

CONSOLIDATED ANNUAL PERFORMANCE AND
EVALUATION REPORT (CAPER)
FOR HOUSING & COMMUNITY DEVELOPMENT IN
SUBURBAN MONROE COUNTY

2024-2025



Home Improvement Project



First-Time Homebuyer



Marketplace Senior Apartments, Henrietta



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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Monroe County's Consolidated Annual Performance and Evaluation Report (CAPER) completed by the Department of Planning and Development, Community Development division provides an assessment of expenditures and accomplishments achieved through federal grant funds awarded by the U.S. Department of Housing and Urban Development (HUD). 2024 is the fifth year of the 2020-24 Five-Year Consolidated Plan and marks the forty-ninth year that Monroe County has received an allocation from the Community Development Block Grant (CDBG) program, the thirty-third year for Home Investment Partnerships Program (HOME), and marks the eighteenth year with the Emergency Solutions Grants (ESG) program. Combined, these program funds channel more than three million dollars annually through Monroe County, for suburban towns and villages that comprise Monroe County's consortium in support of housing, public works, economic development, and community services programs that primarily benefit low- to moderate- income households, seniors, and persons with special needs. Community Development administers these HUD-funded programs on behalf of 17 towns and 10 villages that comprise the County's Community Development Consortium. All municipalities in Monroe County are members of the consortium, with the exception of Greece, Irondequoit and the City of Rochester. The Towns of Greece and Irondequoit participate in the HOME Program only, bringing HOME consortium membership to 19 towns and 10 villages. The Towns of Greece and Irondequoit apply directly to HUD and receive their own CDBG allocations. The City of Rochester also receives funding directly from HUD for these programs.

This CAPER reports on projects funded on an annual basis and new program initiatives that focuses on accomplishing the following primary program goals and objectives:

- Develop affordable and accessible housing and home ownership opportunities for all low- to moderate- income residents, with a priority focus on expanding housing opportunities in the towns and villages that do not currently provide affordable units that have been financed, in part, through the CDBG and/or HOME programs
- Repair and conserve existing housing stock
- Improve essential infrastructure in low- to moderate- income areas
- Provide job training and economic development for low- and moderate- income persons and persons with special needs
- Provide essential public services, particularly those that promote home ownership, fair housing, and housing stability
- Revitalize deteriorated neighborhoods
- and Planning and Administration Services.

For the reporting period, Monroe County utilized 2024 and previous year CDBG and HOME funding for a number of activities targeted at providing more affordable housing options and infrastructure improvements in suburban towns and villages and ESG funds for homelessness

prevention and rapid rehousing, all to benefit low to moderate-income families, seniors, and persons with special needs. Goals and outcomes outlined in the Consolidated Annual Performance Evaluation Report (CAPER) for the 2024-25 program year met or exceeded projected goals and accomplishments outlined in the Annual Action Plan.

Monroe County continued to face challenges with contractor and labor shortages, which had an impact on housing and the economy. Homeowners through the home improvement program struggled with getting contractors to respond to requests for bids. Home prices remain competitive, which also impacted the Acquisition Rehab Resale program. This has limited our Community Housing Development Organization (CHDO) partner in acquiring additional properties for the program, which impacted first-time homebuyers working with our partners who were trying to acquire their first home.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Develop Affordable Housing Opportunities	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	120	397	330.83%	110	40	36.36%
Develop Affordable Housing Opportunities	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	11		3	3	100.00%

Develop Affordable Housing Opportunities	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	40	21	52.50%	5	3	60.00%
Develop Affordable Housing Opportunities	Affordable Housing	HOME: \$	Housing for Homeless added	Household Housing Unit	0	0		0	0	
Improve access to and quality of public facilities	Public Facilities	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	7500		0	7500	
Improve access to and quality of public facilities	Public Facilities	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		6685	11930	178.46%
Improve access to and quality of public facilities	Public Facilities	CDBG: \$	Other	Other	1	0	0.00%			
Provide Economic Development and Job Training	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	40	34	85.00%	4	9	225.00%

Provide Economic Development and Job Training	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	3		1	0	0.00%
Provide Economic Development and Job Training	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Other	Other	0	0		1	0	0.00%
Provide essential public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50	6459	12,918.00%	0	1902	
Provide essential public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	50	3653	7,306.00%	1155	1094	94.72%
Provide essential public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	150	663	442.00%	15	131	873.33%
Provide essential public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Homelessness Prevention	Persons Assisted	150	799	532.67%	40	227	567.50%
Provide essential public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Jobs created/retained	Jobs	0	135		5	5	100.00%

Provide essential public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Other	Other	0	0		38	150	394.74%
Provide planning and administration services	Non-Housing Community Development Planning / Administration	CDBG: \$ / HOME: \$	Other	Other	1	1	100.00%	1	1	100.00%
Repair and conserve existing housing stock	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	200	329	164.50%	70	66	94.29%
Repair and conserve existing housing stock	Affordable Housing	CDBG: \$ / HOME: \$	Other	Other	0	0		1	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

A high percentage of housing stock in Monroe County is older and is in need of improvements to reduce risk associated with environmental hazards such as replacement of old and leaking roofs, updating electrical systems, and lead based paint. Continuing in the County's efforts to preserve existing housing stock through the Home Improvement Program (HIP), CD staff completed projects that maintained property values and to stabilize housing in the community. A total of 66 projects (CDBG:33, HOME:33) were completed during the program year, totaling \$1,250,727 (CDBG: \$581,828; HOME: \$668,899), with an average project costs of \$18,668. HIP projects completed included roof replacement, new windows, new furnace, hot water tank, and ADA accessibility allowing homeowners to stay in their homes more safely. These projects help create a more stable, attractive, and sustainable living environment, which is beneficial to everyone in the community. These projects were

completed in the towns of Brighton, Chili, Gates, Hamlin, Henrietta, Ogden, Parma, Penfield, Perinton, Riga, Rush, Sweden, Webster, town/village of East Rochester, villages of Churchville, Fairport, Honeoye Falls, and Spencerport. One (1) of the HOME funded projects (1 project was included in last year's CAPER but final vouchering was processed during this 2024 program year) were completed in the town of Irondequoit totaling \$34,762 and three (3) were completed in the town of Greece totaling \$74,863.

Monroe County's Analysis of Impediments (AI) (2020) identified providing homeownership training as a recommended program for improving homeownership conditions throughout the County. In response to this, Monroe County continued funding three (3) public service programs administered by the Housing Council at Pathstone, which provides comprehensive housing services to residents in suburban Monroe County. These programs are: 1- The Homeownership Assistance Program that provides education and assistance to prospective homeowners who wish to purchase their first home. As part of this program, the Housing Council also receives a set-aside of HOME funds to provide direct closing cost and/or down payment assistance to income eligible homebuyers who purchase their first home in suburban Monroe County. The Housing Council interviewed and advised 93 potential First Time Homebuyers. The Housing Council provided 8 pre-purchase workshops to 66 attendees to educate on the benefits and potential pit-falls of purchasing a home for the first time. Of those who received education and counseling, two (2) received direct subsidies for closing cost and/or down payment assistance totaling \$20,000 (\$10,000 per homebuyer). 2 - The Housing Stability Program, which provides assistance to prevent mortgage foreclosure and mitigate pending foreclosures, including Home Equity Conversion Mortgage (HECM). During the program year, the Housing Council provided direct counseling to 40 homeowners facing foreclosure, 17 of whom were referred to legal services for additional support. 3 - Expanding Housing Opportunities Program, which provides training and intervention in landlord/tenant issues and fair housing information. During the program year, the Housing Council held 4 landlord education classes with 32 people in attendance and fielded approximately 439 calls to the information hotline from suburban residents for topics including housing options, tenant rights, and where to find rental assistance.

As identified in the Monroe County AI, the population of Monroe County and the City of Rochester Metropolitan Area has gotten older.

Con't Assess how the jurisdiction's use of funds

As such, Monroe County has continued to fund Lifespan of Greater Rochester Safety and Security for Seniors Program, which provides an array of services to older adults within suburban Monroe County, including fall prevention and education and intervention against fraud/scams. During the program year, Lifespan provided minor home repairs and fall prevention to 490 residents, including but not limited to the installation of grab bars, handrails, and shower seats with the goal of allowing seniors to age in place without the worry of injury or worse. LifeSpan provided direct intervention for 39 seniors who had fallen victim to scams by giving advice and mediating with family members, police, lawyers,

credit bureaus, and banks to try to retrieve lost and stolen monies. Over 1,900 seniors attended the 90 scam prevention workshops held in suburban Monroe County throughout the year where seniors received training to be able to discern if an online interaction or call is fraudulent. Due to the popularity and demand, LifeSpan exceeded all of their proposed annual goals and outcomes. During the reporting period, Monroe County completed Fourteen (14) public facilities and improvement projects throughout Monroe County. Projects were completed in the towns of Brighton (2022-\$84,898), Gates (2023-\$50,000), Henrietta (2021-\$75,000; 2023-\$65,000), Penfield (2022-\$29,739.43; 2023-\$65,000) and Perinton (2023-\$65,000), town/village of East Rochester (2023-\$65,000) and in the villages of Brockport (2023-\$60,000; 2024-\$25,386), Fairport (2022-\$53,745; 2023-\$37,810.70) and Webster (2023-\$65,000; 2024-\$79,000). Projects completed included sanitary sewer replacement and replacement of sidewalks to ADA standards. These projects help reduce hazards to vital public infrastructure and improve the appearance of the entire neighborhood, which can help attract new businesses and residents. During the program year, Aurora Machines, which was funded during the previous program year has created 1 new full-time job held by Low-Mod Income (LMI) individual to meet the job creation requirements of their Economic Development Loan. Likewise, SEA Restaurant (also funded in the previous program year) created 3 Full-Time Equivalent (FTE) jobs (1 full-time and 2 part-time positions) meeting their job creation goals. With HOME funds, One (1) affordable rental housing project, St. Leo Senior Apartments in the village of Hilton has completed construction of a 40-unit apartments for seniors (55+) and began its lease-up process in December 2024. Through the acquisition rehab resale program, three (3) single family homes were sold to first-time homebuyers during this program year, allowing the homebuyers to achieve the dream of becoming homeowners for the first time. There is currently one (1) home with an identified homebuyer and awaiting closing with two (2) properties acquired and undergoing rehabilitation. These quality single-family homes, which have had major rehab to ensure that the first-time homebuyer will not have to incur any unforeseen expenses, will then be sold to an income-eligible homebuyer. Homes available through the Acquisition Rehab Resale program are available to income-eligible homebuyers who have completed pre-purchase counseling with Monroe County's non-profit partner and ensures that homebuyers are not overpaying for a property they cannot afford, bidding on a home that exceeds their means, or losing out on properties when bidding against other homeowners or investors who do not have income or grant requirements. Monroe County with it's Community Housing Development Organization (CHDO) partner, the Rochester Housing Development Fund Corporation (RHDFC) continues to experience challenges to increasing our pipeline of suitable and available homes for the program due to the continuing competitive market. Many properties were viewed and bid on to no avail.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	2,258	120
Black or African American	149	19
Asian	20	0
American Indian or American Native	2	0
Native Hawaiian or Other Pacific Islander	0	2
Total	2,429	141
Hispanic	39	17
Not Hispanic	2,394	112

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	24
Asian or Asian American	18
Black, African American, or African	1,956
Hispanic/Latina/e/o	249
Middle Eastern or North African	6
Native Hawaiian or Pacific Islander	9
White	717
Multiracial	283
Client doesn't know	3
Client prefers not to answer	0
Data not collected	6
Total	3,271

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Listed above are the number of low-mod households assisted through CDBG, HOME, and ESG during the program year based on the racial and ethnic composition of families assisted. Through CDBG, an additional 209 beneficiaries identified under "other multi-racial" groups, however, the report does not include these options to document this data. Total beneficiaries for Public Services is 2,574.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,938,245	1,657,523
HOME	public - federal	1,239,915	2,313,803
ESG	public - federal	164,565	157,358

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Monroe County Service Area block groups	100		
Town / Village of East Rochester		4	
Town of Brighton		4	
Town of Chili		3	
Town of Clarkson		1	
Town of Gates		14	
Town of Hamlin		1	
Town of Henrietta		17	
Town of Mendon			
Town of Ogden		1	
Town of Parma		1	
Town of Penfield		3	
Town of Perinton		4	
Town of Pittsford			
Town of Riga			
Town of Rush			
Town of Sweden		1	
Town of Webster		3	
Town of Wheatland			
Village of Brockport		4	
Village of Churchville		1	
Village of Fairport		3	
Village of Hilton		9	
Village of Honeoye Falls			
Village of Pittsford			

Village of Scottsville		5	
Village of Spencerport		1	
Village of Webster		5	

Table 4 – Identify the geographic distribution and location of investments

Narrative

Table 4 - The Towns of Greece and Irondequoit are both part of Monroe County's HOME consortium, which are not listed above. Geographic distribution in the town of Greece is 7% and Irondequoit is 7%. The actual percentages of allocations listed in Table 4 include projects funded in previous program years but were completed and reimbursed during the 2024-25 program year.

Monroe County does not have publicly owned land or properties located within the jurisdiction where HUD funding was used during the program year.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The HOME program attracts private and other public dollars to its funded projects and has leveraged other state, local, and private funding, which includes investor equity, tax credit syndicators, private rental and homeownership loans, and other federal, state, and local housing and community development programs and foundations.

Monroe County carried forward \$4,555,859 from the previous program year. During this reporting period, Monroe County disbursed \$1,160,893,.67 in total HOME funds. During this period, Monroe County earned \$7,245,859 in new match, which combined with the carryover difference, will allow Monroe County to carry forward \$6,955,636 in match for the 2025 program year.

Match contributions for both HOME and ESG were matched with non-federal resources. Monroe County maintains records demonstrating compliance with HOME match requirements including a running log and project records documenting the type and amount of match contributions by project. Match contributions from ESG were a one-to-one (1:1) cash and/or in-kind match. Cash match were from fundraising, donations, landlord tenant agreements through the Monroe County Department of Human Services for security deposits and 1st month's rent, and local grants.

Monroe County invested \$300,000 for the development of St. Leo Apartments in the village of Hilton for the addition of 40 (10 HOME units) affordable rental units (38-1 bedroom, 2-2 bedroom) for ages 55 and up. These funds leveraged a total of \$51,670,093.

Through the acquisition rehab resale program, Monroe County has acquired two (2) properties during the previous program year, which are in the early stages of the rehab process with completion anticipated in 2026 and will be sold to income-eligible 1st time homebuyers. Three (3) projects closed with title transfers to the new homeowner(s) during the 2024-25 program year. All construction was completed during the program year and one (1) additional project is in the closing process. Total funds invested and leveraged for these properties will be available upon final sale of the properties and finalizing other potential leveraged and match funds.

Monroe County Planning and Development makes maximum use of its financial tools and continues to develop programs that pool Community Development funds with other

departmental resources for initiatives that serve low-and moderate- income persons in Monroe County. The Economic Development (ED) Loan and Grant fund, paired with County of Monroe Industrial Development Agency (COMIDA) and Monroe County Industrial Development Corporation (MCIDC) financing, provides funding for business start-ups, relocations from other areas, or those expanding in Monroe County. CDBG ED Loan and Grant funds made available jobs to low-moderate income individuals.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	4,480,013
2. Match contributed during current Federal fiscal year	27,522,244
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	32,002,257
4. Match liability for current Federal fiscal year	250,516
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	31,751,741

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
4807	05/09/2025	17,295,430	0	0	0	0	0	17,295,430
4897	07/28/2025	3,016,801	0	0	0	0	0	3,016,801
4935	11/14/2024	50,000	0	0	0	0	0	50,000
4982	04/29/2025	40,000	0	0	0	0	0	40,000
4983	04/29/2025	40,000	0	0	0	0	0	40,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
171,406	171,011	316,406	0	44,103

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	13,217,550	0	0	13,275	109,435	13,094,840
Number	11	0	0	1	6	4
Sub-Contracts						
Number	47	1	0	2	5	39
Dollar Amount	10,110,030	448,000	0	1,798,679	293,345	7,570,006
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	13,217,650	9,590	13,208,060			
Number	11	1	10			
Sub-Contracts						
Number	47	16	31			
Dollar Amount	10,110,000	1,815,540	8,294,460			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	25	0
Number of Non-Homeless households to be provided affordable housing units	17	0
Number of Special-Needs households to be provided affordable housing units	20	0
Total	62	0

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	40	43
Number of households supported through The Production of New Units	110	40
Number of households supported through Rehab of Existing Units	70	66
Number of households supported through Acquisition of Existing Units	3	3
Total	223	152

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

During the 2024-25 program year with the uncertainty of funding and the potential freeze on funding caused anxiety among homeowners and contractors. In addition, material delays and stores carrying less products, inflation swings, labor shortages, and staffing and organizational changes which affected housing, the economy, and outcomes of funded activities.

Monroe County affordable rental housing projects rely on other funding sources for development. St. Leo Senior Apartments, a new construction rental project in the village of Hilton leveraged \$16,464,724. The project construction was completed in December 2024 with lease-up completed in early 2025. This project made available 40 senior apartments for ages 55+. Ten (10) of the units are HOME funded units. Twenty-five (25) units will be set aside for participants serving frail elderly seniors with support services provided by Episcopal Senior Life Communities. Timing of the projects are attributed to the timing of the leveraged funds becoming available, improved efficiency, and coordination with other municipalities, partners, developers, and service providers.

Through the acquisition rehab resale program, two (2) properties, which had completed rehab during the previous program year were sold/title transferred during this reporting period. The properties were located in Gates and Irondequoit. In addition, three (3) properties were completed and sold (located in Greece and two in Irondequoit) and one property located in Irondequoit was completed and will be captured in next year's accomplishments. Two (2) properties will begin rehab (located in Greece and Irondequoit) with an anticipated completion and sale by the end of 2025-26 program year. All of the homes have potential buyers identified, all of whom have completed homebuyer education through The Housing Council at PathStone. Monroe County will continue to pursue additional properties, likely towards the end of this program year due to the number of properties in our portfolio and remain committed to continue the work with our Community Housing Development Organization (CHDO) partner to explore all potential properties in hopes of making available opportunities for first time homebuyers to achieve the dream of purchasing a first home possible.

ESG funded programs are continuing to face challenges securing rental units or finding landlords in the suburban towns and villages willing to rent to those with rental assistance or have limited income. Non-profit agencies continue to conduct outreach to identify landlords, with incentives when available units are rented to individuals off the coordinated entry list. Incentives are also provided when landlords refer other landlords who are also willing to rent to lower income tenants. This program has leveraged additional resources from Monroe County Department of Human Services in partnership with local landlords and community organizations to increase access to affordable housing and support housing seekers through the rental process.

Discuss how these outcomes will impact future annual action plans.

Monroe County Community Development (CD) continues to identify opportunities to increase coordination and efficiencies for timelier project completion to ensure that programs and projects meet or exceed program goals.

The competitive housing market remains a hurdle for income restricted homeowners as well as our acquisition rehab resale partner. The lack of available affordable homes for purchase, the increased costs of construction supplies, the lack of workers, and the delay in manufacturing of these construction products have all contributed to the timing of the completion of projects.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	209	9
Low-income	302	34
Moderate-income	2,081	7
Total	2,592	50

Table 13 – Number of Households Served

Narrative Information

The outcomes listed in Table 13 above reflect households served through the Home Improvement Program (HIP), First Time Homebuyer participant activities, and Public Services programs where households were qualified based on household size and income during the 2024-2025 program year. One affordable rental housing completed construction and lease up during the program year but the final draw was not processed until the beginning of the 2025-26 program year. Household outcomes were included in these totals.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Street Outreach is the primary entry point into the homeless system for unsheltered persons. The Person Centered Housing Options (PCHO) ESG Outreach and Engagement team had contacts with 150 people (121 adults, 18 children, and 1 with unknown age). The primary goal of Street Outreach is to get unsheltered persons into shelter or if unable/unwilling to enter shelter to permanent housing as quickly as possible. 62 Street Outreach participants exited to a positive housing destination (inc. 100% households with children). Of those 3 entered Rapid Rehousing (RRH) programs and 27 entered Permanent Supportive Housing (PSH) programs.

The Emergency Solutions Grants (ESG) focused on rapid re-housing as well as a community-wide Coordinated Entry system and homelessness prevention. Assistance was provided under the Rapid Rehousing Program (RRH) to 311 persons (153 adults and 158 children). 65 individuals and 88 households with children (which consists of 88 adults and 158 children.) Activities included short term rental assistance, rental arrears, and security deposits. Non-financial assistance included housing relocation and stabilization services such as housing search, mediation, or outreach to property owners, and time-limited housing stability case management services to assist households in maintaining stable permanent housing. The average length of time to secure housing was 76 days. 62% of participants exited to permanent housing; 67% for households with children and 41% for individuals.

The Coordinated Entry system has been fully implemented throughout the CoC geographic area. The primary entry point for Emergency Housing is the Monroe County Department of Human Services (DHS) allowing for assessment of homeless situation/need, diversion services, or 24/7 placement services. The goal of Coordinated Entry is to ensure that emergency shelter is available to all in need and that homeless persons are linked to permanent housing and other services that will best meet their needs to ensure their stability in permanent housing. Permanent Supportive and Rapid Rehousing programs are accessed through the Coordinated Entry prioritization list. A vulnerability assessment tool, the VSPDAT, is administered at emergency shelters, through street outreach activities and at community-based organizations that have interactions with the homeless. The VSPDAT score and other factors such as disability, age (<18 or >60), length of time homeless and being unsheltered are used to determine placement on the list. The list is fluid, when openings are available the list is sorted by score to ensure that the people referred to housing programs are those with the highest needs. 2,583 total referrals were made to the prioritization list from 8.1.2024 – 7.31.2025. 2,249 were exited from the wait list; 748 households were referred to housing programs. 342 households were housed. The average number of days on the prioritization list was 32 days. 255 were still active on the list. The CoC has now replaced the VSPDAT with a better, more functional Homeless Assessment Tool (HAT), starting this new program

year.

Con't Reaching out to homeless persons

Monroe County provides Emergency Solutions Grant (ESG) funding to HOPE Ministries located in the towns of Webster and Penfield providing homelessness prevention assistance with rental arrears, utility payments, and security deposits for suburban residents. Assistance was provided to 84 persons; 20 individuals, 29 households with children (29 adults and 35 children) received homeless prevention assistance. Catholic Charities Family and Community Services Center (CCFCS) also receives County ESG funding for prevention services. CCFCS provided assistance to 143 persons; 29 individuals and 43 households with children (43 adults and 71 children.) Coordination between service providers is crucial to engage with the homeless population and moving them to permanent housing. Monroe County staff participate in the Chronically Homeless workgroup, which meets monthly. Service providers conduct a case conference meeting to provide an opportunity for outreach teams to discuss where the hardest to serve are living and to develop strategies and work plans to move unhoused and chronically homeless persons to more stable housing. During the Code Blue season, which is when temperatures fall below 32 degrees, Monroe County Department of Human Services (MCDHS) conducts outreach in our community. Under NYS Executive Order, Code Blue requires MCDHS to provide shelter to any person requesting emergency shelter.

Addressing the emergency shelter and transitional housing needs of homeless persons

Monroe County's continued collaboration efforts with the City of Rochester to fund the community-wide Coordinated Entry system and the Rapid Rehousing Partnership to maximize community resources to move homeless or at risk of homeless households from shelter/temporary housing to permanent housing as quickly as possible. These programs are coordinated and collaborated with various area service providers, including the Monroe County Department of Human Services (DHS), to better serve those in the emergency shelters; provide workshops for landlords and potential landlords to educate them to MCDHS processes and utilizing the landlord-tenant agreement in lieu of cash security deposits; and continually work to increase the supply of safe, affordable housing units for homeless and other special needs populations. Coordinated entry was utilizing the VSPDAT (now moving to the HAT as mentioned above), a vulnerability assessment tool to assess an individual's needs and insure that homeless households with the highest needs are prioritized in our community's permanent supportive housing programs, insuring that the housing and service needs of homeless households are addressed will lead to increased housing stability and decrease the number of repeat episodes of homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that

address housing, health, social services, employment, education, or youth needs

The increased collaboration and coordination between systems, i.e. homeless, health care, behavioral health, etc., has improved efficiency in serving those being discharged from mental health facilities, corrections programs, victims of domestic violence, veterans, and the chronically homeless. Health home care coordinators, re-entry task force case managers, and other community based organizations work together to ensure that discharge plans include a housing plan to prevent persons from exiting institutions to homelessness. On occasions when persons are discharged to the homeless system, the systems are working together to ensure that households are transitioned to permanent housing as quickly as possible.

Youth being discharged from foster care or other institutional settings typically return to their family of origin or another responsible family member or adult. When no such options can be located, the youth is placed in a community program specifically designed to prepare youth for independent living. Shelters are instructed to immediately contact MCDHS to report the failed discharge plan if a youth is attempting to access homeless services. The youth is then connected to a caseworker who attempts to re-unite the youth with his/her family or other responsible adult and link him/her to appropriate services.

Hospitals are encouraged to not discharge people with no available housing after hours or weekends so that they can first go to MCDHS for assessment and placement into a shelter that can best meet their needs. When this is not possible or patient leaves against medical advice, hospital social work staff are provided with information on local emergency shelters so a referral is made to the shelter that can best meet the person's needs. Hospital staff call the shelter to confirm a bed is available, any required follow-up care is communicated to shelter staff, and the patient is provided with a sufficient supply of medication.

The Monroe County Department of Human Services (MCDHS) Diversion Unit continues to assist those at risk of homelessness with reimbursements for such costs as mortgage payments, auto repairs, and tools/uniforms for jobs. Returns to homelessness have decreased with less stringent compliance demands and automatic lease renewals.

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

Monroe County continued funding Coordinated Entry, which has been fully implemented throughout the CoC geographic area. ESG funded emergency shelters and street outreach programs administer the VSPDAT, a vulnerability assessment tool, to all participants. Coordinated Entry uses the VSPDAT scores and other criteria to compile a prioritization list by name that will ensure that the chronically homeless

and other homeless persons with the highest needs are prioritized for Permanent Supportive Housing (PSH) and Rapid Rehousing (RRH) programs. The CoC encourages all permanent housing programs to utilize Housing First and harm reduction principles that reduce barriers to accessing permanent housing and provide the appropriate level of services to meet the needs of high need individuals. Written standards have been developed and accepted by all persons that include performance measures that seek to reduce the length of homeless episodes, to be more efficient in housing search and placement activities, make linkages of mainstream resources for income supports, health insurance, housing subsidies, etc.

Ex-offenders are most frequently discharged to their families or to independent living under the supervision of parole. NYS Parole has contracts with several community agencies to place ex-offenders when no other housing can be located. The Veterans Administration (VA) and the Veterans Outreach Center (VOC) will continue to exclusively serve homeless veterans in the CoC geographic area. The VA and RHA collaborate for the HUD VASH program and have developed the local referral/application process and coordinated support services.

All HUD waivers made available during COVID have ended. The numbers of persons entering the homeless system are trending back up to the historical levels in this community prior to COVID. It has consistently become more difficult and time consuming to complete the housing search process for the PSH and RRH programs. Coordinated Entry facilitates a Landlord Engagement workgroup that is trying to increase the number of landlords who are willing to provide units for the PSH and RRH programs.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Coordination between the Rochester Housing Authority (RHA), the Fairport Urban Renewal Agency (FURA), private and governmental health and mental health service agencies are enhanced through the county's support of RHA and FURA social services programs. RHA and FURA offer programs to lessen the impediments for low-income families to move to higher income areas within Monroe County, such as Project Based vouchers, security deposit assistance, higher payment standards for low-poverty areas, assistance in finding suitable housing, and landlord outreach.

RHA continues to provide quality affordable housing and services for its residents. RHA meets regularly with RHA resident councils, resident Board Commissioners, staff and neighborhood associations to address needs and discuss upcoming projects. RHA has also established a Resident Relations Committee of the Board that meets monthly with staff to discuss needs of public housing residents. All suggestions and recommendations from these sources are taken into consideration when preparing the Annual and five-year Capital Improvement plan which outlines capital projects for its Public Housing properties. Due to ever changing conditions, items are prioritized but can fluctuate within the plan from year to year as priorities change. RHA continues its planning efforts to preserve and increase the inventory of RHA-owned or controlled properties and grow their financial assets. One objective is to transform public housing properties, which have been identified through the HUD Rental Assistance Demonstration (RAD) program and other means as practical, by developing RHA owned properties into mixed-income and multi-family housing, and to develop resources to improve the quality of existing housing stock. RHA plans on accomplishing these goals using property needs assessments, resident input, finalizing and submitting financial information to HUD and identifying and prioritizing additional qualifying properties for transition through RAD. Currently, RHA is working on three RAD projects and one affordable housing new development project. RHA, along with its development partner, have applied for the NYS HCR Multifamily Finance 9% RFP and were awarded for the new development of its Fernwood Avenue site with new construction of additional 65 units. This project is expected to close in late 2025. RHA's RAD project, Parliament Arms-Fairfield Village is under construction and almost complete. RHA's Federal St – Scattered sites is complete with all but one unit occupied. RHA has created a "pipeline" of projects that will require LIHTC funding. A third RAD project is centered around the Glenwood Gardens site where a redevelopment design is in progress that will provide new affordable housing of multiple designs with increased density and amenities. RHA has completed property needs assessments on properties to identify needs to assist in the prioritization of capital improvement and preservation projects.

Incorporating stakeholder input into strategies and actions to determine priorities will also be part of this process. This effort is well under way and both physical and environmental assessments are in progress currently with financing and resident engagement opportunities in the works.

RHA continues to utilize its Capital Fund Program awards to address capital needs at its public housing properties in alignment with its "Change the Face of Public Housing" initiative. RHA's Resident Advisory Board along with RHA staff meets annually to develop an annual and comprehensive 5-year plan for capital improvements that address the needs of their properties and the needs of the residents. RHA meets with property management and maintenance staff quarterly to prioritize and address projects.

Many capital projects are completed each year and RHA makes a concerted effort to utilize MWBE and Section 3 contractors to do the work.

Con't Actions taken to address needs of public housing

Although the Fairport Urban Renewal Agency (FURA) does not administer any public housing units, the agency does provide Section 8 vouchers to 497 low-income families and individuals. Section 8 rental assistance is provided in a number of affordable housing projects funded by Monroe County HOME funds. FURA maintains 46 new Project Based Vouchers (PBV) throughout various senior housing projects and is expecting to go under contract with twelve (12) more by the end of 2025 or early 2026. FURA is awaiting word related to potential sweeping changes to the Housing Choice Voucher program. Until more information is available, FURA will continue to delay issuing new vouchers to families on the wait list. Payment standards were established for 2025 at about 100-101% of the FMR's, erring on the side of caution for the expected funding deficits.

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

RHA is committed to improving communication between management, RHA residents, and program participants, and continues to work with area partners to provide services and opportunities. RHA will continue to develop and promote RHA's Section 3 program, resident councils, and advisory board. RHA continues to encourage and support residents in organizing and participating in resident councils and assist them with trainings, events, and budgeting. There are currently 10 sites that have active resident councils and one jurisdiction-wide resident council that represents all residents. The council presidents are members of the RHA Resident Advisory Board and work with management in developing and revising the 5-year agency plan, annual operating budget, capital fund budgets, and occupancy policies. RHA has two Resident Commissioners on its Board who bring a lot of value to the organization as they routinely go around to sites and speak to residents and bring their concerns and kudos to management and the Board. They are both included in many planning activities throughout the year. RHA has established a Resident Relations Committee that meets monthly to discuss resident concerns and management issues. This committee now includes all resident council presidents. Collaboration on resident safety initiatives, services available, and additional services needed are all part of the discussions. RHA hosts multiple events throughout the year to bring residents together and increase social activities.

The Rochester Housing Authority's Resident Services Department has partnered with the City of Rochester's Financial Empowerment Center to provide free financial counseling for residents to equip them with skills in budgeting, money management, and credit repair. This program is exhibiting success as many referrals have and are being made. RHA's collaboration with organizations such as: Rochester Works, RMAPI, the Housing Council at PathStone, and Neighborworks provides residents with homebuyer counseling, so they gain the tools and resources to make informed home buying decisions. Resident Services staff provides families with on-going service coordination to help them achieve goals of self-sufficiency through its Family Self-Sufficiency (FSS) and Resident Opportunity Self-Sufficiency

(ROSS) programs. Barriers to the achievement of those goals are identified and addressed through referrals to various community agencies that can help the family to improve or maintain their independence. RHA recognizes graduates of these programs each year.

Con't Actions taken to encourage public housing residents

RHAs Resident Services department continues to assist with resident needs and actively engage in homeownership opportunities and self-sufficiency program development. On September 12, 2000, HUD published the final rule for the Homeownership Voucher Program adding the homeownership option to the existing tenant-based voucher assistance program. The homeownership option allows public housing authorities to subsidize the family's mortgage instead of rent. The maximum length of assistance is 15 years if the initial mortgage of the home has a term of 20 years or longer. For a mortgage term of fewer than 20 years, the maximum term of assistance is 10 years. There is no maximum assistance term for disabled and elderly families provided they maintain program eligibility. RHA has begun its Section 32 Homeownership program where Public Housing Residents can purchase a Public Housing home. Current residents will be given first option to purchase the home. RHA may use capital funds and/or operating reserves to renovate designated public homeownership plan that will include Section 32 Homeownership homes. Currently, RHA has 7 Public Housing residents who are eligible to purchase their home and RHA submitted its application to the HUD Special Applications Center (SAC). RHA has another 30 residents in various stages of becoming eligible to purchase their Public Housing home. RHA has developed a post homeownership program to assist families in maintaining their homes and ensuring homeowners have somewhere to go for assistance when they need it. RHA intends to increase utilization of homeownership vouchers and increase outreach efforts. RHA's first homeowner closed on their home in 2001. To date, 261 people have purchased their own home, with 14 this past year.

Actions taken to provide assistance to troubled PHAs

The Rochester Housing Authority and the Fairport Urban Renewal Agency are not a troubled public housing authority.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Monroe County's Department of Planning and Development conducts training sessions every fall and spring to support Land Use Decision-Making in Monroe County. These workshops offer fundamentals on Land Use Planning and Zoning, the NYS Environmental Quality Review Act, Land Use Law, and in 2025 will focus on zoning and the state of the housing market in Monroe County. The Land Use Law and Housing session contain a brief overview of laws related to affordable housing, inclusionary zoning, and exclusionary zoning. These trainings are open to anyone and discounts are generally available for those in financial need, non-profit employees, veterans, and others upon request. The Department also administers the review of municipal law revisions, rezoning, and site plan and subdivision applications and regularly comments on measures to improve zoning ordinances, land use controls, and site plans.

Additionally, Monroe County is in the process of updating its Comprehensive Plan. This process and plan will have recommendations about the future of land-use and affordable housing throughout Monroe County. Although it is up to municipalities to implement these recommendations, Monroe County can lead the way by identifying strategies and best practices that Monroe County municipalities can undertake. The planning process is anticipated to be completed in 2026.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The greatest obstacle to meeting underserved needs continues to be limited CDBG, HOME, and ESG program funds. The demand for resources and housing, as the cost to rehab and/or purchase a home is increasing rapidly, particularly in the area of community services and the cap on public services limit the ability for Monroe County to provide additional funds to meet the demands. As previously mentioned, in the 2024-25 program year, CDBG funding was provided to continue support of LifeSpan's Safety and Security for Seniors Program. LifeSpan provided 490 senior households with minor home repairs and fall safety features so they may continue to age in place. Some of these items include shower grab bars, transfer benches for tubs, shower chairs, raised toilet seats, smoke detectors, and fire extinguishers. Thirty-Nine (39) seniors received direct fraud intervention with everything from help contacting the police and/or LawNY, reporting to the Federal Trade Commission (FTC), having their contact info added to the no call list and more. During the course of the year the program also provided direct education to over 1,900 seniors to help them avoid falling victim to predators. Below are examples of cases where seniors in the County who were scammed and subsequently received assistance through the program:

Female, 71 years old – involved in a romance scam for approximately two months in 2025. She sent the person gift card codes at their request, starting out with low denominations and then increasing them when asked to do so. She estimates that the criminal took between \$11,000 and \$12,000 from her.

Female, 72 years old – got involved in a celebrity romance scam and subsequent investment scam. The scammer was impersonating a celebrity comedian from Europe who talked to her for awhile and then shared that his hobby was Bitcoin, and he promised her she could make a lot of money in a month's time. He walked her through all the steps online to make the investment and she lost a total of \$60,000, \$10,000 of which was a loan she had taken out at the imposter's recommendation.

Male, 73 years old – victim of a refund and remote access scam. The client wired out \$70,000 after the scammer manipulated his online account to make it seem like they had refunded him accidentally for \$70,000.

Female, 67 years old – client was a victim of a tech support scam. The client removed \$30,000 from her bank in cash and put it in a cardboard box. The client then met the scammer in person who she believed was an employee of Bank of America and gave them the box/money for safe keeping.

Con't Actions taken to address obstacles to meeting underserved needs

Monroe County also provided ESG funds to HOPE Ministry (including Penfield Hope) in the amount of \$38,000, and the Catholic Charities Family and Consumer Services for Homelessness Prevention for \$15,000. Through Coordinated Care Services, Inc. we were able to provide Rapid Rehousing services, and Coordinated Entry services to our community. Coordinated Entry is operated in coordination with Partners Ending Homelessness (PEH), the local CoC. Person Centered Housing Option (PCHO) provides Street Outreach/Coordinated Access services within our community. PCHO conducts case management and develops relationships with some of our most vulnerable populations.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Monroe County Community Development continued to enforce actions specific to its housing programs in lead-based paint hazard identification, disclosure, and reduction. Lead-based paint hazard activities continue to make up a significant proportion of the repairs undertaken in the Home Improvement Program. In 2024, 1 risk assessment, 29 clearances, and 8 visual inspections were conducted for the Home Improvement Program by Proway Management. Proway Management, a Rochester lead-based paint testing firm is contracted to provide risk assessments, visual inspection, and clearances services for the Home Improvement Program when homeowners outside of the city of Rochester are looking for housing improvement assistance.

The Monroe County Department of Public Health's Lead Poisoning Prevention Program is funded by the New York State Department Of Public Health (NYSDOH). The current grant known as "Childhood Poisoning Prevention Program +" has been approved for a contract period of 10/1/21 – 9/30/26 with a total of \$5,175,000. The lead program conducts medical case management and environmental inspections for children with a known blood lead level $\geq 5\mu\text{g/dl}$. In 2024, the lead program identified 287 children with elevated blood lead levels. Inspections of housing units associated with the children were conducted in 267 units and 167 units were identified with lead hazards.

In 2023, New York State adopted Section 1377 of the Public Health Law (PHL) that requires a State rental registry and proactive inspections to identify lead hazards. The New York State Department of Public Health (NYSDOH) is drafting new regulations to address the new PHL. In 2024 MCDPH received two (2) new grant programs to administer the new regulation and provide direct lead abatement remediation cost to owners of eligible multi-family dwelling where lead hazards are cited. The first grant to implement the rental registry and inspection program is the New York State Rental Registry (RR) & Proactive Inspection Program. The RR grant was awarded for 4/1/2024-3/31/2029 for a total of \$7,539,500. Monroe County has entered into an Intermunicipal Agreement with the City of Rochester to implement the new rental registry and inspection process. A second grant is the Leading in Lead Prevention Pilot Program (LEAD), and is a pilot program to manage and provide direct funding for lead abatement costs on eligible units. The LEAD grant was awarded for 4/1/2024-3/31/2026 for a total of \$2,997,595. An estimated 75 multi-family rental units will receive funding of up to \$40,000 for lead remediation costs. Construction activities for the grant will start in the fall of 2025.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Monroe County included the continuation of existing programs that promote a stable living environment and reduce dependency and poverty primarily caused by unemployment, underemployment, housing conditions, and cost burden. Programs that address a stable living environment include the Home Improvement Program, the Homeownership Program, Expanding Housing Opportunities, Foreclosure Prevention and Home Equity Conversion Mortgage (HECM) counseling. In addition, many of the public facilities projects prevent issues that could cause property damage by rehabbing systems or replacing aging infrastructure before catastrophic damage occurs. Monroe County has seen an increase in sewer system projects as well as drainage projects due to the increasing frequency and intensity of storms. HESG funds were allocated to four (4) agencies, Coordinated Care Services Inc., Webster HOPE (with a subcontract with Penfield HOPE), Person Centered Housing Options, and Catholic Family Charities and Community Services administering five (5) programs to provide critical services to homeless and at-risk individuals and families. Collectively these programs helped prevent homelessness, financial hardship, institutionalization, and poverty.

Monroe County Department of Human Services is the primary provider of public assistance benefits for poverty-level persons, and, therefore, has the greatest capacity to reduce the number of poverty-level families. Housing efforts, particularly emergency housing, are coordinated with the Continuum of Care (CoC) and other community-wide affordable housing agencies.

The Monroe County Department of Human Services funded a program with the Rochester Rehabilitation Center named Paths to Empowerment Program that assists families with transitioning from reliance on public benefits to employment. The program provides linkages to community based services such as childcare, transportation assistance, etc., that will increase employment stability. Other available services offered include programming on financial literacy, soft skills, among other resources.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Community Development works closely with all applicable public, private, and government entities within the Monroe County organizational structure, as well as continues to strengthen and expand existing public and private sector coordination, enhance collaboration, and communication, improve program delivery, and identify and build innovative partnerships throughout our community. During the 2024-25 program year, Monroe County staff continue to participate in the Continuum of Care (CoC), locally renamed Partners Ending Homelessness in 2019. Staff participates on the Administrative Board and CoC subcommittees: Budget/Adhoc/Finance Subcommittees, Chronically Homeless Workgroup, and the Homeless Services Network meetings.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Community Development works within Monroe County's organizational structure, with the City of Rochester, the Rochester Housing Authority, local and state agencies and service providers, developers and community organizations to coordinate programs and services while seeking new avenues of inter-governmental, public and private partnership opportunities to improve efficiencies and enhance the delivery of services. The County has re-engaged the Council of Governments group, which had proven to be an innovative mechanism for new collaboration among the towns and villages throughout Monroe County to share ideas and discuss collaborations and shared services.

Monroe County, in partnership with The Housing Council also hosted two (2) Home Fairs during the program year. The 2024-25 Fall and Spring Home Fairs were held at the MCC campus in the city of Rochester and Monroe Community Hospital in the town of Henrietta, respectively, which were accessible and at convenient locations for all residents of the county. Through the Home Fair residents of Monroe County were able to access resources and information related to Homeownership, Home Repairs, Tenants Rights, and Affordable Rental Housing Options with over 20 vendors (including representatives from the City of Rochester, Rochester Housing Authority, non-profit organizations, banks offering first-time homebuyer incentives, non-profit legal representatives, and the Monroe County Department of Public Health providing education on lead safe practices). Both Home Fairs saw over 100 attendees with many staying most of the morning to attend the multiple breakout sessions and receive direct education and information from HUD certified Housing Counselors.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Monroe County continues to be proactive about taking steps to improving access to fair housing options and improving fair housing conditions throughout the County. Monroe County has implemented a strategy of continuous analysis of the latest fair housing data. Monroe County compiles this data, which has allowed Monroe County to have a real-time understanding of potential impediments to fair housing and how they impact housing conditions in Monroe County. This is achieved via data analysis and public engagement. Monroe County compiles housing data from a variety of sources (American Community Survey, American Housing Survey, National Association of REALTORS, National Association of Home

Builders, among others) into rental housing profiles, home ownership profiles, and lending profiles. Actively reviewing fair housing metrics on a rolling basis allows for Monroe County to plan for implementing appropriate fair housing opportunities. The County also uses this analysis to review current projects in order to compare goals and recommendations from the County's Analysis of Impediments to Fair Housing Choice to projects and strategies implemented in the county.

Monroe County provides opportunities for residents to interact with housing resource providers via the biannual home fair hosted in partnership with the Housing Council at PathStone. This event features homebuyer education, opportunities to meet community partners, opportunities to connect residents with home repair resources, application assistance, information about affordable rental options, and gives residents a chance to meet Monroe County Community Development staff to voice concerns. These events are held in-person in an accessible space at convenient times twice per year. This strategy of community engagement increases awareness of programs available to Monroe County residents, increases community support for initiatives Monroe County takes on, and helps Monroe County refine programs to meet the needs of residents.

Monroe County continuously monitors federal fair housing policy updates to ensure compliance with all applicable federal fair housing rules. The Civil Rights Act of 1968, Title VIII, commonly known as the Fair Housing Act of 1968 (42 U.S.C. 3601) states that it is the policy of the United States to provide fair housing throughout the country. This Act prohibits discrimination in the sale or rental of housing, as well as the provision of financing or brokerage services, including denying or otherwise making unavailable a dwelling to any person because of race, color, religion, sex, national origin, disability, or familial status.

The continuation of Monroe County's Community Development programs has progressed in increasing housing affordability. Access to fair housing choices can be found in the total number of housing units in suburban Monroe County with an increase of 3% between 2018 and 2023. Additionally, there is an approximate 6% increase in the total number of renter-occupied units in Monroe County during this time. Areas with the highest percentage of growth include 3-4 unit buildings, 20-49 unit buildings, and 50+ unit buildings.

In addition, there was an increase in the percentage of affordable housing units in Monroe County during this time among both renter and owner occupied units. Between 2020 and 2025, the percentage of affordable units for residents at 50% of the HUD Area Median Family Income (HAMFI) increased from 22% to 23% among renters, and from 10% to 11% among owner occupied units. While issues continue to exist regarding affordability, more affordable housing units have become available since the last plan cycle, evidence that housing programs being managed by Monroe County are yielding successful results.

Can't Identify actions taken to overcome the effects of any impediments

Monroe County is taking the appropriate steps to ensure that its Analysis of Impediments to Fair Housing Choice remains up-to-date and relevant living documents. The County's Analysis of Impediments to Fair Housing Choice document was most recently updated in 2020. This document is

continuously referenced, and analysis in it has been updated as deemed necessary as trends in fair housing changes in Monroe County. The updated document incorporates the most current available data on demographics and mortgage originations from multiple sources to provide a comprehensive snapshot of long term and emerging trends that may impact access to housing choice. This document not only allows the County to identify existing impediments but also provides a metric to track progress made in affirmatively furthering fair housing. Monroe County has formed meaningful partnerships with New York State, HUD, property developers, property owners, public housing authorities, community development consultants, local municipalities, and local community groups in implementing housing plans and identifying potential impediments to fair housing choice in Monroe County. Monroe County works with local community development consultants to continuously monitor fair housing data and metrics across Suburban Monroe County, and to prepare for potential changes in federal fair housing policy. These actions include the analysis of annual action plans for community development block grant funding in reference to impediments to fair housing identified in Monroe County's most recent analysis of impediments to fair housing choice. These actions also include additions to County public hearings, with fair housing discussions being a part of regularly scheduled community development public hearings. The Monroe County Fair Housing Action Plan works to eliminate barriers to affordable housing choice by laying out priority areas including the provision of fair housing education and outreach; increasing the supply of assisted housing; promotion of sustainable minority homeownership; and expansion of appropriate housing opportunities for minorities, seniors, persons with disabilities, and homeless populations. Monroe County continues to offer their annual land-use decision making classes. These classes address issues that planning and zoning board members may face, including applications concerning site and land use planning issues relating to the development of affordable housing. Participants gain insights into local housing supply and demand, zoning patterns, and the growing need for diverse housing types, including starter homes, townhouses, rental units, and accessory dwelling units (ADUs). There are a variety of real estate listing websites operating in Monroe County, including public-facing websites such as Zillow, Realtor.com, Redfin, Trulia, Homefinder, homes.com, and HomesteadNet, among others. The primary internet source for detailed information on properties listed for sale in the greater Rochester and Finger Lakes region is HomesteadNet, owned by the Greater Rochester Association of Realtors (GRAR). GRAR continues to take steps to advertise HomesteadNet broadly and has added the ability for housing choice for buyers to get contact information for individual realtors based on language, thereby enhancing housing choice for buyers with limited English proficiency. GRAR is committed to inclusive advertising practices and uses diverse human models to reflect the diversity of this community. The Monroe County Fair Housing Action Plan is designed to increase and sustain first-time homebuyers in the private market, paying particular attention to an increasing diverse population of homeowners in Monroe County. The Home Ownership Assistance program, administered by the Housing Council at PathStone provided counseling education, referral, and financial assistance to low-income persons in Monroe County trying to buy their first home.

CR-40 - Monitoring 91.220 and 91.230

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

Monroe County Community Development (CD) staff conducts on-site monitoring visits on an annual basis for all CDBG, HOME, and ESG funded programs and projects, as appropriate to ensure that contractors and subrecipients are performing programs and projects in accordance with applicable laws and regulations and that performance goals are met. CD monitoring strategy for the CDBG, HOME, and ESG programs consists of the use of Monroe County financial standards, systems, and procedures to ensure accuracy. These serve as a guide to successfully measure fiscal, regulatory, and programmatic performance, and compliance of all activities identified in the Consolidated Plan. The policies also apply to the activities of the HOME program to provide the most effective methods of reviewing, evaluating, and monitoring the performance of all sub-grantees, project elements, and source documentation, employee payroll/timecards, income eligibility, and overall compliance of program budgets. CD staff are in constant communication with municipal partners, contractors, subgrantees and subrecipients throughout project construction and program implementation to ensure that projects are completed within the agreed upon time frame, environmental reviews are completed, as needed, and programs are completed based on approved scope of services and within budget.

CD staff conduct on-site monitoring and inspections. For all CDBG public services and ESG funded projects, reviewing client files, randomly selected to ensure that all participants meet the income and program guidelines. Public Services and ESG sub-recipients and sub-contractors are required to supply a report that includes up-to-date performance measures and year to date totals on a quarterly basis throughout the year along with voucher submission to allow for continuous monitoring of outcomes and goals and for immediate intervention to help rectify any gaps in performance that may occur. Claim vouchers for public service and ESG funded programs are submitted quarterly (monthly vouchering is available upon request) with progress reports and statistical data of services performed and beneficiaries served by income, age, residence in our program area, ethnic background, and other data.

Public works and infrastructure projects and affordable rental housing projects are monitored during construction to ensure project progress and final completion, including on-site employee interviews. Staff work with sub-recipients and sub-contractors on reporting fiscal and programmatic data simultaneously to achieve timely reimbursements.

For all projects and programs, back-up documentation, which must accompany the claim vouchers are project and program specific, but generally include invoices for project materials purchased, personnel

records for labor involved, a detailed scope of services performed, and other data needed to evidence project costs.

With new guidance made available regarding risk assessment monitoring and the recently instated Nation Standards for the Physical Inspection of Real Estate (NSPIRE) property standards, Community Development is in the process of reviewing our monitoring and inspection policy and procedures to make the process more streamlined and comprehensive. This, in addition to being short staffed, annual monitoring and inspections were not completed, however, CD staff intend to complete the required monitoring and inspections during the 1st quarter of 2026, as required.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Monroe County's Citizen Participation Plan allows residents, steering committee members, and interested parties to provide comments on the Annual Action Plan, the Five-Year Strategic Plan, as well as the Consolidated Annual Performance Evaluation Report (CAPER). Public notices were also published for project and funding changes and the Finding of No Significant Impact (FONSI)/Request for Release of Funds (RROF), which includes any projects that would trigger an environmental assessment.

Monroe County residents, steering committee members, and interested parties have an opportunity to comment on the Consolidated Annual Performance and Evaluation Report (CAPER) by submitting comments to CDGrants@monroecounty.gov during the 15-day public comment period from Oct 3 - Oct 22, 2025. A notice was published with the Daily Record on October 3, 2025. In addition, the draft CAPER was posted on the Community Development page of the Monroe County website <https://www.monroecounty.gov/planning-community>.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Monroe County does not have major changes in program objectives during the 2024-25 program year.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Monroe County staff conduct monitoring and on-site inspections annually. For 2024, fifteen (15) rental housing projects were conducted to ensure compliance. Staff review tenant files for compliance, including income determinations, re-certifications, VAWA forms, and inspected at least 20% of the HOME units to ensure physical property standards were maintained. During monitoring visits, minor physical issues were identified, which were addressed with each respective property manager and immediately corrected. Four (4) additional properties will be inspected in October and November. Properties not inspected were not due for inspections this year. Specific property information on individual reviews is attached in the monitoring report at the end of the CAPER.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

Monroe County implements its HOME program consistent with all statutory requirements pertaining to affirmative marketing, discrimination, and equal opportunity, which are contained in 24 CFR Part 92 of the HOME Program regulations. County funded affordable development projects require an affirmative marketing plan. Affordable rental housing projects market vacant units to appropriate public housing agencies and the Housing Council at PathStone. Monroe County funded affordable housing projects have taken a streamline approach to Affirmatively Fair Housing Marketing strategies by sharing email list with developers to reach those who are least likely to apply for suburban affordable housing prior to lease up. This includes Lifespan contacts and targeted news print advertisements. During monitoring, if Affirmative Marketing strategies are antiquated, property managers are asked to update plans with suggestions of new strategies and opportunities.

In addition to Section 3 efforts, general contractors associated with the development of affordable rental housing also handle outreach to minority- and women- owned businesses when soliciting for subcontractors. Many of the contractors are now partnering with a third party to manage their MWBE and Section 3 requirements. This has resulted into more opportunities for YouthBuild participants. The results of these efforts are reflected in the Contractor and Subcontractor Activity Report (HUD 2516) form submitted annually.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Monroe County received \$171,011 of HOME program income during the 2024-25 program year. To date, \$316,406.10 was expended during the program year on seventeen (17) Home Improvement Program projects and one (1) First-time homebuyer downpayment assistance direct-subsidy. Of the 18 households assisted, 16 homeowners identified as White, 13 non-Hispanics and 3 Hispanic, two (2) head of household homeowners identified as Black, 1 non-Hispanic, and 1 Hispanic. Four (4) household incomes were within the 0-30% Area Median Income (AMI), Ten (10) household incomes were within the 30-50% AMI, two (2) household were within the 51-60% AMI, and two (2) household income were within the 60-80% AMI. Thirteen (13) households are female head of households and five (5) are elderly. Additional program income was spent on Administration costs.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Monroe County provided HOME funds to a variety of programs and projects including for the development of affordable rental housing, the acquisition rehab resale program to make available additional single family residential properties for sale to income eligible first-time homebuyers, and the Home Improvement Program projects to maintain property value and stabilize the community. The Home Improvement program is made available to income eligible homeowners throughout the 19 towns and 10 villages within Monroe County.

Monroe County provided funding for the development of St. Leo Senior Apartments in the village of Hilton for seniors, age 55+ with units set-aside for the frail elderly. Construction was completed Decemeber 2024 and lease-up was completed during the early part of 2025, however, final draw and reporting documents were not received and drawn until August 2025.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	1	0	0	0
Total Labor Hours		58,166			
Total Section 3 Worker Hours		14,681			
Total Targeted Section 3 Worker Hours		6,773			

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.		4			
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.		1			
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.		1			
Held one or more job fairs.		1			
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.		1			
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

Section 3 outreach efforts were contracted by the affordable rental housing developer to the Renaissance Group, assisting developers, contractors, and subcontractors seek Section 3 and Targeted Section 3 clients. Banners featuring QR codes for a contactless application process were displayed on-site, and the flyer was digitally shared with the local community.

The Project conducted a YouthBuild site visit, compiled a list of YouthBuild participants meeting Section 3 criteria, shared it with on-site subcontractors, and posted five job ads for the project, prioritizing Section 3 candidates and businesses owned by low-income individuals.