

CITY OF TROY

MAYOR CARMELLA R. MANTELLO

2025-2029 CONSOLIDATED PLAN & 2025 ANNUAL ACTION PLAN



U.S. Department of Housing
& Urban Development
Entitlement Program



City of Troy
Department of Housing
& Community Development



HOUSING & COMMUNITY DEVELOPMENT

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WHAT IS THE CONSOLIDATED PLAN?

The U.S. Department of Housing and Urban Development (HUD) allocates funds to cities and counties through the Community Development Block Grant (CDBG) program, The HOME Investment Partnership (HOME) and the Emergency Solution Grant (ESG) Programs.

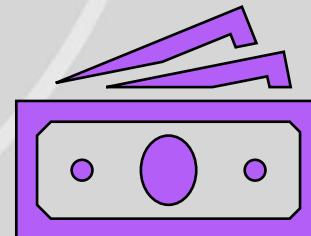
**These funds are used to help
low- and moderate-income
communities.**



WHAT IS THE CONSOLIDATED PLAN?

WHO RECEIVES CDBG FUNDS?

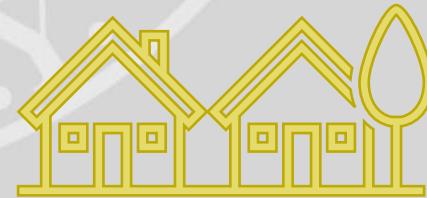
- **Entitlement Communities** – Cities with populations exceeding 50,000 and counties with populations over 200,000 – automatically qualify for CDBG funding.
 - ✓ *The City of Troy is an Entitlement Community*
- **States** – who distribute CDBG funds to Non-Entitlement communities.



WHAT IS THE CONSOLIDATED PLAN?

To get funding, the City must submit a
“5 Year Consolidated Plan”

The Consolidated Plan serves as a planning document for the City of Troy, an application for federal funds under HUD's CDBG, HOME and ESG formula grant programs, and a five-year strategy for addressing community needs.



WHAT IS THE CONSOLIDATED PLAN?

- ❑ The Consolidated Plan creates a vision to carry out activities consistent in meeting HUD national objectives:
 - ✓ Provide decent housing;
 - ✓ Provide a suitable living environment
 - ✓ Expand economic opportunities
- ❑ Covers a period of 5 Funding Years.
 - ✓ Funding years run from July 1st – June 30th



WHAT IS THE ANNUAL ACTION PLAN?

“One Year Annual Action Plan”

- Shorter version of the Consolidated Plan
- Supports the goals, objectives and strategy of the 5-year plan.
- Yearly application to HUD to request funds
- Covers a period of 1 Funding Year.
 - ✓ Funding years run from July 1st – June 30th

CITIZEN PARTICIPATION

- Residents know and give feedback on how the funds should be used
- Important in developing the 5-Year Plan and Annual Actions Plans
- Required by the U.S. Department of HUD



HUD FUNDING SOURCES

As an Entitlement Community, the City of Troy receives federal HUD funds, which are distributed to various projects that improve housing and living conditions for eligible residents.

Our Department facilitates the following HUD programs:

- **HOME** (Home Investment Partnerships Program)
- **ESG** (Emergency Solutions Grant)
- **CDBG** (Community Development Block Grant)

WHAT IS HOME?

The HOME Investment Partnership Program

Grants provided to implement housing strategies that promote homeownership and affordable housing opportunities for eligible individuals.

□ First-Time Homeownership

- ✓ Homebuyer's Incentive Program (HIP) - Down Payment Assistance to income eligible First-Time Homebuyers

□ New Construction of Affordable Housing

- ✓ CHDO (Community Housing Development Organization) Projects
- ✓ Construction of new Affordable Housing

□ Housing Rehabilitation

- ✓ CHDO (Community Housing Development Organization) Projects
- ✓ Rehabilitation of Vacant Buildings to create new Affordable Housing

WHAT IS ESG?

Emergency Solutions Grant

The Emergency Solutions Grant (ESG) program provides funding to assist homeless persons with basic shelter and supportive service needs.

□ Emergency Shelter

- ✓ Operation Costs of Emergency Shelters, etc...

□ Rapid Rehousing

- ✓ Rental / Utility Assistance, Moving Costs, etc...

□ Homelessness Prevention

- ✓ Rental / Utility Assistance, Moving Costs, etc...

□ Homeless Management Information System

WHAT IS CDBG?

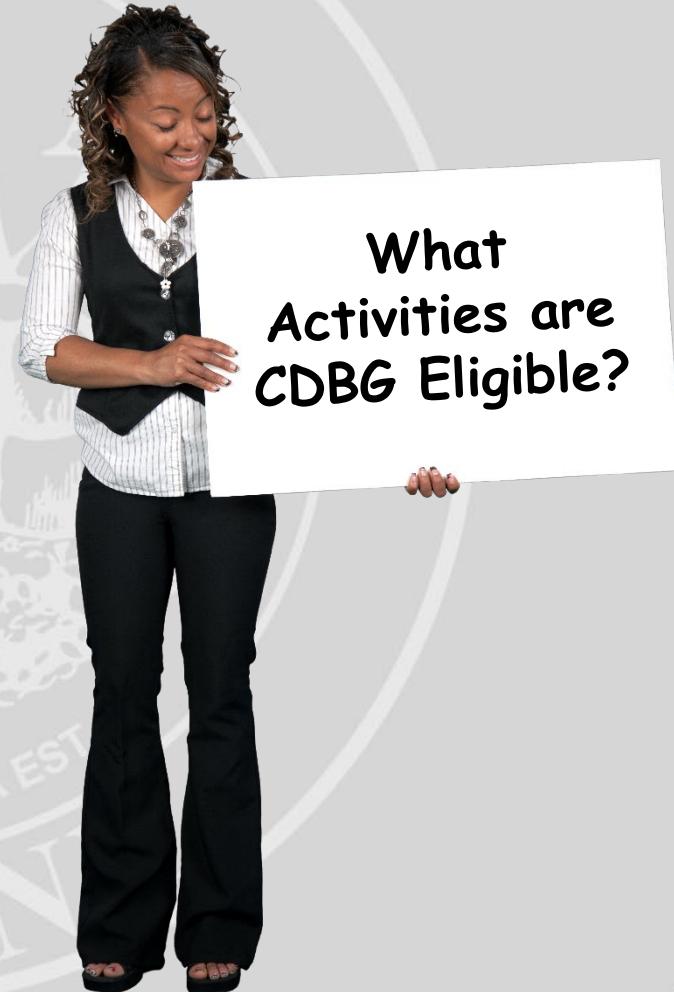
Community Development Block Grant

The CDBG program provides annual grants to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities.

- Benefits Low / Mod Income Persons / Areas**
 - ✓ Target Infrastructure Improvement
 - ✓ Income Eligible Housing Rehabilitation
- Address Slums and Blight**
 - ✓ Demolition / Stabilization of city owned buildings
- Meet an Urgent Community Need**

CDBG ELIGIBLE ACTIVITIES

- ✓ Infrastructure
- ✓ Public Facilities
- ✓ Parks and Recreation
- ✓ Public Service programs
- ✓ Demolition/Stabilization
- ✓ Acquisition of Property
- ✓ Street Paving
- ✓ Code Enforcement
- ✓ Housing Rehabilitation
- ✓ Economic Development
- ✓ Administration Expenses



CDBG ELIGIBILITY

- HUD sets income limits to determine eligibility for assisted programs.
- These limits are based on Median Family Income estimates and Fair Market Rent definitions for metropolitan areas and non-metropolitan counties.
- HUD Income Limits are used to determine eligibility for various assistance programs, targeting low- and moderate-income households.
- These limits help define our CDBG Eligible Areas and determine eligibility for our HOME Affordable Housing programs.

CDBG ELIGIBILITY

Income Limit Types:

- ✓ **Extremely Low-Income:** households whose income is at or below 30% of the area median income (AMI).
- ✓ **Low-Income:** Households with incomes between 31% and 50% of AMI.
- ✓ **Very Low-Income:** Households with incomes between 51% and 80% of AMI.
- ✓ **High-Income:** Households with incomes above 80% of the AMI, though typically not eligible for HUD housing assistance programs.

Funding Year 2024 Income Limits

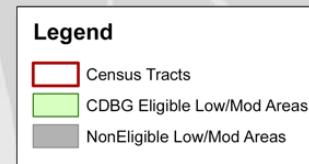
(Albany-Schenectady-Troy, NY MSA (Metropolitan Statistical Area))

	Persons in Family							
	1	2	3	4	5	6	7	8
Very Low (50%) Income Limits	\$41,250.00	\$47,150.00	\$53,050.00	\$58,900.00	\$63,650.00	\$68,350.00	\$73,050.00	\$77,750.00
Extremely Low (30%) Income Limits	\$24,750.00	\$28,300.00	\$31,850.00	\$35,350.00	\$38,200.00	\$41,960.00	\$47,340.00	\$52,720.00
Low (80%) Income Limits	\$66,000.00	\$75,400.00	\$84,850.00	\$94,250.00	\$101,800.00	\$109,350.00	\$116,900.00	\$124,450.00

CDBG ELIGIBLE AREAS

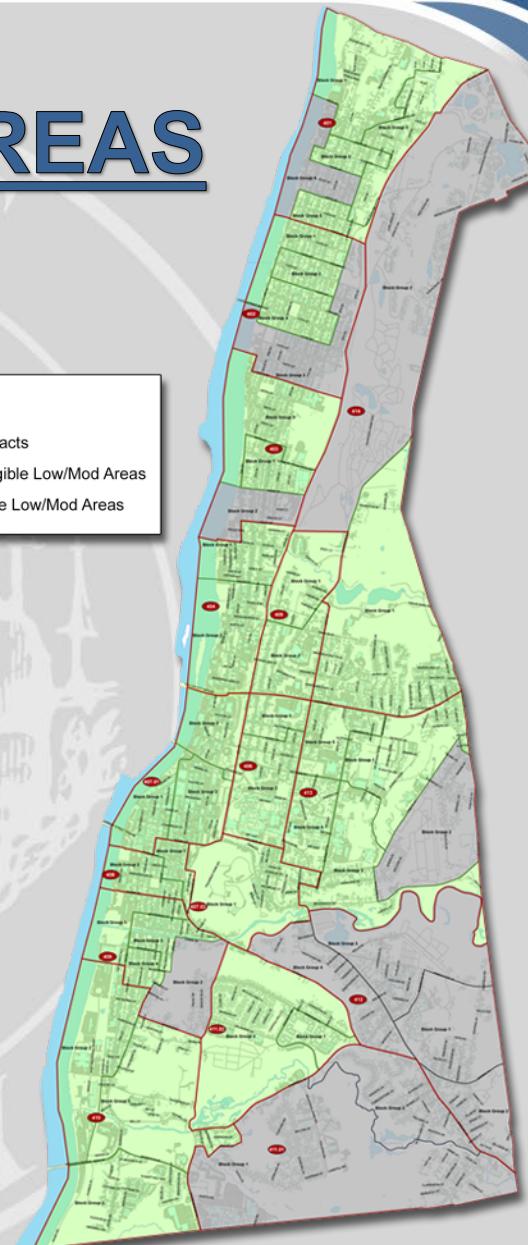
Eligible vs. Non-Eligible Low/Mod Areas

Areas where at least 51% of the residents fall below 80% of the AMI are typically eligible for CDBG funds.



TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMOD_PCT
401	1	1,180	1,850	63.80%
401	2	665	955	69.60%
401	3	350	515	68.00%
401	4	145	360	40.30%
401	5	325	515	63.10%
402	1	1,030	1,265	81.40%
402	2	550	715	76.90%
402	3	295	1,100	26.80%
402	4	605	775	78.10%
403	1	595	835	71.30%
403	2	310	900	34.40%
403	3	695	1,155	60.20%
404	1	1,275	1,405	90.70%
404	2	890	1,045	85.20%
405	1	570	830	68.70%
405	2	885	1,020	86.80%
406	1	455	695	65.50%
406	2	665	835	79.60%
407.01	1	665	1,195	55.60%
407.01	2	875	1,235	70.90%
407.01	3	765	840	91.10%
407.02	1	965	1,520	63.50%
408	1	450	590	76.30%

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMOD_PCT
408	2	630	965	65.30%
409	1	670	815	82.20%
409	2	325	760	42.80%
409	3	705	1,035	68.10%
409	4	400	545	73.40%
410	1	635	1,040	61.10%
410	2	710	1,005	70.60%
410	3	1,160	1,975	58.70%
411.01	1	635	1,575	40.30%
411.01	2	495	1,070	46.30%
411.02	1	945	1,005	94.00%
411.02	2	685	1,240	55.20%
412	1	125	340	36.80%
412	2	345	680	50.70%
412	3	180	840	21.40%
412	4	500	1,080	46.30%
413	1	425	595	71.40%
413	2	200	670	29.90%
413	3	245	465	52.70%
413	4	85	145	58.60%
413	5	605	670	90.30%
414	1	1,200	2,320	51.70%
414	2	550	1,550	35.50%

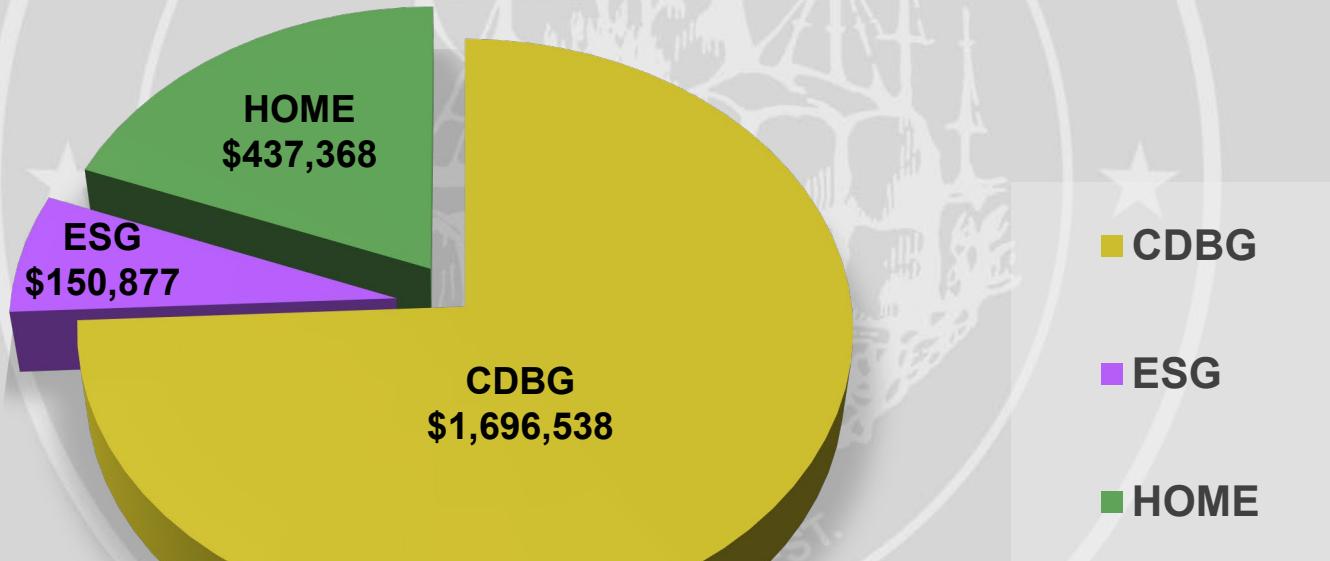


LMISD Data by block group based on the 2016-2020 American Community Survey (ACS)
<https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-summarized-block-groups>

2024 ENTITLEMENT FUNDING

Current Breakdown for Funding Year 2024

(7/1/2024 – 6/30/2025)



HISTORY OF ENTITLEMENT FUNDING

Our allocations have remained relatively consistent, though they may vary slightly from year to year.

Program Year	CDBG	ESG	HOME	TOTAL
2015-16	\$1,651,237.00	\$149,000.00	\$432,579.00	\$2,232,816.00
2016-17	\$1,645,167.00	\$148,644.00	\$465,966.00	\$2,259,777.00
2017-18	\$1,630,991.00	\$148,110.00	\$360,958.00	\$2,140,059.00
2018-19	\$1,756,812.00	\$146,826.00	\$475,465.00	\$2,379,103.00
2019-20	\$1,781,861.00	\$149,069.00	\$406,222.00	\$2,337,152.00
2020-21	\$1,829,201.00	\$156,568.00	\$447,081.20	\$2,432,850.20
2021-22	\$1,824,319.00	\$156,002.00	\$423,506.00	\$2,403,827.00
2022-23	\$1,718,153.00	\$153,353.00	\$472,103.60	\$2,343,609.60
2023-24	\$1,716,668.00	\$151,008.00	\$497,412.40	\$2,365,088.40
2024-25	\$1,696,538.00	\$150,877.00	\$437,368.00	\$2,284,783.00

FIVE-YEAR STRATEGIC PLAN



FIVE-YEAR STRATEGIC PLAN

HOME FUNDING

The City proposes to continue focusing on:

Providing Down Payment Assistance

- ✓ With partners like TRIP, we aim to utilize funding for our Homebuyers Incentive Program, assisting income-eligible first-time homeowners.

Construction / Rehabilitation of Affordable Housing

- ✓ We are committed to working with Habitat for Humanity of the Capital District to identify neighborhoods in need of housing due to blight.
- ✓ We are dedicated to building affordable homes, revitalizing neighborhoods, and providing safe, sustainable housing for the community.

FIVE-YEAR STRATEGIC PLAN

ESG FUNDING

The City proposes to continue focusing on:

- Providing funds to our Emergency Shelters**
 - ✓ We currently fund Joseph's House & Shelter and Unity House
- Continuing our Homelessness Prevention Programs**
 - ✓ Currently offered by Unity House, YWCA of the Greater Capital Region, the Roarke Center and TAUM (Troy Area Unity Ministries)
- Continuing our Rapid Re-Housing Program**
 - ✓ Currently offered by TAUM (Troy Area Unity Ministries)
- Providing funds for our local HMIS System**
 - ✓ Homeless Management Information System, used by local agencies, collects client data and tracks housing and services for individuals and families at risk of or experiencing homelessness.

FIVE-YEAR STRATEGIC PLAN

CDBG FUNDING

The City proposes to continue focusing on:

- Reinvestment Target Areas**
 - ✓ ***Infrastructure Improvements*** – potentially including new sidewalks, lighting, street trees, drainage improvements, traffic control, etc...
- Neighborhood Livability and Quality of Life Improvements**
 - ✓ ***Parks & Recreation Improvements*** – including new playground equipment, park amenities (benches, tables, grills) and sports court / field improvements
 - ✓ ***Code Enforcement Activities*** – potentially including Code inspections / increased Code activities in CDBG eligible areas

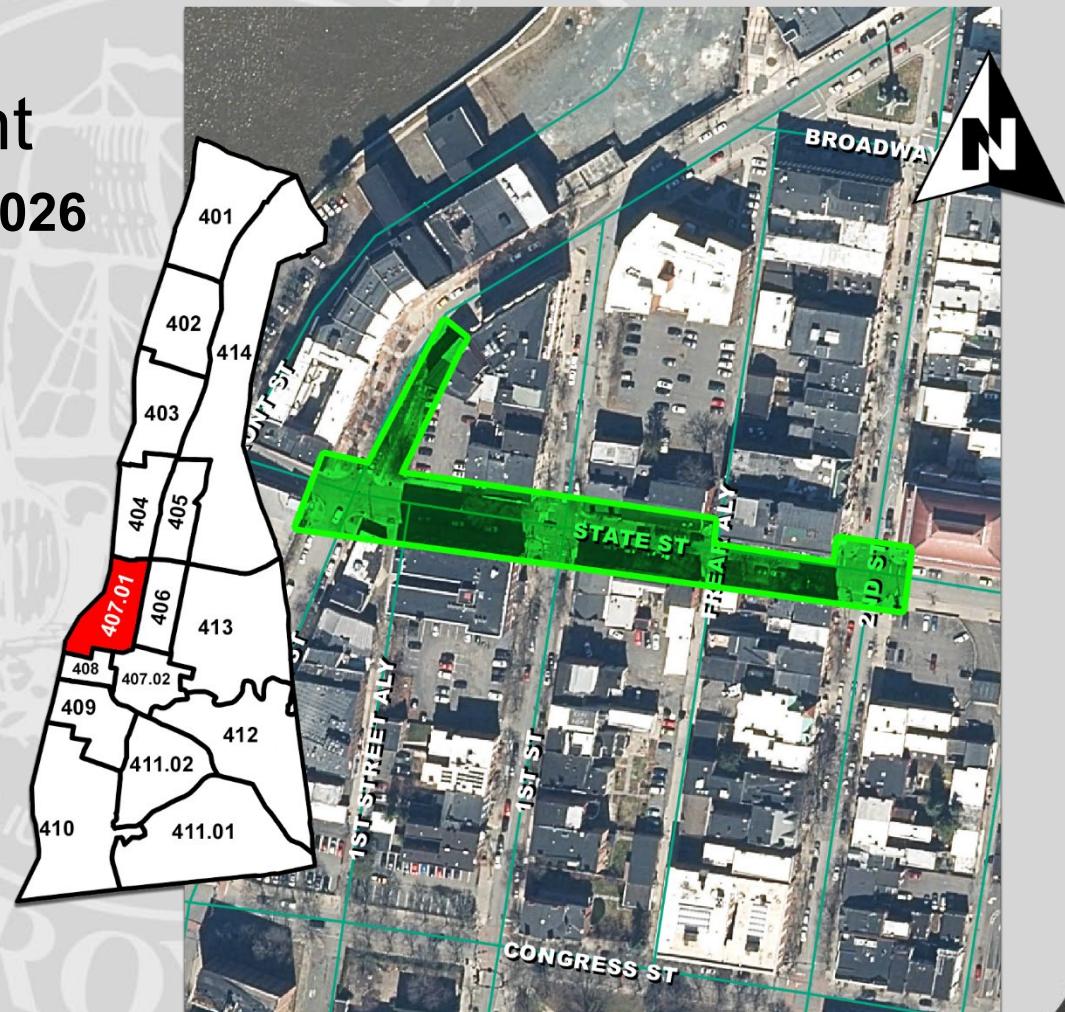
POTENTIAL TARGET AREAS

1 Year Investment
July 1, 2025- June 30, 2026

Downtown
State Street
(River – 2nd St.)

~\$1 MILLION DOLLARS

2025 - \$1,000,000.00 (+/-)



POTENTIAL TARGET AREAS

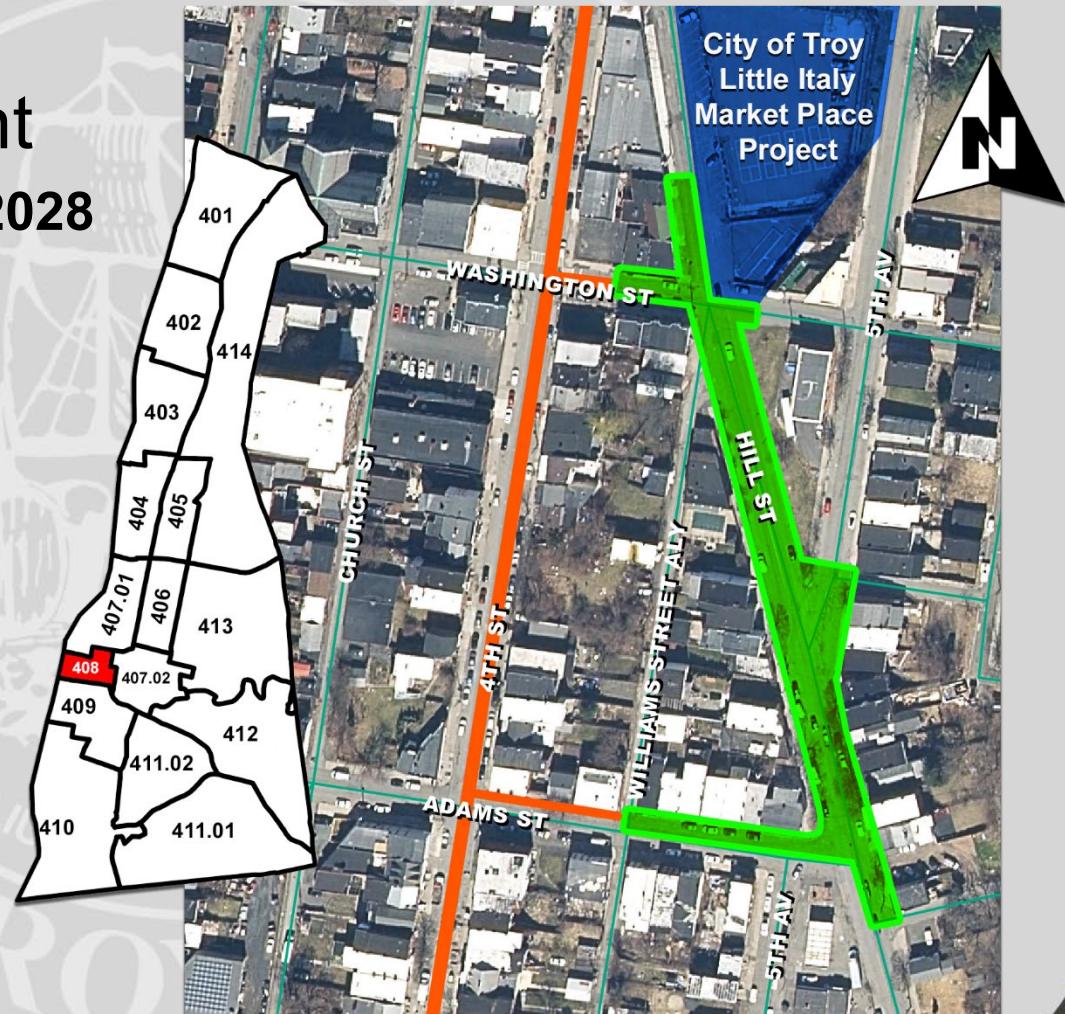
2 Year Investment
July 1, 2026 - June 30, 2028

South Central / Little Italy

Hill Street (Adams –
Washington St.)

~\$2 MILLION DOLLARS

2026 - \$1,000,000.00 (+/-)
2027 - \$1,000,000.00 (+/-)



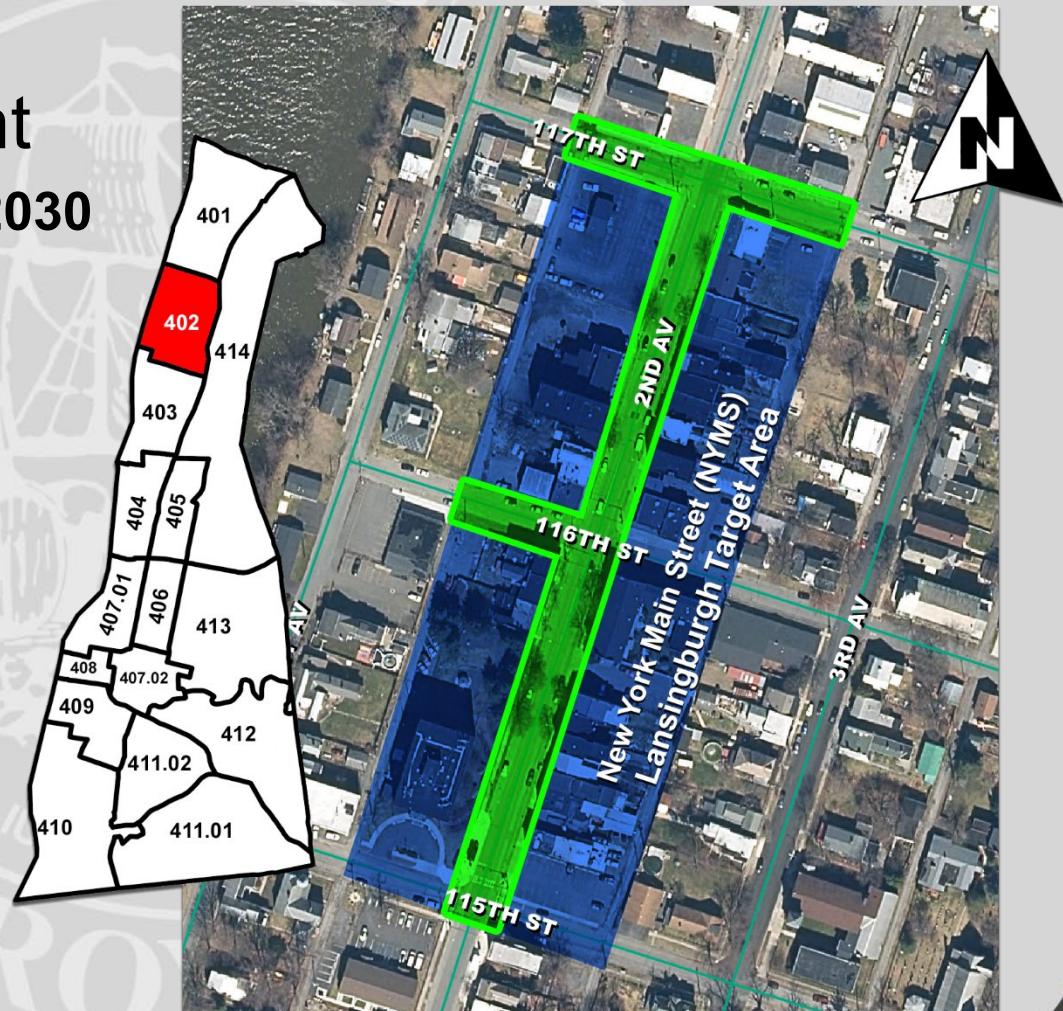
POTENTIAL TARGET AREAS

2 Year Investment
July 1, 2028 - June 30, 2030

Lansingburgh
2nd Ave. (115th – 117th St.)

~\$2 MILLION DOLLARS

2028 - \$1,000,000.00 (+/-)
2029 - \$1,000,000.00 (+/-)



ONE YEAR ACTION PLAN



ONE YEAR ACTION PLAN

Estimated CDBG Funds - \$1,696,538*

(Based on current FY 2024 Allocations)

Planning & Administration

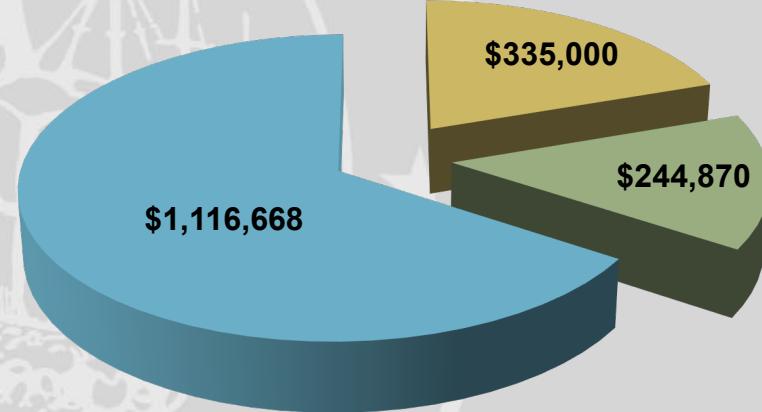
- ❑ CDBG Administration – \$335,000*

Neighborhood Livability

- ❑ Code Enforcement – \$194,870*
- ❑ Parks & Recreation – \$50,000*

Reinvestment Target Area (Year 1)

- ❑ Infrastructure Improvements – \$1,116,668*



- ❑ Planning & Admin
- ❑ Neighborhood Livability
- ❑ Reinvestment Target Area

*(*Subject to change once FY 2025 Allocations are released)*

ONE YEAR ACTION PLAN

Estimated HOME Funds - \$437,368*

(Based on current FY 2024 Allocations)

Planning & Administration

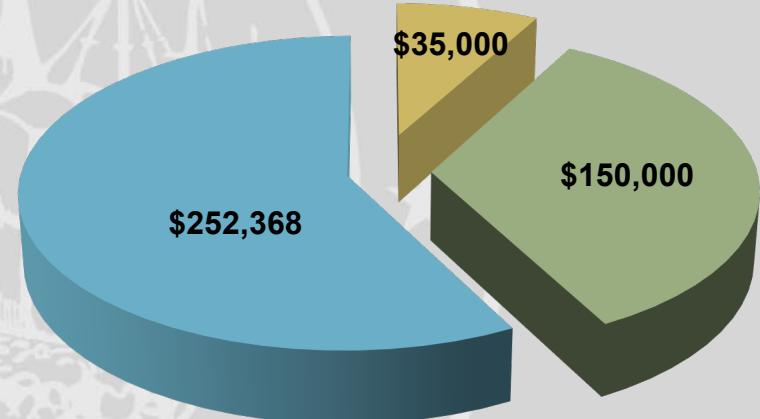
- HOME Administration – \$35,000*

Homebuyer Activity

- Homebuyer's Incentive Program – \$150,000*

CHDO

- CHDO Housing Project Rehab/New Construction – \$252,368*



■ Planning & Admin
■ Homebuyer Activity
■ CHDO

*(*Subject to change once FY 2025 Allocations are released)*

ONE YEAR ACTION PLAN

Estimated ESG Funds - \$150,877*

(Based on current FY 2024 Allocations)

Planning & Administration

- ❑ CARES of NY, INC. - \$11,315*

Emergency Shelter

- ❑ Unity House / Joseph's House - \$79,353*

Homelessness Prevention

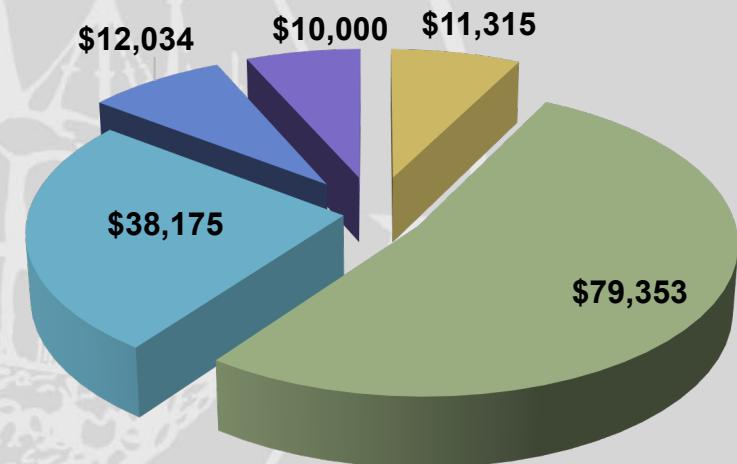
- ❑ Unity House / TAUM / YWCA / Roarke Center - \$38,175*

Rapid Rehousing

- ❑ TAUM - \$12,034*

HMIS

- ❑ CARES of NY, INC. - \$10,000*



- Planning & Admin
- Emergency Shelter
- Homelessness Prevention
- Rapid Rehousing
- HMIS

(*Subject to change once FY 2025 Allocations are released)

PROPOSED ACTIVITIES

Infrastructure Improvements:

- ✓ Street Improvements (Paving)
- ✓ Sidewalks & Curbing
- ✓ Street Lighting
- ✓ Water & Sewer Improvements
- ✓ Catch Basin Improvements
- ✓ Handicap Access Improvements
- ✓ Street Trees

Code Enforcement:

- ✓ General Code Enforcement Activities
- ✓ Targeted Code Enforcement (NICE)

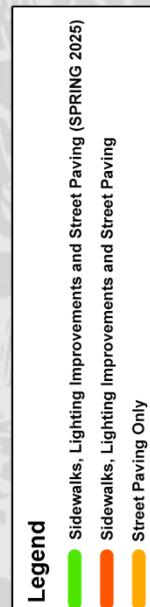
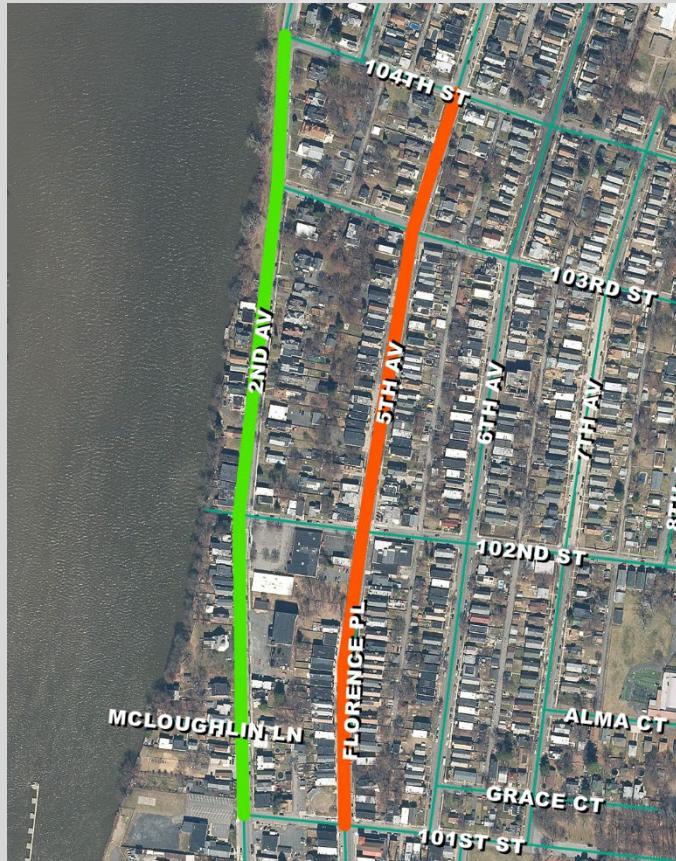
Housing:

- ✓ Homeownership Down Payment Grants
- ✓ New Construction
- ✓ Property Acquisition
- ✓ Vacant Building Demolition
- ✓ Vacant Building Stabilization

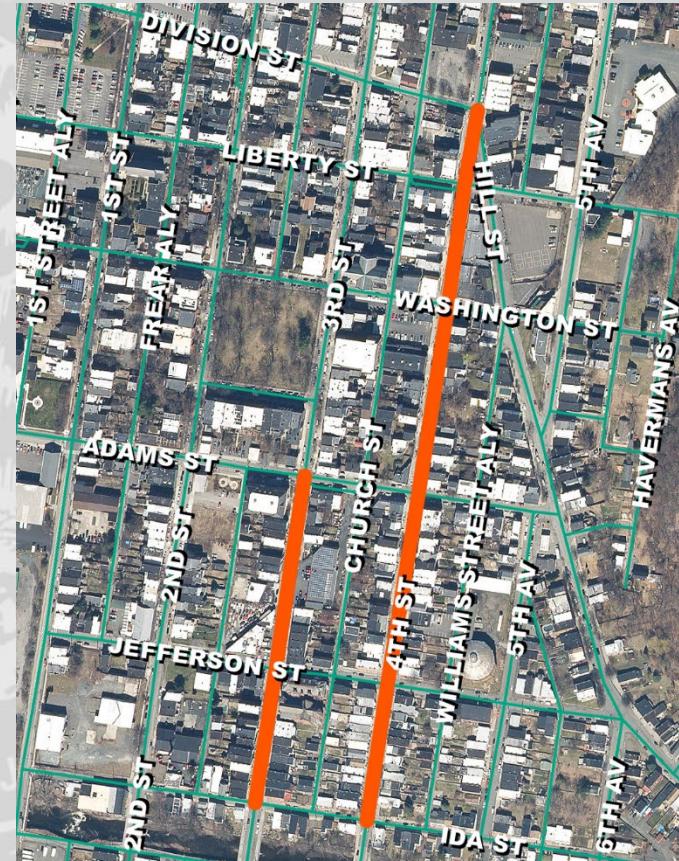
Parks & Recreation:

- ✓ New Playground Equipment
- ✓ Park Improvements

PRIOR REINVESTMENT AREAS

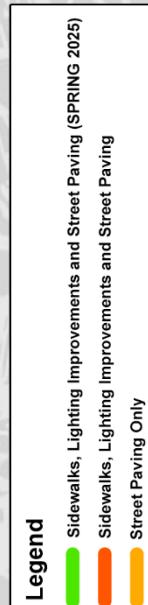


Lansingburgh (FY 2023 - 2025)



South Central (FY 2020 - 2022)

PRIOR REINVESTMENT AREAS



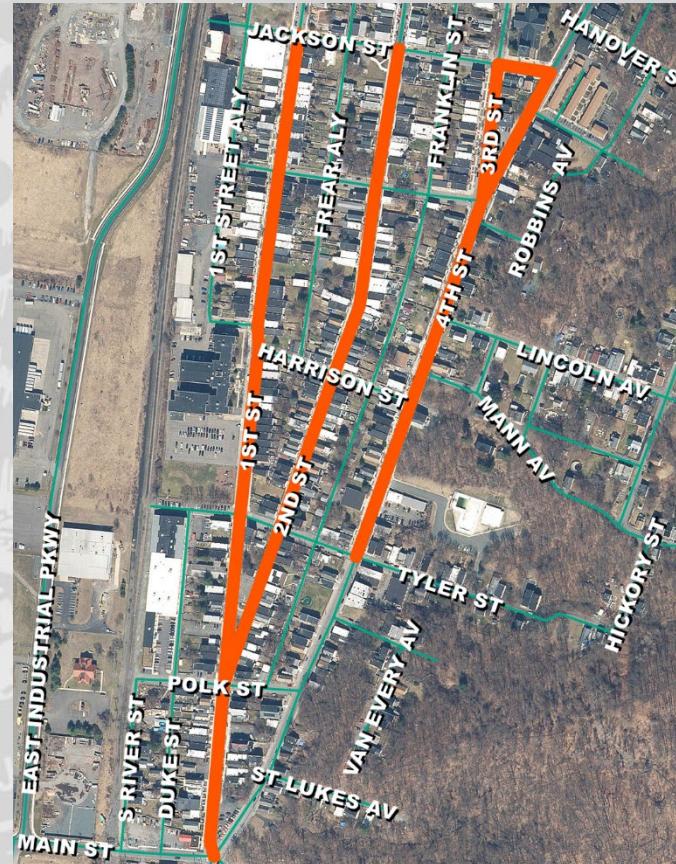
South Troy (FY 2017 - 2019)

Lansingburgh (FY 2015 - 2017)

PRIOR REINVESTMENT AREAS



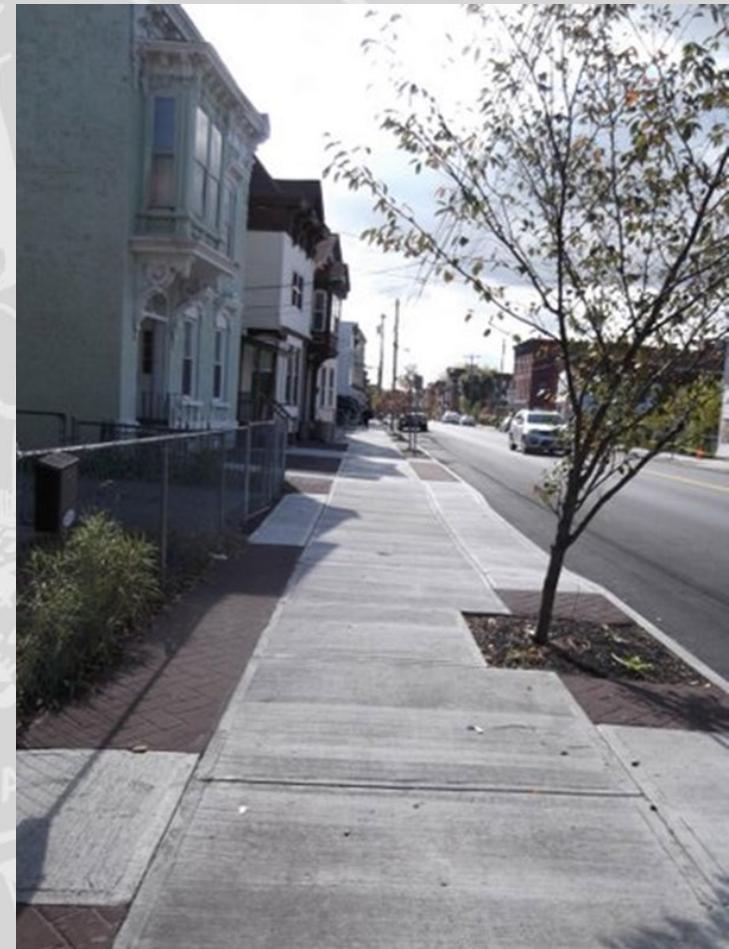
North Central (FY 2012 - 2014)



South Troy (FY 2010 - 2012)

OTHER INVESTMENT PARTNERS

- Troy Housing Authority**
- Habitat for Humanity**
- Troy Community Land Bank**
- CDTA - Capital District Transportation Authority**
- TRIP - Troy Rehabilitation and Improvement Program**



TROY HOUSING AUTHORITY

- **Revitalization of the Martin Luther King Apartments** (Recent)
 - ✓ Demolished and remodeled some of current buildings / Townhouse Style
- **Redevelopment of Taylor Apartments** (Current/Future)
 - ✓ Demolition and new construction of current buildings
 - ✓ Addition of Commercial Space
 - ✓ New Amenities- including fitness centers, community rooms, additional storage, playgrounds, a roof top terrace and resident courtyards
- **Additional Renovations** (Current/Future)
 - ✓ Griswold Heights
 - ✓ Corliss Park
 - ✓ Catherine Sweeney Apartments
 - ✓ Margaret W. Phelan Apartments



TROY HOUSING AUTHORITY



Future Taylor Apartments Aerial Rendering

HABITAT FOR HUMANITY

Develops Affordable Housing in the Capital District

- ✓ New Construction and Rehabilitation
- ✓ Owner Occupied (First-Time Homebuyer)

CHDO Partner for the City of Troy

- ✓ Community Housing Development Organization

Leverages State and Local Matching Funds

- ✓ State Grants, Bank / Private Funding and gift-in-kind donations

Built or Rehabilitated 39 Homes in Troy (since 1988)

Recently built 4 new homes on River Street (2023)

Planning to build 4 new homes on Park Avenue (2025)



HABITAT FOR HUMANITY



New Construction on River Street

TROY COMMUNITY LAND BANK

Development of Affordable Housing

- ✓ Co-Development of housing with the City of Troy and Habitat for Humanity

Leverages State and Local matching funds

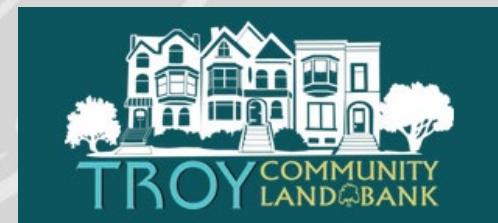
Target Area in North Central Troy

Planned Rehabilitations

- ✓ 32 Glen Avenue (in progress) - vacant 2-story residential
- ✓ 3209 – 3211 Seventh Avenue - vacant 6-unit residential
- ✓ 3229 Sixth Avenue - vacant 2-story residential
- ✓ 3230 Sixth Avenue - vacant 2-story residential
- ✓ 785 River Street (in progress) - vacant 3-story residential

Potential Large-Scale Improvements

- ✓ 3340 Sixth Avenue - vacant 2-story residential
- ✓ 834-836 River Street - vacant 6 unit residential
- ✓ 871 River Street - vacant 2-story mixed use



CDTA

(Capital District Transportation Authority)

CDTA continually enhances the region's infrastructure to support mobility services, which include the Bus Rapid Transit (BRT) program, BusPlus, and collaborative projects with the City of Troy, such as:

□ Liberty Square Mobility Hub – *(Recently Completed)*

- ✓ South Troy's Little Italy neighborhood (corner of 4th Street and Hill Street)
- ✓ CDTA and the City of Troy have enhanced the local stop (Routes 85 & 224).
- ✓ Includes direct connections to CDTA's fixed-route services, a new bikeshare station (CDPHP Cycle! Program), and an EV space (DRIVE! Zero-Emission Car Share Program).
- ✓ Features a new bus shelter, expanded seating, and landscaping improvements, creating a "pocket park" for the community.

CDTA

(Capital District Transportation Authority)

WHAT'S HAPPENING?
CDTA and the City of Troy are investing in the Little Italy Neighborhood.

WHAT'S A MOBILITY HUB?
A mobility hub is an enhanced bus stop with bicycle, car share, and other mobility options offered by CDTA.

WHEN IS THIS HAPPENING?
Construction is anticipated to last from Spring 2024 to Fall 2024.

For more information about this project, scan the code or visit: projects.cdt.org/other-projects/liberty-square-mobility-hub

Liberty Square Mobility Hub

TRIP

(Troy Rehabilitation Improvement Program)

Development and Management of Affordable Housing

- ✓ Currently Managing 270 Residential Units (72 additional units will be added in 2025)
- ✓ Mostly in the Hillside North Neighborhood (8th, 9th and 10th Streets)

Projects Currently in Planning / Development

- ✓ “The Flanigan Square Lofts” - Consultation & Management - 2025 (72 new units)
- ✓ “Lansing Fields Homes” - Consulting & Counseling – 2025 (12 New Affordable Homes)

City of Troy’s Homebuyers Incentive Program (HIP)

- ✓ Administers The City of Troy’s HIP Program
- ✓ Provides Homebuyers Orientation and Education Courses
- ✓ Has assisted 108 First Time Home Buyers since 2010

Lead Remediation

- ✓ HUD Lead Grant – Rensselaer County
- ✓ HCR Lead Grant – Zip Codes 12180 & 12182

TRIP
&RCHR



CONSOLIDATED PLAN PROCESS

- Draft of the 5 Year Consolidated Plan will be presented to City Council in March of 2025 (*approximately*)
- Public Hearing will be held by City Council on April 3rd, 2025
- Public Hearing will be held by the Housing & Community Development Department on April 8th, 2025
- Final draft of the 5 year Consolidated Plan and One Year Action Plan submitted to the City Council for final approval on May 1st, 2025
- Final draft of the 5 year Consolidated Plan and One Year Action Plan submitted to HUD by May 15th, 2025

FOCUS GROUP MEETINGS

MARCH 13, 2025

Italian Community Center

1450 5th Avenue

6:00 - 8:00 p.m.

MARCH 18, 2025

Lansingburgh B&G Club

501 4th Avenue

6:00 – 8:00 p.m.

MARCH 20, 2025

Troy City Hall

433 River Street

6:00 – 8:00 p.m.



PRIOR TARGET AREA INVESTMENT



Example of During and After Construction

PRIOR TARGET AREA INVESTMENT



5th Avenue / River Street Intersection - Google Earth Image

PRIOR TARGET AREA INVESTMENT



Lots of Hope Park – Second and Jackson Streets

PRIOR TARGET AREA INVESTMENT



South Troy Target Area – Third and Jefferson Streets

“THE PHOENIX HOUSE”



Complete rebuild of a vacant building that was damaged by fire in the 90's
Habitat for Humanity Capital District / Troy Community Land Bank / City of Troy

CONTACT INFORMATION

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Troy, New York 12180

COMMENTS / QUESTIONS?