

Ancram, New York Community Development Strategic Plan

September 2009



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Executive Summary

Ancram's Three Initiatives

Ancram has spent considerable time and effort over the past 24 months to understand its current position and how its citizenry wish the town to develop. As part of the Comprehensive Planning Process, Ancram citizens participated in workshops, a survey, weekly committee meetings, and 2 public hearings.

As part of this process, the Town identified three areas in serious need of improvement and was awarded a Community Development Block Grant to explore these areas in more depth. This report includes our overall conclusions about Community Development and spotlights the initiatives Ancram wishes to take in three key areas – hamlet revitalization, affordable housing and economic development.

Key Findings

Ancram appears to be at a competitive disadvantage compared to other nearby towns because we do not have a large year-around population or any major employers except the Ancram Mill. While Ancram enjoys relatively low unemployment, this means that it has no readily available labor force.

The town's road system is typical of a rural community and is unsuitable for heavy truck traffic. There are no commercial buildings, no housing suitable for a larger labor force and inadequate water and sewer. In short, Ancram has none of the things you need to attract and support economic development.

Ancram's economic base is heavily reliant on the dairy, livestock, produce and horse farms currently operating in town. We are an agricultural community, and residents want to see the land remain open and the farms operating. Consequently, economic development will most likely be related to agriculture.

In addition, the residents of Ancram, based on the survey, want to see home-based businesses, small retail stores, convenience stores and restaurants, in conjunction with affordable housing -- not "industry" -- come to town.

But most people recognize that Ancram is not going to attract stores or shops or restaurants when it's so easy to go to Copake, Pine Plains, Hudson, Millerton or Great Barrington for shopping and other basic needs. Some people have even questioned the need for "economic development" at all, suggesting we should recognize and be happy that we are a rural, agricultural and residential community -- where people come to live, and will happily work and shop somewhere else.

Unfortunately, experience over the last 30 years has shown if the Town does not make some effort to stimulate even the most basic "economic development", the town center continues to decline, shops close, buildings deteriorate, and residents look outside of Ancram for even the most basic services. Employment opportunities continue to decline.

Recommended Next Steps

The Town has concluded we need to tackle this downward spiral with three initiatives:

- Hamlet revitalization will start with intersection modification:
 - In Ancram, hamlet revitalization will require fixing the Route 82/Route 7 intersection and solving the septic and deteriorating building problems.
 - Ancramdale would also benefit from some work on the intersection of Route 82/Route 8/Route 3 to make this hamlet more pedestrian-friendly and open up new opportunities for development.
- Affordable housing targets look readily achievable:
 - 40-50 more affordable housing units are needed by 2013
 - Revise zoning to encourage smaller lot sizes, multi-family residences, and accessory apartments in homes, barns and garages
 - Renovation or replacement of the deteriorating buildings in the center of Ancram, especially as they may be configured to promote affordable housing and "at-home businesses" like personal and business services
 - Explore opportunities to provide housing for our seniors.
- Economic development through:
 - Establish an Economic Development Committee to create specific, targeted business development strategies
 - Zoning which is more business-friendly. For example, we are looking at expanding the business zone in the hamlets, creating a floating zone, expanding agricultural-related businesses in the agriculture zone and establishing some common sense commercial design standards.

Given the current depressed condition of the Town center after years of neglect, to accomplish these goals, Ancram will need additional grants to help with both planning and construction. The projects recommended in order of priority are outlined in the final section of this plan, Next Projects Identified, page 77.

Introduction and Overview

The Town of Ancram began working on revising its Comprehensive Plan in April, 2007. The previous Master Plan had been done in 1972. The first major step in the Comprehensive Planning process was to ask community residents and property owners to attend workshops, and to participate in a survey to identify what they liked and did not like about Ancram, what they wanted to keep as is, and what they wanted to see changed. As a result of this effort, the Comprehensive Planning Committee concluded that hamlet revitalization, economic development and affordable housing were high priorities for the town. Based on this determination, the Ancram Town Board approved applying for a Community Development Block Grant in November 2007 to focus specifically on hamlet revitalization, economic development and affordable housing.

The Town of Ancram received a \$21,000 Technical Assistance Grant in April, 2008 from the 2007 Small Cities Planning Technical Assistance Grant Program to develop a Community Development Strategic Plan. The Town of Ancram matched this \$21,000 with a \$14,000 cash match. This Community Development Strategic Plan is the result of the work done under the Technical Assistance Planning Grant. This planning effort focused on identifying strategies to address the town's current and changing housing and economic conditions, and methods for revitalization of Ancram's business district/town center. This Strategic Plan builds upon the Draft Town of Ancram Comprehensive Plan, and further identifies community needs and establishes implementation steps to address each. Town leaders created a community advisory committee in July 2008. The Committee met monthly throughout the process. This CDBG Strategic Plan identifies next steps in the implementation of the hamlet revitalization, housing and economic development priorities established in the Town Comprehensive Plan, and further identifies sources of additional grant funds to assist the Town to achieve its goals in these areas.

Project Methodology

The following tasks and methods were used in the development of this Plan:

1. The Ancram Town Board established a Community Advisory Committee (CAC), made up of town officials and members of the Community.
2. Project Plan was developed based on the priorities outlined in the Grant application.
3. Consultants were retained to assist with the work:
 - **Community Planning & Environmental Associates** were responsible for overall coordination of the project, development of the data to support the economic development and affordable housing segments of the report, preparing the zoning recommendations supporting the report, and drafting the final report.

- **Laberge Group Engineers** were responsible for the evaluation of septic system options in the hamlet of Ancram, doing a building assessment of three deteriorating structures in Ancram, and evaluating the intersections in Ancram and Ancramdale.
- **Synthesis, LLC** were responsible for the development of hamlet revitalization concepts for the hamlets of Ancram and Ancramdale.

4. The CAC and the Town Comprehensive Plan Committee coordinated efforts and shared ideas to ensure the Community Development Strategic Plan was consistent with the Town's Comprehensive Plan.

5. The CAC has met monthly since July, 2008, and has kept careful minutes which are posted on the town's website, www.townofancram.org.

6. Public input from the Town Survey done as part of the Comprehensive Planning process was used to guide the CAC and the development of the Community Development Strategic Plan.

7. The CAC requested, reviewed, analyzed and discussed data, engineering studies, design concepts, and recommendations related to housing, hamlet revitalization, and economic development in developing this Plan.

8. Once finalized, this Community Development Strategic Plan will be reviewed with Town Officials and the Community and be incorporated into the Comprehensive Plan.

Project Conclusions

As a result of the work done under this Technical Assistance Planning Grant, the Community Development Strategic Plan has identified three major priorities:

1. As a precondition to stimulating economic development and developing affordable housing, Ancram needs to reconfigure the 82/7 intersection to improve intersection safety and solve the septic and water problems in the center of Ancram; and

2. As part of this effort, it is essential that the hamlet of Ancram be "revitalized" by repairing, or removing and replacing the empty, deteriorating buildings in the center of Town at the Route 82/7 intersection;

3. To stimulate economic development, which we believe will help accelerate the revitalization of Ancram, Town Zoning must be reviewed and revised to expand where businesses can operate in Ancram, and expand what kinds of businesses can be operated in the Hamlet Zone and the Agricultural Zones.

Historical Overview of the Town of Ancram¹

The Town of Ancram is located in the southeastern section of Columbia County. The City of Hudson is approximately 20 miles to the northwest, the City of Albany approximately 50 miles to the northwest and the City and Town of Poughkeepsie approximately 35 miles to the southwest.

The town was founded in 1803, and was originally part of Gallatin. In 1814, Ancram separated from Gallatin and became an independent town. The name was derived from the Livingston homestead in Anchoram, Scotland. Robert Livingston, first Lord of the Manor, was the son of a Scotch clergyman, born in Anchoram, Scotland, in 1654. The town comprises 27,000 of the total 160,000 acres the Livingston family had held from the initial grant by the English Crown in 1686. Philip Livingston, second Lord of the Manor and son of Robert, founded the first iron works in 1743, the only one of its kind on the banks of the Roeliff Jansen Kill and in the New York Colony. There were four forges, a blast furnace and a refinery forge that employed 75 to 100 men at full operation. Three iron mines and a lead mine in the area supported the iron works.

The Ancram iron works later became important as an early “defense plant.” The Ancram forge produced iron for the cannon balls for the Continental artillery as well as for the links of a great chain that stretched across the Hudson River between Anthony’s Nose and Fort Montgomery to keep the British fleet from sailing up the Hudson to West Point.

This iron works became a paper mill in 1858 and still operates as a paper mill today. It is the longest continuously operating mill in New York State and one of the largest employers in Columbia County.

By 1852, the railroads had come to Boston Corners. There were three, including the Harlem, the CNE and the P&E. At this time, Boston Corners was still a part of Massachusetts, but was isolated from the state by the Taconic Range and was without any effective law enforcement. The combination of access by rail and no effective law enforcement made Boston Corners a favorite spot for illegal boxing, which led to the great boxing match that lasted 38 rounds between “Yankee” Sullivan and John Morrissey. Ten thousand sports fans arrived by railroad and took over the small village for two days. Influenced by the chaos of this incident, the State of Massachusetts ceded Boston Corners to New York in May 1855. Congress ratified the transaction January 1856 and the Town of Ancram annexed Boston Corners on April 13, 1857.

The first residents of Ancram were mostly farmers who arrived here in 1740-1741 when Livingston brought several families over from Scotland. The majority of the farmers grew crops, mainly wheat, on leased land. Part of the crop was paid as rent to the Lord of the Manor.

“Modern” dairy farming came to Ancram with the railroads. In 1872, rail service was

(1) The information in this historical overview was based on an article titled “A History of Ancram” by Hilary Masters in the 1990 edition of A History of the Roeliff Jansen Area. Masters’ review was based on materials prepared by Ethel Miller and revised by Clara Van Tassel. For additional information on the history of Ancram, see the History section of town website (www.townofancram.org).

extended from Boston Corners to Ancram Lead Mines (Ancramdale). Town supervisor Jacob Miller took cans of milk down to the train station in Ancramdale and shipped them to Boston Corners and then on to New York City on the Harlem line.

In 1875, the railroad arrived in Ancram, providing access to the New York City market for Ancram farmers as well. Stimulated by the ability to ship milk by rail to New York, more farmers focused on dairy farming and created the large dairy herds that have successfully dominated farming in Ancram ever since the railroads arrived in the mid-1870s.

During the second half of the 1800s, Ancram supported stores, blacksmith shops, hotels, milk plants (one of which is now the Town Garage), a tin shop, and carriage makers in town. Four churches were built, and Ancram ranked as a prosperous community.

Telephone service came to town in 1901. Electricity was brought to the Ancram Lead Mines (now Ancramdale) and Ancram around 1924. In 1930, Ancram Lead Mines changed its name to Ancramdale.

There were 14 district schools in Ancram that were centralized in 1930 with Roeliff Jansen Central and Pine Plains Central schools. The two-room schoolhouse in Ancram on Route 7 (District No. 10) remained in service under the Roeliff Jansen School system until 1968 when it closed. In 1975, this building became the Town Hall and Courthouse, and remained as such until the new Town Hall and Courthouse was built in 2003, and today the building is an antique shop.

Public Participation and Input

As part of the Comprehensive Planning effort, the Town held two workshops to gain input from residents and landowners. A total of 140 people attended two different sessions. The two workshops were designed to involve the community in identifying issues the town that should address in the Comprehensive Plan, and to develop a long-term vision statement. The following information summarizes the public input received during the workshops which related to issues influencing Community Development overall and hamlet revitalization, economic development and affordable housing in particular, and describe where things stand in Ancram today:

Business/Economic Development: Lack of big box stores and large businesses were seen as a positive factor. Year-round attractions are available nearby to bring in business. The paper mill is a large employer. Weaknesses include lack of employment opportunities, lack of job opportunities for young people, lack of nearby small businesses, lack of economic development in Town.

Community Appearance/Community Character: Poorly maintained buildings, derelict buildings, lack of town center, lack of pedestrian opportunities in hamlet, condition of structures in Ancram hamlet, lack of town identity.

Affordable Housing: Lack of affordable lots and affordable rentals.

Traffic and Roads: Dangerous commercial truck traffic, speeding, lack of parking, dangerous Route 7/82 intersection, lack of senior citizen transportation, road maintenance and conditions.

Infrastructure: Lack of cell service, lack of police services in hamlets, no sidewalks, general lack of services.

Recreation/Cultural Facilities: Lack of recreation for kids and seniors, lack of access to streams, lack of hiking trails, general lack of activities.

Community/People: Lack of communication among citizens, conflicts between part-timers and full-timers and long-time residents and new residents, youth vandalism.

Government: Lack of political leadership and no proactive government.

Environment: Concerns about wetlands, pollution, impact of development on water resources.

Where We Want to Be – Future Vision

Public input provided information to develop a vision statement for the Town. This describes what the residents and property owners hope to see in the future. Elements of the Town Vision relating to hamlet revitalization, affordable housing and economic development were described by Ancram residents in the following terms:

Hamlet Revitalization

- Locate small businesses and residences in the hamlets
- Create a sense of community
- Build a town center
- Have diverse, thriving businesses and adequate parking
- No derelict buildings
- Preserve historic town center and outlying areas
- The hamlet has water, sewer, parking, restored houses and businesses
- The Town has many recreational and cultural facilities
- Vehicle traffic in hamlets is slow, quieter, and safer
- A public park for families and programs for seniors exists
- Encourage refurbishing of old buildings
- Create central squares where people gather for services and entertainment

Affordable Housing

- Have affordable housing for seniors
- Have a mix of affordable rentals
- Small lots and clustered housing for affordable homes
- Affordable housing that protects the Town's open spaces
- Plan for housing for the next generation

Economic Development

- Encourage more small businesses
- Upgrade buildings and increasing parking in the town centers
- We need high quality infrastructure with better communications available
- Reliable energy including alternate sources
- Route 7/82 traffic is improved and all roads are in excellent condition
- Have more small stores and businesses with more job opportunities
- We have an agricultural economy with community based food marketing
- Regulatory programs to enhance agriculture
- Town has more farms, and farmers and farms are profitable
- Have locally grown products available to purchase
- Ancram paper mill is still open and operating
- Our farms are financially stable and support the community
- More forms of small businesses and stores
- Create tax and other forms of incentives for all businesses
- Good mix of dairy, beef, horse, sheep, and crop farms

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- Many small businesses are throughout Town
- Balanced zoning laws to give equal opportunities to agriculture and business
- Attract suitable businesses to Ancram.

Community Survey

In addition to the workshops, public input was solicited via a Community Survey. The survey was mailed to approximately 1,550 residents and landowners. About 28 percent were returned (434 responses), which is an average response for this kind of survey, and provides a statistically valid sample with a 95% confidence level and a 4% margin of error, which accurately reflects the Community's opinions.

Where We Live, and for How Long: The survey represents residents and landowners from all parts of town with about one third from the hamlet areas, one third from the central portion of town, and one third from the eastern portion of town from State Route 82/County Route 3 east. The survey represents both short- and long-term residents. About one third have been residents in Ancram for 10 years or less, one third have lived in Ancram 11 to 30 years, and one third more than 30 years.

Full-time and Part-time: The survey represents both full- and part-time residents – about 69 percent were full-time. For those who are now part-time residents, 40 percent are planning on living in Ancram full time, 38 percent plan to continue part-time, and 19 percent don't know. A very small percentage of part timers are planning on moving away.

Home and Land Ownership: The vast majority of participants own their homes. The survey represents both small and large landowners with slightly more people being larger landowners. About 37 percent own three or fewer acres. Sixteen percent are very large landowners (owning more than 50 acres). Some 26 percent of landowners rent their land to farmers or farm it themselves. Acres farmed ranged from one to 700 acres.

Occupations: More people indicated they work outside of Columbia County than other places. Some 26 percent are retired or do not work, followed by almost 18 percent who work from their homes. A much smaller percentage of participants work in Ancram (seven percent), in the County (six percent), or outside of New York (seven percent). More of the participants who are not retired said their occupation was in administrative, business, or legal areas. Less than 10 percent were in construction or building trades, medical, or agriculture related occupations. Very few people indicated they were in retail, personal services, at the Ancram Mill, or a homemaker. A large number of people listed "Other."

Age: 62 percent of the respondents were age 41 to 65. Thirty percent were over 65 and about eight percent were under 40 years old. There were no participants under 21 years. In 2000, the Census showed 17 percent of Ancram's population over age 65 and about 44 percent age 41 to 65, and about 18 percent age 21 to 40.

Children: Most participants did not have children under 18 living with them. About 20 percent of participants indicated they had children under 18 living with them. Of these, the majority had one or two children.

Planning Issues: Of the 21 issues identified at the workshop which were on the questionnaire, there was near unanimous support (90 percent or higher) for encouraging agriculture, maintaining open space, protecting ground water, streams, ponds, and wetlands. Major findings included:

Agriculture: There was support for town action to limit non-farm development, to provide incentives to preserve farmland, to organize locally grown products activities, and to encourage development consistent with farmland protection. The two highest priority actions to protect agriculture were to limit non-farm development in productive farm areas and to provide incentives to preserve farmland.

Pace of Population and Housing Growth: Forty percent of survey respondents want to see Ancram's population stay about the same over the next 15 years, followed by 34 percent who want to see a slight increase in population. Some 24 percent wanted a moderate increase. There were very few people who want to see large increases. More people (44 percent) said they did not want to see as many homes built in the next 15 years as in the past 15 years. However, 38 percent indicated a level about the same as the last 15 years would be acceptable. Very few wanted a lot more, and about 17 percent favored slightly more homes.

Types of Housing Supported: Survey participants had a great deal of support for single family homes, residential development designed to protect open space, senior citizen housing, and assisted living/continuous care facilities. There was a lack of support for large multi-family units and large residential subdivisions. About 57 percent supported additional dwelling units in existing buildings. The majority felt that there is a need for more housing for those with moderate incomes.

Lot Sizes: The majority did not feel that there was a need for smaller lot sizes in the hamlets than current one or two acre zoning or for smaller lot sizes than current three acre zoning outside of the hamlets. The majority also did not feel there was a need for larger lot sizes in the hamlets, or outside the hamlets.

Attracting Jobs and Businesses: The majority felt that Ancram should develop programs to attract jobs and businesses to town. Small retail stores and restaurants were felt to be appropriate by more than half of the respondents. Working from home businesses, restricting commercial activities to defined commercial zones, and attracting services and businesses were felt to be appropriate by 30 to 40 percent of participants. People who indicated that the Town should attract jobs and businesses preferred small retail stores and restaurants followed by home-based businesses. Similar to participants as a whole, this group also supported restriction of commercial activities to defined commercial zones.

Historic Preservation: The majority of participants felt Ancram should work to preserve and protect its historic buildings and places. The majority felt that historic preservation should be accomplished using a combination of private, town, state and federal funds. Another 43 percent said use private, state and federal grants only. Only four percent indicated they would support town money to preserve historic buildings and places.

Recreation: Athletic fields, hiking trails, bike paths, playgrounds, and walking/running paths were favored by over 70 percent of participants. Public swimming pool, community center for all ages, and public picnic areas were also favored by the majority of participants. Snowmobile trails were not favored by a majority. Camping areas, ice skating rink, tennis courts, and public hunting and fishing areas had mixed feelings with less support for each. The majority of survey participants were willing to spend town taxes to support or expand high ranked recreational facilities.

Town Centers: The majority of participants indicated a need to improve the town centers, especially the Ancram Town Center. Favored ways to improve the town centers were to:

- attract shops, stores and small businesses,
- provide incentives to landowners to improve properties,
- impose penalties on those who allow their buildings to deteriorate,
- expand use of town-owned land near the town hall,
- improve traffic flow,
- establish visual appearance guidelines for building exteriors, and
- make the town centers more pedestrian friendly.

Summary: Between 50 to 60 percent of the survey respondents supported town center improvements; programs to attract businesses and jobs; affordable housing; public parks and playgrounds; additional senior services; and support for hunting and fishing.

Importance of Public Participation and Input

This Community Development Strategic Plan is based on the issues and priorities identified by the community during the workshop and survey process. It focuses on the problems the Community has indicated it wants to see corrected. Hamlet revitalization was perhaps the most important priority identified during the workshop and survey process because there is little chance to provide the affordable housing or economic development the community would like to see until the hamlets are positioned to attract additional investment from current or new residents or businesses.

Initiative #1: Hamlet Revitalization

A. Current Situation, Issues and Trends

As part of the planning process, the Community Advisory Committee (CAC) evaluated the strengths, weaknesses, opportunities and threats faced by the Community in order to focus on those things we could build on, those things we needed to correct and the issues we needed to resolve to begin to make progress.

Strengths:

- Charm of area, quiet, rural character, open space, peaceful
- Lack of development
- Hamlets are highly valued by community
- Hamlets have unique character
- Paper mill provides jobs and is located in Hamlet
- Rural area that is a desirable place for second-home owners
- Taconic Parkway provides good access to Town
- Located in Hudson Valley region
- Agriculture in area
- New Town Hall and property
- Pool and ball fields in hamlet

Weaknesses:

- Poorly maintained buildings in some hamlet locations
- Lack of well-developed town center
- Lack of pedestrian opportunities in hamlet
- Lack of parking in hamlets
- Route 7/82 intersection is dangerous
- Lack of buyers/new use for Simons General Store
- Lack of adequate waste water treatment in Ancram
- Lack of employment, job opportunities and small businesses
- Out of date Master Plan and zoning
- Lack of cell service, lack of police service in hamlets

Opportunities:

- Recreational/cultural opportunities -- hunting, fishing, parks, and skiing
- Town Hall property available for additional recreational/cultural uses
- Ball field and Pool could be better utilized
- Town can address the intersection problems
- Hamlet of Ancram could be more effective town center

- High speed telecommunications could enhance business environment
- Ancram's strengths could draw people and businesses to the community
- Deteriorating buildings can be improved, or new structures developed
- The paper mill could pay more taxes and provide more jobs
- Zoning can support appropriate business development
- Ag-related business development could drive overall economic development
- Additional trails and open space links can be developed
- Grants may be available to fund specific planning and projects

Threats:

- Loss of open space, rural and community character
- Groundwater contamination; general environmental pollution
- Fast growing cost of town, county government and schools
- Increasing property tax burdens from town, county and schools
- Mill expansion – odors, more traffic, environmental issues
- 7/82 intersection safety issue,
- Lack of infrastructure in Hamlet could impede economic development
- Loss of young people and families, loss of tax base
- Zoning does not ensure new development
- Lack of affordable housing for young people and senior citizens

Key Issues to Address

Ancram has identified three major impediments to revitalizing hamlets as vital business, residential, and community locations. The first are dangerous and poorly designed intersections at County Routes 82 and 7 in Ancram and at County Routes 8 and 3 in Ancramdale. Second is a building deterioration issue centered around, but not limited to, four prominent buildings in the center of the hamlet of Ancram. Finally, the third impediment is lack of adequate waste water treatment in the hamlet as that has served as a disincentive to investment and revitalization. Each of these topics was evaluated in separate studies as follows:

1. Intersection Analysis

a. Route 82/7 Intersection

On October 14, 2008, Laberge Group met with representatives of the Town to review concerns regarding transportation operations at two intersections:

NYS Route 82 and County Route 7 in Ancram, New York

NYS Route 82 and County Route 8/3 in Ancramdale, New York

Intersection Description- Ancram:

The intersection of SR 82 and CR 7 is a 4-legged intersection with SR 82 traveling east-west. CR 7 intersects with approaches southbound and northeast bound. Each roadway is 2-way undivided with a 35 mph speed limit. The intersection is two-way stop sign controlled with signs on the CR 7 approaches. In addition, a flashing beacon has been erected at this location, flashing yellow for SR 82 and flashing red for CR 7. An overhead view of the intersection is pictured in Figure 1. Though not readily apparent in this Figure, grade changes are significant at this intersection.



Figure 1 – Intersection Layout: SR 82 and CR 7

Transportation Issues:

Two main issues exist at the intersection of SR 82 and CR 7. The first is sight distance for the southbound traffic on CR 7, and the second being the skewed angle of the northeast bound approach. Generally, capacity appears adequate and improvements to increase traffic capacity are not needed.

Sight Distance – Because of the down slope on SR 82 exiting the intersection to the east, a north side retaining wall has been erected to maintain a higher ground elevation in front of the building on the northeast corner. That retaining wall causes significant sight distance restrictions. In its current configuration, the sight distance looking east for southbound traffic is restricted to approximate 100' before being obscured by the wall. Looking over the wall, sight distance picks up again at about 380', but the area between 100' and 380' is a blind spot that cannot be seen from the intersection.

To complicate matters, a local dining establishment is within that zone and vehicles leaving that location cannot be seen by a southbound car stopped at the intersection until they are within 100' of the intersection. Looking west from the southbound approach, site distance is restricted by the hill and vegetation, but to a lesser degree. However, sight distance is still limited to just under 200'. Considering the stopping sight

distance for 35 mph, the speed limit on SR 82, is 250', the southbound approach has critically limited sight distance in both directions.

Skewed Approach – As seen in Figure 1, the northeast bound approach is severely skewed at its intersection with SR 82. This skew causes drivers to look far over their shoulder to check for oncoming traffic, which is an awkward movement that makes clearing the intersection more difficult than at an unskewed intersection. In addition, the location of this approach and the curvature of SR 82 cause a confusing condition for westbound traffic, who may be unclear as to which leg to travel as they come up the hill.

Improvement Recommendations:

A review of both traffic volumes and accident data was undertaken to determine the possible need for signalization at the intersection. The data showed that less than 1,600 vehicles enter the intersection on an average day, significantly lower than what would justify a traffic signal, and that only two accidents could be attributed to the intersection, one rear end and one right angle. Based upon the data, this intersection does not warrant signalization.

With that said, there are other ways to improve the safety and operations at this location. These improvements include measures to:

- Increase Intersection Awareness
- Reduce Sight Constraints
- Provide Better Alignment

Increase Intersection Awareness – With the sight distance being critically limited in both directions along Route 82, improved awareness of the intersection and the need for caution should be increased along the highway. The most effective way to achieve this is through “intersection ahead” warning signs (MUTCD No. W2-1) with advisory speed plaque (MUTCD No. W13-1), supplemented by flashing yellow beacons.

The advisory speed should be based on the ability to stop within the sight distance available. For existing conditions, the advisory speed would be 30 mph in the eastbound direction and 20 mph in the westbound direction. These signs will be placed in advance of the intersection to notify drivers of the condition and the need for increased vigilance. If these signs are hardwired for power, not solar powered, they can be installed for under \$10,000 each.

Reduce Sight Constraints – The grade changes on either side of the southbound approach cause sight distance restrictions. Looking east from that approach a retaining wall blocks the field of vision and looking west there is a hill going up to a private residence and vegetation blocking the view. Both of these conditions should be eliminated.

For the northwest corner, stairs leading to the intersection should be redirected to the parking area to the west of the property and the hill should be cut back to allow better sight distance, this will require reconstruction of the retaining wall running along the west side of CR7 and the construction of additional retaining wall along the property frontage.

To improve the sight line looking east, the existing retaining wall should be removed. The feasibility of retaining the existing building was not investigated as part of this study and it may be possible to pull back the retaining wall and rehabilitate the building, but the most cost effective way to achieve the necessary sight line is to remove both the building and retaining wall and to regrade the slope between the two roadways. This should eliminate any sight distance constraints in that direction and allow improved traffic operations.

A detailed cost estimate was not performed for these improvements, since cost could vary greatly based on field conditions and the nature of the design, but an order of magnitude estimate would be between \$50,000-\$100,000 for the northwest corner improvements. For the northeast corner the cost would be around \$50,000 plus the cost to purchase the property. See figure 2 for a conceptual sketch of this Improvement.

It should be noted that once the sight distance improvements listed above are made, the “intersection ahead” warning signs previously recommended could be removed.

Provide Better Alignment – The intersection skew and the curvature of Route 82 through the intersection cause some confusion and reduce the operational performance of the intersection. Reducing the curvature of Route 82 and realigning County Route 7 should be investigated to help alleviate these operational deficiencies.

On October 24, 2008, Laberge Group met with Synthesis, Inc., who are developing a



Figure 2 – Conceptual Sight Constraint Improvements

Conceptual Visioning Plan for the Town, and reviewed their Conceptual layout for the

Hamlet core. We found that the CR 7 road realignment proposed in their plan would provide the changes necessary for improved intersection operations.

However, the Visioning Plan is a major change from what currently exists and will require significant time and money to implement. Until such time as it can be implemented by the Town, low cost improvements to help reduce confusion should include:

Provide a dotted yellow centerline through the intersection.

Provide a far side Route Sign for SR 82 with diagonal arrow auxiliary sign at the island nose.

The improved guidance provided by these items, which is estimated to cost less than \$500 will help reduce the confusion experienced by many westbound SR 82 drivers, and in conjunction with the other improvement recommendations made above, should provide greatly improved traffic operations and safety at this intersection.

b. NYS Route 82 and County Route 8/3 in Ancramdale, New York

Intersection Description-Ancramdale:

This intersection has four approaches, the eastbound and northbound are State Route 82, the westbound is County Route 8/3 and the southbound approach is a dead end dirt road with no significant traffic.

Traffic is controlled by Stop Signs on the northbound and southbound approaches. All roadways are two-way undivided with a 35 mph speed limit.

East of this intersection, across a small bridge, is the intersection split between CR 8 and CR 3. This location is stop sign controlled on the westbound and southbound approaches, but free flow for eastbound traffic. See Figure 3 for the Intersection layout at this location.



Figure 3 – Intersection Layout: SR 82 and CR 8/3

It should be noted that a 2%-3% downgrade exists eastbound on Route 82 as it leads to the intersection.

Transportation Issues:

The issue at this location, as explained by Art Bassin, Chairman of the Ancram Comprehensive Planning Committee, is that eastbound downgrade leading to the intersection contributes to higher than desirable speeds at the intersection and reduces the braking ability of vehicles entering the intersection from that direction. This hampers the driver's ability to easily make the right turn to continue on Route 82, and it makes it more difficult for eastbound through traffic to stop if a northbound vehicles pulls out.

Improvement Recommendations:

A field review conducted on October 14, 2008 revealed that reasonable sight lines exist at this intersection and that traffic operations are well within capacity. In addition to the field review, Laberge Group obtained traffic volume and accident data from the NYS Department of Transportation for further analysis. The traffic count information confirmed that traffic was fairly low, with a 770 annual average daily traffic (AADT) on the southern leg and a 1,520 AADT on the western leg. These volumes are far below those that would require a traffic signal.

A review of the accidents revealed that a significant number of right angle (4 crashes) and left turn (5 crashes) accidents have occurred in the 3-year period between January 2005 and December 2007. This indicates an accident cluster that should be investigated. Further examination showed that these accidents are mostly north-to-west left turn vehicles being hit by either eastbound SR 82 traffic, or southbound CR 3 traffic. These accidents are most likely a result of confusion over vehicular right-of-way. It is possible that collisions with eastbound vehicles could result from northbound left turn vehicles tending to cut in front of eastbound vehicles that they feel may be turning, since

many of the vehicles in that direction do so. It is also possible that because of the offset configuration between northbound SR 82 and southbound CR 3 and no stop control between them, that northbound traffic may enter the traffic stream just after CR 3 traffic does, not being aware that they should yield.

Developing a tighter 4-way stop intersection at SR 82 and realigning CR 3 farther away could significantly reduce the accident types currently found at this intersection that result from this confusion. The following recommendations are made to improve the situation.

Install a stop sign (MUTCD No. R1-1) on the eastbound approach with an advance warning "stop sign ahead" (MUTCD No. W3-1) sign. This will warn eastbound traffic to slow down and require them to stop, significantly reducing the possibility for right angle accidents. Since a significant number of eastbound vehicles are turning right to remain on SR 82, very little additional delay would be experienced as a result of this change.

Move the CR 8 stop sign closer to SR 82 and realign CR 8 to intersect CR 3 further to the east. This will prevent CR 3 traffic from entering SR 82 without control and will bring westbound traffic more into the field of vision for northbound drivers.

The improvement recommendations listed above for this location are shown on Figure 4. The cost of installing and relocating the traffic signs should be under \$500, where the realignment of County Route 3 is roughly estimated at \$100,000-\$150,000.



Figure 4: SR 82-CR 3-CR 8 Intersection in Ancramdale

Summary

There are several concepts that can be used to improve traffic operations and safety at the studied intersections. Key to State Route 82 and County Route 7 is improving awareness in advance of the intersection, creating better sight lines and reducing

confusion that results from poor alignment. For the State Route 82 and County Route 8/3 intersection, improved definition of the intersection and reduced confusion concerning vehicular right-of-way assignments is necessary. Once implemented, these improvements will make traffic operations more efficient and improved traffic flow and reduced accidents should result.

2. Structural Assessment of 3 Buildings in Ancram Center

On October 14, 2008 personnel from A.S.BELL ENGINEERING, PC, and LABERGE GROUP toured the area surrounding the intersection of Columbia Route 7 with NYS Route 82 in Ancram for the purposes of evaluating the intersection for traffic improvements and determining the general structural integrity of three buildings adjacent to the intersecting roads. The buildings are known locally as the Tinsmith House, the Stiehle House and the Porter Building. Each of the three buildings is of wood frame construction and have degrees of severe deterioration, and are uninhabited. This assessment will address the feasibility or steps required for rehabilitation. See Appendix A for photographs of each building described below.

a. BUILDING DESCRIPTIONS

A. Tinsmith House

This building is located at the southeast corner of the intersection, and has frontage on both Co. Route 7 and NYS Route 82. This building was locked and inaccessible. From the outside of the building and from peering through broken windows or other openings it was possible to obtain a general structural condition assessment. This is a single story building with laid-up stone foundation on the north and probably on the east. The front porch, which faces NYS Route 82 is in poor condition and needs to be removed. The underside of this front porch has no foundation. Farther away from the road, at the front of the actual building there is no foundation, but rather the front of the building is supported on wood posts and concrete pads. There was no visible foundation under the front half of the south wall either.

Approximately half-way back from the road there appeared to be a full-height foundation wall running north to south. The remainder of the house to the east is probably supported on minimal depth or little foundation. The porch on the east side of the house facing County Route 7 is in poor condition, with rotten floor boards and needs to be removed. The chimney on the south wall is bowing out away from the side of the house and needs repair or replacement. At the east porch doorway there were rotten and insect damaged sill plates. The roof over the majority of the building (except the

porches), was metal and in good condition, and has protected the majority of the building, which appears to be in good condition, and repairable.

b. Stiehle House

This building is located on the west side of NYS Route 82, directly across Route 82 from the intersection and the Tinsmith House. The main part of the building parallels route 82 and is two stories with an attic. The back portion of the building appears to be an addition, is in extremely poor condition, and partially collapsed. There is a porch along the front of the building which is also in poor condition and in need of replacement. The main portion of the building was accessible through a door at the rear of the building, and was generally in good condition. There were cracks in the inside wall lath and plaster finishes which may indicate settlement. There were several recently installed metal cross braces both on the exterior and interior end walls. The roof was in poor visual appearance, and in need of replacement. In the attic at the southwest corner, there was light showing through the roof. The basement (if it exists) of the main portion of the house was inaccessible from within the house, and due to the partial collapse of the rear of the house, it was unsafe for any further exploration. Therefore the condition of this portion of the house foundation is unknown.

c. Porter Building

This building is located along the east side of NYS Route 82, just south of the Tinsmith House. This is a two story building with full attic, and no basement. There is a small area of partial depth crawl space on the south end of the building, accessible through a deteriorated Bilco type hatchway. This building appears it could have been a small hotel or multi-resident establishment at one time. The back southeast corner of the building has an addition which has partially collapsed. There is a large portion of the roof at the northwest corner which is deteriorated and missing, allowing the elements to come pouring in at this location. All other areas of the building not previously mentioned appear to be in good condition, except for some moisture damage. The floor joists in the back northwest corner were exposed, and in like-new condition. The framing of this building is clearly post and beam, and these elements are readily inspected in the attic area. On the front of the building there is a bow in the face near the level of the second floor framing, and it appears the framing is disconnected at this point. The uncovered front porch is in poor condition and in need of replacement.

b. BUILDING RECOMMENDATIONS

Based on our limited inspection, all of these buildings could be rehabilitated given enough financial resources. Portions of all the buildings need to be removed and rehabilitated. The feasibility of rehabilitation of each is discussed below.

A. Tinsmith House

Of the three (3) buildings inspected, this building is the best candidate for saving and rehabilitation. The roof system appears to be working well and sheltering the interior of the structure from further deterioration. There is evidence that a fair amount of

rehabilitation has already occurred such as the replacement supports in the front area. However there needs to be structural lifting to replace sills, porch replacement, chimney stabilization, and other expensive work items. Further delays will add to deterioration.

B. Stiehle House

This building in its present condition is dangerous, and an attractive nuisance. The back, partially-collapsed portion needs to be removed. There are temporary metal cross braces which have been installed inside and out to stabilize the front portion. The roof system on the front portion is failing, as light can be seen through the roof. Further delays will add to deterioration.

C. Porter Building

Of the three (3) buildings inspected, this is the least likely candidate for rehabilitation. There is a large hole in the roof in the front of the building, allowing the elements to pour in and destroy the two floors below. There are areas in the back of the building already collapsed. The foundation of laid up stone is only visible for approximately 10% of the perimeter. The floor system is disconnected from the front of the building at the first floor ceiling level, and the wall is bowing out. The floors are sagging from long-term creep. The front porch is deteriorated and dangerous to walk on. There is little or no parking adjacent to the building, so even if it were rehabilitated, the visitors would have to park elsewhere and walk. Further delays will add to deterioration. This building should probably be completely demolished.

The Bell report identified that the buildings are all structurally stable at the present time although much work is required to restore them to practical use. There are three options available to the property owners for each of these buildings, namely demolition, demolition and rebuild, and restoration. Each of these options has advantages and disadvantages depending upon the future use of the structure.

Demolition:

This option would assume that the structure will be completely removed from the site and the site put to reuse for other purposes. Demolition typically includes removal and disposal of the structure and burial of the foundation materials after breaking up concrete floors and the foundation walls two feet below grade. Depending upon how the site will be reused. The foundation may need to be completely removed and the cellar filled with suitable backfill material. Examples of such reuses would be for new structures, roadway or parking areas or any other use that will be negatively affected by settlement.

Demolition and Reconstruction:

As is obvious, this option requires the removal of the existing structure and some or all of the existing foundation depending upon the condition and type of construction of the

foundation and the footprint of the building to be rebuilt. The major advantage associated with this option is that the new building will meet current building and life safety codes, be relatively energy efficient and require much reduced maintenance. Depending upon the intent to duplicate the appearance of the existing structures as they were originally constructed, the cost of the building will be higher than normal.

Restoration:

The restoration of the structures would encompass the removal of a portion or all building systems such as heating, electrical and plumbing and replacement with new material and equipment. In addition, all portions of the structure that have degraded must be replaced. Restoration of the structure is the best option if the intent is to maintain as much of the historic portions of the structure as possible, however, it is difficult to gage the cost of restoration until the structure is reduced to its skeleton and the amount of work actually required is unknown. In addition, older structures are rarely plumb and square resulting in additional time and materials to make building components fit properly. Restoration in many cases does not allow the structure to meet current codes for items such as handicap accessibility.

The following are our basic recommendations for each of the three structures. The recommendation is based upon the costs to replace or restore the structure using adjusted industry averages. Depending upon the intended use of the property, the demolition option is viable for all three structures.

Tinsmith House:

Even though this structure is the best candidate for reconstruction as mentioned in the Bell report, this structure will require significant restoration effort in order to provide a useful lifetime. The absence of a foundation under much of the structure, the need to remove and replace the porches, evidence of insect damage of this single story structure and poor masonry stability will make restoration of the structure quite expensive. Providing a proper foundation will likely necessitate the lifting of the building to provide access for construction of new foundation walls intermediate supports.

Based upon the size of the structure and easy access, it is estimated that demolition of the structure will cost approximately \$30,000 to \$40,000. The sloped side and absence of a full foundation will make regarding the site relatively easy after removal of the structure.

Reconstruction of the 1,200 +/-square foot structure can be expected to cost between \$200 to \$250 per square foot for a range of \$240,000 to \$300,000. Actual cost will depend upon the level of finishes and equipment provided within the structure.

Restoration of the structure is expected to cost in the range of \$130 to \$180 per square foot for a total of \$156,000 to \$216,000.

Both the reconstruction and restoration option assume that the basement will not be finished and that the structure will be built to residential standards.

Stiehle House:

This structure will require extensive selective demolition and construction if it is to be restored and as such should not be considered for restoration unless there is a driving reason to save this structure.

As with the Tinsmith house, complete demolition is expected to cost in the range of \$30,000 to \$40,000.

Reconstruction of the 1,500 +/-square foot structure can be expected to cost between \$200 to \$250 per square foot for a range of \$300,000 to \$375,000. Actual cost will depend upon the level of finishes and equipment provided within the structure.

Restoration of this structure is expected to cost in the range of \$130 to \$160 per square foot assuming the existing foundation is in adequate condition. If not, the cost will increase by roughly \$40,000 to replace/repair the foundation. Overall restoration cost therefore will range from \$195,000 to \$280,000.

Porter House:

This structure has extensive water and structural damage and as presented in the Bell report is the least likely candidate for restoration.

As with the other two structures demolition will cost between \$30,000 to \$40,000.

Reconstruction of the 1,500 +/-square foot structure can be expected to cost between \$200 to \$250 per square foot for a range of \$300,000 to \$375,000. Actual cost will depend upon the level of finishes and equipment provided within the structure.

Summary Costs (\$ 000's)

	Approx Sq.Ft.	Demolition-\$	Restoration-\$	Reconstruction-\$
Tinsmith House	1,200	30 - 40	150 - 216	240 - 300
Stiehle House	1,500	30 - 40	195 - 280	300 - 375
Porter House	1,500	30 - 40	NotRecommended	300 - 375

The cost figures presented above are based on adjustment of industry averages and do not represent actual cost estimates. They are intended as a guide to determine what direction will be pursued for each of the structures discussed. Additional study, planning and measurement of the structures are required to more accurately provide an opinion of cost to restore or replace these structures.

3. Inadequacy of Waste Water Treatment

On October 14, 2008, Steven Adams of Laberge Group met with representatives of the Town to review concerns regarding wastewater management in the hamlet of Ancram.

SCENARIO 1 – Three parcels: Tinsmith, Stiehle, Porter

Scenario 1 provides sewer service to three structures located near the intersection of State Route 82 and County Route 7. The structures are currently unoccupied and in need of various repairs. From the initial visual review, it appears that the structures could potentially house approximately 10 dwelling units i.e. apartments, flats, etc.

Design Flow and Treatment

A conceptual design flow of 2,000 gallons per day was utilized for design of the conveyance and treatment system. This is equivalent to the flow expected from approximately 10 dwelling units or EDU's each producing 200 gallons per day. Due to the limited amount of area to construct on site systems, it will be necessary to locate an area for treatment. One such site the facility could be sited is on a small 4 acre parcel of what is presently agricultural land about one half mile south of center Ancram on County Route 7. Figure 1 entitled Sanitary Sewer Concept Plan identifies the location of the proposed site. Soils mapping for the area indicates suitable depths of Blasdel Channery Loam soils described as deep and well drained. A copy of the area soils map is enclosed. Due to the presence of these soils, the treatment and disposal facility is proposed to consist of a conventional subsurface disposal system consisting of dual septic tanks followed by dosing tanks and a leach field. We have assumed a percolation rate of 30 to 45 minutes per inch for these soils when determining conceptual treatment requirements.

Collection System

The collection system is proposed to consist of small diameter (two to three-inch) pressure sewer pipe with each property having a small grinder pump station to push the wastewater flow into and through the sewer main. These low pressure sewers are recommended for this application due to the large distance between the buildings and the proposed treatment site. Low Pressure sewers also allow a shallower depth of bury, 5 feet, as compared to gravity sewers. It was noted by a local contractor during the site visit that rock is often encountered at 5 to 6 feet in the area and therefore use of low pressure sewers will reduce or eliminate the need for rock excavation.

System Cost

The Preliminary Opinion of Cost prepared for Scenario 1 (Appendix B) is \$425,000.

Some cost savings are possible for this scenario depending upon the final location of the treatment field and management/maintenance considerations. Distance between the three structures and the treatment site is the driving factor for costs associated with the collection system. If a nearer treatment site can be located in the immediate vicinity of the structures, the collection system could be reduced in cost by approximately \$80,000 simply by reducing the amount of pipe required to reach the site. If the site for

the treatment facility is advantageous from a topography standpoint, the treatment system could be reduced in cost by approximately \$30,000 by eliminating the need for electrically operated pumping equipment. Further reductions of approximately \$20,000 may be possible by eliminating the maintenance shed and yard maintenance equipment. The resultant cost reductions in contingency and non-construction costs would reduce the project cost by approximately \$150,000.

Operation and maintenance

The Annual Operation and Maintenance Cost for Scenario 1 are estimated at \$7,080. The system is in general a very low maintenance operation however certain basic items are required such as maintenance of the septic system field, septic tank pump outs and sewer main flushing. The majority of the operation and maintenance cost is attributable to the labor cost that will be incurred over the course of a given year.

User Cost

The annual user cost associated with this system is based upon the debt service payments for any loan used to finance the project and the operation and maintenance cost. Assuming funds can be borrowed at 5 percent interest for 30 years, the annual debt service payment will be approximately \$27,650. Combined with the projected operation and maintenance cost of \$7,080, the total annual cost to the users is \$34,730. Based upon the assumption that the three buildings will have a total of 10 EDU's, the user cost per EDU will be \$3,470.

SCENARIO 2 – Entire Hamlet of Ancram

Scenario 2 provides sewer service to about 48 occupied parcels in Ancram center.

Design Flow and Treatment

A conceptual design flow of 10,000 gallons per day was utilized for design of the conveyance and treatment system. This is equivalent to the flow expected from approximately 50 dwelling units or EDU's each producing 200 gallons per day.

The treatment and disposal facility is proposed to consist of dual septic tanks followed by dosing tanks and single-pass covered sand filters. The facility would be sited on an approximately 5 acre parcel of what is presently agricultural land about one half mile south of center Ancram on County Route 7. Effluent would be discharged to the Roeliffe Jansen Kill. We have assumed that higher levels of nutrient removals (nitrogen and phosphorous) are not required. This treatment system is similar to the system recently built to serve the Schweitzer Manduit paper manufacturing facility's domestic waste and is designed to reduce pollutants to secondary treatment levels only. At the time of this writing we have not yet obtained official preliminary discharge limits from the NYS Dept of Environmental Conservation. Should those limits prove to be more restrictive it is envisioned that it will be necessary to convert the single-pass filters to recirculating sand filters. In that event, the filter area would be smaller but more complex, pumps and controls would be needed, and the cost would be similar to that presented for the single-

pass sand filter system.

Collection System

As with Scenario 1, the collection system is proposed to consist of small diameter (two to three-inch) pressure sewer pipe. These low pressure sewers have the same advantages for Scenario 2 as they do for Scenario 1. Each property would have a small grinder pump station to push the wastewater flow into and through the sewer main. Where possible, and depending upon the ownership of the grinder pumps, a grinder pump station could be shared between properties to help reduce project cost.

System Cost

The preliminary Opinion of Costs prepared for Scenario 2 (Appendix B) is \$1,600,000. Other than the potential for sharing grinder pump units between homes, there is little potential for cost reductions for Scenario 2.

Operation and maintenance

The Annual Operation and Maintenance Cost for Scenario 2 are estimated at \$16,200. The system is generally a low maintenance cost system however certain basic items are required such as maintenance of the septic system field, septic tank pump outs and sewer main flushing. As with Scenario 1, the majority of the operation and maintenance cost is attributable to the labor cost that will be incurred over the course of a given year.

The annual user cost associated with this system is based upon the debt service payments for any loan used to finance the project and the operation and maintenance cost. Assuming funds can be borrowed at 5 percent interest for 30 years, the annual debt service payment will be approximately \$104,000. Combined with the estimated annual operation and maintenance cost of \$16,200, the total annual cost to the users is \$120,200. Based upon the assumption that the project will ultimately serve an estimated 50 EDU's, the user cost per EDU will be \$2,500.

Regulatory Issues

Both scenarios have regulatory issues associated with them and for the most part they will require approvals from the same agencies. The following is a brief summary of the various agencies involvement in the permitting of the project. These approvals and/or permits are in addition to compliance with the State Environmental Quality Review Act (SEQRA).

1. NY Department of Environmental Conservation (DEC)
 - State Pollution Discharge Elimination System (SPDES) permit
 - Stream bank disturbance permit (Scenario 2 only)
 - Approval of Plans

2. Army Corps of Engineers (ACOE)
 - Wetland/stream disturbance permit

3. NYS Department of Transportation (NYSDOT)
 - Highway work permit
4. Columbia County
 - Highway work permit
5. NYS Historic Preservation Office (SHPO)
 - Project Clearance

Further work is needed to determine whether these or other options for sewer systems in Ancram town center should be pursued. In any event, a more detailed investigation into design and cost will be required for whatever direction is decided.

B. Hamlet Vision, Goals and Objectives

The Town desires its hamlets to be vital centers of community life. This includes both residential and non-residential uses. In order to accomplish this, hamlets will need to be aesthetically pleasing and well maintained, safe, with modern and appropriate infrastructure scaled for a small community, with the businesses or services desired and needed by residents. The hamlets will also need adequate parking and pedestrian opportunities.

The Town of Ancram Comprehensive Plan establishes the emphasis and general direction of hamlet revitalization efforts. These broad goals as related to hamlets are:

Town Centers: Enhance the appearance and safety of the hamlets, with Ancram the top priority. Provide for safe roads, crossings, intersections and traffic flows, and control heavy truck traffic.

Town Infrastructure: Maintain adequate and appropriate Town buildings, roads, signs, traffic control and bridges, scaled to meet the needs of a small, rural community. Improve the information systems and management processes supporting all town departments.

Economic Development: Encourage home-based businesses, construction and building trades, retail businesses, and other business activities consistent with our rural, small town character, supported by reliable telecommunications services and business friendly zoning.

Several strategic objectives needed to attain these goals are presented below.

- Improve the Route 82/7 and 82/8/3 intersections with improved site distances, re-alignments and signage.
- Improve building conditions of deteriorated buildings in the hamlet of Ancram or re-develop those sites for appropriate uses as per the Ancram concept plans.

- Enhance local land use regulations to facilitate business retention and development and to ensure that new development is of appropriate scale and character for Ancram's hamlets.
- Improve waste treatment systems to accommodate new development.
- Expand participation of hamlet residents in revitalization efforts immediately.
- Expand funding opportunities on an on-going basis to achieve the above objectives.

C. Recommendations

Conditions in the center of Ancram today are dominated by a dangerous intersection, vacant, deteriorating, and underutilized buildings, no public parking and inadequate water and septic. These conditions make it impossible for the hamlet to attract or retain commercial or affordable residential development.

Synthesis LLC, a landscape design firm, and Laberge Group were retained to conduct a series of studies to determine how to stimulate the revitalization of the center of Ancram. Results from these efforts previously described suggest that the flow of traffic at the 82/7 intersection in the center of Ancram should be improved. To accomplish this intersection renovation, it may be necessary that the vacant, deteriorating buildings in the center of Ancram be purchased by the Town or individuals sympathetic to the Town's revitalization goals, to facilitate their renovation or removal. After the intersection improvements have been made, the properties could either be renovated or replaced and used as mixed-use affordable housing and commercial structures.

Possible Hamlet redesign concepts were developed for Ancram and Ancramdale and are presented below. Scheme A assumes the Fire House in the center of Ancram will be moved at some point to a new location, and reflects a dramatic change in the center of Town if this were to occur. Any decision to move the Fire House would be made by the Ancram Fire District, not by the Town government, and would be made only if funding were available and a new location would provide better coverage and enhance the safety of the Community. The additional Schemes do not require moving any of the structures in the hamlets, and could be implemented near term, as funding is secured.

1. Ancram Hamlet Center Concept Plans

(See Appendix C for illustrations of these concepts)

Scheme A: The primary objectives of Scheme 'A' are to improve the safety of the Rt-7/ Rt-82 intersection and to create a Mixed-Use Hamlet Center. It was determined that to significantly improve the safety of the intersection that several existing buildings would need to be removed to enable Rt. 7 to be realigned at the intersection. By removing the Fire House and the Pub building, Rt. 7 can be reconfigured to create a perpendicular connection to the intersection that would improve sight lines and turning movements. In addition to greatly enhancing the safety of the intersection; the realignment of Rt. 7 would create a much larger green space between the General Store and Rt. 7 that could function as a Hamlet Square giving the community a unique identity. It is recommended that future development in the Hamlet Center be mixed-use and maintain a high architectural standard of the surrounding colonial vernacular. The future development would necessarily be benched into the existing slope along Rt. 7. This layout will allow for generous sidewalks and on-street parking along Rt. 7 that will create a pedestrian friendly environment in the Hamlet Center. The other benefit of benching the future development into the slope is that it provides the opportunity to access the buildings from the rear at a lower level in the park. This could create a unique multi-level

Hamlet shopping experience that offers access from the street above as well as a second layer of shops that are directly connected to an improved Hamlet Park. A grand stair would provide a strong pedestrian connection from the upper level streetscape to the lower level shops and park.

Scheme B: Scheme 'B' maintains the existing buildings at the intersection of Rt. 7 and Rt. 82 and focuses all new development in the perimeter of the existing park area adjacent to Rt. 7. The improvements to the intersection in Scheme 'B' are limited by maintaining the existing development and alignment of Rt. 7, however safety enhancements can be accomplished by increasing radii at the corners which will improve sight lines and turning movements. The new Hamlet Center will be located around an improved park. A traditional Hamlet Center will be achieved by placing the new development around the park which will function as a Hamlet Green. The elevated nature of Rt. 7 adjacent to the park will provide a natural vista down into the new Hamlet Center providing a unique identity. Sidewalk connections with street trees and historic lighting will link the surrounding area to the intersection and new Hamlet Center.

Town Hall Recreation Center: (Schemes A and B): A recreation center would be proposed at the existing Town Hall site with Schemes A and B. Due to the fact that Schemes A and B remove the existing Town Pool Facility a new pool facility could be located on the existing Town Hall parcel. This would provide the opportunity to create a recreation center at the Town Hall parcel that may include a picnic pavilion, playground, basketball courts, sand volleyball court, and possible tennis court locations. In addition, the new recreation center could serve as the trail head to the River Walk nature trail and boardwalk which would link the Hamlet Center to the Town Hall Facilities.

Scheme C: Scheme 'C' plans for the development of a new Hamlet Center on the land surrounding the existing Town Hall Building. This land is relatively flat and open and could accommodate future development without many of the significant topographic limitations associated with the current Hamlet Center. This large parcel could configure the buildings in a traditional Hamlet development pattern overlooking a new Town Green. The existing Town Hall Facility could be integrated into the new Town Green. The development could be a balanced mixture of mixed-use development, civic buildings and senior housing. The new Hamlet Center would have a pedestrian friendly streetscape including street trees, decorative lighting and numerous areas for seating and public gathering. In addition, a pedestrian spine would provide a direct link between the park, the Hamlet Center shops and services and the picnic pavilion and River Walk Trail Head located in the wooded area behind the parcel. Ample parking would be provided in the form of on street parking in front of the buildings with additional parking in the rear of the Hamlet Center. The intersection at Rt. 7 and Rt. 82 would be improved as demonstrated in Scheme B with increased radii to improve sight lines and turning movements.

2. Ancramdale Hamlet Center Concept Plan:

The main objectives for the Hamlet of Ancramdale focus on reducing unnecessary paved areas to enhance the Hamlets aesthetics, providing additional parking for the Church, providing appropriate areas for possible future development and take

advantage of the natural assets that surround the Hamlet. By reducing the pavement along the shoulder of the road and consolidating the access width into the existing parking areas the appearance of the Hamlet Center can be greatly enhanced. The addition of a sidewalk from the Church to the deli will provide a safe and logical connection to many of the Hamlet's assets. A possible future location for future development could be within the large open parcel located across the street from the church. This area could include a few small shops or restaurants and due to its proximity to the Church, Post Office and deli market it is a logical location for Senior Housing. This would also provide an opportunity for additional spill over parking for the Church on Sundays. In addition, the sites location to the adjacent wetland marsh presents a great opportunity for a nature park. The park could include picnic areas, scenic overlooks for observing wetland habitat and nature trails with interpretive signage. This would enable the Hamlet Center to expand to an appropriate scale while providing important pedestrian connections to its unique surrounding landscape.

3. Zoning Issues and Opportunities

Zoning in the hamlets is quite restrictive in that the existing business district is less than one block square, and residential lots require a minimum of one and two acres. To stimulate hamlet revitalization, it will be essential to expand the size of the commercial zones and decrease the minimum lot sizes needed to build homes.

4. Other Strategies

It also will be necessary to appoint a hamlet revitalization committee to continue the work of the CAC in implementing next steps in Ancram, Ancramdale and Boston Corners, including finding and applying for the grants necessary to fund the intersection improvements, building renovations and developing a septic solution for the Town center.

D. Next Steps

1. Appoint a Hamlet Revitalization Committee to continue the work of the CAC.
2. Apply for a second CDBG to develop the detailed plan and cost estimates for the Ancram intersection and attendant changes to the road and structures
2. Work with the Town Grants Committee to find and secure funding for the necessary intersection work, the necessary building renovation work and finding a waste water solution for the center of Ancram
3. Work with to establish funding priorities among the following revitalization projects:
 - Stiehle House
 - Simons Store
 - Porters Store
 - Tin Smith House
 - 82/7 Intersection
 - 82/3/8 Intersection
 - Septic solutions for Ancram
 - Little Store
 - Building facing Simons on 82
 - Others

Initiative #2: Affordable Housing

A. Current situation, issues and trends

Ancram is not an affordable place to live. The real estate boom of the past 10 years has taken housing out of the reach of most young families and seniors. Escalating town, county and school property taxes are making living in Ancram hard even for those citizens who already own homes bought years ago. Children of residents cannot find rentals, and lot sizes for building new homes require one, two and three acres, depending on location. Farmers and local businesses do not have affordable housing for employees, which contributes to the pressure on businesses and agriculture in the Community. It is essential to find a way to solve the affordable housing problem, or we are likely to continue to lose young people and seniors who will need to find someplace more affordable to live and work. A review of the strengths, weaknesses, opportunities and threats facing the Community as it deals with its affordable housing issues include:

Strengths:

- Appealing environment and quality of life
- Good schools
- Close to jobs in Poughkeepsie, Hudson, Albany, Millerton
- Tri-state access – Massachusetts, Connecticut and NY

Weaknesses:

- No community septic and challenging water environment
- Deteriorating hamlets
- Inadequate supply of affordable homes, rentals, lots
- Lack of local services and stores for senior residents

Opportunities:

- Zoning changes can provide smaller, more affordable lots
- Zoning Changes can provide more affordable rentals
- Zoning changes can provide more 1-4 family homes
- Zoning changes can provide for senior housing and services
- Need for affordable housing may not be large

Threats:

- Deteriorating Town Centers discourage private investment
- Lack of availability of funding
- Competition from nearby towns/communities

1. Population Trends and Issues Related to Housing

Population Analysis

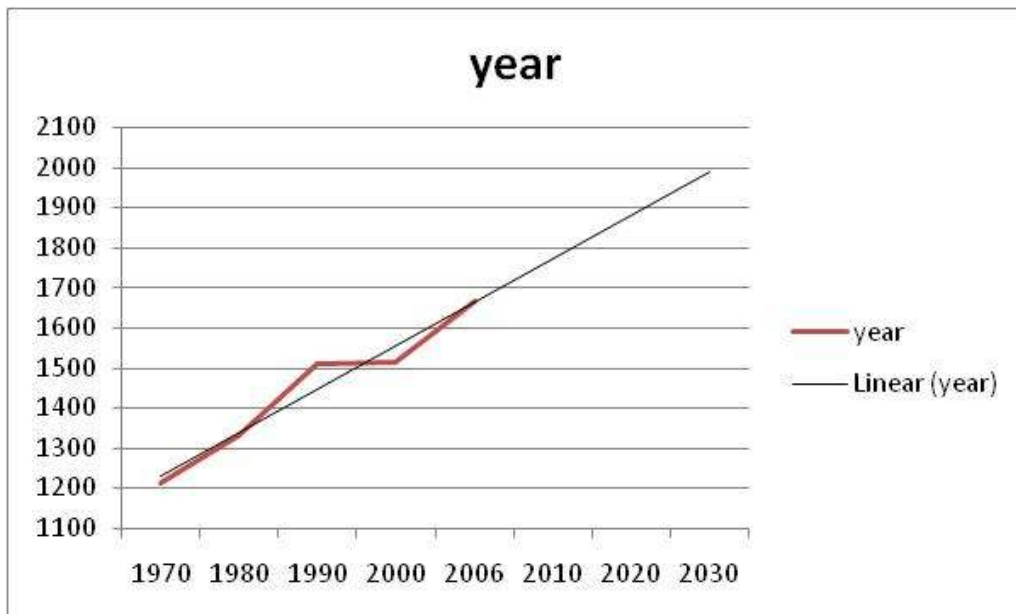
The population in the Town of Ancram increased 13.6 percent between 1980 and 2000. However, almost no growth in population occurred between 1990 and 2000. The 20-year increase is twice as high as that seen in Columbia County. It is also much higher than New York State as a whole, but is much lower than the United States as a whole. In 2000, the U.S. Census recorded 1,513 persons in Ancram. The population is projected to be 1838 by 2013.

Table 1: Population Changes from 1980 to 2000

Area	1980	1990	2000	1980-2000 Change
United States	226,546,000	248,710,000	281,421,906	24.2%
New York State	17,558,165	17,990,455	18,976,457	8.1%
Columbia County	59,487	62,982	63,094	6.1%
Town of Ancram	1332	1510	1513	13.6%

The population of Ancram was estimated at 1,752 in 2008 by ESRI based on the U.S. Census. Using linear trend information since 1970, the population is estimated to grow to about 2,000 people in the year 2030, as shown below in Figure 1. (Ancram's 1972 development plan estimated a population of 1,815 people in 1990.)

Figure 1: Population Changes



Since 1980, Ancram has experienced a steep decline in the number of very young people (under five years of age) but increases in all other age groups (Table 2, below). The highest increase is in the 65-year and older group. In 2000, very young children made up 4.4 percent of the population. The median age has risen from 33.7 years to 42.2 years (a common occurrence throughout New York State).

Table 2: Age Distribution 1970 – 2000

Age Group	Population			
	1980	1990	2000	1980 to 2000 Change
Under 5 years	98 (8%)	121 (8%)	66 (4.4%)	-32.7%
18 years and older	965 (73%)	1124 (74.4%)	1174 (77.6%)	21.7%
65 years and older	208 (16%)	212 (14%)	259 (17.1%)	24.5%
Median Age	33.7	NA	42.2	25.2%

About 17 percent of the Town’s population is more than 65 years old. Compared to the County and New York State, Ancram has fewer young people (as a percentage of the total population) and more middle age to older people (Table 3).

Table 3: Comparison of Age Distribution, Percent of Total Population, 2000

	0-4	5-14	15-24	25-34	35-44	45-54	55-64	65 +
Ancram	4.3	13.5	10.2	10.0	16.5	16.7	11.7	17.1
Columbia County	5.3	14	11.1	11.1	15.8	15.3	11	16.3
New York State	6.5	14.1	13.4	15.5	16.2	13.5	8.9	12.8

By 2013, the under 5 population is estimated to be 3.8% of the population, school-aged population to be 13.3%, and the 65 and older population to be 19%. The median age in 2008 was reported to be 47.6 and estimated to be 51 years by 2013. The data points to an aging population with fewer school aged children. Figure 2 illustrates these trends.

Figure 2. Changes in Age Structure in Ancram 2008-2013

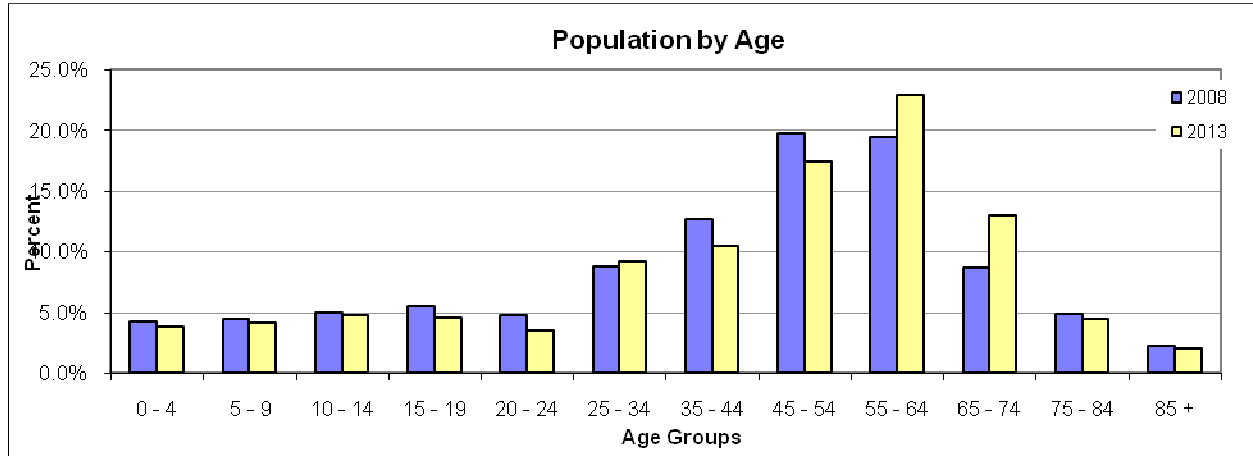


Table 4 shows several other population characteristics in Ancram. While population has increased 13.6 percent since 1980, the number of households in Town has risen at twice the rate (28.8 percent). This is another common demographic shift seen in many rural communities where population rises little or moderately, but the increase in households rises faster.

Table 4: Population Data Town of Ancram

	1970	1980	1990	2000	1980 - 2000 Change	2013
Total Population	1215	1332	1510	1513	13.6%	1838
No. of Households	NA	462	559	595	28.8%	748
Total No. of Families		339	400	431	27.1%	528
No. of Married Couple Families		301	328	349	15.9%	NA
No. of Female Head of Household		31	49	51	64.5%	NA

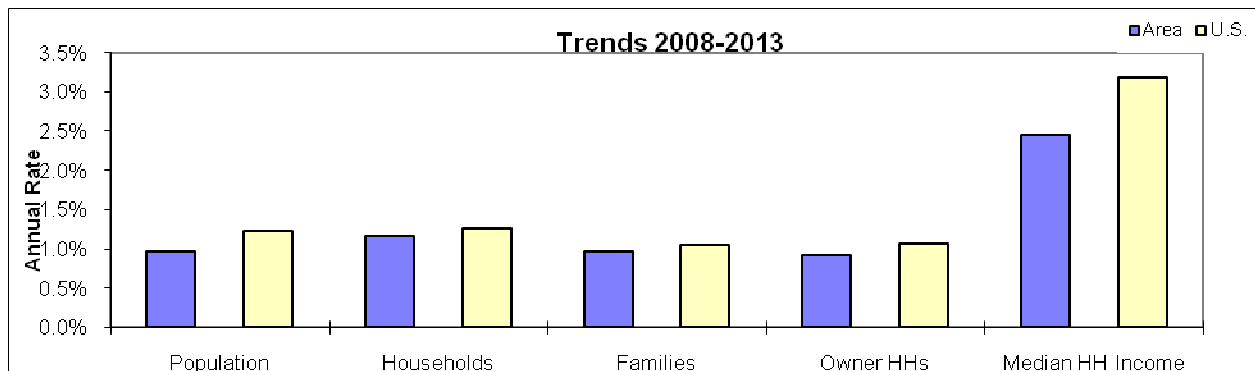
Table 5 details the number of households by income. This shows an increase in the number of households earning \$35,000 or higher income levels and a decreasing number of households earning less than \$35,000 between 1990 and 2000. In 2013 about 21% of households are estimated to earn less than \$35,000 and about 15% more, which suggests Ancram may need affordable housing for about 150 -200 households .

A closer look at the projected 2013 income levels indicates that 85.7% of those aged 18 to 25 will earn less than \$35,000 and 56.7% of those aged between 25 and 34 will earn less than \$35,000. Similarly, income levels for a large percentage of those over 65 years of age are also expected to be less than \$35,000. The highest incomes are expected for those aged 35 to 65 as this is when their highest earnings occur. Affordable housing may be most needed for young households and the very oldest households.

Table 5. Number of Households by Household Income

Households by Household Income	1990		2000		1990 - 2000 change	2013 est
< \$15,000	133	24.1%	59	9.9%	-7.81%	5.9%
\$15,000 - \$24,999	88	15.9%	64	10.7%	-3.13%	7.6%
\$25,000 - \$34,999	87	15.7%	83	13.9%	-0.47%	7.2%
\$35,000 - \$49,999	131	23.7%	143	24.0%	0.88%	15.2%
\$50,000 - \$74,999	55	9.9%	124	20.8%	8.47%	28.9%
\$75,000 - \$99,999	28	5.1%	54	9.1%	6.79%	19.0%
\$100,000 - \$149,999	18	3.3%	36	6.0%	7.18%	9.2%
\$150,000+	13	2.4%	33	5.5%	9.76%	7.0%
Total Ancram Households - %		100.0%		100.0%		100.0%
No. Ancram Households	553		596		0.75%	748
Median Household Income	\$30,938		\$45,653		3.97%	\$61,441
Average Household Income	\$38,637		\$57,420		4.04%	

Figure 3: Population Trends in Ancram, 2008-2013



Compared to nearby towns, Ancram has the second oldest median age (42.2 years). Table 6 shows that in many ways, there are many similarities and differences between Ancram and its neighbors.

Table 6: Comparison of Other Demographic Characteristics of Ancram to Other Adjacent Towns

	Town of Ancram	Town of Pine Plains	Town of Gallatin	Town of Copake	Town of Taghkanic
Total Population	1,513	2,569	1,499	3,278	1,118
Median Age	42.2	39.9	41.6	41.7	44.9
Percent of Population Over 65 Years	17.1%	14.9%	15.4%	18.3%	19.0%
Number Housing Units	823	1,161	913	2,185	713
Number Vacant** Housing Units	228 (27.7%)	173 (14.9%)	304 (33.3%)	905 (41.4%)	252 (35.3%)
Population 25 years and older	1,096	1,720	1,071	2,377	837
Percent of Population in Labor Force	64.7%	64.8%	62.4%	59.8%	57.8%
Percent owner occupied units	80.3%	70.2%	81.9%	75.0%	84.4%
Median Household Income	\$45,726	\$43,125	\$42,454	\$42,261	\$45,804
Individuals Below Poverty Level	110 (7.4%)	233 (9.2%)	84 (5.6%)	261 (8.1%)	100 (9.1%)
Median Value Single Family Home	\$118,000	\$116,000	\$115,500	\$106,700	\$134,800

**Vacant housing units are believed to be owned by part time residents who were not in residence when the census was taken, or who listed their primary residence as somewhere else.

Table 7 below illustrates Ancram’s very low density compared to other places. Ancram has, compared to the County, State and country, the:

- highest percent of owner occupied units,
- the highest median value of housing,
- the lowest unemployment rate,
- one of the lowest poverty rates, and
- one of the highest vacancy rates of housing units

We believe this relatively high percentage of vacant housing units reflects the Town’s high percentage of weekend and part-time residents, who either were not in Ancram when the 2000 census was taken or who listed somewhere else as their primary residence. The Town also has the lowest percent of households headed by females, and the lowest percentage of families as married couples.

Table 7: Comparison of Demographics of the Region in 2000

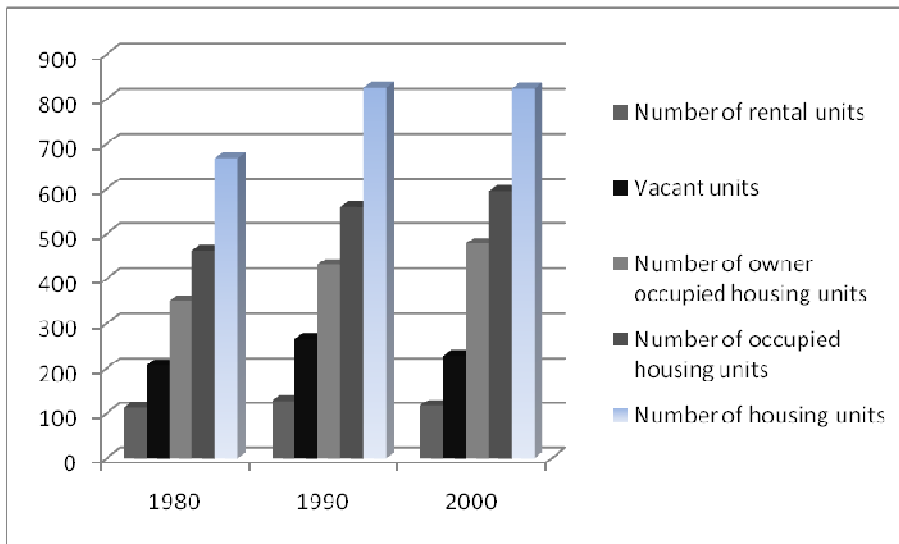
	United States	New York State	Columbia County	Town of Ancram
Land Area (square miles)	3,648,399	48,624	648	42.8
No. residents per square mile	77	390	97	.028
Percent female householder families	17%	14.7%	10.3%	7.7%
Percent owner occupied units	64.2%	47.9%	70%	80.3%
Median value of housing unit	\$ 79,100	\$ 82,900	\$ 103,100	\$ 118,000
Unemployment rate	7.4%	8.5%	4.8%	2.8%
Percent of all persons below poverty level	14.2%	24%	17.6%	7.4%
Vacant status of housing units**	7%	8.1%	18.7%	27.7%

**Vacant housing units are believed to be owned by part time residents who were not in residence when the census was taken, or who listed their primary residence as somewhere else.

2. Housing Characteristics

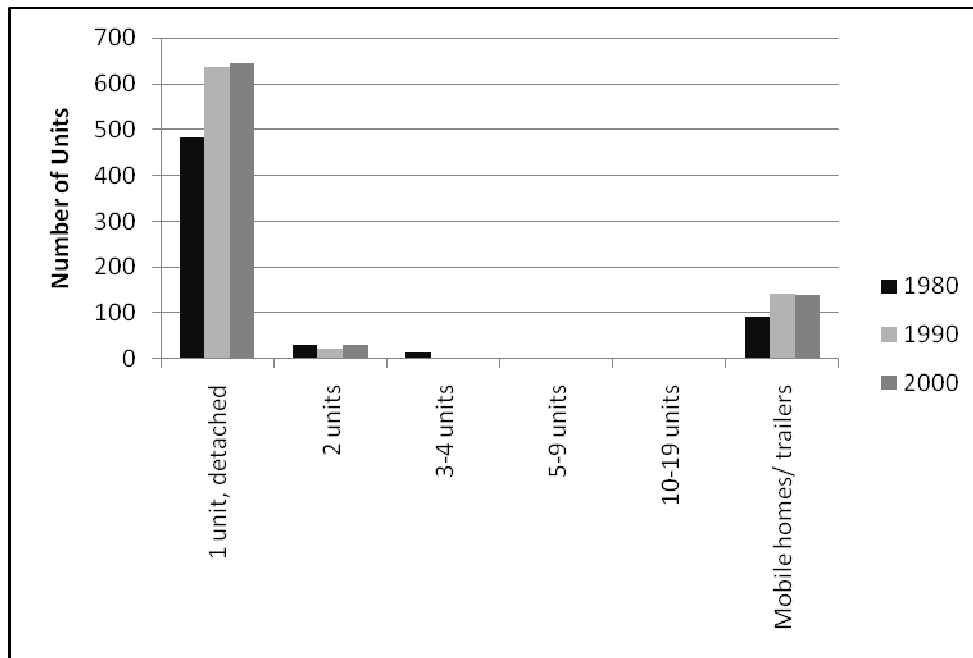
Figure 4 below illustrates several trends. The number of housing units increased since 1980. In 2000, there were 823 housing units, compared to 1970 when there were 370 year-round homes, 80 mobile homes, and 53 seasonal units (totaling 503). Most of these units were owner-occupied, and a much smaller percentage was vacant. The number of vacant housing units increased between 1980 and 1990 but fell between 1990 and 2000, which may reflect an increasing number of the Town’s part-time and weekend residents deciding to move to Ancram on a full-time basis. If this is the trend, we should expect to see “vacant homes” decline in the next census.

Figure 4. Housing Characteristics



Between 1990 and 2000, the number of housing units remained steady, as illustrated in Figure 5 below. By 2000, almost all housing units in Ancram were single-unit, detached structures. There were very few two-family and three- to four- family units and no large multi-family units. Between 1990 and 2000, the number of mobile home units in Town remained steady at around 140.

Figure 5: Type of Housing Units in Ancram



Only about 14 percent of all housing units in Town are rentals. Both rents and housing values have greatly increased in the last 20 years. For example, since 1980, housing values have increased 181 percent, as shown in Table 8.

Ancram has a relatively stable population. In 2000, some 67 percent of town residents had lived in the same house for five years (Table 8). Twelve percent moved to Ancram between 1995 and 2000 from other Columbia County locations, and about 16 percent moved from other New York State locations.

Table 8: Housing Data - Town of Ancram

Housing Characteristics	1980	1990	2000	1980 to 2000 Change
Number of housing units	669	825	823	23.0%
Number of occupied housing units	462	559	595	28.8%
Number of owner occupied housing units	350	431	478	36.6%
Number of rental units	112	128	117	4.5%
Vacant units	207	266	228	10.1%
Numbers & Type of Unit:				
1 unit, detached	482	637	644	33.6%
2 units	32	23	31	-3.1%
3-4 units	14	0	2	-85.7%
5-9 units	0	0	0	0
10-19 units	0	0	0	0
Mobile homes/ trailers	92	142	140	52.1%
Housing value, median	\$42,000	\$104,700	\$118,000	181%
Rental prices, median gross rent	\$245.00	\$444.00	\$705.00	187.7%
No. of Residents living in same house in last five years	740	949	1009	36.4%
- living in same county	120	184	188	56.7%
-living in different county, same state	342	233	243	-30%
- living in different state	49	41	25	-49%

*In 1980 the categories 5-9 units & 10-19 units were combined.

3. Housing Affordability

There are several ways to determine if housing is generally affordable in a community. One method is to determine the *rental index*. This index shows the maximum gross rent a given household can afford. Affordable rental housing is generally considered to be no more than 30 percent of a household's monthly income.

In 2000, the average monthly rental rate in Ancram was \$705, and the median household income was \$45,726, which yields about \$3,810 of income per month. Thirty percent of that income is \$1,143, which means that the average household could afford the average \$705 per month in rent documented in the 2000 census data -- because the average renter is paying less than 30 percent of their income for housing.

Therefore, Ancram renters with income levels close to and above the median income level could find affordable rental housing. However, 35 percent of the households in Ancram earned less than the median income level in 2000. For very young households, and the very oldest households, rents were not affordable. For example, the average household under the age of 25 earned \$18,750, and a rent of \$705 per month would require 45 percent of their income, which is well above the level considered affordable.

A second method to determine affordability is to look at the ratio between the median

value of a single-family house and median household income. Nationally, a ratio of two or less is considered to be affordable. The affordability ratio for Ancram is calculated as: \$118,000 (median value of homes in 2000, from census data) divided by \$45,726 (median household income), or 2.58. This figure is above the desired ratio of two and indicates affordability issues for average income families.

Data from local real estate agents indicated that there were 14 house sales in 2007 in Ancram averaging \$271,000. These prices may reflect the impact of the housing “bubble,” which has effectively doubled home prices and assessed values in Ancram over the past 10 years or so. As of early January 2008, there were 14 listings with average asking prices of \$380,000.

Estimated median home values for 2008 were \$208,235. A re-calculation of the affordability ratio with this more recent data results in an updated affordability ratio of 3.8 (using \$54,470 as household income and \$208,235 as home prices for 2008). This figure is a dramatic increase from 2000 and indicates a serious lack of affordability for the average family. Homes may be even less affordable if the current (2008) \$380,000 average listing price is close to the average median value of a home.

A third method, the *purchase price multiplier*, also gives an indication of affordability. This looks at the maximum mortgage approval amount likely to be given to potential homebuyers, which is usually about 2.25 times annual income. Based on the 2000 median income, this approach indicates the median income household could afford a house costing \$113,000, assuming a 10 percent down payment, which was close to the median priced home in 2000. Using the annual income in 2008, the median income household could afford a \$122,505 home. This is much lower than the price that houses are selling for today, and this scenario also reinforces the concerns about affordability.

For those who earn less than the median income level, however, the situation is more severe. Households earning \$30,000 today could only afford a home costing around \$74,000, illustrating the difficulty that approximately one-third of Ancram’s households could have in purchasing a home in Ancram (see Tables 10 and 11, after following 2 pages).

Table 9 following details affordable housing and wage data for Columbia County as compared to New York State. This level of detail is not available for towns.

Table 9: Affordable Housing Wage Data

	New York	Columbia County
Number of Households (2000)		
Total	7,056,860	24,796
Renter	3,317,613	7,303
% Renter	47%	29%
2006 Area Median Income¹		
Annual	\$67,812	\$61,800
Monthly	\$5,651	\$5,150
30% of AMI ²	\$20,344	\$18,540
Maximum Affordable³ Monthly Housing Cost by % of Family AMI		
30%	\$509	\$464
50%	\$848	\$773
80%	\$1,356	\$1,236
100%	\$1,695	\$1,545
2007 Fair Market Rent (FMR)⁴		
Zero-Bedroom	\$972	\$674
One-Bedroom	\$1,055	\$688
Two-Bedroom	\$1,198	\$811
Three-Bedroom	\$1,482	\$980
Four-Bedroom	\$1,664	\$1,045
Annual Income Needed to Afford FMR		
Zero-Bedroom	\$38,870	\$26,960
One-Bedroom	\$42,215	\$42,520
Two-Bedroom	\$47,910	\$32,440
Three-Bedroom	\$59,262	\$39,200
Four-Bedroom	\$66,579	\$41,800
2006 Renter Household Income		
Estimated Median ⁵	\$38,199	\$32,680
Percent Needed to Afford 2 BR FMR	125%	99%
Rent Affordable at Median	\$955	\$817
% Renters Unable to Afford 2 BR FMR ⁶	59%	49%
2005 Renter Wage		
Estimated Mean Renter Wage ⁷	\$21.05	\$9.91
Rent Affordable at Mean Wage	\$1,094	\$515
2008 Minimum Wage		
Minimum Wage	\$7.15	\$7.15
Rent Affordable at Minimum Wage	\$372	\$372
2008 Supplemental Security Income		
Monthly SSI Payment	\$724	\$724
Rent Affordable at SSI	\$217	\$217

Ancram Community Development Strategic Plan - September 2009

	New York	Columbia County
Housing Wage		
Zero-Bedroom	\$18.69	\$12.96
One-Bedroom	\$20.30	\$13.23
Two-Bedroom	\$23.03	\$15.60
Three-Bedroom	\$28.49	\$18.85
Four-Bedroom	\$32.01	\$20.10
Work Hours/Week at Minimum Wage Needed to Afford FMR		
Zero-Bedroom	105	73
One-Bedroom	114	74
Two-Bedroom	129	87
Three-Bedroom	159	105
Four-Bedroom	179	112
Work Hours/Week at Mean Renter Wage Needed to Afford FMR		
Zero-Bedroom	36	52
One-Bedroom	39	53
Two-Bedroom	44	63
Three-Bedroom	54	76
Four-Bedroom	61	81
Full-time Jobs at Minimum Wage Needed to Afford FMR		
Zero-Bedroom	2.6	1.8
One-Bedroom	2.8	1.9
Two-Bedroom	3.2	2.2
Three-Bedroom	4.0	2.6
Four-Bedroom	4.5	2.8
Full-time Jobs at Mean Renter Wage Needed to Afford FMR		
Zero-Bedroom	0.9	1.3
One-Bedroom	1	1.3
Two-Bedroom	1.1	1.6
Three-Bedroom	1.4	1.9
Four-Bedroom	1.6	2.0

Source: National Low Income Housing Coalition – Out of Reach, 2006

Chart Footnotes

1. HUD Area Median Income, 2006
2. Annual income of 30% of AMI or less is the federal standard for Extremely Low Income households. Does not include HUD-specific adjustments.
3. "Affordable" rents represent the generally accepted standard of spending not more than 30% of income on housing costs.
4. HUD, 2006; final as of October 1.
5. Census 2000 median renter household income, adjusted to a 2006 value using HUD's income adjustment factor.
6. Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2005 American Community Survey Public Use Microdata Sample. States are the most local level for which these data are available.
7. Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to total household income reported in Census 2000.

Table 10 below shows the value of owner-occupied units reported to the 2000 Census. According to the 2000 Census, 28% of the Town's owner-occupied units were valued between \$50,000 and \$99,999. This figure was much lower than the County (38%), and about the same as the State (26.6%). The Town has a much lower percentage of higher-end homes compared to the State but slightly more than the County. Approximately 18% of the Town housing units have values of \$200,000 or more, compared to the County's 12%. Figure 6 illustrates the current and projected median value of owner-occupied units of the Town, County and State between 2000 and 2012.

Table 10. Specified Owner-Occupied Housing Units* by Value, 2000

Value	Town of Ancram		Columbia County		New York State	
	Number	%	Number	%	Number	%
Less than \$50,000	16	5.6	300	2.5%	151,310	5.6%
\$50,000 - \$99,999	83	29.0	4622	38.4%	714,774	26.6%
\$100,000 to \$149,999	108	37.8	4055	33.7%	491,060	18.3%
\$150,000 to \$199,999	44	15.4	1607	13.4%	468,384	17.4%
\$200,000 to \$299,999	23	8.0	1048	8.7%	501,839	18.7%
\$300,000 to \$499,999	4	1.4	324	2.7%	252,136	9.4%
\$500,000 or more	8	2.8	68	0.7%	110,225	4.1%
Total	286		12,024		2,689,728	

Source: U.S. Census of Population and Housing, 2000

* Total number of owner occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property. This does not include all owner-occupied units.

Table 11a. Town of Ancram Selected Monthly Owner Costs* as a Percentage of Household Income, 2000

	Number	%
Less than 15 percent	107	37.4
15 to 19 percent	40	14.0
20 to 24 percent	26	9.1
25 to 29 percent	18	6.3
30 to 34 percent	30	10.5
35 percent or more	63	22.0
Not computed	2	0.7

* In Census 2000 the selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Listing the items separately improves accuracy and provides additional detail. When combined with income, a new item is created - Selected Monthly Owner Costs as a Percentage of Household Income. Many government agencies define excessive costs as those that exceed 30 percent of household income.

Table 11b. Town of Ancram Gross Rent* as a Percentage of Household Income, 2000

	Number	%
Less than 15 percent	16	15.2
15 to 19 percent	12	11.4
20 to 24 percent	15	14.3
25 to 29 percent	7	6.7
30 to 34 percent	16	15.2
35 percent or more	16	15.2
Not computed	23	21.9

* The amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

B. Projected Need for Affordable Housing

Based on our projections of future population and income, we estimate that the community's need for new affordable housing by 2013 will be 40-50 units, as shown below in Table 12. These units of affordable housing will be mostly needed by young families and senior citizens. Based on current trends, it is not likely that these affordable housing units will be available unless the community takes specific steps to create opportunities for affordable housing by changing zoning to encourage smaller lot sizes, more apartments in existing homes, barns and garages, more multi-family homes and senior citizen homes and care facilities.

Table 12. Estimated Need for Affordable Housing

	2000	2008	2013
Median Household Income	\$45,653	\$54,447	\$61,441
Monthly Household Income	3,804	4,537	5,120
% of Income for Affordability	30%	30%	30%
Affordable Home Price based on Median Income	\$112,990	\$134,755	\$152,066
Median Value owner-occupied housing	\$114,808	\$208,235	\$216,193
Affordable Price-Difference from Median	(\$1818)	(\$73,480)	(\$64,127)
Number of Homes Priced at or Below Affordable Price (estimate of # of affordable homes available)	198	~100	~157
Number of Rental Units – all affordable	117	124	139
Total number of Affordable Dwelling Units in the town (Homes + Rental units)	315	224	296
Number of households needing affordable housing (Households at or below Median Income)	348	314	343
Number of additional affordable units needed (Number of households needing affordable housing minus Total affordable dwelling units in the town)	33	90	47

C. Affordable Housing Vision, Goals and Objectives

The Town of Ancram Comprehensive Plan establishes the emphasis and general direction for housing. The goal related to affordable housing is:

To improve the supply of affordable housing, housing for seniors and control large-scale residential development, consistent with the Community's desire to protect farmland, open space and the rural character of the Town.

Several strategic objectives needed to attain these goals are presented below.

- Change the zoning law to allow for more affordable housing in Ancram.
- Promote mixed-uses in hamlet areas.
- Increase senior citizen housing opportunities.
- Develop a funding mechanism for affordable housing
- Develop affordable housing support services for residents
- Secure grant funding to implement affordable housing on an appropriate scale

D. Recommendations

1. Zoning Amendments

Specific zoning changes to facilitate more affordable housing should include things such as:

- smaller lots sizes – as small as ½ acre, if water and septic permit
- apartments in existing single family homes, barns and garages
- multi-family homes
- senior citizens homes, assisted living and nursing care facilities

2. Affordable Housing Support Services

In addition to zoning changes, the following strategies could also assist young people and seniors needing affordable housing by providing information and support in looking for and maintaining affordable homes:

Strategy 1. Conduct outreach to Ancram's citizens about the benefits of affordable housing. An important first step is to educate the Town's residents about what is affordable housing, what the needs are, and what the benefits are of additional housing diversity.

Strategy 2. Develop a Senior Citizen Resource guide that includes information on the available state and local home improvement assistance programs and other support services that aim to enrich and maintain the quality of their life for older residents. Utilize the Town's website to educate the public on the various home improvement assistance programs and provide links on the website to State and County resources.

Strategy 3. Identify local contractors who are willing to assist elderly and needy residents with home improvements for a reasonable price and keep their contact information on file for interested citizens.

Strategy 4. Join in with local banks to host a credit counseling forum to prevent home foreclosures. Housing Resources of Columbia County may be available to provide counseling and technical assistance to homeowners who are eligible for loans and other home improvement assistance programs.

Strategy 5. Work with the Housing Resources of Columbia County to inform local citizens of the available benefits of the Columbia County Home Ownership Promotion and Preservation Program. The Columbia County Home Ownership Promotion & Preservation Program offers assistance with down payment, closing costs, loans and grants. Home improvement loans and grants are also available. Income restrictions may apply for certain grant programs. The organization is also a HUD Housing Counseling Agency and National Neighbor Works Campaign for Home Ownership participant.

Strategy 6. Work with the New York State Division of Housing and Community Renewal and other funding agencies to establish a land bank of potential sites that would be set aside for affordable housing construction. Other potential sources of funding include the NYS Affordable Housing Corporation program, Federal Home Loan Bank and the HOME Program. In addition once land is acquired and potential projects are planned, the Community Development Block Grant Program (CDBG) may be able to assist in project completion. These land bank parcels would be held for future development in which the Town either directly is the developer or sells the land with controls to insure that the land is used to accomplish the provision of affordable housing.

Strategy 7. Consider the use of housing tax credits to encourage additional affordable housing. Housing tax credits are property tax credits for deed restricted housing for households earning no more than area's median household income.

Strategy 8. Support the establishment of a volunteer home improvement corps to assist elderly and/or needy homeowners in routine upkeep and maintenance of their homes and properties. Collaborate with non-profit agencies to promote and support existing homeowner programs. These programs help residents with upkeep and maintain housing costs that are affordable.

Strategy 9. Work with Columbia County to develop a Micro-Enterprise Loan program designed and directed to new and existing small businesses either located in or considering locating in Ancram which employ five people or less, including the owner. The funding can be used to provide relocation and start-up expenses, and to assist existing businesses with the purchase of equipment or inventory, capital improvements and business expansion.

Strategy 10. Appoint a liaison to stay abreast of county and regional economic development programs, attend meetings and communicate Ancram's position on

key issues to existing economic and tourism agencies such as the Columbia County Tourism Department and the Columbia Hudson Partnership.

Strategy 11. Encourage additional economic development for new employment opportunities to assist in making Ancram more affordable to buyers and decrease the residents' tax burden.

Strategy 12. Work with area employers to create workforce housing. The Town should work with the local and regional employers to accommodate employee housing needs. Ancram should work with area employers and local banks to develop employer-assisted housing opportunities. Potential options include mortgage subsidies, down-payment and closing cost assistance, funding for home rehabilitation, and first time homebuyer counseling. Employers could also offer incentives to encourage employees to live closer to work.

3. Affordable Housing Grant Opportunities in New York State

The following grant programs are available in NY State and should be explored by the Town's Grant's Committee to support the Community in funding affordable housing programs:

1. **RURAL HOUSING SERVICE (RHS) Section 502 Direct Loan Program:** The Section 502 Direct Loan Program is a housing loan program for very low and low-income persons. Those interested must apply at the local offices where eligibility and the amount of assistance for which they qualify are determined. Funds are to be used for the purchase, repair or construction of a new home. Loans are made in rural areas generally having a population of 10,000 or less. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.
2. **RURAL HOUSING SERVICE (RHS) Section 502 Guaranteed Loan:** The Section 502 Guaranteed Loan serves low and moderate-income families in rural areas with a population of 10,000 or less. Funds can be used for the purchase, purchase and repair, or construction of a home. Lenders approved by Rural Housing Service make these loans. The term of the loan is thirty- (30) years with the applicant receiving the market interest rate. A 90% guarantee to the lender is provided by RHS. Rural Housing Service is able to authorize a 100% loan to value, which in many cases means that the applicant needs little or no down payment. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.
3. **RURAL HOUSING SERVICE (RHS) Section 504 Loans:** This program provides loans to very-low income applicants who need to make necessary repairs to their homes. The maximum loan is \$20,000, with a fixed interest rate of 1% and a maximum term of twenty (20) years. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.
4. **RURAL HOUSING SERVICE (RHS) Section 504 Grants:** Grants up to \$7,500 are available to senior citizens (62-years of age or older) to make repairs to their

homes for the correction of health or safety hazards. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.

5. RURAL HOUSING SERVICE (RHS) Section 515 Rural Rental Housing Programs:

- The purpose of the Rural Rental Housing Programs is to provide loans to finance rental and cooperatively owned housing of modest design to very low, low and moderate-income families, the elderly and the handicapped. Funds may be used to construct new housing, purchase and/or rehabilitate existing structures for rental purposes. Section 515 of the Act also authorizes the construction of congregate housing for the frail elderly who are capable of maintaining an independent lifestyle short of incurring the cost of residing in a nursing facility. Financing is available for the construction of group homes for disabled individuals who have the capacity to live and remain functional in such an environment, short of confinement to an institution.
- Maximum repayment period is fifty years. Initial operating capital equal to at least 2% percent of the cost of the project is required for nonprofit organizations and state and local public agencies. Fees for application packaging and the 2% percent operating capital may be included in the loan as part of the development cost required by the applicant. Loans to nonprofit organizations, state or local public agencies can be up to 100% of the appraised value or development cost, whichever is less. All other applicants' loans are limited to not more than 95% of the appraised value to development cost, whichever is less.
- Rural Development will determine eligibility of applicants. Applicants should have the ability and experience to operate and manage a rental housing project successfully. Rural Rental Housing Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, state or local public agencies, consumer cooperatives or for profit as well as nonprofit corporations. Nonprofit corporations may be organized on a regional or mullet-county basis. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.

6. RURAL HOUSING SERVICE (RHS) Section 514/516 Farm Labor Housing Loan and Grant Program: The purpose of the Section 514/516 Farm Labor Housing Loan and Grant Program is to provide loans or loans/grants to finance low-rent housing for domestic farm laborers. This program has two (2) basic concepts: One (1) is for a loan only to farmers for on-farm housing on a non-rental basis; the other is a loan or a combination loan/grant for off farm housing on a rental basis for the local agricultural market. A loan may be made to an individual farm owner, association of farmers, state or political subdivision broad-based public or private nonprofit organizations, or a nonprofit organization of farm workers. A grant may be made to a state or political subdivision, a broadly based nonprofit organization or a nonprofit organization of farm workers. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.

7. **RURAL HOUSING SERVICE (RHS) Section 533 Housing Preservation Grant Program (HPG):** The purpose of the Section 533 Housing Preservation Grant Program is to provide grants to very-low and low-income homeowners, to enable them to perform necessary repairs and rehabilitation of their homes. Grants are also available to property owners to repair and rehabilitate units if they agree to make such units available to low and very-low income families at affordable rental levels. Financial assistance provided by grantees may include loans, grants, interest reduction on commercial loans or other comparable assistance. Grantees may use up to 20% of the HPG funds for program administration. A public body, Indian tribe or public private nonprofit corporations serving rural areas with the legal, administrative and technical capacity to carry out the objectives of the program are qualified to apply for a Housing Preservation Grant. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.
8. **RURAL HOUSING SERVICE (RHS) Section 521 Rental Assistance Program:** The purpose of the Section 521 Rental Assistance Program is to provide very low and low-income rural families including the elderly, the opportunity to pay reduced monthly rents for apartments they occupy. The program is designed to reduce out-of-pocket cash that very-low and low-income families pay for rent, including utilities. Families must be residents of rental projects financed by RHS to be eligible to participate in the program. The terms of existing agreements are five (5) or twenty (20) years, however all new and renewal agreements are for five (5) years. Very-low and low-income families including elderly, with rents that exceed 30% of their adjusted annual income can qualify for rental assistance, if available. The adjusted income ceiling is determined by the size of the household and is 80% of the area median income. All RHS financed rental projects controlled by borrowers who agree to operate the housing on a limited profit or nonprofit basis, plus farm labor, housing loan and grant recipients who are public bodies, broad-based nonprofit organizations or nonprofit organizations of farm workers are eligible. Regional offices in New York are listed by county through a map on site: www.rurdev.usda.gov/ny.
9. **NEW YORK STATE OFFICE OF COMMUNITY RENEWAL Community Development Block Grant:** NYS OCR administers the **Community Development Block Grant (CDBG) Program** for the State of New York. The CDBG Program provides grants to eligible cities, towns, and villages with a population under 50, 000 and counties with an area population under 200, 000. CDBG is a federally funded program authorized by Title I of the Housing and Community Development Act of 1974, as amended and administered by the U.S. Department of Housing and Urban Development (HUD). The Program provides funding to assist communities to ensure decent affordable housing for all, to provide services to the most vulnerable in our communities, to create jobs and expand business opportunities to implement a wide variety of community and economic development activities directed toward neighborhood revitalization, economic development and the provision of improved community facilities and services. CDBG is an important tool in helping local governments to meet the most serious challenges facing their communities. Communities are eligible to apply for up to

\$400,000 for local housing rehabilitation programs. Typical grants and deferred loans are between \$20,000 and \$25,000.

10. **NEW YORK STATE AFFORDABLE HOUSING CORPORATION** *Affordable Home Ownership Development Program*: This program supports home ownership for families and individuals of low and moderate income. An important objective of this program is to stimulate the development, stabilization and preservation of neighborhoods and communities. The program offers grants up to \$20,000 - \$25,000 per unit. To encourage the leveraging of other public and private funds the program grant cannot exceed 60% of the total project cost. Funds may be used for new construction, acquisition/rehabilitation or improvement of single and multifamily homes, cooperatives and condominiums, which will be owner, occupied.

11. **NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL** *Home Investment Partnership Program (HOME)*: Funds are provided for construction or substantial rehabilitation of rental housing and housing intended for first-time home buyers; rehabilitation of owner-occupied housing; direct assistance to first-time home buyers; and tenant-based rental assistance. There are special requirements for community-based housing development organizations (CHDOs). Eligible applicants include any private for-profit or nonprofit organization or individual that can demonstrate the capacity to develop a feasible HOME project. Counties and small municipalities that have not been designated by HUD as participating jurisdictions and not-for-profit organizations located in those jurisdictions may also apply as local program administrators. Municipalities, which receive allocations of HOME funds directly from HUD, are not eligible to apply. All HOME funds must be used to assist households with incomes at or below 80% of the area median income. Rental projects must primarily serve households with income at or below 60% of area median income. Assisted units must remain affordable for a period of between five (5) and 20 years, depending on the initial amount of subsidy provided for the project. HOME funds may be used to pay for acquisition, pre-development expenses, construction expenses, closing and financing charges and tenant-based rental assistance. HUD limits the maximum per-unit subsidy for the HOME program, which varies by municipality.

12. **NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL** *Housing Development Fund*: The Housing Development Fund (HDF) is a revolving loan fund established in 1966 under Article XI of the Private Housing Finance Law and administered by the New York State Division of Housing and Community Renewal (DHCR). The purpose of the HDF program is to provide loans to nonprofit organizations to develop low-income housing projects. HDF loans may be used for pre-development costs, site acquisition, construction/rehabilitation financing, and other mortgage able project development costs. HDF loans may also be used to provide short term financing repaid from equity contributed by investors in [Low-Income Housing Credit](#) projects. HDF loans must be used to develop low-income housing projects.

13. NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL

Low-Income Housing Credit Program: This program provides reduction in federal income tax liability for project owners who develop, rehabilitate and acquire rental housing that serves low-income households. The amount of credit available to project owners is in direct relation to the number of low-income housing units they provide. Project owners utilize credit allocations as "gap fillers" in their development and/or operating budgets. The credit is turned into equity to fill the project "gaps" through the sale of the project to a syndicated pool of investors. Eligible applicants include: individuals, corporations, Chapter S corporations and limited partnerships. Incentives encourage the participation of not-for-profit corporations in the project. The credit is available to the project owners only on units that are occupied by low-income families. Low income is defined as equal to or less than 60% of the area median income, adjusted for household size. The credit allocated to a project is based upon the capital costs (exclusive of land costs) of acquiring, developing or rehabilitating rental units occupied by low-income households and is limited to meeting the economic gap.

14. NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL

Low-Income Housing Trust Fund Program: The Low-Income Housing Trust Fund Program provides funding for the activities listed below. Funding is also available to eligible non-profit applicants who need financial assistance in developing a full HTF application:

- Construction of low-income housing
- Rehabilitation of vacant or under-utilized residential property
- Conversion of non-residential property to residential use by low-income tenants

Eligible applicants are not-for-profit corporations or charitable organizations or their wholly-owned subsidiaries; housing development fund companies (pursuant to Article 11 of the PHFL); municipalities; counties (counties with their own department of assessment may be direct recipients, other counties are eligible only as local program administrators); housing authorities (for properties owned after July 1, 1986 only); private developers who limit their profits or rate of return of investors; or partnerships in which the non-profit partner has at least a 50% controlling interest.

15. NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL

Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE): This program provides funds for emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to quickly make the repairs. Eligible applicants include municipalities and not-for-profit corporations. To be eligible for assistance, homeowners must be 60 years of age or older with an income that does not exceed 80 percent of the area median income. There is a cap of \$5000 per building, which includes one- to four-unit owner-occupied dwellings.

16. NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL

Rural Rental Assistance Program: This program provides direct rent subsidies for

low-income elderly and family tenants residing in multifamily projects in rural areas of New York State. The program provides 5-15 year rental subsidies for projects financed with mortgages from the U.S. Department of Agriculture Rural Development 515 Program. Eligible applicants include for-profit sponsors (limited dividend), non-profit corporations, Housing Development Fund Companies, Rural Preservation Companies, Public Housing Authorities, individuals and corporations that received RD 515 (one percent, 50 year) permanent mortgages. Eligible areas include rural areas with a population of less than 10,000 and up to 25,000 in areas with an identified lack of mortgage credit as determined by RD. This program must operate in conjunction with low-interest mortgage financing provided by the Farmers Home Administration under Title V of the Housing Act of 1949. Subsidies under the Rural Rental Assistance Program are equal to the difference between 30 percent of the tenant's monthly income and the tenant's monthly housing expenses.

17. NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL

Weatherization Assistance Program: This program provides funds to assist low-income persons; particularly the elderly, handicapped, and families with young children reduce their fuel costs and reduce national energy consumption. The Weatherization services provided are determined by an on-site energy audit process, which includes life-saving health and safety tests and an extensive analysis of fuel consumption and lifestyle. Weatherization services are provided by 73 organizations or sub grantees. The current weatherization service provider in Columbia County is Columbia Opportunities, Inc., 540 Columbia Street, Hudson, New York 12534 telephone (518)672-7268.

E. Next Steps

1. Appoint an Affordable Housing Task Force to continue exploring ways to support affordable housing in Ancram.
2. Revise zoning to provide for more affordable housing opportunities.
3. Work with the Town Grant's Committee to secure funding for affordable housing projects which could help with the revitalization of the hamlets.

Initiative #3: Economic Development

Ancram has faced a slow deterioration of its agricultural and non-agricultural businesses over the past twenty five years. Dairy farming, which was the major form of agriculture in the Town twenty five years ago, has experienced a serious decline, and there are only two remaining dairies left in Town. Small shops, convenience stores and restaurants have been hurt by competition from nearby Towns with a larger draw area, more shoppers more variety and lower prices to offer the local shopper, so Ancram people now shop in Millerton, Pine Plains, Hudson or Great Barrington, all less than thirty minutes away. Looking at our strengths, weaknesses, opportunities and threats, we find the following issues:

Strengths:

- growing population
- excellent environment and quality of life
- close to Taconic State Parkway, NYC, Albany
- large agricultural business base
- large number of home based businesses

Weaknesses:

- no infrastructure of roads or buildings suitable for commercial use
- no municipal waste water system in town
- very small commercial district
- very restricted commercial uses in hamlets and ag zone
- small labor force and low unemployment
- no active business community promoting the Town as good for business
- poor telecommunications/internet service
- poor appearance of the hamlets discourages investment in Community

Opportunities:

- zoning amendments to expand business opportunities
- marketing the community as a great place to work and live
- revitalizing the hamlets to stimulate investment

Threats:

- competition from nearby towns with more to offer
- apathy on the part of the local business community

A. Commercial/Economic Conditions

The following information about commercial use for both Ancramdale and Ancram is from the U.S. Census County Business Patterns by zip code. This information excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees, and most government employees. Business activity in Town is quite modest with only about 23 establishments in the Ancramdale zip code and 26 in the Ancram zip code. These 49 businesses, however, employed 260 people and contributed over \$11 million in payroll to the area. No one area of industry was dominant, although construction and manufacturing businesses hired the most employees.

Industries and Businesses in Ancram

Table 13. Business Information for Zip Code 12503, 1998 to 2005

1998 to 2005 Business Patterns: Zip Code 12503 Ancramdale			
	1998	2000	2005
Number of Establishments	14	15	23
First Quarter payroll in \$1000	502	956	254
Number of Employees	60	104	50
Annual payroll in \$1000	2706	3675	1515

In 1998, the industries represented in Table 13 for zip code 12503, above, included a variety of businesses including construction, retail trade, transporting, finance/insurance, professional services, and health care related businesses. By 2000, one more business had been added to the mix, and the large increase in employees was associated with a health care and social assistance business. In 2000, other business categories in this zip code also included two arts, entertainment and recreation businesses, and an accommodation and food service business. With the exception of the larger health care and social service business, all others were small employers having no more than nine employees. By 2005, there were more businesses – mostly reflected in an increase in the number of construction related establishments. As in other years, most establishments are businesses with a small number of employees.

In zip code 12502, the number of establishments has remained fairly steady between 1998 and 2005, but the number of employees and payroll has increased substantially. Industries represented in this area are similar to those in zip code 12503 in terms of size and variety of activities, but they include more representation of construction-oriented businesses.

Table 14. Business Information for Zip Code 12502, 1998 to 2005

1998 to 2000 County Business Patterns for Zip Code 12502			
	1998	2000	2005
Number of Establishments	25	24	26
First Quarter payroll	1541	1666	2130
# of Employees	167	172	210
Annual Payroll in \$1000	6383	7021	9205

An inventory of businesses conducted by the CDBG Committee in 2009 gives more detail on a broader variety of commercial enterprises in Ancram that are not likely included in the County Business Patterns. Many are home-based or owner-operated with no employees. The 2009 Ancram Business Directory lists over 140 different businesses, including several dairy farms, organic livestock and fruit and vegetable farms, horse farms, antique shops, architects, attorneys, beauty salons, general contractors, excavating businesses, gravel mines, graphic designers, photographers, landscape designers, lawn care and maintenance firms, plumbers, electrical contractors, carpenters, massage therapy businesses, realtors, sporting goods stores, tax preparation services, trucking firms, website design firms, taverns, restaurants, caterers, veterinarians, dog trainers, a golf course, a paint ball operation and a gas station. Based on the 2009 Ancram Business Directory, there are over 40 agricultural business in Town, and over 100 non-agricultural businesses.

**Table 15: Industry and Occupations
by Number of Employed Persons 16 Years or Older, 2000**

Industry	# of Employed Persons in Town of Ancram
Educational, Health, and Social Services	171
Public Administration	23
Manufacturing	106
Retail Trade	101
Construction	80
Arts, Entertainment, Recreation, Accommodation, and Food Service	47
Transportation, Warehousing, and Utilities	23
Other Services	19
Professional, Scientific, Management, Administrative	54
Finance, Insurance, Real Estate, Rental, and Leasing	21
Information	14
Wholesale Trade	15
Agriculture, Forestry, Fishing, Hunting, Mining	83

Table 16: Comparison of Ancram Occupations to Columbia County and NYS 2000

Occupations	% of Employed Persons, Aged 16 and older		
	Town of Ancram	Columbia County	New York State
Sales and Office Occupations	(15.9%)	(23.5%)	(27.1%)
Management, Professional, and Related	(32.4%)	(33.6%)	(36.7%)
Service Occupations	(15.7%)	(16.8%)	(16.6%)
Production, Transportation, and Material Moving	(19.7%)	(13.8%)	(11.7%)
Construction, Extraction, and Maintenance	(13.1%)	(10.8%)	(7.6%)
Farming, Fishing, and Forestry	(3.3%)	(1.5%)	(0.3%)

According to the U.S. Census, there has been a 36 percent increase in the number of Ancram residents in the labor force. Much of this can be accounted for by more women entering the workforce since 1980. The 2000 unemployment rate was very low (2.8 percent) and about 35 percent of Town residents are not in the labor force.

Table 17: Employment Data for Town of Ancram (for those aged 16 and older)

Labor force	1980	1990	2000	1980 to 2000 Change
People in labor force	582 (58%)	709 (60.3%)	791 (64.7%)	35.9%
People Unemployed	27 (3%)	32 (2.7%)	34 (2.8%)	25.96%
People not in labor force	433 (43%)	434 (36.9%)	431 (35.3%)	- .46%

Income Data for Ancram

The median income level for families and per capita income levels (Table 18) have increased dramatically since 1980. At the same time, the number of households with Social Security income increased 33 percent. The number of households receiving public assistance and considered to be living below the poverty level has decreased since 1980, but much of that decrease is usually accounted for by changes in the Federal program and definitions for eligibility. Twenty-two percent of households receive retirement income. The number of self-employed households increased between 1990 and 2000. The number of self-employed farm households decreased.

In 2000, some 264 households earned less than the median income in Ancram, or 35 percent. Some 194 households had Social Security income, nine had public assistance income, and 133 had retirement income. Twenty-two families lived below the poverty level (110 individuals). Of those 110 individuals, 15 percent were older than 75 years, 14 percent were age 65 to 74, and 72 percent were under the age of 65.

Table 18: Income Data for Town of Ancram

	1980	1990	2000	1980 to 2000 Change
Median Income for Families	\$13,934	\$34,444	\$47,708	242.4%
Per capita income	\$5,467	\$14,165	\$22,541	312.3%
Social Security Households	146	169	194	32.9%
Public assistance households	23	19	9	-60.9%
Retirement income households	NA	96	133	38.5% (1990 to 2000 only)
Self - employment households	82	106	126	53.7%
Farm self - employment households	31	22	NA	-29% (1980 to 1990 only)
Individuals below poverty level	235	133	110	-53.2%
Percent of people living below poverty level	18%	8.8%	7.4%	-58.8%

Of those households earning less than the median income level, there were:

- 11 households of people age 25 years or younger,
- 25 of people age 25 to 34,
- 63 of people age 35 to 44,
- 44 of people age 45 to 54,
- 34 of people age 55 to 64,
- 49 of people age 65 to 74, and
- 48 of people age 75 and older

One hundred percent of all young households earned less than the median income. Table 19 compares median household and family incomes to neighboring towns. Compared to these other municipalities, Ancram’s households had about average income levels, but families had lower income levels.

Table 19: Comparison of Median Family and Household Incomes, 1999

Town/State	Median Household Income	Median Family Income
New York State	\$ 43,393	\$ 51,691
Greenport	\$ 37,394	\$ 47,452
Kinderhook	\$ 52,604	\$ 61,074
Claverack	\$ 41,647	\$ 50,175
Stuyvesant	\$ 49,904	\$ 51,688
Ancram	\$45,726	\$47,708

Agricultural Economy in Ancram

The U.S. Agricultural Census is conducted every five years. Data is primarily available by county and by zip code. The two zip codes for the Town of Ancram are 12503 and 12502. Neither of these is exclusively within the Town of Ancram, however, as both overlap with surrounding towns. However, the census does give another snapshot of the type and level of farming going on in and around Ancram.

In 2002, there were 31 farms counted in these two zip codes: seven in Ancram (12502) and 24 in Ancramdale (12503). In Ancram, all seven were 50 to 999 acres in size. Ten of the Ancramdale farms were listed as being 1 to 49 acres in size, with 14 being 50 to 999 acres.

In 2002, each Ancram farm earned less than \$50,000. Sixteen of the Ancramdale farms earned less than \$50,000, six earned between \$50,000 and \$249,000, and two earned over \$250,000 for all their agricultural products. Farms in both areas included full-and part-time owners. In Ancram, nine were farms with multiple operators, and six had women operators.

Of the 31 farms, 22 had land used for cropland, 20 had pasture or grazing land, and 20 had woodland on them. Five Ancram farms had idle land or land in cover crops only. Farm animals included calves, beef cows, ponies, and horses. A small number had pigs or lambs. Crops included primarily grass for forage and hay and corn for silage. A small number of farms grew barley, oats, soybean, potatoes, Christmas trees, and orchard crops. Overall, farming was more profitable and prevalent within the Ancramdale zip code.

Land Use

Land uses by number of parcels, acreage, and percent of total land area in Ancram are detailed in the table and charts below. This information comes from data from the local Assessor and gives a general picture of the characteristics of various land uses in Town.

Residential, agricultural, and vacant lands make up the majority of land uses in Ancram. Residential uses have the most parcels and acreage in Ancram although agricultural uses are classified as being on the same number of acres, but with far fewer parcels. It is important to note that many residential parcels, as well as some vacant land, may have agricultural activities taking place that are not recognized from the real property classification system. For example, a 100-acre parcel may have a house on it, and is thus classified as residential even if 90 acres are actually rented to a farmer.

Table 20: Property Classification in Ancram.

Property Class	Number of Parcels	Acres	Percent of Land Area
Residential	832	9,845.3	35.8%
Agricultural	98	9,751.1	35.5%
Commercial	22	203.3	0.7%
Industrial	3	129.7	0.5%
Community Services	12	43.3	0.2%
Public Services	2	0.3	0.001%
Recreation and Entertainment	10	353.7	1.3%
Wild, Forested, Conservation Lands and Put	8	879.8	3.2%
Vacant Land	304	5,585.1	20.3%
ROW (Roads)	1	627.5	2.3%
Water (Large water bodies)	1	55.6	0.2%
Grand Total	1,293	27,474.8	100.0%

Residential and agricultural lands uses comprise over 72 percent of the land acreage in Ancram. There is less than one percent of land area in commercial land uses. Twenty percent of the land base is classified as vacant: some of these could be forested lands.

Figure 6: Property Classification in Ancram



Table 21. Agricultural Land Uses.

<i>Agricultural Sub-Class</i>	<i>Number of Parcels</i>	<i>Acres</i>	<i>Percent of Land Area</i>
Crops	28	3,540.6	12.9%
Livestock	11	1,575.9	5.7%
Horse Farm	9	1,235.8	4.5%
Other	1	22.3	0.1%
Vacant Land	49	3,376.5	12.3%
Agricultural Total	98	9,751.1	35.5%

About 10,000 acres of land in Ancram is classified as agricultural, which represents about 36 percent of the total land area in Ancram. Of this, the majority of parcels are considered *vacant agricultural land*, followed by about 28 parcels, or 3,500 acres of land, as crops. Livestock uses take place on 11 parcels of land, or 5.7 percent of the land base. Horse farms are classified for nine parcels, yet these are quite large totalling more than 1,200 acres of land. These figures are conservative figures, meaning there is much more agriculture taking place in the Town on rented lands classified as residential parcels.

Figure 7. Agricultural Land Uses

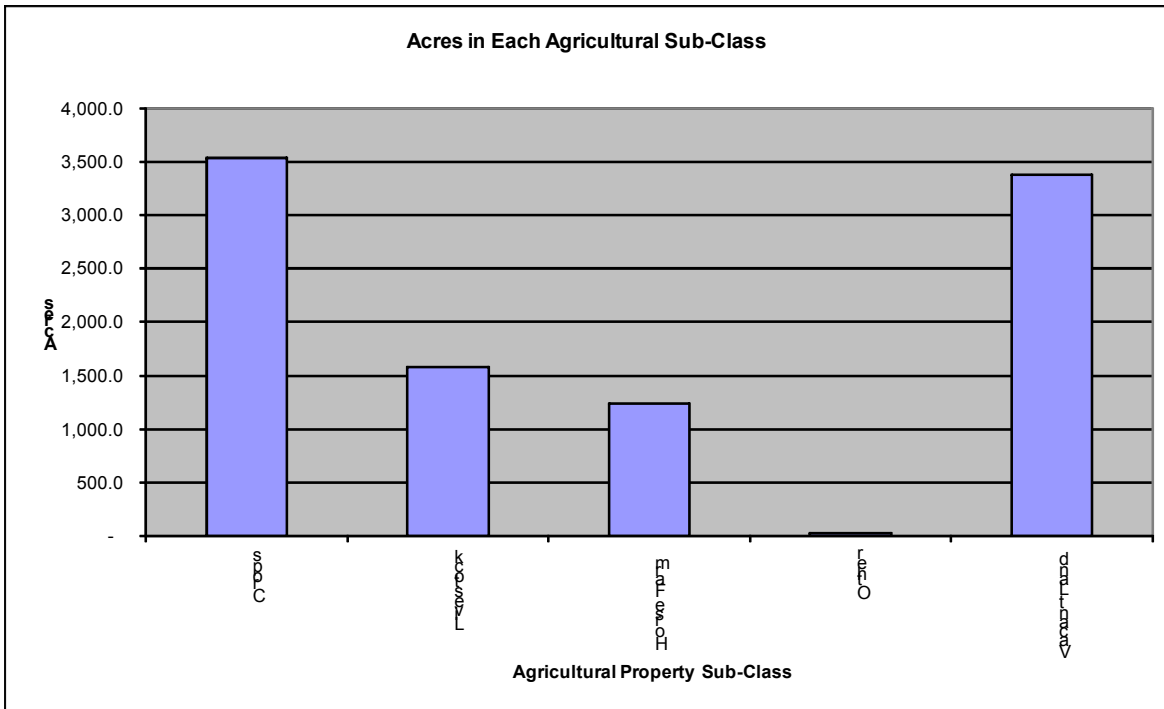


Table 22. Commercial Land Uses.

<i>Commercial Sub-Class</i>	<i>Number of Parcels</i>	<i>Acres</i>	<i>Percent of Land Area</i>
Auto	1	3.0	0.01%
Bar	2	4.7	0.02%
Dining	2	7.8	0.03%
Kennel	2	29.4	0.11%
Lodging	2	0.7	0.003%
Multipurpose	10	26.5	0.10%
Storage and Distribution	3	131.2	0.48%
Commercial Total	22	203.3	0.74%

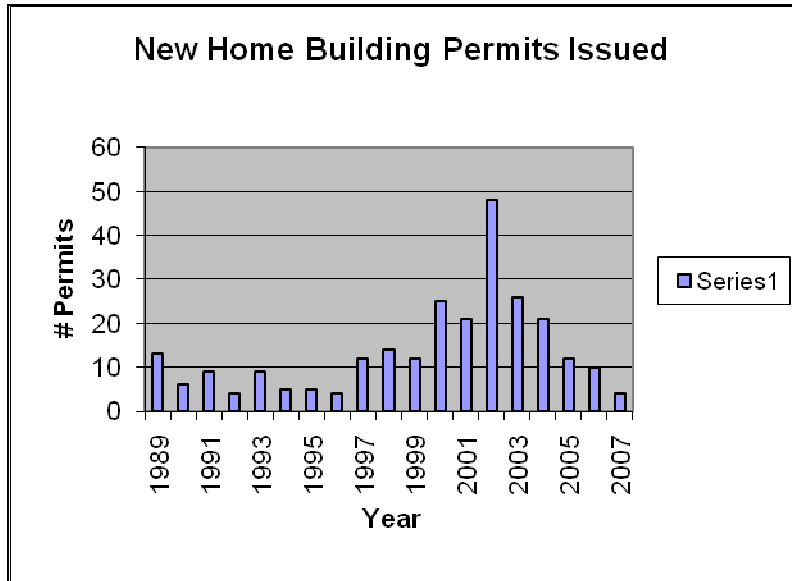
Twenty-two parcels have commercial uses on them. The total acreage devoted to commercial use is 203 acres or less than one percent of the entire land base in Ancram. Table 22 below details about 130 acres of land on three parcels in Ancram.

Table 23. Industrial Land Uses.

<i>Industrial Sub-Class</i>	<i>Number of Parcels</i>	<i>Acres</i>	<i>Percent of Land Area</i>
Manufacturing	1	35.5	0.13%
Mining	2	94.2	0.34%
Industrial Total	3	129.7	0.47%

Building and Subdivision Activity in Ancram

Figure 8. Building Permits Issued 1989 to 2007



Between 1997 and 2007, some 36 minor subdivisions, seven major subdivisions, and 42 lot line adjustments were granted, representing a total of 92 units. 68 approvals were granted in 1997, reflecting the Long Lake project. No major subdivision has taken place since 2001.

Table 24. Subdivision Activity in Ancram, 1997 to 2007

Year	Minor	Major	#units	Lot Line Adjustment
1997	2	1	68	6
1998	5	2	9	1
1999	4	1	5	2
2000	2	1	4	3
2001	3	2	6	5
2002	5	0	0	3
2003	4	0	0	2
2004	6	0	0	5
2005	5	0	0	7
2006	4	0	0	5
2007	1	0	0	3
Totals	36	7	92	42

B. Economic Development Vision, Goals and Objectives

The Ancram Comprehensive Plan has established the following economic development goal for the community:

Encourage home-based businesses, construction and building trades, retail businesses, and other business activities consistent with our rural, small town character, supported by reliable telecommunications services and business- friendly zoning.

The strategic objectives needed to attain these goals include the following:

- Promote a positive community environment that positions the town as business-friendly with a superior quality of life.
- Create employment opportunities for the local community.
- Expand and diversify the tax base.
- Support small business development, expansion and retention.
- Attract new investment that meets social, environmental and economic goals.
- Seek public and private funding to develop affordable housing.
- Expand on the existing agricultural economic base and related businesses.

C. Recommendations

1. Economic Development Strategies:

Strategy 1. Consider establishing an Economic Development Committee to create a business development and marketing plan to retain and expand existing businesses, attract new businesses and jobs and encourage Ancram residents to use local businesses. Identify business opportunities unique to Ancram, and try to develop businesses which will draw visitors and spending to our Town.

Strategy 2. Support and promote local businesses of a size and scale consistent with the Community's small town rural character. Develop a set of design guidelines oriented to non-residential uses consistent with the Ancram Comprehensive Plan to guide future commercial development in Town.

Strategy 3. Allow for expanded commercial areas and mixed-commercial/residential uses in the Hamlets, subject to commercial design standards, and size and scale requirements which protect the small town, rural and scenic character of the Community.

Strategy 4. Consider offering incentives to retain businesses and jobs, help existing businesses expand, and attract additional businesses and jobs to the Town. Create a local commercial development grant or loan program using grant monies as funding. Consider local tax incentives to encourage redevelopment and reinvestment. Section 485b of the New York State Real Property Tax Law establishes a schedule for property tax abatements for new commercial, business, or industrial projects. This exemption is a local option.

Strategy 5. Provide for review and possible approval of any business not specifically permitted in zoning through a “floating zone” capability, subject to safeguards to limit the size and scale of these activities to protect the Town’s small town, scenic, rural character.

Strategy 6. Work with the County and neighboring communities to enhance telecommunications and utility infrastructure.

Strategy 7. Establish procedures to simplify review and permitting processes for business development and/or expansion in designated business zoning districts. One option for this is to develop a generic environmental impact statement (GEIS) for all properties located within zones oriented to businesses. The GEIS would evaluate the potential impacts associated with future development of these sites, and identify the necessary improvements needed to mitigate any associated impacts. The completion of a GEIS helps to alleviate some obstacles in developing land and can help eliminate some of the “unknowns” associated with new commercial property development.

Strategy 8. Develop incentives for existing businesses to improve their signs, parking areas, or landscaping.

Strategy 9. Implement infrastructure, road improvement, and hamlet concept plans as outlined in this strategic plan.

Strategy 10. Create a more sense of place in the hamlet business areas by using banners, signage or landscaping.

Strategy 11. Create an inventory of developable resources for non-residential uses. The inventory should provide detailed information on vacant buildings and lands, including the area or floor area, selling price, contact information, and development requirements.

Strategy 12. Consider creating a Local Development Corporation (LDC) to spearhead revitalization and funding. An LDC is a legal entity directed by a board of directors and/or members, for the purpose of creating new jobs and income growth. This type of organization may be eligible for additional grants that the Town may not be.

Strategy 13. Consider initiating a Main Street Program with the support from the National Trust's National Main Street Center, Main Street Approach to Downtown Revitalization. This is a comprehensive strategy that can be tailored to different communities. While Ancram does not have a well-developed "downtown", the Main Street Approach would still be applicable to the town center concept for the hamlet of Ancram. The Main Street Approach includes strategies related to organization, economic restructuring, design, and promotion. This strategic plan along with the Comprehensive Plan already addresses some of the design strategies (Synthesis Concept Plans and design standards for zoning).

Strategy 14. Promote agri-businesses and agri-tourism. Implement strategies of the Ancram Farmland Protection Plan (in development phase). Consider activities that can expand small scale farming.

Strategy 15. Conduct a series of economic roundtables of Ancram business people, farmers and residents to talk about economic development.

Strategy 16. Develop a list of the kind of businesses and revitalization desired and ensure that zoning supports development of those uses.

Strategy 17. Consider working cooperatively with neighboring towns and the county on regional economic development opportunities to bring jobs and businesses closer to Ancram, even if they are not actually "in" Ancram.

Strategy 18. Explore education and senior service opportunities.

Strategy 19. Promote the town and existing town businesses through brochures and on the town website and newsletter. Possible topics to be included in brochures are promotion of Ancram's historic places (houses and cemeteries), house and garden tours, farms and farm tours, local businesses, events and activities, and outdoor recreational opportunities.

Strategy 20. Create an Ancram Marketplace for agricultural and yard sale goods.

2. Update Zoning

- Expand the size of the commercial districts in the hamlets
- Expand the businesses permitted in the hamlets and the ag zone
- Develop a "floating zone" process to review businesses not permitted in a zone

3. Marketing opportunities

- Create a Town Economic Development Committee and Plan
- Develop marketing materials to promote Ancram as a good place to live and work

4. Grant opportunities

- Work with town Grants Committee to identify and secure grants to retain and attract businesses and jobs Town

Summary and Conclusions

Ancram has spent considerable time and effort over the past 24 months to understand its current position and how its citizenry wish the town to develop. As part of the Comprehensive Planning Process, Ancram citizens participated in workshops, a survey, weekly committee meetings, and 2 public hearings.

The Town has used this Community Development Block Grant to great advantage to explore three areas in serious need of improvement. This Plan spotlights the initiatives Ancram wishes to take in three key areas – hamlet revitalization, affordable housing and economic development and outlines the important next steps needed to move Ancram along to a better future.

Key Findings

Ancram appears to be at a competitive disadvantage compared to other nearby towns and locations because we do not have a large year-around population or any major employers except the Ancram Mill. While Ancram enjoys relatively low unemployment, this means that it has no readily available labor force. The town's road system is typical of a rural community and is unsuitable for heavy truck traffic. There are no commercial buildings, no housing suitable for a larger labor force and inadequate water and sewer. In short, Ancram has none of the things you need to attract and support economic development.

Ancram's economic base is heavily reliant on the dairy, livestock, produce and horse farms currently operating in town. We are an agricultural community, and residents want to see the land remain open and the farms operating. Consequently, economic development will most likely be related to agriculture.

In addition, the residents of Ancram, based on the survey, want to see home-based businesses, small retail stores, convenience stores and restaurants, in conjunction with affordable housing -- not "industry" -- come to town.

But most people recognize that Ancram is not going to attract stores or shops or restaurants when it's so easy to go to Copake, Pine Plains, Hudson, Millerton or Great Barrington for shopping and other basic needs. Some people have even questioned the need for "economic development" at all, suggesting we should recognize and be happy that we are a rural, agricultural and residential community -- where people come to live, and will happily work and shop somewhere else.

Unfortunately, experience over the last 30 years has shown if the Town does not make some effort to stimulate even the most basic "economic development", the town center continues to decline, shops close, buildings deteriorate, and residents look outside of Ancram for even the most basic services. Employment opportunities continue to decline.

Recommended Next Steps

The Town has concluded we need to tackle this downward spiral with three initiatives:

- Hamlet revitalization will start with intersection modification:
 - In Ancram, hamlet revitalization will require fixing the Route 82/Route 7 intersection and solving the septic and deteriorating building problems.
 - Ancramdale would also benefit from some work on the intersection of Route 82/Route 8/Route 3 to make this hamlet more pedestrian-friendly and open up new opportunities for development.
- Affordable housing targets look readily achievable:
 - 40-50 more affordable housing units are needed by 2013
 - Revise zoning to encourage smaller lot sizes, multi-family residences, and accessory apartments in homes, barns and garages
 - Renovation or replacement of the deteriorating buildings in the center of Ancram, especially as they may be configured to promote affordable housing and “at-home businesses” like personal and business services
 - Explore opportunities to provide housing for our seniors.
- Economic development through:
 - Establish an Economic Development Committee to create specific, targeted business development strategies
 - Zoning which is more business-friendly. For example, we are looking at expanding the business zone in the hamlets, creating a floating zone, expanding agricultural-related businesses in the agriculture zone and establishing some common sense commercial design standards.

Ancram will need additional grants to help with both planning and construction. The projects recommended in order of priority are outlined in the final section of this plan, Next Projects Identified, page 77.

Next Projects Identified

1. Detailed Plan for Route 82/Route 7 Intersection in Ancram – Fire House Stays
 - a) Apply for a CDBG Technical Assistance Grant to refine plans for the Ancram intersection – Nov 2009
 - b) Develop working relationship with NY DOT to define action plan for modification of the intersection, including repositioning retaining walls as necessary
 - c) Analyze options for the Monument, Stiehle House, Tin Smith House, and Porter's in the context of improving the safety of the intersection
 - d) Cost out the selected options for the structures, e.g. purchase of property, removal of structures, renovation, rebuilding structures
 - e) Develop and cost out water/septic plan in light of selected options for buildings; consider tie in with Fire House properties
2. Identify grants and apply for funds to implement road construction work not handled by DOT or other State Agency. T.B.D.
3. Identify grants and apply for funds to renovate/restore/replace deteriorating buildings in Ancram as affordable housing/mixed commercial according to plan and priorities determined in Action #1 above. – April 2010
4. Identify grants and apply for funds to carry out septic solution to support detailed plan for the intersection, including Simon's General Store and other buildings remaining in the plan. – April 2010
5. Other Projects – timing and costs T.B.D.
 - a. Develop plan to improve 8/82/3 Intersection in Ancramdale, create senior housing and develop nearby recreational areas along the lines of the January 2009 Synthesis proposal
 - b. Expand Blass Park Facilities
 - c. Consider Recreational Facilities Around Town Hall and connection to Ancram town center
 - d. Develop plan for historical preservation