

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

2025-2026



First-Time Homebuyer



First-Time Homebuyer



St. Leo Senior Apartments, Village of Hilton



ADAM J. BELLO
COUNTY EXECUTIVE

Public comment period

October 6 - 22, 2026

Department of Planning and Development

Ana Liss, Director

1150 CityPlace, 50 West Main Street

Rochester, New York 14614 Phone

(585) 753-2000

Fax (585) 753-2028

www.monroecounty.gov

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.

The Monroe County Consolidated Annual Performance Evaluation Report (CAPER) prepared by the Community Development Division of the Department of Planning and Development, evaluates the expenditures and strategic milestones achieved utilizing federal grant funds awarded by the U.S. Department of Housing and Urban Development (HUD). The 2025-26 program year marks the first year of the 2025-2029 Five-Year Consolidated Plan.

This period also represents historical milestones for Monroe County's federal resource allocations, marking the 50th year of the Community Development Block Grant (CDBG) funding, the 34th year of the HOME Investment Partnerships Program (HOME), and the 19th year of the Emergency Solutions Grants (ESG) program. Collectively, these program channel more than \$3 million annually into suburban Monroe County. These resources support critical housing, public infrastructure, economic development, and public service initiatives designed to benefit low- to moderate- income households, senior citizens, and individuals with special needs.

The Community Development division administers these HUD-funded initiatives on behalf of the 27 towns and villages comprising the County's Community Urban County consortium (17 towns and 10 villages). While nearly all Monroe County municipalities participate in the consortium, the City of Rochester, the Town of Greece and the Town of Irondequoit receive independent CDBG allocations directly from HUD. However, Greece and Irondequoit participate in the County's HOME consortium bringing membership to 19 towns and 10 villages.

The CAPER details annualized project outcomes and new program initiatives aimed at advancing the following core strategic objectives:

- Affordable Housing: Developing accessible housing and homeownership opportunities for low- to moderate- income residents, prioritizing municipalities currently lacking CDBG or HOME-financed affordable units.
- Housing Preservation: Repairing and conserving existing housing stock.
- Infrastructure Enhancement: Improving essential public infrastructure within low- to moderate- income areas.
- Economic Empowerment: Providing job training and economic development opportunities for low- to moderate- income individuals and populations with special needs.

- Public Service: Providing essential community services that promote homeownership, fair housing, and housing stability.
- Programmatic oversight: Effectively executing planning and administrative services

During the reporting period, Monroe County successfully leveraged 2025 allocations alongside unexpended prior-year CDBG and HOME funds to expand affordable housing options and execute capital infrastructure improvements across suburban towns and villages. Concurrently, ESG funds were deployed strategically to advance homelessness prevention and rapid rehousing initiatives. Overall, performance outcomes outlined in this CAPER met or exceeded the benchmarks established in the 2025-26 Annual Action Plan.

Despite these positive outcomes, program implementation encountered systemic challenges related to contractor capacity and labor shortages, which affected both housing and the broader economy. Within the Home Improvement Program, beneficiaries experienced substantial difficulties securing competitive bids from qualified contractors. Furthermore, sustained real estate appreciation restricted the capacity of the County's Community Housing Development Organization (CHDO) partner to acquire properties for the Acquisition, Rehabilitation, Resale program, subsequently limiting inventory for eligible first-time homebuyers.

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	50	45	90.00%	55	45	81.82%

Develop affordable housing opportunities	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	15	0	0.00%			
Develop affordable housing opportunities	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	15	5	33.33%	15	5	33.33%
Improve access to and quality of public facilities	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	12830	5505	42.91%			
Improve access to and quality of public facilities	Non-Housing Community Development	CDBG: \$	Other	Other	1	0	0.00%			
Improve and modernize public infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	29945	3145	10.50%	8555	3145	36.76%

Job training, job placement, economic advancement	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5	0	0.00%			
Job training, job placement, economic advancement	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Jobs created/retained	Jobs	1	0	0.00%			
Provide and expand access to public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	8430	1974	23.42%	1616	1974	122.15%
Provide and expand access to public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	50	778	1,556.00%	384	778	202.60%
Provide and expand access to public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	65	96	147.69%			
Provide and expand access to public services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Homelessness Prevention	Persons Assisted	225	69	30.67%			

Provide planning and administrative services	Planning & Administrative Public Services (Community Development)	CDBG: \$ / HOME: \$ / ESG: \$	Other	Other	1	1	100.00%	1	0	0.00%
Repair and conserve existing housing stock	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	325	54	16.62%	70	54	77.14%

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.

Monroe County contains an estimated 341,885 housing units, with approximately 70% (236,595 units) constructed prior to 1980. Because the vast majority of the local housing stock predates the 1978 federal ban on residential lead, mitigating environmental hazards remains an urgent public health and infrastructure priority. The Home Improvement Program (HIP) addresses this risk directly by integrating stringent interim lead controls and stabilization measures for all eligible home rehabilitation projects.

Consistent with the goals and objectives outlined in the 5- Year Consolidated Plan and the 2025-26 Annual Action Plan, the Home Improvement Program (HIP) continues to fund essential repairs that preserve existing housing stock. Activities include: Roof, window, and door replacements; Americans with Disabilities Act (ADA) accessibility upgrades; Plumbing and electrical service modernization; Essential mechanical system replacements (furnaces, hot water tanks, and HVAC systems).

During the 2025-26 Program year, 54 housing rehabilitation projects were completed utilizing Community Development Block Grant and HOME Investment Partnerships (HOME) program as follows: CDBG:37, HOME:17, totaling \$999,656.55 (CDBG: \$659,004.55; HOME: \$340,652) with an average project cost of \$18,512.16. These projects were completed in the towns of Brighton, Chili, Clarkson, Gates, Greece, Hamlin, Henrietta, Irondequoit, Parma, Penfield, Perinton, Sweden, Webster, town/village of East Rochester, villages of Churchville, Hilton, 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 70 potential First Time Homebuyers. The Housing Council provided 6 pre-purchase workshops to 72 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, five (5) received direct subsidies for closing cost and/or down payment assistance totaling \$50,000 (\$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 counseling to 42 homeowners facing foreclosure, 7 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 5 landlord education classes with 54 people in attendance and fielded approximately 612 calls to the information hotline from suburban residents for topics including housing options, tenant rights, and where to find rental assistance.

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

As identified in the Monroe County AI, the population of Monroe County and the City of Rochester Metropolitan Area has gotten older. As such, Monroe County continued to fund the Home Safe Home (fka: Safety and Security for Seniors) Program, administered by LifeSpan of Greater Rochester. This initiative delivers critical services to older adults in suburban Monroe County including fall prevention, safety education, and fraud intervention. During the program year, Lifespan exceeded all proposed annual goals and outcomes due to high demand: home repairs and fall prevention: minor home modifications and fall prevention services to 485 residents, including but not limited to the installation of grab bars, handrails, and shower seats to enable seniors to safely age in place; fraud prevention: direct intervention was provided to 43 seniors who fell victim to scams. LifeSpan staff delivered targeted guidance and mediated with family members, law enforcement, legal counsel, credit bureaus, and financial institutions to recover lost and stolen monies; community education: LifeSpan hosted 67 scam prevention workshops across suburban Monroe County throughout the year where 1,400 seniors received training to identify and avoid fraudulent on-line, in-person, and phone interactions. During the reporting period, Monroe County completed eleven (11) public facilities and improvement projects across

multiple suburban municipalities. Projects were completed in the towns of Gates (2024-\$50,000; 2025-\$55,000), Henrietta (2024-\$80,000; 2025-\$55,000), Parma (2021-\$75,000)and Sweden (2024-\$65,000), town/village of East Rochester (2024-\$45,000; 2025-\$60,070) and in the villages of Brockport (2024-\$42,106 final voucher amount, which differs from the 2024 CAPER), Scottsville (2024-\$50,000), and Webster (2025-\$80,000). Completed projects included sanitary sewer repairs, road and roadside gutter improvements, and sidewalk replacements compliant with Americans with Disabilities (ADA) standards. These projects mitigate public infrastructure hazards, improve the appearance of the entire neighborhood, and support local economic development by attracting new businesses and residents. Monroe County allocated \$400,000 to Qualitrol Company, LLC as part of an economic incentive package. This investment secured the company's expansion within the county, preventing out-of-state relocation, averting unemployment, and create more jobs. The funding directly supports the creation or retention of 45 jobs, with at least 51% of those jobs reserved for workers from households earning below 80% of the Area Median Income (AMI). Construction completed in July 2026 on Churchview Commons, a HOME-funded affordable rental housing development in the town of Gates. Approximately 45% of the 45 units have been leased, including three (3) HOME-assisted units. Under the Acquisition Rehabilitation Resale program, two (2) homes are currently listed for sale and awaiting qualified buyers. Three (3) properties were acquired and undergoing environmental remediations. These single-family homes will undergo comprehensive rehabilitation to eliminate unforeseen capital expenses for the homeowner. Homes available through this program are restricted to income-eligible first-time homebuyers who have completed pre-purchase counseling with Monroe County's non-profit partner, which protects buyers from overextending financially, overbidding, or being priced out by market investors with no financial constraints. Monroe County, with its Community Housing Development Organization (CHDO) partner, the Rochester Housing Development Fund Corporation (RHDFC) continues to face challenges in expanding the affordable housing pipeline. A highly competitive real estate market-combined with significant increases in material and labor costs-resulted in multiple unsuccessful property bids during the reporting period.

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	1,726	15
Black or African American	159	12
Asian	15	2
American Indian or American Native	3	0
Native Hawaiian or Other Pacific Islander	0	0
Total	1,903	29
Hispanic	33	0
Not Hispanic	2,143	29

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

	HESG
American Indian, Alaska Native, or Indigenous	0
Asian or Asian American	0
Black, African American, or African	0
Hispanic/Latina/e/o	0
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	0
White	0
Multiracial	0
Client doesn't know	0
Client prefers not to answer	0
Data not collected	0
Total	0

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

Narrative

The figures listed above detail the number of low- to moderate-income households assisted through CDBG and HOME programs during the reporting period, categorized by racial and ethnic composition. The CDBG program assisted an additional 269 beneficiaries who identified under "other multi-racial" groups. Because the reporting matrix does not include specific options to document this data, these

individuals were not included in the main table. The total beneficiary count for Public Services is 2,140, which is fully reflected in the Hispanic/non-Hispanic totals.

The ESG program successfully served a total of 2,805 clients. Demographic data for ESG beneficiaries is collected in the SAGE HMIS system and broken down according to categories inconsistent with the table above. For detailed ESG client race and ethnicity data, please refer to the complete report attached to the end of this document.

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	1,952,072	2,172,872
HOME	public - federal	1,408,624	704,126
ESG	public - federal	160,680	136,114

Table 3 - Resources Made Available

Narrative

Monroe County began the reporting period with a \$4,555,859 carryforward balance from the previous program year. During this reporting period, Monroe County disbursed a total of \$1,160,893.67 in HOME funds and earned \$7,245,859 in new match contributions. When combined with the carryover balance, this allows Monroe County to carry forward \$6,955,636 in match funds into the 2026 program year.

Match requirements for both HOME and Emergency Solutions Grants (ESG) programs were met using non-federal resources. Monroe County maintains records demonstrating compliance with HOME match requirements, utilizing a running log and detailed project records that track the type and amount of match contributions by individual project. ESG match contributions achieved a one-to-one (1:1) ratio through cash and/or in-kind resources. Cash match were sources from fundraising, private donations, local grants, landlord-tenant agreements administered through the Monroe County Department of Human Services for security deposits and first-month's rent assistance.

Monroe County invested \$150,000 for the development of Churchview Commons in the town of Gates to add 45 affordable rental units (24- 1-bedroom, 21- 2-bedroom units) for low-income households. Of these, three (3) are designated as HOME units. The county investment leveraged approximately \$16,614,724 in additional funding.

The County has acquired three (3) properties, that are currently in the early stages of rehabilitation. Completion is anticipated in 2027 and will be sold to income-eligible first-time homebuyers. Two (2) projects have completed construction and are currently listed for sale to new eligible homeowners. Total funds invested and leveraged for these properties will be finalized upon the closing of the sales of the properties and finalizing other potential leveraged and match funds.

Monroe County Department of 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 directly benefit low-and moderate- income residents. The Community Development Block Grant Economic Development (CDBG ED) Loan and Grant fund, paired with financing from the County of Monroe Industrial Development Agency (COMIDA) and the Monroe County Industrial Development Corporation (MCIDC), provides vital funding for business start-ups, relocations,

or those expanding in Monroe County. These coordinated economic projects successfully created and sustained job opportunities are made available to low-moderate income individuals.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Town / Village of East Rochester		6	
Town of Brighton		2	
Town of Chili		8	
Town of Clarkson		1	
Town of Gates		22	
Town of Greece		2	
Town of Hamlin		6	
Town of Henrietta		7	
Town of Irondequoit		3	
Town of Mendon		0	
Town of Ogden		0	
Town of Parma		3	
Town of Penfield		2	
Town of Perinton		1	
Town of Pittsford		1	
Town of Riga		0	
Town of Rush		0	
Town of Sweden		5	
Town of Webster		2	
Town of Wheatland		0	
Village of Brockport		1	
Village of Churchville		1	
Village of Fairport		1	
Village of Hilton		15	
Village of Honeoye Falls		0	
Village of Pittsford		0	
Village of Scottsville		2	
Village of Spencerport		2	
Village of Webster		7	

Table 4 – Identify the geographic distribution and location of investments

Narrative

Table 4 - The allocation percentages reflected in Table 4 include projects initiated or funded during previous program years but were completed and final reimbursed during the 2025-26 program year.

Monroe County does not have publicly owned land or properties located within the jurisdiction where HUD funding was expended 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 2026 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 was 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.

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 2025-26 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	27,271,828
2. Match contributed during current Federal fiscal year	145,117
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	27,416,945
4. Match liability for current Federal fiscal year	180,781
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	27,236,164

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
4973	07/09/2026	30,827	0	0	0	0	0	30,827
5034	10/17/2025	21,000	0	0	0	0	0	21,000
5081	03/13/2026	38,000	0	0	0	0	0	38,000
5104	06/10/2026	18,000	0	0	0	0	0	18,000
5105	06/26/2026	30,000	0	0	0	0	0	30,000
5110	09/10/2026	18,000	0	0	0	0	0	18,000

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 \$
123,358	305,193	24,038	0	404,512

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	17,835,570	0	0	0	0	17,835,570
Number	1	0	0	0	0	1
Sub-Contracts						
Number	28	0	0	2	0	26
Dollar Amount	17,835,570	0	0	2,064,536	0	15,771,034
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	178,355,570	0	178,355,570			
Number	1	0	1			
Sub-Contracts						
Number	28	2	26			
Dollar Amount	17,835,570	1,589,188	16,246,382			

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	15	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	15	0

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	25	33
Number of households supported through The Production of New Units	132	45
Number of households supported through Rehab of Existing Units	70	55
Number of households supported through Acquisition of Existing Units	3	0
Total	230	133

Table 12 – Number of Households Supported

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

During the 2025-26 program year, funding uncertainty and the potential freezes on funding caused anxiety among both homeowners and contractors. In addition, material delays and reduced inventory at retail stores, inflation swings, and labor shortages. Additionally, organizational and staffing changes impacted affordable housing initiatives, the broader economy, and the outcomes of funded activities.

Monroe County's affordable rental housing projects rely heavily on other leveraged funding sources. Churchview Commons, a newly constructed rental development in the town of Gates leveraged \$16,614,724 in total funding. The project construction was substantially completed in July 2026, and lease-up is currently in progress. This project made available 45 affordable apartments for income-qualified households. The State of New York is the largest funder of the project, and the project's timeline is primarily attributed to the State funding cycle. Three (3) of the units are HOME-assisted units. Twenty-four (24) units are set aside for YWCA transitional housing funded by New York State's Empire State Supportive Housing Initiative (ESSHI). These units are dedicated to helping single women and families overcome housing crises, recover from trauma, and build long-term economic independence.

Currently two (2) homes are listed for sale and actively seeking qualified buyers, who have completed homebuyer education through the Housing Council at PatStone. Monroe County will continue construction on three (3) additional properties, with the goal of completion prior to the 2026 program year. The County remains committed to continue the work with our Community Housing Development Organization (CHDO) partner to explore all potential properties, making available opportunities for first-time homebuyers to achieve the dream of purchasing a first home possible.

Programs funded by the Emergency Solutions Grant (ESG) continue to face challenges securing rental units due to landlords' unwillingness to accept rental assistance or tenants with limited incomes. Non-profit agencies continue to conduct targeted outreach to recruit landlords, with financial incentives offered when available units are rented to individuals selected from the coordinated entry list. Incentives are also provided to landlords who successfully refer peers willing to rent to low-income tenants. This program has leveraged additional resources from the Monroe County Department of Human Services, working in partnership with local landlords and community organizations to increase access to affordable housing and support housing seekers through the rental application 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	37	2
Low-income	63	19
Moderate-income	80	7
Total	180	28

Table 13 – Number of Households Served

Narrative Information

The outcomes listed in Table 13 reflect households served through the Home Improvement Program (HIP), First Time Homebuyer activities, and Public Services programs during the program year. Eligibility of these programs was qualified based on household size and income. Additionally, while construction on one affordable rental housing project completed within the program year, its final draw will not be processed until the start of the 2026-27 program year. The associated household outcomes have been 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 147 people (133 adults and 14 children. 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. 72 Street Outreach participants exited to a positive housing destination. Of those, 8 entered Rapid Rehousing (RRH) programs and 19 entered Permanent Supportive Housing (PSH).

The Emergency Solutions Grants (ESG) focused on rapid re-housing as well as a community-wide Coordinated Entry (CE) system and homelessness prevention. Assistance was provided under the Rapid Rehousing Program (RRH) to 204 persons (108 adults and 96 children). 50 individuals and 49 households with children (which consists of 58 adults and 96 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. 75% of participants exited to permanent housing; 81% for households with children and 54% for individuals.

The CE system has been fully implemented throughout the Continuum of Care (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 CE 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 Housing, Rapid Rehousing, transitional housing, and joint TH-RRH programs are accessed through the Coordinated Entry prioritization list. Additionally, CE refers to other housing providers throughout the community including non-CoC and ESG funded supportive housing programs and those which provide housing only subsidies. A vulnerability assessment tool (a new tool named the Homeless Assessment Tool or HAT), is administered at emergency shelters, through street outreach activities and at community-based organizations that have interactions with the homeless. The HAT score and other factors such as disability, age, (between 18-24 and those 55+), 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. 2,512 total referrals were made to the prioritization list from 8.1.2025 – 7.31.2026. 2,236 were exited from the wait list; 892 households were referred to housing programs. 282 households were permanently housed. The average number of

days on the prioritization list was 30 days. 276 were still active on the list.

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 78 people; 15 adult only households (19 individuals), 20 households with children (27 adults and 32 children) received homeless prevention assistance. The Salvation Army Rochester Area Services (TSA Rochester) also receives County ESG funding for prevention services. TSA Rochester provided assistance to 7 individuals. Coordination between service providers is crucial to engage with the homeless population and move 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 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 utilizes a locally developed vulnerability assessment tool, called the HAT to assess an individual's needs and ensure that homeless households with the highest needs are prioritized in our community's supportive housing programs, ensuring that the housing and service needs of homeless households are addressed will lead to increased housing stability and decrease rates of recidivism.

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 moving people to permanent housing, not a discharge 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

ESG funded emergency shelters and street outreach programs administer the HAT to all

participants. Coordinated Entry uses the HAT scores and other criteria to compile a prioritization list by name that will ensure that the chronically homeless and other homeless people with the highest needs are prioritized for Permanent Supportive Housing (PSH) and Rapid Rehousing (RRH) programs. The CoC encourages all permanent housing programs to 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, 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) 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. 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, Family Self-Sufficiency program, Homeownership programs, 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 of Commissioners that meets monthly with staff to discuss needs of public housing residents, updates on maintenance and property management, and project planning. 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, energy audits, 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 and an attached public library. This project is expected to close in late 2026. RHA's RAD project, Parliament Arms-Fairfield Village is almost complete. RHA's third RAD project is centered around the Glenwood Gardens site where a redevelopment plan for the site is in progress that will provide new affordable housing of multiple designs with increased density and amenities. This project is expected to close in late 2027. RHA has property needs assessments on properties to identify needs to assist in the prioritization of capital improvement and preservation projects. RHA will be performing energy audits at many of its sites over the next year to determine where improvements can be made. Incorporating stakeholder input into strategies and actions to determine priorities will also be part of this process. These efforts are well

under way and both physical and environmental assessments have been completed.

Con't Actions taken to address needs of public housing

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. A focused effort on utilization of MWBE and Section 3 contractors in day-to-day operations such as unit turnovers has also been implemented. Although the Fairport Urban Renewal Agency (FURA) does not administer any public housing units, the agency does provide Housing choice and Project-Based vouchers (PBVs) 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 executed another HAP contract in 2026 for a senior housing project in Fairport. A total of 8 PBV units with the option to add 4 more was added to FURA's PBV portfolio bringing the total to 54 PBV units. This is the first project FURA administered for existing housing and not for new construction or substantial rehabilitation. FURA, like most PHAs, was declared to be in "Shortfall" status in 2024. The agency was just released from Shortfall in July 2026. Shortfall is a HUD designation that is placed on an agency that is expected to exceed HAP allocated funding during the calendar year. PHAs in this status are restricted from most leasing activities and any RFP processes for new PBV HAP contracts. PHAs are typically restricted from issuing turnover vouchers, which lead to significant attrition. It is imperative that PHAs monitor their funding internally to avoid shortfall status. FURA maintained the payment standards for 2026 at a level that was above 100% of the FMR. HUD regulations state that a PHAs can establish Payment Standards anywhere from 90-110% of the published FMR for any given year. Typically, FURA tries to keep standards close to 110% but 2026 was a year that needed careful monitoring and a conservative approach to expenses. As such, FURA program utilization declined to 390, which is well below FURA's allocated total voucher count. This was due to lower funding levels and restrictions on leasing activities. No new vouchers have been issued for the past two years due to Shortfall. The agency will now be resuming regular leasing activities now that the Shortfall status was lifted in July.

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. Resident Relations Committee, and many resident functions throughout the year. 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 Resident Advisory Board (RAB) that represents all residents. The council presidents are members of the RAB 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 and their officers. 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 identified Public Housing residents who are eligible to purchase their home and will submit its application to the HUD Special Applications Center (SAC). RHA has more 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, 303 people have purchased their own home, 13 in 2026.

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, Planning division provides Land Use Training sessions every fall and spring to support effective land use decision-making in Monroe County. These workshops offer fundamentals on Planning and Zoning, the NYS Environmental Quality Review Act (SEQR), and Land Use Law, as well as timely topics addressing current trends and emerging issues in land use and development. In 2025, the Planning division provided a four-hour session on the state of the housing market in Monroe County, which took a deeper look at Monroe County's housing landscape, explore local data and zoning tools, and consider strategies that can help communities support a wider range of housing options. These training specifically designed for members of town, village and city planning boards and zoning boards. Participants can earn required training credits through these sessions to help fulfill the annual training requirements for serving on local boards. The workshops are open to anyone, and discounts are available for those in financial need and free for veterans, County employees, and others upon request. The division also administers the development review pursuant to NYS Municipal Law § 239, including municipal law revisions, rezoning, and site plans, and subdivision applications. The division regularly provides comments and recommendations to help improve zoning ordinances, land use regulations, and development proposals.

Additionally, Monroe County anticipates adopting a new Comprehensive Plan in the first quarter of 2027. The Plan has recommendations about the future of land-use, development of affordable and attainable housing throughout Monroe County, and promotes ways developers and municipalities can increase housing supply. Although it is largely up to municipalities to implement these recommendations, Monroe County can lead the way with HUD funding that supports additional units and the Monroe County Land Bank Corporation can continue to developing additional attainable housing. Additionally, goals, strategies, and best practices from the Plan will help municipalities identify solutions appropriate for their community.

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

The primary obstacle to meeting underserved needs remains the limited CDBG, HOME, and ESG program funds. The demand for affordable housing and community resources continues to increase alongside rising home rehabilitation and purchase costs. The regulatory cap on public services constrains Monroe County's ability to allocate additional funds to meet the growing demands. As previously mentioned, in the 2025-26 program year, CDBG funding was provided to continue support of LifeSpan's Home Safe Home (fka Safety and Security for Seniors) program. LifeSpan assisted 485 senior households with minor home repairs and fall-prevention modifications, enabling residents to age in place safely. Modifications included the installation of shower grab bars, tub transfer benches, shower

chairs, raised toilet seats, smoke detectors, and fire extinguishers. 43 seniors received direct intervention following fraud victimization. Staff assisted clients with contacting law enforcement Legal Assistance of Western New York (LawNY) referrals, Federal Trade Commission (FTC) reporting, and National Do Not Call Registry enrollment, among others. During the course of the year the program also delivered direct community education to 1,446 seniors to help proactively reduce falling victim to predatory scams. Below are cases of how the program assisted Monroe County seniors who fell victim to financial scams and subsequently received assistance through the program:

72-year-old female was a victim of a Romance Imposter Scam. The victim was enticed to send the scammer \$16,300 via check. The victim was assisted with applying for \$2500 reimbursement through NYS office of victim's services.

77-year-old female was a victim of a tech support scam. The scammer obtained remote access, downloaded her files and defrauded the victim of \$37,500. Client also met the scammer in person and gave them cash.

66-year-old female was taken advantage of with a Tech scam and convinced to move money to protect her money. The client sent a \$27,000 wire transfer to a bank in Florida. Money was unable to be retrieved. Client assisted with protecting her identity and provided Silver Shield. A New York State Office of Victim Services (OVS) claim was completed for the client.

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

Monroe County allocated ESG funds to supporting community organizations, providing \$37,000 to HOPE Ministry (including Penfield Hope), and \$10,223 to the Salvation Army. Through Coordinated Care Services, Inc. (CCSI), successfully delivered critical Rapid Rehousing (RRH) and Coordinated Entry (CE) services to the community. The Coordinated Entry system operates in coordination with Partners Ending Homelessness (PEH), the local Continuum of Care (CoC). Additionally, Person Centered Housing Option (PCHO) provides Street Outreach/Coordinated Access services. Through dedicated case management, PCHO builds vital relationships with and provides support to some of the community's 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 2025, 3 risk assessment, 34 clearances, and 4 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 Lead 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 $\geq 5\mu\text{g}/\text{dl}$. In 2025, the lead program identified 216 new children with elevated blood lead levels. Inspections of housing units associated with elevated children were conducted at 184 properties and 130 of those inspections identified environmental 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 NYS Lead Rental Registry (RR) Law is in effect as of November 3, 2025. In 2024 MCDPH received two (2) new grant programs; one to administer the new regulation and the other to provide abatement remediation cost to owners of eligible multi-family dwelling where lead hazards are cited. 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. The second grant is the Leading in Lead Prevention Pilot Program (LEAD), and is designed to provide direct funding for lead abatement costs on eligible units. The initial LEAD grant was awarded for 4/1/2024-3/31/2026 for a total of \$2,997,595 and received an additional award totaling \$1,200,240 for the period of 4/01/2025 – 3/31/2027. An estimated 75+ multi-family rental units will receive funding of up to \$40,000 per unit for lead remediation costs. Construction activities for the grant have begun.

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), and Person Centered Housing Options, administer 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)

The Community Development division works closely with all applicable public, private, and governmental entities across Monroe County 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. Throughout the 2025-26 program year, Monroe County staff continue to actively participate in the Continuum of Care (CoC), locally named Partners Ending Homelessness. Staff contributions include the Administrative Board and CoC subcommittees, including Budget/Ad hoc/Finance Subcommittee, Chronically Homeless Workgroup, the Homeless Services Network, Coordinated Entry, and the Rank and Review.

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 framework, collaborating with the City of Rochester, the Rochester Housing Authority, local and state agencies, 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. Additionally, the County has re-engaged the Council of Governments – a collaborative group enabling towns and villages across Monroe County to share ideas, and discuss collaborations and shared services.

In partnership with The Housing Council hosted two (2) Home Fairs during the 2025-26 program year. Held at Monroe Community Hospital in the town of Henrietta, the Fall and Spring events is a central, accessible, and convenient location to maximize participation for all residents of the county. Each fare hosted an average of 20 specialized vendors, including representatives from municipal agencies, non-profit organizations, financial institutions offering first-time homebuyer incentives, legal aid providers, and the Monroe County Department of Public Health providing education on lead safe practices. The events connected residents with resources on homeownership, property rehabilitation, tenant rights, and affordable housing. Each fair saw between 80 and 90 attendees with many staying most of the morning to attend the multiple breakout sessions to 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 remains committed to proactively expanding access to fair housing options and improving housing conditions throughout the County. By implemented a strategy of continuous data analysis and public engagement, the County maintains a real-time understanding of potential impediments to fair housing choice. The housing data is derived from a variety of sources - including the American Community Survey, American Housing Survey, National Association of REALTORS, National Association of Home Builders, among others to develop rental housing, homeownership, and lending profiles. Reviewing these metrics on a rolling basis enables the County to plan initiatives with the goals and recommendations outlined in the County's Analysis of Impediments to Fair Housing Choice, implement timing, targeted fair housing opportunities, and ensure compliance with evolving federal regulations, adhering to the mandates of Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act), which prohibits housing discrimination based on race, color, religion, sex, national origin, disability, or familial status.

In partnership with the Housing Council at PathStone, Monroe County hosts in-person housing fairs for maximum accessibility and community outreach. These events feature homebuyer education, opportunities to meet community partners, connect residents with home repair resources, application assistance, information about affordable rental options, and gives residents a chance to meet County Community Development staff to share ideas. 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 based on feedback collected at these events.

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.

Data from Suburban Monroe County demonstrates that the continuation of HUD-funded programs is successful increasing housing affordability in suburban Monroe County with an increase of 13% between 2018 and 2024. Additionally, there is an approximate 6.1% increase in the total number of renter-occupied units in the county during this time. Areas with the highest percentage of growth include 3–4-unit buildings (21% between 2018 and 2024), 20–49-unit buildings (27% between 2018 and 2024), and 50+ unit buildings (26% between 2018 and 2024).

According to the County's housing affordability analysis, there was an increase in the percentage of affordable housing units in Monroe County during this time among both renter and owner-occupied units. For residents at 50% of the HUD Area Median Family Income (HAMFI), the share of affordable units increased from 22% to 23% for renters and from 10% to 11% for homeowners between 2020 and present. While affordability issues continue to persist, the availability of affordable housing units since

the last plan cycle, evidence that housing programs in Monroe County are yielding successful results. The County continues to take the appropriate steps to ensure its Analysis of Impediments to Fair Housing Choice, updated in 2020 remains up-to-date and a relevant living document.

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

This document is continuously referenced, and 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. The AI provides the County with a framework for identifying impediments to fair housing choice and establishing priorities for actions intended to address those impediments. During this program year, Monroe County continued to implement activities intended to address identified impediments to fair housing choice. 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. In support of the Analysis of Impediments recommendation to increase housing choice and encourage a broader range of housing types in urban and rural areas, 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 annual on-site monitoring visits for all programs and projects funded by the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants (ESG). These evaluations 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 maintain continuous communication with municipal partners, contractors, subgrantees and subrecipients throughout all phases of project construction and program execution to ensure that projects are completed within the agreed upon timelines and approved scope of work and environmental reviews are completed, as needed, and programs are 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 (at minimum) throughout the year along with their 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 newly enacted National Standards for the Physical Inspection of Real Estate (NSPIRE), Community Development has overhauled its monitoring procedure to better align with the HOME final rule. All 2025 monitoring reviews have been successfully completed and closed. Monitoring schedules for the current 2026 cycles are being scheduled for October and November.

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 6 - Oct 22, 2026. A notice was published with the Daily Record on October 6, 2026. 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 2025-26 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 2025, Eighteen (18) rental housing projects were monitored 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. Fifteen (15) 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 \$305,193 of HOME program income during the 2025-26 program year. To date, \$24,038.41 was expended during the program year 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.

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		8,638			
Total Targeted Section 3 Worker Hours		0			

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.					
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.					
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.					
Held one or more job fairs.					
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.					
--------	--	--	--	--	--

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	MONROE COUNTY
Organizational DUNS Number	079678249
UEI	M3EYGYK6H4K7
EIN/TIN Number	166002563
Identify the Field Office	BUFFALO
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Rochester/Irondequoit/Greece/Monroe County CoC

ESG Contact Name

Prefix	Ms
First Name	Chanh
Middle Name	
Last Name	Quach
Suffix	
Title	Community Development Manager

ESG Contact Address

Street Address 1	1150 CityPlace, 50 West Main St.
Street Address 2	
City	Rochester
State	NY
ZIP Code	-

CAPER

42

Phone Number 5857532021
Extension
Fax Number
Email Address cquach@monroecounty.gov

ESG Secondary Contact

Prefix
First Name
Last Name
Suffix
Title
Phone Number
Extension
Email Address

2. Reporting Period—All Recipients Complete

Program Year Start Date 08/01/2025
Program Year End Date 07/31/2026

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: COORDINATED CARE SERVICES, INC.
City: Rochester
State: NY
Zip Code: 14611, 1153
DUNS Number: 151624996
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 69716

Subrecipient or Contractor Name: THE SALVATION ARMY
City: Rochester
State: NY
Zip Code: 14604, 1410
DUNS Number: 062517941
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Faith-Based Organization
ESG Subgrant or Contract Award Amount: 10223

Subrecipient or Contractor Name: Hope Ministry
City: Webster
State: NY
Zip Code: 14580, 3619
DUNS Number: 039553300
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Faith-Based Organization
ESG Subgrant or Contract Award Amount: 37000

Subrecipient or Contractor Name: Person Centered Housing Options, Inc
City: Rochester
State: NY
Zip Code: 14611, 2538
DUNS Number: 080008611
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 40000