



Corning Housing Partnership: The Vision, Process, and Outcomes of an Innovative Public-Private Partnership

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Section 1: Background

Initial Motivation

Corning is a small and dynamic city in New York's Southern Tier with a history of effective governance and innovative partnerships between the public and private sectors. In recent years, the City has further distinguished itself as an enterprising and innovative municipality by developing the market-driven Corning Housing Strategy and the inclusive Corning Housing Partnership. This public-private partnership reflects the shared vision of a diverse set of players: City officials, neighborhood representatives, and the leaders and staff of key local non-profit housing and economic development organizations.

In his 2013 State of the City speech, Corning City Manager Mark Ryckman identified three areas of strategic importance for the City: Infrastructure, economic development, and housing. Corning's former Mayor Rich Negri endorsed these recommendations and soon took steps to address these needs. By late summer 2013, the Mayor had formed a Housing Strategy Committee and appointed former Deputy Mayor Bill Boland as its Chair. Because the City Manager identified a need to improve housing conditions in both the City's Southside and Northside areas, Mayor Negri appointed, to the Committee, Councilmen from both areas of the City. The City Manager and the Housing Strategy Committee knew a well-researched Housing Study would be necessary to provide information about the City's housing needs and guide the Committee's actions. City Manager Ryckman issued a request for proposal (RFP) for a study of the City's housing. The Housing Strategy Committee's first tasks were to review the responses to the RFP from regional planning and economic development firms, and to select one of these firms to conduct the study.

Residential Housing Improvement & Expansion Study

In late 2013, after reviewing proposals from each prospective partner firm, the Committee selected Fairweather Consulting to conduct a Residential Housing Improvement & Expansion Study for the City of Corning. Fairweather completed the study during the following year. Using data from the U.S. Census Bureau, New York State, ESRI Business Analyst Online, the Cornell University Program for Applied Demographics, and other sources, Fairweather presented quantitative and qualitative analyses on the City's housing supply and demand, the region's economic and demographic statistics, and projections of future population and economic change. Fairweather presented preliminary findings to the Housing Strategy Committee in January 2014, and published its final report in December 2014. This study ultimately became the framework for the Housing Strategy. Committee members and other City staff evaluated the housing study upon its publication in December 2014. After reviewing the study's strengths and limitations, Committee members reached a consensus about the relevance of its analyses and the usefulness of its policy proposals. The Committee then worked to adapt its guidelines and recommendations into a Housing Strategy, a comprehensive long-term plan to improve the City's housing, supported by a set of targeted goals and specific objectives.

Fairweather's housing study used a gap analysis approach to identify constraints, deficits, and opportunities for growth in the City of Corning's housing market, based on a comparison of current and projected housing demand with the current housing supply in the

City. The gap analysis identified five market segments with unmet demand in the City's housing market: Knowledge workers with families, young service workers, middle-income retirees, young single professionals, and affluent urban dwellers. The study then proposed actions for the Housing Strategy Committee to address these areas of unmet demand. It advocated an approach centered on the economic concept of externalities. The condition and appearance of one home in a city neighborhood affects the value of surrounding homes in the neighborhood. Well-maintained homes exert positive externalities on neighboring properties, while homes in need of repair or with visual deficiencies exert negative externalities on nearby properties.

A key insight of the study was that externalities, both positive and negative, impact property values and neighborhood conditions more strongly in relatively stagnant housing markets, like that of Corning, than in housing markets characterized by rapid appreciation. Economic research has provided clear evidence that the impact of housing externalities is greater in compact urban neighborhoods than in less dense suburban neighborhoods. The impact of externalities is even larger in urban neighborhoods within stagnant housing markets—where home value appreciation is slow or nonexistent—because homebuyers are more responsive to threats to appreciation in these markets. The quality and condition of surrounding homes pose a substantial threat to appreciation in these areas, making potential homeowners less likely to buy. In stagnant regional housing markets, buyers are less willing to purchase homes in areas where surrounding properties appear to be poorly maintained, casting doubt on the neighborhood's continued vitality. Instead, buyers are more likely to buy homes in dispersed suburban neighborhoods, where property values are less affected by the condition of neighboring properties and the lower-density environment provides a buffer against a loss in property value.

Based on these findings, the study argued that positive and negative externalities exert a significant impact on home values and sales in neighborhoods throughout the City. A primary task for the Committee, therefore, was to create a "virtuous circle" of rising sales and property values by improving housing conditions and appearances, which would yield positive externalities across the neighborhood. To build enough positive momentum to drive a cycle of positive spillover effects, the study recommended a strategic "whole house" and "block-by-block" approach, which would require making significant investments in each targeted house, rather than taking a more scattered, piecemeal approach. The report called for identifying neighborhoods where substantial improvements in one area or block would yield a large positive effect on the rest of the neighborhood. An ideal demonstration area would include several houses in borderline, or "transitional," condition, whose further deterioration would have a strong downward effect on the value and quality of neighboring homes, but whose rehabilitation would generate a positive spillover effect, inspiring nearby residents to improve their homes. This in turn would drive up home values and sales, and generally improve the neighborhood. The study results made the Committee members aware that they would need to undertake a "whole house" and "block-by-block" approach to catalyze the greatest positive change and achieve the greatest return on its investments.

Finally, Fairweather's housing study also issued recommendations for the project's structure and implementation. The findings from the study, encouraged the City of Corning to collaborate with a housing organization to form a public-private partnership for housing. It called for establishing a collaborative initiative with key stakeholders from the public and private sectors, led by a board of directors or a steering committee comprised of public

officials, private sector contributors, and City residents. The report created a roadmap of recommended actions, complete with a timeline of suggested implementation steps. The first task was to launch a public-private housing partnership; the next was to secure funding commitments for the partnership and establish an organizational structure. Third, the collaboration should hire staff and develop a program consortium, working closely with regional housing organizations, lending partners, and other private sector actors. The partnership should then establish an inventory of housing resources and reach a long-term agreement to contract with the City for necessary housing policy actions and regulatory assistance, such as grant writing, technical assistance, and training. The last preliminary step that the study advocated was to create a series of training and technical assistance programs, which may include sponsoring programs already offered by housing organizations in the City. After completing these tasks, the partnership should introduce new specialized programs to address a range of housing needs in the City, while continuing to implement existing programs. Fairweather's study recommended three targeted housing programs: the Market Ready program to renovate older homes for new residents; the Owner's Equity program to meet the needs of young working families and assist them in renovation efforts; and the High Density Housing program to build more housing units near Denison Parkway. The study envisioned the housing partnership and its programs as long-term projects that would gain momentum and achieve their greatest impact in five to ten years.

Section 2: Vision

Fairweather Consulting's Residential Housing Improvement & Expansion Study for the City of Corning laid the groundwork for the Corning Housing Strategy, propelling the Committee's vision for housing improvements across the City and providing a framework for the structure and implementation of the program. The study's recommendation for a neighborhood-focused, block-by-block and whole house approach became a guiding principle for the Housing Strategy Committee as it formulated a strategy, developing goals and objectives to support its vision of revitalizing the City's housing stock.

Based on the analyses and recommendations of Fairweather's housing study, the Committee developed three central goals for the Corning Housing Strategy: Provide incentives to encourage City homeowners and residents to invest in home renovations; enact regulations to protect home investments; and integrate infrastructure investments with housing improvement needs as a priority for the City. The Committee then developed a focused set of objectives to guide its actions and act as stepping-stones toward achieving these goals. These objectives include developing low-interest loans, administering grants, issuing tax incentives, updating the City's zoning to support housing development in strategic locations, creating a vacant property registry, strengthening Code Enforcement efforts, complementing home improvement investments with streetscaping efforts, and supporting utility upgrades to promote development, reuse, and energy efficiency. With this framework in place, the Committee's next step was to present the Housing Strategy to the Corning City Council. Formal adoption of the Strategy by the City Council would allow the Committee to move ahead in identifying key stakeholders, developing a set of metrics to measure need and impact of home improvements, and forming a working group to determine the first stage of program implementation.

The Committee also used the study's recommendations to plan an organizational structure. The Committee proposed a market-based approach driven by a public-private

partnership, which would involve housing organizations and other private sector interests. This collaboration would be led by a steering committee of key stakeholders from the organizations represented in the partnership, each of whom would contribute his or her own unique experiences and expertise. Drawing upon a varied wealth of resources, the public-private partnership would, the Committee believed, become an effective and successful initiative that would spur a revitalization of housing throughout the City.

Section 3: Process

Corning Housing Strategy and Collaboration

The Housing Strategy Committee used Fairweather Consulting's study to guide its formulation of a housing strategy for the City of Corning. In early 2015, the City Council adopted the Housing Strategy, making it a priority for the City. The strategy called for the creation of a public-private collaboration to address housing needs. Beginning in 2014, Fairweather Consulting staff convened focus group discussions and neighborhood tours with City officials, stakeholders from housing organizations, lending institutions, private sector entities, City homeowners and residents. These focus group meetings aimed to increase all participants' understanding of housing challenges, needs, and resources in the City. After the City Council adopted the Housing Strategy, key public and private stakeholders formed a housing working group to continue these conversations. The working group met throughout 2015 and early 2016, developing priorities and building consensus around a set of ideas and goals. The working group ultimately tightened into a leadership committee of public officials and staff from private sector funding sources and non-profit housing organizations. To achieve one of the first tasks of the Housing Strategy, the group's members worked to create a formal partnership. On August 16, 2016, a public-private partnership was created between City of Corning, Three Rivers Development Foundation, and Arbor Housing and Development. The statement enacting the partnership states its goals and details the role of the Steering Committee, a group of key stakeholders, in providing governance and oversight. It also articulates the responsibilities and financial commitment of each party involved in the collaboration, which was now referred to as the Corning Housing Partnership (CHP).

Financial Commitments

The Housing Collaboration Development Agreement signed on August 16, 2016 between the City, Arbor Housing and Development, and Three Rivers Development Foundation describes CHP's funding sources and each party's contributions. The financial commitments run for the term length of the agreement: four fiscal years, from August 1, 2016 to July 31, 2020. The City is committed to providing \$50,000 yearly, due September 1 of each fiscal year. These payments are designated to offset administrative costs of the Collaboration. Three Rivers Development is committed to providing up to \$200,000 (September through August) yearly, via quarterly payments. Three Rivers Development Foundation obtains these funds from Corning Enterprises, the economic development arm of Corning Incorporated. Corning Incorporated is a Fortune 500 glass technology firm headquartered in the City and the region's largest employer. It invests in community revitalization through Corning Enterprises, a division that targets regional economic and community development and provides financial support for many infrastructure, education, healthcare, and other projects in the City and the region. Three Rivers Development

Foundation's financial commitment to the Collaboration, provided through Corning Enterprises, is stated imprecisely in the agreement: Up to \$200,000 each fiscal year. Despite the ambiguity of this written commitment, the President of Corning Enterprises has provided an exact indication of his party's financial commitment to CHP. Corning Enterprises contributed \$200,000 to CHP in its first and second fiscal year of operation while also providing an advancement of \$100,000 from year three funds to help with operations. Corning Enterprises will provide a total of 300,000 for the following two fiscal years.

This blending of public and private funds clearly shows that CHP is a public-private partnership, and its financial structure is a manifestation of its unique place in the City and the wider community. City funding for CHP demonstrates the public sector's commitment to housing and neighborhood revitalization. Yet the fact that the majority of CHP's financial support comes from private-sector corporate funding reveals the importance that Corning Incorporated places on the improvement of housing in the City. As a high-technology firm, Corning Incorporated continually seeks to attract qualified employees to fill numerous positions across a range of occupations. Housing is a primary consideration in job seekers' decisions to relocate to the City. Thus, investing in housing improvements in the City is not only a priority for the public sector; it is also in the best interests of regional corporations and other employers. Both the City and Corning Enterprises recognize that well-maintained homes and attractive neighborhoods play an important role in growing the City's economy and population and cultivating a sense of community among its residents. Both entities have committed to providing funding for CHP, achieving a combined total of \$250,000 each fiscal year. By the completion of the four-year term, \$1 million in public and private funds will have been invested in CHP. Property owners receiving CHP funds were provided a 1099 form at the end of the year.

Mapping Neighborhoods and Identifying a Demonstration Area

This \$1 million in public and private funding for CHP is a conservative measure that does not account for the resources each partner provides through its staff's expertise and experience—support that is just as vital to CHP, although not strictly monetary. Under the Collaboration, the non-profit housing corporation Arbor Housing and Development does not provide funding, but it contributes to CHP in other valuable ways. Arbor conducts many of the day-to-day activities of the Housing Strategy; its responsibilities include project development, program management, outreach, financial record keeping, and technical assistance.

Following the ratification of the agreement statement in August 2016, Arbor staff promptly began to execute these responsibilities. Arbor initiated the process of identifying target neighborhoods by systematically assessing housing conditions across the City. Arbor staff toured the City's neighborhoods and color-coded each residential property according to its visual appearance, using a rigorously defined qualitative scale ranging from Level 1 (dark green): "stable; very good condition," to Level 6 (black): "distressed; condemned, abandoned, or uninhabitable." Arbor produced maps of the City's neighborhoods with each lot colored according to the property's assessed condition. The color-coded maps provided Arbor staff and the Steering Committee with immediate visual information about the distribution of housing conditions throughout the City, helping the Committee to identify a neighborhood that would best serve as a pilot or demonstration project for CHP.

Using Arbor's color-coded maps, the Committee worked to select a demonstration area for the program. The Committee sought to avoid the ill-fated pattern of previous large-scale urban revitalization projects across the nation, some of which have infamously over-promised and under-delivered on their undertakings. To prevent such problems, the Committee constrained expectations by minimizing its public statements and promises. At the same time, it quietly tested the program, rolling it out slowly to assess opportunities, work out difficulties, and display its success in a highly visible and well-traveled area of the City where an improvement in housing conditions would yield a substantial positive effect on the surrounding neighborhood.

Guided by Arbor's color-coded maps of the City's residential neighborhoods, and the former Deputy Mayor's philosophy of Leverage, Momentum and Impact, the Committee pinpointed sections that contained many houses in borderline condition, coded either as Level 3 (yellow): "transitional; deferred maintenance evident" or Level 4 (purple): "transitional; capital improvements needed." Areas with a large share of properties that straddled the border between stable and distressed condition were flagged as candidates for the first demonstration area, as improvements would help "tip the scale" and improve the neighborhood at large through positive externalities.

The Committee also remained aware of the potential associations or assumptions that City residents might make because their neighborhood was selected for the program. Committee members felt that a target neighborhood should be chosen with sensitivity to its residents' thoughts and opinions. With this in mind, the Committee narrowed the search to four neighborhoods in the City, touring each area and taking a closer look at housing conditions and factors such as visibility and traffic before reaching a final decision. After qualitatively assessing the condition of houses in these neighborhoods and weighing the opportunities and limitations of each, the Committee chose a two-block portion of West 1st Street, in the Southside West neighborhood, as the first demonstration area to implement the housing strategy. See Figure 1 for the color-coded map of this area. Arbor staff began to contact the owners of the properties in transitional, or borderline, condition to introduce the project and begin working with them to rehabilitate their properties.

Section 4: First Demonstration Area Results and Outcomes

As the initial impact zone of CHP, the West 1st Street demonstration area created a model for the program and became a testing ground to understand and address various housing issues. In addition to serving as a template for future project areas and showing the collaborative process between CHP and property owners, the demonstration area usefully illustrated the large range of possible encounters, challenges, and outcomes that may occur in this process of home rehabilitation. As CHP's operational arm, Arbor Housing and Development played a critical role in developing and managing projects. Its staff has encountered a variety of situations for each targeted house in the demonstration area. Arbor staff explored and engaged property projects on a case-by-case basis, as each home had a unique set of assets and needs, and each homeowner had a distinctive set of constraints, views, and resources. What follows is a description of the situations that arose throughout the demonstration area from March 2017 through November 2017. This summary provides context and elucidates the breadth of potential situations that may arise in the future, and it shows that the process is highly individualized and anything but "one-size-fits-all."

The owner of 88 West 1st Street, a multifamily property, was one of the first properties in the demonstration area approached by Arbor, to partner on renovations. In this unique situation, the property owner was a building contractor who had already invested \$98,600 in home renovations to improve the interior. CHP worked with the owner and contributed an additional \$19,700 for further rehabilitation work, which included repairs to the porch and foundation and the installation of new gutters and smart siding. As a contractor, the property owner completed these renovations himself in the summer of 2017, finishing the projects by early July. See Figures 2 – 5 for front and rear views of the property before and after the renovations.

Adjacent to 88 West 1st Street the same owner as above also acquired 96-98 West 1st Street, another multi-family residential structure. The residential structure required exterior renovations, and given the unique ownership situation and the fact the property owner had already shown his willingness to work with CHP, Arbor made inquiries and soon partnered with the owner to plan further renovations with CHP. The owner had previously invested \$93,900 for interior and exterior renovations. Once Arbor staff evaluated the structure, CHP contributed \$25,000 for additional renovations, including repairs to the foundation and the installation of new shutters, gutters, soffit, fascia, and roofing. As with his 88 West 1st Street project, the property owner will execute this project as the contractor. The owner began working on this project in August 2017, after he had completed the 88 West 1st Street project and completed renovations in November of 2017.

These first two projects represent a relatively simple and ideal situation in which an owner of two properties worked with CHP to complete renovations, acting as contractor for the project. Other projects in the demonstration area illustrated a range of different situations. The next targeted property was 180 East 3rd Street, a home owned by Fannie Mae and purchased by Arbor for \$4,952.22. This home was in distressed condition, and CHP assessed that a greater net benefit to the neighborhood would result from the demolition of the property than from an attempt at rehabilitation. Situated on a narrow, small lot, the home was a liability rather than an asset to its neighborhood, and its demolition improved the neighborhood through its addition of open green space. The purchase of the home closed in May 2017. The City stepped in and took over the demolition process. With the City in charge of demolition, tipping fees were able to be waived, saving CHP thousands in disposal.

115 West 1st Street was another property in the demonstration area slated for demolition. Arbor acquired the home for \$25,000. Acquisition costs plus demolition costs totaled approximately \$33,000. The lot was, unfortunately, too small to build. Habitat for Humanity was conveniently going to rehabilitate a home right behind 115 West 1st St. With the collaboration between CHP and Habitat for Humanity, CHP was able to transfer the vacant lot to Habitat so they could combine the lot with their property. CHP also offered \$25,000 to help with the rehabilitation of the Habitat property.

79 West 1st Street is a Level 4 (transitional; capital improvement needed) property whose occupants showed interest in working with CHP to complete major rehabilitation work, estimated to cost \$60,000. The homeowner agreed to sell the home to CHP, through Arbor, for \$40,000. After closing costs and rehabilitation, Arbor's estimated total expenses for this property were \$100,000. After renovations are completed, CHP's goal is to sell the property through a real estate agent for \$120,000.

86 West 1st Street was nestled in between two properties. Originally CHP determined this home should be demolished, increasing the green space within the neighborhood.

However, at the time Deputy Mayor Bill Boland pushed to see this house renovated. The home owner struggled between selling the property to CHP and moving or staying in his home and renovating the property. With the covered windows, it was impossible to determine the extent of interior work needed for a whole home renovation. After much negotiations the home owner allowed Arbor to walk through his home and write up a list of specs needed for a whole house rehab. The home owner agreed to 2017 exterior renovations with the possibility of 2018 interior renovations. A new metal roof, new siding, windows, and landscaping changed the aesthetics of this property.

The West 1st Street demonstration area included several other properties. 75 West 1st Street required only the assistance of CHP for a new roof. Finally, 85 West 1st Street was a recently updated renter-occupied house whose porch required repairing.

Within a relatively small area of the Southside West neighborhood, the Partnership encountered a wide array of situations regarding housing conditions, ownership or rental status, necessary expenses for renovation work, occupants' level of interest or willingness to work with CHP, and owners' available financial resources. These projects required CHP to understand many situations, work through and around a variety of difficulties, and tailor the steps in the process to fit the varied needs and interests of its clients and partners. Because of its diversity, this initial demonstration area has shown the opportunity for all types of situations, and thus it serves as a useful model for CHP's future projects throughout the City.

Section 5: Second Demonstration Area Results and Outcomes

It was very important that CHP find not only a demonstration area on the Southside, but to engage the Northside and develop a target area. This would leverage the many happenings on the Northside such as the Northside Blodgett market rate housing development, which entails the forthcoming construction of 26 single-family homes on the site of the former Northside Blodgett Middle School under the direction of Arbor Housing and Development. These home improvements also leverage the rehabilitation happening at the Meadowbrook Apartments complex, which includes the rehabilitation of 82 blighted and dilapidated apartment units, plus the addition of Lamphear Court Apartments which includes 60 affordable apartments in a new 3 story building.

See Figure 6 for the color-coded map of this area. In July 2017, Steering Committee members took a walking tour of the neighborhood. This tour confirmed the findings of the color-coded map and provided greater qualitative information about the condition of residential properties, visibility and traffic on nearby streets, and other factors, such as the condition of sidewalks and streets. As a result of the walking tour, the Steering Committee decided to pursue this section of Western Northside as its next demonstration area. The Partnership believes that the rehabilitation of several properties in this neighborhood will appreciably enhance the appearance and value of surrounding homes

Once the property evaluations were completed and the second demonstration area was selected (West William St, between Goff St and Dunbar St) mailings were sent out to prospective applicants informing them of the program. The following is a sample of approved rehabilitation projects within the second demonstration area.

269 West William Street was the first project underway. The homeowner had recently put in a new furnace, new windows new fence and completed repairs on the back portion of the roof. Additional CHP funded repairs included a new roof, siding, sidewalk and driveway repairs and minor electrical work.

265 West Williams Street was the first property to qualify for public funding. The property owner was able to utilize up to \$35,000 in public funds for repairs that included the removal of asbestos siding, replacement of the front porch, a new roof, windows, and siding, along with electrical and plumbing work, and new gutters.

While new projects will undoubtedly involve new challenges, CHP is well equipped to address these difficulties and participate in opportunities to collaborate with occupants and owners, work creatively to improve homes and neighborhoods, and engage fruitfully with City residents to fulfill CHP's mission of triggering a housing renaissance in Corning.

Section 6: Plan for the Future

In keeping with the "whole house" and "block-by-block" approach as laid out in the Housing Study and the City of Corning Housing Strategy, the Partnership will continue to implement the program throughout the City, using the lessons learned from its first two demonstration areas. As CHP continues to execute projects, it will also gradually seek to increase its awareness among the public through signage and a presence on social media. It is hoped that as public understanding and support of CHP grows, funding sources will also increase to allow further expansion of CHP's efforts to support homeowners, improve the quality of the City's housing, and ultimately meet the needs of existing and incoming residents to obtain attractive, safe, and affordable homes in the City's neighborhoods.

In its early stages, the Housing Strategy Committee outlined three key goals for the City's Housing Strategy. CHP's work to date has been most directly tied to the first goal: Provide incentives to encourage investment in housing. While less visible progress has been made toward achieving the latter two goals, these goals have not been forgotten. Rather, they are longer-term ambitions to which CHP remains committed. The second stated goal of the Housing Strategy is to enact regulations to protect housing investments. The Committee and partnering public officials have been working to achieve this goal by updating the City's zoning ordinance. The City's zoning code is being updated to proactively encourage a richer mix of high- and low-density housing throughout the City. These zoning changes, which will likely be completed by the 1st quarter of 2019, will prioritize development and renovation of a range of housing types, supporting flexibility in creating a more urban feel and protecting investments in housing. In addition, the City plans to prioritize its Code Enforcement efforts through more strategic use of its existing resources, and to exercise its power of eminent domain when the use of this tool is in the public interest. The third goal of the Housing Strategy is to prioritize housing issues as part of infrastructure improvements in the City. Although this ambition has not yet been realized, it remains a topic of discussion and interest. The original plan was to improve the streetscape by way of street paving and sidewalk repair in each target neighborhood. However, the City's street paving program, which is separate from CHP, has moved more quickly than the Housing Strategy. There has been difficulty in coordinating the two initiatives, especially in CHP's initial target areas. This is an issue of which CHP's Steering Committee is aware, and seeks to address.

CHP has secured funding commitments from Corning Enterprises and the City for a term of four years. The Steering Committee plans to conduct an evaluation at the end of this period to assess the results of CHP. This evaluation will determine the future of the Housing Strategy. If the results of the evaluation indicate that CHP has made a significant impact on the City's housing in four years, then Corning Enterprises and the City may be willing to renew their funding commitments for a second term. Alternatively, if the results show that

CHP struggled to achieve a substantial impact, the Steering Committee and CHP's primary funders—Corning Enterprises and the City—may be less willing to renew the program in its current form. They may choose to reexamine the strategy to identify and address its weaknesses, or suspend its operations. A full evaluation is necessary to determine the efficacy of the collaboration and its completed projects in four years. It will be important to measure the program's outcomes in a consistent, rigorous, and quantitative manner; to place the City's housing situation in the context of the regional housing market; and to view the City's housing trends within a longer time horizon.

Section 7: Reproducibility of CHP and Conclusions

The Corning Housing Partnership is a public-private partnership between the City of Corning, Three Rivers Development Foundation, and Arbor Housing and Development, and it serves as a replicable and scalable model for other cities across the country. What follows is a set of basic guidelines for city governments and economic development and housing organizations that are interested in pursuing a similar collaboration in their communities:

- A multi-partite foundation between several core organizations whose experience and expertise spans a range of relevant subject areas creates a balance between scale and action, maintaining a tight-knit partnership whose members share common goals while efficiently distributing responsibility according to expertise:
 - City or municipal government: Provides leadership, program funding, ability to create and revise regulatory and public policy, and access to data, legal support, and other resources;
 - Non-profit community economic development corporation: Provides program funding, policy assistance, and administrative support;
 - Non-profit community housing corporation: Provides subject matter expertise, particularly regarding the regional housing market and housing construction and renovation projects
 - This organization may fulfill many substantive roles in the partnership: Project development and program oversight, including interactions with property owners, developers, and investors; grant-writing and technical assistance; and financial record-keeping and reporting
 - Partnerships in different communities may need to include fewer or additional organizations; what matters most is not the number of core partners, but the expertise and capacity of each and the collaboration's collective breadth and depth of experience
- Bringing in additional organizations to form a larger collaborative group bolsters interest, participation, and commitment from other local participants, strengthening its ties to and support from the community
 - Habitat for Humanity is an excellent partner; as a reputable global non-profit organization, it has established a variety of housing programs, which include rehabilitation and homeownership programs
 - Community Progress Inc. (CPI) is a non-profit Rural Preservation Company that provides home repair assistance to low- and moderate-income households in

Steuben, Chemung, and Schuyler counties, funded by state and federal grants. CPI represents another key local member of the collaboration, contributing its expertise and knowledge about home repairs, as well as providing funding and supplying some of its programs

- If the partnership's core economic development or housing corporation lacks the capacity to conduct a comprehensive housing study, an economic consulting firm or other research group can fill this role, analyzing data on the community's housing market to provide baseline estimates and prognostics about future supply and demand
 - Fairweather Consulting produced the original City of Corning Residential Housing Improvement & Expansion Study
 - Susan M Payne, Community & Economic Development Consultant, produced the Greater Corning Area Housing Study (Parts 1 and 2)
- In light of the complexity of the program, it is advisable for core member organizations of the collaboration to create a document for public distribution that provides key facts about the program's goals and the steps involved
 - A Frequently Asked Questions sheet or a flyer with a bulleted list of information serves this function well, and should be distributed to the property owners who are approached by the collaboration about participating in the program
- Beginning the program with a demonstration area allows the collaboration to quietly work through difficulties and show the public a successful project before starting to publicize heavily and establishing a social media presence
 - To reduce the risk of over-promising and under-delivering, collaborations should begin with a demonstration area of manageable size, keeping publicity to a minimum while implementing rehabilitation projects in this area
 - After successfully completing rehabilitations in the demonstration project, the collaboration should expand its public outreach and publicity efforts through contact with local newspapers and television networks, social media, and signs around the community
 - Posting the FAQ flyer and links to additional information about the program on the City's website gives the public easy access to a trove of useful material
- Detailed, accurate, and timely record-keeping is critical for successful implementation of rehabilitation projects
 - The Steering Committee should meet at least every three months in its early stages, and should continue to meet on a regular basis after completing the demonstration project to discuss project updates and outcomes
 - Financial records for the projects should be detailed and accessible to all members of the Steering Committee
 - On a yearly basis, an Evaluation Sub-Committee should conduct a review of the work completed to date, offering critical feedback and suggestions for ways to resolve recurring difficulties and/or improve the program

- To measure impact, it is essential to conduct thorough evaluations of the program and its underlying public-private partnership; core member organizations should develop a strategic plan for program evaluation when forming the partnership
 - The agreement statement of the public-private partnership should detail a set of pre-determined metrics that will be used to evaluate the project, as well as a timeline for project implementation and evaluation
 - Metrics should be as quantitative and quantifiable as possible, and may include some or all of the following:
 - Number of housing renovation projects completed;
 - Total costs of the projects to the partnership;
 - Estimated private investment in home improvements in the project neighborhoods outside of partnership funding, based on estimates of other neighborhood residents' home repairs and renovations;
 - Estimated values of the renovated homes, based on appraisals by real estate agents and housing experts;
 - Estimated gains in property values as a result of the projects, based on projected estimates of home sales in the absence of the program;
 - Number of home sales in the project neighborhoods before, during, and after completion of the program;
 - Estimated gains in home sales in the project neighborhoods, based on projected estimates of home sales in the absence of the program;
 - Other metrics may be community-specific, such as statistics related to population change and demographic shifts in the project neighborhoods and the community as a whole
 - A detailed timeline requiring that the program be evaluated on a periodic basis ensures that difficulties or deficiencies are measured and discussed in a timely manner, before it is too late to correct or address them
 - The program should undergo yearly evaluations as well as a more comprehensive evaluation at the conclusion of the term specified in the partnership's agreement statement
 - It may be wise to open discussions about the program's performance to a larger audience than the Steering Committee; evaluation results may be of interest and importance to other local actors, such as private investors and public officials who oversee zoning, planning, and regulatory policy.

In conclusion, members of the Corning Housing Partnership hope that this unique collaborative effort will inspire other communities, and they believe that the actions of CHP will act as a catalyst for municipalities across the country to create their own public-private housing partnerships and achieve lasting positive impacts in their communities.

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Section 7: Figures

Photo credit: All figures provided by Arbor Housing and Development.

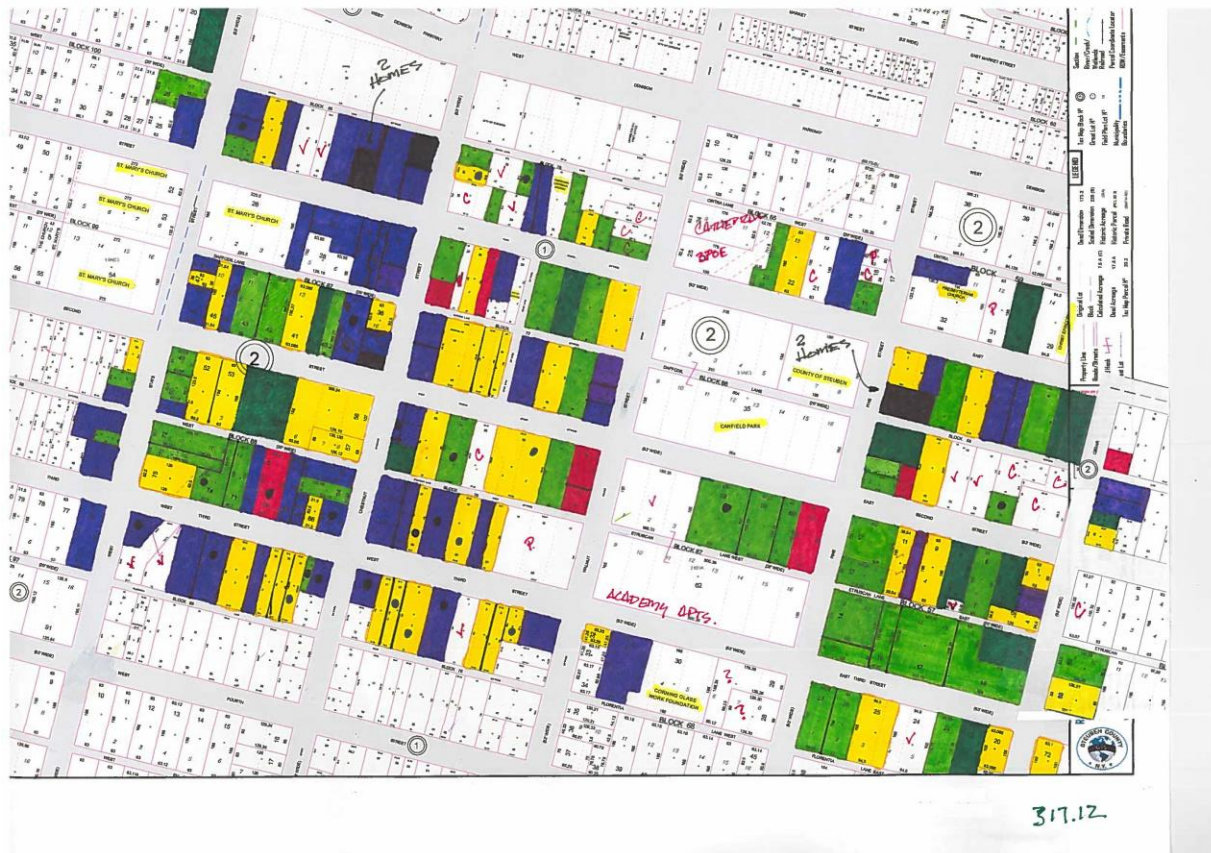


Figure 1: Color-coded map of section of Southside West neighborhood

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Figure 2: 88 West 1st Street property rear view before renovation



Figure 3: 88 West 1st Street property rear view after renovation

08/08/2018



Figure 4: 88 West 1st Street property front view before renovation



Figure 5: 88 West 1st Street property front view after renovation

08/08/2018



Figure 6: Color-coded map of section of Western Northside neighborhood

08/08/2018



Figure 7. 269 W. William St (Northside Demonstration area) Before and After

Chart 1: Complete listing of all properties assisted by CHP

88 West 1 st St	<ul style="list-style-type: none"> • First property in Southside Demonstration area • Property owner was also a contractor and completed the work on his own • Began March 2017 Completed August 2017 • Work scope included, foundation repairs, installation of smartboard siding, repair upper and lower porch, install gutters, and seal rear deck • Received \$19,7000 of CHP funding
96-98 West 1 st St	<ul style="list-style-type: none"> • Property owner was also a contractor and completed the work on his own • Began August 2017 Completed November 2017 • Work scope included, foundation repairs, removal of chimney, installation of new soffit and fascia, install new gutters and shutters, replace roofing, and power wash • Received \$25,000 of CHP Funding
180 East 3 rd St	<ul style="list-style-type: none"> • Property caught on fire in early 2000, went into foreclosure and owned by Fannie Mae • CHP acquired the property through bidding at auction.com in April 2017 • The City of Corning took control of the demolition. Tipping fees were waived by the County landfill • Demolition completed October 2017 • Adjacent neighbor purchased vacant lot in January 2018 for \$5,000
75 West 1 st St	<ul style="list-style-type: none"> • Property owner purchased home as a residence for her daughter • Owner coordinated interior renovations • Work scope included replacing roof • Received \$8,500 from CHP funding
79 West 1 st St	<ul style="list-style-type: none"> • Previous owner was a contractor slowly completing interior renovations and was willing to sell the property • CHP purchased the property for \$41,212.06 in December 2017 • Rehab expenses total approximately \$88,000 • Listing price of \$120,000
115 West 1 st St	<ul style="list-style-type: none"> • First blighted, vacant and unsanitary property slated for demolition in the Southside target area. • Owner agreed to sell the property for \$25,000. • CHP purchased the property in August of 2017 • Asbestos and abatement survey completed in September 2017 \$7,452 • Demolition completed in October 2017 totaling • Sidewalks poured and top soil placed on the ground November 2017 • Received \$58,185.23 from CHP funding
86 West 1 st St	<ul style="list-style-type: none"> • Homeowner was torn between selling the property the CHP or rehabbing the property • If acquired CHP planned to demolish the property • Deputy Mayor Bill Boland really wanted to save this property • Homeowner was willing to invest \$12,500 on exterior renovations

	<ul style="list-style-type: none"> • Work scope included new windows, 40 year painted metal roof, new vinyl siding, soffit and fascia repairs • Received \$12,500 from CHP funding
85 West 1 st St	<ul style="list-style-type: none"> • Rental unit with wooden steps leading to the second floor unit • Deputy Mayor Bill Boland wanted to a new design for the steps with a secure storage area underneath the staircase • Work scope included new walkway to rear apartment and front new steps with storage • Will received approximately \$11,375 from CHP funding
158-160 Chestnut St	<ul style="list-style-type: none"> • Adjacent to 96-98 west 1st street and owned by the same property owner • Rehabbing units into two large 3 bedroom townhomes • CHP paid \$12,760 for the removal of Asbestos siding and \$12240 for siding and windows
269 West William St	<ul style="list-style-type: none"> • First home in Northside demonstration area to be rehabbed • Property owner had completed interior renovations • Work scope included replacement of sidewalk and driveway, new vinyl siding, coat and seal foundation, wrap windows, and remove and repair the roof • Received \$28,050 from CHP funding
294 West William St	<ul style="list-style-type: none"> • Work scope includes wall insulation, vinyl siding, repair porch roof, replace gutters, and replace first floor windows and doors
297 West William St	<ul style="list-style-type: none"> • Work scope includes chimney repoint, porch repairs, window replacement, updates to garage, power wash, and remove and replace sidewalk • To received \$18,700 from CHP funding
265 West William St	<ul style="list-style-type: none"> • First property to be able to leverage public and private funding • Work scope includes removal of asbestos siding, replacement of the front porch, a new roof, windows, and siding, along with electrical and plumbing work, and new gutters.
138 Pine St	<ul style="list-style-type: none"> • Provided \$25,000 to assist with the renovations of the multi-unit, residential and commercial building • Work scope includes wall framing, plumbing and electrical work, exterior siding, new roof and windows, HVAC, sprinkler system, and landscaping
65 Cintra Lane	<ul style="list-style-type: none"> • Providing \$25,000 to Habitat for Humanity for renovations

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Appendices

Appendix A: Frequently Asked Questions

Appendix B: Corning Housing Partnership Application

Appendix C: Sample Rating System

Appendix D: Sample Scorecard Neighborhood Tracking



FAQ DEMONSTRATION AREA

1. Who is the Corning Housing Partnership?

The Corning Housing Partnership is a public/private partnership created by the City of Corning, Arbor Housing and Development and Three Rivers Development. Three Rivers Development and Arbor Housing and Development were chosen to provide administrative support including financial record keeping, committee notices, grant writing, and project management.

2. What is the goal of the Partnership?

The Partnership was formed to implement the City of Corning's Housing Strategy. The goal of this initiative is to improve city-wide housing options, housing conditions and neighborhood appearance through individualized renovations. These improvements will increase the value of homes and neighborhood appeal. The Partnership will use various government and private funds as well as tax incentives to encourage property owners to invest in their homes.

3. How can I benefit from the Corning Housing Partnership?

As a homeowner, you may benefit from the Partnership through the incentives provided to make improvements to your property more affordable. Combined with Partnership incentives, your investment may increase the value of your property and improve your neighborhood. Property values are linked to both the individual home and to the overall neighborhood. The Partnership is committed to assisting property owners to improve their neighborhood.

4. How was my neighborhood chosen?

Arbor Housing and Development evaluated four of the eight neighborhoods outlined in the City's Master Plan to determine areas in need of revitalization. Evaluators determined incentives in a three-block area in your neighborhood would likely have a high impact. As the project develops, more neighborhoods will be evaluated and added for consideration.

5. How do I qualify for State/Federal Funding, Private Funding or Tax Incentives?

You may qualify for all or some of the incentives. An Arbor representative will work with you to answer a few preliminary questions which will determine which incentives apply to your individual situation. From there, a more detailed application will be required.

6. What is the property tax exemption?

The City of Corning offers various tax exemption programs for property improvements. Qualified properties receive an exemption on the increase in assessed value from City, County and/or School taxes. The amount and timing of the exemption is based on the applicable program.

7. Will my home be reassessed and will my taxes increase?

Improvements may increase the value of your property. The City's Assessor does review building permits to determine if the property value has changed. The tax incentive programs the City offers may help you offset some of these potential increases.

8. Will there be a fee charged for these service?

While there is no fee for applying for assistance, some property owners, depending on the incentives they receive, may be asked to match a portion of the funding received. State and federal funding sources may require a lien on the property. The duration of the lien is based on the funding source.

9. Will I need to claim my private grant as income?

Property owners should consult a tax professional to determine if they will need to pay State and Federal income tax on any incentive received. You may be required to complete a W-9 to receive the incentive.

10. What renovations am I eligible for?

Depending on the funding source, renovations may include both interior and exterior work. While the goal of this initiative is to improve neighborhoods and the housing stock in the City of Corning, all repairs, interior and exterior, may add value to a home. All renovations must be building code compliant

11. Who do I contact if I have a question or concern?

Please contact Arbor Housing and Development's Director of Real Estate Development, Rocco Soda at 607.654.7487 ext. 2053



CORNING HOUSING PARTNERSHIP
APPLICATION FOR REHABILITATION ASSISTANCE

Applicant's Name _____ Birth Date: _____ Age: _____

Co-Applicant's Name _____ Birth Date: _____ Age: _____

Property Address _____ City _____ State _____ Zip _____

County _____ Township _____

Mailing Address _____ City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ Work Phone _____

E-Mail _____

Number of person(s) in household; including applicant: _____

Provide name, age, and relationship(s) of all household members:

Name	Age	Relationship
		Self

1. Are Property Taxes paid? (i.e. Town, County, School) ☐ Yes ☐ No

If no, what years are unpaid? _____

2. Is this Your Primary Residence? ☐ Yes ☐ No If No, please explain:

3. Type of Housing: ☐ Single Family house ☐ Multifamily Year _____

4. How old is the home? _____ Year Built? _____

5. Have you occupied your home for one year or more? Yes _____ No _____

6. Do you have a current Homeowner's Insurance policy? Yes _____ No _____

7. Is there a mortgage? ☐ Yes ☐ No Are payments current? ☐ Yes ☐ No
8. Name of mortgage holder: _____
9. Is the Deed in applicant's name? Yes _____ No _____
10. Is there a land contract on the property? Yes _____ No _____
11. How did you hear about us? _____
12. Do you have more than \$15,000 in assets (checking, savings, IRA, 401K, etc)? Yes _____ No _____
13. Are you related to any public official in the County in which you reside in or to any officer or employee of Arbor Housing and Development? ☐ Yes ☐ No If YES, please explain:

14. Have you received repair services from Arbor/ SCAP or another agency such as Weatherization, Sheen Housing, Community Progress or City of Hornell in the past? ☐ Yes ☐ No

Agency Name _____ Amount _____ Date of Service _____

Agency Name _____ Amount _____ Date of Service _____

Agency Name _____ Amount _____ Date of Service _____

Please provide a description of the repairs needed. (i.e., roofing, plumbing, electrical, etc.)

LIST ALL SOURCES OF INCOME AND AMOUNTS FOR ALL HOUSEHOLD MEMBERS

Include SSI, SSD, PA, child support, pension, wages, unemployment, etc.)

NAME	SOURCE	GROSS AMOUNT (per week/month)

STATISTICAL DATA

Federal and State Law prohibits discrimination on the basis of age, sex, race and national or ethnic origin. Arbor Housing and Development is committed to serving its community without discrimination and will comply with all rules and regulations regarding Fair Housing, Equal Opportunity, and Minority and Small Business Participation. This data is for statistical purposes only and will not be considered by any local, State, or Federal official in determining applicant eligibility for assistance.

APPLICANT

ETHNICITY Check One:

- ☐ Hispanic
 - ☐ Mexican
 - ☐ Puerto Rican
 - ☐ Other
- ☐ Non-Hispanic

RACE Check One:

- ☐ American Indian or Alaskan Native
- ☐ Asian
- ☐ Black/African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White
- ☐ Other Single Racial _____
- ☐ American Indian or Alaskan Native & White
- ☐ American Indian or Alaskan Native & Black
- ☐ Asian & Black/African American
- ☐ Asian & Pacific Islander
- ☐ Asian & White
- ☐ Black/African American & White
- ☐ Native Hawaiian or Other Pacific Islander & Black
- ☐ Native Hawaiian or Other Pacific Islander & White
- ☐ Other Multi-Racial _____

Are you a citizen of the U.S.? () yes () no

Are you a veteran or entitled to veteran's benefits?
() yes () no

Are you a person with a physical disability?
() yes () no

CO-APPLICANT

ETHNICITY Check One:

- ☐ Hispanic
 - ☐ Mexican
 - ☐ Puerto Rican
 - ☐ Other
- ☐ Non-Hispanic

RACE Check One:

- ☐ American Indian or Alaskan Native
- ☐ Asian
- ☐ Black/African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White
- ☐ Other Single Racial _____
- ☐ American Indian /Alaskan Native & White
- ☐ American Indian /Alaskan Native & Black
- ☐ Asian & Black/African American
- ☐ Asian & Pacific Islander
- ☐ Asian & White
- ☐ Black/African American & White
- ☐ Native Hawaiian or Other Pacific Islander & Black
- ☐ Native Hawaiian or Other Pacific Islander & White
- ☐ Other Multi-Racial _____

Are you a citizen of the U.S.? () yes () no

Are you a veteran or entitled to veteran's benefits?
() yes () no

Are you a person with a physical disability?
() yes () no

All information provided will be kept confidential. All applications received will become the property of Arbor Housing and Development.

I (We) hereby apply for assistance from Arbor Housing and Development. I (We) certify that the above statements are true, accurate, and complete to the best of my (our) knowledge and belief. False statements made knowingly by the applicant will disqualify the applicant from participation in the program.

I (We) hereby consent to and authorize Arbor Housing and Development to obtain verification of information required for compliance with the regulations of this program, including income, expenses and employment.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Return to:

Arbor Housing and Development
26 Bridge Street
Corning, NY 14830



www.ArborDevelopment.org

26 Bridge Street, Corning, NY 14830
Rocco Soda
Director of Real Estate Development
Phone: 607-654-7487 ext. 2053

Required Documents

Ownership Verification:

- ☐ **Property Deed** – Copy of Property Deed detailing a land description, filing date, liber, and page number. **Land Contracts are not eligible.** If a deceased person is listed on the deed, we also need a copy of the Death Certificate.

Income Verification:

- ☐ **Social Security/SSI** - Benefit Change Letter or call 1-800-772-1213 to request print out. (bank statements cannot be accepted as verification)
- ☐ **Unemployment** – Award Letter.
- ☐ **Pension/Retirement** - Current letter or printout from company (bank statements cannot be accepted as verification.)
- ☐ **Filed income Tax Return** - Full copy of last year's filed income tax return for everyone living in the home who files income taxes. **Include all W-2 forms**

If you do not file income tax, please check the box below and initial:

- ☐ **I do not file yearly income tax returns:** _____ **(must be initialed)**
- ☐ **Paycheck Stub** - last **four (4) consecutive paystubs** (must reflect 2 months) from everyone living in the home and who works.
- ☐ **Self-Employment** - last 3 years filed income tax returns; Schedule C-Profit & Loss Statement
- ☐ **Alimony/Child Support** - court papers or support collection printout only
- ☐ **Property Taxes** – **Proof: paid receipts** of Current (1)School, (2)County, (3)Village/Town tax records
- ☐ **Homeowners Insurance** - Copy of current homeowners insurance face sheet noting coverage amounts, deductible, and coverage periods
- ☐ **Bank Statements** - Copy of 2 most recent bank statements from Checking and/or Savings account. This includes everyone living in the home that has Checking and/or Savings accounts.
- ☐ **Other Assets** - Submit copies of verification for all assets, such as 401K, CDs, IRAs



SERVICE AGREEMENT

I (We) have applied for services through Arbor Housing and Development (AHD). In connection with AHD construction services, I understand that AHD will be evaluating my (our) property and, to some extent, acting as a technical assistant and consultant in the repair, rehabilitation or purchase of the property, which is located at:

AHD'S ROLE: By reason of the expertise of AHD in repairs, rehabilitation, and construction management, I (we) understand that AHD may charge a fee for services, if applicable, and I (we) will pay charges normally associated with programs, such as interest service charges, credit reports, title changes, recording fees, and the like made by AHD, if applicable to the program guidelines.

I (we) understand that the staff of AHD cannot be personally available for all evaluations of each segment of the work performed on the construction site and that AHD will reasonably rely on the competence and skill of each individual contractor.

AHD will make work-in-progress evaluations, as needed, which are to determine contractor productivity and whether progress payments are warranted and whether work is completed according to the agreed upon specifications.

OWNER'S ROLE: I (we) agree that AHD will determine the scope of repair work to be done on my (our) home. After reviewing the specifications and agreeing upon the scope of work, I (we) agree not to negotiate changes from the agreed upon specifications for repairs after the Owner/Contractor Agreement has been signed. AHD is not responsible for any additional work the Contractor agrees to do outside of the written specifications.

I (We) understand that notwithstanding the services AHD provides, it is my (our) responsibility to approve specifications; review the bid proposals; and select a contractor, subject to AHD program guidelines; to sign the contracts, change orders, and final closeout document.

I (we) further understand that all owner's contributions will be held in escrow by AHD pursuant to a separate Escrow Agreement. Escrow funds will be subject to my (our) and AHD authorization, and/or a private lender's authorization.

GENERAL PROVISIONS: In the event I (we) choose not to pursue AHD program(s) after the initial evaluation has been completed, I (we) understand and agree that it will be my (our) responsibility to repay AHD for any and all expenses and staff time incurred up to cancellation.

Owner Signature

Date

Owner Signature

Date

Revised: 9/2014

Appendix C

Arbor
HOUSING AND DEVELOPMENT

www.ArborDevelopment.org

26 Bridge Street, Coming, NY 14830
Phone: 807-854-7487
Fax: 807-873-2202

SAMPLE

Coming Housing Partnership Field Data Sheet

Date: Nov. 30, 16

Evaluator's Initial: KAC

Area/Neighborhood: SPRINGSIDE EAST Address: _____

Parcel ID: _____ Single Fam. _____ Duplex ☒ Multi. _____ Vacant _____ Occupied ☒

Visible Deficiencies: Paint/Siding _____ Doors _____ Windows _____ Siding ☒ Porch ☒ Garage _____ Roof _____

Gutters/Downspouts _____ Foundation ☒ Sidewalk ☒ Soffit/Fascia _____ Other _____



Level 1, Stable - Very good condition, best in class, "nothing" needs to be done.



Level 2, Stable - Would take 3 or 4 weeks of sweat equity to become a number 1



Level 3, Transitional - Deferred maintenance evident. Slipping on capital improvements.



Level 4, Transitional - Capital improvements needed. Double roof a giveaway. Often a renter or the elderly



Level 5, Distressed - Occupied but in poor condition. Toxic landlord? On its way to becoming a 6. Should be demolished unless structure has historical significance or value.



Level 6, Distressed - Condemned, abandoned or uninhabitable but with possible squatters. High likelihood of being demolished unless the structure has extraordinary historical significance.

Notes: POWERWASH SIDING, PAINT PORCH COMPLETE,
RESURFACE & PAINT FOUNDATION, SIDEWALK REPAIR
UNDER

Deferred maintenance -- Garage doors hanging off, window treatments, gutters/downspouts or paint. Wooden homes should be painted approximately every 7 years. 10-15 years, a sign of deferred maintenance.

A capital improvement meets all three of the following conditions...

- Substantially adds to the value or prolongs the useful life of the real property.
- Is permanently affixed or becomes a part of the real property so that removal would cause material damage to the property or the article itself.
- It is/was intended to become a permanent installation.

Building Independence. Creating Housing Options.

"Equal
Housing
Opportunity"

NeighborWorks
CHARTERED MEMBER

UNITED
WAY
Community Partner

CHP Southside Project- (Confidential Proprietary Document) Updated 2/27/2018									
Property			Key Project Criteria						
			Initial Contact	Application	Contractors/Construction	Finalized	Additional Information		Comments
		Address Home Owner	Comments	Comments	Comments	Comments	Rehab Type	Acquisition Rehab	The Home owners have no cash assets. Current family of three income \$ % AMI. Need to discuss match and work scope. Offered Owner \$. Attorney is drawing up documents. 5-15: Owner will sell to Arbor for \$. 8/1: No update from Attorney 9/8: Attorney is now working on this. I requested that he get more info regarding the situation. I also requested that he prepare a purchase offer for both parties to execute... contingent on lien/judgement timeline. 10-23-17: Still in Attorney hands. Habitat has expressed interest in acquiring the house from CHP for full amount and rehabbing themselves. 11-28: Closing in December. Arbor will begin rehab specs and put job out to bid. Home may not be marketable for 9 months until existing lien expires. 1-8: Property closed. Rehab specs being developed. Cannot sell until July. 2-27-18: Work scope, cost & market analysis to be completed by 3-1. Work can not begin until September due to budget. 3-7: CMA came in at \$. Proposal \$. Profit minimal - \$. 6-1-18: Project underway. Change orders so far were for expanded front porch, code required basement insulation, water line crack from road to house. 7-10-18: Project is 50% complete. Plan to put on market 9-1.
			Completed Met with and toured property.	Completed Assessed \$62,000 Sold 9-11:\$28,000	In Progress CHP Funding: Total Project Cost:		Funding	CHP	
							Leverage	100%	
							Projected Completion Date	Spring 2018	

		Address	Comments	Comments	Comments	Comments	Rehab Type	Acquisition Demolition	
		Home Owner	CompletedHas not returned calls	CompletedAssessed \$15,000 Sold \$7,000 in 2008	CompletedCHP Funding: Total Project Cost:		Funding Leverage	CHP	
							Projected Completion Date	Complete	
		Address	Comments	Comments	Comments	Comments	Rehab Type	Investor Rehab	
		Home Owner	Completed	Completed	In ProgressCHP Funding: Total Project Cost:		Funding Leverage	CHP 15%	
							Projected Completion Date		

		<div>Address</div> <div>Home Owner</div>	<div>Completed</div> <div>Comments</div>	<div>Completed</div> <div>Comments</div>	<div>In Progress</div> <div>Comments</div> <div>CHP Funding:</div> <div>Total Project Cost:</div>	<div></div> <div>Comments</div>	<div>Rehab Type</div> <div>Funding</div> <div>Leverage</div> <div>Projected Completion Date</div>	<div>Investor Rehab</div> <div>CHP</div> <div>15%</div>	<div>1-8: Owner purchased a 2,800 sq. ft. 2 unit for \$, adjacent to his 96-98 W. 1st project. He has begun renovation and has requested \$ of CHP funds. Scope included: Asbestos siding, windows, new front & rear porches, complete interior gut. End result will be 2 large 1,400 sq. ft. 3 bedroom 1.5 bath family size, higher end townhomes. Owner will complete work himself at an estimated cost of \$.</div> <div>2-27-18: \$ asbestos siding abatement complete. Additional \$ will be applied to siding and windows (material only.)</div> <div>6-1-18: Siding and windows on site.</div> <div>7-10-18: Windows installed and siding underway.</div>
		<div>Address</div> <div>Home Owner</div>	<div>Completed</div> <div>Comments</div>	<div>Completed</div> <div>Comments</div>	<div>No Progress</div> <div>Comments</div> <div>CHP Funding:</div> <div>Total Project Cost:</div>	<div></div> <div>Comments</div>	<div>Rehab Type</div> <div>Funding</div> <div>Leverage</div> <div>Projected Completion Date</div>	<div>Investor Rehab</div> <div>CHP</div> <div>25%</div>	<div>3-7-18: Habitat has purchased house for rehab. Work scope not provided to date... but complete gut rehab is expected. Property borders the lot at 115 W. 1st that they are acquiring from us. Habitat has requested \$ toward her project. Family has been identified.</div>