



# 3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

#### 3-5 Year Strategic Plan Executive Summary:

The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) in order for local jurisdictions to receive federal housing and community development funds under the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs.

The 2010 Consolidated Plan covers a five-year period beginning July 1, 2010 and ending June 30, 2015 with interim updates as necessary.

The overall goal of these housing and community development programs is to develop viable urban communities principally for low- and moderate-income persons by:

- 1) providing decent housing;
- 2) providing a suitable living environment; and
- 3) expanding economic opportunities.

The Consolidated Plan serves the following four functions:

- 1) a planning document for the Town of Colonie, which builds on a participatory process;
- 2) an application for federal funds under HUD's CDBG and HOME formula grant programs;
- 3) a strategy to be followed in carrying out HUD programs; and
- 4) an action plan that provides a basis for assessing performance.

The Consolidated Plan consists of three main sections:

- 1) housing, homeless and community development needs assessment;
- 2) housing and community development five-year strategic plan; and
- 3) action plan: one year use of funds.

With the expansion of the American Community Survey (ACS) by the Census Bureau in 2005 to include all geographic areas with a population of 65,000 or more, certain population, demographic, and housing estimates are available at the town level for as recently as 2008 and are presented on a limited basis throughout this plan. Based on this ACS data, HUD has revised the Comprehensive Housing Affordability

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Study (CHAS) required for a housing needs analysis. Although the 2009 CHAS data provides counts of the number of households that fit many combinations of HUD-specified criteria, it does not include all the numbers needed to complete the tables HUD requires for the Consolidated Plan. Also the 2009 data are not directly comparable to the 1990 and 2000 CHAS data. Therefore, absent complete Comprehensive Housing and Affordability Study (CHAS), for consistency most analyses presented in this plan are based on 2000 Census data and the 2000 CHAS.

### **Community Profile**

Located in the northern part of Albany County, the Town of Colonie constitutes a significant portion of the triangular area between the City of Schenectady at the western corner; the City of Albany at the southeastern corner; and the City of Troy to the northeast. The Town includes the incorporated villages of Colonie and Menands and the hamlets of Latham, Maplewood, Newtonville, Roessleville, Stanford Heights, Verdoy, Boght Corners, West Albany, Mansville, Loudonville, Maywood, Schuyler Heights, and Liskakill.

Since its establishment by an act of the New York State Legislature on June 7, 1895, the Town has steadily grown to become the largest and most populous suburb in Albany County with 57.2 square miles and nearly 80,000 residents (27 percent of the county's residents). Colonie is one of 932 towns in the State of New York. It ranks 16th in population, and is the largest of the 10 towns in Albany County.

The majority (43 percent) of persons in Colonie are between the ages of 25 and 54 years old. The elderly (60 years and over) account for almost 21 percent of the population, and a large segment (39 percent) of this group are considered to be frail elderly (75 years and over) residents.

In 2008 there were 33,000 households in Colonie. The average household size was 2.4 people. Families made up 64 percent of the households in Colonie. This figure includes both married-couple families (50 percent) and other families (14 percent). Nonfamily households made up 36 percent of all households in Colonie. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

Eight percent of the people living in Colonie in 2008 were foreign born. Ninety-two percent were native, including 79 percent who were born in New York.

Among people at least five years old living in Colonie in 2008, 10 percent spoke a language other than English at home. Of those speaking a language other than English at home, 25 percent spoke Spanish and 75 percent spoke some other language; 36 percent reported that they did not speak English "very well."

In 2008, 89 percent of the people at least one year old living in Colonie were living in the same residence one year earlier; 5 percent had moved during the past year from another residence in the same county, 4 percent from another county in the same state, 1 percent from another state, and 1 percent from abroad.

In 2008, 93 percent of people 25 years and over living in Colonie had at least graduated from high school and 39 percent had a bachelor's degree or higher. Seven percent were dropouts; they were not enrolled in school and had not graduated from high school.

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The total school enrollment in Colonie was 20,000 in 2008. Nursery school and kindergarten enrollment was 1,800 and elementary or high school enrollment was 11,000 children. College or graduate school enrollment was 7,000.

In 2008, for the employed population 16 years and older, the leading industries in Colonie were educational services, and health care, and social assistance, 24 percent, and public administration, 15 percent.

Among the most common occupations were: management, professional, and related occupations, 43 percent; sales and office occupations, 31 percent; service occupations, 13 percent; production, transportation, and material moving occupations, 7 percent; and construction, extraction, maintenance and repair occupations, 5 percent. Sixty-eight percent of the people employed were private wage and salary workers; 27 percent was federal, state, or local government workers; and 4 percent was self-employed in own not incorporated business workers.

Eighty-four percent of Town workers drove to work alone in 2008, 7 percent carpooled, 1 percent took public transportation, and 3 percent used other means. The remaining 4 percent worked at home. Among those who commuted to work, it took them on average 17.6 minutes to get to work.

The Census Bureau estimates that 7.8 percent of households in the Albany-Schenectady-Troy metropolitan statistical area have annual income above \$150,000, while 28.2 percent are below \$35,000.

The median income of households in Colonie was \$67,508. Eighty-one percent of the households received earnings and 25 percent received retirement income other than Social Security. Twenty-nine percent of the households received Social Security. The average income from Social Security was \$16,045. These income sources are not mutually exclusive; that is, some households received income from more than one source.

Although the Capital Region has not suffered as much as other parts of the nation, the same factors that have kept it insulated from past recessions - state and local government, the area's colleges and universities, and the region's medical facilities - may now doom the local economy. More than 100,000 people work for state and local government in the Capital Region, making it an especially important economic force. Since the state revenues are highly dependent on income taxes from Wall Street firms, the financial collapse meant less money for the state. The deficit is now projected to reach \$8.5 billion. While state and local governments have not actually laid off people, over 5,100 positions have been lost as a result of hiring freezes and through attrition. The same is true at the region's colleges and universities. The financial crisis has meant their endowments are down, which has prompted layoffs and hiring freezes.

Besides government jobs, the steepest declines were in sectors such as leisure and hospitality and construction. Manufacturing jobs locally are down 6.2 percent, compared with 12.2 percent nationally. And the region's (Albany-Schenectady-Troy MSA) overall unemployment rate as of March, the latest period for which figures are available, was 7.3 percent, compared with 8.8 percent statewide and 9.7 percent nationally.

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According to a study released in June by the Brookings Institute, the Capital Region ranked 98<sup>th</sup> for rate of wage decline from the end of 2008 to the end of March 2009. Wages in the area dropped two percent, even as they increased by one percent nationally during the same period.

In 2008, five percent of people were living in poverty in the Town of Colonie. Five percent of related children under 18 were below the poverty level, compared with 8 percent of people 65 years old and over. Three percent of all families and 10 percent of families with a female householder and no husband present had incomes below the poverty level.

For people reporting one race alone, 88 percent were White; 4 percent were Black or African American; less than 0.5 percent were American Indian and Alaska Native; 5 percent were Asian; less than 0.5 percent was Native Hawaiian and Other Pacific Islander, and 1 percent was some other race. One percent reported two or more races. Three percent of the people in Colonie were Hispanic. Eighty-seven percent of the people in Colonie were White non-Hispanic. People of Hispanic origin may be of any race.

In 2008, Colonie had a total of 34,000 housing units, 3 percent of which were vacant. Of the total housing units, 71 percent were in single-unit structures, 28 percent were in multi-unit structures, and 2 percent were mobile homes. Fifteen percent of the housing units were built since 1990.

In 2008, Colonie had 33,000 occupied housing units - 23,000 (70 percent) owner occupied and 10,000 (30 percent) renter occupied. Three percent of the households did not have telephone service and 4 percent of the households did not have access to a car, truck, or van for private use. Multi vehicle households were not rare. Forty-three percent had two vehicles and another 15 percent had three or more.

The median monthly housing costs for mortgaged owners was \$1,535, nonmortgaged owners \$494, and renters \$889. Twenty-seven percent of owners with mortgages, 10 percent of owners without mortgages, and 38 percent of renters in Colonie spent 30 percent or more of household income on housing.

### **Managing the Process**

The Town of Colonie acted as lead agency for its portion of the Colonie Schenectady Troy Consortium, and for the villages of Colonie and Menands. The Town Board designated the Community Development Department as the agency responsible for overseeing the development of the Consolidated Plan and for administering the programs covered by the plan.

The Community Development Department developed the Consolidated Plan in consultation with a wide range of public and private entities, including government and nonprofit organizations knowledgeable about the needs of the low- and moderate-income residents of the Town, and private citizens interested in, or affected by, the housing and community development activities discussed in the plan.

**Citizen Participation**

The purpose of the Town of Colonie Citizen Participation Plan is to promote citizen participation in all phases of the Consolidated Plan and develop local priority needs and objectives for the Community Development Block Grant and HOME programs.

All citizens, especially low- and moderate-income persons, members of minority groups, non-English speaking persons, persons with disabilities, residents of areas where a significant amount of CDBG activity is proposed or ongoing, and residents of public and assisted housing are encouraged to participate in the development of the community development process including the Consolidated Plan, any amendments to the Plan (which significantly change the scope, location, or funding of a previously approved activity), and the performance report.

A Community Development Citizen Advisory Committee has been established to ensure broad participation in the process. The current Citizen Advisory Committee consists of eleven (11) members appointed by the Town Board, in conjunction with the Mayors of the Villages of Colonie and Menands. Membership of the Citizen Advisory Committee is drawn from all areas of the Town and includes, to the extent possible, very low- and low-income persons, members of minority groups, non-English speaking persons, the elderly, persons with mobility, visual or hearing impairments, residents of areas where a significant amount of activity is proposed or ongoing, the business community, and civic groups that are concerned with the Community Development program.

The Citizen Advisory Committee serves in an advisory capacity to the Community Development Department in providing adequate and timely information on the Consolidated Plan to the general citizenry of the Town and, as appropriate, units of local government.

Hearings and meetings are held at times and locations convenient to potential and actual beneficiaries and with accommodations for persons with disabilities.

**Institutional Structure**

The Town of Colonie Community Development Department works in conjunction with other Town departments, the villages of Colonie and Menands, and the nonprofit agencies receiving CDBG funding to carry out the activities covered by the Consolidated Plan. The Town collaborates with a host of other public and private organizations who contribute to this effort through the provision of financial and organizational resources that are coordinated with the CDBG and HOME funding for projects.

While there are strengths and gaps in the institutional structure in place to deliver needed housing and services to the Town's low- and moderate-income residents, the Town feels that given the budget constraints, it is meeting the identified high priority needs.

**Housing Market Analysis and Housing Needs Assessment**

Consolidated Plan regulations require entitlement communities to conduct a housing market analysis to serve as one of the foundations for setting priority housing needs and strategies. The Town conducted a market analysis that focused on the existing housing supply and demand, the HUD-specific market characteristics such as low- and moderate-income concentrations, as well as ethnic and minority concentrations,

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and priority housing needs and strategies set by the Town through the Consolidated Plan development process.

The housing market analysis reveals a number of important findings:

The lack of affordable housing for persons earning less than 80 percent (\$59,300 for a family of four) of the area's median income continues to be a significant problem in Colonie. Although home prices are relatively affordable, when compared to recent years and mortgage interest rates remain very low, the majority of low- and moderate-income households still are not able to afford to purchase homes in the Town of Colonie.

The Town of Colonie contains a number of owner-occupied housing units that need some degree of rehabilitation.

As Colonie's housing market remains relatively unaffordable for low- and moderate-income households, the need grows for downpayment assistance programs and housing counseling for these families.

The lowest income renters are in the most need of more affordable housing. A growing demand for one and two bedroom units is driving up rents while many of these renters are already paying more than half their wages for housing.

As the amount of developable land becomes smaller, the feasibility of redevelopment and rehabilitation will increase.

Based on 2000 Census data, there are approximately 4,643 renter-occupied households and 12,700 owner-occupied households living in housing that contains lead-based paint.

### **Homeless Needs Assessment**

With the high cost of housing, job losses, and a weak economy, homelessness will no doubt be on the increase, and therefore, has become a greater concern in Colonie. Local data collection about the homeless has been primarily anecdotal and informal. However, the Town continues to actively participate in the development and implementation of the Albany County Homeless Management System in the hope that it will soon be able to accurately determine the extent and nature of homelessness in Colonie.

The majority of the homeless need assistance to remedy their situation. They need not only housing to correct the immediate need of shelter, but they need on-going support to alleviate the chronic conditions that resulted in homelessness. Most, if not all, of homeless programs and homeless service providers are located in the surrounding cities - principally the City of Albany. The Town recognizes that as persons in Colonie become homeless, they will gravitate to where needed services can be obtained - the City of Albany. It is not feasible for the Town to duplicate these services, therefore, the Town will concentrate its resources on activities that will prevent and reduce homelessness.

**Non-housing Community Development Needs Assessment**

Historically, the Town of Colonie has determined its role to be the provision of basic citizen services such as public works and utilities, police protection, emergency medical services, parks and recreation, general planning, economic development, and youth and senior services. The Town has defined numerous non-housing community development needs, including: neighborhood revitalization and infrastructure improvements, removal of architectural barriers, youth services, senior services, and job training. Recognizing that the cost of meeting these objectives well exceeds the amount of CDBG funds allocated to Colonie by HUD, almost all of these needs are budgeted in the Town's Capital Improvement Plan.

**Populations with Special Needs Assessment**

Some of Colonie's residents who are not homeless need supportive housing options that enable them to live independently. Groups with special needs include the elderly, the frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or other drug addictions, and victims of domestic violence. The ability of person with special needs to compete in the housing market for appropriate housing at an affordable price is limited in many cases by their lack of income and also by their need for special housing accommodations.

**Strategic Plan**

The Consolidated Plan summarizes the community's work plan for addressing the needs referenced above. The Plan integrates economic, physical, environmental, community and human development activities in the Town of Colonie in a comprehensive and coordinated manner so that agencies, groups, and all citizens can work together to improve the quality of life of its residents.

The four Consolidated Plan priorities for allocation of CDBG and HOME funds are as follows:

**Affordable Housing Objectives - Increase the Inventory of Affordable Housing Units**

1. Preserve existing stock of affordable housing units
2. Increase the number and type of homeownership opportunities available to low-to moderate-income homebuyers
3. Reduce housing-related lead-based paint hazards, especially for low-income families and children
4. Increase the number of affordable rental housing units

**Homeless Continuum of Care Objectives - Prevent and Reduce Homelessness**

1. Improve homeless prevention activities
2. Provide services to prevent person at risk of becoming homeless
3. Assist the Albany County Coalition on Homelessness to employ a continuum of care approach to reduce the frequency and duration of homelessness
4. Provide support to service providers to improve service delivery and to address gaps in the continuum of care

**Non-housing Community Development Objectives - Maintain a high standard of living**

1. Create and/or replace infrastructure systems and public facilities in low-and moderate-income areas
2. Provide non-housing public services that meet the needs of low-and moderate-income persons

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3. Enhance job training and employment opportunities for low-to moderate-income persons
4. Provide opportunities for low-income persons to become economically self sufficient

### Special Needs Population Objectives -

1. Provide adequate housing options for all special needs populations
2. Strengthen the safety net of services for person with special needs

It is important to note that the goals and objectives included in this strategic plan do not represent all the actions to be undertaken in Colonie. They reflect only those actions that may be carried out using CDBG, HOME, and Section 8 funding, in conjunction with other financial and organizational resources listed in each year's entitlement action plan. Though the competition for CDBG funds has continually increased since program inception, the Town has made an effort to balance disbursement of these funds between the various needs of the community.

### **2010 Entitlement Action Plan**

In its Community Development Block Grant program year beginning July 1, 2010, the Town of Colonie anticipates receiving \$589,995 in federal funding including \$163,417 in HOME funds. With these funds the Town will continue its emphasis on housing and meeting the special needs of its population.

A summary of these proposed projects is provided below:

#### **School Age Child Care Scholarship Program**

**\$ 25,000**

The Colonie Youth Center (CYC) is a 501 (c)(3) non-profit organization formed in 1965 by a group of parents and teens that were interested in developing wholesome activities for children in the Town of Colonie. In the last 45 years the organization has developed three major areas of service: school age child care, counseling, and recreation.

Two of CYC's most vital School Age Child Care (SACC) services are the before school program and the after school program. Also known as Latchkey programs these services provide working parents with affordable quality child care for their children during non-school hours. Currently, the CYC SACC Department offers 12 before school and 15 after school programs all located in the Town of Colonie. These programs are offered everyday that school is in session in the school buildings of the North Colonie (including Maplewood) and South Colonie Central School Districts. Each site is registered with the New York State Office of Children and Family Services. They serve approximately 800 children per year with at least 45 of the families falling into the category of low-and moderate-income.

With block grant funding The School Age Child Care Scholarship program provides partial scholarships to those low-and moderate-income families who need before-school and after-school child care but are unable to afford them. It is CYC's belief that families must have some financial responsibility for this service therefore, no full scholarships are provided. Instead, eligible families have their fees reduced between 20 to 80 percent. The majority of the families in need of financial assistance are single-parent families where the parent is employed in an entry-level job.

**Bright Horizons Adult Day Services**

**\$ 15,000**

Colonie Senior Service Centers, Inc. (CSSC) was established in 1981 as a duly authorized 501 (c)(3) non-profit organization. For over 29 years, the organization has served seniors and their families in the town of Colonie and greater Capital Region. CSSC offers many programs and services including Bright Horizons Adult Day Service program. Bright Horizons is a structured, cost-effective, and comprehensive community-based social adult day services program which provides functionally impaired individuals over the age of 60 with socialization, supervision, and monitoring; personal care; and nutrition in a protective setting between 8:00 a.m. and 5:00 p.m., Monday through Friday at two locations in the Town of Colonie. This program allows physically and mentally frail older persons to remain with their family and in the community, providing social and emotional support in a secure and supervised day program. Bright Horizons provides an effective, efficient, and flexible solution for both caregivers and seniors to allow the elderly to age in place.

For many seniors and their families the minimal cost of this program is a fraction of the cost they would incur to have the services of a home health aide. They recognize the value of the program and have the ability to pay. For others the benefits are highly valued, but they lack the ability to pay. CSSC works with both the Albany County Department of Aging and Catholic Charities to provide charity care for 8 to 10 families, but CSSC still has another 8 to 10 families who would benefit from Bright Horizons but who cannot afford this service. Block grant funding will be used to provide scholarships to these low-and moderate income seniors.

**Big Brothers Big Sisters Youth Mentoring Program**

**\$ 10,000**

Big Brothers Big Sisters of the Capital Region, Inc. is the local affiliate of Big Brothers Big Sisters of America, the nation's oldest, largest, and most successful youth-mentoring organization. The Capital Region agency (headquartered in Colonie) formed in 1997 when three agencies merged that previously served Albany, Schenectady/Saratoga, and Rensselaer counties. Altogether, the agency has served the area for more than 42 years.

The agency has a single mission: to help vulnerable school-age children succeed at home, in school, and in their communities. It does this by matching each child with a carefully screened adult volunteer who becomes a long-term friend and mentor – a "Big Brother" or "Big Sister." Once a match is made, the agency regularly tracks its progress and maintains ongoing contact with children, their families, and mentors.

Approximately 97.5 percent of Colonie children the agency serves come from low-income families and 90 percent come from single-parent homes. One out of three comes from families that live below the poverty line.

In 2009, Big Brothers Big Sisters served 39 children from the Town of Colonie. Block grant funds will be used by the agency to provide mentoring services to 20 additional impoverished Colonie children who are at risk of delinquency and school failure.

**Residential Rehabilitation**

**\$272,778**

The Residential Rehabilitation program is administered by the Town of Colonie Community Development Department. This program assists qualified low- and moderate-income households in the Town and villages rehabilitate their owner/occupied homes. This is done by providing grants ranging from 40 to 100 percent of the cost of identified defects. The program mainly addresses structural issues such as roof, windows, siding and potential hazards like electrical, heating,

plumbing, and lead-based paint. There is a first time waiting list of 112 households and a second time waiting list of approximately 138 households. Second applications are only funded when the condition is determined to be an emergency and then only the emergency repairs may be done. First time applications are processed on a first-come, first-served basis. Block grant funds are the main source of funding for this program with homeowners paying a portion determined by their family size and income. Residential rehabilitation is a program that benefits residents in the Town and both villages. As our population and housing stock ages, the demand for this program increases.

**Blue Creek Overflow Mitigation Project** **\$ 25,000**

The Blue Creek Overflow Mitigation Project will assist qualified low-and moderate-income property owners with the costs to disconnect the sump pump from the sanitary sewer system and make the connection to the storm sewer system along the Blue Creek trunk sewer service area which includes Cobbee Road, Old Loudon Road, Latham Ridge Road, Marco Polo Drive, Marconi Drive, Michaelangelo Street, Ridgecrest Avenue, Stutz Avenue, and Verdi Blvd.

Sump pumps which are common in many homes in Colonie are normally connected to the storm water system. However, when sump pumps are incorrectly connected to the sanitary sewer system and there is a heavy rain event, excessive inflow is introduced into the sanitary sewer system resulting in overflows of sewage into the environment. This is a violation of environmental laws and the NYS Department of Environmental Conservation has levied a fine against the Town for the periodic overflow from manholes along the Blue Creek Trunk Sewer during abnormal rain events. In-home surveys performed by Pure Waters personnel showed that 261 of the approximately 1,490 homes in this area have sump pumps connected to the sanitary sewer system. The Town is required by DEC to notify these property owners that the sump pumps must be disconnected from the sanitary sewer system and be reconnected to the Town's storm sewer system. The cost, estimated to be \$2,500, is the responsibility of the property owner. The cost will vary depending on the ground/soil conditions, distance from the storm sewer system and the extent of the need to modify internal piping.

The Community Development Department will be responsible for managing the application process, determining eligibility, coordinating cost estimates for the work and approving contractor payments. The Division of Pure Waters will provide technical assistance and support to the Community Development Department for the project.

**Program Administration** **\$ 78,800**

Oversight, management, monitoring, and coordination of the CDBG program, fair housing, and public information.

**Homebuyer Assistance Program** **\$163,417**

The First Time Homebuyer program is administered by the Town of Colonie Community Development Department. This program provides a subsidy to participants to purchase homes in the Town of Colonie, Village of Colonie, and Village of Menands. Funds for this program are provided by the US Department of Housing and Urban Development (HUD) through the Colonie Schenectady Troy consortium. The program is designed for qualified households with incomes below 80 percent of the area median income who are capable of qualifying for and repaying a mortgage. The subsidy is a grant which must be repaid if the participants do not own and

occupy the home as their principal place of residence for a period of time as mandated by HUD at the time of closing. Participants are responsible for all costs above the subsidy.

## Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

### Mission:

This Consolidated Plan is designed to be a document that establishes a unified strategy for community development actions in the Town of Colonie over the next five years. The process used in developing the Consolidated Plan is geared to mold the Town's various housing and community development programs into coordinated neighborhood and community development strategies, based on effective citizen participation, and geared toward avoiding duplication of effort.

Within the Consolidated Plan, topical strategic plans set forth program goals, objectives, and benchmarks for measuring progress. In so doing, the Consolidated Plan will help the Town of Colonie and its citizens keep track of results and learn what works. The Plan, once accepted by the Department of Housing and Urban Development, will also maintain the Town's eligibility for funding under the Community Development Block Grant program, HOME Investment Partnerships program, and other similar programs.

Throughout the Plan, the Town of Colonie has proposed programs and plans aimed at meeting three statutory goals embodied in Federal housing legislation dealing with community development programs. As the Plan is implemented, the Town will be striving to meet each of these goals by taking action or providing an environment to foster areas listed under each of the following goals:

#### Providing a Decent Housing Environment

1. Assisting homeless persons obtain affordable housing
2. Assisting persons at risk of becoming homeless
3. Maintaining affordable housing stock
4. Increasing the availability of affordable permanent housing in standard condition to lower-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability
5. Increasing the supply of supportive housing with structural features and services that enable persons with special needs to live in dignity and independence
6. Providing affordable housing that is accessible to job opportunities

#### Providing a Suitable Living Environment

1. Improving the safety and livability of neighborhoods
2. Increasing access to quality public and private facilities and services
3. Reducing the potential for isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods

4. Restoring and preserving properties of special historic, architectural, or aesthetic value
5. Conserving energy resources

Providing Expanded Economic Opportunities

1. Job creation and retention
2. Establishing, stabilizing and expanding small businesses
3. Providing and maintaining public services needed to enhance employment opportunities
4. Providing jobs to lower-income persons living in areas affected by programs and activities implemented under this Plan
5. Insuring the availability of mortgage financing for lower-income persons at reasonable rates using non-discriminatory lending practices
6. Encouraging access to capital and credit for development activities that promote the long-term economic and social viability of the Town
7. Encouraging empowerment and self-sufficiency for lower-income persons to reduce generational poverty in federally assisted housing and public housing

## **General Questions**

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

### 3-5 Year Strategic Plan General Questions response:

#### **Community Profile**

The Town of Colonie is located in eastern New York State along the Hudson and Mohawk Rivers. It is the center of what is known as the Capital District, which is made up of the three major cities of Albany, Schenectady, and Troy. The Town includes the incorporated villages of Colonie and Menands and the hamlets of Latham, Maplewood, Newtonville, Roesseville, Stanford Heights, Verdoy, Boght Corners, West Albany, Mansville, Loudonville, Maywood, Schuyler Heights, and Lishakill.

The Town of Colonie is still considered a residential community with 58 percent of the tax base being residential. Housing stock within the Town varies greatly in cost, age, size, and condition. Approximately 953 acres or 3.5 percent of the total land area of the Town is designated for multi-family residential uses. Of this 953 acres, 65 percent is developed with multi-family uses.

Commercial and business land uses (42 percent of the tax base) located within the Town include retail trade, professional and office buildings, insurance, banking, real

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estate, motor vehicle service stations, hotels, motels, eating and drinking establishments, personal services, parks, and various other similar business establishments.

Colonie has seen a significant increase in the number of residential and commercial real property tax parcels with the residential tax parcels increasing from 24,839 in 2004 to 28,228 as of January 2010. Likewise, commercial tax parcels have increased from 2,920 in 2004 to 3,210 as of January 2010. For comparison, 90 percent of all tax parcels are residential and 10 percent are commercial. The total costs for residential construction in the Town continued to drop during the past several years. The exact amount (not including hotels and motels) totaled \$27,308,433 in 2009 as compared to \$63,650,904 in 2004. The Town also saw a significant drop in commercial construction costs (including hotels and motels). In 2001, the amount totaled \$89,330,371 and dropped to \$66,388,079 in 2004 and \$46,643,419 in 2009. Within Colonie's boundaries, there are 14 mobile home parks, 22 schools, 1 college, and 55 churches.

**Demographics/Low Income and Racial/Ethnic Concentrations**

Typically, low-income concentration is defined as an area, which has low- to moderate-income households exceeding 50 percent. However, the Town of Colonie qualifies as an exception community. This means that an activity that would otherwise qualify under §570.208(a)(1)(i) except that the area served contains less than 51 percent low- and moderate-income residents will also be considered to meet the objective of benefiting low- and moderate-income persons where the proportion of low- and moderate-income persons in the area is within the highest quartile of all areas in the recipient's jurisdiction in terms of the degree of concentration of such persons. In applying this exception, based on the 2000 Census, HUD has determined the lowest proportion the Town may use to qualify an area for this purpose is 42.1 percent (table below and Attachment 1).

**Low and Moderate Income Areas**

Census Block Group	L/M Income Population
0136011	52.2%
0136014	45.1%
0136022	42.9%
0136029	100.0%
0138013	58.2%
0138015	60.1%
0138017	54.2%
0140011	44.3%
0140016	52.7%
0140023	45.5%
0140025	43.5%

Source: Census 2000

According to 2000 Census figures, low- and moderate-income persons (0 – 80 percent of area median) represented 28.84 percent of the Town’s population. Of these residents, 15.54 percent (3,552 individuals) were below the poverty level. This represents 4.7 percent of the total population and 3.0 percent of families. A further breakdown of this data shows that 22.2 percent were under 18 years of age, 57.6 percent were between 18 and 64, and 20.2 percent were 65 years of age or

older. In 2008, 5 percent of people were living in poverty. Five percent of related children under 18 were below the poverty level, compared with 8 percent of people 65 years old and over. Three percent of all families and 10 percent of families with a female householder and no husband present had incomes below the poverty level.

Based on the 2006-2008 American Community Survey 3-Year Estimates, the median income of households in Colonie was \$67,508. Eighty-one percent of the households received earnings and 25 percent received retirement income other than Social Security. Twenty-nine percent of the households received Social Security. The average income from Social Security was \$16,045. These income sources are not mutually exclusive, that is, some households received income from more than one source.

For the purpose of this plan, racial concentration is defined as an area, which has a minority population exceeding 40 percent. The Town of Colonie has a small, but growing minority population, accounting for 3.5 percent of Town residents in 1980, 6.3 percent in 1990, 9.4 percent in 2000, and 11.7 percent in 2008 according to the Census. Compared to rental subsidy needs of all lower income households, the needs of lower minority households would have to be classified as small but growing. At this time, and lacking additional Census data (race, income, etc.), it may be premature to correlate an increase in minority population with an increase in needs for residents of various economic levels. Nevertheless, the Town will continue to review all available data, statistical and anecdotal, to best identify community development priorities and to address them most efficiently using Community Development Block Grant funding.

**Town of Colonie  
Minority Population by Census Tract**

<b>Tract Code</b>	<b>Tract Population</b>	<b>Tract Minority %</b>	<b>Minority Population</b>
0135.02	8720	11.19	976
0135.03	3680	11.33	417
0135.05	2834	3.39	96
0135.06	6150	9.69	596
0136.01	7813	12.71	993
0136.02	3917	17.56	688
0137.03	2975	21.71	646
0137.05	6791	7.44	505
0137.06	2106	8.31	175
0137.07	6370	9.09	579
0138.01	7225	9.45	683
0138.02	4128	7.82	323
0139.01	2671	9.36	250
0139.02	5245	9.21	483
0140.01	4027	13.16	530
0140.02	4606	7.47	344

Source: 2009 Federal Financial Institutions Examination Council's (FFIEC) Census Report

**Geographic Allocation of Investments**

Program activities will be carried out throughout the Town of Colonie, Village of Colonie, and Village of Menands. Typically the geographic areas in the Town and villages selected for CDBG program funds are similar in that they are older

neighborhoods that exhibit signs of aging infrastructure, streets, housing, and park facilities. These neighborhoods suffer from problems that can be improved when funds are strategically applied.

Investment will be directed to assist those with the most need throughout the Town in accordance with federal regulations and in conformance with the priorities contained in this document. "Area benefit" assistance will be confined to those qualifying areas of the Town identified above.

**Guiding Principles for Investment:**

The Town will use the following guiding principles as a basis for allocating its resources:

- Additional affordable housing, especially the rehabilitation of existing housing continues to be the Town's greatest community development need and highest priority
- Non-housing activities such as public service activities directed at the youth and elderly, accessibility and infrastructure improvements, and job creation and economic development initiatives are complementary and critical community development components
- Proposed action plan activities addressing "High Priority" needs will have the greatest opportunity for funding; activities addressing "Medium Priority" needs may receive funding but must demonstrate substantial funding leveraged from other resources

**Obstacles to Meeting Underserved Needs**

In developing project activities, the primary obstacle in meeting underserved needs is the availability of resources. Although Community Development Block Grant funding for all entitlements including the Town of Colonie saw an 8 percent increase in 2010, decreases in the previous 6 years has seriously impacted the programs and services provided with this funding. In addition, some needs are not met because of choices to fund one set of priority needs competes with another.

**Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

Preparing a Consolidated Plan involves a process that insures that housing and community development planning and programming will be accomplished through a unified and comprehensive framework that opens new opportunities for collaboration and collective problem-solving. Partnerships among government agencies and between government and private groups need to be developed in order to marshal government and private resources to achieve intended public purposes.

In initiating this process for preparation of its Consolidated Plan, the Town of Colonie Community Development Department acted as lead agency for its portion of the Colonie Schenectady Troy Consortium, and for the Villages of Colonie and Menands. Through its Community Development Department, the Town consulted and coordinated with appropriate public and private agencies, such as the state and other local jurisdictions, local housing agencies and social service agencies regarding the housing needs of children, elderly persons, homeless persons, persons with disabilities, and other categories of residents, to assure that the Consolidated Plan is a comprehensive document and addresses statutory purposes (Attachment 2).

The process of developing a Consolidated Plan must have clear backing and support from the elected leadership to be successful, and in this regard, the Town has been fortunate. Since 1995, when the Town's initial Consolidated Plan was prepared, the Town Supervisor and members of the Town Board have supported the process and the Community Development Department. Effective members have been appointed to the Community Development Citizen Advisory Committee, and the recommendations of that committee have been given serious consideration by the Supervisor and the Town Board. Once accepted, the programs set forth in the Consolidated Plan have been faithfully implemented.

The consolidated planning process began in the Town of Colonie on January 22, 2010 when various organizations, agencies, churches, and individuals were sent questionnaires (Attachment 3) soliciting input in identifying priority housing and community development needs and in defining improvement strategies that would bring these needs and resources together.

A Consolidated Plan Resident Survey (Attachment 4) was developed by the Community Development Department. The purpose of this survey was to solicit input from residents as to what they felt were the general areas of need for using Community Development Block Grant and Home Investment Partnership funds. This survey was made available on the Town's web page and at various locations in the Town and villages including the Town of Colonie Memorial Town Hall, the William K. Sanford Town Library, the Beltrone Living Center, Colonie village hall, and Menands village hall.

A special effort was made to meet with organizations and individuals that normally do not come in contact with the Community Development Department. This was accomplished through a coordinated effort with assistance from the Town Supervisor, Town Board, Tax Office, Assessors Office, Building Department, Planning and Economic Development Department, Department of Public Works and that Department's Engineering Bureau, Division of Highway, Division of Pure Waters, Division of Latham Water, Division of Environmental Services, Senior Resources Department, fourteen Town Fire Districts, and the many and various senior citizen

and youth organizations in the Town. These organizations contributed valuable information and insight into the development process of this plan.

### **Citizen Participation (91.200 (b))**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

#### 3-5 Year Strategic Plan Citizen Participation response:

The purpose of the Town of Colonie Citizen Participation Plan is to promote citizen participation in all phases of the Consolidated Plan and develop local priority needs and objectives for the Community Development Block Grant (CDBG) and HOME programs.

All citizens, especially low- and moderate-income persons, members of minority groups, non-English speaking persons, persons with disabilities, residents of areas where a significant amount of CDBG activity is proposed or ongoing, and residents of public and assisted housing are encouraged to participate in the development of the community development process including the Consolidated Plan, any amendments to the Plan (which significantly change the scope, location, or funding of a previously approved activity), and the performance report. In its role as the housing agency, the Town Board is in a special position to coordinate information and activities in the Consolidated Plan and the Public Housing Agency Plan.

A Community Development Citizen Advisory Committee has been established to ensure broad participation in the process. The current Citizen Advisory Committee consists of eleven (11) members appointed by the Town Board, in conjunction with the mayors of the villages of Colonie and Menands. Membership of the Citizen Advisory Committee is drawn from the Village of Colonie, the Village of Menands and all areas of the Town including the hamlets of Boght Corners, Latham, Lishakill, Loudonville, Roessleville, and Stanford Heights. The advisory committee also includes, to the extent possible, very low- and low-income persons, members of minority groups, non-English speaking persons, the elderly, persons with mobility, visual or hearing impairments, residents of areas where a significant amount of activity is proposed or ongoing, the business community, and civic groups that are concerned with the community development program.

The Citizen Advisory Committee serves in an advisory capacity to the Community Development Department in providing adequate and timely information on the

## Town of Colonie

Consolidated Plan to the general citizenry of the Town and, as appropriate, units of local government.

At least two public hearings are held each year to obtain citizens' views. The hearings are conducted at two different stages of the program year. At least one of the hearings is held before the proposed Entitlement Action Plan is published for comment.

The Town publishes, at least fourteen (14) days prior to any public hearing, a notice in the Colonie Spotlight and the Times Union indicating the date, time, place, and procedures of the public hearings, with sufficient information about the subject of the hearing to permit informed comment. Notices, in the form of press releases, are sent to the local newspapers and radio and television stations.

Technical assistance is provided to the Citizen Advisory Committee and other groups representative of low-income persons that request such assistance in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan by the Community Development Department, within the limits of available staff and resources.

A summary of the proposed Consolidated Plan and annual Entitlement Action Plan is published in the Colonie Spotlight and the Times Union. The Consolidated Plan, annual Entitlement Action Plan, substantial amendments to these plans, and annual performance reports are made available at the following locations:

- Community Development Department, Memorial Town Hall, 534 Loudon Road, Newtonville, NY 12128 (518) 783-2718
- William K. Sanford Town Library, 629 Albany Shaker Road, Loudonville, NY 12211 (518) 458-9274
- Village of Colonie, Village Hall, 2 Thunder Road, Colonie, New York 12205 (518) 869-7562
- Village of Menands, Village Hall, 250 Broadway, Menands, New York 12204 (518) 434-2922

### **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

This Consolidated Plan will be carried out by the Community Development Department working with outside agencies, consultants, and other Town departments. The bringing together of these groups to help deliver comprehensive and efficient services to the residents is an ongoing process and may be considered the department's greatest strength. Contracts have been established between several departments and agencies to provide space and services. Because the Town's Community Development Department is a small agency, direct contact with both those providing and receiving services is possible. This direct communication allows this office to carefully monitor all projects.

To strengthen its institutional structure, the Town will continue to work with the Upstate Community Development Consortium and to take advantage of the ongoing training and technical assistance opportunities offered through the HUD Buffalo field office.

During this consolidated plan period, the Community Development Department will administer the Residential Rehabilitation program with assistance from Joseph E. Mastrianni, Inc. and also supervise the efforts of that firm as it administers the Section 8 Housing Choice Voucher program, Family Self-Sufficiency program, Mainstream program, and Voucher Homeownership program. Similarly, in order to better coordinate and enhance the delivery of housing and nonhousing services, the Community Development Department will collaborate with the Albany County Coalition on Homelessness (continuum of care delivery), Albany Community Action Partnership (Head Start, Universal Pre-K, the Early Learning Center, Family Court Children's Center, the Home Energy Assistance program, the Weatherization Assistance program, the Family Development Credentialing program, Access for Homes, the Volunteer Income Tax Assistance program, the Nutrition program – Cohoes Food Pantry, the GED program, Dress for Success, CareerLinks, Career Pathways), Albany County Rural Housing Alliance, Inc. (housing counselors, foreclosure prevention, weatherization, housing rehabilitation), CARES, Inc. (HIV/AIDS), Affordable Housing Partnership (affordable housing advocate, predatory lending, foreclosure prevention), Colonie Senior Service Centers, Inc. (senior housing providers, transportation, congregate meals), and a wide range of other housing and support service providers.

The Town Supervisor's office works extensively with agencies that provide housing for the disabled to ensure that they are able to locate facilities in the Town of Colonie.

As part of its tenant-based housing assistance program, its residential rehabilitation program, and its first time homebuyer program, the Community Development Department distributes information on the hazards of lead-based paint and will consult with state and local health and child welfare agencies if a child living in assisted housing is identified as lead poisoned.

While there are strengths and gaps in the institutional structure in place to deliver needed housing and services to the Town's low- and moderate-income residents, the Town feels that given the budget constraints, it has always met the identified high priority needs. However, in the past few years, the Town of Colonie has seen its annual CDBG allocation steadily decline to where it now receives less than \$450,000 annually. Not only has the federal CDBG been reduced but also the creation of new

entitlement communities within the program means that a larger number of communities must share a smaller pot of money. In addition, there is currently instability over future funding and policy directives for this and many other block grant programs. Therefore, it is within these parameters that the Town identifies its goals and priorities for the next five years.

### **Monitoring (91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

#### 3-5 Year Strategic Plan Monitoring response:

The Town of Colonie works extensively with the two incorporated villages and the Town has entered into cooperation agreements with the villages of Colonie and Menands for the purpose of qualifying as an entitlement community under the Community Development Block Grant program.

The Community Development Department is the lead agency for the Town of Colonie portion of the Colonie Schenectady Troy Consortium.

The Consolidated Plan and Entitlement Action Plan will be carried out by the Community Development Department working with outside agencies, consultants, and other Town departments. The bringing together of these groups to help deliver comprehensive and efficient services to the residents is an ongoing process and may be considered the department's greatest strength. Contracts have been established between several departments and agencies to provide space and services. Because this Community Development Department is a small agency, direct contact with both those providing and receiving services is possible. This direct communication allows this office to carefully monitor all projects.

The Community Development Department maintains close working relationships with each of the organizations undertaking activities with Entitlement Action Plan funding. Depending on the activity undertaken, financial reporting and activity accomplishments are submitted to the Community Development Department monthly, quarterly, or annually. When an agency undertakes an activity benefiting low-and moderate-income persons, Community Development requires the agency to obtain information on family size and income so that the activity is limited to only those persons. Community Development staff reviews each eligible participant's file to insure that proper certification procedures have been followed. Additionally, the Town submits an assessment of program performance and accomplishments (the CAPER) to the U.S. Department of Housing and Urban Development on an annual basis. Details on publication and public comment for the annual CAPER may be found in the Citizen Participation Plan portion of the Consolidated Plan.

### **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.

2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The priorities identified in the Town's Consolidated Plan are in response to input received during the consolidated planning process. The Town's intent throughout this process is to identify relative priorities to assist the greatest number of persons while keeping in mind the limited resources with which the Town has to devote.

Noting the funding constraints, the plan identifies the highest priorities for activities that address the "continuum" of housing needs beginning with homelessness prevention, the rehabilitation of our existing housing stock, and the creation of new permanent housing that is affordable and available to Town residents and workforce. Activities that assist the most vulnerable segments of the Town's population are also considered high priorities such as child, youth and senior services.

In addition, non-housing community development activities are integral components in promoting a sound living environment and encouraging expanded economic opportunities for persons of low and moderate income. These activities include infrastructure improvements to improve the health, safety and pedestrian access for neighborhoods of low and moderate income, and transportation and economic development activities to promote employment opportunities for persons of low- and moderate-income.

Investment will be directed to assist those with the most need throughout the Town in accordance with federal regulations and in conformance with the priorities contained in this document. The Town will, over the course of this five-year strategic plan, invest substantial resources to meet the Town's highest priorities.

In general, activities addressing high priority needs will have the greatest opportunity for substantial funding depending, of course, on the quality and viability of each funding request; activities addressing medium priority needs may receive funding but must demonstrate substantial funding leveraged from other resources.

Given the limited amount of funding available, each year the Town will select activities that demonstrate a competitive advantage that year over other applications including the greatest likelihood of overall success, consistency with the Town's identified high priorities, and the ability to demonstrate identifiable accomplishments to gauge activity success.

The greatest obstacle in meeting underserved needs in the Town of Colonie is the decreasing availability of resources and changing policy directives from funding sources. Nevertheless, it is the Town's intent to maximize these resources and encourage collaboration among the private sector, the non-profit community, and local government to promote and fund activities that address the needs identified in this plan.

### **Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act

Town of Colonie

of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

- Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

Most homes built before 1978 contain some lead-based paint (LBP). Lead-based paint is more common and was used more extensively in homes built before 1950. Homes built before 1950 also used paint that had a higher concentration of lead. Of the 32,280 housing units in the Town of Colonie, roughly 24,852 (77 percent) were constructed prior to 1978, the year lead-based paint was banned nationwide for consumer use; and 13,028 (40 percent) were constructed prior to 1959. Nationally, the following percentages are used for guidance in determining the number of households living in housing that contains lead-based paint:

**National Percentages**

Year Built	Percent with Lead-Based Paint
After 1980	0
1960 - 1979	62% +/- 10%
1940 - 1959	80% +/- 10%
Before 1940	90% +/- 10%

Applying these percentages to Colonie's renter-occupied housing stock produces the following results:

**Incident Rates Renter-Occupied Housing Stock - Colonie**

Year Built	Incident Rates		
	High	Average	Low
After 1980	0	0	0
1960 - 1979	2,820	2,564	2,308
1940 - 1959	1,371	1,246	1,121
Before 1940	916	833	750
Total	5,107	4,643	4,179

Source: Census 2000

Applying these percentages to Colonie's owner-occupied housing stock produces the following results:

**Incident Rates Owner-Occupied Housing Stock - Colonie**

Year Built	Incident Rates		
	High	Average	Low
After 1980	0	0	0
1960 - 1979	4,765	4,332	3,899
1940 - 1959	6,615	6,014	5,413

## Town of Colonie

	Incident Rates		
Before 1940	2,589	2,354	2,119
Total	13,969	12,700	11,431

Source: Census 2000

So on average in Colonie there are approximately 4,643 renter-occupied households and 12,700 owner-occupied households living in housing that contains lead-based paint. This represents nearly 55 percent of the Town's housing stock.

Understandably, lead poisoning frequently occurs in low-income households. Often painted surfaces in these households are not maintained; peeling and flaking paint is common. However, sufficient information is not available to estimate the number of housing units in the Town that are occupied by low- and very low-income families that may contain lead-based paint hazards. There are 4,721 extremely low and low-income households that live in Colonie. These households include 2,315 renter households and 2,406 owner households

The Town distributes lead-based paint literature to all Section 8 participants, all persons participating in the Town's homebuyer program, and all homeowners participating in the Town's rehabilitation program warning of the dangers of lead-based paint. The Town periodically consults with the Albany County Health Department and the Town Nurse to increase awareness of lead-based paint hazards. To date, no children residing in assisted housing in the Town of Colonie have been identified as having an elevated blood level of lead poisoning.

The Town has implemented changes to its housing rehabilitation, tenant-based rental assistance, and homeownership assistance programs in order to comply with the new lead-based paint hazard regulations. Community Development staff has attended numerous informational sessions, seminars, and lead safe work practices trainings in an effort to continually control lead hazards in the Town's housing stock.

## HOUSING

### Housing Needs (91.205)

\*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic

group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

Although the 2006 – 2008 American Community Survey produced population, demographic, and housing unit estimates, the recently released Comprehensive Housing Affordability Study (CHAS) required for a housing needs analysis does not include all the numbers needed to complete the tables HUD requires for the Consolidated Plan. In particular, information is not available on housing problems broken down by income and certain family types. Also the 2009 CHAS data are not directly comparable to the 1990 and 2000 CHAS data. Therefore, the Town continues to use 2000 Census data and the 2000 CHAS to develop its housing needs analysis.

**Housing Affordability Defined**

The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care. A household experiences severe cost burden if its housing costs exceed 50 percent of its income.

**Housing Needs Glossary**

Extremely low-income: Households with incomes at or below 30 percent of the median family income (MFI).

Low-income: Households with incomes at or below 50 percent of the median.

Moderate income: Households with incomes between 51 percent and 80 percent of the median.

Cost burden: Paying more than 30 percent of household income for housing costs, including utilities.

Severe cost burden: Paying more than 50 percent of household income for housing, including utilities.

Overcrowded: A housing unit with more than one person per room.

Housing problem: Cost burden and/or overcrowded.

At-risk household: A household with problems that may lead to homelessness.

Substandard housing: Housing lacking complete plumbing/kitchen facilities or overcrowded housing (more than 1 person per room).

The Housing Needs Table provides a picture of the cost burdens experienced by renter and owner households in the Town of Colonie.

**Housing Needs of Renters**

In 2000, there were 32,280 housing units in the Town of Colonie. Twenty-seven percent of the units were occupied by renters. The median contract rent was \$688.

Using the 30 percent affordability threshold mentioned previously, the U.S. Department of Housing and Urban Development determines fair market rents (FMR) for the Capital District region. The 2005 FMR for a 1 bedroom unit is \$559. In applying the threshold, the annual income needed to afford this unit is \$22,360 (\$10.75 hourly wage - 40 hours/week). For a 2 bedroom unit, the FMR is \$679 and the annual income needed to afford this unit is \$27,160 (\$13.06 hourly wage). Likewise an annual income of \$32,520 (\$15.63 hourly wage) would be needed to

afford a 3 bedroom unit with a FMR of \$813. It is important to keep in mind that the current federal minimum wage is \$5.15 per hour. A minimum wage worker earning \$10,712 can afford a monthly rent of no more than \$268. This means that a worker earning minimum wage must work 84 hours per week to afford a 1 bedroom unit at the fair market rent and 101 hours per week to afford a 2 bedroom unit.

Of the 8,729 total renter households, 2,315 or 26.5 percent of the renters had incomes below 50 percent of the median family income, and 1,027 or 11.8 percent of those renters were existing on incomes that were less than 30 percent of the median. The majority of these extremely low-income households live with housing problems and cost burdens.

Over 70 percent (71.2 percent) of the renters with extremely low-income (less than 30 percent of MFI) and 78.5 percent of the low-income renters (31 to 50 percent MFI) are cost burdened because they pay more than 30 percent of their income for housing costs. Similarly, 66.1 percent of the extremely low-income renters and 31.1 percent of the low-income renters used more than one-half (50 percent) of their income for housing expenses and thus experienced severe cost burdens.

It is estimated that in 2000 there were 1,742 renter households with incomes at or below 50 percent of the median that were using more than one-third of their income for housing expenses and experiencing other housing problems. Small and large families, as well as other households, are more likely to be affected than the elderly household.

Only 29 percent of the rental units are affordable to renter households with incomes below 30 percent of the median income. Generally, the affordable units are those constructed prior to 1959. Although the most aging housing stock may be affordable, it also presents problems for lower income renter families because it does not correlate to decent, safe, and sanitary. Housing deficiencies are present in approximately 42 percent of the renter-occupied units.

There are 1,886 elderly one and two person renter households in Colonie. There are 808 elderly renters that encounter housing problems all of which are cost burdened and 304 who are subjected to severe cost burdens by paying more than one-half of their income for housing expenses.

Small family (2-4 persons) renter households numbered 2,858 in 2000. About 24 percent of the small families deal with housing problems, 22 percent experience cost burdens and 10 percent are subjected to severe cost burdens. More than 80 percent of the small families with incomes in the 0-30 percent range and 75 percent of those in the 31-50 percent income bracket experience housing problems and cost burdens.

There are 362 large renter households, those with five or more family members. Almost one-fifth of the large families strive to live on incomes that are less than 50 percent of the median. Eighty-six (86.6) percent of those in the 0-30 percent income range experience housing problems and cost burdens. The large families with incomes in the 31-50 percent income range are also more likely than other rental households with similar incomes to experience housing deficiencies and cost burdens.

The 2000 Comprehensive Housing Affordability Study (CHAS) reports that persons of minority races and ethnic groups headed 1,198 of the 8,729 renter households.

## Town of Colonie

There were 483 Black non-Hispanic households and 175 Hispanic households. One-tenth of the 1,198 minority renter households had incomes in the 0-30 percent median family income range. Thirty-one percent of all minority headed households experience housing problems, compared to 33.2 percent of all households. For Blacks, the incidence rate was 33.5 percent; for Hispanics, it was 47.4 percent. There are 121 Black renter households and 40 Hispanic renter households with incomes that are less than 51 percent of the median.

There is no disproportionate need for rental housing based upon racial or ethnic group identification. The Town's rental housing needs demonstrate a much more significant correlation to income levels than to racial or ethnic identification.

The 2000 CHAS indicates there are approximately 1,175 moderate-income renter households who could be potential homebuyers. Of the 1,661 non-elderly renter households with incomes between 51-80 percent MFI only 488 (29 percent) were cost burdened.

If these renter households were able to qualify for a mortgage payment in a range near their current rent, locate a house in a comparable price range and make a downpayment of 5 percent, there could be an additional 1,175 homeowners in Colonie. Each new homebuyer would vacate a rental unit, making additional affordable rental units available for other low-income households.

### **Housing Needs of Owners**

Of the 32,280 housing units in Colonie, 22,233 are owner-occupied. In 2000, the median house value was \$118,300 and the median monthly housing cost (with mortgage) was \$1,163.

There are 1,025 owner households that are living on incomes that are less than 30 percent of the median and 1,361 whose incomes are between 31-50 percent of the MFI.

Only 25 percent of the owner-occupied housing units are affordable to owner households with incomes below 30 percent of the median income. Again, the affordable units are generally those constructed prior to 1959.

Over 75 percent (75.1 percent) of the owners with incomes under 30 percent of the median and 44.9 percent of the owners in the 31-50 percent income range suffer cost burdens because their housing costs exceed 30 percent of their income. Furthermore, 52.9 percent of the extremely low-income owners and 24.6 percent of the low-income owners used more than one-half (50 percent) of their income for housing expenses and thus experienced severe cost burdens. In examining extremely low-income (0-30 percent MFI) elderly owners, 74 percent use approximately one-third of their income for housing expenses and 42.6 percent use more than one-half of their income for housing. In comparison, only 34.2 percent of the elderly with incomes in the 31-50 percent MFI range are cost burdened.

Seventy-three (73.3) percent of all the owner households with income in the 0-30 percent MFI range encounter housing problems. The rate for the elderly is 74 percent compared to 77 percent for non-elderly owners. As the income level increases, however, non-elderly owners are more likely than their elderly counterparts to live in houses that have deficiencies, probably because most of the non-elderly owners are raising families and have other priorities.

There are 6,703 elderly owner households, nearly 31 percent of all owners contend with housing problems and cost burdens. However, only 35 percent of the seniors with incomes in the 31-50 percent range have that difficulty.

The extremely low-income non-elderly owner-households experience the greatest cost burdens. In this income group of 344 households, 266 non-elderly owners persist with cost burdens; the cost burdens of 252 are severe.

More non-elderly owner-households with incomes in the 31-50 percent MFI range experience cost burdens than their elderly counterparts. Seventy-two (72) percent of the low-income non-elderly owner-households, 283 families, endure cost burdens, with 162 facing burdens of greater severity.

There are 1,264 owner households of minority race and ethnic groups. About 3 percent of the minority owners are in the 0-30 percent MFI group compared to 5 percent of all households. The percentage of extremely low-income Black owner households is only 1 percent and there are no extremely low-income Hispanic households.

There are 10 Black owner households with incomes that are less than 51 percent MFI all of which experience housing problems. Of the 18 low-income Hispanic owner households, 22.2 percent have housing problems; 50 percent of which are elderly.

As with renter households, there is no disproportionate need for housing based upon racial or ethnic group identification. The Town's housing needs demonstrate a much more significant correlation to income levels than to racial or ethnic identification.

#### **Overcrowding - Renter/Owner Households**

Overcrowding is defined as a housing unit with more than one person per room and is generally tied to a family's income. The greater the households income, the more opportunities the household has to obtain housing appropriate to the family's size. According to the 2000 Census, 1.4 percent of the renter/owner occupied households exist in overcrowded conditions (312 renter-occupied and 131 owner-occupied households).

### **Priority Housing Needs (91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

Housing needs discussed in this section are based on data from the 2000 Census as made available in the CHAS reports published by the U.S. Department of Housing and Urban Development. This information is summarized in the Housing Needs Table.

In terms of current rental subsidy needs of lower income families in the Town of Colonie, the most pressing need is for elderly families, small families, and large families in that order. As illustrated in the Housing Needs Table, elderly families represent 51 percent of the need, and small families represent 43 percent of the need. The remaining need, or about 5 percent of the total need, is represented by large families.

One category in the Housing Needs Table "All Other Households" has been excluded from this needs analysis because it represents largely single persons that are neither elderly or disabled and are not assigned a priority in the Town's rental assistance program.

Unmet rental needs stated in the Housing Needs Table total just under 1,100 units. Unfortunately, the Town does not expect HUD to fund any additional rental assistance units over the next five years, and therefore, this need will remain unmet. If funding was received for additional units, the goals would be allocated based on percentage of need represented in the elderly, small family, and large family categories. In the past, those goals would have been further allocated so that 75 percent of the goal was assigned to families with incomes of less than 30 percent of the area median family income and 25 percent of the goal was assigned to families with incomes of between 31 percent and 50 percent of the area median family income. This allocation reflected income targeting requirements in the rental assistance program. However, the Town has received a waiver on targeting and it is no longer an issue. Therefore, roughly 50 percent of Colonie's new admissions are extremely low-income households and 50 percent are low-income households.

Goals were not assigned for families with incomes of between 51 percent and 80 percent of the area median family income because a low priority need was assigned to these families.

As with rental subsidy, the most pressing need of owner-occupied lower income families in the Town is elderly families, small families, and large families again in that order. Elderly families represent 73 percent of the need, small families represent 20 percent of the need, and large families represent 7 percent of the need.

Consequently, priority housing needs for owner-occupied unmet needs were assigned in the same manner as rent-occupied needs. The total goal for the Residential Rehabilitation and HOME programs, based on current funding levels, was set at 125 units. These units were then targeted based on income.

These goals will be reviewed each year as part of the annual plan process and adjusted as necessary and as indicated by more current information.

## Housing Market Analysis (91.210)

\*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

### 3-5 Year Strategic Plan Housing Market Analysis responses:

Housing is a key component of the Town's Consolidated Plan. In order to have stable households, livable neighborhoods, and a healthy economy, all areas of the Town must have quality, affordable housing. A variety of housing types is needed to meet the requirements of households and families of different sizes, ages, and characteristics.

This section of the Consolidated Plan inventories the housing in the community and provides an overview of the availability of housing affordable to low- and moderate-income households.

The U. S. Census estimates there were 33,884 units in the Town of Colonie in 2008. That number is 1,604 more than the count in the 2000 Census. More than 70 percent were detached/attached one-unit structures, 9 percent were two-unit structures, 7 percent were three to nine-unit structures, and 12 percent were structures with 10 or more units. The housing stock also included 517 mobile homes. Renters accounted for 9,987 units while owner occupied units accounted for 22,986 units. Vacant units numbered 911 producing a vacancy rate of less than 3 percent, certainly not an easy housing market, particularly for low- and moderate-income families.

Although the population age 65 and over is not expected to increase as rapidly as it did between 1980 and 2000, the number of senior citizens still represents a significant percentage of the Town's population – approximately 15 percent. Many of these seniors are electing to live independently rather than as a member of an extended family. This will continue to keep pressure on the demand for housing for the elderly and the need for supportive services for the elderly and frail elderly.

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Currently, there are seven low-income senior housing projects in the Town. Bishop Broderick (100 one-bedroom units), Cabrini Acres (50 one-bedroom units), Fontbonne Manor (50 one-bedroom units), and Sanderson Court (50 one-bedroom units) were funded by the U.S. Department of Housing and Urban Development under Section 202, sponsored by the Albany Roman Catholic Diocese, and operated by DePaul Management. Under the Section 202, program tenants pay 30 percent of their annual adjusted gross income and the federal government pays the balance of their rent including utilities. Colonie Terrace (39 two-bedroom units - 8 subsidized) was also funded by the U.S. Department of Housing and Urban Development under the Housing Development Grant program (HDG) and is owned and operated by L. A. Swire. The HDG program provides for eight units to have rents which are affordable to households whose income equals 50 percent of the median income for the area, as determined by HUD. Thirty units have market rate rents and one unit is for a custodian. Carondelet Commons (50 one-bedroom units) was funded by New York State Division of Housing and Community Renewal (NYS DHCR), sponsored by the Albany Roman Catholic Diocese, and operated by DePaul Management. Fifteen of these units must be affordable to people who are at or below the poverty level. The remainder of the apartments are available to seniors at or below 80 percent of the median income. Sheehy Manor (50 one-bedroom units) was also funded by NYS DHCR and is owned and operated by the Colonie Senior Service Centers, Inc. All of these units are for persons at or below 60 percent of the median income.

The Town's housing stock has always been characterized as relatively new, sound, and predominantly single family. Of the 33,884 housing units, 14,038 (41.4 percent) were constructed prior to 1959; and 4,227 (12.5 percent) were constructed prior to 1939. During the next 50 years, 19,846 new units were added. While the Town of Colonie is generally thought of as "new" when compared to adjacent urban communities, a major portion of its housing stock is now over 50 years old. Older homes tend to require rehabilitation of mechanical systems, roofing, and windows to bring them up to standard condition. Lower income homeowners are often financially unable to maintain their residences, particularly when a major component needs repair or replacement.

**Summary Town of Colonie Census Housing Information**

Census Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Owner Occupied Units	Vacant Units	Owner	Renter Occupied Units
						Occupied 1- to 4-Family Units	
135.02	3474	2842	29	2382	131	2357	961
135.03	1654	1053	28	883	124	883	647
135.05	1044	1032	45	912	21	912	111
135.06	2638	2261	32	1699	98	1699	841
136.01	2999	1935	31	1547	191	1539	1261
136.02	2077	1070	35	754	167	754	1156
137.03	681	674	30	569	31	569	81
137.05	2658	2630	35	2081	66	2081	511
137.06	839	832	47	786	23	786	30
137.07	2315	2231	34	1959	52	1959	304
138.01	3043	2862	35	2306	111	2306	626

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138.02	1439	1439	23	1344	20	1344	75
139.01	1091	1091	40	917	41	917	133
139.02	2173	2013	37	1726	49	1726	398
140.01	2123	1396	37	1051	110	1051	962
140.02	2032	1992	46	1334	65	1334	633

Source: 2009 Federal Financial Institutions Examination Council's (FFIEC) Census Report

There was a sharp decline in residential construction permits in 2009 in the Albany-Schenectady-Troy metropolitan area. There were 702 permits issued for single-family homes in the region, a 55 percent decline from the prior year and 73 percent below the level in 2004 according to the U.S. Census Bureau.

According to building permit records, a total of 1,988 additional units were added to Colonie's housing stock between 2000 and 2009. Of these units, 1,453 were single family, 33 were multi-family projects estimated to contain 430 units, and 72 were mobile or modular homes.

These records serve to illustrate the trend in the decrease of construction of multi-family units from the 1980's to the present as supported by the figures below:

- 1970s - 2.8 single-family units for every multi-family unit
- 1980s - 8.5 single-family units for every multi-family unit
- 1990s - 3.4 single-family units for every multi-family unit
- 2000s - 3.5 single-family units for every multi-family unit

This continued decline in construction of multi-family units has created a low vacancy rate and a shortage of affordable priced apartments for low- and moderate-income persons.

Past experience in the Colonie Section 8 Rental Assistance program adds credence to the notion of a shortage of adequate affordable rental housing in the Town. In the past, certificate holders looking for a two-bedroom apartment where rent including utilities is limited to the FMR structure of \$604 per month would often come up empty-handed. Exchange the certificate for a voucher and eliminate the FMR cap, and that same family was able to afford rental housing in the Town. Although that family had to pay 40 to 50 percent of their gross income for their housing, they were able to find suitable, decent, safe, and sanitary housing within a reasonable period of time, and once they moved in, would tend to stay in the housing longer than certificate holders.

The Town of Colonie has documented this problem, and through its programs and policies of promoting affordable housing has assisted many families that would not have been able to continue to reside in the Town. The Town has established special zoning to allow the construction of affordable housing for senior citizens, and through the Section 202 HDG, and New York State Turnkey program, provided 389 units of housing for seniors on limited incomes.

Through its Section 8 Housing Choice Voucher program, the Town is assisting an additional 393 families, with most of the assistance going to elderly families and small families of two to four persons.

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Loss of rental housing through demolition, or for any other reason is not significant in the Town of Colonie. From 2000 to 2009 demolition permits issued by the Town's Building Department accounted for a loss of approximately 185 units. This is not significant when compared to the Town's total housing stock and represented less than one-half of one percent of all year round units that existed in the Town in 2009.

Major concentrations of racial and ethnic minorities or low-income families are not found in the Town of Colonie, nor are concentrations of substandard housing. In part this is due to the recent vintage of the Town's housing stock as well as the small number of minorities that populate the Town.

In 2008, there were 35 housing units in Colonie that lacked complete plumbing facilities, 179 housing units that lacked complete kitchen facilities, and 313 housing units that had more than one person per room (overcrowding), all indications of substandard conditions. Age of housing is another method of determining housing conditions. As stated earlier in this report, of the Town's 33,884 housing units, 14,038 (41.4 percent) were constructed before 1959. There were 4,227 units constructed prior to 1939 and 9,811 in the next two decades, 1940 to 1959. During the next 50 years, 19,846 new units were added. No concentrations of substandard housing have been allowed to develop as a result of both the Building Department's diligence as well as the Town's Residential Rehabilitation program.

Group homes, community residences, and intermediate care facilities are currently operated in the Town by the following organizations: Alternative Living Group, Inc., Camary Corporation, Capital District Community Mental Health and Retardation Service Company, Inc., Improved Living for All, Inc., Living Resources Development Corp., McCloskey Community Service Corp., New York Association for the Learning Disabled, New York State - O.D. Heck Development Center, New York State Office of Mental Retardation and Developmental Disabilities, Residential Opportunities, Inc., and United Cerebral Palsy. Collectively, these organizations provide assisted housing to over 100 people with special needs. In addition to group homes, community residences, and intermediate care facilities that are currently operated in the Colonie by not-for-profit organizations, the Town administers a 10-unit Mainstream program that provides rental assistance to families where the head of household or spouse is disabled.

Although home prices are relatively affordable, when compared to recent years and mortgage interest rates remain very low, the majority of low- and moderate-income households still are not able to afford to purchase homes in the Town of Colonie. The Capital Region housing market is really a compilation of many smaller markets, each with different conditions. Saratoga Springs, Bethlehem, Niskayuna, and Colonie have the Capital Region's most expensive housing, while Schenectady, Troy, and Albany have the area's cheapest median home prices. According to the Greater Capital Association of Realtors, home sales in the Albany-Schenectady-Troy metropolitan area declined almost 5 percent to 8,000 homes in 2009, with nearly a 5-percent decrease in median price to \$183,500 compared with prices in 2008. Consumers seemed to be unwilling, or unable to invest in property because of job loss, tight credit, or concerns about the economy. Existing home sales market conditions are becoming more balanced, with a current estimated supply of approximately 8 months. In recent months, the Capital Region housing market has seen an increase in activity due in part to the low interest rates and the federal tax credit for first-time buyers. Not only has the tax credit increased the number of contracts of sale, it has also affected the average and median price of homes sold.

Most first-time buyers are looking at homes in the mid to lower price range and leaving the more high-priced homes to linger on the market, causing sales prices to appear lower than normal.

### Local Housing Market Comparison

	Albany County		North Colonie		South Colonie	
	March 2009	March 2010	March 2009	March 2010	March 2009	March 2010
New Listings	324	412	74	66	28	54
Closed Sales	145	151	19	28	26	23
Median Sales Price	\$200,000	\$190,500	\$206,888	\$212,000	\$197,500	\$190,000
% of Original List Price Received at Sale	92.1%	93.1%	92.7%	93.3%	95.8%	96.5%
Average Days on Market Until Sale	93	78	91	83	72	46
Single-Family Detached	1,117	1,071	203	219	85	132
Townhouse-Condo Inventory	152	163	14	10	0	1

Source: Greater Capital Association of Realtors

According to RealtyTrac, there are currently 1,336 foreclosure properties in Albany County, 537 in Schenectady County, 400 in Rensselaer County, and 486 in Saratoga County. A year ago, the foreclosure houses were mostly low-price properties in distressed urban neighborhoods in the cities. However, with rising unemployment and a deepening financial crisis, there is an emerging trend of suburban foreclosures. A report released by the Federal Reserve Bank of New York in late March states that although overall the area’s housing market is stable and strong and the region had much less trouble with sub-prime loans than the rest of the nation, the Capital Region’s 12 percent foreclosure rate was significantly higher than other upstate metropolitan areas.

Foreclosures and vacant buildings in the Capital Region are creating all kinds of problems for the businesses and residents surrounding them. If there is a foreclosure in a neighborhood, usually they don’t get taken care of, the grass is overgrown, or the windows get boarded up. Each vacant building weakens others nearby, inviting vermin and vandalism and threatening property values. This potentially fosters and spreads blight, which destabilizes neighborhoods and commercial districts.

Mobile home ownership is often a viable alternative to affordable housing. There are more than 500 mobile homes in the 14 mobile home parks in the Town of Colonie. These parks are so-called land-lease communities, where people own their homes but pay rent on the land they occupy. Approximately 165 (33 percent) of these mobile homes were built prior to the National Manufactured Housing Construction and Safety Standards Act of 1974 that required the Secretary of Housing and Urban Development to establish federal manufactured home construction standards.

When mobile home parks were originally developed, no zoning laws existed. A developer could bulldoze the land and drill a well and he was in business. In 1984, the Town adopted zoning regulations that require minimum mobile home lot requirements (each lot shall contain at least 10,000 square feet in area). These regulations only apply to replacement mobile homes. Since minimum lot sizes increased, park owners find that it is not profitable if their tenants replace mobile homes. In order to replace one mobile home, two must be removed. Therefore, these mobile homes are not replaced and require substantial rehabilitation.

Furthermore, mobile homes in the Town of Colonie are considered part of the housing stock and as such are eligible for residential rehabilitation under CDBG entitlement program. In most cases, when these mobile homes are rehabilitated, more money is spent than the mobile home is worth, but the expenditure does provide housing that would otherwise not be affordable by most owners of rehabilitated mobile homes.

### **Specific Housing Objectives (91.215 (b))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

#### 3-5 Year Strategic Plan Specific Housing Objectives response:

Specific housing objectives of the Town of Colonie over the next five years for extremely low-income families, very low-income families, and moderate-income families will be based on needs and goals identified in the Housing Needs Table and the analysis of this section.

The Town of Colonie, Village of Colonie, and Village of Menands have cooperatively participated in the U.S. Department of Housing and Urban Development's Community Development Block Grant program since 1978. During that time, the major emphasis of the programs pursued has been to preserve the housing that exists; replace, repair, and improve public facilities; provide rental assistance and affordable new housing for individuals and families with modest income or special needs; and extend supportive services aimed at improving the quality of life and self-sufficiency of those individuals and families that could benefit from such services. Over the next five years, this same emphasis is expected to continue, and broaden somewhat, to meet the anticipated needs.

Currently housing needs in the Town of Colonie are expected to continue at about the same level over the next five years, but show some greater needs for supportive housing for the elderly and disabled. This means that there will continue to be a shortage of affordable housing for very low-income families, other low-income families, and those expected to reside in the Town if suitable affordable housing were available. Major demand will be felt in housing for elderly families, followed by small families, and then large families. There will be a continuing emphasis on supplying housing subsidies for the disabled, as well as supportive and self-sufficiency programs designed to move families away from the need for public subsidies.

### **Needs of Public Housing (91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other

factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The Town of Colonie has no public housing, but does administer a tenant-based housing assistance payments program. Needs of that program will be set forth in the Public Housing Agency Plan for the fiscal year starting October 1, 2010.

**Public Housing Strategy (91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

The Town of Colonie has no public housing, but does administer a tenant-based housing assistance payments program. Strategies of that program will be set forth in the initial Public Housing Agency Plan for the fiscal year starting October 1, 2010.

**Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

No public policies in the Town of Colonie were determined to seriously impact the availability of affordable housing for its residents. However, Colonie's central location, low tax rate, and excellent services all contribute to making it a desirable place to live thus creating low vacancy rates and rising housing costs. Also the demand for low-density single-family housing developments has limited the interest in more intensive residential development. These factors reduce general housing affordability, particularly for low- and moderate-income households.

Other barriers to affordable housing for low- and moderate-income households in the Town have been identified as follows: 1) the high cost of vacant land, 2) the high cost to develop vacant land i.e., water, sewer, roadways, utilities, 3) the lack of developer contributions or county foreclosed land, 4) the need for "upfront" funds (downpayment and closing costs).

Opposition to affordable housing development often comes from concerns about congestion, school enrollment and taxes. There is a need for a study which examines the effects of affordable housing development upon local taxes and school enrollment. Such research is needed in order to engage in intelligent conversation about affordable workforce housing development.

Practices of predatory lending can be considered a violation of a person's fair housing rights and thus be a barrier to affordable housing. Predatory lending is when lenders use abusive and exploitative practices to extract equity out of people's homes. They prey on homeowners in financial need who may need money for bill consolidation or home repairs and improvements. Instead of offering a fair loan, predatory lenders coerce people into taking out loans with high interest rates, outrageous fees, and unaffordable terms of payment. Furthermore, some of these lenders foreclose on properties causing homeowners to lose their homes, their financial security, or both. To address the problem of predatory lending, the Town serves on the board of directors of the Affordable Housing Partnership (AHP) and as a member of the AHP HomeSave Committee. HomeSave is a fair lending initiative designed to help homeowners prevent and solve problems with delinquent or costly mortgages. HomeSave offers existing homeowners a wide range of resources, including: foreclosure prevention services, affordable home repair loans, refinancing of predatory home loans, legal advocacy, fair lending education, and budget and financial literacy counseling.

As required by HUD regulations, the Town completed an update to its Analysis of Impediments to Fair Housing Choice (AI). This document was submitted to HUD on June 18, 2007. The AI was prepared by the staff of the Town's Community Development Department, which is also the lead agency for preparation of the Town's Consolidated Plan and administration of Federal housing and community development grants. Since recent census estimates, combining statistics from 2006

to 2008, do not include breakdowns for the suburban towns, the next update to the Town’s AI will coincide with the release of 2010 Census data sets and the 2010 Comprehensive Housing Affordability Study (CHAS).

**HOMELESS**

**Homeless Needs (91.205 (b) and 91.215 (c))**

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

In the Town of Colonie, the current nature and extent of homelessness and the need for facilities and services for homeless persons and homeless families with children is unknown. No homeless population was identified in the Town of Colonie by the 2000 U.S. Census. For the second consecutive year, the Town’s Police Department participated in the annual Point-In-Time Count that took place on Thursday, March 28, 2010. Although from time to time there has been a homeless man living in the bus stops on Wolf Road, he was not seen on the day of the count. Therefore, there were no documented incidents with homeless persons reported. Accordingly, the statistics entered in the Homeless and Special Needs Population Table are for Albany County not the Town of Colonie.

Absent any reliable statistical data or studies concerning homelessness in the Town of Colonie, the only way to address the question is to rely on agencies that deal with homeless problems as part of their mission. Through its Homeless Management Information System (HMIS), the Albany County Homeless Coalition has provided the following data for Albany County:

Year	Total Homeless Counted - Unduplicated Count <sup>1</sup>	In Emergency Shelters	In Transitional Housing	In Supportive Housing	Supportive Services Only Programs
Albany County 2009	3,966	787	85	451	2,643
Albany County 2008	3,919	904	125	454	2,436
Albany County 2007	3,120	834	119	411	1,765

<sup>1</sup> These numbers do not include domestic violence shelters and those homeless receiving services from the Capital City Rescue Mission.

From March 1, 2009 through December 31, 2009, 3,966 unduplicated persons in Albany County were identified as being homeless for some period of time. The 3,966 homeless persons composed 898 families with 1,750 children.

There were 2,181 (55 percent) men and 1,785 (45 percent) women homeless. Seventy-three percent of homeless households were single persons with 24 percent of those single persons being female.

Twelve percent of homeless persons were under the age of 21, 24 percent were between the ages of 21 and 30, 22 percent between the ages of 31 and 40, 27 percent between the ages of 41 and 50, 13 percent between the ages of 51 and 60, and three percent were over the age of 60.

Racial minorities are disproportionately homeless in Albany County compared to overall racial makeup of the county, with Black/African Americans making up 58 percent (2,300 persons) of the homeless and Whites composing 38 percent (1,507) of the homeless in comparison to their overall representation in the county population of 11 percent and 81 percent respectively.

U.S. Military Veterans make up 9 percent (357 persons) of the homeless population. This number is significantly lower than national estimates of the homeless veteran population. Some national estimates indicating nearly 40 percent of the homeless men are veterans.

Forty-two percent (42 percent) of homeless persons (1,666 persons) reported they had a disability which impacted their ability to escape from homelessness. The most frequently identified disabilities were alcohol/drug abuse (48 percent), mental illness (27 percent), physical/medical (5 percent), and HIV/AIDS (5 percent).

According to the Albany County Homeless Coalition, "...homelessness is not limited to just the City of Albany, but also occurs in the suburban and rural areas throughout the County." The Coalition states that supportive services and programs for the homeless have become concentrated within the City of Albany, and most of those that become homeless will eventually end up in the City. The Coalition also states that since it is not realistic to think that the services provided within the City could be duplicated, the focus in the outlying areas may need to be on prevention, providing more outreach and programs that focus on learning life skills that will promote self-sufficiency and stability.

## **Priority Homeless Needs**

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to

addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Given the lack of reliable evidence concerning homeless in the Town of Colonie, no priority homeless needs can be stated in this Consolidated Plan.

### **Homeless Inventory (91.210 (c))**

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

There are no existing facilities and services that assist homeless persons and families with children and subpopulations in the Town of Colonie. However, the Town has continued its focus on prevention, providing more outreach and programs that promote self-sufficiency and stability by concentrating on its Residential Rehabilitation program, Housing Choice Voucher program, Mainstream program, and Family Self-Sufficiency program to help low-income families avoid becoming homeless.

### **Homeless Strategic Plan (91.215 (c))**

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the

strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

The Town of Colonie, along with other suburban areas as well as rural areas in Albany County, will continue to address homelessness as a regional issue. The Town actively participates in the Continuum of Care system through its membership in the Albany County Coalition on Homelessness. Issues addressed by the Coalition include the identification of other resources with which to address the gaps in the Continuum of Care system, service coordination on outreach activities, membership recruitment, and the implementation of a regional Homeless Management Information System (HMIS).

The Capital Region HMIS is comprised of Albany, Rensselaer, Saratoga, and Schenectady counties. The Capital Region represents an area that includes a population base of approximately 750,000 and a geographic area that encompasses almost 2,000 square miles. More than 100 agencies operate close to 2,500 shelter, transitional living, and permanent supportive housing beds for people who are homeless in the Capital Region. Under the auspices of CARES, the majority of these agencies have implemented a regional HMIS to support local data collection, service and planning functions, and to fulfill the HMIS directive from HUD. The Capital Region HMIS provides an unduplicated count of those who are homeless. By tracing duration of homelessness, the CRHMIS allows the Albany County Coalition on Homelessness to identify the numbers and characteristics of those who meet the definition of "chronically homeless" so that they can be better served. The Town currently serves on the HMIS Implementation Team and the HMIS Advisory Committee.

For the past several years, Colonie has served on the Continuum of Care Proposal Rating Committee. As its name indicates, this committee reviews and ranks the

competing projects to be included in the Continuum of Care funding application. Also, the Town will continue to serve on the Executive Committee of the Planning Committee for Ending Homelessness and on the Housing Development Subcommittee.

## **Emergency Shelter Grants (ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

Not applicable.

## **COMMUNITY DEVELOPMENT**

### **Community Development (91.215 (e))**

\*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

The Town of Colonie non-housing community development needs are numerous. The Town remains committed to utilizing every available resource to accomplish its priority community development needs. Proposed Entitlement Action Plan activities addressing high priority needs will have the greatest opportunity for funding; activities addressing medium priority needs may receive funding but must demonstrate substantial funding leveraged from other sources; and activities

addressing low priority needs may be considered beneficial but no federal monies will be used for this purpose.

It is difficult to project numerical goals for each of the next five years without sufficient and guaranteed funding to support the implementation of these efforts. Nevertheless, the Town will select activities that demonstrate a competitive advantage each year over other applications including the greatest likelihood of overall success, consistent with the Town's identified high priorities, and the ability to demonstrate identifiable accomplishments to gauge activity success.

Using this criteria and considering a number of factors (absolute need, relative need, availability of alternative funds and programs, and local preference) high and medium priorities include, but are not limited to:

#### Public Services

1. Affordable child care (high priority)
2. Opportunities for economically disadvantaged children and those with development disabilities (high priority)
3. Affordable adult day care (high priority)
4. Programs that address the safety, education, and social needs of eligible youth and elderly (medium priority)
5. Home health care for elderly residents (medium priority)
6. Transportation for elderly residents (medium priority)
7. Shopping and chore assistance for elderly residents (medium priority)
8. Employment training (medium priority)

The primary obstacle to meeting underserved public service needs is fiscal. There are an inadequate number of programs and agencies in place to meet needs within Colonie.

#### Public Facilities and Improvements

1. Neighborhood initiatives and infrastructure improvements including water/sewer line replacement, drainage, street lighting (high priority)
2. Removal of architectural barriers such as installation of ramps, curb cuts, and physical modifications to buildings, facilities and improvements to make them accessible (high priority)
3. Sidewalk improvements to improve pedestrian access and handicap accessibility (medium priority)

Given current entitlement funding, most if not all of the Town's public facilities and economic development needs are addressed with non-Community Development Block Grant funds. The Town of Colonie traditionally assesses its need for street, utility, flood drain, and other infrastructure improvements through the Capital Plan, a five-year funding plan. The Town Supervisor is charged with developing this spending plan in conjunction with the Town Board, the Town Comptroller, the Police Department, MIS, and the Commissioner of Public Works. This document is revised annually and provides the basis for each year's capital budget. The 2010 to 2014 Long-Range Capital Plan has identified over 75 different projects totaling nearly \$49 million as priority development needs.

## **Antipoverty Strategy (91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

### 3-5 Year Strategic Plan Antipoverty Strategy response:

The Town of Colonie, in concert with several adjacent communities, has recognized the need to provide opportunities for very low-income families to become self-sufficient through the combined efforts of a number of social and housing agencies. Together, these communities have formed the Suburban Albany County Self-Sufficiency program and structured its activities to provide programs aimed at assisting single parents with children in becoming self sufficient. Available services have been well received by participants. Currently, 60 families participate in the program and better than one-half of the participants are employed or employed at better jobs.

In an effort to reduce poverty, the Town actively participates as a member of the board of directors of the Albany Community Action Partnership (ACAP). ACAP is the federally-designated community action agency for the County of Albany. Community action agencies are private non-profit or public organizations created by the federal government in 1964 to reduce or eliminate poverty. ACAP's many family and community programs for Albany County include: Head Start, Universal Pre-K, Early Learning Center, Family Court Children's Center, Home Energy Assistance program, weatherization assistance, Access for Homes, tax assistance, food pantry, family and community development programs, GED program, Dress for Success, Career Pathways, and several other programs, as well as networking, information and referrals to other agencies and organizations. The Town-appointed designee currently serves as vice president of the board of directors, chair of the personnel committee, chair of the strategic planning committee, a member of the audit committee, executive committee, finance committee, and as president of the board of directors of ACAP's subsidiary, CareerLinks.

## **Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))**

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

Not applicable.

## NON-HOMELESS SPECIAL NEEDS

### **Specific Special Needs Objectives (91.215)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

There are certain households within a community that typically have special housing needs and require specific supportive services. In the Town of Colonie, those households which have been identified as having special housing and supportive service needs include: elderly households and disabled households.

Demand for housing and supportive services for persons who are included in the special needs populations category is difficult to quantify because services and housing are provided by a number of different agencies having a variety of different missions. Rather, the Town of Colonie has adopted a policy of supporting all projects and services for special populations whenever the provider is able to document the need and advance a viable proposal to meet that need.

Given current entitlement funding, the Town of Colonie is limited in the amount of federal funds it can use to meet the special housing and supportive service needs of the identified population. The Town hopes that the State of New York and Albany County as well as local not-for-profit agencies will continue to provide both housing and support services to the special needs population.

### **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

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\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

### 3-5 Year Non-homeless Special Needs Analysis response:

#### **Elderly Households**

The Town of Colonie has the largest senior community in Albany County, having grown 6.5 percent since 1990 to 16,332. The fastest growing segment of the senior population in Colonie is the 75 plus age group (frail elderly). This segment grew at a rate of 36.9 percent and currently stands at 6,310 persons. It is anticipated that the proportion of elderly in Colonie's population will continue to increase in future years, particularly given the substantial increase in the Town's middle age population over the last decade.

The 2000 Census data indicates that of the 16,332 total elderly persons, 14,329 (87.7 percent) live in household situations and the remaining 2,003 persons are living in group quarters or are institutionalized. There are a total of 8,678 households that contain individuals 65 years or older. These households represent 28 percent of all Town households. Approximately 40 percent of all households with persons 65 years old or older were non-family households and 48 percent of all elderly non-family households were single females living alone.

The majority of Colonie's elderly households are homeowners. Approximately 78 percent of all elderly households live in owner-occupied housing units and the remaining 22 percent are renters. Very low- and low-income elderly homeowners represent 24.9 percent of all elderly homeowners.

While renter households represent less than one-quarter of all elderly households, the percentage of very low- and low-income households who are elderly and rent is significant. Approximately 46 percent of all elderly renters are either low- or very low-income households.

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Approximately 6 percent of all elderly (468 persons total) had incomes below the poverty level in 2000 (poverty threshold level for a one person elderly household was \$9,060 annually and for a two person elderly household was \$11,418 annually). It is estimated that the majority of those persons were over the age of 75 years, living alone and primarily female. While this may appear to some to be a very small number of elderly persons living below the poverty level, it is important to note that many elderly households in Colonie are still living on limited incomes.

Currently, there are seven low-income senior housing projects in the Town. Bishop Broderick (100 one-bedroom units), Cabrini Acres (50 one-bedroom units), Fontbonne Manor (50 one-bedroom units), and Sanderson Court (50 one-bedroom units) were funded by the U.S. Department of Housing and Urban Development under Section 202, sponsored by the Albany Roman Catholic Diocese, and operated by DePaul Management. Under the Section 202, program tenants pay 30 percent of their annual adjusted gross income and the federal government pays the balance of their rent including utilities. Colonie Terrace (39 two-bedroom units - 8 subsidized) was also funded by the U.S. Department of Housing and Urban Development under the Housing Development Grant program (HDG) and is owned and operated by L. A. Swire. The HDG program provides for eight units to have rents which are affordable to households whose income equals 50 percent of the median income for the area, as determined by HUD. Thirty units have market rate rents and one unit is for a custodian. Carondelet Commons (50 one-bedroom units) was funded by New York State Division of Housing and Community Renewal (NYS DHCR), sponsored by the Albany Roman Catholic Diocese, and operated by DePaul Management. Fifteen of these units must be affordable to people who are at or below the poverty level. The remainder of the apartments are available to seniors at or below 80 percent of the median income. Sheehy Manor (50 one-bedroom units) was also funded by NYS DHCR and is owned and operated by the Colonie Senior Service Centers, Inc. All of these units are for persons at or below 60 percent of the median income.

In addition to these senior housing projects, Colonie is also the home of several assisted living facilities that provide a combination of housing, personalized support services, and health care for seniors.

In the Town of Colonie, supportive services are primarily provided to the elderly and frail elderly by the Town of Colonie Senior Resources Department (town department established in 1979) and the Colonie Senior Service Centers, Inc. (not-for-profit founded in 1981). These services include adult day care, congregate meals, transportation services, nursing services (home visits, blood pressure testing, health education), information and referral (EPIC, food stamps, HEAP, weatherization, home rehabilitation, medicare, medicaid, social security), counseling, client assistance (tax preparation, legal assistance), and caregiver information and support sessions. The services these two organizations provide is comprehensive, however, as the elderly population increases, so does the need for supportive services thus placing a strain on both the staff and resources of these organizations.

### **Disabled Households**

The Census defines disability as a health condition that has lasted six or more months and which makes it difficult to go outside the home alone or makes it difficult to take care of personal needs, such as bathing, dressing, or getting inside the home; or a health condition that lasts six or more months and limits the kind or amount of work a person can do at a job or business.

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According to 2000 Census data, 11,132 (15 percent) of noninstitutionalized persons 5 years and over reported having at least one type of disability (sensory, mental, physical, self-care); and 3,097 persons age 16 and up have a disability that affects their ability to work. This number represents 4 percent of the population. Information is not available about the type of household they live in, their income level, or how their disability affects their housing needs. Generally, it can be assumed that persons with disabilities have lower incomes especially if their disability affects their ability to work, and persons with physical disabilities are hindered from accessing housing units of conventional design. Individuals with physical disabilities are in need of housing units that have been modified to improve accessibility.

A priority need for disabled households is housing near transit and jobs. Persons with physical disabilities may need housing that is connected to the provision of individualized services including training, counseling, information and referral services, and rent subsidy services that allow the physically disabled to live in the community. For individuals with a disability that affects their ability to work or who live on a fixed income, affordable housing is a high priority. Demand for housing for the disabled is expected to continue to grow as Colonie's population ages and as the trend toward housing the disabled within the community continues. At present there are 16 group homes, community residences, and intermediate care facilities in the Town. Collectively, these organizations provide assisted housing to over 100 people with special needs.

In addition to group homes, community residences, and intermediate care facilities that are currently operated in the Town of Colonie by not-for-profit organizations, the Town administers a 10-unit Mainstream program that provides rental assistance to families where the head of household or spouse is disabled. Currently, there are 135 disabled families on the waiting list that live in the Town of Colonie that could be helped by additional Mainstream funding. In the future, the size of this part of the Town of Colonie waiting list is expected to grow. As long as Section 8 funding continues at its current level, the Town will continue to address housing needs for persons with disabilities.

Although the availability of affordable, accessible, and adaptable housing is the primary need for the disabled, supplying affordable housing is not enough. Support services must be available when they are needed to serve these populations effectively. Agencies that provide supportive services to the disabled population, have been discouraged by the high cost of rental property in Colonie, and therefore, the Town's disabled population must seek supportive services in the surrounding cities of Albany, Troy, and Schenectady. Although, supportive services for the Town's disabled is considered a high priority, insufficient block grant funds are received to address this identified need.

It should be noted that there are typically two additional subpopulations that are categorized as having special housing and supportive needs: persons with HIV/AIDS and their families and persons with alcohol or other drug addiction. However, sufficient information is not available on these groups at the town or county level, and therefore, it is impossible to quantify their numbers or their needs.

## Housing Opportunities for People with AIDS (HOPWA)

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA program.

3-5 Year Strategic Plan HOPWA response:

Not applicable.

## Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

### 3-5 Year Specific HOPWA Objectives response:

Not applicable.

## OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

The Town Board of the Town of Colonie adopted a Comprehensive Plan on August 25, 2005. The Comprehensive Plan serves as the major planning document. The vision statement and goals set forth in this draft plan are as follows:

### Vision Statement

In the Year 2020 .. The Town of Colonie is among the oldest, largest, and most well-established suburban communities in the Capital Region. Conveniently located at the heart of the region, it is home to a broad spectrum of residents, businesses, and institutions. It has succeeded in stabilizing and enhancing existing neighborhoods, regenerating and reinventing its historic commercial corridors and industrial areas, conserving a network of significant open spaces, and maintaining its exceptional quality of life. As a result, Colonie is among the most affordable and desirable places to live, learn, and do business in the region.

### Goals

1. Provide opportunities and incentives for the development and redevelopment of a variety of housing options in the Town to meet the needs of its increasingly diverse population.
2. Maintain the integrity of residential and mixed-use neighborhoods throughout the Town.
3. Improve mobility throughout the Town.
4. Encourage the reuse or redevelopment of existing sites and buildings.
5. Promote commercial and industrial growth in specifically designated areas, taking advantage of the Town's infrastructure, location, and critical regional assets.
6. Improve the development approval process by establishing land use regulations that guide development in a manner that is consistent with the vision, goals, and recommendations contained in this plan.
7. Provide a business-friendly environment that is supportive of local businesses, that encourages entrepreneurship, and that helps assure the provision of quality employment and a diverse economic base in the community.
8. Protect the Town's important natural resources such as stream corridors, steep slopes, floodplains, wetland systems, and unique ecosystems.
9. Enhance the Town's Mohawk River waterfront.
10. Encourage the conservation of viable farmland and significant open spaces throughout the Town.

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11. Develop a network of open lands to provide wildlife habitat and potential recreational trail corridors.
12. Expand active and passive recreational resources available in the Town to meet the growing and changing demand for these amenities.
13. Maintain the Town's high level of public safety services; community services for youth, seniors, and the public at large; and public utility infrastructure and services.
14. Protect and promote the Town's significant cultural and historic resource.
15. Establish an identity for the Town of Colonie that transcends the Town's size and diversity while maintaining the integrity and distinctiveness of individual neighborhoods.
16. Expand opportunities for sharing information and for encouraging community involvement. Promote volunteerism and community service.
17. Cooperate with the Villages of Colonie and Menands, and other neighboring and regional municipalities, agencies, and organizations on issues of mutual concern.