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CONSOLIDATED PLAN

Program Years 2025-2029

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Albany receives four entitlement grants each year from the U.S. Department of Housing and Urban Development (HUD). These grants are administered and managed by the Albany Community Development Agency (ACDA). ACDA allocates the HUD funds to sub-recipients through strategic grants, housing programs, and citywide neighborhood development or public improvement projects. The primary purpose of these programs is to support community development by providing adequate housing, improving living environments, and expanding economic opportunities for low- and moderate-income residents.

Funding decisions are based on a data-driven needs assessment, consultations, and public input. These determinations are outlined in the City's Five-Year Consolidated Plan, which undergoes multiple reviews and public feedback sessions. This planning process is required by the federal government for all jurisdictions that receive HUD entitlement funding. The Consolidated Plan outlines ACDA's strategic objectives and funding priorities over a five-year period. It also guides neighborhood-level project implementation and provides a cohesive framework for local planning efforts. The plan serves as the City's comprehensive application for the four HUD entitlement grants. It is updated every five years and submitted to HUD for approval.

ACDA is currently updating its FY 2025–2029 Consolidated Plan. The policies and priorities established in this plan will direct the allocation of an estimated \$5 million in federal funds annually. Grant amounts are determined at the federal level and allocated to communities based on population size and poverty levels. Public input is a key component in developing the goals and objectives for the Five-Year Consolidated Plan. Identified community needs and funding priorities will help shape the City's approach to affordable housing and community and economic development efforts for the upcoming program year.

Specific projects and funding priorities for each year are detailed in the Annual Action Plan. At the conclusion of each program year, ACDA submits a Consolidated Annual Performance and Evaluation Report (CAPER), which outlines how the funds were used and evaluates progress toward meeting the goals established in the Consolidated and Annual Action Plans.

ACDA facilitates public involvement in the planning, implementation, and evaluation of the City's Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). As the lead agency, ACDA is responsible for developing and executing policies regarding the use of these funds and makes recommendations to the ACDA Board and the City of Albany administration, which approves the final submission of the plan to HUD.

As the lead agency and administrator of these funds for the City, ACDA presents this document as the Citizen Participation Plan (CPP), which outlines the process for engaging the community and providing residents, organizations, and other stakeholders an opportunity to contribute to the development of the Consolidated Plan and to comment on a draft prior to its submission to HUD. The process will include both formal and informal opportunities for public participation.

The CPP aims to promote broad public involvement, with particular attention to individuals and neighborhoods most affected by community development efforts. This document also describes the accommodations and translation services that will be available to facilitate public input, and ensures that all interested parties have access to the planning process.

2. Summary of the objectives and outcomes identified in the Plan

Needs Assessment Overview

The needs assessment is an analysis of housing, community and economic development needs in Albany. Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, a special tabulation of American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden. Needs were also identified in consultation with key stakeholders, including the Albany Housing Authority, CARES, Capitalize Albany, and relevant City of Albany departments.

The market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a more varied supply of additional affordable units. Ideally, Albany will have a mix of housing types to accommodate households of all types and income levels. General conclusions about the market, as described in the following pages, include:

- Most of Albany's housing consists of rental units (62%).
- Nearly half of City's housing stock was built before 1950 (48.5%).
- Housing affordability is a significant issue: Approximately one-third (34%) of all households are cost-burdened or severely cost-burdened. Affordable housing is particularly challenging for the City's lowest-income residents. An estimated 10,420 Albany households are extremely low-income, meaning they earn between zero and thirty percent of the Household Area Median Family Income (HAMFI). However, there are only 4,480 rental units affordable to households at this income level.

3. Evaluation of past performance

The activities implemented in previous years successfully met the goals outlined in the 2020-2024 Consolidated Plan. The first year of the City's strategic plan coincided with the onset of the COVID-19 pandemic, which resulted in some programs being put on hold. As a result, annual goals may not have

been achieved in every category. However, in 2023 and 2024, we have seen a significant increase in program activity, putting us back on track. Overall, the activities have been very successful, with many surpassing expectations. Funds are being spent efficiently, with most allocated funds expended before the end of each program year.

4. Summary of citizen participation process and consultation process

The Citizen Participation Plan (CPP) outlines the public participation process for the development of the City's five-year Consolidated Plan. This includes, but is not limited to, public hearings and designated public comment periods. The CPP details the City's policies and procedures for citizen involvement and serves as a guide for encouraging public participation in the planning, implementation, and evaluation of the Consolidated Plan (Con Plan), the Annual Action Plan (AAP), and the Consolidated Annual Performance and Evaluation Report (CAPER).

Public input plays an essential role in determining how HUD entitlement resources are allocated and in evaluating the overall strategic planning process for Program Years 2025–2029. This document outlines the various opportunities available for individuals and stakeholders to engage in the planning process. The City is committed to maintaining transparency and will provide full public access to draft plans and related materials.

Clear instructions are included for submitting comments and addressing concerns. To promote consistent involvement throughout all phases of the plan's development, the document also provides timelines for public hearings and meetings, as well as the locations where physical copies of surveys and draft plans will be available.

5. Summary of public comments

Please refer to the attached appendix, "Citizen Participation Comments". This appendix documents the comments and priorities received from the community throughout the planning process.

The public has 30 days to provide comments and respond to the draft Consolidated Plan. ACDA will receive comments until June 17th.

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

There were no comments or views that were not accepted during public participation periods for this Consolidated Plan.

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	ALBANY	Albany Community Development Agency
HOPWA Administrator	ALBANY	Albany Community Development Agency
HOME Administrator	ALBANY	Albany Community Development Agency
ESG Administrator	ALBANY	Albany Community Development Agency

Table 1 – Responsible Agencies

Narrative

The City of Albany typically receives four entitlement grants from the U.S. Department of Housing and Urban Development (HUD) each year. These grants are secured and managed by the Albany Community Development Agency (ACDA) on behalf of the City of Albany (“City”). As designated by the Mayor and authorized by City’s Common Council, ACDA is the Lead Agency responsible for the development of the Consolidated Plan. The Agency has administered the Community Development Block Grant (CDBG) for the last 42 years, and operates under the City’s Department of Neighborhood and Community Services. ACDA’s governing board consists of the Mayor, the City Treasurer, the City Clerk, the Common Council President, the City’s Corporation Counsel, and the Agency Director.

As the lead agency and administrator of these funds for the City, ACDA engages with the community, and provides residents, organizations, and other stakeholders an opportunity to help shape the Consolidated Plan and comment on a draft prior to the submission to HUD. The process includes both formal and informal opportunities for participation. At the outset of the planning process, the City publishes its Citizen Participation Plan (CPP). The CPP is designed especially to encourage participation by low- and moderate-income persons, particularly residents of blighted areas and low- and moderate-income neighborhoods. Participation is also encouraged by non-English speaking persons, persons with disabilities, and residents of public and assisted housing developments. The CPP also details the special

accommodations and translation services that will be made available to ensure participation by all members.

ACDA allocates the City's HUD funds in several ways. Some funding programs, like the Emergency Solutions Grant, are allocated to sub-recipients through strategic grants. Other funding programs, like HOME, are allocated directly to the community through housing programs and City-wide neighborhood development or public improvement projects. The primary purpose of these programs is to create viable communities through the provision of decent housing, a suitable living environment, and economic opportunities principally for low and moderate income people.

There are three primary inputs that inform the City's final funding allocations: 1) a community needs assessment and market analysis; 2) extensive consultation with key stakeholders; and 3) ongoing resident participation and feedback. The City's funding decisions and the rationale for its decisions are outlined in the City's Five-Year Consolidated Plan. The development of the plan is a transparent process, which involves multiple reviews from community partners, and resident feedback sessions. The City's federal funds are disbursed annually according to the goals and objectives laid out in the City's Five-Year Consolidated Plan. The City develops its goals and priorities after completing robust data analysis of the City's housing and community development needs, and after conferring with residents about their needs and priorities.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan is the result of collaboration between City Departments, regional service providers, community-based non-profits, and Albany residents.

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(I)).

The City’s Department of Neighborhood and Community Services liaises directly with residents, neighborhood associations, and other community organizations. Through its provision of codes, planning and community development services, and in its role as a grant administrator via ACDA, the Department has also become a key convener of public and assisted housing providers, public health agencies, and other social services agencies. The Department, especially ACDA, maintains close working relationships with its counterparts in county and state government, as well as the Albany Housing Authority, CARES, Capitalize Albany, and other non-profit and community-based organizations. Since the 2020-2024 Consolidated Plan, the Department has also hired additional staff to carry out its housing activities, which has created additional capacity to proactively coordinate with public and assisted housing providers, public health agencies, and other social service agencies.

In particular, the City will coordinate with the following public agencies when carrying out its Consolidated Plan:

- Department of General Services;
- City of Albany Planning Department
- Department of Youth and Workforce Services
- Department of Recreation
- Department of Buildings & Regulatory Compliance
- Albany County Department of Social Services
- Albany County Health Department
- Albany Housing Authority
- Albany Water

The City continues to support several not-for-profit organizations that are instrumental in meeting the needs of Albany's residents. These organizations play a key role in delivering services to the public and providing programs essential to the community such as homeless services, youth programs, domestic violence assistance, and special needs services and not for profit organizations that have played a key role in developing and carrying out the mission of the City's plan include:

- Capitalize Albany Corporation
- Habitat for Humanity
- Affordable Housing Partnership
- CARES

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 City of Albany plays a major role in the Continuum of Care (CoC) coordinating body. Specifically, the City of Albany is a CoC member, and staff from the City's Department of Neighborhood and Community Services serve on the Continuum's Board of Directors. The CoC works diligently with the City of Albany, the Albany County Department of Social Services, and the New York State Office of Temporary and Disability Assistance to most effectively utilize state, local and CoC ESG funding and private funding to prevent homelessness within the CoC's geographic area. Specifically, the CoC works with systems partners, including the City Mission, the Veterans Administration, and the Albany Housing Authority to implement a "no wrong door" entry for households seeking assistance. Utilizing funds from the City and State, the CoC has developed a network of financial assistance programs, legal assistance programs, including eviction prevention and representation.

The Continuum of Care coordinates with other federal, state, local, and private entities serving the homeless and the at-risk population in the planning and operation of projects in order to ensure a full continuum of care including HOPWA, TANF, RHY, Head Start and other entities.

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

The City of Albany consulted with the Continuum of Care (CoC) throughout the Consolidated Plan planning process. Additionally, the City and the CoC collaborate to determine the allocation of ESG funds, and to evaluate the performance of ESG program sub-recipients. Each year the CoC proposes updates to the City of Albany regarding the ESG policies and procedures manual, funding allocations, application, and evaluation tool to reflect HUD requirements and best practices, as well as local needs.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Albany Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	CARES	The City of Albany is a member of the CoC and works with CARES through its ESG programs to administer its ESG program.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

As the lead agency and administrator of these funds for the City, the Albany Community Development Agency (ACDA) presented the Citizen Participation Plan (CPP) to outline the process that will be followed to engage with the community and provide residents, organizations, and other stakeholders an opportunity to help shape the Consolidated Plan and comment on a draft prior to the submission to HUD. The process includes both formal and informal opportunities for participation. The CPP was designed especially to encourage participation by low- and moderate-income persons, particularly residents of blighted areas and low- and moderate-income neighborhoods. Participation by non-English speaking persons, persons with disabilities, and residents of public and assisted housing developments was encouraged. The CPP detailed the special accommodations and translation services that were available to ensure participation by all residents.

Both an online survey as well as a paper survey were made available to the community. Additionally, the surveys were translated into four languages, including Spanish, Arabic, Chinese and Pashto. Information flyers were circulated in the community to help residents understand the planning process. Public notices and flyers were distributed to ensure that the residents are cognizant of the public participation opportunity and comment period. These information flyers were also disseminated on the City's social media channels, the City's e-newsletter, as well as community partners' newsletters.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Pashto, Arabic, Spanish, Chinese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	See attachments.	See attachments.	See attachments.	

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	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Pashto, Arabic, Spanish, Chinese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	See attachments.	See attachments.	See attachments.	

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)
3	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Pashto, Arabic, Spanish, Chinese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	See attachments.	See attachments.	See attachments.	

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)
4	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Pashto, Arabic, Spanish, Chinese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	See attachments.	See attachments.	See attachments.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is an analysis of housing problems in Albany by income level among renters, owners, and households with special needs. Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, a special tabulation of American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden. Needs were also identified in consultation with key stakeholders, including the Albany Housing Authority, CARES, and relevant City of Albany departments.

The structure of the Consolidated Plan is prescribed by HUD. A template, which contains specific prompts and pre-populated data tables, is required by HUD and is generated by a tool called the eCon Planning Suite. The eCon Planning Suite tool uses 2016-2020 ACS data by default, however, in instances where it was possible to update the data, more recent data sets were used, including 2017-2021 CHAS data, and 2017-2023 ACS Five-Year Estimates.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	98,470	96,860	-2%
Households	40,285	41,615	3%
Median Income	\$40,949.00	\$48,512.00	18%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Alternate Data

More recent data (2010-2023) shows a positive percent change for each demographic category.

In 2010, Albany had a population of 97,856 people. Albany's population had grown to 101,228 by 2023, which is a 3.4% increase from 2010.

Additionally, in 2010, Albany had 41,157 households. Total households grew by 6.3% to 43,745 in 2023.

Finally, Albany's median household income in 2010 was \$54,736. In 2023, Albany's household income had grown by 8.7% to \$59,485.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,480	6,225	8,150	4,355	12,405
Small Family Households	2,370	1,490	2,215	1,295	4,950
Large Family Households	385	540	385	240	515
Household contains at least one person 62-74 years of age	1,625	1,070	1,405	1,045	2,525
Household contains at least one person age 75 or older	1,065	815	630	314	1,060
Households with one or more children 6 years old or younger	1,540	1,010	1,035	455	955

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Explanation

This table, "Number of Households," summarizes household types in the City of Albany by income tier. The data source for this table--HUD's Comprehensive Housing Affordability Strategy (CHAS)--uses the HUD Area Median Family Income (HAMFI) for income; HAMFI is an equivalent income measure to the Area Median Income (AMI).

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	260	105	20	0	385	25	30	30	0	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	75	80	15	195	0	120	0	0	120
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	80	50	45	300	50	0	40	0	90
Housing cost burden greater than 50% of income (and none of the above problems)	5,820	695	70	0	6,585	720	280	85	4	1,089
Housing cost burden greater than 30% of income (and none of the above problems)	1,540	2,565	1,390	140	5,635	120	410	750	265	1,545

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	480	0	0	0	480	70	0	0	0	70

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,230	960	220	60	7,470	795	425	150	4	1,374
Having none of four housing problems	3,050	3,820	5,485	2,330	14,685	405	1,015	2,290	1,960	5,670
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,025	840	455	3,320	155	200	175	530
Large Related	270	230	4	504	70	4	55	129

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	1,280	655	140	2,075	414	345	415	1,174
Other	4,120	1,680	880	6,680	270	135	225	630
Total need by income	7,695	3,405	1,479	12,579	909	684	870	2,463

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	75	75	85	70	0	155
Large Related	0	0	55	55	60	0	0	60
Elderly	800	150	25	975	330	145	65	540
Other	0	3,640	415	4,055	270	0	0	270
Total need by income	800	3,790	570	5,160	745	215	65	1,025

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	150	155	50	45	400	50	120	35	0	205
Multiple, unrelated family households	0	0	0	0	0	0	0	4	0	4
Other, non-family households	0	0	80	15	95	0	0	0	0	0
Total need by income	150	155	130	60	495	50	120	39	0	209

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

In 2023, the City of Albany has approximately 18,658 single-person households.[1] The median income for female single-person households is \$46,123, while the median income for male single-person households is \$41,566. The median household income in Albany is \$59,485. Female and male single-person households are earning 77.5% and 69.9% of Albany’s median household income, respectively. According to HUD affordability guidelines, housing is affordable when households spend no more than 30 percent of their income on housing costs. The 30 percent housing cost threshold for female and male single-person households is \$1,153 per month and \$1,039 per month, respectively. In 2023, the HUD Fair Market Rent for the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA) was \$968 for an efficiency unit (“studio”) and \$1,079 for a one-bedroom unit.[2] While female single-person households could afford a fair market rent efficiency or one-bedroom unit, male single-person households can only afford efficiency units. Therefore, male single-person households may be in need of housing assistance. Female and male single-person households may both need assistance to achieve homeownership.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

15.1% of Albany’s population is living with a disability.[1] This rate increases from 15.1% to 35% for people age 65 years and older. According to 2023 American Community Survey estimates, 26 percent of Albany residents, ages 18-34, with a disability lived below the poverty rate (n=1,016). The percent of Albany residents with a disability living below the poverty rate jumps to 35% for those who are ages 35 to 64 (n=2,018).

1,588 domestic violence (DV) reports were made to the Albany City Police Department in 2023. These reports include cases of aggravated assault (11%), simple assault (81%), sex offenses (2.2%), and violations of protection orders (5.5%). 1,246 reports out of the total 1,588 reports were incidents of domestic violence between intimate partners. Females were the victims in 80% of all intimate partner DV reports.[2]

What are the most common housing problems?

Housing cost burden is the most common housing problem facing Albany residents. Cost burden is defined as spending more than 30 percent of household income on housing costs, such as rent and utilities for renters and mortgage payments, taxes and insurance payments for homeowners. Severe cost burden is defined as spending more than 50 percent of household income on housing costs. According to CHAS data collected for this needs assessment, 15.8% of Albany households are cost burdened, and 17.7% of Albany households are severely cost burdened. The breakdown of Albany households experiencing cost burden and severe cost burden by income tier (see Table 9 and Table 10) shows that low- to moderate-income households comprise the majority of all households experiencing cost burden.[1]

Are any populations/household types more affected than others by these problems?

The percentage of households with cost burden or severe cost burden is greatest for the lowest income brackets, particularly households with incomes between 0 to 30 percent of the Area Median Income (AMI). Additionally, a greater number of renters experience cost burden or severe cost burden as compared to homeowners.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The following are key findings about the at-risk of homelessness clients (386 households on the Coordinated Entry List for prevention assistance) between October 1st, 2020 (the start of the CE prevention program) and January 30th 2025. It should be noted that until January 15, 2022, there was an eviction moratorium in place in New York State, and thus the total numbers of those presenting as at-risk of homelessness are likely much lower than the actual number.

- 75% of clients are female heads of households.
- Black, African American, or African clients' representation (71 percent of 386 households) is more than double their representation in the general population (29%).
- 37% of households report a disabling condition.
- 6% of households report being between 30-50% AMI.
- 5% of households are youth ages 18-24.

The above showcase that those households at risk of homelessness are disproportionately female, Black, African American, or African, and/or have a disabling condition.

The primary immediate unmet need for households at-risk of homelessness, as identified by stakeholders who are part of the ACCH, is rental arrears assistance. For the long term, affordable rental housing needs to be developed to prevent risk of homelessness.

The needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance include: receiving support services related to workforce development, accessing non-employment income (i.e. TANF, SSI/SSDI), accessing all eligible benefits (i.e. SNAPs), and addressing any barriers that have been identified during their time in the rapid rehousing program (i.e. tenant-landlord mediation, building social support networks).

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Data from the Albany County Coalition on Homelessness's (ACCH's, the local Continuum of Care) Coordinated Entry prevention system also indicates the number and characteristics of low-income households at-risk of homelessness. Specifically, this system is utilized for households to access prevention services, including rental arrears assistance, from organizations like United Tenants of Albany and Albany Community Action Partnership. The operational definition of the at-risk group for these prevention services is those households that meet HUD's definition of at-risk of homelessness (i.e. have received an eviction notice).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Particular housing characteristics that have been linked with instability and an increased risk of homelessness include those who live in substandard housing; are overcrowded; or cost-burdened or severely cost-burdened. The below tables are a summary of the characteristics of low-income individuals and families with children who are housed but are overcrowded or cost-burdened, representing persons who are at risk of becoming homeless. The data shows the significant number of renters in the City of Albany who were cost-burdened (5,285) or severely cost-burdened (6,450) during the timeframe.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,645	1,225	580
White	3,350	500	245
Black / African American	3,165	565	195
Asian	680	25	60
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	1,135	100	50

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,410	1,580	0
White	2,155	695	0
Black / African American	1,535	595	0
Asian	260	60	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	270	190	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,810	4,440	0
White	1,680	2,480	0
Black / African American	580	1,425	0
Asian	100	200	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	319	250	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	455	3,295	0
White	270	1,945	0
Black / African American	50	765	0
Asian	75	170	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	30	335	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,530	2,340	580
White	3,040	810	245
Black / African American	2,595	1,135	195
Asian	615	90	60
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	970	264	50

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,630	4,355	0
White	865	1,990	0
Black / African American	490	1,635	0
Asian	70	245	0
American Indian, Alaska Native	20	15	0
Pacific Islander	0	0	0
Hispanic	140	315	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	525	6,725	0
White	355	3,805	0
Black / African American	90	1,915	0
Asian	0	300	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	50	515	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	60	3,685	0
White	15	2,200	0
Black / African American	10	805	0
Asian	30	220	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	15	350	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,195	7,230	9,195	615
White	15,850	3,560	4,160	245
Black / African American	5,455	2,335	3,005	195
Asian	1,000	505	540	95
American Indian, Alaska Native	35	20	4	0
Pacific Islander	0	0	0	0
Hispanic	1,325	580	1,135	50

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

HUD defines “disproportionately greater need” as “when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.” Analysis of income categories by race/ethnic group, as seen in Tables 13 through 16, per this definition did not find that there were any income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category as a whole. The prevalence of need varies more by income category than by race, such that low-income households are more likely to experience one or more housing problems than moderate-income and high-income households.

If they have needs not identified above, what are those needs?

Other needs, which are not identified above, are outlined by income group in the Housing Needs Assessment (NA-10).

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

While there are no racial or ethnic groups that are disproportionately affected by housing problems, several racial and ethnic groups are concentrated in specific areas in the City of Albany. According to geospatial analysis of Census demographic data, Black and African-American residents are concentrated in the City’s northeastern and southeastern neighborhoods, excluding downtown.[1] These neighborhoods include West End, West Hill, Arbor Hill, North Albany, Ten Broeck, and the South End. There are also concentrations of Asian and Hispanic residents in the Beverwyck, Park South, Pine Hills, and South End neighborhoods.

It is also important to analyze racial/ethnic concentration by income because the primary indicator of housing problems is income level. HUD produces maps of racially and ethnically concentrated areas of poverty (R/ECAPs). R/ECAPs are census tracts in which least 50 percent of the population identifies as non-White and/or Hispanic, and in which the poverty rate meets or exceeds 40 percent. Albany’s R/ECAP tracts fall within the neighborhoods of West End, West Hill, Arbor Hill, North Albany, Shaker Park, Beverwyck, Upper Washington Avenue, and the South End.[2]

NA-35 Public Housing – 91.205(b)

Introduction

The Albany Housing Authority (AHA) provides rental housing for very low, low, and moderate income households in the City of Albany. The agency owns and operates 1,800 public housing units, administers an ongoing public housing rehabilitation program averaging \$2.5 million annually, and administers a Section 8 program that provides assistance on behalf of 2,200 households in the City of Albany.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	29	1,781	2,153	366	1,650	41	0	66

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	2,790	15,150	13,520	11,544	13,797	14,282	0	

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	3	5	5	2	6	0	0
Average Household size	0	1	1	2	1	2	1	0
# Homeless at admission	0	3	0	34	17	11	6	0
# of Elderly Program Participants (>62)	0	3	434	343	141	182	3	0
# of Disabled Families	0	10	465	742	114	541	21	0
# of Families requesting accessibility features	0	29	1,781	2,153	366	1,650	41	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	26	410	621	139	424	21	0	26
Black/African American	0	3	1,347	1,508	219	1,212	19	0	39

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	22	13	3	8	1	0	1
American Indian/Alaska Native	0	0	2	5	3	2	0	0	0
Pacific Islander	0	0	0	6	2	4	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	223	268	48	206	6	0	4
Not Hispanic	0	27	1,558	1,885	318	1,444	35	0	62
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of 2025, AHA has a total of 10,045 families on the Public Housing waiting list. Of the families currently on the Public Housing Waiting list, 9% are elderly, and 26% are families with disabilities. AHA's Public Housing waiting list has been closed for 3, 4 and 5 bedrooms since March 2019, it will be reopened when average wait to be pulled for assistance will be less than three years. AHA has worked to create an expanded database of agencies who refer applicants with a need for a unit with ADA or vision or hearing accommodations that can be utilized to reach out to when we are looking for additional applicants for these units with accommodations.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of 2023, AHA had a total of 4,655 families on the Section 8 waiting list. In 2023, AHA updated its Admin Plan in regard to its housing preference to include families who have been employed 9 out of the last 12 months and who may not be currently employed to assist more families. Of the families on the Section 8 waiting list in 2023, 10.3% are elderly, and 14.8% are families with disabilities. After being closed for 4 years, AHA's Section 8 waiting list was reopened for applications in March 2019. AHA's Section 8 waiting list has been closed since March 27, 2019. The Section 8 waiting lists show a majority of the persons on the waiting lists (84%) are extremely low income (under 30% of AMI).

Additionally, existing voucher holders find it difficult to use their vouchers in the current housing market. Rising housing costs make it challenging for Housing Choice Voucher holders to find landlords willing to accept vouchers, reducing available options.

How do these needs compare to the housing needs of the population at large

Affordable housing is essential at all income levels, ensuring that low-, moderate-, and middle-income households have access to safe, stable, and reasonably priced housing options without financial hardship.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	323	574	0	291	203
Persons in Households with Only Children	0	9	66	0	35	312
Persons in Households with Only Adults	171	506	1,170	0	615	172
Chronically Homeless Individuals	102	26	109	0	88	307
Chronically Homeless Families	2	0	0	0	0	0
Veterans	5	37	105	0	61	182
Unaccompanied Child	4	34	117	0	110	300
Persons with HIV	0	2	14	0	5	75

Table 26 - Homeless Needs Assessment

Data Source:

Note for "Homeless Needs Assessment"

The data used to populate the above table was generated using the 2024 Point-in-Time Count from HDX2 for the first two columns. The remaining columns come from data generated from the CARES Collaborative Homeless Management Information System (CCHMIS) for the time period 01/01/2024 – 12/31/2024 for the following project types: Emergency Shelter, Transitional Housing, and records in Street Outreach with an encounter date recorded within the reporting date range. Please note that not all Emergency Shelter and Transitional Housing providers within the CoC participate in the CCHMIS, so that data is not included.

In January of 2024, the Albany County Coalition on Homelessness conducted its annual Point-in-Time (PIT) Count for persons experiencing both sheltered and unsheltered homelessness. Joseph's House and Shelter served as the lead for the unsheltered count, while CARES served as the lead for the sheltered count. Service providers canvassed across the City and County of Albany to ensure all unsheltered homeless persons throughout the county would be counted. Locations where unsheltered homeless persons congregate were identified with the assistance of current and former consumers. These locations include abandoned buildings, encampments, building hallways, railroad underpasses, and parks. Joseph's House and Shelter outreach workers and other service providers completed a count of the homeless in their pre-assigned areas.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

While the number of persons becoming homeless each year is not easily quantified, the change in Point-in-Time count numbers between 2023 and 2024 signifies the increase in persons becoming homeless. Specifically, there was a 50-person increase in the total number of people experiencing sheltered homelessness, and a 72-person increase in the total number of people experiencing unsheltered homelessness on one given night between 2023 and 2024.

Moreover, CCHMIS data showed that in federal Fiscal Year 2024 (10/1/2023 – 9/30/2024), there were 1,126 persons experiencing homelessness for the first time who entered Emergency Shelters, Safe Havens, Transitional Housing, and Permanent Housing.

Nature and Extent of Homelessness: (Optional)

<u>Race</u>	<u>Sheltered</u>	<u>Unsheltered (optional)</u>
White	147	6
Black or African American	104	11
Asian	2	0
American Indian or Alaska Native	4	0
Pacific Islander	0	0
<u>Ethnicity</u>	<u>Sheltered</u>	<u>Unsheltered (optional)</u>
Hispanic	54	0
Not Hispanic	25	2

Data Source:

2024 Albany County Point-in-Time Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Between January 1st, 2024 and December 31st, 2024, 1,950 households without children (containing 1,977 individuals), 323 households with both adults and children (containing 449 adults and 603 children), and 66 households of only unaccompanied minors (under 18 years of age), containing 66 minors, were served in emergency shelter, transitional housing, street outreach programs, Rapid Rehousing, and Permanent Supportive Housing programs in Albany County, according to the CCHMIS.

One out of every ten adults receiving services this year was a veteran (10.9%). Out of the 295 veterans served, 240 (81.3%) reported a disabling condition and 18 (6.1%) met the criteria for chronic homelessness at admission. There were also sixteen families of veterans. At admission, 180 clients (6.6%) of all clients were considered youth (18-24 years of age).

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Between January 1st, 2024 and December 31st, 2024, 3,084 individuals used emergency shelter, transitional housing, street outreach program, and Rapid Rehousing or Permanent Supportive Housing programs in Albany County according to CCHMIS records. Of these 3,084 individuals, 1,058 (34%) people identified as White; 1,550 (50%) individuals identified as Black, African American or African; 14 (0.4%) people identified as Asian or Asian American; 20 (0.6%) people identified as American Indian, Alaskan Native, or Indigenous; 92 (3%) people identified as Hispanic/Latina/e/o; 16 (0.5%) people identified as Middle Eastern or North African; 1 (0.03%) person identified as Native Hawaiian or Pacific Islander; and 333 (11%) people identified as multi-racial.

The data provided above was generated from the CCHMIS database for the following project types: Emergency Shelter, Transitional Housing, records in Street Outreach with an encounter date recorded within the reporting date range, Rapid Rehousing, and Permanent Supportive Housing. Not all Emergency Shelter and Transitional Housing providers within the CoC participate in the CCHMIS, so that data is not included.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As noted above, the extent of sheltered homelessness in Albany County is significant, with 838 persons experiencing homelessness in Albany County on a single night in 2024, according to the 2024 Point-in-Time Count.

Moreover, per data provided from the CCHMIS database in Albany County for Emergency Shelter, Safe Haven, and Transitional Housing, there was a total of 1,478 persons experiencing homelessness in calendar year 2024. 57 percent of these persons were adults without children; 38 percent of these persons were part of families; and seven percent were persons in households with only children. Chronically homeless individuals, veterans and unaccompanied youth each represented 11.5 percent of all homeless persons. It must be noted that these figures – while signifying the characteristics of those in shelter – does not include data from the largest shelter in the City of Albany or data from Victim Service Providers that operate shelters, given their federal prohibition from entering data into the Homeless Management Information System (HMIS) database.

The size of the unsheltered population has continued to increase over time. The unsheltered homeless population in New York State has increased 24 percent between 2011 and 2020. However, in the same time period, the unsheltered population in Albany County increased by 64 percent. The numbers of persons experiencing unsheltered homelessness on any given night have continued to rise per the Unsheltered Point-in-Time Counts. In 2021, the Albany County Unsheltered PIT Count counted 49 persons in 2021; the count rose to 67 persons in 2022; then to 101 persons in 2023, and finally, 173 persons in 2024. Of those 173 unsheltered persons counted on a single night in 2024:

- 65% were chronically homeless
- One unsheltered family household was counted
- 3% were veterans
- 3% were unaccompanied youth
- 45% reported having a serious mental illness
- 49% reported having a substance use disorder
- 3% reported being survivors of domestic violence

Discussion

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	1,234
Area incidence of AIDS	0
Rate per population	157
Number of new cases prior year (3 years of data)	69
Rate per population (3 years of data)	162
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	280
Number of new HIV cases reported last year	55

Table 27 – HOPWA Data

Data Source:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

HIV Housing Need (HOPWA Grantees Only)

The estimates of unmet need for "tenant-based rental assistance," "short-term rent, mortgage and utility" and "facility-based housing (permanent, short-term or transitional)" is 41 households.

The Coordinated Entry (CE) process, operated through the Albany County Continuum of Care, standardizes the way individuals and families at risk of homelessness or experiencing homelessness are assessed for and referred to the housing and services that they need for housing stability in Albany County. The CE priority list assesses and prioritizes assistance based on vulnerability and severity of service needs. In 2024, there were 41 households indicating one or more persons living with HIV/AIDS on the CE priority list in Albany. This data is likely under representative of the population experiencing homelessness and living with HIV/AIDS as it is client reported. This data illustrates that there are at least 41 households living with HIV/AIDS that are waiting to be referred to services in Albany.

Describe the characteristics of special needs populations in your community:

The individuals and families served with the City of Albany HOPWA funds are living with HIV/AIDS. Most of the HOPWA recipients' households are very low and extremely low income as defined by HUD guidelines. The income source for these recipients is from Social Security Income (SSI)/Social Security Disability (SSD), Department of Social Services (DSS) or employment. Those individuals who are employed are often working unstable, minimum wage jobs or seasonal jobs with frequent bouts of unemployment. In addition to living with HIV/AIDS, most HOPWA recipients are living with other disabilities such as mental health and substance use diagnosis in which they often struggle with relapse.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and support service needs of those experiencing homelessness with HIV/AIDS mirrors that of others experiencing homelessness. These needs include accessing employment and non-employment income; addressing any mental health and/or substance use diagnoses; and managing medications. Support provided to those with HIV/AIDS in managing medications results in greater cases of being undetectable.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Albany County Eligible Metropolitan Statistical Area serves 103 individuals who are living with HIV/AIDS, and an additional 47 family members who reside with the HOPWA-eligible individuals. Of the HOPWA-eligible individuals, 70 are male, 54 are female and two individuals who identified as "other". The HOPWA recipients' households are very low and extremely low income as defined by HUD guidelines. The income source for these recipients is from SSI/SSD, DSS or employment. Those individuals who are employed are often working at unstable minimum wage jobs or seasonal jobs with frequent bouts of unemployment. In addition to living with HIV/AIDS, most HOPWA recipients are living with other disabling conditions, such as mental health and substance abuse diagnoses, in which they often struggle with relapse.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable.

Discussion

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Albany has a critical need for well-maintained public facilities, including parks, playgrounds, and recreational spaces, to enhance quality of life, promote public health, and ensure access to outdoor amenities. As urban populations grow and climate change extends seasonal usage, the demand for clean, safe, and modernized public spaces continues to rise.

Key Needs and Considerations:

- **Park and Playground Maintenance:** The city requires sustained investment in maintaining and upgrading its parks and play spaces to ensure they remain safe, accessible, and inviting. Routine maintenance, and timely infrastructure repairs are necessary to address wear and tear caused by high usage.
- **Facility Upgrades and Modernization:** Many recreational spaces and play structures require modernization to meet current safety standards and ADA accessibility requirements. Enhancements such as new safety netting, updated bleachers, improved lighting, new walking paths and updated equipment all contribute to both safety and usability, aligning with community expectations and best practices in urban park management.
- **Sustainability and Climate Resilience:** With increased environmental concerns, investments in green infrastructure, shade structures, and sustainable landscaping are essential. We must adapt our public facilities to handle extended warm seasons, storm water management challenges, and increased foot traffic without degradation.
- **Community Engagement:** Parks and recreational facilities serve as vital community hubs, particularly in historically underserved neighborhoods. Ensuring that all residents, regardless of socioeconomic status, have access to well-maintained and high-quality public spaces is essential to fostering community well-being and social cohesion.
- **Safety and Security Measures:** The city must continue implementing safety enhancements such as better lighting, security cameras, and community engagement programs to address concerns around vandalism and unauthorized usage.

Albany's commitment to public facilities will be guided by community input, data-driven assessments, and strategic funding allocation. Investing in these spaces not only supports recreational and social opportunities but also enhances property values, economic development, and overall livability within the city.

How were these needs determined?

The City of Albany's need for well-maintained public facilities, including parks, playgrounds, and recreational spaces, was identified through a combination of **community engagement, data analysis,**

and interdepartmental assessments. These methods ensure that the most pressing needs are addressed in a way that aligns with HUD’s funding objectives and community priorities.

Needs Determination Methodologies:

- **Community needs assessments & public engagement:** The City regularly conducts public meetings, surveys, and forums to engage residents in discussions about their neighborhood parks and facilities. Concerns about aging infrastructure, safety, accessibility, and maintenance are frequently highlighted by community members. Special efforts are made to gather input from historically underserved communities to ensure that public spaces are developed and maintained in accordance with identified needs.
- **Data-driven infrastructure assessments:** City staff conduct facility condition audits. These audits are regular evaluations of existing parks, play structures, and recreational areas are conducted to assess physical conditions, safety compliance, and necessary upgrades.
- **Usage data & demand trends:** Tracking park visitation, program participation, and seasonal variations in usage helps the City understand which facilities require enhanced maintenance or expanded services.
- **Public safety & compliance reports:** Data on vandalism, security incidents, and ADA compliance issues inform targeted improvements to ensure public spaces remain safe and accessible for all residents.
- **Climate resilience & sustainability planning:** Rising temperatures and extreme weather events have extended the demand for park usage, requiring adaptive measures such as increased shade structures, improved drainage, and sustainable landscaping.
- **Environmental sustainability reviews:** The City evaluates ways to incorporate green infrastructure, waste reduction strategies, and eco-friendly facility improvements into long-term planning.
- **Interdepartmental collaboration & strategic planning:** The Recreation Department, the Water Department, and the Department of General Services provide regular updates on maintenance needs, budget allocations, and operational challenges to one another and to other city departments.
- **Partnerships with other agencies:** Coordination with entities like Albany Community Development Agency (ACDA), the Planning Department, the Department of General Services, law enforcement and various community and neighborhood groups helps address cross-cutting issues such as infrastructure improvements, security measures, and accessibility enhancements.
- **Alignment with HUD & local policy objectives:** The needs assessment process aligns with federal requirements, ensuring that funding is allocated efficiently to address the most urgent priorities while maximizing community impact.

By combining these data sources with regular public engagement, the City of Albany ensures that its parks and public facilities remain responsive to residents' evolving needs, fostering a safer, more accessible, and environmentally sustainable urban landscape.

Describe the jurisdiction's need for Public Improvements:

The City of Albany requires strategic public improvements to ensure its parks, recreational facilities, public right-of-ways, water, sewer and other public infrastructure remain safe and accessible for all residents. The age of the City's infrastructure, projected population growth, and shifting environmental conditions make investments in infrastructure essential to maintaining a high quality of life. The City relies on its Five-Year Capital Plan to prioritize, plan, and implement public improvement projects throughout the city.

The City has four departments that are responsible for the City's public improvements: the Water Department, the Recreation Department, the Department of Engineering, and the Department of General Services. These departments have identified specific needs for public improvements.

Streets and Sidewalks

Street repaving and sidewalk upgrades are ongoing public improvement needs. In the City's oldest neighborhoods, such as the South End and Arbor Hill, much of the street grid pre-dates 1900. Streets in these older neighborhoods require repair and resurfacing on a regular basis.

Water and Sewer

Albany's water infrastructure is old. Fifty-five miles of the 376 miles of distribution system water mains were installed in the 19th century. The Albany Water Department continuously repairs, replaces, and upgrades various parts of the system to ensure there is a reliable and safe drinking water supply for customers. The City is complying with federal mandates to replace all lead water services with copper services by 2040 at an estimated cost of \$60 million dollars.

Albany has more than 800 miles of aging sewer pipes. Many sections of the sewer system date to the late 1700s. Additionally, Albany still has a combined sewer system, which causes flooding in basements, streets, and backyards during major storm events. The City is under a Consent Order with the Environmental Protection Agency (EPA) to mitigate Combined Sewer Overflows. The estimated program cost is \$60 million, and has a completion deadline of 2027.

The Water and Engineering Departments have identified funding coordination as another major public improvement need. Improved coordination between various funding sources would allow work on water and sewer lines—including the replacement of lead piping that runs from water mains to individual homes—to be evaluated and considered with street reconstruction projects. This approach is most efficient because several tasks that would normally be performed independently can be combined. However, funding constraints often prevent the City from replacing municipal infrastructure when surface reconstruction is being done.

Recreational Facilities

The following list are the Recreation Department's key considerations related to public improvements:

- Upgraded play structures & sports facilities
- Improved safety measures
- ADA & accessibility improvements
- Storm water management
- Sustainable landscaping & shade structures
- Sidewalk & trail improvements
- Bicycle & multi-use trail expansions
- Cooling features
- Energy-efficient park lighting
- Infrastructure hardening
- Public input in improvement projects
- Needs-based resource distribution

How were these needs determined?

The City of Albany's public improvement needs have been determined through a **multi-faceted approach**, combining **resident feedback, infrastructure assessments, data analysis, and collaborative planning**. These combined methodologies ensure that public improvements effectively address safety, accessibility, sustainability, and needs-based community development.

The Department of Engineering prioritizes reconstruction locations based on several key factors. The severity of damage to streets or sidewalks, along with the presence of hazardous conditions, is a primary consideration. The number of individuals impacted, particularly vulnerable groups such as the elderly, school children, and individuals with disabilities, also plays a crucial role. Public feedback, including the volume and nature of requests or complaints for a specific location, further informs decision-making. Additionally, the level of vehicular and pedestrian traffic, as well as the absence of adequate pedestrian infrastructure, are considered. These priorities are determined through public input and collaboration with both public and private organizations to ensure a strategic and effective approach to infrastructure improvements.

The Water Department utilizes an Asset Management System to identify, map and record inspection and maintenance information. Assets are scored for condition assessment, risk of failure, and consequences of failure to be scored for potential placement on the Department's Five-Year Capital Plan. Projects are selected when funding is available, and in the context of the administration's priorities. Projects may also be included due to regulatory drivers including, but not limited to: CSO Consent Orders, SPDES compliance, and lead water service replacement regulatory requirements.

The Recreation Department relies on these additional methodologies to determine needs:

- Resident surveys & public meetings
- Citizen complaints & service requests
- Stakeholder consultations
- Routine park, public facility, and public infrastructure inspections
- Safety & compliance evaluations
- Environmental & climate impact studies
- Usage data from parks & recreational spaces
- Crime & safety reports
- Demographic analysis

Describe the jurisdiction's need for Public Services:

The City of Albany has a critical need for **expanded and improved public services** to support residents' quality of life, ensure community safety, and enhance the accessibility of recreational and social programs. Public services play a key role in supporting needs-based resource distribution, promoting health and wellness, and maintaining well-managed public spaces and facilities.

Key Needs and Considerations:

- After-school & summer programs
- Expanded sports & recreation opportunities
- Job training & internship programs
- Seasonal maintenance & extended staffing
- Graffiti & vandalism prevention programs
- Enhanced security in public parks & facilities
- Homeless outreach & support services
- Disaster & emergency preparedness services
- ADA-compliant public services
- Language access services
- Senior & adaptive recreation programs
- Green infrastructure & conservation programs
- Storm water management & flood prevention services

Albany's public service needs center on **enhancing recreation, maintaining clean and safe public spaces, supporting populations with needs, and advancing sustainability initiatives**. These services are crucial for ensuring access, promoting public health, and fostering a vibrant, engaged community. Strategic investments in public services will help sustain and improve Albany's infrastructure, benefiting residents for years to come.

How were these needs determined?

The City of Albany's public service needs were identified through **a combination of community engagement, data analysis, service usage trends, and interdepartmental collaboration**. These methods ensure that public services are effectively addressing the needs of residents while promoting safety, sustainability, and access to resources.

Needs Determination Methodologies:

- **Resident surveys & public meetings:** Community members regularly provide feedback on service gaps, including the need for better youth programs, enhanced park maintenance, and expanded security measures in public spaces.
- **Stakeholder consultations:** Discussions with local nonprofits, advocacy groups, schools, and neighborhood associations help identify priority areas for public services.
- **Citizen complaints & service requests:** Trends in service requests, such as reports of vandalism, sanitation issues, and maintenance concerns, indicate areas requiring additional resources.
- **Recreation program enrollment & waitlists:** High participation rates and waitlists for after-school, summer, and sports programs demonstrate the need for expanded recreational services.
- **Park & facility usage data:** Increased foot traffic in public spaces, extended seasonal demand due to climate change, and community requests for enhanced amenities guide decisions on park maintenance and public service improvements.
- **Public safety incident reports:** Data on vandalism, security concerns, and emergency response calls within parks and recreational facilities highlight the need for enhanced security services and community engagement initiatives.
- **Homelessness & social service reports:** Collaboration with social service agencies provides insight into the need for outreach programs and coordinated services for vulnerable populations utilizing public spaces such as parks and playgrounds.
- **Climate & sustainability evaluations:** Rising temperatures, extreme weather events, and storm water management challenges have identified the need shade structures, and improved water management in public spaces.
- **Coordination between city departments:** The Recreation Department, the Department of General Services, ACDA, and local law enforcement work together to assess service needs and allocate resources effectively.
- **HUD & federal funding guidelines:** The identification of public service priorities aligns with HUD's Consolidated Plan objectives, ensuring that services support access, public safety, and community well-being.
- **Alignment with local & state grants:** Opportunities for funding influence priorities for youth programs, environmental initiatives, and public safety enhancements.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a varied supply of additional affordable units. Ideally, Albany will have a mix of housing types to accommodate households of all types and income levels. General conclusions about the market, as described in the following pages, include:

- Most of Albany's housing consists of rental units (62%).
- Nearly half of City's housing stock was built before 1950 (48.5%).
- Housing affordability is a significant issue: Approximately one-third (34%) of all households are cost-burdened or severely cost-burdened. Affordable housing is particularly challenging for the City's lowest-income residents. An estimated 10,420 Albany households are extremely low-income, meaning they earn between zero and thirty percent of the Household Area Median Family Income (HAMFI). However, there are only 4,480 rental units affordable to households at this income level.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,537	27%
1-unit, attached structure	2,792	6%
2-4 units	21,482	42%
5-19 units	6,405	13%
20 or more units	6,366	13%
Mobile Home, boat, RV, van, etc	127	0%
Total	50,709	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2017-2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0%	1,571	6%
1 bedroom	904	5%	8,826	32%
2 bedrooms	3,456	21%	9,648	36%
3 or more bedrooms	12,180	73%	7,115	26%
Total	16,585	99%	27,160	100%

Table 30 – Unit Size by Tenure

Data Source: 2017-2023 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Albany has a total of 5,445 units, which were developed as affordable housing via federal, state, and local programs. 42% of these units (n=2,288) were developed via HUD's Low Income Housing Tax Credit (LIHTC) program. The LIHTC income thresholds depend on the development, but the typical LIHTC development requires qualified applicants to earn less than 80 percent of the Area Median Income (AMI). 26% of these units (n=1,437) were developed with funds from New York State's Department of Homes and Community Renewal. The remaining 32% of units are public housing units. These units, which are a mix of multi-family and single-family buildings, are owned and managed by the Albany Housing Authority, the public housing authority for the City of Albany. Additionally, the Albany Housing Authority manages 2,758 Housing Choice Vouchers, which include both project-based and tenant-based voucher types (Albany Housing Authority, *Annual Public Housing Authority Plan*,

2024). Households must have an annual income at 50 percent or less of the Area Median Income to qualify for Housing Choice Vouchers.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Albany Housing Authority plans to demolish 196 units at Lincoln Square Homes.[1] The City of Albany also continues to lose units from its stock of naturally occurring affordable housing (NOAH) units.[2] The primary drivers of these losses are fire, planned demolition to building age, and emergency demolition due to building neglect.

Does the availability of housing units meet the needs of the population?

The availability of housing units in the City of Albany does not meet the needs of Albany's residents. Approximately one-third (34%) of all households are cost-burdened or severely cost-burdened. This finding demonstrates that there is a mismatch between the cost of housing and households' real wages. Additional data points from the Comprehensive Housing Affordability Strategy further underscore this analysis. For example, an estimated 10,420 Albany households are extremely low-income, meaning they earn between zero and thirty percent of the Household Area Median Family Income (HAMFI). However, there are only 4,480 rental units affordable to households at this income level. Additionally, approximately 1,283 households live in either substandard or overcrowded housing. Due to the age of Albany's housing stock and rising costs associated with repair and rehabilitation, an even greater number of households likely live in units of subpar housing quality. In sum, the availability of housing units in the City of Albany do not meet its' population's needs in terms of both affordability and quality.

Albany's stock of public housing also doesn't meet residents' needs. As of 2024, the Albany Housing Authority has 10,078 families on its public housing waitlist. Additionally, AHA's public housing waitlist has been closed for 3-, 4-, and 5-bedrooms since March 2019. The waitlist will be reopened when the average wait time is less than three years.[1]

Describe the need for specific types of housing:

The City of Albany needs more housing of all types. The Albany Housing Authority's Public Housing waitlist demonstrates the need for more deeply subsidized housing. Of the families on AHA's waitlist, eight percent of waitlist households are elderly, and 25 percent of waitlist households are households with disabilities.[1] These two demographic groups require housing suited to their needs, e.g. ADA compliant. Extremely low-income (ELI) households are defined as having incomes of less than 30% of the median family income (MFI) for the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA). As of 2023, Albany has approximately 10,420 ELI households. However, there are only 4,480 rental units affordable to households at this income level. There is a need to develop more housing affordable to ELI households, or to increase the number of Housing Choice Vouchers available to this income group.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2020	Most Recent Year: 2023	% Change
Median Home Value	186,800	223,000	19%
Median Contract Rent	866	1,036	20%

Table 31 – Cost of Housing

Data Source: Data Source: 2020 Census (Base Year), 2019-2023 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,558	0.0%
\$500-999	6,271	0.0%
\$1,000-1,499	11,473	0.0%
\$1,500-1,999	4,333	0.0%
\$2,000 or more	2,285	0.0%
Total	26,920	0.0%

Table 32 - Rent Paid

Data Source: Data Source: 2017-2023 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	4,480	No Data
50% HAMFI	11,740	7,709
80% HAMFI	10,080	7,095
100% HAMFI	No Data	1,000
Total	26,300	15,804

Table 33 – Housing Affordability

Data Source: Data Source: 2017-2023 ACS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,074	1,230	1,487	1,792	1,971
High HOME Rent	1,011	1,131	1,374	1,661	1,830
Low HOME Rent	1,011	1,105	1,326	1,531	1,708

Table 34 – Monthly Rent

Data Source:

Data Source: HUD FMR and HOME Rents 2024

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for households at all income levels. For example, an estimated 10,420 Albany households are extremely low-income, meaning they earn between zero and thirty percent of the Household Area Median Family Income (HAMFI). However, there are only 4,480 rental units affordable to households at this income level. Additionally, approximately one-third (34%) of all households are cost-burdened or severely cost-burdened. This finding demonstrates that there is a mismatch between the cost of housing and households' real wages. From the perspective of housing policy and development, additional affordable housing is needed to relieve households' cost burden.

How is affordability of housing likely to change considering changes to home values and/or rents?

The affordability of housing is likely to worsen considering the current and projected real estate market. Mortgage rates have risen significantly since 2020, which has led to a decline in the availability of housing for sale. The restricted supply has caused home prices to skyrocket, which has priced many moderate- and low-income households out of homeownership. Rental development has also slowed in recent years. Increased housing supply—of both rental and owner-occupied units—results in decreased housing prices. Therefore, the slowing of the rental market might mean increased rental costs for renter-occupied households in the coming years.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Area median contract rent in Albany was \$1,036 in 2023; this price point is lower than the Fair Market Rent rates for all apartment types, and lower than the HOME rent rates for all apartment types except efficiency units. Fair Market Rent and HOME rents are both set by HUD. While Fair Market Rent is formula-based, the HOME rent limits are statutorily set. The maximum HOME rents are the lesser of the following: 1) the fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111, or 2) a rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD with adjustments for number of bedrooms in the unit. In 2023, the median household income in Albany was \$59,485. 65 percent of that median household income corresponds to a household income of \$38,665. The maximum housing costs for a household at this income level is approximately \$966 per month (30% of 65% of \$59,485).

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The Albany Community Development Agency collaborates with the City of Albany Department of Buildings and Regulatory Compliance to determine the condition of housing unit's suitability for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	0	0%	0	0%

Table 35 - Condition of Units

Data Source: 2016-2020 ACS

Condition of Units	Owner-Occupied	Owner-Occupied	Renter-Occupied	Renter-Occupied
	Number	%	Number	%
With one selected Condition	3,484	21%	12,904	48%
With two selected Conditions	101	1%	417	2%
With three selected Conditions	0	0%	58	0.2%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,000	78%	13,781	51%
Total	16,585	100%	27,160	100%

Table 36 - Condition of Units (Source: 2023 ACS 5-Year Estimates)

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 37 – Year Unit Built

Data Source: 2016-2020 CHAS

Year Unit Built	Owner-Occupied	Owner-Occupied	Renter-Occupied	Renter-Occupied
	Number	%	Number	%
2000 or later	671	4%	2,652	10%
1980-1999	1,727	10%	3,806	14%
1950-1979	4,806	29%	8,849	33%
Before 1950	9,381	57%	11,853	44%
Total	16,585	100%	27,160	100%

Table 38 - Year Unit Built (Source: 2017-2023 ACS)

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 39 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Risk of Lead-Based Paint Hazard	Owner-Occupied	Owner-Occupied	Renter-Occupied	Renter-Occupied
	Number	%	Number	%
Total Number of Units Built Before 1980	14,187	85%	20,702	76%
Housing Units Built Before 1980 with Children Present	1,570	9%	2,265	8%

Table 40 - Risk of Lead-Based Paint Hazard (Source: '23 ACS 5-Yr Est (Ttl Units); '16-'20 CHAS (Units w/ Child)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 41 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units

The table ("Table 10: Vacant Units") was not pre-populated by HUD's eCon Planning Suite. The City of Albany maintains local data on the estimated number of vacant units and abandoned vacant units. However, at this time, the City does not have a breakdown of these unit totals by rehabilitation status.

Need for Owner and Rental Rehabilitation

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Albany has a total of 43,745 housing units, of which approximately 80% were built before 1980. Of Albany's total housing units, 4,480 units are affordable to extremely low-income households; 19,449 units are affordable to low-income households; and 17,895 units are affordable to moderate-income households. The total number of units affordable to low- and moderate-income households is 41,824 units, so it is likely that a high percentage of these units overlaps with the pool of housing units built before 1980.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Albany Housing Authority (AHA) is a high-performing public housing agency in Albany, New York, dedicated to providing quality affordable housing and fostering self-sufficiency among its residents. As of July 1, 2024, AHA manages 1,202 public housing units and administers 2,758 Housing Choice Vouchers, serving a combined total of 3,960 households.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	29	1,834	2,631	432	2,199	808	0	1,735
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 42 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

AHA manages 1,202 public housing units. The average inspection score for AHA's units is 92.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 43 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Steamboat Square Homes (remaining property)

- Phase II (200, 220, 230 Green Street and 44 Townhomes): Prepare for RAD/4% LIHTC conversion, including retrofitting towers and reactivating space. Anticipated financial closing: Fall 2025.
- Strengthen partnerships with local government and explore upgrades for historic buildings and homeownership conversion opportunities.

Robert Whalen Homes

- Advance pre-development activities for substantial renovation or redevelopment.
- Develop a financing strategy (with/without RAD PBV) and establish a redevelopment timeline.
- Sustain existing housing during planning stages.
- Explore Demo/Dispo as a potential option for redevelopment

Townsend Park Homes

- Conduct capital planning and building system upgrades using CFP funds.
- Explore LIHTC options with RAD for renovation and energy efficiency upgrades.

Westview Homes

- Similar to Townsend Park, focus on capital planning, CFP-funded upgrades, and LIHTC opportunities for long-term preservation and energy improvements.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

- Modernization Projects: AHA continues to invest in renovations and capital improvements to extend the lifespan of public housing developments.
- Resident Engagement & Self-Sufficiency Programs: The agency offers job training, financial literacy workshops, and homeownership programs to help residents achieve greater economic stability.

- Enhanced Property Management & Maintenance: AHA is increasing staffing and streamlining maintenance request processes to address repairs more efficiently.
- Safety & Community Programs: The agency continues to strengthen its' partnerships with local law enforcement and community organizations to improve neighborhood safety and social services.
- Mixed-Income Redevelopment: AHA is exploring opportunities for mixed-income housing developments to diversify neighborhoods and reduce concentrated poverty.

Discussion

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

Household Type	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	273	0	22	297	0
Households with Only Adults	239	0	133	541	0
Chronically Homeless Households	0	0	0	227	0
Veterans	0	0	28	103	0
Unaccompanied Youth	8	8	8	8	0

Table 44 - Facilities and Housing Targeted to Homeless Households

Data Source:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Child Care

Childcare is an essential component of homelessness services as it can be a barrier to employment and education. Free childcare is provided on-site at the Marillac Residence, which is an Albany County family emergency shelter. There is also a childcare program at Schuyler Inn, another Albany County family emergency shelter.

Health

Many individuals facing homelessness lack access to health services. The City Mission offers a free health clinic which provides essential primary care services for those utilizing the facility.

Mental Health

Mental health issues are both a cause and consequence of homelessness, creating a cycle that is difficult to break without access to proper care. The mental health challenges experienced by homeless individuals are often complex, exacerbated by the trauma of living without stable housing, and without appropriate services, these challenges can worsen. The Capital District Psychiatric Center operates a Crisis Unit & Mobile Crisis Team that provides free mental health crisis services to those experiencing homelessness in Albany. Similarly, Albany County Department of Mental Health offers a Mobile Crisis Unit.

Transportation

The Capital District Transportation Authority (CDTA) provides public transportation. It also provides door-to-door transportation services through its STAR program for persons with physical disabilities. A CDTA Trip Planner is co-located at the Albany One Stop Center and the Albany County Department of Social Services to assist individuals in using the public transportation system. Most service providers can provide CDTA bus tokens for travel to essential appointments, but due to funding constraints, services are limited. Medicaid transportation services are provided to Medicaid recipients through an Albany County Department of Social Services contracted brokerage service or as a benefit under a Medicaid Managed Care Organization. Transportation services, generally in the form of bus tokens and bus passes, are provided to temporary assistance recipients who are engaged with employment programs and/or work activities. Rehabilitation Support Services can provide transportation to day treatment and other services for persons with mental illness. The Kendal House van transports homeless and chronically homeless persons when needed. HATAS provides transportation to emergency shelter, treatment, and job interviews, when needed. Finally, Second Chance Opportunities offers transportation to rehabilitation services for those experiencing substance use disorders.

Legal Services

Legal Aid Society of Northeastern New York administers programs to support both those experiencing homelessness and those experiencing domestic violence. Specifically, staff provide telephone and on-site access to legal services for Albany's homeless population, including a broad range of legal aid from

public assistance and other advocacy to accessing mainstream resources to assistance with obtaining and maintaining permanent housing. Legal Aid staff are particularly skilled at qualifying homeless clients for mainstream programs such as TANF, Medicaid, and Social Security benefits. Legal Aid staff also provide holistic civil legal services to victims of domestic violence. Services include advice, brief legal services, representation, and community legal education.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City of Albany, working in conjunction with the Albany County Coalition on Homelessness (ACCH), has developed a comprehensive continuum of housing and services for all homeless individuals and families. Using Emergency Solutions Grant funding administered by the State of New York as well as funding from the City of Albany, and federal Continuum of Care funding, a very effective homelessness prevention strategy has been developed. A variety of outreach methods targeted to specific subpopulations, including homeless veterans, runaway and homeless youth, victims of domestic violence, persons with mental illness, persons with chronic substance abuse problems, and persons living with HIV/AIDS, have been employed.

To serve those experiencing unsheltered homelessness, multiple coordinated street outreach programs have been created in order to engage unsheltered homeless adults in services and housing – including Albany Navigates, Joseph’s House and Shelter’s Outreach Program, Rehabilitation Support Service’s Safe Options Support program, and Project LEAD. These programs work with those experiencing unsheltered homelessness to meet immediate needs (i.e. food, warm clothing), to work towards additional systems of care (i.e. accessing physical and mental healthcare), and to ultimately connect persons to housing – whether that be in inpatient facilities, nursing homes, or supportive housing units.

The emergency shelter system consists of shelters for homeless single adults, many of whom are chronically homeless, as well as two large family shelters. There is also an emergency shelter for victims of domestic violence as well as one for runaway and homeless youth.

The City of Albany has worked closely with ACCH to create a homeless housing system that moves homeless individuals and families off the street and into permanent housing as rapidly as possible. As such, a continuum of housing programs, including transitional housing, permanent supportive housing and rapid rehousing, is in place. These housing programs (detailed in the chart above) combine both site-based housing and scattered-site rental assistance, in which program participants rent from private landlords in the community.

In addition to providing a full continuum of housing services for homeless individuals and families, agencies within the City of Albany also provide essential supportive services, including, but not limited to: case management, life skills training, alcohol and substance abuse treatment, mental health treatment, HIV/AIDS related treatment and other health care, educational programming, job training and placement, childcare, transportation, legal services, emergency financial assistance, and linkage to mainstream programs such as Temporary Assistance to Needy Families (TANF), Supplemental Social Security (SSI), Medicaid, SNAP benefits, Child Health Plus, Family Health Plus, and the Veterans Health Care program.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	67
PH in facilities	21
STRMU	0
ST or TH facilities	0
PH placement	0

Table 45– HOPWA Assistance Baseline

Data Source:

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City of Albany has numerous programs that serve the elderly, frail elderly, persons with disabilities, persons with histories of substance use, and persons with HIV/AIDS. These populations often face challenges that can affect their ability to live independently and safely. Older adults, especially those who are frail or have chronic health conditions, require housing that is accessible, safe, and equipped with support services such as healthcare, personal care, and home maintenance. Individuals with physical, mental, or developmental disabilities often need housing that is accessible and includes modifications like ramps, wide doorways, and specialized equipment. People struggling with substance use disorders often face significant barriers to housing stability. Supportive housing for this group may include services like substance use treatment, counseling, peer support groups, and assistance with employment or education. Those living with HIV/AIDS face unique challenges related to their health, discrimination, and maintaining stability in housing. Supportive housing for this group needs to provide access to healthcare, social services, and emotional support. Individuals and families living in public housing may have specific supportive housing needs, such as assistance with navigating housing authorities, mental health support, and help in securing long-term housing stability. There are a number of treatment facilities, such as Albany Medical Center (HIV/AIDS and mental health treatment, as well as chronic and acute medical care), the Veterans Administration Medical Center (mental health and substance abuse services as well as chronic and acute care) and the Capital District Psychiatric Center (mental health in-patient and outpatient services), that draw residents of surrounding counties for treatment. In order to remain in close proximity to these treatment facilities, many persons with special needs choose to relocate their housing to the City of Albany.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Albany has many programs that incorporate housing and support services to serve persons who are not homeless but have other special needs – such as those who are at-risk of homelessness, those in poverty, and youth who are at-risk of family separation. Programs – such as a drop-in center - provide meals, access to showers, hygiene items, laundry, and clothing. Nurses are also available for basic health needs, first aid, and health education. Programs additionally utilize case management services to address a range of identified needs with a harm reduction approach, including those related to health care, mental health, substance use, legal issues, domestic violence, education, employment, cash/non-cash benefits, income, transportation, crisis intervention, housing search and counseling services, landlord-tenant mediation and court advocacy, and assistance accessing food pantries, the furniture bank, and household supplies. For youth specifically, programs provide tutoring and educational services, and family reunification counseling.

The City of Albany also has many programs that incorporate housing and support services to serve persons who are not homeless but who live with HIV/AIDS. Through these programs, case managers help individuals access the services they need, including healthcare (specifically focused on HIV care/treatment to prevent progression of HIV/AIDS), mental and behavioral health services, and social services. There is a focus on supporting connections to employment/vocational services and meeting transportation needs. They also assist with developing a personalized plan for housing and other needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Albany's housing market consists of several smaller sub-markets of varying strength. Neighborhoods within the city's weaker sub-markets are those that have historically lacked investment. As a result, these areas have disproportionate concentrations of vacant buildings and lots; substandard housing conditions; low economic mobility; and exploitative rental practices.

The city has long struggled to combat vacancy throughout the city. The cost to rehabilitate a vacant building is often greater than the resale value of the fully rehabilitated building. The "bad economics of repair" and the City's struggle with imposing true costs on bad actors significantly contribute to the already extensive vacant property inventory in Albany. This results in considerable time and costs in tracking owners down and holding them accountable in court for non-compliance. Vacant and abandoned properties are linked to declining property values and increased rates of crime and fire.

Additionally, there is a distrust of code enforcement for fear of retaliation and lack of faith in getting results. Many residents are rent-burdened, feel they aren't getting a fair value for what they're paying, and lack a pathway to home ownership. Renters struggle with the existing means of holding landlords accountable. Those that do own homes are financially stuck due to falling property values, low demand from prospective buyers, and little interest from potential heirs.

When a resident does get ahead, they often leave for more economically advantaged neighborhoods and higher quality housing stock elsewhere in the City and region. There are also contemporary public policies and public financing stipulations that impede affordable housing development and residential investment. Low-Income Housing Tax Credits, which are a critical financing mechanism for affordable housing development, are incredibly competitive. Meanwhile, state gap financing does not always align with the realities of development on the ground.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	17	95	0	0	0
Arts, Entertainment, Accommodations	1,881	367	6	1	-5
Construction	1,047	836	3	2	-1
Education and Health Care Services	9,465	11,781	29	35	6
Finance, Insurance, and Real Estate	2,168	2,019	7	6	-1
Information	558	826	2	2	0
Manufacturing	2,073	1,432	6	4	-2
Other Services	1,077	1,375	3	4	1
Professional, Scientific, Management Services	3,812	2,552	12	8	-4
Public Administration	5,650	6,315	18	19	1
Retail Trade	2,647	3,828	8	11	3
Transportation and Warehousing	1,403	1,594	4	5	1
Wholesale Trade	415	924	1	3	2
Total	32,213	33,944	--	--	--

Table 46 - Business Activity

Data Source:

Labor Force

Total Population in the Civilian Labor Force	55,641
Civilian Employed Population 16 years and over	51,421
Unemployment Rate	8.00
Unemployment Rate for Ages 16-24	4.00
Unemployment Rate for Ages 25-65	4.00

Table 47 - Labor Force

Data Source:

Occupations by Sector	Number of People
Management, business and financial	23,090
Farming, fisheries and forestry occupations	38
Service	10,413
Sales and office	11,461
Construction, extraction, maintenance & repair	1,559
Production, transportation and material moving	4,243

Table 48 – Occupations by Sector

Data Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	35,468	82%
30-59 Minutes	6,626	15%
60 or More Minutes	1,386	3%
Total	43,480	100%

Table 49 - Travel Time

Data Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,482	530	2,387
High school graduate (includes equivalency)	5,501	554	3,084
Some college or Associate's degree	9,297	677	2,289
Bachelor's degree or higher	19,420	892	2,138

Table 50 - Educational Attainment by Employment Status

Data Source:

Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	32	800	850	823	480
9th to 12th grade, no diploma	1,024	904	589	801	684
High school graduate, GED, or alternative	7,847	1,823	2,537	4,779	3,698
Some college, no degree	6,300	2,326	1,900	3,621	1,992
Associate's degree	857	1,395	1,124	1,286	1,131
Bachelor's degree	4,467	5,902	2,197	4,235	2,826
Graduate or professional degree	1,728	4,051	2,885	3,231	1,959

Table 51 - Educational Attainment by Age

Data Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	28,672
High school graduate (includes equivalency)	32,863
Some college or Associate's degree	44,903
Bachelor's degree	55,067
Graduate or professional degree	71,191

Table 52 – Median Earnings in the Past 12 Months

Data Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in the City of Albany are education and healthcare services (11,781 jobs); public administration (6,315 jobs); and retail trade (3,828 jobs).

According to information provided by the New York State Department of Labor Market Information Division of Research and Statistics, major employment sectors for the greater Capital Region include:

- Manufacturing
- Healthcare & social assistance
- Transportation and warehousing

- Professional scientific and technical services
- Construction
- Educational services
- Accommodation and food services
- Finance
- Agriculture

Describe the workforce and infrastructure needs of the business community:

The business community in Albany has specific workforce and infrastructure needs to support economic growth and competitiveness. In terms of specific workforce needs, Albany's businesses require a workforce proficient in various sectors, including technology, manufacturing, healthcare, and education.

The Capital Region Workforce Development Board (CRWDB) offers resources and programs to train and retain employees in Albany, Rensselaer, and Schenectady Counties. CRWDB training providers are encouraged to utilize available information on career pathways, sector strategies, local demand occupations, and growing industries and skill sets. Furthermore, some strategies used to support the regional workforce development system to meet the needs of area businesses include:

- Assistance to businesses to find qualified workers including job posting/referral services; recruitment; pre-screening and interviewing assistance; use of Career Centers for recruiting; customized training for incumbent worker upskilling; OJT; training subsidies offsets; tax credit information; labor market information; testing sites for certifications; assistance accessing grant funding for employee training initiatives; and rapid response support services

There are also infrastructure needs that must be met to remain economically competitive, and to attract future economic opportunities. These needs include the development of resilient infrastructure that would mitigate future risk and vulnerability to climate change. This infrastructure includes: 1) Reliable and sustainable power supply through increased investment in renewable energy sources and energy efficiency initiatives; 2) Water/sewer upgrades to address aging infrastructure, including lead pipe removal, and improvements to capacity; 3) Road and bridge maintenance, as well as public transit improvements, to accommodate both workers and continued growth in industry, as well as enhancements to pedestrian and bike mobility; 4) Digital infrastructure, including high-speed internet and broadband; and 5) Solid waste removal solutions. Other infrastructure needs include the provision of housing at levels affordable to all classes of workers, as well as affordable, accessible and reliable childcare.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There have been several major changes in the City of Albany, and in the surrounding region, since the publication of the last Consolidated Plan in 2020. These changes are listed below:

- In 2024, the College of Saint Rose closed due to financial challenges resulted in the loss of 646 jobs and left 87 properties vacant in Albany.
- Downtown Revitalization - \$9B invested in Albany, including \$35M in new residential units and enhancements to entertainment and dining venues.
- University at Albany's Economic Contribution - \$1.1B in economic activity annually in the Capital Region.
- A proposed \$1.7 billion investment in the life sciences industry; when complete in 2030, the New York State Department of Health Life Sciences Public Health Lab would bring together about 800 scientists, researchers, administrators and other staff now spread out among five aging facilities in the area — collectively known as the New York State Department of Health's Wadsworth Center. The new public health laboratory planned for the W. Averell Harriman State Office Campus in Albany would be a four-story, 647,000-square-foot building and will be constructed on a vacant, 27-acre area of the campus.
- The Albany NanoTech complex was selected and a final agreement was recently reached for the campus to receive \$825 million in funding as part of a broader federal effort to boost the United States' competitiveness in the industry. It will be one of three federal labs that will comprise a new National Semiconductor Technology Center. The Albany location will be known as the NSTC Extreme Ultraviolet Accelerator. It will be based in a \$410 million building currently under construction on the Albany NanoTech campus off Fuller Road.
- Governor's Hochul's 2025 State of the State briefing book commits to a \$400 million investment in downtown Albany, of which \$150 million is committed to renovations of the New York State Museum, and \$200 million is committed to invest in additional tangible revitalization strategies and projects.

These changes further underscore the workforce and infrastructure needs outlined in the previous question. The scale of proposed changes to Albany and the Capital District's economic landscape requires local leadership and funds place even greater emphasis on addressing the city and region's workforce and infrastructure needs to ensure the success of the proposed projects. Additionally, from a regional perspective, supportive services and stipends for individuals while they are in training is the greatest need to ensure that all residents have the opportunities to be successful. Private and public funding from the Key Bank Foundation, the Workforce Development Institute, NYSERDA, Empire State Development, local ARPA funding, and funding from the Off-Shore Wind industry has been important, but more is needed.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As of December 2024, the unemployment rate in the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA) was 3.1 percent, a decrease from 3.7 percent in December 2023. The alignment between

the skills and education of Albany's workforce and available employment opportunities is a critical factor in the city's economic vitality. The NYSDOL/NYS Business Council Business Workforce Survey Results provided input on the Knowledge, Skills and Abilities (KSAs) desired across industries, which include these commonalities:

- Technical skills desired: computer literacy, computer-aided design (CAD), data analysis, email, mechanical skills, aptitude, Microsoft Excel and Word proficiency
- Non-technical skills desired: attention-to-detail, basic math skills, communication skills, conflict management, English skills/grammar, organizational skills, problem-solving and decision-making, critical thinking, self-motivation and time management/timeliness/ attendance

The survey also identified barriers to employment, which include inexperience, lack of initiative, gap in salary expectations, insufficient education/training, inability to pass drug screening and background check, lack of childcare and transportation, scheduling issues, lack of driver's license, and employment gaps.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are three partner agencies that work together in the region to support workforce development initiatives: Capital Region Chamber, Capital Region Workforce Development Board, and the New York State Department of Labor. Through various job fairs, professional development activities, and youth employment programs, these agencies provide resources, services, and programs to train and retain employees, ensuring that the workforce's skills align with the needs of the local employers.

Some of these resources, services, and programs include:

- The Capital Region has been focusing on the skills needed for sustainable energy and off-shore wind in the green energy advanced manufacturing sector. With training programs developed with **Capital Region BOCES, the Capital District Educational Opportunity Center and Hudson Valley Community College**, residents are being trained in skills leading to industry-recognized credentials in electrical, welding, and building trades.
- The continued growth in pharmaceutical and medicine manufacturing positions, led by significant expansion from Regeneron and Curia, is providing opportunities to meet needs of the bio-manufacturing industry. The "BioTech Connect" boot camp, administered in partnership between **Albany College of Pharmacy and Health Sciences and Hudson Valley Community College** provides residents with an introduction to the industry and foundational skills needed for entry-level positions in the industry.
- There are also several large Capital Region construction projects that will be taking place over the next few years that will provide significant growth opportunities in the skilled trades. Partnering with the **Capital District Building Trades Council**, pre-apprenticeship

programs have been developed with a direct entry into union construction trades apprenticeship programs.

- The Education sector is reimagining itself and how remote learning will transform the current higher education model. The **University at Albany** has been selected as a National Oceanic Atmospheric Administration (NOAA) Severe Weather Research Institute Partner, which comes with an award of up to \$208 million in research funds over the next five years. The university is also home to the United States' first College of Emergency Preparedness, Homeland Security and Cybersecurity along with ETEC, a \$180 million complex that houses both entities along with NOAA's Albany Weather Forecast Office at the Harriman State Office Campus in Albany.
- Supporting the Semiconductor innovation/expansion and manufacturing fabrication workforce development programming is a key area that is being supported with CHIPS funding to **NY Creates** and **Global Foundries**. From boot camps, to career exploration, and the educational programming at **Hudson Valley Community College** for entry-level Semiconductor Technician apprenticeship program, is a driver in ensuring that the industry has the skilled workforce they need.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Albany used the U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) mapping tool to identify areas within the city where households with multiple housing problems are concentrated. The housing problems under consideration include substandard housing, overcrowding, and housing cost burden. A concentration is defined as those areas in which at least 50 percent of all households have one or more housing problem. The CPD mapping tool analyzes housing need by income level, so there are areas throughout the city in which there is a concentration of extremely low-income, low-income and moderate-income households with multiple housing problems.

Extremely Low-Income (ELI) Households

- With the exception of the Park South, Historic Pastures, Downtown, Hudson/Park neighborhoods, there is a concentration of ELI households who have any of the four severe housing problems, including severe cost burden and overcrowding.

Low-Income Households

- The Delaware Avenue neighborhood has a concentration of low-income households who have any of the four severe housing problems, including severe cost burden and overcrowding.
- The New Scotland Avenue, Manning Boulevard, Melrose and Upper Washington neighborhoods have a concentration of low-income households who have any of the four severe housing problems, including severe cost burden.

Moderate-Income Households

- The Upper Washington neighborhood has a concentration of moderate-income households, who have any of the four severe housing problems, including severe cost burden.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD produces maps of racially and ethnically concentrated areas of poverty (R/ECAPs). R/ECAPs are census tracts in which least 50 percent of the population identifies as non-White and/or Hispanic, and in which the poverty rate meets or exceeds 40 percent. Albany's R/ECAP tracts fall within the neighborhoods of West End, West Hill, Arbor Hill, North Albany, Shaker Park, Beverwyck, Upper Washington Avenue, and the South End.[1]

What are the characteristics of the market in these areas/neighborhoods?

The City of Albany's housing market consists of several smaller sub-markets of varying strength. Neighborhoods that have a concentration of multiple housing problems and/or a concentration of low-income households often overlap with the City's weaker real estate sub-markets. These areas have disproportionate concentrations of vacant buildings and lots; substandard housing conditions; low economic mobility; and exploitative rental practices.

Are there any community assets in these areas/neighborhoods?

There are many community assets in these neighborhoods. These assets include schools, libraries, new affordable housing development along strategic neighborhood corridors, bus routes, small businesses, and active community-based organizations.

Are there other strategic opportunities in any of these areas?

The City of Albany completed the South End Strategic Plan in 2023. This neighborhood plan outlines a series of strategies and proposals to improve the neighborhood's built environment, and to support the neighborhood's residents. The City's economic development agency, Capitalize Albany, has also applied for Downtown Revitalization Initiative (DRI) grant for the South End's South Pearl Street corridor. If awarded, the DRI grant would provide significant funding to invest in housing, businesses and other economic development opportunities along the corridor.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City of Albany conducted a broadband assessment (“Albany Broadband Assessment & Feasibility Study”) in 2017. The City contracted with the firm Millennium Strategies to complete extensive research, interview government and industry experts, and survey the public. The final report found that there is a compelling need for a high-speed broadband network to bridge Albany’s digital divide.

While recent ACS data indicates that 86.7 percent of all Albany households have a broadband internet subscription, the 2017 study estimated that as many as 35% of the City’s population did not have access to high-speed broadband (25–100 mbps).[1] The study further suggested that, in low-income neighborhoods, the percentage of residents without access to high-speed broadband likely exceeds 35%. The study cites research, which shows that the lack of internet access may exacerbate other societal issues, including but not limited to low educational achievement, unemployment, and chronic poverty. The study found that both (1) cost and (2) affordability impacted low-income households’ access to, and ongoing use of high-speed broadband. The report indicated that, even with discounts, only 6% of eligible low-income subscribers are estimated to have accessed the discounted bandwidth programs.

The Center for Technology in Government at the University at Albany surveyed more than 3,000 New York households and determined that 42.6% of households that do not subscribe to broadband services cite affordability of services as a major barrier to access. An additional 18.6% of respondents expressed affordability as a minor reason, meaning that affordability is a factor for over 60% of New York State residents who do not subscribe to high speed internet access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

As of 2024, the City of Albany has two broadband internet service providers: Charter Communications/Spectrum and Verizon Communications. The entry of Charter Communications/Spectrum into Albany’s broadband market has increased competition for broadband services, however, the presence of additional firms would further encourage the competitiveness of pricing and service offerings. The City of Albany continues to explore both programs and partnerships to bring in new broadband providers. For example, between 2021 and 2023, the City of Albany convened a Municipal Internet Commission to assess the feasibility of municipally-owned broadband. One of the commission’s recommendations was for the City of Albany to create an Office of Municipal Broadband, which provide the governance and structure necessary for the city to run its own public internet utility.

There are several municipalities throughout the United States, like the City of Chattanooga, that have had the resources to implement this idea. However, at this time, the City of Albany does not have the expertise, bandwidth or resources to support this type of initiative on its own. This reality underscores the need for outside entities to invest in broadband infrastructure in Albany as the City is unable to contribute to the competitive landscape. In 2024, the City was approached by SLICFiber, a broadband provider, who expressed interest in building out fiber-optic networks throughout the city.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Extreme Heat

New York's climate is changing faster than the national averages, including more rapidly rising temperatures. Albany is already on average 2°F hotter than it was in 1850. If this trajectory continues, Albany will have a climate similar to that of southern Mississippi today by the year 2100. In the past, Albany has averaged 8 days/year over 90°F. If we keep using fossil fuels the way we have, Albany will likely average:

- 23 days above 90°F in the 2020s
- 50 days above 90°F by the 2050s

A heatwave is 3+ days in a row above 90° F. Historically, Albany has averaged one heatwave a year, lasting about four days. On our current emissions path, this could increase to:

- 4 heatwaves lasting 5 days each by 2030
- 7 heatwaves lasting 6 days each by the 2050s

Urban Heat Island Effect

The 'urban heat island effect' refers to the fact that steel, concrete and asphalt absorb and re-radiate heat better than vegetation. This dynamic makes urban areas hotter than rural and suburban areas. The temperature difference can be greater than 10°F, depending on a number of variables. Within cities, tree cover can dramatically cool whole neighborhoods if widespread enough. Those areas of Albany with little tree cover—the South End, Arbor Hill, West Hill, Central Ave, etc.—often correlate with historic underinvestment. The City of Albany is working with the Radix Center to study heat islands in the South End, as well as planting more trees city-wide.

Impacts of Extreme Heat

A hotter world brings with it a long list of impacts. These include, but are not limited to:

- Increased sickness such as strokes, heart attacks, and asthma.
- An increase in violent crime as extreme heat makes people more irritable and angry, and exacerbates underlying mental health issues.
- More frequent droughts as the time between rain events increases and evaporation dries the soil.

- Mass migration from places made unlivable from extreme heat to ‘climate havens’ like upstate New York.
- Shocks to the global food system, including lower crop yields, lesser nutritional value, and less arable land.

Extreme Precipitation

The northeastern United States experienced more than a 70% increase in heavy precipitation from 1958 to 2010—a bigger increase than any other region of the country. Precipitation is expected to rise even more in coming years, with longer and more frequent rain coming in less frequent but heavier downpours.

Sea Level Rise

The Hudson River is a dynamic, vibrant ecosystem fed by hundreds of streams, creeks and other tributaries. The Hudson starts in the Adirondacks, and ends in New York Harbor, where it joins the Atlantic Ocean. That connection to the ocean means that as sea levels rise, so does the level of the Hudson River—up to the dam at Troy. As the coastal Hudson rises with the sea, storm surges will surge higher, floodplains will push inland and extreme flooding will become more common. Over the course of this century, we can expect the river-level to keep rising if we stay on a high-emissions path:

- In the 2030s, the Hudson may rise up to 14 inches.
- By the 2050s, up to 25 inches

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Extreme Heat

The vulnerability of housing occupied by low- and moderate-income households to extreme heat depends on several factors, including the energy efficiency of the building stock, the availability of air conditioning, and the proximity of street trees and/or green space.

Extreme Precipitation and Sea Level Rise

The vulnerability of housing occupied by low- and moderate-income households to more intense and frequent storms and flooding depends largely on the location of the property in question. There are several historically underserved neighborhoods in Albany within or near the floodplain or which have a history of flooding for other reasons. These include parts of Sheridan Hollow and the South End. Repeated rebuilding from flood damage is financially and emotionally taxing, while those who do not or cannot afford to remediate flood damage risk the proliferation of mold and other public health hazards.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG, HOME, ESG and HOPWA funds in the City of Albany for the next five years. The goals included in this plan were informed by the City's priority needs.

The City of Albany's priority needs were determined based on findings from the City's Needs Assessment and Market Analysis, as well as consultation with City staff, a citywide resident survey, and a public open house.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 53 - Geographic Priority Areas

1	Area Name:	ALBANY
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	9/6/1996
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Arbor Hill
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
3	Area Name:	Beverwyck
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Buckingham Lake
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

5	Area Name:	Campus Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	Capital Hill
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
7	Area Name:	Center Square

	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
8	Area Name:	Crestwood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
9	Area Name:	Delaware Avenue
	Area Type:	Local Target area

	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
10	Area Name:	Downtown
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
11	Area Name:	Eagle Hill
	Area Type:	Local Target area
	Other Target Area Description:	

	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
12	Area Name:	Helderberg
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
13	Area Name:	Historic Pastures
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	

	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
14	Area Name:	Hudson Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
15	Area Name:	Krumkill
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
16	Area Name:	Lincoln Park
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
17	Area Name:	Manning Boulevard
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
18	Area Name:	Mansion
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
19	Area Name:	Melrose
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
20	Area Name:	Mt. Hope/Kenwood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
21	Area Name:	New Scotland/Woodlawn
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
22	Area Name:	Normanskill
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
23	Area Name:	North Albany
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
24	Area Name:	Park South
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
25	Area Name:	Pine Hills
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
26	Area Name:	Port of Albany
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
27	Area Name:	Second Avenue
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
28	Area Name:	Shaker/Bishop's Gate
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	29	Area Name:
Area Type:		Local Target area
Other Target Area Description:		
HUD Approval Date:		
% of Low/ Mod:		
Revital Type:		Comprehensive
Other Revital Description:		
Identify the neighborhood boundaries for this target area.		
Include specific housing and commercial characteristics of this target area.		
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		
Identify the needs in this target area.		
What are the opportunities for improvement in this target area?		

	Are there barriers to improvement in this target area?	
30	Area Name:	South End
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
31	Area Name:	Ten Broeck Triangle
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

32	Area Name:	The Dunes
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
33	Area Name:	University Heights
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
34	Area Name:	Upper Washington

	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
35	Area Name:	Warehouse District
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
36	Area Name:	Washington Park
	Area Type:	Local Target area

	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
37	Area Name:	Washington Square
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
38	Area Name:	West End
	Area Type:	Local Target area
	Other Target Area Description:	

	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
39	Area Name:	West Hill
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
40	Area Name:	White Hall
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	

	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City has identified all of the City's major neighborhoods as strategy areas for geographic investment in the next five years. This approach recognizes that presence of low- to moderate-income households throughout the city, and will enable the City to better report on the geographic investments made by specific projects and programs.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 54 – Priority Needs Summary

1	Priority Need Name	Abandoned/Vacant Buildings
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	ALBANY
	Associated Goals	Neighborhood Revitalization
	Description	Vacant and/or abandoned buildings are present in neighborhoods throughout the city. As of the second quarter of 2023, there were 921 buildings on the City of Albany's Vacant Building Registry. However, the Vacant Building Registry does not reflect the total number of vacant and abandoned buildings, so the total number of vacant buildings is likely greater than the registry number. Vacant and abandoned buildings pose health and safety risks; depress the value of surrounding properties; and represent loss housing units.
	Basis for Relative Priority	Resident survey; open house
2	Priority Need Name	Housing Rehabilitation
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	ALBANY
	Associated Goals	Decent Housing Neighborhood Revitalization
	Description	Approximately half of all the City's housing stock was built before 1950 (48.5%). Given the age of the City's housing stock, housing rehabilitation is a persistent need.
	Basis for Relative Priority	This need was ascertained through the following methods: <ul style="list-style-type: none"> • Needs Assessment • Community engagement
3	Priority Need Name	Housing Assistance
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
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	Geographic Areas Affected	ALBANY North Albany West Hill South End Arbor Hill Capital Hill Beverwyck Buckingham Lake Campus Area Center Square Crestwood Delaware Avenue Downtown Eagle Hill Helderberg Historic Pastures Hudson Park Krumkill Lincoln Park Manning Boulevard Mansion Melrose Mt. Hope/Kenwood New Scotland/Woodlawn Normanskill Park South Pine Hills Port of Albany Second Avenue Shaker/Bishop's Gate Sheridan Hollow Ten Broeck Triangle The Dunes University Heights Upper Washington Warehouse District Washington Park Washington Square West End White Hall
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	Associated Goals	Decent Housing Public Services
	Description	This need encompasses direct financial assistance to both renters and homeowners. Approximately one-third of all Albany households are cost-burdened or severely cost-burdened. Direct housing assistance would relieve households' cost burden, and enhance households' financial stability. Housing assistance is also a tool to prevent homelessness.
	Basis for Relative Priority	This need was ascertained through the following methods: <ul style="list-style-type: none"> • Needs Assessment • Community engagement
4	Priority Need Name	Emergency Shelter and Homeless Prevention Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	ALBANY
	Associated Goals	Decent Housing Public Facilities Public Services
	Description	Emergency shelters provide temporary living accommodations typically for households who have lost their residences. Homeless prevention services focus on policies and tools to prevent households from experiencing homelessness. Homeless prevention services include legal aid, rental assistance, etc.
	Basis for Relative Priority	This need was ascertained through the following methods: <ul style="list-style-type: none"> • Needs Assessment • Community engagement
5	Priority Need Name	Mental Health Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	ALBANY
	Associated Goals	Public Facilities Public Services
	Description	Mental health services encompasses a wide range of programs and initiatives to support Albany residents' mental well-being.
	Basis for Relative Priority	This need was ascertained through the following methods: <ul style="list-style-type: none"> • Resident survey • Open house
6	Priority Need Name	Youth Services & Programming

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	ALBANY
	Associated Goals	Public Facilities Public Services Economic Development
	Description	The City is committed to expanding its youth services and programming offerings. Currently, the City's Department of Youth and Workforce Services hosts an annual Summer Youth Employment program, and the City is in the process of building two new community centers. However, residents feel that more could be done to increase the number of opportunities available to youth for recreation, etc.
	Basis for Relative Priority	This need was ascertained through the following methods: <ul style="list-style-type: none"> • Resident survey • Open house

7	Priority Need Name	Street Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	ALBANY North Albany West Hill South End Arbor Hill Capital Hill Beverwyck Buckingham Lake Campus Area Center Square Crestwood Delaware Avenue Downtown Eagle Hill Helderberg Historic Pastures Hudson Park Krumkill Lincoln Park Manning Boulevard Mansion Melrose Mt. Hope/Kenwood New Scotland/Woodlawn Normanskill Park South Pine Hills Port of Albany Second Avenue Shaker/Bishop's Gate Sheridan Hollow Ten Broeck Triangle The Dunes University Heights Upper Washington Warehouse District Washington Park Washington Square West End White Hall
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	Associated Goals	Neighborhood Revitalization
	Description	Street improvements encompasses a wide range of street upgrades, including street repaving, curb and sidewalk improvements, and more. Given the age of Albany's street grid, and the city's four-season weather, Albany's streets require regular maintenance.
	Basis for Relative Priority	This need was ascertained through the following methods: <ul style="list-style-type: none"> • Needs Assessment • Resident survey • Open house
8	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
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	Geographic Areas Affected	ALBANY North Albany West Hill South End Arbor Hill Capital Hill Beverwyck Buckingham Lake Campus Area Center Square Crestwood Delaware Avenue Downtown Eagle Hill Helderberg Historic Pastures Hudson Park Krumkill Lincoln Park Manning Boulevard Mansion Melrose Mt. Hope/Kenwood New Scotland/Woodlawn Normanskill Park South Pine Hills Port of Albany Second Avenue Shaker/Bishop's Gate Sheridan Hollow Ten Broeck Triangle The Dunes University Heights Upper Washington Warehouse District Washington Park Washington Square West End White Hall
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	Associated Goals	Public Services
	Description	This priority need emphasizes the need to provide funding to not-for-profit organizations that offer a variety of much needed programming throughout the City of Albany. This programming includes job training, specifically in the trades, afterschool programs, programs for the elderly, summer camp opportunities, education, violence prevention, and recreational opportunities.
	Basis for Relative Priority	This need was identified through community, stakeholder, and partner feedback.
9	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	ALBANY North Albany West Hill South End Arbor Hill Capital Hill Beverwyck Buckingham Lake Campus Area Center Square Crestwood Delaware Avenue Downtown Eagle Hill Helderberg Historic Pastures Hudson Park Krumkill Lincoln Park Manning Boulevard Mansion Melrose Mt. Hope/Kenwood New Scotland/Woodlawn Normanskill Park South Pine Hills Port of Albany Second Avenue Shaker/Bishop's Gate Sheridan Hollow Ten Broeck Triangle The Dunes University Heights Upper Washington Warehouse District Washington Park Washington Square West End White Hall
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	Associated Goals	Economic Development
	Description	Opportunities for economic development through small business assistance and job training/development
	Basis for Relative Priority	Input provided during neighborhood association meetings, community events, and public meetings

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 55 – Influence of Market Conditions

Alternate Data

More recent data (2010-2023) shows a positive percent change for each demographic category.

In 2010, Albany had a population of 97,856 people. Albany's population had grown to 101,228 by 2023, which is a 3.4% increase from 2010.

Additionally, in 2010, Albany had 41,157 households. Total households grew by 6.3% to 43,745 in 2023.

Finally, Albany's median household income in 2010 was \$54,736. In 2023, Albany's household income had grown by 8.7% to \$59,485.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The United States Department of Housing and Urban Development announced its Fiscal Year 2025 program allocations for the City of Albany in May 2025. The information provided in the following table outlines the City's allocations by program. The expected amount available for the remaining four years of this Consolidated Plan assumes level funding, but is subject to change.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,043,143	90,000	0	3,133,143	12,172,572	Expected amount available is averaged with anticipated funding remaining level over the next four years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	857,575	1,500	0	859,075	3,430,300	Expected amount available is averaged with anticipated funding remaining level over the next four years
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	808,694	0	0	808,694	3,234,776	Expected amount available is averaged with anticipated funding remaining level over the next four years

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	270,719	0	0	270,719	1,082,876	Expected amount available is averaged with anticipated funding remaining level over the next four years

Table 56 - Anticipated Resources

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 City will leverage its federal funds with the following additional resources:

1. **Leading in Lead** - The Albany Community Development Agency (ACDA) has been awarded a \$2 million grant through the New York State Housing Trust Fund's *Leading in Lead Prevention Pilot Program*. Through this initiative, ACDA's program will remediate lead hazards in rental units located in designated communities of concern throughout the City of Albany. ACDA plans to make 42 housing units lead-safe by March 2027.
2. **New York State Homeowner Rehabilitation** - ACDA has been awarded \$600,000 through the New York State HOME Program, administered by the New York State Housing Trust Fund Corporation. These funds, allocated under the federal HOME Investment Partnerships Program, are intended to expand the state's supply of decent, safe, and affordable housing. ACDA will use the funding to assist 20 single-family Albany households whose incomes are at or below 80% of the Area Median Income (AMI).

3. **Healthy Homes Production Program** - The City of Albany, via ACDA, has been awarded \$1,890,000 in grant funding from the U.S. Department of Housing and Urban Development's (HUD) Office of Lead Hazard Control and Healthy Homes (OLHCHH) to implement a Healthy Homes Production Program. This funding will allow ACDA to enhance its existing rehabilitation programs by more comprehensively addressing health-related hazards. ACDA will provide assistance to 120 housing units occupied by low- to moderate-income (LMI) Albany residents during the grant period, which runs from April 2024 to September 2027.
4. **Lead Hazard Reduction Grant** - The City of Albany, via ACDA, has been awarded \$5 million in grant funding from HUD's Office of Lead Hazard Control and Healthy Homes. This funding will enable ACDA to strengthen its existing residential lead rehabilitation programs. ACDA will provide assistance to 220 housing units occupied by low- to moderate-income (LMI) Albany residents during the grant period, which runs from January 2025 to January 2029.
5. **Tenant Assistance Rehabilitation Program (TARP)** - The purpose of TARP is to increase Albany's stock of standard, affordable rental units. The program offers financial assistance to rental property owners for the moderate rehabilitation of both vacant and occupied units. These units must serve low-income households (60%-80% AMI) at rental rates affordable to these populations. Landlords are required to contribute a minimum of one-third of the total project cost from private sources, thereby leveraging the HOME funding provided by the program. The maximum assistance available is \$6,000 per bedroom per unit. Property owners must cover any costs that exceed this funding threshold.
6. **HOME Investment Partnerships Program** - The City of Albany established this program in PY2013 to support Low-Income Housing Tax Credit (LIHTC) projects, and to assist in providing affordable housing for low-income households in Albany. Subject to the availability of funding, ACDA will allocate resources through a Request for Proposals (RFP) process, awarding funds for affordable housing projects that leverage significant state, local, and federal resources.
7. **Albany County Land Bank** - The creation of the Albany County Land Bank has created additional opportunities to leverage funds to assist with the rehabilitation of vacant buildings. ACDA and the land bank will continue to collaborate to revitalize vacant properties across the city.
8. **ESG Match:** Matching requirements for ESG funds will be provided by each sub-recipient. All ESG sub-recipients are required to submit match documentation during the application process and again with their final voucher.

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF ALBANY	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	Jurisdiction
CAPITAL DISTRICT HABITAT FOR HUMANITY, INC.	Non-profit organizations	Economic Development Non-homeless special needs Ownership neighborhood improvements	Region

Table 57 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Albany has worked closely with the Albany County Coalition on Homelessness (ACCH) to create a strong infrastructure for implementing its homelessness strategy. ACCH is comprised of homeless service providers; veterans' organizations; providers serving persons living with disabilities such as mental illness, chronic substance abuse and/or HIV/AIDS; agencies serving victims of domestic violence; providers of services to homeless and runaway youth; emergency shelters; support service providers; faith-based organizations; City, county, and state governmental agencies; the Albany Housing Authority; housing developers; foundations; local businesses; law enforcement; and formerly homeless persons. The convener of the Albany County Coalition on Homelessness is CARES of NY, Inc., an agency whose mission is to collaborate with and support our communities towards the creation of systems that end and prevent homelessness. The Coalition is a Co-Chaired agency with a Board of Directors whose agencies play an integral role in the delivery and coordination of services to homeless individuals and families in Albany County. The City of Albany has been historically involved with the ACCH by sitting on various committees and by playing an integral role in the development and implementation of the Albany County Strategic Plan to Prevent, Reduce, and Combat Homelessness. ACCH Committees implementing work to address homelessness include: the Governance Committee, NOFA Committee, Coordinated Entry Advisory Committee, Coordinated Entry Committee, Persons with Lived Experience Committee, and the Community Education Committee. The jurisdiction will continue to support

strengthening this system by encouraging all major homeless service agencies to participate within the ACCH – and particularly through the Coordinated Entry system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 58 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

For street and chronically homeless, Joseph's House & Shelter provides street outreach where chronically homeless persons, including veterans, persons with serious mental illness, persons with histories of chronic substance abuse, persons living with HIV/AIDS, victims of domestic violence, and youth congregate. Outreach conducted through Interfaith Partnership for the Homeless' Sheridan

Hollow Drop-In Center. The drop-in center works with several local providers to offer on-site services and linkages to mental health and substance abuse treatment, health care, education and vocational training, HIV-testing and food stamp enrollment.

Outreach to veterans and agencies that serve veterans are provided by the VA Homeless Outreach Program sponsored by the Veterans Administration and by Albany Housing Coalition's Case Management and Assessment Program. Specialized outreach services are provided to veterans re-entering the community from correctional facilities or who have current involvement with the criminal justice system. Veterans are also linked to housing through referrals from the Veterans Administration. All housing referrals are made through the ACCH Coordinated Entry Program. Albany County's Department of Mental Health operates the Community Assessment, Referral and Treatment (CART) Team, a multidisciplinary team with the goal of providing outreach and treatment to high need populations within Albany County. CART provides clinical case management, outpatient mental health services, and crisis response to individuals suffering from serious mental illness. The CART Team works closely with the Albany County Single Point of Access for Housing, Treatment and Case Management services to ensure individuals have access to the full range of services in Albany County. Many of those served by the CART Team are either homeless or chronically homeless. In addition to referrals from the CART Team, homeless persons with mental illness are linked to the Single Point of Access system through referrals from HATAS' centralized emergency shelter intake system, service and housing providers, the Capital District Psychiatric Center, Albany Medical Center, and the Albany County Department of Social Services.

Outreach to substance abusers is provided by Addictions Care Center of Albany's Crisis Unit, which has 28 beds for homeless persons needing detoxification and for those who have completed detoxification but are awaiting placement in a more sustained substance abuse treatment program. In addition, Hospital Emergency Departments within the City of Albany routinely provide referrals to housing and emergency shelter to individuals with substance use disorders. The Needle Exchange Program operated by Catholic Charities also provides outreach services to individuals who may be homeless, and nearly all of those served by Joseph's House & Shelter's van-based outreach program are chronic substance abusers. All housing referrals are made through the ACCH Coordinated Entry Program.

AIDS service providers such as Albany Medical Center, Whitney M. Young Jr. Medical Center, the AIDS Council of Northeastern New York, Catholic Charities Diocesan AIDS Services, and Emergency Shelters identify homeless persons with HIV/AIDS and refer them to housing programs. Homeless victims of domestic violence are identified and linked to housing through calls to local and state domestic violence hotlines as well as referrals from courts, police, hospital emergency rooms, clergy, private therapists, and the Legal Aid Society of Northeastern New York. Equinox, Inc.'s domestic violence shelter provides outreach services, including those to non-English speaking residents, and conducts domestic violence outreach.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The lack of an adequate amount of quality affordable housing is available in Albany County is a key piece to preventing homelessness and the largest program gap leading to increases in the number of persons homelessness and length of time homelessness. In Albany County, 48% of renter-occupied housing units with households earning less than \$35,000 are severely cost burdened¹⁶, and thus pay greater than 50% of their income on rent. 84% of renter-occupied housing units with households earning less than \$10,000 a year are spending 50% or more of their income on rent. Given the significant portion of low-income households spending greater than 50% of their income for rent, there is an increased risk for homelessness, if there is any change to their income or other household expenses. According to a housing study of the City of Albany by BBC Research and Consulting in the summer of 2016, the median rent in the City has increased 60% since 2000. For persons experiencing homelessness, The Albany County Coalition on Homelessness Coordinated entry program is designed to prioritize applicants for homeless services based on the person's vulnerability and reduce the length of time persons are in shelter. The process is not intended to determine acceptance into a program; it is meant to prioritize community services based on need. This process is intended to assure household eligibility for waiting list acceptance with programs having the ability and responsibility to ensure that household needs are best served by their program. The Albany CE keeps a waiting list for housing because the demand, the number of persons waiting in emergency shelter, far exceeds the supply of supportive housing units.

ACCH has already brainstormed a number of ways that the Coalition can help support the development of affordable housing including supporting identification of blighted buildings, supporting applications for affordable housing development funding, advocating for incorporation of mandatory inclusionary zoning, and evaluating and supporting elements of the Housing Market Review for the City of Albany. ACCH looks forward to working with affordable housing stakeholders to further develop how the Coalition can support their work to ensure the most vulnerable low-income and at-risk households have access to quality affordable housing. The CoC also has a Move on Strategy with Albany Housing Authority (AHA) to transition households in permanent housing (PH) who no longer require and/or request intensive services to a unit subsidized by AHA. The Move on Strategy ensures persons moving on 1) have demonstrated the ability to stably maintain housing, 2) will meet screening criteria, and 3) understand the decision to move on is voluntary. AHA, in kind, has a preference in place for households moving on from PH. The CoC's Move on Strategy recommends PH providers provide pre-transition and aftercare services. The Systems Committee will continue to use the success of the current Move On model with AHA to encourage other low-income housing programs to participate (DePaul Services, Housing Visions, Beacon Communities, Winn Companies). The CoC will also be creating a standardized assessment for moving on, prioritizing those most likely to succeed. Members of the ACCH regularly host and attend workshops and trainings on new support service available to targeted population as well as best practices to improve upon services for this population to prevent repeat episodes of homelessness and to shorten the length of stay.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Coordinated Entry System (CE) is a No Wrong Door system reaching homeless households within the entire CoC geographic area of Albany County. The breadth of the system is captured by the CE waitlist, which documents client location at intake. The CoC targets outreach for populations least likely to seek assistance as outlined in the CE Policies & Procedures Manual, including a policy addressing the needs of individuals/families who are fleeing domestic violence, dating violence, sexual assault, or stalking, but are seeking shelter/services from non-victim specific providers. The CE Marketing Plan also documents how the CE system reaches homeless individuals and families least likely to access homelessness assistance in the absence of special outreach. This is demonstrated by the outreach practices conducted by street outreach teams from the Homeless Action Committee, St. Catherine's Center and the IPH Drop-In Center. These practices include regular street canvassing, developing one-on-one relationships to build trust, and utilizing peer referrals. Through technical assistance with ABT/Cloudburst, the CoC updated their CE process to ensure consistency with the requirements of 24 CFR and CPD-17-01, ensuring prioritization of people most in need of assistance and that assistance is received in a timely manner. The attached Standard Assessment tool demonstrates the CoC's compliance with these HUD requirements. The assessment process prioritizes people most in need of assistance by using a vulnerability score (which includes chronicity of homelessness, disability and previous involvement with the law). Participant prioritization is demonstrated by reviewing the master community list. Case management discussion occurs biweekly at CE meetings, ensuring appropriate and timely placement. Agency representatives discuss clients' special circumstances, history of homelessness, vulnerability score and the most appropriate housing options

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	ALBANY	Housing Rehabilitation Housing Assistance Emergency Shelter and Homeless Prevention Services	CDBG: \$3,431,260 HOPWA: \$3,760,425 HOME: \$4,014,755 ESG: \$1,252,080	Rental units rehabilitated: 35 Household Housing Unit Homeowner Housing Rehabilitated: 200 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 750 Persons Assisted Homelessness Prevention: 90 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Public Facilities	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	ALBANY	Emergency Shelter and Homeless Prevention Services Mental Health Services Youth Services & Programming		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted
3	Public Services	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	ALBANY	Housing Assistance Emergency Shelter and Homeless Prevention Services Mental Health Services Youth Services & Programming Public Services	CDBG: \$399,298	Public service activities for Low/Moderate Income Housing Benefit: 7500 Households Assisted
4	Neighborhood Revitalization	2025	2029	Non-Housing Community Development	ALBANY	Abandoned/Vacant Buildings Housing Rehabilitation Street Improvements	CDBG: \$1,504,940	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
5	Economic Development	2025	2029	Non-Housing Community Development	ALBANY	Youth Services & Programming Economic Development	CDBG: \$829,215	Businesses assisted: 25 Businesses Assisted

Table 59 – Goals Summary

Goal Descriptions

1	Goal Name	Decent Housing
	Goal Description	The City will advance the HUD goal of providing decent affordable housing through homeowner and developer rehabilitation, down payment assistance, new construction, and activities that support homeless prevention, rapid rehousing, emergency shelter and housing opportunities for persons with HIV/AIDS.
2	Goal Name	Public Facilities
	Goal Description	The City of Albany will provide funding to not-for-profit organizations for the improvement of their buildings.
3	Goal Name	Public Services
	Goal Description	The City of Albany will provide operating assistance to not-for-profit organizations that serve low- and moderate-income households by providing educational, recreational, case management, senior services, afterschool programming, job training programs throughout the City.
4	Goal Name	Neighborhood Revitalization
	Goal Description	The City of Albany strives to support the HUD goal of providing a suitable living environment through code enforcement, neighborhood revitalization and public improvements.
5	Goal Name	Economic Development
	Goal Description	The City of Albany strives to assist not-for-profit organizations and small businesses located in target areas to create economic development opportunities for the geographic priority areas through job development, technical assistance and/or financial assistance.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

We will support the creation of 15 new affordable homes in the City and the down payment assistance program will support 20 households via the CHDO funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

This question does not apply to the Albany Housing Authority.

Activities to Increase Resident Involvements

1. AHA will continue to encourage resident's involvement on the Resident Advisory Board.
2. AHA will continue to encourage resident's participation in neighborhood association.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

This question does not apply to the Albany Housing Authority.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Albany's housing market consists of several smaller sub-markets of varying strength. Neighborhoods within the city's weaker sub-markets are those that have historically lacked investment. As a result, these areas have disproportionate concentrations of vacant buildings and lots; substandard housing conditions; low economic mobility; and exploitative rental practices.

The city has long struggled to combat vacancy throughout the city. The cost to rehabilitate a vacant building is often greater than the resale value of the fully rehabilitated building. The "bad economics of repair" and the City's struggle with imposing true costs on bad actors significantly contribute to the already extensive vacant property inventory in Albany. This results in considerable time and costs in tracking owners down and holding them accountable in court for non-compliance. Vacant and abandoned properties are linked to declining property values and increased rates of crime and fire.

Additionally, there is a distrust of code enforcement for fear of retaliation and lack of faith in getting results. Many residents are rent-burdened, feel they aren't getting a fair value for what they're paying, and lack a pathway to home ownership. Renters struggle with the existing means of holding landlords accountable. Those that do own homes are financially stuck due to falling property values, low demand from prospective buyers, and little interest from potential heirs.

When a resident does get ahead, they often leave for more economically advantaged neighborhoods and higher quality housing stock elsewhere in the City and region. There are also contemporary public policies and public financing stipulations that impede affordable housing development and residential investment. Low-Income Housing Tax Credits, which are a critical financing mechanism for affordable housing development, are incredibly competitive. Meanwhile, state gap financing does not always align with the realities of development on the ground.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In the past decade, the City has fully updated its zoning code. There are ongoing efforts to further refine and modernize the zoning code to incentivize housing development. For example, in June 2025, the Albany Common Council's Planning Subcommittee voted favorably to move a zoning code amendment, which would permit the construction of accessory dwelling units (ADUs), for consideration by the full Common Council. Additionally, there are operational efforts underway to ensure the City of Albany's permit review process is as consistent and streamlined as possible to reduce uncertainties and costs associated with these processes. Finally, as of May 2025, the City of Albany is undergoing a citywide housing audit to assess whether the City's housing plans and policies are meeting residents' housing needs, which includes adequate and sufficient affordable housing units.

SP-60 Homelessness Strategy – 91.215(d)

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

Homeless persons are outreached to and assessed for individual needs whether they are living in places not meant for human habitation, in emergency shelters, or in transitional housing. Persons experiencing unsheltered homelessness are outreached to through a number of street outreach programs, including Albany Navigates, Joseph's House & Shelter Outreach Van, St. Catherine's Center for Children Outreach Team, Albany LEAD, Safe Options Support (SoS), and Albany County Mobile Crisis Unit. These programs work to build trust with clients, meet immediate needs (such as food and supplies), and connect clients with necessary resources based on their individual goals.

The new Albany County- and City-funded project facilitated by CARES of NY, Albany Navigates, partners with Joseph's House and St. Catherine's Center for Children to expand upon these street outreach teams' hours. The program connects those residing in places not meant for human habitation to immediate crisis interventions, such as food and supplies; health and behavioral health services; public assistance; and Social Security. The team supports clients in applying for supportive housing, affordable housing, and any other potential forms of sustainable living, such as nursing homes. Once housed, the team provides case management services for an additional year to ensure stability.

Albany LEAD (Law Enforcement Assisted Diversion) provides harm reduction case management for people who otherwise may be arrested for behaviors related to mental health, substance use, homelessness, or poverty – including providing services to those who are unsheltered. Based on their own goals, clients are connected to services including substance use treatment; mental health care; support in applying for health coverage, food assistance and other benefits; and assistance with shelter and permanent housing.

RSS provides intensive outreach, engagement and care coordination services to persons experiencing unsheltered homelessness through its Safe Options Support (SOS) teams, with a specialty in serving those with severe mental illness. Funded through the state Office of Mental Health, these outreach and referral-based teams work with affected individuals, typically in marginalized and underserved communities, to connect them to critical services and shelter. The RSS SOS teams consist of behavioral health professionals that include licensed clinicians, care managers, and peer specialists. These outreach professionals provide immediate assistance, while also developing positive relationships that help individuals living on the street build life skills and strengthen their support network so their care can successfully be transferred to community-based providers and supports.

Albany County Department of Mental Health provides mental health crisis response services both through its mobile unit and Assertive Community Treatment (ACT) program. Emergency shelters and transitional housing programs also work to meet individual needs. Linkage to supportive services is the primary task of case managers employed by such programs. There are both informal and formal linkages

among these programs and support service agencies to ensure clients are connected to appropriate services based on their individual goals.

Addressing the emergency and transitional housing needs of homeless persons

Emergency housing options include County-contracted shelters, private shelters, and hotels/motels. Based on availability, eligibility, and need, persons who present at the Albany County Department of Social Services (DSS) in need of emergency housing are connected to a contracted shelter. The county has contracts with multiple local shelter agencies, including IPH, Schuyler Inn, St. Anne's Institute, St. Catherine's Center for Children, and Council of Churches Overflow Shelter, totaling 372 shelter beds. Most of these shelter contracts have unique provisions for Non-Public Assistance (NPA) and obtain reimbursement for case management services. The County also contracts with Equinox, Inc. to operate a 22-bed domestic violence shelter. If all contracted shelters are full, DSS refers persons who present in need of emergency housing to a private shelter, Capital City Rescue Mission, for a thirty-day stay. Partnerships (but not contracts) also exist with IPH's Safe Haven (Code Blue only). If necessary and no other option is available, the district secures and funds housing in a hotel/motel.

After hours (between the hours of 4:00pm and 8:30am), Albany County DSS contracts with the Homeless and Travelers Aid Society (HATAS) to take calls/referrals for emergency housing. HATAS conducts an intake and assists clients with placement into a contracted shelter or, if a bed is unavailable at a contracted shelter, a hotel/motel for the night. The following day, HATAS transfers the intake form to DSS, who follows up with the household to solidify the shelter placement.

In Albany County, transitional housing is accessed through the Albany County Coalition on Homelessness's (ACCH's) Coordinated Entry system. Coordinated Entry is a system-wide process, mandated for Continuums of Care by the U.S. Department of Housing and Urban Development (HUD), to ensure access to homelessness assistance options for people experiencing or at risk of homelessness, focusing on prioritizing those with the greatest needs. Through this process, persons experiencing homelessness are connected to transitional or permanent housing. Transitional housing options in Albany county are provided by agencies such as Albany Housing Coalition (for veterans), Equinox (for persons fleeing domestic violence), and In Our Own Voices.

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.

In the City of Albany, homeless persons are helped to make the transition to permanent housing and independent living – including shortening the period of time households experience homelessness – largely through the Albany County Coalition on Homelessness's (ACCH's) Coordinated Entry process.

Coordinated Entry is a system-wide process, mandated for Continuums of Care by the U.S. Department of Housing and Urban Development (HUD), to ensure access to homelessness assistance options for people experiencing or at risk of homelessness, focusing on prioritizing those with the greatest needs. In Albany, this system is operated by HATAS with participation from all CoC-funded supportive housing providers, as well as additional housing providers, emergency shelters, and outreach teams. This system shortens the period of time that individuals and families experience homelessness by implementing a 'No Wrong Door Approach,' in which households experiencing homelessness can apply for supportive housing through Coordinated Entry at any participating local homeless service provider. Applications assess households for vulnerability and based on their length of time homeless, prioritize households for supportive housing accordingly. During bi-weekly Coordinated Entry case conferencing, provider staff discuss barriers to housing persons who have remained homeless the longest and develop solutions to find the most immediately available appropriate housing for these individuals/families. These processes reduce the burden on persons experiencing homelessness to find resources and ensure households are connected with the best supportive housing option to meet their needs—thereby reducing returns to homelessness. The Coordinated Entry system continually expands upon housing opportunities to connect clients with mental health housing (e.g., Albany County Dept. of Mental Health), substance abuse disorder housing (e.g., that funded by Office of Addiction Services), non-profit affordable housing, and Albany Housing Authority for project-based Housing Choice Vouchers & Emergency Housing Vouchers in an effort to increase the supply of units to refer to.

The Albany County Coalition on Homelessness (ACCH) and its members helps persons experiencing homelessness transition to permanent housing and work to reduce returns to homelessness by developing individual improvement plans, and connecting households to wraparound services (substance abuse or mental health treatment), non-employment income benefits (e.g., SSI, DSS rental allowance), and education/training/employment opportunities to improve earned income. Housing case management services may also include supporting clients in developing or reconnecting with supportive relationships. Those timing out of time-limited supportive housing (e.g., Rapid Rehousing) are supported in financial planning to continue rent payments or transitioning to affordable housing options.

Many of the supportive housing programs in the area specialize in providing services to chronically homeless individuals and families, families with children, veterans and their families, or unaccompanied youth, resulting in further success from tailored services. For example: Joseph's House's Kendal House operates a 32-bed Single Room Occupancy low-demand permanent housing program for chronically homeless persons with histories of substance abuse; Legal Aid Society of Northeastern NY operates a Rapid Rehousing program for families; Albany Housing Coalition operates several supportive housing programs for veterans and their families; and St. Anne's Institute operates emergency and supportive housing programs for unaccompanied youth.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Albany helps low-income individuals and families avoid becoming homeless using many strategies. These strategies include a) educate community providers who serve populations at risk of homelessness (i.e. prevention providers, food pantries, health clinics) about risk factors and newly developed Coordinated Entry (CE) prevention referral protocols to support those individuals and families; b) communicate risk factors for first time homelessness identified through data analysis with the Coordinated Entry Committee to continually update the CE tool with characteristics associated with first time homelessness; c) increase the amount of prevention funding available in the community on an ongoing basis (i.e. ESG, HOME-ARP), an essential component of increasing the number of individuals and families able to remain stably housed, preventing new episodes of homelessness; and d) support development of additional affordable housing where possible.

Further, through Coordinated Entry prevention, individuals going through the eviction process are assessed, prioritized, and referred for assistance with rental arrears and/or case management services at Albany Community Action Program (ACAP), United Tenants of Albany (UTA), and the Legal Aid Society of Northeastern NY. UTA tends to receive ESG funding and provides counseling, landlord/tenant mediation, and emergency financial assistance. Legal Aid also provides services to those experiencing domestic violence, eviction or foreclosure, or issues with public benefits through legal education and training, advocacy, and support.

Regarding youth specifically, Albany Housing Authority, in partnership with Albany County Department of Children & Family Services, utilize housing choice vouchers (HCVs) to serve youth under the age of 25 with a history of child welfare involvement aging out of foster care through Foster Youth to Independence (FYI) vouchers, creating an immediate housing opportunity for youth who are at high risk of homelessness. Local programs such as St. Anne's Institute, Equinox, and Northern Rivers also implement reunification programs, resulting in reduced youth homelessness.

To prevent episodes of homelessness from publicly funded institutions or systems of care, local institutional settings (i.e. Albany Medical Center, St. Peter's Health Partners, Capital District Psychiatric Center) have discharge planners who work with patients who are homeless or at-risk of homelessness identify resources prior to discharge. When this is not possible due to lack of time in these settings and/or lack of resources to refer patients to, there are well-established protocols for referral to Albany County Department of Social Services to allow for placement in an appropriate emergency shelter or hotel/motel. Information is provided by the referral source, with the consent of the individual, related to physical limitations, medical, mental health and drug/alcohol treatment needs. Follow-up services to assist in accessing permanent housing and needed services are then provided by the emergency shelter.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

As of March 2025, the City of Albany has completed lead hazard control in 2,178 units for low-income residents. With over 25,000 homes in the Neighborhood Strategy Areas (NSAs) built before 1978, there remains an unmet need for the Albany Community Development Agency (ACDA) to continue its lead hazard control services in the Albany community. Housing condition surveys in these neighborhoods indicate that 25% of the units require "paint treatment."

The Albany Community Development Agency (ACDA) will focus its efforts on the neighborhoods identified by the Albany County Health Department. These neighborhoods are recognized as having the highest levels of elevated blood lead (EBL) cases reported to the Health Department. They include areas within the following zip codes: 12202, 12206, 12208, 12209, and 12210. Specifically, the West Albany neighborhood (zip code 12206) consistently reports some of the highest new EBL cases in New York State.

ACDA is also launching a new five-year Lead Hazard Reduction Program. Funding from the U.S. Department of Housing and Urban Development (HUD) will allow ACDA to provide an additional 205 units of lead-safe housing in the city of Albany. Given the significant need, ACDA plans to reapply for funding when eligible.

How are the actions listed above related to the extent of lead poisoning and hazards?

There are nearly 37,000 homes in the City of Albany that were built before 1978. To date, the city has completed lead hazard control in 2,178 units. While significant progress has been made, there is still an ongoing need for the Albany Community Development Agency (ACDA) to continue its Lead control services within the community. Housing condition surveys in these neighborhoods indicate that 25% of the housing units require "paint treatment." The strategy outlined above, which the City of Albany follows in the implementation of its programs, helps to reduce lead hazards in the city's affordable housing stock.

How are the actions listed above integrated into housing policies and procedures?

All housing assisted by the Albany Community Development Agency (ACDA) is tested for lead hazards during the initial walkthrough of the building. Any identified lead hazards are addressed using funding from CDBG, HOME, or the Lead Hazard Reduction program. Contractors are required to be certified lead contractors, and residents are relocated as necessary during the lead treatment phase of the home rehabilitation.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Albany, through its Department of Youth and Workforce and in partnership with its economic development partners, like Capitalize Albany, is committed to reducing the number of city households experiencing poverty. Poverty reduction has been a focus of the Sheehan administration, and the poverty rate has fallen since 2014. However, Albany's poverty rate is still nearly double the national average of 11%, so more political and programmatic efforts are required to further reduce the city's poverty rate.

The City understands that resident needs for affordable housing, daycare, transportation, and healthcare all interact and affect a household's ability to exit poverty. The City continues to explore innovative financing opportunities, and new collaborations with key partners in these sectors to reduce the cost of these essential household needs. Additionally, as the city is poised for additional investment—whether from New York State or regional economic investments—municipal leadership continues to advocate for the job training and technical assistance programs needed to connect low-income residents to higher-paid job opportunities.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City will use its neighborhood infrastructure improvements to complement public service partners and their programs that focus on providing low-income families and individuals with the tools necessary to experience upward socioeconomic mobility. The City's ongoing efforts to reinvest and create stable neighborhoods will aid public service programs and their beneficiaries to better reach their full potential. The City will utilize its CDBG funds to offer safe, stable and socially connected neighborhoods as a way to assist children and help them thrive in their education. Providing the support necessary for successfully graduating increases future opportunities for employment and will enable them to provide for their families. Housing rehabilitation programs offered through the City to assist in maintaining affordable housing and reduce household costs are operated in conjunction with infrastructure projects, economic development projects, and homeless prevention programs as well. Coordinating these programs and offering assistance in various manners aids in reducing poverty throughout the City. The City will also continue to work with various federal, state, and local agencies to leverage funding sources for the development of economic opportunities.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City conducts all monitoring in accordance with HUD regulations for the CDBG, HOME, and ESG programs. The City monitors a minimum of one-third of the projects funded each year. Guidelines have been developed for evaluating which projects will be monitored. These guidelines include, but are not limited to the following criteria: a) whether the project is newly funded; b) projects that have continuously received funding but have not been monitored in the past three years; c) projects that have undergone restructuring, or there have been personnel changes affecting project administration; d) projects that have previously garnered significant findings; and e) projects receiving a large amount of funding.

The City conducts two types of monitoring: desk monitoring and on-site monitoring. Desk monitoring involves the review of all documentation submitted by sub-recipients, such as funding applications and quarterly reports. On-site monitoring typically takes the form of site visits. Prior to a site visit, the City reviews file documentation kept by the Department of Housing and Community Development for each project. This includes an overview of the statement of work, budget, recent vendor claims, quarterly reports, and previous CAPERs. The City will coordinate with appropriate staff within the department that oversees the administration of the project to gather all relevant data. The on-site monitoring is a comprehensive review of the project and the City will observe the project in action if possible, results of the completed project, and all required documentation that should be kept by the sub-recipient in accordance with HUD regulations. Additionally, while on site, the City asks the sub-recipient all relevant questions regarding the project and the sub-recipient's performance to ensure compliance with the City's Consolidated Plan and federal requirements. The City will provide a monitoring letter to the sub-recipient stating any findings, concerns, or recommendations that need to be resolved.

The Albany Community Development Agency also works closely with the City's Office of Equal Employment Opportunity and the City's Fair Housing Officer to ensure that each project complies with the City's Equal Employment Opportunity, Minority/Women-Owned Business Enterprise (MWBE), and fair housing policies.

Expected Resources

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

Introduction

The United States Department of Housing and Urban Development announced its Fiscal Year 2025 program allocations for the City of Albany in May 2025. The information provided in the following table outlines the City's allocations by program. The expected amount available for the remaining four years of this Consolidated Plan assumes level funding, but is subject to change.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,043,143.00	90,000.00	0.00	3,133,143.00	12,172,572.00	Expected amount available is averaged with anticipated funding remaining level over the next four years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	857,575.06	1,500.00	0.00	859,075.06	3,430,300.24	Expected amount available is averaged with anticipated funding remaining level over the next four years
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	808,694.00	0.00	0.00	808,694.00	3,234,776.00	Expected amount available is averaged with anticipated funding remaining level over the next four years

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	270,719.00	0.00	0.00	270,719.00	1,082,876.00	Expected amount available is averaged with anticipated funding remaining level over the next four years

Table 60 - 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 City will leverage its federal funds with the following additional resources:

1. **Leading in Lead** - The Albany Community Development Agency (ACDA) has been awarded a \$2 million grant through the New York State Housing Trust Fund's *Leading in Lead Prevention Pilot Program*. Through this initiative, ACDA's program will remediate lead hazards in rental units located in designated communities of concern throughout the City of Albany. ACDA plans to make 42 housing units lead-safe by March 2027.
2. **New York State Homeowner Rehabilitation** - ACDA has been awarded \$600,000 through the New York State HOME Program, administered by the New York State Housing Trust Fund Corporation. These funds, allocated under the federal HOME Investment

Partnerships Program, are intended to expand the state's supply of decent, safe, and affordable housing. ACDA will use the funding to assist 20 single-family Albany households whose incomes are at or below 80% of the Area Median Income (AMI).

3. **Healthy Homes Production Program** - The City of Albany, via ACDA, has been awarded \$1,890,000 in grant funding from the U.S. Department of Housing and Urban Development's (HUD) Office of Lead Hazard Control and Healthy Homes (OLHCHH) to implement a Healthy Homes Production Program. This funding will allow ACDA to enhance its existing rehabilitation programs by more comprehensively addressing health-related hazards. ACDA will provide assistance to 120 housing units occupied by low- to moderate-income (LMI) Albany residents during the grant period, which runs from April 2024 to September 2027.
4. **Lead Hazard Reduction Grant** - The City of Albany, via ACDA, has been awarded \$5 million in grant funding from HUD's Office of Lead Hazard Control and Healthy Homes. This funding will enable ACDA to strengthen its existing residential lead rehabilitation programs. ACDA will provide assistance to 220 housing units occupied by low- to moderate-income (LMI) Albany residents during the grant period, which runs from January 2025 to January 2029.
5. **Tenant Assistance Rehabilitation Program (TARP)** - The purpose of TARP is to increase Albany's stock of standard, affordable rental units. The program offers financial assistance to rental property owners for the moderate rehabilitation of both vacant and occupied units. These units must serve low-income households (60%-80% AMI) at rental rates affordable to these populations. Landlords are required to contribute a minimum of one-third of the total project cost from private sources, thereby leveraging the HOME funding provided by the program. The maximum assistance available is \$6,000 per bedroom per unit. Property owners must cover any costs that exceed this funding threshold.
6. **HOME Investment Partnerships Program** - The City of Albany established this program in PY2013 to support Low-Income Housing Tax Credit (LIHTC) projects, and to assist in providing affordable housing for low-income households in Albany. Subject to the availability of funding, ACDA will allocate resources through a Request for Proposals (RFP) process, awarding funds for affordable housing projects that leverage significant state, local, and federal resources.
7. **Albany County Land Bank** - The creation of the Albany County Land Bank has created additional opportunities to leverage funds to assist with the rehabilitation of vacant buildings. ACDA and the land bank will continue to collaborate to revitalize vacant properties across the city.
8. **ESG Match:** Matching requirements for ESG funds will be provided by each sub-recipient. All ESG sub-recipients are required to submit match documentation during the application process and again with their final voucher.

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	ALBANY	Housing Rehabilitation Housing Assistance Emergency Shelter and Homeless Prevention Services	CDBG: \$686,252.00 HOPWA: \$752,085.00 HOME: \$802,951.00 ESG: \$250,416.00	Rental units rehabilitated: 7 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 2 Households Assisted Homeless Person Overnight Shelter: 150 Persons Assisted Homelessness Prevention: 18 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Public Services	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	ALBANY	Mental Health Services Youth Services & Programming Public Services	CDBG: \$399,298.00	Public service activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted
3	Neighborhood Revitalization	2025	2029	Non-Housing Community Development	ALBANY	Abandoned/Vacant Buildings Housing Rehabilitation Street Improvements	CDBG: \$300,988.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted
4	Economic Development	2025	2029	Non-Housing Community Development	ALBANY	Youth Services & Programming Street Improvements Economic Development	CDBG: \$165,843.00	Businesses assisted: 5 Businesses Assisted

Table 61 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects will be funded using the 2025 Community Planning and Development (CPD) funds.

Projects

#	Project Name
1	ACAP
2	Albany Fund for Education
3	Albany Housing Authority
4	APD
5	Black Nurses Coalition
6	Boys and Girls Club
7	Capital District Recovery Center
8	Center for Employment Opportunities
9	Grassroot Givers Feed & Read
10	Grassroot Givers Home Essentials
11	HATAS
12	In Our Own Voices
13	Mental Health Empowerment Project
14	The Baby Institute
15	The Red Bookshelf Community Wellness
16	The Red Bookshelf Art of Storytelling
17	Warren & Denyse Mackey Foundation
18	Upwards Care Inc.
19	Capitalize Albany Small Business Assistance
20	2025 Property Management
21	Mercy House Emergency Shelter
22	2025 CDBG In House Homeowner Assistance Programs
23	Neighborhood Revitalization/Brownfields
24	2025 CDBG Administration
25	2025 Direct Delivery
26	2025 HMIS
27	Arbor Hill Development Corp.
28	Albany DGS Streets and Sidewalks
29	2025 Habitat CHDO
30	2025 HOME In House Programs

#	Project Name
31	2025 HOME Admininstration
32	2025 HESG Program admin, shelter and prevention
33	Alliance TBRA/STRMU
34	Albany Damien Center
35	Mohawk Opportunities
36	Avilla House
37	Ahana House
38	Unity House
39	2025 HOPWA Admin

Table 62 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	ACAP
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Public Services
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	The Albany Community Action Partnership's (ACAP) Homeless Prevention Initiative will provide case management and financial assistance to low-income families in the City of Albany, reducing barriers to housing. Each household will be offered case management, which will include information and referral to resources.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The program will support 9 households in the city of Albany particularly those living in distressed neighborhoods.
	Location Description	Project will be undertaken at 333 Sheridan Avenue in the West Hill neighborhood of the City of Albany.
	Planned Activities	The Albany Community Action Partnership's (ACAP) Homeless Prevention Initiative will provide case management and financial assistance to low-income families in the City of Albany, reducing barriers to housing. Each household will receive up to \$1,500 to be used for rental arrears, first month's rent, or utility arrears to ensure the prevention of homelessness. Additional services may be provided as needed.
2	Project Name	Albany Fund for Education

	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill Mt. Hope/Kenwood
	Goals Supported	Public Services
	Needs Addressed	Youth Services & Programming
	Funding	:
	Description	"Hunger Doesn't Take a Summer Vacation" is a weekend food delivery program that will pick up where program will serve 435 of the most socioeconomically challenged students in the City School District o
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	435 students facing food insecurity in the city of Albany school district will benefit from the activity
	Location Description	Food deliveries will take place throughout the city of Albany
	Planned Activities	" Hunger Doesn't Take a Summer Vacation" is a weekend food delivery program that will pick up where program will serve 435 of the most socioeconomically challenged students in the City School District o
3	Project Name	Albany Housing Authority
	Target Area	ALBANY South End Manning Boulevard
	Goals Supported	Public Services

	Needs Addressed	Housing Assistance Public Services
	Funding	:
	Description	The proposed program will connect senior citizens living in Albany Housing Authority (AHA) properties to essential devices, internet access, and training. The program will unlock vital resources such as telehealth, medical appointment scheduling, social services, and tools to combat social isolation. The program will provide 100 high-need residents with devices (hotspots, desktops, Life Alert systems, and laptops) and training for over 125 residents in digital literacy, scam prevention, and internet use. AHA staff will assess residents' needs, conduct Social Determinants of Health (SDOH) assessments, and collaborate with SUNY Attain for device training.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 high-need senior residents will benefit from the activity.
	Location Description	The activity is available to low-income residents who reside in the City of Albany's public housing authority (PHA) buildings.
	Planned Activities	<p>The proposed program will connect senior citizens living in Albany Housing Authority (AHA) properties to essential devices, internet access, and training. The program will unlock vital resources such as telehealth, medical appointment scheduling, social services, and tools to combat social isolation.</p> <p>The program will provide 100 high-need residents with devices (hotspots, desktops, Life Alert systems, and laptops), and training for more than 125 residents in digital literacy, scam prevention, and internet use. AHA staff will assess residents' needs, conduct Social Determinants of Health (SDOH) assessments, and collaborate with SUNY Attain for device training.</p>
4	Project Name	APD

	Target Area	ALBANY West Hill Arbor Hill
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	:
	Description	The Albany Police Department's Neighborhood Engagement Unit, in collaboration with local service providers and community organizations, seeks funding to host a consolidated National Night Out (NNO) event at Swinburne Park in Albany. This event will provide a free BBQ, and family-friendly activities to foster positive relationships between law enforcement and the community with expectations servicing approximately 1,000 community members.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 residents will attend the National Night Out event.
	Location Description	The event will take place in Swinburne Park in the West Hill neighborhood of Albany.
	Planned Activities	The Albany Police Department's Neighborhood Engagement Unit, in collaboration with local service providers and community organizations, seeks funding to host a consolidated National Night Out (NNO) event at Swinburne Park in Albany. This event will provide a free BBQ, and family-friendly activities to foster positive relationships between law enforcement and the community with expectations servicing approximately 1,000 community members.
5	Project Name	Black Nurses Coalition
	Target Area	ALBANY West Hill Arbor Hill

	Goals Supported	Public Services
	Needs Addressed	Emergency Shelter and Homeless Prevention Services Mental Health Services Public Services
	Funding	:
	Description	The Community Health & Access Transformation (CHAT) program will continue the Coalition's preventive care work. The CHAT program serves underserved communities, such as public housing residents and residents living in Albany's high-poverty neighborhoods. The program will also serve those individuals who have recently been incarcerated, as well as those in transitional housing, such as the S.H.I.P. program. It is expected that 200 unique individuals will benefit from these services.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 individuals will benefit from these services.
	Location Description	Activities will take place mainly in the West Hill and Arbor Hill neighborhoods of Albany, as well as in buildings owned by the Albany Housing Authority.
	Planned Activities	The Community Health & Access Transformation (CHAT) program will continue the Coalition's preventive care work. The CHAT program serves underserved communities, such as public housing residents and residents living in Albany's high-poverty neighborhoods. The program will also serve those individuals who have recently been incarcerated, as well as those in transitional housing, such as the S.H.I.P. program. It is expected that 200 unique individuals will benefit from these services.
6	Project Name	Boys and Girls Club
	Target Area	ALBANY South End Mt. Hope/Kenwood

	Goals Supported	Public Services
	Needs Addressed	Youth Services & Programming
	Funding	:
	Description	The Boys and Girls Club Capital Area (BGCCA) Family Night Initiative consists of monthly, two-hour-long family nights at the organization's Albany Clubhouse, offered from June to May 2026, with an average of 25 participants per event. The program will provide a safe environment, as well as educational opportunities to address challenges outlined in the Consolidated Plan. By closely collaborating with families, BGCCA will help ensure all children succeed in school and reach their full potential.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 participants per month will benefit from the proposed activities.
	Location Description	The activity will take place at the Boys & Girls Club's Clubhouse, which is located at 21 Delaware Avenue in the City of Albany.
	Planned Activities	The Boys and Girls Club Capital Area (BGCCA) Family Night Initiative consists of monthly, two-hour-long family nights at the organization's Albany Clubhouse, offered from June to May 2026, with an average of 25 participants per event. The program will provide a safe environment, as well as educational opportunities to address challenges outlined in the Consolidated Plan. By closely collaborating with families, BGCCA will help ensure all children succeed in school and reach their full potential.
7	Project Name	Capital District Recovery Center

Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill Mansion Second Avenue
Goals Supported	Public Services
Needs Addressed	Mental Health Services Public Services
Funding	:
Description	The Capital District Recovery Center seeks funding for its recovery support prevention program. This program embraces a comprehensive approach that addresses all aspects of an individual's life in their recovery from substance use disorders. The program will implement strategies and practices to help individuals maintain their recovery and prevent relapse. Research shows that addition prevention programs' structured initiatives reduce the likelihood of substance use and its associated problems before they occur. It is estimated that 90 individuals will benefit from this program.
Target Date	5/31/2026
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 90 individuals will benefit from the activity.
Location Description	The activity will take place at the Capital District Recovery Center, which is located at 45 Colvin Avenue in the City of Albany.

	Planned Activities	The Capital District Recovery Center seeks funding for its recovery support prevention program. This program embraces a comprehensive approach that addresses all aspects of an individual's life in their recovery from substance use disorders. The program will implement strategies and practices to help individuals maintain their recovery and prevent relapse. Research shows that addition prevention programs' structured initiatives reduce the likelihood of substance use and its associated problems before they occur. It is estimated that 90 individuals will benefit from this program.
8	Project Name	Center for Employment Opportunities
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill Mt. Hope/Kenwood
	Goals Supported	Public Services Economic Development
	Needs Addressed	Public Services Economic Development
	Funding	:
	Description	Albany's Center for Employment Opportunities (CEO Albany) provides its program participants with workforce readiness training, transitional employment for immediate income, individualized job coaching and job development, advanced training opportunities, and upon placement, up to one year of retention services. CEO Albany is seeking funding to expand its advanced training programs to include a union pre-apprenticeship course. During the contract period, CEO Albany plans to provide comprehensive employment services to 160 unique adults, and to place 80 adults into permanent, unsubsidized employment with the goal that 50% of those participants meet their retention goal of being on-the-job at 180 days post-placement.
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 160 individuals will benefit from the proposed activity.
	Location Description	The project will be undertaken at the Center for Employment Opportunities, which is located at 41 State Street in the City of Albany.
	Planned Activities	Albany's Center for Employment Opportunities (CEO Albany) provides its program participants with workforce readiness training, transitional employment for immediate income, individualized job coaching and job development, advanced training opportunities, and upon placement, up to one year of retention services. CEO Albany is seeking funding to expand its advanced training programs to include a union pre-apprenticeship course. During the contract period, CEO Albany plans to provide comprehensive employment services to 160 unique adults, and to place 80 adults into permanent, unsubsidized employment with the goal that 50% of those participants meet their retention goal of being on-the-job at 180 days post-placement.
9	Project Name	Grassroot Givers Feed & Read
	Target Area	ALBANY North Albany West Hill Arbor Hill Delaware Avenue Lincoln Park Second Avenue
	Goals Supported	Public Services
	Needs Addressed	Youth Services & Programming Public Services
	Funding	:

	Description	The Feed and Read program provides approximately 600 low-income elementary and middle school students in the Albany City School District with a backpack full of food, and one age-appropriate book each Friday for the duration of the school year. Participating students in 13 schools are referred to the program by school staff, who notice children's signs of hunger or lack of school lunches.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 600 children will benefit from the activity.
	Location Description	This program will take place in 13 public schools through the City of Albany.
	Planned Activities	The Feed and Read program provides approximately 600 low-income elementary and middle school students in the Albany City School District with a backpack full of food, and one age-appropriate book each Friday for the duration of the school year. Participating students in 13 schools are referred to the program by school staff, who notice children's signs of hunger or lack of school lunches.
10	Project Name	Grassroot Givers Home Essentials
	Target Area	ALBANY North Albany West Hill Arbor Hill Capital Hill Sheridan Hollow
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	:

	Description	For the past 16 years, the Grassroots Givers' Home Essentials program has consistently supported Albany's homeless population, families living in poverty, and those living on a fixed income. In 2024, the Home Essentials program supported more than 450 families by providing basic home essentials including linens, comforters, pots, pans, dishes, and basic food-prep tools. Grassroots Givers expects to serve a similar number of families in 2025.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 450 people will benefit from the activity.
	Location Description	This program will operate out of the Grassroots Givers' office, which is located at 522 Washington Avenue in the City of Albany, which borders the West Hill and Arbor Hill neighborhoods.
	Planned Activities	For the past 16 years, the Grassroots Givers' Home Essentials program has consistently supported Albany's homeless population, families living in poverty, and those living on a fixed income. In 2024, the Home Essentials program supported more than 450 families by providing basic home essentials including linens, comforters, pots, pans, dishes, and basic food-prep tools.
11	Project Name	HATAS
	Target Area	ALBANY West Hill South End Arbor Hill Capital Hill Historic Pastures Mt. Hope/Kenwood Second Avenue
	Goals Supported	Public Services

	Needs Addressed	Youth Services & Programming Public Services
	Funding	:
	Description	The Homeless and Travelers Aid Society's (HATAS) Sweet Dreams program believes that every child, regardless of income, should have a good night sleep and a bed to call their own. According to the National Sleep Foundation, the amount of sleep a child gets directly impacts their education, mental development, physical development, and overall well-being. Quality sleep also impacts children's moods, behavioral problems, and cognitive development. HATAS seeks CDBG funding to eradicate furniture poverty among low-income, formerly homeless children who are moving into unfurnished apartments by providing them with new mattresses and bedframes. The program aims to serve 310 unique children.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 310 children will benefit from the program.
	Location Description	The project will take place at 226 North Allen Street in the City of Albany.
	Planned Activities	The Homeless and Travelers Aid Society's (HATAS) Sweet Dreams program believes that every child, regardless of income, should have a good night sleep and a bed to call their own. According to the National Sleep Foundation, the amount of sleep a child gets directly impacts their education, mental development, physical development, and overall well-being. Quality sleep also impacts children's moods, behavioral problems, and cognitive development. HATAS seeks CDBG funding to eradicate furniture poverty among low-income, formerly homeless children who are moving into unfurnished apartments by providing them with new mattresses and bedframes. The program aims to serve 310 unique children.
12	Project Name	In Our Own Voices
	Target Area	ALBANY West Hill Arbor Hill

	Goals Supported	Public Services
	Needs Addressed	Mental Health Services Public Services
	Funding	:
	Description	The program directly supports safe living and working environments in Albany by providing inclusive, trauma-informed services to individuals, 18 years of age or older, impacted by domestic violence and sexual assault. The program will run from 6/1/25 to 5/30/26, and will serve 85-120 individuals, ensuring they receive housing support, food assistance, and competent healing services.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 85 individuals will benefit from the activity.
	Location Description	The project will be undertaken at the In Our Own Voices' offices (245 Lark Street), which are located in the Arbor Hill neighborhood in the City of Albany.
	Planned Activities	The program directly supports safe living and working environments in Albany by providing inclusive, trauma-informed services to individuals, 18 years of age or older, impacted by domestic violence and sexual assault. The program will run from 6/1/25 to 5/30/26, and will serve 85-120 individuals, ensuring they receive housing support, food assistance, and competent healing services.
13	Project Name	Mental Health Empowerment Project
	Target Area	ALBANY North Albany West Hill South End Arbor Hill
	Goals Supported	Public Services

	Needs Addressed	Public Services
	Funding	:
	Description	The Barbershop is a newly launched initiative designed to provide free, high-quality grooming services to 500 unduplicated low and moderate-income individuals during the contract period. The program will promote dignity, confidence, and economic mobility by helping residents prepare for job interviews, school, and other milestones. Located in Albany's Arbor Hill neighborhood, the Barbershop will operate during accessible hours, including evenings and weekends, to ensure maximum community benefit. By addressing grooming insecurity in a welcoming environment, this program will empower residents and foster long-term community inclusion and self-confidence.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 500 unduplicated individuals will benefit from the program.
	Location Description	The project will be undertaken at 204 Second Street in the Arbor Hill neighborhood of the city of Albany.
	Planned Activities	The Barbershop is a newly launched initiative designed to provide free, high-quality grooming services to 500 unduplicated low and moderate-income individuals during the contract period. The program will promote dignity, confidence, and economic mobility by helping residents prepare for job interviews, school, and other milestones. Located in Albany's Arbor Hill neighborhood, the Barbershop will operate during accessible hours, including evenings and weekends, to ensure maximum community benefit. By addressing grooming insecurity in a welcoming environment, this program will empower residents and foster long-term community inclusion and self-confidence.
14	Project Name	The Baby Institute

	Target Area	ALBANY West Hill South End Arbor Hill
	Goals Supported	Public Services
	Needs Addressed	Youth Services & Programming
	Funding	:
	Description	Our core program focuses on training and education that gives parents the tools to build literacy and learning in the home, in addition to providing early literacy programming and socialization for very young children in preparation for pre-kindergarten. We expect between 10 and 15 parents per workshop session with about 17 to 22 children. CDBG funding will help underwrite about two-thirds of the cost of personnel costs for the program director, instructional, and childcare room staff.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 15 parents and 22 children will benefit from the program.
	Location Description	The project will be undertaken at 405 Washington Avenue which borders the Arbor Hill and West Hill neighborhoods of the City of Albany.
	Planned Activities	Our core program focuses on training and education that gives parents the tools to build literacy and learning in the home, in addition to providing early literacy programming and socialization for very young children in preparation for pre-kindergarten. We expect between 10 and 15 parents per workshop session with about 17 to 22 children. CDBG funding will help underwrite about two-thirds of the cost of personnel costs for the program director, instructional, and childcare room staff.
15	Project Name	The Red Bookshelf Community Wellness

	Target Area	ALBANY West Hill South End Arbor Hill
	Goals Supported	Public Services
	Needs Addressed	Youth Services & Programming Public Services
	Funding	:
	Description	The proposed wellness program for 2025 builds on last year's efforts by expanding our reach into out-of-school initiatives, aimed at empowering residents of Albany, particularly in the West Hill, Arbor Hill, and South End neighborhoods. This year, the program will focus on wellness, economic mobility, soft skill development, nutrition, and youth literacy, providing a holistic approach to improving quality of life.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 175 individuals will benefit from the activity.
	Location Description	The activity will primarily be focused in South End, West Hill and Arbor Hill neighborhoods of the City of Albany.
	Planned Activities	The proposed wellness program for 2025 builds on last year's efforts by expanding our reach into out-of-school initiatives, aimed at empowering residents of Albany, particularly in the West Hill, Arbor Hill, and South End neighborhoods. This year, the program will focus on wellness, economic mobility, soft skill development, nutrition, and youth literacy, providing a holistic approach to improving quality of life.
16	Project Name	The Red Bookshelf Art of Storytelling

	Target Area	ALBANY West Hill South End Arbor Hill Second Avenue
	Goals Supported	Public Services
	Needs Addressed	Youth Services & Programming
	Funding	:
	Description	The Art of Storytelling Summer Camp, facilitated by the RED bookshelf, is a dynamic literacy program designed to engage youth in creative expression and storytelling through arts integration. Running from June to August, this camp will provide interactive experiences, including storytelling workshops, hands-on art activities, and literacy-based team challenges. By collaborating with local artists and educators, AOS Summer camp will create a fun and immersive learning environment that fosters love for reading and self-expression.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 250 children will benefit from the activity
	Location Description	The program will be undertaken at 6 public schools located in the North Albany, West Hill, Arbor Hill and the South End neighborhoods of the city of Albany.
17	Planned Activities	The Art of Storytelling Summer Camp, facilitated by the RED bookshelf, is a dynamic literacy program designed to engage youth in creative expression and storytelling through arts integration. Running from June to August, this camp will provide interactive experiences, including storytelling workshops, hands-on art activities, and literacy-based team challenges. By collaborating with local artists and educators, AOS Summer camp will create a fun and immersive learning environment that fosters love for reading and self-expression.
	Project Name	Warren & Denyse Mackey Foundation

Target Area	ALBANY West Hill Arbor Hill
Goals Supported	Public Services
Needs Addressed	Youth Services & Programming
Funding	:
Description	The proposed program will sponsor tuition-free attendance of ~50 children between the ages of 8 and 14 from the City of Albany at U Albany's summer basketball camp. Through a collaborative effort between the Warren and Denyse Mackey Foundation (WDMF) and U Albany, the children will participate in a week-long camp which otherwise would be beyond their means. WDMF will cover tuition for the program, marketing, food, and staffing. It is the plan of the WDMF, through its own funding and other fundraising, to expand its summer youth program offerings in 2025 by offering additional camps for three to six weeks of activities, serving more than 200 children: a STEAM coding camp, the City of Albany's Ready, Set Goal! Camp, the Braids for Grades Camp aimed at girls' entrepreneurial skills, and the inner city day camp at Metropolitan Church in Arbor Hill
Target Date	5/31/2026
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 youth will benefit from the program
Location Description	The project is located at 1400 Washington Avenue, the University of Albany

	Planned Activities	The proposed program will sponsor tuition-free attendance of ~50 children between the ages of 8 and 14 from the City of Albany at U Albany's summer basketball camp. Through a collaborative effort between the Warren and Denyse Mackey Foundation (WDMF) and U Albany, the children will participate in a week-long camp which otherwise would be beyond their means. WDMF will cover tuition for the program, marketing, food, and staffing. It is the plan of the WDMF, through its own funding and other fundraising, to expand its summer youth program offerings in 2025 by offering additional camps for three to six weeks of activities, serving more than 200 children: a STEAM coding camp, the City of Albany's Ready, Set Goal! Camp, the Braids for Grades Camp aimed at girls' entrepreneurial skills, and the inner city day camp at Metropolitan Church in Arbor Hill
18	Project Name	Upwards Care Inc.
	Target Area	ALBANY North Albany South End Arbor Hill
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	:
	Description	Upwards Care Inc.'s Boost program equips low- and moderate-income microenterprise in-home childcare providers with personalized coaching and digital tools to optimize operations, enabling them to efficiently manage and grow their businesses. As a result, the Boost program helps create local Teaching Assistant jobs and improve both access and quality of care for families. The scope of this proposal will be based on serving six microenterprise home daycares to start, potentially creating two new LMI jobs from daycares hiring teaching assistants, improving the availability and quality of care for nearly 100 children. CDBG funding supports the compensation of staff members directly involved in the administration, coordination, and delivery of the Boost program; these personnel are essential for the development of training materials, conducting workshops, and offering ongoing support to the childcare providers and the families they serve. Each childcare provider is paired with a dedicated Care Specialist, serving as a reliable mentor focused on their success. The Boost team also includes a Program Director, Enrollment Specialist, Finance Advisor, Technical Support, Marketing Specialist, Community Outreach Manager and Family Care Specialist.
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that six microenterprise in-home childcare providers will benefit from the proposed activity. Additionally, approximately two households will benefit from the program's job creation, and 100 children will benefit from the microenterprises' childcare services.
	Location Description	The program will occur in the City of Albany.
	Planned Activities	Upwards Care Inc.'s Boost program equips low- and moderate-income microenterprise in-home childcare providers with personalized coaching and digital tools to optimize operations, enabling them to efficiently manage and grow their businesses. As a result, the Boost program helps create local Teaching Assistant jobs and improve both access and quality of care for families. The scope of this proposal will be based on serving six microenterprise home daycares to start, potentially creating two new LMI jobs from daycares hiring teaching assistants, improving the availability and quality of care for nearly 100 children. CDBG funding supports the compensation of staff members directly involved in the administration, coordination, and delivery of the Boost program; these personnel are essential for the development of training materials, conducting workshops, and offering ongoing support to the childcare providers and the families they serve. Each childcare provider is paired with a dedicated Care Specialist, serving as a reliable mentor focused on their success. The Boost team also includes a Program Director, Enrollment Specialist, Finance Advisor, Technical Support, Marketing Specialist, Community Outreach Manager and Family Care Specialist.
19	Project Name	Capitalize Albany Small Business Assistance
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	:

	Description	The Capitalize Albany Corporation will provide technical assistance to small businesses located in the identified target areas of the city of Albany.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Capitalize Albany will provide technical assistance to at least 6 small businesses located within the City's target neighborhoods
	Location Description	Activities take place throughout the City's targeted neighborhoods
	Planned Activities	The Capitalize Albany Corporation will provide technical assistance to small businesses located in the identified target areas of the city of Albany
20	Project Name	2025 Property Management
	Target Area	North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Abandoned/Vacant Buildings Housing Rehabilitation
	Funding	:
	Description	2025 funds will be used to maintain properties that are owned by ACDA - properties are acquired and sold according to ACDA's property acquisition and disposition policies. The properties are scattered throughout ACDA's targeted neighborhoods and are available for purchase by LMI individuals.
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Properties are located throughout ACDA's targeted neighborhoods with most located in the Arbor Hill and West Hill neighborhoods.
	Planned Activities	2025 funds will be used to maintain properties that are owned by ACDA - properties are acquired and sold according to ACDA's property acquisition and disposition policies.
21	Project Name	Mercy House Emergency Shelter
	Target Area	North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	Mercy House is being operated as a year-round co-ed shelter with 20 beds, 14 for men and 6 for women and intends to serve 150 individuals annually. All shelter guests receive case management services focused on needs related to physical health, behavioral health, income, employment, education and social support.
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	The program will provide emergency shelter for approximately 150 men and women.
	Location Description	The shelter is located at 12 St. Joseph's Terrace in the City of Albany.
	Planned Activities	Mercy House is being operated as a year-round co-ed shelter with 20 beds, 14 for men and 6 for women and intends to serve 150 individuals annually. All shelter guests receive case management services focused on needs related to physical health, behavioral health, income, employment, education and social support.
22	Project Name	2025 CDBG In House Homeowner Assistance Programs
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Housing Rehabilitation
	Funding	:
	Description	ACDA will utilize these funds to assist low to moderate income homeowners - programs will include Senior Rehab program, Rehabilitation Assistance Program and Home Owner Assistance Program.
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ACDA will assist between 15-20 families/homeowners with this funding. Numbers served fluctuate based on the need and cost related to rehabilitation.
	Location Description	Program is available to low-moderate homeowners throughout the City of Albany.
	Planned Activities	ACDA will utilize these funds to assist low to moderate income homeowners - programs will include Senior Rehab program, Rehabilitation Assistance Program and Home Owner Assistance Program.
23	Project Name	Neighborhood Revitalization/Brownfields
	Target Area	Arbor Hill
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Street Improvements
	Funding	:
	Description	Funding will be used for the continued monitoring and remediation of Brownfields sites on Northern Boulevard and Henry Johnson Boulevard.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will remediate just under 1 acre of land.

	Location Description	130 and 132 Henry Johnson Boulevard.
	Planned Activities	Funding will be used for the continued monitoring and remediation of Brownfields sites on Northern Boulevard and Henry Johnson Boulevard.
24	Project Name	2025 CDBG Administration
	Target Area	ALBANY North Albany West Hill Arbor Hill Capital Hill
	Goals Supported	Decent Housing Public Services Neighborhood Revitalization Economic Development
	Needs Addressed	Abandoned/Vacant Buildings Housing Rehabilitation Housing Assistance Emergency Shelter and Homeless Prevention Services Mental Health Services Youth Services & Programming Street Improvements
	Funding	:
	Description	Funding allocated to FY 2025 ACDA Administration costs (personnel, OTPS)
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	200 Henry Johnson Boulevard in the city of Albany

	Planned Activities	Funding allocated to FY 2025 ACDA Administration costs (personnel, OTPS
25	Project Name	2025 Direct Delivery
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing Public Services Neighborhood Revitalization Economic Development
	Needs Addressed	Abandoned/Vacant Buildings Housing Rehabilitation Housing Assistance Emergency Shelter and Homeless Prevention Services Mental Health Services Youth Services & Programming Street Improvements
	Funding	:
	Description	Funding is utilized for the staff allocated to providing direct services to the community.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	200 Henry Johnson Boulevard in the City of Albany.

	Planned Activities	Funding is utilized for the staff allocated to providing direct services to the community.
26	Project Name	2025 HMIS
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	The primary goal of CARES is to help with the HMIS and planning for ACDA. CARES provides an unduplicated count of homeless individuals and families in the city of Albany.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	5 Pine West Plaza, Suite 503 in the city of Albany
	Planned Activities	The primary goal of CARES is to help with the HMIS and planning for ACDA. CARES provides an unduplicated count of homeless individuals and families in the city of Albany.
27	Project Name	Arbor Hill Development Corp.

	Target Area	North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Housing Rehabilitation
	Funding	:
	Description	The Home Maintenance & Security Program proposes to assist 30 owner-occupied homes with home maintenance, emergency repairs, and/or installation of home security systems needed to ensure the health and well-being of residents and visitors. Participants will be low-to moderate-income households and will range from seniors to families with young children. Cost items include the hire of contracted building trade professionals; related supplies and materials; and fees associated with the administration of program. Including intake, work scope development, supervision of project and other indirect agency costs.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	30 low-moderate individuals and families are expected to benefit from the project
	Location Description	Project will be undertaken at 241 Clinton Avenue in the Arbor Hill neighborhood of the City of Albany.
	Planned Activities	The Home Maintenance & Security Program proposes to assist 30 owner-occupied homes with home maintenance, emergency repairs, and/or installation of home security systems needed to ensure the health and well-being of residents and visitors. Participants will be low-to moderate-income households and will range from seniors to families with young children. Cost items include the hire of contracted building trade professionals; related supplies and materials; and fees associated with the administration of program. Including intake, work scope development, supervision of project and other indirect agency costs.

28	Project Name	Albany DGS Streets and Sidewalks
	Target Area	South End
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Street Improvements
	Funding	:
	Description	Funds awarded through this Community Development Block Grant (CDBG) proposal will be used for resurfacing public streets and reconstructing public sidewalks to ensure handicap accessibility. The scope of work includes cold milling deteriorated pavements and resurfacing with new hot-mix asphalt concrete, as well as excavating and removing damaged sidewalks and curbs. New cement concrete sidewalks will be installed with drop granite curbing and embedded detectable warning units to enhance accessibility for individuals with disabilities. This project aims to deliver structurally sound, durable, and smooth road surfaces alongside pedestrian walkways that comply with federal ADA standards for accessibility.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	First Avenue between Krank Street and S. Pearl Street in the City's South End neighborhood.

	Planned Activities	Funds awarded through this Community Development Block Grant (CDBG) proposal will be used for resurfacing public streets and reconstructing public sidewalks to ensure handicap accessibility. The scope of work includes cold milling deteriorated pavements and resurfacing with new hot-mix asphalt concrete, as well as excavating and removing damaged sidewalks and curbs. New cement concrete sidewalks will be installed with drop granite curbing and embedded detectable warning units to enhance accessibility for individuals with disabilities. This project aims to deliver structurally sound, durable, and smooth road surfaces alongside pedestrian walkways that comply with federal ADA standards for accessibility.
29	Project Name	2025 Habitat CHDO
	Target Area	Arbor Hill
	Goals Supported	Decent Housing
	Needs Addressed	Housing Assistance
	Funding	:
	Description	Habitat for Humanity Capital District is building 2 new single family homes located at 134 and 136 Clinton Avenue in the Arbor Hill neighborhood of the city of Albany.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2 families will benefit from the proposed activity.
	Location Description	Habitat for Humanity Capital District will be building two new single family homes located at 134 and 136 Clinton Avenue in the Arbor Hill neighborhood of the City of Albany.
	Planned Activities	HOME CHDO funds are allocated to Habitat for Humanity Capital District to build 2 new single family homes located at 134 and 136 Clinton Avenue in the Arbor Hill neighborhood of the City of Albany.

30	Project Name	2025 HOME In House Programs
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Housing Rehabilitation Housing Assistance
	Funding	:
	Description	Funding will be utilized to help new homeowners with down payment assistance and for homeowners and landlords to rehabilitate their homes.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that between 20-25 households will be assisted.
	Location Description	The program is open to low to moderate income residents of the city of Albany.
	Planned Activities	Funding will be utilized to help new homeowners with down payment assistance and for homeowners and landlords to rehabilitate their homes.
31	Project Name	2025 HOME Admininstration

	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Housing Rehabilitation Housing Assistance
	Funding	:
	Description	2025 HOME funds that will be utilized for the administration of the HOME program.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	200 Herny Johnson Blvd., Albany NY 12210
	Planned Activities	2025 HOME funds that will be utilized for the administration of the HOME program
32	Project Name	2025 HESG Program admin, shelter and prevention
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill

	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	20,304.00 is allocated to program administration, \$100,000 for eviction prevention, \$150,415 is allocated to shelters. ESG match is met by the subrecipients contributing the remaining costs for operation the programs.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Services will take place throughout the city of Albany.
	Planned Activities	20,304.00 is allocated to program administration, \$100,000 for eviction prevention, \$150,415 is allocated to shelters. ESG match is met by the sub-recipients contributing the remaining costs for operation the programs.
33	Project Name	Alliance TBRA/STRMU
	Target Area	ALBANY North Albany West Hill South End Arbor Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:

	Description	Funds will be used to provide tenant based rental assistance (TBRA) and short-term rent/mortgage/utilities (STRMU) assistance. In addition supportive housing case management, case management and permanent housing placement services will be provided.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 14 individuals will benefit from the proposed activity
	Location Description	Funds will be used to provide tenant based rental assistance (TBRA) and short-term rent/mortgage/utilities (STRMU) assistance. In addition supportive housing case management, case management and permanent housing placement services will be provided.
	Planned Activities	Funds will be used to provide tenant based rental assistance (TBRA) and short-term rent/mortgage/utilities (STRMU) assistance. In addition supportive housing case management, case management and permanent housing placement services will be provided.
34	Project Name	Albany Damien Center
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Center Square
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	Funding will be used for administrative work, personnel costs and long-term rental assistance as well as supportive services to ensure housing success.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 individuals will benefit from the proposed activity
	Location Description	
	Planned Activities	Funding will be used for administrative work, personnel costs and long-term rental assistance as well as supportive services to ensure housing success.
35	Project Name	Mohawk Opportunities
	Target Area	North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	Services provided are individualized and responsive to each individuals situation and needs they are intended to help clients live independently and remain stable within the community. In addition to safe and stable housing, staff helps clients locate medical care, access transportation, access mental health or substance abuse treatment, counseling, apply for benefits and seek employment.
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 13 individuals will benefit from this program
	Location Description	201 Nott Terrace Schenectady NY
	Planned Activities	Services provided are individualized and responsive to each individual's situation and needs they are intended to help clients live independently and remain stable within the community. In addition to safe and stable housing, staff helps clients locate medical care, access transportation, access mental health or substance abuse treatment and counseling, apply for benefits, and seek employment.
36	Project Name	Avilla House
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	The funding will be used for operating costs for housing including maintenance, insurance, utilities, furnishings, supplies, case management and administration of programs.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 15 people will benefit from the programs
	Location Description	
	Planned Activities	The funding will be used for operating costs for housing including maintenance, insurance, utilities, furnishings, supplies, case management and administration of programs.
37	Project Name	Ahana House
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	Residents receive supportive case management services including coordination of outpatient medical care, behavioral health services, transportation services and pharmacy services. Residents are assisted with life skills, budgeting, healthy coping skills and social skills.
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	12 individuals will benefit from these services.
	Location Description	
	Planned Activities	Residents receive supportive case management services including coordination of outpatient medical care, behavioral health services, transportation services and pharmacy services. Residents are assisted with life skills, budgeting, healthy coping skills and social skills.
38	Project Name	Unity House
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	The main use of the funding is to provide rental assistance. The program will also provide supportive services that are tailored to meet individual needs to remain independent in the community.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 24 individuals will benefit from the activity
	Location Description	
	Planned Activities	The main use of the funding is to provide rental assistance. The program will also provide supportive services that are tailored to meet individual needs to remain independent in the community.
39	Project Name	2025 HOPWA Admin
	Target Area	ALBANY North Albany West Hill South End Arbor Hill Capital Hill
	Goals Supported	Decent Housing
	Needs Addressed	Emergency Shelter and Homeless Prevention Services
	Funding	:
	Description	CARES and the City's administration of the HOPWA program
	Target Date	5/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CARES and the City's administration of the HOPWA program

AP-50 Geographic Distribution – 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 City of Albany is the target geographic area for Albany's entitlement funds. All neighborhoods are equally eligible to receive entitlement funding. The City of Albany has a poverty rate of 23.4%. Assistance will be directed to municipal projects, public service organizations, and to households based on alignment with the goals and priorities laid out in this Plan, as well as on the basis of need.

Geographic Distribution

Target Area	Percentage of Funds
ALBANY	100
North Albany	
West Hill	
South End	
Arbor Hill	
Capital Hill	
Beverwyck	
Buckingham Lake	
Campus Area	
Center Square	
Crestwood	
Delaware Avenue	
Downtown	
Eagle Hill	
Helderberg	
Historic Pastures	
Hudson Park	
Krumkill	
Lincoln Park	
Manning Boulevard	
Mansion	
Melrose	
Mt. Hope/Kenwood	
New Scotland/Woodlawn	
Normanskill	
Park South	
Pine Hills	
Port of Albany	

Target Area	Percentage of Funds
Second Avenue	
Shaker/Bishop's Gate	
Sheridan Hollow	
Ten Broeck Triangle	
The Dunes	
University Heights	
Upper Washington	
Warehouse District	
Washington Park	
Washington Square	
West End	
White Hall	

Table 63 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City has identified all of the City's major neighborhoods as strategy areas for geographic investment in the next five years. This approach recognizes that presence of low- to moderate-income households in all neighborhoods throughout the city. Additionally, this approach will enable the City to better report on the geographic investments made by specific projects and programs.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	658
Non-Homeless	20
Special-Needs	385
Total	1,063

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	25

Table 65 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Albany Housing Authority (AHA) is a high-performing public housing agency in Albany, New York. AHA is dedicated to providing quality affordable housing and fostering self-sufficiency among its residents. As of July 1, 2024, AHA manages 1,202 public housing units, and administers 2,758 Housing Choice Vouchers, serving a combined total of 3,960 households.

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

AHA will continue modernizing existing public housing units and exploring mixed-income housing developments to improve affordability and accessibility. Planned renovations include energy-efficient upgrades, accessibility improvements, and general maintenance to living conditions. AHA is strengthening lease compliance policies to ensure fair and effective housing management while providing support services for at-risk residents. Additional security measures, such as improved lighting, surveillance, and community policing, will be implemented in high-need areas. Programs focused on education, childcare, and family stability will be strengthened in partnership with local agencies. Efforts will be made to streamline the housing application process, and reduce wait times for families on the public housing waiting list. AHA will seek federal, state, and local funding to expand public housing availability and support new affordable housing initiatives.

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

The Albany Housing Authority (AHA) has implemented several actions to encourage public housing residents to become more involved in management and participate in homeownership:

Resident Involvement in Management

- Resident Advisory Board (RAB): AHA engages residents through the Resident Advisory Board, which provides feedback on policies, operations, and services.
- Tenant Associations: Residents are encouraged to join and form tenant associations, allowing them to voice concerns and contribute to community decision-making.
- Community Meetings & Public Hearings: AHA conducts regular meetings to update residents on housing policies and solicit input.
- Employment & Training Opportunities: Residents can apply for positions with AHA or participate in training programs to prepare for housing management roles.
- Resident Commissioner on the Board: Public housing residents can be elected or appointed to serve on AHA's Board of Commissioners, giving them direct involvement in policy decisions.

Homeownership Opportunities

- Section 8 Homeownership Program: AHA assists eligible voucher holders in transitioning from rental assistance to homeownership by applying their Housing Choice Voucher (HCV) toward mortgage payments.
- Financial Literacy & Credit Counseling: Residents receive support in budgeting, saving, and improving credit scores to qualify for mortgage loans.
- First-Time Homebuyer Education: AHA partners with local agencies to provide workshops on the home-buying process, including down payment assistance programs.
- Self-Sufficiency: Through the Family Self-Sufficiency (FSS) program, residents can accumulate savings in an escrow account while increasing their income, which can later be used toward homeownership.
- Partnerships with Nonprofits & Banks: AHA collaborates with community organizations and financial institutions to offer grants, loans, and additional resources for aspiring homeowners.

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

The Albany Housing Authority is not designated as a troubled PHA. This question is not applicable.

Discussion

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

Introduction

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

To ensure outreach to homeless persons, especially unsheltered persons, the community plans to continue to operate street outreach programs to build trust with clients, meet immediate needs (such as food and supplies), and connect clients with necessary housing and resources based on their individual goals.

In the community, street outreach is conducted in a manner that allows for quick identification and engagement of all people experiencing unsheltered homelessness. Within the community there are a number of active Street Outreach teams: Albany Navigates, Joseph's House & Shelter Outreach Van, St. Catherine's Center for Children Outreach Team, Albany LEAD, Safe Options Support (SoS), Albany County Mobile Crisis Unit, and Supportive Services for Veteran's Families (SSVF). All programs conduct outreach to unsheltered homeless individuals, often who are chronically homeless. Outreach is conducted daily with fluctuating day/evening hours. Outreach staff identify and engage households, obtain emergency housing, and conduct Coordinated Entry assessments. Street outreach services are tailored using a client-centered, trauma informed approach. Street outreach teams focus outreach activities to those that are least likely to request assistance by: hiring staff with lived experience to conduct outreach; determining locations most visited by the unsheltered and building trust over time through consistent engagement. Additionally, through Albany Navigates, case management services are provided to individuals for an additional year after being housed to ensure stability. Since the program's initiation in June 2024, Albany Navigates has connected 93 individuals to services and 24 persons have been successfully housed.

Over the next year, partners within the jurisdiction will focus on continuing to scale-up new outreach programs (i.e. SoS, Albany Navigates); coordinate services among outreach programs; identify the most appropriate housing options for those experiencing unsheltered homelessness; and continue to educate the community (i.e. via neighborhood associations and business districts) on how to effectively respond to persons living on the street by connecting to outreach programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Partners within the jurisdiction work to meet the emergency shelter and transitional housing needs of homeless persons by ensuring an extensive and coordinated system of emergency and transitional

housing options and services. Emergency housing options include County-contracted shelters, private shelters, and hotels/motels. Based on availability, eligibility, and need, persons who present at the Albany County Department of Social Services (DSS) in need of emergency housing are connected to a contracted shelter. The county has contracts with multiple local shelter agencies, including IPH, Schuyler Inn, St. Anne's Institute, St. Catherine's Center for Children, and Council of Churches Overflow Shelter, totaling 372 shelter beds. Most of these shelter contracts have unique provisions for Non-Public Assistance (NPA) and obtain reimbursement for case management services. The County also contracts with Equinox, Inc. to operate a 22-bed domestic violence shelter. If all contracted shelters are full, DSS refers persons who present in need of emergency housing to a private shelter, Capital City Rescue Mission, for a thirty-day stay. Partnerships (but not contracts) also exist with IPH's Safe Haven (Code Blue only). If necessary and no other option is available, the district secures and funds housing in a hotel/motel.

After hours (between the hours of 4:00pm and 8:30am), Albany County DSS contracts with the Homeless and Travelers Aid Society (HATAS) to take calls/referrals for emergency housing. HATAS conducts an intake and assists clients with placement into a contracted shelter or, if a bed is unavailable at a contracted shelter, a hotel/motel for the night. The following day, HATAS transfers the intake form to DSS, who follows up with the household to solidify the shelter placement.

In Albany County, transitional housing is accessed through the Albany County Coalition on Homelessness's (ACCH's) Coordinated Entry system. Transitional housing options in Albany County are provided by agencies such as Albany Housing Coalition (for veterans), and Equinox (for persons fleeing domestic violence).

Over the next year, partners within the jurisdiction, largely through the Albany County Coalition on Homelessness (ACCH) – the local Continuum of Care (CoC), will continue to monitor and assess the effectiveness of the emergency and transitional housing system and make policy changes as needed.

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

The jurisdiction will help 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, largely through supporting operations of the Albany County Coalition on Homelessness's (ACCH's) Coordinated Entry system. Coordinated Entry is a system-wide process, mandated for Continuums of Care by the U.S. Department of Housing and Urban Development (HUD), to ensure fair and equitable access to homelessness assistance options for people experiencing or at risk of homelessness, focusing on prioritizing those with the greatest needs. In Albany, this system is operated

by HATAS with participation from all CoC-funded supportive housing providers, as well as additional housing providers, emergency shelters, and outreach teams. This system shortens the period of time that individuals and families experience homelessness by implementing a 'No Wrong Door Approach,' in which households experiencing homelessness can apply for supportive housing through Coordinated Entry at any participating local homeless service provider. Applications assess households for vulnerability and based on their length of time homeless, prioritize households for supportive housing accordingly. During bi-weekly Coordinated Entry case conferencing, provider staff discuss barriers to housing persons who have remained homeless the longest and develop solutions to find the most immediately available appropriate housing for these individuals/families. These processes reduce the burden on persons experiencing homelessness to find resources and ensure households are connected with the best supportive housing option to meet their needs— thereby reducing returns to homelessness. Over the next year, the Coordinated Entry system will continue to expand upon housing opportunities to connect clients with mental health housing (e.g., Albany County Dept. of Mental Health), substance abuse disorder housing (e.g., that funded by Office of Addiction Services), non-profit affordable housing, and Albany Housing Authority for project-based Housing Choice Vouchers & Emergency Housing Vouchers in an effort to increase the supply of units to refer to. It will also assess its system's effectiveness at serving different types of households, such as unaccompanied youth, and make process changes as necessary.

For persons not eligible for Permanent Supportive Housing, which requires a HUD defined disabling condition, these persons are connected to Affordable Housing options and referrals are made by outreach/shelter staff to the Albany Housing Authority (AHA) and other affordable housing providers serving the community. These other housing options may include the Community Builders, Catholic Charities Housing Organization, Home Leasing, Housing Visions, Beacon Communities, and Winn Companies.

The ACCH and its members helps persons experiencing homelessness transition to permanent housing and work to reduce returns to homelessness by developing individual improvement plans, and connecting households to wraparound services (substance abuse or mental health treatment), non-employment income benefits (e.g., SSI, DSS rental allowance), and education/training/employment opportunities to improve earned income. Housing case management services may also include supporting clients in developing or reconnecting with supportive relationships. Those timing out of time-limited supportive housing (e.g., Rapid Rehousing) are supported in financial planning to continue rent payments or transitioning to affordable housing options. Over the next year, the ACCH will continue to provide trainings on best practices in implementing these services to ensure persons transitioning to permanent housing are best supported, thus preventing returns to homelessness.

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 Albany County Coalition on Homelessness (ACCH) helps low-income individuals and families avoid becoming homeless by implementing strategies from its Albany County Strategic Plan to Prevent, Reduce, and Combat Homelessness to prevent households from becoming homelessness. These strategies were selected by the community and are (1) increase resources to prevent at-risk individuals and families from entering homelessness, (2) prevent discharges to homelessness from a variety of systems whenever possible, and (3) ensure the community is rich with quality affordable housing and employment opportunities, preventing additional need for homelessness resources. Specifically, the CoC works to:

- Expand upon existing eviction prevention funding to serve additional households.
- Support community partners (i.e. food pantries, faith-based organizations, Health Homes) to identify households at-risk of becoming homeless and connect them with necessary funding and services, thereby reducing evictions.
- Improve coordination and discharge planning for clients leaving jails/prisons, mental health facilities, hospitals, and the foster care system by increasing coordination with these systems. DSS has been committed to improving discharge planning from these systems by participating in ongoing workgroups and planning sessions led by the CoC.
- Support the development of affordable housing by building relationships with affordable housing developers and supporting applications for funding.
- Continue referral of homeless clients from DSS to the One-Stop Center for employment services; and participate in ongoing conversations with the Continuum of Care to identify how to better partner with workforce development programs, creating more direct links for homeless clients with employment programming.

Albany County also currently focuses on prevention through the Coordinated Entry (CE) system. Through this system, individuals who are experiencing eviction are assessed, prioritized, and referred to prevention services with agencies such as Albany Community Action Program (ACAP), Legal Aid Society of Northeastern NY, and United Tenants of Albany (UTA) where clients receive counseling, landlord/tenant mediation, emergency financial assistance, legal education/training, and advocacy/support.

Over the next year, the jurisdiction will continue to support the above identified strategies in being implemented.

Discussion

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	9
Tenant-based rental assistance	67
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	21
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	19
Total	116

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Various elements can create barriers to affordable housing, including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Albany will continue to re-evaluate its policies to ensure they do not interfere with affordable housing efforts.

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

In the past decade, the City has fully updated its zoning code. There are ongoing efforts to further refine and modernize the zoning code to incentivize housing development. For example, in June 2025, the Albany Common Council's Planning Subcommittee voted favorably to move a zoning code amendment, which would permit the construction of accessory dwelling units (ADUs), for consideration by the full Common Council. Additionally, there are operational efforts underway to ensure the City of Albany's permit review process is as consistent and streamlined as possible to reduce uncertainties and costs associated with these processes. Finally, as of May 2025, the City of Albany is undergoing a citywide housing audit to assess whether the City's housing plans and policies are meeting residents' housing needs, which includes adequate and sufficient affordable housing units.

Other efforts to ameliorate the negative effects of public policies that serve as barriers to affordable housing include the following:

- In 2020, ACDA received grant funding from the New York State Attorney General's Office to create a new Housing Services Advocate position. This position was created to divert landlord-tenant issues from court intervention. This role has expanded to include educational functions.
- In 2023, the City of Albany created a new department called the Department of Neighborhood and Community Services. The Department's mission is to bridge the gap between City residents and municipal services. New staff were hired, including Neighborhood Specialists, the City's Housing Services Advocate, and a Fair Housing Officer. Collectively, these positions will provide direct support to Albany's most vulnerable residents.
- In 2023, the City's Common Council passed a new inclusionary housing ordinance, which requires developers to provide affordable housing in all development projects of 19 units or more. The City's Fair Housing Officer will work with the City's planning staff to ensure developers' compliance with the legislation.
- In March 2024, the City of Albany launched a vacancy study aimed at determining if the city's vacancy rate made the City eligible to pass rent control in accordance with New York State's Emergency Tenant Protection Act (ETPA). The vacancy study found that the City's vacancy rate

was greater than five percent, making the City ineligible to opt into the EPTA.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task. The City utilizes all its possible resources and continues to seek external resources for leverage to address as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs.

Actions planned to address obstacles to meeting underserved needs

The City utilizes all its possible resources and continues to seek external resources for leverage to address as many needs as possible. In early 2024, the City was awarded two competitive grants: 1) a HOME grant from New York State Homes and Community Renewal and 2) a Healthy Homes grant from the United States Department of Housing and Urban Development. These grants will be used together to provide a more holistic approach to the City's existing homeowner rehabilitation programs.

Actions planned to foster and maintain affordable housing

The City of Albany will continue to administer its in-house programs, whose aims are to assist low- and moderate-income homebuyers and homeowners with purchasing and maintaining their homes. These programs include:

- **The Home Acquisition Program (HAP)** assists low-income households to purchase homes within the City of Albany
- **The Homeowner Assistance Program (HOAP)** provides assistance to low-income homeowners for the moderate rehabilitation of their owner-occupied one to four unit buildings to meet local housing quality standards and codes.
- **Senior Rehabilitation Program (SRP)** provides assistance to homeowners 62 years of age or older for the substantial repair to their housing units, such that conditions that pose a threat to the health, safety and welfare of the house's occupants are eliminated.
- **Rehabilitation Assistance Program (RAP)** provides assistance to low-income homeowners for the substantial repair to their housing units, such that conditions that pose a threat to the health, safety and welfare of the house's occupants are eliminated.

Actions planned to reduce lead-based paint hazards

The City of Albany is in its final year of a lead hazard reduction grant funded by the United States Department of Housing and Urban Development (HUD). When HUD announces its next grant cycle for lead hazard reduction programs, the City will apply for another round of funding. The City has exceeded all of its goals for this grant cycle. Moreover, the City continues to aggressively identify lead hazards in all of its rehabilitation projects and to provide control in compliance with HUD regulations. Through the

City's most recent lead hazard control grant, the City of Albany will make 120 housing units lead safe. The program serves privately-owned housing, mostly one to four dwelling units that are available and affordable to low income households. The first priority for assistance is for dwellings occupied by children under the age of six years old.

Actions planned to reduce the number of poverty-level families

The City of Albany is committed to eliminating poverty among its residents, especially amongst the city's at-risk populations, including single mothers, children, the disabled, and the elderly. The City will prioritize programs and projects that connect program recipients to their neighborhood and community through neighborhood infrastructure improvements; the City believes these efforts will have a greater impact on upward mobility than direct benefit programs. The City will also continue to build spaces and fund programs that foster greater social interaction between city residents. Research shows that loose connections between households of differing socioeconomic statuses promote social cohesion and facilitate upward mobility.

The City will continue to carry out the goals and objectives established within the Consolidated Plan to assist in reducing poverty. The overarching goal of the plan is to benefit the greatest number of people to the greatest extent possible. A comprehensive plan of infrastructure improvements and social design will include sidewalk replacement, street paving, public safety improvements, streetscape improvements, vacant building demolition, park and public space improvements, homebuyer incentive programs, and neighborhood resident awareness outreach initiatives. These improvements will provide the basic public goods that neighborhoods and its residents need in order to increase their opportunity for upward mobility, access to public services, transportation, job and social connectedness.

Actions planned to develop institutional structure

The City of Albany is the local administrator of CDBG, HOME, HOPWA and ESG entitlement grant funding. The agency contracts with CARES Inc., to administer HOPWA funding, and, as of Program Year 44, ACDA began to contract with CARES to administer its ESG funding. Each year, the ACDA awards entitlement grant funding to local non-profit service providers through a competitive Request for Proposals (RFP) process. Applications are reviewed for compliance with HUD regulations, for consistency with needs identified in the Consolidated Plan, past performance with entitlement awards (if applicable), organizational capacity, and proposed performance goals.

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

As designated by the Mayor and authorized by the Common Council of the City of Albany, the Albany Community Development Agency (ACDA) is the Lead Agency responsible for development of the Consolidated Plan. The Agency has administered the Community Development Block Grant (CDBG) for the last 45 years. The Agency is a public agency under the Department of Neighborhood and Community

Services. The governing board of the Agency consists of the Mayor, City Treasurer, City Clerk, Commissioner of Administrative Services, President of the Common Council, the City's Corporation Counsel, and the Agency Director.

Discussion:

Program Specific Requirements

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

Introduction:

The City of Albany has been a Participating Jurisdiction in the CDBG program since the CDBG program began 50 years ago. Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	84.14%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

Not applicable.

- 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:**

Recapture

To ensure affordability and secure HUD HOME Program funds invested in a homebuyer unit, the Albany Community Development Agency (ACDA) will impose recapture requirements. The ACDA and HOME assisted Community Housing Development Organizations (CHDO) funded by the ACDA that produce homebuyer units will establish the recapture requirements that comply with HUD HOME program regulations at 24 CFR § 92.254 Qualification as Affordable Housing: Homeownership, specifically 24 CFR 92.254(a) (5), for each program budgeted with HOME funds.

Resale

Resale provisions must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original HOME assisted owner a fair return on investment (inc. homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing.

The City of Albany CHDO's may use deed restrictions, covenants running with the land, or other similar mechanisms to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. CHDO's may also use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

- 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:**

Recapture Provisions

Recapture provisions must ensure that ACDA and eligible Community Housing Development Organization (CHDO)'s recoup all or a portion of the HOME assistance that was given to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. ACDA and CHDO's may structure their recapture provisions based on their specific program design and market conditions. The period of affordability is based upon the total amount of HOME funds subject to recapture described in 24 CFR 92.254 (a)(5)(ii)(A)(5). ACDA and CHDO's may adopt, modify or develop their own recapture requirements for HUD approval. ACDA and CHDO's are subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, they can only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Amount Subject to Recapture

The HOME investment that is subject to recapture for each respective program is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy). ACDA and CHDO's will re-allocate the recaptured funds to carry out HOME-eligible activities. If the HOME assistance is allocated only for the development subsidy, this is not subject to recapture and the resale provision must be used

- 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:**

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. **Include written standards for providing ESG assistance (may include as attachment)**

All agencies providing a service, i.e. prevention, will use the same eligibility determination form, and will be required to collect the same supporting documentation to prove eligibility. Below is a summary of the eligibility criteria for Homelessness Prevention and Rapid Rehousing. The applicant must fully cooperate in an initial determination of basic program eligibility, at which time the following must be verified:

1. The household is a resident of the City of Albany
2. The household has a combined income below 30% of area median income (50% area median income for ESG-CV funded support)
3. The household lacks identifiable financial resources and/or support networks
4. The household has documented proof of housing status as outlined below

Required Documentation for Homelessness Prevention Assistance:

- Copy of eviction notice from landlord/property manager of unit or court order based on eviction action that notifies the applicant they must leave AND of lease naming applicant as leaser
- Copy of notice indicating building in which applicant is renting or otherwise residing is being foreclosed on AND copy of lease naming applicant as leaseholder
- Copy of eviction letter from host family or friend who owns or rents the housing that notifies the applicant that they must leave AND copy of lease naming host family/friend as leaseholder
- Copy of utility shut off notice from utility company or notice of service denial.
- Copy of notice from landlord/property manager, public health, code enforcement, fire marshal, child welfare or other government entity that housing is condemned and copy of lease naming applicant as leaseholder
- Copy of written statement from hospital or other institution

Required Documentation for Rapid Rehousing Assistance:

- Client must show proof of literal homelessness including but not limited to: a verifiable shelter letter; self-declaration of street homelessness.

Additional Criteria for Financial Assistance for Homelessness Prevention and Rapid Rehousing

Applicants for short- or medium-term rental assistance must be assessed as having reasonable potential to maintain housing independently upon termination of the rental assistance, by meeting one or more of the following criteria:

- Are currently employed full or part-time and reasonably expected to maintain or improve their income level.
- Have a recent attachment to the workforce, defined as having worked full-time at least six months in the last two years prior to the application for rental assistance.
- Have specific job or vocational skills that are immediately marketable and reasonably expected to result in obtaining employment.
- Are currently in receipt of or potentially eligible and willing to apply for SSI/SSDI, Veterans Administration or other similar benefits, that upon receipt would improve their income level.
- Are on a waiting list for and reasonably expected to obtain, within the program time-limits, subsidized housing under another program.
- Are in receipt of temporary assistance benefits through Albany County; are actively engaged in a specific job or skill training program; and are in full-compliance with their Department-mandated employment plan. Additionally, all applicants must apply for all financial benefit programs for which they appear eligible, e.g. Temporary Assistance, Medicaid, Food Stamps, SSI/SSDI, veterans' benefits, etc.

2. If the Continuum of Care has established centralized or coordinated assessment system

that meets HUD requirements, describe that centralized or coordinated assessment system.

Since May 2014 the Albany CoC has worked to design and establish a coordinated assessment process that prioritizes applicants for homeless services. The Albany CoC Systems committee was tasked with the development of the coordinated assessment system. The system is open and promotes efficient communication among service providers within the community. The committee chose a “no wrong door” system which means all participating homeless service providers are an access point for services. Households that enter any of the access points will complete initial assessments. Initial assessments are conducted by agency front line staff (i.e. intake specialists, case managers, social workers, etc.) using a standardized assessment tool. This assessment tool is designed to assess housing needs and vulnerability to identify eligibility and prioritize those most vulnerable. Each household is assessed based on specified criteria that the Albany CoC met and agreed upon.

Coordination of client centered service referrals and assignments is conducted by front line staff and the Coordinated Assessment Coordinator. The Coordinated Assessment Coordinator guides the system and tracks each household’s movement through the system. The Coordinator is primarily responsible for: organizing and reporting vacancies and anticipated vacancies, reporting the number of homeless households that enter the homeless system, reporting the number of homeless households eligible for permanent supportive housing, reporting permanent supportive housing referral options by client, reporting acceptance/denials by permanent supportive housing providers, and reporting eligible households whom become inactive. Agency front line staff meet bi-weekly to conduct case conferencing for those on the Coordinated Entry waitlist.

The Albany coordinated assessment system includes: Department of Social Services, the ESG Shelters, CoC funded and non-funded entities.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The following allocation parameters were utilized by the City of Albany in the process for making sub-awards for ESG funding: no more than 60 percent of the ESG funding less Administrative Costs and subsequently HMIS costs, were obligated for emergency shelter and/or outreach services. Of the remaining funds a minimum of 50 percent were obligated to services for homeless prevention. Of the remaining funds a maximum of 50 percent was obligated for rapid rehousing. The City worked closely with the Continuum of Care (CoC) NOFA Committee to outline the parameters above as well as to collaborate on a review process in order for funding recommendations to be made. Together the CoC and City enlisted knowledgeable and objective community representatives to review the applications received by the City. The reviews’ recommendations were adopted by the committee on behalf of the CoC and presented to the City. Like-minded recommendations were

made by the City and funding allocations aligned with the collaborative recommendations were made.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

Not applicable.

- 5. Describe performance standards for evaluating ESG.**

The performance standards for evaluating ESG are based on the intended purpose of the service type and the expected outcome of fulfilling that purpose. The City of Albany collaborates with the Albany County Continuum of Care to set and evaluate required performance standards per ESG activity. Emergency shelter services are intended to reduce the rates of homelessness with the expected outcome that a minimum of 30% of households exit to permanent housing destinations. Street outreach activities are intended to expand outreach and services to homeless persons and expected to provide services to at least 10% more households than were reached the previous year. Homelessness prevention services seek to reduce the number of homeless households that seek emergency shelter. This is evaluated by the expected outcomes that there will be a minimum 20% increase in diversions for homeless households within the City of Albany and that at least 80% of households served will maintain permanent housing for 90 days after discharge. Rapid rehousing services are intended to reduce the length of homelessness with the outcome expected that at least 80% of households served will be placed in permanent housing within 60 days and at least 80% of households served will maintain permanent housing for 90 days after discharge. The Homeless Management Information System (HMIS) is intended to increase and maintain the data quality of the ESG programs within HMIS with the expectation that no more than 5% miss or null data is required for all required fields.

Appendix - Alternate/Local Data Sources