



# Second Program Year Action Plan

The CPMP Second Annual Action Plan includes the SF-424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

## Narrative Responses

### GENERAL

#### **Executive Summary**

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

#### Program Year 2 Action Plan Executive Summary:

In its Community Development Block Grant program year beginning July 1, 2011, the Town of Colonie will continue its emphasis on housing and meeting the special needs of its population. In the aggregate, 100 percent of the Town's Community Development Block Grant program funds will be used for activities that benefit low- and moderate-income persons.

Resources from the federal, state, and local governments and various profit and not-for-profit agencies and organizations will be combined to design a program tailored to the Town's specific needs and goals.

Stabilization of essentially sound residential areas and upgrading of declining areas will be accomplished by stimulating confidence and pride through programs of improving public facilities, housing acquisition, and rehabilitation. The Town's existing housing stock will be improved and maintained by providing assistance to qualified low- and moderate-income homeowners for the purpose of maintaining and rehabilitating their housing units. A special effort will be made to make homes accessible by removing material and architectural barriers that restrict mobility and accessibility.

The Town of Colonie Housing Rehabilitation Revolving Loan Program was established in April 2010 for the purpose of providing low interest housing loans to Colonie residents. This program works in conjunction with the Town's current rehabilitation program. Assistance is provided as part grant, part loan with loans available to those participants whose income is between 50 percent and 80 percent of the area median and who, therefore, only qualify for a partial grant. By providing these loans, the Town hopes to meet the needs of those moderate-income residents who are not able to participate in the Town's current rehabilitation program because they lack the resources to pay their percentage of the total project cost.

Homeownership, especially for low- and moderate-income families, will be increased by the use of downpayment and closing cost subsidies through the Colonie Schenectady Troy Consortium HOME funds allocation. Despite a three-year housing slump that has kept prices from significantly rising, housing affordability has not dramatically improved for traditional community workers. A substantial gap remains between many workers salaries and the income needed for housing. Many workers are still unable to affordably buy a median-priced home or rent a typical apartment in Colonie.

Home sales in the Capital Region continued to decline. Home sales fell 17 percent in December, capping a year in which overall sales declined 7 percent, according to the Greater Capital Association of Realtors. December was the sixth month that year-over-year sales declined. Closed sales of new and existing homes through the Capital Region Multiple Listing Service totaled 577 units during the month, compared to 693 a year ago. The drop-off in the second half of the year erased the gains that had been made during the spring when the \$8,000 federal tax credit motivated many buyers to purchase homes. The 7 percent drop in total sales in 2010 marked the fourth-consecutive year that sales declined in the Albany region. A total of 7,538 units sold last year, compared to 10,524 units when the market peaked in 2006. That is a 28 percent decline.

New listings in the Albany region decreased 22.3 percent from last March to 1,421 new homes. Pending sales decreased 23.3 percent to land at 649 contracts written. As a result, inventory levels decreased 4.5 percent from last year to reach 7,448 active listings.

In Albany County, the median price of homes sold in March was \$186,000 down about 2 percent from the same month a year earlier. Year to date, the median price rose just 1.4 percent from \$188,000 to \$190,700. In North Colonie, the median price of a home rose 6.1 percent from \$212,000 to \$225,000. In contrast, median prices in South Colonie dropped 8.9 percent from \$190,000 to \$173,000.

As part of its Section 8 Housing Choice Voucher program, the Town now offers a homeownership option – the Voucher Homeownership program. The basic concept behind this program is that instead of using a voucher subsidy to help a family with rent, it allows eligible first time homebuyers to use the voucher subsidy to meet its monthly homeownership expenses (principal and interest on mortgage debt, mortgage insurance, real estate taxes, and home insurance). Although in principle the voucher homeownership concept is sound, the Town is seeing a disturbing trend. Once these very low income homeowners purchase a home, they lack the necessary reserve funds to adequately maintain the property. So when the home is in need of repair (roof, furnace, chimney, electrical) they look to the Town's limited rehabilitation fund for emergency assistance. What is more alarming is that most of these homebuyers do not have the financial resources necessary to perform the normal day-to-day maintenance that all homes require.

Through its staff, the Town will engage in activities to encourage developers to initiate assisted housing, to allocate a portion of their planned unsubsidized developments for assisted housing, and to encourage owners to make units available for rehabilitation and/or existing housing programs. Such information will be distributed to developers applying for planning approval and building permits by the Town of Colonie. The villages of Menands and Colonie will be encouraged to follow the same procedures.

The Town will encourage and cooperate with developers of community residences for the handicapped and make special efforts to qualify handicapped persons for the Town's Residential Rehabilitation, HOME, and Section 8 programs. The Town will also encourage and cooperate with not-for-profit organizations that wish to apply for Section 202 and other senior housing. Furthermore, if made available, the Town will apply for additional units of Section 8 housing assistance. Public services will be coordinated to ensure comprehensive coverage and to eliminate wasted resources through overlapping functions. The Town will attempt to expand and improve the quantity and quality of community services to provide the most effective system.

Economic development activities are now enhanced by the Planning and Economic Development Department within the Town. These activities will consist of a continuation of the efforts of the Town of Colonie, in conjunction with the Albany-Colonie Regional Chamber of Commerce and the New York State Department of Economic Development, to attract new employment opportunities for unemployed and underemployed persons, with particular emphasis placed upon attracting employment opportunity for low- and moderate-income persons and to open new opportunities for minority- and women-owned businesses.

To further enhance economic development in the Colonie, the Town created the Small Business Advisory Council in April 2009. The Council's primary role is to act as a liaison to the Town government, providing input and feedback on practices and policies of the Town. The Council is also charged with compiling information on the Town's small businesses, disseminating information to and from the small business community, and providing support and advice to aspiring small business owners. The Council currently has 38 members from Colonie's small business community.

The Town of Colonie Local Development Corporation (LDC) was established in March 2010 for the purpose of stimulating economic development. The LDC is a not-for-profit organization whose purpose is to facilitate the creation of new employment opportunities, the retention of existing jobs, and to encourage investment that will expand the commercial and industrial tax base for the Town of Colonie.

**Performance Measurement System**

Again this year, the Town of Colonie has incorporated HUD's Outcome Performance Measurement System as published in the Federal Register on June 10, 2005 into its 2011 Entitlement Action Plan process. This outcome performance measurement system includes prescribed objectives, outcome measures, and indicators that describe outputs. Simply stated, performance measurement is an organized process for gathering information to determine how well programs and projects are meeting needs and is important to the sustainability of flexibility-driven formula programs such as the community development block grant by providing a means of nationally evaluating local program performance in addressing national goals and issues.

HUD has developed a standard list of objectives and has asked grantees to select from the list the objective that best describes the purpose of each proposed activity. The three objectives are: Creating Suitable Living Environments, Providing Decent Affordable Housing, and Creating Economic Opportunities. Similarly, the grantee must choose which of the outcome categories best reflects what the grantee is seeking to achieve by funding the activity. The outcome categories are: Accessibility/Availability, Affordability, and Sustainability. Based on the objectives and outcomes selected, the grantee is asked to identify specific outcome indicators for each activity.

Finally, HUD will combine the objectives, outcomes, and data reported for the indicators to produce comprehensive outcome narratives that will demonstrate to Congress the benefits that result from the expenditure of federal funds.

The objectives and outcomes specific to the activities the Town proposes to undertake in the 2011 program year are identified in the last section of this plan – “Other Narrative.”

#### **Evaluation of Past Performance**

Although personal property tax revenue in the Town of Colonie is projected to remain relatively stable, it is now apparent that sales tax revenue will continue to drop as the economy moves slowly toward recovery. Furthermore, the Town of Colonie, like many other municipalities in New York State, has continually been challenged on a fiscal level by the increase in unpredictable and mandated expenses and mandates that have extraordinary costs associated with them. Some of these items include retirement costs, fuel and energy costs, snow removal, storm sewer management and health and liability insurance premium increases. These costs have rapidly overtaken any non-taxing, offsetting revenue streams such as sales taxes, property taxes, and other fee for services.

The Town recognizes the need to provide greater access to affordable housing. While Colonie’s housing stock is generally thought of as “new” when compared to adjacent urban communities, a major portion of its housing stock (44 percent) is now over forty 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. Furthermore, the continual decline in construction of multi-family units has created a low vacancy rate and a shortage of affordably priced apartments for low-and moderate-income persons.

The Town of Colonie through its CDBG, HOME and Section 8 Housing Choice Voucher program expenditures has overall been successful in meeting, and in some cases exceeding, its projected performance goals and objectives as defined in its 2010 Consolidated Plan approved by the U.S. Department of Housing and Urban Development. The Consolidated Annual Performance and Evaluation Report for the 2009 program year submitted to HUD in September 2010 illustrates measurable performance outcomes against stated performance objectives. Impacts of planned program performance have been evidenced in providing social/supportive services and promoting affordable housing.

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The Town has successfully incorporated HUD's lead-based paint hazards regulation into its rehabilitation program, homebuyer program, and rental assistance program and is now in full compliance with this regulation.

In October 2006, the Town of Colonie through its Community Development Department was invited to participate in the newly-formed Albany County Housing Trust Fund (ACHTF) Task Force. A housing trust fund is a dedicated source of revenue, set aside to address the housing needs of a community. The first housing trust funds were established in the late 1970s, and there are now over 600 nationwide that have been established by city, county, and state governments. The most important element of a housing trust fund is that there must be a dedicated source of public funds (real estate transfer tax, mortgage recording tax, developer fees, property tax, payment in lieu of taxes, etc.). The Albany County task force includes public officials, nonprofit groups, financial institutions, and community advocates all of whom are committed to the development and preservation of affordable housing. The Town hopes that a housing trust fund will help communities throughout Albany County respond to the diverse housing needs of its residents.

In recent years, the Town of Colonie has furthered its commitment to the homeless by actively participating in the Continuum of Care system. The Town through its Community Development Department is a member of the Albany County Coalition on Homelessness (ACCH). The mission of the ACCH is to work in partnership to ensure a continuum of housing and supportive services aimed at the elimination of homelessness in Albany County. The Coalition meets on a year-round basis to identify unmet needs, to consider ways of meeting these needs, and to collaboratively develop projects that address them. Because of the breadth and scope of its work, the Coalition utilizes a committee structure to facilitate its planning efforts. The Town currently serves on the following ACCH committees: HMIS Advisory Committee, Ten Year Plan to End Homelessness Executive Committee, Ten Year Plan to End Homelessness Housing Development Subcommittee, and Continuum of Care Proposal Rating Committee.

In an effort to reduce the number of families in poverty, the Town through its Community Development Department serves on the Board of Directors of the Albany Community Action Partnership (ACAP). ACAP is the federally-designated Community Action Agency for the County of Albany, New York. AlbanyCAP's many family and community programs for the residents of Albany County include 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, and Career Pathways as well as information and referral. In 2009, AlbanyCAP joined forces with other Community Action Agencies across America in a nationwide campaign to significantly reduce poverty. The campaign, *Rooting Out Poverty: A Campaign by America's Community Action Network*, is a call for action to promote economic security for all Americans, especially those who are poor. Published by the Community Action Partnership—a national organization with more than 1,000 member agencies—*Rooting Out Poverty* was released nationally in New Orleans during the Partnership's 2008 Winter Management and Leadership Training Conference. The Community Action Partnership developed this campaign with input from several hundred key leaders from the local, state, and national levels. *Rooting Out Poverty* offers five action themes and more than two dozen specific recommendations and strategies to help

children, families, senior citizens, and other individuals who are vulnerable to poverty, economic deprivation, and other significant barriers to economic self-sufficiency. The five action themes for rooting out poverty at the community, state, and national levels are:

- **Maximize participation** - maximum feasible participation of those who are seeking economic self-sufficiency
- **Build an economy that works for everyone** - an economy that provides a wide range of jobs and addresses financial and economic conditions of all residents
- **Invest in the future** - provide the training now to develop the knowledge and skills that today's children and workers will need for the jobs and industries of tomorrow
- **Maximize equality of opportunity** - facilitate access to key opportunities for personal and professional growth and advancement
- **Ensure healthy people and places** - ensure access to adequate health care and homes that are weatherized to prevent high heating and cooling costs

Colonie has continued to closely examine the First Time Homebuyer program to insure that the program design is effectively addressing changing economic and market conditions. Since it was becoming increasingly difficult for first time homebuyers with incomes at or below 80 percent of the area median to compete in Colonie's tightening housing market, effective October 15, 2006, the subsidy amount was increased from \$14,000 to \$25,000. The Town will continue to work closely with local lending institutions to encourage the creation of loan products that will serve the needs of low-and moderate-income households.

It is imperative that the Town continue to receive federal funding for its housing and community development programs. For program year 2011, Community Development Block Grant funding for all entitlements including the Town of Colonie was cut nearly 17 percent and HOME funds were cut by nearly 12 percent. Furthermore, changes made in the Section 8 program over the past few years have made it necessary to decrease the number of families receiving housing assistance payments. Additional cuts to these programs would severely impact Colonie's local initiatives to improve its housing stock and address the needs of the elderly, the disabled, and those persons at or near poverty. In addition, some needs are not met because of choices to fund one set of priority needs competes with another.

**Entitlement Action Plan Process**

In its Community Development Block Grant program year beginning July 1, 2011, the Town of Colonie anticipates receiving \$501,091 in federal funding including \$144,922 in HOME funds. With these funds the Town will continue its emphasis on housing and meeting the special needs of its population. For the 2011 program year, the Community Development Citizen Advisory Committee held two public hearings and one committee meeting and presented its recommendations to the Town Board. After a 30-day comment period, the Town Board voted unanimously to approve the Citizen Advisory Committee funding recommendations. A summary of these proposed projects is provided below:

**School Age Child Care Scholarship Program** **\$ 20,000**

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 46 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 childcare 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**

**\$ 12,000**

Colonie Senior Service Centers, Inc. (CSSC) was established in 1981 as a duly authorized 501 (c)(3) non-profit organization. For over 30 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 three 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**

**\$ 8,000**

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,

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Schenectady/Saratoga, and Rensselaer counties. Altogether, the agency has served the area for more than 43 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 2011, Big Brothers Big Sisters served 20 children from the Town of Colonie. Block grant funds will be used by the agency to provide mentoring services to 15 additional impoverished Colonie children who are at risk of delinquency and school failure.

### **Residential Rehabilitation**

**\$245,169**

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 71 households and a second time waiting list of approximately 140 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.

### **Program Administration**

**\$ 71,000**

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

### **Homebuyer Assistance Program**

**\$144,922**

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.

Due to the limited amount of funds available, no funds have been allocated for additional park or sidewalk construction or for economic development although these areas have been identified as priorities.

All Community Development activities will be conducted in a non-discriminatory manner.

## 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 during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 2 Action Plan General Questions response:

### Geographic Jurisdiction

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, Roesseville, 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 over 80,000 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 2005-2009 American Community Survey estimated 33,072 total housing units. Of these, 22,916 were owner-occupied, 8,893 were renter-occupied, and 968 were vacant with 112 of the vacant housing units used only seasonally. In 2009, 42,438 residents were employed. The unemployment rate at that time was 4.5 percent, but with the economic downturn, unemployment has steadily risen to almost 8 percent in January 2011 before falling off to 6.8 in March 2011. The median earnings for a male full-time, year round worker were \$54,711 and for a female full-time, year-

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round worker were \$42,342. Over 6 percent of Town residents were living below the poverty level. Five percent of related children under 18 were below the poverty level, compared with 7 percent of people 65 years old and over. Three percent of all families and 9 percent of families with a female householder and no husband present had incomes below the poverty level.

With the median monthly rent of \$891 for an apartment and the median monthly mortgage payment for a home of \$1,546, an increasing number of people are finding it difficult to afford to live in Colonie. Twenty-five percent of owners with mortgages, 11 percent of owners without mortgages, and 39 percent of renters in Colonie spend 30 percent or more of household income on housing. The median real estate taxes paid by homeowners in Colonie were \$2,349 with over 68 percent of homeowners paying \$1,500 or more.

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. Townwide there are 11 Census block groups containing low- to moderate-income populations exceeding 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 28.8 percent of the Town’s population. Of these residents, 15.5 percent (3,552 individuals) were below the poverty level. This represents 4.7 percent of the total population. 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. Newly released data shows that low- and moderate-income person now represent 31.1 percent of the Town’s population.

According to the 2005-2009 ACS, the median income of households in Colonie was \$67,170. Eighty-one percent of the households received earnings and 26 percent received retirement income other than Social Security. Twenty percent of the households received Social Security. The average income from Social Security was \$16,587. These income sources are not mutually exclusive; that is, some households received income from more than one source.

Two percent (659 households) received Supplemental Security Income, just over 1 percent (320 households) received cash public assistance income, and 2.5 percent (825 households) received Food Stamps.

For the purpose of this plan, racial concentration is defined as an area, which has a minority population exceeding 40 percent. The Town 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 14.8 percent in 2010. The 2010 Census shows that the Asian population in the Town has experienced the fastest growth over the past decade, increasing by more than 88 percent from 2,843 to 5,353.

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.

**Basis for Funding Priorities and Investment**

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.

The Town's intent throughout this process is to identify relative priorities and, in turn, select activities for funding that assist the greatest number of persons while keeping in mind the limited resources with which the Town has to devote.

In general, needs of low-income households are higher than those of moderate-income households. In addition, those needs that are best addressed by Federal programs because of a lack of local available resources are rated higher than needs that can be met with local, state, or other resources.

As is the case in all communities, local needs are much greater than available resources. Therefore, the greatest obstacle to meeting unmet needs and unserved populations is fiscal.

While there are unmet needs within the Town of Colonie, we have not identified any significant gaps in the service delivery system provided by the institutions within Colonie. Given the budget constraints, the Town feels that it is meeting the identified high priority needs for the Town.

The specific geographic distribution of the proposed projects the Town will undertake during the program year are identified on the Consolidated Plan Listing of Projects Tables (Table 3C).

**Obstacles to Meeting Underserved Needs**

In developing project activities, the primary obstacle in meeting underserved needs is the decreasing availability of resources and changing policy directives from funding sources. CDBG funding for all entitlements including the Town of Colonie was cut nearly 17 percent this year.

Furthermore, as a result of changes made in how Section 8 is funded, the number of families receiving housing assistance payments in the Town has significantly decreased. When Congress passed HUD’s 2005 Budget, lawmakers converted Section 8 from a “unit-based” allocation system to a “budget-based” (“dollar-based”) system. In the past, funds had been appropriated for a specific number of vouchers each year. These funds were then given to public housing agencies (PHAs) based on the number of vouchers they awarded. Under a “budget-based” system, funding to housing agencies is capped at a fixed amount that does not account for increased rents or changes in tenant income. This fixed amount is determined by multiplying the average number of vouchers in use at a specified time by the average cost of vouchers in the same period. This “budget-based” renewal approach has created funding shortfalls for housing agencies across the country (including Colonie) and has left these agencies facing harsh choices: cutting families from the voucher program; decreasing the value of the vouchers; and/or freezing vouchers turned back in to the agency and leaving families waiting longer in line for assistance. In an attempt to compensate for these shortfalls, Colonie has opted not to reissue vouchers returned once a family has left assistance thereby increasing the Town’s waiting list for this program by almost 60 percent.

Despite these cuts in funding, it is the Town's intent to maximize these resources and encourage collaboration among the non-profit community, the private sector, and local government to promote and fund activities that address the needs identified in this plan. In this manner, the Town will ensure a focused and efficient approach toward accomplishing its multi-year strategy of community development objectives. However, some needs are not met because one set of priority needs competes with another.

**Federal, State and Local Resources**

To address the needs identified in this plan, the Town of Colonie anticipates receiving funding from the following federal sources:

Community Development Block Grant	\$ 356,169
HOME Investment Partnership Funds	\$ 144,922
Section 8 Housing Choice Voucher Program	\$2,660,102

Although the Town does not directly receive any private or public resources to address homeless needs or to prevent homelessness, by actively participating in the Albany County Continuum of Care process, Albany County receives Colonie's pro rata share of McKinney-Vento Homeless Assistance funding.

The Town does not expect that any state or local resources will be made available to address the needs identified in this plan.

## Managing the Process

1. Identify the lead agency, entity, and 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 actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 2 Action Plan Managing the Process response:

### **Lead Agency and Administration**

In initiating this process for preparation of its Entitlement Action 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, churches, and among its own departments, to ensure that all federally funded programs are run in an efficient and coordinated manner that best serves the needs of the community.

### **Entitlement Action Plan Process**

The process of developing the Entitlement Action 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 Entitlement Action Plan have been faithfully implemented.

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.

### **Actions to Enhance Action Plan Process**

In order to enhance coordination between public and private housing, health, and social service agencies, the Community Development Department will collaborate with the Albany County Coalition on Homelessness (continuum of care delivery),

Albany Community Action Partnership (Head Start, weatherization, senior transportation, HEAP, furniture assistance, food pantry, GED program, Capital Works, CareerLinks, Dress for Success), CARES, Inc. (HIV/AIDS), Affordable Housing Partnership (affordable housing advocate, predatory lending), Albany County Housing Trust Fund Task Force (affordable housing), Colonie Senior Service Centers, Inc. (senior housing providers, transportation, congregate meals), NYS Division of Housing and Community Renewal (workforce housing, extremely low-income housing, NIMBY/land use), and a wide range of other housing and support service providers.

## **Citizen Participation**

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.

Program Year 2 Action Plan Citizen Participation response:

### **Citizen Participation Process**

The Community Development Citizen Advisory Committee held a public hearing on March 2, 2011, (Attachment 2 and 3) to solicit input in preparation of the Town's 2011 Entitlement Action Plan. Individual meetings with Community Development staff were available to those individual citizens who were unable to attend the public hearing or who wished a more in-depth understanding of the CDBG process.

Applications for 2011 entitlement funding were made available to the public on January 3, 2011, and were due back to the Community Development Department by February 18, 2011. A total of five applications were received requesting \$548,800 in funding. These applications were mailed to each member of the Citizen Advisory Committee for their review prior to the public hearing in order that they could evaluate the proposals individually. In assessing the merit of each proposal, the committee was instructed to consider whether the activities were consistent with the Town's identified priorities and to determine which activities assisted the greatest number of persons with the Town's limited resources.

The Citizen Advisory Committee's recommendations were presented to the Town Board on March 4, 2011. A display advertisement was placed in the Times Union on March 13, 2011, (Attachment 4) and in the Colonie Spotlight on March 23, 2011, (Attachment 5) listing the recommended 2011 activities, notifying the public of the draft 2011 Entitlement Action Plan and establishing a comment period through April 20, 2011. A public hearing was held by the Town Board on May 12, 2011, at which time they voted unanimously to approve the Citizen Advisory Committee's funding recommendations and draft Entitlement Action Plan, and to authorize the Supervisor to sign and submit same to the U.S. Department of Housing and Urban Development (Attachment 6).

**Citizen Comments**

There were no citizen comments received at either of the two public hearings or during the 30-day comment period for the 2011 Entitlement Action Plan.

**Efforts to Broaden Public Participation**

Individual meetings with Community Development staff are available for those citizens and groups who are unable to attend the public hearings or who wish a more in-depth understanding of the CDBG process. Community Development staff routinely consult with a variety of public and private agencies on an ongoing basis concerning housing, human service, economic development and other community needs. Those consulted include the Affordable Housing Partnership, Capital Affordable Housing Funding Corporation, Capital District Community Loan Fund, Albany Housing Coalition, Albany Housing Authority, Albany County Housing Trust Fund Task Force, Albany County Office of the Aging, Albany County Coalition on Homelessness, CARES, Inc., Homeless and Travelers Aid, the Legal Aid Society of Northeastern New York, Albany County Department of Social Services, Albany County Department of Mental Health, Albany County Health Department, Upstate Community Development Consortium, NYS Division of Housing and Community Renewal, and Albany Community Action Partnership. In addition, information on the Town's community development program and entitlement action plan process is placed on the Town's website.

**Explanation of Comments not Accepted**

No comments were refused in developing the 2011 Entitlement Action Plan.

**Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 2 Action Plan Institutional Structure response:

**Actions to Develop Institutional Structure**

Colonie's Town Board has designated the Community Development Department as the agency having the primary responsibility for administering funded projects under the Town's Community Development Block Grant, HOME, and Section 8 Housing Choice Voucher programs. Community Development also maintains ongoing implementation of the housing rehabilitation and first time homebuyer grants.

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.

Furthermore, 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, weatherization, senior transportation, HEAP, furniture assistance, food pantry, GED program, Dress for Success, CapitalWorks, CareerLinks), CARES, Inc. (HIV/AIDS), Affordable Housing Partnership (affordable housing advocate, predatory lending), Colonie Senior Service Centers,

Inc. (senior housing providers, transportation, congregate meals), and a wide range of other housing and support service providers.

## Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 2 Action Plan Monitoring response:

### Monitoring Policies

The Community Development Department is responsible for administering and managing the Town's community development program. As part of this oversight, it maintains close working relationships with each of the organizations undertaking activities with annual entitlement funding.

Subrecipients are monitored for compliance with CDBG regulations and for success in carrying out the goals and objectives defined in their CDBG contract. Agency audits are obtained and reviewed on an annual basis. Depending on the specifics for each funded activity, financial reporting and activity accomplishments are submitted to the Community Development Department monthly and/or quarterly. Using these reports, program staff can determine whether the actual measurable accomplishments of the project to date are proceeding according to contract projection and whether the project is providing the full scope of services delineated in the contract.

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 eligible under federal regulation. For program year 2011, the two agencies (Colonie Youth Center, Inc. - Child Care Scholarship program and Colonie Senior Service Centers, Inc. - Adult Day Care Scholarship program) within this category had activities that had income eligibility requirements which limit the activity exclusively to low-and moderate-income households. For these programs, each and every client file will be reviewed by Community Development staff to insure that proper certification procedures have been followed.

One agency (Big Brothers Big Sisters of the Capital Region, Inc. - Youth Mentoring program) will be required to provide information on family size and income so that it is evident that at least 51 percent of the program participants' family income did not exceed the low- and moderate-income limits. For this project, Community Development staff will review program reports detailing client names, addresses, disabilities, minority designation, male/female designation, number of female headed households, necessary documentation of client finances to insure that the 51 percent threshold is maintained and that the agency's accounting records adequately identify the use of CDBG funds.

Area benefit activities (activities, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low-and moderate-income persons) are monitored by the Community Development Department to ensure that they take place within eligible Census block groups within

the Town. For the 2011 program year, the Town will not undertake an area benefit activity.

In addition, the Town submits an assessment of program performance and accomplishments, the Consolidated Annual Performance and Evaluation Report (CAPER), to the U.S. Department of Urban Development on an annual basis.

## **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 2 Action Plan Lead-based Paint response:

### **Lead-Based Paint Procedures**

During the 2011 program year, the Town of Colonie will continue to follow the lead-based paint policies it implemented in 2003 in all program areas. For the residential rehabilitation program the following procedures are being followed for all households receiving assistance that were built prior to 1978. After a federal housing quality standards inspection has been completed by a Community Development residential rehabilitation inspector, a risk assessment is performed by a certified risk assessor (lead service provider). Since, the Town has no certified inspectors to provide lead services for its residential rehabilitation program, the Community Development Department has had to look to outside lead service providers to perform risk assessments and clearance examinations with the lead service provider supplying lead consulting services directly to homeowners participating in the Town's program. Community Development is in the process of establishing a list of qualified lead service providers. Currently, this list consists of only ATC Associates, Inc. Homeowners are allowed to use a different lead service provider as long as the lead service provider is qualified and is willing to work within the guidelines of the Town's program. The Town reimburses the homeowner up to \$575 toward the cost of the risk assessment and up to \$250 toward the cost of the post-renovation clearance examination. The total grant amount participants receive from the program is not affected by the lead-based paint inspection costs.

The risk assessment includes a paint inspection of all deteriorated painted surfaces plus all painted surfaces to be disturbed or replaced during rehabilitation and an on-site investigation to determine the existence, nature, severity, and location of lead-based paint hazards. If the paint testing indicates the absence of lead-based paint, paint stabilization and interim controls are not required. If the paint testing indicates the presence of lead-based paint, a general contractor trained in safe-work practices will perform interim controls of all lead-based paint hazards identified in the risk assessment. Following interim controls, either the risk assessor or paint inspector performs a clearance examination. In certain situations, temporary relocation of occupants will be required during hazard reduction activities. This is a voluntary relocation in that it is a condition of participation in the program and homeowner applicants must relocate at their own expense. Additionally, the Town is now forced to limit its rehabilitation program to single family residences, since the cost of relocating tenants in multi-unit residences is beyond the scope of the program.

For properties purchased under the First Time Homebuyer program, the statute requires that a visual assessment for deteriorated paint be performed. If the visual assessment finds deteriorated paint above de minimus levels than an inspection of that area only has to be done by a risk assessor prior to closing. Since there is no funding available for risk assessments and interim control measures, the Town will have to disqualify any homes that do not pass the visual assessment on the first try.

For units occupied by persons receiving tenant-based rental assistance, the statute requires that a visual assessment for deteriorated paint be performed. If the visual assessment identifies deteriorated paint, a certified contractor must perform paint stabilization (repair the substrate, prepare the surface, apply new paint) using safe work practices. Following LBP hazard reduction, a clearance examination is required.

In addition, all participants in the Town of Colonie Residential Rehabilitation, Section 8 Housing Choice Voucher, and HOME programs are given information concerning lead-based paint hazards and told where to obtain blood screening programs to test their children. Community Development periodically consults with the Albany County Health Department to increase awareness of lead-based paint hazards and to see if they have identified any of the properties requesting residential rehabilitation as housing children with elevated blood levels. The Community Development Department will continue these practices.

## HOUSING

### Specific Housing Objectives

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

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
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 this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

#### Housing Priorities

The housing needs identified as high priorities during the consolidated planning process were a rehabilitation program for owner-occupied units and a downpayment and closing cost assistance program to enable households to purchase homes in the Town of Colonie. Furthermore, the need for senior housing was identified. Many seniors can no longer manage to stay in their homes either because the maintenance is more than they can handle or the financial burden has become too great.

Priorities for affordable housing include assisting low- and moderate-income households maintain their homes in a decent, safe, sanitary condition; providing a subsidy (downpayment and closing cost assistance) allowing low- and moderate-income households to purchase a home; and providing rental assistance to low-income households so that they will be able to afford rental housing in the Town.

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. 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 during the next year.

Program Year 2 Action Plan Public Housing Strategy response:

The Town of Colonie does not have a public housing program.

## Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 2 Action Plan Barriers to Affordable Housing response:

### **Actions to Address Barriers to Affordable Housing**

Colonie does not have public policies, rules, or regulations that might constitute barriers to affordable housing. However, the Town's central location, low tax rate, and excellent schools and services all contribute to making it a desirable place to live thus creating low vacancy rates and rising housing costs.

In 2011, the Town will continue to support affordable housing by administering three HUD grants and contracts: Section 8 Housing Choice Voucher program, Community Development Block Grant program, and HOME program. Through its Community Development Department, the Town will more actively advocate for affordable housing and will promote greater education and awareness on the need for affordable housing.

To address affordable housing issues and combat the rise in predatory lending practices, the Town will continue to serve on the board of directors of the Affordable Housing Partnership (AHP) as a member of the Executive Committee and as a member of the AHP HomeSave Committee.

To respond to the diverse housing needs of its residents, the Town of Colonie through its Community Development Department participates in the Albany County Housing Trust Fund Task Force (ACHTF). A housing trust fund is a dedicated source of revenue, set aside to address the housing needs of a community. The first housing trust funds were established in the late 1970s, and there are now over 600 nationwide that have been established by city, county, and state governments. The most important element of a housing trust fund is that there must be a dedicated source of public funds (real estate transfer tax, mortgage recording tax, developer fees, property tax, payment in lieu of taxes, etc.). The Albany County task force includes public officials, nonprofit groups, financial institutions, and community

advocates all of whom are committed to the development and preservation of affordable housing.

Responding to a proposal by County Executive Michael Breslin, the Albany County Legislature unanimously appropriated \$300,000 to help launch the HTF in 2007. The first round of Housing Trust Fund investments were awarded through a competitive NOFA process announced by Albany County Executive Michael Breslin in May 2007. This development funding created or preserved 68 affordable housing units, and leveraged \$7.8 million in related investment.

In response to the Notice of Funding Availability (NOFA) issued by the Albany County Housing Trust Fund (ACHTF) in June 2008, the Town of Colonie submitted a funding application requesting \$184,800 in ACHTF monies to provide grants to 12 low income households currently on the Town's housing rehabilitation waiting list. The Town was awarded \$145,000 in capital development funding to rehabilitate 9 owner occupied housing units. The rehabilitation of all 9 units has been completed at a cost of \$128,812. The Town has recently been notified by Albany County that the balance of \$16,188 can be used to complete one additional rehabilitation project.

The current recession and the resulting revenue shortfalls have created large budget deficits at both the state and county level, and therefore, no further appropriations have been committed to the HTF.

To enhance its fair housing outreach, the Town executed a Memorandum of Understanding (MOU) with the City of Schenectady. The city applied for funding through HUD for the 2006 Capital Region Fair Housing Outreach Initiative program. This MOU allows the Town of Colonie and the cities of Albany, Saratoga, Troy, and Schenectady to provide fair housing education, training, and outreach.

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 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).

### **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:

- a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 2 Action Plan HOME/ADDI response:

**Resale/Recapture Guidelines**

Since 1991, the Town has received HOME funds through Colonie Schenectady Troy consortium with Schenectady acting as the lead city. The Town uses these funds to provide downpayment and closing cost assistance to first time homebuyers whose household income is below 80 percent of the area median.

In the past, the subsidy has been a fixed amount of \$14,000 with a 5-year affordability. However, it was becoming increasingly difficult for first time homebuyers with incomes at or below 80 percent of the area median to compete in Colonie's tightening housing market. For this reason, effective October 15, 2006 Colonie increased the amount of the subsidy to \$25,000. Additionally, the Town will continue to work closely with local lending institutions to encourage the creation of loan products that will serve the needs of low-and moderate-income households.

Included below are the guidelines for resale or recapture of all homebuyer subsidies. These guidelines must be typed into or attached to the property deed.

This property has been purchased with assistance provided under the National Affordable Housing Act of 1990 through the Colonie Schenectady Troy Consortium. That assistance has been conditioned on the following

restrictions being made a part of any deed and mortgage secured on this property. "This property shall remain affordable for purchase by low-moderate income families as defined by the Consortium for a period of 10 years. At the sole discretion of the Consortium at the time of any transfer of title of this property within the above stated time period, to a purchaser who has not qualified as a low-moderate income purchaser as defined by the Consortium, the current title holder will pay to the Consortium an amount equal to the assistance provided by the Consortium. At the sole discretion of the Consortium at the time of any transfer of title of this property within the above stated time period, to a purchaser who is qualified as a low-moderate income purchaser, the current title holder may (1) receive a return on the actual equity in the property equal to 6% per annum or such higher amount as determined at the time of the transfer by the Consortium based on actual appreciation or depreciation of the property or (2) choose to pay to the Consortium an amount equal to the assistance provided by the Consortium. The title holder must receive Consortium approval for the option selected and the Consortium may require the title holder to use the option that the title holder has not selected in order to insure that the property will meet the affordability standards. These restrictions shall remain in force to all subsequent title holders during the time period above referenced.

## HOMELESS

### Specific Homeless Prevention Elements

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

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 2 Action Plan Special Needs response:

**Actions to Address Homeless Needs**

The Town of Colonie does not directly receive any private or public resources to address homeless needs or to prevent homelessness. However, by actively participating in the Albany County Continuum of Care process, Albany County receives Colonie's pro rata share of McKinney-Vento Homeless Assistance funding.

The Town will concentrate its resources on activities that will prevent and reduce homelessness. Specifically, the Town will continue its focus on prevention, providing more outreach and programs that promote self-sufficiency and stability by concentrating on its Residential Rehabilitation program, Section 8 Housing Choice Voucher program, Mainstream program, and Family Self-Sufficiency program to help low-income families avoid becoming homeless.

Colonie will continue to work closely with the Albany County Coalition on Homelessness and CARES, Inc. Issues to be addressed by the Coalition in the coming year 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 Town hopes that an HMIS will eventually provide an unduplicated count of homeless individuals at the town level and that this count will be more accurate than the Census enumeration or "snap shot" or point-in-time estimates of homelessness.

Colonie will again serve 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.

The Town will continue to serve on the Executive Committee of the Planning Committee for Ending Homelessness. This committee was formed in response to the President's Interagency Office on Homelessness request that communities develop a ten-year plan to end homelessness and is comprised of representatives from the City of Albany, Albany County, not-for-profit housing and service providers, law enforcement, the academic community, housing developers, real estate agents, the Capital District Regional Planning Commission, Albany Housing Authority, the Community Foundation for the Capital Region, the newly-formed Business Advisory Council, the Albany County Coalition on Homelessness, and formerly homeless consumers. The Executive Committee met diligently throughout 2005 to develop the planning methodology, review the Working Committees' findings, oversee the writing of the plan, and develop the final draft document which was then announced to the public at a press conference held on November 16, 2005.

The Plan to End Homelessness identifies the existing resources available within the community. These strengths include the level of coordination and cooperation among homeless housing and service providers, the level of cooperation between not-for-profit agencies and local government, and Albany County's participation in the newly-implemented Capital Region-wide Homeless Management Information System. The plan then looks at the considerable challenges that must be overcome

in order to meet the goal of ending homelessness: addressing the root causes of homelessness (poverty, disabilities); changing the public perception of homeless (homelessness is not a serious problem in Albany County, homelessness occurs only among single individuals with disabilities such as mental illness and substance abuse); and creating sufficient affordable housing. Furthermore, the plan identifies six priority areas; and for each priority area the plan includes the rationale, several recommended strategies to achieve the goal, action steps to be taken to accomplish the strategies, and time frames to complete each action step. The goals set forth in the plan are as follows:

1. Community Involvement: Increase the investment and involvement of community members in ending homelessness in Albany County.
2. Prevention: Increase resources directed to prevention efforts as the first line of defense in combating homelessness.
3. Permanent Housing: Expand the availability of affordable permanent housing throughout Albany County, both as a means of housing those who are currently homeless, and of providing housing stability in order to prevent future episodes of homelessness.
4. Chronic Homelessness: Increase the resources available to house and reach out to the chronically homeless population.
5. Income and Employment Opportunities: Increase employment opportunities for homeless persons and strive to remove existing barriers to maintaining meaningful employment and/or income for homeless and formerly homeless persons.
6. Supportive and Treatment Services: Strengthen community supports for homeless individuals and families and increase their accessibility.

The Community Development Department will continue to represent the Town of Colonie on the Executive Committee of the Strategic Planning Committee for Ending Homelessness and the Housing Development Subcommittee. Over the next year, these committees will continue to focus on implementing the ten-year plan.

## **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.

Program Year 2 Action Plan ESG response:

The Town of Colonie does not receive Emergency Shelter Grants.

## **COMMUNITY DEVELOPMENT**

### **Community Development**

\*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), public facilities, public improvements, public services and economic development.
2. 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.

Program Year 2 Action Plan Community Development response:

The non-housing community development needs identified during the consolidated planning process that will be addressed during the 2011 program year are public services, including affordable child care, adult day care for frail elderly residents, and youth services.

Priorities for public services include providing scholarships to low-and moderate-income families for before-school and after-school child care, for adult day care for frail elderly residents, and mentoring services for children at risk of delinquency and school failure

See Specific Plan Narrative (including project and related tables) for long-term and short-term community development objectives.

## **Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 2 Action Plan Antipoverty Strategy response:

### **Antipoverty Strategy**

The number of residents living at or below the poverty level increased by nearly 25 percent between 1990 and 2000, according to Census data. The Town's current poverty rate is 4.7 percent. The goals, programs, and policies for reducing the number of households with incomes below the poverty level in the Town of Colonie is centered in the Family Self-Sufficiency program which is operated as part of the Town's rental assistance program. Currently 60 families participate in the Family Self-Sufficiency program and better than one-half of the participants are now employed or employed at better jobs. This program, as well as other rental assistance programs, is coordinated by the Town's Community Development Department and in this respect has increased cooperation in achieving the Town's anti-poverty strategy.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### **Non-homeless Special Needs (91.220 (c) and (e))**

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

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
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 this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

#### **Priority Non-homeless Special Needs**

During the 2011 program year, the Town will provide a number of comprehensive housing and support services to its resident senior population. The Town of Colonie Senior Resources Department is the lead Town agency responsible for delivery of such services.

The Senior Resources Department will work in conjunction with the Colonie Senior Service Centers, Inc., to provide the following housing and supportive services: a social and medical needs outreach program, operation of a multi-purpose senior center, educational, recreational, and social programs and activities, transportation services, congregate meals, referral services for home care, technical assistance to seniors applying for medical and social services, legal assistance, tax preparation assistance, and fuel energy assistance.

Community Development Block Grant funds will be used to provide scholarships to low- and moderate-income seniors who are in need of adult day care and residential rehabilitation for owner-occupied senior households. Section 8 tenant-based assistance will be used to provide the elderly with affordable rental units.

The Albany County Coalition on Homelessness (ACCH) serves as the lead agency responsible for coordinating Continuum of Care planning efforts in Albany County. The ACCH is comprised of both homeless and non-homeless service providers, including those serving the needs of veterans, persons living with disabilities such as mental illness, chronic substance abuse and/or HIV/AIDS. Membership in the ACCH also includes agencies serving victims of domestic violence; providers of services to homeless and runaway youth; emergency shelters; support service providers; faith-based organizations; town, city, county, and state governmental agencies; the Albany Housing Authority; housing developers; foundations; local businesses; law enforcement; and formerly homeless persons.

Housing for non-homeless disabled persons and those with special housing needs is coordinated in conjunction with the activities of the ACCH. The ACCH works closely with Albany County Department of Mental Health's Housing and Single Point of Access (SPOA) Committees to determine the housing needs of homeless and non-homeless persons with mental illness. The Albany County Department of Mental Health also oversees specialized housing for persons with chemical addictions. Additional special needs housing is available through the Albany Housing Authority's public housing and Section 8 voucher program. The work of each of these

organizations is incorporated into the Continuum of Care's planning efforts. Finally, through its Mainstream Section 8 voucher program, the Town provides rental assistance to 10 families where the head of household or spouse is disabled. Additionally, CDBG funds will be used for residential rehabilitation for owner-occupied disabled households.

The Town's disabled population will continue to receive the majority of its supportive services through the Center for the Disabled, the Capital District Center for Independence, ClearView Center, and the Albany County Department of Mental Health.

## **Housing Opportunities for People with AIDS**

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

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households 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. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted

on the local HOPWA program during the next year.

Program Year 2 Action Plan HOPWA response:

Not applicable.

### **Specific HOPWA Objectives**

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 Action Plan.

Program Year 2 Specific HOPWA Objectives response:

Not applicable.

### **Other Narrative**

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

#### **Performance Measurement System**

The Town of Colonie has incorporated HUD's proposed Outcome Performance Measurement System as published in the Federal Register on June 10, 2005 into its 2011 Entitlement Action Plan process. This outcome performance measurement system includes prescribed objectives, outcome measures, and indicators that describe outputs. Simply stated, performance measurement is an organized process for gathering information to determine how well programs and projects are meeting needs and is important to the sustainability of flexibility-driven formula programs by providing a means of nationally evaluating local program performance in addressing national goals and issues.

HUD has developed a standard list of objectives and asks grantees to select from the list the objective that best describes the purpose of the proposed activity. The three objectives are: Creating Suitable Living Environments, Providing Decent Affordable Housing, and Creating Economic Opportunities. Similarly, the grantee must choose which of the outcome categories best reflects what the grantee is seeking to achieve by funding the activity. The outcome categories are: Accessibility/Availability, Affordability, and Sustainability.

HUD has further developed this standardized format by combining each outcome category to each objective thus creating the following nine groups of outcome/objective statements from which the grantee is to choose from to document the results of each funded project or activity.

	<b>Outcome 1: Availability/Accessibility</b>	<b>Outcome 2: Affordability</b>	<b>Outcome 3: Sustainability</b>
<b>Objective #1 Suitable Living Environment</b>	<b>Enhance suitable living environment through improved/new accessibility</b>	<b>Enhance suitable living environment through improved/new affordability</b>	<b>Enhance suitable living environment through improved/new sustainability</b>
<b>Objective #2 Decent Housing</b>	<b>Create decent housing with improved/new accessibility</b>	<b>Create decent housing with improved/new affordability</b>	<b>Create decent housing with improved/new sustainability</b>
<b>Objective #3 Economic Opportunity</b>	<b>Provide economic opportunity through improved/new accessibility</b>	<b>Provide economic opportunity through improved/new affordability</b>	<b>Provide economic opportunity through improved/new sustainability</b>

This performance measurement system will be incorporated into HUD’s Integrated Disbursement and Information System (IDIS) thus allowing for simplified data collection. Based on the objectives and outcomes selected, the grantee is asked to identify specific outcome indicators for each activity. There are four indicators that apply to all activities, and therefore, all grantees must report the following information for each project: Amount of money leverage; number of persons, households, units, assisted; income levels of persons or households assisted (30 percent, 50 percent, or 80 percent of area median income) or percentage of low/mod persons served (area benefit activities); and race, ethnicity, and disability. There are 17 additional specific outcome indicators that are available in IDIS for grantees to select from to tell whether an outcome is occurring.

Finally, HUD will combine the objectives, outcomes, and data reported for the indicators to produce comprehensive outcome narratives that will demonstrate to Congress the benefits that are achieved through the annual funding of the Community Development Block Grant Entitlement program.

Attachment 7 summarizes the Town’s resources and activities and the results that these activities are intended to produce – objectives, outcomes, and indicators for the 2011 CDBG program year.