

Town of Babylon
Community Development
Program



Consolidated Annual Performance
and Evaluation Report
CAPER

2018 CAPER Survey

Please fill out this form separately for each program offered by your agency. You may make additional copies if needed.

Name and address of organization: **Wyandanch Community Development Corporation**
59 Cumberbach Street
Wyandanch, NY 11798

Name and type of activity/program: **Affordable Housing Rental/Ownership**

Name of a contact person and phone number: **Sondra Cochran (631) 643-4786**

I. Funding Information: In the boxes provided please indicate the sources and amounts of funding you anticipated receiving for **2018**, the actual funds available during the year and the actual expenditures during the year. **Please list all funding sources.**

Description	Anticipated	Actual funds Available	Actual expenditures during year
CDBG			
HOME -CHDO Admin.	\$ 15,000	\$ 24,165.25	\$ 24,165.25
OTHER FEDERAL			
STATE			
LOCAL			
HOME CHDO Construction Ownership Grant	-0-	\$384,931 (Balance from Construction grant)	\$384,931 (Balance from Construction grant)
OTHER Rental Subsidies	\$260,000	\$253,141	\$253,141
OTHER			
TOTAL	\$275,000	\$662,237.25	\$662,237.25

If actual funding levels were different than anticipated please explain.

II. Activity: (please describe type of services you provide in **2018**)

1. Check the type of services you provided:

- Public Service
- Emergency shelter
- Transitional housing
- Permanent supportive housing
- Affordable rental housing
- Affordable housing
- Other _____

2. Explain the services provided: (please describe the type of services you provide)

WCDC services and projects are geared to fulfill organizational goals and a vision to reverse the blighted conditions in our area and improve the affordable rental housing in the Babylon Township. The organization performed a substantial rehabilitated on 1 of our 4 bedroom single family affordable rental housing units (over \$25,000) and completed construction activities on 2 new units in the in the Town of Babylon. WCDC closed 1 of the new single family homes (purchase by an income eligible family), located in Copiague and prepared to close another in early 2019, which is in Wyandanch. One family was a **husband and wife 3 children** and the other was a **single female** looking to start a family in our catchment area. WCDC also provided safe, decent and affordable rental housing to **17** income eligible households, (**74 individuals**) who may have otherwise been forced to live in unhealthy or substandard conditions. All affordable rental housing was provided to families who meet the Section 8 and HOME income guidelines.

In addition to housing projects, WCDC housing program included measures to educate program participants from the inception of their tenancy. Some areas of concentration include, although are not limited to the tenant's rights and responsibilities, landlord's responsibilities and proper upkeep of the dwelling. We also stress the advantages of prioritizing and utilizing the correct avenues to achieve self-sufficiency. Participants were given key information that will assist them in reaching housing objectives and achieving and maintaining the goal of homeownership.

3. Geographic description (community name) location of activity: (please identify the geographic area in which you provide your service) WCDC provide services to the entire Town of Babylon. At this time, we own and operate units which are primarily in Wyandanch, North Babylon and Wheatley Heights. Current projects are in the Town of Babylon.

4. For each public service activity please report the following information:

- **Number of persons assisted with new access to a service.** 80
New access to a service is when a service is offered for the first time. This indicator would be used in the instance when a public service has not previously been available to these households. For instance, the grantee might elect to fund a new job

transportation program for working mothers. No such program currently exists in the jurisdiction and so this is access to a new service for these households.

- **Number of persons assisted with improved access to a service.** _____
Improved access to a service is when a service was offered, but the public service activity allowed the grantee to expand the service, in terms of size, capacity, or location. For instance, assume that an existing 'Meals on Wheels' program only provided lunch and the expanded services provides lunch and dinner service. For these elderly households, this would constitute improved access. If a grantee is re-funding an on-going program, the improved access indicator is generally used.
- **Number of persons who now receive a service or benefit that is no longer substandard** _____
(For those who receive **Facility Improvement** funding - ONLY)

Year to date **TOTAL** number of clients assisted 80

5. If the total number of clients assisted was less than anticipated or if a different population was served, please explain (i.e., more very low income people applied to the program than anticipated). N/A

III. Performance Measurement Reporting: (please select the best Objective and Outcome based on the type of activity and its purpose)

OBJECTIVES

There are three objectives that originate from the statutory purposes of the formula grant program. Choose the best option that represents your organization's objective.

Creating a Suitable Living Environment (SL)

In general, this objective relates to activities that are designed to benefit communities, families or individuals by addressing issues in their living environment.

XX **Provide Decent Affordable Housing (DH)**

The activities that typically emanate from this objective are designed to cover a wide range of housing possibilities under HOME, CDBG or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual, family, or community needs. It does not include programs where housing is an element of a larger effort to make community-wide improvements, since such programs would be more appropriately recorded under Suitable Living Environments (SL).

Creating Economic Opportunities (EO)

This objective applies to the types of activities related to economic development, commercial revitalization, and job creation.

OUTCOMES

There are three outcomes that reflect what the Department of Community Development seeks to achieve via the funded activity. Choose the best outcome which represents your organization's objective.

 Availability/Accessibility (1)

This outcome category applies to activities that make services, infrastructure housing, or shelters available or accessible to low-income people. In this category, accessibility does not only refer to physical barriers, but considers the affordability of the basic needs of daily life to low to moderate income people.

Affordability (2)

The outcome category applies to activities that provide affordability in a variety of ways to low and moderate-income people. It includes but is not limited to the creation or maintenance of affordable housing, basic infrastructure hook-ups, and services such as transportation or day-care.

XX Sustainability: Promoting Livable or Viable Communities (3)

This outcome applies to projects where the activity or activities are aimed at improving a neighborhood by helping make it more livable or viable for principally low and moderate income people through multiple activities, or by providing services that sustain communities or sections of communities.

IV. Housing Goals: For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds whether it be alone, or in conjunction with the investment of other public or private funds.

1. The annual housing completion goals.

Annual Affordable Housing Goals	Annual Expected Number Completed	Resources used during the period (check box which applies to the funding used) **Please note that this varies from year to year. The expected number of units completed depends on the availability of units, location and funding.			
		CDBG	HOME	ESG	HOPWA
Homeless	N/A				
Non-Homeless	N/A				
Special Needs	N/A				
Total	N/A				
Annual Affordable Housing Goals		CDBG	HOME	ESG	HOPWA
Annual Rental Housing Goal	**				
Annual Owner Housing Goal	**				
Total	**				

Annual Affordable Rental Housing Goals	Annual Expected Number Completed	Resources used during the period (check box which applies to the funding used)			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units	N/A				
Production of new units	**1 In Progress				
Rehabilitation of existing units	**1				
Rental Assistance	N/A				
Total Sec. 215 Rental Goals	**2				

Annual Affordable Owner Housing Goals	Annual Expected Number Completed	Resources used during the period (check box which applies to the funding used)			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units	N/A				
Production of new units	**2				
Rehabilitation of existing units	N/A				
Homebuyer Assistance	N/A				
Total Sec. 215 Owner Goals	**2				

2. Please provide a description of what, if any, barriers to affordable housing you've encountered. There are several impediments to providing affordable housing in our "primary service area". The Wyandanch School district continues to have issues that need to be corrected, funding vs. costs issues and the lack of waste water systems in our catchment area (issues with the Suffolk Dept. of Health) and funding.

3. Please explain actions used in 2018 to affirmatively further fair housing. WCDC service information may be obtained through the Town of Babylon Citizen's Services

Department, Supervisor's Office and Assessor's Office. The TOB Community Development Program also provides service and contact information through various types of public documents, informational pamphlets and referrals. The organization's service and contact information may also be accessed through the NYS Homes & Community Renewal, the U.S. Dept. of Housing & Urban Development and the State of New York Banking Dept. websites and several additional communication systems. English and Spanish program pamphlets were distributed periodically in public places throughout the Babylon Township and WCDC Newsletters were dispensed. WCDC maintained the website.

4. **Please describe any impediments to fair housing choices you may have encountered during 2018.** N/A
5. **Please describe the services offered regarding Rental Assistance for low-income families (if applicable):** N/A
6. **Please describe the specific Homeless Prevention Elements of your program (if applicable):** N/A
7. **Please describe the Continuum of Care Strategy your organization uses (if applicable).** General information and referrals are available to anyone requiring such.

FOR ALL PROGRAMS
RACE/ETHNIC BREAKDOWN

HUD requires statistics on the race and ethnicity of persons who benefit from their funded programs. This data is extremely important and is used to determine future funding.

Example: If you had 15 white clients and 10 of the whites were Hispanic your report would look like:

RACE	HISPANIC
<u>15</u> WHITE	<u>10</u>

RACE	HISPANIC
<u> 11</u> White	<u> 9</u>
<u> 69</u> BLACK/African American	_____
_____ Asian	_____
_____ American Indian/Alaskan Native	_____
_____ Native Hawaiian/ Other Pacific Islander	_____
_____ American Indian/ Alaskan Native & White	_____
_____ Asian & White	_____
_____ Black/African American & White	_____
_____ American Indian/Alaskan Native and Black/African American	_____
_____ Other multi-racial	_____
<u> 80</u> Total	<u> 9</u> Total

INCOME BREAKDOWN

Please refer to the **2018** HUD Income Guidelines for Nassau and Suffolk Counties. Please provide a breakdown in **WHOLE** numbers not percent of total beneficiaries.

- Extremely Low Income (0%-30% Median Family Income): 56
- Low Income (31%-50% Median Family Income): 12
- Low/Mod Income (51%-80% Median Family Income): 12
- Median Income (81% and above Median Family Income) _____

If you are unclear on the exact income level of your clients you may find the below chart to be helpful. Report the number of persons benefiting under the following income categories unless there is information to support reporting them under a different income category:

- | | |
|------------------------------|--|
| • Abused children – | Extremely low income |
| • Battered spouses – | Low income |
| • Severely disabled adults - | Low income |
| • Homeless persons - | Extremely low income |
| • Illiterate adults - | Low income |
| • Persons with AIDS - | Low income |
| • Migrant farm workers - | Low income |
| • Elderly - | If assistance is to acquire, construct, convert, and/or rehabilitate a senior center or to pay for providing center- |

based senior services, report the beneficiaries as **moderate income**. (Facility Improvement funding recipient)

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Please fill out this form separately for each program offered by your agency. You may make additional copies if needed.

Name and address of organization: **Wyandanch Community Development Corporation**
59 Cumberbach Street
Wyandanch, NY 11798

Name and type of activity/program: **Comprehensive Housing Counseling**

Name of a contact person and phone number: **Sondra Cochran (631) 643-4786**

I. Funding Information: In the boxes provided please indicate the sources and amounts of funding you anticipated receiving for **2018**, the actual funds available during the year and the actual expenditures during the year. **Please list all funding sources.**

Description	Anticipated	Actual funds Available	Actual expenditures during year
CDBG	\$ 25,000	\$20,000	\$20,000
HOME			
OTHER FEDERAL			
STATE			
LOCAL			
PRIVATE			
OTHER WCDC Program Income	\$33,472	\$38,472	\$38,472
OTHER			
TOTAL	\$58,472	\$58,472	\$58,472

If actual funding levels were different than anticipated please explain.

II. Activity: (please describe type of services you provide in 2018)

1. Check the type of services you provided:

- Public Service
- Emergency shelter
- Transitional housing
- Permanent supportive housing
- Affordable rental housing
- Affordable housing
- Other _____

2. Explain the services provided: (please describe the type of services you provide)
WCDC offered comprehensive housing counseling administered by HUD certified counselors, which included mortgage default and delinquency counseling. In an effort to avoid foreclosures, WCDC worked with homeowners and lenders to initiate loss mitigation components such as Special Forbearance, Mortgage Modification and the HUD Partial Claim and Refinancing. In the event that our applications were non-eficacious, we assisted with counseling in the areas of Pre-Foreclosure Sale and Deed-in-lieu of Foreclosure or related recommendations. Our counseling services also included Homebuyers Education and financial management/budgeting and renter's seminars and assistance.

In an effort to minimize foreclosures and other housing problems in the community, trained staff worked with program participants to help them achieve and maintain their housing objectives. An educated consumer has a higher rate of success and during this critical time for the housing industry it was important to provide potential buyers with the tools that they needed to maintain their ownership status and educate and assist first time home buyers in our target area. These consumers were assisted on a one a one basis.

All individuals received financial and/or technical assistance through counseling services. Staff efforts included, although were not limited to; assessing each consumer's situation and identifying their objectives and goals. After an evaluation, a plan of action was established and executed. As a HUD certified housing counseling agency, there were various components of counseling available to homeowners having problems with their mortgages. Included were HUD Loss Mitigation, debt consolidation, credit/budget counseling and mortgage restructuring. Assistance allowed consumers to submit applications with confidence. The arduous procedures required for effective foreclosure alternatives are contributing to eliminating pockets of foreclosure and the abuse related to foreclosure. Ultimately, these efforts remediated further debasement of our catchment area and contributed to community stabilization as highlighted in our strategic plan. Counseling activities also allowed participants to identify and safeguard themselves against "under the table lending practices". Our staff enlightened homeowners about products and service availability. Consumers were also assisted through formal referrals. All referrals were documented and follow-ups were performed as applicable.

In light of the current housing crisis and the economic state of our communities, we provided 17 families with Subsidy Assistance. This step was part of a process that allowed staff to assess the program participant's financial situation and to help them meet their housing objectives. These activities included, completing and submitting the various types of property discount applications; Basic STAR, Enhanced STAR, Veteran's and Aged discounts and Federal & State refunds. In

addition, we assisted **17** income eligible consumers with affordable housing subsidy applications and renewals. Approval afforded special populations with decreased housing costs and funds to subsidize living expenses.

****62** new individuals received access to a service by WCDC in 2018. In addition to the new individuals served, **72** follow-up sessions were necessary to assist active program participants with achieving their housing objectives. The breakdown is as follows:

***16** Individuals were assisted with Home Retention (Default/Foreclosure Alternatives, HUD Loss Mitigation and Making Home Affordable Initiatives).

***10** Individuals were assisted with First Time Homebuyer's Education.

91 Consumers received formal referrals to other housing and non-housing agencies.

72 Follow-up sessions were necessary to assist consumers with reaching their housing objectives.

***26** Budgets were completed as required for the service.

WCDC hosted 1 Homebuyer Education seminar with Chase Bank (7/10 /18).

****12** households were in attendance.

WCDC staff attended trainings on service related subjects and distributed marketing information for services.

3. Geographic description (community name) location of activity: (please identify the geographic area in which you provide your service) **All services were provided to Babylon Township residents from WCDC's office located at 59 Cumberbach Street, Wyandanch, New York.**

4. For each public service activity please report the following information:

● **Number of persons assisted with new access to a service.** ****74** _____
New access to a service is when a service is offered for the first time. This indicator would be used in the instance when a public service has not previously been available to these households. For instance, the grantee might elect to fund a new job transportation program for working mothers. No such program currently exists in the jurisdiction and so this is access to a new service for these households.

● **Number of persons assisted with improved access to a service.** **91** _____
Improved access to a service is when a service was offered, but the public service activity allowed the grantee to expand the service, in terms of size, capacity, or location. For instance, assume that an existing 'Meals on Wheels' program only provided lunch and the expanded services provides lunch and dinner service. For these elderly households, this would constitute improved access. If a grantee is re-funding an on-going program, the improved access indicator is generally used.

- Number of persons who now receive a service or benefit that is no longer substandard _____
(For those who receive Facility Improvement funding - ONLY)

Year to date TOTAL number of clients assisted 62
Plus: 12 Other - 91 Formal Referrals and 17 Rental Renewals=182

5. If the total number of clients assisted was less than anticipated or if a different population was served, please explain (i.e., more very low income people applied to the program than anticipated). N/A

III. Performance Measurement Reporting: (please select the best Objective and Outcome based on the type of activity and its purpose)

OBJECTIVES

There are three objectives that originate from the statutory purposes of the formula grant program. Choose the best option that represents your organization's objective.

XX **Creating a Suitable Living Environment (SL)**

In general, this objective relates to activities that are designed to benefit communities, families or individuals by addressing issues in their living environment.

_____ **Provide Decent Affordable Housing (DH)**

The activities that typically emanate from this objective are designed to cover a wide range of housing possibilities under HOME, CDBG or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual, family, or community needs. It does not include programs where housing is an element of a larger effort to make community-wide improvements, since such programs would be more appropriately recorded under Suitable Living Environments (SL).

_____ **Creating Economic Opportunities (EO)**

This objective applies to the types of activities related to economic development, commercial revitalization, and job creation.

OUTCOMES

There are three outcomes that reflect what the Department of Community Development seeks to achieve via the funded activity. Choose the best outcome which represents your organization's objective.

_____ **Availability/Accessibility (1)**

This outcome category applies to activities that make services, infrastructure housing, or shelters available or accessible to low-income people. In this category, accessibility does not only refer to physical barriers, but considers the affordability of the basic needs of daily life to low to moderate income people.

_____ **Affordability (2)**

The outcome category applies to activities that provide affordability in a variety of ways to low and moderate-income people. It includes but is not limited to the creation or

maintenance of affordable housing, basic infrastructure hook-ups, and services such as transportation or day-care.

XX **Sustainability: Promoting Livable or Viable Communities (3)**

This outcome applies to projects where the activity or activities are aimed at improving a neighborhood by helping make it more livable or viable for principally low and moderate income people through multiple activities, or by providing services that sustain communities or sections of communities.

IV. Housing Goals: For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds whether it be alone, or in conjunction with the investment of other public or private funds.

1. The annual housing completion goals.

Annual Affordable Housing Goals	Annual Expected Number Completed	Resources used during the period (check box which applies to the funding used)			
		CDBG	HOME	ESG	HOPWA
Homeless					
Non-Homeless					
Special Needs					
Total					
Annual Affordable Housing Goals		CDBG	HOME	ESG	HOPWA
Annual Rental Housing Goal					
Annual Owner Housing Goal					
Total					

Annual Affordable Rental Housing Goals	Annual Expected Number Completed	Resources used during the period (check box which applies to the funding used)			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units					
Production of new units					

Rehabilitation of existing units					
Rental Assistance					
Total Sec. 215 Rental Goals					

Annual Affordable Owner Housing Goals	Annual Expected Number Completed	Resources used during the period (check box which applies to the funding used)			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units					
Production of new units					
Rehabilitation of existing units					
Homebuyer Assistance					
Total Sec. 215 Owner Goals					

2. Please provide a description of what, if any, barriers to affordable housing you've encountered. N/A

3. Please explain actions used in 2018 to affirmatively further fair housing.
 WCDC service information may be obtained through the WCDC website, Town of Babylon Citizen's Services Department, Supervisor's Office and Assessor's Office. The TOB Community Development Program also provides service and contact information through various types of public documents, informational pamphlets and referrals. The organization's service and contact information may also be accessed through the NYS Homes & Community Renewal, the U.S. Dept. of Housing & Urban Development and the State of New York Banking Dept. websites and several additional communication systems. English and Spanish program pamphlets were distributed periodically in public places throughout the Babylon Township and WCDC Newsletters were dispensed.

4. Please describe any impediments to fair housing choices you may have encountered during 2018. N/A

5. Please describe the services offered regarding Rental Assistance for low-income families (if applicable): N/A

6. Please describe the specific Homeless Prevention Elements of your program (if applicable): N/A
7. Please describe the Continuum of Care Strategy your organization uses (if applicable). General information and referrals are available to anyone requiring such services.

FOR ALL PROGRAMS
RACE/ETHNIC BREAKDOWN

HUD requires statistics on the race and ethnicity of persons who benefit from their funded programs. This data is extremely important and is used to determine future funding.

Example: If you had 15 white clients and 10 of the whites were Hispanic your report would look like:

RACE	HISPANIC
15 WHITE	10

RACE	HISPANIC
42 White	2
20 BLACK/African American	
Asian	
American Indian/Alaskan Native	
Native Hawaiian/ Other Pacific Islander	
American Indian/ Alaskan Native & White	
Asian & White	
Black/African American & White	
American Indian/Alaskan Native and Black/African American	
Other multi-racial	
Total 62	Total 2

Plus: 12 Other - 91 Formal Referrals and 17 Rental Renewals=182

INCOME BREAKDOWN

Please refer to the 2018 HUD Income Guidelines for Nassau and Suffolk Counties. Please provide a breakdown in **WHOLE** numbers not percent of total beneficiaries.

- Extremely Low Income (0%-30% Median Family Income): 37
- Low Income (31%-50% Median Family Income): 15
- Low/Mod Income (51%-80% Median Family Income): 10
- Median Income (81% and above Median Family Income) 0

If you are unclear on the exact income level of your clients you may find the below chart to be helpful. Report the number of persons benefiting under the following income categories unless there is information to support reporting them under a different income category:

- Abused children –
- Battered spouses –
- Extremely low income
- Low income

- Severely disabled adults - Low income
- Homeless persons - Extremely low income
- Illiterate adults - Low income
- Persons with AIDS - Low income
- Migrant farm workers - Low income
- Elderly - If assistance is to acquire, construct, convert, and/or rehabilitate a senior center or to pay for providing center-based senior services, report the beneficiaries as **moderate income**. (Facility Improvement funding recipient)