illness (including drug abuse). This number does decrease in the winter months, as homeless individuals and families during severe winter weather are provided with shelter regardless of their situation; Oneida County Department of Social Services has implemented Countywide Code Blue period. When shelters have no beds available the Department of Social Services are utilizing motel vouchers within the city of Utica for individual/families who are displaced during the code blue period. The County also opens the lobby of the County Office Building for overnights during Code Blue periods. Additionally, DSS is diligent in keeping the family in the Utica area where children and youth can continue attending schools without any disruptions. The number of unsheltered homeless would be higher if not for the addition of two overnight drop-in centers offered by the Rescue Mission of Utica and the Morrow Center (Cornerstone Community Church). These centers offer the opportunity for an additional 20-50 unsheltered homeless to have a safe space to eat, rest, and complete coordinated entry assessments that help determine what type of housing project such as Rapid Re-Housing or Permanent Supportive Housing best suits the individual based on their level of need.

Sheltered

The 2025 Point-in-Time census revealed an increase in the number of persons in emergency housing. The primary reasons for this increase are 1. The City of Utica has an undersupply of affordable housing. The high housing cost not fitting the standard budget for Public Assistance and for those on a fix income is a serious concern. For individuals staying at a shelter, the length of stay is becoming longer due to the shortage of affordable one-bedroom apartments for single individuals. 2. Access to Public Housing and

other subsidized housing is limited due to the barriers imposed by regulations from funding sources such as background checks, criminal record, no or bad credit, and history of previous evictions etc. 3. Most affordable housing projects have an extensive wait list for housing. The waiting list may be many months to years long, and applicants must go through an approval process. 4. Other housing barriers include, but are not limited to, low-income, substance abuse, criminal records, mental illness, foreclosure and past evictions.

Discussion:

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

Introduction:

The City has identified four special-needs populations, including:

1. Extremely Low-Moderate Income households (including large family households, and households with children present)
2. Elderly and Frail Elderly Individuals
3. Persons with Disabilities (Including Mental, Physical, and Developmental Disabilities)
4. Victims of Domestic Violence

Describe the characteristics of special needs populations in your community:

Extremely Low-Moderate Income Households

Households which have an annual household income that is between 0-80% AMI have been identified as a special need population, largely due to the needs associated with the high housing cost burden for this population. As identified within the housing needs assessments and disproportionate needs assessments above, persons making less than 80% AMI are the most afflicted with housing cost burden and severe housing cost burden. Households with this special need are more likely to be at-risk for homelessness, have difficulty accessing healthy foods, have difficulty making necessary housing repairs, live in pre-1980s housing units and are more likely to be renters in need of affordable rental units. These households include large family households, families with children and public housing residents.

Elderly and Frail Elderly

28% of households within the jurisdiction are estimated to have at least one elderly individual. 13% of those households are single person elderly households. Elderly individuals living below the poverty level make up 19.7% of the total population living in poverty. That percentage (of 8,801) when looking at the population over the age of 65 is 16.7%.

Persons with Mental, Physical, and/or Developmental Disabilities

16% of the population of the City having some form of physical or mental disability. 93% of the population with a disability is over the age of 18, with 30% being elderly (as discussed above). For individuals reporting a disability between the ages of 18 and 64, between 10% and 15% have hearing difficulty, the same percentage have vision difficulty, roughly 30% have cognitive difficulty and/or have ambulatory difficulty, 9% have self-care difficulty and 23% have independent living difficulty. (The disabled population over the age of 65 is discussed above.) With regard to poverty, disabled adults

between 18 and 34 report over 40% living in poverty, between 35 and 65 report over 40% living in poverty. When looking at the disabled elderly, roughly 20% of those over the age of 65 live below the poverty level.

Victims of Domestic Violence or Sexual Assault

The YWCA of the Mohawk Valley provides the most comprehensive domestic violence services to domestic violence victims and their children in the City of Utica. According to their reports, they answered 1,637 calls for help from DV victims on their 24-hour hotline last year. Approximately 42% of these calls originating from the City of Utica. Using this to develop the most conservative estimate, approximately 1,091 residents of the jurisdiction were victims of domestic violence, dating violence, sexual assault and stalking. And they served 42 women and 40 children in their ESG-funded Domestic Violence shelter located in Utica, and 57 adult Domestic Violence victims and 38 children in their CoC-funded Utica-based rapid rehousing program for DV victims and their children. However, given that approximately 1,091 residents of the jurisdiction were victims last year, only 9% (100) sought and received housing assistance. It is likely that at least half actually needed housing assistance, but did not seek it.

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

Extremely Low-Moderate Income Households

Given the above analysis of the characteristics of this populations, the City of Utica has concluded that extremely low-moderate income households are in needs of housing (especially rental units), assistance with making necessary housing repairs, proximately to available healthy food options, and access to support services to help reduce cost burden. Additionally, in order to assist this special need population move beyond their current financial position, job training, education services, and job referral/assistance programs are also necessary.

Elderly and Frail Elderly

Looking at the population of elderly individuals living below the poverty level it is apparent that there still remains a need for affordable housing. Given that 13% of the elderly households are living alone, it is important that they have access to safe and affordable housing that is within a community that will allow them to be social and have access to important services while still maintaining affordability. Additionally, the degree of disability among the elderly creates a need for access to affordable and accessible housing Supportive services needed within this population are similar to those supportive services needed by the disabled population discussed below.

Persons with Mental, Physical, and/or Developmental Disabilities

Disabled adults are in need of safe, affordable housing that is accessible and/or supportive. The most obvious need for the disabled is accessibility both for newly developed housing and existing housing in need of accessible upgrades. Furthermore, support housing that aids with self-care and independent living is also a significant need.

Victims of Domestic Violence

Through analyzing the statistics provided by the YWCA and understanding that victims of domestic violence often have to leave quickly and secretly, they have extensive housing needs (both transitional and affordable) as well as social service referral needs, assistance with reestablishing through job training and educational assistance, and counseling services.

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

According to the 2023 Oneida County Health Assessment, Oneida County is far below the HIV case rate when compared with the New York State case rate. When analyzing the case rate per 100,000, Oneida County come in at 2.3% as opposed to New York State which is identified at 5.7%. From 2011 to 2019, Oneida County saw an increase in HIV cases from 12 to 16, however this is statistically insignificant when considering the sample size is per 100,000.

As a result of the low incidents of HIV/AIDS within the area, little to no data exists with regard to the population's characteristics.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

While each of these special needs categories are unique with regard to the types of needs they have, all of the special needs populations demonstrate a need for supportive housing to aid in their ability to live independently. Additionally, Low-Moderate Households, Persons with Disabilities and Victims of Domestic Violence all demonstrate additional needs associated with job training and accessibility to educational opportunities. Finally, all five special needs populations have a needs with regard to access to supportive social services including referral services for specific situations, counseling services, and emergency services.

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

Describe the jurisdiction's need for Public Facilities:

With its CDBG funds, the City of Utica has the ability to fund the construction, rehabilitation or installation of public facilities, including neighborhood facilities.

Traditionally and historically, the City of Utica has not utilized much (if any) of its CDBG resources for the construction or rehabilitation of public facilities; that trend is likely to continue through the five-year duration of this 2025-2029 Consolidated Plan. By virtue of being awarded nearly \$62 million in ARPA funds by the US Department of Treasury, the City of Utica was able to address many of its public facilities needs with those federal dollars, which went much further than the roughly \$2.3 million in annual CDBG funds that the City receives.

How were these needs determined?

Based on the work completed with ARPA funds, it was determined that there was no need for CDBG funds to be allocated to public facilities.

Describe the jurisdiction's need for Public Improvements:

With its CDBG funds, the City of Utica has the ability to fund the construction, rehabilitation or installation of public improvements including such elements as street and sidewalk improvements and water and sewer installation.

Historically, the City of Utica traditionally allocates a fair amount of its total CDBG entitlement to the reconstruction of streets; this trend is likely to continue given the current state of repairs of the City's streets and infrastructure. In fact, in any given year, nearly 25% can often be allocated alone to the repaving of primarily residential streets in the CDBG Target Area.

Over the past several years, in accordance with the 'complete streets' theory espoused by the City's master plan, the City has begun allocating CDBG funds to the replacement of sidewalks; this will continue through the 2025-2029 Consolidated Plan period as well.

How were these needs determined?

These needs were determined based on an extensive public outreach/citizen participation process that the City utilized for its 2025-2029 Consolidated Plan. The condition of the City's streets and infrastructure are frequently raised as one of the most pressing issues for the general public. The City's Engineering Department rates each road throughout the City annually and the highest ranking streets

are listed for improvement; those on the list for improvements that are primarily residential and located within the CDBG Target Area then become eligible for CDBG funding.

Describe the jurisdiction's need for Public Services:

With CDBG funds, the City of Utica has the ability to fund public services which could include public safety services, education and workforce development programs, homebuyer counseling, as well as services for senior citizens and youth. Any funds expended for public services, under CDBG regulations, are capped at no more than 15% of a community's entitlement.

The City of Utica annually provides support to its three senior centers, along with several not-for-profits that provide activities to youth throughout the City of Utica; this is likely to continue through the duration of the 2025-2029 Consolidated Plan period.

How were these needs determined?

The need for public services is generally most effectively gauged through the annual applications for CDBG funds that the City announces each year. As has been past practice for the last several years, the City released a Notice of Funding Availability this year which was published as a legal notice in the City's official newspaper. This NOFA alerted local social service agencies to the availability of CDBG funds from the City in the upcoming program year. The Notice detailed eligible activities for which the CDBG funds could be expended and provided a source for the application itself along with a deadline for submission back to the City.

Despite the fact that the City warned participants that funds were limited given the 15% HUD-mandated cap and an estimate of no more than \$373,228 estimated to be available, the City received applications seeking nearly \$1.6 million.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

With regard to the housing market, the available data demonstrates that the number of affordable housing units available within the City of Utica has decreased as need has risen, and there still remains a substantial need for additional units of affordable housing based on the number of low/moderate income residents that exist within the community.

Analysis of housing costs demonstrated that the fair market rents and affordable HOME rents are not very far from each other, and in the case of SRO, 1BR, 2BR and 3BR units, the affordable rents and fair market rents are identical. This coupled with the issues pertaining to cost burden and severe cost burden indicate that there is a need to ensure that units developed are truly affordable.

The condition of the current housing stock within the City of Utica is substandard, especially with regard to the homes likely occupied by low/moderate income households. This issue results substantially from the age of the housing stock, which was predominately built prior to 1980, with about half being built before 1950. Since 2019, the City has received roughly \$7million in HUD Lead-Hazard Abatement grants, which has allowed for the rehabilitation of 63 properties. Of those, 46 are single-family, 15 are two-family, and 2 are three-family homes. Much more progress needs to be made in order to meet the demand of the rising population of low-income households.

In analyzing public housing, the City has committed a sizeable amount of funding toward three new projects. One, The Warehouse @ 700 Broad, will open this year and put 74 new affordable units online. Their two subsequent projects that will open within the next five years will put 102 units in one project and add a net gain of 75 additional units to an existing project that is being demolished and rebuilt.

The market for facilities and services to meet the needs of the homeless continue to be significant within the City, and while service agencies have been successfully operating shelters, street outreach teams, homelessness prevention and rapid-rehousing programs to meet the needs of the community, the rising levels of homelessness have been difficult to stay ahead of. Large grants such as the Emergency Solutions Grant – CARES Act (ESG-CV) and the Home Investment Partnership Program –

American Rescue Plan (HOME-ARP) have provided funds to create and operate low-barrier “drop-in centers” to offer a place to stay, get a meal, rest, and access services through scheduled provider visits. While these centers are not the same as traditional overnight shelters, they have provided an additional level of support for those that may fall through the cracks of the system.

Analysis of the market as it associates with special needs communities identified the following types of services and supportive housing that are needed to support the special needs populations:

- Housing that is affordable, accessible and provides socialization for the elderly and frail elderly
- There is a significant need for transitional housing with counseling, job training and educational services for domestic violence victims;
- Housing that is accessible provides independent living assistance, non-nursing self-care assistance, and supportive services for persons with disabilities;
- Transitional housing for persons with disabilities leaving institutional settings; and
- Housing that is affordable and has access to job training and educational support services for the extremely low-moderate income households.

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

Introduction

The data included within this subsection demonstrates that while there are a number of affordable housing units available within the City of Utica, there is a substantial need for additional units of affordable housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,220	41%
1-unit, attached structure	900	3%
2-4 units	10,250	37%
5-19 units	2,380	9%
20 or more units	2,510	9%
Mobile Home, boat, RV, van, etc	75	0%
Total	27,335	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	410	4%
1 bedroom	265	2%	2,460	23%
2 bedrooms	2,060	18%	3,510	32%
3 or more bedrooms	9,240	80%	4,460	41%
Total	11,605	100%	10,840	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Public Housing Authority Units: There are a total of 1,072 units provided through the Utica Municipal Housing Authority. 893 are public housing units, 36 are HOPE VI Stand Alone Tax Credit Units, 50 are Low-Income Housing Tax Credit (Roosevelt Residences) and 93 are Project-Based Section 8 (New York State Public Housing). In 2025, an addition 74 units will come online at the newly developed Warehouse @ 700 Broad Street project. In subsequent years covered by the 2025-2029 Consolidated Plan, a net gain of 75 additional units will be constructed as part of the Parkway Gardens project that will replace the aging ND Peters, FX Matt and Adrean Terrace Apartments, and 102 units will be added by the

Cornhill Impact Center project.

Kennedy Plaza Apartments: Kennedy Plaza Apartments contains 204 rental units ranging from studio to two bedrooms, with the vast majority being one-bedroom units. The units were rehabilitated by Liberty Affordable Housing in 2011 with the use of Low Income Housing Tax Credits, State Affordable Housing Funds, Private Investment and City of Utica HOME funds. They are targeted, due to the presence of low income housing tax credits, for income levels below 60% AMI.

Genesee Crossings: Is a scattered site affordable rental housing project which developed 33 units at affordable housing targeted at households with an income at or below 60% AMI. The project used low income housing tax credit, state affordable housing funds, City HOME Funds and private investment to develop the units. Nine of the units are one bedroom units located at a single address and targeted towards senior citizens. 10 are 2 bedroom units aimed at smaller families and individuals. 6 are three bedroom units and 8 are four bedroom units and are targeted at larger families.

Johnson Park Apartments: Through the use of HOME funds, New York State funds, and Private Investment the Johnson Park Center maintains 91 rental units targeted at extremely low income women, the elderly, and families who suffer from mental illness, addiction and/or have been chronically homeless, including working families. In addition to providing safe and affordable housing, Johnson Park Center also provides support services to aid with mental health problems, addiction problems, and prevention of future homelessness.

Lincoln Ave Rental: Through the use of City of Utica HOME funds and private development, 3 affordable rental units were created through rehabilitation of a property acquired from the City of Utica Urban Renewal Agency in 2015.

West Street Apartments: Through the use of City of Utica HOME funds, other federal funds, and private investment, 42 units were developed (36 are 1BR units and 6 are 2BR units) for the workforce rental community with supportive housing units.

Asteri Apartments: Through the use of City of Utica HOME funds, other federal funds, and private investment, 49 affordable workforce units were developed (42 are 1BR units and 7 are 2BR units) with a number of units dedicated to individuals with developmental disabilities.

Macartovin Apartments: Through the use of City of Utica HOME funds, other federal funds, and private investment, 66 affordable units were rehabilitated and are dedicated for the elderly and disabled earning at or below 60% AMI.

Olbiston Apartments: Through the use of City of Utica HOME funds, other federal funds, and private investment, 153 affordable units were developed (34 SRO units, 87 1BR units and 32 2BR units) for families earning below 50% AMI.

The Link at Hage House Apartments: Through the use of City of Utica HOME funds, other federal funds, and private investment, 60 affordable units were developed (50 1BR units and 10 2BR units) with 12 units dedicated to individuals with intellectual/developmental disabilities.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No housing units are anticipated to be lost from the inventory of affordable housing units for any reason at this time.

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

While there are a significant number of affordable housing units available within the City of Utica, there is still a need for more units. Although there are _____ physical units of affordable rental housing that are required to be so due to the federal and state funds they received, there are approximately 9,705 households within the City of Utica living below the area median income. There are private developers who do maintain low rents, as well as Section 8 and other rental assistance programs to aid with rental costs. However, the rental assistance programs all report 6-12 month waiting lists for vouchers and many of the privately owned units are substandard and unsafe.

Describe the need for specific types of housing:

There is a need for both rental and ownership units for affordable housing. With regard to rental housing units, there is a substantial need for units that are targeted at extremely low (0-30% AMI) and very low income persons (30-50%) as these households have the highest cost burden and the fewest available units. There is also a substantial need for housing targeted at special needs populations including the elderly, veterans, immigrant and refugee populations and the disabled - both developmentally and physically.

With regard to homeownership units, there is a need for affordable units which can accommodate larger sized families. There is especially a need for these units within the 60%-100% AMI income ranges. This is determined based upon community discussions at public meetings, community needs assessment roundtable events, and through the City of Utica Urban Renewal Agency. There is a significant desire for larger families earning moderate incomes to become homeowners; however the initial costs create a barrier to achieving that goal.

Discussion

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

Introduction

The cost of housing within the jurisdiction has increased since the base year (2009) at a slower rate compared to the previous base year, with a \$13,200 increase in the median home value and a \$84 increase in the median contract rent (compared to a \$40,000 increase in the median home value and a \$130 increase in the median contract rent between 2000 and 2011).

These numbers did increase according to 2023 ACS 5-Year Estimates Data Profiles, though weren't reflected in the analysis below. Additionally, fair market rents and affordable HOME rents are not very far from each other, and in many cases the affordable rents and fair market rents remained the same. This coupled with the issues pertaining to cost burden and severe cost burden indicate that there is a need to ensure that units developed are truly affordable for those in need of affordable housing

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	89,200	102,400	15%
Median Contract Rent	536	620	16%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,945	27.2%
\$500-999	6,815	62.9%
\$1,000-1,499	600	5.5%
\$1,500-1,999	265	2.4%
\$2,000 or more	225	2.1%
Total	10,850	100.1%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,505	No Data
50% HAMFI	5,685	1,835
80% HAMFI	8,660	4,330
100% HAMFI	No Data	5,729
Total	15,850	11,894

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	755	759	955	1,162	1,376
High HOME Rent	556	608	786	985	1,072
Low HOME Rent	556	608	786	915	1,021

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing at all income levels. In analyzing the Housing Affordability Table above against the table identifying the total households in each income bracket from the Housing Needs Assessment above, it is clear that there is insufficient housing available for the extremely low and low income households within the jurisdiction. There are estimated 5,830 households earning between 0-30% AMI, yet there are only 1,505 units of affordable rental housing for those earning 30% AMI. For people in the 30-80% AMI bracket there are only 5,555 units of affordable housing despite there being 8,630 households.

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

Between the base year and the current year the value of ownership units have increased by approximately \$8,200.00 and median rent has increased by almost \$93. With regard to homeownership units, this is still a large increase and therefore results in homeownership units being less affordable. With regard to rental units, this is a relatively modest increase in the base contract rents, however this increase nonetheless has a negative effect on the affordability of units and contributes to the substantial issue related to cost burden. Though the dataset for the years between 2020-present isn't available, the median rental costs have substantially increased, and therefore units have become increasingly less affordable.

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

High HOME Rents are identical to Fair Market Rents up to 3BR units, and Low HOME Rents are slightly lower than Fair Market Rents (by \$144-\$239 up to 3BR units). Given this fact and the problem with regard to cost burden and severe cost burden amongst the lowest income renters, rental development

projects need to be substantially more focused on aiming at lower rent costs and more Low HOME Units. Furthermore, by increasing requirements for providing leveraged funding sources and tenant based subsidy sources, more truly affordable units can be developed. Low Income Housing Tax Credit Project are especially beneficial for resolving this issue as they generally provide substantial funding outside of HOME and target to lower income households.

Discussion

Given the above analysis, it is clear that not only is there a need for more affordable housing, but that even with the use of HOME funds to develop such housing, there needs to be consideration for the fact that the HOME Rents are not significantly more affordable than the Fair Market Rents and therefore developers should be incentivized and encouraged to provide units and an even lower rate than what HOME requires.

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

Introduction

The condition of the current housing stock within the City of Utica is substandard, especially with regard to the homes likely occupied by low/moderate income households. This issue results substantially from the age of the housing stock, which was predominately built prior to 1980, with about half being built before 1950.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Utica defines "substandard condition" and "substandard condition but suitable for rehabilitation" in the following manner:

"Standard Condition" - a unit that meets or exceeds HUD's Section 8 quality standards.

"Substandard Condition but Suitable for Rehabilitation" - a unit that does not meet Section 8 quality standards but could be brought up to those standards for less than the unit's replacement cost.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,180	19%	5,415	50%
With two selected Conditions	10	0%	330	3%
With three selected Conditions	0	0%	50	0%
With four selected Conditions	0	0%	10	0%
No selected Conditions	9,415	81%	5,035	46%
Total	11,605	100%	10,840	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	100	1%	305	3%
1980-1999	465	4%	1,185	11%
1950-1979	4,270	37%	2,850	26%
Before 1950	6,775	58%	6,500	60%
Total	11,610	100%	10,840	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 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	11,045	95%	9,350	86%
Housing Units build before 1980 with children present	415	4%	65	1%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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

Analyzing the concentration of rental housing built prior to 1980 as it corresponds with the concentrations of poverty, it is clear that there is substantial overlap occurring which indicates that the majority of low/moderate income families living are living in residents that have lead-based hazards. The City estimates that 75-90% of low/moderate income families are living in homes containing lead-based paint hazards, though over 59 units have been rehabilitated since 2020 as a result of two Lead Paint Hazard grants awarded by HUD in 2019 and 2023.

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			871	175			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Municipal Housing Authority of the City of Utica, NY (UMHA) owns, manages, and supervises a total of 1,075 units. Of that number, 896 are public housing units, 36 are HOPE VI Stand Alone Tax Credit Units, 50 are Low-Income Housing Tax Credit (Roosevelt Residences), and 93 are Project-Based Section 8 (New York State Public Housing). The UMHA currently provides 369 Section 8 (Housing Choice) Vouchers to local tenants.

Both the Municipal Housing Authority of the City of Utica, NY Low Income Public Housing Program and Section 8 (Housing Choice Voucher) Program have homeless, childhood lead poisoning, and domestic violence preferences.

The following are the developments owned, managed, or overseen by the Municipal Housing Authority of the City of Utica New York (UMHA):

- Perretta Twin Towers – 108 units - Low Income Public Housing (LIPH) – Senior/Disabled
- Marino-Ruggerio Apartments 50 units -LIPH – Senior/Disabled
- Gillmore Village – 190 units – LIPH Multi-Family
- Duplex Homes – 10 units - LIPH Multi-Family
- 819 Hamilton Street Apartments – 9 Units - LIPH Multi-Family
- F. X. Matts – 67 units - LIPH Multi-Family
- Adrean Terrace – 202 units - LIPH Multi-Family
- N.D. Peters Manor – 92 units - LIPH Multi-Family
- Humphrey Gardens – 122 units - LIPH Multi-Family
- Chancellor Apartments – 93 units- Project-Based Section 8 Voucher NYS Senior-Disabled Public Housing
- Steuben Village HOPE VI Mixed Finance Development – HOPE VI Mixed Finance – 49 Low-Income Housing Tax Credit (LIHTC) units (25 public housing)
- Rutger Manor HOPE VI Mixed Finance Development HOPE VI Mixed Finance – 33 Low-Income Housing Tax Credit (LIHTC) units (21 public housing)

Public Housing Condition

Public Housing Development	Average Inspection Score
Adrean Terrace, N.D. Peters Manor	91
Humphrey Gardens, Humphrey Gardens Extension, Gillmore Village, 819 Hamilton St Apartments/Duplexes	72
Perretta Twin Towers and Marino-Ruggiero Apartments	93

Table 38 - Public Housing Condition

Public Housing Development	Average Inspection Score
Adrean Terrace, N.D. Peters Manor	

Table 39 - Public Housing Condition

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

Due to their age, historical underfunding, and deferred maintenance, public housing developments across the U.S. and in Utica NY face immense restoration and revitalization needs. This challenge significantly impacts the quality of life for low-income residents.

The following are the capital needs of our units:

1. Deteriorating Physical Condition and Age:

- **Aging Infrastructure:** The vast majority of our public housing stock was built between the 1940s and 1970s, making it 50-80 years old. Like any aging infrastructure, plumbing, electrical systems, roofs, windows, and structural components are past their useful life.
- **Health and Safety Hazards:** This deterioration leads to critical issues such as:
- **Mold and mildew:** Resulting from water leaks and poor ventilation, exacerbating respiratory problems.
- **Pest infestations:** Cracks and structural issues create entry points for pests.
- **Outdated Heating/Cooling Systems:** Inefficient and often failing, leading to high utility costs for residents and discomfort.
- **Accessibility Barriers:** Many older buildings were constructed before modern accessibility standards (like ADA or Section 504) were enacted, meaning units and common areas lack features necessary for residents with disabilities.

2. Decades of Funding Shortfalls and Deferred Maintenance:

- **Capital Needs Backlog:** HUD's Capital Fund, intended for major repairs and modernization, has been chronically underfunded.

- **Operating Fund Strain:** Operating subsidies are often insufficient to cover routine maintenance and utility costs, forcing PHAs to defer critical capital repairs.
- **Impact on Residents:** Deferred maintenance directly affects residents' living conditions, leading to unsafe, unhealthy, and substandard housing, and eroding their quality of life.

3. Specific Revitalization Needs:

- **Whole-Building Modernization:** Comprehensive renovations or new construction are needed, including updating kitchens, bathrooms, HVAC systems, and electrical wiring.
- **Energy Efficiency Upgrades:** Investing in new windows, insulation, and efficient heating/cooling systems not only improves living conditions but also reduces utility costs for both residents and PHAs.
- **Health and Safety Remediation:**
- **Accessibility Improvements:** Installation of ramps, accessible bathrooms, wider doorways, and elevators where needed.
- **Security Enhancements:** Updating lighting, entry systems, and common areas to improve resident safety.
- **Community Space Upgrades:** Revitalizing common areas, community centers, and outdoor spaces to foster resident well-being and community engagement.
- **Climate Resilience:** Buildings need upgrades to withstand climate impacts, such as reinforced structures or improved drainage systems.

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

Improving the living environment for low- and moderate-income families in public housing requires a comprehensive and multi-faceted strategy by the Utica Municipal Housing Authority. This goes beyond just physical repairs and extends to fostering resident well-being, safety, and opportunity.

1. Physical Revitalization and Modernization:

- **Addressing Capital Needs:** Prioritizing and executing repairs stemming from decades of deferred maintenance (e.g., roof replacements, HVAC system upgrades, plumbing, electrical). This will involve leveraging programs like HUD's Rental Assistance Demonstration (RAD) to access private capital (e.g., Low-Income Housing Tax Credits - LIHTC) for significant renovations.
- **Health and Safety Improvements:** Proactively addressing mold remediation. Ensuring proper ventilation, pest control, and fire safety systems.
- **Accessibility Upgrades:** Modifying units and common areas to meet Section 504 and ADA accessibility standards for residents with disabilities.
- **Energy Efficiency:** Investing in new windows, insulation, efficient appliances, and LED lighting to reduce utility costs for both residents and the PHA, while improving comfort.

- Curb Appeal and Green Spaces: Landscaping, improving common grounds, creating community gardens, and ensuring well-maintained outdoor areas.

2. Enhancing Safety and Security:

- Physical Security Measures: Installing effective lighting, secure entry systems, surveillance cameras (CCTV), and fencing where appropriate.
- Community Policing Partnerships: Collaborating with local law enforcement to address crime and build trust.
- Resident Engagement in Safety: Establishing resident watch programs and encouraging residents to report suspicious activities.
- Crime Prevention Through Environmental Design (CPTED): Designing spaces to deter crime, such as eliminating hidden alcoves or improving sightlines.

3. Fostering Resident Empowerment and Community Building:

- Resident Associations: Actively supporting and empowering Resident Associations give residents a voice in decision-making and property management.
- Community Programs and Services: Partnering with local non-profits, schools, and service providers to offer programs on-site or nearby, such as:
- After-school programs and summer camps for youth. Adult education, GED classes, and job training workshops. Financial literacy and credit counseling. Health and wellness initiatives (e.g., nutrition classes, exercise programs). Digital literacy and access to computers/internet.

4. Effective Property Management and Responsive Services:

- Timely Maintenance: Ensuring prompt and efficient response to maintenance requests.
- Clear Communication: Establishing clear channels for communication between residents and management. Fair Lease Enforcement: Consistently applying lease rules and conducting fair grievance procedures.

Discussion:

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

Introduction

The City of Utica is slated to receive \$215,750 in Emergency Solutions Grant funding during the 2020-2021 program year. These funds are used to rapidly re-house homeless persons and families and to prevent homelessness for persons and families at imminent risk. With this funding, the City of Utica has proposed assisting eight (8) programs administered by six (6) sub-recipient agencies and designed to assist homeless persons and families and those at imminent risk of becoming homeless. Given the very nominal amount of funding that the City receives, spread among eight different programs, the impact of the funding is limited.

The programs/activities to be funded with the City's ESG entitlement include:

- YWCA (\$35,000) to operate the Hall House shelter for female victims of domestic violence and their children.
- Johnson Park Center (\$35,000) to continue funding for the emergency/transitional housing program for females who may have been ex-offenders or substance abusers and the chronically homeless.
- Rescue Mission of Utica (\$25,000) to operate a men's shelter.
- St. Margaret's Corporation (\$16,000) to operate a shelter for women with children.
- Utica Municipal Housing Authority (\$6,301) to operate the rapid-rehousing portion of the program. This component of the City of Utica's Emergency Solutions Grant complies with the minimum 40% rapid-rehousing requirement.
- Utica Center for Development (\$18,000) to operate their rapid re-housing program and (\$50,000) to operate their homeless prevention services portion of the program. This component of the City of Utica's Emergency Solutions Grant complies with the minimum 40% rapid-rehousing requirement.
- United Way (\$10,000) for HMIS purposes

Additionally, the City intends to fully utilize the HUD-regulated maximum 7.5% administrative cap which totals \$15,835 for the 2025-2026 program year.

The City will continue to address homelessness prevention within the City of Utica by providing funds to Utica Municipal Housing Authority's Rapid Rehousing Program, and the Utica Center for Development will also administer and implement use of Rapid Rehousing funds for homeless veterans, their families, and others in need.

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)	94	0	6	246	0
Households with Only Adults	144	0	1	207	0
Chronically Homeless Households	0	0	0	21	0
Veterans	0	0	10	62	0
Unaccompanied Youth	0	0	6	3	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Mental Health

The key stakeholders and/or collaborating agencies are the NY State Office of Mental Health, Mohawk Valley Health System (Wynn Hospital), Rome Community Hospital, the Oneida County Department of Mental Health, Catholic Charities of Oneida and Madison Counties, Neighborhood Center, Upstate Cerebral Palsy, Human Technologies Corporation, Rescue Mission of Utica and Central New York Services, Inc.

Employment

75% of homeless assistance providers supply transportation assistance to clients to attend mainstream benefit appointments, employment training, or jobs. 100% of Homeless assistance providers use a single application form for four or more mainstream programs. 100% of Homeless assistance providers have staff systematically follow-up to ensure mainstream benefits are received. We are now greatly exceeding HUD targets for the employment of homeless persons exiting supportive housing programs in our CoC. We have accomplished this by strengthening existing programs designed to support homeless individuals as they seek employment, and by aggressively pursuing and obtaining grant funding from the U.S. Department of Labor to serve ex-offenders who are unemployed (ex-offenders are a significant portion of our homeless population). Several employment programs for the homeless have been in place since 2007 including "Jobs and Hope for Homeless Veterans" funded by the US Department of Labor; and a "Second Start" employment program for youth age 16-19 who are exiting Oneida County Jail

Healthcare

The key stakeholders and/or collaborating agencies responsible for ensuring that persons are not routinely discharged from healthcare facilities into homelessness are Mohawk Valley Health System (Wynn Hospital), Rome Community Hospital, the Oneida and Madison County Departments of Social Services, of Health and Mental Health, and Adult Protective Services Program managed by their respective Departments of Social Services. Also, for our aging population exiting hospitals and nursing homes, the Oneida County Office for Aging and Continuing Care and Resource Center for Independent Living (a CoC Board member) are responsible for serving those who are discharged from nursing homes

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.

Homeless Veterans

Our CoC Chair did research on veteran's behavioral health issues related to homelessness and has presented this work at community meetings to raise awareness and encourage local providers to reach out and serve veterans who return to our CoC and experience mental health, substance abuse, and family problems that can result in homelessness. Our Municipal Housing Authority has implemented a Homeless Street Outreach program with Americorps members to identify homeless individuals with the goal of sending them through a coordinated intake process. The Utica Center for Development specializes in working specifically with homeless or at-risk veterans.

Chronically homeless persons with a serious mental health disability

The need for supportive housing for chronically homeless persons with a serious mental health disability in our CoC is still strong. Unmet housing needs for this population have grown dramatically as our stock of affordable SRO housing has declined in the community. In 2024, the Olbiston Apartments were rehabilitated using HOME funds, resulting in the creation of 34 SRO units. The 2025-2029 Consolidated Plan will advocate for the creation of addition SRO housing units.

Youth supportive housing

Youth age 16-21 is a significant portion of our local homeless population and are a particular challenge to locate and serve because they often make efforts to avoid local service providers, even when homeless. ICAN operates Evelyn's House, a facility for young girls experiencing homelessness. There has not been a similar facility for young boys since the closure of Grady's Way.

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

Introduction

This section of the City of Utica's 2025 – 2029 Consolidated Plan briefly discusses the various supportive housing needs, services, and actions taken to date.

The City of Utica is home to a significant number of persons with disabilities, particularly those suffering from mental health illness. Up until 2013-2016, the State of New York operated mental health facilities within the City of Utica that provided supportive services to these individuals and their families. Budget crunches at the State level, however, resulted in those facilities being consolidated in other parts of the State, leaving the mentally ill with very few alternatives.

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

As noted above, the most significant population in needs of supportive services is persons with disabilities, particularly those suffering from mental illness. With many veterans returning from active duty overseas, many of them also suffer from psychological problems. In 2012, the State of New York closed all three adult wards at the Mohawk Valley Psychiatric Center in Utica, moving one to Syracuse and leaving only pediatric beds in the City of Utica.

Relative to the other special needs populations, as defined by HUD, the City does not have as pressing a need to address supportive housing needs for the elderly, frail elderly, persons with HIV/AIDS or public housing residents.

NYS Governor Kathy Hochul's 2025-2026 budget includes several significant investments aimed at addressing homelessness and enhancing supportive housing services across the state that are designed to provide immediate relief and long-term solutions for vulnerable populations. These actions include:

Housing Access Voucher Program (HAVP)

The budget allocates \$50 million to establish HAVP, a rental assistance initiative targeting individuals and families experiencing homelessness or at imminent risk. This program aims to facilitate access to safe, affordable housing and prevent evictions.

Supportive Housing Initiatives

New York State Supportive Housing Program (NYSSHP): Receives a \$17.8 million increase, marking the largest in its nearly 40-year history. This funding is crucial for preserving approximately 9,000 units at risk of going offline.

Empire State Supportive Housing Initiative (ESSHI): The per-unit rate is increased from \$25,000 to \$31,000, with an additional \$3,000 for projects in the New York City metro area. This adjustment aims to align funding with current service delivery costs.

Homeless Housing and Assistance Program (HHAP): Receives \$153 million, a \$25 million increase from the previous year, to support the development and operation of supportive housing and shelters statewide.

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

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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)

N/A

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))

Given the breadth of the problem and the limited amount of funding available to the City, the ability to make huge strides in addressing the problem in a year's time is limited. However, the City has allocated \$10,000 of Community Development Block Grant funding to the Center for Family Life and Recovery, Inc., which provides services to those suffering from mental illness.

Additionally, the New Construction of several projects in 2025 (using HOME funds) include set-asides for persons with special needs. The Warehouse @ 700 Broad Street project will open in 2025 with 31 units set aside for households eligible for some kind of supportive services and 19 for homeless, veterans or disabled/elderly households eligible for supportive services. The Parkway Gardens project has allocated 11 units to persons with special needs including persons with disabilities. The Cornhill Impact Center project will set aside 9 units for mobility impairment and 4 units for hearing/visual impairment. The Rev.

Dr. Mary Webster Wellness Center project will set aside 1 unit for persons with mobility impairments and 1 unit for persons with hearing and/or vision impairment.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Availability of Affordable and Suitable Housing

There are more than 200 families on the waiting list for Section 8 housing in Utica. These families are forced to rent substandard housing while waiting for assistance. Additionally, there are 5,655 households described as earning less than 30% AMI who are severely cost-burdened, but only approximately 2,000 units that are affordable for such extremely low income populations.

Gentrification

While increased gentrification was expected as a result of the development of Wolfsped at the Marcy Nanotech site, the results never truly materialized. Demands for urban living spaces has continued to fuel the rehabilitation of older buildings downtown, which has contributed to rising housing costs, though this has not led to the mass displacement of lower-income households, nor has it affected affordable housing rental rates to any significant degree. However, the “loft” apartment trends may still negatively affect minorities, refugees and immigrant populations seniors, persons with disabilities, and single parent households who currently reside in the center city to be close to services and transportation.

New affordable housing projects in various neighborhoods in the City have not contributed to rising rental costs themselves, though increases in neighborhood housing values as a result of these projects combined with increased investment by property owners has contributed to some degree. The most-likely culprit of rising costs for housing still remains the overall market itself.

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

Introduction

This section describes the City's workforce, analyzes current employment trends and sets forth the basis for allocation of CDBG funds during the 2025-2029 Consolidated Plan period.

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	45	0	0	0	0
Arts, Entertainment, Accommodations	2,319	2,446	12	9	-3
Construction	426	613	2	2	0
Education and Health Care Services	6,426	14,207	33	53	20
Finance, Insurance, and Real Estate	1,186	1,176	6	4	-2
Information	371	184	2	1	-1
Manufacturing	2,563	2,215	13	8	-5
Other Services	780	927	4	3	-1
Professional, Scientific, Management Services	1,010	1,276	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	2,698	2,525	14	9	-5
Transportation and Warehousing	801	617	4	2	-2
Wholesale Trade	680	798	4	3	-1
Total	19,305	26,984	--	--	--

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	26,470
Civilian Employed Population 16 years and over	24,635
Unemployment Rate	6.98
Unemployment Rate for Ages 16-24	10.67
Unemployment Rate for Ages 25-65	4.72

Table 42 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,375
Farming, fisheries and forestry occupations	950
Service	3,800
Sales and office	5,335
Construction, extraction, maintenance and repair	1,520
Production, transportation and material moving	1,450

Table 43 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,373	85%
30-59 Minutes	2,480	11%
60 or More Minutes	840	4%
Total	22,693	100%

Table 44 - Travel Time

Data Source: 2016-2020 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	2,430	245	2,815
High school graduate (includes equivalency)	5,170	470	3,085
Some college or Associate's degree	5,945	495	2,020

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,080	140	635

Table 45 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	95	500	625	1,550	1,110
9th to 12th grade, no diploma	995	740	830	1,245	785
High school graduate, GED, or alternative	2,370	2,485	1,750	4,495	2,900
Some college, no degree	3,100	1,520	1,070	2,605	1,820
Associate's degree	340	950	750	1,600	730
Bachelor's degree	600	1,385	925	1,455	875
Graduate or professional degree	19	620	525	945	840

Table 46 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,338
High school graduate (includes equivalency)	27,553
Some college or Associate's degree	32,323
Bachelor's degree	41,801
Graduate or professional degree	61,419

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Based on the populated tables above, the major employment sectors within the City of Utica are 1) education & healthcare, 2) Retail Trade, 3) Arts, Entertainment and Accommodations, and 4) Manufacturing. Though not reflected for whatever reason in the tables, government employees make up a significant percentage of the workforce as well, given that the City is the County seat and, as such, is home to federal, state and county offices, in addition to its own municipal offices.

Describe the workforce and infrastructure needs of the business community:

As noted in the 2020-2024 Consolidated Plan, one of the biggest needs for the City's workforce is increased educational attainment by our residents. Of the 24,635 civilians employed in the workforce, a meager 21% has fulfilled the requirements necessary to earn a bachelor's degree (on the bright side, that figure is up from 17% in the previous Consolidated Plan). Though the City of Utica is a 'college town', home to Utica University, Mohawk Valley Community College, Pratt Institute at Munson-Williams and the St. Elizabeth School of Nursing (not to mention the fact that the campuses of SUNY Polytechnic Institute and Hamilton College sit in close proximity to the City of Utica), City residents will clearly struggle to attain jobs that require completion of a bachelor's degree.

Beyond the formal training provided in a collegiate setting, many City residents also lack the life skills training necessary to compete for employment opportunities in today's current job market. Several generations of poverty and pervasive unemployment have left the City's youngest residents without the knowledge and skills to make the first step toward entering the workforce.

Finally, due to the high number of immigrants and refugees, English language skills present difficulties for many City residents and a hurdle to obtaining gainful employment.

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.

In the previous Consolidated Plan, this section discussed the hope which was starting to grow as a result of Nano Utica, the State's billion-dollar investment in nanotechnology at the SUNYIT campus, just outside the city limits in Marcy. At the time, it was anticipated that Wolfspeed would create hundreds, if not thousands of direct jobs at what has been billed as the world's largest silicon carbide fabrication facility. However, since opening the new chip fab plant in Marcy, declining interest worldwide in electric vehicles combined with a multitude of other corporate issues have forced Wolfspeed to downsize and declare bankruptcy in an attempt to restructure their debt.

The State's desire to lead the world in chip fabrication, however, is not to be deterred. It joined with Micron Technology to announce plans to located in Clay, a Syracuse suburb, to enhance its production capabilities. The entire plan is currently undergoing an environmental impact review. Once concluded later this year, Micron is expected to begin securing development permits and construction to begin. As many of the jobs available through Wolfspeed or Micron are high-paying without requiring a bachelor's degree, the City's residents are well-positioned to take advantage of these opportunities.

In addition, the Oneida Indian Nation's Turning Stone Casino in Verona is in the midst of a \$370-million-dollar expansion which will result in a new hotel tower that will add guest rooms and suites, new restaurants, increased gaming floor and parking garage. The job opportunities likely to be made

available as a result of the expansion will be tailored for those City residents without any college credits, as well as immigrants and refugees.

Additionally, in terms of infrastructure needs to support these jobs, appropriate housing options are critical if this City, and this region, are to capture and retain these high-paying people within our community. Many of these people will be seeking housing in a hip, urban setting such as that which can be provided by renovating the upper floors of many existing buildings in downtown Utica. Local developers were initially slow to appreciate the vast potential market that will soon be searching for loft-style apartments, however the past several years have brought the redevelopment of numerous downtown buildings for mixed-use occupation, including lofts and urban apartments.

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

While the preponderance of city residents are limited with a lack of college education, many of the job opportunities that are available at this time in the Greater Utica area do not require anything more than a high school degree, thereby easing the path to self-sufficiency for many residents, including those who are foreign-born. For instance, job opportunities at Micron in Clay, when made available, are not expected to require anything more than a high school diploma. Additionally, the Turning Stone Casino, one of the largest employers in the region, offers many opportunities for a career that do not require a college degree. Finally, the region is home to a number of warehouse and distribution centers, which also do not require a college degree for many of their positions.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Workforce Development Board, Herkimer, Madison, and Oneida Counties, Inc., (WDB HMO) d/b/a Working Solutions, is part of the Public Workforce System, a network of federal, state, and local offices that support economic expansion and develop the talent of the nation's workforce. The WDB HMO procures and administers federal, state, and local training grant programs. WDBs also serve as connectors between the U.S. Department of Labor and more than 2,500 local American Job Centers that deliver services to workers and employers. The four Working Solutions Career Centers, one of which is located in Utica, are local American Job Center partners. American Job Centers (AJCs) provide free help to job seekers for a variety of career and employment-related needs.

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

Yes

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.

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Discussion

MA-50 Needs and Market Analysis Discussion

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

Concentration is defined as census tracts in which more than 50% of households have one or more selected housing conditions. Based on the 2016–2020 ACS data in section MA-20: Condition of Housing, several areas within the City of Utica exhibit concentrations of housing problems. The greatest concentrations remain in the West Utica and Cornhill neighborhoods, with the most significant concentration (approximately 70–80%) in Census Tract 021201. Citywide, 19% of owner-occupied units and 50% of renter-occupied units have at least one selected housing condition, indicating that housing challenges are substantially more prevalent among renter households.

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

Concentration is defined as census tracts in which more than 50% of households are racially diverse or are low- to moderate-income households.

With regard to racial concentrations, as discussed in NA-30 *Disproportionately Greater Need: Discussion*, certain census tracts in Utica show notable concentrations of racial or ethnic minorities. For Black/African American households, the largest concentration is in the most centrally located census tract of the Cornhill neighborhood, CT# 021500, where 32.4% to 47.2% of households identify as Black/African American. Asian households exhibit a modest concentration in the eastern portion of Cornhill, with CT# 021202 reporting the highest share, at 23.2% to 42.2% of households. Hispanic households do not show significant concentrations in most areas, with most census tracts reporting between 6.3% and 27.3% Hispanic households. However, CT# 02083, located in Lower East Utica, is approaching the concentration threshold, with 19.5% to 35.1% of households identifying as Hispanic.

Regarding low- to moderate-income households, significant concentrations are found in Lower East Utica, Central Cornhill, and Downtown, each with 65% or more of households classified as low/moderate income.

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

In all of the aforementioned areas, the housing market is dominated by rental units, with each census tract reporting less than 32% owner-occupied housing. Vacancy rates in these areas are generally low to moderate, ranging from 12% to 32% in most tracts. Median contract rent across these census tracts falls between \$415 and \$752. Notably, CT# 020300 and CT# 021000 report that 50% or more of contract rents are below \$500, indicating pockets of lower-cost rental housing within the city.

Are there any community assets in these areas/neighborhoods?

The Cornhill and West Utica neighborhoods—where the highest concentrations of households with multiple housing problems are located, alongside the city’s highest minority concentrations—are primarily residential in character. Each neighborhood has its own school, representing a potential community asset, though both face challenges with test scores and attendance. Small commercial areas are also present in each: James Street in Cornhill serves primarily neighborhood-level commercial activity, while West Utica benefits from its location along the N/S Arterial and Oriskany Boulevard, corridors that attract customers from beyond the neighborhood. Both neighborhoods contain their own parks, with Addison Miller Park in West Utica serving as a regional draw for residents from across the city.

Ultimately, the strongest assets of both communities are their residents. Cornhill and West Utica have two of the most active neighborhood associations in Utica, with monthly meetings that consistently see higher attendance than any other neighborhood group in the city.

Are there other strategic opportunities in any of these areas?

As noted above, both the Cornhill and West Utica neighborhoods are primarily residential, densely populated, and largely built out, with little green space available for new development. Nearly all existing land is devoted to residential use, leaving redevelopment of the current housing stock as the primary strategic opportunity.

In Cornhill, redevelopment has been ongoing for more than 20 years, beginning when the Utica Municipal Housing Authority (UMHA) was awarded over \$10 million through a HOPE VI grant. Since then, the City and other housing providers have invested millions to renovate existing rental and homeownership units. In 2017, construction began on Roosevelt Residences—a \$14 million project that replaced a collapsing school building, several condemned homes, and multiple vacant lots across scattered sites with two-family rental houses operated by UMHA. The development produced 50 new units, most of which were occupied as of April 1, 2020, with a growing waitlist of over 200 households, underscoring the ongoing demand for quality, sustainable housing in Cornhill. In 2024, Johnson Park Center completed construction on three new residential buildings that added 62 units of affordable housing to the Cornhill neighborhood. In addition, a new community center was constructed as part of the project, which is now utilized by neighborhood groups for education programs and other community needs like the neighborhood food giveaway through their food pantry. Even with these projects, there are still many areas of opportunity for redevelopment.

In West Utica, The Lofts at Globe Mill, a large-scale multifamily housing project that involved adaptive reuse of an old factory complex, was completed in 2020 and added 149 units of affordable and market-rate housing. Beyond that project, West Utica has seen very limited investment during the same period. The existing housing stock in West Utica, originally built to house mill workers, is generally of lower quality than in Cornhill. Redevelopment here will be more challenging, more costly, and slower to achieve. A comprehensive approach—combining acquisition, lot consolidation, demolition, and

extensive new construction—will be necessary, following the successful model demonstrated by the Roosevelt Project.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

As a major urban center in upstate New York, access to broadband infrastructure for most of Utica's citizens isn't a matter of lacking the wiring and/or connections; instead access has historically been limited by the cost to consumers. However, in October 2024, GoNetspeed announced that residents and businesses throughout the city of Utica can now access 100% fiber internet with service installation officially available in initial construction areas. GoNetspeed's fully funded \$60 million investment has connected more than 38,000 homes and businesses throughout Utica to high-speed 100% fiber internet service with access to symmetrical upload and download speeds ranging from 300 Mbps to 2 gigabits.

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

With another provider option in GoNetSpeed, Utica's residents and businesses will now have a choice when it comes to their provider, their service, and the price they pay for the speed they want.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Of all the natural hazard risks that can threaten entire communities, tornadoes appear to be on the upswing in recent years in the Utica-Rome region. Last summer, the city of Rome experienced considerable damage to both public and private property when an EF-2 tornado touched down in July. Prior to that, the last time that an EF-2 tornado landed in Oneida County was in July 1990. The damage that was done to the City's downtown and South Rome neighborhood forced city government to re-allocate CDBG funds and invoke HUD's Urgent Need National Objective.

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

When it comes to tornadoes, there is very little research available that can be used to predict location, occurrence frequency, threat level, intensity, etc. However, Rome's experience last year served as a warning that the natural hazard of tornadoes, which were rarely a concern until now, will be a concern that this city and the larger region will have to contend with as a result of climate change.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	City of Utica CDBG Target Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See attached JPEG

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The City of Utica CDBG Target Area varies is comprised almost entirely of the City's West Utica neighborhood and the Cornhill neighborhood, divided by Genesee Street, the City's "Main Street". The Downtown neighborhood is also located within the CDBG Target Area and acts to divide West Utica from Cornhill.</p> <p>The characteristics of the housing and commercial properties within the West Utica and Cornhill neighborhoods are vastly different. The housing in Cornhill is well constructed, built for some of the City's first and most affluent families. The housing in West Utica was constructed later and are less structurally sound; these homes were largely built quickly as the City was expanding to accommodate mill workers and their families. Housing in the downtown neighborhood has changed with the times. At its heyday, the upper floors of many downtown buildings were used for residential purposes, interspersed among offices. As downtown activity dwindled in the 1960's into the twenty-first century, residents fled downtown as part of either urban renewal or a preference for suburban living, leaving those that could not afford to move as the sole downtown residents. Only within the last decade has residential development seen an uptick. While many new developments have been focused on upscale loft apartments, affordable housing developments are not unheard of downtown.</p> <p>Commercially, downtown is very strong. Ground-floor space that was vacant for many years until recently is now almost fully occupied throughout downtown. The upper floors of many downtown buildings are beginning to house offices again, as well. Downtown remains the core of commercial activity in the City of Utica. Commercial activity in Cornhill and West Utica is largely reserved for small, neighborhood commercial uses, such as small grocery stores or convenience stores.</p>
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<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>During every annual Con Plan or Annual Action Plan development, U&ED staff endeavors to include our three major residential neighborhoods (Cornhill, East Utica and West Utica) in the outreach by conducting a public meeting in each of those neighborhoods. And every year, we hear requests and suggestions for how to spend CDBG funds in those neighborhoods. While we can't grant every request or honor every suggestion, it would be impossible to ignore any one of those neighborhoods. As such, we must spread the slowly declining dollars over a vast area of the city.</p>
<p>Identify the needs in this target area.</p>	<p>Needs within the City's CDBG Target Area are many. Infrastructure needs top the list with street reconstruction and replacement of aging, decaying utilities as priority projects. Commercially, the James Street area of Cornhill and Columbia Square in West Utica desperately need attention, but continue to lack any significant level of private redevelopment interest that would make an infusion of the CDBG funds worthwhile. The Oriskany Boulevard/Erie Street corridor has started to see private redevelopment interest but will require brownfield funding in order to continue the momentum. From the perspective of housing, Cornhill has seen significant investment – considerable demolition/clearance followed by a generous mix of new construction and rehabilitation. West Utica now requires the same kind of multi-year, focused attention. Fewer properties in West Utica come to the City in any given year through the tax foreclosure process, thereby requiring acquisition as part of any redevelopment plan.</p>

	What are the opportunities for improvement in this target area?	As noted in other areas of this Plan, there are a number of high-profile, high-impact projects currently under construction in West Utica, Downtown and Cornhill. In West Utica, the redevelopment of the former City-owned Indoor Auto site to accommodate the relocation of the Fitness Mill from New York Mills along with the mixed-income, residential redevelopment of the Globe Mill complex are positives for the neighborhood and opportunities for further redevelopment. Downtown, the nearly \$500 million MVHS project combined with the \$44 million Nexus project across the street bode well for the future vitality of downtown and will surely result in additional commercial and residential development in the surrounding area. In Cornhill, projects like the Roosevelt Residences will also encourage future redevelopment.
	Are there barriers to improvement in this target area?	The most significant barrier to improvement is availability of funds – both private and public dollars. The City of Utica’s CDBG Target Area covers a large area of the City and available funds will be spread thin.

General Allocation Priorities

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

Throughout the duration of the 2025 – 2029 Consolidated Plan, the City of Utica will focus the majority of its Community Development Block Grant, HOME Investment Partnership and Emergency Solutions Grant funds within the CDBG Target Area. The City’s CDBG Target Area encompasses those areas of the City where at least 51% of the residents have a household income that is at 80% or lower than the Area Median Income (AMI).

Within the larger CDBG Target Area, however, the City will prioritize several key areas.

As has been noted in more recent Annual Action Plans, the City will continue to focus on the West Utica neighborhood. For the better part of the past two decades, the City has allocated and expended considerable resources in the City’s Cornhill neighborhood. From the millions of dollars spent on housing under the HOPE VI initiative in the early 2000’s to the demolition of the former Roosevelt School and the construction of the Roosevelt Residences in its place, this focus has drawn attention and funding from the West Utica neighborhood. With recent projects like the construction of the new Wynn Hospital in downtown (bordering the edge of the West Utica neighborhood), however, redevelopment efforts in West Utica are possible, using the federal funds as leverage.

The Mayor is committed to redevelop Varick Street, an important mixed-use district in the West Utica neighborhood. U&ED staff have been meeting with stakeholders in that area for the past several months and are formulating plans to expand housing, improve the public right-of-ways and diversify the retail offerings beyond those that currently cater to people 21 years of age and older. Additionally, DePaul has been working with the City for the past two years and has a plan for the Columbia Square neighborhood that will result in the demolition of a number of substandard buildings in the area, to be replaced by attractive affordable housing. An application was submitted in the most recent round seeking an allocation of Low Income Housing Tax Credits, but was unsuccessful. DePaul intends to re-submit again later this year and the Mayor has penned a letter to NYS Homes & Community Renewal (NYS HCR) Commissioner Visnaukas urging her support of the request. Finally, the City is working with Empire State Development, NYS Office of Mental Health and NYS HCR to develop a plan to begin the redevelopment large portions of the former State-owned psychiatric hospital in West Utica.

Mayor Galime is also committed to supporting the redevelopment of Oneida Square, a neighborhood at the southern tip of downtown. While there are several strong anchors in Oneida Square, including Munson (formerly known as the Munson Williams Proctor Art Institute) and the Utica Public Library, the neighborhood is also home to the Morrow Center, a low barrier shelter. When the Morrow Center is closed, many of the people that it serves congregate throughout the Oneida Square neighborhood. This then leads to other issues, including increased loitering in public spaces, increased needles discarded on the ground in public spaces, defecating in public spaces, increased concerns about public safety, etc. – all of which negatively impacts the Oneida Square anchors, legitimate retail shops in the area and any neighborhood residents that still remain.

City of Utica, NY
CDBG TARGET AREA
[COMMUNITY DEVELOPMENT BLOCK GRANTS]



Map of Utica

City of Utica, NY
CDBG TARGET AREA
[COMMUNITY DEVELOPMENT BLOCK GRANTS]



Map of Utica's CDBG Target Area

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	City of Utica CDBG Target Area
	Associated Goals	Housing
	Description	Increase the supply of healthy and affordable single and multi-family housing and linked housing services for extremely low and low- and moderate-income residents - with a focus on new construction, rehabilitation and whole neighborhood revitalization including housing code revisions to meet the demands for urban living.
	Basis for Relative Priority	The citywide housing study completed by czb in July 2022 cited an overwhelming new for new housing across all income levels in all neighborhoods of the City.
2	Priority Need Name	Homelessness
	Priority Level	High

	Population	Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	City of Utica CDBG Target Area
	Associated Goals	Homelessness
	Description	There is a need for housing and support services for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	Consultations with the Continuum of Care and other agencies
	3 Priority Need Name	Other Special Needs
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Utica CDBG Target Area
	Associated Goals	Non-Homeless Special Needs
	Description	There is a growing critical need for housing with support services (employment, mental health, emergency food and childcare, etc.) with a focus on the frail elderly, those with drug and other addictions, victims of domestic abuse, and the mentally ill.
	Basis for Relative Priority	Consultation with the Continuum of Care, other social service agencies and public meetings
4	Priority Need Name	Community Development
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Utica CDBG Target Area
	Associated Goals	Community Development
	Description	There is a critical need to provide community facilities, public infrastructure, public social/welfare services, food programs, public safety, environmental design and clearance programs.
	Basis for Relative Priority	Public meetings and requests for funding from various community groups, social service agencies and not-for-profits
5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development

	Geographic Areas Affected	City of Utica CDBG Target Area
	Associated Goals	Economic Development
	Description	There is a continued need for assistance for businesses that will create employment opportunities for the City's residents.
	Basis for Relative Priority	Meetings with local business owners, consultation with the Chamber of Commerce, coordination with other area/regional economic development agencies
6	Priority Need Name	Administration, Planning and Management
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City of Utica CDBG Target Area
	Associated Goals	Administration, Planning and Management
	Description	There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	City staff, staff evaluations

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	At this time, the City does not anticipate allocating HOME or CDBG tenant-based rental assistance. We anticipate that all housing resources will be used for acquisition, new construction and rehabilitation. Rental assistance is provided by subrecipient agencies through other grant funding including the City's Emergency Solutions Grant (ESG) program, Supportive (Living) Housing Programs, Shelter Plus Care, and other partners.
TBRA for Non-Homeless Special Needs	At this time, there is no plan to utilize HOME or CDBG for permanent tenant-based rental assistance for Non-Homeless Special Needs. Rental assistance is provided by subrecipient agencies through other grant funding including the City's Emergency Solutions Grant (ESG) program, Supportive (Living) Housing Programs, and Shelter Plus Care. Transitional rental assistance is provided through State-funded partners.
New Unit Production	There are numerous vacant sites in the City for new infill housing construction and for new rental construction with opportunities to create more accessible units for special needs populations. The City's goal is to promote the creation and/or preservation of 250+ units during program years 2025 through 2029, utilizing private funding and funding from a variety of Federal, State and Local sources including Low-Income Housing Tax Credits, HOME, CDBG, and Tax Increment Financing. An additional production goal is to create/preserve 150 units for low-moderate income individuals and families.
Rehabilitation	Neighborworks, NYSEDA and National Grid provide funding to improve and preserve homes through rehabilitation and energy updates using private and public funding including AHC and Low Income tax credits. In addition, the City received a \$3.9 million Lead Paint Hazard Reduction grant from HUD in 2023 to rehabilitate as many housing units (up to 100) as possible. The City anticipates that 300+ housing units will be rehabilitated during 2025-2029.
Acquisition, including preservation	As the City continues to focus on neighborhood development strategies, it has been a priority over the past ten years to rehabilitate and preserve older buildings to preserve the unique urban fabric of the City.

Table 50 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,320,311	50,000	300,000	2,670,311	9,600,000	Funds will be used for community and economic development initiatives in low- and moderate income neighborhoods, including affordable housing, housing preservation, public services for at-risk populations and public infrastructure improvements

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	590,075	0	0	590,075	2,080,000	HOME funds will be used to develop affordable housing for low income families, including new construction and rehabilitation of single- and multi-family units.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	211,136	0	0	211,136	840,000	ESG funds will be used to assist homeless individuals with shelter services, transitional housing, and rapid re-housing services.

Table 51 - Anticipated Resources

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

The City of Utica has grown adept at leveraging its scarce resources for its priority projects to secure additional sources of funding. For the past several years and for the next several years moving forward, State dollars are made available most often through Governor Hochul's Consolidated Funding Application (CFA) rounds. The City has utilized its federal dollars, where applicable, as a local match to secure State funding through the CFA process.

Relative to match requirements, the City of Utica anticipates receiving a 100% match reduction from HUD for its HOME program; no additional anticipated resources are required. However, applications providing leveraged funds from State, local, LIHTC or private sources are given preference. In its ESG program, applicants are required to indicate how they intend to match the funds provided to them and the source of those funds. Finally, while CDBG does not have set matching requirements, the City does ask that public services agencies indicate the source and extent of matching funds against its CDBG allocation. Additionally, financing from private sources or banks are required of any loan applicant from the City's Economic Reinvestment Program.

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

The City of Utica is spatially constrained and highly developed. As such, there are no 'greenfields' on which new development can be planned. Therefore, economic development in the City of Utica must rely on an aggressive brownfield redevelopment program. Given the liability risk in owning such properties, the City of Utica does not own large swaths of such land. The City of Utica has allocated funds to brownfield redevelopment in the past, beginning in roughly the 2020 or 2021 program year, though the program has been slow to get 'off the ground' and many of those funds have been left unspent due to a lack of in-house knowledge in U&ED relative to brownfields. However, with the recent hiring of a Director of Community Development who has some prior experience with brownfield redevelopment, a greater use of CDBG funds for such work is anticipated during the term of the 2025-2029 Consolidated Plan.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			
Other			

Table 53 - 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)

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing	City of Utica CDBG Target Area	Housing	HOME: \$2,403,068	Rental units constructed: 100 Household Housing Unit Rental units rehabilitated: 100 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness	2025	2029	Homeless	City of Utica CDBG Target Area	Homelessness	ESG: \$998,580	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted Homeless Person Overnight Shelter: 1000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds Housing for Homeless added: 20 Household Housing Unit
3	Non-Homeless Special Needs	2025	2029	Non-Homeless Special Needs	City of Utica CDBG Target Area	Other Special Needs	CDBG: \$1,303,687	Other: 500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Community Development	2025	2029	Non-Housing Community Development	City of Utica CDBG Target Area	Community Development	CDBG: \$7,387,562	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 17500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Facade treatment/business building rehabilitation: 50 Business Brownfield acres remediated: 20 Acre Businesses assisted: 120 Businesses Assisted Buildings Demolished: 20 Buildings

Consolidated Plan

UTICA

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development	2025	2029	Economic Development	City of Utica CDBG Target Area	Economic Development	CDBG: \$1,125,000	Businesses assisted: 30 Businesses Assisted
6	Administration, Planning and Management	2025	2029	Administration, Planning and Management	City of Utica CDBG Target Area	Administration, Planning and Management	CDBG: \$2,454,062 HOME: \$267,007 ESG: \$52,556	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Increase the supply of healthy and affordable single and multi-family housing and linked housing services for extremely low and low- and moderate-income residents - with a focus on new construction, rehabilitation and whole neighborhood revitalization including housing code revisions to meet the demands for urban living.
2	Goal Name	Homelessness
	Goal Description	There is a need for housing and support services for homeless persons and persons at-risk of becoming homeless.
3	Goal Name	Non-Homeless Special Needs
	Goal Description	There is a growing critical need for housing with support services (employment, mental health, emergency food and childcare, etc.) with a focus on the frail elderly, those with drug and other addictions, victims of domestic abuse, and the mentally ill.

4	Goal Name	Community Development
	Goal Description	There is a critical need to provide community facilities, public infrastructure, public social/welfare services, food programs, public safety, environmental design and clearance programs.
5	Goal Name	Economic Development
	Goal Description	There is a continuing need to assist small businesses that provide employment opportunities for the City's residents.
6	Goal Name	Administration, Planning and Management
	Goal Description	There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

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)

Based on the numeric goals entered for the Housing and Homelessness Goals above, a total of approximately 1,320 extremely low-income, low-income and moderate-income families will be assisted with some form of affordable housing (including overnight homeless shelter, shelter beds and housing for the homeless) over the span of the City of Utica's 2025-2029 Consolidated Plan.

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)

There is no Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Utica Municipal Housing Authority's Five Year Agency Plan for Fiscal Years 2025-2029, the UMHA lists the promotion of self-sufficiency and asset development of its families and individuals as one of its HUD Strategic Goals. Listed as objectives in reaching that goal are the following:

1. Increase the number of employed persons in assisted families and expand access of residents to education and job training programs.
 - a. Provide or identify supportive services to improve residents' employability; Seek new partnerships with both public and private entities to enhance social and economic services to residents in assisted housing; Develop on-site educational, job training, career development, and literacy programs for public housing residents; Continue to implement community service requirements for remaining public housing units to facilitate resident involvement in job training and educational programs;
 - b. Provide entrepreneurship and small business development training programs for residents; Implement the AmeriCorps program to provide housing information and referral assistance, employment readiness training, veteran and financial training instruction;
 - c. Implement service coordinator grants through the UMHA resident associations or through the housing authority;
 - d. Apply for new funding streams;
 - e. Operate workforce development programs such as the Summer Youth Employment, Fresh Start, Garden, Community Garden, and Paint Your Way to Success Programs.
2. Identify supportive services to increase independence for the elderly or families with disabilities.
 - a. Continue to provide service coordination to elderly and disabled households;
 - b. Implement health education programs targeted to seniors, children, and disabled;

3. Maintain and expand housing authority resident service programs

- a. Continue to implement youth development, after-school, and summer youth development and enrichment programs;
- b. Maintain the operation of the Neighborhood Network Centers (community centers);
- c. Incorporate supportive services into property management functions; Conduct resident orientation and training sessions on housekeeping and support services linkages; Continue to build partnerships with local social service agencies such as the Oneida County Department of Social Services to coordinate services; Seek funding from public and private sources to maintain and enhance resident service programs; Continue to develop and maintain resident associations and leadership development training programs; Continue and expand the community garden program to assist residents to access low cost nutritious food as well as foster community identity and spirit;

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

No

Plan to remove the ‘troubled’ designation

The UMHA is not designated as a troubled housing authority.

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

Barriers to Affordable Housing

Availability of Affordable and Suitable Housing

There are more than 200 families on the waiting list for Section 8 housing in Utica. These families are forced to rent substandard housing while waiting for assistance. Additionally, there are 5,655 households described as earning less than 30% AMI who are severely cost-burdened, but only approximately 2,000 units that are affordable for such extremely low income populations.

Gentrification

While increased gentrification was expected as a result of the development of Wolfsped at the Marcy Nanotech site, the results never truly materialized. Demands for urban living spaces has continued to fuel the rehabilitation of older buildings downtown, which has contributed to rising housing costs, though this has not led to the mass displacement of lower-income households, nor has it affected affordable housing rental rates to any significant degree. However, the “loft” apartment trends may still negatively affect minorities, refugees and immigrant populations seniors, persons with disabilities, and single parent households who currently reside in the center city to be close to services and transportation.

New affordable housing projects in various neighborhoods in the City have not contributed to rising rental costs themselves, though increases in neighborhood housing values as a result of these projects combined with increased investment by property owners has contributed to some degree. The most-likely culprit of rising costs for housing still remains the overall market itself.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

An Analysis of Impediments to Fair Housing Choice conducted in the cities of Utica and Rome in 2020 resulted in the following recommendations:

- Identify and promote State and Federal Assistance for affordable housing, including HOME, NYS HCR, HOME-ARP, and low-income tax credits;
- The City has made changes to its zoning and building code to promote the creation of new affordable housing units in vacant upper floor spaces;
- Help developers identify sites for development of affordable housing;

- Develop incentive and technical assistance programs to assist developers to rehabilitate rental housing for mixed use;
- Utilize HOME funding to provide energy improvements to rental housing;
- Provide workshops, housing fairs, seminars and paper and electronic literature in multiple languages.

SP-60 Homelessness Strategy – 91.215(d)

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

The Utica/Rome/Oneida County CoC Steering Committee (which includes the City of Utica) made the funding priority and funding allocation decisions for ESG spending in the 2020-2021 Program Year. The committee is made up of the ESG coordinator for the City of Utica (Michael Peek - Housing Development Specialist), Mohawk Valley Housing and Homeless Coalition Director Kelly Conroy-Scott, the local NAACP President Freddie Hamilton, Oneida County Department of Social Services coordinator Lynette Sullivan and Contract Administrator Mary Kernan.

Addressing the emergency and transitional housing needs of homeless persons

The programs/activities to be funded with the City's ESG entitlement include:

- YWCA (\$35,000) to operate the Hall House shelter for female victims of domestic violence and their children.
- Johnson Park Center (\$35,000) to continue funding for the emergency/transitional housing program for females who may have been ex-offenders or substance abusers and the chronically homeless.
- Rescue Mission of Utica (\$25,000) to operate a men's shelter.
- St. Margaret's Corporation (\$16,000) to operate a shelter for women with children.
- Utica Municipal Housing Authority (\$6,301) to operate the rapid-rehousing portion of the program. This component of the City of Utica's Emergency Solutions Grant complies with the minimum 40% rapid-rehousing requirement.
- Utica Center for Development (\$18,000) to operate their rapid re-housing program and (\$50,000) to operate their homeless prevention services portion of the program. This component of the City of Utica's Emergency Solutions Grant complies with the minimum 40% rapid-rehousing requirement.
- United Way (\$10,000) for HMIS purposes

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.

The programs funded by the City of Utica have a component which is designed to reduce the chances of those served becoming homeless again. At the Johnson Park Center shelter, the women are taught basic skills of creating shopping lists, clipping coupons and preparing dinner schedules for the house. In addition they learn how to set up normal routines for stability. Women are assessed at intake, and the program addresses many of the main problems they come in with from drug addiction to self-confidence.

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

Employment of homeless persons:

We are exceeding HUD targets for the employment of homeless persons exiting supportive housing programs in our CoC. We have accomplished this by strengthening existing programs designed to support homeless individuals as they seek employment, and by aggressively pursuing and obtaining grant funding from the U.S. Department of Labor to serve ex-offenders who are unemployed (ex-offenders are a significant portion of our homeless population).

Youth supportive housing:

Youth age 16-21 are a significant portion of our local homeless population and are a particular challenge to locate and serve because they often make efforts to avoid local service providers, even when homeless. For girls, we have the first supportive housing program (Evelyn's House) for homeless pregnant and parenting teens in Utica, and the program will be expanded in 2020. For boys, Grady's Way was a shelter for boys and young men that opened in 2020, however operations ceased within the first two years.

Homeless veterans:

The Utica Center for Development specializes in veterans' affairs, and targets its homeless assistance efforts toward veterans. These participants may likely experience behavioral health issues related to homelessness and that could result in continued bouts of homelessness without proper programming.

Chronically homeless persons with a serious mental health disability:

The need for supportive housing for chronically homeless persons with a serious mental health disability is an active annual goal in our CoC. While supportive housing has been added through the opening of the Asteri apartments and The Link at Hage House, unmet housing needs for this population continues to grow.

In 2006 our CoC implemented the Oneida County Prisoner Reentry Task Force with the support of the NYS Department of Criminal Justice Services. The Task Force was refunded in 2007. The Reentry Task Force Coordinator works closely with our local Parole Office, the Oneida County Department of Social Services, and the DA's Office along with a number of area providers to ensure that those returning from prison are less likely to re-offend and return to prison because they have housing and the support and guidance they need to quickly obtain employment and, if necessary, mental health or substance abuse treatment.

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

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

In 2023, the City of Utica was awarded a \$3,974,989 grant from HUD's Lead-Based Paint Hazard Reduction Program for the purpose of reducing lead paint hazards in homes where children under 6 spend a significant amount of time. The grant will rehabilitate 88 housing units over 3.5 years in partnership with the Community Foundation of Oneida and Herkimer Counties, Oneida County Dept of Health, UNHS Homeownership Center, Mohawk Valley Community Action, the Green and Healthy Homes Initiative of Baltimore, MD, and other community health agencies.

Specifically, the program will:

- Complete HUD funded lead hazard control and healthy homes interventions in 88 units
- Deliver 80 Post Remediation Kits to participants to better maintain lead safety over time
- Provide 98 free lead inspection risk assessments for owners to identify lead hazards
- Refer program units to Weatherization/Energy Efficiency to achieve measures in 75 units
- Perform leverage funded housing rehabilitation interventions in 44 program units
- Provide 150 free Lead Worker training and certification to residents and contractors
- Conduct 75 outreach and education events

This follows a successful application for a similar amount that was funded in 2019.

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

The full implementation of the Lead Hazard Abatement grant will fund significant remediation of the lead-based paint hazard in homes where children currently reside and where they are likely to reside in the future. Remediation is the surest method of reducing hazardous elevated blood levels in children and improving their prospects for a healthy, prosperous future.

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

The Community Foundation of Herkimer & Oneida Counties is currently serving as the backbone organization for the Lead-Free & Healthy Homes Mohawk Valley Coalition, a collective impact initiative, which consists of more than 100 individuals from over 40 organizations.

The Coalition includes representatives from public health, government, legal, insurance, healthcare, education, childcare, housing, construction and support services constituencies. The group meets monthly and focuses on the reduction of lead and environmental health hazards in pre-1978 housing, as well as expanding testing and community awareness of the problem. Efforts range from direct outreach to strengthening legislation.

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

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

According to the Census Reporter website, roughly 27.6% of Utica’s population lives below the poverty line. This figure is nearly double the rate as compared to the entire Utica-Rome region and is almost exactly twice the amount for New York State. As such, it is imperative that reducing these levels be a part of the city’s 2025-2029 Consolidated Plan.

An op-ed by Richard V. Reeves for the Brookings Institute dated September 2, 2015 noted that there are two strategic approaches to tackling poverty: raise the incomes of those with low incomes or reduce the indirect effects of having a low income on housing, schooling, safety, health or health care. As CDBG funds cannot be used to directly supplement incomes, entitlement communities must focus on the second approach suggested by Reeves. In fact, one of the services that Reeves cites as having the potential to reduce poverty is investing in quality affordable housing. The City’s investment of its HOME funding in creating a greater supply of affordable housing is part of its ongoing efforts to reduce poverty. In addition, use of the City’s CDBG funds for public services such as educational assistance for youth and transportation services for the elderly, all contribute to an extent toward reducing poverty.

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

The City of Utica strives to increase affordable housing supply, diversity, and stability in coordination with its 2025-2029 Consolidated Plan along with its 2025-2026 Annual Action Plan and implement recommendations from its Analysis of Impediments to Fair Housing Choice.

The City of Waco’s 2024 Annual Action Plan includes the following premises related to housing strategy that have the potential to reduce the number of poverty-level families in the jurisdiction:

- Through CDBG and HOME programs, the City will create and preserve housing for low- and moderate-income persons and families by extending the lifespan of existing units through housing rehabilitation, providing down payment assistance for first-time homebuyers, and by working with private developers to produce affordable owner-occupied and rental units.
- The City plans to continue supporting opportunities for home ownership within the city through its partnership with the Utica Urban Renewal Agency (UURA) which is also administered by U&ED.
- For those people for whom homeownership will always be slightly out of their reach, the City will continue to partner with its Section 8 Housing Voucher Assistance program which is also administered by U&ED.

- The City will continue to work with the Mohawk Valley Housing & Homeless Coalition as the region's Continuum of Care (CoC) who will manage the coordinated entry system for the area to connect homeless or at-risk homeless residents to housing and supportive services.
- The City will continue partnering with the Utica Municipal Housing Authority, d/b/a People First, on many initiatives, including its efforts to completely revitalize its entire housing portfolio, its two Impact Centers in the Cornhill neighborhood and its market rate projects.
- To the extent that it is worthwhile for City residents, the City plans to continue supporting opportunities for home ownership within the city through its partnership with the Greater Mohawk Valley Land Bank; the City's Housing Development Specialist sits on the Board of Directors of the Land Bank.

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 staff of the City of Utica's Department of Urban & Economic Development (U&ED) will be responsible for the monitoring of the various outside agencies and organizations that receive entitlement funding through CDBG, HOME and/or ESG monies during the 2025-2026 program year. The primary purpose of the City's monitoring program will be to ensure that all subrecipients progress their respective projects in furtherance of the 2025-2026 Annual Action Plan in compliance with all applicable federal and local regulations.

As a result of receiving federal entitlement funds through the City of Utica, all subrecipients are required to enter into subrecipient agreements between the agency/organization and the City of Utica. These subrecipient agreements spell out the various reporting responsibilities with which the subrecipient must comply and reiterates the right of the City of Utica to perform monitoring of the subrecipient.

Subrecipients are required to submit quarterly progress reports as well as a final year-end progress report summarizing their progress toward accomplishing their goals. These reports require each subrecipient to provide raw numbers in terms of numbers served, but also require that each subrecipient detail their progress toward fulfilling the respective outcome measure, depending on the activity undertaken or service provided. In addition to providing critical activity-level data to Department staff, the reports will be helpful in the preparation of the Consolidated Annual Performance Evaluation Report (CAPER).

In addition to these progress reports, Department staff will employ a random on-site inspection of subrecipients during the 2025-2026 program year. Monitoring reviews may take the form of on-site visits or desk reviews.

The City of Utica's monitoring strategy is a management control technique for ongoing assessment of the quality of grantee performance over a period of time. Monitoring provides information about a grantee's program effectiveness and management efficiency. The City strives to work in partnership with its subrecipients to ensure successful program implementation. Monitoring visits also allow staff to provide on-site assistance to subrecipients carrying out their program responsibilities.

Additionally, monitoring is used as an opportunity to identify program participant accomplishments, acknowledge successful management, and recognize implementation techniques that might be replicated by other grantees.

Monitoring visits are made to a random sampling of HOME, CDBG and ESG subrecipients each entitlement year. Utilizing checklists developed for each activity/project, Department staff will conduct the on-site monitoring visit by meeting with appropriate staff, reviewing a random selection of files and observing the conduct of each activity. The results of each monitoring visit are then incorporated into each Department project file.

The City of Utica retains the ability to schedule additional monitoring visits as may be necessitated by problems identified in the monitoring visit or when grant conditions demonstrate a need for additional review.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,320,311.00	50,000.00	300,000.00	2,670,311.00	9,600,000.00	Funds will be used for community and economic development initiatives in low- and moderate income neighborhoods, including affordable housing, housing preservation, public services for at-risk populations and public infrastructure improvements

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	590,075.00	0.00	0.00	590,075.00	2,080,000.00	HOME funds will be used to develop affordable housing for low income families, including new construction and rehabilitation of single- and multi-family units.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	211,136.00	0.00	0.00	211,136.00	840,000.00	ESG funds will be used to assist homeless individuals with shelter services, transitional housing, and rapid re-housing services.

Table 55 - Expected Resources – Priority Table

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

The City of Utica has grown adept at leveraging its scarce resources for its priority projects to secure additional sources of funding. For the past several years and for the next several years moving forward, State dollars are made available most often through Governor Hochul's Consolidated Funding Application (CFA) rounds. The City has utilized its federal dollars, where applicable, as a local match to secure State funding through the CFA process.

Relative to match requirements, the City of Utica anticipates receiving a 100% match reduction from HUD for its HOME program; no additional anticipated resources are required. However, applications providing leveraged funds from State, local, LIHTC or private sources are given preference. In its ESG program, applicants are required to indicate how they intend to match the funds provided to them and the source of those funds. Finally, while CDBG does not have set matching requirements, the City does ask that public services agencies indicate the source and extent of matching funds against its CDBG allocation. Additionally, financing from private sources or banks are required of any loan applicant from the City's Economic Reinvestment Program.

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

The City of Utica is spatially constrained and highly developed. As such, there are no 'greenfields' on which new development can be planned. Therefore, economic development in the City of Utica must rely on an aggressive brownfield redevelopment program. Given the liability risk in owning such properties, the City of Utica does not own large swaths of such land. The City of Utica has allocated funds to brownfield redevelopment in the past, beginning in roughly the 2020 or 2021 program year, though the program has been slow to get 'off the ground' and many of those funds have been left unspent due to a lack of in-house knowledge in U&ED relative to brownfields. However, with the recent hiring of a Director of Community Development who has some prior experience with brownfield redevelopment, a greater use of CDBG funds for such work is anticipated during the term of the 2025-2029 Consolidated Plan.

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	Housing	2025	2029	Affordable Housing	City of Utica CDBG Target Area	Housing	HOME: \$531,068.00	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Homelessness	2025	2029	Homeless	City of Utica CDBG Target Area	Homelessness	ESG: \$200,580.00	Homeless Person Overnight Shelter: 200 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Housing for Homeless added: 3 Household Housing Unit
3	Non-Homeless Special Needs	2025	2029	Non-Homeless Special Needs	City of Utica CDBG Target Area	Other Special Needs	CDBG: \$348,046.00	Other: 500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Community Development	2025	2029	Non-Housing Community Development	City of Utica CDBG Target Area	Community Development	CDBG: \$1,633,203.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Facade treatment/business building rehabilitation: 12 Business Brownfield acres remediated: 10 Acre Buildings Demolished: 10 Buildings
5	Economic Development	2025	2029	Economic Development	City of Utica CDBG Target Area	Economic Development	CDBG: \$225,000.00	Businesses assisted: 8 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Administration, Planning and Management	2025	2029	Administration, Planning and Management	City of Utica CDBG Target Area	Administration, Planning and Management	CDBG: \$464,062.00 HOME: \$59,007.00 ESG: \$52,556.00	Other: 1 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	
2	Goal Name	Homelessness
	Goal Description	
3	Goal Name	Non-Homeless Special Needs
	Goal Description	
4	Goal Name	Community Development
	Goal Description	
5	Goal Name	Economic Development
	Goal Description	
6	Goal Name	Administration, Planning and Management
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name

Table 57 – Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate number of fa will the p activ
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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

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In the 2025-2026 program year, the City hopes to utilize all grants/allocations, partnerships, developers and CHDOs to maximize its efficiency in creating and/or maintaining housing options for the neediest residents.

One Year Goals for the Number of Households to be Supported	
Homeless	350
Non-Homeless	75
Special-Needs	10
Total	435

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	100
Rehab of Existing Units	50
Acquisition of Existing Units	0
Total	250

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

With the completion of the Warehouse @ 700 Broad Street project expected by the end of the 1st quarter of the 2025-2026 program year, 74 new rental units will be brought online. The ArtSpace project will also open this year, adding 43 units of affordable housing. Our partnership with the Homeownership Center (a CHDO) should see the rehabilitation of 4-8 homeowner units as part of their most recent project, as well as up to 30 units treated per year as part of the HUD Lead Hazard Reduction grant received by the City in 2023. The City also continues to work with the Mohawk Valley Homeless Coalition and its partner organizations to utilize ESG funding for rapid rehousing programs and shelters.

AP-60 Public Housing – 91.220(h)

Introduction

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

- Demolition and redevelopment/new construction of the Adrean Terrace, N.D. Peters Manor, and F.X. Matt Apts.
- Demolition/disposition or rehabilitation of entire portfolio using Mixed Section 18 Demo/Dispo, RAD, blend of RAD and Section 18, Low Income Tax Credits, NYS funding, and/or other financing sources;
- Development of new mixed finance rental housing using Faircloth units;
- Application to become an MTW agency to ensure funding and regulatory flexibility;
- Faircloth to RAD conversion or mixed finance development projects;

The UMHA is considering various redevelopment scenarios:

- Converting public housing units from Section 9 public housing to Project-Based Section 8 subsidies through RAD;
- Using HUD mixed financing tools and retaining public housing subsidies or converting them to RAD later;
- Creating new Low Income Housing Tax Credit units;
- Developing new public housing units through unused Faircloth units;
- Developing new affordable, mixed income, unsubsidized, rental or homeownership units.

We plan to leverage programs of the U.S. Department of Housing and Urban Development (“HUD”) to preserve our existing public housing stock via Section 8 conversion and other tools such as the federal Rental Assistance Demonstration (“RAD”), mixed finance, Tenant Protection vouchers, and the Section 18 disposition process (“Section 18”). Many of our developments may meet the federal cost obsolescence criteria.

Currently, the UMHA has begun the process of redeveloping our Adrean Terrace, N.D. Peters Manor, and F.X. Matt Apartments consisting of 361 public housing units. The development was constructed between 1939 and 1965.

The conversion of the AMP 1 site will occur over 2 phases. The project will entail demolition of all 361

units, replacing them with 435 new units on the same site. The existing units have reached functional obsolescence, do not abide by ADA standards and are in constant need of repairs and infrastructure issues. Dominion recently completed PCNAs on all 3 sites, with all accomplishing passing obsolescence scores of 63% to 71.4%.

The UMHA is planning to redevelop the remainder of its public housing units which consists of the following developments and buildings:

- Perretta Twin Towers – 108 units - Low Income Public Housing (LIPH) – Senior/Disabled
- Marino-Ruggerio Apartments 50 units -LIPH – Senior/Disabled
- Gillmore Village – 190 units – LIPH Multi-Family
- Duplex Homes – 10 units - LIPH Multi-Family
- 819 Hamilton Street Apartments – 9 Units - LIPH Multi-Family
- Humphrey Gardens – 122 units - LIPH Multi-Family

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

Engage Public Residents as Partners in Housing Management

The UMHA is committed to encouraging public housing residents to participate in the management of our housing developments. We have four active resident associations – Adrean-Matt, Marino-Peretta, Gillmore Village/Humphrey Gardens, and Chancellor. Resident associations hold monthly meetings and communicate their concerns to tenants. Two of the resident associations currently receive funding from HUD to operate ROSS Service Coordinator programs. UMHA staff provides training to the resident associations conducting meetings, advocacy skills, and nonprofit corporation board of directors' responsibilities. Two of the seven members of our Board of Commissioners are tenants; elections are held each year to elect a Tenant Commissioner. The UMHA convenes meetings of our City-Wide Resident Advisory Board to provide input on the development of our HUD Annual Plan. We also hold meetings at each of our developments and buildings to solicit feedback from residents on our Annual Plan. In addition, we conduct annual surveys of residents' needs and concerns. Our resident associations coordinate activities with other tenant associations in other HUD subsidized housing complexes and private owners. Meetings have been held with residents of Adrean Terrace, N.D. Peters Manor, and F.X. Matt Apartments to obtain their input on the proposed redevelopment of the complex. Our resident associations are in the process of securing technical assistance from state and national support organizations.

Homeownership Programs

To date, UMHA has constructed 55 new homes in the City of Utica and helped many others to purchase homes through our Family Self-Sufficiency program. Our area has many affordable homes for sale and services and programs like matched savings accounts are available to make buying a home easier. The UMHA continues to monitor homes sold in our HOPE VI and other homeownership production programs to ensure that owners comply with the terms of their regulatory agreements. Owners must obtain authorization from the UMHA if they wish to sell or refinance the properties. The UMHA conducts monitoring of the homes and assists owners who are facing foreclosure or difficulty in paying their mortgage payments and taxes. The housing authority helps public housing residents and low-income households to access homeownership training and purchase programs. Through its Family Self-Sufficiency Program, the UMHA helps low-income public housing residents purchase homes. During the past year, 4 residents purchased homes by using the savings escrow accounts earned through the program.

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

Not Applicable - The Utica Municipal Housing Authority is not a troubled housing authority

Discussion

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

Introduction

The City of Utica provides funding for various homeless services. Listed below are the agencies we are currently funding.

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

With the help of the Continuum of Care, efforts to identify and engage persons who routinely sleep on the streets or in other places not meant for human habitation center on targeted outreach to popular drop-in centers, soup kitchens and food pantries that are frequented by our “street homeless.” Three faith-based soup kitchens are all well-known, homeless-friendly, and do not collect information from those eating there or have any other requirements that would pose a barrier to homeless persons and families not wishing to be identified. Our two low-barrier drop-in centers that have functioned since 2020 with funding through the ESG-CV and HOME-ARP grants have become a popular source of food, rest, and access to services.

Addressing the emergency shelter and transitional housing needs of homeless persons

In 2025-2026, the City of Utica plans to allocate \$182,478 in Emergency Solutions Grant funding for seven (7) programs administered by six (6) sub-recipient agencies. The programs will assist homeless persons and families and those at imminent risk of becoming homeless. These funds will address the needs of chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

The programs/activities to be funded with the City's ESG entitlement include:

- YWCA (\$35,000) to operate the Hall House shelter for female victims of domestic violence and their children.
- Johnson Park Center (\$35,000) to continue funding for the emergency/transitional housing program for females who may have been ex-offenders or substance abusers and the chronically homeless.
- Rescue Mission of Utica (\$25,000) to operate a men’s shelter.
- St. Margaret's Corporation (\$16,000) to operate a shelter for women with children.
- Utica Municipal Housing Authority (\$6,301) to operate the rapid-rehousing portion of the program. This

component of the City of Utica's Emergency Solutions Grant complies with the minimum 40% rapid-rehousing requirement.

-Utica Center for Development (\$18,000) to operate their rapid re-housing program and (\$50,000) to operate their homeless prevention services portion of the program. This component of the City of Utica's Emergency Solutions Grant complies with the minimum 40% rapid-rehousing requirement.

-United Way (\$10,000) for HMIS purposes

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

Returns to homelessness in our CoC are addressed using three different strategies. First, our CoC providers have focused on increasing housing stability for the over 500 homeless persons and families residing in our PSH programs. Using NY State funds combined with our only HUD-funded Support Service Only Program we are able to provide a high level of case management and other support services to formerly homeless residents with the result that our CoC has a 90% housing stability rate, well above the HUD target for this objective. The second set of steps our CoC has taken to reduce returns to homelessness center on providing case management to persons and families in our Rapid Re-housing programs along with follow-up after cases are closed. Finally, our CoC has developed supportive housing programs for those who need more intensive and targeted support- including life skills training crafted to their unique needs- to become stable in both their housing and in our community. We have specialized programs for homeless male and female youth, pregnant and parenting youth, DV victims and their families, persons with a mental health and addition disability to meet this need.

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

Foster Care (youth aging out)

Oneida County DSS discharge planning protocol for youths leaving the foster care system requires the identification of any community and/or family resources for said youths. For youths being discharged to a relative or other caretaker, DSS reviews the safety of the home in which the youth is to be discharged,

identifies sources of income for the caretaker(s), assesses the needs of the youth after discharge, and identifies available resources regarding these needs. For discharges into independent living, the County ensures that the youth is discharged into an appropriate residence. Oneida County now has access to CoC-developed transitional housing programs for both single and parenting female youth age 16-21. If an appropriate residence is unavailable, the youth is referred for preventive housing services. The County also identifies support resources and performs an assessment of youth safety and needs upon discharge.

While there were three hospitals in the CoC until 2022, St. Elizabeth's Medical Center and St. Luke's Hospital have closed their sites and combined into a new, state-of-the-art hospital campus situated in downtown Utica, while Faxton Medical Center remains open for Cancer outpatient procedures. These hospitals are JCAHO accredited and in compliance with accreditation standards. The removal of Crisis Service workers from working on site in hospital emergency rooms in 2009 led directly to the hiring of new hospital-based social workers who have added capacity to prevent homelessness upon discharge from the ER. These hospitals participate actively in the New York State ASPOAA process to ensure that those with a serious mental health disability have housing when discharged.

Mental Health

New York State ASPOA/A. Hospitals with inpatient psychiatric units are required to prepare a written service plan for all patients about to be discharged. The treatment plan must include supervision, medication, and aftercare services. The Oneida County Department of Mental Health monitors concerns and issues related to discharge planning in two ways. The first is that the County monitors discharge planning through the weekly ASPOA/A process that is coordinated by the Oneida County Department of Mental Health. When individuals are nearing discharge, service needs and resources are discussed at ASPOA/A and a discharge plan with a housing component is formulated for high-risk, high-need situations. The second way that the Department of Mental Health reviews and monitors discharge concerns is through annual license reviews of clinical and case management programs done in collaboration with the New York State Office of Mental Health. ASPOA/A policies have been in place since 2004.

Corrections

New York State DOP staff members work within State correctional facilities to administer pre-release applications and needs assessments for inmate discharge. Inmates with mental health impairments and/or developmental disabilities are referred for case management to the OMH and/or the OMRDD. Parole personnel also provide direct referrals to community-based providers when follow-up care, treatment needs, or housing problems are indicated. Depending on the case, Parole field staff may be involved with some offenders after discharge. Oneida County operates a Prisoner Reentry Task Force with a full-time coordinator/case manager who works in conjunction with the Utica Parole Office to identify individuals who will be released to Oneida County within 90 days, send information to these individuals prior to discharge, and work one-on-one with released prisoners to make sure they have

housing when released and that other service needs are met. The Reentry Task Force has dedicated funds to prevent homelessness.

Discussion

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

Introduction:

As publications on the HUD Exchange website (<https://www.huduser.gov/portal/taxonomy/term/32>) show, cost burdened families are defined as those who pay more than 30 percent of their income for housing. Such families then have difficulty with being able to afford other necessities such as food, clothing, transportation and medical care. The 2025-2026 Action Plan referenced the 2016-2020 American Community Survey (ACS) data that stated nearly 48% of the households that pay rent for their homes had a household income of less than \$35,000. Of those households, 51% are considered to be housing cost burdened. While the amount of households earning less than \$35,000 is lower than the previous census data reported, the cost of living has also increased drastically. This suggests that even though a smaller percentage of the population earn less than \$35,000, the amount of cost burdened households has increased drastically despite increased income.

Additionally, an approximate 45% of all homeowners in the City of Utica have a total household income of less than \$35,000, a larger percentage than the previous census data reported. Of those homeowners, however, almost 56% are considered to be housing cost burdened, which is a significant increase. Interest rates, after stabilizing around 2.25% in 2019, rose to nearly 8% in 2023 before lowering to 6.89% in May 2025. Rates are expected to fluctuate between 6.72% and 7.19% throughout the year.

Inflation rose from 1.2% in 2020 to 8.0% in 2022, but has since settled closer to 2.9% in 2024. While it is difficult to predict how changes in economic policy will affect inflation, the Federal Reserve still projects the rate to remain stable at between 2.0% and 2.5%. The 2025 Cost of Living Adjustment (COLA) increased 2.5%, which is the lowest increase since 2020 (1.6%), though projected Medicare cost increases likely will consume the increase in benefits. It is unknown at this time if proposed cuts to Medicare will be implemented, though any cuts will likely have a significant impact on seniors living on a fixed-income. As consumer prices have risen approximately 24% since February 202, the cost of living increases have barely kept up with the rate of inflation or increase in the interest rate, and the costs of affording reasonable housing (either purchased or rental) will not improve unless continued action is taken by the City and its various partnerships.

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

The City is continuing to rework the land controls and zoning ordinances in order to remove barriers that restrict development for low-income residents. As stated in the previous Annual Action Plan, the City is also working to feature more ways to assist with comprehension by those who do not speak English as their primary language City employees have access to an interpreter phone line to help translate calls

while providing services. The Utica Industrial Development Agency continues to streamline the process for affordable housing projects to obtain Payment in Lieu of Taxes (PILOT) agreements. The City also completes neighborhood suitability reports on all projects to ensure they don't concentrate affordable housing projects in specific neighborhoods of the City, which limits opportunity for growth and allows low-income persons fewer options.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City of Utica attempts every year to address the most critical needs for the greatest number of its residents.

1. Undertake a comprehensive planning process, ensured by the need to draft and submit a five-year Consolidated Plan and an Annual Action Plan.
2. Ensure maximum community input into both plans, so that the depth and breadth of issues among the community are fully identified and quantified by City staff.
3. Allocate the limited federal entitlement funds to ensure maximum impact every year.
4. Constantly monitor the expenditure of funds, thereby ensuring that each dollar is appropriately expended and that the anticipated outcome is achieved; such monitoring also allows the City the ability to re-allocate funds that may not be expended in a timely enough manner to more pressing needs.

Actions planned to foster and maintain affordable housing

While the period covered by the 2015-2019 Consolidated Plan represented one of the most prolific periods in the City's history relative to development (including the construction or rehabilitation of affordable housing), that pace slowed in the years following the COVID-19 health emergency. Despite the initial slowdown, development projects have picked back up over the past two program years.

Projects currently in the planning and construction phases are taking place in virtually every neighborhood of the City, rather than being concentrated in just one area. The City of Utica has supported each and every one of these current projects, including making large investments of HOME funds in amounts totaling \$500,000 each or more.

If available, CDBG or HOME monies are committed to various projects as just a small match and a sign of the City's commitment to affordable housing. The City's Industrial Development Agency has also provided Payment-In-Lieu-Of-Taxes (PILOT) agreements, often extending the terms to match the terms of other State funding terms. In addition, those PILOT agreements also usually provide an exemption from the mortgage recording tax and an exemption from the sales tax for building materials, both of which can be significant in large, multi-million dollar projects. These commitments to affordable housing will continue.

Finally, in many instances, particularly in those developments involving substantial new construction, the City has been able to use CDBG funds to improve the surrounding neighborhood. Following construction, the City will come through with reconstructed streets, new sidewalks, improved street lights, or street trees/landscaping.

Actions planned to reduce lead-based paint hazards

The City of Utica continues to be an active and participating member of the Lead-Free MV coalition, established by The Community Foundation of Herkimer & Oneida Counties, Inc.

According to the coalition's web page (<http://foundationhoc.org/lead-free-mv/>), the coalition focuses on the elimination of lead hazards in pre-1978 housing, as well as expanding testing and community awareness of the problem. The coalition's efforts will range from direct outreach and education to strengthening legislation related to property maintenance. Coalition members represent public health, local government (including the City of Utica), legal, insurance, healthcare, education, child care, construction and support service constituencies. At least two employees of the Department of Urban and Economic Development are certified by the Environmental Protection Agency as Lead Supervisors, and one teaches lead hazard courses to contractors who perform work in the City.

In December of 2018, HUD announced that Utica was awarded \$3.5 million for lead removal in 180 pre-1978 homes where children under 6 spend a significant amount of time. Following the conclusion of that grant, the City was awarded an additional \$3.9 million to continue this work. The grants largely benefit low-income families and homeowners.

Actions planned to reduce the number of poverty-level families

The City of Utica has implemented several initiatives aimed at reducing poverty among families. These efforts encompass investments in affordable housing, childcare expansion, youth development, small business support, and homelessness prevention.

Funding from the United States Department of Housing and Urban Development (HUD), New York State, and Oneida County Government have been instrumental in allowing these efforts to continue.

Actions planned to develop institutional structure

In the 2024-2025 program year, the City expanded the staffing level at the Department of Urban and Economic Development to include a Deputy Commissioner, a Director of Community Development, and a planner.

The nine staff members of the City's Department of Urban & Economic Development have extensive experience with administering CDBG, HOME and ESG funds. A number of the staff members have been

with the Department for close to or exceeding twenty years. The department works closely with the Mayor's office, which results in a focused approach to implementation of new projects and renewed vision for the future of the City.

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

To maintain coordination between public and private housing and social service agencies, the City will continue to maintain a strong presence on the County's Continuum of Care which involves numerous housing (public and private) agencies and social service agencies.

Additionally, the City's continued involvement with the Lead Free Mohawk Valley initiative of The Community Foundation of Herkimer and Oneida Counties as well as the Greater Utica Anti-Poverty Initiative will continue to enhance coordination with other member agencies, including those in the social services.

In addition to providing grants to social service agencies, the City has contributed more than \$1.8 million in HOME funds toward three Public Housing Authority projects under development, further cementing the relationship between entities.

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	300,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	300,000

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Beyond the funds associated with the HUD Federal Formula Grants described in Section 92.205,

there are several other sources of investment being used to develop affordable housing within the City of Utica. The most significant source of funds that we see for developers seeking HOME funds is equity derived from Low Income Housing Tax Credit Program, both 9% LIHTC and 4% LIHTC. Additionally, New York State Affordable Housing Corporation Funds are frequently used alongside HOME funds, especially for homeowner occupied rehabilitation projects through Community Housing Development Organizations (CHDO) such as United Neighborworks Homeownership Center (UNHS), and are additionally beneficial because they allow for assistances to low-to-moderate-income persons up to 120% of the Area Median Income. The City's other CHDO, Johnson Park Center, has used HOME funds in coordination with Homeless Housing Assistance Program funds to develop permanent housing for the chronically homeless. Furthermore, developers have been utilizing funding opportunities from the NYS Office of Mental Health and Office for Persons with Disabilities for the development of mixed-use housing projects that are part supportive and part affordable. Lastly, while not qualifying as match, we also see a significant amount of owner investment within the affordable housing projects that are developed - especially projects that are smaller in nature (under 40 units) and aim to develop mixed-income housing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Utica uses the City's Resale/Recapture policy for all activities in which 92.254 is applicable. The policy focuses on resale for projects. Utica's resale policy requires that when a property is sold, the subsequent buyers (like the previous owner) must be low to moderate income (<80% of the area median income); and the property must be sold at a price that is affordable to the new buyer while providing a fair return on investment, not a market return, to the seller (initial investment + reasonable improvements).

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Resale price restrictions are implemented by the City of Utica or a qualified nonprofit subrecipient (such as the City's Municipal Housing Authority) or CHDO retaining a pre-emptive right, or right of first refusal, to either purchase the home or find another income-eligible buyer to purchase the home from the existing owner for the entirety of the affordability period. The effectiveness of that preemptive right depends on the continued ability of the subrecipient, CHDO or City to exercise said right, which is why it must be expressly stated in the restrictive covenants and mortgage documents.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

The City of Utica has no plans for using HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

While there are no preferences or limitations established for rental housing projects using HOME funds, preferences were established for the HOME-ARP Allocation Plan. The City of Utica will give preference to the Homeless qualifying population for the affordable rental housing and non-congregate shelter activities.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

Written standards established by the Continuum of Care can be found at:

http://www.mvhomeless.org/mvhhc_docs%20for%20site_web%20design/CoC/NY-

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC utilizes a “no-wrong door” approach consisting of multiple access sites that have been and continue to be advertised to the community and to all service provider partners. Our local districts of social services are the main daytime entry point for homeless persons to obtain emergency housing assistance. The CES utilizes the VI-SPDAT, which is completed at the local emergency shelters, and then entered into our HMIS database. Emergency housing/shelter intakes are completed and entered into the HMIS (or comparable database for our CoC’s DV shelter provider) within 1-3 business days and the VI-SPDAT is completed, with CES program entry, within 5 days of arrival (this is usually accomplished within the first 48 hours). Permanent Housing Providers (RRH and PSH) and Transitional Housing providers in check the CES “by-name” or Active List daily to keep up to date with new entries. Anyone that is not in emergency shelter (i.e. on the streets) is referred to our RRH case manager for a CES intake and assessment. Once on the CES list, providers can then narrow their search to their program specific criteria such as Veterans’ status, chronically homeless, family with children, transition aged youth, etc

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Since 2015, the City of Utica works with four members of the Continuum to rank and review all ESG applications. Each of the members independently ranks and reviews applications before meeting to discuss and compare applications and scores. Members involved in the 2025 Ranking Committee are Michael Peek - City of Utica Housing Development Specialist, Kelly Conroy-Scott – MV Housing and Homeless Coalition, Freddie Hamilton – Utica/Oneida County NAACP President, Mary Kernan – Contract Administrator from Oneida County Government, and Lynette Sullivan – Program Coordinator for Oneida County Department of Family and Community Services. All planning meetings and decisions fully involved the CoC Chair and final funding decisions are made by the CoC Steering Committee board which includes the City of Utica.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Utica is able to meet the requirements of 24 CFR 576.405(a).

5. Describe performance standards for evaluating ESG.

Our CoC is guided by principles developed and promoted by HUD and shaped by our local understanding of how to best prevent and end homelessness in our region of Central Upstate New York. We practice what we believe in, and we believe in:

1. Engaging and involving a wide, representative cross section of our community, including currently and formerly homeless persons, in homeless needs assessment, program planning, public education and advocacy, and funding decisions.
2. Using current research on the most effective long-term solutions to homelessness including the Federal Strategic Plan to Prevent and End Homelessness (Opening Doors available from the US Interagency Council on Homelessness at http://usich.gov/index.php/opening_doors/) and reflected in HUD's annual Notice of Funding Availability for homeless assistance programs.
3. Prioritizing our most vulnerable populations for homeless assistance services when funds are limited and promoting racial and gender justice by ensuring that our programs and services are available to and effectively serving all people, regardless of race, gender, and sexual orientation.
4. The importance of designing and supporting a homeless assistance continuum of care that includes housing and support services that effectively address all populations experiencing homelessness in our area.
5. The reality that many homeless persons and families need more than a housing unit to achieve long term housing stability. A wide range for support services (employment readiness, health care, life skill training, benefits counseling and advocacy, transportation, child care support, etc.) tailored to the individual needs of homeless persons and families is critical for ending homelessness and preventing future homeless episodes.
6. CoC NY-518 Evaluation and Ranking of Homeless Assistance Project Applications;
 - The CoC's evaluation of CoC and ESG Project Proposals is based on a combination of HUD project applicant and project quality, and project priority measures and our local CoC Applicant and project quality measures in addition to an assessment of prior project performance in multiple domains.
 - Project performance is assessed by the CoC's Performance Management and Ranking Committee using a point system as outlined below. Renewal projects with a higher point total will be ranked higher than projects with a lower point total.

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month, or month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
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