

# 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 2021 Annual Action Plan is the second year supplemental to The Five Year Consolidated Plan (2020-2024).

A housing needs assessment and market analysis presented in The Five Year Consolidated Plan’s 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 2021 Action Plan must outline specific programs and projects that address these priorities:

#### Priority #1:

- Maintain and improve housing stock through rehabilitation, demolition and new construction for low-moderate income households.
- Rehabilitation of existing low-moderate income owner-occupied housing, including substantial rehabilitation;
- Weatherization Assistance Program to assist low income homeowners;
- Substantial rehabilitation or demolition of severely deteriorated housing occupied by low income homeowners and construction of new housing;

Priority #2:

- Maintain the supply of decent and affordable existing and new rental housing and supportive elderly housing for low and very low income residents.
- Provide and increase affordable homeownership opportunities to low income households.

Priority #3:

- Provide for emergency shelter and service needs of the homeless.
- Address the housing and service needs of the at-risk population and others with special needs.
- Prevent or ameliorate neighborhood deterioration in areas where low income households and substandard conditions are concentrated.

## **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.

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. The main focus of the Town of Amherst's program is in the area of housing and neighborhood preservation. The CDBG Program's broad goals can be accomplished by a variety of eligible activities including housing rehabilitation, improvements to public facilities and infrastructure, recreation improvements, code enforcement and community policing, economic development activities and public service programs.

Besides housing, the Town of Amherst also uses CDBG funds to create suitable living environments by funding public services that improve the lives of its low and moderate income residents by providing services to seniors, youth, and at-risk populations, such as victims of domestic violence.

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 low income housing developments in the Town of the availability of HOME and CDBG funds at the October 26, 2020 public hearing held 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, the Village of Williamsville, Supportive Services Corp., and Western New York

Independent Living as well as Town Departments involved with service/activity delivery to residents in at-risk neighborhoods and to special populations. A final public hearing to be held in January 2021 and will notify the public of the final Plan publication and final budget decisions for CDBG and HOME funds.

The three overarching objectives guiding the proposed activities are:

Providing Decent Affordable Housing

Creating Suitable Living Environments

Creating Economic Opportunities

**Community Development Objectives**

Infrastructure

Prevent or reduce deterioration in neighborhoods through installation of new or replacement of deteriorated infrastructure such as sidewalks, curb cuts etc.

Public Facilities

The Town has extensive park and recreation systems that need to be maintained and upgraded to have a positive impact on the quality of life of the residents.

Public Services

There are many direct, supportive counseling services needed to improve the quality of life and to help mitigate and prevent problems for youth, senior citizens and families in need of assistance.

Economic Development

There is a need to foster redevelopment in the town's older neighborhood business districts and create/retain jobs for lower-income persons.

Historic Preservation

There is a recognized need to preserve elements of local heritage and accomplish historic preservation within the town.

**3. Evaluation of past performance**

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

The Town of Amherst's past performance in the administration and implementation of the CDBG and HOME programs has fulfilled the spirit and intent of the federal legislation creating these programs. The Town has facilitated affordability for decent housing, availability, accessibility and sustainability of suitable living environments, and the accessibility of economic opportunities. The following is a summary of the Town's past performance as reported to HUD in the *FY2019 Consolidated Annual Performance and Evaluation Report (CAPER)*, the most recent report filed. A summary is provided below, but a full chart of outcomes based on planning goals can be found in the CAPER, which is available at the Town's Planning Department.

During the 2019 program year, April 1, 2019 through March 31, 2020, the Town of Amherst provided \$391,565 in housing rehabilitation loans to eligible owners of twenty (20) single family homes. This sum includes \$215,152 in CDBG funds, \$114,623 in HOME funds, and \$61,790 in NYS Affordable Housing Corp. matching grant funds expended during this period. Lead paint hazards were remediated from eleven (11) homes and ten (10) homes were weatherized in Amherst.

HOME funds were also used to assist two (2) individual first-time homebuyers in purchasing homes in Amherst during the 2019 program year. Assistance is an interest-free deferred loan for closing costs which usually average between \$5,000 and \$8,000 in Amherst. A total of \$11,190.27 was spent on this program. In Cheektowaga, \$157,967 was spent of HOME funds for housing rehabilitation and \$621,348 of HOME funds were spent to construct two (2) new homes and rehabilitate one other home. These 3 homes were sold to income eligible first-time homebuyers. Five (5) homes were remediated for lead-based paint. In Tonawanda, four (4) first-time homebuyers were assisted with HOME funds for a total of \$29,951 spent on this program. Another \$167,722 was spent of HOME funds on housing rehabilitation for five (5) single-family homes. 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. Through an agreement with New Opportunities, a vacant parcel at 391 Grover Cleveland Highway was purchased in the 2018 Program Year. A single family home was constructed and was sold to an eligible first-time homebuyer in February 2020. A total of \$262,322 in HOME program funds were spent to acquire and construct 391 Grover Cleveland Highway.

CDBG funds are also applied to many community services, including fair housing/discrimination assistance, housing counseling and after-school programming. A total of twelve (12) homebuyer workshops were held, and ninety (90) low and moderate income households were assisted with homebuyer counseling. Ten (10) people were assisted in homeownership counseling and foreclosure prevention. One hundred and fifty-eight (163) people were assisted with fair housing and discrimination concerns. Approximately eighty-one (81) children were assisted in after school programs. Funds were provided to support the YWCA's work with domestic violence victims, four households were assisted, and to support the Amherst Senior Center to assist individuals with restricted mobility and disabilities.

#### **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, including 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 website. The Town Board meetings this year have been virtual due to COVID-19.

In order to afford citizens, public agencies, and other interested parties another reasonable opportunity to examine the plan's 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 2021 Draft Annual Action Plan is January 15, 2021, and are required to be submitted in writing to Amherst Community Development, 5583 Main Street, Williamsville, NY 14221 or to [communitydevelopment@amherst.ny.us](mailto: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.

There were no public comments received at the 1st Public Hearing which was held on October 26, 2020.

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

There were no comments that the Town did not accept.

**7. Summary**

N/A

## 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 2021 total \$623,000. If the actual CDBG award being provided by HUD is lower than anticipated, the funding reduction will be applied to the Homeowner Rehab Program and administration costs (if necessary). The ACT HOME Consortium is expecting HOME Grant funds of \$938,950 to be shared by the three Towns (Amherst, Cheektowaga and Tonawanda). Any change in estimated HOME funding will be absorbed by the HOME Housing Rehabilitation activities in 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 Five Year Consolidated Plan in collaboration with the Towns of Cheektowaga and Tonawanda, along with the Erie County Consortium. 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 for the Town of Amherst.

### **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 new rental units for low income elderly through the Supportive Housing for the Elderly Program (Section 202);

Continue to support eligible development applications for newly created rental units for low-income visually and/or physically impaired residents and support applications for new rental units for low income elderly through the Section 8/Section 202 New Construction Program, and Amherst's HOME Rental Subsidy, if funding becomes available.

Housing Opportunities Made Equal (H.O.M.E) will advocate for victims of perceived housing discrimination and offer informational workshops on discrimination to Town Officials. Fair Housing Resources and the generation of Fair Housing News will also be handled by H.O.M.E. and a link to their website is available on the Town's Community Development webpage under Fair Housing.

Buffalo Urban league will advocate for victims of predatory lending practices, refinancing and foreclosure prevention scams, both in cases of existing homeowners attempting to refinance mortgages, and new homebuyers in need of mortgages. Counseling is also available for Town residents with consumer credit issues and the League may arrange free legal services for the low-income families and elderly households facing mortgage foreclosure or other legal/credit issues.

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 Amherst Police Department will also provide Community Policing events that target youth activities and engagement in low-income neighborhoods, in order to build a more local level relationship with residents and youth.

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

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

**Table 2 – Agencies, groups, organizations who participated**

|   |                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Agency/Group/Organization</b>                                                                                                                                   | Belmont Housing Resources for WNY, Inc.                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Housing<br>PHA<br>Services-homeless<br>Services-Education<br>Service-Fair Housing<br>Regional organization<br>Foundation                                                                                                                                                                                                                                                                                                                    |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Public Housing Needs<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans                                                                                                                                                                                                                                                                                                                 |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>                                                                                                                                   | Buffalo Urban League Inc.                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services - Housing<br>Services-Education<br>Services-Employment<br>Service-Fair Housing<br>Regional organization<br>Foundation                                                                                                                                                                                                                                                                                                              |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Homeless Needs - Families with children                                                                                                                                                                                                                                                                                                                                                                          |

|   |                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Buffalo Urban League, Inc. (BUL) will advocate for victims of predatory lending practices, refinancing and foreclosure prevention scams, both in cases of existing homeowners attempting to refinance mortgages and new homebuyers in need of mortgages. Counseling is also available for Town residents with consumer credit issues and BUL with the Western New York Law Center may arrange free legal services for the low-income families and elderly households facing mortgage foreclosure or credit issues.                                  |
| 3 | <b>Agency/Group/Organization</b>                                                                                                                                   | HOUSING OPPORTUNITIES MADE EQUAL, INC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Housing<br>Services-Persons with Disabilities<br>Services-Education<br>Service-Fair Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Housing Opportunities Made Equal, Inc. (HOME) will advocate for victims of perceived housing discrimination and offer informational workshops on discrimination to Town Officials. Advertising for Fair Housing issues will also be handled by HOME and a link to their website is on the Town's Community Development page: <a href="http://www.amherst.ny.us/community">www.amherst.ny.us/community</a> (under Fair Housing). A landlord-tenant training and fair housing video are typically scheduled in the Town as a Fair Housing Month activity. |
| 4 | <b>Agency/Group/Organization</b>                                                                                                                                   | YWCA of WNY, Inc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services - Housing<br>Services-Victims of Domestic Violence<br>Services-Employment                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Homeless Needs - Families with children                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

|                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The YWCA of WNY, Inc. operates four units of transitional housing in the Town of Amherst for homeless victims of domestic violence. The YWCA coordinates with area shelters to provide case management and assistance with issues relating to illness, credit, crime, and lack of education or employment. The organization is applying for CDBG funds for case management and transportation assistance.</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

N/A

**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 elements of the CoC available. 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 Meeting   | Non-targeted/<br>broad community | First Public Hearing at Town Board meeting on October 26, 2020. Second Public Hearing will be held at the second Town Board meeting in January 2021. | There were no comments at the first Public Hearing. | N/A                                          |                     |

| 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)                                        |
|------------|-------------------|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------------------------|------------------------------------------------------------|
| 2          | Newspaper Ad      | Non-targeted/<br>broad community | Display Ad in Amherst Bee for notice of first public hearing and public meeting in October 2020; ad in Amherst Bee for notice of availability of draft Annual Action Plan available for review in December 2020. | No written comments received. | N/A                                          | <a href="http://www.amherstbee.com">www.amherstbee.com</a> |
| 3          | Internet Outreach | Non-targeted/<br>broad community | Notices for public hearings, availability of requests for funding, overall budget, Draft Annual Plan, and proposed projects are posted on the main page of the Town's website.                                   |                               |                                              | <a href="http://www.amherst.ny.us">www.amherst.ny.us</a>   |

**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 approximately \$623,000 in Community Development Block Grant funding for 2021, with roughly \$140,000 in program income received during the program year. The Amherst, Cheektowaga, Tonawanda (A-C-T) HOME Consortium will receive approximately \$938,950 in 2021 HOME Investment Partnerships Grant funding, with an anticipated \$700,000 in program income from HOME housing rehabilitation and homebuyer and acquisition-rehabilitation-resale activities. The Town of Amherst also has another \$100,000 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 in CDBG funds for Amherst will be allocated to the Homeowner Rehab Program while decreases will be absorbed in 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 the Consortium.

#### 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<br>-<br>federal | Acquisition<br>Admin and<br>Planning<br>Economic<br>Development<br>Housing<br>Public<br>Improvements<br>Public<br>Services | 623,000                          | 140,000            | 0                        | 763,000   | 0                                                 |                       |

| 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<br>-<br>federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 938,950                          | 700,000            | 0                        | 1,638,950 | 0                                                 |                       |
| Other   | public<br>-<br>federal | Other                                                                                                                                                               | 0                                | 0                  | 0                        | 0         | 0                                                 |                       |

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 2018 that offers eligible single family homeowners a forgivable grant amount toward the rehabilitation of their home. As of December 2020, there is 100,000 left to spend. 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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

N/A

**Discussion**

N/A

## 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            | 2020       | 2024     | Affordable Housing | Egbertsville<br>Town Wide | Residential Rehabilitation-Owner-Occupied<br>Military Grant<br>Handicapped Accessibility<br>Residential Rehab-Owner Occupied Rental Acquisition<br>Rehabilitation/New Construction Resale |         | Rental units rehabilitated:<br>1 Household Housing Unit<br>Homeowner Housing Rehabilitated: 25<br>Household Housing Unit |
| 2          | Promote Affordable Homeownership | 2020       | 2024     | Affordable Housing | Egbertsville<br>Town Wide | Acquisition<br>Rehabilitation/New Construction Resale<br>Homebuyer Assistance for Affordable Housing                                                                                      |         | Homeowner Housing Added: 1 Household Housing Unit<br>Direct Financial Assistance to Homebuyers: 4<br>Households Assisted |

| Sort Order | Goal Name                                          | Start Year | End Year | Category                                                     | Geographic Area                                           | Needs Addressed                                                                            | Funding | Goal Outcome Indicator                                                                                             |
|------------|----------------------------------------------------|------------|----------|--------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------------------------------|---------|--------------------------------------------------------------------------------------------------------------------|
| 3          | Assistance to At-Risk Pop/Reduce Homelessness Risk | 2020       | 2024     | Affordable Housing Homeless Non-Homeless Special Needs       | Egbertsville Town Wide                                    | Assist Victims of Domestic Violence Housing Counseling & Foreclosure Prevention Assistance |         | Homelessness Prevention: 150 Persons Assisted                                                                      |
| 4          | Weatherization Assistance                          | 2020       | 2024     | Affordable Housing                                           | Town Wide                                                 | Weatherization Assistance                                                                  |         | Homeowner Housing Rehabilitated: 15 Household Housing Unit                                                         |
| 5          | Affirmatively Further Fair Housing                 | 2020       | 2024     | Affordable Housing Public Housing Non-Homeless Special Needs | Town Wide                                                 | Fair Housing Counseling                                                                    |         | Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted                          |
| 6          | Historic Preservation/Elimination of Slum & Blight | 2020       | 2024     | Preservation                                                 | Town Wide                                                 | Historic Preservation                                                                      |         | Facade treatment/business building rehabilitation: 1 Business                                                      |
| 7          | Community Services                                 | 2020       | 2024     | Non-Housing Community Development                            | Egbertsville Town Wide                                    | Community Policing Public Services                                                         |         | Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted                     |
| 8          | Public Facilities and Infrastructure               | 2020       | 2024     | Non-Housing Community Development                            | Egbertsville Town Wide Opportunity Zone - Census Tract 92 | Neighborhood Beautification and Infrastructure                                             |         | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted |

**Table 3 – Goals Summary**

**Goal Descriptions**

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| 1                              | <p><b>Goal Name</b></p> <p>Improve Housing Stock</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p><b>Goal Description</b></p> | <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 low-income rental housing, (ii) existing renter-occupied low-income housing, (iii) Military Veteran household units, (iv) and households in need of improvements for handicapped accessibility.</p> <p>Conduct homeowner rehabilitation for ten extremely low-income, fifteen low-income, nine 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.</p> <p><b>CDBG: Amherst \$272,690 (includes \$120,000 Program Income)</b></p> <p><b>HOME: Amherst \$81,685 (EN only); Tonawanda \$10,000 (\$90,000 in Program Income); Cheektowaga \$140,985 (\$180,000 Program Income)</b></p> <p>Previous years funding will supplement the HOME EN funding for the Residential Rehab Programs. Improvements for handicapped accessibility are offered through the Towns' Homeowner Rehab Programs. Approximately five units will be assisted for senior's aging-in-place or homeowners with physical challenges.</p> <p>Both Amherst and Tonawanda will also provide a HOME Rental Subsidy Program to provide a long-term deferred 0% loan towards the construction of new affordable rental housing developments serving LMI seniors, disabled, special populations. The program will generate approximately 2 HOME subsidized units, assisting 2 households.</p> <p><b>HOME: Amherst \$100,000 EN and \$100,000 PI funds are allocated.</b></p> <p><b>HOME: Tonawanda \$266,685 EN funds are allocated.</b></p> |

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| 2 | <b>Goal Name</b>        | Promote Affordable Homeownership                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Goal Description</b> | <p>Promote Home Ownership for Low-/Moderate Income Households by providing the following: purchase assistance through the Towns' First-time Home Buyer Programs; and creation of new affordable housing through the Consortium's Acquisition/Rehab or New Construction/Resale Program.</p> <p>Through the HOME Investment Partnership Program affordable homeownership opportunities will be made available to persons with incomes below 80% median income in the Towns of Cheektowaga, Amherst and Tonawanda. The First-time Homebuyer Program will provide closing cost assistance (0% loans) to approximately six income qualifying individuals. The First-Time Homebuyer Program goals and HOME funding is indicated below:</p> <p><b>HOME: Cheektowaga – Assist 1 homebuyer; \$0 allocated, as there is \$24,642 of prior year allocations.</b></p> <p><b>HOME: Amherst - Assist 4 homebuyers; \$0 allocated, as \$45,580 remains in prior years allocations.</b></p> <p><b>HOME: Tonawanda – Assist 1 homebuyers; \$5,000 allocated, with \$22,425 remaining in prior years allocations.</b></p> <p>The Acquisition-Rehabilitation/New Construction-Resale program will help to expand the supply of decent, safe and affordable housing to low and moderate income households and will promote economic self-sufficiency for lower income families and individuals who are first-time homebuyers. The Consortium will assist two households with this opportunity in 2021. The HOME funding for the Acquisition-Rehab/New Construction/Resale Program is allocated accordingly:</p> <p><b>CDBG: Amherst - \$28,000 for acquisition only</b></p> <p><b>HOME: Amherst - \$100,000 (includes \$60,000 in Program Income), prior years program income will also be applied.</b></p> <p><b>HOME: Cheektowaga - \$140,700, prior years' program income will also be applied.</b></p> |

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| 3 | <b>Goal Name</b>        | Assistance to At-Risk Pop/Reduce Homelessness Risk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Goal Description</b> | <p>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 YWCA of WNY, Belmont Housing Resources for WNY, and Buffalo Urban League to prevent homelessness of certain at-risk populations.</p> <p>The YWCA works with victims of domestic violence in Amherst and provides temporary housing and supportive service programming to help the women and their families to escape violence and become self-sufficient. The YWCA provides case management services for homeless domestic violence victims, with four housing units in the Town of Amherst.</p> <p>Buffalo Urban League provides housing counseling services to ensure families find and maintain affordable housing options that work for them. Counseling includes foreclosure prevention; first-time homebuyer education; financial management counseling; rental-assistance counseling; and fair housing counseling.</p> <p>Belmont Housing Resources for WNY provides a variety of counseling services to assist first-time homebuyers; help persons with credit problems to qualify for FHA insured mortgages; help persons save their homes from foreclosure with financial counseling and intervention with mortgagors; assist renters in resolving disputes with landlords; all of which assist in preventing homelessness.</p> <p>Amherst will utilize CDBG funding to provide this assistance and aims to assist 200 households.</p> <p><b>CDBG: Amherst - \$6,000 Buffalo Urban League</b></p> <p><b>CDBG: Amherst - \$25,000 YWCA</b></p> <p><b>CDBG: Amherst - \$16,500 Belmont Housing Resources for WNY</b></p> |

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| 4                       | <b>Goal Name</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Weatherization Assistance                          |
| <b>Goal Description</b> | <p>Assist low income homeowners with weatherization assistance through the Weatherization Assistance Program to ensure safe affordable housing.</p> <p>This 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. The energy savings will assist in creating a more affordable housing environment throughout the Consortium. Through CDBG funding, the Town covers the materials needed.</p> <p><b>CDBG: Amherst – 10 units assisted, \$12,000 allocated</b></p> |                                                    |
| 5                       | <b>Goal Name</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Affirmatively Further Fair Housing                 |
| <b>Goal Description</b> | <p>Ensure access to fair, safe and affordable housing for all residents and strive to prevent discrimination in housing and the workplace.</p> <p>Amherst, through CDBG funding, provides fair housing counseling services via Housing Opportunities Made Equal. Housing Opportunities Made Equal provides education and enforcement action for fair housing and landlord tenant disputes and reports perceived discrimination in housing and employment.</p> <p><b>CDBG: Amherst - \$10,000 Allocated</b></p>                                                                                                                                              |                                                    |
| 6                       | <b>Goal Name</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Historic Preservation/Elimination of Slum & Blight |
| <b>Goal Description</b> | <p>Address buildings and public facilities in need of repair in order to eliminate neighborhood slum and blight.</p> <p>Currently the Village of Williamsville has identified the Williamsville Section House on the former Rail Yard south of Main Street in the Village as in need of stabilization and preservation services. They will allocate a portion of their 2021 share (7%) of CDBG funding to stabilize this Historic Landmark structure. .</p> <p><b>CDBG: Williamsville - \$43,610 allocated.</b></p>                                                                                                                                         |                                                    |

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| 7 | <p><b>Goal Name</b> Community Services</p> <p><b>Goal Description</b><br/>         Improve the quality of life for families and youths and seniors in the community by providing afterschool programming, and community policing events.<br/>         The Town of Amherst will provide after-school programming with the Boys and Girls Club of Buffalo in the Eggertsville Community Center to serve youths from low-and-moderate income families in the neighborhood. The after-school programs are expected to benefit over 50 children in 2020.<br/> <b>CDBG: Amherst - \$40,000 allocated.</b></p>                                                         |
| 8 | <p><b>Goal Name</b> Public Facilities and Infrastructure</p> <p><b>Goal Description</b><br/>         CDBG Public Infrastructure for FY 2021 will focus on the Village of Williamsville's conversion of the Glen Park Nature Center into an open air pavilion. Currently the building is underutilized and the conversion will open up its usage.<br/> <b>\$10,000 from CDBG funds is allocated to the project plus previous funds from 2020 of \$10,000.</b><br/>         Necessary sewer work needed in eligible target areas of the Town.<br/> <b>\$100,000 of CDBG funds set aside plus \$100,000 from CDBG funds from previous year to be utilized.</b></p> |



## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The proposed projects for the estimated allocation of 2021 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 2020-2024 Consolidated Plan.

| #  | Project Name                                                                           |
|----|----------------------------------------------------------------------------------------|
| 1  | Amherst CDBG Housing Rehabilitation                                                    |
| 2  | CDBG General Program Administration                                                    |
| 3  | CDBG Office Expenses                                                                   |
| 4  | Public Information and Advertising                                                     |
| 5  | Lead Based Paint Testing and Clearance                                                 |
| 6  | Weatherization Program for Single Family Homes                                         |
| 7  | Belmont Housing Counseling Services                                                    |
| 8  | Buffalo Urban League Foreclosure Prevention Services                                   |
| 9  | Fair Housing Counseling through H.O.M.E.                                               |
| 10 | Boys & Girls Club Afterschool Program                                                  |
| 11 | Village of Williamsville Historic Section House                                        |
| 13 | YWCA, Inc. Transitional Housing                                                        |
| 14 | Public Infrastructure, Public Facilities & Historic Preservation                       |
| 15 | Facade Program                                                                         |
| 16 | Amherst Housing Rehabilitation (HOME) funds                                            |
| 17 | Amherst First Time Homebuyer Program (HOME)                                            |
| 18 | Amherst Acquisition-Rehabilitation/New Construction-Resale (HOME & CDBG)               |
| 19 | Amherst HOME Rental Subsidy                                                            |
| 20 | Amherst HOME Administration                                                            |
| 21 | Cheektowaga Housing Rehabilitation (HOME)                                              |
| 22 | Cheektowaga CHDO Acquisition-Rehabilitation/Acquisition-New Construction-Resale (HOME) |
| 23 | Cheektowaga HOME Administration                                                        |
| 24 | Tonawanda Residential Rehabilitation (HOME)                                            |
| 25 | Tonawanda First-Time Homebuyer Closing Cost Assistance (HOME)                          |
| 26 | Tonawanda Affordable Housing (HOME)                                                    |
| 27 | Tonawanda HOME Administration                                                          |

**Table 4 – Project Information**

## **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Assisting income eligible homeowners remains a priority for the Consortium. The Town of Amherst will continue to use CDBG resources to provide funding for the rehabilitation of owner-occupied units, including homes owned by veterans who make up a segment of the Town's older population. Funds will be provided for repairs which bring the property into code-compliance and for lead paint abatement. Emergency repairs will be prioritized. In addition to funding home repairs, the Town will provide funding for accessibility modifications to homes, such as doorway modifications and modifications to kitchens and bathrooms, which are critical to low-moderate income seniors who are aging in place and physically disabled veterans who need assistance in living independently.

### Priorities

Improving the Town's housing stock is a key priority for the Town of Amherst, which includes funding for the maintenance and rehabilitation of existing owner-occupied homes (including those with rental units), military veteran household units, and existing renter occupied low-income housing, as well as assisting households in need of improvements for handicapped accessibility, acquiring deteriorated properties for rehabilitation, and providing funding for weatherization. The Town will also provide HOME rental subsidies to leverage the development of affordable rental housing units for vulnerable populations such as seniors and disabled adults and will provide assistance to first-time home buyers. Although these efforts will be directed Town-wide, there will be an emphasis on the Eggertsville neighborhood, which is one of the oldest in the Town and has a concentration of low-moderate income households. CDBG resources will be used to improve the quality of life for families, youths and seniors in the community by providing afterschool programming, community policing events, senior transportation services, and neighborhood outreach, including services at the Boys and Girls Club in Eggertsville and the Town's Senior Center. Historic preservation and elimination of slum and blight activities will occur Town-wide, with a focus on historic structures in the Village of Williamsville. Assistance will be provided to at-risk populations (including victims of domestic violence) and funding will be made available for activities to reduce the risk of homelessness, including housing counseling, foreclosure prevention, and fair housing counseling.

### Influence of Market Conditions

The Town of Amherst is in a state of transition, from a community focused on growth to a mature town with an increasing senior population and aging housing stock. This plan identifies the need to preserve the existing housing stock and provide more affordable housing opportunities for vulnerable populations, including seniors. The Town's housing strategies will be especially informed by the increasing mismatch between incomes and housing costs, the shortage of affordable housing, and the

specific accommodations necessary to ensure that special needs populations have adequate affordable options. The Town continues to address the need to maintain community facilities and services, including youth and senior services and assistance to at-risk populations, and the preservation of historic structures within the Town.

## AP-38 Project Summary

### Project Summary Information

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Project Name</b>                                                                            | Amherst CDBG Housing Rehabilitation                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Target Area</b>                                                                             | Egbertsville<br>Opportunity Zone - Census Tract 92                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Goals Supported</b>                                                                         | Improve Housing Stock                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Needs Addressed</b>                                                                         | Residential Rehabilitation-Owner-Occupied<br>Residential Rehab-Owner-Occupied Military Grant<br>Handicapped Accessibility<br>Residential Rehab-Owner Occupied Rental                                                                                                                                                                                                                                                                                        |
|   | <b>Funding</b>                                                                                 | CDBG: \$152,690                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Description</b>                                                                             | Deferred interest free loans up to \$20,000 to low-moderate income homeowners to undertake necessary repairs to their homes. (\$92,300 CDBG Rehab; \$130,000 Rehab Payroll - total \$222,300); Anticipated \$116,225 CDBG Program Income received FY21 to supplement entitlement funds. CDBG housing rehab for 2021 will be accomplished with entitlement funds and program income. The Town's State AHP Grant will supplement the funding in target areas. |
|   | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 25 households will benefit from this program.                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Location Description</b>                                                                    | Town-wide. If additional state grant funds are received, they'll be applied as match to target areas.                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Planned Activities</b>                                                                      | HUD Matrix Code 14A<br><br>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.                                                                                                                                                                            |
| 2 | <b>Project Name</b>                                                                            | CDBG General Program Administration                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Goals Supported</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

|          |                                                                                                |                                                                                                                                                                   |
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|          | <b>Needs Addressed</b>                                                                         |                                                                                                                                                                   |
|          | <b>Funding</b>                                                                                 | CDBG: \$108,000                                                                                                                                                   |
|          | <b>Description</b>                                                                             | These funds are used for staff administration of the CDBG Grant. \$96,500 will be utilized from entitlement funding and \$28,000 from anticipated program income. |
|          | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                         |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                               |
|          | <b>Location Description</b>                                                                    | N/A                                                                                                                                                               |
|          | <b>Planned Activities</b>                                                                      | HUD Matrix Code 21A<br>Administration of all CDBG funded activities.                                                                                              |
| <b>3</b> | <b>Project Name</b>                                                                            | CDBG Office Expenses                                                                                                                                              |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                   |
|          | <b>Goals Supported</b>                                                                         |                                                                                                                                                                   |
|          | <b>Needs Addressed</b>                                                                         |                                                                                                                                                                   |
|          | <b>Funding</b>                                                                                 | CDBG: \$1,200                                                                                                                                                     |
|          | <b>Description</b>                                                                             | Office supplies, copying costs and mailing expenses for administration of CDBG Programming.                                                                       |
|          | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                         |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                               |
|          | <b>Location Description</b>                                                                    | N/A                                                                                                                                                               |
|          | <b>Planned Activities</b>                                                                      | HUD Matrix Code 21B<br>General office supplies                                                                                                                    |
| <b>4</b> | <b>Project Name</b>                                                                            | Public Information and Advertising                                                                                                                                |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                   |
|          | <b>Goals Supported</b>                                                                         |                                                                                                                                                                   |

|   |                                                                                                |                                                                                                                                                                                                           |
|---|------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Needs Addressed</b>                                                                         |                                                                                                                                                                                                           |
|   | <b>Funding</b>                                                                                 | CDBG: \$2,000                                                                                                                                                                                             |
|   | <b>Description</b>                                                                             | 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.                        |
|   | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                 |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                       |
|   | <b>Location Description</b>                                                                    | N/A                                                                                                                                                                                                       |
|   | <b>Planned Activities</b>                                                                      | HUD Matrix Code 21C<br>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. |
| 5 | <b>Project Name</b>                                                                            | Lead Based Paint Testing and Clearance                                                                                                                                                                    |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                                           |
|   | <b>Goals Supported</b>                                                                         | Improve Housing Stock                                                                                                                                                                                     |
|   | <b>Needs Addressed</b>                                                                         | Residential Rehabilitation-Owner-Occupied<br>Residential Rehab-Owner-Occupied Military Grant<br>Handicapped Accessibility<br>Residential Rehab-Owner Occupied Rental                                      |
|   | <b>Funding</b>                                                                                 | CDBG: \$8,000                                                                                                                                                                                             |
|   | <b>Description</b>                                                                             | Lead-based paint risk assessment/evaluation for CDBG and HOME rehabilitation activities and clearance testing after repairs.                                                                              |
|   | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                 |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 15 properties will be inspected and cleared after repairs are completed to assure that there is no presence of lead-based paint.                                                            |
|   | <b>Location Description</b>                                                                    | Townwide                                                                                                                                                                                                  |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                |
|---|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Planned Activities</b>                                                                      | HUD Matrix Code 14I<br>A risk assessment of the presence of lead based paint hazard by the Town's contracted qualified environmental firm prior to rehabilitation work, and the clearance testing required at the completion of the work to ensure the elimination of the lead hazard.                                                         |
| 6 | <b>Project Name</b>                                                                            | Weatherization Program for Single Family Homes                                                                                                                                                                                                                                                                                                 |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Goals Supported</b>                                                                         | Weatherization Assistance                                                                                                                                                                                                                                                                                                                      |
|   | <b>Needs Addressed</b>                                                                         | Weatherization Assistance                                                                                                                                                                                                                                                                                                                      |
|   | <b>Funding</b>                                                                                 | CDBG: \$12,000                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Description</b>                                                                             | 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. The energy savings will assist in creating a more affordable housing environment throughout the Consortium. |
|   | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 10 housing units will be assisted with weatherization services.                                                                                                                                                                                                                                                                  |
|   | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Planned Activities</b>                                                                      | HUD Matrix Code 14F<br>Housing rehabilitation with the sole purpose of improving energy efficiency.                                                                                                                                                                                                                                            |
| 7 | <b>Project Name</b>                                                                            | Belmont Housing Counseling Services                                                                                                                                                                                                                                                                                                            |
|   | <b>Target Area</b>                                                                             | Town Wide                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Goals Supported</b>                                                                         | Assistance to At-Risk Pop/Reduce Homelessness Risk                                                                                                                                                                                                                                                                                             |
|   | <b>Needs Addressed</b>                                                                         | Housing Counseling & Foreclosure Prevention Assist                                                                                                                                                                                                                                                                                             |
|   | <b>Funding</b>                                                                                 | CDBG: \$16,500                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Description</b>                                                                             | 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.                                                                                                   |

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|---|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 150 households or individuals will benefit from the counseling and financial education offered by the program.                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Planned Activities</b>                                                                      | HUD Matrix Code: 05U<br>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 two times per month 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. |
| 8 | <b>Project Name</b>                                                                            | Buffalo Urban League Foreclosure Prevention Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Target Area</b>                                                                             | Town Wide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Goals Supported</b>                                                                         | Assistance to At-Risk Pop/Reduce Homelessness Risk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Needs Addressed</b>                                                                         | Housing Counseling & Foreclosure Prevention Assist                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Funding</b>                                                                                 | CDBG: \$6,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Description</b>                                                                             | Counseling and legal assistance for income eligible Amherst Homeowners to avoid mortgage default and/or predatory lending situations. Additional assistance is available for credit counseling and credit restructuring and foreclosure prevention.                                                                                                                                                                                                                                                                                      |
|   | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 12 households will benefit from the credit counseling and foreclosure prevention services offered by the Buffalo Urban League.                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



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|----|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Planned Activities</b>                                                                      | HUD Matrix Code 05C<br>Buffalo Urban League provides counseling on mortgage modification and foreclosure prevention, and provides the legal services needed to assist homeowners to remain in their homes through the loan modification process.                                                                                                                                                                                                                                                                                                        |
| 9  | <b>Project Name</b>                                                                            | Fair Housing Counseling through H.O.M.E.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <b>Goals Supported</b>                                                                         | Affirmatively Further Fair Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | <b>Needs Addressed</b>                                                                         | Fair Housing Counseling                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Funding</b>                                                                                 | CDBG: \$10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|    | <b>Description</b>                                                                             | Housing Opportunities Made Equal, Inc. (HOME) will advocate for victims of perceived housing discrimination and offer informational workshops on discrimination to Town Officials. Advertising for Fair Housing issues will also be handled by HOME and a link to their website is on the Town's Community Development page: <a href="http://www.amherst.ny.us/community">www.amherst.ny.us/community</a> (under Fair Housing). A landlord-tenant training and fair housing video are typically scheduled in the Town as a Fair Housing Month activity. |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 120 individuals will be assisted through the education, advocacy and enforcement assistance offered by Housing Opportunities Made Equal, Inc.                                                                                                                                                                                                                                                                                                                                                                                             |
|    | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>Planned Activities</b>                                                                      | HUD Matrix Code 21D<br>The counselors and legal staff of Housing Opportunities Made Equal offer services to current and potential residents of the Town who feel they are victims of discrimination in housing and employment. The staff also provides information about landlord and tenant rights and mitigation in rental disputes if needed. HOME provides the enforcement of the Fair Housing Act to ensure that all persons are treated equally in their desire for affordable safe and secure housing in Amherst.                                |
| 10 | <b>Project Name</b>                                                                            | Boys & Girls Club Afterschool Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>Target Area</b>                                                                             | Eggertsville                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>Goals Supported</b>                                                                         | Community Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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|           | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|           | <b>Funding</b>                                                                                 | CDBG: \$40,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Description</b>                                                                             | The Boys & Girls Club Program serves low income youth residing in Allenhurst Apartments, Princeton Court Apartments, and other Eggertsville neighborhoods adjacent to the Windermere Elementary School area (a target area for the town). The after-school program provides educational, social and recreational opportunities to approximately 55 children per day, designed to support the families and enhance the children's potential to succeed in school and the community, in a safe environment for the children. CDBG funds will cover the cost of staff for the after-school program. |
|           | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 50 youth from low-mod households will be assisted at the Eggertsville Community Center after school program each day and the summer program                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Location Description</b>                                                                    | Eggertsville                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|           | <b>Planned Activities</b>                                                                      | HUD Matrix Code 05D<br>The After School Program provides educational, social and recreational programs for children in a safe environment. CDBG funding covers the cost of staff people for the after school activities.                                                                                                                                                                                                                                                                                                                                                                         |
| <b>11</b> | <b>Project Name</b>                                                                            | Village of Williamsville Historic Section House                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|           | <b>Goals Supported</b>                                                                         | Historic Preservation/Elimination of Slum & Blight<br>Public Facilities and Infrastructure                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|           | <b>Needs Addressed</b>                                                                         | Handicapped Accessibility<br>Historic Preservation<br>Public Facilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|           | <b>Funding</b>                                                                                 | CDBG: \$43,610                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Description</b>                                                                             | The Village of Williamsville is allocated 7% of Amherst's annual CDBG funding. Funding will be directed to stabilizing the Historic Village Section House on the former railroad line within the Village. The Village has decided to commit their CDBG allocation to this activity. Any increase or decrease in CDBG funding will be reflected in this share of CDBG funding.                                                                                                                                                                                                                    |
|           | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b>                                                                                                                                                                               | 5,300 residents of the Village of Williamsville, and the population of residents in the Town of Amherst who live and/or work near Williamsville.                                                                                                                                                                                                                                                                            |
|                           | <b>Location Description</b>                                                                                                                                                                                                                                                  | The Historic Section House is located on a former rail line south of Main Street in the Village of Williamsville.                                                                                                                                                                                                                                                                                                           |
|                           | <b>Planned Activities</b>                                                                                                                                                                                                                                                    | HUD Matrix Code 16B<br>The project will cover the stabilization of the Historic Section House and any outside repairs needed.                                                                                                                                                                                                                                                                                               |
| <b>12</b>                 | <b>Project Name</b>                                                                                                                                                                                                                                                          | YWCA, Inc. Transitional Housing                                                                                                                                                                                                                                                                                                                                                                                             |
|                           | <b>Target Area</b>                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                           | <b>Goals Supported</b>                                                                                                                                                                                                                                                       | Assistance to At-Risk Pop/Reduce Homelessness Risk                                                                                                                                                                                                                                                                                                                                                                          |
|                           | <b>Needs Addressed</b>                                                                                                                                                                                                                                                       | Assist Victims of Domestic Violence                                                                                                                                                                                                                                                                                                                                                                                         |
|                           | <b>Funding</b>                                                                                                                                                                                                                                                               | \$25,000                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                           | <b>Description</b>                                                                                                                                                                                                                                                           | Four households in designated homes in the northwest portion of the Town will receive services including case management and transportation assistance. The supportive housing provides shelter for low-income domestic violence victims/battered spouses and their children (four adult females and fourteen children). The CDBG funds are being used to pay for bus passes and for a portion of case management salaries. |
|                           | <b>Target Date</b>                                                                                                                                                                                                                                                           | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b>                                                                                                                                                                               | Four households.                                                                                                                                                                                                                                                                                                                                                                                                            |
|                           | <b>Location Description</b>                                                                                                                                                                                                                                                  | Creekwoods neighborhood.                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Planned Activities</b> | HUD Matrix Code 05G<br>Public service activities including case management to address barriers and regain self-sufficiency, and transportation for domestic violence victims. Transitional housing and supportive service programming for homeless women and their children. |                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                           | <b>Project Name</b>                                                                                                                                                                                                                                                          | Public Infrastructure, Public Facilities & Historic Preservation                                                                                                                                                                                                                                                                                                                                                            |

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| 13 | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | <b>Goals Supported</b>                                                                         | Historic Preservation/Elimination of Slum & Blight<br>Public Facilities and Infrastructure                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | <b>Needs Addressed</b>                                                                         | Historic Preservation<br>Public Facilities<br>Neighborhood Beautification and Infrastructure                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>Funding</b>                                                                                 | CDBG: \$140,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | <b>Description</b>                                                                             | Sewer work needed in eligible target areas of the Town. Roof conversion of Glen Park Nature Center. Other possible renovation of Historic Buildings in the Town.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | <b>Location Description</b>                                                                    | Town-wide and target areas.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>Planned Activities</b>                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 14 | <b>Project Name</b>                                                                            | Facade Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | <b>Goals Supported</b>                                                                         | Public Facilities and Infrastructure                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|    | <b>Needs Addressed</b>                                                                         | Neighborhood Beautification and Infrastructure                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Funding</b>                                                                                 | CDBG: \$30,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Description</b>                                                                             | Revitalize neighborhood commercial buildings by providing loan/grant combos for the rehabilitation of facades of small businesses. Loans will have a 3% interest rate for a maximum of 5 year terms. Businesses must either serve low-income neighborhoods and residents (census tracts) or provide for the creation of 1 FTE LMI job. Loan/grant awards will not exceed \$30,000 per business and require a 25% cash match towards the project from the business or property owner. Loan administration will be provided by the Amherst Industrial Development Agency (IDA). Amherst is allocating \$30,000 in EN funding towards the project. Interest income received from the loan payments will be considered Program Income and used to pay for administrative costs by the Amherst IDA. |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                                                                                                                                                                                                                                                        |
|           | <b>Location Description</b>                                                                    | Target areas of the Town.                                                                                                                                                                                                                                                              |
|           | <b>Planned Activities</b>                                                                      | Matrix code 14E<br>Rehab of Publicly or Privately owned Commercial/Industrial (CI).                                                                                                                                                                                                    |
| <b>15</b> | <b>Project Name</b>                                                                            | Amherst Housing Rehabilitation (HOME) funds                                                                                                                                                                                                                                            |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                        |
|           | <b>Goals Supported</b>                                                                         | Improve Housing Stock                                                                                                                                                                                                                                                                  |
|           | <b>Needs Addressed</b>                                                                         | Residential Rehabilitation-Owner-Occupied<br>Residential Rehab-Owner-Occupied Military Grant<br>Handicapped Accessibility<br>Residential Rehab-Owner Occupied Rental                                                                                                                   |
|           | <b>Funding</b>                                                                                 | HOME: \$81,685                                                                                                                                                                                                                                                                         |
|           | <b>Description</b>                                                                             | Deferred interest free loans up to \$20,000 to low-moderate income homeowners to undertake necessary repairs to their homes. Anticipated \$81,685 of FY2021. There are previous years' funds to be used first. The Town's State AHP Grant will supplement the funding in target areas. |
|           | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                              |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 25 households will be assisted.                                                                                                                                                                                                                                          |
|           | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                              |
|           | <b>Planned Activities</b>                                                                      | HUD Matrix Code 14A<br>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.           |
| <b>16</b> | <b>Project Name</b>                                                                            | Amherst First Time Homebuyer Program (HOME)                                                                                                                                                                                                                                            |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                        |
|           | <b>Goals Supported</b>                                                                         |                                                                                                                                                                                                                                                                                        |

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|    | <b>Needs Addressed</b>                                                                         | Homebuyer Assistance for Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>Funding</b>                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|    | <b>Description</b>                                                                             | Closing Cost Assistance 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 2020 HUD Income Guidelines. This activity will be supplemented with HOME program income received from previous closing cost assistance loans. No HOME EN funds will be applied to this program in 2021, as \$45,580 remains from program income and prior year allocations.                                                                                                                                                                          |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately four first-time homebuyer households will be assisted in 2021. Previous years' funding available.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|    | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | <b>Planned Activities</b>                                                                      | Matrix Code 13<br>Direct Homeownership assistance to LMI households.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 17 | <b>Project Name</b>                                                                            | Amherst Acquisition-Rehabilitation/New Construction-Resale (HOME & CDBG)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|    | <b>Goals Supported</b>                                                                         | Promote Affordable Homeownership                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|    | <b>Needs Addressed</b>                                                                         | Acquisition Rehabilitation/New Construction Resale                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | <b>Funding</b>                                                                                 | CDBG: \$28,000<br>HOME: \$100,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <b>Description</b>                                                                             | Acquisition and rehabilitation of an existing vacant, deteriorated single family house in a target neighborhood, or acquisition of a vacant lot and new construction of a single-family house for resale to an income eligible first-time homebuyer. Amherst will acquire at least one home or vacant lot in 2021, allocating \$28,000 in CDBG EN funding for acquisition, \$100,000 of 2021 HOME EN funding and supplementing it with the sale proceeds from 345 Grover Cleveland (\$60,000 in HOME Program Income) for the rehab and resale portion of the project. The owner/developer to manage the rehabilitation or new construction of the property may be a CHDO. |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

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|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | One eligible first time homebuyer household will benefit from the resale of a foreclosed property. The neighborhood will also benefit from the rehabilitation of the property or in-fill development that occurs.                                                                                  |
|    | <b>Location Description</b>                                                                    | Town wide                                                                                                                                                                                                                                                                                          |
|    | <b>Planned Activities</b>                                                                      | HUD Matrix Code 14G<br>One home will be rehabilitated or a new home constructed and sold to a first time homebuyer through a non-profit owner/developer. A purchase subsidy will be available to supplement the closing cost homebuyer assistance, to make the home more affordable.               |
| 18 | <b>Project Name</b>                                                                            | Amherst HOME Rental Subsidy                                                                                                                                                                                                                                                                        |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                    |
|    | <b>Goals Supported</b>                                                                         | Assistance to At-Risk Pop/Reduce Homelessness Risk                                                                                                                                                                                                                                                 |
|    | <b>Needs Addressed</b>                                                                         | New Rental Housing for Special Needs Populations                                                                                                                                                                                                                                                   |
|    | <b>Funding</b>                                                                                 | HOME: \$100,000                                                                                                                                                                                                                                                                                    |
|    | <b>Description</b>                                                                             | 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 2021, \$100,000 in HOME EN funds are allocated towards the program. |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                          |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 1 new affordable rental unit will be created, serving 1 household.                                                                                                                                                                                                                   |
|    | <b>Location Description</b>                                                                    | Townwide                                                                                                                                                                                                                                                                                           |
|    | <b>Planned Activities</b>                                                                      | A building will either be converted into affordable rental housing or newly constructed units will be developed with the funding.                                                                                                                                                                  |
| 19 | <b>Project Name</b>                                                                            | Amherst HOME Administration                                                                                                                                                                                                                                                                        |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                    |
|    | <b>Goals Supported</b>                                                                         |                                                                                                                                                                                                                                                                                                    |
|    | <b>Needs Addressed</b>                                                                         |                                                                                                                                                                                                                                                                                                    |

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|    | <b>Funding</b>                                                                                 | HOME: \$93,985                                                                                                                                                                                                                                                                                                                                                                                       |
|    | <b>Description</b>                                                                             | Funds for staff and office costs for oversight and implementation of HOME activities: \$93,895. This figure is 10% of the expected total HOME Consortium allocation. The admin. funding will be supplemented with Amherst HOME Program Income; \$10,000 for a total of \$103,985. Increases in 2021 allocation will be applied to the HOME Admin budget line in accordance with percentages allowed. |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                                                                                                                                                                                                                  |
|    | <b>Location Description</b>                                                                    | N/A                                                                                                                                                                                                                                                                                                                                                                                                  |
|    | <b>Planned Activities</b>                                                                      | HUD Matrix Code: 21H<br>Oversight and administration of the HOME Investment Partnership Grant for the Amherst HOME Consortium.                                                                                                                                                                                                                                                                       |
| 20 | <b>Project Name</b>                                                                            | Cheektowaga Housing Rehabilitation (HOME)                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | <b>Goals Supported</b>                                                                         | Improve Housing Stock                                                                                                                                                                                                                                                                                                                                                                                |
|    | <b>Needs Addressed</b>                                                                         | Residential Rehabilitation-Owner-Occupied                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>Funding</b>                                                                                 | HOME: \$140,985                                                                                                                                                                                                                                                                                                                                                                                      |
|    | <b>Description</b>                                                                             | The Town of Cheektowaga will allocate \$140,985 of FY2021 HOME EN & \$180,000 of HOME PI 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.                                                                                                                                           |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                                            |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 10 low and moderate income homeowners will be assisted.                                                                                                                                                                                                                                                                                                                                |
|    | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                                                                                            |



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|    | <b>Planned Activities</b>                                                                      | HUD Matrix Code 14A<br>Housing Rehabilitation for needed repairs to bring properties up to code and provide safe secure housing.                                                                                                                          |
| 21 | <b>Project Name</b>                                                                            | Cheektowaga CHDO Acquisition-Rehabilitation/Acquisition-New Construction-Resale (HOME)                                                                                                                                                                    |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                           |
|    | <b>Goals Supported</b>                                                                         | Promote Affordable Homeownership                                                                                                                                                                                                                          |
|    | <b>Needs Addressed</b>                                                                         | Acquisition Rehabilitation/New Construction Resale                                                                                                                                                                                                        |
|    | <b>Funding</b>                                                                                 | HOME: \$140,700                                                                                                                                                                                                                                           |
|    | <b>Description</b>                                                                             | Acquisition of a vacant and/or foreclosed property for rehabilitation or new construction of a single-family home and resale to an income-eligible first time homebuyer. Cheektowaga is allocating \$140,700 of HOME EN funding.                          |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                 |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 1 low-moderate income family or individual will benefit from the creation or rehab of the single-family home.                                                                                                                               |
|    | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                 |
|    | <b>Planned Activities</b>                                                                      | The Town is prepared to acquire and rehabilitate a vacant, deteriorated property for resale as an affordable unit to an eligible first time homebuyer using HOME entitlement funds. This activity will be completed in conjunction with a CHDO developer. |
| 22 | <b>Project Name</b>                                                                            | Cheektowaga HOME Administration                                                                                                                                                                                                                           |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                           |
|    | <b>Goals Supported</b>                                                                         |                                                                                                                                                                                                                                                           |
|    | <b>Needs Addressed</b>                                                                         |                                                                                                                                                                                                                                                           |
|    | <b>Funding</b>                                                                                 |                                                                                                                                                                                                                                                           |
|    | <b>Description</b>                                                                             | The Town of Cheektowaga will use 10% of its HOME program income received in 2021 for admin funding for staff to administer the HOME program.                                                                                                              |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                 |

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|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                                                                                                                                        |
|    | <b>Location Description</b>                                                                    | N/A                                                                                                                                                                                                                                                                                                                        |
|    | <b>Planned Activities</b>                                                                      | HUD Matrix Code 21H<br>Costs associated with administration and delivery of HOME funded activities. 10% of Cheektowaga's HOME program income will be used for this activity.                                                                                                                                               |
| 23 | <b>Project Name</b>                                                                            | Tonawanda Residential Rehabilitation (HOME)                                                                                                                                                                                                                                                                                |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                            |
|    | <b>Goals Supported</b>                                                                         | Improve Housing Stock                                                                                                                                                                                                                                                                                                      |
|    | <b>Needs Addressed</b>                                                                         | Residential Rehabilitation-Owner-Occupied                                                                                                                                                                                                                                                                                  |
|    | <b>Funding</b>                                                                                 | HOME: \$10,000                                                                                                                                                                                                                                                                                                             |
|    | <b>Description</b>                                                                             | The Town of Tonawanda will allocate \$10,000 of FY2021 HOME EN 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. |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                  |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately two households will be assisted.                                                                                                                                                                                                                                                                             |
|    | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                  |
|    | <b>Planned Activities</b>                                                                      | HUD Matrix Code 14A<br>Housing Rehabilitation for needed repairs to bring properties up to code and provide safe secure housing.                                                                                                                                                                                           |
| 24 | <b>Project Name</b>                                                                            | Tonawanda First-Time Homebuyer Closing Cost Assistance (HOME)                                                                                                                                                                                                                                                              |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                            |
|    | <b>Goals Supported</b>                                                                         | Promote Affordable Homeownership                                                                                                                                                                                                                                                                                           |
|    | <b>Needs Addressed</b>                                                                         | Homebuyer Assistance for Affordable Housing                                                                                                                                                                                                                                                                                |

|    |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                             |
|----|------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Funding</b>                                                                                 | HOME: \$5,000                                                                                                                                                                                                                                                                                                                                                               |
|    | <b>Description</b>                                                                             | The Town of Tonawanda will provide closing cost assistance for First Time Homebuyers to purchase a home in that Town. The assistance is in the form of a 0% deferred payment loan provided to potential homebuyers whose income is less than 80% of HUD area median income. \$5,000 in HOME EN and \$22,425 of previous funds will be allocated to this Program for FY2021. |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately one household will be assisted.                                                                                                                                                                                                                                                                                                                               |
|    | <b>Location Description</b>                                                                    | Town-wide                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>Planned Activities</b>                                                                      | Provide closing cost assistance for First Time Homebuyers to purchase a home. The assistance is in the form of a 0% deferred payment loan provided to potential homebuyers whose income is less than 80% of HUD area median income.                                                                                                                                         |
| 25 | <b>Project Name</b>                                                                            | Tonawanda Affordable Housing (HOME)                                                                                                                                                                                                                                                                                                                                         |
|    | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                             |
|    | <b>Goals Supported</b>                                                                         | Assistance to At-Risk Pop/Reduce Homelessness Risk                                                                                                                                                                                                                                                                                                                          |
|    | <b>Needs Addressed</b>                                                                         | New Rental Housing for Special Needs Populations<br>Historic Preservation                                                                                                                                                                                                                                                                                                   |
|    | <b>Funding</b>                                                                                 | HOME: \$266,685                                                                                                                                                                                                                                                                                                                                                             |
|    | <b>Description</b>                                                                             | Home funds of \$266,685 will be used to assist a proposed affordable housing project in the Village of Kenmore. The rehabilitation project is of the former school, St. Paul's which will create 37 affordable units for seniors. This building is also considered historic.                                                                                                |
|    | <b>Target Date</b>                                                                             | 3/31/2022                                                                                                                                                                                                                                                                                                                                                                   |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The funds will assist one or two households.                                                                                                                                                                                                                                                                                                                                |
|    | <b>Location Description</b>                                                                    | Village of Kenmore in the Town of Tonawanda.                                                                                                                                                                                                                                                                                                                                |

|                           |                                                                                                  |                                                                                                                                                    |
|---------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
|                           | <b>Planned Activities</b>                                                                        | Affordable rental units for seniors will be created.                                                                                               |
| 26                        | <b>Project Name</b>                                                                              | Tonawanda HOME Administration                                                                                                                      |
|                           | <b>Target Area</b>                                                                               |                                                                                                                                                    |
|                           | <b>Goals Supported</b>                                                                           |                                                                                                                                                    |
|                           | <b>Needs Addressed</b>                                                                           |                                                                                                                                                    |
|                           | <b>Funding</b>                                                                                   |                                                                                                                                                    |
|                           | <b>Description</b>                                                                               | The Town of Tonawanda will use 10% of its HOME program income received in 2021 for admin funding for staff to administer the HOME program in Town. |
|                           | <b>Target Date</b>                                                                               | 3/31/2022                                                                                                                                          |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b>   | N/A                                                                                                                                                |
|                           | <b>Location Description</b>                                                                      | Town-wide                                                                                                                                          |
| <b>Planned Activities</b> | HUD Matrix Code 21H<br>Staff costs for the administration of Tonawanda HOME activities for 2021. |                                                                                                                                                    |

## 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 Wehrle Drive in the south. There are no complete Census tracts in the Town that fall above 51% low-mod income, so the Town uses the upper quartile of low-mod concentration for its eligibility guide 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 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                       | 40                  |
| Town Wide                          | 40                  |
| Opportunity Zone - Census Tract 92 | 20                  |

Table 5 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The Eggertsville target area has the highest percentage of assistance as it is the older part of the town and the housing stock needs more attention to maintain. The higher percentage of low-mod income households are also concentrated in this area of the Town. Finally, acquisition-rehab, façade improvements, and Land Bank activities are concentrated in this area. Amherst's Opportunity Zone area focuses on Census Tract 92, which is almost entirely consisted of qualifying LMI block groups. The degradation 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, which are already in poor shape.

### 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 with some acquisition and rehab of affordable housing units in the Consortium Towns. Amherst and Cheektowaga do not receive homeless assistance through ESG, but relies 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 25 homeless or at risk of homelessness individuals in 2021. Housing Rehabilitation is one of the largest activities for retaining affordable housing stock throughout the Consortium.

| One Year Goals for the Number of Households to be Supported |     |
|-------------------------------------------------------------|-----|
| Homeless                                                    | 25  |
| Non-Homeless                                                | 200 |
| Special-Needs                                               | 1   |
| Total                                                       | 216 |

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

| One Year Goals for the Number of Households Supported Through |    |
|---------------------------------------------------------------|----|
| Rental Assistance                                             | 2  |
| The Production of New Units                                   | 2  |
| Rehab of Existing Units                                       | 62 |
| Acquisition of Existing Units                                 | 2  |
| Total                                                         | 76 |

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

#### Discussion

##### Amherst

The Town has acquired a vacant property on Grover Cleveland Highway for rehabilitation of a single-family home and resale to a low-mod household. In 2021 the town will also acquire a vacant parcel on Sunset Court to construct a three bedroom home to sell to an eligible first-time homebuyer. The majority of the housing funds will be used for rehabilitation of income-eligible existing owner-occupied units through a 0% deferred loan program. The program will also assist approximately two first-time income eligible homebuyers with closing cost assistance in the form of a 0% deferred loan. Lastly, a subsidy of \$100,000 will be provided to a non-profit developer to create 1-2 new affordable rental

housing within the Town.

### Cheektowaga

The Town has acquired two vacant properties on Gardenvale and Peachrow to construct single family homes on each parcel to sell to income-eligible first-time homebuyers. In 2021, the Town will acquire a foreclosed, single family home or vacant parcel, rehabilitate it or build a single family home and sell it to an income eligible first-time homebuyer. These projects shall be accomplished with entitlement funds and program income from the sale of current acquisition/rehab and new construction/resale projects that are in the completion phase and ACT Consortium set-aside HOME funds. The majority of the housing funds will be used for rehabilitation of income-eligible existing owner-occupied units through a 0% deferred loan program.

### Tonawanda

Due to the severe need for decent, affordable rental units, the majority of housing funds will be used to subsidize the creation of affordable rental units (likely as part of a school or public facility conversion project). The remaining housing funds will be used for rehabilitation of income-eligible existing owner-occupied units through a 0% deferred loan program as well as a program that will assist approximately one first-time income eligible homebuyer with closing cost assistance in the form of a 0% deferred loan. 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 Program rounds 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 10 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**

Amherst awarded Belmont Housing Resources of WNY a HOME Rental Subsidy (\$300,000) towards their affordable senior rental housing development proposed for Alberta Drive in Amherst. The project has been completed with 46 new affordable rental units for seniors or disabled adults. Amherst will continue to work with Belmont and other non-profit housing providers to develop additional affordable housing opportunities in the future with HOME funding incentives, as adequate resource becomes available.

Cheektowaga will continue to utilize existing neighborhoods to develop in-fill housing projects for low/moderate income home ownership. Cheektowaga will continue to acquire, rehabilitate, and resell affordable homes with the assistance of the Buffalo Erie Niagara Land Improvement Corporation



(BENLIC) through their ability to acquire vacant and distressed tax foreclosed properties. Also, Cheektowaga collaborates with Habitat for Humanity to sell their organization Town owned residential lots within neighborhoods to construct new affordable homes for their program. Habitat also collaborates with BENLIC to acquire vacant lots from the land bank through tax foreclosure auctions. Two separate developers have approached the Town for the development of an 89 unit and 66 unit tenant based affordable senior housing rental complexes using existing structures. Home funds will be utilized towards both projects which are also contingent on New York State HCR tax credit funding.

The Kenmore Public Housing Authority is going to continue to maintain its existing facilities. No additional units are planned in 2020.

**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 recipients of Section 8 vouchers, as the vouchers can be applied towards the mortgage.

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

N/A

**Discussion**

N/A

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

### **Introduction**

The Town does not receive any direct 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.

### **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 may be made available to the Amherst Meals on Wheels program to provide healthy nutritious meals to the Town's identified homeless individuals or families if requested. The 2021 Action Plan goals do address assisting frail elderly and those at-risk of homelessness.

Hearts for the Homeless emergency shelter will continue to operate their mobile shelter. 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 also supports the YWCA housing for families affected by domestic violence. In many instances the clients are coming from a place of homelessness and are referred to the YWCA once assistance limits are up at the HOPE House, a homeless shelter in the East Side of Buffalo. When the YWCA becomes involved, the clients receive more self-sufficiency assistance to be able to sustain themselves and their families over the long-term, than would otherwise be provided through HOPE House.

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

agency.

### **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 YWCA for four units of Transitional Housing in the Town for families re-establishing themselves after the disruption of domestic violence and homelessness. Funds are used for case management and transportation.

### **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**

Low and moderate income households sometimes find themselves in a situation where they "lose ground" in terms of their housing situation. The Town will continue to develop its programs that assist existing low and moderate income residents so that they can maintain their current residential situations. This includes homeowner rehabilitation assistance and weatherization assistance for owners and renters.

The Town will contract with Belmont Housing Resources for WNY, Inc. and Buffalo Urban League to provide advocacy and counseling to homeowners who are refinancing homes in order to consolidate consumer debt. The Town will also provide a copy of relevant HUD brochures, and refer residents to Belmont and Buffalo Urban League when past housing rehabilitation clients seek to refinance their homes.

Additional services are provided through Belmont for credit and mortgage default counseling and the Buffalo Urban League for legal assistance for foreclosure prevention and loan modification 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.**

The Erie County Fair Housing Partnership provides a forum to identify and discuss solutions to current

fair housing issues. This organization deals with sub-prime lending activities which may be legal, but which often set up low and moderate income homeowners to become overburdened with debt and lose their homes to foreclosure. They also offer counseling and legal assistance to homeowners facing foreclosure. 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 contract for the provision of housing counseling activities to homebuyers, homeowners and renters through Housing Opportunities Made Equal. 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**

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 10th annual Project Homeless Connect Buffalo was held in October 2019 at the Buffalo Niagara Convention Center. More than 70 human service agencies throughout the area offered assistance in finding jobs, a place to live, health care and fulfilling other needs for those who are homeless or at risk of homelessness. Free shuttle buses were available to bring people in from local soup kitchens and shelters.

The Town of Amherst 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. (It should also be noted that Belmont acts as a participant in the Prism Project Forum.) The PHA has a set-aside of rent vouchers for the homeless and also for youth aging-out-of-foster care, who have higher rates of homelessness. Crisis Services refers eligible clients to Belmont for these rent subsidies.

The PHA also has 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.

### **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. The

town is aging as well. To address these changes, the Town is reimagining itself in a project called Imagine Amherst. Imagine Amherst has been working with residents and technical committee over the past four years to revise guiding language in the comprehensive plan to address commercial development's form and mixture of uses in older commercial clusters in town. The changes to the comprehensive plan were recently adopted in December 2017. In 2019, the Town adopted changes to its zoning code to implement Imagine Amherst for the Opportunity Zone section of Town (Census Tract 92).

In 2020, Amherst implemented this new vision for the town's commercial development through zoning amendments beyond the Opportunity Zone and into the rest of the Town, as well as in office-space zoning districts areas. The intent is to convert underutilized office buildings into mixed use to provide for additional opportunities for in-fill housing and more vibrant neighborhoods. How those zoning amendments take shape will affect affordable housing stock in town and the reinvestment of many of Amherst's affordable neighborhoods in the near future. Amherst's Community Development staff will be involved with the project to ensure affordability is a component of these zoning changes and to align with any funding priorities necessary to support affordable housing in 2020 and beyond.

Aside from the Imagine Amherst project, staff is also looking at other codes and regulations that impact affordable housing. In 2021, a further review of zoning code and other town policies will take place and recommendations will be developed.

## **Discussion**

The Town 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. Approximately 35 single-family units and two two-family unit will be rehabilitated. (Town/Village-wide)

In 2021, the Town of Amherst will hopefully acquire 44 Sunset Court from BENLIC and build a single-family home in to be resold to a first-time homebuyer. This property will be made affordable to an income-eligible homebuyer below 80% Area Median Income using HOME funds.

Weatherize existing low income owner occupied housing and rental housing (excluding multi-unit complexes) units through the Weatherization Assistance Program funded by the Department of Energy and administered through Supportive Services Corporation. Approximately twenty-five (25) Amherst units will be weatherized, using current year's and previous years' funds. (Town/Village-wide)

The Town will continue to support the activities of the Erie County Fair Housing Partnership and will actively participate in a 2021 Conference and other activities scheduled for April, Fair Housing Month. The Town of Amherst also has a very active Committee on Disabilities that has addressed ADA compliance in all Town facilities and will be directing its efforts, along with Town departments, to establishing a Town Policy on ADA compliance and accessibility throughout the Town. Fair Housing counselors are noting an increased rate of discrimination reports from persons with disabilities that are

trying to find housing in the Town. The Town's CDBG and HOME housing programs do offer rehabilitation loans to single family homeowners and owner occupied two family units to provide accessibility repairs.

The Town of Amherst will continue to act as the lead PHA for the Erie County PHA Consortium, acting as a conduit for Section 8 rental subsidies for eligible, very low income households in Erie County.

Continue to support:

Eligible applications for newly created rental units for low-income visually and/or physically impaired residents.

An application for new rental units for low income elderly through the Section 8/Section 202 New Construction Program if funding becomes available.

## **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 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**

The Town of Amherst acts as lead PHA for the Erie County PHA Consortium. In this capacity, it contracts with Belmont Housing Resources for WNY to administer the Section 8 rent subsidy programs in Erie County. The Erie County P.H.A. has established an Action Plan for the Family Self-Sufficiency Program. This program provides rent subsidies to eligible households in concert with other social services and programs on terms that encourage personal responsibility leading to financial independence.

Within the Town of Amherst the Amherst Industrial Development Agency (AIDA) has assisted businesses to grow, expand and provide new jobs to lower income area residents by providing working capital loans from a revolving loan fund established with prior years' CDBG funds. The AIDA has recently begun working with the Town on the development of a Façade Improvement Program. The program will assist business owners with rehabilitation of facades through a grant/loan combo, in return for job creation or business services to a LMI neighborhood. Amherst IDA will administer the program for the Town.

The bank financing for home repair loans for low and moderate income persons reduces the amount of their disposable income with the potential of placing the low and moderate income person into poverty. The Consortium Towns offer a 0% deferred payment loan to low and moderate income persons to make house repairs which is payable when the house is sold.



In addition, Erie County's work force development offices provide training and employment opportunities to:

Economically disadvantaged adults who need training and job skills to secure employment.

Dislocated workers who are economically disadvantaged and have been laid off and are waiting to be recalled to the same or similar occupation, for example, a steel worker.

Provide a summer job to youth who are from low and moderate income families along with on-the-job education classes for the duration of their job.

Employment opportunities may be available for Community Development projects under the Section 3 requirement. Section 3 provides for preference to be given to a contractor who meets requirements for Section 3 certification by agreeing to hire low-income Town residents for that project. The Town requires contractors working on projects funded with CDBG and HOME funds to post any job opening in the rental offices of low-income family housing developments.

### **Actions planned to foster and maintain affordable housing**

The Consortium Towns will continue to undertake housing rehabilitation, acquisition-rehab-resale projects, and first time homebuyer activities. 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 addition of a subsidy to non-profit developers to foster new rental housing for LMI populations in Amherst and Cheektowaga.

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 \$185,250. The methodology applied included collecting sales data from each Town Assessor for the months of June, July and August of 2020 for single-family homes (Code 210) with arms-length sales. The number of sales were 685; resulting in the need for three months of sales data for the analysis. The median sale value of the data set is \$195,000, that figure multiplied by 95% generates the value limit of \$185,250. 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 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 Fiscal Year 2021.

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. However, the assistance provided through the other CDBG programs to 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**

## Program Specific Requirements

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

#### Introduction

#### 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                                            | 60,000        |
| 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             |
| <b>Total Program Income:</b>                                                                                                                                                                   | <b>60,000</b> |

#### 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. | 85.00% |

#### 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-

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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 homeownership. 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: 50 low-mod income      A   C   I

First-time homebuyers assisted                      20   20   10

2020 goal: low-mod homebuyers assisted      4   2   1

5-Yr. Sect. 215 goal: 50 low-mod income homebuyers assisted

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:"

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

GEOGRAPHIC LOCATION: Townwide in each of the three Towns, including the Villages, in the Consortium.

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 Towns of the Amherst HOME Consortium do not use the Resale guidelines.

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.