



**CONSOLIDATED PLAN  
2005 – 2009**



**PROMOTING  
Neighborhood Livability  
Economic Opportunity  
And  
Decent Housing**

**Five Year Strategic Plan: May 5, 2005**

**CITY OF TROY, NEW YORK  
Consolidated Plan 2005 through 2009  
FIVE YEAR STRATEGIC PLAN**

**prepared by the City of Troy**

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# **CITY OF TROY, NEW YORK**

## **Consolidated Plan 2005 through 2009**

### **FIVE YEAR STRATEGIC PLAN**

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# 3-5 Year Strategic Plan

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

## GENERAL

### **Executive Summary**

#### City of Troy, New York 5-Year CP Strategic Plan 2005-2009 Executive Summary

This Consolidated Plan covers fiscal years 2005 through 2009. It is prepared in compliance with requirements of the U.S. Department of Housing and Urban Development (HUD) as a plan and an application for funding under four formula grant programs: Community Development Block Grant (CDBG), HOME Investment Partnerships including the American Dream Downpayment Initiative (ADDI), and Emergency Shelter Grant (ESG). This document presents a strategic plan to address the three goals established by federal statute for these programs: providing expanded economic opportunities, providing a suitable living environment, and providing decent housing. These programs are primarily aimed to benefit persons and families of low to moderate income, i.e., median annual family income from \$ 35,550 (household of one) to \$ 67,050 (household of eight) as of February 2005.

At present, the City of Troy is an "entitlement" city and, therefore, is entitled to receive CDBG funding every year based on a formula. President Bush recently proposed major changes to the CDBG program to become effective in fiscal year 2006, if adopted by Congress. The President's proposal includes a 30% reduction in the CDBG program, moving the \$4.7 billion program from HUD to the Department of Commerce and reducing it to \$3.7 billion, targeting economic development rather than poverty, and eliminating the entitlement status of communities like Troy. Until such time that the Congress approves the proposed changes to the CP program, the city has an obligation to prepare a 5-Year Strategic Plan as a framework for improvement of the City of Troy and the conditions affecting its low-moderate income residents.

Information gathering to inform the preparation of this Plan began with a series of neighborhood meeting held by Mayor Tutunjian. To further explore the issues raised by the public at the Mayor's meeting four focus groups were established: Neighborhood Livability, Economic Opportunity, Housing, and Homelessness and Poverty Services. These focus groups developed a series of strategies and preliminary priorities for presentation to Troy residents for their input.

Based on those preliminary priorities, public presentation of draft priorities in a series of public meetings, and receipt of comments to date, the following priorities are established for the Consolidated Plan 5-Year Strategic Plan. The focus of the priorities is raising incomes of Troy residents through economic development rather than by continuing to subsidize poverty.

#### Neighborhood Livability

Implement targeted code enforcement in North Central and South Troy (similar to Neighborhood Improvement through Code Enforcement – NICE – previously implemented in Beman Park).

- Continue the Civil Enforcement/nuisance abatement program in targeted blocks to address quality of life and other pre-crime problems. Remove the enabling conditions of the problems.
- Apply to Justice Department for “Weed and Seed” and other sources for funding to fully implement the Community Policing program.
- Coordinate infrastructure improvements in downtown, targeted neighborhoods, and other parts of the City on the basis of a 3-year plan that is updated annually. Include sidewalks, street paving, lighting, utilities, street trees, etc. Give priority to infrastructure improvements that enhance both neighborhood livability and economic opportunity.
- Coordinate mixed-use housing programs and economic development programs especially in downtown along the River Street corridor in North Central, and on the Waterfront.
- Address vacant buildings through a combination of stabilization / demolition programs, particularly addressing city-owned vacant buildings and properties when the next rounds of in-rem properties comes up. Improve City surplus property disposal procedures / qualifications for participation, to improve results with sold properties. Create a CDBG-funded vacant building stabilization revolving fund to permit City to stabilize buildings before sale so that that the investment can be recouped upon the sale of the stabilized building and reused for stabilization work.
- Assist neighborhood-sponsored projects that increase pride, safety, and investment in the city’s neighborhoods, particularly the targeted priority neighborhoods (e.g. tree planting, parks and playgrounds, special trash removal projects, signage, lighting, facilities, etc.).
- Work with developers to get residential development in downtown so Troy’s downtown will include a mix of uses.
- Eliminate a major inconvenience of living in central Troy neighborhoods by making everyday community retail available in a location central to the neighborhoods, preferably downtown.

### Economic Opportunity

- Fund and implement grant and loan programs for the rehabilitation of existing commercial buildings and the development of businesses in commercial properties city-wide, but particularly emphasizing downtown Troy. Link grant /loan investments within buildings and to businesses to the creation of jobs.
- Submit grant applications for other economic development grant opportunities, as they come available.
- Commission an entity, such as the Troy Industrial Development Agency and the Troy Local Development Corporation, that will serve as the vehicles to implement economic opportunity initiatives.
- Develop Job Opportunity Areas as places where new businesses can locate as employment centers for their neighborhoods.
- Re-use existing large or underutilized commercial or industrial real estate.
- Establish criteria and fund projects to minimize adverse impacts on adjacent residential neighborhoods.
- Target businesses that train and employ low-moderate income workers.
- Investments must be linked to job creation.
- Sites should be accessible via public transit.
- Find space for additional “incubator” opportunities in Downtown to retain / develop high-paying jobs.
- Use Brownfields Economic Development Initiative (BEDI - \$2 mil grant + \$3 mil loan) in South Troy industrial area – (Adams to Burden, Hudson River to First). Facilitate redevelopment of brownfields properties in the central neighborhoods of Troy, particularly along the waterfront.
- Land bank vacant buildings and vacant lots along River Street and 6<sup>th</sup> Avenue in the North Central neighborhood.
- Target 25% to 30% of CDBG infrastructure improvements to those areas that enhance economic opportunities.
- Encourage positive image of Troy in the media.
- Develop and oversee a comprehensive and coordinated job training and placement strategy utilizing existing resources, such as the Capital District Workforce Investment Board, and linking them to the public housing services, poverty services and homeless housing services agencies needs in order to develop family and individual self-sufficiency programs.
- Look for innovative ways to train un-employed and under-employed people utilizing the resources of the Troy Housing Authority, Hudson Valley Community College, and other organizations.

- Examine ways to connect employees and businesses with jobs and customers through enhanced parking opportunities downtown and enhanced transit.
- Encourage the location and development of businesses serving the regular shopping needs of residents of the central Troy neighborhoods, particularly in the downtown area.
- Develop and implement a plan to capitalize on heritage tourism and historic resources.
- Re-establish an after-school/daycare provider coordinating council to substantially increase and enhance services through non-CD funds.

## Housing

### Existing Neighborhoods

- Develop incentives for households making 80% to 125% of median income to buy and invest. Attract young homeowners whose income is above “just making it”. Also attract “empty-nesters” with significant disposable incomes. Use 5-year tax abatement incentive to encourage rehabilitation of existing buildings and new in-fill home construction that is architecturally compatible and meets the density goals for the neighborhoods in census tracts 401 through 410.
- Implement a 5-year targeted code enforcement program, targeting and completing work in the North Central, Lansingburgh, and South Troy neighborhoods.
- Revise the existing zoning ordinance to down zone large existing residential areas of Troy from R3 and R4 zoning to R1 and R2 zoning.
- Increase owner-occupancy. Incentivize owner-occupancy of two-family homes to meet the needs of low-moderate income population. Strive to advance Section 8 tenants toward homeownership through THA programs to reduce the demand for permanent subsidized housing.
- Review the full range of existing housing programs and policies and revise as required to encourage growth of a balanced community.
  - Implement an exterior paint program to assist eligible low-mod income owner- occupants to improve and maintain the exteriors of homes by reducing LBP risks and aiding the appearance of their neighborhoods.
  - Implement a small grant rehabilitation program to assist eligible low-mod income owner-occupants to improve the exteriors of homes and undertake small scale code violation repairs.
  - Implement a moderate rehab housing rehabilitation grant program to assist eligible low-mod income owner-occupants to rehabilitate and invest in existing homes that require repair/replacement of major systems in addition to small code violation repairs.

- Develop and implement a vacant building stabilization program that prevents loss of existing structures by protecting them from serious building deterioration causes that would otherwise result in building demolition.
- Housing rehabilitation programs are to assist in preserving, restoring and maintaining the architectural character of Troy's historic neighborhoods.
- Maintain the historic character of Troy's housing stock and neighborhoods by incentivizing investment in appropriate rehabilitation of older housing stock.
- Incentivize de-densification of dwellings (two-and multi-family to single-family owner-occupancy).
- Explore the feasibility of a housing registry or clearing house to connect prospective tenants and home-owners with code-compliant dwellings.

#### Subsidized Housing

- Recognizing that Troy has the highest per capita ratio of public housing in upstate New York, effect a reduction in public housing units by not replacing units that become obsolete.
- Reduce the concentration of Section 8 and public housing units, particularly in deteriorating, high density neighborhoods.
- Counsel regarding housing location should be provided to Section 8 voucher holders and the Troy Housing Authority jurisdiction outside City limits should be maintained and expanded.
- Shift the emphasis of subsidized housing providers to address and include facilities and services that promote tenant transition to self-sufficiency (including opportunities for day care services, after school care services, transportation, life-skills counseling, job training, homeownership skills training, etc.). Providers with site-based facilities should promote and make space available as follows.
  - participate with a revived day care / after school care coordinating council for those services to be made available to low-moderate income families in the nearby neighborhoods.
  - participate with CDTA to assure that low-moderate income families have access to public transit.
  - participate with agencies such as Educational Opportunity Council (EOC), Commission on Economic Opportunity (CEO), Hudson Valley Community College, etc. for job training and placement for low-moderate income persons.
  - participate with agencies such as CEO, Troy Rehabilitation and Improvement Program (TRIP), etc. for training in life skills, being a tenant, and homeowner skills.
  - implement the strategies identified in the "Self Sufficiency Flow Chart" (Appendix K).

- Determinations of consistency with the 5 year Consolidated Plan will be made by the City for all proposed applications for housing programs in Troy regardless of the organization applying for the funding.
- Site Plan Approval from the Troy Planning Board will be required for all Troy Housing Authority site improvements that change numbers of units and make substantial site changes so that resulting environments meet current standards.
- Conduct a detailed study of needs for and capacities of public housing, site-based Section 8 housing, tenant-based Section 8 housing, tax credit projects, senior housing, and senior housing with assisted living to determine if needs match capacity in order to supplement information from the last census. Continue developing the subsidized housing needs assessment (for both housing and homelessness agencies and programs) to guide future program development to meet needs within the community, but to meet those needs within the context of the county-level and regional-level.

#### Homelessness and Poverty Services

- Shift the emphasis of all entities providing poverty services, homeless housing services and other special needs services away from providing institutionalized supports and towards services that promote a transition to self-sufficiency (including job training, life-skills counseling and day care, in addition to emergency food, clothing and shelter services.) See "Self Sufficiency Flow Chart" – Appendix K.
- Determinations of consistency will be made by the City for all proposed applications for housing programs in Troy regardless of the organization applying for the funding.
- Implement the HMIS program and use it as a tool to manage the delivery of homelessness services.
- Fully explore mechanisms that will enable the City to identify systemic sources of homelessness and develop alternative strategies to prevent homelessness.

#### Other

- Recognize the uniqueness of Troy's 7-mile-long waterfront as an asset to neighborhood liveability, economic opportunity, and housing.
- Hire a grantwriter to apply for grants that advance the Strategic Plan.
- Improve responsiveness to citizen inquiries.
- Decrease dependence on CD funding across the full range of Consolidated Plan programming.
- The City of Troy is required to review all proposed HUD-funded projects and programs for consistency with the City of Troy's 5-Year CP Strategic Plan. Submit local recommendations regarding required reforms to HUD and other public policy makers, as necessary to advance Troy Strategic Plan goals and objectives.

It is the policy of the City of Troy to implement reforms in public housing, Section 8 housing, and homelessness services to provide for the most critical needs while “de-institutionalizing” those who have come to see these facilities as long-term, permanent accommodations. The basis for this policy is the need to remove this “institutional” mindset in which these accommodations are seen as an end, and replace it with a desire to use these accommodations temporarily on the way to something better. Enabling this shift will be various programs to equip residents to become self-sufficient, including job-training and placement, child care, home-ownership training, and assistance with purchasing a home and renovating it to meet code and to contribute to the quality of its neighborhood.

## General Questions

### UPSTATE NEW YORK

From August 2003 through September 2004 the Brookings Institute published a series of findings about a variety of factors not only important to upstate New York, but also to Troy, as an upstate central city experiencing acute difficulties in the changing economy.

An August 2003 analysis of population and migration data for the 52 counties of Upstate New York between 1980 and 2000 found the following.

- Upstate New York's population grew by a mere 1.1 percent in the 1990's, slower than the growth rate of every state but West Virginia and North Dakota. Upstate is part of a larger stagnant region, stretching from parts of New England to northern West Virginia, that grew less than 1 percent, compared to over 13 percent in the U.S. as a whole.
- Within Upstate New York, only two regions grew in the 1990's. Extending north of New York City through Albany and Saratoga, the Hudson Valley region is Upstate's fastest growing area, followed by the Rochester / Finger Lakes region. In contrast, Western New York, home of Buffalo-Niagara Falls, continues to decline, evidenced by a loss of over 22,000 residents during the decade.
- Overall, more people moved out of Upstate than moved in during the 1990's. Between 1990 and 2002, over 1.7 million people moved out of Upstate New York, while only 1.3 million moved in. The majority of out-migrants moved to states in the South and Northeast. The biggest migration flows into Upstate's regions came from within the state.
- Nearly 30 percent of new residents in Upstate New York in the 1990's were prisoners. Upstate gained 21,000 new prisoners during the decade, an increase that was accompanied by a growing number of prison staff, as well as inmates' relatives. Upstate has a larger share of prisoners than the nation as a whole – 1.1 percent of its population in 2000, compared to just 0.7 percent of the U.S. population.
- Upstate's large senior citizen population increased in size and share, especially in its slow growing regions, in the 1990's. Fourteen percent of Upstate's residents in 2000 were 65 or over, compared to 12 percent nationwide. Western New York had the largest share of seniors, at 16 percent, up from 15 percent in 1990. Newburgh, in the Hudson Valley region, was the only Upstate metropolitan area where the share of seniors actually fell in the 1980's and 1990's.
- Upstate's small racial and ethnic minority population is unevenly distributed among its metropolitan areas and segregated within them. Though Upstate New York remains primarily white, its share of black and Hispanic residents increased by 17.6 and 54 percent, respectively, during the 1990's reflecting trends in much of the country. Beyond the metropolitan areas closest to New York City, Buffalo and Rochester are Upstate's most diverse regions, though their racial and ethnic minorities are highly segregated.

An October 2003 analysis of growth and development trends and population in Upstate New York found the following.

- Despite slow population growth, 425,000 acres of Upstate New York were urbanized between 1982 and 1997, resulting in urban sprawl in the form of declining density. The total amount of urbanized land in Upstate grew by 30 percent between 1982 and 1997, while its population grew by only 2.6 percent, reducing the density of the built environment by 21 percent.
- People, jobs, and businesses are leaving cities and villages and moving to towns. Upstate cities lost over 40,000 households in the 1990's alone, while unincorporated town areas gained over 160,000 households; businesses have also disappeared from cities while growing in towns.
- Sprawl hits Upstate cities hard. City tax bases fell in the 1990's, vacant housing increased, and home ownership slipped. Towns remained comparatively prosperous.

A January 2004 analysis of income trends in Upstate New York found the following.

- The economy of Upstate New York, by nearly all major measures, worsened in the 1990's, lagging both the nation and its own performance in the 1980's. After growing 26 percent in the 1980's, for example, Upstate's total real personal income in the 1990's increased by only 9 percent, compared to 29 percent nationwide. Upstate's earnings and employment growth also slipped in the 1990's, and overall growth rates for each were considerably lower over the two decades than those experienced by U.S. as a whole. All this came despite significant improvements in the share of Upstate residents with college educations.
- Upstate's economy is diversifying as its information sector grows, but the region still depends heavily upon manufacturing. After dropping considerably since 1980, the goods producing and distribution sector now contributes 30 percent of Upstate's overall earnings – compared to 26 percent nationwide – while earnings from the information sector have climbed to 28 percent. This diversification will provide a more stable employment base, but at a cost: Upstate's information jobs pay much less than Upstate's goods-production jobs and less even than information jobs on average nationwide.
- Higher education is a key contributor to Upstate's economy, but many students leave when they graduate. Upstate's ratio of educational institutions to residents is 24 percent higher than the nation's, and 27 percent higher than downstate. But while Upstate attracts substantial numbers of college students from elsewhere, many more young working-age adults leave the state.
- Health care is the fastest growing sector in Upstate and now employs a larger share of Upstate residents than the national average; however, average wage growth in this sector lags the nation. Private sector employment in the region's healthcare sector increased 75 percent between 1980 and 1990. In 2000 over 9 percent of its jobs were in health services, compared to 7 percent nationwide. Average annual wages per job in this sector are only three-quarters of the national average, however.

- Upstate’s regional economies do better when they are based upon diverse economic activities and when major employers have incentives to offer wages high enough to attract and retain highly skilled workers. Only when these conditions are in place will Upstate get both more jobs and improvements in wages per job, both of which are critical to Upstate’s prosperity.

A September 2004 study of income and poverty data for Upstate New York found the following.

- Personal income in Upstate grew at just half the national rate in the 1990’s, and by 2000 lagged the country by 11 percent. Over half of Upstate’s meager income growth was accounted for by increases in government transfer payments from such sources as Social Security, Medicare and Medicaid, and the earned income tax credit.
- Hour for hour, Upstate workers receive lower wages than people of similar age, race, sex, and educational backgrounds nationwide. Upstate’s workers also work fewer hours, and a smaller share of Upstate adults participate in the workforce, contributing to Upstate’s comparatively low wages per capita.
- Upstate’s highest-income households earn substantially lower incomes than the national average. Upstate’s 80<sup>th</sup>-percentile household – whose income is higher than 80 percent but lower than 20 percent of all households – earned about \$74,300 in Upstate in 1999, compared with over \$81,100 nationwide.
- Upstate’s lowest income households experienced little income growth in the 1990’s. These households saw slow relative earnings growth and a substantial decrease in welfare income over the decade so that by 1999, their income had fallen from about 8 percent above the national average to about 1 percent below it.
- Upstate poverty rates grew for families, individuals, and children during the 1990’s, while they decreased for all three of these groupings nationwide. Traditionally a low-poverty region, by 2000 Upstate’s poverty rate was 11 percent, closing in on the national average of 12.4 percent.
- Concentrated poverty is on the rise in Upstate even as it declines across the nation. The share of concentrated poverty neighborhoods in the United States, and the share of poor households living in such neighborhoods, dropped in the 1990’s. The opposite was true for Upstate.

## GENERAL TRENDS

These findings about all of Upstate New York are evidenced in Troy by a number of trends.

Thirty years of suburban sprawl and out-migration from Troy are evidenced by the regional population remaining fairly static, while Troy’s population (and that of Albany and Schenectady) has declined, along with its median family income. Factors indicating this trend include:

- While some neighborhoods (Census Tracts 411-414) can meet current standards, most neighborhood housing stock can not satisfy the needs of more affluent homeowners, so they choose to move rather than adapt their existing home. Why?

- Neighborhood is too dense ...
- Homes not consistent with consumer demands (small rooms, kitchens / baths not “modern”, not enough closets, outdated electrical and mechanical systems, lead-based paint, possible asbestos-containing material, parking concerns, etc.)
- Deteriorating neighborhoods lower liveability qualities.
  - Reputation of public schools declining.
  - Perception of safety declining.
  - Taxation levels compared to basic public services questioned.
  - Disinvestment in surrounding neighborhood (vacant / abandoned buildings and properties, lack of effective code enforcement).

As indicated in the Brookings Institute information cited previously, the economy of Upstate New York has not grown apace with the nation. That is true in the Capital District and Troy as well, Factors indicating this trend include:

- Retail businesses and employment have moved from the city to the suburbs. Nationally over 75% of retail jobs are located more than three miles from central business districts (CBD’s) and, of those, more than 1/3 are located more than ten miles from CBD’s.
  - Community and neighborhood shopping needs in Troy are underserved and constitute an untapped market potential (eg: supermarkets).
  - Niche and specialty retail in downtown and on River Street north of Hoosick Street have potential, given the concentration of daytime employees in those areas.
  - A possible Super Walmart in the adjacent Town of Brunswick could draw retail market from Troy.
- Deindustrialization of the Capital District in general, and Troy in particular has eliminated good-paying jobs that used to power the local economy.
  - Troy has lost heavy steel-related industry in South Troy, clothing industries, and more recently Gardenway Manufacturing.
  - General Electric, has significantly down-sized its industrial operations in the region, eliminating a main-stay of manufacturing employment.
  - The U.S. Army manufacturing component of the Watervliet Arsenal has been significantly downsized and may be closed altogether.
  - Some smaller industries remain, but on a greatly reduced scale, and are subject to the vagaries of a world economy.

- Health care and education are forecast to be the largest future employment sectors.
  - These opportunities exist in Troy and should be capitalized upon (two hospitals, the Eddy, three colleges, local schools, etc.) as they do not need subsidies. As not-for-profit corporations, however, these entities are tax-exempt and do not contribute significantly to the city tax base.
- Knowledge-based industries are also forecast for job growth, but these jobs require education and skills that some low-moderate income persons do not have.
- Resources such as the Workforce Investment Board, Educational Opportunity Council, and Hudson Valley Community College can be used to train low-moderate income persons for jobs in these growing employment sectors.

THE CITY OF TROY

The City of Troy is located on the east side of the Hudson River in Rensselaer County. Troy is the county seat. It’s population is 49,170, 58.3% of which is low to moderate income. Fourteen census tracts cover the city limits of Troy and eleven of them have median family income in the low-income to moderate-income range. Those census tracts cover four neighborhoods: South Troy , Downtown, North Central, and parts of Lansingburgh. These neighborhoods are the target areas for assistance.

The reported 2000 US Census population for the entire city of Troy was 49,170, down from 54,269 in 1990. Information available from the Capital District Regional Planning Commission (CDRPC) indicates that the City will experience a population increase between now and 2010. However, CDRPC information indicates that a steady decline in population beginning in 2020 will follow ranging from a population of 48,550 in 2020 to 46,950 in 2040. Troy is sectioned into six neighborhoods making up 14 census tracts: South Troy, Albia/Heights, Sycaway/East Side, Downtown Troy, North Central, and Lansingburgh. The following chart details population trends in these sections from 1980 to the present.

**Table 1: Demographic Changes in the City of Troy 1980-2000**

<b>Section</b>	<b>1980</b>	<b>1990</b>	<b>2000 (Estimated)</b>	<b>1980- 1990 Change</b>	<b>1990- 2000 Change</b>	<b>1980- 2000 Change</b>
Lansingburgh	14,228	13,604	12,816	-4.4%	-5.8%	-9.9%
North Central	5,896	5,305	4,371	-10.0%	-17.6%	-25.9%
Downtown Troy	4,173	4,066	3,524	-2.6%	-13.3%	-15.6%
Sycaway	13,664	13,418	13,042	-1.8%	-2.8%	-1.6%
Albia	9,252	9,042	9,019	-2.3%	-0.3%	-2.5%
South Troy	9,425	8,834	8,021	-6.3%	-9.1%	-14.8%

Of Troy's population, 24,335 (49.49%) are men and 24,835 (50.51%) are women. The median household income in Troy is \$29,844 and the per capita income is \$16,796. City's Low to Moderate Income (LMI) population is 58.3%. Of the fourteen (14) Census Tracts making up Troy, eleven (11) are populated with a majority of LMI households.

The City's LMI population is 58.3%, with the majority of this population residing in the South Troy and North Central neighborhoods, the areas in most need of community development and enhancement.

North Central Troy is made up of census tracts 403, 404, and 405 and is an area with a high concentration of social and economic problems and poor housing conditions. Historically, the neighborhood was working class neighborhood where residents also worked in neighborhood mills, warehouses, and heavy industrial centers. As Troy's manufacturing-based economy contracted and residential patterns shifted, North Central Troy began to deteriorate. Today the neighborhood accommodates a mix of residential, light industrial, and limited commercial uses but also has become an area of high crime and poverty.

Lansingburgh is the northernmost section of Troy, encompassing census tracts 401, 402, 403, and 414. Lansingburgh, an independent community until its annexation by the City in 1901, was originally settled in 1771 and grew due to its economy based on trade, the railroad, and its location on the Hudson River. Lansingburgh accounts for more than one-quarter of the City's housing and, behind North Central and South Troy, has the one of the highest concentrations of housing constructed before 1939 (74.7%) and is divided into northern and southern sections at 112th Street. Housing is made up of one- and two-family structures with some low-rise apartments. Lansingburgh has the distinction of having the highest rate of owner occupancy in Troy.

South Troy is at the southern end of the City and includes census tracts 408, 409, and 410. South Troy is an old working class section of the City where industrial and manufacturing facilities once provided most neighborhood residents with jobs. Much of South Troy was developed in the mid- to late-nineteenth century, initiated when several early industrialists began to locate mills and factories along the fast running waters that cut through the City. Residences were constructed initially as housing for workers in nearby foundries and factories. South Troy is densely populated, with a considerable mix of industrial and residential uses. Development has been severely constrained by the rugged topography reflected in the irregular street patterns. In addition, most of the area along the Hudson River between Adams Street and the Menands Bridge is occupied by industrial uses, cutting off public access to the River and producing large amounts of truck traffic. In recent years, the City has become engaged in programs to clean-up former industrial sites in South Troy and re-develop the waterfront.

Sycaway includes encompasses census tracts 406, 413, and 414 and is a residential district composed of three small residential areas separated from each other by the RPI campus. In addition to RPI, there are several other institutional uses in this area, including Samaritan Hospital, Troy High School, and St. Mary's Cemetery. Most recent developments have included garden apartments off Hoosick Street between Beman Park and Sycaway and single family suburban development in Sycaway.

Downtown Troy consists of census tract 407 and is the City's business area complimented by historically and architecturally significant buildings, constructed during the nineteenth century when Troy was one of the nation's industrial leaders. The district contains two high rise public housing projects, Taylor Apartments and Ahern Apartments (now closed), as well as Kennedy Towers senior housing, and various low-rise multiple-unit apartments, including

Grand Street, Burns Apartments, Monument Square, O'Neill Apartments, and Troy Towers. It is also home to the Russell Sage College campus, the Uncle Sam Atrium, and numerous public buildings. In recent years, Downtown Troy has seen the beginnings of a resurgence whereby many are "rediscovering" Troy for the purpose of living and/or doing business. There are however, image factors, homelessness and poverty issues.

Albia consists of census tracts 411 and 412 and is located in southeastern Troy. The neighborhood is comprised with a mix of housing for low- and moderate-income families and stately single family homes, complimented by busy commercial strips, particularly along Pawling Avenue and in areas near Hudson Valley Community College. Housing stock is newer and the area is less densely developed. This area of the City is the location for the Griswold Heights and Riverview Gardens housing projects, the 1960s development Hillview Heights, and the newer developments Emerald Green and Riverview Estates. Land formerly occupied by the Troy Airport has become the Troy Industrial Park and landfill.

## INVESTMENT ALLOCATION

The rationale for allocating resources was developed over a series of meetings with focus groups on Neighborhood Liveability, Economic Opportunity, Housing, and Homelessness and Poverty Services. The rationale was further informed by a series of public meetings at which the preliminary priorities established with the focus groups was discussed, refined and supplemented with the public. The rationale for allocating resources related to housing addresses areas where low-income / moderate-income concentration, Section 8 tenant-based housing, low owner-occupancy, housing stock of poor (non-code-compliant) quality, crime and the need for infrastructure improvements were coincident. The rationale for allocating resources related to economic opportunity considered where those opportunities could benefit concentrations of low-income and moderate-income persons that would build upon in-place resources, i.e., in the Downtown and North Central neighborhoods. See Antipoverty Strategy section for specific geographic allocation of investments.

## OBSTACLES

Limited funds restrict the amount of code inspections that City staff can complete, thus limiting its ability to move dwellings from non-compliance to compliance. This inability leads to perpetuation of sub-standard housing and neighborhood deterioration. CDBG funds can supplement City funds to support targeted code and civil enforcement in neighborhoods with the greatest needs.

Lack of Weed and Seed grant funds from the Justice Department have limited the ability of the Troy Police Department to complete its mission to "weed" out criminal activity and "seed" in more positive activities. The City will apply for this grant in an effort to supplement the ability of the Police Department to reduce crime and the conditions that breed criminal activities, especially in neighborhoods of the greatest need.

An obstacle to reducing the isolation of income groups is the concentration of Section 8 tenant-based units in the neighborhoods with the greatest needs and most deterioration. The Troy Housing Authority currently has 621 tenant-based Section 8 vouchers in use city-wide. South Troy has 122, or 20% of the total. Downtown has 69, or 11% of the total. The North Central Neighborhood has 207, or 33% of the total. These data suggest that these low income families (average annual income is \$11,871) are isolated in these needy areas.

Limited funds also restrict the amount of infrastructure improvements the City can make to the basic “bones” of neighborhoods, their streets and utilities. Streets whose maintenance has been deferred lend a poor appearance to their surroundings, adding to the specter of deterioration. There was a rash of water main breaks in Troy in the winter of 2004/05, mentioned here to illustrate the sometimes questionable condition of the City’s old underground piping systems that leads to resident frustration and the feeling that – “If the City isn’t investing in the neighborhood, why should I?” A three-year plan for street and infrastructure improvements, updated yearly, will enable the City to target resources to the neediest areas that are coincident with the targets for code and civil enforcement, Weed and Seed, and Section 8 deconcentration.

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

### Managing the Process

#### LEAD AGENCY

The lead agency for administering programs covered by the Consolidated Plan is the City of Troy Department of Planning and Community Development (DPCD).

#### PLAN DEVELOPMENT

In addition to the focus groups and public meetings mentioned previously, the public is provided a 30-day period during which to review and comment on the Five-Year Strategic Plan of the Consolidated Plan. The DPCD solicited proposals for priority projects and programs that could be undertaken to satisfy community needs. Upon review of proposals, the DPCD will forward it’s recommendations to the Mayor, who will forward the proposed One Year Action Plan (OYAP) spending plan to the City Council. The public will be provided a 30-day period during which to review and comment on the OYAP. The City Council will hold a public hearing during this 30-day period.

#### CONSULTATIONS

During development of this Five-Year Strategic Plan, the DPCP consulted with housing, social service agencies and other entities. The Troy Housing Authority (THA) was engaged with the City in discussions about its facilities and programs and the mutual desire to assist clients of THA become self sufficient. Communication and meeting with the Rensselaer County Homeless Services Consortium centered on services provided by its member agencies to homeless persons and facilities. Member agencies include Unity House; the Commission on Economic Opportunity (CEO); Rensselaer County Department of Mental Health; YWCA of Troy-Cohoes; Legal Aid Society; Catholic Charities; Josephs House; Troy Housing Authority; Troy Area United Ministries; and Corporation for AIDS Research, Education, and Services (CARES, Inc.).

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

### Introduction

The United States Department of Housing and Urban development (HUD) has implemented a consolidated planning process which unites four primary funding resources for community development and revitalization. The consolidated planning process calls on the City of Troy to build new partnerships to meet the needs of low-income neighborhoods, simplifies the planning process, expands the citizen participation process, and creates a significantly expanded role for low-income citizens who benefit from the community development resources.

The consolidated planning process combines the Community Development Block Grant (CDBG) Program, HOME Program, Emergency Shelter Grant (ESG) Program. These programs share three basic goals of providing decent housing, developing a suitable living environment and expanding economic opportunity to low and moderate income persons. The consolidated plan consists of a Citizen Participation Plan, a 5 Year Strategic Plan, and a one-year Action Plan. The Strategic Plan integrates the community's demographic profile, economic, housing and community trends and needs; establishes goals, objectives, and performance benchmarks, and a framework for innovation.

Through consolidated planning, the City of Troy has the opportunity to build a unified vision of community development, create opportunity for strategic planning, and implement strategies to foster self-sufficiency to reduce poverty and its affects on low and moderate income residents, increase citizen participation, and reduce the duplication of effort. Extensive citizen participation is essential to ensure that the most effective strategy is developed to solve the problems and increase the assets of low-income neighborhoods.

This Citizen Participation Plan (CPP) is very similar to and builds on the CPP that was developed as part of the City's year 2000 Strategic Plan of its Consolidated Plan. Because the year 2000 CPP was the model for developing the new CPP for the 2005 Strategic Plan only minor modifications have been made to the 2000 CPP to describe the changes in approach, tactics and priorities that will constitute the new 2005 CPP. Consequently, recognition and credit is hereby given to River Street Planning and Development for providing an excellent framework for the City's new 2005 Citizen Participation Plan.

### Goals of the Citizen Participation Process

The resources made available to the City of Troy through CDBG, ESG, and HOME programs are directed at meeting the needs, and building the capacity of low income residents. The very citizens these resources seek to empower have historically played a very small role in forming neighborhood plans or setting neighborhood or city-wide priorities for resource allocation. This document proposes an expanded role for low-income residents and summarizes the City of Troy's citizen participation plan, which will:

- increase participation by low, very low, and extremely low income persons, residents of public/assisted housing and person with special needs;
- clarify roles and responsibilities and build a community-consensus on assets, needs and interests, and;

- result in a Plan based on low-income citizen review and comment and be supplemented by feedback from other citizens, businesses, and other community based entities.

The Lead Agency for the consolidated planning process in the City of Troy is the Department of Engineering, Planning and Community Development. The Lead Agency is charged with notifying citizens about the planning process, facilitating neighborhood meetings, and drafting the strategic plan and the action plan that summarizes the allocation of Consolidated Planning program funds. In addition, the Lead Agency works in cooperation and consultation with various community partners, representatives from public and private agencies, Troy Public Housing Authority, and other municipal departments, to incorporate the needs of their clients, and thereby maximize the comprehensiveness of the strategies of the Consolidated Plan.

### Citizen Input and Comments

Citizen input shapes the Citizen Participation Plan, the consolidated planning process, the allocation of resources, the evaluation of funded projects, and the evaluation of the strategic planning process.

The City of Troy commenced the citizen participation process related to the development of the updated Strategic Plan by scheduling, notifying interested parties and conducting a series of neighborhood meetings hosted by Mayor Tutunjian. The purpose of these neighborhood meetings was for residents to identify the problems they viewed as their neighborhood problems and to propose ways to reduce or eliminate the problems by focusing on neighborhood assets and outside resources.

Following the Mayor's neighborhood meetings the City convened four focus groups to concentrate on critical issues including housing, economic development, neighborhood improvement including public safety and homelessness/poverty services. The focus groups were comprised of representatives from the city, county, local public housing authority, businesses, and community organizations. Each focus group met individually with the consultant and City officials, to review opportunities and constraints and to identify preliminary strategies, goals and priorities for presentation to Troy residents for their input.

The data collected from the focus group sessions by the lead agency (the City Planning Dept.) was summarized, analyzed and used to develop a format and agenda for the neighborhood meetings and the City Council's public hearing. These focus groups will be an integral part of the implementation process for the Consolidated Plan.

Additional data regarding the adequacy of services provided to low income citizens in the City of Troy was collected by the consultant through one-on-one contacts with organization that are experienced in the delivery of services to low and moderate income residents. The responses will be reflected in the priorities and recommendations incorporated into the Strategic Plan and one-year Action Plan.

### Community Meetings and Public Hearings

The City of Troy then hosted neighborhood-based meetings in three CDBG-eligible neighborhoods including Lansingburgh, North Central, South/South Central Troy, and Citywide to present the findings of the initial round of neighborhood meetings and the

preliminary priorities, goals and strategies that came out of the work of the three focus groups and a committee of City department heads who will be responsible for implementing the Strategic Plan through a series of One-Year Action Plans. . Other city residents will be invited to participate by attending public hearings. The goal of the neighborhood-based meetings was to make it more convenient and less intimidating for residents to participate, and to bring municipal officials into the neighborhoods to hear about the problems facing citizens and learn about existing neighborhood assets.

- The meetings were held in community space that is familiar and accessible to the community such as at neighborhood-based schools.
- Meetings were scheduled in the evening at times convenient to citizens who could benefit from the resources.
- The neighborhood meetings were well publicized by means of press releases and notices.
- Consultant facilitators were used to identify the views of citizens, solicit responses to proposals, identify housing and community development issues and needs, and evaluate previously funded programs.

Neighborhood-based meetings help in developing the draft community needs assessment elements of the Strategic Plan, and give citizens access to other municipal plans, maps and documents that are useful in identifying needs and assets. Information about the neighborhood will come from a number of sources including existing studies, reports, grants, current projects such as, existing corridor studies, census data, crime data, and unemployment rates.

Neighborhood meetings seek citizen input to build consensus and a vision of the City's future and a strategic plan for allocating available resources to provide decent housing, a suitable living environment and expanded economic opportunity in distressed neighborhoods. Community agencies who offer services to the low-income community were welcomed and encouraged to attend and participate in the neighborhood meetings. The primary purpose of the neighborhood meetings is to give low-income citizens a strong voice in setting allocation priorities.

Citizens were asked what they envision for the future of their neighborhood and to share their opinions on neighborhood needs and assets, available services, under-utilized or ineffective services, strategies for solving problems, and necessary new initiatives. Citizens were also asked to identify effective community agencies or individuals that could be approached to undertake proposed initiatives.

The City has had discussions with the Troy Housing Authority and the Homeless Services Collaborative to discuss the needs of tenants and to set future priorities for services to attain self-sufficiency and for allocating resources. The City will maintain contact with the THA and the HSC. The conclusions of the focus groups will be recorded and summarized and incorporated into the priorities for both the Strategic Plan and the Action Plan.

Per CDBG program regulation the City will host at least two public City-wide hearings during the program year. The initial public hearing will follow the final neighborhood meetings and will be an opportunity for the City to present the draft Strategic Plan, and summarize and present the priorities set by the neighborhood meetings, and accept comments. The City will host a second public hearing to present the draft one-year Action Plan and receive

public comment. The final Strategic Plan will be adopted by the City Council on May 5, 2005 following the close of the 30-day public comment period on the draft Strategic Plan. On June 2, 2005 the City Council will approve the One Year Action Plan for the 2005-06 program year after which it will be submitted to HUD for approval.

An executive summary of the draft Strategic Plan and the preliminary recommendations for spending under the PY2005-2006 One Year Action Plan will be published prior to the hearing dates (in 2000-2001 hearing dates expected prior to May 24, 2000). The public hearing notices will identify where copies of the Strategic Plan and the One Year Action Plan proposals are available for public inspection and the means to facilitate public comments. They will also indicate where free copies of the documents can be obtained.

Annual public hearings will be conducted to obtain citizen guidance in the formative stage of the development of the annual One Year Action Plan and to react to the draft spending plan. One public hearing will be scheduled prior to issuance of the RFP requesting proposals. The second public hearing will be conducted after the publication of the annotated draft list of projects that are proposed to be funded. It will provide for a 30+ day comment period. The purpose of the first hearing will be to obtain citizen recommendations for priorities in funding and projects for the RFP while the second hearing will be conducted to obtain citizen comments on the proposed spending plan before it is finalized for submittal to HUD.

These hearings will be conducted in Troy City Hall. Troy City Hall is handicapped accessible and it is centrally located for residents of CDBG-eligible Census Tracts. The availability of services for special needs populations, including non-English speaking persons, will be identified as part of the hearing advertising process for all Consolidated Plan public hearings.

#### Notification of Public Meetings and Hearings

The City of Troy will seek to increase the participation of citizens by implementing a notification process that offers opportunities above and beyond the requirements of the regulations of the programs. The City's Department of Planning and Community Development will publish a schedule of opportunities for public comment in The Record, on the bulletin board outside Troy City Hall, and will submit copies of notices to the Troy Public Library (Main and Lansingburgh branches), to the Troy Housing Authority, and will post the notices on the City's official web site at [www.troyny.gov](http://www.troyny.gov).

Copies of this Citizen Participation Plan and the Consolidated Plan will be available at the following locations: on the Internet at the official City of Troy web site at [www.troyny.gov](http://www.troyny.gov), at the Troy Public Library (Main and Lansingburgh branches), the principal offices of the Troy Housing Authority, and Troy City Hall. The Grantee Performance Report (CAPER) will be available at the Troy Public Libraries, the principal offices of the Troy Housing Authority, and City Hall. Additionally, the final Citizen Participation Plan will be supplied to the Executive Director of the Troy Housing Authority for purposes of the Public Housing Agency Plan.

The citizen participation process will result in the development of a five-year Strategic Plan and a one-year Action Plan for the 2005-06 program year and for One-Year Action Plans for subsequent program years. The Action Plan will present the City's decision for allocation of available resources including CDBG, ESG, and HOME funds. The interim and final draft will be developed in a format accessible to the citizens. Upon completion of a final draft One-Year Action Plan the City will present the proposed Action plan at a public hearing conducted

by the City Council during the 30-day public comment period. Copies of the Action plan will be provided at that time. Copies of the proposed Action Plan will be available for review at Troy Public Library (Main and Lansingburgh branches), the principal offices of the Troy Housing Authority, and City Hall. At that time a summary describing the contents and purpose of the Action plan and specifying the sites for review of the document will be published in The Record.

The Department of Planning and Community Development will accept citizen comment and recommendations on the proposed Citizen Participation Plan, the Strategic Plan and the One Year Action Plan for a period of thirty days from the date of publication and summarize all comments received in a written document which will be available for public review at City Hall and will be attached to the Strategic Plan for submission to HUD. In addition, the City of Troy will provide prompt written responses to written complaints and comments within 15 days.

In addition to public notices used for advertising the annual public hearings, the CAPER public hearing, or public hearings for substantial amendments, the City will distribute meeting notices to organizations serving low/mod residents. Finally, the City will issue a press release to the two local newspapers and will purchase space (if possible opposite the editorial page) in The (Troy) Record, the official newspaper designated by the City of Troy, to provide prominent advertising announcing the public hearing(s). The press release will be issued five days prior to the hearing date and the paid advertisement will be placed at least five days prior to the hearing date. Copies of the documents will be available in the offices of the Department of Planning and Community Development in Troy City Hall, at both branches of the Troy Public Library, and at the principal offices of the Troy Housing Authority.

#### Response to Public Comments

Citizen comments and/or complaints received orally and in writing at public hearings for the Strategic Plan, for the annual CAPER, or for substantial amendments will be recorded, and a written response to all of the comments or complaints will be included in the record of the hearings. Comments or views not accepted and the reasons therefore will be attached to the document(s) that are the subject of the public hearing. This policy shall apply to comments received at public hearings for the Consolidated Plan in general as well as for the CAPER, and for substantial amendments. The written response shall be completed within 15 days after receipt unless additional research is needed and a copy of the response shall be provided to the complainant if requested by the complainant. For ease of understanding a summary of comments and responses will be kept on record and will be attached to appropriate submissions to HUD.

#### Technical Assistance

Following the citizen input process, the City of Troy will issue a request for proposals soliciting eligible projects from eligible entities which propose to provide decent housing, a suitable living environment, and expanded economic opportunity. The request for proposals will be based upon strategies and priorities established in the 2005 Strategic Plan, and supplemented by experience and guidance from the City administration. The City of Troy will prioritize proposals which respond to the RFP, meet identified neighborhood needs, provide services which serve the needs of low/mod residents, households and neighborhoods, are provided by a neighborhood-based presence, encourage collaborative or

consortia-based approaches to service delivery and outline clear performance objectives and realistic benchmarks for success. Additional criteria may include financial and operational feasibility, funding availability and organizational performance.

The City of Troy will offer technical assistance to recognized neighborhood-based groups organized by and/or serving low, very low, and extremely low income residents. to enable them to request assistance and develop a proposal by hosting technical assistance sessions, and providing a handbook for proposal development providing information and direction for completing the application requirements. Reasonable technical assistance will be provided by the City for developing neighborhood plans, neighborhood improvements, and/or applications for Consolidated Planning funds to implement the plans or improvements. This assistance by the City shall be provided free of charge. The City's technical assistance shall be advisory only, and shall not include the actual preparation work, nor shall it be interpreted as advocacy for a particular plan or application, or tacit approval of the plan or application.

#### Amendment Process

Changes to the Strategic Plan and the one-year Action Plan subsequent to its approval by the City Council and acceptance by HUD will require certain actions depending upon the type and the extent of change required. These are as follows:

**Formal Amendment.** Revisions to the program which meet the regulatory definition of an amendment include decisions not to carry out an activity, to carry out an activity not previously described or to substantially change the purpose, scope, location or beneficiaries of an activity pursuant to §57-305 Code of Federal Regulations. Such revisions require: 1) a formal public hearing during a 30-day public review/comment period; 2) City Council approval of amendment; 3) submission of an amendment request to HUD. This formal amendment shall be considered to be a substantial amendment as defined by HUD.

**Budget Amendment.** If no projects are being added or deleted and the amendment consists of a shifting of funds between budget lines in order to accommodate changing project needs over the course of the program year, the changes will be processed as a budget amendment. In these cases, no formal public hearing is required, but HUD should be notified of the budget revision.

**Budget Adjustment.** Minor budget adjustments utilizing contingency funds and/or necessitated by accounting requirements may be handled administratively, requiring no Council or HUD actions. Examples of these adjustments are: 1) transfers in "like" accounts from one budget year to another regardless of the dollar amount of the transfers (this action will require notification of the City Council Finance Committee by the City Comptroller); 2) transfers of contingency funds into budgeted projects up to a 50% increase in the allocation of the targeted project activity. Budget increases in excess of 50% of the original appropriation caused by transfer of funds to unlike activities shall be considered to be a substantial amendment as defined by HUD; and 3) transfer of any and all unexpended projects / programs initially approved in a program year three or more years previous to the current year. The purpose of the last category is to keep accounts current and to allow for re-assignment of funds from projects which were never initiated, despite a reasonable time frame. CDBG funds must be transferred from the incomplete activity account into the target project account (this action will require notification of the City Council Finance Committee by the City Comptroller).

## Records and Record-keeping

All records related to the Consolidated Planning program shall be maintained by the Department of Planning. Records less than two years old shall be readily available for public inspection in the offices of the Department of Planning. Records from 2 to six years old shall be accessible for public inspection within 48 hours of the time of written request for them. Records that are available for public inspection shall consist of public notices, applications for funding, City decisions, the individual folders of funded projects, the CAPER, audit findings, correspondence (including complaints) with and between the City and HUD and citizens, and the Environmental Review Records. All requests for access to records shall be in writing and shall be submitted to the City's FOIL officer on forms supplied by the FOIL officer.

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

### Institutional Structure

The Consolidated Plan will be carried out in conjunction with several City and non-City entities. City entities to be involved will include the Mayor, the City Council, the Departments of Planning and Community Development, Economic Development, Public Works, Public Utilities, Police, and Engineering. These entities will plan, approve and execute measures intended to provide suitable living environments, economic opportunities, and decent housing. Not-for-profit entities will be the Troy Rehabilitation and Improvement Program (TRIP), Troy Architectural Program (TAP), Commission on Economic Opportunity (CEO), and member organizations of the Rensselaer County Homeless Services Collaborative, which will execute measures intended to provide decent housing and suitable living environments. The Troy Housing Authority will continue its services for low-income clients. The City will attempt to re-institute a program to provide loans to homeowners to replace sidewalks. This program was originated by Troy Savings Bank. Its successor, First Niagara, will be requested to establish a similar program. Hudson Valley Community College, local unions, and the Capital Region Workforce Investment Board can provide vital job training and placement assistance.

### Strengths and Gaps

A significant strength is the desire by all entities to make Troy a better place in which to live and work. This sentiment is shared enthusiastically by all entities who recognize the uniqueness of the City and the positive example it can be of a compact, well planned urban place with good neighborhoods, good jobs, wonderful historic architecture, a 7-mile waterfront, and excellent educational institutions. One gap, or weakness, in the delivery system appears to be evidenced by the few people who currently "graduate" from assisted housing – THA site-based, Section 8 tenant-based, homeless facilities – into self-sufficiency. Filling the gap with training in tenant skills, job skills, placement, training in home ownership, and connecting "graduates" with HOME (ADDI) funds to assist with home purchase is a goal of this Strategic Plan.

## **Monitoring (91.230)**

### Standards and Procedures

Housing and community development projects will be monitored by the DPCD to ensure compliance with program and comprehensive planning requirements. Specific goals, often identifying quantities, established by the City for various programs in the OYAP, will establish a base line against which performance will be monitored. This Five-Year Strategic Plan and the Consolidated Annual Performance and Evaluation Report (CAPER), as the primary monitoring tools will be supplemented by performance reports from recipients of funding that state quantitative and qualitative data indicating recipients' performance against established goals. See Appendix O for detailed CDBG Monitoring Policies and Procedures.

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

### Basis for Assigning Priorities

The three statutory goals of HUD constitute the first order of priority for Strategic Plan decisions: providing a Suitable Living Environment, ensuring Economic Opportunity, and making Decent Housing available to persons of low-moderate income. The second order of priority stresses programs that foster people's ability to become and remain self-sufficient. The City of Troy believes that these first two orders of priority will enable its citizens to break the generational poverty so prevalent in its low-income population, thus significantly reducing subsidized poverty. Although expressed as three individual statutory goals, this Strategic Plan makes it a priority to consolidate them into a continuum: realized economic opportunity will provide people with jobs that enable them to obtain decent housing that, in turn, will improve the liveability of their neighborhoods.

Priority in housing and homeless services is given to 1.) improving the quality of owner-occupied and renter-occupied units, 2.) promoting self-sufficiency, thus reducing reliance on subsidized housing, 3.) reducing concentrations (i.e., isolation) of low-income housing, and 4.) utilizing tools that permit resources to benefit the most acute needs. Antipoverty priority is given to 1.) enabling unemployed and under-employed persons obtain employment with liveable wages, and 2.) assisting persons in subsidized housing become self-sufficient. Non-housing priorities are identified in the Community Development section. All these priorities are intended to address needs that are underserved now.

### Obstacles

Obstacles to meeting underserved needs fall into two categories: financial, and institutional.

Financial obstacles pertain to the City of Troy, its partners, and low-moderate income persons and families. Administering and providing programs to meet priority needs costs the City of Troy. With a dwindling tax base, partly attributable to the large amount of Troy real estate owned by tax-exempt entities, it is increasingly difficult to support priority needs from regular revenue streams alone. The City's partners for addressing priority needs are predominantly not-for-profits which are similarly constrained by sometimes variable revenue streams from grants and donations countered by increasing need for services.

HUD funds will supplement the revenue streams of the City and its partners and enable them to apply resources to priority needs. Low and moderate income persons and families face obstacles to self sufficiency since their income levels are not high enough to permit them to improve their finances. An example provided one of the City's not-for-profit partners illustrates the point. A mother has a good, moderate-income job in a Troy institution. She wants a better-paying job but needs training in order to advance. She is not permitted to take time off during the work day by her employer, and her non-working hours are taken up with bus trips between home, day care and work; and being a single parent. To overcome this type of obstacle, the City will prioritize resources to promote training and better-paying jobs so that citizens can ultimately become self-sufficient.

Institutional obstacles also pertain. The Troy Housing Authority offers a Section 8 Home Ownership program to its tenants and Section 8 voucher holders. HUD rules mandate that the Section 8 Home Ownership program can be used for the purchase of only single family homes, while Troy abounds to two-family homes that could be both home and revenue stream to low-to-moderate income families. These opportunities will be realized only if the rules governing Section 8 Home Ownership are changed to allow the purchase of two-family homes. Another institutional obstacle to meeting underserved needs is the disconnect between the people with needs and the services that will help them. This Strategic Plan makes it a priority to break down that disconnect and coordinate resources where those who need them can use them.

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

### Lead-Based Paint Needs

Although lead-based paint was banned from residential use in 1978, lead poisoning remains a concern in many of the nation's cities. According to HUD's 1991 report to Congress, an estimated 80% of housing built between 1940 and 1959 contains lead-based paint, while pre-1940 housing had a rate of 90%. These older units are not only more likely to be occupied by low income residents, they are also more likely to be in disrepair, with peeling or chipping paint. These conditions put children at greater risk of lead exposure. With approximately 93.6% of its housing built before 1980, the City of Troy has a continuing need for housing rehabilitation, lead awareness, and lead-based paint abatement to address potential lead poisoning problems.

According to the Rensselaer County Department of Health (RCDoH), most Troy homes have lead-based paint and pipes, given the advanced age of the housing structures. Based on the HUD report cited above and on the number of pre-1940 housing units in Troy, approximately 14,850 units contain potential lead-based paint hazards. However, not all of these buildings are deteriorated, reducing the likelihood of the health risk to Troy residents. The oldest sections of the City, Lansingburgh, North Central, and South Troy, most likely have the greatest concentration of lead-based paint hazards. These neighborhoods also have the highest concentrations of low and moderate income households.

The following table provided by the RCDoH shows the number of properties that have reported lead problems from 1999 to 2003. During the 1994 through 1998 reporting period, an average of 18.8 reports per year were filed. During this 1999 through 2003 reporting period, an annual average of 12.2 reports were filed, a 35% reduction from the previous five-year period.

**Table 2: Troy Properties with Lead Problems**

	1999	2000	2001	2002	2003	Total
Properties	8	13	13	16	11	61

These numbers represent the approximate annual number of residential properties located in the City of Troy that were found to have lead paint hazards and therefore abatement was required. The Offices of Environmental Health Services would have inspected the property because a lead poisoned child either was residing at the property, had relocated to the property, or attended day care at the property. State law mandates that all children in the county be tested before admission to a day care facility and/or kindergarten. Pediatricians also endeavor to test all children at ages one and two, and if lead levels increase, make referrals to the health department for home inspections.

The City of Troy has an agreement with the Rensselaer County Department of Health Division of Environmental Health for assistance in identifying the presence of lead-based paint. The Division's Lead Paint Investigation program performs inspections of dwellings containing suspected lead hazards, sampling paint, water and soil as needed. It also conducts follow up inspections, educational assistance programs and enforcement proceedings. Department staff do annual workshops with building inspectors; community organizations such as the Troy Rehabilitation and Improvement Program, Troy Architectural Program; daycare facilities; local schools; and pediatricians' offices regarding the need for testing, abatement procedures, and efforts to reduce the occurrence of lead poisoning in children. The Department of Health also distributes educational materials to make people aware of the symptoms and causes of lead poisoning and legal requirements regarding lead paint abatement and testing.

Applicants to the City's rehabilitation or home improvement programs are required to read and sign a notification warning owners, tenants, and purchasers about the hazards of lead-based paint poisoning more commonly found in homes constructed before 1978. Any children under the age of seven who reside in a property to be assisted must first be tested for the presence of lead in their blood. The Health Department has agreed to provide this testing so that removal and amelioration of the hazard can be incorporated into the rehabilitation work being performed.

#### HUD Final Rule on Lead-based Paint

The U.S. Department of Housing & Urban Development issued a Lead-Based Paint Final Rule on September 15, 1999. This regulation consolidated all of the Department's existing lead paint regulations in one part of the Code of Federal Regulations (CFR) and implements the requirements, concepts, and terminology established by the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992). The new regulation retains the existing fundamental requirement of repairing deteriorated paint, but also controls the lead-contaminated dust associated with the presence of lead-based paint and prohibits certain methods of paint removal. Clearance of

lead-contaminated dust involves the testing of settled dust for lead contamination after hazard control work; it ensures that fine particles of lead in dust have been cleaned up. Most aspects of this regulation took effect on September 15, 2000.

Under this regulation, the following types of properties are exempted from the regulation:

- housing built after January 1, 1978 (when lead paint was banned for residential use)
- housing exclusively for elderly people with disabilities, unless a child under age 6 resides there
- zero bedroom dwellings, including efficiency apartments, single-room occupancy housing, dormitories, or military barracks
- property that has been found to be free of lead-based paint by a certified lead-based paint inspector
- property where all lead-based paint has been removed
- unoccupied housing that will remain vacant until it is demolished
- non-residential property
- any rehabilitation or housing improvement that does not disturb a painted surface
- emergency repair actions needed to safeguard against imminent danger to human life, health or safety, or to protect property from further structural damage
- emergency housing assistance (as for the homeless), unless the assistance lasts more than 100 days

Methods of paint removal that are prohibited under the rule include:

- open-flame burning or torching
- abrasive blasting with high-efficiency ("HEPA") vacuum local exhaust
- machine sanding or grinding without HEPA vacuum local exhaust
- heat guns at temperatures above 1100 degrees Fahrenheit
- dry scraping (wet scraping should be done instead, except near electrical outlets and very small areas of deteriorated paint such as nail holes and hairline cracks)
- paint stripping in a poorly ventilated space using a volatile stripper that is a hazardous substance such as methylene chloride.

#### Lead-Based Paint Strategy

During the next year, the City, County Health Department, and their partners will continue to conduct educational workshops, distribute informational pamphlets, conduct home inspections, and provide training and assistance to homeowners, landlords, and tenants regarding lead paint abatement in order to reduce the number of housing units containing lead-based paint. In addition to continuing its existing efforts, the City will collaborate with Rensselaer Polytechnic Institute, Russell Sage College, and appropriate others in an environmental hazards training center. The center provides training, educational programs, and resource materials related to the mitigation and redevelopment of brownfields, lead-based paint abatement, asbestos removal and similar issues. The City will also work to incorporate lead-based paint abatement and other environmental mitigation efforts into its existing planning and zoning review processes.

### Lead-Based Paint Hazards Reduction

In an effort to reduce or eliminate lead-based paint hazards and prevent the lead poisoning of children, the City of Troy will continue to disseminate and make available brochures to educate the public on the dangers of lead-based paint and the warning signs of lead poisoning.

The City of Troy has an agreement with the County Health Department for assistance in identifying the presence of lead-based paint. Applicants to the City's rehabilitation or home improvement programs are required to read and sign a notification warning owners, tenants, and purchasers about the hazards of lead-based paint poisoning more commonly found in homes constructed before 1978. Any children under the age of seven who reside in a property to be assisted must first be tested for the presence of lead in their blood. The Health Department has agreed to provide this testing so that removal and amelioration of the hazard can be incorporated into the rehabilitation work being performed. Furthermore, recipients of Paint Program grants from the City are required to attend training in lead-based paint hazards, work safety practices, and proper abatement techniques prior to receiving their grants.

The targeted code enforcement identified under the "Improve Neighborhood Liveability" section will enable the City to identify peeling paint as a potential indicator of lead-based paint hazard and refer affected families with young children to the Rensselaer County Health Department. This department can then sample and test peeling paint for the presence of lead and, if found, test resident children under the age of seven for the presence of lead in their blood.

The City of Troy will apply to HUD for a lead-based paint abatement grant to assist affected owners by providing financial support. This grant application will identify the City as "lead agency" for administration of this program.

Staff from the Troy Rehabilitation and Improvement Program were trained on the HUD regulations and were certified to evaluate property for the presence of lead paint hazards, plan the remediation approach and supervise the work of contractors mitigating the lead hazards.

All projects supported by Community Development and HOME funds will comply with lead-based paint standards.

## HOUSING

### **Housing Needs (91.205)**

#### Demographic, Socioeconomic and Housing Characteristics and Trends

The information contained within the housing component of this plan is derived primarily from HUD's State of Cities Data System (SOCDS) census data and SOCDS Comprehensive Housing Affordability Strategy (CHAS) data. Census 2000 data sets were used to identify conditions in the city as a whole, and within specific neighborhoods. In some instances, data and projections are drawn from 2000 census information that was assembled and updated in November 2004 by the Capital District Regional Planning Commission (CDRPC).

A final source of information is Claritas, a private provider of geo-demographics. The data compares of 1990 and 2000 Troy census data, and contrasts this information with that of the Albany-Schenectady-Troy Metropolitan Statistical Area.

## Demographic Overview

### Population Figures, Characteristics and Projections

The City of Troy encompasses an area of approximately 10.4 square miles, and has a 2000 population of 49,170, a 9.4 % decrease since 1990. Troy's population has been decreasing since 1950. The Capital District Regional Planning Commission (CDPRC) projects that Troy's population decline will continue over the next 35 years. The number of households and persons per household also have declined. CDPRC projects that these figures also will continue to decline.

The city's population is relatively youthful, with a median age of 31.7, as compared to the New York State and Rensselaer County medians of 35.9 and 36.7 respectively. Troy experienced decreases in all age groups during the past decennial period. Pre-school children under 5 experienced the greatest loss at 17.5%, while individuals over age 65 declined 12.6%. Adults (20–64), whom account for 58.1% of the city's overall population, declined 9.7% between 1990 and 2000. The school-age group experienced a slight loss at 3.4%.

### Population by Race/Ethnicity

Troy's population is becoming more diverse. Minorities represent 21.3 percent of the city's overall population, an increase of 55.4 % since 1990. The population of Troy in 2000 was 78.7% white, non-Hispanic; 11.0% black, non-Hispanic; 6.0% other races, non-Hispanic; and 4.3% total Hispanic (all races.). Specific changes in the ten-year period include a decrease in the percentage of white, non-Hispanic (from 87.6% in 1990), an increase in black, non-Hispanic (from 7.4% in 1990), an increase in other races, non-Hispanic (from 3.4%), and an increase in total Hispanic (from 1.6%.)

### Educational Attainment of Persons Aged 25 or More

In general the educational attainment levels of Troy population over 25 years of age were higher in 2000 than 1990. Census 2000 reflects a lower percentage of persons who did not graduate high school, a slightly higher percent who graduated high school, a higher percent of persons with some college or an associate degree, and a slightly larger percent who are college graduates or have an advanced degree.

## Housing Needs

### Socioeconomic Assessment

#### Low- and Moderate-Income Figures

Census 2000 shows that more than half of all households (54.5%) are of low- and moderate-income. In addition, in 2001 Claritas estimated that the percentage of low- and moderate-income residents had increased to two-thirds of the city's population.

### Median Family Income and Median Household Income

Median Family Income (MFI) and Median Household Income (MHI) declined in Troy between 1990 and 2000. Troy's MFI and MHI also are less than those of the Albany-Troy-Schenectady Metropolitan Statistical Area (MSA.) The City of Troy's MFI (in 1999 dollars) was \$41,993 for 1989 and is \$38,631 for 1999. These figures may be compared to a 1989 MSA value of \$54,059 and a 1999 MSA value of \$55,305. MHI in 1999 dollars also is significantly lower than that of the Albany-Troy-Schenectady MSA. The 1999 Troy MHI is \$29,844, down from \$31,388 ten years earlier. The MHI for the MSA is \$44,091 for 1989 and \$44,482 for 1999.

### Household Income by National Income Bracket

SOCDS also provides information on the percent of households in the national income brackets, defined as 20% for low, 60% for middle and 20% for high. The percent of Troy households in the national low-income bracket is 31.1 for 1999, a rise of 5.3% over a ten-year period. The MSA's 1999 percent of low-income-bracket households is 18.2, having risen 2.4% since 1989. Middle-income-bracket households constitute 59.2% of Troy's 1999 population, a drop of 3.2% from 1989. Middle-income-bracket figures for the MSA dropped 0.7% in the MSA in the same time frame. High-income-bracket households in 1999 were at 9.6%, a decrease of 2.1% from 1989. The MSA's high-income figures also dropped slightly, from 21.9% in 1989 to 20.3% in 1999.

The percent of Troy families in the low-income bracket was 28.7 in 1999 and 24.5 in 1989, compared to 15.7% and 13.4% respectively for the MSA. Middle-income-bracket families were at 62.7% in 1989, and dropped slightly to 62.1%, compared to the MSA figures of 63.6% in 1989 and 62.8% in 1999. The top bracket for families shows Troy dropping from 12.9 in 1989 to 9.2 in 1999. In both years these numbers were lower than that of the MSA – 23.0 in 1989 and 21.6 in 1999.

### Homeownership, Rental and Vacancy Rates

As stated above, owner-occupied units as a percentage of all occupied units rose slightly from 39.6% in 1990 to 40.1% in 2000. Renter-occupied units dropped slightly, from 60.4% in 1990 to 59.9% in 2000. The ratio of Troy's renter to occupied units is the reverse of that of the MSA. The MSA owner-occupancy rate over the 10-year timeframe remained stable at approximately 64% and the renter-occupancy rate hovers at approximately 36%.

The vacancy rate of all occupied units in Troy rose from 9.1% in 1990 to 13.0% in 2000. Troy's vacancy rates for all units also reflect a higher percentage than those of the MSA, and a higher rate of increase. The MSA had a vacancy rate of 5.8% in 1990, which rose to 6.6% in 2000. Troy's homeownership rate is well below the national average of 65%.

### Housing Needs

#### Homeowners Value

Median household owner value for 2000 (in 1999 dollars) is \$85,138, dropping from \$105,288 over ten years. The comparable figures for the MSA are \$128,013 for 1990 and \$104,222 in 2000. Troy owner values by income bracket for 2000 are 21.9% low, rising

from 9.0% in 1990; 77% middle, dropping from 86.7% in 1990; and 1.1% high, a drop from 4.3% in 1990.

#### Gross Household Rents

Median household gross rent in Troy remained almost stable - \$505 in 1990 and \$502 in 2000. The MSA figure for the same timeframe demonstrate a drop from \$593 to \$575. Troy's gross household rents in national brackets are 27.4% low, 67.4% middle and 5.2% high. These figures are statistically unchanged from 1990, and reflect a higher percentage in the low income bracket than that of the MSA, which is 16.6%. The MSA middle-income bracket rent percentage is 72.5%, and the high end is at 10.9%.

#### Racial/Ethnic Concentrations

According to the 2000 Census, there are 10,459 minorities in the City of Troy comprising 21.3% of the population. With the exception of American Indians, all other ethnic groups experienced increases from 1990 to 2000. The largest minority group is the Black or African American population, which comprises about one-half of all minorities and 11.0% of the citywide population. Only 1.9% of Troy residents reported that they were of two or more races. Data from the 2000 Census show that the largest concentrations of minorities in Troy can be found in the South Troy and North Central neighborhoods. These neighborhoods are the priority targets for the city's proposed year 1 and year 2 Housing Rehabilitation Programs.

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

See Tables in Appendix N

### **Housing Market Analysis (91.210)**

#### General Housing Characteristics

##### Housing Type

Two-family structures are the predominant housing type in the City of Troy, representing 32.2% of the City's current stock. Single-family detached homes account for 23.9%, while buildings with five or more units account for 21.7% of residences. Further, there are 4,111 units in three and four-family structures (17.8%).

##### Age of Housing

The 2000 Census further reports that only 1,042 housing units or 4.5% of the housing stock in Troy were built during the 1990's. In contrast 58.2% of the units were built before 1940. Although Troy's stock of historic buildings has been an asset, the City has experienced a high rate of substandard housing conditions as building components have aged and deteriorated. The cost of bringing a historic building up to code for residential use can be significant. Lansingburgh, North Central, Downtown and South Troy have the oldest building stock.

## Group Quarters

Of the city's 2000 census population, approximately 8% or almost 4,000 persons reside in group quarters. Students living in college dormitories represent the largest population housed in group quarters. Further, approximately 15.2% of the reported group quarter population lives in nursing homes, while 6.0% are in correctional institutions. The number of prisoners nearly doubled since 1990. Other group quarter segments include individuals living in group homes, religious group quarters, non-college dormitories, crews of maritime vessels, and other non-household living situations. In 2000, the Census reports that about 299 persons, or 7.5% of the group-quarters population, live in these types of facilities.

## City Services

### Public Transportation

Thirteen separate bus routes serve the City of Troy. Public transportation throughout Troy is primarily set on north-south axis focused on downtown and east to west along Routes 2 and 66 and Route 7. The city proposes to investigate improving transportation systems to better serve those in need of transportation as part of its self-sufficiency program.

### Educational Services

The City of Troy is served by two school districts: the Troy City School District, which serves the residents south of 103rd Street; and the Lansingburgh Central School District (CSD), which serves the City north of 103rd Street. Attendees of public meetings have indicated that improving local schools is a high priority in order to draw residents to the city and improve city liveability.

## Market Analysis

### Description of City Housing by Neighborhood

Lansingburgh is predominantly residential with commercial uses scattered along Second Avenue. Building stock and conditions vary considerably from block to block, and conditions have deteriorated substantially in the last decade.

North Central is the city's most distressed neighborhood. Residential uses predominate in the neighborhood, particularly in the northern and hillside sections. Existing housing stock is well constructed, but is in significant disrepair.

Downtown is a pedestrian scaled neighborhood consisting of commercial and residential uses, intermixed with public, institutional and religious uses. Troy's downtown has long been recognized as being architecturally distinctive. However, some downtown buildings remain vacant or underutilized. Many buildings suffer from deferred maintenance, requiring significant new investment to return them to productive use.

South Troy is densely populated with a considerable mix of industrial and residential uses. The residential area is comprised of two- and three-story row houses. Residential quality has declined where industrial uses spill over into the neighborhood. The southern end of the neighborhood is particularly distressed. Housing quality has declined along this corridor.

Sycaway is a predominantly residential district dominated by college students and threatened by disinvestment. Because of the demand for student housing, many homes have apartments that are rented by students. Student-rented property often receives little attention from absentee landlords. The neighborhood has a variety of older dense, two-story housing. There are numerous pockets of homes in generally good condition that are owner occupied. Many of these homes are owned as rental property or serve as entry-level homes for new homeowners.

Albia/Heights homes generally in fair to good overall condition. The neighborhood is mostly residential with commercial development concentrated along major roadways.

## Housing Characteristics and Inventory

### Rental Housing

Rental housing constitutes 59.9% of the occupied housing in the City of Troy, according to 2000 Census figures. The average size of renter households is 2.13 persons per unit. Nearly two-thirds of the 11,981 rental units are one- or two-bedroom; 23.5% of the rental units have three bedrooms, while four-bedroom units account for 7.6% of the rental housing in Troy. Most of the rental units are in multi-family structures, including 57.1% in two-, three-, and four-family structures.

Although the average rents for every type of unit are below the Fair Market Rents (FMRs) set by the US Department of Housing and Urban Development for the Capital Region (FY 2002), rental prices are nevertheless high given the household incomes of the resident population. The average rent in the Troy housing market, \$547, would not be affordable to approximately 6,641 very-low-income households (based on 2001 Claritas estimates), which account for one-third of all households in the City. (Affordability is based on the household paying no more than 30% of income for rent.)

The generally accepted standards for measuring availability in a healthy housing market are vacancy rates in the area of 5% for rental units and 1% for purchase housing. The Citywide vacancy rate for rental housing (2000) was above the norm at 9.2%.

### Owner-Occupied Housing

Owner-occupied housing units comprise 40.1% of the City of Troy's occupied housing stock, according to the 2000 Census. Owner occupancy is highest in the Lansingburgh (48.2%) and Albia (53.8%) sections of the City. The average size of owner households is 2.45 persons per unit. The majority of the 8,015 owner-occupied units are located in one-family detached structures (58.4%), followed by two-family structures (26.7%). Approximately 45.9% of homes have three-bedrooms. Four-bedrooms account for 21.6% of the owner-occupied units, followed by two-bedrooms (21.4%).

### Assisted Housing

There are approximately 2,198 subsidized housing units in Troy, of which the City's elderly population occupies 37.8%. General characteristics of these units are presented in the table below.

The Troy Housing Authority (THA) provides a total of 1,273 public housing units in 11 subsidized housing projects in the City of Troy. Griswold Heights, located in the Albia neighborhood, is the largest facility containing 390 total units. There also is a 135-unit project-based Section 8 building for senior citizens.

The Authority also is the primary administrator of the Section 8 Program. There are approximately 670 Section 8 units located in the City.

The Troy Rehabilitation and Improvement Program, Inc. (TRIP) also provides 120 subsidized housing units to low-income residents in the North Central neighborhood.

### Substandard Housing

The city has mixed high-density uses. An estimated 50% of Troy's existing housing stock is in substandard condition. Poorer quality housing and higher concentrations of substandard conditions are in neighborhoods where persons of low- and moderate-income occupy the majority of households. Substandard conditions are also prevalent in neighborhoods with the largest concentrations of housing built before 1939, such as Lansingburgh, North Central, and South Troy. The worst housing conditions can be found primarily along First Avenue and several blocks around 112th Street in Lansingburgh; in most of North Central; and in the areas around Thompson, Mill, Forbes, Elm and Duke Street in South Troy. The age and condition of its housing stock will be addressed through the rehabilitation and zoning programs proposed in the five-year strategy.

### Market Analysis

#### Historic Preservation Issues

The city has established a priority objective to maintain the historic character of Troy's housing stock and neighborhoods by incentivizing investment in appropriate rehabilitation of older housing stock.

The City of Troy has several historic districts listed in the National Register of Historic Places:

- Fifth Avenue-Fulton Historic District
- Grand Street Historic District
- Northern River Street Historic
- River Street Historic District
- Second Street Historic District
- Central Troy Historic District
- Washington Park Historic District

In 2004 the City of Troy enacted an ordinance expanding the local Historic District to encompass the entire National Register listed Central Troy Historic District.

## Addressing Historic Preservation Objectives:

### Historic District and Landmarks Review Commission

The City of Troy adopted a Historic District and Landmarks Review ordinance on May 1, 1986, amending an earlier ordinance adopted on October 2, 1975. The historic district ordinance is composed of ten sections that address legislative intent, designation of the commission, powers and duties of the commission, regulated conduct, procedure, hardship criteria and application procedure, issuance of certificates (appropriateness and hardship), violations, validity, and effective date.

The ordinance does not make a distinction between National Register listed or locally-designated districts and landmarks. The historic district ordinance designates the City of Troy Planning Commission as the Historic District and Landmarks Review Commission. Design guidelines typically address new construction, infill and building rehabilitation, with specific standards for building mass, walls, windows and other wall openings, storefronts, roofs, porches and stairs, signs and awnings, color and lighting, building repair and maintenance, moving buildings and demolition.

## Housing

### Existing Neighborhoods

- Develop incentives for households making 80% to 125% of median income to buy and invest. Attract young homeowners whose income is above “just making it”. Also attract “empty-nesters” with significant disposable incomes. Use 5-year tax abatement incentive to encourage rehabilitation of existing buildings and new in-fill home construction that is architecturally compatible and meets the density goals for the neighborhoods in census tracts 401 through 410.
- Implement a 5-year targeted code enforcement program, targeting and completing work in the North Central, Lansingburgh, and South Troy neighborhoods.
- Revise the existing zoning ordinance to down zone large existing residential areas of Troy from R3 and R4 zoning to R1 and R2 zoning.
- Increase owner-occupancy. Incentivize owner-occupancy of two-family homes to meet the needs of low-moderate income population. Strive to advance Section 8 tenants toward homeownership through THA programs to reduce the demand for permanent subsidized housing.
- Review the full range of existing housing programs and policies and revise as required to encourage growth of a balanced community.
  - Implement an exterior paint program to assist eligible low-mod income owner-occupants to improve and maintain the exteriors of homes by reducing LBP risks and aiding the appearance of their neighborhoods.

- Implement a small grant rehabilitation program to assist eligible low-mod income owner-occupants to improve the exteriors of homes and undertake small scale code violation repairs.
- Implement a moderate rehab housing rehabilitation grant program to assist eligible low-mod income owner-occupants to rehabilitate and invest in existing homes that require repair/replacement of major systems in addition to small code violation repairs.
- Develop and implement a vacant building stabilization program that prevents loss of existing structures by protecting them from serious building deterioration causes that would otherwise result in building demolition.
- Housing rehabilitation programs are to assist in preserving, restoring and maintaining the architectural character of Troy's historic neighborhoods.
- Maintain the historic character of Troy's housing stock and neighborhoods by incentivizing investment in appropriate rehabilitation of older housing stock.
- Incentivize de-densification of dwellings (two-and multi-family to single-family owner-occupancy).
- Explore the feasibility of a housing registry or clearing house to connect prospective tenants and home-owners with code-compliant dwellings.

#### Subsidized Housing

- Recognizing that Troy has the highest per capita ratio of public housing in upstate New York, effect a reduction in public housing units by not replacing units that become obsolete.
- Reduce the concentration of Section 8 and public housing units, particularly in deteriorating, high density neighborhoods.
- Counsel regarding housing location should be provided to Section 8 voucher holders and the Troy Housing Authority jurisdiction outside City limits should be maintained and expanded.
- Shift the emphasis of subsidized housing providers to address and include facilities and services that promote tenant transition to self-sufficiency (including opportunities for day care services, after school care services, transportation, life-skills counseling, job training, homeownership skills training, etc.). Providers with site-based facilities should promote and make space available as follows.
  - participate with a revived day care / after school care coordinating council for those services to be made available to low-moderate income families in the nearby neighborhoods.
  - participate with CDTA to assure that low-moderate income families have access to public transit.

- participate with agencies such as Educational Opportunity Council (EOC), Commission on Economic Opportunity (CEO), Hudson Valley Community College, etc. for job training and placement for low-moderate income persons.
  - participate with agencies such as CEO, Troy Rehabilitation and Improvement Program (TRIP), etc. for training in life skills, being a tenant, and homeowner skills.
  - implement the strategies identified in the "Self Sufficiency Flow Chart" (Appendix K).
- Determinations of consistency with the 5 year Consolidated Plan will be made by the City for all proposed applications for housing programs in Troy regardless of the organization applying for the funding.
  - Site Plan Approval from the Troy Planning Board will be required for all Troy Housing Authority site improvements that change numbers of units and make substantial site changes so that resulting environments meet current standards.
  - Conduct a detailed study of needs for and capacities of public housing, site-based Section 8 housing, tenant-based Section 8 housing, tax credit projects, senior housing, and senior housing with assisted living to determine if needs match capacity in order to supplement information from the last census. Continue developing the subsidized housing needs assessment (for both housing and homelessness agencies and programs) to guide future program development to meet needs within the community, but to meet those needs within the context of the county-level and regional-level.

### Specific Housing Objectives

#### Mechanisms to Address Specific Objectives Housing and Home Assistance Programs

#### City of Troy Administered Programs

##### Housing

**Housing Inspections:** The Bureau of Code Enforcement's housing inspection program follows up on housing complaints and agency requests to ensure that housing units are in compliance with the City of Troy Minimum Housing Standards code.

**Landlord Training:** A Free workshop available to all landlords in the city, where landlords can learn how to preserve and enhance their investment while renting in a challenging market.

**Trespass Affidavit Program:** A program available to property owners who are experiencing trouble with illegal activity in their building.

The Owner-Occupied Homeowner Exterior Paint Program is a CDBG funded program which provides grants for supplies and materials to eligible homeowners. Homeowners must be income-eligible or reside within the Enterprise Community Census Tracts (404 or 407).

The Sidewalk Replacement Loan Program was available to property owners in Troy who were current with all taxes and water bills. Loans were used to install new or repair existing sidewalks and curbing around their properties. This program was offered through the City by Troy Savings Bank. The City will request the successor of Troy Savings Bank, First Niagara, to re-institute this program.

#### Homeowners

Building Construction and Permitting: Permits are issued by the Bureau of Code Enforcement for new construction, alterations, repairs, swimming pools, siding and windows, barricades and signs. The bureau provides a Homeowner's Guide to Assessments and Permits for Home Improvements.

#### HOME Program

The City of Troy anticipates applying for HOME funds in year one through five of this consolidated planning period, to address severe rehabilitation needs in its most distressed neighborhoods: North Central and the southern portion of the Lansingburgh neighborhood.

#### Other Programs

##### Homebuyer Assistance

The Troy Rehabilitation Improvement Program Inc. (TRIP) is a not-for-profit, community-based organization that is dedicated to neighborhood revitalization. TRIP is a multi-faceted housing organization, providing a diverse array of housing and neighborhood services - including homeownership programs - throughout the City of Troy. The TRIP Homeownership Center is a one-stop education and resource center for Troy homebuyers and homeowners. In addition to providing information on homebuyer assistance program, the Center provides training sessions, such as Home Buyer Education Workshops, and programs including the Homebuyers Club. Homebuyer assistance programs available include the following:

##### Specific Housing Objectives

- Own a Home in Historic Troy is a homeownership incentive program for anyone interested in buying and living in a home in downtown Troy. Forgivable loans of up to \$5,000 are available toward down payment, closing costs or renovation. Target area includes residential and mixed residential/commercial properties located between Adams Street, Fifth Avenue, Federal Street and River/Front Streets. This program is sponsored by The Sage Colleges, Troy Architectural Program (TAP) and TRIP. TAP is a nonprofit, independent corporation whose mission is to provide professional assistance to disadvantaged citizens and others in need of affordable architectural services. The company's services include preliminary design, design development, and preparation of contract documents.
- Rensselaer Polytechnic Institute's (RPI) Homebuyer Incentive Program offers \$5,000 to qualified homebuyers who purchase a home in the neighborhoods directly north and south of the RPI campus. Rensselaer will also provide the closing at no cost to the buyer. No income limitations are required to apply, and the applications are not

limited to first-time homebuyers. Buyers, however, must commit to living in the home as their primary residence for five years. Applicants also must attend a seminar in homeownership to learn about issues surrounding maintenance, building codes, insurance, utilities, and budgeting.

- The City of Troy Homebuyer Incentive Program (HIP) provides financial assistance to income eligible households in the form of a deferred loan payment. Funds may be used for down payment and closing costs. Buyers must use the property as their primary residence and attend Home Buyers Club educational services.
- The TAP: Homes program provides homeownership rehabilitation grants for homes purchased in the Downtown and South Troy neighborhoods. Grants will assist income eligible households to perform necessary renovations on homes that they will buy and occupy as their primary residence. Modest down payment assistance funds are also available under this program.
- Capital District Individual Development Account (IDA) Program: A matched savings grant for income-eligible households; this program awards a maximum of \$5,000 for buying a house, attending school, or starting a business.

### Housing Rehabilitation

In addition to the homeownership programs, TRIP also provides rehabilitation programs. The Revolving Loan Fund is a CDBG-funded low interest loan program for income-eligible homeowners for home improvements. The program is available for residential uses only and provides low-interest loans of up to \$30,000. The Rehabilitation and Resale Program rehabilitates properties and are then available for sale to low- and moderate-income families at subsidized prices. In association to its first-time homebuyer and rehabilitation programs, TRIP also works with a number of partners to provide landlord training and property maintenance classes.

As mentioned above, Rensselaer Polytechnic Institute administers the Neighborhood Renewal Initiative Program. Through this program, the college has purchased foreclosed buildings located in the Hillside neighborhood located next to the campus. Some of the buildings have been renovated and then sold. Other buildings have been demolished because they were beyond repair.

The Commission on Economic Opportunity provides three housing programs to City residents. The CEO Weatherization Program improves homes of income eligible households by providing energy conservation and health and safety measures. The CEO HOME Repair Program is specifically designed to prioritize repairs for elderly, disabled and other homeowners in the City of Troy area. These services include electrical, heating, plumbing, and carpentry. These services provide an alternative for some homeowners that may have lost their homes because they could not afford repairs or upgrades for basic safety and comfort. The CEO Housing Rehabilitation and Energy Services Program provides weatherization, energy conservation and rehabilitation services to income qualified residents in Troy's enterprise community neighborhoods (Downtown and North Central).

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

### Needs of Public Housing

The members of the Troy Housing Authority board are appointed by the Mayor of the City of Troy. The Troy Housing Authority is a separate jurisdiction from the City of Troy.

Since 1944 the Troy Housing Authority has been providing decent, safe and affordable housing to low and moderate income households in the City of Troy, New York. Currently, the housing authority manages 1,273 units of HUD subsidized public housing and a 135-unit project-based Section 8 building for senior citizens. Troy Housing Authority properties are located in 11 different areas the City of Troy, located in virtually every neighborhood. The following data were provided by the Troy Housing Authority.

**Table 3: Troy Housing Authority Sites**

<b>Project #</b>	<b>Project Name and Location</b>	<b>Units</b>	<b>Completion Date</b>
NY 12 - 01	Corliss Park Apartments Off Northern Drive Troy, New York 12182	184	December 1952
NY 12 - 02	John P. Taylor Apartments Congress & River Streets Troy, New York 12180	278	July 1954
NY 12 - 03	John J. Ahern Apartments Ferry Street & Seventh Avenue Troy, New York 12180	-	March 1954 (144 Units Demolished in 2000)
NY 12 - 4N	Arnold E. Fallon Apartments Glen Avenue & President Street Troy, New York 12180	40	December 1971
NY 12 - 4S	Catherine M. Sweeney Apartments Fourth & Trenton Streets Troy, New York 12180	24	December 1971
NY 12 - 06	Margaret W. Phelan Apartments Thompson & Hopkins Street Troy, New York 12180	89	November 1971
NY 12 - 07	Martin Luther King Apartments Eddy's Lane Troy, New York 12180	124	March & July 1971
NY 12 - 08	Edward A. Kane Apartments 5 115 <sup>th</sup> Street Troy, New York 12182	60	July 1977
NY 12 - 09	Grand Street Apartments Fifth Avenue and Grand Street Troy, New York 12180	42	December 1980
NY 12 - 11	Conway Court Apartments 12 Conway Court Troy, New York 12180	41	September 1982
NY 12 - 12	Griswold Heights Apartments Madison & Spring Avenues Troy, New York 12180	390	April 1983 (transferred from NYS)
	<b>Low Income Housing Tax Credit Project Utilizing Project-based Section 8 Vouchers</b>		
	John F. Kennedy Towers Apartments 2100 Sixth Avenue Troy, New York 12180	135	1967 Renovated 2005

There has been a decline in the number of apartments managed by the Troy Housing Authority. Of particular note are the 144 units lost at Ahern Apartments through demolition in 2000 as a HUD HOPE VI Demolition and Disposition project and 130 units lost at Kennedy Towers when this building was renovated and the apartments within were enlarged. Needs of Public Housing.

In addition to these units, the Troy Housing Authority declined to activate 8 units at Phelan Apartments when this project was originally built and these units have since been demolished. Similarly, 4 units at Fallon Apartments were found to be unacceptable and were later demolished. All told, the Troy Housing Authority has essentially taken 286 units out of service that were previously authorized. Presently, the housing authority is in the process of vacating Buildings 1 and 2 at Taylor Apartments with plans to replace these units elsewhere in the city (first choice) or renovate the existing apartments within these buildings (second choice).

On March 24, 2005 there were 455 applicants on the Public Housing Waiting list. Persons admitted into Troy Housing Authority wait an average of 377 days (over 1 year) from the time they fill out an application until an apartment becomes available for them. Larger apartments tend to be in especially high demand and the length of wait for three and four bedroom apartments is 424 days and 520 days respectively.

In addition to the public housing portfolio, the housing authority administers 670 tenant-based subsidies through the Section 8 Program. The Section 8 tenant-based housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Participants find their own housing, including single-family homes, townhouses and apartments. Generally, tenants pay 30% of their income toward the total rent and the housing authority pays the difference – up to a pre-designated payment standard that is based on the Fair Market rent for the Area.

On July 1, 2003 the waiting list for this program was officially closed because there were over 1,000 applicants. The most recent persons issued vouchers waited an average of 1,016 days (nearly 3 years) from the time they applied for rental assistance until it could be offered to them. Again, larger apartments tend to be in especially high demand and the length of wait for three and four bedroom apartments is 1,209 days and 1,169 days respectively. Additionally, due to federal funding cuts in the Section 8 Program, the Troy Housing Authority does not anticipate opening this waiting list back up until 2006 or later. Troy Housing Authority does not anticipate reopening the Section 8 waiting list until 2006.

The average annual income of Section 8 participants is \$11,871 and 29% of the households are elderly, 33% are disabled and 38% are families with children. Through the tenant-based Section 8 program these people are able to choose apartments anywhere in the community that meet Housing Quality Standards. The following table shows where tenant based vouchers are presently utilized according to Census Tract:

**Table 4: Tenant-Based Section 8 Vouchers by Census Tract**

CT	#	CT	#	CT	#	CT	#
401	33	407	69	413	12	522.02	2
402	57	408	27	414	48	523.04	14
403	125	409	62	519.02	5	524.03	1
404	56	410	33	520.02	1	Ported Out of Area	48
405	26	411	14	520.03	1		
406	15	412	19	520.04	1		

Given the age and conditions of Troy Housing Authority facilities and the demographics of Troy, it is desirable to have objective data that will enable analysis of the quality of and need for these facilities. Therefore, this Strategic Plan requires that the Troy Housing Authority, in conjunction with the Troy Departments of Planning and Community Development and Codes, produce a study during the first program year that identifies 1) the quality level of all housing facilities in terms of obsolescence in physical condition relative to current building and life safety code requirements, location, or other factors bearing on their suitability for housing purposes, and 2) the overall need for the current facilities relative to the City's demographics and housing stock. This study should be provided to the City before the end of the first program year for evaluation for consistency with this Strategic Plan.

#### Troy Housing Authority Resident Survey

A total of 328 surveys, representing a 22.8% rate of response from residents of THA housing, were completed and returned. The highest response rate was from Conway Court (58.5%), followed by Kane Apartments (56.7%), although Griswold Heights actually accounted for the largest proportion of the overall responses. Survey respondents were about evenly distributed among the Lansingburgh, Downtown, and South Troy neighborhoods, with a handful of residents from other areas of the City.

Most residents responding to the survey are satisfied with the housing development in which they live. Nearly two-thirds would ask a friend or family member to move into their development, and approximately 68.3% feel that their development is friendly. In general, they have a good or fair relationship with their neighbors. In addition, 76.9% of the respondents characterized their development as safe or very safe.

In contrast, THA residents have many concerns about their larger neighborhood. Fewer respondents characterized their neighborhood (as opposed to their development) as safe, attractive, or clean, and less than half would ask a friend or family member to move into their neighborhood. One in five residents do not believe that their neighborhood is a good place to raise a family.

Asked what services they would like to see in their development, the top responses included cheaper cabs (57.6%), a recreation center (51.5%), better public transportation (44.8%), a day care center (43.6%), and summer recreation programs (43.0%). In terms of services in their neighborhood, there was relatively strong demand for cheaper cabs (42.1%), a recreation center (35.4%), better public transportation (33.5%), and a job training center (33.5%). THA residents do their grocery shopping in a variety of locations in the City of Troy, Watervliet, and Brunswick, but 41.8% would like to have a grocery store in their development.

Survey responses indicate that some THA residents are interested in homeownership. Nearly 40% would like to own a home in their current neighborhood; 41.8% would consider another neighborhood, with Lansingburgh and Sycaway the locations in which there is the most interest. On average, respondents are willing to pay \$437 monthly to own a home.

THA residents were asked what features they would like in their apartment that they do not have currently. The most popular responses included more frequent painting for long term residents (54.3%), air conditioning (46.7%), and better insulated windows (42.7%). Additional space is less of an issue, with 61.0% indicating that they have enough space at their current residence.

When asked to indicate their satisfaction with THA on a variety of factors, 77.7% of the respondents said that they were happy or very happy with the accessibility of management when needed; 77.1% feel that way about maintenance and repair, while 71.6% are happy or very happy with general landlord services. Overall, residents appear to be quite satisfied with most aspects of THA management. The appearance of housing yielded the highest percentage of “very unhappy” responses, but even this was only 9.2%.

Additional programs or services that respondents would like THA to provide include homeownership assistance (33.2%), a recreation center (32.6%), day care (30.8%), and transportation (30.5%). In terms of new public housing strategies for THA to better meet the needs of its tenants, support was highest for creating private front and/or rear yards for each apartment (47.0%), expanding the availability of Section 8 vouchers so tenants can choose where to live (40.6%), and increasing the size of apartments, creating incentives for tenants to become homeowners, and providing more parking spaces for residents (39.9% each). Asked what neighborhood is most appropriate for the location of new garden-style housing, 36.9% said Lansingburgh and 21.6% said South Troy.

## **Public Housing Strategy (91.210)**

The Troy Housing Authority fulfills its mission by promoting economic independence, self-sufficiency and homeownership through site based programs and collaborations with community partners. Specifically, most family sites have Community Learning Centers where adults participate in educational and training programs intended to help them enhance their job skills (e.g. Literacy Programs, GED Programs, Job Training Programs) through community partners including the Educational Opportunity Center, Workforce Investment Act One Stop Center, the Commission on Economic Opportunity, and Rensselaer Polytechnic Institute. The Troy Housing Authority also regularly helps our tenants pursue their interest in homeownership by hosting workshops conducted by TRIP, Inc. and/or the Affordable Housing Partnership. At these workshops tenants learn about homeownership, they are assisted in qualifying for home loans and they are enrolled in matched savings programs that provide financial assistance for down payments for home purchases.

Children at Troy Housing Authority sites also participate in educational enhancement and job readiness programs sponsored by the Troy Housing Authority and by community partners including The Ark, Inc. local Boys and Girls Clubs, the Commission on Economic Opportunity, Rensselaer Polytechnic Institute, Sage College and the Rensselaer County Department of Employment and Training).

For the senior citizen population living in Troy Housing Authority, community space is regularly used to help our tenants “age in place” and avoid the trauma and expense of assisted living or nursing home placement. Services include case management, health screenings (Blood Pressure, Diabetes, Cancer, etc.), flu shot clinics and other “as needed” services arranged through the Rensselaer County Department of Health, the Rensselaer County Department for Aging, Northeast Health, Seton Health and other local health and home care agencies.

Within the Section 8 Program, families are eligible to participate in our Family Self-Sufficiency Program. The program currently has 50 participant slots, but may grow if additional funding is received from HUD. Within this program families establish goals that will help them achieve economic independence that they can work on for up to five years.

As they enhance their employment skills and acquire additional earned income, apportion of the additional rent they pay is placed in an escrow account. Once they achieve their goals and graduate from the program they are able to use these funds for any worthwhile purpose. Typically, the money is used as a down payment to purchase a home, but some participants have used it to pay for job training or college tuition and others have used it to purchase reliable transportation to get to and from work. Presently, over half of the enrolled participants have positive escrow balances and there have been five graduates since the program began in 2002.

The Troy Housing Authority also plans to pursue funding from HUD for a formal Family Self-Sufficiency Program for Public Housing tenants. The housing authority is also committed to seeking other funds for Resident Opportunities to promote Self-Sufficiency from HUD and other sources and we will continue to partner with community agencies that will assist our tenants as they pursue a better quality of life for themselves and their children.

Other Housing Programs that the Troy Housing Authority serves as the pass through funding agency for HUD.

**Table 5: Other Housing Programs**

<b>Program Name</b>	<b>Units or Families Served at Year Beginning</b>	<b>Operating Organization</b>
Section 8 Mod Rehab	30 (YWCA)	YWCA
Special Purpose Section 8 Certificates/Vouchers (list individually)	40 (NSA-1) 80 (NSA-2) 99 (Burns)	TRIP, Inc. TRIP, Inc. Burns Apartments
Other Federal Programs(list individually)	11 (Shelter+Care-1) 26 (Shelter+Care-2) 25 (Shelter+Care-3)	Josephs House–Ferry St Josephs House– Lansingburgh. Unity House – Tenant Based

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

### Barriers to Affordable Housing

Some barriers to affordable housing in Troy are not within the City's ability to address. State and federal transportation policy and investment in highways have encouraged the more affluent people who once populated central cities like Troy to remove to the suburbs and countryside. The void left by this out-migration has been backfilled by lower income people who are less able to afford to live in the City's housing stock. Economic development policies in more wealthy, suburban places are supported by various governmental programs which make it more attractive for businesses to locate in suburban greenfields than in central cities. This phenomenon is evident around Troy where vast resources are invested in suburban job growth in Rensselaer, Albany and Saratoga counties without comparable investment in central city job growth. Dwindling jobs and lower salaries in Troy, then, present a barrier to affordable housing.

A barrier to affordable housing in low-moderate income neighborhoods may, in part, be the attractiveness and permanence of public housing accommodations (See THA Resident Survey). After proving income-qualification for entry to public housing, there is no limit on tenants' income, but there is a cap (30% of gross income) on the rent paid to the Troy Housing Authority. Once persons are tenants of public housing, they are allowed to remain as tenants as long as they wish. This situation – guaranteed housing with a rent cap for as long as desired in nice apartments – is a disincentive for tenants to seek facilities in the community, thus lowering demand for those facilities. Low demand can be a barrier to affordable housing if it prevents rents from lowering to an affordable level.

### Housing Supply and Demand

Troy has a supply of housing in excess of population . Population is projected to continue its decline. Vacant units rose from 2,075 in 1990 to 2,982 in 2000. The condition of affordable housing is also a barrier – Troy's older housing stock has suffered from a lack of investment and rehabilitation.

The vacancy rate of all occupied units in Troy rose from 9.1% in 1990 to 13.0% in 2000. Troy's vacancy rates for all units reflect a higher percentage than those of the MSA, and a higher rate of increase. The MSA had a vacancy rate of 5.8% in 1990, which rose to 6.6% in 2000.

Troy had 22,978 housing units in 2000 and 22,836 in 1990. 20,761 units, or 90.1% were occupied in 1990; 19,996 units, or 87% were occupied in 2000, representing a 3.1% vacancy-rate increase. In 1990, Troy had 8,229 owner-occupied units in 1990, constituting 39.6% of the total occupied figure, and 8,020 or 40.1% of the total in 2000. Renter-occupied units dropped from 12,532, or 60.4%, in 1990 to 11,976, or 59.9% in 2000.

The high vacancy rate undercuts the market for rental housing and limits the ability of investor owners and owners of multi-unit dwellings to reinvest in their properties.

The city plans to address these issues by taking the following steps:

- Implement a five-year targeted code enforcement program.

- Revise the existing zoning ordinance to down zone large existing residential areas of Troy from R3 and R4 zoning to R1 and R2 zoning.
- Review the full range of existing housing programs and policies, and revise them as required to encourage growth of a balanced community.
- Incentivize investment in appropriate rehabilitation of older housing stock.
- Explore the feasibility of a housing registry or clearing house to connect prospective tenants and homeowners with code-compliant dwellings.

#### Tax Exempt Status of City Land and Other Barriers

More than 40% of Troy's land is tax exempt. Residential uses occupy approximately 34% of the land area and bear approximately 75% of the city tax burden. The neighborhoods that produce the lowest percent of the tax base are experiencing the greatest decline, highest level of blight, incompatible land uses, poor access to amenities, highest densities and lowest homeownership rates. Real property is losing value. The city's municipal tax also is among the highest in the region. The economic strategies identified in this plan target expansion of the tax base by fostering commercial and other development initiatives

Troy's physical characteristics also inhibit affordable housing development. Little vacant land is available and much of the open space available cannot be developed due to steep slopes, ravines and other geological impediments.

#### Fair Housing

The City of Troy prepared an Analysis of Impediments to Fair Housing in accordance with the requirements of the U.S. Department of Housing and Urban Development of February 1995.

One major impediment to fair housing is landlords who are uneducated in the basics of performing as landlords and providing fair, safe housing for their tenants. To overcome this impediment, the City supports a Landlord Training program that recognizes that the manner in which property owners maintain and improve their assets is a key to fair and safe housing in the entire city. Whether owners keep buildings looking good, in safe condition and free of criminal activity determines the health of their neighbors' property and of the larger neighborhood. Equally important to the quality of life in Troy is the management and care of rental properties. Problem-free rental properties provide benefits for landlords and are assets for the city. Landlords, tenants, and neighbors benefit when rental properties are properly managed, occupied by responsible tenants and kept in good repair. The Landlord Training Program is operated to help make life better for everyone affected by rental transactions. The program covers all aspects of rules, regulations and laws that bear on the ownership of property in Troy. There are sections on screening applicants, rental agreements and the responsibilities landlords and tenants have to one another. Landlords learn how the city can help them maintain a quality rental property and how the city can make it difficult to own a substandard property. Landlords and property managers who apply the active property management principles presented in this training program have consistently seen improvements in the quality of their rental business. Applying the information presented in this training can result in significant benefits to each of the three

interest groups in a residential neighborhood: communities can become safer, residents can enjoy better housing, and landlords can enjoy greater business success.

Recognizing that the fairest housing is that which is owned by its occupant, the City of Troy seeks to maximize homeownership as follows:

- Provide ongoing financial support to capitalize and operate the owner occupied housing rehabilitation loan fund and closely monitor program operation.
- Provide ongoing support to operate housing and home buyer counseling programs and closely monitor program operation.
- Develop a one-stop homeownership shop and homeownership marketing strategy. Engage in collaborative planning and provide financial support to the Troy Rehabilitation and Improvement Program as they operate the Homeownership Center for the City of Troy.
- Provide ongoing support for homeownership programs which offer incentives to purchasers including programs operated by the Troy Rehabilitation and Improvement Program and TAP.
- Explore expansion of employer-sponsored homeownership incentives with Sage College, RPI, Seton, and Northeast Health. City staff will participate in a series of community conversations with these institutions about their interest and ability to offer financial and other support for employees to purchase and rehabilitate a home near their workplace. The results of these conversations will be summarized in a written memorandum. As appropriate an action plan to implement these programs will be developed or refined.
- Evaluate the feasibility of creating local “new homebuyer” tax incentives. City staff will research and outline in writing the process by which the City could implement new tax reductions which implement smart growth and focus investment in inner-city areas. City staff will educate decision makers and determine an appropriate course of action in consultation with the City Council and other affected stakeholders.
- Encourage participation of eligible Troy Housing Authority residents impacted by the demolition and replacement of distressed public housing in ongoing homeownership assistance programs. The City, Troy Housing Authority and the Troy Rehabilitation and Improvement Program will collaboratively plan and develop a written strategy to increase access to homebuyer counseling services for residents of the Housing Authority.

Further supporting homeownership, once it is attained, the City of Troy will implement measures intended to enhance the value of individual homes, and, through them, their surrounding neighborhoods.

- Offer five-year tax abatement incentives to owner-occupants to encourage rehabilitation of existing buildings and new, in-fill home construction that is architecturally compatible with its neighborhood and meets neighborhood density goals, in Census Tracts 401 through 410.

- Revise the City Zoning Code to address density and residential conversions. Density is to be reduced in order to eliminate overcrowding and, thus, improve neighborhood liveability. Conversion of low-density residential properties to higher densities (eg. one-family to two-family) will be discouraged. Conversion with provision of neighborhood commerce will be encouraged and facilitated.
- Accessibility in targeted neighborhoods for handicapped and elderly homeowners will be facilitated in a coordinated effort of the City, Troy Rehabilitation and Improvement Program, Troy Architectural Program, and the Commission on Economic Opportunity Youth Build program so that those disadvantaged residents can remain in their homes and neighborhoods.
- Continue an exterior paint program to assist eligible low-mod income owner-occupants to improve and maintain the exteriors of homes by reducing LBP risks and aiding the appearance of their neighborhoods.
- Implement a small rehabilitation grant program to assist eligible low-mod income owner-occupants to improve the exteriors of homes and undertake small scale code violation repairs.
- Implement a moderate housing rehabilitation grant program to assist eligible low-mod income owner-occupants to rehabilitate and invest in existing homes that require repair / replacement of major systems in addition to small code violation repairs.

Troy continues to promote fair housing and provides guidance and support to other housing providers on ensuring fair housing policies are in place. The City of Troy Department of Planning and community Development responds to fair housing inquiries.

## HOMELESS

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

#### Homeless Needs

This section was developed with the assistance of the Rensselaer County Homeless Services Collaborative (RCHSC).

Because New York State has a philosophy of providing funding to localities that, in turn, plan and monitor its distribution, Rensselaer County is the primary conduit through which funding for mental health services, substance abuse treatment, and domestic violence services is provided. The County is also responsible for paying for emergency and transitional housing costs for homeless persons and families, as well as for providing Food Stamps and Medicaid to them. In order to better serve homeless persons, especially those with disabilities, Rensselaer County has developed close working relationships with housing and service providers and has fully engaged them in all of its planning activities.

Members of the RCHSC serve by legislative appointment on the County's Community Services Board, which meets on a monthly basis to address the needs of disabled persons within the community. RCHSC members also serve on the four planning and service

coordination committees which answer to the Community Services Board: Mental Health Management; Alcohol, Drug Abuse and Mentally Ill Chemical Abuser Planning Group; Mental Retardation Planning Committee; and the Children's Integrated Services Planning Council. All of these planning committees meet on a monthly basis and include County staff, community leaders, service providers, experts in the field, disabled persons, and family members of disabled persons. The needs of homeless individuals and families are regularly discussed in the planning committees. Homeless services providers play an integral role in the County planning process and often find themselves attending several different planning meetings within a single month. The monthly meetings of the RCHSC incorporate the findings and recommendations of the County planning groups into a year-around Continuum of Care planning process.

As indicated in Table 1A and the Housing Activity and Service Activity Charts, presenting data for all of Rensselaer County, in Appendix N, a full continuum of housing and services for homeless individuals (including those who are chronically homeless) and families exists primarily in Troy. Table IA indicates a need for additional emergency shelter beds (25 for individuals and 47 for families); a need for additional transitional housing beds (53 for individuals and 12 for families); and a substantial need for additional permanent supportive housing beds/units (233 for individuals and 81 for families) in Rensselaer County. As with most counties in the nation, the lack of safe, affordable housing is the primary cause of homelessness. Other factors that lead to homelessness include mental illness, substance abuse, HIV/AIDS, being victimized by domestic violence, being a veteran and/or being a runaway or homeless youth.

The RCHSC has estimated that, at any one point in time, there are 109 chronically homeless persons in Troy, with 35 being sheltered and 74 being unsheltered. This indicates the need for additional "low demand" housing that would allow chronically homeless persons to come off the street and into housing without having to comply with onerous program requirements.

The City of Troy is included in a Capital Region-wide Homeless Management Information Systems (HMIS). The HMIS is still in the implementation phase, but, when fully operational, will be able to provide information about the unduplicated number of homeless individuals and families housed by programs within the City of Troy as well as the extent of homelessness according to racial and ethnic group. Anecdotal information would suggest that homelessness is higher among African-Americans and Latinos, largely due to the fact that many members of communities of color find themselves impoverished for a variety of societal reasons. Agencies serving communities of color make every effort to ensure that their programs are culturally competent and that their Boards of Directors reflect the race and ethnicities of those served.

Those at risk of becoming homeless include households with severe housing cost burdens as well as those faced with life challenges such as mental illness, substance abuse, HIV/AIDS, domestic violence, being a veteran, or being a youth who cannot return home to live with his/her family.

## Priority Homeless Needs

### Priority Homeless Needs

The funding priorities identified were:

- 1) Emergency shelter for families;
- 2) Permanent supportive housing for individuals with disabilities such as mental illness, chemical dependency and/or HIV/AIDS and their families;
- 3) Programs to remove reliance on long-term "homeless" housing for non-disabled persons;
- 4) Non-centralized facilities outside Troy more convenient to where needs exist;
- 5) Develop more non-CDBG funding sources.

These priorities were established by the City of Troy and the Rensselaer County Homeless Services Collaborative by reviewing the current housing inventory and comparing it with the gaps in housing for these populations. The demand for emergency housing in Rensselaer County for families currently far outstrips the current emergency shelter capacity; when family emergency shelters are filled, Rensselaer County Department of Social Services has been forced to house people in motels, which are not an optimal placement. The need for additional permanent supportive housing was determined by surveying existing permanent supportive housing providers about their waiting lists as well as by asking transitional housing providers about the number of clients that they would place in permanent supportive housing should vacancies become available. The need for permanent supportive housing using a low-demand model was based on the count of unsheltered chronically homeless persons and the demonstrated success of Joseph's House, which currently operates a low-demand housing program for this population, in keeping formerly chronically homeless persons stably housed using this model. This permanent, supportive housing should be made available only to those persons with disabilities, either naturally or substance induced, who are unable to live independently. Providing long-term, permanent housing for non-disabled persons who enter as homeless persons transforms them from "homeless" to residents of subsidized housing. As pointed out under Public Housing Strategy, it is the City of Troy's desire to see such non-disabled persons "graduate" from subsidized housing to independent living, thus reducing the long-term need for permanent housing for non-disabled homeless persons.

It is noted that currently there are no facilities in Rensselaer County outside the City of Troy to meet the needs of homeless persons and those at risk of homelessness, while these needs prevail throughout the county. It is, therefore, a priority to locate facilities outside Troy where they will be more convenient to those in need such as the family emergency shelter in the City of Rensselaer, currently in planning. Such facilities could include additional emergency shelter beds, additional transitional housing beds and additional supportive housing for those unable to live independently. Recognizing the potential for major changes in the CDBG program, it is important for agencies providing homelessness and poverty services to develop alternative funding streams.

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

See Housing Inventory Chart (Fundamental Components of CoC System - Housing Inventory Chart) in Appendix N.

### Services in Place

#### Case Management

Case management is provided at all stages in the Continuum of Care system, beginning with homelessness prevention and including outreach, emergency shelter, transitional housing, and permanent supportive housing. Case management is the means by which consumers identify their needs and, with the support of service providers, achieve the goals that they have established for themselves. It is also provided by all of the supportive services providers listed below. Joseph's House has a Homelessness Intervention Program/ Supplemental Homelessness Intervention Program-funded family services team that works with homeless families placed in motels from placement to one year of successful permanent housing.

#### Life Skills Training

Life skills training plays an integral role in assisting consumers in moving toward permanent housing. As with case management, life skills training is provided throughout the Continuum of Care system. Skills that are taught include budgeting of resources and money management, household management, conflict management, food shopping and preparation, use of public transportation, and parenting skills. While all agencies incorporate life skills training into their service delivery, some have developed specialized programs targeted to specific populations. For example, the YWCA's Sally Catlin Resource Center provides services exclusively to women, while Unity House's domestic violence program targets women who are survivors of domestic violence. Unity House's licensed housing programs for persons with mental illness place a great deal of emphasis on life skills training for that population, as does the peer-run C.O.P.E.S program. Cornell Cooperative Extension teaches parenting skills. The Commission on Economic Opportunity (CEO) offers a Road to Independence program that teaches life skills to impoverished persons, many of whom have histories of homelessness. CEO also sponsors a Youth Build program that provides life skills training to adolescents and young adults. Alcohol and Substance Abuse Treatment

Treatment for alcoholism and substance abuse is provided by Rensselaer County Unified Services' Substance Abuse Clinic. Other providers include Seton Health Care, Hudson-Mohawk Recovery Center, Samaritan Hospital Mentally Ill Chemical Abuser (MICA) Program, and Conifer Park Day Treatment Center.

#### Mental Health Treatment

Rensselaer County has two major providers of mental health services. Rensselaer County Unified Services provides intensive and supportive case management for adults and also has a separate program for children and adolescents. Samaritan Hospital has a crisis clinic and offers both inpatient and outpatient treatment.

### HIV/AIDS Treatment

There are two medical care facilities that provide treatment for persons living with HIV/AIDS: Albany Medical Center's AIDS Treatment Program and Whitney M. Young, Jr. Health Center. Both are located in nearby Albany County. Several agencies, including the AIDS Council of Northeastern New York, Catholic Charities AIDS Services of the Roman Catholic Diocese of Albany, the Troy Damien Center, and Unity House provide HIV-related supportive services in Rensselaer County.

### Education

There are a variety of local options for obtaining education. The Economic Opportunity Center, the Roarke Center, and the Access Center all provide Graduate Equivalency Diploma (GED) programs for persons who have been unable to obtain high school diplomas. The Roarke Center also teaches literacy skills and utilizes computer-based learning programs for basic education, language skills (including English as a Second Language), and math skills. In addition, Hudson Valley Community College offers educational programs targeted to those who have been unemployed or underemployed.

Northeast Career Planning provides support to persons with mental illness who are enrolled in educational programs, providing advocacy and assistance to them in completing their education.

The Legal Aid Society of Northeastern New York's Children's Law Project provides free legal services to low-income children and youth in need of legal assistance to obtain the free and appropriate public education to which they are entitled. The Children's Law Project focuses particularly on special education needs for children and youth with disabilities.

### Employment Training

Member agencies of the RCHSC work to assist homeless persons in obtaining employment. A number of member agencies operate employment programs that have been quite successful in assisting homeless and formerly homeless persons in acquiring and maintaining employment. Member agencies also employ a number of formerly homeless persons. Program participants' capability to work is determined by Rensselaer County Department of Social Services, Rensselaer County Unified Services' Department of Mental Health, or, in the case of those with permanent disabilities, by the federal Social Security Administration. Each of these governmental entities utilizes the services of licensed medical doctors and mental health professionals in making these determinations. The role of homeless services providers is to help each Rensselaer County resident achieve his/her highest level of functioning.

Homeless persons, especially those who have been chronically homeless and/or have disabilities, face considerable challenges in gaining employment. These challenges include lack of appropriate clothing, not having a stable residence where potential employers can contact them, lack of transportation, and not having employment skills and experience. Local employment providers, such as Northeast Career Planning and the Commission on Economic Opportunity, are able to serve some homeless persons who have achieved a degree of stability. New York State's Vocational and Educational Services for Individuals with Disabilities (VESID) provides vocational services for persons with mental illness and

other disabilities. Rensselaer County Department of Social Services provides employment training through its Project HIRE program. Unity House sponsors employment programs for homeless persons with mental illness, providing supportive employment with a job coaching component as well as integrated supportive employment for those who need less intensive support. It also has a work crew program.

The YWCA of Troy-Cohoes provides an employment program funded under the Continuum of Care that is specifically targeted to homeless women. The program includes pre-employment training, job training, and employment opportunities at the YWCA of Troy-Cohoes. A request for renewal funding for the YWCA's employment program is included with this application. Other members of Rensselaer County's Homeless Services Collaborative also provide employment training and placement within their own agencies for homeless consumers, including a peer-run program sponsored by C.O.P.E.S. for homeless persons with mental illness, and a furniture-moving program sponsored by Troy Area United Ministries.

As stated previously, homeless consumers often do not have appropriate clothing to wear to job interviews and ongoing employment. My Sister's Closet, a program sponsored by the YWCA's Sally Catlin Resource Center, provides suits and other business clothes for women seeking employment. Similarly, Unity House's Unique Boutique provides clothing for both male and female employment seekers.

#### Child Care

Two member agencies of Rensselaer County's Homeless Services Collaborative, Unity House and the YWCA of Troy-Cohoes, sponsor their own daycare programs. When space permits, they are able to serve families who are living in transitional or permanent supportive housing. Given the short shelter stays in Joseph's House family emergency shelter (the goal is a sixteen-day stay), it would not be appropriate to enroll children in a daycare center which they would have to leave at the end of their stay at Joseph's House. Instead, Joseph's House works with Rensselaer County Department of Social Services to obtain Child Care Block Grant-funded daycare for families once they have obtained more permanent housing. The Commission on Economic Opportunity also provides Head Start programs and day care.

#### Transportation

The Capital District Transportation Authority (CDTA) provides public transportation both within Rensselaer County and throughout the Capital Region. Some members of Rensselaer County's Homeless Services Collaborative are able to provide bus tokens to consumers to assist them in accessing medical care, mental health and substance abuse treatment, and other supportive services. The YWCA of Troy-Cohoes has entered into a cooperative venture with CDTA to provide assistance to consumers in utilizing the CDTA system: a CDTA staff member provides information about what bus routes consumers should take to specific destinations and even will accompany the consumer on the bus if necessary.

Medicaid provides transportation to medical care for Medicaid-eligible consumers. Unity House provides transportation for adults with mental illness who are accessing mental health treatment. C.O.P.E.S. also offers transportation for persons with mental illness. Catholic Charities operates a limited, privately funded transportation program within the county.

#### Domestic Violence Services

Unity House provides a full range of supportive services to victims of domestic violence, including a hotline, supportive counseling, legal advocacy, employment assistance, and case management.

#### Legal Services

The Legal Aid Society of Northeastern New York provides free civil legal services to the general population of low-income residents of Rensselaer County. Services are accessed through local and toll free telephone calls or via the Legal Aid Society's Albany office. The Society provides advice, brief service, information and referral, and full representation according to the client's problem and available resources. In particular, the Society has special projects that provide targeted representation for the disabled, the homeless, children, immigrants, and, as resources permit, persons at risk of homelessness. Legal Aid Society works in partnership with Joseph's House to provide a Continuum of Care funded legal services team on site at Joseph's House's emergency shelter for homeless persons, including those who are chronically homeless, to assist them in overcoming barriers to access mainstream services.

Unity House, Albany Law School Clinical Legal Services, the Legal Project of the Capital District Women's Bar Association, and the Legal Aid Society of Northeastern New York offer legal services to victims of domestic violence. Unity House's Domestic Violence Services program has a staff attorney who provides free legal assistance with orders of protection, custody matters, child support, divorce filing, and other civil legal matters. Unity House also employs a full-time legal advocate who assists the attorney by coordinating intake, providing information and referral, researching legal issues, and drafting the documents necessary for court proceedings. The Legal Aid Society provides information, referral, advice, and, as resources permit, representation and education to low-income victims of domestic violence. All of the legal service providers work with Unity House to ensure that clients receive the other supportive services they may need. Legal information about family law, public benefits and housing is posted by the Legal Aid Society at [www.LawHelp.org/NY](http://www.LawHelp.org/NY).

#### Services Planned

As stated above, the YWCA of Troy-Cohoes is seeking renewal funding in this round of the Continuum of Care for its employment program.

A small family emergency shelter in the former St. Paul's Lutheran Church in Rensselaer is planned and will be operated by St. Timothy's Lutheran Church. The RCHSC will continue to provide assistance to other agencies interested in serving persons in other areas of Rensselaer County.

## How Homeless Persons Access/Receive Assistance

Homeless persons are referred to supportive services in myriad ways. They are referred through Rensselaer County Department of Social Services, Rensselaer County Unified Services and its provider agencies, outreach programs, members of Rensselaer County's Homeless Services Collaborative, local clergy, the Court system, police, hotlines for domestic violence and runaway youth, and word-of-mouth from other consumers.

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

### 1. Homelessness

The City of Troy, working in conjunction with the RCHSC, has developed a comprehensive continuum of housing and services for homeless individuals and families. This continuum includes the essential components of homelessness prevention, outreach, emergency shelter, transitional housing, permanent supportive housing, and supportive services.

A range of homelessness prevention services is provided to City of Troy residents. These services include case management and counseling to prevent initial or repetitive episodes of homelessness, legal services to prevent eviction, and short-term/emergency financial assistance.

Street outreach to homeless persons, including those who are chronically homeless, is provided by Joseph's House and the Veterans Administration Homeless Outreach Project. In addition, Bethany Hospitality Center provides drop-in services to meet the essential needs of homeless and chronically homeless persons while also linking them to housing and supportive services. Unity House's Emergency Services unit also provides crisis intervention, advocacy, referrals to other agencies, and emergency assistance to homeless persons. Local agencies provide targeted outreach to homeless persons with special needs, such as persons with mental illness, chemical dependency, and or HIV/AIDS; veterans; victims of domestic violence; and runaway and homeless youth.

The emergency shelter system in Troy includes a 16-bed emergency shelter for homeless individuals and a 12-bed emergency shelter for families, both operated by Joseph's House, and an 18-bed domestic violence shelter for women and their families, run by Unity House. When there is insufficient shelter capacity at these two agencies for homeless families, they are given vouchers for motel stays by Rensselaer County Department of Social Services. Joseph's House's Homelessness Intervention Program works intensively with these families to move them out of motels and into permanent housing.

Transitional housing for special needs populations, including youth and adults with substance abuse problems, persons with mental illness, persons with HIV/AIDS are located in Troy. This housing can be utilized by homeless persons who have the aforementioned disabilities. The YWCA of Troy-Cohoes provides transitional housing for homeless families.

A number of agencies provide permanent supportive housing, including Unity House, Joseph's House and the YWCA of Troy-Cohoes. These programs provide housing for homeless individuals with mental illness, substance abuse, and/or HIV/AIDS. Tenant-based rental assistance subsidies are available through Shelter Plus Care programs administered

by the City of Troy and the Troy Housing Authority. Joseph's House has two permanent supportive housing programs, with a total of 35 beds, which serve chronically homeless persons.

In addition to providing a full continuum of housing services for homeless individuals and families, agencies within the City of Troy also provide them with essential supportive services including, but not limited to: case management, life skills training, alcohol and substance abuse treatment, mental health treatment, HIV/AIDS-related treatment and other health care, educational programming, job training and placement, childcare, transportation, legal services, emergency financial assistance, and linkage to mainstream programs such as Temporary Assistance to Needy Families (TANF), Supplemental Social Security (SSI), Medicaid, Food Stamps, Child Health Plus, Family Health Plus, the Veterans Health Care program, and programs funded under the Workforce Investment Act.

The City of Troy plans to preserve the existing continuum of services for homeless individuals and families and address the unmet needs discussed in the "Homeless Needs" section of this document.

## 2. Chronic Homelessness

The City of Troy has made a concerted effort to eliminate chronic homelessness. The RCHSC has developed a three-pronged strategy for ending chronic homelessness: 1) identification of the needs and characteristics of chronically homeless persons in the City of Troy; 2) coordination of efforts within the community to address the needs of persons who are chronically homeless; and 3) development of housing and service resources to address the unique needs of this population.

One of the primary means of collecting information about the needs and characteristics of the homeless persons is through implementation of the Homeless Management Information System (HMIS). The City of Troy is part of the Capital Region HMIS, which is nearing the end of its initial implementation phase and will soon be adding more homeless service providers to the system. It is anticipated that once the use of the HMIS is expanded to the entire homeless service system, significant information about the origins, needs and service utilization patterns of chronically homeless persons will be readily available. A potential problem regarding the accuracy of HMIS data on the origin of homeless persons, however, should be addressed. Currently the origin of homeless persons is determined by the place they slept the night before, which is not always an accurate description of where that person first became homeless.

The RCHSC has facilitated the coordination of efforts between Rensselaer County Unified Services, Rensselaer County Department of Social Services, and local homeless services providers to address the needs of chronically homeless persons. In addition, Rensselaer County has entered into the initial phase of a Ten Year Plan to End Homelessness, which will bring together government officials, clergy, schools, law enforcement, business leaders, neighborhood associations, and service providers to develop a plan for ending chronic homelessness in Rensselaer County by the year 2012.

A nationally-recognized low-demand housing provider, Joseph's House, which has a total of 35 beds for chronically homeless persons serves Troy. Joseph's House received 2005 Continuum of Care funding for the expansion of this program.

### 3. Homelessness Prevention

As indicated previously, a broad range of homelessness prevention services are available in Troy, including: 1) case management and advocacy to prevent initial or repetitive episodes of homelessness; 2) legal advocacy to assist in eviction prevention and to resolve landlord-tenant disputes; and 3) the provision of short-term financial assistance to pay for rent, mortgage, and utility costs. Extremely low-income and low-income households are referred to homelessness prevention services by Rensselaer County Department of Social Services, feeding programs, and other agencies that serve impoverished individuals and families. Recognizing that the most effective homelessness prevention measure for non-disabled persons is a decent job with a living wage, homeless services agencies will work with the City and other agencies to implement the strategies identified in the "Self Sufficiency Flow Chart" in Appendix K.

### 4. Institutional Structure

The City of Troy has worked with the RCHSC to address the needs of homeless individuals and families in the City of Troy. The RCHSC is comprised of homeless services providers; veterans' organizations; providers representing persons living disabilities such as mental illness; chronic substance abuse, and/or HIV/AIDS; agencies serving victims of domestic violence; emergency shelters; support services providers; faith-based organizations; county and state governmental agencies; the Troy Housing Authority; housing developers; foundations; local businesses; law enforcement; and formerly homeless persons.

The convener of the RCHSC is CARES, Inc., an agency whose mission is fostering collaboration and cooperation among not-for-profit organizations, local communities, state and local government, and the private sector. The Collaborative is Co-Chaired by the Executive Director of Troy Area United Ministries (TAUM) and a Program Director from the YWCA of Troy-Cohoes.

The City of Troy is participating in Rensselaer County's Ten Year Plan to End Homelessness planning process, which will broaden the participation of local residents in the homeless planning process even further. Rensselaer County's Ten Year Plan to End Homeless is scheduled to be completed by the fall of 2006.

### 5. Discharge Coordination Policy

#### Discharge Planning Policy Narrative

Rensselaer County, through its Unified Services Department, Department of Social Services, and the Sheriff's Office/County Correctional Facility, has established effective procedures for discharge planning from publicly funded systems of care, in order to prevent such discharges from immediately resulting in homelessness. The following represent the major categories of institutions with which such protocols are operational.

#### Psychiatric Facilities

The Unified Services Department oversees the County's Single Points Of Access ("SPOAs") that coordinate, facilitate and monitor access to the hundreds of structured opportunities for supervised mental health housing, mental health case management and urgent clinical care.

During recent years, New York State legislation, including MHL 9.60 for “Assisted Outpatient Treatment”, commonly known as “Kendra’s Law”, has resulted in new initiatives committed to the support and management of individuals with significant histories of serious mental illness, violence, and past difficulties accessing or maintaining connections to necessary mental health supports. Chronically homeless persons who are at risk of harm due to noncompliance with recommended treatment are amongst those targeted under this initiative. In addition to court-ordered treatment plans that include mandatory case management or “care coordination”, these plans routinely include specific recommendations for housing and treatment, to which targeted individuals receive priority access.

Rensselaer County service providers maintain close relationships with the psychiatric practitioners at Samaritan Hospital in Troy. This hospital is the main in-County source for psychiatric treatment and services, and Joseph’s House, Unity House, the YWCA, Catholic Charities Housing Office, and other service providers all work closely with the hospital to ensure that patients being released are not discharged to the streets or shelters, but are instead referred into non-McKinney-Vento funded permanent supportive housing programs.

#### Rensselaer County Correctional Facility

All inmates at the Rensselaer County Correctional Facility are screened for homelessness, alcohol/substance abuse, mental illness and other special needs, and are provided information regarding services available both within the facility and upon release, through community agencies. Except for instances of court-ordered jail diversion, participation in discharge planning is voluntary on the part of the inmate.

Assistance with discharge plans for the general inmate population is provided by the facility’s Inmate Services Unit. Inmates are contacted approximately 60 days in advance of their anticipated release date regarding concerns and referral needs that they may have related to discharge, including but not limited to treatment linkages, housing and transportation. Appropriate follow-up, including information, referral and linkage assistance, as well as inmate participation with transition programs, is provided related to those issues identified by the inmate. Inmates in need of temporary benefits upon release are assisted to complete an application for temporary assistance, food stamps and Medicaid. Applications are forwarded directly by the facility to Rensselaer County Department of Social Services, where they are maintained pending the individual’s release and required face-to-face interview. Case Managers from multiple homeless housing and service providers follow up with this referral to ensure access to critical mainstream resources. Joseph’s House, in particular, offers outreach to the correctional facility in order to keep recently released inmates off the streets. Referrals are made into the community’s non-McKinney-Vento funded permanent supportive housing.

#### New York State Correctional Facilities

The Regional Parole Office initiates discharge planning with inmates of State correctional facilities approximately 45-60 days prior to their release date. Housing, specialized treatment needs and employment are the highest priority goals addressed in this process. Available housing options are explored, with emphasis placed upon the identification of relatives or other individuals who can provide suitable housing, or who can make housing arrangements on behalf of the inmate. Full consideration is also provided to any special treatment needs demonstrated by the inmate and the related availability at discharge of treatment and residential placement options.

For inmates with mental health needs, NYS Office of Mental Health discharge facilitators placed within the facilities coordinate with Rensselaer County Unified Services in developing appropriate discharge plans. An increasing number of elderly are included amongst inmates being discharged from State correctional facilities. Discharge planning for these individuals frequently includes arrangements for placement in nursing homes, adult homes, senior housing sites, and/or community housing with home care services. Inmates with significant medical problems are generally placed at a Correctional Facility which has a Regional Medical Unit (RMU) which provides the appropriate medical staff, equipment, and treatment to their needs. The medical staff continually monitor and evaluate the inmate's medical needs and level of care in an effort to coordinate the appropriate level of services upon release. Medical staff, facility parole staff, field parole staff, and parole Regional Program Services staff collaborate to develop an appropriate placement prior to the inmate's release. In many cases this includes a hospital or nursing home admission.

### Hospitals

Hospital staff routinely screen individuals for their anticipated place of residence at discharge. Individuals who require placement directly from the hospital to other inpatient and/or residential settings, including but not limited to nursing homes, rehabilitation facilities, alcohol/substance abuse and mental health treatment programs, are assisted to make such linkages. Individuals who are uncooperative with such efforts and potentially at risk of harm are assessed for competency and considered for court interventions and/or referred to Protective Services for Adults. Members of the RCHSC coordinate with Samaritan and St. Mary's Hospitals to ensure discharges are made into appropriate permanent housing.

### Foster Care

Rensselaer County Unified Services provides discharge planning and after-care services to youth who are aging out of the foster care system. Under federal and State law, youth with a permanency planning goal of independent living are entitled to receive supervision services until age 21, including referral assistance and follow-up to financial, housing, counseling, employment, education and other appropriate services that will enhance self-sufficiency. Ninety days prior to discharge, a plan is developed for each youth, including how the youth will support him/herself, where he/she will reside, and how he/she will obtain medical care. Youth are fully engaged in planning prior to actual discharge, in order to ensure their maximum benefit from offered services.

New State regulations have been proposed that, if implemented, will provide for enhanced service provision to aging-out youth, including payment of housing costs.

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

The Homeless Management Information System (HMIS) will be a valuable tool to enable the City and homelessness services agencies to more accurately identify needs and effectively direct ESG funds to address the most acute of those needs. As planned, the HMIS will be expanded to the entire homeless service system and should provide significant information about the origins, needs and service utilization patterns of chronically homeless persons.

The HMIS will also make it possible for homelessness services agencies to match clients' needs with programs to address those needs. In some cases, needs may be addressed by provision of non-housing assistance to prevent homelessness or short-term housing during which time clients can be assisted to "get back on their feet", that is become self-sufficient. In some cases needs may be addressed by provision of longer-term housing for those clients who are not capable of self-sufficiency by reason of disability, induced either by natural factors or by substance abuse. In all cases, assistance will be provided to optimize the ability of clients to avoid homelessness, or to return to self-sufficiency.

## COMMUNITY DEVELOPMENT

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

#### Priority Non-Housing Needs

01- Acquisition of Real Property – Acquire vacant properties and buildings on River Street between Congress Street and Ingalls Avenue to form a "land bank" that can be made available to private-sector developers for projects to employ low- and moderate-income persons.

03C Homeless Facilities – Use HMIS to monitor delivery of homelessness services and identify the origins of needs and clients. Need to de-centralize facilities throughout Rensselaer County to better serve needs.

03G Parking Facilities – Develop a parking master plan for the Downtown neighborhood with the objective of providing expanded facilities for business and residential use.

03J Water / Sewer Improvements – Acquire leak-detection equipment that will enable the Department of Public Utilities to identify the precursors of water main breaks so that repairs can be made before an emergency occurs due to a sudden break. Begin these investigations on street segments targeted for street and sidewalk improvements so underground work can precede surface improvements.

03K&L Street Improvements and Sidewalks – Develop a three-year plan to be implemented and updated in yearly increments. Areas targeted for these improvements will coincide with areas targeted for code and civil enforcement, and Weed and Seed policing.

04A Clean-up of Contaminated Sites – Continue the clean-up program in the South Troy industrial area – Adams Street to Burden Street, Hudson River to First Street – and use funds from the Brownfields Economic Development Initiative (BEDI) to support clean-up and industrial development employing low- and moderate-income persons.

05E Transportation Services – Work with the Capital District Transportation Authority to ensure that neighborhoods with concentrations of low- and moderate-income persons are served with public transit. Explore the need of a shuttle in the Downtown to move employees and patrons from housing or parking to places of employment or business.

05H Employment Training – Need to increase employment training by the Troy Housing Authority and homeless service agencies, in conjunction with Hudson Valley Community College, local unions, and the Capital Region Workforce Investment Board.

05K Tenant / Landlord Counseling – Continue to support these training programs offered by agencies such as Troy Rehabilitation and Improvement Program and the Troy Housing Authority.

05L Child Care Services – Recognize the integral tie between quality child care and the ability of low- and moderate-income persons to hold jobs. Encourage the provision of these services by not-for-profit entities.

05R Homeownership Assistance – Continue the use of funds from the HOME Investment Partnerships program to enable homeownership by persons of low- to moderate-income.

12 Construction of Housing – Encourage the construction of a range of housing from market rate to units affordable to persons of low -to moderate-income throughout Troy.

14A Rehabilitation; Single-Unit Residential – Support the context-sensitive rehabilitation of houses throughout Troy and encourage the conversion of two-family houses to single, owner-occupied houses.

14G Acquisition for Rehabilitation – Acquire vacant houses and stabilize those that are historic in character to prevent irreparable deterioration. Closely monitor the RFP process to ensure that purchasers of these properties will effect proper rehabilitation and code-compliant end use.

15 Code Enforcement – Use targeted code enforcement, similar to the NICE (Neighborhood Improvement through Code Enforcement) program to address non-compliant properties and bring them into compliance. Target areas in South Troy and North Central that expand outward from previous, similar programs.

16A Residential Historic Preservation – Recognize that Troy’s historic stock is a principle, positive aspect of Troy and develop requirements that address the need for preservation while also recognizing individual property rights.

20 Planning – Recognize the vital role of planning for the future of Troy as well as implementing the plan, and support the Department of Planning and Community Development.

21A General Program Administration – Recognize the importance and complexity of this function and support the Department of Planning and Community Development in its role as program administrator.

#### Bases for Priority Assignment, and Goals Addressed

01 – Acquisition of Real Property – Identified at Economic Opportunities focus group and in public meetings as a priority to enable private-sector business development that could employ low- and moderate-income persons in the North Central neighborhood. Goals addressed: job creation, provision of jobs to low-income persons, revitalization of deteriorating neighborhoods.

03C Homeless Facilities – Developed in conjunction with the Rensselaer County Homeless Services Collaborative and the City Department of Planning and Community Development to improve the delivery of services to the homeless and distribute those services equitably throughout Rensselaer County. Goals addressed: assisting homeless persons obtain

affordable housing, reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons.

03G Parking Facilities and 05E Transportation Services – Identified at Economic Opportunities focus group and public meetings as needed to reinforce the Downtown neighborhood as a 24-hour city occupied by residents and businesses. Goals addressed: job retention; establishment, stabilization and expansion of small businesses; the provision of public services concerned with employment; improving the liveability of neighborhoods; increasing access to quality public and private facilities and services; conservation of energy resources.

03J Water / Sewer Improvements and 03K&L Street Improvements and Sidewalks – Identified at Mayor’s public meetings, at the Neighborhood Liveability focus group, and at public meetings as necessary to improving the quality of neighborhood life. Goals addressed: improving the liveability of neighborhoods, revitalization of deteriorated neighborhoods.

04A Clean-up of Contaminated Sites – Identified as priority in South Troy Working Waterfront Revitalization Plan and supported by BEDI funds. Goals addressed: job creation, the provision of jobs to low-income persons living in the South Troy neighborhood, revitalization of deteriorated neighborhoods.

05H Employment Training – Identified as a priority at Housing focus group and Homelessness and Poverty Services focus group, and by the City Department of Planning and Development to enable low-income persons in subsidized housing earn higher income and move into a self-sufficient life style. Goals addressed: the provision of public services concerned with employment; empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

05K Tenant / Landlord Counseling – Tenant and landlord counseling and training has been a long-standing resource that has been effective in improving the quality of Troy’s rental housing and was supported by the Housing focus group and at public meetings. Goals addressed: assisting persons at risk of becoming homeless, retention of affordable housing stock, increase the availability of affordable permanent housing in standard condition to low- and moderate-income families.

05L Child Care Services – Identified as a priority at Housing focus group, Homelessness and Poverty Services focus group, and at public meetings. Goals addressed: job retention, the provision of public services concerned with employment, empowerment and self-sufficiency for low-income persons, assisting persons at risk of becoming homeless.

05R Homeownership Assistance – This is a long-standing resource that has been effective in allowing low- and moderate-income families to become homeowners and was supported at the Housing focus group and at public meetings. Goals addressed: availability of mortgage financing for low-income persons, empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing, reducing the isolation of income groups, increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families.

12 Construction of Housing – This has been a long-standing priority of the City and was supported by the Housing focus group and at public meetings. Goals addressed: empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing, reducing the isolation of income groups within

areas through spacial deconcentration of housing opportunities for lower income persons, revitalization of deteriorating neighborhoods, increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families.

14A Rehabilitation: Single-Unit Residential – A long-held goal of the City, this priority was supported by the Housing focus group and at public meetings. Goals addressed: improving the liveability of neighborhoods; revitalization of deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; conservation of energy resources.

14G Acquisition for Rehabilitation – Identified as a priority at Housing focus group and in public meetings. Goals addressed: improving the liveability of neighborhoods; revitalization of deteriorated neighborhoods; preserving properties of special historic, architectural or aesthetic value.

15 Code Enforcement – An effective program in the past, targeted code enforcement was supported by the Neighborhood Liveability focus group and at public meetings. Goals addressed: improving the liveability of neighborhoods; revitalization of deteriorating neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value.

16A Residential Historic Preservation – Strong sentiment at public meetings stressed the importance of this priority. Goals addressed: revitalization of deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value.

20 Planning and 21A General Program Administration – The importance of the role of planning and the Department of Planning and Community Development was a common thread in all public meetings and focus groups. Goals addressed: as the over-arching entity charged with administering this Five-Year Strategic Plan, these priorities will address all the goals concerned with Expanded Economic Opportunities, A Suitable Living Environment, and Decent Housing.

### Improve Neighborhood Liveability

Recognizing that neighborhoods provide the potential for developing a sense of community and pride in residents, the City will implement a plan to improve the physical conditions of housing and infrastructure in targeted neighborhoods. Measures will include code enforcement similar to that which was so successful in the “Neighborhood Improvement through Code Enforcement” (NICE) program recently completed in Beman Park. Paint Program funds will be made available to qualifying owners where needed. The City will explore the feasibility of the low-interest loans that Troy Savings Bank made available in the past to homeowners for sidewalk repair with that bank’s successor, First Niagara. The other measure to improve neighborhood liveability will include improvement of public infrastructure – water mains, sanitary and storm sewers, street pavements, curbs, sidewalks, lighting, street trees, etc. – according to a three-year plan that will be updated annually.

Some characteristics of the ten targeted Neighborhood Improvement Areas in southern and northern Troy are illustrated on the following pages. These data are from the Rensselaer County Real Property Tax Database. Maps of those target areas are found in Appendix M. Demographics of each target area from the 2000 Census are included in Appendix P.

Census data is organized into three geographic levels: tracts, block groups, and blocks. Tracts are fairly large portions of the City shown in Appendix A. Block groups are groupings of individual blocks within a given tract. Blocks are the smallest subdivision, usually including the area within four intersecting streets. Two data sets are included in Appendix P. The first is "Block Level Data", that is, the combination of information for all blocks within the target area, and accurately represents the demographic data presented for each target area. The second data set is "Block Group Level Data", that is, the combination of information for the block groups that come as close as possible to the boundaries of each target area. These data are not available from the Census Bureau at the block level. This data set represents the approximate demographic characteristics of each target area.

Target areas for improvement of neighborhood liveability in southern Troy are:

Year One

Bounded by: Congress Street, Canal Street, the Hudson River, and  
Havermans Avenue (excluding the Washington Park area.)

Demographics: See Appendix P

No. of Properties	691
No. of Buildings	543
No. of Residential Buildings	465 includes commercial category apartment buildings (36)
No. of Residential Buildings 1&2 Family	311 255 2-fam and 56 1-fam
No. of Residential Buildings Multi-Family	154
No. of Vacant Lots	147
No. of Vacant Lots >10,000 sq. ft.	3

Year Two

Bounded by: Canal Street, Jackson Street, the Railroad and  
Fifth Avenue.

Demographics: See Appendix P

No. of Properties	418
No. of Buildings	369
No. of Residential Buildings	321 includes commercial category apartment buildings (13)
No. of Residential Buildings 1&2 Family	263 195 2-fam and 68 1-fam
No. of Residential Buildings Multi-Family	58
No. of Vacant Lots	43
No. of Vacant Lots >10,000 sq. ft.	4

Year Three

Bounded by: Jackson Street, Main Street, the Railroad and the rear of properties on Fourth Street.

Demographics: See Appendix P

No. of Properties	475
No. of Buildings	399
No. of Residential Buildings	355 includes commercial category apartment buildings (17)
No. of Residential Buildings 1&2 Family	317 247 2-fam and 70 1-fam
No. of Residential Buildings Multi-Family	38
No. of Vacant Lots	76
No. of Vacant Lots >10,000 sq. ft.	8

Year Four

Within the area bounded by: Thompson Street, St. Michaels Avenue, the Railroad, and Delaware Avenue.

Demographics: See Appendix P

No. of Properties	246
No. of Buildings	161
No. of Residential Buildings	138 includes commercial category apartment buildings (4)
No. of Residential Buildings 1&2 Family	131 59 2-fam and 72 1-fam
No. of Residential Buildings Multi-Family	7
No. of Vacant Lots	85
No. of Vacant Lots >10,000 sq. ft.	17

Year Five

Bounded by: College and Tibbits Avenues, Congress / Birch / Hale Streets, and Brunswick Avenue.

Demographics: See Appendix P

No. of Properties	387
No. of Buildings	319
No. of Residential Buildings	287 includes commercial category apartment buildings (17)
No. of Residential Buildings 1&2 Family	219 132 2-fam and 87 1-fam
No. of Residential Buildings Multi-Family	68
No. of Vacant Lots	68
No. of Vacant Lots >10,000 sq. ft.	7

Target areas for improvement of neighborhood liveability in northern Troy are:

Year One

Bounded by: 101<sup>st</sup> Street, 103<sup>rd</sup> / 104<sup>th</sup> Streets, the Hudson River, and the Bicycle Trail.

Demographics: See Appendix P

No. of Properties	544
No. of Buildings	492
No. of Residential Buildings	468 includes commercial category apartment buildings (46)
No. of Residential Buildings 1&2 Family	370 236 2-fam and 134 1-fam
No. of Residential Buildings Multi-Family	98
No. of Vacant Lots	52
No. of Vacant Lots >10,000 sq. ft.	14

Year Two

Bounded by: Middleburgh Street, 101<sup>st</sup> Street, the Hudson River, and the Bicycle Trail.

Demographics: See Appendix P

No. of Properties	596
No. of Buildings	501
No. of Residential Buildings	391 includes commercial category apartment buildings (66)
No. of Residential Buildings 1&2 Family	322 223 2-fam and 99 1-fam
No. of Residential Buildings Multi-Family	135
No. of Vacant Lots	95
No. of Vacant Lots >10,000 sq. ft.	13

Year Three

Bounded by: Hoosick Street, Middleburgh Street, the Hudson River, and Oakwood Avenue.

Demographics: See Appendix P

No. of Properties	604
No. of Buildings	394
No. of Residential Buildings	328 includes commercial category apartment buildings (28)
No. of Residential Buildings 1&2 Family	231 174 2-fam and 57 1-fam
No. of Residential Buildings Multi-Family	97
No. of Vacant Lots	210
No. of Vacant Lots >10,000 sq. ft.	18

Year Four

Corridors: Second and Fifth Avenues from 104<sup>th</sup> Street to 116<sup>th</sup> Street, 112<sup>th</sup> Street from the Hudson River to Fifth Avenue.

Demographics: See Appendix P

No. of Properties	431
No. of Buildings	403
No. of Residential Buildings	301 includes commercial category apartment buildings (24)
No. of Residential Buildings 1&2 Family	246 236 2-fam and 93 1-fam
No. of Residential Buildings Multi-Family	54
No. of Vacant Lots	28
No. of Vacant Lots >10,000 sq. ft.	6

Year Five

Corridors: Second and Fifth Avenues from 116<sup>th</sup> Street to 125<sup>th</sup> Street, 125<sup>th</sup> Street / Northern Avenue from, Second Avenue to Sixth Avenue.

Demographics: See Appendix P

No. of Properties	429
No. of Buildings	408
No. of Residential Buildings	330 includes commercial category apartment buildings (19)
No. of Residential Buildings 1&2 Family	287 163 2-fam and 124 1-fam
No. of Residential Buildings Multi-Family	43
No. of Vacant Lots	21
No. of Vacant Lots >10,000 sq. ft.	2

Location and timing of neighborhood liveability improvement measures are coordinated to complement Job Opportunity Areas.

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

### A Vision for Community Development Actions

The U.S. Department of HUD Consolidated Plan is designed to be a collaborative process by which the City of Troy establishes a unified vision for community development actions. It offers the opportunity to shape various programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

The five year Strategic Plan is a specific course of action for revitalization. The Strategy analyzes the full local context and the linkages to the larger region. It builds on local assets and coordinates a response to the needs of this community. It integrates economic, physical, environmental, community, and human development in a comprehensive and coordinated fashion so that Troy's families and neighborhoods can work together and thrive. The strategic plan also sets forth program goals, specific objectives, annual goals, and benchmarks for measuring progress. In so doing, it can help the City and citizens keep track of results and learn what works.

### Analysis of Issues and Opportunities

The following brief summary presents the key issues and opportunities addressed in the City of Troy 2005 Consolidated Plan. These issues describe our current demographics - but they need not be our destiny. The problems facing the City of Troy are not uncommon among older industrialized North-eastern cities: shrinking population, declining incomes, impact of suburbanization, low income worker skill gap, etc... Our assets, however, are uncommon: arts and cultural attractions, more than seven miles of waterfront, an intact Victorian downtown and affordable real estate. The City considered both issues and opportunities in identifying the proposed goals, objectives and strategies. The full Consolidated Plan examines each of these elements in significant detail.

### Demographics

- City population is declining and getting poorer. Nearly 58.3% are low or moderate income. 19% anticipated to be living in poverty. Increasing concentration of residents at lowest end on income scale.
- Minority concentration is increasing, creating greater diversity and some clashing of cultures.
- Educational attainment lags significantly behind the region.
- Household size is declining - the increase in single parent households has implications for homeownership, school involvement, etc.
- Population in the downtown is getting younger and entering peak earning years.
- Opportunities exist to retain a larger percentage of RPI and Sage graduates as new residents.

### Land Use and Tax Base

- Over 54% of Troy's land is not taxable.
- Residential uses (34% of land) currently provide a disproportionate 75% of the tax levy.
- One the other hand, downtown uses 2% of the land and contributes about 11% of the tax levy.

- The CDBG eligible neighborhoods experience fastest decline, high level of blight, incompatible land uses, poor access to amenities, highest densities, greatest concentrations of Section 8 tenant-based units, and lowest homeownership rates.
- Our zoning ordinance is out-dated, enforces high density and allows some incompatible uses.
- Vacant structures and lots fuel neighborhood decline.

#### Economy

- Labor force supply and demand is out of balance due to economic restructuring and many City residents lack the cognitive, numerical and communication skills most in demand today.
- Today's tight labor market is a window of opportunity to get less educated workers into the labor market where they can at least gain some work experience.
- Poverty and underemployment stress families, but they also limit the size of the local market, drain municipal resources, increase private sector costs and erode investor confidence.
- Region outperforms Troy in nearly every indicator.
- There is growth of 4 service sector industries (health, business, social, educational) which require a trained workforce - but can offer living wage jobs. Growing retail industry requires (mostly) lower skill but also offers lower pay.
- Troy lost nearly 20% of its retail establishments, but those that remain report business has improved.
- Residents say our fragmented workforce development system is difficult to access.

#### Housing and Homeownership

- Troy has substantially more subsidized housing than comparable cities - and, correspondingly, a lower rate of cost burden (still very high at about 44% for low and moderate income households).
- Rental housing market is very soft. Rapid turnover of tenants who use subsidized housing; providers say subsidized tenants are increasingly younger and poorer neighborhoods.
- North Central neighborhood sustained 30% of the city's net loss in both housing units and population in the 1990's, while South Troy sustained nearly 25% of loss.
- Schools feel great pressure of declining property values and increasing poverty. Residents express support for school enrichment programs.
- South Troy planning and other neighborhood workshops indicate ongoing pride in the neighborhoods.

- Public Safety - fear of being a crime victim expressed by residents. Strong support for community-oriented policing and neighborhood substations.
- Perception of Troy's neighborhoods (other than downtown) in the media is negative.
- The waterfront is untapped recreational resource.

### Raising Incomes

The need to create new private sector jobs which directly raise incomes for residents and make the City's workforce the best in the region by 2020 is the central focus of this Consolidated Plan. The need to raise incomes is perhaps the critical variable in the city's redevelopment strategy and will be supported through investment of Consolidated Plan resources in traditional economic development.

The City will continue to provide effective economic and business development services focused on the retention and recruitment of businesses which increase the demand for labor and create living wage jobs. In addition it will support programs for small business and entrepreneurship development through training and access to capital. The City's business recruitment focus will be on attracting companies that offer competitive wages, and become adept at addressing the impact of globalization, technological changes, increased competition for investment (particularly among high technology companies), and enhanced concerns about quality of life and environmental issues which increasingly confront investors, site selectors and entrepreneurs. Troy will be aggressive in its efforts to develop an ongoing business recruitment strategy which target industry sectors that are growing which offer entry level jobs with potential for moving up into supervisory and management positions (these entry level jobs are most accessible to workers with limited education).

In approaching business retention, the City of Troy will place increased emphasis on the delivery of strategic technical assistance and business modernization services which raise firm productivity and help companies focus on higher value products, services and markets including identification of strategic opportunities that align with RPI's growing investments in Information Technology and Biomedical sectors.

The City will work with CDTA to develop a transportation and reverse commuting plan to maximize access to jobs for Troy residents and develop a plan to invest resources most strategically to meet these needs.

At the same time, the City will partner with the Capital Region Workforce Investment Board to ensure that our residents have access to an environment in which all workers and job seekers have the opportunity to fully participate in the local economy as life-long learners working in creative and adaptive organizations with full employment and the skills needed to command good paying jobs. Services should be readily available to allow job seekers to make informed decisions about career opportunities and options for accessing local services designed to help them achieve their employment objectives.

The City will partner with others to encourage consumer-oriented and demand-driven workforce development system. It's economic development staff will engage in joint and complementary planning with the Capital Region Workforce Investment Board and facilitate the work of partners including schools, parents, public agencies, private sector employers, trade associations, the education community, organized labor, and local organizations,

encouraging ongoing assessment of workforce readiness and employer needs.

The City will continue to support programs which train and otherwise prepare low and moderate income residents to meet employer demand: assessment, training, and placement services; encourage better marketing of services and increase consumer awareness of programs; and assess the adequacy of existing training programs and facilities to meet needs of employers. The City will explore opportunities to provide specialized training for women workers interested in well-paying jobs in growth occupations which are concentrated in traditionally male-dominated industries such as auto mechanics, equipment repairers, technicians, supervisors of production processes, correction officers, insurance adjusters and investigators, etc. and evaluate feasibility of developing an environmental sciences center to train residents in asbestos and lead paint mitigation mandated by HUD or the EPA as well as rehabilitation technology for historic structures.

The City will review and update its Section Three Compliance Plan and provide targeted training to enable residents to work on or for publicly supported projects and encourage partnerships with educational institutions which facilitate life-long learning and enable adult residents to become better equipped to progress in their careers. As a community-university partnership, the City together with Sage College, RPI and Hudson Valley Community College will encourage development of a Community Outreach Partnership Center at RPI/Sage focused on workforce development, training women in non-traditional occupations, school-to-work transition, and labor market research focusing on poverty alleviation.

Strategies intended to raise incomes include the following.

- The City and agencies providing services to low and moderate income persons will implement the strategies identified in the "Self Sufficiency Flow Chart" contained in Appendix K.
- Continue to provide professional staff who provide effective economic development services focused on the retention and recruitment of businesses which increase the demand for labor and create well paying jobs.
- Support small business and entrepreneurship development through training and access to capital by maintaining positive working relationships with the Chamber of Commerce lending programs and the Rensselaer County Entrepreneurship Assistance Program (REAP).
- Continue business retention and place increased emphasis on the delivery of effective technical assistance and business modernization services which raise firm productivity and help companies focus on higher value products, services and markets. Determine the most effective approach to provide access to professional consulting and technical assistance services available to local companies interested in focusing on higher value products, markets and services by inventorying sources of technical assistance and by researching funding sources to capitalize a training and technical assistance fund and skill bank.
- Pursue a business recruitment strategy including identification of business opportunities that align with RPI's growing interests in Information Technology and Biomedical sectors.

- Recruit firms in expanding target industry sectors which offer entry level jobs with potential for moving up into supervisory and management positions (these entry level jobs are most accessible to workers with limited education) including high end services; information technology and knowledge based industries; distribution and transportation; and indigenous manufacturing.
- Support efforts to provide “spec” buildings for use by recruited or expanding businesses.
- Develop a comprehensive strategy to market the City’s assets: arts and culture, architecture, colleges, waterfront, and housing affordability. Likely partners could include the Homeownership Center, Rensselaer County, the Chamber of Commerce, The Arts Center, The Troy Savings Bank Music Hall and the Colleges to define shared themes and other opportunities to link otherwise independent marketing and promotion efforts. Ongoing support for City’s web site as an Internet marketing tool is also appropriate.
- Build the City’s capacity to engage in brownfield remediation and site preparation for new and expanding businesses by promoting grant and loan funds available through the City’s Brownfields Economic Development Initiative (BEDI) grant.
- Revise the zoning ordinance and streamline the permitting procedures to stimulate appropriate commercial and industrial development.
- Employment training and placement opportunities outside Troy, but accessible via public transit, will be identified and promoted for unemployed and under-employed persons. An example of such opportunity is the Watervliet Arsenal, a nearby location of public and private-sector opportunities for employment and training, that has the goal of creating 2,010 jobs by 2010.
- The City will target three specific areas – in South Troy, in North Central and in Southern Lansingburgh – as Job Opportunity Areas for growth of business and industrial concerns that can employ Troy residents.

#### Job Opportunity Areas

The City will provide improvements of public infrastructure, and targeted business development loans tied to growth in employment to promote these Centers. An entity such as the City of Troy Industrial Development Agency or the Troy Local Development Corporation will be charged with responsibility to implement Job Opportunity Areas, with responsibilities including site control, promotion, data gathering and analysis, financial facilitation, and developing annual performance report for submission to the City Planning and Community Development Department.

Ross Technology Park is located in southern Lansingburgh and is the former Gardenway Manufacturing property which provided manufacturing jobs for neighborhood residents for many years before its move out of New York. Specific public infrastructure improvements on 102<sup>nd</sup> and 103<sup>rd</sup> Streets - new or improved sidewalks, crosswalks and handicap ramps at intersections, bus shelters at the intersections with Second and Fifth Avenues, and lighting and landscape buffering at site entries – will be undertaken to facilitate worker access to the Park from principal north-south bus routes and enhance neighborhood compatibility. Ross Technology Park is centrally located between four Troy Housing Authority sites – Corliss

Park, E. A. Kane Apartments, M.L. King Apartments, and A. E. Fallon Apartments – and is accessible to pedestrians on 103<sup>rd</sup> and 102<sup>nd</sup> Streets from bus routes on Fifth and Second Avenues.

The North-Central Business Park will occupy approximately 21.9 acres generally located between Hoosick and Middleburgh Streets from Seventh Avenue to the Fifth / Sixth Avenue alley. This area contains vacant land, existing businesses and some residences. The City will promote this area to a private sector developer and offer the financial incentives identified above, along with completing public infrastructure improvements – streetscape improvements on Sixth Avenue from Jay to Middleburgh Streets, and intersection / signalization improvements at the intersections of Sixth Avenue with both Middleburgh and North Streets. Given a mixture of business and industry in buildings ranging from one-story to four stories, potential total employment opportunities could range from 985 to 1640. This business park is centrally located between three Troy Housing Authority sites – M. L. King, A. E. Fallon, and Grand Street Apartments – and is located on principal north-south bus routes. Access to Hoosick Street (NYS Route 7) is direct from this area, with easy connections to the Interstate Highway system for accessibility to the region and beyond. These factors will make this area extremely attractive to the private-sector.

In South Troy from Division Street to the Menands Bridge, between the Hudson River and First Street, significant opportunities for business and industry are present as either in-fill in neighborhood commercial areas, or on “brownfields” where heavy industry once drove Troy’s economy. Significant grant funds (\$2.5 million) and loan funds (\$3.5 million) are available through the Brownfields Economic Development Initiative (BEDI) to aid business growth, i.e., job growth in South Troy. The City will solicit proposals from private-sector developers in a three-stage process. Stage One will request submission of concepts to expand or create businesses that provide job opportunities. Submissions will be reviewed and a selected short list of applicants will be invited to make a Stage Two submission consisting of a preliminary application, project plans, job creation projections, and finances to be committed. Submissions will be reviewed and a selected short-list will be invited to make a Stage Three submission consisting of a final application for grant and / or loan funds for implementation of its business plan.

#### New Choices

This plan focuses on the basic development challenge facing the City of Troy to find creative ways to combine increased competitiveness with better jobs and quality of life. Its purpose is to stimulate community and economic development as a means to an end - rather than an end in itself. The end we seek is full employment of an appropriately skilled workforce who are earning adequate wages. Ultimately, with dollars in their pockets, our citizens will choose to invest in their housing and neighborhoods. In this interim period, the City will concentrate its efforts on improving the infrastructure which supports community life and economic development through investment in housing and neighborhood improvements.

The City will also prepare a new housing policy which channels our efforts at strengthening neighborhoods, maximizing the rate of homeownership, and reducing absentee ownership of rental property. We will provide more support for neighborhood organizations and neighborhood planning - building a new planning approach based on collaboration where City staff are partners and facilitators of neighborhood change.

The City will also strengthen partnerships and encourage the work of the schools, colleges, community organizations, and economic and workforce development colleagues who educate and train our residents. Nationwide, many scholars argue that we have reached the stage where global advantage is based primarily on the education and skills of the labor force. Other factors (which established Troy as an economic powerhouse in an earlier time) such as natural resources and proximity to markets and suppliers, are clearly important, but the next leaps forward in productivity and innovation will require more flexible, articulate, thinking workers. The City will continue to deliver successful “business development” activities, providing technical assistance, business support and financing to retain and recruit companies, but will augment business development efforts with job preparation using the Workforce Investment Board, Hudson Valley Community College, Educational Opportunity Council resources.

#### Community Development Initiatives

They focus on a vision of the City of Troy in 2020 which is educationally and economically healthy community with a broad range of assets - working families, workforce skills, a modern infrastructure, new job opportunities, owner-occupancy, affordable homes and quality amenities which add up to a liveable urban City. They protect Troy’s rich cultural heritage and proud history, while recognizing its challenging future. They envision a future where the City’s neighborhoods are well-maintained, safe, and friendly; and where residents enjoy access to good paying jobs, life-long training and education, effective schools and vibrant neighborhood commercial districts. They focus on a time when residents work closely with the City, businesses and not-for-profit organizations to plan for and accomplish their shared vision of a progressive future.

Driven by the statutory requirements of HUD, this Strategic Plan identifies integrated community development initiatives. These initiatives endeavor to enhance the tax base and local economy; improve jobs, education and job training; and stimulate neighborhood reinvestment - all efforts which improve the local conditions for community and economic development. These initiatives will require the City’s ongoing commitment to seek out partnerships with the private and nonprofit sectors, rethink service delivery, build local capacity, leverage other development efforts and link social and economic strategies more effectively.

#### Priority Goals

This Strategic Plan is based on priorities established by statute, stressed by the public and supported by the City. It sets forth a framework to drive investment and presents a coordinated community development framework for the improvement of the City of Troy for the benefit of its citizens. This plan promotes:

- Neighborhood Liveability
- Economic Opportunity
- Decent Housing

NON-HOMELESS SPECIAL NEEDS

**Housing Opportunities for People with AIDS (HOPWA)**

Non-Homeless Special Needs

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

Unity House of Troy, Inc. delivers services under this program in Troy. Funding is provided through the City of Albany.