

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Town of Amherst receives Federal funding allocations annually, commonly referred to as Entitlement Funds, from the U.S. Department of Housing and Urban Development (HUD). HUD funding is provided to the Town as part of two main programs: The Community Development Block Grant (CDBG) Program and the HOME Investment Partnership Program (HOME), the latter of which Amherst receives as part of a 3-Town Consortium with the Towns of Cheektowaga and Tonawanda (A-C-T HOME Consortium). Prior to every Program Year, Amherst develops an Annual Action Plan with public input that dictates the specifics of how these federal funds will be utilized. The Annual Action Plan is a more refined and specific plan that builds off of The Five-Year Consolidated Plan for Amherst, Cheektowaga and Tonawanda. The Five-Year Consolidated Plan establishes overarching priorities based on researched needs of the community and suggests programs, partners and resources for addressing those needs. The Five-Year Consolidated Plan also provides a background on the institutional structure and public policies that are necessary to implement plan priorities successfully. The 2026 Annual Action Plan is the second annual supplement to The Five-Year Consolidated Plan (2025-2029). A housing needs assessment and market analysis presented in The Five-Year Consolidated Plan Consortium Profile outlines a number of overriding themes or priorities to address critical housing and neighborhood needs. These themes and priorities are included below and the 2026 Action Plan must outline specific programs and projects that address these priorities:

- Maintain and improve safe and affordable housing stock through rehabilitation for low-moderate income households, military households, and rental households.
- Improve affordability of existing low-moderate income owner-occupied housing, through energy efficiency improvements and weatherization services.
- Support senior and disabled households through handicapped accessibility improvements, generation of new affordable housing options and public services to support aging-in-place.
- Provide new affordable homeownership and rental opportunities to low income households. Address the housing and service needs of populations at-risk of homelessness and others with

Annual Action Plan
2026

special needs.

- Prevent or ameliorate neighborhood deterioration in areas where low income households and substandard conditions are concentrated.
- Improve public facilities and infrastructure serving low income neighborhoods as a means to support neighborhood reinvestment and resurgence.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The overall goal of the CDBG Program is the development of viable urban communities that will provide decent affordable housing, a suitable living environment and expanded economic opportunities, principally for low- to-moderate income persons. To do so, Amherst and the Consortium's goals and objectives focus on the following:

Improve Housing Stock
Provide Affordable Home Ownership
Generate New Affordable Housing
Support Community Service Needs
Reduce Homelessness Risk
Fair Housing Counseling
Support Neighborhood Revitalization

The main focus of the Town of Amherst's program is in the area of housing and neighborhood preservation. Besides housing, the Town of Amherst also uses CDBG funds to create suitable living environments by funding public services and facilities that improve the lives of its low and moderate income residents. The CDBG Program's goals and objectives can be accomplished by a variety of eligible activities including housing rehabilitation, improvements to public facilities and infrastructure, recreation improvements, community policing, economic development activities and public service programs.

Development of this Annual Plan takes place on an ongoing basis throughout the year, as the Town receives continual input from various parties in the delivery of housing and community development activities. The Town began the process by notifying residents of the availability of HOME and CDBG funds through a Notice published on October 9, 2025 and the October 27, 2025 public hearing held

Annual Action Plan
2026

during the Amherst Town Board meeting. Mailings soliciting input were provided to Belmont Housing Resources for WNY, Inc.; Housing Opportunities Made Equal; the Buffalo Urban League; the YWCA, Inc.; the Family Justice Center; Child & Family Services; Legal Aid Bureau of Buffalo; the Village of Williamsville; Supportive Services Corp.; Parachute Credit Counseling; WNY Law Center; Center for Elder Law and Justice; Girl Scouts of WNY; Volunteer Lawyers Project as well as Town Departments involved with service/activity delivery to residents in at-risk neighborhoods and to special populations. A final public hearing will be held in January 2026 and will notify the public of the final Plan publication and final budget decisions for CDBG and HOME funds.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Through regular entitlement funding, single family owner-occupied home rehabilitation continues to be the main focus of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant Programs in the Towns. Many older homes in the first ring suburbs require extensive general maintenance and are occupied by low income and senior households with little disposable income to afford upkeep. Amherst's Housing Rehabilitation Program offers eligible homeowners 0% interest loans for necessary repairs required to provide a safe and secure home. During the 2024 program year, April 1, 2024 through March 31, 2025, the Town of Amherst provided \$ \$531,042 in housing rehabilitation loans to eligible owners of twenty-one (21) single family homes. This sum includes \$ \$405,042 in CDBG funds, \$ 54,645 in HOME funds, and \$ 71,356 in NYS Affordable Housing Corporation's matching grant funds expended during this period. There were two veteran households assisted utilizing CDBG funds in Amherst. Lead paint hazards were remediated in seven (7) homes and seven (7) homes were weatherized in Amherst.

To deal with increased housing values, the Town of Amherst amended its first-time homebuyer program in September of 2023 to not only provide closing cost assistance but to provide up to \$50,000 in down payment and or closing cost assistance. This additional assistance will bridge the gap between the sale price and the mortgage amount, making the home more affordable to low-moderate income first-time homebuyers. The program had a total of \$300,000 to assist 6 homebuyers during the program year of 2024. There were three (3) clients in the first-time homebuyer program that were able to find a house in the Town for a total of \$130,063 of HOME funds expended. There are currently two (2) households in the program, of which they are still searching for a home to purchase, and another four (4) households that are being taken off the waiting list to be qualified for the program in 2025.

In Cheektowaga, \$ 620,733 was spent of HOME funds for fifteen (15) housing rehabilitation activities. There were ten (10) properties that had lead-based paint remediated. In Tonawanda, \$513,395 in HOME funds were spent on housing rehabilitation for twelve (12) single-family homes. There were six (6) homes that had lead paint removed.

HOME funds are also used to purchase foreclosed, vacant and deteriorated residences in Amherst for rehabilitation (or demolition/new construction) and eventual resale to an income eligible first-time homebuyer. This activity is accomplished in conjunction with the Town's designated Owner Developer, New Opportunities Community Housing Development Corp. In Program Year 2024, due to the lack of vacant homes and the price of housing, the Town wasn't able to purchase any property and for the foreseeable future it doesn't look like the housing market is likely to improve. However, the Town of Cheektowaga has found a vacant property to rehabilitate in PY 2025.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The development of the Annual Action Plan is a public process that invites citizens, public officials, department heads, and residents of public and assisted housing developments, to comment on the plan via public hearings and written statements. Public participation is sought and managed according to the Towns Citizen Participation Plans. Copies of the Towns Citizen Participation Plans are available upon request.

A Notice of a Public Hearing on the Annual Action Plan is published as a display ad in the Amherst BEE, the Cheektowaga BEE and the Ken-Ton BEE at least 10 days prior to the date of each of the public hearings held during the planning process. Public hearings in the Town of Amherst are conducted as part of regularly scheduled Town Board meetings and thus have a "captive audience" with a broader reach than would be experienced at separate meetings for the Annual Action Plan alone. These meetings are also broadcast on local public access television and available through video recordings of the meetings on Amherst's Town website.

In order to afford citizens, public agencies, and other interested parties another reasonable opportunity to examine the plans contents and to submit comments, the Towns also publish a summary of the proposed Annual Action Plan and where the document is available for review in the Amherst BEE, the Cheektowaga BEE and the Ken-Ton BEE as a display advertisement, at least 30 days prior to submission of the final document to the U.S. Department of Housing and Urban Development (HUD).

Complete copies of the draft and final Annual Action Plan are made available online on the Towns websites, as well as in all Town libraries, the Amherst Planning Department, the Village Clerks offices in Depew, Sloan, Kenmore and Williamsville and the Town Clerks offices in Amherst, Tonawanda and Cheektowaga. In addition, the Towns provide a copy of the Plan to any citizens and/or organizations that request it. The Towns will consider any comments or views of citizens received in writing, or orally at the public hearings, during the preparation of the final Annual Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final Annual Action Plan. At this time the Town provided notice via the above channels that the final deadline for public comments on the 2026 Draft Annual Action Plan is January ___, 2026,

Annual Action Plan
2026

and were required to be submitted in writing to Amherst Community Development, 5583 Main Street, Williamsville, NY 14221 or to communitydevelopment@amherst.ny.us.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments were received orally from Mr. Matt Plunkett, Amherst citizens, at the first public hearing for the Annual Action Plan held in October 2025. Mr. Plunkett praised the Housing Rehabilitation Program, expressing how it's assisted so many homeowners over the years and "is just a wonderful program".

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	Amherst	
CDBG Administrator	Amherst	Town of Amherst Community Development
HOPWA Administrator		
HOME Administrator	Amherst	Town of Amherst Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The Town of Amherst administers the Town's Community Development Block Grant (CDBG) Grant and is also lead town for the Amherst, Cheektowaga and Tonawanda HOME Investment Partnership (HOME) Consortium. CDBG funds to be awarded by HUD in FY 2026 will total approximately \$625,000. If the actual CDBG award being provided by HUD is lower than anticipated, the funding reduction will be applied to the Housing Rehabilitation Program and administration costs (if necessary), Public Services may be reduced if necessary to meet the 15% Public Service Cap. The ACT HOME Consortium is expected to receive HOME Grant funds of approximately \$830,000.00 to be shared by the three Towns (Amherst, Cheektowaga and Tonawanda). Any change in estimated HOME funding will be absorbed by the HOME Rental Subsidy activities in Amherst and HOME Housing Rehabilitation Programs of the Consortium Towns, after the 10% Administration costs are adjusted.

Consolidated Plan Public Contact Information

The Town of Amherst Community Development administers the Amherst HOME Consortium allocation for the three towns of Amherst, Cheektowaga and Tonawanda. Amherst's Community Development Department is also responsible for the Consortium's Five Year Consolidated

Plan in collaboration with the Towns of Cheektowaga and Tonawanda. The Town of Amherst is the point of contact for both of these planning documents.

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Town of Amherst is the "Participating Jurisdiction" or Lead Agency, for the ACT HOME Consortium. HOME and CDBG will be administered through the Community Development division of the Town's Planning Department. New Opportunities Community Housing Development Corp. and University CDA are non-profit neighborhood development agencies and will manage the projects involving the acquisition and rehabilitation or new construction of housing.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Town of Amherst will continue to act as the lead for the Erie County PHA Consortium, acting as a conduit for Section 8 (Housing Choice Voucher Program) rental subsidies for eligible, very low income households in Erie County;

Continue to support eligible development applications for newly created rental units for low-income residents through the HUD Section 8 Project Based Funding, Low Income Housing Tax Credits and other resources administered by NYS Homes and Community Renewal and Amherst's HOME Rental Subsidy Program, as funding becomes available.

Housing Opportunities Made Equal (H.O.M.E) will counsel victims of perceived illegal housing practices. Housing Resources and the generation of housing counseling materials will also be handled by H.O.M.E. and a link to their website is available on the Town's Community Development webpage.

Belmont Housing Resources for WNY, Inc. will administer housing counseling and financial education services for recipients of first-time homebuyer assistance under the HOME program, for households in danger of mortgage default; at-risk households in danger of becoming homeless; and tenant-landlord disputes. Consultation on reverse mortgages is also available for eligible senior homeowners.

Erie County Supportive Services Corp. will administer weatherization services for low-income owner and tenant households (excluding multi-unit complexes) providing energy efficient heating and insulation, windows and weatherproofing and in some cases energy efficient refrigerators.

The Town will also continue to support a chef position for the Meals on Wheels program which not only supports food/nutrition services for low-income seniors, but also provides an on-going social work connection and check-in to seniors in need.

The Town will continue to work with the sub-recipient agencies that currently assist in program delivery. Amherst will also continue to cultivate relationships with other agencies that provide housing and service delivery to residents in at-risk neighborhoods and to special populations. Finally, the Town will continue to solicit input from agencies to provide new venues for providing affordable housing, assisting such agencies in locating appropriate sites for new investment and redevelopment.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Town of Amherst and the ACT HOME Consortium work with the Homeless Alliance of Western New York, our Continuum of Care for the homeless and at risk population of the area, to identify and meet the needs of this population and work to provide shelter and affordable, stable housing to prevent homelessness. Amherst does not receive any ESG funding and any monetary assistance is through CDBG.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

N/A – Amherst does not receive ESG funding.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Belmont Housing Resources for WNY, Inc.
	Agency/Group/Organization Type	Housing PHA Services-homeless Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Belmont Housing Resources for WNY, Inc. administers the Housing Choice Voucher Program (HCV) (formerly known as Section 8 Program) for Western New York. Their current waiting list has been suspended since July 2011 and is currently closed to new applicants until current applicants are accommodated. The Town of Amherst, as lead agency for the Erie County PHA Consortium, oversees the monitoring of Belmont's Section 8 Program.
2	Agency/Group/Organization	HOUSING OPPORTUNITIES MADE EQUAL, INC.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Education Service-Fair Housing Regional organization Foundation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Opportunities Made Equal (H.O.M.E) will counsel victims of perceived illegal housing practices. Housing Resources and the generation of housing counseling materials will also be handled by H.O.M.E. and a link to their website is available on the Town's Community Development webpage. A landlord-tenant training is typically scheduled in the Town as part of annual housing resource training.
3	Agency/Group/Organization	Child and Family Services
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Child and Family Services of Erie County operates Haven House, a licensed Non-Residential Domestic Violence Program. Child and Family Services directly supports domestic violence victims and their families by having a Domestic Violence Advocate co-located within the Town of Amherst Police Department and Town Courts acting as a liaison as necessary as well as providing safety planning, supportive counseling, referrals to community resources, economic supports, and supports for children. The advocate also assists victims of domestic violence with completing applications to the Office of Victim Services (OVS) which provides monetary relief.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Alliance of WNY	Homeless Alliance of WNY is the designated Continuum of Care (CoC) agency for Erie County. The Consortium supports the efforts of the Homeless Alliance of WNY as the Collaborative Applicant of the Continuum of Care. Although homelessness is not perceived as a significant problem in the A-C-T Consortium, persons who are homeless or at-risk have access to the various support systems and resources of the CoC. Amherst works with County and Town agencies and the CoC to assist and provide services to Town residents.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/ broad community	First Public Hearing at Town Board meeting on October 27, 2025. Second Public Hearing was held on January __, 2026 in the Town Council Chambers.	Comments included praise for Amherst's Housing Rehabilitation Program and a desire to see it continued.	N/A	
2	Newspaper Ad	Non-targeted/ broad community	Amherst Bee Display Ad & Notice published in October 2025 for the first public hearing; December 2025 ad in Amherst Bee for notice of availability of draft Annual Action Plan available for review. December 2025 Display Ad in Amherst Bee for the second public hearing.	N/A	N/A	www.amherstbee.com

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The Town of Amherst will receive \$625,000.00 in Community Development Block Grant funding for 2026, with roughly \$120,000 in program income received during the program year. The Amherst, Cheektowaga, Tonawanda (A-C-T) HOME Consortium will receive approximately \$830,000 in 2026 HOME Investment Partnerships Grant funding, with an anticipated \$400,000 in program income. The Town of Amherst also has another \$300,000 in the New York State Affordable Housing Grant to match and supplement the CDBG and HOME funding allocated to its housing rehabilitation program. Any increases or decreases in Amherst CDBG funds in the allocations from HUD will be applied to the Homeowner Rehab Program. Any increases or decreases in the HOME funding in the allocations from HUD will be applied to the Homeowner Rehabilitation Programs for Tonawanda and Cheektowaga and applied to the HOME Rental Subsidy Program for Amherst.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	625,000.00	120,000.00	0.00	745,000.00	0.00	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	830,000.00	400,000.00	0.00	1,230,000.00	0.00	

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Town of Amherst has received a \$300,000 New York State Affordable Housing Corporation Grant in November 2025 that offers eligible single family homeowners a forgivable grant amount toward the rehabilitation of their home. The grant matches the Town's CDBG or HOME rehabilitation funds 60/40. The CDBG or HOME portion of the assistance is offered as a 0% deferred loan, to be repaid at sale or transfer of the property, or if the homeowner no longer permanently resides in the home. It typically takes three years for Amherst to utilize all of the NYS grant funds.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Housing Stock	2025	2029	Affordable Housing	Eggertsville Town Wide Boulevard Central District/Opportunity Zone Creekside & Willowridge Neighborhood	Residential Rehabilitation Owner-occupied Residential Rehabilitation Owner-occupied Military Handicapped Accessibility Residential Rehabilitation Owner-occupied Rental	CDBG: \$137,750.00 HOME: \$.00	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Provide Affordable Homeownership	2025	2029	Affordable Housing	Eggertsville Town Wide Boulevard Central District/Opportunity Zone Creekside & Willowridge Neighborhood	New Affordable Single-Family Housing Homebuyer Assistance	HOME: \$273,500.00	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Generate New Affordable Housing	2025	2029	Affordable Housing	Egbertsville Town Wide Boulevard Central District/Opportunity Zone Creekside & Willowridge Neighborhood	New Affordable Multifamily Rental Housing	HOME: \$100,000.00	Rental units constructed: 6 Household Housing Unit
4	Support Community Service Needs	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Town Wide	Community Services	CDBG: \$108,750.00	Public service activities other than Low/Moderate Income Housing Benefit: 1400 Persons Assisted
5	Reduce Homelessness Risk	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	Town Wide	Assist Victims of Domestic Violence Housing Counseling and Foreclosure Prevention	CDBG: \$45,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
6	Fair Housing Counseling	2025	2029	Non-Homeless Special Needs	Town Wide	Fair Housing Counseling	CDBG: \$12,500.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Support Neighborhood Revitalization	2025	2029	Non-Housing Community Development	Town Wide	Public Facilities and Infrastructure	CDBG: \$210,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Housing Stock
	Goal Description	<p>Amherst will utilize CDBG resources to improve and maintain quality affordable housing stock through funding for maintenance and rehabilitation of (i) existing owner-occupied housing, (ii) existing rental housing units, (iii) military veteran housing units, (iv) and households in need of improvements for handicapped accessibility, and (v) weatherization assistance. Homeowner rehabilitation aims to assist approximately ten (10) extremely low-income, fifteen (15) low-income, twenty-five (25) moderate-income, and three military veteran households through the Towns' Housing Rehabilitation Program. The programs improve and maintain quality affordable housing stock within the Towns of Amherst, Cheektowaga and Tonawanda, including those with lead-paint issues.</p> <p>CDBG: Amherst \$137,750 (plus \$100,000 Program Income) HOME: Amherst \$0; Cheektowaga \$124,500 (\$180,000 Program Income) Tonawanda \$249,000 EN, \$90,000 in Program Income;</p> <p>Improvements for handicapped accessibility are offered through the Towns' Homeowner Rehab Programs. Approximately five (5) units will be assisted for senior's aging-in-place or homeowners with physical challenges.</p> <p>The Weatherization Assistance Program will create more energy efficient housing units for low-moderate income homeowners by providing energy audits resulting in as-needed energy efficient furnaces, insulation, windows and, in some cases, energy efficient refrigerators. Energy savings will assist in creating a more affordable housing environment. Through CDBG funding, the Town covers the materials needed.</p> <p>CDBG: Amherst – 16 units assisted with weatherization, \$12,000 allocated</p>

2	Goal Name	Provide Affordable Homeownership
	Goal Description	<p>As housing values increase with limited housing stock for sale, homeownership can become out of reach for many low-income first-time homebuyers. Homeownership is important for lower income households to build wealth and economic stability. Amherst and Cheektowaga will facilitate home ownership by providing purchase assistance for first-time low-to-moderate income home buyers who purchase an existing house, or one provided for sale through the Acquisition – Rehab/New Construction - Resale Program.</p> <p>The First-time Homebuyer Program in Amherst will provide down payment and closing cost assistance (0% loans) up to \$50,000 to approximately three (3) income qualifying individuals.</p> <p>HOME: Amherst - Assist 3 homebuyers; \$149,000 EN</p> <p>HOME: Cheektowaga Assist 2 homebuyers; \$0 (funded as part of the Acquisition-Rehab/New Construction-Program)</p> <p>The Acquisition – Rehab/New Construction – Resale Program conducted by Amherst and Cheektowaga utilizes HOME funds to rehabilitation a vacant dilapidated home or construct a new unit on vacant land, which is then resold with a purchase subsidy in order to provide an affordable single-family home for sale to low-income buyers. The Acquisition-Rehabilitation/New Construction-Resale program has limited activity with PY 2026 funding due to unfavorable housing market and regulatory conditions at this time.</p> <p>HOME: Amherst – \$0 EN</p> <p>HOME: Cheektowaga - \$124,500 EN</p>

3	Goal Name	Generate New Affordable Housing
	Goal Description	<p>Amherst will generate new affordable housing units through programming aimed at development of new multifamily apartments. Amherst, Cheektowaga and Tonawanda will provide a HOME-funded HOME Rental Subsidy Program to incentivize the development of new affordable multifamily apartment complexes or new rent-to-own single-family housing as part of the LIHTC-supported scattered site development model. The Consortium's HOME Rental Subsidy Program provides a long-term deferred 0% loan towards the construction of new affordable rental housing developments with priorities for serving LMI seniors, disabled, and other special populations. The program will generate approximately six (6) HOME subsidized units, assisting six households.</p> <p>HOME: Amherst \$100,000 EN (\$90,000 in Program Income). HOME: Cheektowaga \$0 HOME: Tonawanda \$0</p>
4	Goal Name	Support Community Service Needs
	Goal Description	<p>Community services provide essential support to help vulnerable populations maintain self-sufficiency and financial stability. Amherst will improve the quality of life for seniors in the community by providing free and reduced nutritious meals through the Meals on Wheels Program. The Town of Amherst will continue to fund an additional FT cook for the Meals on Wheels Program to meet the increased demand for meals within the program. The program is expected to benefit approximately 400 seniors in 2026. Free legal services through the Center for Elder Law & Justice (CELJ) will serve approximately 175 seniors in the Town. One on one services will be provided along with workshops and outreach through the senior center and other locations such as senior apartments. The Village of Williamsville receives 7% of the CDBG annual allocation and will use the funding this year for fire equipment for the Hutchinson Hose Company.</p> <p>CDBG: Amherst - \$45,000 allocated to Meals on Wheels. CDBG: Amherst - \$20,000 allocated to CELJ. CDBG: Amherst- \$43,750 allocated to Hutchinson Hose Co.</p>

5	Goal Name	Reduce Homelessness Risk
	Goal Description	<p>Housing stability is essential to provide a secure foundation for overall well-being and success. Lack of secure housing impacts health, education, child development, workforce participation and economic outcomes. Amherst will provide assistance and counseling to families or individuals who have become homeless or are in imminent danger of becoming homeless. Amherst's CDBG funding will be utilized to provide public services through the Child and Family Services of Erie County (Haven House), and Belmont Housing Resources for WNY, to prevent homelessness of certain at-risk populations. Child and Family Services of Erie County works with victims of domestic violence and operates Haven House, a licensed Domestic Violence residency Program. In Amherst, a Domestic Violence Advocate is co-located in the Amherst Town Court and Police Department to directly and immediately assist victims with necessary support and act as a liaison. Belmont Housing Resources for WNY provides a variety of counseling services to assist first-time homebuyers including, credit improvement counseling to qualify for FHA insured mortgages; foreclosure-diversion financial counseling and refinancing guidance; and resolving tenant-landlord disputes; all of which assist in preventing homelessness. Amherst will utilize CDBG funding to provide this assistance and aims to assist 200 households.</p> <p>CDBG: Amherst - \$ 25,000 Child and Family Services of Erie County (Haven House) CDBG: Amherst - \$ 20,000 Belmont Housing Resources for WNY</p>
6	Goal Name	Fair Housing Counseling
	Goal Description	<p>Support access to healthy, safe and affordable housing for all residents and strive to prevent illegal housing practices. Amherst, through CDBG funding, provides fair housing counseling services via Housing Opportunities Made Equal. Housing Opportunities Made Equal provides education and support for tenants and landlords navigating housing rental and purchases and reports perceived illegal housing practices.</p> <p>CDBG: Amherst - \$12,500 Allocated</p>

7	Goal Name	Support Neighborhood Revitalization
	Goal Description	<p>Older neighborhoods require support to foster reinvestment and revitalization in order to preserve community character, boost economic growth, enhance quality-of-life, and reduce blight. Amherst neighborhoods will be supported through CDBG investments in public facilities and infrastructure, including sidewalks; community centers and public buildings; playgrounds and recreation facilities; and public utilities. CDBG funding will be available to preserve historic sites and eliminate slum and blight in neighborhoods in the Town of Amherst and the Village of Williamsville. Other CDBG funded Public Infrastructure for PY2026 will focus on necessary facility improvements, especially ADA improvements to the community centers in the Town.</p> <p>CDBG: Amherst - \$210,000 EN</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

The proposed projects for the estimated allocation of 2026 CDBG and HOME funds have been determined through citizen participation, community outreach, Town departments, neighborhood organizations' and non-profit agencies' requests for funding based upon the goals and objectives of the 2025-2029 Consolidated Plan.

#	Project Name
1	Amherst CDBG Housing Rehabilitation
2	CDBG Administration
3	CDBG Public Information
4	CDBG Office Expenses
5	Belmont Housing Counseling Services
6	Fair Housing Counseling through Housing Opportunities Made Equal
7	Child & Family Services of Erie County-Domestic Violence
8	Center for Elder Law & Justice (CELJ)-Legal Assistance
9	Meals on Wheels at the Senior Center
10	Weatherization Program for Single-Family Homes
11	Public Facilities & Infrastructure Improvements in LMI areas
12	Village of Williamsville Public Facilities and Historic Preservation
13	Amherst HOME Housing Rehabilitation
14	Amherst First-Time Homebuyer Program
15	Amherst HOME Rental Subsidy
16	Amherst HOME Acquisition-Rehab/New Construction-Resale
17	Amherst HOME Administration
18	Cheektowaga HOME Housing Rehabilitation
19	Cheektowaga HOME Acquisition-Rehab/New Construction-Resale
20	Cheektowaga HOME Rental Subsidy
21	Cheektowaga HOME Administration
22	Tonawanda Residential Rehabilitation Program
23	Tonawanda HOME Rental Subsidy Program
24	Tonawanda HOME Administration

Table 4 – Project Information

AP-38 Project Summary

Project Summary Information

1	Project Name	Amherst CDBG Housing Rehabilitation
	Target Area	Eggertsville Town Wide Boulevard Central District/Opportunity Zone Creekside & Willowridge Neighborhood
	Goals Supported	Improve Housing Stock
	Needs Addressed	Residential Rehabilitation Owner-occupied Residential Rehabilitation Owner-occupied Military Handicapped Accessibility Residential Rehabilitation Owner-occupied Rental
	Funding	CDBG: \$137,750.00
	Description	Deferred interest free loans up to \$30,000 to low-moderate income homeowners to undertake necessary repairs to their homes. \$52,750 CDBG Rehab (EN), \$10,000 for military grants, plus \$100,000 anticipated CDBG Program Income received FY'26 to supplement entitlement funds. There is \$75,000 for CDBG payroll. CDBG housing rehab for 2026 will be accomplished with entitlement funds and program income.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 households will be assisted.
	Location Description	Townwide, Creekwoods-Willowridge, Eggertsville
	Planned Activities	HUD Matrix Code 14A Approximately 25 households will be assisted.
2	Project Name	CDBG Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$96,500.00
	Description	These funds will be used for the staff administration of the CDBG grant.
	Target Date	3/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	HUD Matrix Code 21A Administration of all CDBG funded activities.
3	Project Name	CDBG Public Information
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$2,000.00
	Description	Advertising for public hearings, the availability of funds, reports, plans, and other housing activities or opportunities associated with the federal grants received by the Town.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	HUD Matrix Code 21C Advertising for public hearings, the availability of funds, reports, plans, and other housing activities or opportunities associated with the federal grants received by the Town.
4	Project Name	CDBG Office Expenses
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$500.00
	Description	Funds to purchase office supplies for the program.
	Target Date	3/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	HUD Matrix Code 21B
5	Project Name	Belmont Housing Counseling Services
	Target Area	
	Goals Supported	Support Community Service Needs Reduce Homelessness Risk
	Needs Addressed	Community Services
	Funding	CDBG: \$20,000.00
	Description	Belmont Housing Resources for WNY, Inc. is a HUD certified counseling agency that will provide tenant, pre-purchase, post-purchase, foreclosure, reverse mortgage and mortgage default counseling services to low-moderate income residents. \$20,000 in entitlement will fund this Activity.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 150 households assisted.
	Location Description	Townwide
	Planned Activities	HUD Matrix Code: 05U Counselors from Belmont Housing Resources for WNY, Inc. (Belmont) will offer financial education classes and individual financial and landlord/tenant counseling to first time homebuyers in Amherst Town Hall as well as at the Main Street (Buffalo) offices of Belmont. These counseling services include credit counseling, reverse mortgage information, mortgage default and foreclosure prevention and landlord-tenant rights information as well as first time homebuyer assistance.
6	Project Name	Fair Housing Counseling through Housing Opportunities Made Equal
	Target Area	
	Goals Supported	Fair Housing Counseling

	Needs Addressed	Fair Housing Counseling
	Funding	CDBG: \$12,500.00
	Description	Housing Opportunities Made Equal (H.O.M.E) will counsel victims of perceived illegal housing practices. Housing resources and the generation of housing counseling materials will also be handled by H.O.M.E. and a link to their website is available on the Town's Community Development webpage. A landlord-tenant training are typically scheduled in the Town as part of annual housing resource training.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 households will be assisted.
	Location Description	Townwide
	Planned Activities	HUD Matrix Code 21D The counselors and legal staff of Housing Opportunities Made Equal offer services to current and potential residents of the Town. The staff also provides information about landlord and tenant rights and mitigation in rental disputes if needed. HOME ensures that all persons are treated equally in their desire for affordable safe and secure housing in Amherst.
7	Project Name	Child & Family Services of Erie County-Domestic Violence
	Target Area	
	Goals Supported	Reduce Homelessness Risk
	Needs Addressed	Assist Victims of Domestic Violence
	Funding	CDBG: \$25,000.00
	Description	Child & Family services runs the Haven House and has an advocate that works with the Town of Amherst Police Department and the Town Courts. This advocate supports and assists victims of domestic violence in Amherst. The funding would go towards a portion of their salary.
	Target Date	3/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households would be assisted.
	Location Description	Townwide
	Planned Activities	HUD Matrix Code 05G This advocate supports and assists victims of domestic violence in Amherst. The funding would go towards a portion of their salary.
8	Project Name	Center for Elder Law & Justice (CELJ)-Legal Assistance
	Target Area	Egbertsville Town Wide Creekside & Willowridge Neighborhood
	Goals Supported	Support Community Service Needs
	Needs Addressed	Community Services
	Funding	CDBG: \$20,000.00
	Description	The Center for Elder Law and Justice assists low-income seniors in the Town with legal advice and services for housing, financial insecurity, elder abuse, consumer fraud and protection. They will provide one on one services and also host workshops at the Senior Center and the subsidized housing apartments in Town.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 175 people will be assisted.
	Location Description	Townwide and LMI areas.
	Planned Activities	Senior Services Matrix code 05A
9	Project Name	Meals on Wheels at the Senior Center
	Target Area	
	Goals Supported	Support Community Service Needs
	Needs Addressed	Community Services
	Funding	CDBG: \$45,000.00

	Description	The Amherst Senior Center will utilize \$45,000 towards the payroll of an additional full time cook for the Meals on Wheels program which provides nutrition services to senior citizens.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 400 people assisted.
	Location Description	Townwide
	Planned Activities	Matrix code 5A Senior Services
10	Project Name	Weatherization Program for Single-Family Homes
	Target Area	
	Goals Supported	Improve Housing Stock
	Needs Addressed	Weatherization Assistance
	Funding	CDBG: \$12,000.00
	Description	Create more energy efficient housing units for low-moderate income homeowners by providing energy audits resulting in as-needed energy efficient furnaces, insulation and in some cases windows and energy efficient refrigerators. The energy savings will assist in creating a more affordable housing environment throughout the Consortium.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 16 households will be assisted.
	Location Description	Townwide
	Planned Activities	HUD Matrix Code 14F Housing rehabilitation with the sole purpose of improving energy efficiency.
11	Project Name	Public Facilities & Infrastructure Improvements in LMI areas
	Target Area	
	Goals Supported	Support Neighborhood Revitalization

	Needs Addressed	Historic Preservation Public Facilities and Infrastructure
	Funding	CDBG: \$210,000.00
	Description	The funding will be used for various projects such as sewer replacements, building improvements in community centers, ADA improvements and improvements to historic buildings.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 households
	Location Description	LMI areas-Townwide
	Planned Activities	Matrix Code 03L – Sidewalks Matrix Code 03J – Water/Sewer Improvements Matrix Code 03F-Playgrounds
12	Project Name	Village of Williamsville Public Facilities and Historic Preservation
	Target Area	
	Goals Supported	Support Neighborhood Revitalization
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$43,750.00
	Description	The Village of Williamsville is allocated 7% of Amherst's annual CDBG funding. Any increase or decrease in CDBG funding will be reflected in this share of CDBG funding. The funds will be used to supply equipment to the Hutchinson Hose Company.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	
	Planned Activities	The funds will be used to supply equipment to the Hutchinson Hose Company.
	Project Name	Amherst HOME Housing Rehabilitation

13	Target Area	Eggertsville Town Wide Creekside & Willowridge Neighborhood
	Goals Supported	Improve Housing Stock
	Needs Addressed	Residential Rehabilitation Owner-occupied Residential Rehabilitation Owner-occupied Military Handicapped Accessibility Residential Rehabilitation Owner-occupied Rental
	Funding	:
	Description	Deferred interest free loans up to \$30,000 to low-moderate income homeowners to undertake necessary repairs to their homes. There are significant funding remaining from prior years, therefore no entitlement funds have been allocated for PY2026. The Town's State AHP Grant will supplement the funding in target areas.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 households will be assisted.
	Location Description	Townwide
	Planned Activities	HUD Matrix Code 14A Housing rehabilitation for needed repairs to bring properties to code and provide safe secure housing units. These repairs may include structural or mechanical systems such as roofing, siding, insulation, windows, doors, electrical and plumbing.
14	Project Name	Amherst First-Time Homebuyer Program
	Target Area	Eggertsville
	Goals Supported	Provide Affordable Homeownership
	Needs Addressed	Homebuyer Assistance
	Funding	HOME: \$149,000.00
	Description	Down payment and Closing Cost Assistance up to \$50,000 is provided in the form of a 0% deferred loan to income eligible first time home buyers in the Town and Village of Williamsville. Eligibility is for households less than 80% AMI based upon 2026 HUD Income Guidelines. This activity will be supplemented with HOME program income received from previous closing cost assistance loans.

	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 households will be assisted.
	Location Description	Townwide
	Planned Activities	Matrix Code 13 Direct Homeownership assistance to LMI households.
15	Project Name	Amherst HOME Rental Subsidy
	Target Area	
	Goals Supported	Generate New Affordable Housing
	Needs Addressed	New Affordable Multifamily Rental Housing
	Funding	HOME: \$100,000.00
	Description	The Amherst HOME Rental Subsidy provides a long-term deferred 0% loan towards the construction of new affordable rental housing development serving LMI seniors, disabled, special populations within the Town of Amherst. For 2026, \$100,000 in HOME EN funds are allocated and \$90,000 of Program Income.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 households will be assisted.
	Location Description	Townwide
	Planned Activities	A building will either be converted into affordable rental housing or newly constructed units will be developed with the funding.
16	Project Name	Amherst HOME Acquisition-Rehab/New Construction-Resale
	Target Area	
	Goals Supported	Provide Affordable Homeownership
	Needs Addressed	New Affordable Single-Family Housing
	Funding	:

	Description	The Amherst Acquisition-Rehab/New Construction-Resale program provides a newly built or rehabilitated single-family home for sale to a low-income first-time homebuyer. For PY 2026, no funds will be allocated, as economic conditions are not favorable to meet regulatory requirements at this time.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
17	Project Name	Amherst HOME Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$83,000.00
	Description	Funds for staff and office costs for oversight and implementation of HOME activities: \$83,000. This figure is 10% of the expected total HOME Consortium allocation. The admin funding will be supplemented with Amherst HOME \$10,000 of Program Income for a total of \$93,000 to utilize towards admin.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
18	Planned Activities	HUD Matrix Code: 21H Oversight and administration of the HOME Investment Partnership Grant for the Amherst HOME Consortium.
	Project Name	Cheektowaga HOME Housing Rehabilitation
	Target Area	
	Goals Supported	Improve Housing Stock

	Needs Addressed	Residential Rehabilitation Owner-occupied Handicapped Accessibility
	Funding	HOME: \$124,500.00
	Description	The Town of Cheektowaga will allocate \$180,000 of PI and \$124,500 of EN for FY2026 to provide a 0% deferred payment loan to low-moderate income homeowners (income is below 80% of the HUD area median income) for necessary repairs to their homes.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 households will be assisted.
	Location Description	Townwide
	Planned Activities	Approximately 10 low and moderate income homeowners will be assisted.
19	Project Name	Cheektowaga HOME Acquisition-Rehab/New Construction-Resale
	Target Area	
	Goals Supported	Provide Affordable Homeownership
	Needs Addressed	New Affordable Single-Family Housing
	Funding	HOME: \$124,500.00
	Description	The Cheektowaga Acquisition-Rehab/New Construction-Resale program provides a newly built or rehabilitated single-family home for sale to a low-income first-time homebuyer. For PY 2026, \$124,500 in EN funds will be allocated to a CHDO to develop the new home.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	One household will be assisted.
	Location Description	Townwide
	Planned Activities	A home will either be rehabilitated or a home will be constructed for a first-time homebuyer.
20	Project Name	Cheektowaga HOME Rental Subsidy
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The Cheektowaga HOME Rental Subsidy provides a long-term deferred 0% loan towards the construction of new affordable rental housing development serving LMI populations within the Town of Cheektowaga. For 2026, \$0 in HOME EN funds are allocated.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
21	Project Name	Cheektowaga HOME Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	HOME loan repayments of 10% go towards the administration of the HOME program.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
22	Project Name	Tonawanda Residential Rehabilitation Program
	Target Area	
	Goals Supported	Improve Housing Stock
	Needs Addressed	Residential Rehabilitation Owner-occupied Handicapped Accessibility

	Funding	HOME: \$249,000.00
	Description	The Town of Tonawanda will allocate \$249,000 of entitlement and approximately \$90,000 of Program Income to provide a 0% deferred payment loan to low-moderate income homeowners (income is below 80% of the HUD area median income) in the Town-excluding the Village of Kenmore-for necessary repairs to their homes.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7 households will be assisted.
	Location Description	Townwide
	Planned Activities	The Town of Tonawanda will allocate approximately \$249,000 of entitlement funds and \$90,000 of program income to provide a 0% deferred payment loan to low-moderate income homeowners (income is below 80% of the HUD area median income) in the Town-excluding the Village of Kenmore-for necessary repairs to their homes.
23	Project Name	Tonawanda HOME Rental Subsidy Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The Tonawanda HOME Rental Subsidy provides a long-term deferred 0% loan towards the construction of new affordable rental housing development serving LMI populations within the Town of Tonawanda. For 2026, \$0 in HOME EN funds are allocated.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
	Project Name	Tonawanda HOME Administration

24	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The Town of Tonawanda will use 10% of its HOME program income received in 2026 for admin. funding for staff to administer the HOME program in Town.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Town of Amherst encompasses approximately 50 square miles from Niagara Falls Boulevard in the west, Transit Road in the east, Tonawanda Creek Road in the north and Where Drive in the south. There are fewer than 25% of the Town's Census Block Groups with a percentage of Low-to-Moderate Income populations (LMI) over 51%, therefore the Town uses the "Upper Quartile" method for designating LMI Census Block Groups for eligibility for federal assistance. The highest concentration of low-mod households can be found in the western portion of the Town, both north and south. This is the older portion of the Town that borders on the City of Buffalo and Town of Tonawanda and has the higher number of affordable housing units, both owner-occupied and rental as well. As the population ages in the Town other pockets of low-mod income elderly households become evident throughout the Town in many of the established "higher income" neighborhoods, which is why some of the projects are directed town wide.

Geographic Distribution

Target Area	Percentage of Funds
Eggertsville	30
Town Wide	40
Boulevard Central District/Opportunity Zone	10
Creekside & Willowridge Neighborhood	20

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Eggertsville and Creekwoods-Willowridge Target Areas have a direct 20% of assistance as they are older portions of town and the housing stock and neighborhood reinvestment needs are more significant. The higher percentage of low-mod income households are also concentrated in these areas of the Town. Amherst's Boulevard Central District/Opportunity Zone Target Area focuses on Census Tract 92, which includes LMI block groups and significant blight in the immediate area of the former Boulevard Mall. The decline of the Boulevard Mall has severely impacted employment in the area and the loss of area commercial use has seen an increase in vacant commercial buildings. Without a renewed effort to provide programming to address the economic conditions in the Boulevard Mall area,

the town will see decline reverberate outward into the surrounding LMI homestead neighborhoods.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The highest percentage of CDBG and HOME funds are directed to providing and improving the existing residential housing units and the generation of new affordable multifamily units in the Consortium Towns. Amherst and Cheektowaga do not receive homeless assistance through ESG, but rely on the Homeless Alliance of WNY and Belmont Housing Resources for WNY, Inc. (PHA for Housing Choice Voucher Program/Section 8 rental assistance) to assist those at risk of homelessness. The Town of Tonawanda anticipates receiving ESG funds and is expected to assist approximately 26 homeless individuals in 2026. Housing Rehabilitation is the largest activity for retaining affordable housing stock throughout the Consortium. The ACT HOME Consortium also received an allocation of HOME-American Rescue Plan Act (ARP) funding in PY 2021 to address homelessness in the Consortium.

One Year Goals for the Number of Households to be Supported	
Homeless	11
Non-Homeless	200
Special-Needs	11
Total	222

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	6
The Production of New Units	3
Rehab of Existing Units	40
Acquisition of Existing Units	1
Total	50

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

Amherst

Approximately \$149,000 of FY 2026 HOME funds will go towards Amherst's First Time Homebuyer Program and another \$100,000 towards the Amherst HOME Rental Assistance Program. The updated First-time Homebuyer program provides down payment subsidy in addition to closing costs up to \$50,000 as a deferred loan or forgiven loan. Approximately three first-time income eligible homebuyers will be assisted. The HOME Rental Subsidy which provides gap funding for multi-family affordable rental developments. The majority of the CDBG housing funds will be used for rehabilitation of income-eligible existing owner-occupied units through a 0% deferred loan program.

Cheektowaga

The Town has acquired a vacant, dilapidated single-family home for the purpose of fully rehabilitating it and subsequently selling it to an income-eligible first-time homebuyer. This project is being accomplished with entitlement funds and program income from the sale of previous acquisition/rehab and new construction/resale projects. In addition, the Town plans to continue its housing rehabilitation loan program for income-eligible existing owner-occupied units.

Tonawanda

The majority of Tonawanda's PY2026 funding will be used for rehabilitation of income-eligible existing owner-occupied units through a 0% deferred loan program. Tonawanda's CDBG funding for affordable housing focuses on residential owner-occupied rehab, housing counseling services provided by Belmont Housing of WNY, and weatherization services. Tonawanda's ESG Homelessness Prevention and Rapid Re-Housing Programs round out the remainder of the program offerings and is discussed separately in Tonawanda's Action Plan.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Towns of Amherst and Cheektowaga do not have public housing developments that the municipalities own. Multi-family rental units are owned privately and units are available with rental assistance through project specific vouchers or Section 8 rental assistance. There are approximately 15 subsidized housing complexes in Amherst and an additional four developments of affordable rental units that are not subsidized but below market rate.

There are 8 low income housing apartment communities offering 471 affordable apartments for rent in Cheektowaga. Cheektowaga features 187 low income apartments with rental assistance where households typically pay no more than 30% of their income towards rent. Additionally, there are 284 other low income apartments that don't provide direct rental assistance but remain affordable to low income households in Cheektowaga.

Within the Town of Tonawanda, the Kenmore Housing Authority (KHA) has 194 units of public housing located in two mid-rise adjacent buildings with 97 units in each building. Up until 2006, the KHA administered 20 Section 8 Rental Vouchers for low-income families and the elderly. The Authority has since transferred that authorization to Belmont Housing Resources of WNY. The Authority is located at 657 Colvin Boulevard in the Village of Kenmore, New York. The Authority normally maintains full occupancy. There are 10 handicapped units in each building and there are no handicapped tenants in residence who need to be transferred to a handicapped unit. In terms of income, 50 percent of the tenants qualify as very low income being under 31 percent of the median income for the metropolitan area, 25 percent as low-income at 31-50 percent of the median income and 25 percent qualify as moderate income at 51-80 percent of the median income. Residents pay 30 percent of their income for rent. Additionally, HUD annually allots funds to cover all costs for operation and maintenance of the buildings. There are approximately 500 applicants on the Kenmore HA waiting list, including 200 applicants who qualify as handicapped. The KHA also has adopted a local preference ruling whereby all Village of Kenmore residents receive first priority, Town of Tonawanda residents receive second priority and all other applicants are placed on a third waiting list.

Actions planned during the next year to address the needs to public housing

People Inc.'s HOME Rental Subsidy project called Blocher Homes in the Village of Williamsville will be completing rent-up in early 2026. The 93-unit affordable housing project has 20 units set aside for persons with an identified disability.

The Town of Cheektowaga continues its partnership with the Buffalo Erie Niagara Land Improvement Corporation (BENLIC) and other avenues to seek out vacant housing structures and/or lots for the purpose of developing in-fill housing projects for low/moderate income home ownership. When such opportunities are found, acquisition, rehabilitation, or new construction, and resale of said affordable

homes will take place, along with closing cost assistance and down payment assistance being provided where necessary. The current housing market enhances the difficulties of this process and executing projects within strict HUD regulations

The Kenmore Public Housing Authority is going to continue to maintain its existing facilities. No additional units are planned in 2026. Tonawanda has committed PY21 and PY22 funds for a HOME Rental Subsidy project planned for construction in PY26.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Amherst, Cheektowaga, and Tonawanda all work with our non-profit developers under HOME-funded programming to ensure that homeownership programs are advertised to and available to public housing residents, through direct mailers, postings in public housing complexes, and advertising in local minority papers. Such programs include First-time Homebuyer classes, First-time Homebuyer Closing Cost Assistance, and Financial Counseling. Also, Acquisition-Rehab/New Construction/resale projects are directly advertised to public housing residents via Belmont Housing Resources for WNY, since Belmont holds a majority of the Section 8 vouchers. We also send the open house flyer to all Section 8 managers of the apartments asking them to post in the office building.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The Town does not receive any direct Entitlement homeless assistance but relies on assistance through the Homeless Alliance of WNY and Belmont Housing Resources for WNY's Housing Choice Voucher/Section 8 emergency housing assistance. In 2021, the American Rescue Plan Act awarded \$3.4 Million in HOME-ARP funding to the ACT Home Consortium. Amherst amended the 2021 Annual Action Plan to incorporate the proposed Allocation Plan for HOME-ARP funding. As mentioned previously, People Inc.'s Blocher Homes Apartments Project includes HOME-ARP funding for eleven (11) HOME-assisted units and is currently beginning rent-up. The HOME-ARP assisted units will assist persons who are at threat of homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Erie County Social Services and the Homeless Alliance have contracted with some Amherst area motels to provide emergency shelter for several people identified as being homeless in the Town. Amherst's Meals on Wheels Program has also stepped forward in these cases to provide daily meals. Community Development Block Grant funds are assisting the Amherst Meals on Wheels program to provide healthy nutritious meals to the Town's identified homeless individuals or families as requested. The Town's HUD approved HOME-ARP Plan aims to fund Supportive Services, Acquisition and Development of Non Congregate Shelters, Development of Affordable Rental Housing, Non-profit Operating, Non-profit Capacity Building, as well as Administration and Planning.

Hearts for the Homeless emergency shelter will continue to operate their mobile soup kitchen. The motor home travels throughout the Towns and the City of Buffalo to find the homeless street people to provide food and clothing. At that time, the homeless are assessed as to their needs and referred to proper agencies for case management.

Compass House continues to enable youth to move to permanent housing and defray rent and utility arrears to prevent eviction and/or termination. The Salvation Army will also cover these same costs for adults who find themselves in similar situations.

Amherst's CDBG funding will also support the Child and Family Services of Erie County's Haven House. Haven House is a licensed domestic violence shelter with a Domestic Violence Program. CDBG funds will be used to provide a Child and Family Services Haven House Domestic Violence Advocate co-located with the Town of Amherst Police Department and Town Court in order to provide services directly to victims. Among other services the advocate will also assist victims with completing applications to the

Office of Victim Services (OVS).

The Police Departments and the administrators of the emergency rooms of Kenmore Mercy Hospital in Tonawanda, St. Joseph's Hospital in Cheektowaga and Millard Fillmore Suburban Hospital in Amherst will work together to identify the homeless, assess their needs, and refer them to the appropriate agencies.

Addressing the emergency shelter and transitional housing needs of homeless persons

As mentioned before, grant funds are available to assist victims of domestic violence in emergency situations through the Town of Amherst Family Offense Unit of the Police Department. Additional funds provide support through the Children and Family Services Haven House, a domestic violence shelter with a Domestic Violence Program. Funding is will be used for Domestic Violence Advocate which conducts case management and acts as a liaison between the victim and the Town Court and Police Department.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Town's Community Development staff participates in the Homeless Alliance for WNY's (HAWNY) NY-508's 10 year planning to address homelessness in WNY. HAWNY's plan for Erie County, "Opening Doors: Buffalo and Erie County's Plan to End Homelessness (2012)", was also recently updated in 2016 among the priorities it sets for the community are: permanent housing for the chronically homeless, permanent housing for clients dealing with mental illness and/or substance abuse issues (MICA) clients.

The Town of Amherst also continues to act as the lead applicant PHA for the Erie County PHA Consortium. In this role the Town contracts with Belmont Housing Resources WNY to act as the management agent for the day-to-day operation of the Section 8 Housing Choice Voucher Program. The PHA has a set-aside of rent vouchers for the homeless. Crisis Services refers eligible clients to Belmont for these rent subsidies.

The PHA also provides vouchers under the VASH (Veterans Administration Supportive Housing) program. These are available to homeless veterans with substance abuse/mental health issues. The Homeless Outreach program through the local VA hospital is a very involved partner with Belmont in linking these rent subsidies with follow-up care to providing a stabilizing force in these persons' lives (community-

oriented outreach, clinical care and case management services).

Transitional Services, Inc. operates a community residence for 13 adults on North Ellicott Creek Road in the Town of Amherst. The agency provides opportunities for community living for persons with mental health issues. Staff provides individual assessment, rehabilitation services, case management and supportive counseling to each unique individual. The Town of Amherst is also host to sixty-six (66) group homes for the developmentally disabled.

The Town will contract with Belmont Housing Resources for WNY, Inc. to provide advocacy and counseling to homeowners who are refinancing homes in order to avoid foreclosure and renters looking for more affordable rental options. The Town will also provide a copy of relevant HUD brochures, and refer residents to Belmont when past housing rehabilitation clients seek to refinance their homes. Additional services are provided through Belmont for credit and mortgage default counseling for homeowners at risk of losing their homes through job loss, costly medical emergencies, etc.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Aside from the programming mentioned already, the Town continues to make strides in homeless prevention through Fair Housing Counseling and Tenant-Landlord Mediation provided by Housing Opportunities Made Equal, and staff participation with HAWNY. Community Development staff has worked with the Partnership to develop workshops on mortgage loans, mortgage modification and foreclosure prevention in order to better prepare and educate potential homebuyers and current homeowners involved in home buying activities, refinancing or mortgage modification.

The Town will continue to contract for the provision of housing counseling activities to homebuyers, homeowners and renters. This counseling will educate residents on their personal responsibilities in managing their financial affairs to maintain a healthy credit rating, as well as their opportunities to improve their own financial circumstances.

Discussion

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

Introduction

Barriers to affordable housing are multifaceted, including rising construction costs, restrictive zoning laws, and limited access to funding for low-income housing projects. High land and home prices, driven up by speculative markets, investor ownership and short-term rentals, make it challenging to buy affordable first-time homes and build affordable units in desirable locations. Bureaucratic delays in permitting and insufficient government incentives further hinder development, while stagnant wages and increasing demand exacerbate the affordability gap. Addressing these barriers locally requires coordinated efforts among Amherst's policymakers, developers, and community development professionals. Amherst Community Development staff has been actively working to review the Town policies, codes and incentive programs to find ways to reduce these barriers to affordable housing.

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

Amherst is currently undergoing changes to its residential, commercial and office space markets. While housing values soar, commercial and office demand is decreasing and demographics are shifting. To address these changes, in recent years the Town amended the comprehensive plan and zoning code to encourage mixed use/form based zoning codes in older commercial clusters in town. In addition, Amherst's code was amended to improve the permissibility of accessory dwelling units (ADUs) throughout single-family districts and received a grant from NYS Homes and Community Renewal to assist low-income homeowners in developing an ADU on their property. The ADU grant will establish approximately 12 new affordable housing units by PY2026.

These zoning amendments will affect affordable housing stock in town through the reinvestment of many of Amherst's affordable neighborhoods and introduction of additional housing-type options. Amherst's Community Development staff will continue to stay involved with zoning amendments to ensure affordability is a component of the zoning and to align any other HUD funding priorities necessary to support affordable housing development.

In addition, Amherst Community Development Staff has undertaken a new initiative with the Amherst Industrial Development Agency (AIDA) to support the creation of affordable workforce housing in Town. Amherst staff assists the AIDA in defining and establishing program criteria for a Workforce Housing Policy. The resulting policy provides AIDA financing and incentive tools to market-rate multifamily apartment development projects in exchange for public infrastructure investments and 20% of rental units meeting workforce affordable rents for a period of 10-15 years. The workforce units are priced at rents affordable to households earning up to 80% area median income (AMI), with the tenancy limited to households earning no more than 100% AMI. To date the program has yielded the creation of 36

workforce affordable units across 3 new complexes.

Discussion

Aside from collaborating on policy, town code revisions, and new incentive programming, Amherst tailors CDBG and HOME programming as a means to respond to market and land use fluctuations that generate barriers to affordable housing. CDBG and HOME programs are regularly evaluated and adjusted to ensure they continue to fulfil their purpose, with the most recent adjustment occurring to the Town's First-time Homebuyer Program. In PY2024, the First-Time Homebuyer program was adjusted to allow for assistance up to \$50,000 which provides a greater economic benefit for low income individuals and families looking to purchase a first home.

The Town also continues its program to rehabilitate existing low-income, owner-occupied, single-family and two-family housing by providing a 0% interest deferred payment loan through the CDBG and HOME Programs. In PY2025, the max award amounts were adjusted to increase the allowable loan thresholds up to \$30,000 before director sign-off is required, and up to \$60,000 before Town Board approval is required. The policy changes reflect the current economic market for construction costs for common major home repairs (roofs, windows, driveway, electrical, etc.)

Amherst Community Development staff recognizes that staff roles within local government can play a significant role in supporting affordable housing initiatives, even without directly allocating CDBG or HOME funds to a project. For instance, staff serving as in-house liaisons for developers pursuing new affordable housing projects and seeking Payment in Lieu of Taxes (PILOT) agreements with the Town, County, and School Districts can provide a level of support comparable to direct HOME funding contributions.

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

Introduction

The Consortium communities recognize that housing programs by themselves will not eliminate or reduce poverty. Subsidized programs such as those targeted in the Consortium Consolidated Plan can free up cash resources for living necessities, but these programs alone cannot raise a household above the poverty level.

The Consortium Towns, understanding the importance of coordination between public and private housing and social service agencies, have developed the Consolidated Plan through consultation and cooperation with such agencies. In doing so, the Towns have established a working relationship with numerous social and housing service providers which will serve as a foundation for coordination and cooperation in the implementation of the Annual Action Plan. Acknowledging that each agency plays a specific role in providing different types of services, the Towns will adhere to a policy of encouraging ongoing communication, referrals and exchange of information among these agencies. Such a policy will allow the Towns to serve as catalysts to help ensure that the full range of appropriate resources are made known and available to service agencies in order to provide a thorough and complete approach to meeting priority housing, social and health needs of low income persons.

Where appropriate and feasible, the Consortium Towns will coordinate their housing programs with services designed to assist low income households to break the cycle of poverty.

Actions planned to address obstacles to meeting underserved needs

Amherst approaches to underserved needs include providing residential rehab to improve housing quality standards and accessibility needs; providing multi-family rental project subsidies to increase the amount and type of affordable housing available; providing targeted services like housing counseling, senior transportation and meal services to support vulnerable populations living alone with limited resources, and strengthening partnerships with nonprofits and advocacy groups to extend the reach of outside agency service programs.

Actions planned to foster and maintain affordable housing

The Consortium Towns will continue to undertake housing rehabilitation, acquisition-rehab/new construction-resale projects, first time homebuyer activities, and affordable multi-family rental subsidies. Additionally, Amherst funds and coordinates with agencies that provide housing counseling, foreclosure prevention, landlord-tenant education, and housing and services for victims of domestic violence. By focusing on geographic target areas with low-mod populations, and assisting low-mod income households, the Town assists residents with various aspects of obtaining and maintaining affordable housing. New in recent years is the town's foray into accessory dwelling units (ADUs), as a

means to provide a new housing unit type within existing single-family zoning districts.

Beginning in FY2019 The Amherst-Cheektowaga-Tonawanda (ACT) HOME Consortium has also established our own HOME Value Limits as outlined in 24 CFR §92.254 (a)(2)(iii) to establish a new HOME Value Limit for 1-unit existing structures. Over the last several years there has been a tremendous increase in housing values in the Towns of Amherst, Cheektowaga and Tonawanda. The ACT HOME Consortium has had difficulty utilizing HOME Investment Partnership funding for our Homeowner Rehabilitation Programs due to the increase in housing values above these limits. The current value limits also greatly affect low-income seniors in need of home repairs, as most often their home's assessed values exceed these limits.

In addition, it has become increasingly difficult to perform a HOME-funded Acquisition-Rehab-Resale project and keep the rehabilitated home under these value limits, even in lower-income areas. As a result the Consortium is limited in its ability to provide affordable housing programming in middle-to-higher-income neighborhoods for rehabilitated homes will appraise higher than these value limits.

To establish our HOME Value Limits an initial market analysis was conducted in accordance with 24 CFR §92.254 (a)(2)(iii) for 1-unit existing homes. The resulting HOME Value Limit is \$275,515.00 for PY 2026. The methodology applied included collecting sales data from each Town Assessor for the months of June, July and August of 2025 for single-family homes (Code 210) with arms-length sales. The number of sales were 728; resulting in the need for three months of sales data for the analysis. The median sale value of the data set is \$290,015.50, that figure multiplied by 95% generates the value limit of \$275,515. The corresponding spread sheet with the Assessors' data used to arrive at this figure is available for review at the Amherst Planning Department.

The ACT Consortium has requested HUD's approval of this methodology and received approval for the established 1-unit Existing Structure HOME Value Limit. The Consortium will continue to use the HUD established HOME Value limits for the remaining 2-unit, 3-unit and 4-unit for existing homes, and for 1-4 units for all new builds.

It should also be noted that the Consortium only intends to apply the new (existing home) Home Value Limits to our Homeowner Rehab Programs and Acquisition-Rehab-Resale Projects, as this value is unaffordable to families seeking First-Time Homebuyer Down payment and Closing Cost Assistance. This rule will be applied as an internal policy. We will also continue to provide a purchase subsidy on the Acquisition-Rehab-Resale projects to ensure the home value is affordable to low-income homebuyers.

Actions planned to reduce lead-based paint hazards

The Consortium Towns will continue to undertake the following action to control lead based paint hazards during Program Year 2026. Houses built prior to 1978 showing deteriorated paint surfaces, exterior and interior, will be tested and if lead based paint is found it will be addressed. The three towns have sponsored renovators' and remodelers' training for housing rehabilitation contractors offering

certifications for inspections and procedures. Also, the Community Development offices will continue to notify contractors of new education/training opportunities offered during the year for the federally required interim control procedures.

Actions planned to reduce the number of poverty-level families

There is currently no economic development or job training program available in the Town directly through CDBG funding for PY2026. However, the Town intends to revisit the creation of business assistance programs for future program years. It should also be noted that other CDBG programs for lower- income households will relieve some of the financial burden and provide affordable options for housing, thus reducing some of the strain on household budgets.

Actions planned to develop institutional structure

N/A

Actions planned to enhance coordination between public and private housing and social service agencies

N/A

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall benefit – a consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

The Towns of Amherst, Cheektowaga and Tonawanda, through the A-C-T HOME Consortium, expect to receive HOME Investment Partnership Grant funds that will be used to rehabilitate owner-occupied homes needing repair and assist income-qualified first-time homebuyers by providing the money needed to cover closing costs and or down payment assistance. This homebuyer assistance may enable previously underserved rental households to consider the possibility of home-ownership. The outreach activities in support of first-time homebuyer assistance will include advertising, informational workshops, financial education and additional counseling with follow-up post-purchase counseling to further ensure the success of homeownership.

Five Year goal: 20 low-mod income: A C T

First-time homebuyers assisted: 20 10 0

2025 goal: low-mod homebuyers assisted: 6 0 0

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Amherst, Cheektowaga, Tonawanda HOME Consortium does not incorporate RESALE provisions in any of the HOME activities.

The Consortium Towns will utilize the “Shared Net Proceeds” recapture provision for the repayment of these loans in the event there are insufficient funds to repay the loan and homebuyer equity at the time of future resale of the property. See 24 CFR 92.254(a)(5)(ii)(A)(3). Under the recapture option, the PJ recovers all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the qualified low-income family that purchased the unit for the duration of the period of affordability.

The PJ and the homebuyer share the net proceeds based upon the ratio of the HOME subsidy to the sum of the homebuyer's investment plus the HOME subsidy. As per the written HOME Agreements for the Amherst, Cheektowaga, Tonawanda Consortium’s Homebuyer Program:

“If the HOMEBUYER either sells the PROPERTY or gives up residence at the PROPERTY, he/she shall repay to the TOWN the full amount of the affordable housing subsidy. He/she shall make this repayment to the TOWN within ninety (90) days of his/her sale of the PROPERTY or termination of residency at the PROPERTY. However, if the PROPERTY is sold and the sales price minus the cost of repaying the first mortgage and minus closing costs is insufficient to repay both the full amount of the affordable housing subsidy and the HOMEBUYER’S investment, then the HOMEBUYER shall repay the TOWN only a pro-rated portion of the affordable housing subsidy. In such a case, the pro-rated portion the HOMEBUYER shall repay to the TOWN shall equal the amount yielded by the

following formula:”

$$\frac{\text{HOME investment X Net Proceeds}}{\text{HOME investment + HOMEBUYER investment}} = \text{HOME amount to be recaptured}$$

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Consortium Towns will utilize the “Shared Net Proceeds” recapture provision for the repayment of these loans in the event there are insufficient funds to repay the loan and homebuyer equity at the time of future resale of the property. See 24 CFR 92.254(a)(5)(ii)(A)(3). Under the recapture option, the PJ recovers all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the qualified low-income family that purchased the unit for the duration of the period of affordability.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to utilize HOME funds to refinance existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A