

# 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

***Carolin Skriptshak***

*Community Development Program Supervisor*

**Staff**

***Charles Doyle, Christine Hillary***

***Adrienne Waugh, V. Zubkovs***

# 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.

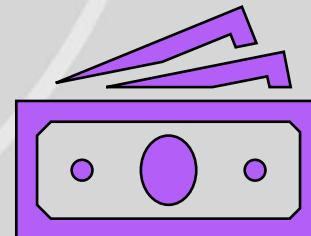
**These funds are used to help  
low- and moderate-income  
communities.**



# 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?

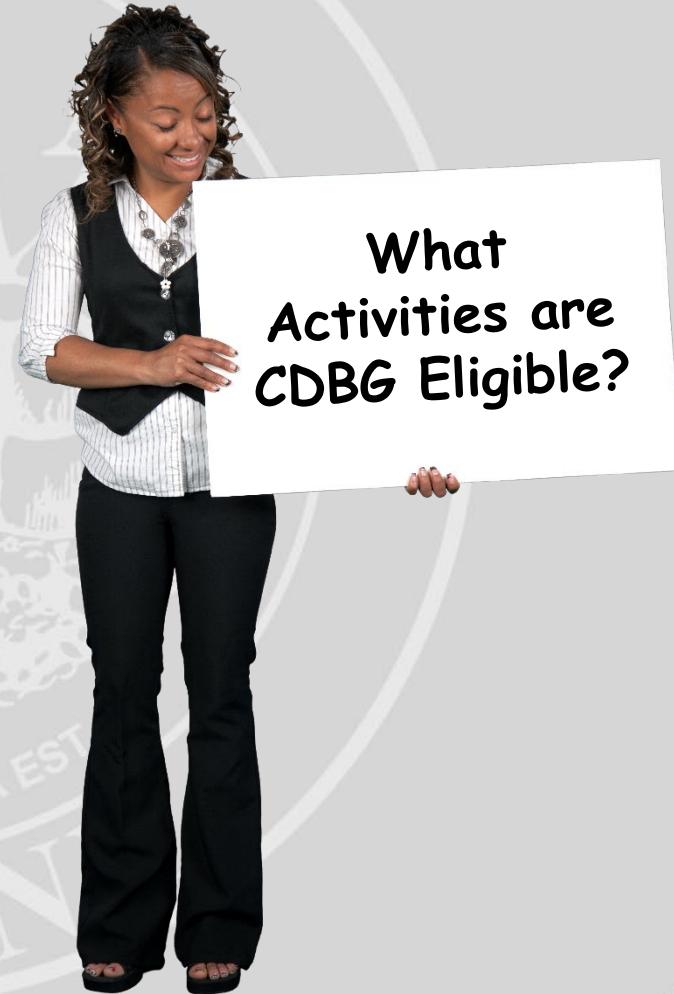
## ***Community Development Block Grant***

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

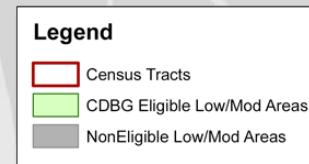
(Albany-Schenectady-Troy, NY MSA (Metropolitan Statistical Area))

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

# CDBG ELIGIBLE AREAS

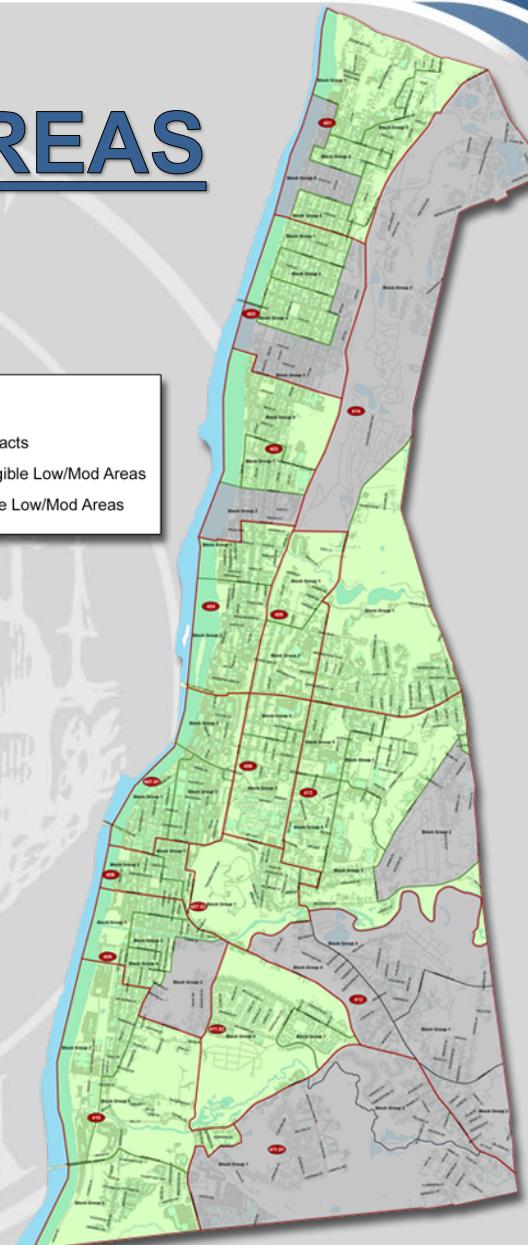
## Eligible vs. Non-Eligible Low/Mod Areas

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%

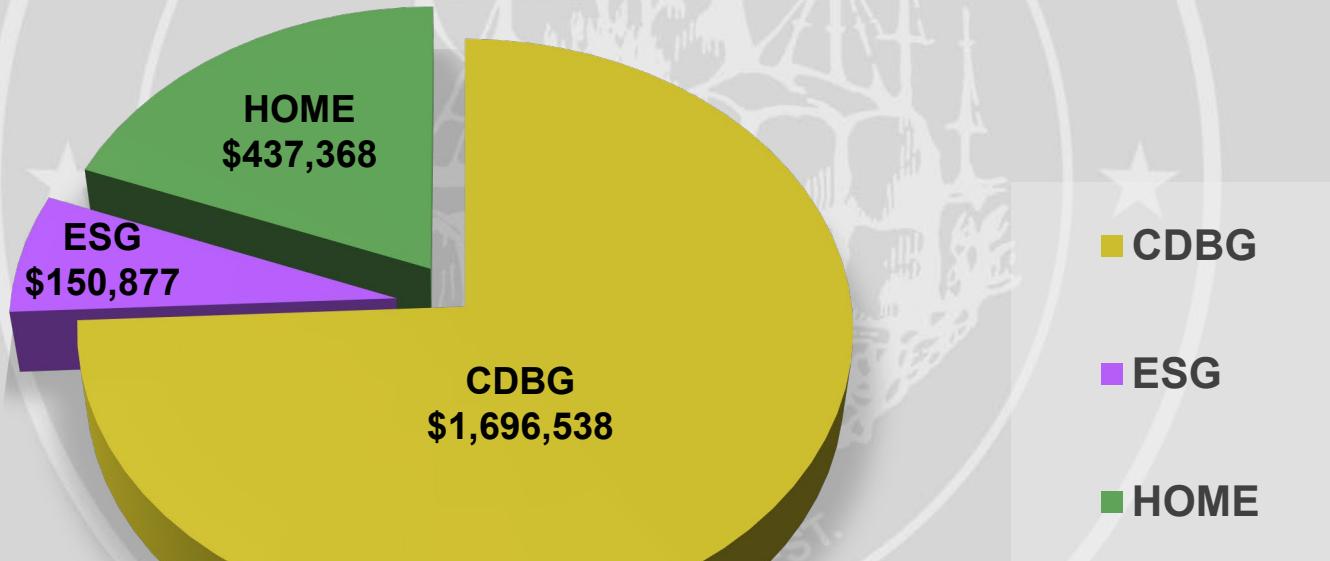


LMISD Data by block group based on the 2016-2020 American Community Survey (ACS)  
<https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-summarized-block-groups>

# 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

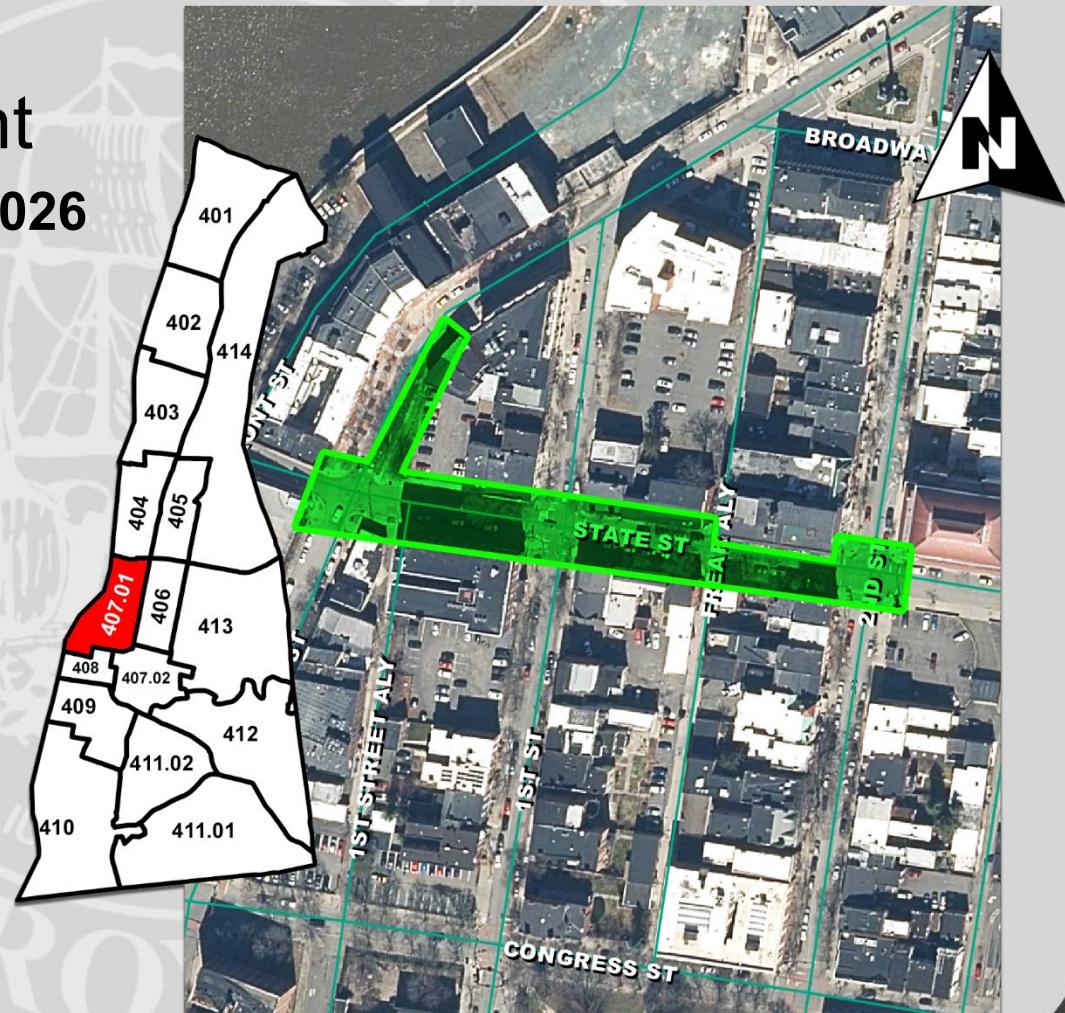
1 Year Investment  
July 1, 2025- June 30, 2026

## Downtown

State Street  
(River – 2<sup>nd</sup> St.)

**~\$1 MILLION DOLLARS**

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



# POTENTIAL TARGET AREAS

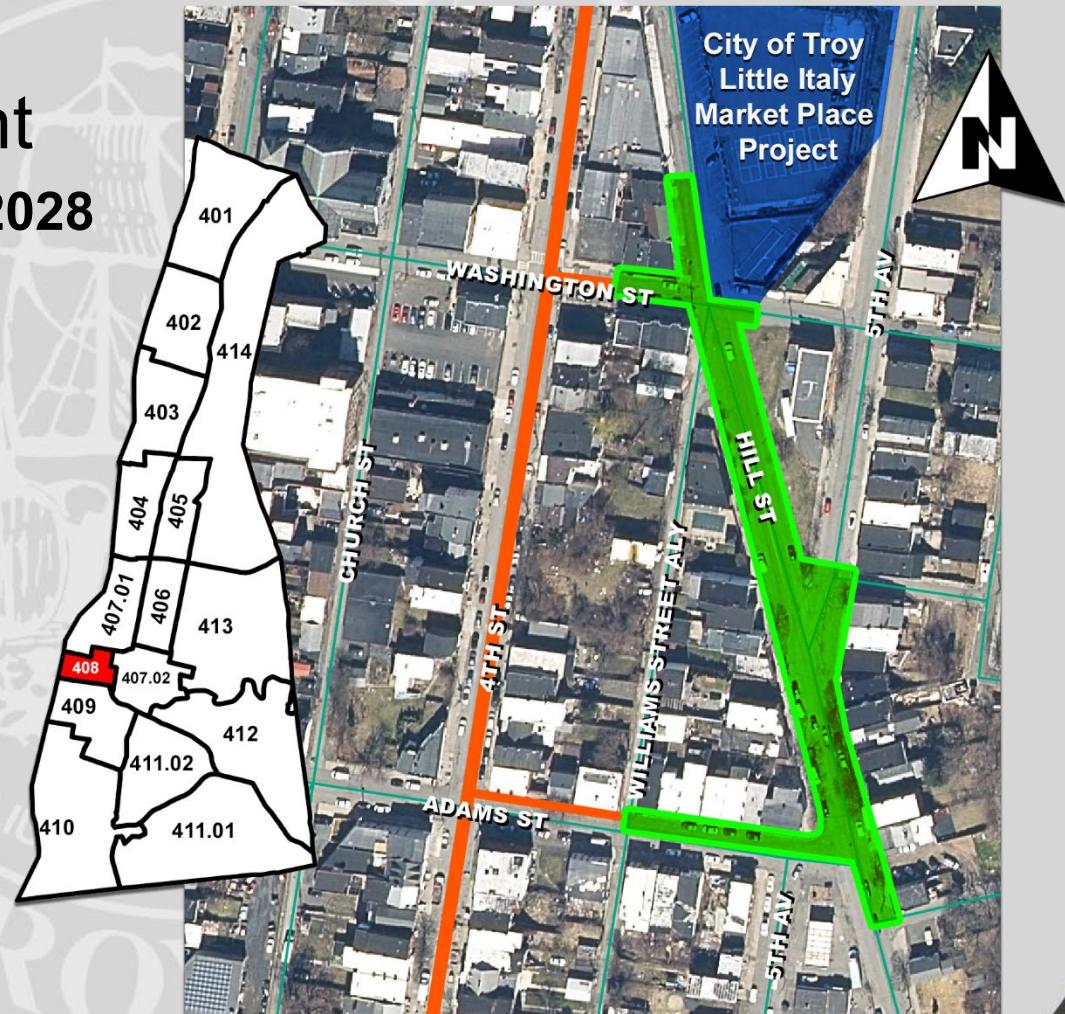
2 Year Investment  
July 1, 2026 - June 30, 2028

## 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**  
2<sup>nd</sup> 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**

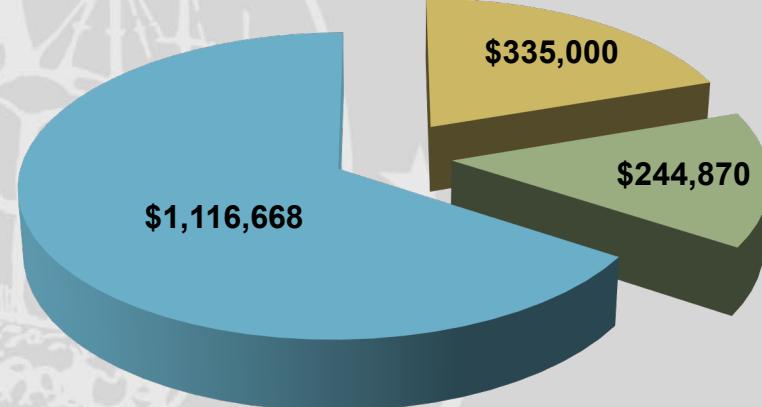
- ❑ CDBG Administration – \$335,000\*

## **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

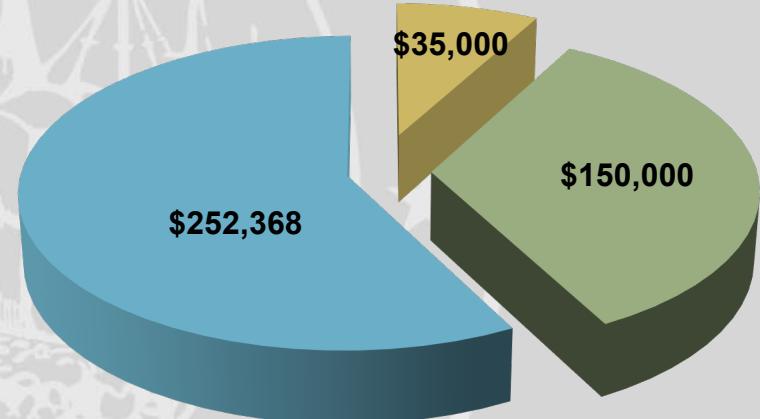
- HOME Administration – \$35,000\*

### 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

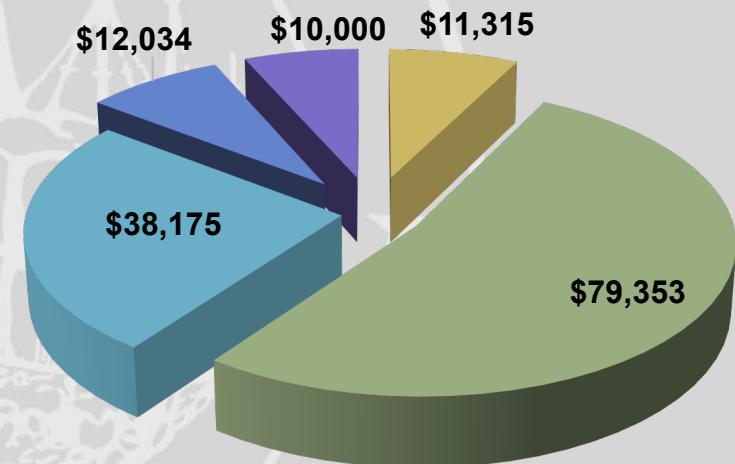
- ❑ Unity House / TAUM / YWCA / Roarke Center - \$38,175\*

### 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)

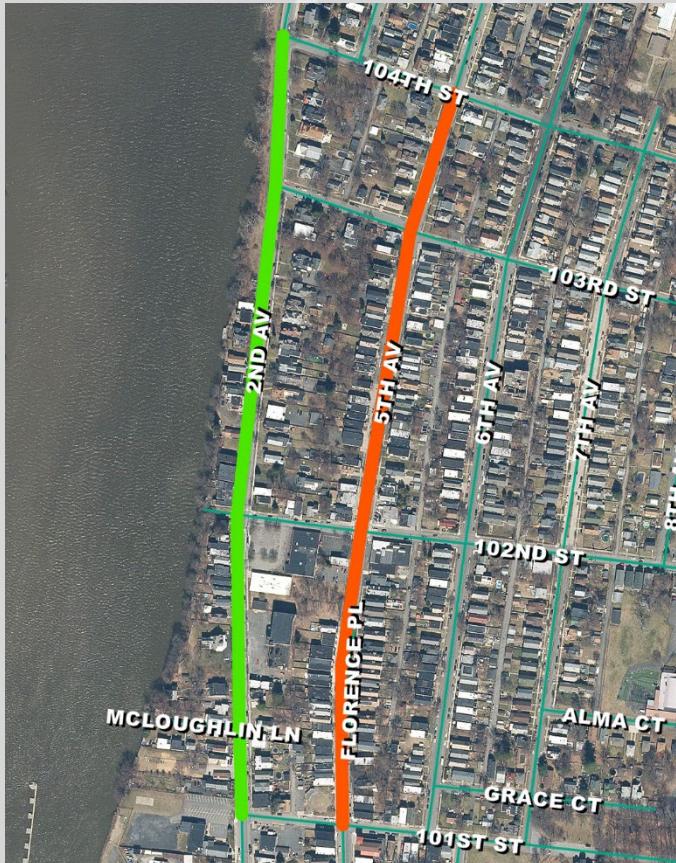
## **Housing:**

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

## **Parks & Recreation:**

- ✓ New Playground Equipment
- ✓ Park Improvements

# PRIOR REINVESTMENT AREAS



Legend

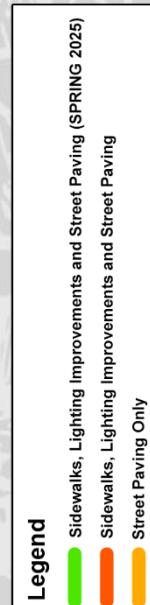
- Sidewalks, Lighting Improvements and Street Paving (SPRING 2025)
- Sidewalks, Lighting Improvements and Street Paving
- Street Paving Only



**Lansingburgh (FY 2023 - 2025)**

**South Central (FY 2020 - 2022)**

# PRIOR REINVESTMENT AREAS



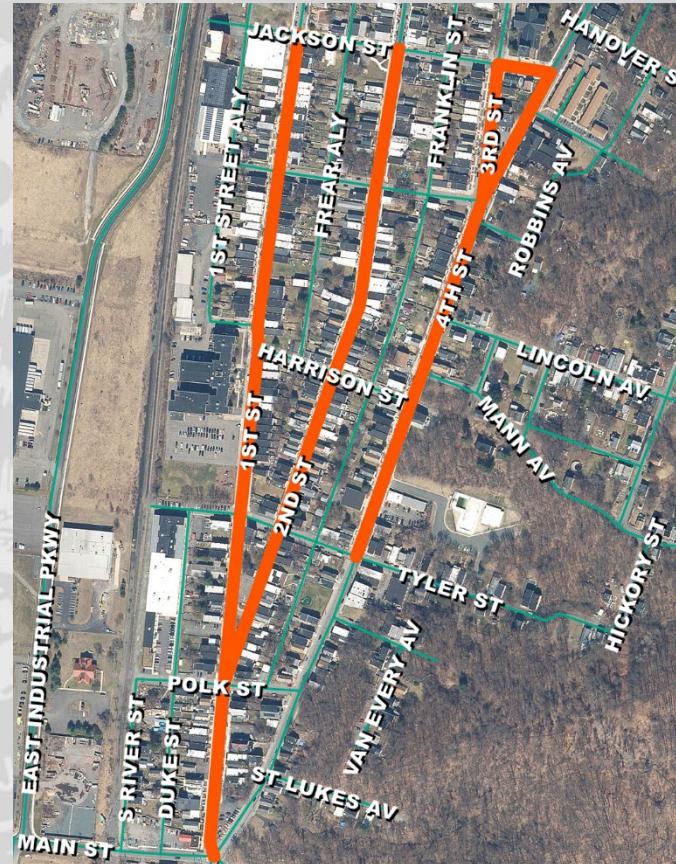
**South Troy (FY 2017 - 2019)**

**Lansingburgh (FY 2015 - 2017)**

# PRIOR REINVESTMENT AREAS



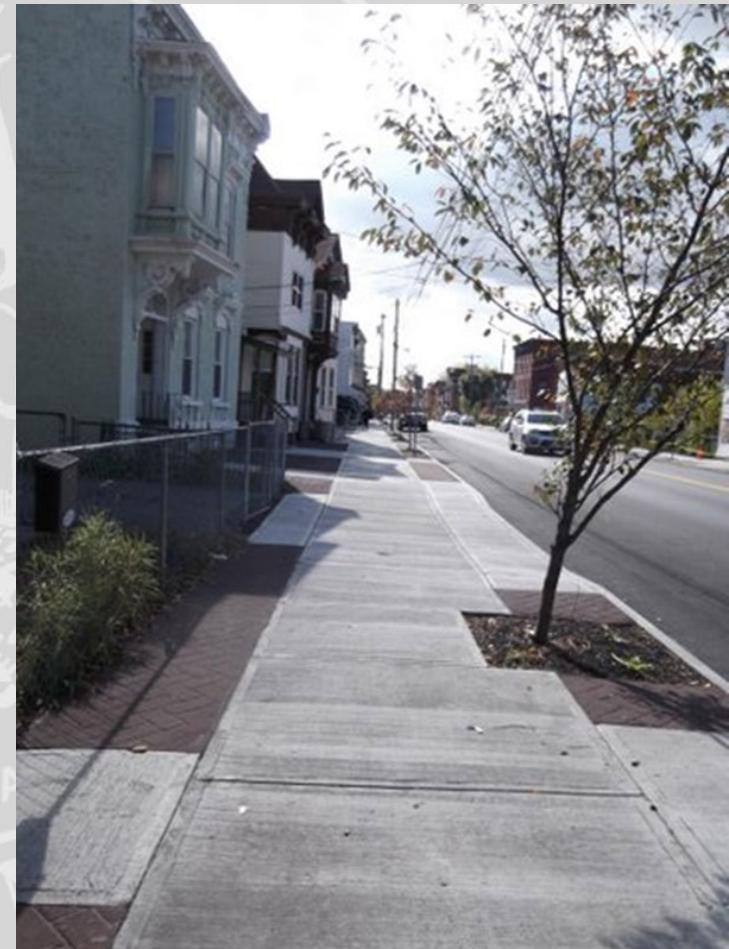
## **North Central (FY 2012 - 2014)**



## **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**

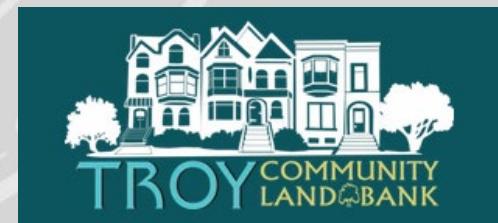
## **Target Area in North Central Troy**

## **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](http://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 (8<sup>th</sup>, 9<sup>th</sup> and 10<sup>th</sup> 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 3<sup>rd</sup>, 2025
- Public Hearing will be held by the Housing & Community Development Department on April 8<sup>th</sup>, 2025
- Final draft of the 5 year Consolidated Plan and One Year Action Plan submitted to the City Council for final approval on May 1<sup>st</sup>, 2025
- Final draft of the 5 year Consolidated Plan and One Year Action Plan submitted to HUD by May 15<sup>th</sup>, 2025

# FOCUS GROUP MEETINGS

**MARCH 13, 2025**

Italian Community Center

1450 5<sup>th</sup> Avenue

6:00 - 8:00 p.m.

**MARCH 18, 2025**

Lansingburgh B&G Club

501 4<sup>th</sup> 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



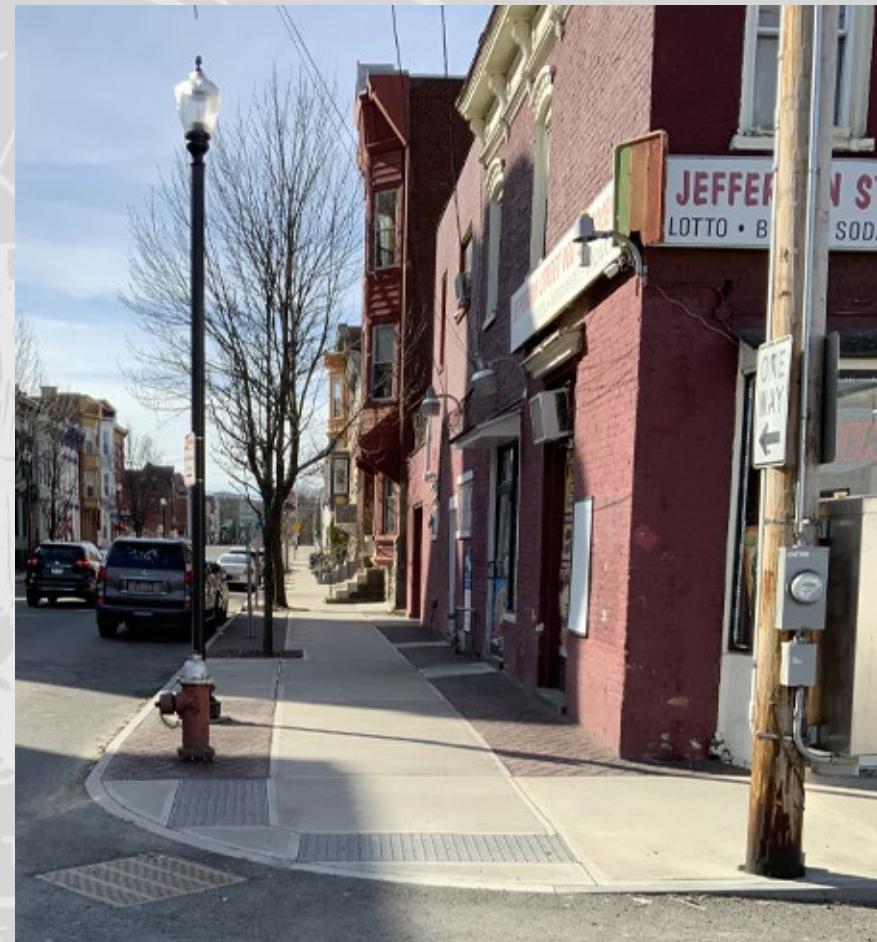
5<sup>th</sup> Avenue / River Street Intersection - Google Earth Image

# 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

**Carolin Skriptshak**

Housing and Community Development

(518) 279-7150

433 River Street

Troy, New York 12180

# **COMMENTS / QUESTIONS?**