

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

In its Community Development Block Grant program year beginning July 1, 2016, 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.

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. Even with mortgage rates remaining at all-time lows, 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.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The goals and outcomes identified in this Action Plan are taken from the Consolidated Plan's Strategic Plan which describes how federal funds and other resources will be deployed and what other actions will be taken to address community development and affordable housing needs over the next five years. The Town of Colonie's goals for the 2015 –2019 planning period focus on preserving existing stock of affordable housing units; increasing the number and type of homeownership opportunities available to low-to moderate-income homebuyers; reducing housing-related lead-based paint hazards,

especially for low-income families and children; providing non-housing public services that meet the needs of low-and moderate-income persons; creating and/or replacing infrastructure systems and public facilities in low- and moderate-income areas; providing tenant-based rental assistance; improving homeless prevention activities; and providing opportunities for low-income persons to become economically self sufficient.

It is important to note that the goals and objectives included in the 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.

For details regarding the objectives and outcomes targeted in this Annual Action Plan in relation to the goals listed above, please refer to sections AP-15 (Annual Goals and Objectives) and AP-35 (Projects).

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Town of Colonie, like many other municipalities in New York State, continue to deal with the unintended consequences of the property tax cap. NYS Comptroller Thomas DiNapoli has announced that at 0.73 percent, the property tax cap limit for 2016 will be the lowest since the cap was installed in 2011. DiNapoli estimated that next year more than 1,800 local governments will have roughly \$88.3 million less in tax levy growth compared to what they had in 2015 when the tax cap was 1.56 percent. Municipalities have had to operate differently under these new limits – making even tougher budget choices on staffing levels, delivery of services, fund balance reductions, and deferral of capital and infrastructure projects. Furthermore, the Town of Colonie, like many other municipalities, 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.

The Town recognizes the need to provide greater access to affordable housing. While much of Colonie possesses attractive, well-maintained residential units, the age and modest value of some of Colonie's housing stock is creating a serious housing quality issue. According to the 2010 - 2014 American Community Survey (ACS), 75 percent of the Town's housing stock is now over 30 years old and 50 percent is over 50 years old. Although an older housing stock, in and of itself, does not necessarily indicate a deteriorating housing stock, it does tend to reflect the possibility that a significant segment of Colonie's housing stock may be declining due to general trends of forestalling major housing improvements and repairs as housing units continue to age. 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. Where once the typical housing unit receiving rehabilitation assistance through the Town possessed moderate rehabilitation needs now more and more the units the Town is asked to rehabilitate possess substantial rehabilitation needs or are beyond cost-effective rehabilitation.

Over a quarter of the households in the Town are now facing a housing affordability problem. The term for this is “housing-cost burden” and refers to owners and renters who spend more than 30 percent of their income on housing costs. According to the ACS, 26 percent of households in the Town spend more than 30 percent of their income on housing costs. Of those households, 76 percent have household incomes of less than \$50,000. There are 15,324 owner-occupied housing units in Colonie with a mortgage; 25 percent of which have a second mortgage or home equity loan or both. 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 2015 Consolidated Plan approved by the U.S. Department of Housing and Urban Development. The Consolidated Annual Performance and Evaluation Report for the 2014 program year submitted to HUD in September 2015 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.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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 seven (7) 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.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were no citizen comments received at either of the two public hearings or during the 30-day comment period for the 2016 Entitlement Action Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments or views not accepted.

7. Summary

In its Community Development Block Grant program year beginning July 1, 2016, the Town of Colonie anticipates receiving \$391,288 in federal funding including \$91,491 in HOME funds. With these funds the Town will continue its emphasis on housing and meeting the special needs of its population. For the 2016 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 follows: School Age Child Care Scholarship Program, \$15,000; Bright Horizons Adult Day Services Program, \$4,000; Village of Menands Hendrick Avenue Water Main System Design Project, \$10,000; Residential Rehabilitation Program, \$210,838; Planning and Program Administration, \$59,959; and Homebuyer Assistance Program, \$91,491.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	COLONIE	Community Development Department
HOME Administrator	COLONIE	Community Development Department

Table 1 – Responsible Agencies

Narrative

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.

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.

In addition to the Community Development Department, several other Town departments are involved in the delivery of CDBG, HOME, and Section 8 funded programs. They include the Town of Colonie Building Department (performs residential rehabilitation inspections), the Town of Colonie Comptroller's Office (process payment requests prepared by the Community Development Department), and the Town Attorney's Office (provides legal services).

Consolidated Plan Public Contact Information

Town of Colonie
Community Development Department
Memorial Town Hall
534 Loudon Road
Latham, NY 12110
518-783-2718
andrianon@colonie.org

Mailing Address: P.O. Box 508, Newtonville, NY 12128

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

- Community Development Department, Memorial Town Hall, 534 Loudon Road, Latham, NY 12110 (518) 783-2718 William K. Sanford Town Library, 629 Albany Shaker Road, Loudonville, NY 12211 (518) 458-927
- 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

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Town of Colonie recognizes the importance of coordination and consultation with institutions within the community. As a result, in formulating this plan the Town made every attempt to work with all organizations through meetings and public hearings, as well as working with organizations at their best convenience. During the program year, the Town of Colonie will continue to work with nonprofit social service agencies throughout Albany County.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Town of Colonie's Public Housing Authority (PHA) serves as the policy board for the Town of Colonie's housing programs administered by the Community Development Department. Programs include a housing choice voucher program, a residential rehabilitation program, and a first time homebuyer program. Furthermore, the Community Development Department implements a range of affordable housing and community development activities, including administration of the CDBG and HOME programs; preparation of the Consolidated Plan, the Annual Entitlement Action Plan, and the Consolidated Annual Performance Evaluation Report (CAPER), and; technical assistance for and collaboration with non-profit and for-profit housing developers and social service agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Albany County Coalition on Homelessness (ACCH) functions as the local Continuum of Care (CoC), recognized by the U.S. Department of Housing and Urban Development (HUD) as the local planning and decision-making body on programs funded with HUD's homeless assistance programs.

Monthly board and membership meetings, along with committee meetings, deal with issues such as best practice service models, legislative issues, policies and practices governing emergency shelters, and collaborative applications for funding. These meetings provide an important venue for consumers, providers, and funders to identify system-wide service gaps and community-based solutions.

The Town currently serves on the CoC Board of Directors as well as co-chair of the CoC Operations Committee.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The Town of Colonie does not receive ESG funds but does provide feedback and assistance with the development of performance standards and evaluation of outcomes of projects assisted by ESG funds through its participation in the Albany County CoC and most particularly as co-chair of the CoC Operations Committee.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Town of Colonie Town Board
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Colonie Town Board reviews proposed CDBG program projects from a townwide perspective providing the Town Supervisor with proposed CDBG budget recommendations and CDBG project prioritization recommendations.
2	Agency/Group/Organization	Community Development Citizen Advisory Committee
	Agency/Group/Organization Type	Planning organization

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Community Development Citizen Advisory Committee provides advice and recommendations on all policy issues relating to the federal entitlement grant programs discussed in the annual Action Plan. The Citizen Advisory Committee reviews proposed CDBG program projects from a townwide perspective, providing the Town Supervisor and the Town Board with proposed CDBG budget recommendations and CDBG project prioritization recommendations.</p>
3	<p>Agency/Group/Organization</p>	<p>Village of Colonie</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - Local</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Facilities and Infrastructure</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Village of Colonie provided consultation on the housing and infrastructure needs within the village boundaries.</p>

4	Agency/Group/Organization	Village of Menands
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Facilities and Infrastructure Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Village of Menands provided consultation on the housing and infrastructure needs within the village boundaries.
5	Agency/Group/Organization	City of Schenectady Department of Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a member of the Schenectady Troy Colonie HOME Consortium, the Town of Colonie meets regularly with representatives of the City of Schenectady Department of Development.
6	Agency/Group/Organization	City of Troy Housing and Community Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a member of the Schenectady Troy Colonie HOME Consortium, the Town of Colonie meets regularly with representatives of the City of Troy Housing and Community Development.
7	Agency/Group/Organization	Joseph E. Mastrianni, Inc.
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Colonie consults regularly with Joseph E. Mastrianni program personnel to discuss the Town's public housing needs and goals.
8	Agency/Group/Organization	Affordable Housing Partnership
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Colonie meets regularly with the executive director of the Affordable Housing Partnership to coordinate strategic initiatives to meet housing and nonhousing community development needs.
9	Agency/Group/Organization	Albany County Coalition on Homelessness
	Agency/Group/Organization Type	Services-homeless Regional organization

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Colonie serves on the ACCH Board of Directors and meets regularly with member agencies to ensure funding priorities are in line with current CoC and community development goals.
10	Agency/Group/Organization	Albany County Rural Housing Alliance
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Colonie consults regularly with the Albany County Rural Housing Alliance and collaborates with them on various housing project.
11	Agency/Group/Organization	Colonie Senior Service Centers, Inc.
	Agency/Group/Organization Type	Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Colonie consults regularly with the Colonie Senior Service Centers, Inc. and collaborates with them on various public service activities and housing project.

12	Agency/Group/Organization	Colonie Youth Center, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Colonie consults regularly with the Colonie Youth Center, Inc. and collaborates with them on various public service activities.

Identify any Agency Types not consulted and provide rationale for not consulting

The Town of Colonie makes every effort to consult with a wide variety of nonprofit agencies and local agencies to complete the annual Action Plan. No agency types were intentionally excluded from consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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, the annual Action 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 (CAC) has been established to ensure broad participation in the process. The current CAC consists of seven (7) 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 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 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. The Consolidated Plan, annual Entitlement Action Plan, substantial amendments to these plans, and annual performance reports are made available at various locations throughout the Town and both villages.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	In attendance at the March 2, 2016 public hearing were the following: Community Development program personnel, the seven-member Community Development Citizen Advisory Committee, representatives from the Colonie Youth Center, representatives from the Colonie Senior Service Centers, Inc., representatives from the Village of Menands (including the mayor), and a few Town residents.	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	In attendance at the April 21, 2016 public hearing were the Town Supervisor, the six-member town board, CD Department program personnel, members of the CD Citizen Advisory Committee, the Town Attorney, the Town Clerk, the Deputy Comptroller, other Town officials (including various town department heads, reporters from the Spotlight and Times Union, and town residents who had business before the board.	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Non-targeted/broad community	Display advertisements appeared in the January 16, 2016 and March 6, 2016 editions of the Colonie Spotlight announcing the public hearings and summarizing the annual Entitlement Action Plan.	No comments were received.	N/A	
4	Internet Outreach	Non-targeted/broad community	Notice of both public hearings were posted on the Town of Colonie web page.	No comments were received.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.420(b), 91.220(c) (1, 2)

Introduction

The Town of Colonie receives federal entitlement funding from two programs, the CDBG Program and the HOME Investment Partnership Program. It is anticipated that in year 2 of the current Consolidated Plan period these two grant programs will bring \$391,288 into the Town to support affordable housing, public services, and community development programs and projects.

The amount of federal entitlement funding has decreased by approximately 30 percent over the past several years. For this reason, the Town of Colonie continually adjusts the expected available funding (remainder of the Consolidated Plan period), projected activities, and expected accomplishments. On February 12, 2016, HUD published the funding allocation for Program Year 2016. The Town will receive \$299,797 in CDBG entitlement funds, approximately 8 percent less than the current year, and \$91,491 in HOME funds, approximately 10 percent more than the current year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	299,797	0	0	299,797	899,391	The expected amount available remainder of Con Plan has been revised and is based on the Town's 2016 CDBG allocation.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While the CDBG Program does not require leveraging, the CDBG program does leverage other resources with its CDBG funds. For example, the rehabilitation grants range from 40 to 100 percent. Therefore, many participants are required to pay a portion of the total project cost. In addition, the Town now contributes over \$100,000 annually to help defray the administrative costs associated with community development activities.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In November 2012, Albany County Executive Dan McCoy announced the creation of an Albany County Veterans Resource Center at 55 Heritage Lane in Colonie. The Center is the result of the county's partnership with Soldier On, an organization that provides transitional housing and support services to

veterans. Soldier On has been working together with the county on transforming a former county nursing home located near Albany International Airport. This property will be redeveloped into limited-equity housing for formerly homeless veterans and could contain additional services including a vocational education program for veterans returning from active duty. This project is still in the pre-development stage.

Discussion

The strategic plan goals included in the Consolidated Plan and implemented through this Annual Action Plan are based on resources that are reasonably anticipated to be available to the Town of Colonie from federal, local, and private sources from July 1, 2016 through June 30, 2017. The actual resources available to support activities during the implementation of this Annual Action Plan may vary significantly due to factors outside of the Town's control. For example, HUD formula grant allocations are subject to change each year based on a number of factors such as the amount of national appropriation, changes in ACS population data applied to the CPD grant formulas, statutory changes to the CPD grant formulas, the addition or removal of entitlements receiving a particular CPD grant, and the availability of reallocated funds. Additionally, local and private resources will vary significantly depending on economic conditions.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide safe, decent and affordable housing	2015	2019	Affordable Housing	Townwide	Housing Affordability/Availability	CDBG: \$210,838	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Create suitable living environment	2015	2019	Non-Housing Community Development	Townwide	Community Development - Public Services Community Development - Public Facilities	CDBG: \$29,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 96 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 24 Persons Assisted
3	Program planning and administration	2015	2019	Planning and Program Administration	Townwide	Planning and Program Administration	CDBG: \$59,959	Other: 0 Other

Table 6 - Goals Summary

Goal Descriptions

1	Goal Name	Provide safe, decent and affordable housing
	Goal Description	
2	Goal Name	Create suitable living environment
	Goal Description	
3	Goal Name	Program planning and administration
	Goal Description	

Table 7 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Town of Colonie Annual Entitlement Action Plan outlines proposed strategies for the expenditures of the Town's CDBG Program funds.

#	Project Name
1	Town of Colonie Residential Rehabilitation Program
2	Colonie Youth Center, Inc. School-Aged Child Care Scholarship Program
3	Colonie Senior Service Centers, Inc. Bright Horizons Adult Day Services Program
4	Village of Menands - Hendrick Avenue Water Main System Design Project
5	Town of Colonie Community Development Block Grant Program - Administration

Table 8 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

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, it has 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.

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 has been cut nearly 30 percent in the last few years and HOME funding has been cut more than 50 percent in the same time period. The Town first qualified as an entitlement community in 1978. That year Colonie received \$628,000. Conversely, the Town will receive \$326,000 in 2015. Colonie has always dedicated the majority of its CDBG funding exclusively to meeting the housing needs of low- and moderate-income residents of the community, specifically through rehabilitation activities. Increasingly the Town is encountering properties where the cost to

complete the project and perform the repairs necessary to bring the housing unit to a basic acceptable living condition and to comply with HUD's housing quality standards far exceeds the established project limit of \$14,000. This can be attributed to the age and modest value of some of Colonie's housing stock and the rise in construction costs. Program procedures dictate that participants are responsible for all costs above the established limit. More often than not, the costs are so great that homeowners do not have the funds to pay their portion of the project. Therefore, the Town is forced to declare that the project is not economically feasible and that the property is not eligible for residential rehabilitation under the program. In the past, the Town has modified its project limit to address these changes in housing and market conditions. However, due to the CDBG funding cuts, such an increase in the project limit does not seem appropriate. Consequently, further decline in federal resources will result in serious quality issue for a significant segment of Colonie's housing stock. 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.

AP-38 Project Summary

Project Summary Information

1	Project Name	Town of Colonie Residential Rehabilitation Program
	Target Area	Townwide
	Goals Supported	Provide safe, decent and affordable housing
	Needs Addressed	Housing Affordability/Availability
	Funding	CDBG: \$210,838
	Description	The project is a continuation of the Townwide residential rehabilitation program initiated in the Town's 1978 Community Development Block Grant. The program assists qualified low- and moderate-income households in the Town to rehabilitate their owner-occupied single-family dwelling units by giving them grants ranging from 40% to 100% of the cost of bringing their house up to the Federal Housing Quality Standards.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	10 low- and moderate-income households
	Location Description	Townwide
	Planned Activities	Rehabilitation of owner-occupied, single family homes
2	Project Name	Colonie Youth Center, Inc. School-Aged Child Care Scholarship Program
	Target Area	Townwide
	Goals Supported	Create suitable living environment
	Needs Addressed	Community Development - Public Services

	Funding	CDBG: \$15,000
	Description	Provision of scholarships for child care programs for low- and moderate-income residents of the Town of Colonie. The before school program operates at the child's school from 7:00 a.m. until school starts. The after school program runs from school dismissal until 6:00 p.m. The summer day camp program runs for eight weeks during the summer recess. These programs provide the children with a structured program in which they can participate and learn sports, games, arts and crafts, story time, homework assistance, and other activities during the program year.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	20 low-and moderate income children
	Location Description	Townwide
	Planned Activities	Provide scholarships to families allowing their children to attend the school-age child care program
3	Project Name	Colonie Senior Service Centers, Inc. Bright Horizons Adult Day Services Program
	Target Area	Townwide
	Goals Supported	Create suitable living environment
	Needs Addressed	Community Development - Public Services
	Funding	CDBG: \$4,000
	Description	Provision of scholarships for adult day care programs for low- and moderate-income residents of the Town of Colonie. The adult day care program 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 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.

	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	4 low- and moderate-income seniors
	Location Description	Townwide
	Planned Activities	Provide scholarships to senior citizens to attend an adult day care program
4	Project Name	Village of Menands - Hendrick Avenue Water Main System Design Project
	Target Area	
	Goals Supported	Create suitable living environment
	Needs Addressed	Community Development - Public Facilities
	Funding	CDBG: \$10,000
	Description	Provide partial funding for the surveying, engineering, and permitting services necessary for a water main replacement project on Hendrick Avenue in the Village of Menands. The project will involve the installation of approximately 1,550 linear feet of 8-inch water mains, along with hydrants, valves, and service connections to replace utilities which have exceeded their useful lives.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 26 predominately low- and moderate-income households will benefit from this proposed activity.
	Location Description	Hendrick Avenue, Menands, NY Census Tract 00136.02, Block Group 3
	Planned Activities	Provide surveying, engineering, and permitting services necessary for a water main replacement project

5	Project Name	Town of Colonie Community Development Block Grant Program - Administration
	Target Area	Townwide
	Goals Supported	Program planning and administration
	Needs Addressed	Planning and Program Administration
	Funding	CDBG: \$59,959
	Description	Oversee, manage, and monitor Community Development projects to ensure their compliance with program regulations and to see that services are delivered in a comprehensive and efficient manner. Promote fair housing in the Town of Colonie by providing fair housing assistance to all income and population groups. Provide citizens with the necessary information so that they can participate in the community development process. These objects will be carried out within the limits of available staff and resources.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Administration only
	Location Description	Townwide
	Planned Activities	Administration of the CDBG Program

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

All of the projects with the exception of the Village of Menands - Hendrick Avenue Water Main System Design Project are operated on a town-wide basis. The Hendrick Avenue project is located in the Village of Menands (Census Tract 00136.02, Block Group 3).

Geographic Distribution

Target Area	Percentage of Funds
Townwide	97

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All of the projects with the exception of the Village of Menands - Hendrick Avenue Water Main System Design Project are operated on a town-wide basis. The Hendrick Avenue project is located in the Village of Menands (Census Tract 00136.02, Block Group 3). These programs include client-based residential rehabilitation and client-based public service activities.

Since the Town of Colonie has very few areas in which 51 percent of the residents are low and moderate income, it is classified as an “exception grantee” for purposes of the Community Development Block Grant program. This means that all block groups within the Town are rank ordered from the highest percentage of low- and moderate-income persons to lowest. The total number of block groups is divided by four. If the percentage of low- and moderate-income persons in the last block group in the top quartile is less than 51 percent, that percentage becomes the grantee’s low- and moderate-income threshold for area benefit activities.

Based on the 2006-2010 American Community Survey (ACS), the Town’s low- and moderate-income threshold is 43.05 percent. The Hendrick Avenue project is located in Census Tract 00136.02, Block Group 3 which has a 46.73 percent of low- and moderate-income persons and thus qualifies as an area benefit activity.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The Town of Colonie will engage in a variety of activities during the 2016 program year, which are intended to further local housing and community development goals.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in meeting underserved needs is the lack of sufficient private and public funding. Other obstacles include the cost of rehabilitation of some units which make the project infeasible, the inability of home buyers to obtain first mortgage assistance and the cost burden of many households.

Actions planned to foster and maintain affordable housing

The Town of Colonie will continue to support affordable housing by administering three HUD grants and contracts: Section 8 Housing Choice Voucher program (tenant-based rental assistance), Community Development Block Grant program (housing rehabilitation grants), and HOME program (down payment and closing cost assistance). 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.

In an attempt to promote successful, sustainable homeownership and affordable rental housing, the Town through its Community Development Department has served on the Board of Directors of the Affordable Housing Partnership (AHP) for over 15 years and for the past 5 years has served as president of that board. The Affordable Housing Partnership, a 501(c)(3) organization, is comprised of non-profit housing organizations, public agencies, and area financial institutions. AHP and Capital Affordable Housing Funding Corporation (CAHFC) (a 501(c)(4) comprised of financial institutions) organized in the late 1980s with the purpose of making mortgage loans more accessible to low income families. Sixteen financial institutions agreed to create a lending consortium to provide 30-year, fixed rate permanent loans at below-market interest rates. Each lender participated in every loan made by CAHFC and every loan had to be recommended by the community controlled Affordable Housing Partnership. Capital Affordable made its last loan in 2000 when the conventional lending market began providing loans with more favorable terms. During the 11 year period, the program closed \$21.2 million in mortgage loans for 425 mortgages to first time homebuyers throughout the Capital Region. Currently, AHP offers pre purchase and post purchase housing counseling and workshops, foreclosure prevention counseling, energy services including the Green Jobs/Green New York program (as regional outreach partner with NYSERDA). New initiatives AHP is undertaking include the Take Stock in Your Block pilot program and the Sheridan Brownfield Opportunity Area project. The Town currently serves on the following AHP committees: the Executive Committee, the Finance Committee, the Personnel Committee, and the Strategic Planning Committee.

Actions planned to reduce lead-based paint hazards

During the 2016 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. 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.

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 Department of Health 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.

Actions planned to reduce the number of poverty-level families

The number of residents living at or below the poverty level increased by nearly 96 percent between 1990 and 2010, according to Census data. The Town's current poverty rate is 7.2 percent, and the Town's child poverty rate stands at 9.7 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

Actions planned 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.

Actions planned to enhance coordination between public and private housing and social service agencies

See narrative above.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion