



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

2023 ENTITLEMENT ACTION PLAN

FUNDING YEAR: JULY 1, 2023 – JUNE 30, 2024

TOWN OF COLONIE, NEW YORK

B-23-MC-36-0114

ORGANIZATIONAL DUNS: 08-227-7575



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, 2023, 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. With the interest rates increasing, and the higher cost of homes in the Town, it has been difficult for qualified applicants to find homes within the maximum purchase price set by U.S. Housing and Urban Development. For this reason, the Town has increased the amount of its homebuyer subsidy from \$25,000 to \$50,000; and the Town will continue to monitor this program and may look to make further changes to it in order to better meet the needs of the community.

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 2020 –2024 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 Action Plan in relation to the goals listed above, please refer to sections AP-20 (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, 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. Additionally, the Town, like many other municipalities in New York State, continues to deal with the unintended consequences of the property tax cap.

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 2021 American Community Survey (ACS), 87 percent of the Town's housing stock is now over 30 years old and 62 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, 23 percent of households in the Town spend more than 30 percent of their income on housing costs. Of those households, 45 percent have household incomes of less than \$50,000. There are 14,935 owner-occupied housing units in Colonie with a mortgage; about 17 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 2020 Consolidated Plan approved by the U.S. Department of Housing and Urban Development. The Consolidated Annual Performance and Evaluation Report for the 2021 program year submitted to HUD in September 2022 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 ten (10) 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 2023 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 at either of the two public hearings or during the 30-day comment period for the 2023 Entitlement Action Plan.

7. Summary

In its Community Development Block Grant program year beginning July 1, 2023, the Town of Colonie anticipates receiving \$465,844 in federal funding including \$124,353 in HOME funds. With these funds, the Town will continue its emphasis on housing and meeting the special needs of its population. For the 2023 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, \$20,000; Bright Horizons Adult Day Services Program, \$3,000; Residential Rehabilitation Program, \$250,193; Planning and Program Administration, \$68,298; and Homebuyer Assistance Program, \$124,353. Therefore, the breakdown of block grant funding for program year 2023 is 73 percent for housing rehabilitation, 7 percent for public services, and 20 percent for program administration.

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
	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

Jennifer A. Kennedy, Program Manager

Town of Colonie

Community Development Department

Memorial Town Hall

534 New Loudon Road

Latham, NY 12110

518-783-2718

Email: kennedyj@colonie.org

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 on the Town's website and at the following locations:

- Community Development Department, Memorial Town Hall, 534 New Loudon Road, Latham, NY 12110 (518) 783-2718
- William K. Sanford Town Library, 629 Albany Shaker Road, Loudonville, NY 12211 (518) 458-9274
- Village of Colonie, Village Hall, 2 Thunder Road, Colonie, NY 12205 (518) 869-7562
- Village of Menands, Village Hall, 250 Broadway, Menands, NY 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 as a member of CoC.

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.

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
	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 Market Analysis 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 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.
3	Agency/Group/Organization	Village of Colonie
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Facilities and Infrastructure
	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 Colonie provided consultation on the housing and infrastructure needs within the village boundaries.
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 non-housing 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 as a member of the ACCH 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 projects.
11	Agency/Group/Organization	Colonie Senior Service Centers, Inc.
	Agency/Group/Organization Type	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 projects.
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

<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 Town of Colonie consults regularly with the Colonie Youth Center, Inc. and collaborates with them on various public service activities.</p>
---	--

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	CARES, Inc.	As a member of the Albany CoC, the Town of Colonie, in conjunction with the City of Albany and the County of Albany, plan goals and objectives for the homeless and potentially homeless members of Albany County. Furthermore, annually the Town signs the Certification of Consistency with the Consolidated Plan certifying that the proposed activities/projects in the Albany CoC's application are consistent with the Town's current, approved Consolidated Plan.

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.

A Community Development Citizen Advisory Committee (CAC) has been established to ensure broad participation in the process. The current CAC consists of ten (10) members appointed by the Town Board, in conjunction with the mayors of the villages of Colonie and Menands.

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. This information is also posted on the Town's Website.

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.

The summary of the annual Entitlement Action Plan was posted in the Colonie Spotlight on March 15, 2023, as well as the Town Website, for 30-day comment period. The comment period ended on April 14, 2023, however the posting remained on the webpage until the day after the April 20, 2023 public hearing.

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 1, 2023 public hearing were the following: Community Development program personnel, the ten-member Community Development Citizen Advisory Committee, representatives from the Colonie Youth Center, representatives from Colonie Senior Service Centers, a representative from the Village of Menands 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 20, 2023 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 25, 2023 and March 15, 2023 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 on February 1, 2023 and March 15, 2023.	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. In year four of the current Consolidated Plan period, these two grant programs will bring \$465,844 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.

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	341,491	0	0	341,491	335,997	The expected amount available remainder of Con Plan has been revised and is based on the Town's 2023 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 approximately \$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 2021, Beacon Communities has a proposed project at 35 Broadway in the Village of Menands for a newly constructed four-story apartment building with 67 one-bedroom units that provide affordable, high-quality housing for individuals with an income below 60 percent of the Area Median Income. Thirty-five units will be reserved for very low-income veterans who are either homeless or at risk of becoming homeless. Veteran residents will have access to supportive services provided and coordinated by Soldier On and Homeless Travelers Aid Society of Albany, including case management, peer recovery support for those with chronic addictions, education and employment resources, mental health resources, medical assistance, and financial assistance. This project has strong support from local and state officials in the Village of Menands, the Town of Colonie and Albany County. It has received all the necessary prerequisite site approvals from the village Planning Board. The proposed partnership between Soldier On and Beacon Communities will help alleviate the shortage of supportive housing available for homeless veterans throughout the Capital Region. This is still in process.

Additionally, the Albany County Sheriff has opened the Sheriff Homeless Improvement Program by transforming an unused wing at the County Correctional Facility (located within Colonie’s borders), into a comfortable space to house homeless individuals and help them get back on their feet. With initiatives like Raise the Age, bail reform, alternatives to incarceration, and lowering recidivism rates, the census inside the jail is declining leaving more and more empty cells.

The new space has 50 individual rooms, a common living area, showers, kitchen, and laundry. Each room has a bed, toilet, sink, television, table, and a window. The bars were taken off the rooms and doors were added, to make it feel less like an institution. Majority of the room items were donated by local organizations. Although the sheriff had originally planned to get it up and running by June, it was opened ahead of schedule to help with social distancing during the Coronavirus outbreak.

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, 2023 through June 30, 2024. 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 decent, safe, and affordable housing	2020	2024	Affordable Housing	Townwide	Housing Affordability/Availability	CDBG: \$250,193	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Create suitable living environment	2020	2024	Non-Housing Community Development	Townwide	Community Development - Public Services	CDBG: \$23,000	Public service activities other than Low/Moderate Income Housing Benefit: 22 Persons Assisted
3	Program Planning and Administration	2020	2024	Planning and Program Administration	Townwide	Planning and Program Administration	CDBG: \$68,298	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Provide decent, safe, and affordable housing
	Goal Description	This goal is designed to provide assistance to low/moderate income households with the ability to afford decent housing.
2	Goal Name	Create suitable living environment
	Goal Description	This goal is designed to provide public services for low/moderate income persons.
3	Goal Name	Program Planning and Administration
	Goal Description	This goal is designed to provide the overall administration of the CDBG and HOME programs, as well as comprehensive planning.

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	Town of Colonie Community Development Block Grant Program - Administration

Table 7 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Town of Colonie Residential Rehabilitation Program
	Target Area	Townwide
	Goals Supported	Provide decent, safe, and affordable housing
	Needs Addressed	Housing Affordability/Availability
	Funding	CDBG: \$250,193
	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 providing grants ranging from 40% to 100% of the cost of bringing their house up to the Federal Housing Quality Standards.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 low- and moderate-income households
	Location Description	
	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: \$20,000

	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	20 low- and moderate-income children.
	Location Description	
	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: \$3,000
	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	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	2 low- and moderate-income seniors
	Location Description	
	Planned Activities	Provide scholarships to senior citizens to attend an adult day care program.
4	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: \$68,298
	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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	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 are operated on a town-wide basis

Geographic Distribution

Target Area	Percentage of Funds
Townwide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All of the projects are operated on a town-wide basis. These programs include client-based residential rehabilitation and client-based public service activities.

Discussion

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

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. Also, the demand for low-density single-family housing developments has limited the interest in more intensive residential development. These factors reduce general housing affordability, particularly for low- and moderate-income households.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In 2023, 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 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 July 28, 2020. 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.

Community Development staff used census data, HMDA (Home Mortgage Disclosure Act) data, HUD data, supplied for the Community Housing Affordability Strategy (CHAS), and the Town's Consolidated Plan. Community Development staff consolidated these findings into one analysis, addressing areas related to housing and existing impediments. Town laws, regulations, and administrative policies were also reviewed to determine their effect on the provision and supply of housing to the Town.

Discrimination complaints and lawsuits can provide an indication of the nature and degree of fair housing problems in a jurisdiction. The two organizations most likely contacted with fair housing discrimination complaints from Colonie are the Town of Colonie Community Development Department and the HUD Office of Fair Housing and Equal Opportunity. There have been no fair housing complaints filed with the Town of Colonie in the past year and there are no fair housing discrimination suits on

record in Colonie. A review of Colonie’s archives for the last 10 years also found no fair housing complaints filed with the Town and no fair housing discrimination suits on record in Colonie during that time period.

Discussion

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

Introduction

The Town of Colonie will engage in a variety of activities during the 2023 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 18 years. 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 (a regional outreach partner with NYSEDA). 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 AHP Board of Directors.

Actions planned to reduce lead-based paint hazards

During the 2023 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 has decreased by 41 percent between 2011 and 2021, according to American Community Survey data. The Town's current poverty rate is 5.7

percent, and the Town's child poverty rate increased to 9 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), 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

The Town of Colonie will not be undertaking any Urgent Needs activities, and 100% of the Community Development Block Grant will be used to benefit low- and moderate-income persons.

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