

TOWN OF HAMBURG

June 14, 2011
2011 “Revised Final” Action Plan
April 1, 2011 - March 31, 2012



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Town of Hamburg

“Revised Final”

2011 - One Year Action Plan (Project Budgets)

Community Development Block Grant/Program Income/HOME Program

CDBG Line of Credit Funds:

Program Planning and Administration (CDBG)	\$ 50,649.00
Public Services; Domestic Violence	\$ 10,000.00
Public Services; Senior Aquatic Center	\$ 15,000.00
Public Services; Senior Technology Center	\$ 25,000.00
Town of Hamburg Infrastructure Reconstruction (Highway Department)	\$100,000.00
Village of Hamburg; Waterline Reconstruction	\$125,000.00
Village of Blasdell; Infrastructure Reconstruction	\$125,000.00

TOTAL 2011 CDBG FUNDING AMOUNT: **\$450,649.00**

CDBG Anticipated Program Income Funds:

Housing Rehabilitation (Program Income)	\$ 50,000.00
Economic Development (Program Income Only)	\$125,000.00
Planning and Administration (Program Income)	\$ 25,000.00

TOTAL ANTICIPATED PROGRAM INCOME: **\$200,000.00**

2011 Home Investment Partnership Program (Town of Hamburg only):

Planning and Administration (Total)	\$ 17,360.00
(Hamburg Use)	(\$ 13,020.00)
[Erie County Use]	[\$ 4,340.00]
First Time Homebuyer “Existing Home” Conditional Grants	\$ 50,000.00
Housing Rehabilitation Grants for 50% Median Income or lower	\$ 80,000.00
Program Delivery	\$ 202.00
CHDO	\$ 26,040.00

TOTAL 2011 HOME FUNDING AMOUNT: **\$173,602.00**

Total 2011 “DRAFT” One Year Action Plan Funding: **\$824,251.00**

Introduction

The Town of Hamburg, New York is a federal Community Development Block Grant (CDBG) Entitlement Community on its own and is also part of the **Erie County HOME Consortium** thus allowing the town to also receive annual, federal HOME Program funding without having to apply separately each year to New York State on a competitive basis as it had during the first years of the program. However, since the federal HOME funds from the United States Department of Housing and Urban Development (HUD) are distributed through Erie County, the Participating Jurisdiction (PJ), the Town of Hamburg is required to file its Consolidated Plan/Annual Action Plan as part of Erie Counties Consolidated Plan/Annual Action Plan submission to HUD. With this being said, the Town of Hamburg on its own is a United States Department of Housing and Urban Development (HUD) “Entitlement Community” receiving its own CDBG funds as a separate allocation independent from Erie County. Given this dual status, the Town of Hamburg is submitting this document as its separate section of the Erie County Consortium Consolidated Plan/Action Plan submission. This section focuses on the needs and accomplishments of the Town of Hamburg in more detail as it relates to its housing and community development goals.

Community Profile:

The Town of Hamburg is a somewhat typical suburban jurisdiction in Erie County, New York and is located in central Erie County along the eastern shores of Lake Erie, directly south of the cities of Lackawanna and Buffalo, New York. The Town encompasses an area of approximately 42 square miles which constitutes the largest in area of Erie County's twenty-five towns and has a population of 56,936 according to the 2010 Census. This population includes that of two incorporated villages with the Town: the Village of Blasdell, located along the town's northern boundary, with a 2010 Census population of 2,553, and the Village of Hamburg, located in the south - central part of Town, with a 2010 Census population of 9,409. Over the past several decades, Hamburg has experienced steady growth in both overall population and the production of housing units. Hamburg was somewhat typical of similar towns throughout the country that saw their population and housing growth skyrocket after World War II. From 1940 to 1980, the Town tripled its population from 17,190 to 53,270. The increase in population and housing growth slowed appreciably during the period of 1980 through to 2010. This fact is shown by comparing the Town of Hamburg's population after the 2000 Census with the current 2010 Census figures. In 2000, the Town of Hamburg was listed at a population of 56,259, while the Town of Hamburg's population after the 2010 Census was listed at 56,936. This small difference of 677 persons shows that the population growth over the last decade within the Town of Hamburg has been slowed to just above 1% per decennial Census. On the other hand, construction of new housing units within the town has continued at an above average rate of more than 250 units per year. The result of these two statistics shows that the average household size within the Town of Hamburg has shrunk over the past several decennial census counts to where it is today. See “Stat 1” below for detailed population factors for the Town of Hamburg from the 2000 Census data.

Stat 1: Select Population Statistics Town of Hamburg, New York (2000 Census)

<u>Subject</u>	<u>Number</u>	<u>Percent</u>
TOTAL POPULATION:	56,259	100.0
<u>SEX AND AGE</u>		
Male	26,790	47.6
Female	29,469	52.4
Under 5 years	3,367	6.0
5 to 9 years	3,965	7.0
10 to 14 years	4,119	7.3
15 to 19 years	3,745	6.7
20 to 24 years	2,622	4.7
25 to 34 years	6,838	12.2
35 to 44 years	9,253	16.4
45 to 54 years	8,528	15.2
55 to 59 years	3,048	5.4
60 to 64 years	2,287	4.1
65 to 74 years	4,241	7.5
75 to 84 years	3,130	5.6
85 years and over	1,116	2.0
MEDIAN AGE (Years)	38.9	
<u>RELATIONSHIP</u>		
In households	55,290	98.3
Householder	21,999	39.1
Spouse	12,257	21.8
Child	17,586	31.3
Own child under 18 years	13,175	23.4
Other relatives	1,527	2.7
Under 18 years	552	1.0
Non-relatives	1,921	3.4
Unmarried partner	996	1.8
In group quarters	969	1.7
Institutionalized population	544	1.0
Non-institutionalized population	425	0.8
<u>HOUSEHOLDS BY TYPE</u>		
Households	21,999	100.0
Family households (families)	15,161	68.9
With own children under 18 years	7,110	32.3
Married-couple family	12,257	55.7
With own children under 18 years	5,595	25.4
Female householder, no husband present	2,212	10.1
With own children under 18 years	1,195	5.4
Non-family households	6,838	31.1
Householder living alone	5,805	26.4
Householder 65 years and over	2,597	11.8
Households with individuals under 18 years	7,544	34.3
Households with individuals 65 years & over	5,854	26.6
Average household size	2.51	(X)
Average family size	3.07	(X)
<u>HOUSING TENURE</u>		
Occupied housing units	21,999	100.0
Owner-occupied housing unit	16,320	74.2
Renter-occupied housing units	5,679	25.8
Average household size of owner-occupied unit	2.72	
Average household size of renter-occupied unit	1.93	

Institutional Structure

The Town of Hamburg Department of Community Development has primary responsibility for administration of the CDBG and HOME entitlement grants received annually by the Town of Hamburg. The Community Development Department acts as a local lending institution by issuing housing and mobile home rehabilitation loans for low and moderate income persons or families. Additionally, as part of the duties of any financial institution, the department also receives and records all of the loan payments from its housing and mobile home rehabilitation program recipients. On a weekly basis, the department forwards the loan payments and paperwork to the Town's Finance Department where a complete "double check" system is in place to prevent errors. The individual loan payments coming back into the program act as recycled funds and are utilized to make additional rehabilitation loans. As of the 2010 Consolidated Annual Performance Report (CAPER), the Department of Community Development has eighty (80) active housing loans in the community with a monetary value totaling \$321,947.98. The average loan amount given to clients of the two rehabilitation programs equates to approximately \$7,300.00. In addition to these figures, the Department of Community Development also has another thirty - four (34) "Deferred Housing Rehabilitation" loans within the community with a monetary value of \$291,255.48. Combined, the Department of Community Development has one hundred eleven (114) housing loans within the community with a total monetary value of \$613,203.46.

In addition to the above housing loans, the Community Development Department also has jurisdiction and reporting duties over the town's economic development loan program as administered by the Hamburg Development Corporation (HDC). The HDC is a direct sub-recipient of the Town of Hamburg and its Community Development Block Grant (CDBG) funding. The HDC is charged with issuing loans to for - profit businesses in return for job creation activities with said businesses. As of the 2010 Consolidated Annual Performance Report (CAPER), the Hamburg Development Corporation (HDC) has fourteen (14) active economic development loans in the community with a monetary value totaling \$664,572.50.

When these two programs are totaled together, it can be seen how much of an impact the Town of Hamburg Department of Community Development has on the town and the area. **Within the community, we have one hundred twenty - eight (128) loans on the street with a monetary value of \$1,277,775.90.** This combined figure shows the strength, impact and importance of the Community Development Block Grant (CDBG) program within the Town of Hamburg. Prior to eliminating these programs Congress and its staff should review these figures nationwide to see the real impact these programs have in their communities and within the nation in whole. Once this real impact is seen, Congress would be looking at other ways of saving funds prior to eliminating both the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs.

The Town of Hamburg Department of Community Development will continue to maintain a high level of cooperation and communication with the County of Erie, which is the Participating Jurisdiction (PJ) for Home Investment Partnership program funds for the Erie County HOME Consortium. The Town of Hamburg's portion of the consortium's HOME program funding is primarily used as "conditional grants" to assist first-time home buyers in the Town of Hamburg, including both villages, Blasdell and Hamburg. A normal conditional grant for first-time homebuyers is \$10,000.00, which is utilized as "mortgage principal reduction". On average, the Town of Hamburg authorizes between fifteen (15) and twenty (20) conditional grants for first-time homebuyers per year.

Belmont Housing Resources for WNY is under contract with the Department of Community Development to administer a large amount of housing counseling services for Town of Hamburg residents. Under the current contract, Belmont will be providing eligible town residents with the following services: Financial management as it pertains to the towns Hometown Housing Program for first-time homebuyers. Budget counseling, Credit counseling, Debt counseling, Foreclosure avoidance, Mobility counseling and "At Risk" counseling, which includes a new town program called the Homeless Impact and Prevention Program (HIaPP). This program was initiated by the Department of Community Development to be the local answer to the federally funded ECHO Program, for which the town could not receive federal funding.

Housing Opportunities Made Equal, Inc. (HOME) is under contract with the Department of Community Development to administer a large amount of Fair Housing services for all residents and non-residents seeking housing opportunities within the township. In addition, Housing Opportunities Made Equal (HOME) works in conjunction with the Department of Community Development to provide fair housing services including mobility choice counseling, on-site fair housing counseling, housing outreach activities, tenant-landlord counseling and presentations held throughout the town and Western New York that will benefit the residents directly. Each month there is a designated day on site at Hamburg Town Hall when HOME personnel come out on site and meet with residents, non-residents, landlords, tenants, etc. This allows for fair housing services to be expanded for residents of the town and for any person interested in receiving fair housing information.

PUBLIC SERVICE PROGRAMS:

A very important part of the Town of Hamburg's Community Development program over the past two decades has been its ability to initiate, administer and then turn over its public service projects directly effecting town residents. As it stands, the Town of Hamburg has several public service programs available for its eligible residents. All of these programs were designed, created and funded through the town's Department of Community Development utilizing federal CDBG funds. These programs include the Senior Adult Day Services program, the Senior Fitness program, the Senior Aquatic programs within the therapeutic pool. When funding permits, the town will be opening the Senior Technology program. This program will introduce town seniors to the computer and how to utilize the internet. There will also be classes to allow seniors a chance to learn about the internet and how valuable it can be.

One Public Service project that has been in existence for many years is the Domestic Violence program. The intention of the towns Public Service projects was to always initiate funding for a specific project, then eventually back off the federal funding once the town funding or program fees took over to fund the programs budget. The Department of Community Development will be eliminating its CDBG financial support of the Town's Office of Domestic Violence based upon the town's reluctance to fund the program without the CDBG Public Service funds. As with all of its public service activities, the Town of Hamburg Department of Community Development initiates an eligible project with CDBG public service funds. After funding a specific project for several years, a slow phase out of CDBG funds is instituted so other Public Service programs can be initiated. However, with this program, there was no other funding brought in, so the CDBG funds will have to be withdrawn.

The Community Development Department also will work to encourage various non - profit housing agencies to secure funding for Section 202 housing for the elderly, and for tax credit housing for low-income residents. The town also will continue to seek available resources through all federal and state agencies to meet the goals identified within its Five Year Consolidated Plan. While there will always be limitations on the availability of funding to address budgetary needs, it is hoped that the federal government will continue to fund its CDBG and HOME programs at current levels so the much needed programs can be continued within the Town of Hamburg and the Erie County Consortium communities.

Monitoring and Compliance:

The Town of Hamburg Department of Community Development will also continue to monitor its only sub – recipient, the Hamburg Development Corporation (HDC) on a bi-annual basis as we have in the past. The Hamburg Town Board has directed the Department of Community Development to assist the Hamburg Development Corporation (HDC) with economic development funds through the use of CDBG Line of Credit and/or Program Income funds. To this end, the HDC provides economic development loans that are geared toward job creation/job retention. Over the past several years, the Department of Community Development has required the HDC to update its program application and to also update and amend its reporting requirements to be consistent with the regulations for the Community Development Block Grant (CDBG) program. In order to ensure that the HDC was following the proper HUD required regulations, the Department of Community Development completes bi-annual monitoring of the HDC that includes on site reviews of loan files, job creation numbers, evaluation of its program and the effectiveness in which the funds are utilized. Twice a year, in June and November, the Department of Community Development specifically monitors the HDC, its books, files and records to ensure that the CDBG funding provided to the HDC is utilized in a way that is eligible within the regulations for the CDBG program.

2011 “Revised Final” Action Plan

In determining its funding uses for the 2011 “Revised Final” Action Plan, the Town of Hamburg Department of Community Development had to wait until June 7, 2011, when the Town of Hamburg received its 2011 entitlement award in the amount of \$450,649.00. Once received, the Town of Hamburg revised its use of funds to reflect the actual CDBG funding amount, passed an authorizing resolution at the June 13, 2011 Hamburg Town Board meeting and then updated and changed the towns funding amounts to equate to the revised SF-424 being submitted with this “Revised Final” Action Plan. That being said, the Town of Hamburg Department of Community Development utilized its normal review process in creating its “Final” Action Plan including all Citizen Participation Plan policies which included the town’s Citizens Advisory Committee. This “Final” 2011 Action Plan is being submitted to HUD on February 15, 2011. A public comment period was held for the “Draft” 2011 Action Plan from January 12, 2011 – February 10, 2011). This standard thirty (30) day process is where citizens or anyone can review the “Draft” document and make any recommendations for changes or comments about the document. After the thirty (30) day public comment period was closed, the Department of Community Development proceeded with the compilation of its “Final” Action Plan for the 2011 Fiscal Year and then officially submitted the 2011 “Final” Action Plan to the United States Department of Housing and Urban Development (HUD) for review and approval. This submission of the 2011 “Final” Action Plan will occur on or about February 15, 2011. The time between February 15, 2011 and March 31, 2011 will be for HUD and the public to review the “Final” Action Plan document. This comprises forty-five (45) days, which is the required review time as directed by HUD in its regulations for the program. Since the actual grant funding amounts are still unknown at this time, there will have to be another submission to HUD for purposes of applying for the “actual” CDBG and HOME grant fund amounts. This submission will be called the “2011 Revised Final Action Plan” and will be submitted after the specific grant allocations have been determined and issued by HUD to its entitlement communities.

The “Table 3” project sheets provide a summary of the projects the Town of Hamburg has planned for the 2011 Program Year, which are identified individually within this “Revised Final” document. Table 3 Projects include a continuation of the rehabilitation loan program for homeowners, infrastructure improvements in the Town of Hamburg and the Villages of Blasdell and Hamburg, continued funding for the Town’s Public Service projects including the Senior Technology Center, the Senior Aquatic Center and reduced funding for the Office of Domestic Violence due to the reduced amount of the Town of Hamburg CDBG amount. In addition, funding was also provided for Program Administration that includes salaries for Community Development staff as well as housing counseling and fair housing counseling.

The Table 3 Projects will utilize estimated CDBG Entitlement funds in the amount of \$450,649 as well as \$200,000 in program income. It is anticipated that the Town’s Department of Community Development will continue to utilize its funding for grants for first-time homebuyers through its County HOME allocation. Based on past experience, this is likely to be grants of \$10,000 or \$15,000 depending on market conditions which would allow expenditures of approximately between \$150,000.00 and \$225,000.00.

Citizen Participation “Revised Final” Action Plan: Public Review and Comments

During the “Revised Final” Action Plan, the Town of Hamburg Department of Community Development made this document widely available for public comment and review. First and foremost, there will be electronic

versions of the Final Plan on the Town of Hamburg's website and the Erie County website. Any member of the public with internet access had the ability to review our documents. In addition, hard copies of both versions were made available at the following locations:

Hamburg Town Hall:

Written versions were available for review at the Hamburg Town Clerk's Office; the Town of Hamburg Supervisor's Office;

Written and CD versions were available at the offices of the Town of Hamburg Department of Community Development.

Written and CD versions were available at the following locations:

Hamburg Public Libraries: Village of Hamburg & Lakeshore locations.

Availability and Public Hearing notices were available in the Buffalo News as well as local newspapers throughout the County of Erie. Three "Public Hearings" were held during the "Draft" Plan review period including one at Hamburg Town Hall held on Wednesday, January 26, 2011 at 7:00 p.m. The other public hearings were held on Monday, January 24, 2011 in Tonawanda, New York and Monday, January 31, 2011 at the Lackawanna Public Libraries Community Room at 6:30 p.m.

If you have any questions about this 2011 "Revised Final" Action Plan, please contact the following:

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