

Town of Greenwich
Comprehensive Plan
Washington County, New York

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Prepared by:



Prepared for:

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Town of Greenwich Comprehensive Plan

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1.0 INTRODUCTION

1.1 What is a Comprehensive Plan?

A comprehensive plan is a policy guide that sets forth directions for the future of a community. It is not a law or regulation. Rather, it is a blueprint to help guide the future. Like any blueprint, it is subject to change and revision with the passage of time and events.

The plan sets forth goals and implementation strategies to guide the physical development of the Town. Local officials daily undertake actions, enact regulations and approve development, all of which are likely to have long-term implications. To ensure that these daily decisions ultimately benefit the whole community, the decision making process should be undertaken within the context of a considered evaluation of the Town's objectives for future growth and its desired character. This Comprehensive Plan identifies community development policies and objectives of the Town of Greenwich.

Greenwich first published a Comprehensive Plan in 1971. The Town's first Comprehensive Plan was prepared under the direction of planner Joseph Ziepniewski, of the Environmental Consulting Group, Inc. The Comprehensive Plan of 1971 was developed after detailed analysis of historic background, geographic and physical factors, existing land use and agricultural studies, population studies, economic studies, transportation studies and an inventory of public facilities and utilities.

In 1989, the community revisited the plan, resulting in the creation of a Master Plan for future development. The approach used in developing the 1989 Master Plan differed from that used for the development of the 1971 Comprehensive Plan. Using much of the original data, the 1989 Master Plan concentrated on the key issues facing the community and presented suggestions for policy development to address these issues.

Today, in the early years of a new century, the people of the Town of Greenwich are taking a comprehensive look at the plans and policies for land use development. This plan refines the visions, goals and policies to reflect the changes that time has brought. This plan also refines the strategies necessary to create the Greenwich of tomorrow. This Comprehensive Plan makes use of all of the prior studies, data, analysis, and policy objectives of the previous plans. In addition it takes a careful look at development data, population and school projection forecasts, and makes use of digital data for analyzing land use and development patterns. Key stakeholders from the community helped early on in

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this process to identify the key challenges and opportunities that the Town of Greenwich faces.

A comprehensive plan typically includes a statement of goals, followed by a discussion of how to achieve those goals (i.e. implementation). Goals are the broadest expression of a community's desires. Goals give direction to the plan as a whole. Goals are long-term aspirations and are used to describe a vision of the Town in the future.

Besides providing a policy foundation, the *Comprehensive Plan* can be used as a tool to help obtain funding for a variety of projects. The *Comprehensive Plan* can also be used as a marketing tool to promote the assets of the village. The *Comprehensive Plan* also provides the foundation for any land use regulations the Town may adopt in the future.

The formulation of community goals is one of the most important products resulting from the development or revision of a Comprehensive Plan. The more explicit these goals are, the more likely it is that the plan will be understood. In addition to giving direction to the plan and to articulating the community's vision for its future, goals play several other important roles including defining and setting priorities and fostering understanding between diverse groups.

1.2 About This Document

The Town of Greenwich Comprehensive Plan is written and organized to be as succinct as possible. The plan is organized as follows:

- Chapter 1 is this introduction.
- Chapter 2 provides an overview of existing conditions, organized by subject area.
- Chapter 3 is a synthesis summarizing the Town's strengths and weaknesses. Chapter 3 discusses the interrelationship between the various trends and conditions.
- Chapter 4 presents the vision statement and goals of the Town. Goals provide a policy framework for the Town over the next 10 to 15 years.
- Chapter 5 is the Future Land Use Plan describing the specific areas of the town and the types of land use activities envisioned.
- Chapter 6 is a discussion of the land use regulation tools available to the Town of Greenwich to implement the land use plan described in Chapter 5.
- Chapter 7 is the specific recommendations necessary to implement the goals. For each recommendation, an implementing agency / organization and potential funding source is identified.

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1.3 Planning Process

A Comprehensive Plan Committee (The Committee) appointed by the Town Board is preparing the *Town of Greenwich Comprehensive Plan*. The Committee began meeting in the fall of 2002. Community input was sought through interviews with individuals and agencies involved in land use planning and development activities in Greenwich. In addition, public meetings were held in January and February 2003. These efforts aided in the issues identification process. A summary of these issues is found in the appendices.

In addition to the issues identification phase, an inventory of existing land uses, population trends, building history, traffic, and historic and natural resources was conducted. The Committee formulated goals based on the issues identification and using the inventory as a contextual guide.

Potential alternatives to address the goals were developed by The Committee upon reflection of the information gathering phase. The preferred alternatives were selected and recommendations for implementation were developed.

Finally, a budget and timeline were developed for achieving the goals. These elements were published in a draft plan, and subject to public review and comment. Following a Public Hearing on the draft plan, the Committee revised the plan in response to public comments and forwarded the Planning Board's Recommended Draft to the Town Board for review and approval.

The Town Board held a Public Hearing on the *Planning Board Recommended Draft*. The Town Board carefully considered the comments from the public and made minor revisions to the Plan. The Town Board sent the revised plan back to the Planning Board for comment. The Planning Board approved the revisions and recommended adoption.

On December 14, 2004, the Town Board adopted the *Town of Greenwich Comprehensive Plan*, represented by this document.

2.0 The Town of Greenwich Today: Existing Conditions

2.1 Introduction and Overview

This chapter of the plan presents an overview of existing conditions affecting the Town of Greenwich.

Greenwich is a beautiful rural town located in the northeastern part of New York State. It is close to the Adirondack Mountains, the Hudson River Valley, Lake George, Saratoga Springs and the Capital District. It has a rich history evident in the well-preserved historic homes, barns and commercial buildings. Working farms are evident throughout the landscape. A drive through the Town brings an ever-changing view of rolling hills, meandering streams, barns, livestock and lovely historic homes.

2.2 Historical Background¹

The Town of Greenwich originally comprised parts of the Saratoga, Argyle and Campbell Patents, which were granted in 1684, 1764, and 1783, respectively. The ravages of the French and Indian Wars kept much of the area from being settled until after 1763. One notable exception being the Dutch families who settled along the Hudson River.² Beginning in 1776, the Revolutionary War did little to further growth in the Greenwich area.

Prior to the massacre of Jane McCrea on July 27, 1777, the majority of residents felt apathetic toward the Revolution. But, following the massacre many took up arms against the British in support of independence. Many area residents, including the Rogers family, fought in the Battles at Bennington and Saratoga, which culminated in the defeat of General Burgoyne's army on October 17, 1777.³

The use of the Great War Trail during the French and Indian Wars and the Revolutionary War, and the many historical crossings of the Hudson River by both Natives and Europeans⁴ also add to the town's historic significance.

¹ This section is taken from the 1971 "Greenwich, New York: A Comprehensive Plan, 1971. Environmental Consulting Group, Inc. Hanover, New Hampshire.

² 1790 Federal Census of the United States

³ Brandow, John Henry. *Story of Old Saratoga*. p. 92. *History and Biography of Washington County with Historical Notes on Various Towns*. 1895. p. 47

⁴ *An Introduction to Historic Resources in Washington County, New York*. Washington County Planning Board 1976. p. 64 – 65.

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The area was separated for the Town of Argyle and, in 1803, became the Town of Greenwich. With ample supply of waterpower, the town began to grow. The first water power to come from the Hudson was at Hiram Clark's Mills in 1731.⁵ William Mowry, who was brought to the area by Job Whipple, along with Joseph Anthony (father of Susan B. Anthony) and Joseph McClellan, established the second cotton mill in America, and the first in New York state, along the east side of the Battenkill. He later married Whipple's daughter, Lydia. The village, or Whipple City, grew and prospered around the cotton mill and, in 1809, was incorporated as Union Village. This represented a "union" of Easton and Greenwich. However, the postal system serving Union Village was the Greenwich Township system. Though residents lived in Union Village, their mail had to be addressed to Greenwich to assure delivery. After many years of confusion, it was decided to change the name of the village to Greenwich in 1867, thus corresponding to that of the postal system.

Through the efforts of the early settlers, the vast forests surrounding Greenwich were cleared. Much of the lumber cut locally was shipped to Albany for house construction. Many small farms operate throughout the county; their important products were oats, Indian corn, rye, buckwheat, potatoes, wool, beef, and pork. The growing number of farms created a need for services, and many small shops, such as harness and blacksmith shops, were started in Greenwich. In 1832, the Eddy Plow Company was founded and this contributed to the economic growth of Greenwich for another 100 years.

Between 1830 and 1860 many businesses were established in Greenwich and the town prospered. However, unlike other places in the Northeast, Greenwich's industrial development remained stagnant until after the Civil War. The canal era of the 1820s and 1830s did provide farmers the use of barges to ship produce to major eastern cities. During the Civil War prices remained high, farmers prospered, and many young men returned after the war.

In the years leading up to the Civil War, Greenwich was an active part of the Abolitionist movement and the Underground Railroad. Homes on Church Street, present day Park Street, as well as a few on Main Street in the village were stops for fugitive slaves. The Free Church, formed in 1837 on anti-slavery beliefs, and the Congregational Church, hosted many prominent abolitionists like William Wells Brown, William Lloyd Garrison and Susan B. Anthony, who lived in Battenville with her family before moving to Rochester.⁶

⁵ Gill's Notebook Binder

⁶ Calarco, Tom The Underground Railroad Conductor: A Guide for Eastern New York, 2003. Travels Thru History, Schenectady, NY. p.49-51.

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The paper mills, which were destined to become the principal industry of the Battenkill Valley and the upper Hudson River Valley, began to expand. One of the early mills was owned by Ballou, Angell and Company, who produced about one ton of wrapping paper per day. Shortly after paper mills were started along the Battenkill, others were started on towns along the upper Hudson River. One of these mills belonged to Bullord and Buchanan of Schuylerville and ultimately went bankrupt. Other mills were more successful, particularly in Greenwich. The Thomson Division of United Board and Carton Corporation began its operation around 1890. Several other mills were started around this period and through a series of consolidations have merged into such present firms as the Hollingsworth and Vose Company.

Other industry also came to Greenwich. The American Tea Tray Company, or the Japan Factory, was started in 1860, but closed after the bank crash in 1873. The Dunbarton Mills established in 1880 to manufacture linen thread brought an influx of Irish immigrants, mostly from the Gilford area in what is now Northern Ireland. There was a strike over wages in 1939 which was resolved within the year. The Dunbarton continued operations until 1952.⁷ The lime kilns and pottery works around Bald Mountain were in operation as early as 1785. In 1852, Robert Lowber purchased the quarries, built new kilns, houses for the workers, and a plank road to transport materials to the canal.⁸

Since its inception, Greenwich has had five newspapers; the only surviving one began as The Greenwich Journal, in 1842, now called The Greenwich Journal and Salem Press.

The streets of Greenwich were not paved until the 1920's, and until 1891 they were lighted by kerosene lamps, which were tended by a colorful character named Billy Harwell. Many of the homes surrounding Greenwich, Thompson and Clark's Mills were built by paper companies and heated with coal.

In the 1850's the migration of farmers to the west started. However, there was an immigration of Irish to the farms in the Greenwich area, which helped preserve Greenwich as an agricultural center in the region.

Agricultural production patterns began to change in the late 1880's. Wool production began to decline along with grain crops. Dairy farming and fruit production, particularly of apples, was increasing and farmers began acquiring more land in response to the changing trends.

⁷ Ruddock, William T. *Linen Threads & Broom Twines: Volume 1 – The Album*. 1997. Heritage Books, Inc. Bowie, Maryland

⁸ An Introduction to Historic Resources in Washington County, New York. Washington County Planning Board 1976. p.64-65.

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The architecture within a community is often a reflection of history, and Greenwich as a number has a number of beautiful old buildings and historic sites. These historic sites and buildings have been located on the map of Historic Resources, Figure 13, in Appendix II. The historic sites and buildings in Greenwich will become an increasingly important part of the community image. A list of these historic resources is found with the map of Historic Resources. This list was compiled by the Town's former Historian, Cathy Barber, to whom we are indebted for her perseverance and commitment to the preservation of Greenwich's rich history.

Until recently, Greenwich had changed very little since the late 1800's. The township reached a peak population of 4,268 inhabitants in 1920 and there was little growth in population until quite recently. Today there are almost 5000 people living in the Town of Greenwich, most of who live outside the Village. Farms still dot the countryside and paper manufacturing continues to play a role in the Battenkill Valley economy.

The Twenty-first century has brought many changes to the Town of Greenwich including a round about on Routes 29 and 40, solar street lights leading into the village, a variety of new businesses, and the growth industry of Heritage Tourism which stems from the historic, industrial and natural resources of the Town of Greenwich.

2.3 Regional Setting

As illustrated by Figure 1, *Location Map*, Greenwich is located in Washington County 18 miles east of Saratoga Springs. It is a part of the greater Glens Falls Metropolitan Area. Figure 2, *Aerial Overview* provides an aerial overview of the Town. The Town is a center for the agricultural businesses and communities of Southern Washington County. Providing small town amenities and a relaxed lifestyle, Greenwich is in close proximity to a variety of cultural, educational, historic, and recreational resources. Within an hour's drive, one can take advantage of the natural resource and recreational opportunities in the Adirondack Park and Lake George, the cultural, economic and educational opportunities in the Capital District, and the cultural, entertainment and retail opportunities in the Saratoga Springs area.

The USDA Farm Services Bureau recently relocated to the Town of Greenwich in recognition of the strong agricultural base in the Town. Capital Tractor, First Pioneer Farm Credit and other retailers providing services to farmers make Greenwich an agricultural center for the region.

2.3.1 Regional Participation

Greenwich's proximity to growing employment centers in the greater Capital District has made it increasingly popular as a bedroom community for persons working in places like Albany and Saratoga Springs. Recent initiatives such as Symantec in Albany and the Luther Forest Tech Park in Malta may tend to increase the demand for residential growth in Greenwich.

2.4 Land Use

Land use patterns are often indications of the level of planning which has taken place historically within a community. While many attractive communities have used land use regulations and building codes to protect and regulate the land use development patterns, many upstate New York communities, like Greenwich, had not found any need to institute zoning or subdivision regulations until recently. Communities like Greenwich, which have primarily been farming communities, have not felt the pressures that population increases bring to the more developed parts of the state. Increased mobility, the encroachment of urban development and the promise of an idyllic lifestyle in the country with access to both recreation and urban amenities have begun to create development pressure on communities like Greenwich.

There are 28,336 acres in the Town of Greenwich, which includes 1,606 acres in the Village. Within the Town outside the Village there are 2065 parcels of land for a total of 26,731 acres. Figure 3, *Land Use*, illustrates land uses in the Town, exclusive of the Village. Roads and rights-of-way account for an additional 1,252.90 acres, which are not included in this land use discussion, but are discussed under infrastructure, in the section on Roads, 2.11.1.

A vital element of the Town's vitality and livability is the Village of Greenwich. Although a separate geopolitical entity, it is nonetheless an important component contributing to Greenwich's character. The Village is the commercial and residential center of the Town. It is more densely developed than the Town and some of the dense Village population spills into the Town in the Middle Falls neighborhood immediately adjacent to the Village. In this neighborhood, where residential development occurs on small lots, the lack of sewer and water is an issue.

Commercial development is clustered along Route 29. The densest commercial development occurs just east of the intersection of Route 29 with Route 40 and continues east into the Village. Several years ago a Hannaford supermarket opened near the intersection of Routes 29 and 40, fostering a retail cluster. Property tax revenues from this commercial development are an asset

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to the Town's budget. There is some additional commercial development on Route 29 west of the intersection with Route 40.

Greenwich serves as a commercial center for Washington County due in part to the fact that Greenwich has some of the best agricultural soils in the county. The regional agricultural community is served by a mix of commercial and professional services including tractor sales, feed and stock supplies, and governmental agricultural services. The annual Washington County Fair, held in Greenwich each August, provides a focal point for the agricultural community and reinforces Greenwich's role in the local agricultural community.

The Town contains a number of small hamlets. Hamlets developed around the mills that were the economic engine of the Town until into the 20th century. Paper and wood mills, flax mills and woolen factories operated along the Battenkill in East Greenwich, Battenville and Center Falls. All three of these historic hamlets are densely populated. The mills are no longer active in East Greenwich or Battenville, but in Center Falls, there is still an active paper mill.

Along the Hudson River the hamlets of Clarks Mills, Thomson Mills and Fort Miller developed and these three hamlets share similar characteristics. The mills are no longer in operation, but development is about as dense as the land can accommodate given the lack of public water and sewer. The hamlet of Bald Mountain developed around the lime kilns that were very productive in the 19th century. The lime kilns are no longer active, but residential development on some of the best agricultural land in the region continues to define this concentrated hamlet.

There are two other hamlets that might accommodate additional development in the future. These are the hamlets known as Middle Falls and Cossayuna. Middle Falls was established by 1800 and was originally known as Galesville after a Mr. Gales. There was an active mill here in the eighteenth century. Middle Falls is located between Hardscrabble Falls above it on the Battenkill and Dionondohawa Falls further below. Cossayuna was formerly the hamlet of Lake. There were thriving manufacturing businesses from 1782 until 1979. Families such as the Stewart family, descendants of Walter Stewart who acquired land in 1782, have resided on the same property into present day.

There is little industrial development in the Town. At one time, as stated above, there were a number of active mills and other industrial businesses in the Town. Today the mills are mostly gone and the Town has a number of large vacant parcels of land that provide a combination of opportunities and challenges. Many of these parcels are centrally located with access to roads, rivers and railroad tracks. However, the railroad track has been neglected and

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will need a significant infusion of capital to restore it. The river no longer accommodates commercial barge traffic. The roads still exist and while no longer providing easy accommodation for truck traffic the roads provide access to and from the developed parts of Town.

Table 1, *Land Use in the Town of Greenwich*, provides information on the various land use types within the Town, outside of the Village. The largest single land use is residential land with 10,371 acres, or 38.79 percent of the Town's total lands providing for housing. The second largest land use is agricultural, with 9,976.04 acres or 37.32 percent of the Town in agricultural production. Figure 4, *Agricultural Lands* illustrates lands in agricultural production. Approximately 15 percent of the land is vacant. 743.41 acres, or less than 3 percent, is used commercially. 59.77, or .22 percent of the Town's lands are used for recreational and entertainment. Community services account for 82.18 acres, approximately 0.3 percent. Industrial lands comprise 147.14 acres or just slightly more than 0.5 percent.

Table 1. Land Use in the Town of Greenwich (excluding Village)			
Land Use Classification	Acres	Number of Parcels	Percent of Land Use in Classification
Residential (Rural Residential All other residential)	10,371 (7,246 3,125)	1,176 (180 996)	38.80% (27.10% 11.69%)
Agriculture	9,976	102	37.32%
Vacant	4,186.49	414	15.67%
Wild, Forested, Conservation	870.59	4	3.25%
Commercial	620.27	66	2.32%
Public Services	414.10	12	1.55%
Industrial	147.12	8	0.55%
Community Services	82.16	17	0.31%
Recreation and Entertainment	63.35	7	0.24%
Total Acres	26,731.54	1806	100%

2.4.1 Residential Land

Residential land is the largest use of land in the Town of Greenwich, accounting for more than one-third of all uses. Single-family homes are the predominant residential use in the town, many being old farmhouses. In Greenwich, there are 1,176 parcels of land identified as residential, for a total of 10,371 acres. Of the 1,176 parcels, 180 are classified as Rural Residential, which is defined as a year round residence with 10 or more acres of land.

The mean size of the Rural Residential properties is 32 acres. The mean size of all other residential lands found in the remaining 996 residential parcels, is 2.9 acres. These large residential parcels although not used for commercial agricultural purposes, help to contribute to the rural, open space character of the Town.

In 1971 only 1,827 acres, 6.5 percent of the total landmass had been residentially developed. In 2003, more than 38% of the Town is residentially developed.

2.4.2 Agricultural Land

There are 9,976.04 acres of land classified as agricultural, down from 22,083 acres in 1959 and 14,700 in 1969.⁹ Parcels range in size from less than an acre to more than 300 acres, with the median size of the agricultural parcels at 53.73 acres. Agricultural land still accounts for more than one-third of all land uses in the Town of Greenwich, with 37.32 percent of the Town's total acreage in only 102 parcels.

The best agricultural land is in the western part of Town around Bald Mountain. There is less productive agricultural land in narrow hilly strips in the eastern part of Town, often climbing hills. This land is mainly used for pastures and in recent years has been more prone to conversion to residential use.

In 2003, Washington County granted 140 parcels an agricultural district exemption. Two of these parcels were individually committed, which indicates that these parcels may not be classified as agricultural land. These two parcels may be part of a rural residential parcel, but have recognized agricultural activities qualifying the land owners for the agricultural exemption.

2.4.3 Vacant Land

Vacant land, which currently accounts for 15.67 percent of the land in Greenwich, is difficult to visually distinguish from agricultural land or from

⁹ According to the door-to-door survey conducted by Hans Klunder Associates in 1969.

rural residential land when it is adjoining residential and / or agricultural land. There are currently 414 parcels of land totaling 4,186.49 acres, which are classified as vacant, with a mean parcel size of 9.18 acres. While some of these properties are owned by corporations such as Georgia Pacific, Niagara Mohawk, Hollingsworth and Vose, and some by the Town of Greenwich, the Greenwich Central School District and New York State, the majority of these parcels are owned by individuals and family trusts. Most of the properties are small in size, with only 59 parcels larger than 20 acres. Figure 5, *Open Space*, illustrates why there is a sense of open farmland throughout the Town. Shades of green are used in this figure to identify residential lands, agricultural lands, and vacant lands. Visually there is little to distinguish these land categories. The casual observer is left with a sense of a vast range of open, agricultural lands that are sprinkled with residences.

2.4.4 Wild, Forested and Conservation Land

The 870.59 acres in this category are found in 4 parcels, totaling 3.25 percent of Greenwich lands. This land includes the NYS DEC wetland known as Carter's Pond and several parcels managed by the Nature Conservancy along the Hudson River.

2.4.5 Commercial

Commercial land accounts for 620.27 acres, which is 2.32 percent of the total land use in the Town of Greenwich. These commercial uses are primarily found along Route 29, Route 40, North Road, along the Battenkill River, Routes 70 and 70A, State Route 4, County Route 53, and Fiddlers Elbow Road. There are 66 parcels of land in commercial use, with a mean size of 7.75 acres. In 1971, only 37 acres had been commercially developed, accounting for less than 1% of the total land use in Greenwich.

This land class includes apartment buildings (of which there are 3), mobile home parks (there is one), restaurants, snack bars, fast food franchises and bars, auto dealers, gas stations and auto body and repair shops, truck terminals, storage warehouses (11) regional and area shopping centers, office and professional buildings (9) and small one-story retail establishments.

2.4.6 Public Services

The 12 parcels included in this category comprise 414.12 acres, which is approximately 1.55 percent of the Town's total landmass. These land parcels include land along the old canal, railroad lands, the Town's Garage and the County Transfer Station, the waste treatment facility, and the lands associated with the Village of Greenwich's water supply. The mean size of these land parcels is 15.92 acres. There are 2 parcels that are less than 1 acre. There are another 6 parcels that are more than 10 acres, one of which is 140 acres and is identified as the Village of Greenwich's water supply.

2.4.7 Industrial

The 11 parcels in this land classification comprise 147.12 acres, which is slightly more than ½ of 1 percent of the Town's total landmass. These parcels range in size from 1.5 acres to 41.56 acres, with a mean parcel size of 13.37 acres. Some of the properties classified as industrial include Hollingsworth and Vose, Greenwich Ready Mix, BioTech Mills, Grieco, and SCA Tissue lands. St. Regis, LLC owns a mill, but that mill is not currently active. In 1971, there were 7 industrial parcels comprising 75 acres of land.

2.4.8 Community Services

There are 17 parcels totaling 82.16 acres associated with this land use. Parcels identified as community services include the Adirondack School; trails maintained by the Cossayuna Lake Improvement Association and the Boy Scouts; Town and Village facilities; the lands associated with the Fire Departments; and cemeteries.

2.4.9 Recreation and Entertainment

The 63.35 acres in this category include 7 parcels, which amount to 0.24 percent of the Town's total land mass. The parcels range in size from less than an acre to 25.78 acres, with a mean parcel size of 7.91 acres. These parcels include lodges owned by the Veterans of Foreign Wars, the American Legion, outdoor sporting facilities, and the Town Beach.

2.5 Climate

Greenwich lies in a region with a humid continental climate, with a wide temperature range, heavy winter snowfall, and a moderately heavy total annual precipitation. Mean annual precipitation in the town is about thirty-nine inches. Mean annual snowfall is about sixty-six inches. About sixteen inches of precipitation is lost to run-off, and the remaining twenty-three inches are returned to the atmosphere by evaporation and plant use. Precipitation is fairly evenly distributed through the year, but is usually heaviest in late winter and spring.

Mean annual temperature is about 48°; average monthly temperatures range from 22° F. in January to 69° in August¹⁰. The growing season averages 150 days, with an average date of May 7th for the last killing frost, and October 5th for the earliest killing frost.

¹⁰ From the National Weather Service Forecast Office, <http://www.erh.noaa.gov/er/aly/normals.htm>

2.6 Soils¹¹

The materials at or near the earth's surface, along with certain geographical, cultural, and economic considerations, determine the uses for which an area is best suited. For these reasons, knowledge of the surficial materials and their properties and distribution is essential as a basis for a rational town plan. This section describes the soils in Greenwich, emphasizing those properties, which are most critical in land-use planning. The distribution of these materials and the slope classifications are shown on Figure 6, *Soils in Greenwich*, Figure 10, *Slope* and in Table 2, *Predominant Soils Found in the Town of Greenwich*.

The predominant soils in the Greenwich Township consist of Nassau, Bernardston, Oakville, Rhinebeck and Hoosic series. Less predominant soils consist of the Farmington, Carlisle, Vergennes and Hudson Series. Table 2, *Predominant Soils found in the Town of Greenwich*, on the following page, illustrates the important characteristics of each soil type found in Greenwich and their characteristics. The soils are listed in order of most prominently found to least prominently found soils within the Town of Greenwich. Figure 7, *Prime Farmland Mapping Units* is a map of the important farmland in the Town of Greenwich, indicating where the important agricultural soils can be found.

¹¹ This information is taken directly from the 1971 Comprehensive Plan and is based on data from 1953.

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Table 2. Predominant Soils found in the Town of Greenwich

Soil Type	Soil Characteristics
Nassau Series	Shallow, somewhat excessively drained, medium textured soils that have shale or slate bedrock within 10 to 20 inches of the surface. These soils are formed in thin deposits of glacial till, derived mainly from shale, slate and some sandstone. They are gently sloping to very steep, and are on uplands where relief is affected by folded bedrock. Their capacity to furnish potassium is low. Slope and shallowness over bedrock are the main limitations for farm uses.
Bernardston Series	Deep, well-drained and moderately well drained, medium textured soils that have a very firm fragipan. These soils formed in glacial till derived from shale, slate and sandstone. They are gently sloping to very steep on uplands and drumlins.
Oakville Series	Deep, excessively drained, sandy soils, formed in water or wind sorted sandy deposits. They are nearly level to steep and are on deltas or terraces.
Rhinebeck Series	Deep, somewhat poorly drained soils that have a medium textured surface layer and a moderately fine textured or fine textured subsoil. These soils formed in lake-laid silt and clay. They are nearly level and gently sloping and are on lake plains.
Hoosic Series	Deep, somewhat excessively drained, moderately coarse textured soils. These soils formed in water-sorted glacial outwash derived mainly from slate, shale and quartzite. They are nearly level through very steep and are on glacial outwash plains, terraces and sand and gravel ridges.
Less Predominant soils found very sporadically throughout the Town of Greenwich	
Farmington Series	Shallow, well drained, medium textured soils that have limestone bedrock within 10 to 20 inches of the surface. These soils formed in thin deposits of glacial till. They are nearly level to very steep and are on uplands where bedrock affects the relief.
Carlisle Series	Deep, very poorly drained organic soils, formed in woody, fibrous material that has accumulated in waterlogged bogs. They are nearly level and are in depressions within the glaciated uplands, lake plains and outwash plains.
Vergennes Series	Deep, moderately well drained soils that have fine textured subsoil. These soils formed in calcareous lake-laid or estuarine-laid clay. They are gently sloping and located on lake and marine plains.
Hudson Series	Deep, predominately moderately well drained soils that have a medium textured surface layer and fine textured subsoil. These soils formed in lake-laid silt and clay. They are gently sloping through very steep.

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The following table, *Important Agricultural Soils in the Town of Greenwich*, identifies the best soils for agricultural production.

Table 3. Important Agricultural Soils in the Town of Greenwich	
Map Symbol	Soil
AmB	Amenia silt loam, 3-8% slopes
BeA	Belgrade silt loam, 0-2% slopes
BeB	Belgrade silt loam, 2-6% slopes
BnB	Bernardston gravelly silt loam, 3-8% slopes
CIA	Claverack loamy fine sand, 0-2% slopes
CIB	Claverack loamy fine sand, 2-6% slopes
Cs	Cosad fine sandy loam, where drained
Fr	Fredon silt loam, where drained
Hb	Hamlin silt loam
HcA	Hartland very fine sandy loam, 0-2% slopes
HcB	Hartland very fine sandy loam, 2-6% slopes
HeA	Herkimer gravelly silt loam, 0-3% slopes
HeB	Herkimer gravelly silt loam, 3-8% slopes
OaB	Oakville loamy fine loam, 0-5% slopes
PaB	Palatine shaly silt loam, 3-8% slopes
PtB	Pittsfield stony fine sandy loam, 3-8% slopes
RhA	Rhinebeck silt loam, 0-2% slopes, where drained
RhB	Rhinebeck silt loam, 2-6% slopes, where drained
Te	Teel silt loam
Wa	Wallington silt loam, sandy substratum, where drained

Figure 7, *Prime Farmland Mapping Units* identifies the best agricultural soils. Of these soil units, the Bernardston, Oakville and Rhinebeck soils are among the predominant soils in the Town.

2.7 Bedrock Geology

The bedrock of Greenwich consists of many different kinds of sedimentary rocks, deposited during early Paleozoic times (450 to 600 million years ago). Due to extensive crustal movements and faulting since their deposition in ancient seas, the structural relationships among these rocks are somewhat complicated.

Starting at the Hudson River on the west, black shale of the Snake Hill formation are present at depths in a two to three-mile band extending from the southern to the northern boundary. The eastern boundary of this band runs north and south through Middle Falls.

There is a band of limestone which is approximately one mile wide at the southern boundary of the Town. This limestone band continues north through

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Middle Falls, getting thinner the farther north it goes until it disappears about one mile short of the Town's northern boundary.

The remainder of the town is underlain by heterogeneous series of slightly metamorphosed sedimentary rocks, including shale, limestone, sandstone and slate, known as the Normanskill formation and Taconic sequence.

The surface of bedrock in Greenwich is irregular, its present configuration being largely due to the varying resistances of the different rock types to erosion by great continental glaciers, which last receded from the region some 10,000 years ago. The relatively weak Snake Hill shales underlie the lowlands to the west while the Taconic and Normanskill rocks are found beneath the hilly areas. The bedrock surface is at or close to the surface in the west central and northeastern parts of town, but is reported as deep as 105 feet in East Greenwich. The average depth to bedrock in twenty-three wells is twenty-eight feet.

2.8 *Groundwater*¹²

2.8.1 Bedrock

All the bedrock formations of Greenwich will yield at least small amounts of water to wells. In Washington County yields from wells in the Snake Hill shale range from one to seventy gallons per minute (gpm), and average about eight gpm. However, in Greenwich, yields are only two to ten gpm from these rocks. These low yields are probably due to the fact that the Snake Hill formation here is overlaid by very slowly permeable lake clays, which allow little water to percolate to the underlying rocks. In these shales, water is held in and moves through narrow, roughly planar joints or cleavage planes. These openings tend to close at depth due to the weight of the rock above, and records show a trend of increasing yields with depth down to about 300 feet, but no increase beyond that. In the county, 95 percent of the wells with yields of 10 gpm or more are less than 160 feet deep. These facts indicate that if a particular well does not encounter a suitable supply within 300 feet of the surface, the chances of striking water at greater depth are poor. The total range of well depths in these rocks in Washington County is from 40 to 400 feet, with an average of 125 feet. About 16 percent of the reported wells in the Snake Hill shale yield water, which is highly mineralized (more than 500 parts per million dissolved solids) or has a high content of hydrogen sulfide.

¹² This section is taken directly from the 1971 "Greenwich, New York: A Comprehensive Plan, 1971. Environmental Consulting Group, Inc. Hanover, New Hampshire.

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Limestone bedrock is present beneath only a small portion of Greenwich, but records for Washington County as a whole suggest that it has the highest average yield of all the bedrock types and is second only to unconsolidated sand and gravel (outwash) in this respect. The average yield of reported wells in these rocks is about 13 gpm; about 50 percent of the wells yield less than 10 gpm and one well reported 2,000 gpm. (This value is not included in the average). Water in these limestones occurs in rather widely spaced planar joints, and wells with the highest yields intersect several of these planes. Unfortunately, the distribution of these joints is irregular and difficult to predict, as is the yield from a given well. The average depth of wells in limestones in the county is 186 feet and the range is from 42 feet to 990 feet. The latter well and another at 860 feet both yielded 2 gpm or less, probably due to the existence of fewer planar joints at great depth. Water from these rocks is generally of acceptable quality for drinking, but is quite hard and is high in dissolved solids.

The Taconic and Normanskill rocks, which underlie the eastern two-thirds of the town, are reliable sources of small amounts of groundwater. Average yield from these rocks in Washington County is nine gpm, and the reported range is zero to forty gpm. Only one of 145 wells reporting was indicated as dry. The depth of the wells in these rocks average about 140 deep and range from 40 to 590 feet. Water from these formations tend to be somewhat hard and high in dissolved solids; a few percent of the reporting wells indicated mineral or hydrogen sulfide concentrations greater than those acceptable for drinking water.

2.8.2 Surficial Groundwater

Outwash deposits are potentially the most productive water-bearing surface units in Greenwich and will generally yield ample supplies for domestic and farm use (up to ten gpm). Higher yields may be obtained from the more extensive outwash deposits along Battenkill.

The delta outwash deposits west of Bald Mountain are thought to be the best source of groundwater in the town. These deposits are about 100 feet thick, most of which are apparently saturated, and the materials have a high permeability. At least one well in this deposit was reported to have considerable natural pressure. The highest reported yield was thirty gpm, but higher yields are undoubtedly obtainable with proper well construction and screening.

The tills in the eastern portion of Greenwich, where of sufficient thickness, at least ten feet, are widely used as sources of groundwater from domestic and farm uses. An average yield of one to two gpm can be expected from these materials. Large diameter dug wells are best for extracting water from the tills.

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Lake clays, occurring in the far western section of the town, cannot be relied upon for groundwater supplies due to their low permeability. However, the presence of relatively impermeable clays beneath more permeable material, such as at the base of the delta deposit near the Hudson River, has led to the formation of springs at the contact between the two types of materials. A yield of more than 150 gpm is reported from one spring of this type.

Alluvial materials in Greenwich are generally fine-grained, and hence have rather low permeability. Thus they are of limited use for groundwater supplies. However, if significant deposits of coarse materials are located along the Hudson, very large yields of groundwater could doubtless be obtained. Protection from surface water contamination is needed for wells developed in alluvium.

The water quality from surficial deposits in Greenwich is generally satisfactory.

The analysis on groundwater comes from research conducted more than 50 years ago. However, given that there have not been any industries or uses in Greenwich that would have seriously depleted or contaminated the water resources, it is unlikely that there have been significant changes in the availability and quality of groundwater. Therefore it is safe to say that there appears to be sufficient water of acceptable quality to supply a number of additional residential wells. If large-scale industrial uses are proposed, it might be wise to conduct additional research to determine the amount and quality of the availability water resources.

2.9 Water Resources

The Town of Greenwich has a number of water resources, including the nationally recognized Battenkill, the Hudson River, Cossayuna Lake, and numerous streams and wetlands. Figure 8, Water Resources illustrates the Town's major water resources.

2.9.1 Lakes

2.9.1.1 Cossayuna Lake

The southern portion of Cossayuna Lake is located in the northeastern part of the Town. Cossayuna Lake, which is part of the Upper Hudson River watershed, has approximately 660 acres and is 482 feet above sea level. The lake has a NYSDEC water classification of A, the highest classification given by NYS DEC. Class A is suitable for drinking water, swimming and fishing. Cossayuna Lake has a dense population of camps and second homes. There is also an ongoing weed growth problem, primarily caused by Eurasian water

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milfoil (*Myriophyllum spicatum*), with some Curlyleaf pondweed (*Potamogeton crispus*).

There are approximately 400 households around the lake and on the road that circles the lake, according to the Dan Rojker, President of the Cossayuna Lake Improvement Association (CLIA). Approximately 200 individuals living near and around Cossayuna Lake are members of the Cossayuna Lake Improvement Association. The mission of the organization is to keep the water the lake environment safe and useable for recreation. Although the lake enjoys a NYS DEC water quality classification of A, most people familiar with the lake are uncomfortable with the thought of drinking water from this lake. Mr. Rojker says that there are approximately 270 shoreline properties, but that very few of the lakeside households draw their drinking water from the lake, unless they are equipped with filtration equipment.

CLIA's primary objective is to remove the Eurasian milfoil and pearly leaf pondweed choking the oxygen out of the lake. Their primary activity, which they pursue each year until they run out of funds, is to harvest the milfoil and pearly leaf pondweed that grows on the bottom of the atrophic lake, filling in approximately $\frac{1}{4}$ of an inch a year.

2.9.1.2 McDougall Lake

McDougall Lake is in the eastern part of Town. A small segment of the lake is in the neighboring Town of Salem. The lake is at an elevation of 566 feet above sea level. According to USGS data, the lake is 2.47 acres with 1.35 km of linear lakefront. This translates into approximately 25 acres of water and 4,430 linear feet of lakefront.

According to Title 6 NYCRR Chapter X, Item no. 243, Waters Index Number H-301-18-P 82, McDougall Lake is Class C water. According to the NYS DEC which regulates the waters of NYS, the best usage of Class C waters is fishing and non-contact recreation. These waters must be maintained for fish propagation and survival. The water quality shall be suitable for primary and secondary contact recreation, although other factors may limit the use of these purposes. The waters that flow into McDougall Lake are Class C (T) water. The (T) indicates that these waters have Trout fisheries in them and require a slightly higher level of protection.

2.9.1.3 Carter's Pond

The Carters Pond Wildlife Management Area is located along County Route 49 in the Town. The 446.5-acre management area was dedicated to Philip A. Dustin, an avid conservationist and charter member of the Waterfowl Improvement Association. The Association, a group of sportsmen, encouraged New York's acquisition of Carters Pond as a waterfowl management area.

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Carters Pond is managed by the NYS Department of Environmental Conservation (DEC) for a variety of uses, including: nature observation and photography, fishing, hunting, trapping, and canoeing. Ducks, woodcock, grouse, pheasants and deer attract hunters to the area in October and November. DEC releases ring-necked pheasants in the area prior to the hunting season. Muskrats, mink and foxes attract the most interest from trappers. Fishing is a major summer family activity at Carters Pond. Among the chief game fish species are largemouth bass, chain pickerel, northern pike, bluegill, sunfish and bullhead. A mile-long mature trail was constructed in 1980 by the combined efforts of the Washington County Youth Conservation Corps and members of the Waterfowl Improvement Association.

The woodlands, open areas, modern farming activity, brush and wetlands provide a diverse habitat for a variety of wildlife species. Known wildlife includes 51 mammal, 174 bird, 6 reptile, 8 amphibian, and 11 fish species.

Hiking, bird watching, mushroom foraging, hunting, fishing and trapping are allowed activities. Swimming, overnight camping, fires, the use of all motorized vehicles and the use of motorized water conveyances are prohibited activities.

2.9.2 Rivers and Streams

There are 50.15 miles of streams in the Town of Greenwich, excluding the Hudson and the Battenkill. The streams in Greenwich include numerous brooks, creeks and tributaries, some of which are protected by NYS DEC. Figure 8, *Water Resources*, illustrates the water resources in the Town of Greenwich.

The Hudson River borders western Greenwich for 2.8 miles. The Hudson has a NYS DEC waters classification of B from Lock 3, north to the where the Battenkill enters the Hudson. From that point north to Glens Falls, the Hudson River has a NYS DEC classification of C. Class B is suitable for primary contact recreation, such as swimming; Class C is suitable for fish propagation.

Ongoing PCB pollution problems have limited use of the Hudson in recent years. The United States Environmental Protection Agency has determined that the Hudson River will be dredged of PCB's and other toxins. The Town of Greenwich, at the Georgia Pacific site in Thomson, has been placed on a short list of sites for a dewatering plant. The town of Greenwich is on record, by resolution, against the citing of a dewatering plant in the town.

Substantial property along the Hudson is owned by The Open Space Institute and is managed for natural resource protection purposes.

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The Battenkill, a nationally recognized trout stream, runs along the western and southern edges of the Town. There are 15.5 miles of the river within the Town, excluding the portion that runs through the Village. The Battenkill has a NYS DEC waters classification of C from the Vermont State line to the dam at Greenwich Village. At the dam at Greenwich Village, the Battenkill is classified a B, until the mouth at the Hudson, where it becomes a Class C again.

Smaller waterways include Trout Brook, Van Antwerp Creek, Slocum Creek, Whittaker Brook, and Hartshorn Brook, as well as numerous tributaries of the Hartshorn, which is a protected waterway with a classification of C. Some of the tributaries of the Hartshorn are trout bearing streams and are also protected by NYS DEC classified as C streams.

2.9.3 Wetlands

There are 4,039.95 acres of wetlands in Greenwich, of which 1,768.14 acres are NYS DEC regulated wetlands and 2,271.81 acres are federally mapped wetlands. The Carter Pond Nature Preserve is a wetland tract owned by the NYS DEC, which provides hiking and nature watching opportunities. Table 4, *NYS DEC Wetlands* illustrates DEC wetland acreages and classifications.

Table 4. NYS DEC Wetlands	
WETID	ACRES
COSSAYUNA QUAD-14	17.18
COSSAYUNA QUAD-14	0.059
COSSAYUNA QUAD-14	30.46
COSSAYUNA QUAD-15	34.95
COSSAYUNA QUAD-53	304.60
COSSAYUNA QUAD-19	36.63
COSSAYUNA QUAD-17	65.29
COSSAYUNA QUAD-37	59.54
COSSAYUNA QUAD-36	4.48
COSSAYUNA QUAD-33	33.14
COSSAYUNA QUAD-21	41.64
COSSAYUNA QUAD-20	45.29
FORT MILLER-16	45.53
COSSAYUNA QUAD-47	125.74
COSSAYUNA QUAD-50	75.12
COSSAYUNA QUAD-24	27.37
COSSAYUNA QUAD-46	4
COSSAYUNA QUAD-46	14.37
COSSAYUNA QUAD-29	191.80
COSSAYUNA QUAD-25	15.87
FORT MILLER-12	14.40
COSSAYUNA QUAD-27	21.77
FORT MILLER-10	113.31
FORT MILLER-14	28.28
FORT MILLER-11	12.68
FORT MILLER-11	1.583
COSSAYUNA QUAD-26	17.79
CAMBRIDGE-7	167.96
CAMBRIDGE -37	30.69
FORT MILLER-13	24.49
SCHUYLERVILLE-17	4.293
CAMBRIDGE-9	35.94
SCHUYLERVILLE-17	13.83
CAMBRIDGE-8	13.909972
CAMBRIDGE-7	32.503935
CAMBRIDGE-12	61.642373
Total Acres	1768.14

2.9.4 Flood Plains¹³

Floodplains mapped by the Federal Emergency Management Agency (FEMA) are associated with the Battenkill and the Hudson River. Throughout the Town of Greenwich, along the Hudson River, Battenkill, Hartshorn Brook, Trout Brook, Whitaker Brook and the numerous tributaries of these rivers and brooks, the Federal Emergency Management Agency (FEMA) has identified sections as special flood hazard areas inundated by 100-year flood. In some cases the base flood area has been determined. However, in most areas, the base flood area has not been determined. There are also some areas that are classified by FEMA as being part of the 500-year flood zone.

2.10 Topography and Slope

Greenwich is located in the west central portion of Washington County in east central New York. It is bounded on the north by Fort Edward and Argyle, on the east by Salem, on the south by Jackson and Easton, and on the west by Northumberland. It is irregularly shaped and averages about eight miles in east-west extent and about four and one-half miles north-south. Its area is sixty square miles, excluding the village proper. Elevations range from a low of about 100 feet above sea level at the western boundary, along the Hudson River, to a high of about 1,000 feet in the northeastern corner of town.

The town can be divided into three major topographic sections from west to east, with the general elevation increasing as one travels eastward. The extreme western section is a flat plateau rising from the Hudson River and extending two to three miles away from the river. The central portion of Greenwich is hilly uplands, dissected by brooks, with elevations ranging from 300 to 800 feet. The extreme western section is a flat plateau rising from the Hudson River and extending two to three miles away from the river. The central portion of Greenwich is hilly uplands, dissected by brooks, with elevations ranging from 300 to 800 feet. The extreme eastern portion of town is also hilly and rugged, but is dominated by drainage features, mainly Whitaker Brook, caused by outflow from Cossayuna Lake to the north. The entire southern boundary of Greenwich is the Battenkill, which flows westward to the Hudson River at the southwest corner of town.

Terrain in Greenwich may be characterized as gently rolling. Western Greenwich is characterized by flat alluvial lands along the Hudson that provide excellent agricultural soils. Bald Mountain, formerly a limestone quarry, is an area of high relief in western Greenwich. The central and eastern portions of the Town are characterized by parallel hills trending from southwest to northeast.

¹³ (Note: Digital floodplain maps are not available. See Appendix IV for a copy of the FEMA flood plain maps.)

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Crops are viable in the valleys between the hills. Hillsides may be used for pasture, while the hilltops are usually wooded. Relief ranges from a low of 79 feet above sea level along the Hudson River to a high of 1168 feet. Topography is illustrated by Figure 9, while Figure 10 illustrates slopes.

For purposes of slope classification, the town is divided into four classifications:

1. Areas with slopes less than or equal to eight percent on which special measures may be required to assure adequate drainage (68.85 percent);
2. Areas with slopes between 8.1 percent and fifteen percent (24.05 percent);
3. Areas with slopes greater than fifteen percent and less than or equal to twenty five percent on which conventional construction is difficult; (6.42 percent); and
4. Areas greater than twenty five percent on which conventional construction is usually not attempted. (.68 percent).

2.11 Infrastructure

2.11.1 Roads

As illustrated by Figure 11, *Roads*, there are 118.06 miles of State, County and Town roads in Greenwich. The State owns and maintains 17.13 miles of road along State Route 29, and State Route 40. The County owns and maintains 16.16 miles of road along County Routes 53, 113, and 77. The Village of Greenwich owns and maintains 7.09 miles of road. The Town owns and maintains the remaining 77.78 miles. The Town maintains a Highway Garage on Bald Mountain Road and employs 7 full time employees, and in the wintertime, employs 2 additional part-time employees.

Traffic on most of the roads in the Town of Greenwich has increased over the past ten years. Figure 12, *Traffic Counts* illustrates traffic counts for the latest year for which there is data. Table 5, *Estimated Annual Average Daily Traffic* provides a comparison of traffic counts over time. In some cases, the increase is dramatic, as seen along Route 29. In 1994, the count showed 6450 cars along the stretch of Route 29 from the County line to the intersection with Route 40. Along the same stretch of road in 2000, there were 8300 cars. This is a 22 percent increase in traffic in six (6) years.

Table 5. Estimated Annual Average Daily Traffic (EAADT)															
Route	Intersection	EAADT 2002	EAADT 2001	EAADT 2000	EAADT 1999	EAADT 1998	EAADT 1997	EAADT 1996	EAADT 1995	EAADT 1994	EAADT 1993	EAADT 1992	EAADT 1991	EAADT 1990	Count Station Number
29	Start Rt 40 OLAP		8550	8300			7000			6450					426
29	End Rt 40 OLAP		11300	11000			8800			7950					1
29	Rt 372 Jct.	11657	11400		10800			9900				9350			228
29	County Road 49 Jct.		2300	2300			1950				1950				16
40	Start Rt 29 OLAP		2550			3250			2600					2300	327
40	End Rt 29 OLAP		11300	11000			8800			7950					1
372	Rt 29 Jct. in Greenwich														

Source: Washington County Department of Transportation and NYS DOT

2.11.2 Road and Street Classifications

The roads and rights-of-way in Greenwich comprise slightly more than 4 percent of the total land use in the Town of Greenwich and occupy a total of 1,252.90 acres. This land classification includes US roads, state roads, county and town roads, as well as private and public rights-of-way that may or may not be open to vehicular traffic. The Town of Greenwich maintains four types of roads: commercial, major thoroughfares, collector and rural streets. Figure 11, *Roads* illustrates the roads by type and ownership within the Town.¹⁴

Commercial means a street designed for a heavy flow of passenger vehicle traffic, either light industrial or commercial vehicular traffic as well as tonnage vehicular traffic such as delivery trucks or heavy tractor-trailers used as freight vehicles.

Major Thoroughfare means a street, which serves or is designed to serve heavy traffic flows and which is used primarily as a route for traffic between hamlets or heavy traffic generating areas.

Collector means a street, which serves or is designed to serve as a traffic way for a neighborhood or as a feeder to a major street. Density would be in the area of one family per $\frac{3}{4}$ to 3 acre(s).

¹⁴ From the Standards for Street Design, Approved June 9, 1987 by Greenwich Town Board Resolution

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Rural means a street intended to serve primarily as an access to abutting properties. Density would be a maximum of two families per 10 acres.

2.11.3 Water and Sewer

The Town of Greenwich does not provide any water or sewer service. Nearly all residents in the Town of Greenwich receive their water from wells and dispose of their sewage in septic disposal systems.

The Village of Greenwich has 920 water accounts. Fifty-six of these water accounts are located outside the Village. The Village provides water to these fifty-six households of the Town, which are located along Abeel Avenue and on the western portion of Main Street.

In 1998, the Village of Greenwich established, by resolution, that the boundaries of the Village would constitute the boundaries of the water district. There were at that time a number of residents of the Town of Greenwich on Abeel Avenue receiving water from the Village. The Village declared that water service currently being provided to customers outside the Village would continue. The Village allowed in the 1988 resolution, for residents on Abeel Avenue to submit requests for water service to the Village Board of Trustees. The 1988 resolution further stated that it is “the intent of the Village of Greenwich not to expand its water service outside of the Village water district,” except as noted above for residents of Abeel Avenue.

The Village provides sewer service to 270 customers, none of whom are within the Town of Greenwich. According to the Village the sewer system is currently at 80 to 90 percent of capacity.

During the preparation of this Comprehensive Plan, Village officials indicated their willingness to expand water service to additional Town residents.

2.12 Community Services

2.12.1 Fire and Rescue

The Town of Greenwich receives fire protection and rescue services from the Village of Greenwich and from three other local Fire Departments. The local departments are the Schuyler Hose Company, the Cossayuna Volunteer Fire Department and the Middle Falls Fire Department.

The Village of Greenwich is the largest single provider of fire services to the Town. The Village has 7 pieces of equipment including a brush truck, a pick-

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up truck, 2 pumper vehicles, 1 ladder truck, 1 rescue vehicle and 50 active volunteer firemen. In 2002, the Town paid the Village \$34,780 for fire services.

The Middle Falls Volunteer Fire Department protects 2000 people living in an area of 15 square miles. It operates out of a station in the hamlet of Middle Falls, on Route 29. The department is a public department whose members are on a volunteer status. It covers part of the Town of Greenwich and part of the Town of Easton, both of which contract with it for fire protection. It currently has approximately 30 volunteer professional firefighters. In 2002, the Town of Greenwich paid the Middle Falls Fire Department \$32,430 for fire services.

The Cossayuna Volunteer Fire Department is centered around Cossayuna Lake. It has two fire stations. Service to the community is provided through contracts with the Towns of Argyle and Greenwich, through public donations. The dual contracts are required because of the geographic boundaries of the two towns, which bisect the Department service area. Station I is on property donated by the Johnson Family and Station II is located halfway up the lake on the western side. The Cossayuna Fire Department has 4 engines including one that holds at least 1000 gallons of water. This department provides First Responder Team services, Cold Water Rescues and Fire Prevention in addition to fire protective services. There are 21 active firemen, all volunteers. In 2002, the Town of Greenwich paid the Cossayuna Fire Department \$21,150 for fire services.

The Schuyler Hose Company fire protection area consists of the Village of Schuylerville, and portions of the Towns of Saratoga and Northumberland in Saratoga County and portions of the Towns of Easton and Greenwich in Washington County. The district is approximately 20 square miles and composed of mostly rural residential properties. The Schuyler Hose Company operates six pieces of equipment out of its station at 35 Spring Street in Schuylerville. There are 43 active personnel. The Schuyler Hose Company also proudly owns an 1856 Button and Pumper that have been with the company since the 1880's. In 2002, The Town of Greenwich paid the Schuyler Hose Company \$5,640 for fire services.

2.12.2 Parks

The Town of Greenwich maintains a 6.2-acre Town Beach Park along the Battenkill River. There is a pavilion with changing rooms and sanitary facilities, as well as a playground. The beach is the site of the Town Youth Program swim lessons for six weeks each summer. The Town pays for lifeguards during the nine weeks when the Beach Park is open, mid-June to Mid-August, from 11 AM to 7 PM.

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There is also a small 1-acre park adjacent to the Town Hall in the Village called The Commons. This park has lawns, flowers and benches. This park provides a community gathering place for festivals, concerts, and other community events.

As previously noted, the Carters Pond Nature Preserve, owned by the NYS DEC, provides nature watching and hiking opportunities.

Recreational facilities are also associated with the school facilities. On the school site, there are three playgrounds with a variety of equipment and another small swing set area. The playgrounds have swings, slides and bridges. The school also maintains two ball fields, two soccer fields, tennis courts, track, and two field hockey fields.

2.12.3 Town Hall

The Town Hall is where most town business is conducted. The Town has 12 full-time employees. There are 5 part time employees and 35 seasonal employees.

2.13 Historic Resources

The Town of Greenwich is rich in historic resources. This is due to a number of factors. The first is that the Town of Greenwich has been the site of homes, commerce and agriculture for more than 300 years. In addition, the Town has had little development, and as a result many of its historic structures remain. Finally, because the owners care about their properties, many of these structures are in good condition.

See Figure 13 for a map of the known Historic Resources in the Town of Greenwich, including those Historic Resources located within the Village. Appendix II contains an annotated list of the known historic resources. The Town has been settled since the 1700's and there are numerous sites having Revolutionary War significance. William Mowry, a Greenwich resident lived in a house built in 1816. He assisted in the emancipation of slaves by providing a secret chamber beneath his house that could house up to 30 men at a time. The secret chamber was used for Underground Railroad activities from 1833 to 1865. There are also numerous historic cemeteries used from the Revolutionary War to after the Civil War.

There was a thriving textile industry and a lumber milling industry in the 1800's and a number of mills still exist. Susan B. Anthony lived in Greenwich and one of the brick homes she lived in still stands. Ms. Anthony also taught school in Greenwich and the brick building that housed the school is now a home. Other early residents include Mrs. George Binger, Joseph Boies, and

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President Chester Arthur. Many of these homes are in excellent condition and the Town's Historic Society is working to get more of them listed with the State Historic Preservation Office.

2.14 Demographic Data

2.14.1 Population

When the 1971 Comprehensive Plan was completed, Greenwich had not been noticeably affected by suburbanization. The trend toward suburban and rural living, which has been prevalent across the country for many years, is now becoming evident in Greenwich.

According to the 2000 Census, as shown in Table 6, *Total Persons Census Data*, the total population for the Town of Greenwich is 4896 people. This includes 1902 people in the Village, and 2994 in the Town outside of the Village. The Town's population, outside of the Village grew from 2595 in 1990 to 2994 in 2000. These additional 400 persons represent a 13 percent increase in population, which is a moderate level of growth. This is in contrast to the Village, which saw a decline of three percent during the 1990s. In the 1990's according to the Census data, the Town's growth, including the Village was at 7 percent, which far outstripped growth in the County, which was only 2.8 percent. The Town also had a faster growth rate than the State, which grew at 5.2 percent during the same decade.

In the 1980s, according to the Census data, the Town's population, exclusive of the Village, increased 10.55 percent, while the County increased 9.6 percent, and the State increased only 2.4 percent. Between 1980 and 2000, the town, exclusive of the Village, experienced a 29 percent growth rate in population.

Table 6. Total Persons Census Data					
	1980	1990		2000	
	Number	Number	Percent change from 1980	Number	Percent change
Village of Greenwich	1955	1961	Up .31%	1902	Down 3 %
Town outside of Village	2321	2595	Up 10.55%	2994	Up 13%
Town Total	4276	4556	Up 6%	4896	Up 7%
Washington County Total	53,629	59,330	Up 9.6%	61,042	Up 2.8%
New York State Total	17,558,072	17,990,445	Up 2.4%	18,976,457	Up 5.2%

Another measure of population change can be seen in the number of households, as illustrated in Table 7, *Total Household Census Data*. Again there

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was a much faster growth rate for the Town, than there was in the Village, the County or the State. Between 1980 and 1990, the number of households in the Town, exclusive of the Village, grew from 767 to 953, an increase of 19.51 percent. Between 1990 and 2000, the Town, exclusive of the Village grew from 953 households to 1139 households, an increase of 16.33 percent. An even more dramatic increase is apparent when comparing the change in the number of households within the Town, exclusive of the Village, between 1980 and 2000. In 1980 there were 767 households, in 2000 there were 1139 households, which is an increase of 48 percent.

Table 7. Total Households Census Data					
	1980	1990		2000	
	Number	Number	Percent change from 1980	Number	Percent change from 1990
Village of Greenwich	741	753	Up 1.59%	788	Up 4.44%
Town outside of Village	767	953	Up 19.51%	1139	Up 16.33%
Town Total	1508	1706	Up 11.6%	1927	Up 11.47%
Washington County	17,887	20,315	Up 12.35%	22458	Up 9.54%
New York State	6,340,429	6,634,434	Up 4.43%	7,056,860	Up 5.98%

2.14.2 Population Projections

As identified in Table 6, *Total Persons Census Data*, the population growth rate for the Town of Greenwich, exclusive of the Village, was 13% between 1990 and 2000. This rate of growth indicates a 1.3% increase per year. Population projections prepared by the U.S. Census have historically underestimated the rate of population growth in Greenwich. Therefore, in order to predict the 2010 population for the Town, three scenarios are calculated: a constant growth rate of 1.3%; an increase of an additional 0.5% for a yearly growth rate of 1.8%; and an increase of an additional 1% for a yearly growth rate of 2.3%.

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Table 8: Greenwich Population Projections		
Yearly Rate of Growth	2000	2010
1.3%	2595	2991
1.8%	2595	3158
2.3%	2595	3332

Table 8, *Greenwich Population Projections* projects an increase between 396 and 737 people. These numbers project a steady but slow growth rate for the Town of Greenwich through 2010. Note that they do not include the potential influence of recent events such as the technology initiatives in Albany and Saratoga Counties, which may tend to attract a substantial number of new residents to the region.

2.14.3 Sex and Age

The median age in Greenwich has increased over the past several decades. See Table 9, *Median Age Census Data*. This is consistent with both the state and county trends. According to the 1980 Census, the median age for the Town of Greenwich, including the Village, was approximately 33, for Washington County it was 30 and for the State it was 32.

By 2000, according to the Census, the median age in the Town was 39, in the County it was 38 and for the State as a whole, the median age was 36. This indicates that the population in Greenwich is aging and is slightly older than the average New York State resident

Table 9. Median Age Census Data			
	1980	1990	2000
Median age for Town of Greenwich	32.8	34.3	39
Median Age for Village of Greenwich	30.31	33.1	Not available
Median age for Washington County	30	33	38
Median age for New York State	31.8	33.8	36

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Also consistent with state and county trends (and national statistics) is the higher number of women than men, according to the data in Table 10, *Sex and Age Census Data*.

Table 10. Sex and Age Census Data						
	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Male	2047	47.87%	2,211	48.51	2359	48.20%
Female	2229	52.13%	2,346	51.49	2537	51.80%

2.14.4 Travel Time

The 1990 Census provided data at the census block level on how much time people 16 years and older spent traveling to work. Prior to 1990, the information was only available at the county level so in order to compare comparable data, we can only analyze the 1990 and 2000 Census Data. See Table 11, *Travel Time to Work for Greenwich Workers 16 Years of Age and Older*. The two biggest changes between the two census years is the number of people traveling 45 minutes or more to work, and the decrease in people working at home. In 1990, according to the Census, 12 percent of workers 16 years of age and older spent 45 or more minutes traveling to work. In 2000, according to the Census, more than 18 percent of workers 16 years of age and older spent 45 or more minutes traveling to work. In 1990, more than 8 percent of workers worked at home. In 2000, less than 5 percent of workers worked at home. These are not large changes but two theories that may bear further analysis are that Greenwich is becoming a bedroom community for the surrounding communities and that it is taking longer today to travel the same distances than it did in the past.

Table 11. Travel Time to Work for Greenwich Workers 16 Years of Age and Older for Town Outside of Village				
	1990		2000	
	Number	Percent	Number	Percent
Less than 30 minutes	735	57.29%	727	56.79%
30 to 44 minutes	288	22.45%	260	20.32%
45 minutes or more	154	12%	236	18.43%
Worked at home	106	8.26%	57	4.45%
Total Number	1283	100 %	1280	100 %

2.15 Economic Data

2.15.1 Economic Value of Farms

Across the country, throughout the state and within Washington County, the number of farms and the amount of land in agricultural production has been steadily decreasing. Table 12, *Agricultural Census Data* illustrates the loss of farmland at the county and state level.

Table 12. Agricultural Census Data				
Source: USDA National Agricultural Statistics Service, 1997 Census of Agriculture				
Geography	Item	1987	1992	1997
WASHINGTON COUNTY, NY	Farms (number)	861	745	738
WASHINGTON COUNTY, NY	Land in farms (acres)	240,936 acres	205,954 acres	194,962 acres
WASHINGTON COUNTY, NY	Land in farms, average size of farm, (acres)	280 acres	276 acres	264 acres
NEW YORK STATE	Farms (number)	37,743	32,306	31,757
NEW YORK STATE	Land in farms (acres)	8,416,228 acres	7,458,015 acres	7,254,470 acres
NEW YORK STATE	Land in farms, average size of farm, (acres)	223 acres	231 acres	228 acres

Historically, Greenwich has been a farming community, with some of the prime agricultural land in Washington County being located within the Township. Crops grown in Greenwich are typically in support of dairying. They are mainly corn for silage or grain, and oats, alfalfa, birdsfoot trefoil, timothy, brome grass, and orchard grass for hay and pasture.

Despite drastic shifts in agricultural production patterns, which started at the end of World War II, rural Greenwich remains primarily a farming area, albeit with fewer working farms and less land in agricultural production. Table 13, *Historic Data for Greenwich Agricultural Districts* and Table 14, *Current Data for Greenwich Agricultural Districts*, illustrate the loss of farmland over time. As seen in Table 14, there are 152 parcels currently classified as agricultural parcels within the Town of Greenwich.

Due in part to the loss of working farms and the consolidation of farmland, in 1995, four agricultural districts in the Greenwich area were

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combined to create Washington County Consolidated Agricultural District Number 4 (CAOO4). Old Agricultural Districts 1, 12, 22 & 25 became CAOO4. Table 13, *Historic Data for Greenwich Agricultural Districts* identifies the number of acres, number of parcels and the last year that an assessment of the agricultural land was conducted for each of the individual districts. As can be seen in the table, the assessments for the old agricultural districts were conducted in different years. In 1995, at the time of the consolidation, CAOO4 contained 99 individual parcels for a total of 11,128 acres. In addition to the agricultural lands in Greenwich included in Agricultural District 4, there are also agricultural parcels from CAOO 5, CA006, and CA008, which are in the Town of Greenwich.

Table 13. Historic Data for Greenwich Agricultural Districts				
	Agricultural District	Year Assessed	Number of Acres	Number of Parcels
	1	1989	721.5	13
	4	1997	11,128	99
	22	1986	6,689	37
	25	1988	6,465	65
Total	4 Districts		14,993.5	214

In 2002, the Real Property Office at Washington County updated their procedures for tracking real property so that they are now able to track, by parcel ID number, all real estate transactions and assessments. NYS Real Property System, County of Washington, Town of Greenwich, provided the data for Table 14, *Current Data for Greenwich Agricultural Districts*. This table provides current data on the parcels of land with an agricultural exemption in the Town of Greenwich as of January 6, 2003.

Table 14. Current Data for Greenwich Agricultural Districts		
	Number of Acres	Number of Parcels
Total	13,606.57	152

This represents a 9.25 percent decrease in the amount of land having an agricultural exemption and a 28.97 percent decrease in the number of parcels with an agricultural exemption.

The discrepancy between the number of parcels classified as agricultural and the number of parcels with an agricultural exemption can be explained in part by the conversion of parcels from full time commercial farms to part-time or hobby farms. These part-time farms however play an important role in Greenwich’s economy as the owners of these part-time farms buy equipment and supplies from the many local businesses that cater to the regional agricultural economy.

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2.15.2 Large Employers in Town

Table 15, *Large Employers in the Town of Greenwich* identifies the Town’s largest employers. A business or organization qualifies as a large employer either because of the number of people that are employed or because of the volume of dollars generated by the business, which in turn provides a piece of the tax base. Kathy Nichols-Tomkins, Executive Director of the Chamber of Commerce identified the following businesses as the Town’s largest employers.

Table 15. Large Employers in the Town of Greenwich		
Company	Number of Employees	Length of time in business in Greenwich
Greenwich Central School District	226	Since 1824
Hollingsworth & Vose	Between two mills 184 people	Since 1928
Hannaford	139	Since 2001
SCA Tissue	161 full time	Since 1997
KMART	Approximately 65	Since 1980
Agway Energy	34 full time	Since 1945
Dunkin Donuts	30: 7 full time, 23 part-time	Since 1998
Whalen Chevy	26 all fulltime	Since 1982
Carmody Ford - Mercury	25	Since 1961
McDonalds	20 full time, 20 part time	Since 1983
Cristaldi	10 full-time, 2 part-time	Since 1972
Department of Agriculture	16, plus 3 county employees in related fields	Since 1998
McClellan Family Health Center	Approximately 15	Since 1997
The Town	12 full-time, 5 part time employees and 35 seasonal employees	The Town of Greenwich has been incorporated since 1867, or for 136 years.
Tymetal Corp (subsidiary of the Fort Miller Group)	12 sales jobs, administration	Since 1998
The Village	10, full time 6 part-time (policemen)	The Village has been incorporated since 1809, or for 194 years.
Main-Care Energy	9 full time, 1 part time	Since 1993
Phantom Labs	9	Since 2001
Advanced Auto	8 fulltime one part time	Since 2002
Capital Tractor	24	Since 1984

2.16 Development Data

2.16.1 Building Permits

The annual number of building permits issued in the Town of Greenwich per year has remained relatively stable over the last ten years. See Table 16, *Building Permits Issued by the Town of Greenwich, 1992 – 2002*. In 1992, there were 44 total building permits issued, while in 2001, there were 47 total building permits issued. In 1992 there were 17 permits issued for new home construction, while in 2001, there were 20 permits issued for new home construction. Although the totals have fluctuated somewhat from year to year, the total number of single-family starts in the ten-year period from 1992 to 2002 indicates a moderate growth rate in the Town of Greenwich. Between 1992 and 2002 there were 177 new single-family homes. Table 7, *Total Households Census Data* shows that in 2000, there were 1139 households in the Town of Greenwich, exclusive of the Village. This indicates that there was approximately a 15 percent increase in the number of new households during the 1990s.

Table 16. Building Permits Issued by the Town of Greenwich, 1992 – 2003										
Year	Total number of Permits	New Construction							Alterations and Additions	
		Single Family Homes	Garage/Storage Sheds	Pool	Mobile Home	Barns/ Boat-house	Commercial	Industrial / Institutional	Residential	Commercial
1992	44	17	12	4	2	0	0	0	9	0
1993	43	15	9	3	4	3	1	0	7	1
1994	39	14	7	0	4	0	4	0	7	3
1995	46	22	8	2	4	0	6	0	4	0
1996	50	13	11	3	1	0	4	2	16	0
1997	42	16	10	0	4	0	4	0	8	0
1998	40	20	2	3	1	0	4	0	10	0
1999	41	14	8	0	1	0	2	0	14	2
2000	33	12	9	0	1	0	0	0	7	4
2001	47	20	7	0	0	0	2	2	15	1
2002	57	20	10	1	2	0	2	0	20	2
2003	58	20	15	6	1	0	0	1	11	4
TOTALS	540	203	108	22	25	3	29	5	128	17

2.16.2 Subdivision

In the past several decades, the number of subdivisions of land has increased at a fairly constant rate, although it seems to be slowing slightly. Table 17, *Subdivision Data for the Town of Greenwich* provides a snapshot of land subdivisions in the Town of Greenwich between 1990 and 2002.

The total number of new lots created between 1992 and 2002 is 196. Between that same period of time, 177 new single-family homes were built, according to the data provided in Table 16, *Building Permits Issued by the Town of Greenwich, 1992 – 2002*. This data indicates that new construction of residential properties has kept pace with the number of lots created.

Table 17. Subdivision Data for the Town of Greenwich	
Year	Number of additional lots created
1992	15
1993	14
1994	23
1995	21
1996	30
1997	33
1998	15
1999	04
2000	12
2001	17
2002	13
2003	9
TOTAL	206

2.17 School Data

2.17.1 Existing Conditions

The Greenwich Central School District (GCS D) currently has 1,242 students, approximately 1000 of whom live in Greenwich. See Table 18, *Enrollment and Budgets for the Greenwich Central School District*. The GCS D educates another 242 students who come from outside the Town of Greenwich. While the number of students has decreased from 1980 to the present, the numbers of teachers and support staff has increased. In 1980 there were 1308 students enrolled in the GCS D. In 1990, although there were 87 fewer students enrolled in the GCS D, it appears that families with young children were moving into and living in the Town. The 1990 Kindergarten class had 116 students, as compared to only 88 kindergarten students in 1980. However by 2000, the kindergarten class had dropped down to 89 and according to figures supplied by the GCS D, the 2002-2003-kindergarten class has only 80 students.

The budget has increased dramatically in the twenty-year period from 1980 to 2000. In 1980, according to figures supplied by the GCS D, the District spent \$2,261 per child. In 1990, the District spent \$6,792 per child, up 41.63 %. In 2000, the District spent \$11,636 per child, up 80.56%, due in large part to the

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construction of an addition to the school building. Increasing school budgets is a trend by no means unique to the GCSD. This trend is often attributed to growing state mandates.

There are currently 3 school buildings in the district. One for Kindergarten through 2nd grade, a Middle School for 3rd through 6 grade, and a School for Junior and Senior High School students, 7th through 12th grades.

All of the schools are located at 10 Gray Avenue, in Greenwich, on an approximately 30-acre complex. All of the schools share common athletic fields. The K-2 has 32,712 square feet. The Middle School has 59,460 square feet. The Junior / Senior High School Building has 91,252 square feet. Organized activities for school children include soccer, football, baseball, softball and field hockey. The Greenwich Central School District has also recently organized a golf team.

Table 18. Enrollment and Budgets for the Greenwich Central School District						
		1980	1990	2000	Percent change 1980 to 2000	Percent change 1990 to 2000
Budget		2,957,956	8,293,000	14,394,110	79.45%	42.38%
Teachers		80	93	97	17.52%	4.12%
Support Staff		78	89	105.00	25.71%	15.23%
Students by Grade as of June of each year	K	88	116	89		
	1	81	105	82		
	2	101	104	98		
	3	97	94	102		
	4	102	93	99		
	5	98	94	77		
	6	103	91	98		
	7	107	85	117		
	8	102	87	97		
	9	116	115	96		
	10	108	73	113		
	11	93	75	85		
12	107	89	84			
Total Enrollment		1308	1221	1237	-5.73%	1.29%
Dollars per child		\$2,261.43	\$6,791.97	\$11,636.30	80.56%	41.63%

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2.17.2 Projections

The Greenwich Central School District contracted Information Management Systems (IMS) to predict enrollment for the district through 2013. IMS used three variations of the Cohort Survival Method to project enrollments. This method analyzes the survival ratios for the existing students and then projects those ratios into the future. The survival ratio compares how many students are in a particular grade this year against how many students were in the next lower grade the previous year.

According to IMS, Method 3 has the greatest predictive power for predicting Greenwich’s future enrollment. See Table 19, *Enrollment Projections for Greenwich Central School District*, for a summary of enrollment projections in the Greenwich Central School District over the next ten years.

Table 19. Enrollment Projections for the Greenwich Central School District										
Grade	2003 - 04	2004 - 05	2005 - 06	2006 - 07	2007 - 08	2008 - 09	2009 - 10	2010 - 11	2011 - 12	2012 - 13
K	76	83	80	79	79	0	0	0	0	0
1	76	72	79	76	75	75	0	0	0	0
2	90	75	71	78	75	74	74	0	0	0
3	90	88	74	70	77	74	73	73	0	0
4	95	95	93	78	74	82	78	77	77	0
5	87	96	96	94	79	74	83	79	78	78
6	91	91	100	100	98	83	77	87	83	82
7	107	90	90	99	99	97	82	77	86	82
8	107	112	94	94	104	104	101	86	81	90
9	88	107	111	94	94	104	104	101	86	81
10	104	86	105	109	92	92	102	102	99	84
11	119	100	83	101	105	89	89	99	99	96
12	82	115	97	80	98	102	86	86	96	96

Based on this data it appears that enrollment will continue to fluctuate somewhat over the next ten years with peak enrollment occurring in 2013 at approximately 1240 students, which is only slightly more than the current enrollment. The school district recently completed a major construction effort to modernize and expand their facilities, which should accommodate the projected enrollment.

Note that this analysis would change should significant regional growth further affect the pace of residential development in Greenwich.

2.18 Town Budgets

The Town of Greenwich annual budget provides explicit details on all anticipated revenues and expenses for the coming year. A copy of the 2002 budget is provided in Appendix III. Table 20, *Tax Rates in Greenwich* provides an accounting of the total assessed values, the fluctuations in the tax rates, and the amount of money to be raised through taxes from 1990 to 2002.

The budget is organized in the following way. There are four separate funds and several additional special districts. The four funds are General Town-wide, General Outside Village, Highway Town-wide, and Highway Outside Village. Table 21, *Town Expenses* describes the types of expenses associated with the various funds. Revenues are derived primarily from taxes, with some additional revenues raised through services, grants, licenses, fines and gifts. See III, *Town Budgets* for complete details of revenue sources.

Each resident in the Town of Greenwich pays a county tax, a school tax, and then either the inside village tax or the outside village tax rate on their assessed property value. In addition to the Town Tax, and the County Tax, a school tax is assessed and collected by the Greenwich Central School District and is discussed in the section on schools.

The town tax rate has remained relatively stable, rising to as much as \$6.18 per thousand dollars of valuation in 1995. A big change in the total assessed value of the Town occurred between 1996 and 1997, when the Town conducted a town wide revaluation of all properties to 100 percent of their full value. This allowed for the tax rate to decrease slightly. It also provided the Town with revenues from the State, which was a condition of the revaluation process. The State, in an effort to get communities to assess properties at their full value, provides some ongoing financial support to those towns that conduct a town wide revaluation.

The town tax rates have remained relatively low since the opening of several large commercial enterprises along Route 29, in part due to the significant amount of additional property tax revenues that these commercial enterprises have been generating.

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Table 20. Tax Rates in Greenwich

	Total Assessed Value	County Tax Rate per thousand dollars of assessed value	Outside Village Tax Rate per thousand dollars of assessed value	Inside Village Tax Rate per thousand dollars of assessed value	Percent change in Total Budget from previous year	Percent change in amount to be raised by taxes from previous year
1990	119,420,338	4.86	5.41	2.89		
1991	122,363,403	5.18	5.53	3.11	-1.28%	6.84%
1992	122,636,316	6.44	5.84	3.15	-1.98%	6.75%
1993	124,395,386	8.50	6.12	3.16	4.27%	2.43%
1994	125,378,511	9.27	6.19	3.04	9.34	4.42%
1995	128,613,629	9.23	6.18	3.03	-5.46	0.72%
1996	132,679,882	9.09	5.99	3.03	10.34%	1.87%
1997	206,508,397	8.97	6.04	2.65	-3.07%	3.32%
1998	204,849,779	5.80	4.00	1.66	1.37%	-6.63%
1999	206,054,562	6.65	3.90	1.70	1.69%	-3.05%
2000	205,980,383	6.69	3.94	1.68	7.30%	1.87%
2001	210,706,841	6.98	4.05	1.75	4.68%	2.60%
2002	213,631,375	7.16	4.12	1.86	0.49%	5.92%

Table 20, *Tax Rates in Greenwich* describes the types of expenses that are included in each of the various funds within the Town's Budget. General Town-wide covers most general governmental services. These are services available to both the Town and the Village such as the expenses associated with the Judicial System, Elections, Police, programs for the aged and veterans, and the library. The General Outside Village includes services that are only used by those residents of the Town who do not live in the Village, such as expenses associated with the Planning Board, Health Board, and Animal Control

Highway funds are also separated. Highway Town-wide includes expenses for bridges, culverts, weed and brush removal, and snow removal. Highway Outside Village includes expenses associated with the maintenance and repair of Town Highways, road resurfacing and machinery purchases.

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Table 21. Town Expenses					
General Town-wide Fund	General Outside Village Fund	Highway Town-wide	Highway Outside Village	Lighting Districts	Fire Protection
General government services including services and expenses of the Town Board members	Code Enforcement expenses	Bridge repairs	General road repairs	Clark Mills Lighting District	Fire Companies for fire protection services
Services and expenses of the Town Justices	Board of Health expenses	Culvert repairs	CHIPS program	Middle Falls Lighting District	
Services and expenses of Town Hall personal including Assessor, Town Clerk, and Town Attorney	Planning Board expenses	Brush and Weed removal programs	Highway machinery repairs and maintenance	West Main Street Lighting District	
Election Expenses including services and expenses of the election inspectors, mileage, supplies and possible voting machine repairs	Home and Community Services	Snow removal	Employee benefits for employees covered under this fund	Academy Park Lighting District	
Operating and maintenance expenses for Town buildings	Employee benefits for employees covered under this fund	Employee benefits for employees covered under this fund.		Overlook Drive Lighting District	
Services and expenses of Town Police					
Services and expenses of Town Dog Control officer					
Services and expenses of Emergency Response personnel					
Services and expenses of Superintendent of Highway.					
Town Garage expenses					
Veteran's Services					
Programs for the Aged					
Playground and Recreation Center expenses					
Youth Program expenses					
Library expenses					
Town Historian expenses					
Town wide celebrations					
Environmental control including weed harvesting					
Cemetery expenses					
Employee benefits for employees covered under this fund					

Chapter 3 A Synthesis of the Town of Greenwich and a Vision for the Future

The previous chapter provides a summary of the existing trends and conditions in the Town of Greenwich. This section of the plan addresses the relationship between those trends and conditions. This section also describes a vision of the Town to guide its development over the next twenty years.

3.1 Strengths and Weaknesses

The previous chapter presented a great deal of information about the trends and conditions in the Town of Greenwich today. In order to provide a foundation for the discussion that follows, it is useful to summarize the Town's major strengths and weaknesses. In no particular order, Table 22, *Strengths and Weaknesses* summarizes the Town's strengths and weaknesses as follows:

Table 22. Strengths and Weaknesses	
Strengths	Weaknesses
Small town feeling	Growing Traffic on Route 29
Collaborative, community spirit	New construction is affecting scenic views
Rural qualities	Perception of unplanned growth leading to sprawl
Vibrant agricultural section with supporting services	Road maintenance
Business environment and economic prosperity	New development that is not architecturally compatible with existing buildings
Good location proximate to cultural, recreational and educational opportunities	School and County taxes are perceived as being too high
Thriving Village providing a commercial, residential and cultural center to the Town.	Apathy about important issues
Great people	Loss of agricultural lands to development
Physically attractive landscape	Not enough pedestrian infrastructure
Good roads and transportation planning	
Good schools	
Architecturally significant and attractive building stock	
Relatively affordable place to live	

3.2 *What Makes Greenwich Special?*

The Town of Greenwich is in close proximity to many cultural, recreational and educational opportunities and it is a great place to live and, if a job can be found, work. It is located at the confluence of two important river systems, the Hudson and the Battenkill. There are a number of unique qualities and characteristics that distinguish it from its neighbors in Washington and Saratoga Counties.

Greenwich is a very old community. It has been occupied by European settlers since the 1600's and was formally established in the 1700's. Many historic homes and businesses can be found throughout the Town. Even without any requirement to provide for restoration and preservation of the many historic resources, the Town has many beautifully cared for historic buildings. A number of famous people such as Susan B. Anthony and President Chester Arthur lived in Greenwich. Historic markers identify the sites where they and other luminaries lived. A thriving textile industry and a lumber milling industry built mills that are still evident and in good physical condition. Elegant historic architecture and functional historic farm houses, some as old as 300 years, sit comfortably side by side.

There is a thriving agricultural community in Greenwich. Large, productive working farms still occupy the landscape and provide a bucolic view to travelers in and through the Town. Necessary services are conveniently located throughout Greenwich providing farmers with the tools, services, and network opportunities necessary to support a difficult and vitally important industry. Rich soils, access to abundant water and a good road infrastructure connecting farms to markets supports the long-term viability of a productive agricultural economy.

Even when farms are no longer actively engaged in productive agricultural activities, they still provide the Town with a character that seems agricultural, and this rural landscape attracts people to the Town. The farms, especially those located in the rolling hills of the eastern Greenwich provide the Town with much of its pastoral charm.

The Town is blessed with many natural resources that provide both physical and aesthetic benefits. The southwest corner of the Town is formed by the junction of the Hudson and Battenkill Rivers. In addition to these two major rivers there are also many streams and creeks, several lakes and ponds, and acres of wetlands. All of these water features provide valuable habitat for fish and fowl as well as pleasurable hiking trails and scenic vistas.

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Bald Mountain is in the western part of Town north east of the Battenkill. The base of the mountain is approximately 320 acres. Bald Mountain is a two-peak mountain with the principal peak at 770 feet and the secondary peak at 760 feet. The valley between them is 550 feet. Gently rolling hills, particularly in the eastern part of Town, create a series of valleys and peaks that contribute to the ever changing and generally pleasing landscape. In addition to its scenic prominence, the hamlet of Bald Mountain is located in the heart of the Town's best agricultural land.

The Town and Village are embarking on a collaborative relationship. One basis for a budding cooperative spirit is the Greenwich Central School District. The school system is well respected and offers good elementary and high school education to students from the Town and the Village. The governments of the Town and Village have begun developing a working relationship that builds upon each other's strengths. For example, the Town and Village have agreed to jointly maintain sidewalks and the town has agreed to assist the Village with other projects.

The Town and the Village are linked both physically and economically. The vitality of the downtown Village shopping area provides a center for the Town. The downtown helps prevent sprawl by providing a focal point that provides residents with most of their goods and services. The vital downtown, which is housed in well-maintained historic buildings and newer construction that is, for the most part, architecturally compatible with the older structures, helps to maintain the Town's rural character.

Throughout the Town there is still evidence that the hamlets were an integral organizing feature, although most of the hamlets no longer have the economic engines that provided the impetus for their formation. Today, only Middle Falls, Cossayuna, Bald Mountain, Center Falls and Battenville retain a mix of residential and commercial properties. Of these, only Middle Falls and Cossayuna could support significant additional development, particularly if either of these hamlets areas is ever served by public or community water and sewer services. Bald Mountain contains a unique concentration of housing with some of the best agricultural soils in the region. Although there may be physical room for additional residential development, the Town is committed to preserving these agricultural lands as farmland.

3.3 Challenges

The number one challenge for the Town of Greenwich is to maintain the rural character while coping with growth. Greenwich's proximity to growing employment centers in the Capital District has made it increasingly popular as a bedroom community for persons working in the places like Albany and Saratoga Springs. Recent initiatives to bring additional Hi-Tech industries to the area, such as Symantec in Albany and the Luther Forest Tech Park in Malta, may tend to increase the demand for residential growth in Greenwich.

Precisely because Greenwich is rural and charming with well-preserved historic houses, people are drawn to the Town and want to live there. However, because there are few vacant parcels available for residential development, pressure is exerted to create more buildable land. That pressure translates into a desire on the part of those who want to live in Greenwich to subdivide land. The Town is struggling with the tension created by the pressure to build more homes and the desire to maintain the rural character that draws people to the Town in the first place.

How to allow or accommodate some growth, where to allow it and what kind of development should be allowed and/or encouraged while maintaining the Town's character is the most important challenge the Town's leaders must grapple with in the immediate future. Related to this is the aesthetics of building design. Except for site plan review for some non-residential projects, there are no design related land use regulations in place. There has not been tremendous uncontrolled growth in the Town to date, but the fear is that without some kind of review mechanism, undesirable development will occur and escalate.

Another challenge is to provide for affordable housing while not disturbing the rural landscape and associated qualities that make Greenwich special. A component of affordable housing is smaller lots, which are more densely situated and have community sewer and water services. A challenge in affordable housing development is construction of housing that is both safe and aesthetically pleasing while maintaining an affordable cost.

A further challenge is to address the growing traffic in the Town today. The sense that traffic is hurting the Town fuels some of the anti-growth and anti-business attitudes that many people express. There are likely two types of traffic in Greenwich today. One is destination traffic or traffic caused by people who live in Greenwich traveling to concentrated areas, like the intersection of Routes 29 and 40. There is also pass through traffic as people travel through Greenwich on Routes 29 and 40. The first type of traffic may be the result of

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increased numbers of people living and working and shopping in Greenwich. The second type of traffic is the result of Greenwich being located between communities like Cambridge and Saratoga Springs, or Argyle and Troy.

Traffic is a problem for a variety of reasons, not the least of which is that it makes it harder to get to one's destination. It can also cause air, noise and water pollution and begin to destroy the very sense of place that people love about their Town today.

There are few protections for the many historic resources in the Town. Although the Village has a recognized Historic District and some buildings listed on the State and National Register of Historic Places, none of the Town's historic resources have any level of protection. There are no incentives for an individual wanting to maintain a historic building, further adding to the possibility that the Town is in jeopardy of losing its historic resources.

Finally, taxes are perceived as a problem. County and school tax rates are rising because of state mandated programs. The Town's tax rate on the other hand is relatively stable. Adding to the tax payer's irritation is the fact that the tax base is generated mostly through residential property taxes.

In the past few years there have been some successful commercial enterprises that have made a positive contribution to the tax base, particularly businesses located at the intersection of Routes 29 and 40. There is still little industrial development. Lack of industrial development is a two-pronged problem. First, industrial businesses can provide a very healthy contribution to a Town's tax budget. Secondly, the presence of successful industries can provide opportunities for employment to local residents.

3.4 *A Vision for the Future*

Vision Statement

The Town of Greenwich aspires to be a vibrant 21st century rural community in southern Washington County. Greenwich will continue to be an agricultural center for Washington County and the region. It will offer an excellent quality of life for residents and visitors. The Town will encourage and manage its growth and preserve its historic, cultural and natural resources for this and future generations.

This plan provides the blueprint for the residents of Greenwich as they develop their historically rooted rural community in the context of a 21st century world. The following are the elements of the vision for the Town's future.

A Strong and Thriving Agricultural Sector

The agricultural sector is an important element of the Town's past and will continue to be important in the future for several reasons. First, farms provide jobs for townspeople. They also provide jobs for the many agriculturally based businesses and services in Town, the USDA Soil Extension Service, large animal veterinarians and feed and farm supply stores.

These businesses and the related services serve the entire region, bringing people from outlying communities into Greenwich on a regular basis. This regular influx of people from outside the Town adds to the customer base of other commercial services as well, such as the supermarket, hardware store and other shops and services.

The agricultural sector benefits the Town financially because farms generate tax revenues without requiring many taxpayer-funded services, such as schools, new roads, or sewer services. Finally, maintaining a healthy agricultural sector ensures that the Town will continue to enjoy open spaces and rural landscapes.

Concentrating intensive farming on the most productive soils protects the best soils from development, avoids fragmentation of farmland into parcels too small to commercially farm, and minimizes land use conflicts.

Limited and Centralized Commercial Development

Commercial development providing goods and services to residents, as well as to the surrounding region, will be focused at the intersection of Routes 29 and 40. Concentrating intensive commercial development avoids sprawl and

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results in a more economical provision of services such as water and sewer. The Town favors orderly, coordinated development that minimizes adverse impacts to adjoining landowners and the rest of the Town. Infill development, which makes use of existing vacant land, will be encouraged in the commercial areas. The Town will also support mixed use projects that combine residential and commercial uses on a single site in those areas of Town with access to public water and sewer.

Development of Industrial Zones

Identifying and developing industrial zones requires suitable land and infrastructure. Such lands, already served by rail, roads and rivers, need little in the way of taxpayer-funded services. No new schools are required, no new sewer infrastructure is needed, and as roads already exist, there is no need to create new rights-of-way.

The development of industrial zones will help the local economy in several ways. Industries bring jobs to the community, providing employment opportunities for residents. These businesses also make a positive contribution to the Town's revenue stream by contributing to the local tax base.

Thriving Hamlets

Hamlets are economically efficient in terms of water, sewer and other public services. They protect the historic building stock and integrate new housing types. They create a walkable community with housing, commercial services and jobs in a moderately dense setting. Growing hamlets, already densely organized, provide opportunities for additional development which can be served by centralized water and sewer services. Any growth that occurs in the hamlets should be at a scale which fits and harmonizes with the setting of the existing rural residential neighborhoods.

Residential Low Density Developments

New residential developments will be found interspersed in the rural landscape. These residential developments will be low in density with relatively large tracts of land, surrounded by pastures, meadows and working farms. Home businesses will be allowed.

Large tracts of land, ten to twenty acres or more, allow for small-scale agricultural operations which can be run as hobby farms or to provide additional revenue streams for a family. This type of housing is very compatible with the existing agricultural community and should continue to look like it is a part of the rural landscape.

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Residential Moderate Density

Residential housing on small lots (typically one to five acres) and consisting of predominantly single-family homes, will be found adjacent to the Village. Village water and sewer will service these areas. These slightly denser neighborhoods will provide some diversity in the housing choices for those requiring access to goods and services without the necessity of long automobile trips. They are ideal places to raise a family close to the amenities offered by the Village, while taking advantage of the Town's rural qualities.

Natural Resources and Recreational Opportunities

Greenwich's future includes access to the Town's abundant natural resources. Clean rivers and streams provide habitat for birds and fish as well as recreation opportunities for residents. Healthy natural resources also translate to improved quality of life. Assuming the Hudson River clean-up project restores the water quality of the Hudson River, it will eventually support swimming and fishing as well as boating. The Carter's Pond Natural Resource Area and the Denton Preserve will provide benefits to both recreational enthusiasts and observers of the natural world.

Additional parks along the Hudson and Battenkill Rivers will provide increased access to the rivers. The former Georgia Pacific site in Thomson may redevelop as a park or a mixed use development. The Town is also supportive of resident's efforts to develop additional riverfront parks. A Riverfront Heritage Park in Clark's Mills could possibly connect to the Hudson Crossing Park in Schuylerville, across a restored Dix Bridge.

Chapter 4 Goals

Goals are formal statements of what the Town of Greenwich hopes to achieve over the life of the plan. Goals are broad policy statements that formalize the broad vision presented in the preceding chapter, and they provide a policy framework for the next 10 - 15 years. In addition to those goals developed for the broad vision, goals have also been developed to address other specific issues raised elsewhere in this plan. The goals are structured by general topic area.

Planning and visioning are only the first steps in a much longer process of creating an ideal community. The real power of a plan comes from its implementation. By involving the whole community in the creation of the plan and its goals, it is hoped that the whole community will work together toward achieving the vision and goals of the plan. To achieve the vision of a 21st century agricultural community, the Town has established a set of goals to guide decision-making. The recommendations in the Comprehensive Plan attempt to direct action towards achieving these goals. The goals are as follows:

A. Regional Cooperation: The Town of Greenwich will continue to participate and cooperate with its neighbors in the surrounding villages, towns and counties. In particular the Town will:

- (1) Participate with the Village, surrounding towns and Washington County in regionalizing programs and services, especially those relating to health services, culture and social well-being.
- (2) Hold periodic joint meetings of the Town and Village Boards and their planning boards to discuss areas of mutual concern and cooperation.
- (3) Advocate for the creation of a southern Washington County Planning Forum for the discussion of issues of mutual concern.
- (4) Encourage an inter-municipal dialogue about issues that transcend the boundaries of the Town and its neighboring municipalities.
- (5) Participate in the regional Hudson River Crossing efforts and the ongoing efforts to clean up the Hudson River including pursuing participation in the Hudson River Greenway and a Local Waterfront Revitalization Plan.
- (6) Support the efforts of residents within the Growth Hamlets of Thomson and Clarks Mills to develop a Riverfront Heritage Park.
- (7) Support the efforts of Town residents to protect and restore access to the Town's waterways for recreational, scenic and historical tourism uses and work with regional governmental and private

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groups to protect and conserve its resources for future generations to enjoy.

B. Transportation: Greenwich will continue to provide for a variety of transportation modes and increase opportunities and amenities for pedestrians and bicyclists. Maintenance and improvements to existing roads will be given priority over the creation of new roads. Specific goals include the following:

- a. Continue to encourage the construction of sidewalks connecting the Village to the Town's commercial areas along Routes 29 and 40.
- b. Encourage the development of sidewalks in the hamlets.
- c. Adopt a Level of Service C as the Town's minimum standard.

C. Land Use: The Town of Greenwich will develop a set of land use policies and regulations to guide and control growth. These land use tools will provide for a mix of uses, protect the agricultural community from fractionalizing its land base, and protect the historic, cultural and natural resources of the Town. A discussion of the tools that may be used to achieve this goal and a recommended approach is found in Chapter 5.

The Town has been the focus of several large scale projects generated from outside the area over the past several years, including the recent EPA Hudson River dewatering facility. Some years ago a trash burning plant was proposed. Proponents of other facilities that may find the close proximity of Greenwich to urban populations, such as hazardous waste facilities, may target Greenwich in the future. The Town needs to review existing local, state and federal regulations to ensure the interests of the Town are protected in the event that such facilities are proposed again in the future.

D. Infrastructure: The Town of Greenwich will work with public and private partners to provide the level and quality of infrastructure necessary to support a thriving community in the 21st century. Specific goals include:

(1) Water service

- a. Work with the Village to extend water to the Routes 29/40 commercial area.
- b. Support the development of private water supply systems in the hamlets of Cossayuna and Middle Falls.
- d. Support the development of private water supply systems in any other part of the Town that is practical.
- e. Require a survey of wells in the hamlets of Cossayuna and Bald Mountain to determine their adequacy prior to additional development.

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(2) Sewer service

- a. Encourage the development of private community sewage disposal systems in the hamlets of Cossayuna and Middle Falls.
- b. Require a survey of private sanitary sewage disposal systems in the hamlets of Cossayuna and Middle Falls to determine their adequacy.

E. Economic Development: The Town of Greenwich will develop an economic development strategy that supports small businesses that are compatible with its agrarian base. The Town is already an active participant in the Empire Zone program established by New York State. The Empire Zone will be beneficial for businesses that are planning to expand or to entrepreneurs willing to take a risk. Additional elements of the Economic Development strategy include the following:

- (1) Focus commercial activity in a zoned area at the intersection of Routes 29 and 40.
- (2) Encourage the Town to work with the Washington County Economic Development Commission and the Greenwich Chamber of Commerce to promote economic development.
- (3) Allow properly regulated home occupations throughout the Town.
- (4) Promote industrial or manufacturing use in a specific area of the Town, primarily within the Empire Zones.

F. Natural Resources: The Town will ensure the protection of all of the valuable natural resources throughout the Town. This includes identification of specific sites and the creation of policies and regulations that protect these resources. Specifically this goal will:

- (1) Protect the Town's natural areas along the Hudson River and the Battenkill.
- (2) Protect and restore stream corridors throughout the Town.
- (3) Protect wetlands.
- (4) Protect Carter Pond and Cossayuna Lake and support ongoing efforts to improve the water quality in these water bodies.
- (5) Protect the numerous scenic qualities of the community.
- (6) Identify and enhance access to these outstanding natural areas.

G. Housing: Greenwich will continue to be a largely residential community. Many of the residents will work within the Town. Other residents will commute to work locations near and far. In order to provide for a diverse community, the Town will support a range of housing options designed to meet

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the economically and demographically diverse population of the Town. Other elements of the Town's housing policy include:

- (1) Encourage the provision of a range of housing options to meet the economically and demographically diverse population of the Town.
- (2) Continue to participate in County housing rehabilitation and home ownership programs.
- (3) Continue to allow manufactured homes which are at least 26' by 40' and/or a minimum of 1000 square feet on single lots throughout the Town. These homes must be placed on a permanent foundation and may not skirt the foundation blocks.
- (4) Ensure that rental housing stock is well maintained and in compliance with state building codes.

H. Visual Character. Greenwich's visual character is one of its most important and appealing characteristics. The Town is committed to preserving its visual character through the following strategies:

- (1) Refine the commercial design guidelines in the site plan review law.
- (2) Establish sign regulations and make them applicable to all businesses.
- (3) Develop standards for the placement of temporary signs.
- (4) Develop guidelines for commercial lighting.
- (5) Adopt or amend existing law regulating telecommunication towers, including design guidelines, encouraging the use of shared facilities. Consider including language encouraging the use of catalogued structures such as trees, church steeples, silos, windmills, and flag poles.

I. Recreation. The Town of Greenwich endeavors to provide a broad range of recreational opportunities for its residents and guests. Specific programs that the Town is committed to developing in the foreseeable future include the following:

- (1) Develop public recreation access to the Hudson River. This should include a boat launch, fields and active play areas and provisions for a future beach.
- (2) Better mark the trails and parking areas at the Denton Preserve.
- (3) Support the Hudson River crossing project and work with the committee and other municipalities to implement the vision of a bi-county Hudson River park and educational center.
- (4) If sufficient road right-of-way becomes available in the future, develop a pedestrian/bicycle path along the Battenkill River and/or roadways connecting the village to the Town Beach.

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- (5) Investigate the possibility of developing additional access points to the Battenkill.

J. Historic Resources: Protect, promote and preserve the Town's historic resources, including the dissemination of information about such resources. The Town has played a significant role in many historic events and periods over the past 300 years. Specific goals for showcasing the Town's history for the benefit of the residents and visitors include:

- (1) Support improved access to the significant historical archival materials and records of the Town of Greenwich from pre-Revolutionary days until today.
- (2) Support the development of presentation materials showcasing the Town's significant role in major events and historic trends over the past 300 years.
- (3) Identify and develop tools for the preservation and restoration of historic buildings.

K. Community Services: Improve, as needed, the delivery of critical public safety services. Support the development of additional cultural and educational programs that appeal to an economically and demographically diverse population. To achieve this goal the Town will support the following:

- (1) Continue to provide high quality, rapid response fire, rescue and public safety services.
- (2) Continue to publicize community facilities and programs.
- (3) Support the development of a facility for cultural and educational programs.
- (4) Because the Georgia Pacific property is a possible site, the Town of Greenwich should be prepared with contingency plans to protect the health, safety and welfare of the residents of Greenwich (and seek the assistance of Washington County and New York State in those efforts).

L. Agricultural: Concentrate intensive farming on the most productive soils to protect the best soils from development and avoid fragmentation of farmland into parcels too small to commercially farm.

- (1) Work with land owners to protect the Town's agricultural resources in the area of Bald Mountain.
- (2) Work with land owners to protect high quality soils along the Battenkill, Hudson River and other public natural resources.
- (3) Work with land owners to protect other active farms that have helped shape the rural agricultural character of the community.

Chapter 5 Future Land Use Plan

The Future Land Use Plan is a major element of the Town's Comprehensive Plan. The Plan, illustrated by Figure 14, *Future Land Use Map*, provides the physical recommendations for the future use of land within the Town and provides the foundation for what the Town will look like if the implementation strategies are successfully executed.

The plan for Greenwich is to remain largely residential, with large-scale farming concentrated in the western half of the town, selected areas for industrial uses, an expanded commercial area at Routes 29 and 40, a medium density residential area west of the Village, eight hamlets scattered throughout the Town, and the balance of the Town devoted to low density residential development. The plan assumes that compatible home occupations, small-scale businesses and agricultural activities will be allowed throughout the agricultural and low-density residential areas.

Overall, the concept is to acknowledge and accommodate the changes that are occurring in the community and the region. The intent is to provide for diverse opportunities while retaining the identity of the community.

The Future Land Use Plan is described in more detail as follows:

Intensive commercial areas along Route 40 North from the intersection with Route 29 and along Route 29 west of the intersection with Route 40. The plan envisions an intensive commercial area in the Routes 29/40 corridor area. This is the area of existing commercial development that could be expanded slightly north up Route 40 for about a mile north of the intersection of Routes 29 and 40, and west along Route 29 from the intersection of Routes 29 and 40. Extension of water and sewer service to these areas is encouraged.

Commercial activities that would be welcome in these areas include restaurants, tourist accommodations, additional agricultural services, incubator businesses, medical offices, and goods and services for local and regional residents. It is the intent of the Town to limit commercial development to a well-defined area adjacent to the existing commercial areas. The Town will encourage some development in the area behind the Hannaford store.

Encourage industrial development in areas that have historically been used by industry and in areas which can accommodate industrial development without undue adverse affects on adjacent properties. The plan proposes the revitalization of areas historically used for industrial purposes. These sites include the vacant lands belonging to Hollingsworth and Vose and other lands

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belonging to SCA Tissue. There are several companies still operating mills in the Town. The Town encourages the expansion of their operations as well as the industrial use of other appropriately located vacant parcels.

Light industries that are environmentally compatible with the unique natural resources of the Town are desired. Technology related industries that are compatible with the growing regional technical focus exemplified by the recent relocation of Symantec to the Capital District and the likely development of the Luther Forest Tech Park in Stillwater may be appropriate for these areas.

Hamlets. The third major component involves the development of the Town's hamlets. The existing hamlets are expected to continue to be residential centers throughout the Town. The Land Use Plan envisions recognition of the three distinct types of hamlets that are currently found in Greenwich. These historically rooted residential centers include the following:

- **Growth Hamlets.** These hamlets, which include Cossayuna, Thomson, Clarks Mills and Middle Falls, can accommodate additional residential and small-scale commercial development, particularly if community water and sewage systems are developed. These hamlets are thriving and there is some vacant land available for additional development. It may be possible to develop community water and sewer systems to provide for even denser development in parts of these hamlets. Any growth that occurs in these hamlets should be at a scale which fits with the existing development and which is compatible with the historic qualities of these neighborhoods.
- **Residential Hamlets.** These hamlets, which include East Greenwich, Battenville, Center Falls, and Fort Miller, are historic residential hamlets that are already fairly densely developed. It is likely that these hamlets have nearly as much residential development as they can accommodate. However if a multifamily development project is proposed compatible with the existing residential development, it may be possible to accommodate additional residential units in these hamlets.
- **Agricultural Hamlet.** Bald Mountain is a residential cluster within an agricultural area. It is surrounded by some of the best agricultural land in Town and provides an important agricultural resource to the region. If additional development in Bald Mountain occurs, it should respect the integrity of the surrounding agricultural lands.

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Medium density residential development in areas served by water. In addition to the hamlets, residential growth is also seen in several neighborhoods immediately adjacent to the Village, including Abeel Avenue and Academy Streets. Parts of these neighborhoods are already served by Village water and sewer. The Village has indicated that it is willing to sell additional water in areas that are adjacent to places where service already exists.

Developments like the Batten Kill Pines are an example of the types of higher densities the Town can accommodate in locations served by water and sewer. These types of development provide some diversity in housing choices and will allow for affordable housing development to co-exist with the historic housing found throughout the Town. As with commercial development, the Town's intent is to limit moderate density development to a well-defined area.

Low-density residential development. The plan envisions low density residential uses that are compatible with and integrated into the agricultural landscape. Low-density residential subdivisions will be allowed in eastern and southern parts of the Town. Compatible home occupations, small businesses and small-scale agricultural operations will exist side-by-side low-density residential development.

Agricultural. It is envisioned that agriculture will continue to play a major role in the Town's economy. Western Greenwich has good soils for agricultural uses. The plan envisions that western Greenwich will continue to be devoted to active agricultural use. Dairy farmers, crop fields and truck farming will continue, with no major development in this area.

Recreational expansion. The final components of the Land Use Plan for the Town of Greenwich are the recreational facilities that build upon the Town's tremendous natural resources. A park on the Hudson River near the Adirondack School in Clark's Mills, connects with the Environmental Resource Center at the Hudson Crossing Park in Schuylerville. Expanded recreational opportunities at Carter's Pond, Denton Wildlife Sanctuary and Cossayuna Lake provide residents and visitors with unique experiences in the natural world.

Chapter 6 Land Use Tools

Critical to the Town's long-range plan to preserve its quality of life while facilitating some additional residential, commercial and industrial development will be the implementation of some form of land use regulations. This chapter discusses various land use regulation strategies available to the Town and makes recommendations as to those that should be adopted.

The Town is committed to preserving its best agricultural and open space resources, but these are not always the same thing. Western Greenwich is characterized by high quality agricultural resources, while eastern Greenwich has fewer farms, but nevertheless very attractive rural lands that are still put to a variety of uses. Since the tools and techniques for preserving both open spaces and agricultural lands are similar, no distinction is made in the following discussion except where warranted.

The key to a land use plan for Greenwich is to find a strategy or combination of strategies that does not unduly regulate the landowner or drive up property values while preserving open space and agricultural lands and limiting higher densities to those locations nearer the Village.

6.1 Potential Strategies

Zoning Strategies

Zoning is the division of land into zones and districts in which certain uses are allowed, with the remainder being proscribed, and in which the density and bulk of development is regulated. Zoning provides the strongest form of land use control, but it tends to drive up land prices and may even attract certain types of residential development. However, it is the only viable technique for limiting commercial and other types of development to a well-defined area.

- (1) **No Zoning.** This is the current strategy and has worked fairly well to date. This is partly due to the relative lack of development pressure and also because of the wisdom of the Planning Board in reviewing development proposals. The issue is whether the Planning Board will continue to be successful in regulating development were pressure to increase significantly.

Having no zoning discourages development in several ways. Suburban style developers and the buyer they sell to desire protection. They want to know that the land next door will not become a pig farm, a junkyard or worse. Developers are more likely to be active in towns where they can

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sell security and protection. However there are exceptions to every rule, and as development pressures increase and buildable land to the west is used, more people will likely look to Greenwich.

The disadvantages of this strategy include the lack of a legal framework; that is, it is a policy rather than a law. A determined developer might challenge a Planning Board's decision to deny the subdivision of farmland as arbitrary application and favoritism. As time passes it may be increasingly likely that developers will point to previously approved projects and identify parallels with ones that they are proposing in order to show precedent.

- (2) **Conventional Zoning.** Conventional zoning is a blueprint for how a Town decides it wants its community to develop. Generally a map is developed that identifies specific zones of residential development, commercial development, industrial development and mixed-use development. In creating the map, there is an acknowledgement of the type of development that currently exists in any one part of the Town. Generally the goal is to encourage development in some areas and discourage it in others, mainly through the manipulation of lot sizes. This strategy requires the Town to designate some areas for relatively high development densities, which may raise infrastructure, traffic and tax base issues.
- (3) **Large Lot Zoning.** Large lot zoning is a type of conventional zoning. The larger the lot the more it tends to discourage development, while at the same time driving up land and housing prices. If the lot sizes are large enough *and there are other parts of town that are developable and have small lot sizes* it can funnel development to those other areas. It may be seen as confiscation by landowners, ironically in many cases by the farmers and other large landowners whose livelihood it is intended to foster and protect.
- (4) **Sliding Scale Zoning.** This strategy creates intensity guidelines rather than strict lot size requirements. That is, it regulates the total number of lots in relation to acreage, rather than the size of any individual lot. For example (and just for example), an intensity table might look like Table 23, *Sliding Scale Zoning*, as follows:

Table 23. Sliding Scale Zoning	
Acreage	Permitted Density
< 3	1
3 – 10	2
10 – 20	3
20 – 100	4
> 100	5 plus one for each 5 acres

This strategy is widely used in the Midwest, but not often in New York. It addresses one of the concerns with large lot zoning in that it provides for some level of smaller lot (and thus more affordable) housing.

- (5) **Clustering/Open Space Zoning.** Clustering/Open Space Zoning. Clustering is the requirement that houses be placed on lots smaller than allowed under conventional zoning, with the balance of the land preserved as open space. The current term in planning circles is “Open Space Zoning”. Under this concept, the Town might require that some part of the land in a subdivision be placed in a conservation easement, or given to a land trust. Issues include the creation of a mechanism for permanent open space protection. This technique is useful and successful.
- (6) **Farm Friendly Zoning.** Within the universe of zoning there are a number of farm friendly strategies that can be employed. For example, zoning can allow roadside stands; visible farm signs; farm-related enterprises such as food processing, equipment sales and repair; manure composting; and agritourism. The definition of terms such as “agricultural accessory uses” can be broad enough to allow for everything from machinery sheds to housing for seasonal workers. Non-traditional or retail-based farm businesses can be allowed in an agricultural zoning district. Newer types of farm businesses such as horse arenas, landscape nurseries, or greenhouses are more intensive in land use, but still carry valuable elements of rural character that benefit the town.

Design Strategies

- (1) **Rural design guidelines.** Rural design guidelines are similar to commercial guidelines in that they make recommendations as to the location and placement of houses and infrastructure. The goal is usually to screen houses, cluster development and preserve open space. There are some good local examples, including a handbook published by Dutchess County Planning. This technique can be used with or without zoning and/or in concert with cluster regulations or conventional zoning.

- (2) **Rural lot requirements.** Rural lot requirements such as requiring extensive spacing between new driveways have the effect of discouraging development and ensuring that the development that does occur is spread out. This strategy must address shared driveways and arrive at a reasonable spacing. A similar strategy would be to require very wide lots, say with 300 feet or more of frontage on a road.

Conservation Strategies

- (1) **Transfer of Development Rights.** Transfer of Development Rights works by creating “sending” and “receiving” zones in a town whereby landowners in sending areas can sell their development rights to landowners in receiving areas, who use them to build more houses than they would otherwise be allowed under conventional zoning. This technique would appear to have merit in Greenwich. Unfortunately, in practice, it seems to require more development pressure than is now the case. It also requires the creation of an underlying zoning scheme and some effort to create an administrative mechanism.
- (2) **Purchase of Development Rights/Conservation Easements.** Under this strategy an organization, which could be the town, county or a private/not-for-profit group purchases the rights to develop land and places a conservation easement on the land. The landowner benefits through reduced taxes and by realizing part of the development value of their land. This technique is fairly common and is usually applied to agricultural land in this part of the world. It of course requires substantial funding. Real estate transfer taxes are sometimes used to fund this mechanism. A variation is the outright purchase of land by a conservation organization, which then allows the land to remain in agricultural or open space use.

Economic Development Strategies

Perhaps the best way to keep land in agricultural production is to ensure that it is profitable. Thus, regional strategies often focus on economic development, such as encouraging value added processing and the like. Suitable locations for processing facilities might be the industrial areas discussed in the next section of the plan.

Taxation Strategies

Farming is a business. Therefore, strategies that help with the bottom line are often of great value. The government’s major role in this regard is tax relief. The following is a summary of available strategies.

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- (1) **Agricultural Assessment.** This strategy provides for a “use value” assessment for eligible agricultural land. This allows farmland to be taxed for its agricultural value, not for the value it would bring if sold for residential development. This technique is currently in use in Greenwich.
- (2) **Farmers’ Protection and Farm Preservation Act.** This act allows eligible farmers to obtain an income tax credit for school district property taxes.
- (3) **NY State School Tax Relief Program.** This program allows property owners to receive a partial exemption on the assessment of their houses. Most farmers are probably making use of this exemption, but the Town should make sure that all eligible farmers are aware of the program.
- (4) **Farm building exemptions.** There are several provisions in the Real Property Tax law exempting farm buildings or structure from property taxes.
- (5) **Public Information Programs.** Educating farmland owners about Agricultural Assessment and the Farmer’s School Tax Credit. Presumably, most farmers are already aware of this. The value may lie in educating the community about the types of public services farmers need in relation to other land uses. It is often said, “Cows and crops don’t go to school and corn doesn’t call 911.” When the community understands the disparity, it is easier to consider restructuring the tax schedule to better accommodate agricultural uses.
- (6) **Term Easement Tax Abatement.** Implement term easement tax abatement programs to provide incentives for farmland not eligible for the state agricultural assessment program. Under this strategy the Town itself would provide property tax relief.
- (7) **Assessor Education Programs.** These programs make sure that Town Assessors have training so as to be able to properly assess the real value of agricultural buildings and farmland. The Town can urge the local assessors to apply consistent principles in the assessment of farmland and farm structures and “current use” standards to vacant farmland; and to utilize agricultural assessment values when taxing farmland for service districts such as fire and ambulance.

Other Strategies

- (1) Phasing.** Many towns require that developments over a certain size be phased. This has the effect of slowing development down and linking it more closely to the availability of infrastructure.
- (2) Building Permit Caps.** The Town could cap the total number of building permits it issues each year, thus limiting growth. There are obvious equity issues related to when an individual applies for their permit. Communities with limited water have had some success when they clearly link the number of permits to available water supplies. This strategy may have only limited applicability in Greenwich.
- (3) Mitigation or impact fee ordinances.** An ordinance such as this requires the conservation (thru purchase or easement) of one acre (or some other ratio) of land for each acre developed. This strategy is not widely used in New York and would require further study.
- (4) Right to Farm Legislation.** Right to Farm legislation addresses nuisance issues that sometimes arise when residential uses are introduced to farming areas. This sort of legislation allows farmers to operate as they are used to without fear of interference from new arrivals who may complain about noise, odors and the like.
- (5) Estate Planning.** Estate planning allows for the successful transfer of a farm from one generation to the next. Successful estate planning requires financial, farm management, tax and legal expertise. The Town can help by partnering with land trusts and other organizations to provide workshops and technical assistance covering the range of topics on estate planning.
- (6) Coalition Building.** Create a coalition of organizations and individuals to promote local, state, and federal issues of importance to Washington County agriculture. By fostering better understanding and appreciation of the importance of agriculture to the community, non-farmers may begin to value agriculture as much if not more than other land uses.
- (7) Supporting local farmer's markets.** Helping to ensure that residents and visitors are aware of local farmers markets is a valuable service to farmers.
- (8) Public Private Partnerships.** Towns committed to preserving their working farms can partner with local agricultural groups to promote farm events and festivals. Clifton Park sponsors a two-day tour of selected

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farms. Other communities sponsor Harvest Fairs and local farm festivals. Work with the Farm Bureau, farm marking groups, and County Tourism offices to produce high quality farm maps and brochures.

6.2 Recommended Strategies

- a. This plan recommends that the Town adopt its first zoning ordinance. The zoning ordinance should be relatively simple and contain as few restrictions as possible consistent with the intent of this plan. The following elements make up the foundation of the recommended ordinance.
 1. The Town should be divided into three zones: a rural residential zone, a commercial zone and an industrial zone. The intent is to limit intensive commercial and industrial development to their respective zones.
 2. There should be no minimum lot size within the rural district.
 3. The ordinance should contain very few (if any) restrictions on uses in the residential zone, especially agricultural uses.
 4. Home based businesses should be allowed throughout the Town.
 5. The current site plan review process should be incorporated into the zoning ordinance.
- b. The Town should adopt the following strategies to discourage large subdivisions.
 1. Adopt a phasing policy that limits the number of lots that can be released from a subdivision in a given year.
 2. Require the presentation of a clustering alternative for subdivisions in excess of a specified number of lots.
 3. Adopt guidelines within the subdivision regulations with respect to the form, appearance and impact of development in rural areas.
- c. Support local agricultural preservation and development initiatives, including purchase of development right programs.

Chapter 7 Implementing the Plan

The following section discusses the specific actions needed to implement the plan. Table 24, *Strategy and Implementation Chart*, identifies each of the specific actions the Town has agreed are instrumental in achieving their vision. Critical to achieving the recommendations of the plan is obtaining funding.

In addition to the Town’s tax base, additional funds are available from the Federal, State and local agencies, as well as from many private foundations. Most public sector organizations and many private foundations providing grants and other funding sources require a local matching component. The local match can be in the form of goods, services or cash. New funding sources, in addition to the traditional tax base tools, will be essential to implementing the recommendations of this plan.

Table 24, *Strategy and Implementation Chart*, identifies each objective in the preceding chapter, assigns a responsible agency, and provides guidance for prioritizing the action. Where applicable, a potential source of funding is identified by the acronym of the potential funding agency. Appendix V provides additional details on Funding Sources including the full name of the potential funding agency.

Table 24. Strategy and Implementation Chart				
Strategy Objective and Implementation Goal		Priority	Implementers	Funding Source
A. Regional Cooperation				
A1	Participate with the Village, surrounding towns and Washington County in regionalizing programs and services, especially those relating to health services, culture and social well being.	High	Town Board, Village Board, County Board of Supervisors	DOS
A2	Hold annual joint meetings of the Town and Village Boards and their Planning Board to discuss areas of mutual concern and cooperation.	High	Town Board, Village Board, Planning Boards	NA
A3	Advocate for the creation of a southern Washington County Planning Forum for the discussion of issues of mutual concern.	Medium	Town Board	DOS, NYPF
A4	Encourage an inter-municipal dialogue about issues that transcend the boundaries of the Town and its neighboring municipalities.	High	Town Board	NA

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Table 24. Strategy and Implementation Chart				
Strategy Objective and Implementation Goal		Priority	Implementers	Funding Source
A5	Participate in the regional Hudson River Crossing efforts and represent and protect the interests of the Town in the ongoing efforts to clean up the Hudson River.	Medium	EPA, County, General Electric	EPA, GE, Old Saratoga Park Committee
A6	Support the efforts of residents within the Growth Hamlets of Thomson and Clarks Mills to develop a Riverfront Heritage Park.	Medium	Town Board, Residents of Thomson and Clarks Mills	Not identified
B. Transportation				
B1	Encourage the construction of sidewalks connecting commercial development to the existing sidewalks on Rt. 29.	High	Town Board	NYS DOT, HUD, CDBG
B2	Encourage the development of sidewalks in the hamlets.	Medium	Town Board	NYS DOT, HUD, CDBG
B3	Adopt a Level of Service C as the Town's minimum standards.	Medium	Planning Board	NA
C. Land Use				
C1	Develop a set of land use policies and regulations, including zoning, to guide and control growth.	High	Town Board	Town
C2	Where possible, support incentives for infill development in the commercial areas served by sewer and water.	Medium	Town Board	None needed
C3	Review existing local, state and federal regulations to ensure that interests of the Town are protected in the event that facilities such as trash burning plants, dewatering facilities, etc. are proposed in the future.	Medium	Town Board, Planning Board	None needed
C4	Encourage any additional development in the growth hamlets to occur at a scale which harmonizes with the existing development and which is compatible with the historic qualities of these neighborhoods	Medium	Town Board, Planning Board	None needed
D. Infrastructure				
D1	Work with the Village to extend water service to the Route 29/40 commercial areas.	High	Town Board	Town, EFC
D2	Support the development of private supply systems in the hamlets of Cossayuna and Middle Falls.	Medium	Private	Private
D3	Support the development of private water supply systems in any other part of the Town that is practical.	Medium	Private	Private

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Table 24. Strategy and Implementation Chart				
Strategy Objective and Implementation Goal		Priority	Implementers	Funding Source
D4	Require a survey of wells in the hamlets of Cossayuna and Bald Mountain to determine their adequacy prior to additional development.	Low	Private	Private
D6	Encourage the development of private community sewage disposal systems in the hamlets of Cossayuna and Middle Falls.	Low	Private	Private
D7	Require a survey of private sanitary sewage disposal systems in the hamlets of Cossayuna and Middle Falls to determine their adequacy.	Low	Private	Private
E. Economic Development				
E1	Focus commercial activity in an area at the intersection of Routes 29 and 40.	High	Town Board, Planning Board, Private	WCEDC
E2	Allow properly regulated home occupations throughout the Town.	High	Planning Board	NA
E3	Promote industrial or manufacturing uses in specific areas of the Town, primarily within the Empire Zones.	High	Washington County Local Development Corporation	WCEDC, HUD – CDBG
E4	Aggressively pursue state and Federal assistance to compensate the Town for lost recreational, commercial and tourism opportunities on and along the Hudson River as a result of past contamination.	High	Town Board, Planning Board	NYS DEC, EPA, NYS OPRHP
F. Natural Resources				
F1	Protect the Town's natural areas along the Hudson River and Battenkill.	High	Town Board, NYS DEC, EPA	NYS DEC, EPA
F2	Protect and restore stream corridors throughout the Town.	High	Town Board, NYS DEC, EPA	NYS DEC, EPA
F3	Protect wetlands	High	NYS DEC, ACOE	NYS DEC
F4	Protect the numerous scenic qualities of the community.	High	Town Board	Town
F5	Identify and enhance access to the Town's outstanding natural areas.	High	Town Board	Town
G. Housing				
G1	Encourage the provision of a range of housing options to meet the economically and demographically diverse population of the Town.	High	Town Board, Planning Board	NYS HTFP, NYS HFA, NYS, HDF HPHWFI, NYS HFA
G2	Continue to participate in County housing rehabilitation and home ownership programs.	High	Town Board, County Board of Supervisors	Washington County, HUD

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Table 24. Strategy and Implementation Chart				
Strategy Objective and Implementation Goal		Priority	Implementers	Funding Source
G3	Continue to allow manufactured homes which are at least 26' by 40' and/or a minimum of 1000 square feet on single lots throughout the Town. These manufactured homes must be placed on a permanent foundation and may not skirt the foundation blocks.	Medium	Town Board, Planning Board	NA
G4	Ensure that the rental housing market is well maintained and in compliance with state building codes.	Medium	Town Board, Planning Board, Code Enforcement Officer	NA
H. Visual Character				
H1	Refine the commercial design guidelines in the site plan review law.	Medium	Planning Board, Town Board	NA
H2	Make the sign regulations in the site plan review law applicable to all businesses.	Medium	Planning Board, Town Board	NA
H3	Develop standards for the placement of temporary signs.	Medium	Planning Board, Town Board	NA
H4	Adopt lighting standards.	Medium	Planning Board, Town Board	NA
H5	Adopt or amend existing law to regulate telecommunication towers. The language should include Design Guidelines. The Design Guidelines should encourage the use of shared facilities and the use of catalogued structures such as trees, church steeples, silos, windmills, and flag poles.	Medium	Town Board	NA
I. Recreation				
I1	Develop public recreation access to the Hudson River. This should include a boat launch, fields and active play areas and provisions for a future beach.	High	Town Board	OPRHP, EPA
I2	If sufficient road right-of-way becomes available, develop a pedestrian/bicycle path along the Battenkill River connecting the village to the Town Beach.	Medium	Town Board	NYS DOT
I3	Better mark the trails and parking areas at the Denton Preserve.	Medium	Parks Department	NA
I4	Support the Hudson River crossing project and work with the committee and other municipalities to implement the vision of a bi-county Hudson River park and educational center.	High	Hudson Crossing	NYS LWRP, Scenic Byways NYSERDA

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Table 24. Strategy and Implementation Chart				
Strategy Objective and Implementation Goal		Priority	Implementers	Funding Source
I5	Support efforts of residents in the Thomson and Clarks Mills hamlets to develop a Riverfront Heritage Park.	Medium	Residents of Thomson and Clarks Mills	Unknown
16	Investigate the possibility of developing additional access points to the Town's waterfront areas, including the development of trails and boat launches.	Medium	Town Board, Planning Board	NYS OPRHP, NYS DEC, EPA, GE, Hudson River Greenway
J. Historic Resources				
J1	Support improved access to the significant historical archival materials and records of the Town's history from pre-Revolutionary days until today.	Medium	Town Board	NEH, OPRHP
J2	Support the development of presentation materials showcasing the Town's significant role in major events and historic trends over the past 300 years.	Medium	Town Board	NEH, OPRHP
J3	Identify and develop tools for the preservation and restoration of historic buildings.	Medium	Town Board	NEH, OPRHP
K. Community Services				
K1	Continue to provide high quality, rapid response fire, rescue and public safety services.	High	Town Board	NA
K2	Continue to publicize community facilities and programs.	Medium	Town Board	NA
K3	Support the development of a facility for cultural and educational programs.	Medium	Town Board	OPRHP, private
L. Agricultural				
L1	Work with land owners to protect the Town's agricultural resources in the area of Bald Mountain.	High	Town Board, Planning Board	None identified
L2	Work with land owners to protect high quality soils along the Battenkill, Hudson River and other public natural resources.	High	Town Board, Planning Board	None identified
L3	Work with land owners to protect other active farms that have helped shape the rural agricultural character of the community.	Medium	Town Board, Planning Board	None identified

Appendix I: Maps and Figures

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Placeholder Figure 2: Aerial Overview

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Placeholder Figure 3: Land Use

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Placeholder Figure 4: Agricultural Lands

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Placeholder Figure 5: Open Space

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Placeholder Figure 6: Soils in Greenwich

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Placeholder Figure 7: Prime Farmland Mapping Units

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Placeholder Figure 8: Water Resources

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Placeholder Figure 9: Topography

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Placeholder Figure 10: Slope

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Placeholder Figure 11: Roads

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Placeholder Figure 12: Traffic Counts

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Placeholder Figure 13: Known Historic Resources in the Town of Greenwich

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Figure 14: Future Land Use Map

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Appendix II:

Historic Resources

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Appendix II: Historic Resources

Map ID Number	Name of Site	Historic Marker or Cemetery Number
1	Childhood home of President Chester A. Arthur - 22 Woodlawn Ave.	Marker M-7
2	Baptist Cemetery - Church St., behind the church	Cemetery C-20
3	Mowry - Blandy House - 146 Main Street	Historic
4	Joseph Boies House - 145 Main Street	Historic
5	Baptist Church - Church Street	Historic
6	Home of Mrs. George Binger - 1 Washington Square (Culver-Holmes-Binger-Miller-Schlake-Raylinsky)	Historic
7	Huggins-Burkin-Cricket Hill Block-shoe factory- Washington Square (Creel-Faile-McCormick?)	Historic
8	Mill Hollow - early mills - eligible for Historic District, has temporary status	Historic
9	District School No. 14 - Co. Rte. 49	Historic
10	District School No. 15 - Skellie Road	Historic
11	Cossayuna Cemetery - Co. Rte. 49	Cemetery C-22
12	Cossayuna Baptist Church 1836 - Co. Rte. 49	Historic
13	Cheese Factory - Co. Rte. 49	Historic
14	Livingston house - McDougal Lake Road	Historic
15	East Greenwich Cemetery	Cemetery C-19
16	District School No. 12 - Rte. 29, East Greenwich	Historic
17	Site of Dam, built 1818 - East Greenwich	Historic
18	East Greenwich United Presbyterian church, 1849; Rte. 29 (now a private residence)	Historic
19	Dunn's Tavern - Corner of Rte.29 & Co. Rte. 49 (no longer standing)	Historic
20	Susan B. Anthony home - Rte. 29, Battenville; DAR marker, private residence	Marker M-9
21	Site of 1815 Woolen Mill - Rte. 29, Battenville (Bio-Tec)	Historic
22	Battenville Methodist Church, 1830 - Rte. 29, Battenville	Historic
23	Brophy House - early salt box - Rte. 29, corner of Brophy Lane (Boyce)	Historic
24	Dewey House - early salt box - Rte. 29 (Tom Davis)	Historic
25	School District No. 12 - near intersection of Rte. 29 & Ryan Rd.	Historic
26	Center Fall Dam - flume early mill still evident in rock	Historic
27	Early Center Falls Cemetery - behind Pollard/Rich residence off Ray Road	Cemetery C-11
28	Site of 1790 Dam - Center Falls	Historic
29	District School No. 9 - intersection of North Rd. & Ryan Rd., Beech Hill (Sharts)	Historic

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Map ID Number	Name of Site		Historic Marker or Cemetery Number
30	Taber - Tefft - Campbell House, 1800 - North Rd.	Historic	C-15
31	District School No. 6 - Susan B. Anthony taught here - No. Greenwich (Barbour)	Historic	
32	North Greenwich Methodist Church, 1842-privately owned	Historic	
33	North Greenwich Cemetery-Edie Road (Judson Edie)	Cemetery	C-17
34	District School No. 7 - Corner of Spraguetown Rd. & Rabbit Rd. (McKernon)	Historic	
35	Indian Trail - from Battenville to Fordway west of Greenwich (Academy St. Ext.)	Historic	
36	Whipple Dam - powered early mills, later called Middle Dam	Historic	
37	Sites of Battenkill Knitting Works; Pleasant Vale & Continental Paper Mills	Historic	
38	19th Century Dunbarton Mills - Skybel - (beyond Corliss St. & John St. Ext.)	Historic	
39	Dam site of earliest mills - Middle Falls	Historic	
40	Middle Falls Baptist Church, 1837-Middle Falls - Fiddler's Elbow Rd	Historic	
41	District School No. 2-Morehouse Lane, Middle Falls	Historic	
42	Site of early mill-Middle Falls, S&T, now Wisconsin Tissue	Historic	
43	Lime Kilns - Bald Mt., built 1850	Marker	M-10
44	District School No. 4 - Bald Mt. Road	Historic	
45	Plank Road 1850 - from Lime Kilns to Canal (shouldn't this say macadam?)	Historic	
46	Dam Site 1830 - Clark's Mills (this may have earlier date)	Historic	
47	Site of the 1830 Plaster & Planing Mill - now Hollingsworth & Vose	Historic	
48	District School No. 10, 1915 - Thomson	Historic	
49	I.P. Hudson Pulp & Paper	Historic	
50	Bassett House built before 1785 - Ft. Miller	Historic	
51	Great War Trail	Historic	
52	Reid Store & Post Office - Corner of No. Greenwich & Edie Roads	Historic	
53	Grist & Cider Mill - Cottrell Road	Historic	
54	Gavett - Bonenfant House - Richard Badgely - Cottrell & Dundon intersection	Historic	
55	Village site		
56	Columbiad Cannon 1855 & Soldiers Plots-located in the Greenwich Cemetery	Historic	
57	Civil War Monument, erected 1917 by the A.M. Cook Women's Relief Corps	Historic	

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Map ID Number	Name of Site	Historic Marker or Cemetery Number	
58	Site of Dr. Hiram Corliss home, Doctor's office and center of underground railroad activities	Historic	
59	Memorial Park - WWI stones & memorial - corner of Corliss Ave. & Main St.	Historic	
60	1st Memorial Park - Trees planted in memory of WWI soldiers from Greenwich	Historic	
61	WWII Memorial Park-also contains a monument in memory of Job Whipple, founding father of Whipple City	Historic	
62	Sites of all NYS markers: Gen. G. Washington marker, Rte. 4; Pres. C.A. Arthur ho	Historic	
63	Village site		
64	Village site		
65	Village site		
66	Village site		
67	Village site		
68	Lock 11	Historic	
69	Lock 12	Historic	
	Charles Rogers Farm	Cemetery	C-29
	George Trumbull Farm aka Old Blake Cemetery	Cemetery	C-30
	Preston Sauert Farm	Cemetery	C-31
	William Hartshorn Farm	Cemetery	C-16
	Louisa Barber Farm	Cemetery	C-7
	Alpheus Barber Farm	Cemetery	C-5
	Caleb Wright Farm	Cemetery	C-12
	Horace Wright Farm	Cemetery	C-8
	Nathan Tucker Farm	Cemetery	C-25
	Andrew K. Richards Farm	Cemetery	C-28
	Koert Foster Farm	Cemetery	C-4
	Academy St. Fordway	Cemetery	C-34
	Joseph Barbur Farm	Cemetery	C-32
	George Fisher Farm	Cemetery	C-3
	Horton Barber Farm	Cemetery	C-2
	Dwelle Farm	Cemetery	C-14
	Riddle Road Cemetery	Cemetery	C-33
	Elijah Clough	Cemetery	C-1
	Christie Cemetery	Cemetery	C-10
	Sand Street Cemetery	Cemetery	C-9
	Salisbury Cemetery	Cemetery	C-13
	Daniel Webster Tefft Farm (location approximate)	Cemetery	C-6
	From this place, Burgoyne's German troops marched to the Battle of Bennington	Marker	M-1
	Position of Burgoyne's bridge of boats on which he crossed the Hudson	Marker	M-3
	Position of General Stark before crossing the river	Marker	M-4
	McNeal's Ferry operated during the Revolutionary days	Marker	M-2

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Appendix III: Town Budget for 2002

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Appendix IV: FEMA Floodplain Maps for the Town of Greenwich

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Appendix V: Funding Sources

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Appendix V: Funding Sources

This appendix identifies potential funding sources and administrating agencies for projects and activities identified as part of this Comprehensive Plan. The sources reflect programs that are available in 2003. In the years ahead, new initiatives will undoubtedly be implemented that may be able to assist in project financing.

A. Regional Cooperation

1. DOS – Department of State, Quality Communities Technical Assistance Program

B. Transportation

1. NYS DOT New York State Department of Transportation coordinates a number of funding programs with both state and federal money. These programs include:
 - a. Federal Transit Funding Programs which can assist local governments with planning and implementing community transportation projects.
 - b. Scenic Byways Program which provides both technical and financial assistance for communities who wish to develop a scenic byway. Development of scenic byways has the potential of bringing tourism dollars into communities along the corridor.
 - c. Industrial Access Program which provides grants and loans for road and bridge access related to job creation / retention and investment leveraging. There is also assistance available for rail freight planning.
 - d. Section 5311 Non-Urbanized Area Formula Program provides funding for public transportation in non-urbanized areas. FTA financial assistance may be used for capital and administrative expenses. In FY 2001, \$214.1 million was obligated to 53 grantees
 - e. Surface Transportation Program (STP) provides funds to localities for projects on any roads that are not classified as minor local or rural collectors.
 - f. Rural Transit Assistance Program (RTAP) provides training, technical assistance, research, and related support services, for providers of rural public transportation. Since fiscal year 1987, Congress has appropriated \$4.25 to \$5.25 million a year for the state Rural Transit Assistance Program.
 - g. ISTEA TEA-3 is the third iteration of the transportation vision established by Congress in 1991 with the Intermodal

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Surface Transportation Efficiency Act (ISTEA) and renewed in 1998 through the Transportation Equity Act for the 21st Century (TEA-21). The following are eligible activities under the program:

- i. Facilities for pedestrians or bicycles
- ii. Acquisition of scenic easements and scenic or historic sites
- iii. Scenic or historic highway programs
- iv. Landscaping and other scenic beautification
- v. Historic preservation
- vi. Rehabilitation of historic transportation buildings, structures or facilities (including historic railroad facilities and canals)
- vii. Preservation of abandoned railway corridors (including conversion for use as bicycle or pedestrian trails)
- viii. Control and removal of outdoor advertising
- ix. Archaeological planning and research
- x. Mitigation of water pollution due to highway runoff

C. Land Use (None identified)

D. Infrastructure

1. Clean Water State Revolving Fund provides low-interest rate financings to municipalities for water pollution control projects including wastewater treatment facilities, sewers, and non-point source projects. Eligible municipalities can qualify for interest free short-term loans with terms up to 3 years and low-interest rate long-term financings with terms up to 30 years.
2. Drinking Water State Revolving Fund provides low-interest rate financings for drinking water projects including upgrades, treatment facilities, storage facilities, transmission and consolidation of water supplies. Eligible community water systems must have a plan with a public health benefit. These projects are scored and prioritized. Projects that are ready to proceed and score above an established funding line are generally funded, although funds are limited.
3. Small Cities Community Development Block Grant provides grants for community and economic development activities, wastewater and drinking water facilities, housing and public infrastructure projects. Grants are up to \$400,000 for projects that primarily

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benefit low and moderate-income persons, and help correct or prevent public health and safety problems, slums or blight.

4. Clean Water / Clean Air Bond Act provides grants to municipalities for the implementation of water quality improvement projects including wastewater treatment improvement, nonpoint source abatement and control to implement comprehensive watershed management plans. Grants may be as much as 85 percent of construction costs.

E. Economic Development

1. HUD – CDBG - Housing and Urban Development’s Community Development Block Grants. This program is administered by the U.S. Department of Housing and Urban Development. The CDBG provides eligible metropolitan cities and urban counties (called entitlement communities) with annual direct grants that can be used to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low-and moderate-income persons. In 2001, communities with a similar sized population received awards of upwards of one million dollars.
2. SBA - The Small Business Administration is an independent Agency of the Executive Branch of the Federal Government. It is charged with the responsibility of providing four primary areas of assistance to American Small Businesses. In addition to providing advocacy, management, procurement, and financial assistance, the SBA also offers numerous loan programs to assist small businesses. It is important to note, however, that the SBA is primarily a guarantor of loans made by private and other institutions.
3. WCEDC - Washington County Economic Development Corporation has two loan programs. These programs provide eligible borrowers, primarily engaged in manufacturing, warehousing, wholesale distribution, and business start-ups and expansions, with funds for working capital, to purchase fixed assets, and to acquire real estate.

F. Natural Resources

1. NYS DEC in cooperation with federal funding sources provides reimbursement grants to municipalities for the acquisition and development of parkland, which is one way to protect natural resources. All grants are made available on a matching basis of up to 50% of total project costs.

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G. Housing

1. State and Federal Programs

- a. Governor's Office for Small Cities. The Small Cities Community Development Program is a federally funded program authorized by Title 1 of the Housing and community Development Act of 1974. The Governor's Office for Small Cities (GOSC) is New York State's administrative agency for the Small Cities Program. The Small Cities Program provides grants to smaller communities to ensure decent affordable housing for all, to provide services to the most vulnerable, to create jobs and expand business opportunities for implementing a variety of community and economic development activities directed toward neighborhood revitalization and economic development, and to provide improved community facilities and services. Under the Small Cities Program, approximately \$50 million of funding is available annually to eligible communities within New York State. The GOSC publishes a Notice of Funding Availability in the early part of each year inviting eligible communities to submit applications for funding in its annual competitive round.

For Housing and Public Facilities applications, town, villages and cities can receive a maximum of \$400,000; counties, joint applications and comprehensive grants can receive \$600,000. Economic Development applications have a \$750,000 maximum and a \$100,000 minimum. Technical Assistance applications are awarded a maximum grant of \$25,000.

Applicants of the Small Cities Program must ensure that 70 percent of all activities funded under the Small Cities Program primarily benefits low and moderate income households, those with incomes at or below 80 percent of the area median income established by the U.S. Department of Housing and Urban Development.

Small Cities funds can be used for a wide variety of housing activities including:

- i. Rehabilitation of existing single family or multifamily housing
- ii. Conversion of non residential structures for housing

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- iii. Assistance to first time homebuyers to purchase existing homes with or without rehabilitation
- iv. Hooking existing homes to water and sewer lines
- v. Repair or replacement of Mobile Homes
- vi. Purchase of land to be used for housing

For these activities, referred to as direct benefit activities, the general rule is that the majority of the units in each structure being assisted must be occupied by households that have incomes below 80 percent of the area median.

One exception to that rule is that, the new construction of non-elderly, multifamily rental structures need only have 20 percent of the units occupied by income eligible households. However, where income eligible households occupy between 20 and 51 percent of the households, the Small Cities portion of total development costs may not be greater than the portion of income eligible households. (For example, if 25 percent of the project is reserved for income eligible households, then funds from the Small Cities grant cannot be more than 25 percent of the total project costs.)

Small Cities funds can also be used for a variety of purposes in support of housing activities including:

Extending public infrastructure (water, sewer, streets) in support of housing activities.

For these area wide benefits at least 51 percent of the households being served must have incomes below 80 percent of the area median.

- 2. Division of Housing and Community Renewal
The New York State Division of Housing and Community Renewal administers a series of programs aimed at providing assistance to low and moderate income household meet their housing needs. These include:
 - a. New York State HOME Program (HOME)
 - b. Low-Income Housing Credit Program (LIHC)
 - c. Low -Income Housing Trust Fund Program (HTF)
 - d. Homes for Working Families Initiative (HWF)

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e. Weatherization Assistance Program (WAP)

3. New York State HOME Program (HOME)

The New York State HOME Program is administered by the New York State Housing Trust Fund Corporation (HTFC). The program uses federal HOME Investment Partnership Program funds to expand the supply of decent safe, and affordable housing within the State. For Federal fiscal year 2001, The State's allocation of HOME program funds is \$35,566,000.

The HOME Program funds a variety of activities through partnerships with counties, towns, cities, villages, private developers, and community-based nonprofit housing organizations. The program provides funds to acquire, rehabilitate, or construct housing, or provide assistance to low-income home buyers and renters. Funds must be distributed in accordance with needs and priorities identified in the State's Consolidated Plan.

Any private for-profit or not-for-profit entity that can demonstrate the capacity to develop and operate a qualifying project is eligible to apply for HOME project funding. Units of general local government that have not been designated by HUD as participating jurisdictions and not-for-profit corporations that meet certain administrative tests may also apply as local program administrators. Jurisdictions which receive HOME program funding directly from the federal government may not apply for New York State HOME Program funds.

All areas of the State are eligible, subject to the funding limitations described below.

HOME Program funds may only be used to assist households with incomes at or below 80 percent of area median income. Rental projects must primarily serve households with incomes at or below 60 percent of area median income. Assisted rental units must remain affordable for a period of between five and 20 years, depending on the initial amount of subsidy provided for the project.

HOME Program funds may be used to pay for acquisition, rehabilitation, construction, and certain related soft costs. Funds may also be used for relocation costs, tenant-based rental assistance, down payment and closing costs, and some administrative and planning costs, subject to limitations set forth in the federal regulations. Funds may only be used with respect to residential housing.

4. Low-Income Housing Credit Program (LIHC)

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The Low-Income Housing Credit Program was established under the Tax Reform Act of 1986 to promote private sector involvement in the retention and production of rental housing that is reserved for low-income households.

The Credit program provides a dollar-for-dollar 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 that they provide.

Many projects receiving an allocation of Credit also utilize another government subsidy as part of their project financing. Nationally, Credit has been used in conjunction with Community Development Block Grant (CDBG), HOME and FMHA 515 subsidies. On the State level, the Credit has been allocated to projects employing Housing Trust Fund and Turnkey Program subsidies. Local government capital subsidies have been employed extensively in New York City.

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.

Each year, New York receives a per capita allotment of low-income housing credit of \$1.75 or \$33,269,912 for each calendar year. Since the Credit is available for ten years, each of New York’s annual credit allotments supports approximately \$227 million in low-income housing rehabilitation, development and retention.

DHCR is the lead Housing Credit Agency for New York.

Applicants eligible to receive allocations of Credit include individuals, corporations, Chapter “S” corporations and limited partnerships with the latter being the mostly widely used vehicle. Economic incentives are provided to encourage the participation of not-for-profit corporations in credit projects.

All areas within a Housing Credit Agency’s jurisdiction are eligible to receive an allocation from that Housing Credit Agency.

The Credit is available to the project owners only on units that are occupied by low-income households. A low-income household is defined as one having an income of 60 percent or less of the area median adjusted for household size.

5. Housing Trust Fund Program (HTF)

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The Housing Trust Fund Program was established under Article XVIII of the Private Housing Finance Law to help meet the critical need for decent, affordable housing opportunities for people of low income.

HTF provides funding to construct low-income housing, to rehabilitate vacant or under-utilized residential property (or portions of a property), or to convert vacant non-residential property to residential use for occupancy by low-income homesteaders, tenants, tenant-cooperators or condominium owners. HTF can also provide seed funding to eligible non-profit applicants who need financial assistance in developing a full HTF application.

Since 1985, HTF has received annual appropriations generally of \$25 million.

Applicants must be 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); housing authorities; private developers who limit their profits or rate of return of investors; or partnerships in which the non-profit partner has at least 50 percent controlling interest. Low-income persons may not be direct recipients of payments, grants or loans from the Corporation.

Projects must be located in an area which is blighted, deteriorated or deteriorating, or has a blighting influence on the surrounding area, or is in danger of becoming a slum or blighted area because of the existence of substandard, unsanitary, deteriorating or deteriorated conditions, an aged housing stock, or vacant non-residential property or other factors indicating an ability or unwillingness of the private sector unaided to cause the rehabilitation, construction or conversion.

To be eligible for rehabilitation with HTF monies, properties must be located in eligible areas and at the time of application must be either: vacant or under-occupied residential properties, vacant non-residential properties, or portions of eligible residential properties as long as the property is less than 60 percent occupied. Under-occupied residential property is defined as property that is less than 60 percent occupied by lawful occupants. The vacancy requirement does not apply to one and two unit residential properties if rehabilitation creates at least one additional unit.

Occupancy in HTF projects is limited to low income persons and families defined as: "in those portions of the State outside of cities

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with a population of one million or more persons and within a metropolitan statistical area (MSA), those persons and families whose incomes do not exceed 90 percent of the median income for the MSA in which the project is located, or 90 percent of the median income for the State whichever is greater.”

Funding under the Low- Income Housing Trust Fund is limited to \$55,000 per unit. HTFC has the discretion to make available up to an additional \$20,000 per unit based on construction cost in the area.

6. Homes for Working Families Initiative (HWF)

Applications submitted under this initiative must propose projects for substantial rehabilitation or new construction of affordable rental housing. More than 50 percent of project cost must be financed by tax-exempt bonds issued under Section 142 of the IRC. Applicants must secure the necessary allocation of the State’s Private Activity Bond Volume Cap through public authority serving as issuer. Such issuers include the New York State Housing Finance Agency, the local industrial development agencies and local public housing authorities. HTFC may provide HTF and/or HOME program funds in the form of a direct loan and/or through participation in the bond financing. The typical loan structure is a 30-year, one percent interest loan with interest and principal repaid from available cash flow.

7. Weatherization Assistance Program (WAP)

The Weatherization Assistance Program (WAP) is federally authorized and funded through the United States Department of Energy (USDOE) and the Department of Health and Human Services (DHHS) through a sub allocation from the NYS Office of Temporary and Disability Assistance. This program is administered by DHCR’s Energy Services Bureau (ESB).

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. This process identifies the potential of the dwelling to save energy and assures that the investment of public dollars is the most cost effective.

These groups include community action agencies, various community and neighborhood organizations, and county governments. The work carried out by these groups is performed by their own highly trained crews, and or local subcontractors.

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Funding to each of these organizations is distributed by an allocation formula, which takes into account the number of low-income persons in the service⁴ area and climatic conditions expressed in heating degree-days. Additional funding is provided to agencies that perform at higher levels regarding energy savings and completion jobs, which acts as an incentive to better overall program performance.

All areas of the State are eligible.

Weatherization funds are used to assist low-income persons, particularly the elderly, handicapped, and families with young children; and to reduce national energy consumption, while minimizing the impact of higher fuel costs on low-income families.

8. New York State Housing Finance Agency

The New York State Housing Financing Agency administers a series of housing initiatives directly as well as through the New York State Affordable Housing Corporation (AHC) and the State of New York Mortgage Agency they include:

- Grants through AHC
- Mortgages for owner-occupied homes through SONYMA
- Loans, subsidies and credit enhancement through the Housing Finance Agency and through SONYMA

The following briefly describes these initiatives.

New York State Affordable Housing Corporation

Eligible Grantees

Grantees include municipalities and their designees, municipal housing authorities, housing development fund companies and other not-for-profit and charitable organizations.

Eligible Areas

Designated eligible areas are for the purposes of this RFP, areas which are designated pursuant to any Federal, State or local law, rule or regulation as blighted, deteriorated or deteriorating or as having a blighting influence on the surrounding area or as being in danger of becoming a slum or blighted area.

Eligible Projects

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The Program provides funds for three project types: (1) new construction of homes for sale; (2) acquisition/rehabilitation of homes for sale; and (3) improvements to existing, owner-occupied one-to-four-unit homes. Homes must be one-to-four family, owner-occupied dwellings, or units in condominiums or cooperatives. Homes built under the Program must be sold to or owned by low or moderate income buyers, and must remain owner occupied.

Eligible Purchasers

Buyers of homes that are built or rehabilitated using AHC grant funds, and owners who receive AHC funds for home improvements, must meet the income and asset limits set by the Program. They must have incomes below 80 percent of general area median.

Funding Limits/Leveraging

AHC funds are limited to the smallest of 60 percent of the project cost or \$20,000 per unit (\$25,000 per unit when the Project is in a "high cost area". For the last several years \$25,000,000 per year has been available under this program. Home improvement projects are limited to a maximum, grant award of \$300,000.

9. SONYMA
SONYMA provides mortgages at attractive rates and terms through the following initiatives:
 - a. Low Interest Rate Mortgage Program
 - b. Remodel New York Program
 - c. Achieving the Dream Mortgage Program
 - d. Construction Incentive Program
 - e. Closing Cost Assistance

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10. Low Interest Rate Mortgage Program

SONYMA's Low Interest Rate Mortgage Program provides qualified low-and moderate-income first-time homebuyers with low down payment mortgage financing on one-to four-family dwellings (including condominiums and cooperative apartments, as well as manufactures homes permanently attached to real property) at fixed interest rates which are below prevailing conventional rates. The program is financed by SONYMA through the sale of tax-exempt bonds.

Eligible borrowers must:

Be first- time homebuyers.

Meet SONYMA's credit underwriting standards.

Meet SONYMA's household income limit.

Use the home that is financed with SONYMA funds as their permanent residence.

11. Remodel New York, A One Step Purchase and Renovation Program

The Remodel New York Program has been created by SONYMA to provide low interest rate financing to qualified first-time homebuyers for the purchase and renovation of properties in need of improvements or renovations. SONYMA's Remodel New York mortgage loan will finance both the purchase and the renovation of the home. SONYMA has allocated \$15 million to the Remodel New York Program on a demonstration basis. These funds are being made available.

The basic requirements of the Remodel New York Program are the same as those for SONYMA's Low Interest Rate Program, with the following exceptions:

Maximum financing will be based on the lesser of (a) the purchase price of the home plus the cost of the renovations, or (b) the "as-improved" appraised value of the property as determined by a qualified real estate appraiser;

Eligible renovations include repair or replacement of plumbing, electrical, and heating systems, structural repairs, additions, modernization of kitchens and bathrooms, new siding and windows, etc.

Certain closing costs associated with home renovation can be financed.

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Eligible properties are restricted to:

Existing one-family properties.

Existing two-family properties.

The renovation cost must be:

- at least, the lower of (a) \$5,000 or (b) five percent of the property's appraised value after the proposed repairs are made; and
- At most, 40 percent of the property's appraised value after the proposed repair is made.

12. Achieving the Dream Mortgage Program

SONYMA designed the Achieve the Dream Mortgage Program to assist low-income households to purchase their first home. This program offers up to 97 percent financing with a very low fixed interest mortgage. The program is financed by SONYMA through the sale of tax-exempt bonds.

All requirements of the Low Interest Rate Program apply to the Achieving the Dream Mortgage Program except for the following features:

Very low fixed interest rate.

All borrowers must be first time homebuyers, thus no exceptions will be made for borrowers purchasing in a target area.

Lower household income limits than other SONYMA programs.

SONYMA requires borrowers to complete a homebuyer education course provided by a source acceptable to SONYMA.

Eligible Properties are:

Existing or Newly constructed one-family homes

Existing two-family homes that are at least five years old as of the SONYMA loan application date.

13. Construction Incentive Program

The Construction Incentive Program has been specifically created in an effort to simulate new construction of one-and two- family

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homes. The program features 100 percent financing, a special two-step interest rate, and a longer rate lock period.

The requirements of the Construction Incentive Program are the same as those of the Low Interest Rate Program, with the following exceptions:

Two-step interest rate. The initial rate is fixed for the first 48 payments, then increases two percent and fixed for the remainder of the loan term.

Borrowers will be qualified at the lower initial rate.

Financing of up to 100 percent of the value of the property for qualified borrowers.

Eligible Properties are restricted to:

Newly constructed one-family homes

Borrower's cash contribution to the transaction must be a minimum of 3 percent.

14. Closing Cost Assistance Loan

Until further notice and effective for loan applications dated on or after February 13, 2003, SONYMA will offer closing cost assistance in conjunction with any currently available SONYMA program. The assistance amount will be in the form of a 0 percent interest, non-amortizing loan secured against the property (the "SONYMA Closing Cost Assistance Loan") that the applicant is purchasing and will require no monthly payments. The amount of the SONYMA Closing Cost Assistance Loan must be at least \$1,000 and may not exceed the greater of:

\$5,000; or

55 of the SONYMA mortgage loan amount.

The SONYMA Closing Cost Assistance Loan will be forgiven after ten years.

15. New York State Housing Finance Agency

The New York State Housing Finance Agency provides a series of incentives to assist in the development of multi family housing. These include:

a. Loan Programs

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- i. The 80/20 Programs
 - ii. The All Affordable Program
 - iii. Senior Housing Program
 - iv. 501(c)(3) Bond Financing Program
 - v. Manufactured Homes
 - vi. HOPES (Housing Opportunity and Preservation for the Empire State)
- b. Subsidy Resources
- i. Low Income Housing Tax Credit Program
 - ii. Empire Housing Fund Program
- c. Credit Enhancement
- i. Third Party Credit Enhancement
 - ii. SONYMA Mortgage Insurance Fund Credit Enhancement
 - iii. HFA/FHA Risk Sharing Credit Enhancement

The following are the details on these loan, subsidy resource and credit enhancement programs from the New York State Housing Finance Agency.

Loan Programs

i. *The 80/20 Program*

The 80/20 Program is the practical application of the federal Tax Code to projects that are financed with the proceeds of federally tax-exempt private activity bonds. The program derives its name from the Tax Code requirement that no more than 80 percent of the units in project financed with tax-exempt private activity bonds are to be occupied by individuals of families at market-rate rents, while the other 20 percent must be rented to low-income households. The Tax Code provides specific definitions of low income and also provides some options for the market/low income proportion of projects.

HFA's use of the proceeds of federally tax-exempt private activity bonds to make mortgage loans enables

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it to offer favorable mortgage rates. This form of bond financing also enables developers to:

Receive an allocation of “as of right” Low Income Housing Tax Credits,

Utilize a range of credit enhancement options and,

In many instances, benefit from some form of real estate tax relief. The latter is solely at the discretion of the local taxing jurisdiction.

The maximum rent on all units that are set aside for low-income households cannot exceed 30 percent of the applicable income limits.

ii. *The All Affordable Program*

The All Affordable Program is designed to encourage the production of newly constructed or rehabilitated multifamily rental housing in which all of the units are affordable to families earning no more than 60 percent of the Area Median Income (AMI), adjusted for household size. Many projects also include units at lower income levels (i.e., 50 percent of AMI). The All Affordable Program utilizes tax-exempt private activity bonds, and subordinate financing in order to maximize the amount of “as of right” Low Income Housing Tax Credits that can be allocated to the project. Gap, or subordinate, financing is often required to reduce the loan at the end of construction since this type of affordable housing is typically unable to support debt service on a loan amount equal to at least 50 percent of the eligible project costs.

iii. *The Senior Housing Financing Program*

To meet the special needs of senior citizens, a variety of innovative housing alternatives have been evolved such as assisted living.

The Senior Housing Financing Program provides financing options for the new construction or acquisition/rehabilitation of Assisted Living, Senior Rental Housing or State Licensed Senior Housing with tax-exempt private activity bonds, tax-exempt 501(c)(3) bonds or taxable bonds with or without Low Income Housing Tax Credits.

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iv. 501(c)(3) Bond Financing Program

HFA's 501(c)(3) Bond Financing Program makes the proceeds of 501(c)(3) tax-exempt bonds available to not-for-profit organizations for the rehabilitation and preservation of existing affordable multifamily rental housing projects, including projects serving populations with special needs. The 501(c)(3) program also provides financing for the new construction of projects serving those same populations. The special needs category includes senior rental housing, senior assisted living facilities, housing for the homeless and for the handicapped.

The 501(c)(3) Bond Financing Program may be used in conjunction with other programs to preserve affordable housing. Eligible properties include those acquired from a for-profit owner by a 501(c)(3) organization or those acquired from a 501(c)(3) organization by another 501(c)(3) organization. Properties currently owned by a 501(c)(3) organization and financed by an entity other than HFA may be eligible for financing or refinancing provided that the transaction includes a rehabilitation component. Properties currently owned by a 501(c)(3) organization and financed by HFA may be refinanced. The latter transaction does not require a rehabilitation component.

v. *Manufactured Homes*

The Manufactured Home Cooperative Fund Program (MHCFP) is a revolving loan program which provides the financial and technical resources to encourage and facilitate cooperative ownership of manufactured home parks. MHCFP assists manufactured home park residents in purchasing the land underlying their homes, making infrastructure improvements, and forming cooperatives.

vi. *The HOPES Program*

The HOPES Program is an HFA initiative to provide low cost, flexible financing for the preservation, rehabilitation and creation of quality, affordable multifamily rental housing. The HOPES Program targets a wide range of developers and nonprofit

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corporations to preserve affordable housing throughout New York State.

Eligible properties include:

Any property in need of preservation, including those already in HFA's portfolio. Projects that were initially financed through federal and/or state affordable housing programs as well as those not currently part an affordable housing program are eligible.

Projects must include units that are affordable to low, moderate or middle-income families.

For projects financed with tax credits, tax-exempt bonds or HFA subsidy resources, the term of the affordability requirement will be 40 years from the time of the preservation transaction.

Subsidy Resources

i. Low Income Housing Tax Credit Program

The New York State Division of Housing and Community Renewal ("DHCR") is the primary LIHTC allocating agency of Cap Credits for the State of New York. DHCR, HFA and the other sub-allocating agencies each have their own Qualified Allocation Plan(QAP).

Cap Credits may only be used in conjunction with taxable bond financing or conventional financing.

HFA only allocates Cap Credits and "as of right" credits to projects that are financed by HFA.

ii. Empire Housing Fund Program

The Empire Housing Fund Program was established with monies realized from the refinancing of various Agency bonds and is a source of subsidy for the construction, rehabilitation and operation of low-income housing. The funds are usually provided as low interest or, in some cases, no interest loans. The annual amount of funds available through the Empire Housing Fund is limited and the demand is high.

18. Credit Enhancement

Third Party Credit Enhancement

Third party credit enhancement is available for construction and permanent mortgage loan financing for multifamily rental properties.

Eligible Credit Enhancers include:

- Banks
- Insurance companies
- Bond insurers
- Sureties
- The Federal Housing Administration (FHA)
- The Federal National Mortgage Association (Fannie Mae)
- The Federal Home Loan Mortgage Corporation (Freddie Mac)
- The Government National Mortgage Association (Ginnie Mae); and
- Other Credit Enhancers acceptable to HFA.

Eligible Properties are:

- Multifamily rental housing properties including acquisition and rehabilitation, and new construction.
- Financed properties may include assisted living, senior rental housing and state licensed senior housing.

Bond Financing is:

- Tax-exempt 501(c)(3) bonds are tax-exempt bonds available to qualifying 501(c)(3) organizations based on their tax-exempt status. The bonds do not require an allocation of private activity volume cap and do not include tax credits. Qualifying entities must have a determination letter from the Internal Revenue Service regarding 501(c)(3) status.

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Taxable bonds are available to for-profit and not-for-profit organizations and do not require an allocation of private activity volume cap. Taxable bonds may be used with nine percent or four percent tax credits both of which require a separate allocation.

Affordability Requirements

All HFA projects financed with third party credit enhanced bonds must provide housing affordable to low, moderate or middle income people as follows:

Tax-exempt private activity bond and/or tax credit financed projects must meet the income targeting requirements of Sections 142 and/or 42 of the Code: (i) 20 percent or more of the units must be affordable to households whose income is 50 percent or less of the area median income as determined by HUD, with adjustments for household size or (ii) 40 percent (25 percent in New York City) or more of the units must be affordable to households whose income is 60 percent or less of the area median income as determined by HUD, with adjustments for household size.

SONYMA Mortgage Insurance Fund Credit Enhancement

SONYMA mortgage insurance fund credit enhancement is available for construction and permanent mortgage loan financing for multifamily rental properties.

All mortgages will be insured by the State of New York Mortgage Agency Mortgage Insurance Fund (SONYMA/MIF). HFA will be responsible for securing SONYMA/MIF approval. Eligible properties include those with a mix of market rate and affordable units and those where 100 percent of the units are occupied by low and moderate-income households.

Eligible properties are:

Multifamily rental housing properties including acquisition and rehabilitation, and new construction.

Financial properties may include assisted living, senior rental housing and state licensed senior housing. Please

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refer to the HFA Senior Housing Financial Program term sheet for more information on senior housing.

Bond Financing

Loans may be financed with the proceeds of tax-exempt private activity, tax-exempt 501(c)(3), or taxable bonds issued by HFA.

HFA/FHA Risk Sharing Credit Program

HFA/FHA risk sharing credit programs are available for permanent mortgage loan financing for multifamily rental properties.

All mortgages will be insured under the HFA/FHA Risk Sharing Program established pursuant to Section 542(c) of the Housing and Community Development Act of 1992.

Eligible properties include:

Multifamily rental housing properties including acquisition and rehabilitation, and new construction.

Financed properties may include assisted living, senior rental housing and state licensed senior housing.

Bond Financing: Loans may be financed with the proceeds of tax-exempt private activity, tax-exempt 501(c)(3), or taxable bonds issued by HFA.

Affordability requirements: For purposes of the HFA/FHA Risk Sharing Program, affordable housing is defined as follows and is applicable to all categories of bond financings:

A project in which 20 percent or more of the units are both rent restricted and occupied by households whose income is 50 percent or less of the area median income as determined by HUD, with adjustments for household size, or

A project in which 40 percent (25 percent in New York City) or more of the units are both rent restricted and occupied by households whose income is 60 percent, or less of the area median income as determined by HUD, with adjustments for household size.

Rent restricted means that the gross rent for a unit does not exceed 30 percent of the applicable area median income level.

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Federal Home Loan Bank

The Federal Home Loan Bank provides grants and loans to its member banks to assist in financing housing for low, moderate and middle-income household.

The Federal Home Loan Bank programs are:

Community Investment Program (CIP)

Affordable Housing Program (AHP)

First Home Club

Community Investment Program

A housing and community-lending program which provides reduced interest rate advances for housing benefiting families with incomes at 115 percent or less of area median income, and for economic development projects located in low and moderate income neighborhoods or that benefit families with incomes at or below 80 percent of area median income.

Affordable Housing Program

This program provides subsidized advances and grants to finance owner-occupied homes for households with incomes at or below 80 percent of area median income. AHP financing is also used for rental housing in which at least 20 percent of the units are occupied by and affordable to households with incomes at or below 50 percent of area median income.

The First Home Club

The First Home Club is a first-time homebuyers program designed to provide subsidy funds of up to \$5,000 to assist very low-and low-income households overcome the financial difficulties of purchasing a home.

New York Energy Research and Development Authority

The New York State Energy Research and Development Authority (NYSERDA) provides a series of programs to assist residential property owners to increase energy efficiency. Assistance includes technical assistance programs and financial assistance. The following is a summary of programs offered:

- i. Single Family to Four Family Homes

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- Energy Star labeled Homes (building your new home)
- Home Performance with Energy Star (upgrading your existing home)
- Comprehensive Energy Management Services (metering to manage your electricity use)
- New York Energy Smart Loan Fund (low-interest loans for energy efficiency upgrades)
- New York Energy Smart Photovoltaic (PV) or Solar Electric System Incentive Program (how to make solar energy work for your home)

Five Family Homes or More

- Residential Technical Assistance (energy engineering services and audits)
- Smart Equipment Choices (energy-efficient equipment incentives)
- Comprehensive Energy Management Services Program (metering)
- Sub-metering for Multifamily Buildings
- Cogeneration for Multifamily Buildings
- New York Energy Smart Photovoltaic (PV) or Solar-Electric System Incentive Program (how to make solar energy work for your home)
- Assisted Multifamily Program (i.e. for buildings that receive tax credits, Section 8, State and local subsidies)

ii. U. S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) is a primary source of funds for housing.

In addition to the Small Cities Program and the HOME Program now administered through New York State, HUD also provides assistance through the following programs:

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- Section 202 Elderly Housing
- Section 811 Housing for Persons with Disabilities
- Section 8 Rent Subsidies
- Public Housing
- FHA Mortgage Insurance

i. Section 202 Supportive Housing for the Elderly

This program provides a Capital advance to construct multifamily rental housing serving elderly persons. Owners must be not-for-profits and must provide a range of services that are tailored to the needs of residents.

Funds are in the form of a Capital Advance and contract for rental assistance. Resident income must not exceed 50 percent of the area median.

For the last several years, funds have been available to construct 100 to 200 units in Upstate New York.

ii. Section 811 Supportive Housing for Persons with Disabilities

The Section 811 program also provides a Capital advance and a contract for Rental Assistance and must ensure that residents are provided with any necessary supportive services.

Funds are in the form of a Capital Advance and contract for rental assistance. Resident income must not exceed 50 percent of the area median.

For the last several years, funds have been available to construct approximately 30 units in Upstate New York.

iii. Section 8 Rent Subsidies

The Section 8 Rent Subsidies provides a direct cash payment to income eligible households for rent. The tenant is required to pay 30 percent of their income with the subsidy being the difference between their payment and an

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established typical rent, including utilities, in the area (known as the payment standard).

In Warren County, the Section 8 Program is administered by the City of Glens Falls Housing Authority.

There is generally a waiting list to participate in the program.

iv. Federal Housing Authority (FHA) Mortgage Insurance

The Federal Housing Authority Mortgage Insurance Program provides mortgage insurance which assists borrowers to obtain mortgages from lending institutions. FHA provides Mortgage Insurance for single-family mortgages and multifamily mortgages. It also has programs that insure mortgages that involve purchase of existing properties with or without rehabilitation, and new construction.

There are not income limits for participation but there are maximum mortgage amounts. In Warren County, the maximum mortgage for a single-family home is \$154,896.

H. Visual Character (None identified)

I. Recreation and Culture

- LARAC is the Lower Adirondack Regional Arts Council (LARAC), which is an arts service organization for Warren, Washington and northern Saratoga Counties in New York State. LARAC was formed in 1972 by a coalition of arts-minded residents, to unify the arts and cultural community and establish a cultural identity. LARAC sponsors an Organizational Project Grant for providing arts and cultural projects that are open to the public. Sponsor organizations must be based in Warren or Washington County are limited to a maximum of three requests totaling no more than \$5000, with a minimum request of \$300.
- NYS DEC in cooperation with federal funding sources provides reimbursement grants to municipalities for the acquisition and

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development of park land. All grants are made available on a matching basis of up to 50 percent of total project costs.

- The Environmental Protection Agency's Brownfields Program provides funding and technical assistance to local entities to assess, safely clean, and sustainably reuse brownfields. Programs address the environmental, health, and economic concerns associated with brownfields. The Village may wish to utilize this program in order to reuse the lands along the river.
- The U.S. Soccer Foundation is a private foundation that provides two types of grant support: Capital-Field and Program. A Capital-Field grant is any project related to soccer specific infrastructure. Examples include applications addressing earthwork, field equipment, irrigation systems and field lighting. A Program grant is focused on the creation or development of soccer specific programs such as TOPSoccer, inner-city/rural programs and player development programs.

J. Historic Resources

- NYS OPRHR provides grants for projects to identify historic properties, inform the public about them, and plan for their preservation. Grants are small, usually in the \$2,000 to 1\$2,000 range.
- Rural New York Grants Program provides small sums of money for municipalities to use in the protection of the built and natural environments of villages and rural areas, and helps to strengthen the economic viability of New York's rural communities.
- NEH provides a variety of grant programs that can assist in developing programs that will increase awareness and appreciation of the historic resources in the Village.
- Federal Historic Preservation Tax Incentives are tax incentives or tax credits to property owners who make substantial improvements to their properties. PL99-514 Internal Revenue Code Section 47 is a 20 percent tax credit for the certified rehabilitation of certified historic structures and a 10 percent tax credit for the rehabilitation of non-historic, non-residential buildings built before 1936.
- New York State Real Property Tax Abatement is another tool rather than a funding source. Passed in 1997, this law gives municipalities the right to establish tax abatement measures for historic home

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restoration of either locally or nationally significant structures. Municipalities are allowed to assess property at pre-improvement values for 5 years and increase assessment by 20 percent each of the following five years.

K. Community Services (None identified)

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