

DELAWARE OPPORTUNITIES INC.

RURAL PRESERVATION PROGRAM

STRATEGIC PLAN



April, 2019

INTRODUCTION

Delaware Opportunities was established in 1965 as a not-for-profit corporation as a Community Action Agency, beginning with an annual budget of \$3,000 and with a part-time Executive Director. The agency began the process of identifying needs in the community and planning to address those needs. This process led to the identification of a wide range of needs and the development of a wide variety of programs to meet those needs, and this planning and development process continues. This strategic plan for the Rural Preservation Program is directly related to and an outgrowth of the needs assessment process of which this plan is a part.

MISSION: To help Delaware County residents achieve self-sufficiency and attain a better quality of life.

In pursuit of its mission, Delaware Opportunities identified the lack of an adequate supply of decent, safe, and affordable housing as a significant problem in the county. The first housing issue identified was that many households were unable to afford the cost of rent for a safe and affordable unit. In 1978, the agency worked with the Village of Walton to establish a rental assistance program. In subsequent years, this program grew in size with the continual application for additional financial resources to support the program. In 1980, again with the Village of Walton, the agency successfully obtained a Community Development Block Grant which provided for housing rehabilitation, public facilities to assist with flood recovery, and recovery of an abandoned factory for use as a sheltered workshop. In addition, again with the Village of Walton, the program provided for rehabilitation of rental units under the HUD Moderate Rehabilitation program. By 1983, it became clear that the housing needs in Walton were persistent throughout Delaware County and the agency began a process which eventually resulted in a rental assistance program covering all areas of Delaware County with a current funding for up to 604 tenant based housing assistance units. In 1984, a second housing rehabilitation program was developed for the Village of Walton, and by 1986, Delaware Opportunities recognized that housing needs represented a very significant area requiring a concerted effort. In that year, Delaware Opportunities was designated a Rural Preservation Company serving all of Delaware County.

In preparing its Needs Assessment and Strategic Plan for 2019-2021, Delaware Opportunities collected and analyzed data and statistical indicators and involved those currently being served by the agency, service providers, and the Board of Directors.

As an overview, in 2010, Delaware County had a total population of 47,890 according to the U.S. Census. The American Communities Survey establishes the population based on 5 year data at 45,001 as of 2017. Delaware County has the second highest percentage of elderly persons among New York State counties, and has a median age of 47, compared to the New York State median age of 38.4. The vacancy rate is fifth highest among New York State counties. There is considerable second home ownership in the county, with more than 50% of the parcels in some towns being second homes or hunting camps. The county is very rural in nature and with its low population and large geographic area (1,460 miles), it has only 33 persons per square mile. The most populous areas are Sidney (5,774), Delhi (5,117), Walton (5,576), Stamford (2,267), and Hancock (3,224). Several of the villages in the county have populations of

less than 500 persons. There were 31,608 total housing units in 2017, but only 19,098 of these were occupied. The county has a poverty rate of 16.5% (ACS 2013-2017) and an unemployment rate of 5.6% (February 2019). The median household income in 2013 was \$47,921, approximately 76% of the New York State median household income. Homeownership in the county is relatively high at 73.3%.

The needs assessment identifies the following areas to be addressed:

1. Rehabilitation of aging owner occupied housing stock to preserve the housing in a safe condition consistent with housing rehabilitation standards and code enforcement.
2. Rehabilitation of rental units to safe, decent, and sanitary housing conditions.
3. Weatherization of aging housing stock, including owners and renters.
4. Reducing rent burden to a reasonable level.
5. Assisting low to moderate income households to become first time home buyers.
6. Provide home modifications to make homes accessible for persons with disabilities.
7. Provide for special needs housing (victims of domestic violence, homeless populations).
8. Assist communities with community development needs including infrastructure and downtown revitalization.
9. Provide housing counseling to assist both tenants and home owners with finding appropriate housing, addressing delinquencies, avoiding evictions, structure refinancing, etc.
10. Develop additional affordable rental housing for elderly and family households.

Strengths

Delaware Opportunities operates the Rural Preservation Program, Safe Against Violence Program (domestic violence services), Solutions to End Homelessness Program, Rental Assistance Programs, Housing Rehabilitation, Homeownership, and Weatherization. Staff in these programs are well-trained and have demonstrated capabilities to develop and implement programs. The agency also has funding available on a continuing basis for these efforts. The agency is a HUD-approved Housing Counseling Agency and staff have completed homeownership training programs. Delaware Opportunities also has an excellent working relationship with the local Department of Social Services in regard to shelter and services for domestic violence and homeless or near homeless households. Delaware Opportunities has been certified as a Community Housing Development Organization (CHDO).

Weaknesses

Delaware Opportunities is not a recognized housing developer. Rehabilitation funds are not available on a continuous basis. Federal funding for housing activities has declined. Funding for the Weatherization Program has not kept pace with operating expenses in part because administrative functions have increased.

Opportunities

The Affordable Housing Corporation, HOME and CDBG represent sources of funding for both housing rehabilitation and homeownership assistance grants programs. RESTORE offers additional housing rehabilitation assistance for elderly homeowners in need of emergency repairs. ACCESS offers assistance for renovations to housing units to make these units accessible for persons with disabilities and Delaware Opportunities has successfully employed these funding sources in the past and will continue to seek grant assistance through these programs over the next three years. The Homeless Housing Assistance Program is an additional DSS program which may provide resources for transitional housing for the homeless. Developers recognize the capabilities of Delaware Opportunities and some have expressed an interest in partnering with the agency for housing development.

Threats

Competition is growing in intensity. The rental assistance program has faced declining funding for the past several years. Financial assistance through New York State is subject to yearly allocations of funds through the budgeting process. Funding for the Rural Preservation Program has been threatened in the past.

Activities for the Next Three Years

1. **Housing Rehabilitation.** Prepare applications on an annual basis for at least two funding sources for housing rehabilitation activities. It is expected that as a result of this activity approximately 17 homes will be rehabilitated each year for a total of 51 housing units. In addition, prepare annual applications for RESTORE funding and implement the program(s) if successful. Prepare applications on an annual basis for ACCESS to HOME to continue to provide renovations to

permit people who have become disabled to return to an accessible home.

2. Conduct homeownership counseling sessions each year, with at least 15 people participating each year.
3. Prepare at least one homeownership grant application each year and implement the program(s) if successful.
4. Tenant Assistance. Assist 604 households each year in obtaining and maintaining financial assistance to reduce the rent burden.
5. Increase staff capabilities and credentials by attending trainings. Have at least one staff member certified as a housing counselor and foreclosure counselor through the National Standards
6. Increase staff capabilities toward the goal of development of low income housing, by staff attending training or conferences.
7. Provide housing counseling services. Maintain Housing Counseling certification from HUD. Seek funding to support housing counseling activities.

Anticipated Resources

Funding Source	2019	2020	2021
Rural Preservation Program	80,000	80,000	80,000
CDBG	250,000	250,000	250,000
Affordable Housing Corporation	300,000	300,000	300,000
HOME	100,000		
HUD (NY541)	1,300,000	1,300,000	1,300,000
HCR Statewide	1,200,000	1,200,000	1,200,000
FSS	42,395	42,395	42,395
Access to Home/Medicaid Access to Home	75,000	75,000	75,000
RESTORE	150,000	150,000	150,000
Sidney Project (CDBG)	150,000	150,000	
Total	\$3,647,395	\$3,547,395	\$3,397,395