

**Joint Council for  
Economic Opportunity of  
Clinton and Franklin County, Inc.  
(JCEO)  
Community Assessment 2011**

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# **Joint Council for Economic Opportunity of Clinton and Franklin County, Inc. (JCEO) Community Assessment 2011**

## **ABSTRACT**

The Joint Council for Economic Opportunity of Clinton and Franklin County (JCEO) employs 131 full-time employees, 33 part-time employees and 918 volunteers (p. 1, CSBG Annual Report 2010). JCEO's presence in Franklin County is the Head Start Program and its collaboration with Franklin County's child and parent education programs.

In addition to a two-county Head Start Program JCEO is funded by State, Federal and local dollars for the following: Childcare Resources and Referral Program, Energy Services/Weatherization/Empower, Senior Outreach/Community Services, Community Outreach Satellite Services, Commodities Distribution (food pantries), Emergency Food and Shelter, Even Start and a 32 unit Low Income Housing Tax Credit Project.

According to JCEO's Community Services Block Grant (CSBG) Annual Report 2010, JCEO's total financial resources in 2010 were \$5,136,088 plus one-time ARRA funding of \$1,813,524.

## **COMMUNITY ASSESSMENT METHODOLOGY**

The consultant team used a variety of community resources, JCEO employees, interviews via phone and in person and information previously presented in the JCEO Head Start Community Assessment 2011.

As reported in the Head Start Report, 2011 data continues to be limited. However, community partners and JCEO employees were able to provide current information. Current data is especially important as 2006-2009 data often does not reflect a true picture of the current situation of those in need.

The focus of this report was the JCEO organization and the programs within. Nearly all funding comes from either federal or state administered programs. In some instances, financial cuts to programs have been determined; some continue to remain in flux.

The trend for the future is collaboration, not only locally but regionally. Organizations will be identified not by their name but the population they serve, the needs that are met and the partnership environment created. No one funding opportunity will be funded by a single source. Fortunately not all resources required to solve problems are financial in nature.

The consulting team are familiar with Clinton County and have worked in the poverty, homeless and domestic violence arena, both locally and throughout New York State. The access to state and local organizations to obtain current statistics and information assisted in the compilation of 2009 and 2010 data. Using current data was especially important as there were significant changes in what was projected for 2010, what is accurate for 2010 and forward.

## **FINDINGS**

1. As funding changes or is eliminated, it is going to be in JCEO's best interest to determine the direction of its focus. Presently, it appears that there is no connectivity amongst funded initiatives. Funding appears "money available based". Programs do not appear to support some of the more significant "flag ship" programs.
2. Prenatal and early childhood development remains a source of concern within the community. It is in JCEO's management's interest to find ways to support Head Start to find a way to fill this gap.
3. The Energy Services Program should seek to expand the multi-housing program presently supported by ARRA. Potential for collaboration with community partners is fertile ground here.
4. Technology needs upgrades. Outreach sites do not all have computers, which makes tracking outcomes difficult. So much of JCEO work is done outside of the main office, satellite offices and Head Start sites should be connected and have access to visual meetings. Limited computer literacy and availability could limit employee ability to analyze outcomes and successes.
5. Employees like working for JCEO. They like what they do. They are a good resource, in their areas. Many have been promoted up the organizational ladder. However, starting salaries are lagging.
6. JCEO needs to acknowledge that the housing project belongs to them, not Belmont Management. Understanding the rigors of regulations for this project need to be concretized.

## **RECOMMENDATIONS:**

1. JCEO should review existing programs and develop a sense of whole rather than individual programs sharing a site. For instance, the daycare program could fold into the Head Start area and strengthen some innovative linkages between in-home daycare and Head Start, especially for 0-3 programs.

Food and nutrition programs throughout Clinton County, including congregate senior meal sites and Head Start could team up to purchase

food from local farmers, raise funds to purchase CSA shares and strengthen access to food for those in need.

The housing project could fulfill service needs of residents by tapping into community resources for on-site supportive services. Staff should spend some time being cross-trained in all JCEO programs. Separate programs need to become agency programs.

Board meetings might want to include short presentations by community partners. To plan for the future, it is helpful to know the community partners and the scope of their work.

2. JCEO's Daycare Program should be working very closely with Head Start to encourage additional in-home capacity, complete with trainings and Head Start support for prenatal and early childhood (0-3). Agency financial resources could support this endeavor as Head Start and Daycare finances are fairly restricted.
3. To support efforts to expand the WAP multi-family housing initiative, one should research information from USDA/RDA (Rural Development Agency Office) located in Watertown to see what funding might be available. Research the original funding for the units that are presently on the wait list as there is potential for financial resources. Collaborations with local RPC's could be a help.
4. A replacement plan for computers should be completed. Grants may be available to support some purchases. This should be a management compilation, perhaps as an indirect cost effort.

Data input arrangements should include the ability of a worker or director to continually review and analyze the outcomes. Video conferences utilizing communication technologies such as SKYPE should be available to directors with "satellite" staff.

5. Salaries that put employees in the same basic need department as their clients do not build morale. No funding source will fund all needs. JCEO must assist with unrestricted funds to support decent wages for all.
6. JCEO could use the housing project for a HEAP application center, provide supportive services on-site and otherwise be a presence for residents. In addition, all contractual information should have ongoing review by JCEO management—eviction numbers, late rent collection numbers. Are funds placed in operating and replacement reserves? Who holds these reserves? Who actually handles the funds (rent monies, etc)? There is a clause in most contracts that allows for a "management fee" payout usually after three years of breaking even. This is not the same as a property manager.

## COUNTY EARNING STATUS

Clinton County's unemployment rate of 9.8% is among the top six highest unemployment rates within the state (New York State Department of Labor ([www.labor.state.ny.us](http://www.labor.state.ny.us)). Bronx County, St Lawrence, and King (Brooklyn) counties are higher. Note that two of these counties make up the New York City area. However the county unemployment rate in July 2010 was 10.3. Both 2010 and current unemployment statistics are higher than the state's average of 8%.

Clinton County's population per the U.S Census Bureau for 2010 is 82,128. This is a 2.8% increase from 2000. 18% or 732 children between the ages of 0-5 years live in poverty. 7.1% or 287 children under five live with extremely impoverished conditions. The HUD Adjustable Median Income (HAMFI) for Clinton is \$60,600. The *median earnings* for workers are \$25,452. The poverty threshold for a family of three is \$18,530 or \$1,544 per month (NYS Kid's Well-being Indicators Clearinghouse County report ([www.nyskwic.org](http://www.nyskwic.org))).

The poverty rate among all families with dependent children under the age of eighteen years in Clinton County is 17.9%. Nearly four of every five families (79.6%) with children under the age of five that are headed by a single parent have incomes below the poverty threshold. Public Assistance benefit levels provide income support that is equivalent to 16% of the HAMFI or approximately \$8,400 per year for a family of three.

The economic status of Clinton County continues to fluctuate in 2011. Unfortunately most data available has yet to catch up with 2010. The most relevant information for this assessment can be extrapolated from the NYS Department of Labor Report to the Workforce Development System. The report information has been collected for the year 2009 (p.1, NYS Department of Labor (NYS DOL), Significant Industries, "A Report to the Workforce Development System, North Country Region 2011"). The DOL report addresses the six significant North Country industries and includes an estimate of median wages per industry. Selected industries are as follows:

*Trade, Transportation and Utilities:* This consists of merchandise stores and support activities for transportation;

*Educational Services:* This industry had the most significant number of jobs. Job titles include elementary and secondary school teacher and assistant teachers.

*Health Care:* The significant health care sectors in terms of growth are ambulatory care and hospitals. The North Country population is aging.

*Leisure and Hospitality:* Described as eating and drinking places.

*Public Administration:* Public Administration with 2009 year numbers of 17,000 are a result of corrections facilities, disability and recreational facilities and small

local governments (p.2, NYS Department of Labor (NYSDOL), Significant Industries, "A Report to the Workforce Development System, North Country Region 2011").

Samples of median wage for positions within each of the above industries are included on the following chart. As the wage estimates were for 2009, comparisons are made to the 2009 poverty threshold. The median wage reflected in the DOL report includes the North Country region. Wages are reflective of a 40 hour work week. This assessment includes wage samples for 30 hour and 20 hour work weeks to better reflect the actual hours one is most likely to work, especially for leisure and hospitality, retail, and health care.

## MEDIAN WAGES BY INDUSTRY

<b>Industry/ Occupation</b>	<b>2009 Median Yearly Wage in This Industry at 40 Hrs. Week</b>	<b>2009 Median Yearly Wage in This Industry at 30 Hrs. Week</b>	<b>2009 Median Yearly Wage in This Industry at 20 Hrs. Week</b>	<b>2009 Poverty Level for 1 Person</b>	<b>2009 Poverty Level for 2 Persons</b>
<b>General Merchandise Store — Cashier</b>	\$17,426/ \$8.38 hr.	\$13,072.80	\$8,715.20	\$10,830/ \$5.20 hr.	\$14,570/ \$7.00 hr.
<b>Transportation — Laborers and Stock Movers</b>	\$23,401/ \$11.25 hr.	\$17,550	\$11,700	\$10,830	\$14,570
<b>Educational Services — Child Care Workers</b>	\$16,600/ \$7.98 hr.	\$12,448.80	\$8,299.20	\$10,830	\$14,570
<b>Ambulatory Health Services— Home Health Aids</b>	\$22,259/ \$10.70 hr.	\$16,692.00	\$11,128.00	\$10,830	\$14,570
<b>Hospitals — Nursing Aids, Orderlies and Attendants</b>	\$23,198/ \$11.15 hr.	\$17,394	\$11,596	\$10,830	\$14,570
<b>Food or Drinking Places — Combined Food Prep and Serving Workers including Fast Food</b>	\$16,703/ \$8.03 hr.	\$12,526.8	\$8,351.20	\$10,830	\$14,570
<b>Public Administration — Janitors and Cleaners</b>	\$22,287/ \$8.23 hr.	\$12,838.80	\$8,559.20	\$10,830	\$14,570

Source: NYS Department of Labor (NYSDOL), Significant Industries, "A Report to the Workforce Development System, North Country Region 2011".

An additional significant indicator for the well-being of Clinton County communities and its residents is the current documentation of the free and reduced lunch programs in schools. Nearly forty-three percent (42.8%) or 2,524 of K-6 grade children enrolled in public school received free or reduced price lunches. This is an increase from the 2,248 figure in 2004/05 (NYS Testing and Accountability Reporting Tool, [www.nystart.gov/Publicweb/Home.2010](http://www.nystart.gov/Publicweb/Home.2010)).

FREE AND REDUCED PRICE LUNCH ELIGIBILITY 2008-2010

	2008-09 School Year			2009-10 School Year		
	Free Lunch	Reduced Lunch	% of Total Enrollment Receiving Free Lunch	Free Lunch	Reduced Lunch	% of Total Enrollment Receiving Reduced Lunch
<b>CLINTON COUNTY:</b>						
Ausable Valley Central	274	159	27% of 1239	338	125	10% of 1239
Beekmantown Central	596	294	43% of 1975	848	322	16% of 1975
Chazy Union Free	76	27	12% of 498	61	24	5% of 498
Northeastern Clinton Central	294	166	25% of 1380	351	145	11% of 1380
Northern Adirondack Central	309	123	38% of 911	346	141	15% of 911
Peru Central	558	238	22% of 2079	461	192	9% of 2079
Plattsburgh City	551	131	34% of 1848	621	116	6% of 1848
Saranac Central	356	167	22% of 1625	353	131	8% of 1625
<b>FRANKLIN COUNTY:</b>						
Brushton-Moira Central	335	140	47% of 795	377	184	23% of 795
Chateaugay Central	133	73	19% of 547	102	48	9% of 547
Malone Central	904	240	40% of 2350	934	250	11% of 2350
St. Regis Falls Central	107	37	39% of 280	110	43	15% of 280
Salmon River Central	692	197	53% of 1501	798	167	11% of 1501
Saranac Lake Central	277	126	21% of 1390	285	111	8% of 1390
Tupper Lake Central	212	109	23% of 890	201	120	13% of 890
Source: NYS Testing and Accountability Reporting Tool ( <a href="http://www.nystart.gov/publicweb/Home.do?year=2010">www.nystart.gov/publicweb/Home.do?year=2010</a> )						

In Clinton County for June 2011, 4,324 households/9,009 individuals who do not receive Public Assistance are receiving food stamps. In addition, 2,146 households/2725 individuals *receiving* Temporary Assistance to Needy Families (TANF) receive food stamps. In 2010, the number of households receiving food stamps was 5,914 (Monthly Caseload Statistics, Office of Temporary Disability and Assistance, <http://otda.ny.gov/resources/caseload/>).

**CHANGE IN HOUSEHOLD FOOD STAMP USE FOR JUNE 2010/2011**

<u>COUNTY</u>	<u>2010</u>	<u>2011</u>	<u>CHANGE</u>	<u>% OF CHANGE</u>
Clinton	4,324	6,470	+2,146	+33%

Source: Monthly Caseload Statistics, Office of Temporary Disability and Assistance (<http://otda.ny.gov/resources/caseload/>)

In spite of economic successes for the Clinton County area (new contract for Bombardier and new restaurant start-ups) incomes for working families have not grown. The current unemployment and recession challenges are exacerbated by transportation costs, cuts to home energy (fuel) availability, cost and condition of rental housing, and the limited availability of housing choice vouchers will increase the gaps in basic needs services and financial support. It is apparent that entry level positions that might have been offered to those with GED's or no high school degree will be more difficult to obtain as the next rung becomes under-employed.

What does appear to be encouraging is the Clinton County Community College (CCCC) and SUNY Plattsburgh have been collaborating with NYSDOL programs for shared class/work programs. However, again through no fault of these programs, those whose only income is Temporary Assistance (TANF) will fall deeper into poverty.

<b>Maximum Food Stamp Benefit Allowance</b> (as of March 2011)	
<b># in Household</b>	<b>Maximum Benefit</b>
1	\$200
2	\$367
3	\$526
4	\$668
5	\$793
6	\$952
7	\$1,052
8	\$1,202
For each additional member	\$150+

Source: Office of Temporary Disability and Assistance ([www.otda.state.ny.us/programs/food-stamps/](http://www.otda.state.ny.us/programs/food-stamps/))

Social programs that provide basic support for families will be overextended. None more than those which provide food. Presently JCEO's policy includes three (3) days supply of food, but only **eight** times a year. It is estimated that between 500-800 families per month or 6,400 per year use the JCEO food pantry. This includes an estimate of 400-800 children. These numbers include

those families serviced at one of the eleven outreach offices. Families cannot receive food from other JCEO locations during the same time periods. The typical person using the pantries is between the ages of 24-56 and obviously as the numbers indicate, have children. However this is a "soft" illustration because of the eight times a year factor.

## **FOOD AND NUTRITION**

JCEO receives food purchased from the Regional Food Bank. They also receive donations from the community (Scouts, post office and others) as well as Wal\*Mart, SAMS Club, Target, Hannafords and Yandos who donated 140,000 pounds in 2010.

The outreach centers, well-connected within the community receive food for their sites from special community drives in addition to JCEO.

As well, JCEO participates with the community to provide special meals and baskets for the holidays. The outreach centers are very involved with their community churches to ensure that those in need have a celebratory meal.

Senior programs offered by the Office of the Aging and Senior Citizens Council provided 121,391 Meals on Wheels in 2010 and 419 seniors were served a **daily** meal at congregate sites. There are eight congregate meal sites within the county: Ellenburg, Mooers, Saranac, Beekman Towers, Plattsburgh Senior Council Center, Lakeview Towers, Peru and Champlain. Congregate meal sites are also a location for socialization and information. The information from OFA indicated that a trend in 2011 is that younger seniors (under the age of 75) are requesting MOW. The Altona/Ellenburg/Lyon Mountain area is seeing the greatest need for meals outside of Plattsburgh.

The Clinton County community is surrounded by crop and organic farms which translates to fresh, nutritious food and seasonal vegetables. Pantry access to these "markets" through the purchase of shares in community supported agriculture (CSA) or direct market orders from local producers as well as dedicated gardens could increase food availability. The ability to access more local food purchases as well as fresh products would be a nutritional bonus. Food scarcity for families is currently a problem in all areas of the country. Families will require assistance more than eight times per year and three days of food. Perhaps the food pantry as "we know it", could change to "better than we know it".

Soup kitchens are also available at the Salvation Army. The Salvation Army also has a food pantry.

Backpack programs in which the school provides "weekend" food for children to take home is a nation-wide program. Perhaps a working group of all providing some type of food should gather together to ameliorate this problem.

## HOUSING

The 2010 Census data indicates the following: Population 82,128; total housing units 35,888; vacant units 4,306; density 79.1 persons per square mile.

The top five population areas:

Plattsburgh city: 19,989, total housing units; 8,691/545 vacant;

Town of Plattsburgh: 11,870, total housing units; 5,165/434vacant;

Town of Peru: 6,998, total housing units; 2,831/203 vacant;

Town of Champlain: 5,754, total housing units; 2,878/384 vacant; and

Town of Beekmantown: 5,545, total housing units; 2,223/246 vacant.

The data reflects both home ownership and rental units. The census data also indicates that there are 9,266 renters in Clinton County, but there is a gap between those who own, rent and don't show-up as either in the statistics. Significantly, according to the JCEO parent surveys, 12 families from 55 respondents or 22% stated that they had to move in with others because they could not afford their own apartment. Interviews with community organizations that serve homeless families indicate that in many instances families spend as much time as possible in campground areas.

The Clinton County housing market is very expensive. Rents range from \$637 for a studio to \$1064 for a four-bedroom apartment. The HUD Fair Market rate ranges from \$656-\$1,304 for these same units. Market rents costs have exploded: a one-bedroom apartment otherwise unsuitable to house a family is the cheapest available option at \$650-\$700 per month. These units therefore would not be available to low-income families and those receiving TANF. There is very little housing access to single individuals who are without income or working for low wages. Motels and room-like environments can be located out of town. Then there is the problem of transportation to work and appointments. If receiving Public Assistance, missed appointments could mean sanctions (cut off from funds) and the cycle of homelessness begins, again.

Public Housing (PHA) in Plattsburgh has 300 family units and 300 senior units in their portfolio. The units have project-based subsidies that enable the PHA to rent at 30% of income and receive additional funds for administration, repairs and maintenance and management. In addition, the PHA received a one-time ARRA (stimulus) allocation to complete rehabilitation for their units.

The PHA also manages 200 Housing Choice Vouchers for the City of Plattsburgh. Individuals/families receiving these vouchers can enter the city housing market by using the voucher to "buy down" a percentage of the rent so it

is affordable. However, these private market units must meet HUD Housing Quality Standards. HQS are very basic code requirements for an apartment such as appropriate electrical, plumbing and safety items. Community organization staff state that there is difficulty finding appropriate, affordable housing that meet HQS. The PHA measures their wait list in terms of time; there is presently a one year wait list for these vouchers. The wait also applies to vacancies in the PHA-owned units. Similarly, the Clinton County Housing Corporation that administers 200-3000 vouchers for the rest of the county has closed their wait list. The limited voucher resources impede families from living in affordable rentals. In many instances, those who are not considered "low-income" cannot afford the current rental market.

The PHA administrates twenty Shelter Plus Care Vouchers awarded to Behavioral Health Services North and Champlain Family Services through the Clinton County Housing Committee (CCHC). Funding was received through the HUD Continuum of Care Program. The PHA agreed to administer these funds as a partner in the CCHC.

The Committee was formed by organizations that recognized the gap in safe, affordable housing for populations within their collaborative mission. Rental units are not in reach to the very low-income population or special needs population. Single individuals are the most in need of appropriate housing and supportive services. Preventing homelessness is the core mission of this loosely formed organization. While funding is sought and won through the Continuum of Care, it is also recognized by members that often collaboration is all that is required. Results in preventing homelessness did not need to await a new funding source

An illustration of collaboration is an effort by four organizations designed to prevent homelessness. JCEO, Legal Aid Society, DSS and ETC joined forces to prevent eviction from rental housing and foreclosures for home owners. Financial resources of JCEO combined with case management capacity of ETC and DSS and legal assistance from Legal Aid of NENY allowed families a one-stop approach to expedite the resolution of issues and to prevent homelessness. Assistance is available at each of the organizations, funding did not have to shift and employees did not experience a job change—they simply gained more resources in which to assist clients. For those for who eviction prevention was not an option, ETC provided re-housing services.

JCEO, DSS and NYS Department of Health formed a task force to assist in moving a mobile home park deemed unsafe. Infrastructure problems made the property a hazard area. Fifteen families and their mobile homes were relocated to other mobile home parks. JCEO provided funds through the ARRA to facilitate this process. Nearly all the home owners were within 200% of poverty threshold. These families would not necessarily be considered "low-income", but without JCEO's assistance they would have been homeless.

Damage done by the floods destroyed a motel used for homeless placement displacing 200 single individuals and families. All community entities with housing availability collaborated to find other housing. Some found places with family and friends or moved from the area, but many were re-housed, some only to be re-flooded during the hurricane. Many relocated to campgrounds for the summer. With the season over and campgrounds closed, these individuals will again be looking for shelter.

To access housing in the private market, community organizations try to work with a landlord to house a family for a rent reduction in exchange for on-site supportive service intervention. This means that a case worker continues contact with the tenant, ensures rent payment and negotiates repairs required. ETC was awarded case management funding through two programs to deliver this type of service. Families served would otherwise be homeless. Services are available to anyone needing housing or eviction prevention.

Friends of the North Country, Inc, a Rural Preservation Company funded by NYS and Federal programs provides a permanent solution to "severely substandard housing that is, to a certain extent, unique to the North Country due to the high percentages of single-wide mobile homes as single family dwellings" (D. Scott Campbell, Executive Director, Friends of the North Country). Instead of patching a substandard mobile home, Friends rehabilitation department stick-builds a small single family home to replace the owner occupied mobile home. There are 30 families on the waiting list. Funding for this innovative program is provided from several NYS and federal opportunities. It is however unclear where FY 2011 stands.

Housing Counseling staff of Friends has previously assisted staff with mortgage and foreclosure issues. HUD has pulled all foreclosure funding for 2011.

As a Rural Preservation Program (RPC), the core funding was zeroed out for most of this year, subsequently replaced with a 30% cut from NYS. Friends continue to seek appropriate funding to continue or develop programs that keep families housed. Their primary financial source (Homes and Community Renewal) presently requires additional scrutiny by the newly formed Regional Economic Council. As an organization that provides Community and Hazard Mitigation Planning and infrastructure project management for multiple counties, insecure funding allocations will continue to impede this effort.

The ETC housing project is a Supportive Homeless Housing and Assistance Project (HHAP). The project, developed in two phases, has permanent two and three bedroom units as well as emergency units. Supportive and mental health services are available on site. All staff positions are funded through various resources obtained by competing for grants. ETC has its own property management team for daily maintenance and repair and/or rehabilitation that is required as per their long-term Replacement Plan. Rent is set at the shelter

allowance portion on the total TANF award. Rent for a three-bedroom can be as low as \$250 per month.

HHAP, administered by NYS through the Homeless Housing and Assistance Corporation (HHAC) is a bond funded program established to create housing for the homeless and thereby limit high costs for motel/hotel placement on county budgets. HHAP has funded capital construction for domestic violence shelters, single room occupancy units, units designed for temporary stays, scattered site single homes for homeless families, and mixed use (different populations and needs) units. Significant population choices and their needs are top priorities for receipt of funding.

HHAP collaborates with Low-Income Tax credit and Historic Tax Credit, Office of Mental Health, HUD and community revitalization initiatives. Mixed funding can strengthen projects and serve several populations, hence reflect the nature of a community. A Google search on the organization "*Common Ground Inc.*" is an entity that marries several resources on all of their projects.

JCEO has completed a 32 unit low-income housing tax credit project. The project was funded through Affordable Housing Corporation, NYS Housing Trust Fund and tax credit investment. The project is new construction on land purchased by JCEO in the Town of Plattsburgh. All 32 units are presently rented.

The LIHTC is a dollar for dollar reduction in federal tax liability available to investors in exchange for equity participation in construction, acquisition and/or rehabilitation of low income rental housing. Credits are taken over a ten year period. While credits are paid over a ten year period, they are amortized over a five year period. The concept of this program is to off-set the development costs and expenses of construction thereby limiting the Federal government exposure for operating subsidies. Once built, it is understood that the project should be able to operate on its own cash flow.

A comparison between LIHTC rental structure and wages presented by NYSDOL (chart on next page) will indicate which tier of working families cannot access this housing. This does not mean that LIHTC housing has no value as one can see definite need by the existing wait list of 8 families for four-bedrooms, 15 families for three-bedroom and 20 for two-bedroom units. Families may fit within the income maximum but not be able to afford the rent plus utilities. For instance, a family of three with a cashier as the sole wage earner with an income of \$17,394 will pay \$8,488 plus utilities for rent for a two bedroom tax credit unit.

Presently there are no vacancies (9/11 interview with Belmont Management Corp./property manager).

## LIHTC Maximum Rents and Incomes

<b>2011 Maximum Income Limits According to Household Size:</b>	<b>50%</b>	<b>60%</b>
One Person	\$21,900	\$26,280
Two Persons	\$25,000	\$30,000
Three Persons	\$28,150	\$33,780
Four Persons	\$31,250	\$37,500
Five Persons	\$33,750	\$40,500
Six Persons	\$36,250	\$43,500
<b>Maximum Rents:</b>		
Studio	\$547.50	\$657.00
One-bedroom	\$586.25	\$703.05
Two-bedroom	\$703.75	\$844.50
Three-bedroom	\$812.50	\$975.00
Four-bedroom	\$906.25	\$1087.50

*Source: Danter Company, LIHTC Maximum Rents and Incomes, (<http://danter.com/taxcredit/getrents>.)*

JCEO has contracted with a Buffalo-based organization, Belmont Management Corporation to provide management for this project. LIHTC rental procedures are very precise in terms of tenant information. An investor stands to lose a portion of investment if a unit has been awarded to an ineligible tenant. Funds for the unit, for the period of the error will be recouped by the investor. JCEO as guarantor may be held responsible for repayment. This is true for all LIHTC projects.

The saturation point for LIHTC has yet to be determined. The Senior Citizens Council completed a 31 unit LIHTC project in the the City of Plattsburgh. One, two and three-bedroom units are available. Belmont is also the managing agent. There is presently no vacancy and a wait list for 16 one-bedroom, 5 two-bedroom, and 8 three-bedroom units. This project is ruled by the same specifications for tax credit investments as is JCEO's project. Catherine Gardens is co-located with the Senior Center. The project is not limited to seniors.

A very recent check of the LIHTC/HCR 2011 awards included a special note: "awards were made to preserve or build 329 units of fully integrated supportive housing for persons with special needs: a Veteran's project which also received subsidy funding for services through the Veterans Affairs Supportive Housing Program (VASH) and two preservation projects to prevent loss of existing affordable housing to market forces or disrepair".

Subsequently, in the past four years, approximately 63 new LIHTC units have been developed in or near the City of Plattsburgh. Additional need will require a real market study that accurately portrays population needs and housing gaps. In addition, any organization should carefully prepare pro-forma information and develop replacement and capital pro-forma of dollars to be required in the out years (10, 15, 20). According to the 2010 census, an increase in Clinton County's population has a small growth potential of 1.5%. Statistical data from the census indicates that the population is aging. Presently 72 families are on the combined wait list.

Housing for seniors is often located in the same villages in which JCEO has outreach centers. The senior centers also serve in some instances as congregated meal sites.

The senior units are offered for rent at 30% of income. Depending on the original funding, individuals with disabilities may also become residents. The following are those funding resources for these programs:

HUD 202 is supportive housing for the elderly. The program provides capital advances for construction, rehabilitation and acquisition. Subsidies (similar to the aforementioned PHA project based vouchers) are provided for affordability. Supportive services include cleaning, cooking and transportation assistance.

USDA Rural Development Programs provide a myriad of funding initiatives. Several of the elderly/disabled housing projects, such as the 18 units in Altona are "515" USDA units. Altona project contract has expired and the original Housing Development Fund Corporation (HDFC) authority is in place and owns and manages the project. Two projects in the Ellenburg area are also 515's.

## USDA Rural Development Programs

USDA Rural Development Program (dollars in millions)	FY10 Approp.	FY11 Admin. Budget	FY11 Proposed CR (H.R. 1)	FY 11 Final CR (H.R. 1473)*	FY 2012 Admin. Budget
<b>Loans</b>					
502 Single Fam. Direct	\$1,121	\$1,200	\$1,121	\$1,121	\$211.4
502 Single Family Guar.	12,000	12,000	12,000	24,000	24,000
504 Very Low-inc. Repair	34.4	34	34	23.4	0
514 Farm Labor Hsg.	27.3	27	27.3	**	27
515 Rental Hsg. Direct	69.5	95.2	69.5	69.5	95.2
538 Rental Hsg. Guar.	129.1	129.1	129.1	30.9	0
Rental Prsrv. Revlg. Loans	1.8	0	0	1	0
<b>Grants &amp; Payments</b>					
504 Very Low-inc. Repair	31.6	31	31.6	***	11.5
516 Farm Labor Hsg.	9.9	10	9.9	**	9.8
523 Self-Help TA	41.9	37	37	37	0
533 Hsg. Prsrv. Grants	9.4	9.4	9.4	***	0
521 Rental Assistance (1-yr. contracts)	980	966	955.6	955.6	906.7
Preservation RA	(6)	0	0	0	0
New Construction 515 RA	(2.03)	(3)	(2.03)	(2.03)	(3)
New Construction 514/516 RA	(3.4)	(3)	(3)	(3)	(3)
542 Rural Hsg. Vouchers	16.4	18	16.4	14	16
Rental Prsrv. Demo. (MPR)	25	0	0	15	0
Rural Community Development Initiative	6.3	0	0	5	8.4

\* Figures shown do not include 0.2% across the board reduction.

Source: Housing Assistance Council, ([http://www.ruralhome.org/index.php?option=com\\_content&view=article&id=304:fy11-budget-usda&catid=45](http://www.ruralhome.org/index.php?option=com_content&view=article&id=304:fy11-budget-usda&catid=45))

### OUTREACH

JCEO supports 11 outreach centers throughout the county. Centers are staffed by an individual who has some connection to the community. Each community has some different needs, but the ongoing need for transportation to and from appointments is the most universal. Organizing transports is apparently a demanding process of connecting volunteer drivers with those needing transports. The further away from a "city area", the more transports are

requested. For example, the Ellenburg office provided connections to volunteer drivers to 77 non-senior and 10 senior transports in one month. In addition, one individual requires outpatient care 3 times per week. The Chazy office reported 12 appointments established for transport in one week. The Ausable center (located in Keeseville) provided transport connections for residents of both senior and local housing projects and those who are going for alcohol and drug rehabilitation to requiring ongoing medical treatment. Volunteers are making these transport trips to Vermont, Glens Falls and sometimes as far away as Boston, as well as Plattsburgh.

These locations also house the local food pantry. Most food is supplied by JCEO although Scouts, post office, local churches and individuals provide additional food for the “community” pantry.

Application time for Home Energy Assistance Program (HEAP) ostensibly is the fall season’s major activity. All centers assist individuals to file for HEAP funds to be used for fuel purchase. Applications for emergency HEAP are used primarily to prevent utility shut-off. The time for enrolling for HEAP has been pushed back to mid-November and there is a possibility of only **one** service available to each. If an individual receives “regular” HEAP, they cannot get emergency HEAP. All interviewed outreach staff identify a concern regarding changes in HEAP eligibility as many families are completely dependent on these funds. Employees report that they have counseled individuals not to use the program as an entitlement, especially this year when funds are due to be cut, but are fearful that their clients are not taking it seriously. Staff appears to distinguish HEAP as their most important role. In 2010, 2500 HEAP applications were filed through center offices.

The centers serve as the sites for application intakes for those wishing to receive holiday food baskets, clothing, and application in-take for particular drives such as school supplies, Christmas Bureau toy distribution and special food drives.

All employees interviewed were enthusiastic about the work they are doing. As members of the community they are in tune with their “regular” clients. Discussion of larger community issues such as domestic violence referrals, eviction prevention, and advocacy for services are apparently not part of the scope of services. Many of these needs/issues are referred to the “main office”.

It is apparent that these employees are well versed in HEAP, transportation needs and what could be called “soft” or “feel good” projects. However, things like “sometimes families come in for Head Start information”, or “they heard about Weatherization” or “they were looking for a daycare provider” did not come up. When asked about a specific program, the response was universal—“we send them to JCEO”. The eviction prevention program collaboration did not resonate. The fact that WAP is working on senior housing in their back yard was not discussed.

## **ENERGY SERVICES**

The Weatherization Assistance Program is designed to assist income-eligible families and individuals by permanently reducing long term energy costs. Households must be at or below 60% of state-median income. The federal program is awarded to states through the U.S. Department of Energy. Renters and home-owners are eligible for these services.

In house assessments are made for each applicant to determine need and ability of "weather" upgrades to have a significant degree of energy efficiency to initiate the work. Upgrades can include weather stripping, caulking, wall and ceiling insulation, heating system improvement or replacement, Energy Star refrigerator replacement, lighting, and hot water tanks.

EmPOWER New York promotes electric reduction measures such as lighting and refrigerator replacements. There is no cost to the customer. Funds for EmPOWER are funded through a System Benefit Charge (SBC) paid by electric distribution customers. NYSERDA administers these funds.

Assisted Home Performance with Energy Star, a loan program for low and middle-income individuals is available through NYSERDA. It too is designed to promote the installation of high efficiency measures. Households must be eligible for loan financing.

The JCEO Weatherization Program received ARRA funding to upgrade energy efficiencies in four multi-unit complexes. The units selected are the senior/disability units previously discussed. The HDFC (landlord) participates with a financial contribution; JCEO manages the rehabilitation and subcontractor work.

There is a wait list from other multi-unit complexes, but funds for this initiative are not available. The need to continue this program is evident; searches for funding to continue this endeavor should be initiated. Collaborations with housing or RPC groups to seek their funding expertise would be a place to start. Also NYS-wide organizations such as the NYS Rural Housing Corporation could provide technical assistance. If the ARRA-type work can continue, oversight for this type of project could be enhanced by a construction engineer-type individual with BPI experience.

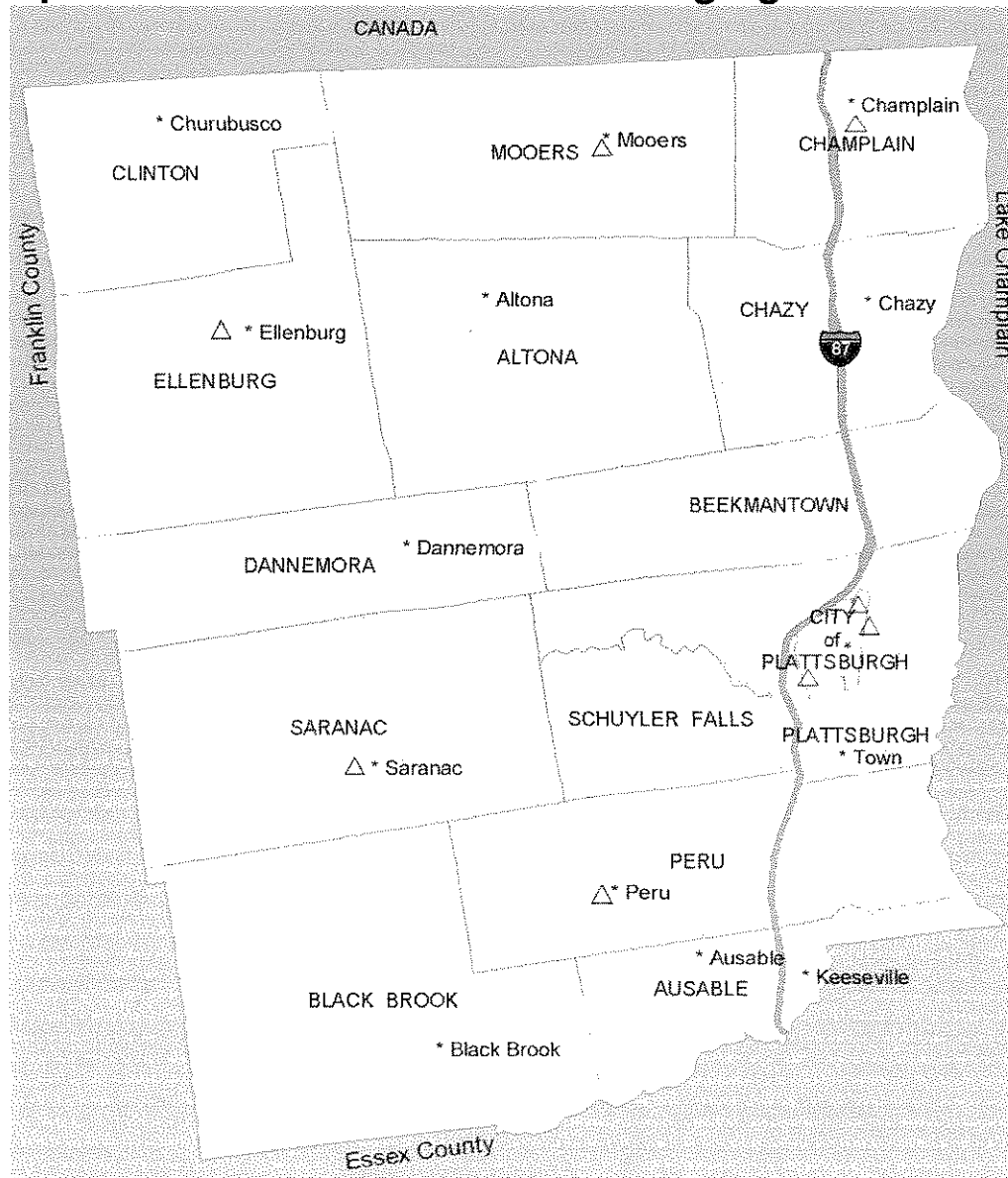
## **IN-HOME DAYCARE**

The Child Care Council of the North Country collaborates with JCEO to provide recruitment and information to potential in-home daycare providers. Providers may care for up to 8 children between 6 weeks and 12 years old. The Daycare Program will assist with health and safety requirements assist with the application and provide training workshops.

The development of 6 weeks to 3 years daycare slots is especially needed in Clinton County. More information regarding this issue can be found in the Head Start Community Assessment 2011.

The JCEO Head Start Community Assessment 2011 is available under separate cover.

## Map OF JCEO Centers and OFA Congregate Meal Sites



Note: Δ designates an OFA congregate meal site