

FINANCIAL PLAN

Previous sections to the Comprehensive Plan have pointed up the need for various community facilities and services within the 1990 planning period. It is evident that any attempt by Castile to obtain all of the necessary facilities and services now or in the very near future would be a fiscal impossibility. The Financial Plan represents the consultant's view of the priorities which should be attached to the various facility and service needs and suggests ways in which their financing may be accomplished.

GOALS AND OBJECTIVES

The primary objective of the Financial Plan is to obtain all the community facilities and services which will be necessary to the well-being of the citizens of the Town and Village without imposing undue financial hardship. The Plan is intended to be general through the setting of priorities and suggestion of sources. The Capital Improvements Program, which provides a detailed study of the first six years of the Financial Plan, will then be presented.

Finances and Debt Limitations

The Municipal Finance report, prepared for the Planning Board as part of the current planning program, showed that projected revenues based on past trends, would be less than projected expenditures. The report also showed that, in recent years, property taxes have been supplemented substantially from other revenue sources, excluding borrowing but including revenues from special activities, interest and penalties on taxes, licenses, permits, rentals, departmental fees and charges, sales, reimbursements, recoveries, fines and forfeits. If present revenue trends continue and assuming that property taxes will be supplemented by other sources of revenue, both the Town and Village will be able to undertake an expanded capital improvements program with a continuing stable tax rate.

At the present time, little of the Town's or Village's constitutional debt limit is being utilized. The Financial Plan attempts to limit incurred debts by recommending utilization of revenue bonds and State and Federal assistance programs wherever possible. Although educational facilities are financed separately, the effect of new school construction may have a definite relation on the ability of the Town and Village to finance other projects. Fortunately, Castile has no immediate need for additional school facilities so no potential conflict exists in the early stages of their Financial Plan on their initial Capital Improvements Program.

PUBLIC IMPROVEMENTS PROGRAM

Table I, "Public Improvements Program," indicates the priorities for various public

TABLE I

PUBLIC IMPROVEMENTS PROGRAM
 Stage A- Short-Range (1969-1975)
 SUGGESTED

POSSIBLE
 County, State, or Federal Aid

PROJECT-Name and Description	Sources of Funds	POSSIBLE County, State, or Federal Aid
TRANSPORTATION		
Provide off-street parking Lots In C B D	Village General and Highway Fund	Federal
Widen Beechwood Avenue, Hurd Street and Chapel Street	Highway Fund	
Ongoing improvement of street and roads in Silver Lake area	Town General Fund	State
Ongoing construction of all weather shoulders on major Town roads	General Obligation Bonds	State
Construction of Village Garage	General Obligation Bonds	
COMMUNITY FACILITIES		
Construction of sewer treatment plant	General Obligation Bonds	State, Federal
Housing code enforcement-Silver Lake	Town General Fund	Federal
Ongoing construction of Village sewer system	Assessments	State, Federal
Construction of Silver Lake Sewers-East Side	Assessments	State, Federal
Construction of Silver Lake water distribution system-East Side	Revenue Bonds	Federal
Construct fire station and adjoining police station	General Obligation Bonds	
Replace Water Line on Sheldon Street	Revenue Bond	Federal

Data compiled and prepared by Herbert H. Smith Associates

TABLE I (CONT'D)
 Stage B - Intermediate-Range (1976-1980)

PROJECT - Name and Description	SUGGESTED Sources of Funds	POSSIBLE County, State, or Federal Aid
TRANSPORTATION		
Ongoing improvement of streets and roads in Silver Lake area	Town General Fund	State
Ongoing construction of all-weather shoulders on Town roads	Highway Fund	State, County
COMMUNITY FACILITIES		
Undertake water system study	Town General Fund	State, Federal
Ongoing construction of Village sewer system	Assessments	Federal
Ongoing construction of sewer system East Side Silver Lake	Assessments	Federal
Ongoing construction of water distribution system East Side	Revenue Bonds	Federal
Ongoing expansion of library stock	Revenue Fund	State
Housing code enforcement -Silver Lake	Town and Village General Fund	Federal

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TABLE 1 (CONT'D)
 Stage C - Long Range I (1981-1985)

PROJECT - Name and Description	SUGGESTED Sources of Funds	POSSIBLE County, State, or Federal Aid
TRANSPORTATION		
Ongoing improvement and maintenance of Town Roads	Town General Fund	State
On going construction of all-weather shoulders on Town Roads	Town General Fund	State, County
COMMUNITY FACILITIES		
Begin construction of West Side Silver Lake sewerage system	General Obligation Bonds	State, Federal
Begin construction of West Side Silver Lake water distribution system	Assessments and General Obligation Bonds	Federal
Hire refuse disposal man and purchase used bulldozer	Town & Village General Fund & General Obligation Bonds	Federal
Ongoing construction of Village sewer system	Assessments	Federal
Conduct library expansion study -ongoing expansion of library stock	Town & Village General Fund	State
Construct 8 additional classrooms at elementary school	School Bonds	State

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TABLE I (CONT'D)
 Stage D - Long Range 2 (1986-1990)

PROJECT - Name and Description	SUGGESTED Sources of Funds	POSSIBLE County, State or Federal A
TRANSPORTATION		
Ongoing improvement and maintenance of Town roads	Town General Fund	State
Ongoing construction of all-weather shoulders on Town roads	Town General Fund	State, County
COMMUNITY FACILITIES		
Continue construction of West Side Silver Lake sewerage system	General Obligation Bonds and Assessments	Federal
Continue construction of West Side Silver Lake water distribution system	Revenue Bonds	Federal
Ongoing expansion of library stock	Village General Fund	State

Data compiled and prepared by Herbert H. Smith Associates

improvements recommended by the Comprehensive Plan. It does this by fitting each improvement into a short -range (1970-1975), intermediate-range (1976-80), or long -range (I-1981-1985; and II-1987-1991) category. It suggests, in addition, a suggested source of finances and whether or not outside aid would be a possibility on the project.

CAPITAL IMPROVEMENTS PROGRAM

The completion of the Comprehensive Plan for the Town and Village of Castile is an important step in providing a basic framework for the future growth and development of the area. One of the most important means of effectuating the Comprehensive Plan is through the development of a Capital Improvements Program by which the community facilities described throughout this report can be purchased. A Capital Improvements Program is a systematic scheduling of the construction or acquisition of capital items over a period of several years. It is the detailed breakdown of the first portion of the Financial Plan. An important feature of the Capital Improvements Program is that it is prepared annually. Each year Castile's capital improvements requirements should be projected into the future and scheduled in order of priority based upon need and desirability. The items scheduled for the first year of the program would be incorporated in the proposed Town and Village budget for the next fiscal year.

Effective and sound capital improvements programming can:

- o Help effectuate the major proposals of the Comprehensive Plan as they are needed and on a systematic and orderly basis;
- o Present to the citizens and to the Town and Village Boards an overall program showing the status of each capital item as it relates to all other capital items which are deferred;
- o Lead to improved municipal and departmental operating procedures. Such items are replacement funds for equipment and improved maintenance estimates often result.
- o Improve and stabilize the credit rating of the Town and Village, which could result in lower interest rates on bond issues.
- o Provide an inducement to new business and home construction since these activities are highly influenced by the overall status of a community. As businesses seek new locations, they tend more than ever before to appraise the advantages and disadvantages of the various communities in which they are interested in locating. A programmed commitment for community improvements can furnish the confidence necessary to the private developer.

- o Help to suggest ways to finance items and to clarify the status of items which otherwise might not be considered clearly as either capital items or obvious operational costs. This will permit more easily the lumping of several items into financial packages for bond issue purposes. In addition, a sound policy of partial pay-as-you-go and partial long-term financing can be maintained.

PREPARATION AND RESPONSIBILITY FOR THE CAPITAL IMPROVEMENTS PROGRAM

In 1962, the State Legislature added Section 99-g to the General Municipal Law, (see Appendix I), to provide a means for all communities in the State to initiate a capital program. Under the provisions of this law, any municipal corporation, by resolution or ordinance of the governing board, may undertake the planning and execution of a capital program.

While the Planning Board can restrict its interest in the capital improvements program to reviewing capital improvements for conformance with the Comprehensive Plan, more active participation in the capital improvements process can not only aid the Town and Village Boards in reducing its work load, but also give the Planning Boards a more instrumental role in implementing the Comprehensive Plan.

The primary responsibility for preparing the capital improvements program rests with the Boards as previously mentioned. However, the Planning Boards, in acting as an administrative arms of the Town and Village Boards, serve as "clearing houses" for capital improvement projects by coordinating with the various departments of the Town and Village, compiling a list of total needs and analyzing them with respect to urgency and available means of financing.

The Planning Boards should then consult with the Municipal Engineers for general cost estimates for the listed improvements. In unusual cases, the Engineers could either examine the projects in the field or defer a general estimate until a priority was established. Assuming that no unusual cases were encountered, the Planning Boards would then have a list of the total major capital needs of the Town and Village, along with a general cost estimate for the accomplishment of these projects. Once the estimated cost of each project is determined, the proposed method of financing would be studied and made a part of the program.

The Planning Boards should then consult with the Boards for a general estimate of the amount of funds to be allocated for capital improvements in the next six-year period.

The next step in the capital improvements process involves discussion and analysis of the general priorities established in the Financial Plan. By this process a

program can evolve whereby consolidation of similar types of work will allow for cost reduction, where advance purchase of sites for anticipated facilities can reduce the long-range cost of a project by eliminating the inflation of land values involved with a later purchase, or where the overlapping of work types might call for a reduction in the scope of a project to eliminate possible areas of conflict. In this phase of the process, the municipal engineers should be consulted to determine the best means of accomplishing projects requiring engineering.

With a list of recommended priorities for project accomplishment thus geared to the future general capital fund allocation estimate, and phased by year over a six-year period, coordination with the Boards for final preparation of the program should be achieved. The Boards have the power to modify the proposed capital program submitted to it.

The capital program is adopted in the same manner and at the same time as the budget. If a public hearing is required on the tentative budget, the public hearing would also apply to the capital program.

Appropriations are provided in the budget only for those capital projects to be undertaken during the budget year and which are to be financed in whole or in part from current revenues. In instances where projects to be financed from current revenues will take several years to complete, provision should be made in the budget only for the estimated cost of the work to be undertaken during the first year. If a project is to be financed entirely through the issuance of obligations, it would not appear in the budget.

Budgetary appropriations for capital projects should be transferred from operating funds to capital or construction funds, and the expenditures for the capital purposes made therefrom.

At any time after the adoption of the capital program, the Town and Village Boards may amend the program by a two-thirds vote, by adding modifying or abandoning projects or changing the method of financing projects.

Planning Board Preparation of a Capital Improvements Program

It should be pointed out that an actual yearly Capital Improvements Program could be formulated by the Planning Boards, provided the Boards so authorized, by resolution or ordinance through the following steps:

1. Create a sub-committee of the Planning Board and grant it the authority and responsibility for carrying out the task.

2. Send the Individual Project Estimate Sheet (see Illustration I) to each department head.
3. Once forms are returned, the sub-committee can begin the process of review and priority assignment.
4. The New York Department of Audit and Control has suggested a format for the next step. The Tentative Six-Year Capital Program Sheet (see Tables 3 and 5) is to be used to integrate the projects selected by the entire Planning Board in a six-year program. Whatever amount to be financed from operating revenues in the following year is included as an appropriation in the budget.
5. A summary should be prepared by the sub-committee showing the method of financing the capital Improvements Program. Again, the Department of Audit and Control has suggested the form found in Tables 4 and 7.
6. The Planning Boards should maintain the Register of Capital Projects (Tables 2 and 4) which would serve as a control of the program and, at a glance, reveal the projects, department which requested such, total estimated cost and year scheduled.
7. Finally, the sub-committee would review the process annually and report to the Planning Board, which in turn would report to the Village Board of Trustees or to the Town Board.

Suggested Capital Improvements Program

The following tables present suggested capital improvement programs for the Town and Village of Castile. Tables 2 and 5 list the projects, along with the estimated costs, needed the first six years to implement the Comprehensive Plan. Tables 3 and 6 provide a detailed breakdown of the potential financing for each project for the Town and Village of Castile. These figures were derived by assuming maximum Federal and State aid for each eligible project. When the projects are funded adjustments will probably have to be made. Tables 4 and 7 provide a summary of total local, State, and Federal expenditures by year and for the six-year period.

It should be noted that some of the longer range needs will depend on the actual pace of development in the Town and Village. Slow growth will delay the need for some of these costly capital facilities. In addition, it should be remembered that the improvements are only those recommended in the Comprehensive Plan, or those for which commitments

TABLE 2
VILLAGE OF CASTILE
REGISTER OF CAPITAL PROJECTS

Project No.	Description of Project	Department	Total Estimated Cost	Year Scheduled	Year Completed	Total Actual Cost	Remarks
1	2	3	4	5	6	7	8
1	Construction of Sewerage Treatment Plant	Sewer	173,000				
2	Construction of Village Sewer System- Interceptor and Laterals	Sewer	272,000				
3	Construct Fire-Police Station Facility	Fire	108,000				
4	Provide CBD Off-Street Parking Lots	Street	12,500				
5	Widen 3 Village Streets	Street	7,200				
6	Construction of Village Garage	Public Works	46,640				
7	Replace Water Line On Sheldon Street	Water	12,000				

TABLE 3
 VILLAGE OF CASTILE
 TENTATIVE SIX-YEAR CAPITAL PROGRAM — 1970-1975

Project No.	Description of Project	Estimated Change in Annual Operating Costs	Total Estimated Cost	Cost of Work Completed in Prior Years	Cost Scheduled 6-Year Period	RECOMMENDED AND SCHEDULED FOR SIX-YEAR PERIOD						Cost to Complete After 1975
						1970	1971	1972	1973	1974	1975	
1			4	5	6	7	8	9	10	11	12	13
1	Construction of Sewerage Treatment Plant	17,000	173,000		173,000	69,200(n) 51,900(s) 51,900(f)	136,000(f) 136,000(a)					
2	Construction of Village Sewer System		272,000		272,000							
3	Construction Fire-Police Station Facility		108,000		108,000			108,000(z)				
4	Provide CBD Off-Street Parking Lots		12,500		12,500				12,500(n)			
5	Widen 3 Village Streets		7,200		7,200				7,200(r)			
6	Construction of Village Garage		46,400		46,400					46,640(z)		
7	Replace Water Line on Sheldon Street		12,000		12,000						12,000(n)	
	Total		631,100		631,100							

a - Assessments
 c - Tax-supported operating revenue
 f - Federal aid
 n - Self-sustaining loans
 r - Self-sustaining operating revenue
 s - State aid
 x - Reserves
 z - Tax supported loans

Data compiled and prepared by Herbert H. Smith Associates

TABLE 4
VILLAGE OF CASTILE
TENTATIVE SIX-YEAR CAPITAL PROGRAM - 1970-1975

Line No.	Description of Project	Estimated Change in Annual Operating Costs	Total Estimated Cost	Cost of Work Completed in Prior Years	Cost Scheduled 6-Year Period	RECOMMENDED AND SCHEDULED FOR SIX-YEAR PERIOD						Cost to Complete After 1975
						1970	1971	1972	1973	1974	1975	
1	2	3	4	5	6	7	8	9	10	11	12	13
1	SOURCE											
2	OTHER THAN FROM MUNICIPAL MONEYS											
3	Assessments				136,000		136,000					
4	Federal				187,900		136,000					
5	State				51,900		51,900					
6	Total Other than Municipal Moneys				375,800		272,000					
7	SELF-SUSTAINING											
8	Self-sustaining Operating Revenue				19,200			7,200				
9	Self-sustaining Loans				81,700			12,500			12,000	
10	Total Self-sustaining				100,900			19,700			12,000	
11	RESERVES											
12	TAX SUPPORTED											
13	Tax Supported Operating Revenue				154,640			108,000		46,640		
14	Tax Supported Loans				154,640			108,000		46,640		
15	Total Municipal				309,280			216,000		93,280		
16	Grand Total		631,100		631,100	173,000	272,000	108,000	19,700	46,640	12,000	

TABLE 5

TOWN OF CASTILE
REGISTER OF CAPITAL PROJECTS

Project No.	Description of Project	Department	Total Estimated Cost	Year Scheduled	Year Completed	Total Actual Cost	Remarks
1	2	3	4	5	6	7	8
1	Improvement of Existing Streets	Administrative	76,000	1970-1971			
2	Construction of Silver Lake Sewer System - East Side	Sewer	360,000	1971-1972			
3	Construction of Silver Lake Water System - East Side	Water	90,000	1973			
4	Construction of All-Weather Shoulders on Major Town Roads	Highway	91,000	1974-1975			

Data compiled and prepared by Herbert H. Smith Associates

TABLE 6
TOWN OF CASTILE

TENTATIVE SIX-YEAR CAPITAL PROGRAM - 1970-1975

Project No.	Description of Project	Estimated Change in Annual Operating Costs	Total Estimated Cost	Cost of Work Completed in Prior Years	Cost Scheduled 6-Year Period	RECOMMENDED AND SCHEDULED FOR SIX-YEAR PERIOD						Cost to Complete After 1975
						1970	1971	1972	1973	1974	1975	
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Improvement of Existing Streets		76,000		76,000	28,500(f) 9,500(r)	28,500(f) 9,500(r)					
2	Construction of Silver Lake Sewer System - East Side		360,000		360,000		90,000(f) 90,000(a)					
3	Construction of Silver Lake Water System - East Side		90,000		90,000				45,000(f) 45,000(n)			
4	Construction of All-Weather Shoulders on Major Town Roads		91,000		91,000					22,750(s) 22,750(z)	22,750(s) 22,750(z)	
			Total	617,000	617,000	38,000	218,000	180,000	90,000	45,500	45,500	

a - Assessments
c - Tax-supported operating revenue
f - Federal aid
n - Self-sustaining loans
r - Self-sustaining operating revenue
s - State aid
x - Reserves
z - Tax supported Loans

Data compiled and prepared by Herbert H. Smith Associates

TABLE 7
TOWN OF CASTILE
TENTATIVE SIX-YEAR CAPITAL PROGRAM - 1970-1975

Line No.	Description of Project	Estimated Change in Annual Operating Costs	Total Estimated Cost	Cost of Work Completed in Prior Years	Cost Scheduled 6-Year Period	RECOMMENDED AND SCHEDULED FOR SIX-YEAR PERIOD						Cost to Complete After 1975
						1970	1971	1972	1973	1974	1975	
1	3	3	4	5	6	7	8	9	10	11	12	13
						METHOD OF FINANCING						
1	SOURCE											
2	OTHER THAN FROM MUNICIPAL MONEYS											
3	Assessments				180,000		90,000	90,000				
4	Federal				282,000	28,500	118,500	90,000	45,000	22,750	22,750	
5	State				45,500							
6	Total Other than Municipal Moneys				507,500	28,500	208,500	180,000	45,000	22,750	22,750	
7	SELF-SUSTAINING											
8	Self-sustaining Operating Revenue				19,000	9,500	9,500					
9	Self-sustaining Loans				45,000				45,000			
10	Total Self-sustaining				64,000	9,500	9,500		45,000			
11	RESERVES											
12	TAX SUPPORTED											
13	Tax Supported Operating Revenue				45,500							
14	Tax Supported Loans									22,750	22,750	
15	Total Municipal Moneys				45,500					22,750	22,750	
16	Grand Total				617,000	38,000	218,000	90,000	90,000	45,500	45,000	

Data Compiled and prepared by Herbert H. Smith Associates

have already been made by the Town and Village. Therefore, the total cost for all public improvements in future years may be greater than the costs for executing the Comprehensive Plan alone, depending on needs, resources and priorities at the moment. Finally, it should be remembered that detailed engineering studies and cost estimates will have to be prepared before some of the projects can proceed. The included costs, therefore, are to be viewed as "rough" estimates at the present time.

Two appendices are contained herein to provide additional considerations for guiding future capital improvement decision-making. The following definitions are also provided to clarify the terms used in the tables. Also enclosed is a sample form for individual project information (see Illustration I).

Definitions

Assessments—assessments levied for special districts purposes such as water supply or sewerage disposal.

Federal Aid—receipt of Federal funds for sewerage treatment facilities, public works planning, civil defense equipment, etc.

State Aid—receipt of State monies, including per capita State aid, for public welfare, assistance and care, youth bureaus, sewerage treatment facilities, highways, etc.

Self-Sustaining Operating Revenue— monies which are held in the operating revenue fund of a department or authority may be accumulated from year to year rather than put into a reserve fund.

Self-Sustaining Loans (Revenue Bonds) —are bonds whose debt service is payable solely from the revenues from the operation of a revenue producing enterprise constructed or acquired with the proceeds of such bonds. (Generally referred to by name; i.e., water bond or sewer bond.)

Reserves—money which a municipality sets aside annually, generally for a specific purpose.

Tax Supported Operating Revenues—monies from the municipalities general fund.

Tax Supported Loans—(General Obligation Bonds)—bonds whose debt service is payable from levies on all of the taxable property in the municipality. (All of the resources of a municipality are made available for payment of the bonds).

Municipality _____
 SIX-YEAR CAPITAL PROGRAM
 INDIVIDUAL PROJECT ESTIMATE

ILLUSTRATION I

Project No. _____
 Priority No. _____

1. Department _____ 2. Division _____
 3. Project Title _____
 4. Location _____
 5. Description _____

6. Purpose and Justification _____

7. Status of Plans: (check)

<input type="checkbox"/> Plans not needed	<input type="checkbox"/> Surveys completed	<input type="checkbox"/> Sketch plans completed
<input type="checkbox"/> Nothing done on plans	<input type="checkbox"/> Work on plans scheduled	<input type="checkbox"/> Detail plans in preparation
<input type="checkbox"/> Preliminary estimate received	<input type="checkbox"/> Sketch plans in preparation	<input type="checkbox"/> Detail plans completed

8. Estimated Cost:

Engineering \$ _____
 Site Acquisition _____
 Construction _____
 Other () _____
 Total \$ _____

II. Proposed Method of Financing:

Obligations	\$ _____
Current Revenues	_____
Assessments	_____
Service Charges	_____
State and Federal Aid	_____
Reserves	_____
Other	_____
Total	\$ _____

9. Proposed Method of Construction:

_____ Contract _____ Force Account

10. Estimated Project Expenditures by Years:

19 _____	\$ _____
19 _____	_____
19 _____	_____
19 _____	_____
19 _____	_____
19 _____	_____
Later _____	_____
Total	\$ _____

12. If Obligations are to Issued, State:

Type _____
 Period of Year from _____ to _____

13. Effect the Project will have on Operating and Maintenance Expenses for First Three Years of Operation: (plus or minus)

19 _____ (tor -)	\$ _____
19 _____ (tor -)	_____
19 _____ (+ or-)	_____

Submitted by _____ Date _____
 Planning Board Action _____ Date _____
 Governing Board Action _____ Date _____

NOTE: Furnish as much of the information requested, as is available at the time of preparation. Attach maps and other supporting data that will aid in evaluating the project.

APPENDIX I

GENERAL MUNICIPAL LAW, SECTION 99-g, CAPITAL PROGRAM

1. Any municipal corporation, by resolution or ordinance of the governing board, may undertake the planning and execution of a capital program in accordance with the provisions of this section.
2. A capital program shall be a plan of capital projects proposed to be undertaken during a six-year period, the estimated cost thereof and the proposed method of financing.
3. The officer charged with the preparation of the tentative budget shall cause the capital program to be prepared, and shall submit it to the governing board with the tentative budget. It shall be arranged in such manner as to indicate the order or priority of each project, and to state for each project:
 - (a) a description of the proposed project and the estimated total cost thereof;
 - (b) the proposed method of financing, indicating the amount proposed to be financed by direct budgetary appropriation of duly established reserve funds; the amount, if any, estimated to be received from the Federal and/or State governments; and the amount to be financed by the issuance of obligations, showing the proposed type or types of obligations, together with the period of probable usefulness for which they are proposed to be issued;
 - (c) an estimate of the effect, if any, upon operating costs of the municipal corporation within each of the three fiscal years following completion of the project.
4. The tentative budget shall include the amount proposed for the capital program to be financed by direct budgetary appropriation during the fiscal year to which such tentative budget pertains.
5. There shall be included in the budget message, if any, a general summary of financial requirements for the capital program for the fiscal year to which the budget message relates. Additional comments and recommendations of any other board, officer or agency may also be included in the budget message.
6. The governing board shall adopt the capital program after review and revisions, if any. The provisions of any law relating to a public hearing on the tentative budget, and to the adoption of the budget, shall apply to the capital program.
7. At any time after the adoption of the capital program, the governing board by the affirmative vote of two-thirds of its total membership, may amend the capital program by adding, modifying or abandoning the projects, or by modifying the methods of financing. No capital project shall be authorized or undertaken unless it is included in the capital program as adopted or amended.

8. The term "capital project" as used in this section shall mean: (a) any physical betterment or improvement, including furnishings, machinery, apparatus or equipment for such physical betterment or improvement when first constructed or acquired, or (b) any preliminary studies and surveys relating to any physical betterment or improvement, or (c) land or rights in land, or (d) any combination of (a), (b) and (c).

9. Nothing in this section shall be construed to authorize a municipal corporation to incur indebtedness for which obligations may be issued except as provided by the Local Finance Law.

Source: Department of Audit and Control State of New York.

APPENDIX II

GENERAL GUIDELINES FOR CAPITAL IMPROVEMENT PROGRAMS

The following statements are offered as general rules of thumb for future capital improvement decision making:

1. When possible projects benefitting certain property owners should be financed by special assessments. This is done most commonly with "general-special assessment bonds", which are issued like general obligation bonds and consequently becomes a charge against the full faith and credit of the municipality if assessment collections are insufficient to meet the principal and interest payments. These are retired as quickly as possible, generally between 3-5 years, and never greater than 12 years.

2. Approximately 5-10 percent of the cost of tax supported projects should be paid out of current operating funds (generally referred to as "pay-as-you-go.") For small communities a "capital reserve" may also be used. This occurs when money for an anticipated event is put aside in reserve account ahead of time. The balance of the cost is then financed at the time of construction with bonds.

3. At least 25 percent of the total principal should always be due for amortization within the next 5 year period.

4. Duration of loans should generally not exceed either 30 years on the life of the improvement. (One exception to this is the recent trend to go to 40 years for water and sewerage projects. This has almost become necessary today because of the exceedingly high interest rates).

5. The annual debt service should not exceed 25 percent of the normal operating budget.

6. Using more than 85 percent of the available constitutional debt limit should be avoided for planned long range projects. This provides a 15 percent reserve for unforeseen emergencies.

SILVER LAKE STUDY

INTRODUCTION

In recent years the demand for vacation homes in resort areas has been increasing at a rapid rate. Rising levels of discretionary income, increasing leisure time, greater ease in travel over an expanding highway system and faster travel by air are all factors which have been contributing to the growth of resort development. People want a place in the hills, on a lake or at the beach only a few hours drive or a short flight from their city habitat.

The growing and competitive market for second homes dictates that developers pay close attention to the specific factors that attract buyers. Studies conducted in the Pocono Region of Pennsylvania indicate that a generally pleasant environment and the accessibility of recreational activities of the buyer's preference are prime considerations to potential buyers of vacation homes. The quality of the vacation home is also an important factor. People are demanding design quality and adaptability to year around livability. Although a second home may be used only on weekends and vacations for many years after purchase, week-end commuting and the intent of living there yeararound after retirement are also motives for purchasing in many cases.

Final choice of location hinges upon an outlet for the buyer's recreational wants which usually include water. The buyer preferably desires outdoor living with indoor shelter. This requires the protection of the "natural" appearance of the surrounding landscape.

A "natural" appearance can be maintained only by paying special attention to site planning. Seasonal homes must be designed and constructed so that they are compatible with existing vegetation, topography and other natural features. Road and community facilities and utilities must also be located and constructed with careful deliberation so that they do not disrupt the natural harmony of the area. Vacationers are attracted to resort areas because their "natural" character offers an escape form the urban environment.

SILVER LAKE - PROBLEM ANALYSIS

Because of their special character, resort areas are often faced with special problems. Such is the case in the Silver Lake Area. Problems in Silver Lake can be summarized as follows:

1. Housing deterioration;
2. Poor circulation and accessibility;

3. Inadequate community facilities;
4. Inadequate police protection; and,
5. Fire protection problems resulting from inadequate accessibility and housing deteriorating conditions.

Housing Conditions

Currently there are 611 seasonal dwelling units in the Town of Castile, heavily concentrated along the eastern shore of Silver Lake. In addition 30 mobile homes also serve as seasonal dwellings. Although the newer seasonal units are generally in good condition, many older ones have degenerated into below average and dilapidated condition. The problem is complicated by the fact that many of the homes built to seasonal standards are being used as year-round residences. In seasonal homes, insulation, heating, and even toilet facilities can be absent without distracting considerably from the desirability of the unit as a seasonal residence. Problems occur, however, when such homes are used for year-round occupancy. Cramped quarters and inadequate facilities render seasonal homes unfit for permanent residency. An area designed to seasonal standards creates additional community problems when occupied permanently including those of road maintenance and fire and police protection.

In order to gain a thorough understanding of housing conditions in Silver Lake, a detailed housing survey was conducted which classified each unit according to the following criteria:

Sound: Housing which has no defects. This category is generally assigned to new residences and those that are very well maintained.

Sound, Needs Maintenance: Housing with slight defects which normally are corrected during the course of regular maintenance. Examples of slight defects are: chipped paint; cracked windows; slight wearing away of mortar between bricks; broken gutters; etc.

Deteriorating: Housing which needs more repair than would be provided in the course of regular maintenance. Such housing has one or more defects of an intermediate nature that must be corrected if the unit is to provide safe and adequate shelter. Examples of intermediate defects are: holes, open cracks, rotted, loose, or missing materials over a small area of the foundation, walls, roof, or ceilings, shaky or unsafe porch, steps or railings; rotted or loose window frames; etc. Such defects are signs of neglect which lead to serious structural deterioration or damage if not corrected.

Dilapidated: Housing which does not provide safe and adequate shelter and in its present condition endangers the health, safety, or well being of the occupants. Such housing has one or more critical defects; or has a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding; or is of inadequate original construction. The defects are either so critical or so widespread that the structure should be extensively repaired, rebuilt or torn down.

The results of the survey are tabulated below. Actual distribution of housing conditions in Silver Lake is illustrated on the map 3 entitled Housing - Types and Conditions, Silver Lake.

TABLE I
HOUSING CONDITIONS - SILVER LAKE AREA

Condition	Seasonal Cottages	Permanent Residences
Sound	6.6%	20.2%
Sound, Needs Maintenance	78.8%	67.7%
Deteriorating	14.3%	11.1%
Dilapidated	3.3%	1.0%
TOTAL	100.0%	100.0%
% On East Side of Lake	75.9%	68.7%
% Of Total Residences	87.4%	12.6%

As illustrated in Table I, the survey indicated a significant percentage (11.1) of both seasonal cottages and permanent residences in deteriorating condition. Additionally, 67.7 percent need maintenance. This is not a problem in itself but a warning calling for caution. This degree of deterioration and need for maintenance might be anticipated in a typical resort community but should be cause for concern.



HOUSING CONDITIONS

- SOUND
- SOUND, NEEDS MAINTENANCE
- DETERIORATING
- DILAPIDATED

SILVER LAKE
TOWN OF CASTLE WYOMING COUNTY, NEW YORK

PREPARED BY HERBERT N. B. H. ASSOCIATES - BOGUSTA, NEW YORK



At the present time over 87% of the residences in the area are classified as seasonal cottages and over 75% of these are located on the eastern side of the lake. These figures are important for determining priorities for street improvements and for the installation of water and sewer facilities in the Silver Lake Area. As might be expected and as illustrated on the Housing Conditions Map, the majority of the deteriorating and dilapidated units are located in the oldest residential areas of Silver Lake and adjacent to the Village of Perry.

Housing units in deteriorating and dilapidated condition are interspersed with units in sound condition as illustrated on the Housing Conditions Map. These units blight the surrounding area and can have a psychological effect on the maintenance of units now in sound condition. For example, when an adjacent unit is in poor condition, an owner of a sound property sometimes loses the motivation to keep his property maintained which, of course, leads to the spread of deterioration.

It has already been pointed out that resort areas are highly competitive and that they attract people because of their pleasing environments. In order to insure that Silver Lake will continue to attract people in the future, housing conditions must be upgraded and maintained.

Circulation

At the present time the circulation system in the Silver Lake Area presents major problems and can be considered haphazard and potentially dangerous to all residents. **Unimproved** streets, inadequate rights-of-way, visual confusion, and lack of organization are all contributing factors. In addition, fire protection is deficient because of poor accessibility and dead end streets in some areas.

The majority of the circulation problems can be traced to inadequate development controls. The objective of the circulation plan, which will be discussed later in the text, will be to alleviate these problems by proposing new development controls and standards which will improve accessibility while maintaining a natural character in the area.

Sewerage Facilities

At the present time the Silver Lake Area does not have a sewerage system. Septic tanks and cesspools are currently being utilized for waste disposal in this area but the majority of these installations are old and inadequate. As the Lake is the source of water for many communities in Eastern Wyoming County, it is very important that this situation be corrected. Pollution, will not only result in a serious health hazard, but also in a decline in the recreational potential of the area. Adequate removal of sewerage will become even more critical in the future as the population density of the area increases.

Water Supply and Distribution

Presently the only water distribution system in the Silver Lake Area is the Silver Lake Institute Water District which only serves thirty to forty consumers. This district obtains its water from the Village of Perry. The Village of Perry has a combination water treatment plant and pumping station on Standpipe Road on the edge of Silver Lake. This plant has a capacity that is over double the present daily demand of approximately 615,000 gallons.

The rest of the Silver Lake Area is now obtaining its water from individual wells and springs. This situation is quite undesirable and could result in a serious health hazard because of the current lack of a sewerage collection system in the area. It has already been pointed out that many of the cesspools and septic tanks now being utilized are inadequate, which increases chances for water pollution. As the area grows, chances for water pollution will increase; it is therefore imperative that problems of sewerage and water supply be considered simultaneously.

Police Protection

At the present time Castile does not have a police department and protection is provided by the Wyoming County Sheriff's Department at Warsaw. This situation leaves much to be desired, particularly in emergencies, when extra time could mean the difference between life and death. It should also be pointed out that Silver Lake has a high evidence of criminal activity during periods of seasonal influx. Criminal activity can be expected to increase with population unless more adequate police protection is provided.

Fire Protection

One of the major problems of fire protection in Silver Lake is that of accessibility by fire fighting equipment. Much of this problem can be alleviated by extending streets, eliminating dead ends and by improving through circulation in general. Specific recommendations for improving accessibility will be discussed in the Circulation Plan.

Fire hazards in resort areas such as Silver Lake are particularly high because of the nature of the activities in the area and because of the nature of the construction. Adequate fire protection is therefore essential. Fire protection for the Silver Lake Area is now being provided by the Perry Fire Department on a contract basis. In 1968 a Community Facilities Study conducted for the Town and Village of Perry determined existing fire equipment to be adequate to meet future needs.

Recommendations in this study will strive to improve the quality of fire protection by improving circulation and accessibility and by suggesting development standards and controls which will decrease fire hazards of future development.

ECONOMIC POTENTIAL - SILVER LAKE

At the present time, Silver Lake plays a very significant role in the economy of Castile and Wyoming County. For example, seasonal population in Silver Lake depends on the local area for food, clothing, medical care and transportation service.

In a study published in May, 1966 by the Chautauqua County Planning Board entitled "Seasonal Homes and Their Impact on the Economy of Chautauqua County" several interesting findings were reported which can be applied to the seasonal population in the Silver Lake Area. For example, a survey of seasonal occupants in Chautauqua County indicated that the average family spent 9.2 full weeks and an additional 11.1 weekends in the second home. As part of the Chautauqua study, questionnaires were sent to the occupants of seasonal dwellings to estimate and analyze their spending patterns. The information gathered indicated that the average expenditures for a family renting a cottage and spending a full week at the Lake were as follows: 31.1 percent for housing; 30.3 percent for food; 11.9 percent for transportation; 6.4 percent for clothing; and 6.0 percent for medical care with the remaining 14.3 percent being spent on miscellaneous items including recreation and personal care. Although no specific figures are available for the Silver Lake Area, the relative expenditure pattern can be assumed to be similar.

Utilizing these figures and assuming that the average family spends \$25.00 per week for food, the following spending pattern results.

<u>Weekly Retail Goods and Services Spending Per Seasonal Family</u>	
\$25.00	Food
9.81	Transportation (gas, repairs, etc.)
5.28	Clothing
4.95	Medical
11.80	Recreation, Personal Care, Miscellaneous Items
\$ 56.84	

There are 611 seasonal cottages and 30 seasonal mobile homes in the Silver Lake Area. Applying the above derived figures to these seasonal families results in the following Retail Goods and Service Economic Potential for the Silver Lake Area.

Weekly Economic Potential Retail Goods and Service

\$16,052.00	Food
6,228.21	Transportation
3,384.48	Clothing
3,172.95	Medical
7,563.80	Recreation and Miscellaneous
<u>\$36,401.44</u>	

The average family spends 9.2 full weeks in the seasonal home. Not even considering spending on other weekends, the seasonal economic potential for retail commercial goods and services in Silver Lake is nearly \$335,000. This figure contributes significantly to the economy of Wyoming County and to Castile, even though it is derived from an assumed \$25.00 per week for food--a conservative figure.

Future Economic Potential

Continued development in the Silver Lake Area will increase proportionately; it is therefore essential to insure that development will continue. This can be done by careful planning of the area. Silver Lake must solve its current housing, circulation, and community facility problems if it is to remain competitive with other resort areas and it is, in fact, to capitalize on its economic potential.

To insure that Silver Lake will develop to its fullest potential a special Land Use Plan has been prepared for the Area. This Plan provides approximately 363 acres for medium density (1 unit per 20,000 square feet) residential development. This Plan will permit the construction of an additional 716 dwelling units in the Silver Lake Area bringing the total to approximately 1,356 units housing over 4,400 persons.* At that time, the weekly and seasonal economic potential will have increased by approximately 112 percent to a total of over \$812,000 for retail goods and services. These figures do not consider weekend spending for an additional 11.1 weekends and therefore the total potential will be even greater than these figures indicate. These figures do not consider housing expenditures, since data for ownership and/or rental is not available for cottages in the Silver Lake Area.

The development of winter recreational facilities in Silver Lake State Park will have a great effect on the economic potential of the area. In fact, the number of full-time weeks as well as the number of additional weekends spent by the seasonal population can be expected to increase substantially, perhaps 110 percent or more as Silver Lake becomes a multi-season resort area. Therefore the ultimate economic potential of the Silver Lake Area can be expected to be even greater than the figures in this report.

* This estimate is made assuming an average dwelling unit occupancy of 3.3 persons. According to the 1960 Census this was the average occupancy of units in the Town of Castile. Other studies since that time also indicate that this is a valid working figure.

THE FUTURE PLAN

To insure that the Silver Lake area develops to its fullest potential, the existing physical and environmental deficiencies must be corrected. The recommendations of this report and the accompanying Plan have been developed to serve as a guide in that effort.

The Land Use Plan establishes the recommended future land use pattern for the Silver Lake Area. It provides ample areas for future development of residential, commercial and recreational land. Housing densities, as shown on the Plan, have been established on the basis of existing conditions and on the development potential of the land. Adequate open space land has been recommended to insure the "natural" character of the area. Commercial development has been located in accordance with future expected needs and good development principles.

Circulation

Circulation in Silver Lake must be improved to insure the safety and well being of the residents and to increase the economic potential of the area. In the future, it is essential that the location and design of new roads and streets and the improvement of existing roads and streets be planned well in advance to provide adequate accessibility and circulation.

In order to provide optimum circulation while maintaining the "natural" character of the area, a functional street classification system has been developed. A functional street classification system involves the establishment of different categories of roads each having different rights-of-way and development standards. Each type described below, should be developed and improved according to the standards recommended on the following page.

Primary Roads—These function to carry traffic to and from the various traffic generators and to accommodate all types of traffic including automobiles, trucks, and buses in large volumes and at relatively high speeds over long distances. The only primary road in the Silver Lake Area is New York State Route 39, which passes through the northeastern section of the Area.

Secondary Roads—Two roads, East Lake Road and West Lake Road, are considered to be in this category. These roads form the boundary around the Silver Lake Area and function as carriers of moderate volumes of traffic at fairly high speeds from dispersed rural residential dwellings to the major roads and traffic generators such as commercial areas, churches, etc.

Local Roads—The remainder of roads in the Silver Lake Area are classified into the local or minor streets. These streets provide access to individual properties. As development in Silver Lake continues, there will be a need for many

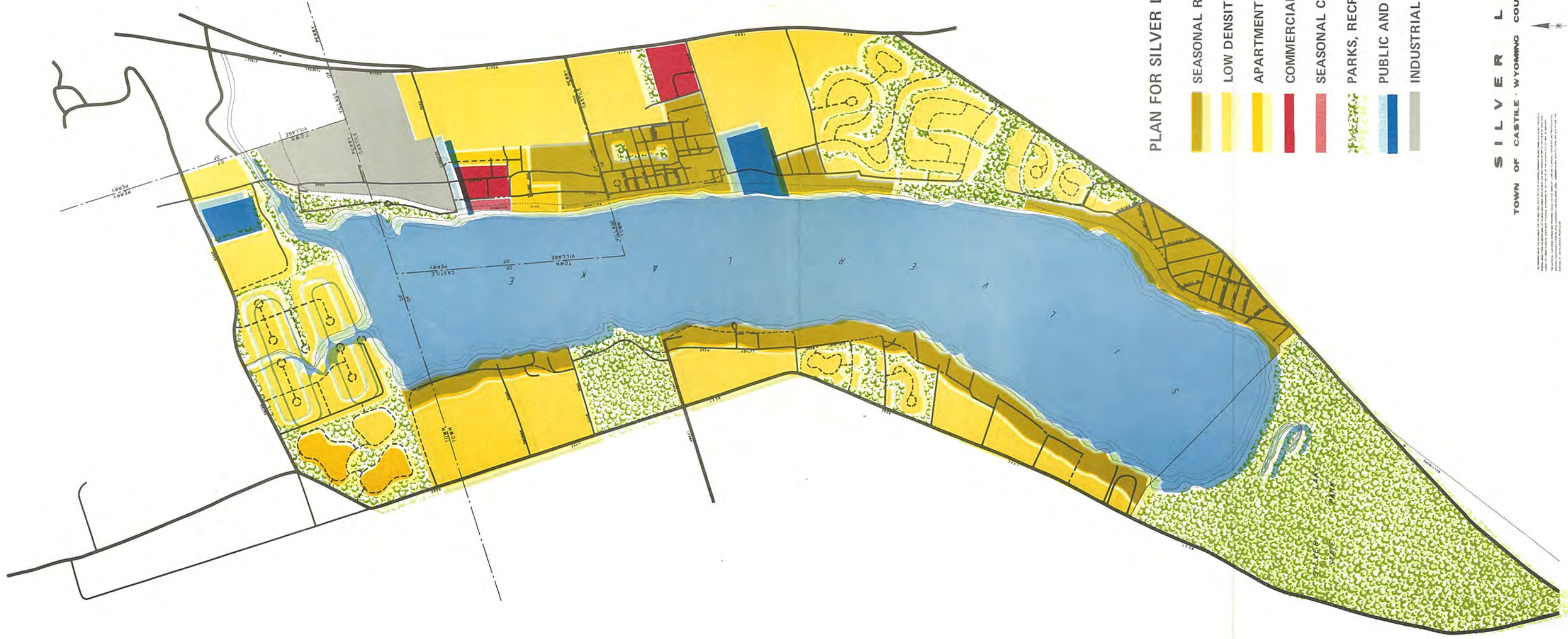
STREET CLASSIFICATION

ENGINEERING STANDARDS

	<u>Right-of-Way Widths (1)</u>	<u>Travel Lanes</u>	<u>Parking Lanes (2)</u>
PRIMARY ROADS--these roads serve to connect the regional arterials and provide for inter-community traffic; they carry the bulk of the local commercial traffic.	60'	2 @ 12'	1 @ 10'
SECONDARY ROADS--these streets provide for secondary inter-community traffic; they provide access to residential areas for light commercial service vehicles.	54'	2 @ 12'	--
MINOR STREETS--these streets provide access to individual lots or properties, but do not provide for intra-community flow.	50'	2 @ 10'	1 @ 8'

¹Minimum right-of-way recommended.

²Improved SHOULDERS and parking lanes may be substituted for each other depending on the function of the individual. In undeveloped areas, where on-street parking is not necessary, improved shoulders would be more economical with respect to construction and maintenance.



PLAN FOR SILVER LAKE AREA

- SEASONAL RESIDENTIAL
- LOW DENSITY RESIDENTIAL
- APARTMENT RESIDENTIAL
- COMMERCIAL
- SEASONAL COMMERCIAL
- PARKS, RECREATION AND BUFFER AREAS
- PUBLIC AND QUASI PUBLIC
- INDUSTRIAL

SILVER LAKE
TOWN OF CASTLE · WYOMING COUNTY, NEW YORK

additional minor streets as shown on the Plan.

The Circulation Plan for the Silver Lake Area proposes connecting fragments of several existing roads to enhance the overall circulation system in the area. The proposed access roads are arranged in order to promote a more orderly, organized development of the Silver Lake Area. A large majority of these newly proposed developed roadways are concentrated between East Lake Road and Lake Shore Drive, with a smaller concentration located between West Lake Road and Hurlburt Road. It should be pointed out that these minor streets in the residential areas have been organized into a functional system utilizing loop drives, curvilinear streets, and cul-de-sacs with interspersed open space. Such a system provides organization, discourages through traffic, and maintains the "natural" beauty of the area.

Besides these proposed residential roadways, various other proposals on the Circulation Plan include:

1. A cul-de-sac off Euclid Avenue.
2. The extension of Lake Shore Drive and Euclid Avenue to provide quicker through circulation of emergency vehicles.
3. The connection of Standpipe Road to the commercial area, providing a good service road for that area.
4. Many other less significant road changes, as shown on the Plan.

Housing Conditions - Recommendations

The point that housing conditions in Silver Lake must be upgraded and maintained has already been made. In making recommendations for the improvement of housing conditions, it must be remembered that units in dilapidated and deteriorating condition are interspersed with units in sound condition. This, of course, makes any large scale clearance and renewal program undesirable and impractical.

To improve housing conditions in Silver Lake, it is therefore recommended that a housing code be adopted and enforced in the Town of Castile with particular emphasis given to the Silver Lake Area. In this way, deterioration of properties that are now sound can be prevented. Properties already in deteriorating and dilapidated condition can also be required to either rehabilitate or vacate as individual circumstances necessitate. properties that are beyond rehabilitation should be condemned and cleared to prevent further environmental blight. Units that are questionable as to whether they should be cleared or rehabilitated should be carefully studied on an individual basis and findings should be discussed with the property owners.

Implementation of this proposed program is not an easy task, but it is essential to capitalize on the economic potential of the area and to insure that further housing deterioration does not occur. To aid the Silver Lake Area in carrying out the proposed program, it is recommended that the Town of Castile apply to the U.S. Department of Housing and Urban Development for a Code Enforcement Grant which will pay three-quarters of the cost of the implementation of the project. Eligible expenses include planning and administration and such environmental improvements as streets, sidewalks, curbs, gutters, lighting work, landscaping, plants, signs, and fire and police communication systems. This program will provide financial aid for the implementation of many of the recommendations in this report. In addition, FHA mortgage insurance will be available to residential property owners for rehabilitation work, as well as direct low-interest loans and grants to property owners in the selected code enforcement area for rehabilitation purposes.

Sewerage System - Recommendations*

In a special water pollution study* conducted in 1965, it was recommended that the Village of Perry construct a two-stage trickling filter secondary sewerage treatment plant with a capacity to treat effluent from both the Village of Perry and the Silver Lake Area. All residential areas would then be connected to the plant by the existing collection system and its proposed extensions. It was also recommended that a sewerage collection system designed to serve the entire area be installed in the Silver Lake Area in two stages, and that the east side be constructed immediately because it is the most populated. After 1975 the west side would be installed. These recommendations should be implemented as soon as possible. The need for adequate sewerage collection and treatment in the Silver Lake Area cannot be overemphasized. The installation of this system will alleviate problems created by the year-round occupancy of seasonal homes. The proposed ski-slope in Silver Lake Park will also increase the winter population of the area and the subsequent danger of pollution until the system is installed. With the development of winter recreational activities, the Silver Lake Area will become a year-round resort equalizing the present seasonal population fluctuations, increasing the need and feasibility of a sewerage system.

Water System - Recommendations

With the installation of a sewerage system in the Silver Lake Area the danger of water pollution will be lessened. In the future when it becomes economically feasible, a water distribution system should be installed in stages. The east side should receive first priority because it is the most densely populated. The actual date of installation will depend on the rate at which Silver Lake develops in the future. At this time other recommendations in this report should be given higher priority.

* Source: "The Master Plan for the Control and Prevention of Water Pollution,"
McFarland-Johnson Consulting Engineers, 1965

Police Protection-Recommendations

In the Comprehensive Plan for the Town and Village of Castile, it was recommended that Castile establish its own police force of five officers as soon as it becomes financially feasible. Two of these five officers should be assigned to serve the Silver Lake Area full-time. When the Silver Lake Area reaches its ultimate development capacity of 1,357 dwelling units housing a population of approximately 4,400 persons the Silver Lake Area will require a police force of between seven to nine officers. This figure is consistent with the International City Manager's Association Standard of 1.5-2.0 police officers per 1,000 population.

Fire Protection - Recommendations

As was pointed out previously, fire protection is provided by the Perry Fire Department which has adequate fire fighting equipment. Problems of accessibility by fire fighting equipment in the Silver Lake Area will be alleviated upon the implementation of the circulation plan.

SUMMARY

Silver Lake is a significant contributor to the economy of Castile and of Wyoming County. As growth occurs, so, too, will the economic potential. In the future, resort seasons should increase as winter recreational facilities are developed in the Silver Lake Area. This also will have a great effect on the economic potential of Silver Lake.

It must be remembered, however, that recreational resort areas are competitive as to the attractiveness of their environments. Like most resort areas, Silver Lake is not without problems and environmental deficiencies. These problems and environmental deficiencies must be corrected to insure that orderly and efficient growth will occur and to insure that Silver Lake will capitalize on the potential of the area. The Plans and recommendations in this report have been carefully prepared to serve as a guide for Silver Lake to enable it to develop to its fullest potential.

