

## ACT 141 - 2024

### **HONORABLE BOARD OF LEGISLATORS THE COUNTY OF WESTCHESTER**

Your Committee is in receipt of a communication from the County Executive recommending that your Honorable Board adopt an Act which, if approved would 1) authorize the County of Westchester (the "County"), to submit an application to the U.S. Department of Housing and Urban Development ("HUD") for approximately \$5,809,844.33 in grant funds ("Grant Funds") from three (3) federal sources: the Community Development Block Grant ("CDBG") Program, the HOME Investment Partnerships Program ("HOME"), and the Emergency Solutions Grants ("ESG") Program (together the "Programs"), on behalf of the thirty-one (31) municipalities that comprise the Westchester Urban County Consortium (the "Consortium"); 2) authorize the County to submit to HUD a Five Year 2024-2028 Consolidated Plan (the "Consolidated Plan") and Fiscal Year 2024 Action Plan ("FY 2024 Action Plan") for the Consortium; and 3) authorize the County to accept and receive the Grant Funds for the purpose of the housing and community development program.

Your Committee is advised that the development of the Consolidated Plan began on the local level, included extensive citizen participation, and was finalized in consultation with members of the County Planning Board, the Westchester Urban County Council, and the Community Development Advisory Group. Further, your Committee has been advised that prior to the submission of project applications to the County for the FY 2024 Action Plan, each local municipality held hearings for public comment. Copies of the Consolidated Plan, FY 2024 Action Plan, and a separate listing of projects and locations are annexed hereto for your Honorable Board's consideration.

Your Committee is advised that the Grant Funds from HUD will provide approximately \$4,438,390.00 from CDBG, \$999,161.33 from HOME, and \$372,293.00 from ESG.

Your Committee is further advised that the County Planning Board ("Planning Board"), by Resolution No. 24-23, adopted on July 2, 2024, has recommended submission of the application to HUD, approval of the Consolidated Plan, and approval of the FY 2024 Action Plan. A copy of the Planning Board's Resolution is annexed hereto for your Honorable Board's information.

Your Honorable Board, by Act Nos. 2018-86 and 2021-114, authorized the County to enter into cooperation agreements ("Agreements") with Westchester County communities for the purpose of a housing and community development program pursuant to the Housing and Community Development Act of 1974, as amended. These Agreements qualified the participating municipalities to receive funds from the aforementioned Programs during Fiscal Years 2019-2021 (commencing May 1, 2019 and ending April 30, 2022) and Fiscal Years 2022-2024 (commencing May 1, 2022 and ending April 30, 2025) respectively. Your Committee has been advised that the Agreements were automatically renewed unless the municipality notified the County and the New York HUD field office by letter of its intent to terminate its Agreement at the end of the current qualification period. A list of the municipalities that currently have Agreements with the County is annexed hereto for your Honorable Board's information.

As your Honorable Board is aware, no action may be taken with regard to the proposed legislation until the requirements of the New York State Environmental Quality Review ("SEQR") Act, which requires your Honorable Board to comply with the regulations promulgated thereunder (6 NYCRR Part 617) have been met. The Department of Planning has advised that, based on its review, these actions may be classified as Type II actions pursuant to Sections 617.5(c)(26), and 617.5(c)(27). Therefore, no environmental review is required of your Honorable Board. Your Committee has reviewed the annexed SEQR documentation and concurs with this recommendation.

In past years, the County has received over \$252,000,000 of non-repayable federal funding to undertake activities such as housing rehabilitation, public improvements in designated target areas, code enforcement, and a complete array of community development activities on behalf of the municipalities that comprise the Consortium.

Your Committee has been informed that passage of the Act requires a majority of the voting members of your Honorable Board. Your Committee has carefully considered this matter and recommends that your Honorable Board adopt the proposed annexed Act.

Dated: July 31st, 2024  
White Plains, New York

Lawrence Zeller Johnny  
Smith  
J. J.  
J. J.  
Vedat Fadri  
Murray

Smith  
Lawrence Zeller Johnny  
J. J.  
Vedat Fadri  
David

Budget & Appropriations

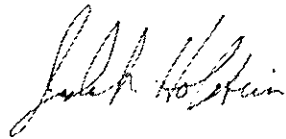

Housing & Planning

Dated: July 31, 2024  
White Plains, New York

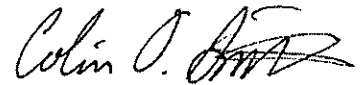
*The following members attended the meeting remotely and approved this item out of Committee with an affirmative vote. Their electronic signature was authorized and is below*

Committee(s) on:

**Budget & Appropriations**



**Housing & Planning**



# FISCAL IMPACT STATEMENT

SUBJECT: FY 2024-2028 Consolidated Plan

No FISCAL IMPACT PROJECTED

## OPERATING BUDGET IMPACT

To Be Completed by Submitting Department and Reviewed by Budget

### SECTION A - FUND

GENERAL FUND

AIRPORT FUND

SPECIAL DISTRICTS FUND

### SECTION B - EXPENSES AND REVENUES

Total Current Year Expense TBD

Total Current Year Revenue TBD

Source of Funds (check one):  current Appropriations  Transfer of Existing Appropriations

Additional Appropriations

other (explain)

Identify Accounts: TBD

Potential Related Operating Budget Expenses: Annual Amount TBD

Describe: An Act to authorize the County to submit an Application to the U.S. Department of Housing and Urban Development for grant funds from the Community Development Block Grant, Emergency Solutions Grant, and HOME Investment Partnerships programs, including a 2024-2028 Consolidated Plan and a Fiscal Year 2024 Action Plan, and to accept such grant funds.

Potential Related Operating Budget Revenues: Annual Amount TBD

Describe: Total expected revenue \$5,809,844.33; \$4,438,390 from CDBG, \$999,161.33 from HOME and \$372,293 from ESG.

Anticipated Savings to County and/or Impact on Department Operations:

Current Year: \$0

Next Four Years: \$0

Prepared by: Roberto Nascimento

Title: Sr. Budget Analyst

Date: 6/27/2024


Reviewed By: 

Budget Director:

Date: 6/27/24

Department - Budget

TO: Lynne Colavita, Senior Assistant County Attorney  
Department of Law

FROM: David S. Kvinge, AICP, RLA, CFM   
Assistant Commissioner

DATE: June 14, 2024

SUBJECT: **STATE ENVIRONMENTAL QUALITY REVIEW FOR FY 2024-2028  
CONSOLIDATED PLAN AND 2024 ACTION PLAN**

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**PROJECT/ACTION:** Authorization is being sought for the County to: (1) file an application to the United States Department of Housing and Urban Development (HUD) for grant funds from the Community Development Block Grant Program, the HOME Investment Partnerships Program and the Emergency Solutions Grant Program, which includes the submission of a 5-year Consolidated Plan (2024-2028) as required for the County to administer these HUD funds; (2) submit an Action Plan for 2024; and (3) accept the grant funds for the projects in the Action Plan as they are reviewed and approved.

**With respect to the State Environmental Quality Review Act and its implementing regulations 6 NYCRR Part 617, the Planning Department recommends that no environmental review is required because the project/action may be classified as a TYPE II action pursuant to section(s):**

- **617.5(c)(26):** routine or continuing agency administration and management, not including new programs or major reordering of priorities that may affect the environment.
  - **617.5(c)(27):** conducting concurrent environmental, engineering, economic, feasibility and other studies and preliminary planning and budgetary processes necessary to the formulation of a proposal for action, provided those activities do not commit the agency to commence, engage in or approve such action.
- 

**COMMENTS:** The submission of a Consolidated Plan every five years and an Action Plan every year are prerequisite routine administrative procedures that are required by HUD in order for the County to administer HUD funds for housing and community development programs. Environmental reviews are conducted for the specific projects in the annual Action Plan at the time that they are to be funded. Funds will not be released by HUD until all environmental review requirements pursuant to the National Environmental Policy Act have been met. Additionally, environmental reviews pursuant to the State Environmental Quality Review Act will also be undertaken prior to state or local approvals for each individual project where applicable.

cc: Andrew Ferris, Chief of Staff  
Paula Friedman, Assistant to the County Executive  
Tami Altschiller, Assistant Chief Deputy County Attorney  
Blanca P. Lopez, Commissioner  
Theresa Fleischman, Program Director  
Leonard Gruenfeld, Program Director  
Kim Holland, Program Administrator  
Gaitre Rambharose, Program Administrator  
Claudia Maxwell, Principal Environmental Planner

RESOLUTION 24- 23

**WESTCHESTER COUNTY PLANNING BOARD**

Approval of the FY 2024-2028 Consolidated Plan for the Westchester Urban County Consortium  
that includes the FY 2024 Action Plan

**WHEREAS**, the County of Westchester administers an Urban County Consortium (UCC) to assist municipalities and non-profits with funds to support housing and community development activities; and

**WHEREAS**, the County of Westchester is required to file a five-year Consolidated Plan which is submitted to the U.S. Department of Housing and Urban Development (HUD) for the purposes of undertaking housing and community development programs for the 31 municipalities that comprise the UCC, to maximize its ability to apply for federal funding; and

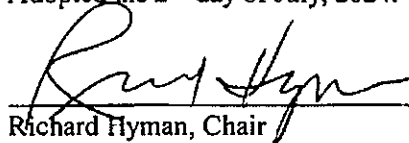
**WHEREAS**, the County of Westchester is seeking to submit to HUD a Consolidated Plan to cover Fiscal Years 2024-2028, including an Action Plan to outline the projects that will be undertaken with funding for Fiscal Year 2024; and

**WHEREAS**, the County of Westchester wishes to accept approximately \$5,809,844.33 in funding from HUD for housing and community development programs including approximately \$4,438,390 under the Community Development Block Grant (CDBG) program; \$999,161.33 under the HOME Investment Partnership Program; and \$372,293 under the Emergency Solutions Grant (ESG) program for Fiscal Year 2024; and

**WHEREAS**, these recommendations for funding are consistent with, and reinforce the principles of *Westchester 2025 - Context for County and Municipal Planning in Westchester County and Policies to Guide County Planning* in that they strengthen existing centers, promote fair and affordable housing and enhance facilities for the efficient delivery of needed social services; now therefore, be it

**RESOLVED**, that the Westchester County Planning Board supports the recommendations of goals and funding for the Fiscal Year 2024 Action Plan and requests the Westchester County Executive and Board of Legislators to approve the submission of the Consolidated Plan for Fiscal Years 2024-2028 and the application to the U.S. Department of Housing and Urban Development for Fiscal Year 2024.

Adopted the 2<sup>nd</sup> day of July, 2024.

  
Richard Hyman, Chair



**ACT NO. 141 - 2024**

**AN ACT** authorizing the County of Westchester to submit an application to the U.S. Department of Housing and Urban Development for grant funds from the Community Development Block Grant Program, HOME Investment Partnerships Program and the Emergency Solutions Grants Program, submit the Five Year 2024-2028 Consolidated Plan and Fiscal Year 2024 Action Plan, and to accept said grant funds.

**NOW, THEREFORE, BE IT ENACTED** by the Board of Legislators of the County of Westchester as follows:

Section 1. The County of Westchester (the "County"), is hereby authorized to submit an application to the U.S. Department of Housing and Urban Development ("HUD") for approximately \$5,809,844.33 in grant funds ("Grant Funds") from three (3) federal sources: the Community Development Block Grant Program, the HOME Investment Partnerships Program, and the Emergency Solutions Grants Program on behalf of the thirty-one (31) municipalities that comprise the Westchester Urban County Consortium (the "Consortium") including all understandings and assurances contained therein for grant funds from the Community Development Block Grant Program, HOME Investment Partnerships Program and the Emergency Solutions Grant Program.

§2. The County is further authorized to submit to HUD the Five Year 2024-2028 Consolidated Plan, and Fiscal Year 2024 Action Plan for the Consortium, as required by federal regulations, for the purpose of the housing and community development program pursuant to the Housing and Community Development Act of 1974, as amended.

§3. The County is hereby further authorized to accept and receive the Grant Funds from

HUD for the purpose of the housing and community development program.

§4. The County Executive, or his authorized designee, is hereby authorized and empowered to take all action necessary or appropriate to effectuate the purposes of this Act.

§5. This Act shall take effect immediately.

**WESTCHESTER URBAN COUNTY CONSORTIUM  
COMMUNITY DEVELOPMENT BLOCK GRANT**

RECIPIENT NAME			Requested Amount		Recommended Amount		
Project Title / Comments	National Objective	Priority	Year 2024	Year 2024	\$Matched	Design Assist	
<b>Groton, Village of</b>							
Removal/Replacement of Dobbs Park Playground & Basketball Court	LMA	2	0.00	200,000.00	220,000.00		Yes
<b>Recipient Totals</b>			<b>\$120,000.00</b>	<b>\$200,000.00</b>	<b>\$399,076.00</b>		
<b>Greenburgh, Town of</b>							
Pocantico Park Upgrades & Park Improvements	LMA	3	0.00	154,000.00	154,000.00		Yes
<b>Recipient Totals</b>			<b>\$0.00</b>	<b>\$154,000.00</b>	<b>\$688,000.00</b>		
<b>Hastings-on-Hudson, Village of</b>							
Spring Streetscape Improvements	LMA	2	196,000.00	196,000.00	196,000.00		No
<b>Recipient Totals</b>			<b>\$365,500.00</b>	<b>\$196,000.00</b>	<b>\$804,000.00</b>		
<b>Mamaroneck, Village of</b>							
Mamaroneck Avenue Pedestrian	LMA	2	0.00	200,000.00	208,000.00		Yes
<b>Recipient Totals</b>			<b>\$0.00</b>	<b>\$200,000.00</b>	<b>\$888,000.00</b>		
<b>Mount Kisco, Village/Town of</b>							
Dakin & Highland Avenue Waterline	LMA	4	0.00	200,000.00	300,000.00		No
<b>Recipient Totals</b>			<b>\$1,000,000.00</b>	<b>\$200,000.00</b>	<b>\$3,175,000.00</b>		
<b>North Salem, Town of</b>							
Improving Energy Usage (Heating & Cooling) of Senior C	LMC	2	130,000.00	100,000.00	154,160.00		No
<b>Recipient Totals</b>			<b>\$130,000.00</b>	<b>\$100,000.00</b>	<b>\$274,413.00</b>		
<b>Ossining, Village of</b>							
Spring Street Walkability Improvements Phase II	LMA	2	0.00	200,000.00	252,000.00		Yes
<b>Recipient Totals</b>			<b>\$57,000.00</b>	<b>\$200,000.00</b>	<b>\$753,310.00</b>		
<b>Peekskill, City of</b>							
Replacement of Hydrants & Valves	LMA	4	303,000.00	200,000.00	303,000.00		No
<b>Recipient Totals</b>			<b>\$303,000.00</b>	<b>\$200,000.00</b>	<b>\$849,500.00</b>		
<b>Peekskill Housing Authority</b>							
Dunbar Heights Bath Revitalization Phase III - 32 Units	LMC	3	200,000.00	200,000.00	600,000.00		No
<b>Recipient Totals</b>			<b>\$200,000.00</b>	<b>\$200,000.00</b>	<b>\$600,000.00</b>		
<b>Caring for the Hungry &amp; Homeless Peekskill</b>							
Fred's Pantry Limited Resources	LMC	1	50,000.00	50,000.00	150,000.00		No
<b>Recipient Totals</b>			<b>\$50,000.00</b>	<b>\$50,000.00</b>	<b>\$150,000.00</b>		
<b>Port Chester Housing Authority</b>							
Internal Electrical Upgrade Weber Drive Buildings 9, 11 & 13	LMH	4	250,000.00	200,000.00	400,000.00		Yes
<b>Recipient Totals</b>			<b>\$250,000.00</b>	<b>\$200,000.00</b>	<b>\$1,030,000.00</b>		
<b>Tarrytown, Village of</b>							
Senior Center Rehabilitation	LMC	2	0.00	150,000.00	176,250.00		Yes
Downtown Streetscape Improvements	LMC	3	250,000.00	200,000.00	250,283.00		Yes
<b>Recipient Totals</b>			<b>\$250,000.00</b>	<b>\$350,000.00</b>	<b>\$822,773.00</b>		
<b>Tuckahoe, Village of</b>							
ADA Ramp & Sidewalk Improvements Columbus Avenue	LMA	4	0.00	164,800.00	164,800.00		Yes
<b>Recipient Totals</b>			<b>\$80,000.00</b>	<b>\$164,800.00</b>	<b>\$480,805.00</b>		
<b>Tuckahoe Housing Authority</b>							
Jefferson Gardens Kitchen Renovation (Senior Disabled)	LMH	2	0.00	200,000.00	246,382.50		No
<b>Recipient Totals</b>			<b>\$228,901.20</b>	<b>\$200,000.00</b>	<b>\$942,862.51</b>		
<b>National Objective Key</b>							
SBA = Slum Blight					Total Matched		
LMH = Low/Mod Housing							
LMJ = Low/Mod Jobs							
LMA = Low/Mod Area							
LMC = Low/Mod Clientele							
			Year 2024	Year 2024			
			\$4,312,086.20	\$2,614,800.00	21,155,266.96		

Disclaimer:  
Recommended Amounts are not actual awards and only become official upon the receipt of an award letter from the County Executive George Latimer. These recommended amounts are also subject to previous project performance, submission of required paperwork, i.e. quarterly reports or Davis-Bacon compliance, project status updates and the availability of funds from the U.S. Department of Housing & Urban Development (HUD).

## Westchester Urban County Communities

### FY 2024 Communities (31)

Ardsley, Village of	New Castle, Town of
Bedford, Town of	North Salem, Town of
Briarcliff Manor, Village of	Ossining, Town of
Bronxville, Village of	Ossining, Village of
Cortlandt, Town of	Peekskill, City of
Croton-on-Hudson, Village of	Pelham, Village of
Dobbs Ferry, Village of	Pleasantville, Village of
Elmsford, Village of	Port Chester, Village of
Greenburgh, Town of	Rye, Town of
Hastings-on Hudson, Village of	Rye Brook, Village of
Irvington, Village of	Scarsdale, Village and Town of
Larchmont, Village of	Sleepy Hollow, Village of
Lewisboro, Town of	Tarrytown, Village of
Mamaroneck, Town of	Tuckahoe, Village of
Mamaroneck, Village of	Yorktown, Town of
Mount Kisco, Village and Town of	

# **WESTCHESTER URBAN COUNTY CONSORTIUM**

## *Consolidated Plan FY 2024-2028*

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**JUNE 26, 2024**

***30-day Comment Period Draft***

*Blanca P. López, Commissioner  
Westchester County Department of Planning  
148 Martine Avenue Room 414  
White Plains, NY 10601*

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# Executive Summary

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

### 1. Introduction

Westchester County is an entitlement urban county, as designated by the U.S. Department of Housing and Urban Development (HUD) and receives the following Federal formula grants: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and the Emergency Solutions Grants (ESG) annually to address the housing and community development needs for its residents. The Westchester County Department of Planning (WCDDP) administers the Westchester Urban County Consortium (Consortium) programs and annual grant funds. The Consortium is made up of 31 members and accepts CDBG applications from members, which are then considered for the next three years. Funds will be awarded each year based on objective criteria such as meeting national objectives, cost benefit analysis and the member's ability to follow the regulations set within each program.

HUD's CDBG Program provides annual funding on a formula basis to entitlement cities and urban counties to develop viable communities by providing safe, decent and affordable housing; suitable living environments; and expanding economic opportunities, primarily for low- and moderate-income (LMI) persons. The HOME Investment Partnerships Program is the largest federal block grant to state and local governments designed exclusively to create affordable housing for LMI households. The grant funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership, or providing direct rental assistance. The ESG Program is designed to assist people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness.

To receive these funds, the Consortium is required to complete its 2024-2028 Consolidated Plan and first-year PY 2024 Annual Action Plan (AAP) as required by HUD. The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, for preparing a Consolidated Plan and guiding the use of CDBG, HOME, and ESG funding based on applications to HUD. The first-year PY 2024 AAP, and subsequent AAPs, is a subset of the Strategic Plan addressing the overall goals of the plan for each program year of the five-year Consolidated Plan. PY 2024 begins on May 1, 2024, and ends on April 30, 2025.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Consortium has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the Consortium has identified five (5) priority needs and associated goals to address these needs. Over the 5-Year plan period, the Consortium will work to accomplish the following outcomes, which are listed by Priority Need.

#### Priority Need: Public Facilities and Infrastructure

##### Goal - 1A Improve & Expand Public Infrastructure



Provide public infrastructure improvements or expand infrastructure in low/mod income areas. These activities may include improvements to streets, sidewalks, water and sewer, and ADA improvements.

**Goal - 1B Improve Access to Public Facilities**

Provide public facility improvements in low/mod areas. These may include improvements to neighborhood facilities, parks and recreational facilities, and community centers that serve those with special needs.

**Priority Need: Public Services**

**Goal - 2A Provide Supportive Public Services**

Provide public supportive services that address the needs of low- to moderate-income communities with particular emphasis on children and youth, unemployed and under-employed individuals. The County may also support special needs groups with programs that provide vital services that offset basic costs such as health services and food programs for the elderly and persons with a disability.

**Priority Need: Affordable Housing Development & Preservation**

**Goal - 3A New Housing Development**

Provide new homeownership opportunities such as new construction of affordable homeowner housing and/or direct financial assistance for eligible first-time homebuyers.

**Goal - 3B Rental Housing Opportunities**

Provide rental housing development activities for low- to moderate-income households. These activities will be carried out by local housing developers under the County housing programs. Rental housing opportunities may also include rental assistance.

**Goal - 3C CHDO Housing Development**

The County will reserve at least 15% of annual HOME funds to support affordable housing development activities from CHDOs.

**Goal - 3D Housing Rehabilitation**

Provide homeowner and rental housing rehabilitation activities to help preserve the housing stock of low- to moderate-income households. Small grants or loans will be awarded to make repairs for eligible single-family households.

**Priority Need: Addressing Homelessness**

**Goal - 4A Homeless Prevention, Rapid Rehousing and Street Outreach**

Provide homeless prevention rental assistance for individuals at-risk of homelessness, street outreach services for the homeless, and rapid rehousing rental activities to help prevent individuals and families from returning to homelessness.

**Goal - 4B Emergency Shelter and Homeless Management Information System (HMIS)**

Provide support for emergency shelter operations at local homeless shelters. Homeless individuals and families will receive wraparound services to help them towards stable housing and economic self-sufficiency.

**Priority Need: Effective Program Management**

**Goal - 5A Effective Program Management**

Effective program management will include general administration of CPD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.

**3. Evaluation of past performance**

The Westchester Urban County Consortium, with its members and other public, private, and nonprofit community housing providers and community development service agencies, have made significant contributions to provide safe, decent, and affordable housing, improvements to public facilities and infrastructure, and provide for vital public services in the Consortium. There has been considerable progress made; however, addressing homelessness, continued public improvements in low/mod areas, and the need for more affordable housing remain some of the most prolific issues facing Consortium residents, as documented by the current Consolidated Plan and the most recent PY 2022 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME, and ESG. The evaluation of the Consortium's performance is summarized in the annual CAPER report. The following is a summary of accomplishments by priority:

**Housing:** The Consortium's CDBG and HOME funded programs addressed the housing needs of LMI residents across the Consortium. As reported in the PR-23 Summary of Accomplishments the CDBG program assisted 120 LMI residents through public housing modernization rehab activities, 9 LMI residents with multi-unit residential rehab, and 3 LMI households with homeowner housing rehab. No HOME units were completed in PY 2022, however, there were several rental and homeowner housing units in various stages of development. These activities are reported in the PR-22 Status of HOME Activities report. New rental construction activities at 29 Grant Street in Rye Brook; 100 Beekman Ln in Goldens Bridge; and 1 Dromore Rd in Scarsdale will add a total of 25 affordable housing units. There are two rental rehab activities currently in development that will assist a total of 28 LMI renter households. Three new homeowner housing development activities will assist 7 LMI households once completed.

**Public Facilities and Improvements:** As of PY 2022, Westchester County UCC has assisted over 9,800 persons living in low/mod areas with park and recreational facilities, water/sewer and sidewalk improvements. These activities will help to improve the quality of life of LMI residents in the Consortium.

**Public Services:** The Consortium continues to fund activities that provide vital services that meet the needs of LMI residents in the Consortium. There were 658 LMI and special needs residents assisted in PY 2022 with senior services, transportation services and health services.

Homelessness: The Consortium funds homeless prevention and emergency shelter operations with ESG funds. These activities help assist homeless individuals and families in times of crisis and also help them to avoid returning to homelessness. ESG activities are now reported in the ESG Sage Reporting system.

#### **CARES Act Accomplishments**

The Consortium received Federal CARES Act funds in the amount of \$5,469,396 for CDBG-CV and \$5,375,902 for ESG-CV to assist communities in their efforts to prevent, prepare for, and respond to the coronavirus (COVID-19) pandemic. For CDBG-CV, the Consortium continued to support food banks which assisted 6,300 LMI persons in PY 2022. As of the program year, the Consortium has expended a total of \$2,962,164 in CDBG-CV funds, leaving a remaining balance of \$2,507,232 for CV programs – or 46% remaining. ESG-CV funds went to successfully assist with homeless prevention and homeless shelter operations during the pandemic. As of PY 2022, all ESG-CV funds have been spent and the program has been completed. In regard to CDBG-CV, \$5,294,106 has been committed to activities; the balance of \$175,290 is expected to be committed in 2025.

#### **4. Summary of citizen participation process and consultation process**

The Consortium has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the Consortium’s policies and procedures for citizen participation in the Consolidated Plan and first-year 2024 AAP. The CPP provides guidance for public notices for the various stages of Consolidated Plan development, public hearings, and the public review of the proposed plan. Details of the Consortium’s outreach efforts are provided below:

PUBLIC HEARING (1): The Consortium held a public hearing on March 19, 2024 at 5:00 pm located at the Posillipo Senior Center, 32 Garibaldi Place, Rye Brook, NY 10573.

PUBLIC HEARING (2): The Consortium will hold a public hearing on **June 25, 2024 at 6:00 pm** the Michaelian Office Building located at 148 Martine Ave., Conference Room #420, White Plains, NY 10601.

PUBLIC COMMENT PERIOD: The Consortium will hold a public comment period from July 1, 2024 to July 30, 2024 to give citizens an opportunity to review and make comments on the draft plan. The plan can be viewed at: <https://planning.westchestergov.com/community-development>

#### COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: The Consortium held a community survey online to gather public input on the housing and community development priority needs in Spartanburg. The link to the survey can be found at: <https://www.research.net/r/Westchester-ConPlan>

Stakeholder Survey Link: The Consortium held a stakeholder survey online to gather public input on the housing and community development priority needs in Spartanburg. The link to the survey can be found at: <https://www.research.net/r/Westchester-Stakeholder-Conplan>

Details of citizen participation outreach for the Consolidated Plan and PY 2024 AAP are also located in the PR-15.

## **5. Summary of public comments**

PUBLIC HEARING (1): A summary of comments is included after the public hearing.

PUBLIC HEARING (2): There were no comments received at the public hearing.

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

COMMUNITY & STAKEHOLDER SURVEYS: A summary of survey results will be included after the citizen participation process.

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

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

All comments or views were accepted at the public hearing and public comment period.

## **7. Summary**

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan, and the PY 2024 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2024 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to see the Consortium's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the Planning Department will complete a Consolidated Annual Performance and Evaluation Review (CAPER).

Not only are the priority needs in the Consortium identified through the needs assessment and market analysis, but the Consortium also determines these needs through a citizen participation process, which includes engagement with community nonprofit organizations and with members of the community.

Primary data sources for the Consolidated Plan include 2006-2010 & 2017-2021 American Community Survey (ACS) 5-Year Estimates, 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), 2023 Point in Time Count and Housing Inventory Chart, Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2017-2021 ACS.

*Analysis of Impediments to Fair Housing Choice*

The Consortium completed its most recent 2024 Analysis of Impediments to Fair Housing Choice (AI) in conjunction with this ConPlan in June of 2024. The AI outlines 10 identified impediments to fair housing choice. The 2024 AI is an analysis of factors that may be potentially preventing access to fair housing choice in the community, and understanding the impediments to fair housing choice is an important step in addressing housing needs. The AI helps to provide information to decision makers in the community and assist in guiding the use of grant funds and other resources that target affordable housing. This plan has developed goals that will address the identified impediments over the next five years. For a list of identified impediments, see SP-55 and AP-75 Barriers to Affordable Housing.

## The Process

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

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

*The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.*

Agency Role	Name	Department/Agency
CDBG Administrator	WESTCHESTER COUNTY	Planning Department
HOME Administrator	WESTCHESTER COUNTY	Planning Department
ESG Administrator	WESTCHESTER COUNTY	Planning Department

Table 1 – Responsible Agencies

### Consolidated Plan Public Contact Information

Blanca P. López, Commissioner  
Westchester County Department of Planning  
Room 414, 148 Martine Ave.  
White Plains, NY 10601  
Phone: (914) 995-4007  
Email: Blopez@westchestercountyny.gov

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

WCDP, on behalf of the Consortium, held a series of meetings to reach as many community stakeholders as possible during the citizen participation process. In addition, WCDP continues to be engaged with the Westchester County Continuum of Care ("CoC") to consult on the homeless needs of the Consortium. As part of the application process, WCDP encourages the participation of non-profits in the consortium municipalities to participate in the process by filing an application and attending meetings to discuss planning.

In preparation for the 2024-2028 Five-Year Consolidated Plan, WCDP conducted a significant number of consultations with non-profit agencies, public housing agencies, government offices, and various other organizations. WCDP held a public hearing, and a 30-day public review and comment period. These efforts guided the WCDP in the development of the priority needs and goals that will be used throughout the Five-Year Consolidated Plan period. The table below lists the agencies that participated in the development of the Consolidated Plan and PY 2024 AAP.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

WCDP invites non-profits in participating municipalities to apply for funding and to justify their need providing insight into the local concerns. Further, a representative of CDAG must sign the application and often advocates on their behalf.

WCDP also contacted various agencies from the health, mental health, housing providers and community development service agencies. These agencies and departments included the local public housing authorities who are operating in and located in the Westchester Urban County Consortium (for a list see the NA-35); local County departments such as the Westchester County Public Works & Transportation, Department of Social Services and Senior Programs and Services; and nonprofits such as Human Development Services of Westchester, The Guidance Center and Caring for the Hungry & Homeless.

WCDP also actively seeks consultation from local high speed internet providers and the Westchester Library System to bridge the digital divide for LMI residents.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Westchester County Continuum of Care (CoC) is the lead organization in the region. It coordinates homeless programs and initiatives in the area. The CoC leads a network of local homeless services and housing providers involved in planning and coordinating programs and service delivery systems that reach across the County to assist homeless persons. These activities range from homeless prevention rental assistance to street outreach services, rapid rehousing rental activities, homeless shelters, HMIS data collection, and planning and coordination.

Other services provided by the large CoC network include permanent housing and rental assistance to transitional housing, case management, self-sufficiency programs, and other emergency assistance. The goal of the CoC is to end homelessness in Westchester County.

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

WCDP focuses ESG funds on homelessness prevention so that very low income households and the working poor, who fall behind on their rental payments don't end up displaced. They do so by (1) eviction prevention programming, (2) counseling services, (3) street outreach to provide essential services to unsheltered homeless people and (4) providing renovations and essential supplies and materials to support operations of emergency shelters for individuals and families. The CoC is consulted as the programs are created and feedback is solicited. All sub-recipients are trained and added to the Homeless Management Information System (HMIS). HMIS is a web-based information management system used by the County and CoC members to enable data sharing which assists providers to connect services to homeless and low-income persons in the CoC region.

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



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

<b>1</b>	<b>Agency/Group/Organization</b>	Westchester County Department of Planning
	<b>Agency/Group/Organization Type</b>	Services-Housing Services-homeless Services-Fair Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children  Homeless Needs - Seniors Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Westchester County Department of Planning is the lead department responsible for the plan.
<b>2</b>	<b>Agency/Group/Organization</b>	Town of Mamaroneck
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town of Mamaroneck is a Consortium member, and consulted with community development needs through a survey.
<b>3</b>	<b>Agency/Group/Organization</b>	Irvington Presbyterian Church
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs

		Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Irvington Presbyterian Church consulted with community development needs through a survey.
4	<b>Agency/Group/Organization</b>	Legal Services of the Hudson Valley
	<b>Agency/Group/Organization Type</b>	Services-Legal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted with community development needs through a survey.
5	<b>Agency/Group/Organization</b>	Open Door Family Medical Center
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Open Door Family Medical Center provides medical, dental and behavioral care and wellness programs to individuals and families in need throughout Westchester, Putnam and Ulster Counties.
6	<b>Agency/Group/Organization</b>	Town of Greenburgh, NY Parks & Rec Dept
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs

		Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The department consulted with community development needs through a survey.
7	<b>Agency/Group/Organization</b>	Community Food Pantry of Sleepy Hollow and Tarrytown
	<b>Agency/Group/Organization Type</b>	Services-Food Services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provides food to the hungry in Sleepy Hollow and Tarrytown.
8	<b>Agency/Group/Organization</b>	Port Chester Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, the Port Chester Housing Authority was consulted to determine needs of the at-risk community.
9	<b>Agency/Group/Organization</b>	The Mount Kisco Interfaith Food Pantry
	<b>Agency/Group/Organization Type</b>	Services-Food Services
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The only weekly choice food pantry available to residents of 21 Northern Westchester communities. Through our twice weekly in-person and bi-weekly home delivery distributions, we nourish nearly 2,000 individuals every week. The organization consulted on community development needs through a survey.
10	<b>Agency/Group/Organization</b>	Westchester County Department of Community Mental Health
	<b>Agency/Group/Organization Type</b>	Services-health Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Westchester County Department of Community Mental Health consulted with community development needs through a survey.
11	<b>Agency/Group/Organization</b>	Church of St. Ann's
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization consulted on community development needs through a survey.
12	<b>Agency/Group/Organization</b>	Caritas of Port Chester, Inc.
	<b>Agency/Group/Organization Type</b>	
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Caritas of Port Chester, Inc. provides food, clothing, counseling and emergency services, such as eviction prevention to anyone in need in the Port Chester, NY area and the surrounding area. The agency

		consulted with community development needs through a survey.
13	<b>Agency/Group/Organization</b>	Westchester County Continuum of Care Partnership to End Homelessness
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Westchester County Continuum of Care Partnership to End Homelessness is the lead agency addressing homelessness in the region. The COC is engaged in ongoing communication with the County.
14	<b>Agency/Group/Organization</b>	My Sisters' Place, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Strives to end domestic violence and human trafficking by providing free education, outreach, and confidential supportive and legal services, throughout Westchester County, NY.
15	<b>Agency/Group/Organization</b>	Port Chester/Rye UFSD
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	PORT CHESTER-RYE UNION FREE SCHOOL DISTRICT. The organization consulted on community development needs through a survey.
16	<b>Agency/Group/Organization</b>	Westchester Community Health Center

	<b>Agency/Group/Organization Type</b>	Services-health Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Offering quality primary, preventative, and affordable health care services for everyone.
17	<b>Agency/Group/Organization</b>	Sustainable Westchester
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Sustainable Westchester is a municipally-led shared service provider that delivers climate solutions to the governments, businesses, organizations, and people of Westchester County. The agency consulted on community development needs through a survey.
18	<b>Agency/Group/Organization</b>	Rock of Salvation Church
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted on community development needs through a survey.
19	<b>Agency/Group/Organization</b>	Port Chester Housing Task Force
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

		Lead-based Paint Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, the Port Chester Housing Task Force was consulted to determine needs of the at-risk community.
20	Agency/Group/Organization	Westhab, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Westhab is transforming communities by developing quality affordable housing and delivering the services that people and neighborhoods need to thrive.
21	Agency/Group/Organization	Community Housing Innovations
	Agency/Group/Organization Type	Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Not-for-profit organization that serves Westchester, Long Island, Hudson Valley, and New York City. Provide housing and human services that support social and economic independence. CHI operates emergency shelters, transitional and supportive housing, permanent housing, homeownership, foreclosure prevention counseling, eviction prevention services, financial literacy and CHI realty, an independent brokerage that works to place homeless individuals and families into permanent housing.
22	Agency/Group/Organization	Lifting Up Westchester, Inc.
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Non-Housing Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was	Provide life-changing support to people who have lost their housing or are struggling to meet other

	consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	basic needs. We partner with those we serve to build a more secure future for themselves and their families.
23	Agency/Group/Organization	Habitat for Humanity New Your City and Westchester County
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency consulted on community development needs through a survey.
24	Agency/Group/Organization	Village of Port Chester
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The village consulted on community development needs through a survey.
25	Agency/Group/Organization	Village/Town of Mount Kisco
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The town consulted on community development needs through a survey.
26	Agency/Group/Organization	Tarrytown Citizen Representative
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The group consulted on community development needs through a survey.
27	<b>Agency/Group/Organization</b>	Interfaith Council for Action
	<b>Agency/Group/Organization Type</b>	Nonprofit Planning Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Advocating, developing, and managing residential properties that empower individuals and families to create a home where they feel safe and financially secure. Working within communities to connect residents to financial empowerment programs and critical, transformative social services.
28	<b>Agency/Group/Organization</b>	Municipality of Scarsdale, NY
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The city consulted on community development needs through a survey.
29	<b>Agency/Group/Organization</b>	Caring for the Hungry and Homeless of Peekskill (CHHOP)
	<b>Agency/Group/Organization Type</b>	Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Safe and affordable housing and healthy, nutritious food. We work to alleviate hunger and homelessness in Peekskill and its surroundings. The agency consulted on community development needs through a survey.

30	<b>Agency/Group/Organization</b>	City of Peekskill (Section 8)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, the City of Peekskill (Section 8) was consulted to determine strengths and needs of the at-risk community.
31	<b>Agency/Group/Organization</b>	Greenburgh Housing Authority (Combined)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, the Greenburgh Housing Authority was consulted to determine strengths and needs of the at-risk community.
32	<b>Agency/Group/Organization</b>	Mount Kisco Housing Authority (Combined)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, the Mounty Kisco Housing Authority was consulted to determine strengths and needs of the at-risk community.
33	<b>Agency/Group/Organization</b>	The Municipal Housing Authority of the City of Yonkers (Combined)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, the Municipal Housing Authority of the City of Yonkers Housing Authority was consulted to determine strengths and needs of the at-risk community. Note that this agency serves Yonkers, which is not part of the Consortium.
34	<b>Agency/Group/Organization</b>	White Plains Housing Authority (Combined)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

		Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, White Plains Housing Authority was consulted to determine strengths and needs of the at-risk community. Note that this agency serves White Plains, which is not part of the Consortium.
35	<b>Agency/Group/Organization</b>	North Tarrytown Housing Authority (PH units)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, North Tarrytown Housing Authority was consulted to determine strengths and needs of the at-risk community.
36	<b>Agency/Group/Organization</b>	Peekskill Housing Authority (PH units)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, Peekskill Housing Authority was consulted to determine strengths and needs of the at-risk community.
37	<b>Agency/Group/Organization</b>	Port Chester Housing Authority (PH units)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, Port Chester Housing Authority was consulted to determine strengths and needs of the at-risk community.
38	<b>Agency/Group/Organization</b>	Tarrytown Municipal Housing Authority (PH units)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, Tarrytown Municipal Housing Authority was consulted to determine strengths and needs of the at-risk community.

39	<b>Agency/Group/Organization</b>	Town of Mamaroneck Housing Authority (Section 8)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, Town of Mamaroneck Housing Authority was consulted to determine strengths and needs of the at-risk community.
40	<b>Agency/Group/Organization</b>	Town of Yorktown (Section 8)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, Town of Yorktown (Section 8) was consulted to determine strengths and needs of the at-risk community.
41	<b>Agency/Group/Organization</b>	Tuckahoe Housing Authority (PH units)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, Tuckahoe Housing Authority was consulted to determine strengths and needs of the at-risk community.
42	<b>Agency/Group/Organization</b>	Village of Ossining Section 8 Program (Section 8)
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Lead-based Paint Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county continues to be engaged with the agency in the development and implementation of the plan. During the development of the Consolidated Plan, the Village of Ossining Section 8 Program was consulted to determine strengths and needs of the at-risk community.

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

No agency types will be intentionally excluded from the consultation process. All comments are welcome.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Westchester County Continuum of Care	The Strategic Plan is consistent with the goals and strategic plan of the Continuum of Care and the plan to end homelessness.
2024 Analysis of Impediments to Fair Housing Choice	Westchester County	The 2024 AI is an analysis of factors that may be potentially preventing access to fair housing choice in the community. Understanding the impediments to fair housing choice is an important step in addressing housing needs. The AI helps to provide information to decision makers in the community and assist in guiding the use of grant funds and other resources that target affordable housing. The AI was used to address sections of the Consolidated Plan related to fair housing issues within the Consortium.

**Table 3 – Other local / regional / federal planning efforts**

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

WCDP works with other County departments and local governments in the implementation and coordination of its housing and community development programs. Through the application process, WCPD funds housing, homeless prevention, community development and public service programs that help to enhance the current services and programs available throughout Westchester County. WCDP is committed to ongoing cooperation with local communities and is involved with Consortium housing efforts and Countywide homeless prevention initiatives. WCDP will continue to be an active member in regional meetings and the coordination of services and initiatives that help to improve the quality of life for its residents.



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

**1. Summary of citizen participation process/Efforts made to broaden citizen participation**

**Summarize citizen participation process and how it impacted goal-setting**

On behalf of the Consortium, WCDP has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the Consortium’s policies and procedures for citizen participation in the Consolidated Plan and first-year 2024 AAP. The CPP provides guidance for public notices for the various stages of Consolidated Plan development, public hearings, and the public review of the proposed plan. Details of WCDP’s outreach efforts are provided below:

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Hearing	Non-targeted/broad community	The Consortium held a public hearing on <b>March 19, 2024 at 5:00 pm</b> located at the Posillipo Senior Center, 32 Garibaldi Place, Rye Brook, NY 10573 to obtain citizens, non-profit organizations and/or other interested parties comments.	A summary is provided after the public hearing. Discussions focused on affordable and fair housing.	All comments are accepted.	
2	Public Comment Period	Non-targeted/broad community	Draft copies of the 2024-2028 Consolidated Plan and the PY 2024 AAP can be requested from <b>July 1, 2024 to July 30, 2024</b> by e-mail to: <a href="mailto:Blopez@westchestercountyny.gov">Blopez@westchestercountyny.gov</a> or it can be viewed at: <a href="https://planning.westchestergov.com/community-development">https://planning.westchestergov.com/community-development</a>	A summary will be provided after the public comment period.	All comments are accepted.	
3	Public Hearing	Non-targeted/broad community	The Consortium will hold a public hearing on <b>June 25, 2024 at 6:00 pm</b> at the Michaelian Office Building located at 148 Martine Ave., Conference Room #420 White Plains, NY 10601.	There were no comments received.	There were no comments received.	

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 - Overview

To ensure the most efficient and effective use of resources, Westchester County (the “County”) must first assess the needs of the community. In the following sections, the County’s demographic and economic indicators are described and analyzed. The Needs Assessment focuses on populations living in the County. In the Market Analysis, the County will describe the resources and characteristics of the County environment, such as the housing market, public services, and non-housing community development resources, etc. The Needs Assessment looks back at how data and indicators have changed in the County compared to its current needs. A key goal of the Needs Assessment is to identify the nature and prevalence of housing problems experienced by the County’s residents.

This section will provide an assessment on the housing and homeless needs in Westchester County and the Consortium communities as follows: Housing Needs Assessment, Disproportionately Greater Need in housing problems, severe housing problems, housing cost burden, public housing, homeless needs assessment, non-homeless special needs assessment and non-housing community development needs. The information was obtained from American Community Survey (ACS) and/or CHAS data created by the U. S. Census Bureau to be used for HUD programs. The most current data available at the time of the plan’s development was used for this Consolidated Plan (ACS 2017-2021 and 2016-2020 CHAS). Below is a general analysis of the population in Westchester County and the Consortium communities. While our analysis throughout this Consolidated Plan utilizes data from the Westchester County Consortium, we’ve incorporated Countywide ACS and CHAS data to ensure we present a comprehensive picture of housing issues across the County. Note that all maps included in the plan show countywide data.

Data identified as consortium municipalities includes only those 31 communities in the County that are part of the Westchester County Consortium. The Consortium includes the following municipalities: Ardsley, Bedford, Briarcliff Manor, Bronxville, Cortlandt, Croton-on-Hudson, Dobbs Ferry, Elmsford, Greenburgh, Hastings-on-Hudson, Irvington, Larchmont, Lewisboro, Mamaroneck Town, Mamaroneck Village, Mount Kisco, New Castle, North Salem, Ossining Town, Ossining Village, Peekskill, Pelham Village, Pleasantville, Port Chester, Rye Brook, Rye Town, Scarsdale, Sleepy Hollow, Tarrytown, Tuckahoe and Yorktown.

Housing demographics data is included in the Housing Marketing Analysis section.

	Westchester County	Consortium Municipalities
Population	999,723	599,135
Households	364,413	209,594
Household Median Income	\$105,387	\$126,717
Senior Population (65 Yrs +)	170,509	94,615
Disabled	95,286	48,928
Veterans	26,426	15,573
Youth	245,949	136,580

### Table 1 - General Population Data

**Data Note:** the 2020 Census counted a total of 1 million people residing in Westchester County. Data included in this table reflects ACS data for 2021 which indicates a slight decrease in population since 2020.

The Needs Assessment is made up of ten subsections that cover six general topics.

- NA-10: The County has found that the demographics of the area have significantly changed over the last 10 years. The County population has increased faster than that of the state and the median income has increased significantly, though not at a rate to keep up with housing costs. Housing cost burden continues to be the primary housing problem faced by residents.
- NA-15: A few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems, including Asian, American Indian/Alaskan Native, and Hispanic households. The likelihood that a household experiences a housing problem decreases as incomes rise. Asian and Hispanic households experience housing problems at a disproportionate rate in more than one income group.
- NA-30: In the County, there are some groups that disproportionately face housing problems, severe housing problems, and cost burden. In nearly every income group, Asian residents are more likely to experience these problems.
- NA-35: The need for additional investment in public housing continues to increase as more residents struggle with housing cost burden. Residents of public housing tend to be older than the population as a whole and are more likely to have physical or mental impairment.
- NA-40: In the County, there is a significant number of households experiencing sheltered and unsheltered homelessness. Additionally, the rise in number of residents that are cost burdened has increased the number of people who are at substantial risk of experiencing homelessness in the near future.
- NA-45: There are four special needs populations that call for special analysis. Elderly residents, residents with HIV and their families, residents with alcohol or drug addiction, and residents with disabilities all have added challenges. They often require specialized housing units to have a healthy and safe living environment. Like many communities, the County has seen a rise in opioid related health problems as well as an aging population that has put a strain on the availability of accessible housing. Additionally, the state of New York continues to see high rates of HIV/AIDS patients who need additional support.
- NA-50: To address the needs of the County, additional resources are needed for public facilities, public improvements, and public services. The County identified each of these as priority needs. More information can be found in the Strategic Plan.

The Needs Assessment provides a foundation for the rest of the Consolidated Plan. The information gathered and analyzed here helps set the priorities for both the Action Plan and the Strategic Plan. It is necessary to understand how things have changed and how they stand now to make wise decisions about how to use resources in the future.

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

### Summary of Housing Needs

This section assesses the housing needs within the County by analyzing various demographic and economic indicators. The Needs Assessment is made up of nine subsections, each dedicated to a different aspect of housing needs. They cover a wide range of topics including current demographics and demographic changes, disproportionately greater needs, public housing, and others. While the Consolidated Plan is meant to be reviewed as a complete document, each section is also accessible to look at key subjects. Many sections in the Needs Assessment match up with similar sections in the Market Analysis. For example, public housing needs are discussed in NA-35 and a review of the public housing market is in MA-35.

- NA-10: Housing Needs Assessment
- NA-15: Disproportionately Greater Need – Housing Problems
- NA-20: Disproportionately Greater Need – Severe Housing Problems
- NA-25: Disproportionately Greater Need – Housing Cost Burdens
- NA-30: Disproportionately Greater Need – Summary
- NA-35: Public Housing
- NA-40: Homeless Needs Assessment
- NA-45: Non-Homeless Special Needs Assessment
- NA-50: Non-Housing Community Development Needs

### Demographics

The Countywide population peaked at 1,004,457 in 2020 Decennial Census, with recent estimates dropping slightly below one million. This steady growth has brought an influx of professional and societal gains, but also presented challenges to the housing market. The table below highlights demographic changes in population, number of households, and income between 2010 and 2021. The region’s population grew by 6%, a faster rate than the statewide growth rate of 4%. The household median income grew by 32% and is significantly higher than the 2021 statewide median income of \$75,157.

Demographics	Base Year: 2010	Most Recent Year: 2021	% Change
Population	939,406	999,723	6%
Households	345,795	364,413	5%
Median Income	79,619	105,387	32%

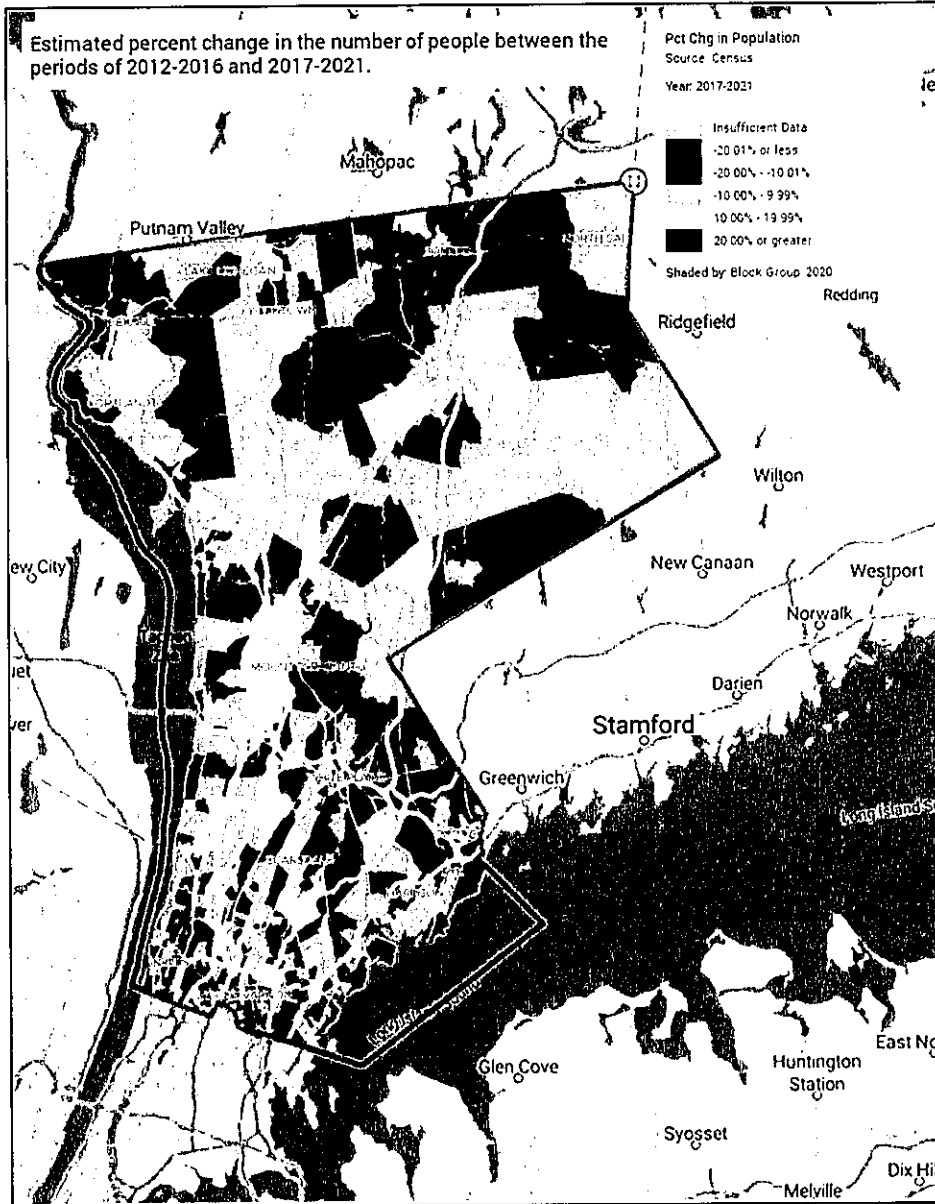
**Table 5 - Housing Needs Assessment Demographics**

Alternate Data Source Name:  
2006-2010 ACS, 2017-2021 ACS

Data Source Comments: Note that the 2020 Census counted a total of 1 million people residing in Westchester County. Data included in this table reflects ACS data for 2021 which indicates a slight decrease in population since 2020.

**Population Change**

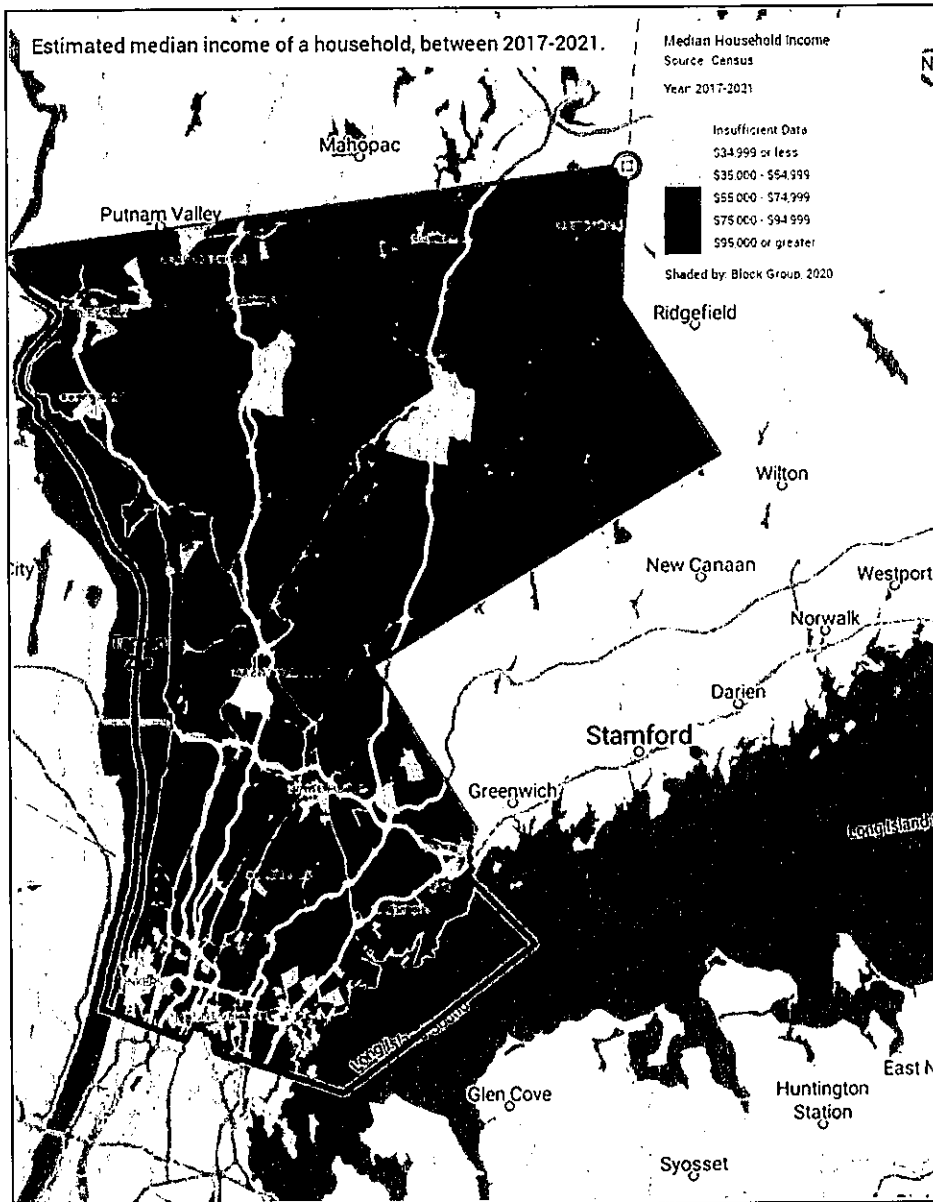
The following map displays the County's population change in the last 5 years. The block groups colored in orange shades have decreased in population, while the blue shaded block groups have increased.



**Population Change from 2016 to 2021**

## Median Household Income

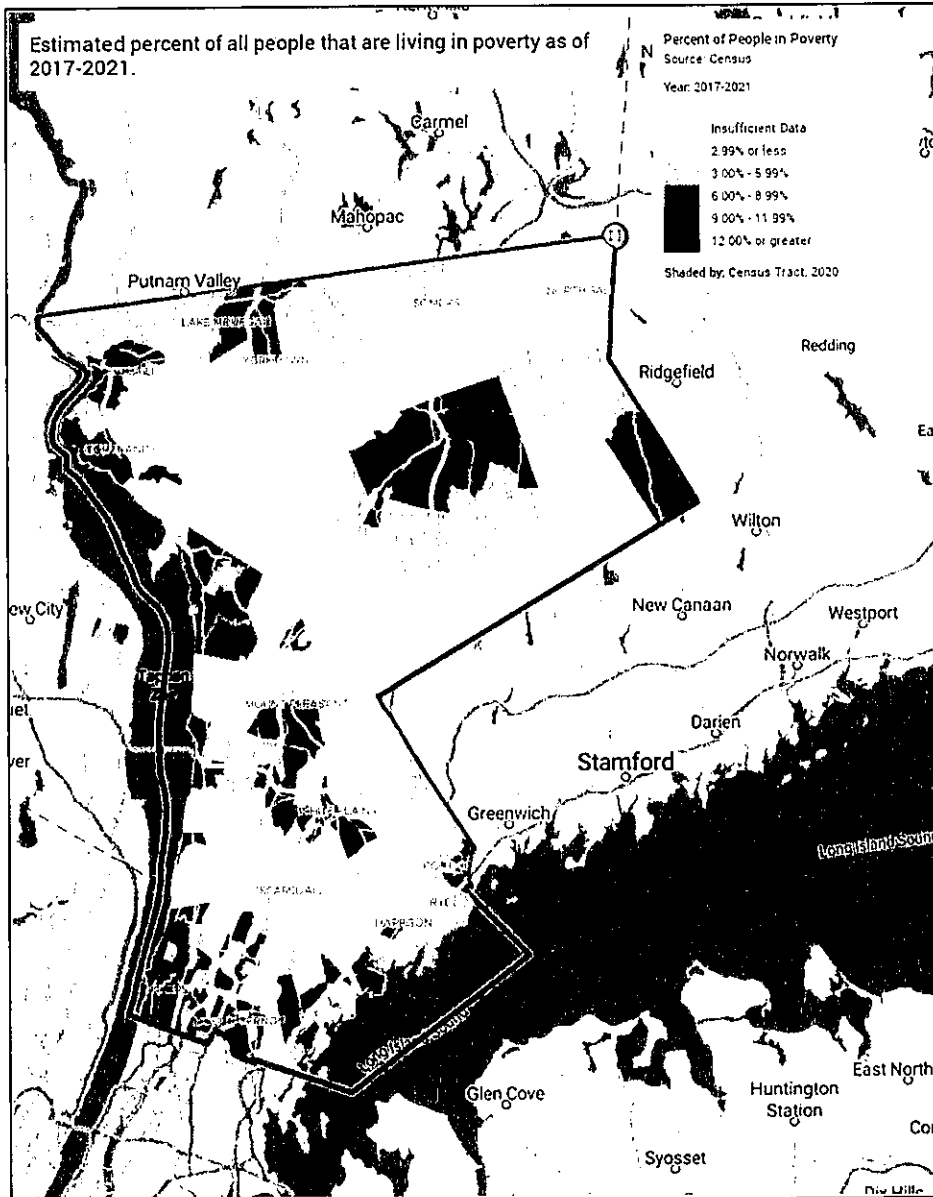
As noted above, the median household income in the County was \$105,387 and \$126,717 in the Consortium in 2021. However, the median household income varied by location across the County. The median income varied from less than \$50,000 to over \$200,000 per block group. In the map below, as median income increases, the shades of blue get darker. The eastern side of the County has a higher distribution of households with an income over \$200,000. Block groups in the southwestern portion of the County located in Yonkers and portions of the center and the western side of the County have a lower median income.



## Median Household Income

## Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Note the countywide poverty rate is estimated at 8.2%<sup>^</sup>, while the Consortium poverty rate is 6.7%. The concentrations of poverty are primarily in the southern and northwest portions of the County. Non-Consortium cities Yonkers, New Rochelle and Mount Vernon have poverty rates above 10% (13.2%, 10.3% and 12.7% respectively). Consortium communities with a higher concentration include Cortlandt, Peekskill, and Port Chester.



## Poverty Rate

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	59,540	41,235	34,915	30,210	187,585
Small Family Households	16,280	14,840	13,925	11,895	101,535
Large Family Households	3,075	2,885	3,260	3,045	18,670
Household contains at least one person 62-74 years of age	14,380	9,130	8,660	7,470	47,830
Household contains at least one person age 75 or older	15,235	9,890	6,460	4,780	16,945
Households with one or more children 6 years old or younger	7,355	5,410	4,715	3,550	30,160

Table 6 - Total Households Table

Alternate Data Source Name:  
2016-2020 CHAS

## Number of Households

The above table breaks down family type and income in the County using 2020 CHAS data. In the County, household type and income are correlated in some ways. Specifically, households that earn over 100% of the HUD Area Median Family Income (HAMFI) are more likely to be smaller than lower income households. Approximately 54% of households earning more than 100% HAMFI are small but only 27% of households earning less than 30% HAMFI are small. Additionally, households with a person 62 years or older present are more common among lower income groups than higher income groups. Only 34% of households in the 100% HAMFI range have an elderly person present but 50% of the 0-30% HAMFI group have an elderly person present.



## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	845	555	210	90	1,700	65	25	20	110	220
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,065	865	450	310	2,690	60	70	270	135	535
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,035	1,565	1,240	735	5,575	220	95	210	290	815
Housing cost burden greater than 50% of income (and none of the above problems)	24,145	5,395	910	530	30,980	11,965	7,370	4,755	2,440	26,530
Housing cost burden greater than 30% of income (and none of the above problems)	5,815	10,280	7,665	2,555	26,315	1,655	4,690	4,460	5,225	16,030
Zero/negative Income (and none of the above problems)	2,555	0	0	0	2,555	1,340	0	0	0	1,340

**Table 7 – Housing Problems Table**

Alternate Data Source Name:  
2016-2020 CHAS

## Housing Needs Summary

The table above gives an overview of housing problems in the County. As defined by HUD in the Comprehensive Housing Affordability Strategy (CHAS) data, housing problems include:

- Units with physical defects (lacking complete kitchen or bathroom)
- Overcrowded conditions (housing units with more than one person per room)
- Housing cost burden (including utilities) exceeding 30% of gross income
- Severe housing cost burden (including utilities) exceeding 50% of gross income

The 2020 CHAS data provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status.

Cost burden is clearly the biggest housing problem in the County in terms of sheer numbers – a common trend in many communities across the state and nation today. There are over 57,000 renters and over 42,500 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income).

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	33,905	18,670	10,475	4,220	67,270	13,965	12,250	9,715	8,205	44,135
Having none of four housing problems	6,125	5,240	7,225	8,755	27,345	1,655	5,075	7,495	9,030	23,255
Household has negative income, but none of the other housing problems	2,555	0	0	0	2,555	1,340	0	0	0	1,340

Table 8 – Housing Problems 2

Alternate Data Source Name:  
2016-2020 CHAS

### Severe Housing Problems

The above table shows households with at least one severe housing problem broken out by income and occupancy. Severe housing problems include lack of kitchen or complete plumbing, severe overcrowding, and severe cost burden. Unsurprisingly, lower income households are more likely to have a housing problem than higher income households. Additionally, severe housing problems are slightly more common in renter households than owner occupied units for households with income 0-100% AMI. Over 71% of renters report a severe housing problem and 65% of homeowners report a severe housing problem.

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,235	2,505	4,290	8,030	140	765	1,880	2,785
Large Related	290	815	1,190	2,295	35	75	380	490
Elderly	3,115	1,305	995	5,415	1,130	2,170	2,260	5,560
Other	1,090	990	1,400	3,480	200	830	1,015	2,045
Total need by income	5,730	5,615	7,875	19,220	1,505	3,840	5,535	10,880

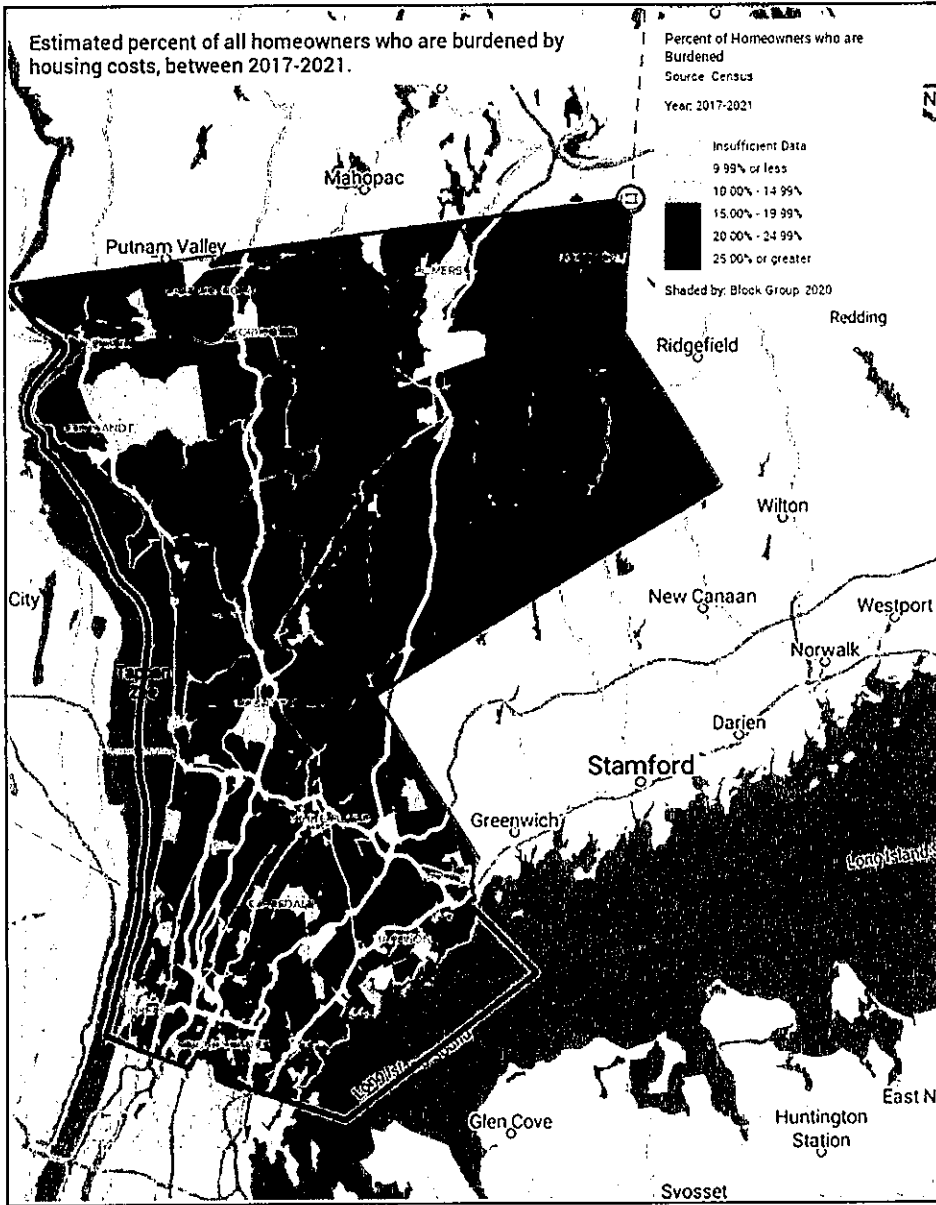
Table 9 – Cost Burden > 30%

Alternate Data Source Name:  
2016-2020 CHAS

The table above displays 2020 CHAS data on cost-burdened households for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs. These households are at an increased risk of facing homelessness, particularly elderly residents who may be on a fixed income.

### Cost Burden Homeowners

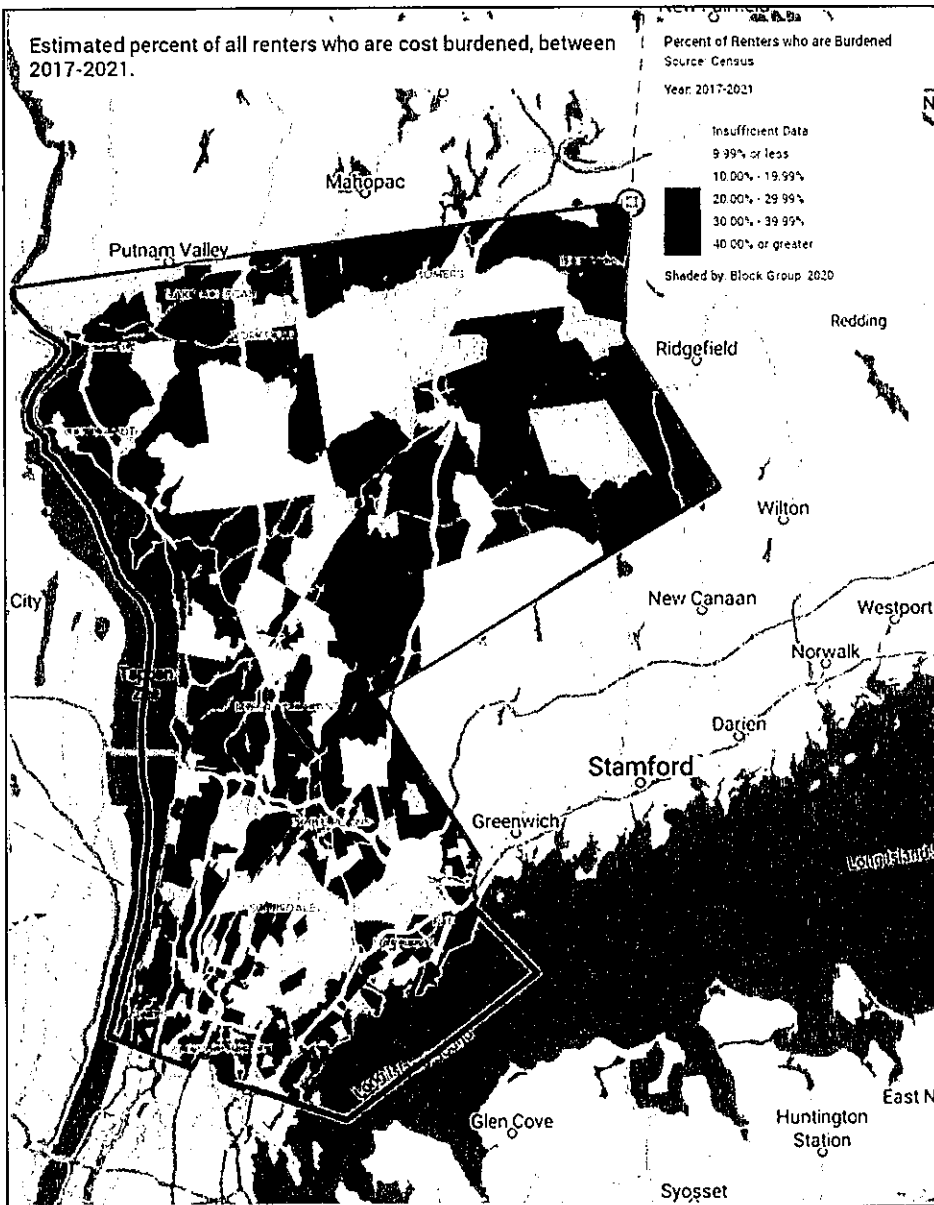
As mentioned above, the most prominent housing problem is cost burdened households. Cost burden is more prevalent among renters. Tracts with a cost burden rate of over 30% are found throughout the County. Many block groups with the lowest poverty rates and highest median incomes also have the highest percentages of homeowners who are cost burdened by definition. However, these households have the means to pay a higher proportion of their income on housing.



**Cost Burden Homeowners**

### Cost Burden Renters

Like homeowners, relatively high-cost burden is found throughout the County for renters. There is not a clear geographic pattern associated with cost burden. The major difference is the high percentage of renters who are cost burdened. In high-cost burden tracts, over 40% of renters pay more than 30% of their income to housing costs.



### Cost Burden Renters

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	9,965	2,430	465	12,860	2,235	2,355	1,835	6,425
Large Related	1,810	815	0	2,625	535	500	625	1,660
Elderly	6,975	1,305	190	8,470	6,070	2,080	985	9,135
Other	6,785	1,525	250	8,560	1,505	740	445	2,690
Total need by income	25,535	6,075	905	32,515	10,345	5,675	3,890	19,910

Table 10 – Cost Burden > 50%

Alternate Data Source Name:  
2016-2020 CHAS

#### Severe Cost Burden

Severe Cost Burden is defined as spending more than 50% of a household's income on housing costs. While it is less common for homeowners to be severely cost burdened, renters have a high likelihood of severe cost burden. In total, over 52,425 households in the 0-80% AMI range in the County are severely cost burdened.

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	2,815	2,055	1,170	735	6,775	265	105	360	345	1,075
Multiple, unrelated family households	170	315	410	225	1,120	0	55	120	85	260
Other, non-family households	165	125	110	85	485	20	0	0	0	20
Total need by income	3,150	2,495	1,690	1,045	8,380	285	160	480	430	1,355

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:  
2016-2020 CHAS

**Overcrowding**

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households but is more prevalent in renter-occupied housing units.

The table below shows the prevalence of children in households by income group and tenure. Renters are much more likely to have children and earn less than 80% AMI than homeowners.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	6,630	4,540	3,320	14,490	725	870	1,395	2,990

**Table 12 – Crowding Information – 2/2**

Alternate Data Source Name:  
2016-2020 CHAS

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

In the County there are 97,661 single person households, which make up approximately 26.8% of all households (ACS 2017-2021). The highest percentage of persons living alone by age range are individuals 65 and over. Over 47% of all individuals living alone are 65 and older (ACS 2017-2021). Single-person households are equally divided between renter-occupied units and owner-occupied households. The 2022 Point-in-Time Count identified 528 homeless adult households, and these are primarily single person households.

The average single-person household spends a larger percentage of their income on housing than multi-person homes. Based on this factor, many single person households are in need of more affordable housing options and assistance, as well as housing with access to services, especially for the senior population.

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

Disability

ACS data reveals 95,286 or 9.7% of Westchester County’s population have one or more disabilities. Ambulatory difficulty and independent living difficulty represent the largest population with

a disability (5.3% and 5.0% respectively). An ambulatory difficulty is having serious difficulty walking or climbing stairs. An independent living difficulty is difficulty doing errands alone such as visiting a doctor's office or shopping because of a physical, mental, or emotional problem. Approximately 46,682 of the disabled residents are over the age of 65, making up 49.0% of the disabled population. As noted in the previous section, persons over 65 make up nearly half of the single-person households in the County. These seniors may need in home supportive services and eventually, as disabilities worsen, may need to relocate to one of the regions' assisted living facilities.

### Victims of Crime

The Westchester Index reported on the number of victims of domestic violence in 2020. There were 17 victims of domestic violence per 10,000 residents in County, a 35% decrease from 2009. However, these were only the cases that were reported to law enforcement. Many victims of domestic violence do not report the crime. In 2022, the County District Attorney's Office served over 700 victims in its Victims' Justice Center. Additionally, 2,100 cases of domestic violence were prosecuted.

Of the persons included in the 2022 Point in Time Survey (PIT) 57 people surveyed were individuals experiencing homelessness because of domestic violence. The Westchester County Continuum of Care's 2022 Gaps Analysis also reported that 134 households fleeing domestic violence were served in housing programs during a one-year period. While the exact number of victims of domestic violence, dating violence, sexual assault and stalking needing housing assistance is unavailable, the County estimates the problem extends beyond the individuals who reported their situation during the PIT Count and cases that were reported to law enforcement.

### **What are the most common housing problems?**

Within the Comprehensive Housing Affordability Strategy (CHAS) data, HUD identifies four housing problems:

- 1) Housing lacking complete kitchen facilities
- 2) Housing lacking complete plumbing facilities
- 3) Household is overcrowded (with more than 1 person per room)
- 4) Household is cost burdened (paying more than 30% of income towards housing costs, including utilities)

In addition, HUD defines severe housing problems as:

- Severely overcrowded, with more than 1.5 persons per room
- Severely cost burdened families paying more than 50% of income towards housing costs (including utilities)



According to the CHAS data, 30% (50,655) of LMI households have at least 1 of the 4 housing problems listed above, and approximately 37% (60,735) of LMI households experience severe housing problems. The most significant housing problem in the County is cost burden. Over 18% (30,100) of LMI households pay more than 30% of their income on housing expenses, and 32% (52,425) of LMI households pay more than 50%. There are insufficient housing subsidies or any form of financial assistance to assist both renters and owners to address these housing problems.

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

Overall, household income is correlated with the likelihood that they are impacted by housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. Of the households experiencing housing problems, over 66% are renters. Furthermore, of the households experiencing a severe housing problem, 55% are renters. Additionally, residents with disabilities and those experiencing homelessness are particularly vulnerable to housing problems. A discussion of the prevalence of housing problems by race and ethnicity are discussed later in NA-15 to NA-30.

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

As indicated in the 2016-2020 CHAS data Housing Needs Summary Tables, the lack of affordable housing is by far the greatest housing problem for extremely low-income households. Extremely low-income households (0-30% AM) with severe housing cost burden are at high risk of becoming homeless, especially the households that rent. According to CHAS data, a total of 25,535 extremely low-income renters must pay more than 50% of their income towards housing costs. Furthermore, 7,355 extremely low-income households in the region are households with one or more children 6 years and younger.

The elderly can also be at risk for residing in homeless shelters or becoming unsheltered. Elderly persons make up 60.8% of homeowners earning 0-30% AMI and paying over 30% of their income towards housing costs – more than any other group in this category. Many may be on fixed incomes which exacerbates this problem.

As is the case nationwide, when a household is using more than 30% of their income on housing costs, they frequently have to make difficult decisions on what to pay - housing, utilities, food, childcare, health care, education, or transportation. Individuals and families with children that have extremely low-income do not have sufficient income to afford market rents and will require some type of housing subsidies in order to maintain decent and safe housing. However, there is not enough funding to meet this need. With limited resources, one emergency or unplanned situation can render a family homeless.

Once a family becomes homeless, this experience can shake the very self-reliance and determination families need to get back on their feet. They often require on-going case management or mentorship to help them get housed and remain housed when various life challenges arise. Very low-income and low-income renters need assistance with childcare, health care, and/or transportation services. Because the majority of the low-income renters are experiencing cost burden, all would benefit from improved economic opportunities. Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance often need continued services to remain in their homes. This support is crucial as they navigate the transition out of the financial assistance program, or the household may return to homelessness.

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

N/A

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

Persons identified to be at an increased risk of homelessness include persons who are extremely low income, persons with disabilities, persons fleeing domestic violence, homeless persons being discharged from crisis units, hospitals and jails, unaccompanied youth and youth aging out of foster care. Housing characteristics linked with instability and increased risk of homelessness include severe housing cost burden and substandard housing.

As indicated in this section, the lack of affordable housing is by far the greatest housing problem for extremely low-income households. Households in the region that are both extremely low income and have severe housing cost burden are at imminent risk of becoming homeless. Additional areas of concern that are linked with instability and increased risk of homelessness include, chronic health issues, unemployment, mental health issues, substance abuse and criminal activity. These non-housing characteristics are discussed in the NA-40 Homeless Needs Assessment Section.

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

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

### Introduction

A review of Housing Assessment data provided by HUD helps to determine whether any racial or ethnic groups may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each income category is at least 10 percentage points higher than the category as a whole.

This section describes the prevalence of standard housing problems in the community. A housing problem is defined as a household having one or more of the following four things:

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

In most communities, the most prevalent housing problem is cost burden. Note that all data tables referencing the “jurisdiction as a whole” identify countywide data, rather than Consortium-wide.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	47,870	11,675	0
White	19,535	4,595	0
Black / African American	10,055	3,275	0
Asian	1,870	150	0
American Indian, Alaska Native	70	15	0
Pacific Islander	0	0	0
Hispanic	15,515	2,925	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:  
2016-2020 CHAS

\*The four housing problems are:

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

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,920	10,315	0
White	13,555	5,420	0
Black / African American	5,735	2,115	0
Asian	1,265	180	0
American Indian, Alaska Native	55	4	0
Pacific Islander	0	0	0
Hispanic	9,725	2,340	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Alternate Data Source Name:  
2016-2020 CHAS

\*The four housing problems are:

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

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,190	14,720	0
White	9,100	7,165	0
Black / African American	3,435	2,855	0
Asian	1,075	660	0
American Indian, Alaska Native	25	50	0
Pacific Islander	0	20	0
Hispanic	6,275	3,690	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Alternate Data Source Name:  
2016-2020 CHAS

\*The four housing problems are:

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

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,425	17,785	0
White	7,240	8,955	0
Black / African American	1,575	3,340	0
Asian	570	635	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,415	4,285	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Alternate Data Source Name:  
2016-2020 CHAS

\*The four housing problems are:

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

### Discussion

#### Extremely Low-Income (0-30% AMI)

The jurisdiction-wide housing problem rate in this income category is 80.4%. Asian households are the one group that is disproportionately impacted. A total of 92.6% of Asian households reported experiencing one or more housing problem.

#### Very Low-Income (30-50% AMI)

In this income group, 75% of households reported one or more housing problems. Asian and American Indian/Alaska Native households are disproportionately impacted by housing problems. It is noted that both of these populations make up a small fraction of the overall population in the County.

#### Low-Income (50-80% AMI)

Approximately 57.8% of households in this category experienced one or more housing problem. None of the households in this income group are disproportionately impacted.

#### Moderate Income (80-100% AMI)

This income group reports 41.4% of households experiencing one or more housing problems. There are no groups disproportionately impacted.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

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

#### Introduction

A review of Housing Assessment data provided by HUD helps to determine whether any racial or ethnic groups may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each income category is at least 10 percentage points higher than the category as a whole.

This section describes the prevalence of severe housing problems in the community. A severe housing problem is defined as a household having or more of the following:

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

Households with one or more of these criteria are considered to have a severe housing problem.

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40,395	19,145	0
White	17,320	6,810	0
Black / African American	8,250	5,085	0
Asian	1,650	270	0
American Indian, Alaska Native	35	50	0
Pacific Islander	0	0	0
Hispanic	12,540	5,895	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:  
2016-2020 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,950	25,285	0
White	7,530	11,445	0
Black / African American	2,385	5,455	0
Asian	760	685	0
American Indian, Alaska Native	35	25	0
Pacific Islander	0	0	0
Hispanic	4,800	7,270	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:  
2016-2020 CHAS

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,065	26,845	0
White	4,190	12,070	0
Black / African American	955	5,335	0
Asian	440	1,295	0
American Indian, Alaska Native	25	50	0
Pacific Islander	0	20	0
Hispanic	2,400	7,560	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:  
2016-2020 CHAS

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	4,645	25,570	0
White	2,455	13,740	0
Black / African American	445	4,470	0
Asian	270	930	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	525	5,715	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Alternate Data Source Name:  
2016-2020 CHAS

\*The four severe housing problems are:

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

**Discussion**

Extremely Low-Income (0-30% AMI)

The jurisdiction-wide severe housing problem rate in this income category is 67.8%. Asian households are the one group that is disproportionately impacted. A total of 85.9% of Asian households reported experiencing one or more severe housing problem.

Very Low-Income (30-50% AMI)

In this income group, 38.7% of households reported one or more severe housing problems. Asian and American Indian/Alaska Native households are disproportionately impacted by severe housing problems.

Low-Income (50-80% AMI)

Approximately 23.1% of households in this category experienced one or more severe housing problem. American Indian/Alaska Native households are disproportionately impacted, with 33.3% experiencing severe housing problems respectively.

Moderate Income (80-100% AMI)

This income group reports 15.4% of households experiencing one or more severe housing problems. There are no groups disproportionately impacted.



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

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

### Introduction:

The following section analyzes HUD data on a specific housing problem, cost burden, and determines whether any racial or ethnic groups are disproportionately impacted. Cost burden is identified as any household that spends more than 30% of its household income on housing costs. Severe cost burden is identified as any household that spends more than 50% of its income on housing costs. As with the previous sections, HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	218,255	65,695	65,545	3,995
White	138,040	32,250	33,385	1,575
Black / African American	25,315	11,615	11,420	1,500
Asian	13,215	3,205	2,935	215
American Indian, Alaska Native	215	125	70	0
Pacific Islander	40	0	0	0
Hispanic	37,065	17,410	16,665	630

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:  
2016-2020 CHAS

### Discussion:

By HUD’s definition of a disparity of 10% or higher, only one racial and ethnic group experienced a disproportionately greater need when it comes to housing cost burden.

#### Cost Burden (30-50%)

Approximately 18.58% of households in the jurisdiction pay between 30% and 50% of their income toward housing costs. The only group that is disproportionately impacted by cost burden is American Indian/Alaska Native residents. Approximately 31.3% of households in this group is cost burdened.

#### Severe Cost Burden (50% or more)

Throughout the County, 18.54% of households report severe cost burden. No groups are disproportionately impacted.

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

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

While it is relatively rare for a group to be disproportionately impacted by housing problems due to race or ethnicity, the available data identified three groups who were disproportionately impacted. Asian Americans in three income categories were disproportionately impacted by housing problems and two income categories were impacted by severe housing problems.

Disproportionate Housing Problems:

- Extremely Low Income: Asian
- Very Low Income: Asian and American Indian or Alaska Native
- Low Income: Asian and Hispanic
- Moderate Income: None

Disproportionate Severe Housing Problems:

- Extremely Low Income: Asian
- Very Low Income: Asian and American Indian or Alaska Native
- Low Income: American Indian or Alaska Native
- Moderate Income: None

Cost Burden: American Indian or Alaska Native

Extreme Cost Burden: None

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

No additional needs were identified that disproportionately impact households based on race or ethnicity. Household income is the primary indicator for both housing and non-housing problems. Additional information can be found throughout the ConPlan, including in NA-35, which describes public and assisted housing needs by race and ethnicity, and MA-50 which describes disparities in housing locations and income.

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

The available data shows that there are several concentrations of minority racial or ethnic groups in the more urban areas of the County. Hispanic residents are concentrated in the more urban areas of Ossining and Port Chester, and non-Consortium municipalities White Plains, Yonkers, and New Rochelle. Black or African American populations are concentrated in Mount Vernon. These areas tend to be lower income and have fewer affordable housing opportunities. A complete analysis of the relationship between race and ethnicity and geography is discussed in MA-50.

## NA-35 Public Housing – 91.205(b)

### Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. Westchester County does not operate the Housing Choice Voucher Program or any Public Housing Authority agency. Across the Westchester County Urban Consortium, there are seven (7) Public Housing Authorities that administer public housing (PH) units, or combined programs with both PH and Section 8 HCV vouchers. There are also four (4) Section 8-only programs within the Consortium.

The housing authorities manage their own rental housing units. The Housing Choice Vouchers (HCV) programs provide rental subsidies to eligible low-income individuals and households, and these households are able to use their vouchers throughout the Consortium. Under the HCV program, tenants contribute 30% of their income towards rent, with the voucher subsidizing the difference up to the Authority’s payment standard. Within the Consortium communities, there are an estimated 1,818 vouchers and 1,158 public housing units. The tables below provide details on public housing programs and units in the Consortium, along with demographic information pertaining to residents benefiting from public housing services.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,158	1,818	0	1,814	4	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	6	8	0	8	0	0
# of Elderly Program Participants (>62)	0	0	458	614	0	614	0	0
# of Disabled Families	0	0	110	432	0	428	4	0
# of Families requesting accessibility features	0	0	1,158	1,818	0	1,814	4	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive	Family Unification Program	Disabled *
White	0	0	467	982	0	979	3	0	0
Black/African American	0	0	682	817	0	816	1	0	0
Asian	0	0	8	15	0	15	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive	Family Unification Program	Disabled *
Hispanic	0	0	269	360	0	359	1	0	0
Not Hispanic	0	0	889	1,458	0	1,455	3	0	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

As depicted in the table titled "Characteristics of Public Housing Residents by Program Type," a notable segment of both public housing and voucher tenants consists of elderly individuals and families with disabilities. Approximately 11.7% of public housing tenants and 20.6% of voucher recipients are comprised of families with at least one member having a disability. Additionally, elderly individuals represent 42.5% of public housing residents and 25.8% of voucher recipients.

Each PHA must comply with Section 504 of the Rehabilitation Act of 1973, which states that 5% of all housing units shall be accessible to persons with mobility impairments. Even with this requirement, the demand for accessible units remains high, with all public housing tenants and voucher recipients requesting units with accessibility features.

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

The most immediate needs of Public Housing residents and Housing Choice Voucher holders are affordable, decent, safe, and sanitary housing. Once households secure housing, it is important that they identify pathways to financial independence. This means that public housing must be located close to economic opportunities, educational facilities, and a robust public transportation system. There is also a need for affordable access to low-poverty neighborhoods.

The demand for affordable housing programs administered by the PHAs remains substantial, evidenced by high occupancy rates in assisted housing units and the response to waitlist openings for public housing, HCV, and affordable housing programs within the jurisdiction. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local housing agencies, long waiting periods are common.

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

In general, the broader population has greater wealth and better access to housing opportunities compared to individuals living in publicly supported housing. Public housing tenants and Housing Choice Voucher holders typically have lower incomes, most often lower than the 2017-2021 ACS-estimated median household income of \$105,387 countywide. At the income level of public housing residents and voucher holders, even paying no more than 30% of their income for housing costs, public housing residents and voucher holders have minimal remaining income to cover essential expenses such as food, clothing, and transportation.

The significant income disparity highlights a pressing need for additional affordable housing solutions within the County, particularly those strategically located near essential community resources such as grocery stores, medical facilities, and reliable transportation services. For individuals and families reliant on fixed or low incomes, the availability of such resources is important, as they face limited options for accessing these necessities. While the broader population shares similar needs, the demand for affordable

and accessible housing is notably higher among those utilizing publicly supported housing and Housing Choice Vouchers.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race. In reality, homelessness can be caused by all of these issues, and they are often interrelated.

Due to this complexity, addressing homelessness requires a collaborative and community-based approach with multiple programmatic solutions that vary based on a person's level of need. In order to determine the number of households (singles and families) that are homeless, an annual point-in-time (PIT) count is conducted at the beginning of each year. The most recent data available is from the Count that was conducted in January 2022 by NY-604 Yonkers, Mount Vernon/ County CoC. It is important to note that the annual Point in Time count is designed to provide a snapshot of local homelessness "on any given night" and does not indicate the total number of persons experiencing homelessness in a given year.



## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	266	0	HMIS	HMIS	HMIS	HMIS
Persons in Households with Only Children	1	0	HMIS	HMIS	HMIS	HMIS
Persons in Households with Only Adults	478	50	HMIS	HMIS	HMIS	HMIS
Chronically Homeless Individuals	101	6	HMIS	HMIS	HMIS	HMIS
Chronically Homeless Families	12	0	HMIS	HMIS	HMIS	HMIS
Veterans	24	1	HMIS	HMIS	HMIS	HMIS
Unaccompanied Child	31	1	HMIS	HMIS	HMIS	HMIS
Persons with HIV	4	0	HMIS	HMIS	HMIS	HMIS

**Table 26 - Homeless Needs Assessment**

Shelter and unsheltered, HUD 2022 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations. Point-in-Time County conducted on 1/26/2022 by NY-604 Yonkers, Mount Vernon/Westchester County CoC. This is countywide data.

Data Source  
Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

**Chronically Homeless** – Persons are considered to be experiencing chronic homelessness if they have a disabling condition and have been consecutively experiencing homelessness for one year or more or had four separate episodes of homelessness in the last three years, totaling twelve months. In 2022, 107 individuals and 12 families counted on the night of the PIT were chronically homeless. These are the most vulnerable residents experiencing homelessness and face the most barriers in obtaining housing.

**Families with Children** – Households that include at least one adult and one person under the age of 18 is considered a family with children. Children raised experiencing homelessness are likely to experience housing instability into adulthood. In the 2022 PIT Count, 266 persons in families were counted, all of whom were sheltered.

**Veterans** – Providing additional resources and support for veterans is a priority for communities across the country. During the 2022 PIT Count, there were 25 veterans experiencing homelessness. Homeless veterans often experience chronic homelessness as well.

**Unaccompanied Youth** – Individuals who are between the ages of 18 and 24 years old that lack a fixed, regular, nighttime residence are considered unaccompanied youth. Thirty-two unaccompanied youth were counted in the 2022 PIT Count.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	386	17
Black or African American	884	29
Asian	3	0
American Indian or Alaska Native	7	1
Pacific Islander	8	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	393	14
Not Hispanic	913	36

**Data Source:** HUD 2022 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations.  
**Comments:** Point-in-Time Count conducted on 1/26/2022 by NY-604 Yonkers, Mount Vernon/Westchester County CoC. This is countywide data.

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

The 2022 Point in Time (PIT) survey for the CoC identified a total of 1,356 people, of which 1,306 were sheltered and 50 were unsheltered, countywide. Of the 1,306 sheltered individuals, 497 were children (38% of the total sheltered homeless population). The Count identified 266 households with at least one child, but there were no households with children experiencing unsheltered homelessness. The survey showed 96 homeless youth ages 18-24, one unsheltered, and 52 of these were youth parenting their own children. The survey recorded 25 homeless veterans. Nearly all homeless Veterans were sheltered on the night of the Count, with the exception of one. Homeless veterans account for 1.8% of the total homeless population in the County. The homeless Veteran population is low due to the Veteran housing programs that are available in the County.

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

According to the 2022 PIT survey, 67.3% of the homeless population was African American, 32.1% White, 1.5% Multiple Races and less than 1% for all other races. Of those that responded to the survey, 30.0% were Hispanic in ethnicity.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The PIT survey identified 1,306 sheltered individuals (96.3%) and 50 unsheltered homeless individuals (3.7%). It is also likely that there are additional individuals experiencing unsheltered homelessness that were not counted on the night of the count since it is more challenging to locate unsheltered individuals.

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

### **Introduction:**

This section describes the needs of persons with special needs who are not homeless but require supportive services in order to prevent them from becoming homeless. There are four primary groups with non-homeless special needs in the County. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. Members of these special needs populations often have fixed, low incomes. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority.

### **Describe the characteristics of special needs populations in your community:**

**Elderly:** According to the most recent data available, there are approximately 237,000 residents over the age of 60 in the County, making up 23.7% of the population. Approximately 24% of residents over the age of 60 have a disability, and approximately 8.1% (18,700) are below the poverty level. Elderly residents are more likely to reside in owner-occupied housing. Elderly residents face a high rate of cost-burdened housing, regardless of whether they are renting or in an owner-occupied home. Nearly 56% of elderly renters and over 35% of elderly owners are cost burdened.

Source: American Community Survey 5-Year Estimates 2017-2021, S0102

The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

**Disability:** There are roughly 95,000 people in the County who have a disability, which is 9.7% of the population. About 62.2% of the disabled population is White, non-Hispanic and 18.5% are Black, non-Hispanic. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. Ambulatory difficulty is the most common disability, and an independent living difficulty is the second most common disability. An ambulatory difficulty is having serious difficulty walking or climbing stairs. An independent living difficulty is difficulty doing errands alone such as visiting a doctor's office or shopping because of a physical, mental, or emotional problem.

Source: American Community Survey 5-Year Estimates 2017-2021, S1810

**Alcohol and Drug Addiction:** Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help. Only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics. According to DCMH's

2022 Community Health Assessment Report, Westchester County has a rate of 9.8 overdose deaths involving opioids per 100,000 population. It ranks 33<sup>rd</sup> among NY counties. Additionally, the County has a rate of 34.8 emergency department visits involving opioid overdose, ranking 58<sup>th</sup> in the state. According to New York State Department of Health, Behavioral Risk Factor Surveillance System (BRFSS) 2021 data, 13% of adults reported binge drinking in the past month.

**HIV/AIDS:** See discussion below.

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

**Elderly and Frail Elderly:** Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, healthy meals, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and independent. Additionally, elderly resident's homes may need modifications to assist with any disabilities that may develop because of aging.

**Alcohol and Drug Addiction:** Individuals with substance abuse problems need a strong network to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

**Disability:** Persons with disabilities have the following needs: employment, day activities, personal care, nursing, environmental modifications, vehicle modifications, rental assistance, utility assistance, respite, daily supplies, Adult Day care, food, as well as more IEP meeting/School assistance. The daily supplies needs are mainly the need for incontinence supplies as this is a very expensive necessity for some which need diapers/pull ups their entire life. Most of these needs are formally assessed, some are proven needs based on eviction or cut off notifications, and some needs such as food are based solely on the requests made by those receiving assistance.

Individuals with developmental disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

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

New York State (NYS) has long been considered the epicenter of the HIV epidemic in the U.S. NYS Department of Health's Annual HIV/AIDS Surveillance report shows that in 2021, the County had an HIV and AIDS prevalence rate of 264.4 cases per 100,000 non-incarcerated persons. The County also had a new diagnosis rate of 2.3 per 100,000 persons. In the Lower Hudson region, 66% of persons living with diagnosed HIV are male, 63% are over 50 years of age, 44% are non-Hispanic Black, and 27% are non-Hispanic White. On average there are 50 annual deaths among people living with AIDS in the County since 2015.

The NYS Department of Health AIDS Institute Priorities 2021-2023 reports that across the state, approximately 23% of persons living with diagnosed HIV have not reached the goal of viral suppression. Viral suppression eliminates the risk of sexual transmission and leads to better health outcomes. In 2019 almost 20% of persons newly diagnosed with HIV were also diagnosed with AIDS. HIV transmission attributable to injection drug use has decreased markedly over the past decade, however there is mounting evidence that a new generation of young injectors is emerging. These trends make it imperative that NYS redouble its efforts to expand syringe access and educate people who use drugs to help prevent disease transmission.

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

N/A

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

### **Describe the jurisdiction’s need for Public Facilities:**

Throughout the Needs Assessment and community input it became clear that the primary public facility need across the Consortium are neighborhood centers, additional emergency homeless facilities, and parks and recreational facilities. The public survey’s top choice for public facilities was Multi-Purpose Community Centers (Senior, Youth, Childcare, Health) (43% of responses), followed by Parks & Recreational Facilities which was the top selection for 33% of responses. Needed improvements to public facilities include access for special needs groups, ADA improvements and improvements to parks and recreational centers. The Consortium’s plans to address these needs are outlined in the Strategic Plan at the end of this document.

### **How were these needs determined?**

The Public Facility needs of the Consortium were determined through consultation with key stakeholders and public meetings and online survey. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

### **Describe the jurisdiction’s need for Public Improvements:**

The Consortium has continued need for public infrastructure improvements, particularly to expand public infrastructure in low/mod areas of the Consortium. These public investments will be made to improve streets, sidewalks and other vital infrastructure systems that will hopefully encourage other private investments and improve the quality of life of residents. Increasingly extreme weather due to climate change causes infrastructure damage at increasing rates. The Strategic Plan includes a detailed discussion of how the Consortium plans on utilizing grant funds to address this need.

### **How were these needs determined?**

The Public Improvements needs of the Consortium were determined through consultation with key stakeholders and public meetings and the public survey. The public survey ranked stormwater improvements and street improvement as the top needs within this domain. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

### **Describe the jurisdiction’s need for Public Services:**

There is a need for public services that help improve the economic prospects and wellbeing of LMI residents across the Consortium, such as youth enrichment and after school programs, employment training, and job search programs. Additionally, continuously increasing rates of housing cost burden point to increasing need for housing support and other programs to offset housing costs. Special needs populations require increased access to essential supportive services, including but not limited to programs for elderly populations, housing counseling and fair housing services, supportive services for disabled and homeless populations, and more. The public survey highlighted several eligible activities, but

mental health services, fair housing services, and youth services/activities are the top three needs. The Strategic Plan outlines the Consortium's plans to fund these public service efforts.

**How were these needs determined?**

The Public Service needs of the Consortium were determined through consultation with key stakeholders and public meetings. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis provides insight into what types of housing is needed and who needs them. This section describes general and significant characteristics of the Westchester County housing market, including supply, demand and condition of housing. This provides complimentary data to the Needs Assessment. The information gathered and analyzed here helps set the priorities for both the Action Plan and Strategic Plan. It is necessary to understand how things have changed and how they stand now to make wise decisions about how to use resources in the future. There are twelve subsections in this section that cover a variety of topics that impact the supply of housing in the jurisdiction.

- MA-10: Number of Housing Units
- MA-15: Housing Market Analysis – Cost of Housing
- MA-20: Housing Market Analysis – Condition of Housing
- MA-25: Public and Assisted Housing
- MA-30: Homeless Facilities and Services
- MA-35: Special Needs Facilities and Services
- MA-40: Barriers to Affordable Housing
- MA-45: Non-Housing Community Development
- MA-50: Needs and Market Analysis - Discussion
- MA-60: Broadband Needs of Housing
- MA-65: Hazard Mitigation

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

### Introduction

The following section looks at the size of the county’s housing stock. In addition to the number of units present, it looks at the type of housing units and where they are located. There is also a comparison of renter- and owner-occupied households.

Throughout this section, two data tables are provided to analyze each topic. The first table provides countywide data while the second looks at just the communities that are part of the Urban County Consortium.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	168,793	44%
1-unit, attached structure	24,143	6%
2-4 units	61,243	16%
5-19 units	38,061	10%
20 or more units	93,509	24%
Mobile Home, boat, RV, van, etc.	834	0%
<b>Total</b>	<b>386,583</b>	<b>100%</b>

Table 27 – County as a whole Residential Properties by Unit Number

Alternate Data Source Name:  
2017-2021 ACS

Property type	Number	%
1-unit detached structure	122,340	56.9%
1-unit, attached structure	16,962	7.9%
2-4 units	28,453	13.2%
5-19 units	18,292	8.5%
20 or more units	28,507	13.3%
Mobile Home, boat, RV, van, etc.	298	0.1%
<b>Total</b>	<b>214,852</b>	<b>100.0%</b>

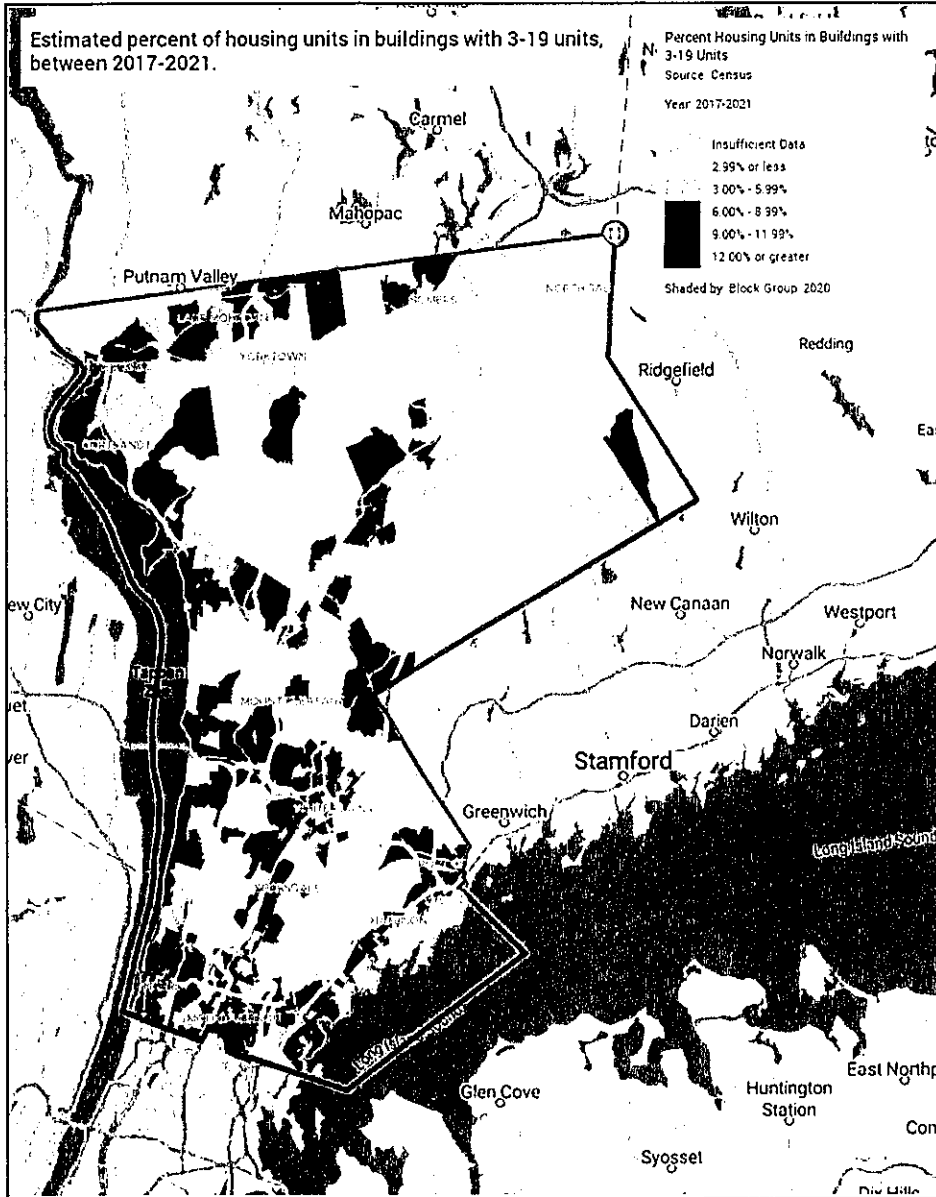
Table 28 - Consortium data for all residential properties by number of units

The first table above breaks down the countywide housing stock by the number of units in each structure and by structure type. In Westchester County, there are 386,583 residential units which is a 4.7% increase since 2010. Traditional single-family detached homes are most prominent type of property, accounting for 44% of all housing units. Medium to large multi-family developments (20 or more units) are the second most common housing type, making up 24% of all housing units in the county.

The second table shows the same breakdown for the Consortium communities. The HOME Consortium has a higher rate of 1-unit detached structures, making up nearly 57% of its inventory. Only 13.3% of its housing types are 20 or more units.

The maps below display the countywide distribution of small, medium, and large multifamily developments in the county. Darker shaded block groups are those with a higher percentage of the highlighted development type compared to all unit types in a given block group.

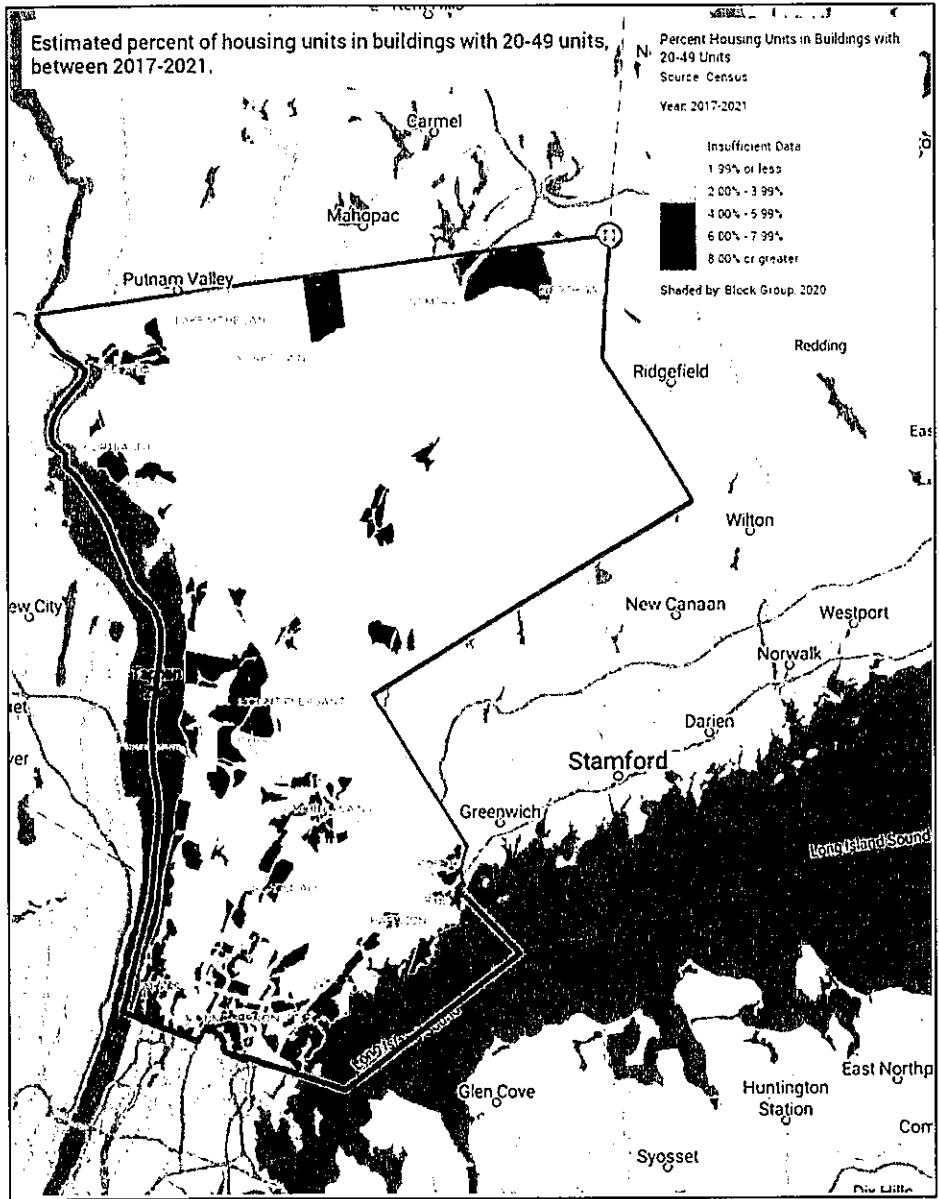
Small multifamily units have between 3 and 19 units in each development. These developments are mostly located on the west edge and southern areas of the county and along the major thoroughfares such as I-287 and I-95.



**Multifamily Units 3-19**

## Medium Multifamily Developments

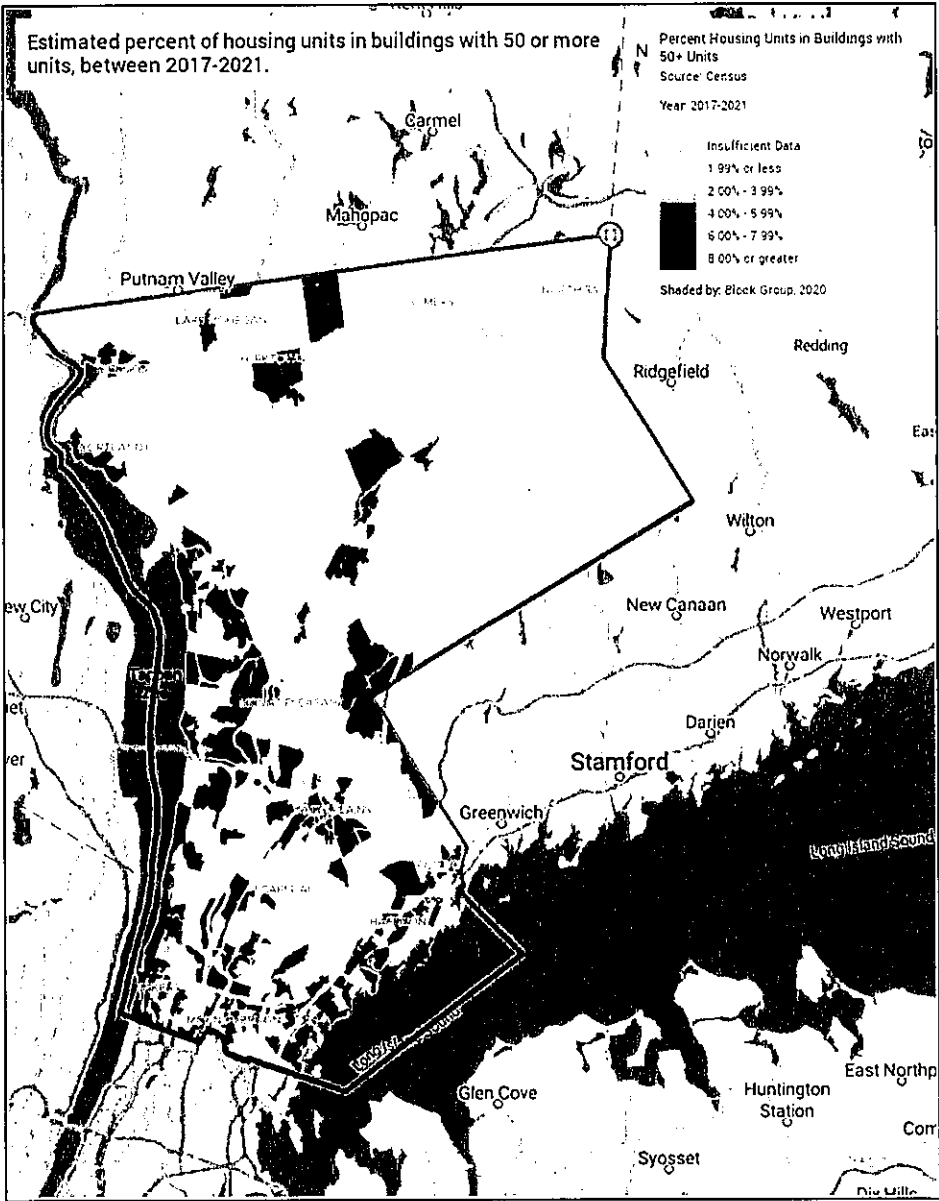
Medium multifamily developments have between 20 and 49 units per development. Although not part of the Consortium, New Rochelle and Yonkers have the highest concentrations of these types of developments. It should be noted that the concentration west of Mount Pleasant, is in the Grasslands Reservation where the New York Medical College is located. These units are dormitories for students attending the college. This area does not have medium multifamily developments for the broader community.



Multifamily Units 20-49

**Large Multifamily Developments**

Large multifamily developments are buildings with 50 or more units. Large developments are scattered throughout the southern half of the county, specifically near the Metro North train stations with a few in northern areas around Yorktown.



**Multifamily Units 50 or more**

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	2,120	1%	11,891	9%
1 bedroom	21,550	10%	47,114	34%
2 bedrooms	41,766	19%	50,268	36%
3 or more bedrooms	159,095	71%	30,609	22%
<b>Total</b>	<b>224,531</b>	<b>100%</b>	<b>139,882</b>	<b>100%</b>

Table 29 – Unit Size by Tenure

Alternate Data Source Name:  
2017-2021 ACS

	Owners		Renters	
	Number	%	Number	%
No bedroom	705	0%	3,008	6%
1 bedroom	10,462	7%	17,503	33%
2 bedrooms	25,730	17%	19,809	37%
3 or more bedrooms	112,967	75%	13,341	25%
<b>Total</b>	<b>149,864</b>	<b>100%</b>	<b>53,661</b>	<b>100%</b>

Table 2 - Consortium data - Unit Size by Tenure

The size of housing units is generally linked to whether they are owner-occupied or renter-occupied. Owner-occupied units tend to be larger than rental units. Countywide, approximately 11% of owner-occupied units have one bedroom or less, while 43% of rental units have one bedroom or less. On the other end of the spectrum, 71% of owner-occupied units have three or more bedrooms, but only 22% of rental units are similarly large.

The distribution of unit sizes by tenure within the Consortium closely mirrors the countywide figures.

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

The county has identified low-income households who are at risk of becoming homeless as being in particular need of support. The county's consortium funding has been and will continue to be used to create affordable housing opportunities. There are several housing rental units that are being subsidized throughout Westchester County with federal and local funds. These programs are as follows: Eviction and Foreclosure Prevention Program (offered directly), CoC-led Rapid Re-Housing and Shelter Plus Care programs, Westchester Community Health Center-managed Ryan White program, and Housing Authority-administered PHA units and Section 8 Housing Choice Vouchers. The majority of these programs are targeted to low-income households who are at risk of becoming homeless, households who are homeless and households with special needs who are risk of becoming homeless. Additional information can be found in the Strategic Plan.

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

According to the HUD Multifamily Assistance and Section 8 Database, there are 67 developments with contracts in the county. Of these developments, there are 13 that have expiring contracts in the next five years. These developments account for 633 units of affordable housing.

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

No, the available housing units do not meet the needs of the county and consortium population. As mentioned in the Needs Assessment, there are a significant number of residents who are cost burdened. This means that they cannot find housing units for a price that meets their needs. Renters are particularly likely to be cost burdened. Overall, there is a need for increased affordable housing in the county. The availability of additional subsidized housing units will be necessary in order to address the needs of the population. The county will make every effort to set aside rental housing units to address the needs of very-low, low-income households in new affordable housing developments.

**Describe the need for specific types of housing:**

The county has a very limited supply of owner-occupied units with fewer than two bedrooms. Smaller units tend to be more affordable and attractive to new homeowners or retired residents who are looking to downsize. If these units are not available, then residents will need to move outside of County or live in substandard housing. There is also a lack of larger, multi-bedroom rental units that may be necessary for families with three or more children. Without these housing options, many households will be forced to live in overcrowded units.



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

### Introduction

Cost is one of the primary components of demand for housing because the units in a county must be affordable for them to meet the community's needs. The following section examines the cost of housing for both homeowners and renters. An analysis at the countywide level is conducted on the current values and rents of homes, along with recent fluctuations in these values and rents. Consortium-level highlights are also featured in this section. Finally, a closer look is given to the affordability of the existing housing stock that is available to the county's residents.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2021	% Change
Median Home Value	556,900	559,900	1%
Median Contract Rent	1,097	1,543	41%

Table 30 – Cost of Housing

Alternate Data Source Name:  
2017-2021 ACS

Rent Paid	Number	%
Less than \$500	8,579	6%
\$500-999	13,005	10%
\$1,000-1,499	30,518	23%
\$1,500-1,999	41,555	31%
\$2,000 or more	40,780	30%
<b>Total</b>	<b>134,437</b>	<b>100%</b>

Table 31 - Rent Paid

Alternate Data Source Name:  
2017-2021 ACS

Rent Paid	Number	Percent
Less than \$500	2,228	4.3%
\$500 - \$999	2,914	5.6%
\$1,000 - \$1,499	8,963	17.3%
\$1,500 - \$1,999	15,561	30.0%
\$2,000 or more	22,119	42.7%
<b>Total</b>	<b>51,785</b>	<b>100.0%</b>

Table 32 - Rent Paid (Consortium data)

Since 2010, the countywide median home value has increased slightly by just 1%. However, the consortium home value increased by more than 7% from (\$596,723 to \$639,476) during the same period. The countywide median sales prices reflect real-time market conditions that should also be considered.

In the most recent five-year period (2019-2023), sales prices increased by 26%<sup>1</sup> in the county. The recent countywide home sales prices have fluctuated due to the market impacts of COVID-19 as well as increases in interest rates. However, recent median sale price data show that home sales increased by 9% from March 2023 to March 2024.

The consortium median contract rent increased by about 34% compared to countywide level of 41%. Real-time tracking of listed rents also provides further context to the challenges many face. According to RentHop<sup>2</sup>, studio rental prices have increased by \$422 (23.71%) year-over-year from \$1,778 to \$2,200. One-bedroom rental prices have increased by \$450 (20.45%) since last year, from \$2,200 to \$2,650 and 2-bedroom rental prices have increased by \$395 (13.60%) from \$2,905 to \$3,300. This substantial growth in rents contributes to affordability problems in the county. With rents increasing more dramatically than home values, households that wish to purchase their first home are increasingly at a disadvantage. They are less likely to be able to save for a down payment due to the rapid rate of increase in rental costs.

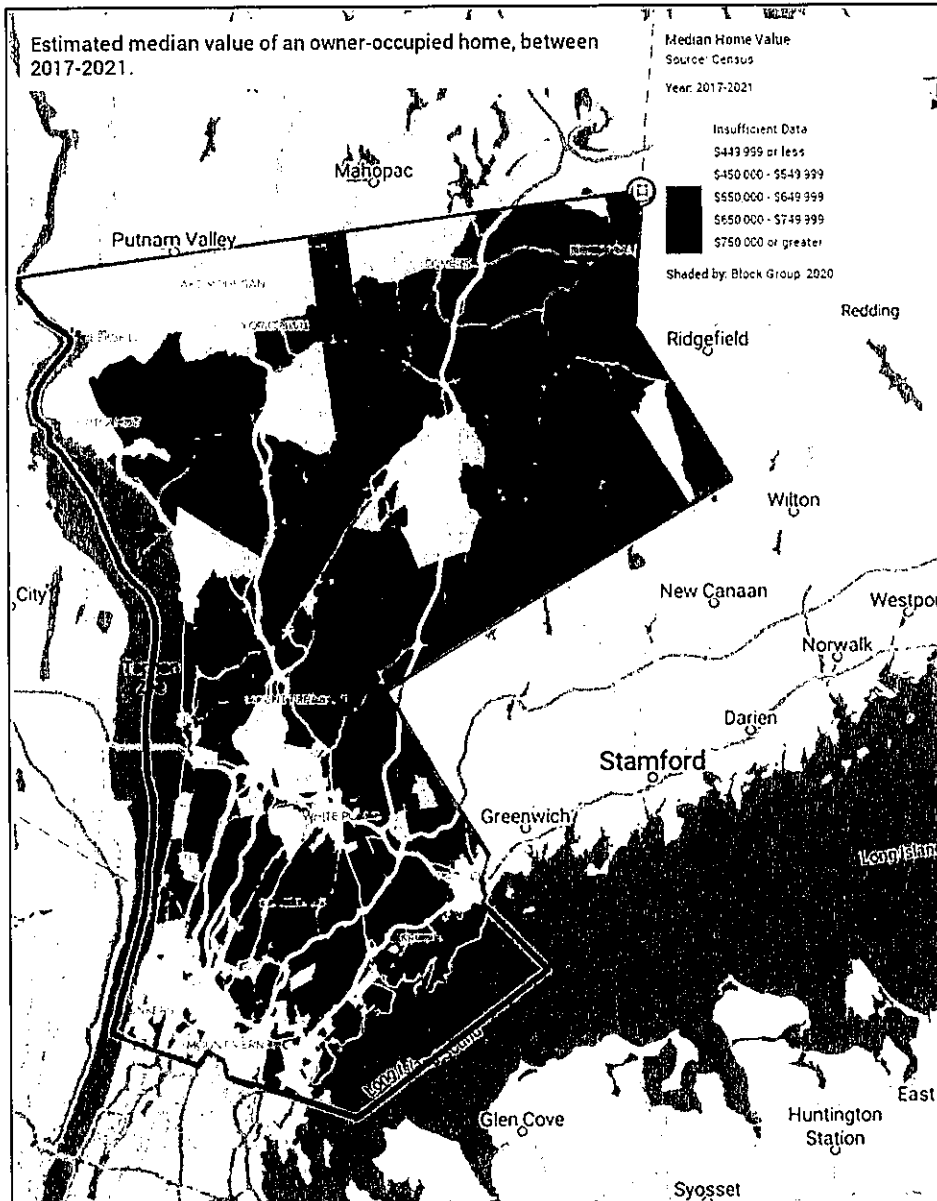
The second table above breaks down rent rates by the number of households that pay each amount. The largest price cohort is households that pay \$1,500 - \$1,999, with 31% of the countywide population. This group is closely followed by the \$2,000 or more cohort, which is 30% of renters. The smallest group is renters that pay less than \$500 with only 6% of the population. Of consortium-only renters, over 42% of renters pay over \$2,000. A similar 30% of renters fall within the \$1,500 - \$1,999 range. Later in this section rental rates will be looked at more closely.

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<sup>1</sup> Redfin, a national real estate brokerage.

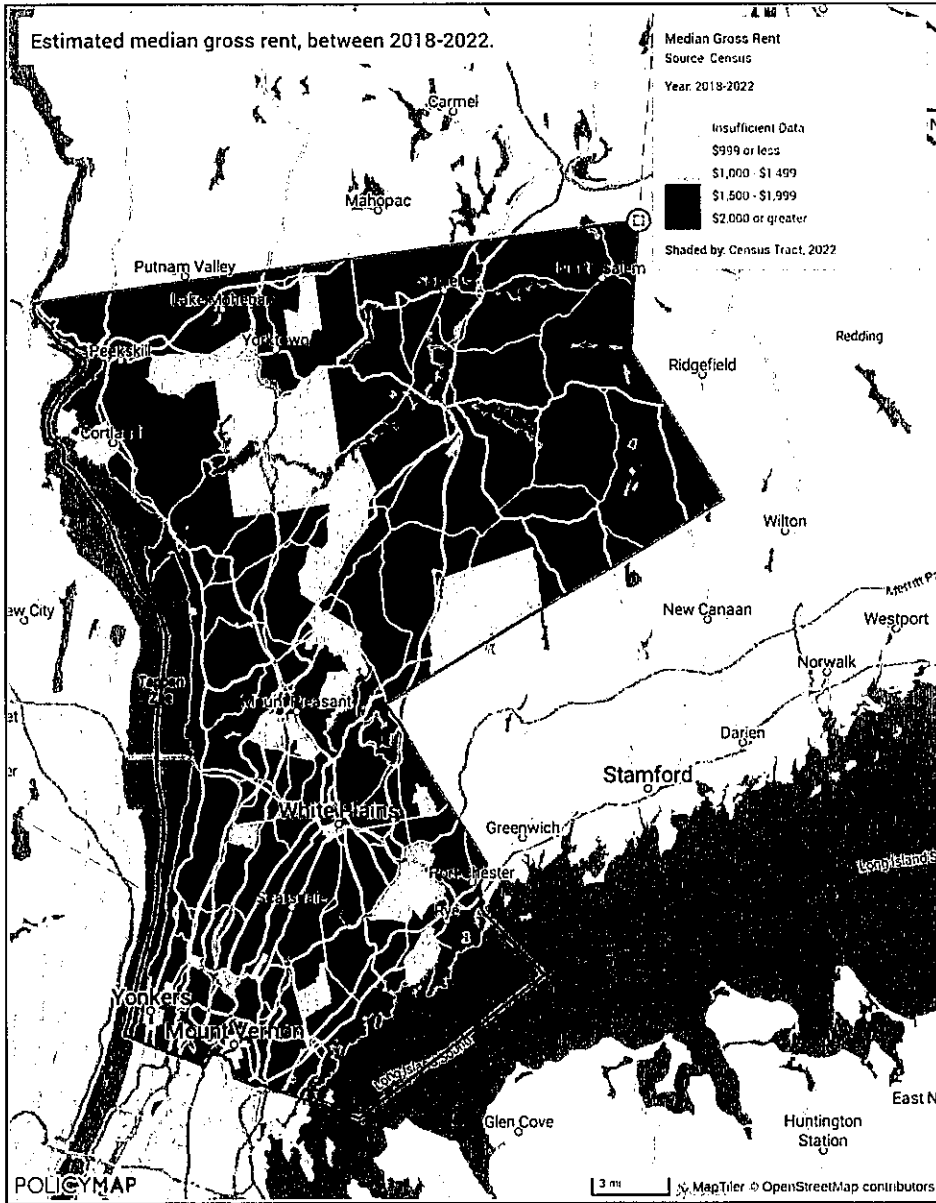
<sup>2</sup> <https://www.renthop.com/average-rent-in/westchester-ny>

The map below shows the median home value by block group throughout the county. Higher home values are primarily found in the block groups located in the southern and eastern parts of the county, where median home values are \$750,000 or greater. The lowest median home values are found in the northwestern and southwestern corners of the county and near White Plains. Block groups with lower home values tend to align with those that have higher poverty rates. These areas often tend to have older housing units than elsewhere.



Median Home Value

The map below displays the median rent by census tract, and it shows a distribution that is somewhat similar to home values, though many block groups in the county show insufficient data to calculate the median rent. Areas with lower median rents are located in the southern and southwestern areas of the county, particularly near Yonkers, Mount Vernon, and White Plains. There is not a clear relationship between rent levels and race or ethnicity.



**Median Gross Rent**

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,519	No data
50% HAMFI	8,324	2,392
80% HAMFI	19,809	7,062
100% HAMFI	No data	13,668
<b>Total</b>	<b>31,652</b>	<b>23,122</b>

Table 33 – Housing Affordability

Data Source: 2015-2019 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,648	1,934	2,352	2,885	3,132
High HOME Rent	1,648	1,814	2,179	2,509	2,779
Low HOME Rent	1,367	1,465	1,757	2,030	2,265

Table 34 – Monthly Rent

Alternate Data Source Name:

HUD 2024 FMR and HOME Rents (Westchester County)

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD-defined subdivisions of OMB metropolitan areas, and each nonmetropolitan county.

HOME rent limits are based on FMRs published by HUD. HOME rent limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

### Is there sufficient housing for households at all income levels?

The county does not currently have sufficient housing for residents at all income levels. Affordability continues to be a problem, particularly for low-income households. Rents and home values are increasing more quickly than incomes, and the population is growing more quickly than the housing stock.

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

It is difficult to predict exactly how housing affordability will change, but it is unlikely that housing will become sufficiently more affordable in the future. This is particularly true for renters who have seen their cost of housing increase at a much faster rate than home values.

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

The 2-bedroom 2024 FMR of \$2,352 is nearly \$1,000 lower than the May 2024 average rent of \$ 3,300 reported by the RentHop, and NYC-based firm that tracks active and rented listings. The current rate for a 1-bedroom is \$2,650 is 37% more than the FMR rate of \$1,934 is much lower. Higher number of bedrooms become even more disproportionate. The 3-bedroom FMR of \$2,885 is over 50% higher than the current average rent of \$4,350. In sum, it would be difficult for LMI families to find affordable 1- and 2-bedroom units in the county rental market. Programs providing tenant-based rental assistance might not be feasible in many neighborhoods with high rental rates. This information will be considered when determining the appropriate size and pricing for the development of affordable units in the county.

**Discussion**

Section 590 of the Quality and Work Responsibility Act of 1998 exempts Westchester County from the US median family income cap on income limits. This exemption allows the county to use actual, uncapped median income data specific to the area. The county has elected to use uncapped data to determine the income limits for its CDBG and HOME programs.

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

### Introduction

The tables and maps in this section provide details on the condition of housing units throughout the county by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

1. A home which lacks complete or adequate kitchen facilities
2. A home which lacks complete or adequate plumbing facilities
3. A home with is overcrowded (having more than one person per room)
4. A household that is cost burdened (paying 30% or more of their income toward housing costs)

### Definitions

For the purposes of this plan, units are considered to be in “standard condition” when the unit is in compliance with the Housing Choice Voucher (Section 8) Program’s Housing Quality Standards (HQS) and the Building Code of New York State (BCNYS), which is based on the International Building Code (IBC).

The definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis, the lack of complete plumbing or a complete kitchen will also serve as an indicator of substandard housing.

Units are in “substandard condition but suitable for rehabilitation” when the unit has at least three major systems in need of replacement or repair and the estimated cost of making the needed replacements and repairs is less than 75% of the estimated cost of new construction of comparable units.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	68,147	30%	68,421	49%
With two selected Conditions	1,415	1%	5,965	4%
With three selected Conditions	125	0%	336	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	154,844	69%	65,160	47%
<b>Total</b>	<b>224,531</b>	<b>100%</b>	<b>139,882</b>	<b>100%</b>

Table 35 - Condition of Units

Alternate Data Source Name:  
2017-2021 ACS

## Housing Conditions

The table above details the number of owner and renter households in the county that have at least one housing condition. Thirty percent of all owner-occupied housing units have at least one housing condition, while 49% of all renters have at least one housing condition. Generally speaking, there are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in the Market Analysis, it is clear that the overwhelming majority of housing problems are housing cost burden.

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,059	6%	15,928	11%
1980-1999	29,388	13%	16,581	12%
1950-1979	99,551	44%	53,192	38%
Before 1950	82,533	37%	54,181	39%
<b>Total</b>	<b>224,531</b>	<b>100%</b>	<b>139,882</b>	<b>100%</b>

Table 36 – Year Unit Built

Alternate Data Source Name:  
2017-2021 ACS

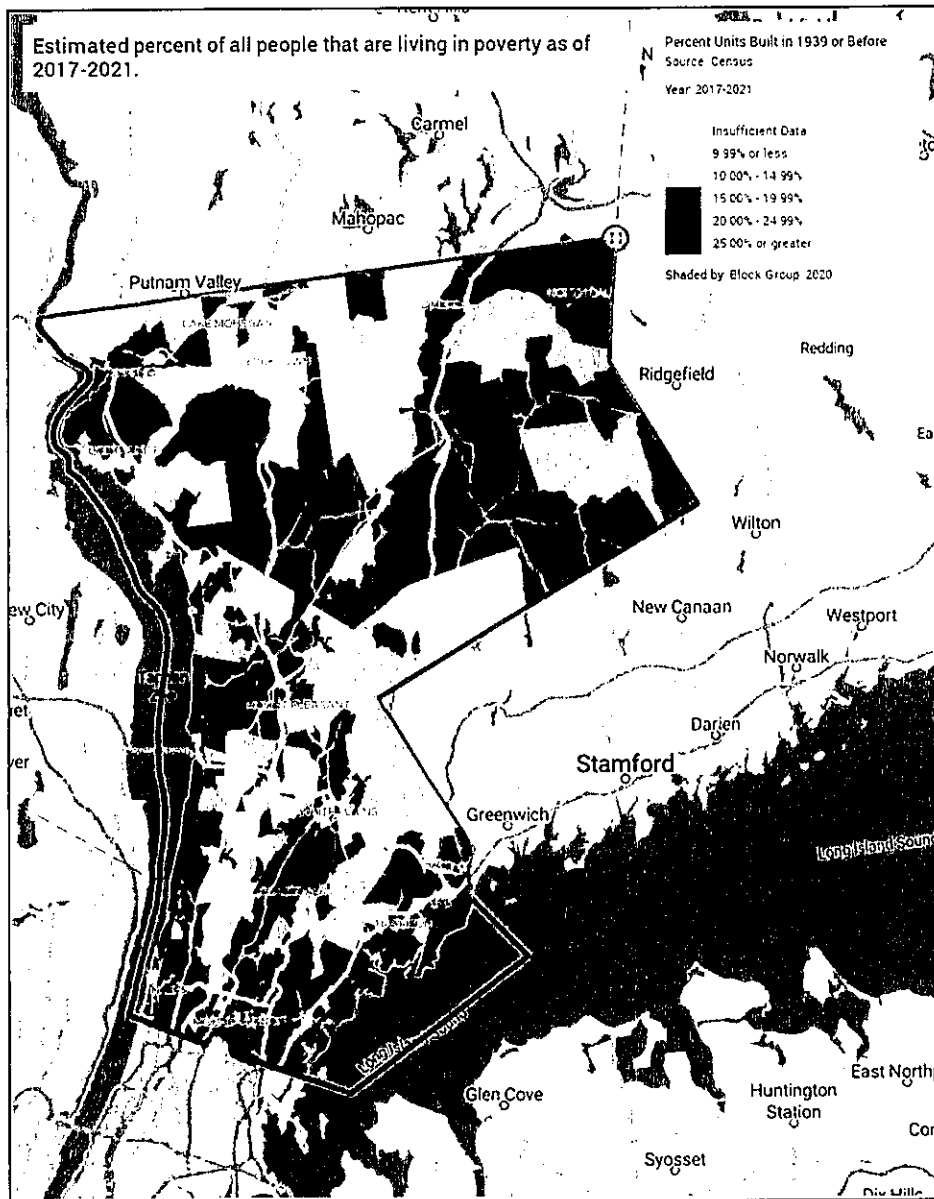
## Year Unit Built

Approximately 81% of owner-occupied units and 77% of renter-occupied units were built prior to 1980. These homes have a risk of lead-based paint and may require additional support to ensure a safe living environment, particularly for children. This amounts to almost 290,000 units, a significant portion of the county's housing stock. Most of these units are owner-occupied.

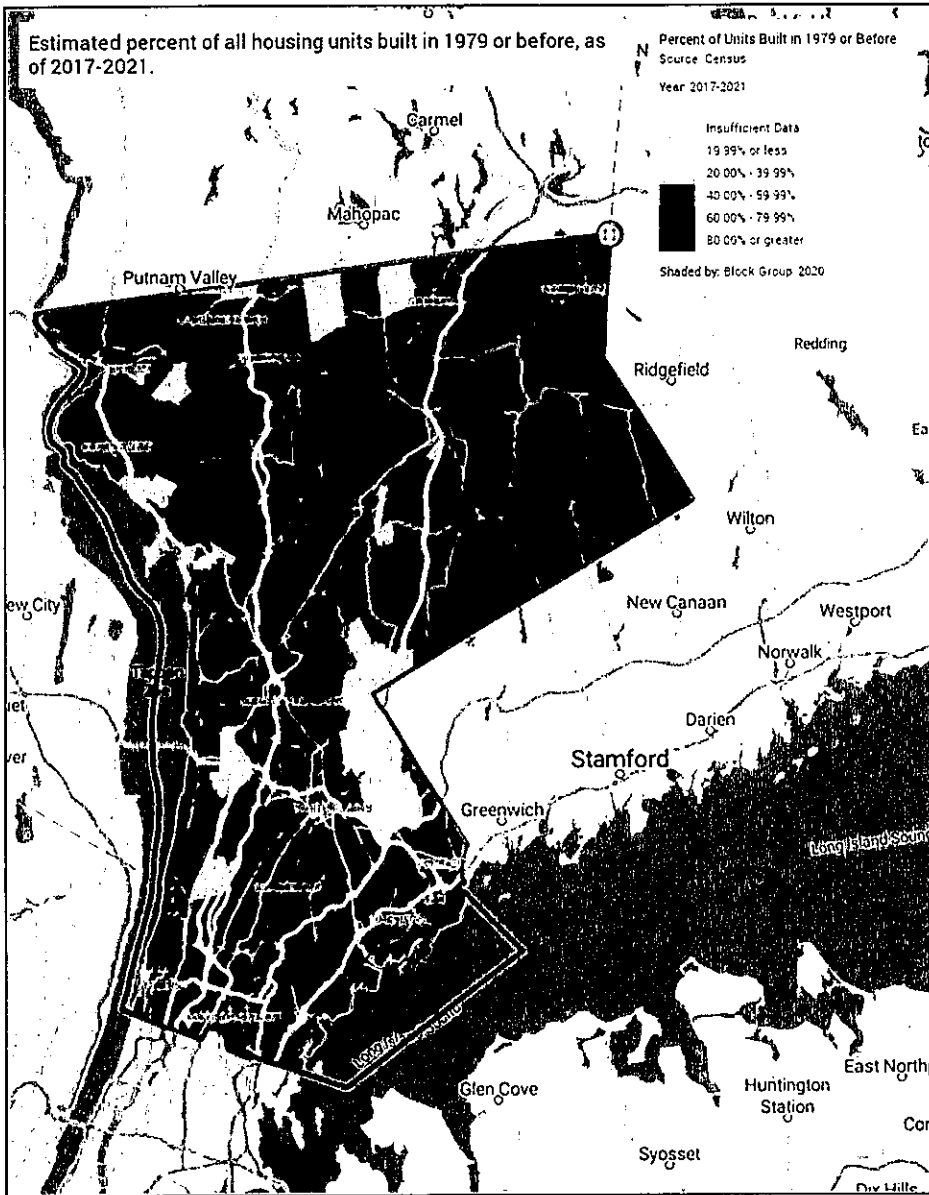


## Age of Housing

The maps below depict the prevalence of older housing units in the county. The first map identifies the percentage of housing units built prior to 1940 while the second map depict rental units built prior to 1980. Older housing units are common throughout the county, with some particular concentrations in the southern areas of the county. Generally speaking, the prevalence of older housing stock is significant and fairly evenly spread across all of Westchester County.



Housing Built Before 1940



**Housing Built Before 1980**

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	91,464	78%	36,287	76%
Housing Units build before 1980 with children present	5,451	5%	3,446	7%

**Table 37 – Risk of Lead-Based Paint**

Data Source: 2017-2021 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

As mentioned previously, any housing built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Countywide, there are nearly 290,000 housing units built before 1980 and therefore at risk.

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	22,170	0	22,170
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 38 - Vacant Units**

Alternate Data Source Name:  
2017-2021 ACS

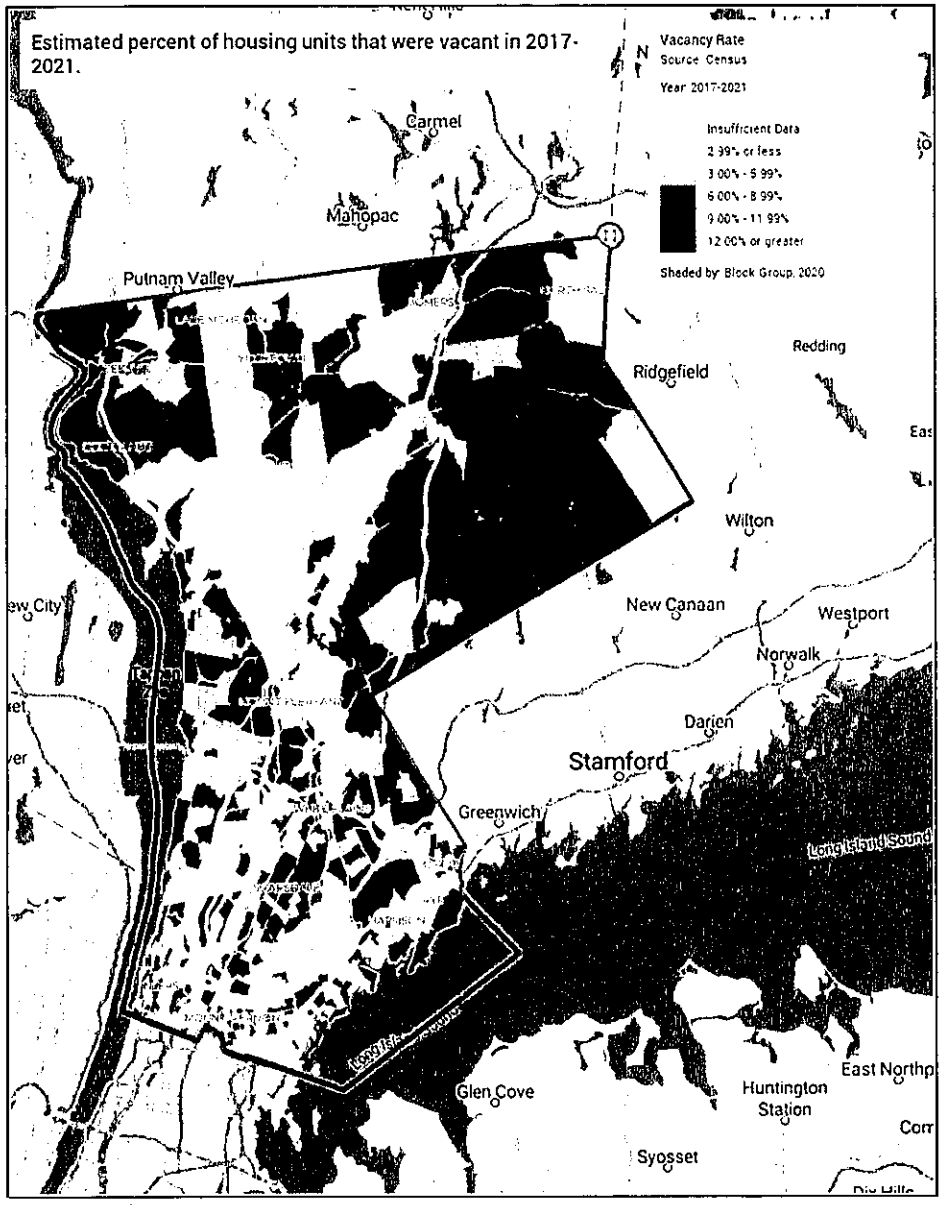
Data Source Comments: Westchester County does not have detailed data for vacant units in the County. The ACS data reports on the total number of vacant units across the County. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, REO properties or abandoned REO properties.

### Vacancy Rate

The county has a homeowner vacancy of 1.3% and a rental vacancy rate of 2.7%. The county's homeowner vacancy rate is equal to the state's homeowner vacancy rate, while the rental vacancy rate is lower than the state's rate of 4.0%. The status details of vacant units is limited. ACS reports 3,966 of these vacant units are for rent, 4,513 were for sale or recently sold and not occupied, and 4,622 were listed as seasonal or occasional use. The largest vacancy category is "Other", which is primarily made up of units that are likely unfit for human habitation, or the ownership is unknown. These 8,454 vacant units may provide an opportunity for the production of affordable housing through rehabilitation.

The map below shows the average housing vacancy rates throughout the county. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. Significant portions

of the county have vacancy rates lower than 6%; however, some areas, particularly in the more rural northern sections of the county, have vacancy rates over 12%. Many of these areas also have high rates of seasonal homes, meaning these are vacant units used or intended for use only in certain seasons, for weekends, or other occasional use throughout the year.



**Vacant Units Rate**

## **Need for Owner and Rental Rehabilitation**

Within the county there is significant continued need for rehabilitation of housing for both renters and homeowners. There is a considerable number of homes built prior to 1980 that have a potential lead-based paint hazard. This is a particular concern for any low-income households that may lack the resources to properly rehabilitate their homes to address the presence of lead-based paint. Additionally, the county has previously prioritized housing rehabilitation and will continue to do so. Additional information can be found in the Strategic Plan.

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

To estimate the number of housing units in the county by low- or moderate-income families that may have lead-based paint hazards, this report assumes that homes by year built are distributed evenly across income categories, as no local data exists to describe otherwise. Since a large majority of the housing stock across the county was built prior to 1980, it is likely that a majority of LMI households in the county have a lead-based paint hazard.

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

### Introduction

In order to assist residents in need, publicly supported housing is available in the Consortium. There are seven (7) Public Housing Authorities that administer public housing (PH) units, or combined programs with both PH and Section 8 HCV vouchers. There are also four (4) Section 8-only programs in the Consortium:

- City of Peekskill (Section 8)
- CVR New York (Section 8)
- Greenburgh Housing Authority (Combined)
- Mount Kisco Housing Authority (Combined)
- North Tarrytown Housing Authority (PH units)
- Peekskill Housing Authority (PH units)
- Port Chester Housing Authority (PH units)
- Tarrytown Municipal Housing Authority (PH units)
- Town of Yorktown (Section 8)
- Tuckahoe Housing Authority (PH units)
- Village of Ossining Section 8 Program (Section 8)

In total, these entities manage 1,196 public housing units and 2,082 vouchers in their efforts to assist low-income residents of the Consortium. Throughout the following section a common theme is the need for additional resources to update the housing that is available. Housing security and affordability remain pressing issues for many residents, which places demand on an under supported system.

### Totals Number of Unit

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,196	2,082			0	0	0
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 39 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

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

Eight public housing developments exist in the Consortium. The developments are:

- Maple Street Apartments, Greenburgh (State Regulated)
- Sanford Gardens, Tuckahoe
- Franklin Courts, Tarrytown
- Midland Court, Port Chester
- Park/Harbor View, Port Chester
- Drew Gardens/Brooksville, Port Chester
- Margotta Court, Sleepy Hollow
- Mount Kisco Housing Authority, Mount Kisco
- Bohlmann Tower/Dunbar Heights, Peekskill

The County does not own or operate any PHA agencies. However, there are fifteen (15) independent public housing authorities and other entities within the Consortium communities, which collectively manage approximately 4,498 rental units. In addition, there are 6,421 assisted housing units under the Housing Choice Voucher (Section 8) Program.

The developments inspection scores for 2023 as reported by HUD are reported in the table below:

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Sanford Gardens, Tuckahoe	81c*
Franklin Courts, Tarrytown	54c*
Midland Court, Port Chester	48c*
Park/Harbor View, Port Chester	82b*
Drew Gardens/Brooksville, Port Chester	95b
Margotta Court, Sleepy Hollow	62c
Mount Kisco Housing Authority, Mount Kisco	91c
Bohlmann Tower/Dunbar Heights, Peekskill	70c
Bohlmann Tower/Dunbar Heights, Peekskill	68c

**Table 40 - Public Housing Condition**

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

Many PHA's have not received enough capital funding to keep their units in good operating condition in years. Some units have been lost to disrepair. Some PHAs have been working with private developers to rehabilitate their units under the Rental Assistance Development (RAD) programs.

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
3. Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. Four developments are in poor condition, and only one development is in excellent condition. Many PHA's have not received enough capital funding to keep their units in good operating condition in years. Some units have been lost to disrepair. Some PHAs have been working with private developers to rehabilitate their units under the Rental Assistance Development (RAD) programs.

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

The county does not own or operate any PHA agencies. However, the county will support the CDBG applications submitted by PHAs located in the Consortium communities for rehabilitation of existing rental housing units.



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

### Introduction

The following section will provide a discussion and analysis of homeless facilities and services that are available to those who are in need in the region. There are several facilities and services available that will meet the emergency shelter, transitional housing, permanent supportive housing and permanent housing needs of homeless persons in the county. Please note that homelessness is a problem that transgresses municipal boundaries. Therefore, it is not uncommon for a homeless person from one community to be served by a facility or shelter in another community. According to the 2022 CoC Housing Inventory Count, there are 1,179 emergency shelter beds, most of which are year-round beds. There are also 685 transitional beds over 1,500 permanent supportive housing beds. The stock of beds does not tell the whole story though. There are also a large number of supportive services available beyond beds.

According to the 2022 Housing Inventory Chart (HIC) a total of 13 organizations provide emergency shelter, 7 organizations provide transitional housing, 12 organizations provide permanent supportive housing, 7 organizations provide Rapid Re-Housing, and 7 organizations provide other permanent housing to individuals and families experiencing homeless within the CoC. These projects are run by both private and public organizations.

### Facilities and Housing Targeted to Homeless Households Countywide

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	599	5	627	624	0
Households with Only Adults	515	0	58	973	20
Chronically Homeless Households	0	0	0	3	0
Veterans	12	0	12	343	0
Unaccompanied Youth	14	0	26	67	0

**Table 41 - Facilities and Housing Targeted to Homeless Households**

Data Source  
Comments:

HUD 2022 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report by NY-604 Yonkers, Mount Vernon/Westchester County CoC

## **Permanent Supportive Housing Beds New & Under Development (Countywide)**

### **Mt. Hope Plaza (White Plains)**

Mt. Hope Plaza will offer 56 apartments for adults ages 62 and older who earn at or below 60% of the Area Median Income. There will be 20 units for homeless seniors who also will be able to receive support services through an Empire State Supportive Housing Initiative award administered by the New York State Office of Mental Health.

### **Highgarden Tower (New Rochelle)**

The Highgarden Tower is a mixed-income development that was recently completed. The development has 77 supportive housing units serving domestic violence survivors through New Destiny Housing.

### **Mayfair Apartments (Greenburgh)**

Mayfair Apartments offers 74 apartments for adults ages 62 and older who earn at or below 80% of the Area Median Income. There are 20 units for frail seniors who will be able to receive support services through support from the Empire State Supportive Housing Initiative administered by New York State Department of Health.

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

The County has prioritized connecting services to address local homelessness. In addition to WCDP, other county departments work with partner agencies that include non-profits, for-profit enterprises, and other governmental agencies. There are a variety of services aimed at alleviating the challenges associated with homelessness. These services are diverse, including those that help meet the basic needs of homeless individuals, such as food and housing, as well as the provision of other support services to meet the critical needs of the homeless and assist them in becoming self-sufficient. Supportive services include assistance with health care, mental health, substance use issues, employment, job training, education, childcare, transportation, legal services, case management, outreach, and counseling. These services work together and complement each other in order to provide access to residents at all levels of need. Westchester County DSS staff determines the type of services needed in order to assist the homeless persons to secure temporary housing and provide support services to ultimately achieve independent living in a permanent support housing (PSH) setting. Based on the needs of each person, DSS staff will link them with the appropriate not-for-profit agencies that will provide housing and supportive services necessary.

The Westchester County Department of Community Mental Health provides numerous mainstream services. Community-based services are made available to adults with serious mental illnesses. Services include case management, Assertive Community Treatment (ACT), which is a program that provides treatment, rehabilitation and support services to individuals who are diagnosed with a severe mental illness, and Assisted Outpatient Treatment (AOT) to provide support for treatment and case management to individuals pose a significant danger to themselves and/or others.

The Department of Community Mental Health established the Single Point of Access (SPOA) to remove barriers to successful community living for adults 18 and up with serious mental illness. The goal of the Adult SPOA is to ensure service access to individuals with higher needs while increasing integration and community tenure.

Many suffer from disabling mental illnesses, co-occurring substance use, trauma, and medical issues that impact their ability to work. The path to progress and recovery can be extraordinarily challenging when one is constantly struggling to meet basic needs. Having income and health care benefits is often a critical first step on the road to recovery. The SSI/SSDI Outreach, Access and Recovery program (SOAR) is a model developed to help those who are experiencing or at-risk for homelessness. DSS contracts with Maximus for SSI/SSDI advocacy and SOAR services. Legal Services of the Hudson Valley also provides advocacy & SSI/SSDI appeals assistance.

The Westchester County Office of Workforce Investment (OWI) provides comprehensive state-of-the-art workforce development services to both job seekers and employers. It works with the private sector, government and educational institutions, community-based organizations and other agencies associated with the employment and training community, to form a seamless network. Its goal is to deliver the most extensive workforce development services to the citizens of Westchester County.

The OWI has developed a One Stop service delivery system. This system consists of One Stop Career Centers, including core and satellite offices through which both business and job seekers may access a vast array of services. Partner agencies located on site bring a wide range of services into the workforce development mall (full-service center) and mini mall (satellite).

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

As the primary coordinator of service provision for persons experiencing homelessness in the county, the Westchester County Continuum of Care Partnership to End Homelessness provides grant funding to a range of programs throughout the entire county. With a CoC Program annual grant funds renewal demand of \$20,569,679 (2023), they administer a variety grant programs to meet the diverse needs of persons experiencing homelessness in the region. Through the HUD CoC Program Competition, the Partnership awarded grants through the Department of Social Services and Department of Community Mental Health and to the following organizations that are located inside of the County but outside of the Consortium:

- **HOPE Community Services Inc. – Permanent Supportive Housing**
- **MT VERNON Urban Renewal Agency - Permanent Supportive Housing**
- **Municipal Housing Authority for the City of Yonkers – Rapid Re-housing**

The following homeless facilities also meet the needs of homeless persons:

- **Caring for the Homeless and Hungry of Peekskill:** Jan's Peek House Shelter is a year-round shelter for single adult men and women. It provides supportive case management services for clients to develop an independent living plan that focuses on obtaining housing and supportive services such as medical, behavioral, employment and educational. Jan Peek drop-in services provides shelter, food and limited supportive services for homeless adult men and women, particularly during inclement weather.
- **Children's Village: The Sanctuary** is a 14-bed shelter that welcomes boys and girls between the ages of 12 and 17.
- **Lifting Up Westchester: Open Arm's Men's Shelter** is a 38 - bed shelter for adult men.
- **Lifting Up Westchester: Samaritan House Women's Shelter** is a 17 - bed shelter for adult women.
- **Providence House** has 20 beds for mothers and children and emergency and temporary housing.
- **Grasslands Homeless Shelter** is a 149 adult men and women.
- **Westchester Community Opportunity Program, Inc.: Oasis** is a 50-bed emergency overnight that offers temporary shelter and clean bedding for men and women who are faced with homelessness. The shelter is also handicapped accessible.
- **Westhab Inc.:** provides emergency shelter, transitional and permanent housing throughout the county:
  - Vernon Plaza (Mount Vernon) – 34 emergency shelter units for families
  - Youth Shelter Program of Westchester Inc. (Mount Vernon)- 12-bed shelter for young men ages 18-24 awaiting disposition or who have been sentenced on various criminal charges through the local court system
  - 21 Fountain Place (New Rochelle) – 26 transitional housing units
  - Coachman Family Center (White Plains) – 100 emergency shelter units for families
  - Broadway Manor (Yonkers) – 30 emergency shelter beds for adults
  - Travers House (Yonkers) – 14 emergency shelter beds for adults
  - New Windham (Yonkers) – 6 transitional housing beds for formerly incarcerated adults

Westhab's Homeless Services programs help homeless individuals and families quickly get back on their feet and secure permanent housing. Its robust service model helps with housing, jobs, connecting to community-based resources, and everything else needed to help make permanent self-sufficiency and independence a reality.

- **WestHELP Inc.'s Mt. Vernon Family Center** is an emergency shelter that has the capacity to house up to 46 families at a time. Supportive services provided to families include medical services, mental health services, employment services, childhood education/daycare, and case management
- **Yonkers YWCA** provides emergency shelter and transitional housing for homeless women over the age of 18 years and has a drop in shelter for men.
- **Youth Shelter of Westchester (YSOW)** is a 12-bed shelter for young men as an alternative to incarceration.

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

### **Introduction**

The following section discusses the resources available to the populations identified in the NA-45. In the county, significant efforts have been made to ensure that these populations have access to the resources they need. In particular, the county works with medical facilities and non-profit organizations to efficiently allocate resources. However, efforts to support special needs populations continues to fall short of demand. There is still significant need for additional support.

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

**Elderly:** The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, disabilities and other health issues become more common with aging. Because of this, supportive housing must include access to health professionals and housing modifications to support elderly residents. It is important to help elderly residents stay independents and in their own homes for as long as possible if they prefer that.

**HIV/AIDS:** New York State has consistently high numbers of HIV/AIDS cases. Medical and social support for residents living with HIV/AIDS is crucial. While there have been great advances in medical treatment, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby. As noted in the Needs Assessment, it is crucial that the county and other nearby jurisdictions expand efforts to support persons with HIV/AIDS and their families.

**Alcohol and/or Drug Addiction:** Individuals dealing with addiction require housing options that will provide a safe, sober place for recovery. A strong network, including access to health services, support groups, employment assistance, is necessary to maximize the chance they will stay healthy and sober. Additionally, persons dealing with addiction must have access to family and friends. There is also a need for sober emergency shelter facilities and emergency staff that is knowledgeable about best practices for supporting residents with addiction. Additionally, detoxification facilities are necessary for persons in the early stages of addressing addiction.

**Mental, Physical, Developmental Disabilities:** Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with added needs that are unique to their situation. Individuals with disabilities often have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside

with parents and families throughout adulthood, which can put additional financial burden on the family. Natural disasters can be particularly difficult for residents with disabilities. It is important that emergency procedures and resources are available to ensure support, safe sheltering, and evacuation, if necessary. Regardless of the housing situation, a common thread in addressing the needs of persons with disabilities is the need for continuous support services dependent on individuals' different levels of capabilities.

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

In the county, homeless residents and those at risk of homelessness are given access to an assessment to determine eligibility for healthcare services. The services may include primary care, hospitalization, skilled nursing facilities, and rehabilitation. This care may include medical follow-up, including mental health or substance abuse treatment.

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

The County has identified public services as a priority need in the Strategic Plan. Public service programs will encourage economic self-sufficiency, help prevent housing instability, and offer essential services to improve the lives of LMI residents of the county. The Action Plan identified the following activities that will be funded this year to support persons who are not homeless but have other special needs. More details of these activities can be found in the Strategic Plan and Action Plan.

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

See previous answer.

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

The Consortium completed its most recent Analysis of Impediments to Fair Housing Choice (AI) in conjunction with this ConPlan. The AI outlines 10 identified impediments to fair housing choice. Numbers 7-10 are related to affordability:

1. Uneven Growth Patterns
2. Varied Concentrations of Non-White Population
3. Language Barriers to Affordable Housing Information
4. Older Population Aging in Place
5. Diverse Jurisdictional Housing Strategies and Zoning Regulations
6. Lack of New Housing Construction in Several Communities
7. Lack of Affordable Housing for Renters
8. Racial/Ethnicity Income Inequality
9. High Number of Cost Burdened Renters
10. Unequal Home Ownership by Race

In Westchester County, the ten barriers to equitable and affordable housing, while not directly resulting from current policies, reflect the legacy of historic discrimination and persisting disparities, such as uneven access to credit and systemic inequality. Policies that do not provide sufficient incentives for affordable housing development can lead to a lack of investment in this critical sector. These factors collectively contribute to a reduced supply of affordable units, hindering accessibility for low- and moderate-income households. The WCPD is dedicated to addressing these issues through specific programmatic actions and policy revisions, aiming to improve housing equity and affordability. This initiative also includes addressing the residual impact of historical policies to ensure contemporary housing accessibility aligns with modern standards of fairness and inclusivity.

In an effort to overcome these challenges, WCPD identified strategic actions for consideration and implementation. The actions listed will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. Although it is likely that not all impediments will be fully eliminated in the short period of five years, the Consortium will strive to affirmatively further fair housing and reduce barriers to promote fair housing choice.

They include:

1. Reform regulatory barriers to facilitate missing middle housing;
2. Establish new financial incentives;
3. Offer surplus land for affordable housing;
4. Rezone vacant or underutilized commercial or industrial land;
5. Expand the Housing Flex Fund;
6. Promote the use of the Mortgage Credit Certificate; and
7. Expand the use of the Human Rights Commission and other fair housing agencies.

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

### Introduction

This section provides insight into the non-housing assets within the county. In particular, this section analyzes economic activity and education levels that influence the local economic conditions and compares the ability of the local workforce to satisfy the needs of local businesses. These data are used to identify any areas of concern or sectors to reinforce support.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,325	366	0%	0%	0%
Arts, Entertainment, Accommodations	40,093	29,110	8%	8%	0%
Construction	32,098	27,575	6%	7%	1%
Education and Health Care Services	143,358	111,844	29%	30%	1%
Finance, Insurance, and Real Estate	51,847	25,446	10%	7%	-4%
Information	15,313	5,941	3%	2%	-2%
Manufacturing	20,214	10,107	4%	3%	-1%
Other Services	24,749	17,928	5%	5%	0%
Professional, Scientific, Management Services	73,581	57,966	15%	15%	1%
Public Administration	20,380	20,944	4%	6%	1%
Retail Trade	39,609	43,698	8%	12%	4%
Transportation and Warehousing	22,185	12,333	4%	3%	-1%
Wholesale Trade	12,108	13,070	2%	3%	1%
Total	496,860	376,328	--	--	--

Table 42 - Business Activity

**Alternate Data Source Name:**

2017-2021 ACS (Workers), 2020 LEHD (Jobs)

**Data Source**

2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs). The most recent data for LEHD

**Comments:**

was from 2021. The 2017-2021 ACS was used for comparison.

The above table provides a breakdown of the distribution of workers and jobs by sector across the county, including an estimation of workforce supply for each industry sector in the final column. A negative value indicates an oversupply of labor (more workers than jobs), while a positive value indicates an undersupply of labor (more jobs than workers). Overall, the county has an excess of over 120,000 workers compared to available jobs. The Retail Trade sector shows the largest discrepancy, with over 43,000 jobs constituting 12% of all jobs, against only 39,609 workers. Conversely, the Finance, Insurance, and Real Estate sectors have more workers than jobs available. There are no notable differences at the consortium level.



## Labor Force

Total Population in the Civilian Labor Force	528,937
Civilian Employed Population 16 years and over	496,860
Unemployment Rate	3.2%
Unemployment Rate for Ages 16-24	17.0%
Unemployment Rate for Ages 25-65	4.9%

**Table 43 - Labor Force**

**Alternate Data Source Name:**

2017-2021 ACS

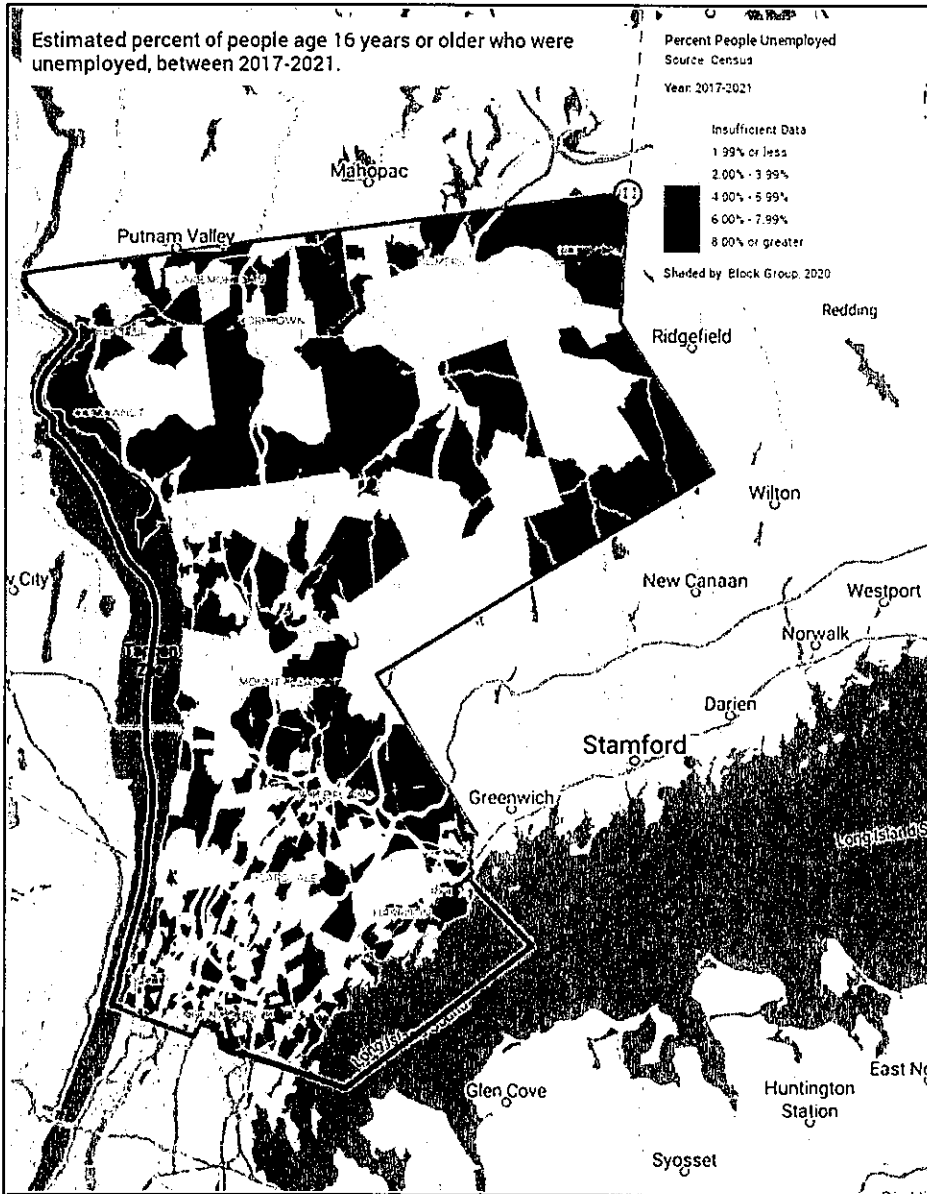
**Data Source Comments:**

The county unemployment rate is from the BLS Sept 2023. All other labor force data are from the ACS including unemployment rate by age.

There are two primary sources used to analyze the unemployment rate in the county for this report. They each have pros and cons, but when taken together they can provide a clearer view of unemployment. The first source is the U.S. Census Bureau's American Community Survey 5-Estimates (ACS). In the ACS, unemployment data is only taken annually, and the most recent data is from 2021. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment.

The second source is the Bureau of Labor Statistics (BLS). This measurement of unemployment is updated monthly and provides insight into any trends at a city and county level (consortium level is not available). It is not available at the census tract level. BLS unemployment data therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.

In the county, there is a wide variance in employment rates between different tracts, but prominent levels of unemployment are not concentrated in certain areas. In low unemployment tracts, less than 2% of the population 16 years and older are unemployed and in high unemployment tracts, the rate is more than 8%. Due to the impacts of COVID-19 during the collection of this data, these estimates may not fully reflect current dynamics. The consortium will continue to monitor labor force participation.



Unemployment Rate

Using data from the last 10 years from the Bureau of Labor Statistics, unemployment fell substantially between 2010 and 2019. A sharp increase in the unemployment rate was seen in 2020, largely due to the COVID-19 pandemic. Since 2020, the unemployment rate has steadily declined.

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
7.5	7.1	7.4	6.4	5.2	4.6	4.4	4.5	3.9	3.6	8.0	4.8	3.2	3.4

Table 44 - Unemployment Rate from 2010 to 2023 (%)

In 2023 the unemployment rate was relatively static, with the exception of April, when it dropped to 2.6. However, by the end of the year, the rate slightly increased by 0.3% compared to January.

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
3.4	3.4	3.0	2.6	3.0	3.2	3.4	3.8	3.6	3.7	3.6	3.7

Table 45 - Unemployment Rate from Jan 2023 to Dec 2023 (%)

Occupations by Sector	Number of People
Management, business and financial	251,980
Farming, fisheries and forestry occupations	680
Service	83,216
Sales and office	93,911
Construction, extraction, maintenance and repair	33,271
Production, transportation and material moving	33,802

Table 46 – Occupations by Sector

Alternate Data Source Name:  
2017-2021

### Occupations by Sector

The table presented above provides an analysis of occupations by sector and is at the countywide level. Unlike the initial table in this section, which identified the most prevalent sectors, this table categorizes the types of jobs available within each sector. For instance, it groups together jobs such as a manager at a fast-food restaurant and a manager at a logging company under the same category of "Management, Business, and Financial," whereas they would be classified in distinct categories in the previous table.

The most prominent occupation sector countywide is the management, business, and financial sector. Over 250,000 people are employed in that sector. The second largest sector is Sales and Office with 93,911 people and the third largest is Service with 83,216. The distribution of occupations by sector at the consortium level is quite similar to that of the county. Within the HOME Consortium, 59% (167,544) of the workers are in the management, business, and financial sector and 18%, or 50,998 workers are part of the sales and office sector.

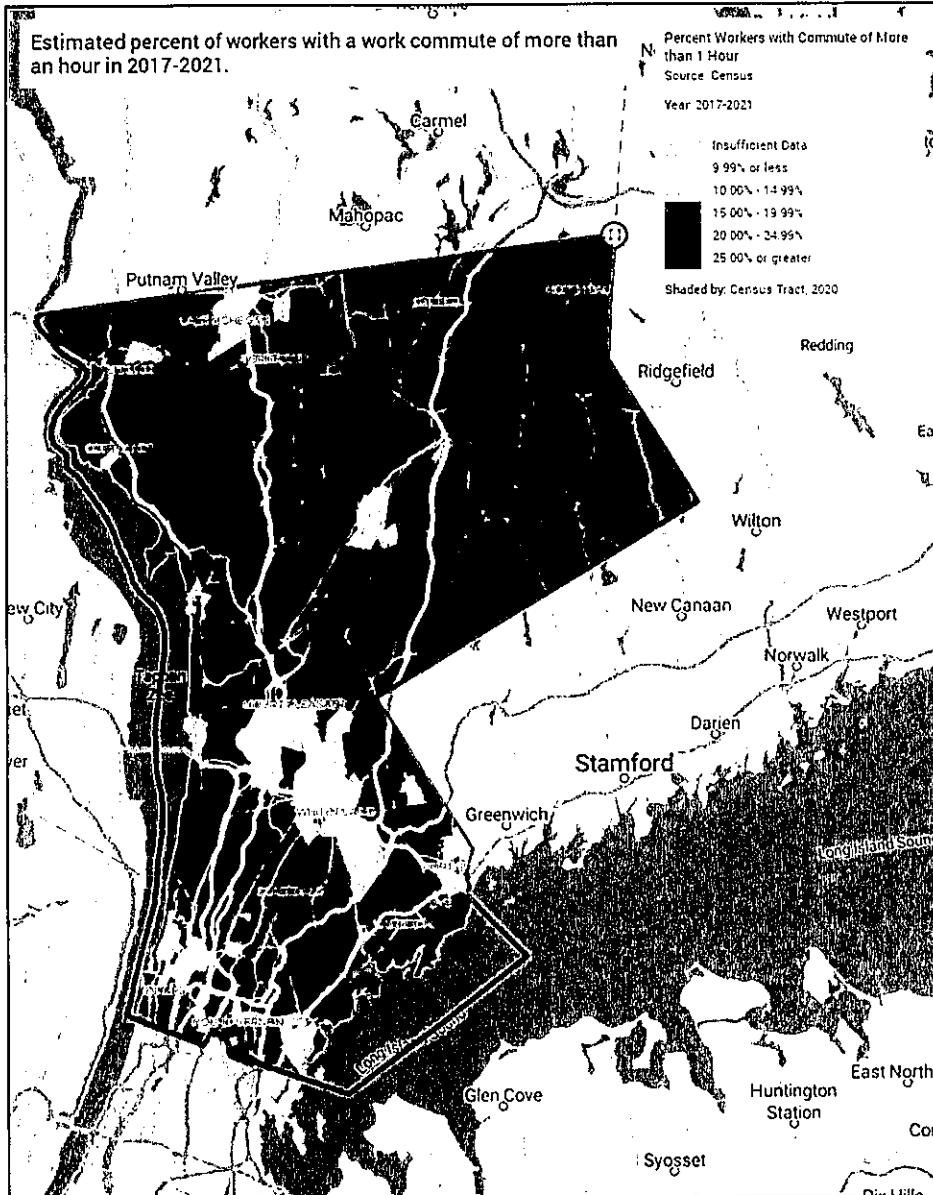
## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	205,959	49%
30-59 Minutes	129,096	30%
60 or More Minutes	89,603	21%
<b>Total</b>	<b>424,657</b>	<b>100%</b>

Table 47 - Travel Time

Alternate Data Source Name:  
2017-2021

All other things being equal, residents often prefer to live in the same city or town as their job. Relative to short commutes, long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. This association is particularly true when compared to commuters who use bicycles or walk to work. In Westchester County, more than half of the residents commute over 30 minutes each day to work. The consortium rates are nearly identical.



**Commute More Than 1 Hour**

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	33,017	3,691	15,688
High school graduate (includes equivalency)	61,106	5,325	22,173
Some college or Associate's degree	80,274	6,769	19,883
Bachelor's degree or higher	234,428	10,023	35,081

**Table 48 - Educational Attainment by Employment Status**

Alternate Data Source Name:  
2017-2021

**Educational Attainment by Employment Status**

Educational attainment is one of the best indicators of economic success, both in attaining a job and receiving a higher wage. In Westchester County, the unemployment rate for a person without a high school diploma is about 10% while the rate for a resident with a bachelor’s degree or higher is only 4%. The labor participation rate is also higher for those with higher educational attainment. Approximately 30% of residents without a high school diploma are not in the workforce, which is higher than the 13% for those with bachelor’s degrees.

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,346	4,382	7,359	13,088	14,380
9th to 12th grade, no diploma	7,972	5,378	6,510	14,552	11,637
High school graduate, GED, or alternative	22,190	18,985	19,034	49,275	40,507
Some college, no degree	31,072	17,991	14,653	36,227	22,365
Associate's degree	4,518	8,136	8,784	19,972	8,909
Bachelor's degree	18,090	35,861	35,847	71,680	29,152
Graduate or professional degree	1,656	22,972	36,591	75,467	43,559

**Table 49 - Educational Attainment by Age**

Alternate Data Source Name:  
2017-2021

**Educational Attainment by Age**

There are over 40,500 county residents that have less than a 9<sup>th</sup> grade education, the majority of whom are over the age of 45. There are approximately 46,000 residents with a 9<sup>th</sup> grade education, but without a high school diploma. As noted above, education is closely related to employment and without a high

school diploma or equivalent these residents may struggle to find stable employment. It is noted that approximately over 50% of these two cohorts live outside the consortium.

**Educational Attainment – Median Earnings in the Past 12 Months**

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$29,038
High school graduate (includes equivalency)	\$37,506
Some college or Associate's degree	\$45,973
Bachelor's degree	\$79,680
Graduate or professional degree	\$105,474

**Table 50 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:  
2017-2021

**Educational Attainment Median Earnings**

As mentioned previously, educational attainment and earnings are linked. The annual wage difference based on education can lead to substantial wealth differences over time. A Westchester County resident who graduates high school and works from the age 18 to 65 will earn approximately \$1,762,782 during their working life. A person with a bachelor’s degree who works from age 23 to 65 will earn \$3,346,560. That added financial benefit does not consider that jobs that tend to have additional benefits like health insurance, paid time off, etc. Additionally, this does not factor in the fact that higher income can lead to the ability to have investments, to purchase a home instead of renting, and other activities that can increase wealth substantially.

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

According to the Business Activity table, the Education and Health Care Services sector provides the highest percentage of all jobs in the county with 30% of all jobs coming from the sector. This sector is also the largest employer with 29% of all employees. The second highest employment sector in terms of jobs and workers is the Professional, Scientific, Management Services sector, with 15% of countywide jobs and number of employees.

**Describe the workforce and infrastructure needs of the business community:**

Job Training and Workforce Development remain consistent needs of the countywide business community. In many of the county’s business sectors there are far more workers than jobs available. This creates an opportunity for the county to foster economic development and increase available local jobs. The county is already addressing many of these issues. The 2024 County Operating Budget includes a \$300,000 investment in workforce training in collaboration with the Westchester County Association (WCA) to provide residents with valuable job training opportunities. The Westchester County Workforce Development Board is actively involved in efforts to enhance the talent pipeline, as highlighted in the resources provided by the Westchester County Association.

Significant investments are being made to bolster healthcare services, including \$3 million for Federally Qualified Health Centers (FQHCs). The Mid-Hudson Regional Economic Development Council (MHREDC) has supported over 1,054 projects, generating more than \$4.1 billion in economic activity, and creating or retaining nearly 24,000 jobs.

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

Westchester County is set to benefit from the \$1.2 trillion Infrastructure Investment and Jobs Act (IIJA), with \$13 billion earmarked for New York State infrastructure projects, including highways, roads, bridges, and tunnels. New initiatives for 2024 include funding for flood, fire, and non-FEMA emergency recovery programs, with a total cost of \$300,000 to assist families in need during relocation and recovery. These projects and others will likely lead to continued need for job training and workforce development.

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

There are several opportunities that these new developments will bring over the next five to ten years. As discussed earlier in this section, there are 480,956 workers but only 373,011 jobs. The largest disconnect is the Education and Health Care Services sector, with a need for more than 21,000 jobs. This is an opportunity to work with local businesses and promote economic development to help create jobs and match the available workforce with employer's needs. The current construction workforce may benefit from infrastructure projects as there is currently a mismatch of workers to jobs available.

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

The Westchester County Office of Workforce Investment (OWI) provides comprehensive workforce development services to job seekers and employers, including labor market information, job posting, employee recruiting services, job skills training, employment plan development, case management, and other services. The county plans to continue to work with OWI to support workforce development in addition to funding. As previously mentioned, the Westchester County Association offers job training opportunities to residents, as well as the county Workforce Development Board.

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

Yes



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

The County participated in the Comprehensive Economic Development Strategy (CEDS) along with six neighboring counties which make up the Hudson Valley Regional Council (HVRC). The HVRC's 2019 – 2023 CEDS identified the following goals:

1. Improve economic competitiveness through physical infrastructure connections
2. Improve resiliency and economic competitiveness through connections to support the capacity for regional planning for municipal sewer and water infrastructure as a template for other types of regional infrastructure planning
3. Improve economic competitiveness through connections to strengthen the availability of a skilled workforce
4. Support connectivity for regional prosperity

The County plans to continue efforts related to each of the four stated goals and these efforts will be coordinated with Consolidated Plan efforts. More details on the County's ConPlan goals related to economic development can be found in the Strategic Plan.

## MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute housing problems: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the regional average. For this analysis, "substantially higher" is based on the HUD provided standards set in the Needs Assessment. A tract with a housing problem rate of 10% higher than the regional average is considered substantially higher. To provide a more nuanced analysis, "cost burden" has been split into renter cost burden and homeowners (with a mortgage) cost burden.

### County Rate

- Overcrowding: 4.1%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 0.7%
- Renter Cost Burden: 53.2%
- Homeowners Cost Burden: 35.3%

### Substantial Rate

- **Overcrowding: 14.1%**
  - o Census Tract 4.01 – 16.2%
  - o Census Tract 4.03 – 15.6%
  - o Census Tract 4.04 – 22.1%
  - o Census Tract 6.01 – 16.3%
  - o Census Tract 11.01 – 19.2%
  - o Census Tract 12 – 24.9%
  - o Census Tract 15.04 – 16.2%
  - o Census Tract 21.06 – 16.6%
  - o Census Tract 32 – 20.6%
  - o Census Tract 58 – 17.6%
  - o Census Tract 61 – 14.3%
  - o Census Tract 79.01 – 16.1%
  - o Census Tract 80 – 19.3%
  - o Census Tract 116.01 – 18.6%
- **Lack of Complete Plumbing Facilities: 10.3%**
  - o No areas of concentration
- **Lack of Complete Kitchen Facilities: 10.7%**
  - o No areas of concentration
- **Renter Cost Burden: 63.2%**
  - o Census Tract 1.01 – 63.4%

- Census Tract 1.03 – 65.9%
- Census Tract 2.02 – 68.9%
- Census Tract 4.04 – 63.5%
- Census Tract 5.02 – 78.2%
- Census Tract 7.01 – 64.6%
- Census Tract 8.02 – 64.5%
- Census Tract 9 – 74.8%
- Census Tract 10 – 77.3%
- Census Tract 11.01 – 81.0%
- Census Tract 13.01 – 68.8%
- Census Tract 13.02 – 64.7%
- Census Tract 14.01 – 80.3%
- Census Tract 14.02 – 64.3%
- Census Tract 16 – 70.6%
- Census Tract 17.01 – 70.2%
- Census Tract 21.05 – 67.8%
- Census Tract 24.05 – 65.8%
- Census Tract 27 – 72.7%
- Census Tract 29 – 74.8%
- Census Tract 31 – 70.5%
- Census Tract 34 – 66.5%
- Census Tract 35 – 65.6%
- Census Tract 41 – 67.7%
- Census Tract 48.01 – 63.8%
- Census Tract 48.02 – 71.1%
- Census Tract 50.01 – 85.5%
- Census Tract 57.04 – 71.0%
- Census Tract 62 – 69.0%
- Census Tract 63.01 – 70.6%
- Census Tract 64 – 72.0%
- Census Tract 65 – 77.3%
- Census Tract 68.02 – 80.0%
- Census Tract 70 – 68.5%
- Census Tract 83.02 – 82.0%
- Census Tract 92.02 – 85.4%
- Census Tract 97.02 – 74.7%
- Census Tract 97.03 – 64.9%
- Census Tract 109.01 – 69.9%
- Census Tract 111.02 – 100%
- Census Tract 119.02 – 84.5%
- Census Tract 120 – 68.6%
- Census Tract 121.01 – 76.6%

- Census Tract 122.01 – 100%
- Census Tract 123.01 – 63.4%
- Census Tract 125.02 – 100%
- Census Tract 125.03 – 81.9%
- Census Tract 128.03 – 64.4%
- Census Tract 128.04 – 73.2%
- Census Tract 131.04 – 71.1%
- Census Tract 132.01 – 78.8%
- Census Tract 132.02 – 78.7%
- Census Tract 134.02 – 72.8%
- Census Tract 136 – 66.1%
- Census Tract 142 – 65.3%
- Census Tract 145 – 73.6%
- Census Tract 146.05 – 67.4%
- Census Tract 146.06 – 76.0%
- Census Tract 148.10 – 72.3%
- Census Tract 149.03 – 65.6%
- Census Tract 9810 – 82.1%
- Census Tract 9840 – 78.8%
- **Homeowner Cost Burden: 45.3%**
  - Census Tract 2.04 – 100%
  - Census Tract 4.01 – 93.3%
  - Census Tract 6.01 – 100%
  - Census Tract 7.02 – 50.0%
  - Census Tract 10 – 89.2%
  - Census Tract 13.04 – 51.2%
  - Census Tract 13.05 – 90.6%
  - Census Tract 15.02 – 50.4%
  - Census Tract 16 – 48.8%
  - Census Tract 17.01 – 63.8%
  - Census Tract 20 – 49.2%
  - Census Tract 21.05 – 54.5%
  - Census Tract 21.06 – 61.9%
  - Census Tract 24.01 – 58.4%
  - Census Tract 24.04 – 49.9%
  - Census Tract 26 – 53.7%
  - Census Tract 28 – 56.4%
  - Census Tract 29 – 82.2%
  - Census Tract 30 – 47.9%
  - Census Tract 31 – 100%
  - Census Tract 33 – 49.1%
  - Census Tract 34 – 60.1%

- Census Tract 35 – 47.5%
- Census Tract 36 – 67.1%
- Census Tract 39 – 46.3%
- Census Tract 51 – 45.7%
- Census Tract 60 – 50.1%
- Census Tract 61– 60.9%
- Census Tract 62 – 59.1%
- Census Tract 63.01 – 91.3%
- Census Tract 65 – 50.3%
- Census Tract 74.01– 51.3%
- Census Tract 79.01 – 100%
- Census Tract 79.02 – 56.6%
- Census Tract 80 – 67.3%
- Census Tract 81 – 50.0%
- Census Tract 87 – 48.3%
- Census Tract 88.01 – 58.9%
- Census Tract 90 – 45.8%
- Census Tract 92.02 – 52.1%
- Census Tract 94 – 63.9%
- Census Tract 95 – 56.2%
- Census Tract 105 – 50.8%
- Census Tract 110 – 50.9%
- Census Tract 112 – 50.8%
- Census Tract 119.02 – 51.3%
- Census Tract 121.01 – 46.2%
- Census Tract 121.02 – 45.8%
- Census Tract 130 – 49.4%
- Census Tract 131.03 – 51.5%
- Census Tract 133.01 – 58.2%
- Census Tract 134.01 – 48.9%
- Census Tract 134.02 – 46.9%
- Census Tract 137 – 48.7%
- Census Tract 148.10 – 45.9%
- Census Tract 148.12 – 49.1%

There are numerous Census Tracts in Westchester County with a concentration of multiple housing problems:

- Overcrowding & Renter Cost Burden
  - o Census Tract 4.04
- Overcrowding & Homeowner Cost Burden
  - o Census Tract 4.01
  - o Census Tract 6.01
  - o Census Tract 61
  - o Census Tract 79.01
  - o Census Tract 80
- Renter Cost Burden & Homeowner Cost Burden
  - o Census Tract 16
  - o Census Tract 29
  - o Census Tract 31
  - o Census Tract 34
  - o Census Tract 35
  - o Census Tract 62
  - o Census Tract 63.01
  - o Census Tract 97.02
  - o Census Tract 119.02
  - o Census Tract 121.01
  - o Census Tract 134.02
  - o Census Tract 148.10

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

**County Rate**

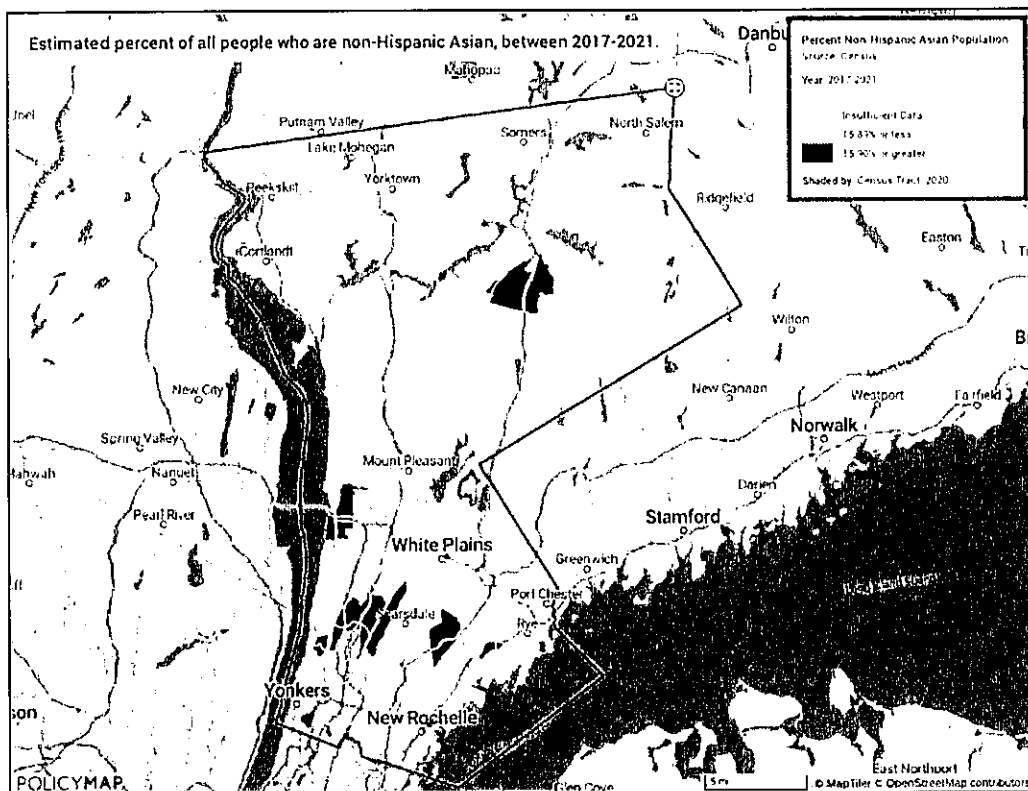
- Asian, Non-Hispanic: 5.9%
- Black or African American, non-Hispanic: 13.3%
- Multiracial, non-Hispanic: 2.2%
- Hispanic, all races: 25.2%

**Concentration Rate**

- Asian, non-Hispanic: 15.9%
- Black, non-Hispanic: 23.3%
- Multiracial, non-Hispanic: 12.2%
- Hispanic, all races: 35.2%

*Asian, non-Hispanic:*

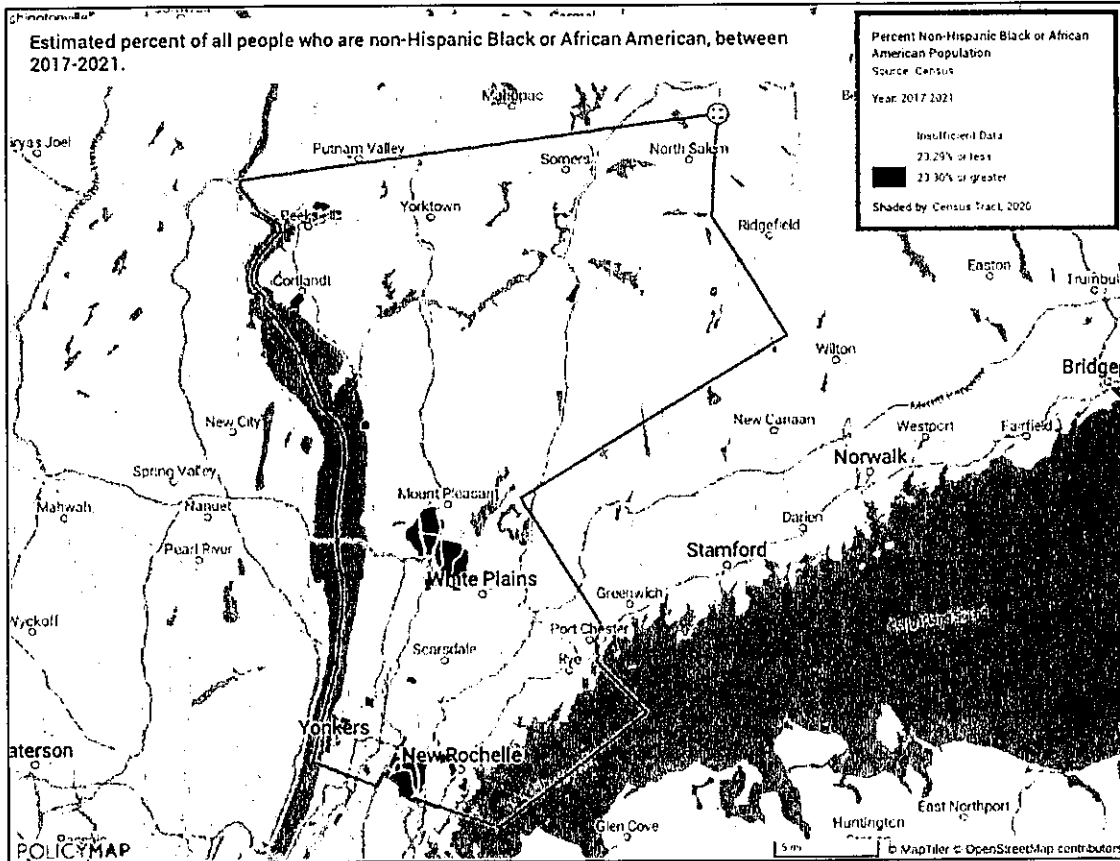
- There are concentrations of Asian, non-Hispanic residents in a few areas around the county. Most concentrations are in the southern portion of the county, but there are also concentrations northwest of Bedford.



**Asian, non-Hispanic Population**

*Black, non-Hispanic*

- There are concentrations of Black, non-Hispanic residents in several areas around the county. The largest concentrations are in White Plains and Greenburgh, and there are also concentrations in Mount Vernon and Yonkers, and the northwest part of the county.

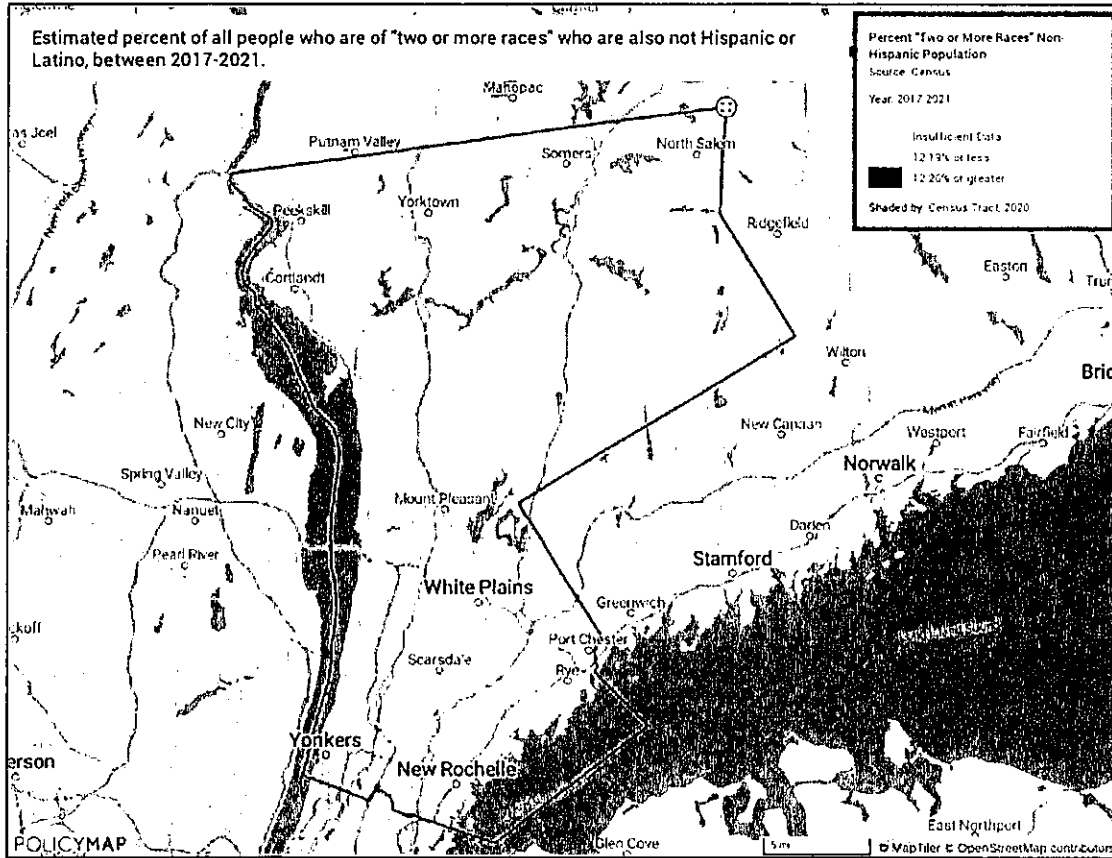


**Black, non-Hispanic Population**



*Multi-racial, non-Hispanic*

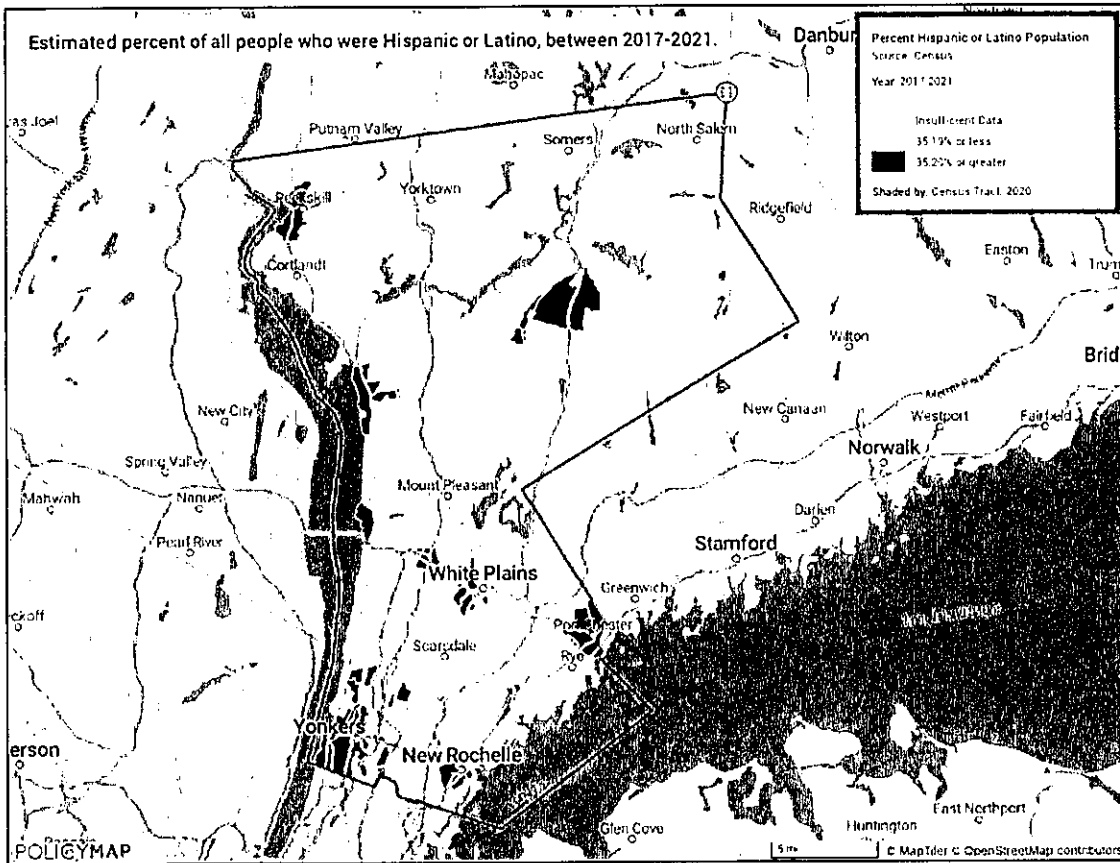
- There is one small concentration of multi-racial non-Hispanic residents in the county. This concentration is in Yonkers.



**Multi-racial, non-Hispanic Population**

*Hispanic, all races*

- There are several concentrations of Hispanic residents in several areas around the county. The concentrations are primarily around Yonkers, White Plains, Port Chester, Peekskill, and northwest of Bedford.



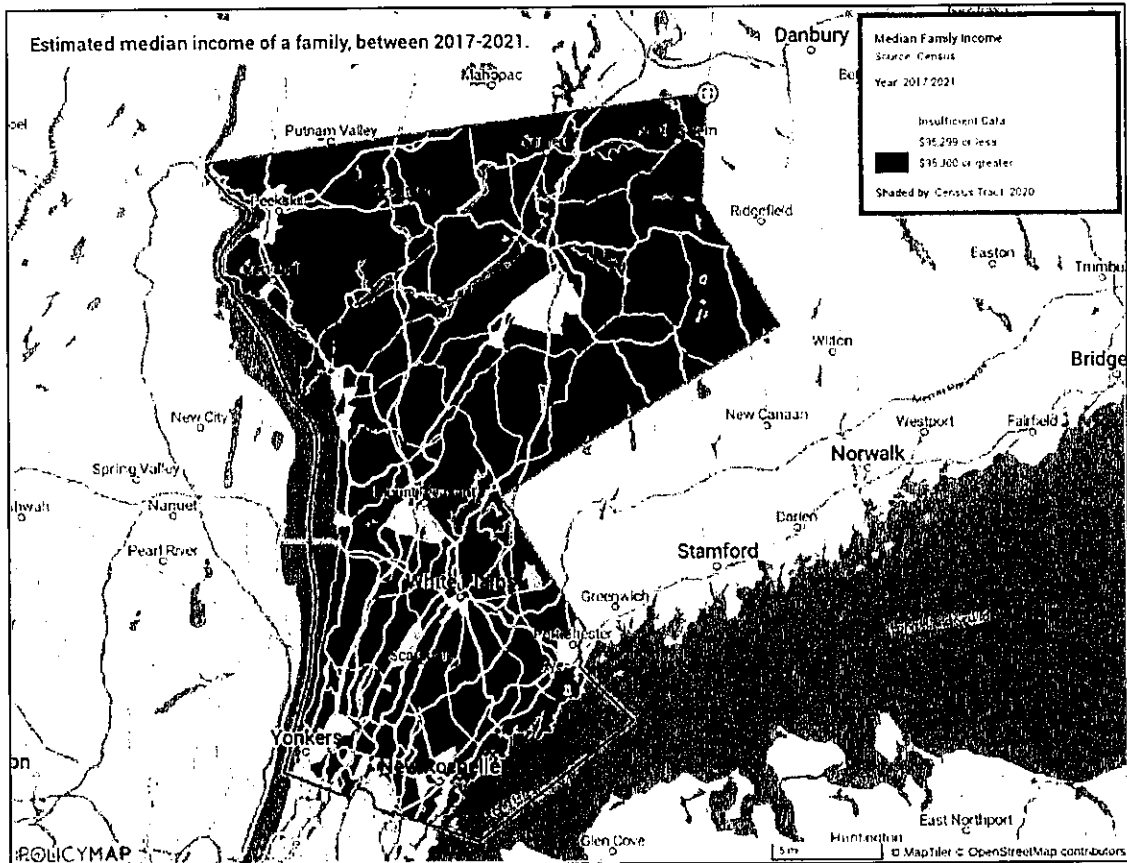
**Hispanic, all races Population**

## Low-Income Families

A family is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income families if the tract's median household income is less than 80% of the county median household income.

2023 Westchester County, NY 80% Area Median Income for a Family of Four: \$95,300

Using this definition, there are a few areas in the county that have a concentration of low-income families as shown in the map below. There is overlap with these tracts and tracts with a concentration of Hispanic households and a concentration of Black, non-Hispanic households.



Median Family Income by LMI Rate

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

In the areas with the disproportionately large number of low-income households and Black, non-Hispanic and Hispanic residents, the housing market shows some unique characteristics. These areas have many units that were built prior to 1980. Due to these characteristics, it is possible that many of these homes are in need of housing rehabilitation. Additionally, most of these tracts have very low vacancy rates. Low vacancy rates can increase the cost of housing, therefore increasing the number of cost burdened households.

**Are there any community assets in these areas/neighborhoods?**

Community assets in these areas include the many partner nonprofits and agencies that work to assist the minority populations and LMI households of the county. There are also numerous churches and libraries in these areas. In Yonkers, the YWCA and Yonkers Community Action Program (YCAP) provide a wide range of services to residents. White Plains also has the White Plains Community Action Partnership, operated by WestCOP. The Community Center of Northern Westchester is located in Bedford and provides food, clothing, career counseling, and more to residents in need.

**Are there other strategic opportunities in any of these areas?**

There are a number of economic opportunities in the identified neighborhoods. There are opportunities to increase access to transportation services, support educational enrichment opportunities and programs, and increase employment training and employment opportunities. This area with a disproportionately large number of low-income households should be noted when determining funding priorities.

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

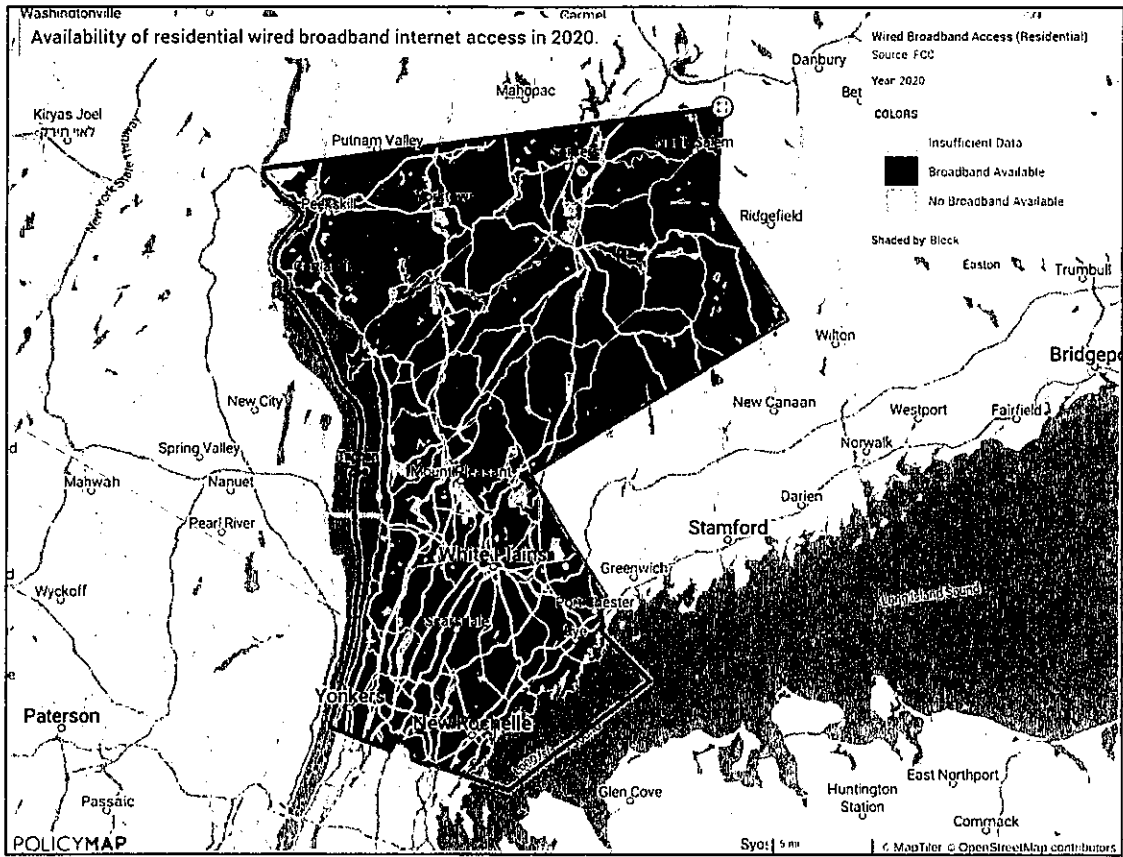
**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the rest of the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking.

Westchester County does not have significant gaps in broadband coverage in the residential areas. Most of the county have more than one option for internet providers, to include LMI areas. According to Broadband Now, the county has 98.9% broadband coverage at 25 or more Mbps and the average household has at least two (2) options for broadband-quality Internet service; however, a small portion of the county still doesn't have access to more than one provider and may have to rely on low-grade wireless. In Westchester County, 89.7% of households have a broadband subscription. The state average is 86.9%

According to FCC data, there is a large overlap between high poverty census tracts (20% or more households below poverty level) and census tracts with 25% or more of households that report they have no internet access. It is most likely that the households with no internet access are low-to moderate-income households.

The following map shows broadband access throughout the county. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows six (6) major infrastructure options within Westchester County: fixed wireless, cable, DSL, 5G, and fiber.



**Broadband Access**

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

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services.

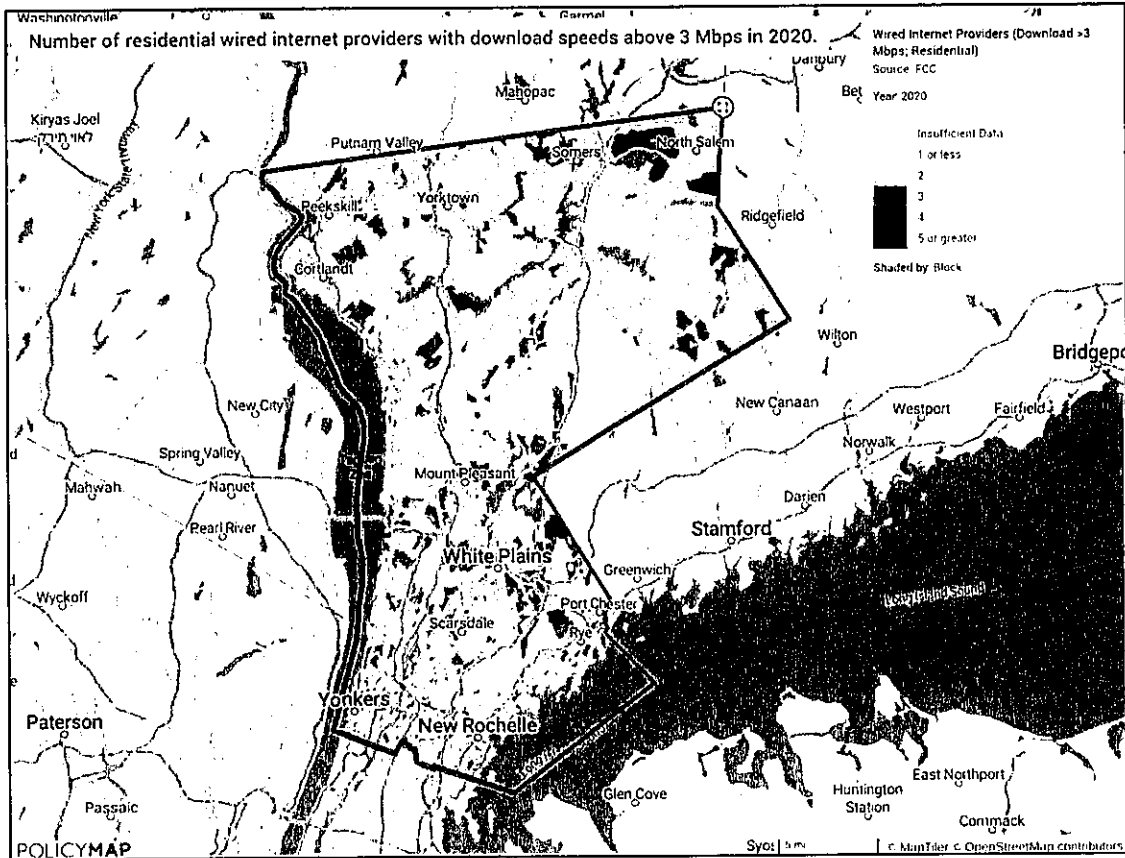
There are a total of 23 internet providers offering broadband services across the county, however access varies across the county. According to BroadbandNow, White Plains has 23 providers while Scarsdale and Rye only have 13. There are primarily seven (7) providers that offer home internet services throughout the County:

- AlwaysOn (Fixed Wireless)
- HughesNet (Satellite)
- Optimum (Cable, Fiber)
- Starlink (Satellite)
- T-Mobile Home Internet (5G)
- Verizon (Fiber, DSL, 5G)
- Viasat Internet (Satellite)

All providers except Starlink offer discounted home internet services through the Affordable Connectivity Program (ACP). Starlink announced in December 2023 that it planned to join the program. ACP is an FCC benefit program that helps ensure that households can afford the broadband they need for work, school, healthcare and more. The benefit provides a discount of up to \$30 per month toward internet service for eligible. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price.

In 2023, the county launched “Connect Westchester”, the state’s largest dedicated county-wide program to strategically narrow the digital divide. Connect Westchester is Westchester County’s Office of Economic Development’s new initiative to bridge the digital divide through providing essential digital resources, education and affordable internet access to low-income residents. This new program will utilize partnerships with the STEM Alliance, The Westchester County Association, and the Westchester Library System to help all members of our community make a significant step towards achieving digital equity.

The following map shows the number of broadband service providers by census tract. Most of the residential areas in the county have two (2) options for high-speed internet with competitive providers, though there are some tracts with lower populations that only have access to one provider.



**Internet Providers Coverage**



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

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

Westchester County's 2021 Multi-Jurisdictional Hazard Mitigation Plan identifies the county's risk for manmade and natural hazards. Due to the county's location and geography, the following climate-based hazards of concern were identified: earthquakes, extreme temperatures, floods, severe storms, severe winter storms, and wildfires.

The most prominent climate hazard risk is flooding. About 4.5% of the county is in a floodplain area as defined by FEMA. According to NOAA NCDC storm event database, the county had 191 flood events reported between 1990 and 2021, resulting in three deaths, two injuries, and more than \$6.6 million in property damage.

Additionally, the county is at risk for severe storms, including hurricanes, thunderstorms, winter storms, and tornadoes. Hurricanes and severe thunderstorms can produce large, quickly accumulating quantities of rainfall, lightning, and extreme winds. Severe winter weather can cause dangerous road conditions, exposure to extreme weather, and restricted access to communities for extended periods of time. Severe storms, including winter storms, occur annually and have prompted 19 Presidential Disaster Declarations since 1954. There have been eight documented tornadoes in Westchester County since 1970. Between 1990 and 2021, severe storms have caused a total of 26 injuries, 14 fatalities, and \$17.1 million in property damage.

Other risks were identified in the Hazard Mitigation Plan but were listed as lower risk, including disease outbreak, earthquakes, extreme temperature, and wildfire.

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

Low- and moderate-income (LMI) residents in the area are incredibly vulnerable to the risks of these climate-based natural hazards. All of these hazards can cause extensive damage to the housing stock, depending on the severity of the weather event. Strong winds that accompany tornadoes and severe storms can cause structural damage to local housing stock and loss of essential utilities such as access to water and electrical power. Flooding can lead to contaminated water supply and property damage.

Additionally, LMI households typically have fewer economic resources, are less able to respond to a disaster without assistance and are less likely to be able to access available local, state, and federal assistance needed for recovery. Impacts from climate change that force residents to relocate are typically much more disruptive to LMI households as they not only lose their residence, but also lose access to the services and social networks that they rely on in their daily lives. This lack of access to networks can last for significant amounts of time, or even indefinitely, as property owners seek insurance and disaster compensation and begin to rebuild. More significant impacts to existing housing stock may result in redevelopment and associated gentrification, further exacerbating this impact. Dramatic increases in

electricity or housing costs can put LMI households at risk of homelessness. Special populations such as people with disabilities, non-English speakers, and homeless individuals are disproportionately more likely to need additional support, such as medical equipment, access to evacuation information, basic shelter, and relocation assistance.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan is Westchester County's Urban County Consortium plan for housing and community development over the next five years of the Consolidated Plan. The plan outlines how the Consortium intends to use CDBG, HOME, and ESG funds toward HUD's statutory goals of providing a suitable living environment and safe, decent, and affordable housing for low- to moderate-income households and special needs groups in Consortium area.

Through both data analysis in the Needs Assessment and Market Analysis and an extensive citizen participation process that involved input from the community and stakeholder organizations, the Consortium was able to identify the most significant priority needs that exist in the area including all the smaller municipality members. The goals developed in the Strategic Plan address the priority needs of the community over the five-year period.

While the Consortium does not target funding based solely on geographic requirements, funds are limited to member consortium municipalities and unincorporated low/mod areas throughout the Consortium area. The Consortium will invest CDBG funds towards low/mod block group tracts that are eligible for certain types of activities funded by the program. For example, public improvements such as those to neighborhood facilities, community centers or infrastructure like roads and streets will be located in low/mod income areas. For direct services such as affordable housing assistance and funded community development programs, Individuals and families must meet income qualifications in order to directly benefit and be eligible for such programs. HOME and ESG funds target eligible households all throughout the Consortium area and are not directed toward any particular geographic area.

The following are the five (5) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

#### **Priority Need: Public Facilities and Infrastructure**

1A Improve & Expand Public Infrastructure

1B Improve Access to Public Facilities

#### **Priority Need: Public Services**

2A Provide Supportive Public Services

#### **Priority Need: Affordable Housing Development & Preservation**

3A New Housing Development

3B Rental Housing Opportunities

3C CHDO Housing Development

3D Housing Rehabilitation

**Priority Need: Addressing Homelessness**

4A Homeless Prevention, Rapid Rehousing & Street Outreach

4B Emergency Shelter & HMIS

**Priority Need: Effective Program Management**

5A Effective Program Management

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

### Geographic Area

Table 51 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Low/Mod Block Group Tracts
	<b>Area Type:</b>	Other
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Low/Mod Eligible Block Group Tracts located Consortium-wide. A low/mod block group tract is defined by HUD as an area that is primarily residential and where at least 51 percent of the residents are low- and moderate-income persons, however the Consortium is an exception grantee as few of the Low/Mod Eligible Block Group Tracts meet the 51 percent criteria. Due to this, HUD considers eligible Low/Mod Eligible Block Group Tracts for the Consortium to be 38.1% low/mod or more. See the map below for the location of low/mod block group tracts.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The Consortium AI reports that Westchester County has seen a gradual growth in development over the past decade; however, housing remains old as many homes built before 1980 remain. Approximately 81% of owner-occupied housing and 77% of renter-occupied housing were built before 1980. These homes will naturally have higher concentrations of deferred maintenance and deteriorating conditions.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Consortium held a robust citizen participation process which helped to determine the housing and community development needs in the area. This included a public hearing and a public comment period to allow citizens an opportunity to participate in the development of the programs and make comments on the plan. Further, a public survey was made available for both the public and local stakeholders. Targeting low income neighborhoods was a priority.	

<p><b>Identify the needs in this target area.</b></p>	<p>The MA-10 reports that the housing stock in Westchester County is very old. Older homes built before 1980 will naturally have higher concentrations of deferred maintenance and deteriorating conditions. These housing units also have a higher risk of lead based paint hazards.</p> <p>The NA-10 identified housing cost burden as the biggest housing issue by far in Westchester County, in particular for lower income renter households.</p> <p>The NA-50 also identified the need for public facility and infrastructure improvements. Public investments into low/mod areas will encourage other investments into the area.</p> <p>Finally, there is a need to address homelessness in the Consortium area.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Affordable housing opportunities such as new housing development and the preservation of existing housing will help residents with housing affordability. As mentioned earlier, the housing stock is aging and currently very old. While many of these units are the most affordable units in a community, they are also the most likely to have a lead-based paint hazard and other deferred maintenance needs. Rehab of these housing units will maintain conditions that may otherwise lead to housing instability, and will also help protect investments. Decent housing will help to ensure the health and safety of families living in low/mod areas in the Consortium area.</p> <p>Vital public services will cover a wide range of issues and help assist LMI households and the special needs population will improve the quality of life of citizens. Programs will focus on homeless prevention and other vital services that help to keep LMI persons out of poverty.</p> <p>Community revitalization through improvement and expansion of public facilities and infrastructure in LMI neighborhoods will improve the overall living environment in the Consortium. These improvements will help to invite investments from private entities and help to create a suitable living environment in low/mod areas.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Access to funding is a barrier for improvement in the Consortium. As funds are limited, not all priorities can be met adequately in each year of the plan and the County may have to prioritize projects where the needs are greatest.</p>

<b>2</b>	<b>Area Name:</b>	Consortium Communities
	<b>Area Type:</b>	Other
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The 2024 Westchester Urban County Consortium consists of Ardsley, Bedford, Briarcliff Manor, Bronxville, Cortlandt, Croton-on-Hudson, Dobbs Ferry, Elmsford, Greenburgh, Hastings-on-Hudson, Irvington, Larchmont, Lewisboro, Mamaroneck Town, Mamaroneck Village, Mount Kisco, New Castle, North Salem, Ossining Town, Ossining Village, Peekskill, Pelham Village, Pleasantville, Port Chester, Rye Brook, Rye Town, Scarsdale, Sleepy Hollow, Tarrytown, Tuckahoe and Yorktown.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Housing in Westchester County is very old. Over 80% of homeowner housing and approximately 77% of renter housing were built before 1980. Just about half of all housing units are single-unit structure, however there are also about a quarter of housing units that are located in large multi-family development with 20+ units. Westchester County is located just north of New York City, and there are a number of retail and industrial commercial interests in the County.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Consortium held a robust citizen participation process which helped to determine the housing and community development needs in the area. This included a public hearing and a public comment period to allow citizens an opportunity to participate in the development of the programs and make comments on the plan. Further, a public survey was made available for both the public and local stakeholders. Targeting low income neighborhoods in the consortium communities was a priority.	

<p><b>Identify the needs in this target area.</b></p>	<p>The MA-10 reports that the housing stock in Westchester County is very old. Older homes built before 1980 will naturally have higher concentrations of deferred maintenance and deteriorating conditions. These housing units also have a higher risk of lead based paint hazards.</p> <p>The NA-10 identified housing cost burden as the biggest housing issue by far in Westchester County, in particular for lower income renter households.</p> <p>The NA-50 also identified the need for public facility and infrastructure improvements. Public investments into low/mod areas will encourage other investments into the area.</p> <p>Finally, there is a need to address homelessness in the Consortium.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Affordable housing opportunities such as new housing development and the preservation of existing housing will help residents with housing affordability. As mentioned earlier, the housing stock is aging and currently very old. While many of these units are the most affordable units in a community, they are also the most likely to have a lead-based paint hazard and other deferred maintenance needs. Rehab of these housing units will maintain conditions that may otherwise lead to housing instability, and will also help protect investments. Decent housing will help to ensure the health and safety of families living in the Consortium communities.</p> <p>Vital public services will cover a wide range of issues and help assist LMI households and the special needs population will improve the quality of life of citizens. Programs will focus on homeless prevention and other vital services that help to keep LMI persons out of poverty.</p> <p>Community revitalization through improvement and expansion of public facilities and infrastructure in LMI neighborhoods will improve the overall living environment in the Consortium communities. These improvements will help to invite investments from private entities and help to create a suitable living environment in low/mod areas.</p>



<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Access to funding is a barrier for improvement in the Consortium communities, especially when attempting to meet the needs of each member community. As funds are limited, not all priorities and not all consortium community members can be met adequately in each year of the plan and the Consortium may have to prioritize projects where the needs are greatest.</p>
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**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction

Determining Low/Mod Neighborhoods

When Westchester Urban County Consortium has identified public facility or infrastructure improvement activities, the activities will primarily serve a community or neighborhood. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible census block group tract, as defined by HUD-CDBG regulations. A low/mod block group tract is defined by HUD as an area that is primarily residential and where at least 51 percent of the residents are low- and moderate-income persons, however the Consortium is an exception grantee as few of the Low/Mod Eligible Block Group Tracts meet the 51 percent criteria. Due to this, HUD considers eligible Low/Mod Eligible Block Group Tracts for the Consortium to be 38.1% low/mod or more.

To determine census block group tracts, WCDP will be utilizing HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible tracts within the jurisdiction. The identified census block group tracts that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Tract	Block Group	Percent Low/Mod
984000	1	98.10%
014100	4	95.50%
008000	2	93.20%
014300	1	92.90%
981000	1	90.30%
014200	1	86.30%
014200	3	84.10%
011601	2	82.50%
014100	5	82.50%
011602	2	80.80%
014300	3	78.90%
007901	2	77.60%
011601	1	77.40%
014500	2	77.00%
012804	3	76.40%
013301	2	72.10%
007200	1	70.10%
012900	3	67.90%
008100	4	67.90%
013600	1	67.60%
014701	2	67.50%
008000	3	65.40%
014300	2	64.70%
013402	3	64.50%
007800	2	64.30%
010903	2	64.10%
007800	1	63.60%
010903	1	63.40%
014100	2	63.40%
011500	3	63.40%
014500	5	62.70%
007902	2	62.40%
005100	1	62.20%
012900	2	61.10%
013304	2	60.70%
011200	4	60.10%
007401	1	59.40%
008000	1	59.30%
014200	2	58.50%
013000	5	57.50%
013401	1	57.40%
013304	1	56.90%
011200	1	56.00%
012804	2	55.80%

014701	4	55.60%
011500	4	54.90%
014810	2	54.40%
004802	3	53.80%
007902	1	53.70%
014605	1	53.30%
014400	2	52.60%
007902	3	52.40%
013500	3	52.30%
014605	2	52.10%
007200	5	51.20%
007901	1	50.20%
004900	2	50.00%
008200	2	48.00%
014704	1	46.40%
013500	2	46.20%
012600	5	44.70%
008200	5	44.40%
014809	1	44.10%
013000	4	43.70%
008100	2	43.30%
011000	2	43.20%
004600	3	43.10%
010500	4	43.00%
007300	1	42.80%
014400	3	42.60%
007000	1	42.20%
004802	2	42.10%
005100	4	42.00%
013401	3	41.00%
014100	1	40.90%
010702	4	40.70%
011902	2	40.00%
008100	1	39.90%
004600	2	39.90%
008200	4	39.80%
014604	3	39.20%
013401	2	38.80%
012900	1	38.20%
004801	3	38.10%
007401	3	38.10%

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

### Priority Needs

Table 52 – Priority Needs Summary

1	<b>Priority Need Name</b>	Public Facilities & Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Associated Goals</b>	1A Improve & Expand Public Infrastructure 1B Improve Access to Public Facilities
	<b>Description</b>	There is a need for public facility improvements in low/mod areas such as neighborhood facilities, homeless shelters and parks and rec centers. There is also a need for public infrastructure improvements in low/mod areas such as streets, sidewalks and water/sewer systems. Needed ADA improvements will improve and expand access for special need groups in the County such as persons with a disability and the elderly.
	<b>Basis for Relative Priority</b>	Through the citizen participation process and needs identified in the NA-50, there is a need for public facilities and infrastructure improvements in low/mod areas across the County. Needed improvements to public facilities include access for special needs groups, ADA improvements and improvements to parks and recreational centers. There is also a need to improve and expand public infrastructure in low/mod areas of the County. These public investments will be made to improve streets, sidewalks and other vital infrastructure systems that will hopefully encourage other private investments and improve the quality of life of residents.
2	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
<b>Geographic Areas Affected</b>	Low/Mod Block Group Tracts Consortium Communities
<b>Associated Goals</b>	2A Provide Supportive Public Services
<b>Description</b>	Vital public services are a priority for LMI residents in Westchester County. These public services programs will encourage economic self-sufficiency, provide activities that will help to prevent housing instability, and programs that will help to end homelessness. Funded public services will also help to improve the lives of LMI residents by offering essential services that offset other basic costs and needs.
<b>Basis for Relative Priority</b>	There is a need for public services that help improve the economic prospects of LMI residents in Westchester County, such as youth enrichments and after school programs, employment training, and job search programs. According to the MA-45, persons with lower educational attainment have lower labor force participation and much higher unemployment. Individuals with less education also earn far less than those with higher educational attainment.  Other vital public services needed can help to offset basic living costs. These programs can help LMI households and special needs groups such as persons with a disability or the elderly with access to health services and food programs.
<b>3</b>	
<b>Priority Need Name</b>	Affordable Housing Development & Preservation
<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate
<b>Geographic Areas Affected</b>	Low/Mod Block Group Tracts Consortium Communities
<b>Associated Goals</b>	3A New Housing Development 3B Rental Housing Opportunities 3C CHDO Housing Development 3D Housing Rehabilitation
<b>Description</b>	There is a high need for affordable housing opportunities such as new housing development and the preservation of existing housing to help residents with housing affordability.
<b>Basis for Relative Priority</b>	<p>The NA-10 reports that affordable housing is the largest housing need by far in Westchester County. Housing cost burden is the largest housing issue, and in particular for lower renter households. There is a need for new rental housing opportunities for LMI households.</p> <p>The housing stock is aging and currently very old. Approximately 81% of owner-occupied housing and 77% of renter-occupied housing were built before 1980. While many of these units are the most affordable units in a community, they are also the most likely to have a lead-based paint hazard and other deferred maintenance needs. Rehab of these housing units will maintain conditions that may otherwise lead to housing instability, and will also help protect investments. Decent housing will help to ensure the health and safety of families living in Westchester County.</p>
<b>4</b>	<b>Priority Need Name</b>
	Addressing Homelessness
	<b>Priority Level</b>
	High
	<b>Population</b>
	Extremely Low  Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	<b>Geographic Areas Affected</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Associated Goals</b>	4A Homeless Prevention, Rapid Rehousing & Street Outreach 4B Emergency Shelter & HMIS
	<b>Description</b>	There is a need to address homelessness in Westchester County. Funded homeless activities will include homeless prevention for those at-risk of homelessness, rapid rehousing activities to prevent homeless households from returning to homelessness, street outreach services and homeless shelter operations.
	<b>Basis for Relative Priority</b>	According to the Westchester County CoC (NY-604) 2022 Point-in-Time there were 795 homeless households on the night of January 26, 2022. Worryingly a third of these were households with children. Housing instability for young children is a major disruption in the development of any community, and the County and the CoC will use a housing first strategy for households with children. Chronic homelessness is also an issue. Finally, targeting the underlying conditions of those who reported as homeless is a need for the County. Of the individuals reporting in the PIT Count, 19% have severe mental health issues, 12% reported chronic substance abuse, and 4% were victims of domestic violence.
6	<b>Priority Need Name</b>	Effective Program Management
	<b>Priority Level</b>	Moderate
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Associated Goals</b>	5A Effective Program Management
	<b>Description</b>	Effective program management will include general administration of CPD grant programs, monitoring subrecipients, and keeping strict grant based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	<b>Basis for Relative Priority</b>	There is a need to provide effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

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

**Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The need for TBRA for LMI and households at-risk of housing instability is influenced by:</p> <ul style="list-style-type: none"> <li>- High rates of housing cost burden and severe housing cost burden as reported in the NA-10, especially for lower-income renters.</li> <li>- The MA-15 reports that Fair Market Rents (FMR) are still out of reach for lower-income households.</li> <li>- The MA-15 also reports there is a shortage of affordable rental units for lower-income households.</li> <li>- The cost of rent has increased tremendously in the past decade. Median contract rent has increased 41% from 2010 to 2021.</li> <li>- The number of households on the Section 8/HCV wait lists among the PHAs and service providers in the Consortium.</li> </ul>
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	<p>New Unit Production for LMI households is influenced by:</p> <ul style="list-style-type: none"> <li>- The NA-10 reports that there is a shortage of affordable housing as housing cost burden is the biggest housing issue in Westchester County.</li> <li>- A shortage of affordable rental housing in the County as reported in the MA-15.</li> <li>- The cost of rent has increased tremendously in the past decade. Median contract rent has increased 41% from 2010 to 2021.</li> <li>- High housing development costs, especially for low-income households.</li> <li>- The availability of construction subsidies from federal, state and local funds, which are essential to reduce the cost of construction.</li> </ul>



Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Housing Rehabilitation activities for LMI households is influenced by:</p> <ul style="list-style-type: none"> <li>- The aging housing stock. As reported in the MA, 81% of owner-occupied housing and 77% of renter-occupied housing were built before 1980. LMI households often reside in older and aging housing units, and without assistance may lack the finances to maintain their homes.</li> <li>- A lack of new home purchase opportunities for LMI households.</li> <li>- A higher risk of lead-based paint hazards for housing built before 1978.</li> </ul>
Acquisition, including preservation	<p>Acquisition, for the purpose of rehabilitation for LMI households is influenced by:</p> <ul style="list-style-type: none"> <li>- The cost of new housing is prohibitive for lower income households.</li> <li>- See above for housing rehab.</li> </ul>

Table 53 – Influence of Market Conditions

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

### **Introduction**

The Westchester Urban County Consortium anticipates it will receive the following community planning and development funds from the U.S. Department of Housing and Urban Development (HUD) in PY 2024.

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)
- Emergency Solutions Grant (ESG)

These grant programs will support community development programs, affordable housing development and preservation, and address homelessness. PY 2024 is the first year of the 2024-2028 Consolidated Plan, and the Consortium anticipates it will receive similar amounts in each year of the Consolidated Plan period.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,438,390	0	0	4,438,390	17,753,560	PY 2024 is the first year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	999,161.33	0	0	999,161.33	3,996,645.32	PY 2024 is the first year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	372,293	0	0	372,293	1,489,172	PY 2024 is the first year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.

Table 54 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied**

The County requires all programs in CDBG to have an equal match of the requested amount as part of the application for funding. The funds may come from staffing, other grants, or other funding to match. Under HOME, there is a 25% match requirement for all developments. This is matched by developers and housing providers. ESG requires a 1-to-1 dollar match, and this is provided through local and state funds received by homeless service providers.

The County will use Federal HUD funds as leverage for other financial resources when funding affordable housing developments, such as LIHTC, NYS Low-Income Housing, Housing Tax Credits, the NYS Trust Fund, the NYS Housing Finance Agency, private bank mortgages, and County funds such as NHLA and HIF.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Planning Staff regularly review if there is any publicly owned land or property available that can be used to address affordable housing needs. At this time there have been none identified for the plan.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Westchester County Department of Planning	Government	Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Westchester County Continuum of Care	Continuum of care	Homelessness public services	Region
Westchester County Department of Community Mental Health	Government	Planning public services	Jurisdiction
Westchester County Office for Women	Government	Planning public services	Jurisdiction
Westchester County Youth Bureau	Government	Planning public services	Jurisdiction
Westchester County Office for People with Disability	Government	Non-homeless special needs public services	Jurisdiction
Westchester County Senior Programs & Services	Government	Non-homeless special needs public services	Jurisdiction
Westchester County Department of Social Services	Government	Non-homeless special needs public services	Jurisdiction
Westchester County Public Works & Transportation	Government	neighborhood improvements public facilities	Jurisdiction
Port Chester Housing Authority	PHA	Public Housing	Jurisdiction
Greenburgh Housing Authority	PHA	Public Housing	Jurisdiction
Mount Kisco Housing Authority	PHA	Public Housing	Jurisdiction
Peekskill Housing Authority	PHA	Public Housing	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Tarrytown Municipal Housing Authority	PHA	Public Housing	Jurisdiction
Tuckahoe Housing Authority	PHA	Public Housing	Jurisdiction
CHOP	Non-profit organizations	Homelessness public services	Jurisdiction
The Guidance Center	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Village of Croton	Government	neighborhood improvements public facilities	Jurisdiction
Village of Hastings	Government	neighborhood improvements public facilities	Jurisdiction
Town of Mount Kisco	Government	neighborhood improvements public facilities	Jurisdiction
Town of North Salem	Government	neighborhood improvements public facilities	Jurisdiction
City of Peekskill	Government	neighborhood improvements public facilities	Jurisdiction
Village of Tarrytown	Government	neighborhood improvements public facilities	Jurisdiction
Village of Tuckahoe	Government	neighborhood improvements public facilities	Jurisdiction
Caring for the Hungry & Homeless Peekskill	Non-profit organizations	Homelessness public services	Jurisdiction
IFCA Housing Network (IFCA)	CHDO	Housing	Ossining Village
Human Development Services of Westchester (HDSW)	CHDO	Housing	Port Chester
SHORE	CHDO	Housing	Greenburgh

**Table 55 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

The strengths of Westchester Urban County Consortium’s institutional delivery system are the many diverse nonprofits, consortium government departments, and agencies that provide different housing, community development, and homeless prevention services to the residents in the Consortium. These local government departments and nonprofit organizations have demonstrated the capacity and ability

to work collaboratively to serve residents across the all the unique needs as identified in the Strategic Plan.

The institutional delivery list covers nonprofit organizations, local public housing authorities, local health agencies, housing providers and developers, members of the homeless Continuum of Care, and other homeless service providers. All the organizations mentioned above are vital to the housing and community development activities that will be implemented the Consolidated Plan.

Gaps in the institutional delivery system include a general lack of funding to provide housing and public services that will meet the needs of all LMI households. As such, not all priorities can be addressed in each year of the Consolidated Plan.

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

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

Table 56 - Homeless Prevention Services Summary

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

The Westchester County Continuum of Care (CoC) is the lead organization in the region. It coordinates homeless programs and initiatives in the area.

The CoC leads a network of local homeless services and housing providers involved in planning and coordinating programs and service delivery systems that reach across the County to assist homeless persons. These activities range from homeless prevention rental assistance to street outreach services, rapid rehousing rental activities, homeless shelters, HMIS data collection, and planning and coordination.

Other services provided by the large CoC network include permanent housing and rental assistance to transitional housing, case management, self-sufficiency programs, and other emergency assistance. The goal of the CoC is to end homelessness in Westchester County.

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

A strength of the service delivery system is the coordination of homeless initiatives by the local CoC serving the region, which coordinates with many partner organizations and agencies that work to meet the needs of the homeless population. The CoC also works with a large network of partners and nonprofits to meet the needs of the special needs population, which includes persons with a disability and the elderly population. Special needs groups are some of the most vulnerable population groups in the Consortium and are at risk of housing instability due to the high cost of housing. Local nonprofits and organizations also helped to consult with the overall needs assessment in the Consortium during the citizen and consultation process.

Gaps in the service delivery system include a general lack of funding to provide housing and public services that will meet the needs of all special needs households. Special needs groups, hos groups, and homeless individuals and families have a wide range of issues that may cause housing instability, and therefore, it is pertinent that the Consortium maximize its resources and network to meet residents' needs. All priorities can be addressed in each year of the Consolidated Plan.

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

WCDP on behalf of the Consortium will continue its active role in providing planning and coordination of programs identified in this plan. To overcome gaps in the institutional structure and service delivery systems the WCDP will rely on its partners listed in this section to help implement the goals and activities in this plan, which will address the priority needs of residents. During the development of this plan, the WCDP has included citizens and local stakeholder organizations in the planning process and accepted



feedback on the plan. The priorities and goals identified through this process will help WCDP meet the most underserved needs among LMI residents, special needs groups, and the homeless or at-risk of homelessness.

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve & Expand Public Infrastructure	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Public Facilities and Infrastructure	CDBG: \$5,412,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
2	1B Improve Access to Public Facilities	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Public Facilities and Infrastructure	CDBG: \$5,412,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
3	2A Provide Supportive Public Services	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Public Services	CDBG: \$1,500,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
4	3A New Housing Development	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	HOME: \$1,873,427	Homeowner Housing Added: 10 Household Housing Unit
5	3B Rental Housing Opportunities	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	HOME: \$1,873,427	Rental units constructed: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	3C CHDO Housing Development	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	HOME: \$749,371.65	Rental units Rehabilitated: 10 Household Housing Unit
7	3D Housing Rehabilitation	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	CDBG: \$5,429,560	Homeowner Housing Rehabilitated: 100 Household Housing Unit
8	4A Homeless Prevention, Rapid Rehousing & Street Outreach	2024	2028	Homeless	Low/Mod Block Group Tracts Consortium Communities	Addressing Homelessness	ESG: \$604,976	Homelessness Prevention: 100 Persons Assisted
9	4B Emergency Shelter & HMIS	2024	2028	Homeless	Low/Mod Block Group Tracts Consortium Communities	Addressing Homelessness	ESG: \$1,116,879	Homeless Person Emergency Shelter: 2500 Persons Assisted
10	6A Effective Program Management	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Effective Program Management	CDBG: \$4,438,390 HOME: \$499,580 ESG: \$139,610	Other: 5

Table 57 - Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	1A Improve & Expand Public Infrastructure
	<b>Goal Description</b>	WCDP will make public infrastructure improvements or expand infrastructure in low/mod income areas. These activities may include improvements to streets, sidewalks, water and sewer, and ADA improvements.
2	<b>Goal Name</b>	1B Improve Access to Public Facilities
	<b>Goal Description</b>	WCDP will make public facility improvements in low/mod areas. These may include improvements to neighborhood facilities, parks and recreational facilities, and community centers that serve those with special needs.
3	<b>Goal Name</b>	2A Provide Supportive Public Services
	<b>Goal Description</b>	WCDP will invest in public supportive services that address the needs of low- to moderate-income communities with particular emphasis on children and youth, unemployed and under-employed individuals. WCDP may also support special needs groups with programs that provide vital services that offset basic costs such health services and food programs for the elderly and persons with a disability.
4	<b>Goal Name</b>	3A New Housing Development
	<b>Goal Description</b>	WCDP will fund new homeownership opportunities such as new construction of affordable homeowner housing and/or direct financial assistance for eligible first-time homebuyers.
5	<b>Goal Name</b>	3B Rental Housing Opportunities
	<b>Goal Description</b>	WCDP will fund rental housing development activities for low- to moderate-income households. These activities will be carried out by local housing developers under the housing programs. Rental housing opportunities may also include rental assistance.
6	<b>Goal Name</b>	3C CHDO Housing Development
	<b>Goal Description</b>	WCDP will reserve at least 15% of annual HOME funds to support affordable housing development activities from CHDOs.

7	<b>Goal Name</b>	3D Housing Rehabilitation
	<b>Goal Description</b>	WCDP will fund homeowner and rental housing rehabilitation activities to help preserve the housing stock of low- to moderate-income households. Small grants or loans will be awarded to make repairs for eligible single-family households.
8	<b>Goal Name</b>	4A Homeless Prevention, Rapid Rehousing & Street Outreach
	<b>Goal Description</b>	WCDP will continue to fund homeless prevention rental assistance for individuals at-risk of homelessness, street outreach services for the homeless, and rapid rehousing rental activities to help prevent individuals and families from returning to homelessness.
9	<b>Goal Name</b>	4B Emergency Shelter & HMIS
	<b>Goal Description</b>	WCDP will continue to support shelter operations at local homeless shelters. Homeless individuals and families will receive wraparound services to help them towards stable housing and economic self-sufficiency.
10	<b>Goal Name</b>	5A Effective Program Management
	<b>Goal Description</b>	Effective program management will include general administration of CPD grant programs, monitoring subrecipients, and keeping strict grant based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.

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

WCDP estimates that over the 5-year planning period, extremely low-, low- and moderate-income households will be assisted with affordable housing activities:

- Homeowner Housing Added: 10 LMI Household Housing Unit
- Rental units constructed: 20 LMI Household Housing Unit
- Rental units Rehabilitated: 10 LMI Household Housing Unit
- Homeowner Housing Rehabilitated: 100 Household Housing Unit

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

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

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. The WCDP and Consortium does not own any public housing authority. Instead, each housing authority is an independent program with its own waiting list for assistance, program guidelines, and areas of assistance. Public housing includes federally subsidized, affordable housing that is owned and operated by public housing authorities (PHAs). PHAs also administer Section 8 Housing Choice Vouchers (HCV) which provide residents with financial assistance for the rental unit of their choice. There are seven (7) Public Housing Authorities that administer public housing (PH) units, or combined programs with both PH and Section 8 HCV vouchers. There are also four (4) Section 8-only programs within the Consortium:

- City of Peekskill (Section 8)
- CVR New York (Section 8)
- Greenburgh Housing Authority (Combined)
- Mount Kisco Housing Authority (Combined)
- North Tarrytown Housing Authority (PH units)
- Peekskill Housing Authority (PH units)
- Port Chester Housing Authority (PH units)
- Tarrytown Municipal Housing Authority (PH units)
- Town of Yorktown (Section 8)
- Tuckahoe Housing Authority (PH units)
- Village of Ossining Section 8 Program (Section 8)

Each PHA, as needed will continue to work to increase the number of accessible units available to all current and potential future residents, including those who are disabled and protected under the Section 504 Voluntary Compliance Agreement. To address the needs of individuals and families with disabilities, the public housing authorities, along with the Consortium, will seek to increase educational opportunities for landlords and property managers to better understand and implement Section 504 Compliance and ADA requirements, in addition to providing resources to improve accessibility in publicly supported housing units as needed.

### **Activities to Increase Resident Involvements**

PHAs work cooperatively with resident advisory boards or councils in each of the public housing communities. Some of the goals are to implement and enforce standards and expectations that families should make in an effort to achieve self-sufficiency as a goal. Resident advisory groups also have the opportunity to comment and participate in the development of PHA plans.

Each PHA is eligible to run a Family Self-Sufficiency (FSS) Program which can provide case management services to targeted families in public housing and the Section 8 Program. The main focus of the FSS program is to help families achieve goals in education, employment, and homeownership. Through these activities, they may work to become economically self-sufficient.

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

N/A. The Consortium does not operate any PHA and only refers all public housing needs to PHAs in the area.

**Plan to remove the 'troubled' designation**

N/A

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

### **Barriers to Affordable Housing**

The Westchester Urban County Consortium completed its most recent Analysis of Impediments to Fair Housing Choice (AI) in conjunction with this ConPlan. The AI outlines 10 identified impediments to fair housing choice. Numbers 7-10 are related to affordability:

1. Uneven Growth Patterns
2. Varied Concentrations of Non-White Population
3. Language Barriers to Affordable Housing Information
4. Older Population Aging in Place
5. Diverse Jurisdictional Housing Strategies and Zoning Regulations
6. Lack of New Housing Construction in Several Communities
7. Lack of Affordable Housing for Renters
8. Racial/Ethnicity Income Inequality
9. High Number of Cost-Burdened Renters
10. Unequal Home Ownership by Race

In the Consortium, the ten barriers to equitable and affordable housing, while not directly resulting from current policies, reflect the legacy of historic discrimination and persisting disparities, such as uneven access to credit and systemic inequality. Policies that do not provide sufficient incentives for affordable housing development can lead to a lack of investment in this critical sector. These factors collectively contribute to a reduced supply of affordable units, hindering accessibility for low- and moderate-income households. The Consortium is dedicated to addressing these issues through specific programmatic actions and policy revisions, aiming to improve housing equity and affordability. This initiative also includes addressing the residual impact of historical policies to ensure contemporary housing accessibility aligns with modern standards of fairness and inclusivity.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In an effort to overcome or ameliorate barriers to fair housing choice, the Consortium identified corresponding strategic actions for consideration and implementation. The actions listed will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. Although it is likely that not all impediments will be eliminated in the short period of five years, the Consortium will strive to affirmatively further fair housing and reduce these barriers to promote fair housing choice. Strategic actions include:

1. Reform regulatory barriers to facilitate missing middle housing;
2. Establish new financial incentives;
3. Offer surplus land for affordable housing;
4. Rezone vacant or underutilized commercial or industrial land;
5. Expand the Housing Flex Fund;
6. Promote the use of the Mortgage Credit Certificate; and
7. Expand the use of the Human Rights Commission and other fair housing agencies.



## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Westchester County Planning Department (WCDP) works closely with the Westchester County Continuum of Care Partnership to End Homelessness (CoC), and whenever possible attends the monthly CoC member meetings to discuss program initiatives and current issues in the community. The WCDP and the CoC also work together to provide joint training to ESG sub-recipients and County staff, as well as review program directives and monitoring to ensure maximum coverage of sub-populations. The two organizations meet periodically to discuss funding and the release of requests for proposals. This coordination is vital to improving service delivery, maximizing resources, and reducing duplication of efforts when reaching out to the homeless and assessing needs.

The CoC administers the Westchester County Coordinated Entry Program (WCCEP), which provides universal services to all people who are experiencing homelessness throughout Westchester County. Coordinated entry is one of the main tools in assessing the needs of the homeless in Westchester County. Coordinated entry appoints an assessor to quickly coordinate a housing provider, and if this referral is accepted by the client, then placement can be made to safe and suitable housing. Referrals can be made for any homeless persons living or sleeping in places not meant for human habitation, fleeing or attempting to flee domestic violence, those staying in shelters, and those exiting institutions where they stayed up to 90 days and were homeless before staying in these systems of care.

WCDP focuses ESG funds on homelessness prevention so that very low income households and the working poor, who fall behind on their rental payments don't end up displaced. They do so by (1) eviction prevention programming, (2) counseling services, (3) street outreach to provide essential services to unsheltered homeless people and (4) providing renovations and essential supplies and materials to support operations of emergency shelters for individuals and families. The CoC is consulted as the programs are created and feedback is solicited. All sub-recipients are trained and added to the Homeless Management Information System (HMIS). HMIS is a web-based information management system used by the County and CoC members to enable data sharing which assists providers to connect services to homeless and low-income persons in the CoC region.

### **Addressing the emergency and transitional housing needs of homeless persons**

The WCDP refers to the CoC for the emergency shelter and transitional housing needs of the homeless in the County. Emergency shelters reporting to the CoC Homeless Assistance Programs Housing Inventory Count are CHOP Inc., Emergency Shelter Partnership, Hope's Door, Lifting Up Westchester, My Sister's Place, Providence House, Sharing Community, WestCOP, Westhab, WestHELP, the YWCA and more. The shelters range in the number of services provided beyond beds and target populations they specialize in. Most offer wraparound services that help meet the unique needs of each person during their time of crisis.

Transitional housing is provided by CHOP, HOPE Community Services, IFCA, Westhab, and the YWCA. These services include short-term residences that help individuals and families stabilize while they work towards becoming self-sufficient. The White Plains YWCA offers an ex-offender program that helps individuals with reentry services while they transition back into the community.

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

Several agencies in the area help homeless individuals and families, veterans, and youth make the transition to permanent housing and independent living. Many of these providers are part of the local CoC network and are connected through the coordinated entry program.

The Westchester County DSS provides temporary shelter to homeless families, singles, and childless couples. The office partners with nonprofit agencies that provide case management services in shelter facilities, transitional residences, and emergency apartments. Homeless programs are designed to help the homeless population move toward permanent housing and independence. CHI Inc., CHOP, IFCA, and Westhab also provide family transitional housing programs. All these agencies also run transitional housing sites that offer family units and wraparound services.

For veterans, Westhab runs the Vet Home 3 facility, which houses up to 6 adults and provides services to help them transition to permanent supportive housing. The Veterans Administration also has three programs in the County that help provide permanent housing for veterans. HUD VASH vouchers are a solution for over 80 veterans in permanent housing.

The Children's Village offers shelters and transitional housing programs for runaway youth. Services offered at these sites help youth return to positive housing destinations while providing a stable living situation in which to work towards their goals.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The Westchester County Planning Department focuses ESG funds on homelessness prevention, which includes rental housing assistance and rapid rehousing activities.

Several other rapid rehousing programs in the County include Westhab's New Start and Rapid Road to Housing programs. HOPE Community Services also runs a TBRA program in Rochelle. CHOP runs the RISE

Rapid Rehousing program, which also provides rental assistance to help households avoid returning to homelessness.

Westchester Disabled on the Move helps individuals and their families with disabilities find stable housing after they are released from nursing homes and similar care institutions. The agency also helps them obtain affordable healthcare and housing subsidies.

The Westchester Guidance Center helps children, teens, adults, and families who are dealing with mental health, substance use, and co-occurring complex challenges. Individual, group, and family psychotherapy, as well as psychiatric evaluations and medication management, are available. These services help families avoid becoming homeless after receiving care.

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

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

The Westchester County Planning Department (WCDP) will monitor all housing units that were either rehabilitated or constructed with federal funds to ensure that not only the affordability requirements are being met, but that lead-based paint hazards are not present. In 2021, the WCDP was awarded a \$4.1 million Lead-Based Paint Hazard Reduction Demonstration grant to reduce lead paint hazards in housing units with low and moderate income households. The WCDP maintains a computer database of all assisted units with Lead-based paint hazards funds and owners are required to promote these housing units to families with child under the age of six years for a period of three years after the end of the period of work performance. In addition, in compliance with HUD grant program regulations, WCDP housing rehabilitation inspectors are trained and certified as EPA-certified lead risk assessors.

The Westchester County Department of Health's code requires blood level tests on all children at their two-year physicals and will make referrals to primary care physicians for affected children. The Health Department also administers a childhood lead poisoning prevention program to identify communities with high incidences of lead poisoning and to provide education and outreach to those communities that have a high number of children with elevated blood levels. The WCDP works closely with the Department of Health to provide outreach services, referrals of property owners with notice and demand violations and identify elevated blood level cases through the Primary Preventive Childhood Lead Poisoning Pilot Program.

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

An estimated 81% of homeowner housing and 77% of renter housing in Westchester County were built before 1980 (2017-2021 ACS). Homes built before 1978 pose a high risk of lead-based paint hazards.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems.

The Westchester County Department of Health's Lead Poisoning Prevention Program is currently tracking 259 children who have lead poisoning, and is helping families to decrease blood lead levels in children so that they no longer require the Health Department's intervention. The County Health Department also works with pregnant women with elevated blood lead levels and is working with them and with building owners to identify the source, reduce their exposure, and follow up to assess the exposure of their newborns. According to the County Health Department, some of the top sources of lead hazards in the County are flaking or peeling lead-based paint in homes built before 1978, oil-painted wooded windows, and lead dust on window sills, floors, and toys. Because housing in the County is very old, the risk of lead-based paint hazards remains high.

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

All housing units assisted with the rehabilitation programs built before 1978 will receive lead-based paint hazard inspections. The WCDP will conduct an inspection of properties needing repairs, at which time the rehabilitation inspector will conduct lead-based paint inspections to determine if there is any evidence of lead in the housing units. In addition, individuals and families are provided information on health and safety hazards in the home. Homes that need remediation or removal of lead-based paint hazards are worked on by certified lead abatement contractors and workers. Certain criteria and qualifications apply, which include:

- Property located within the Westchester Urban County Consortium.
- The housing unit was built before 1978.
- Has a child under 6 years of age residing, or a pregnant female that resides in the property.
- Meet the eligibility requirements of HUD CPD programs.

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

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

The activities described in this plan will work directly to reduce poverty and alleviate homelessness in Westchester Urban County Consortium. Public service programs are aimed at improving the quality of life for residents, affordable housing preservation programs will help with the rehabilitation of housing and maintain living conditions that help LMI households avoid homelessness. CDBG and HOME funds will primarily target low- to moderate-income households at 80% or under AMI. ESG funds will support homeless prevention activities and rapid rehousing rental assistance that will help individuals and families avoid returning to homelessness.

Finally, the Westchester County Planning Department (WCPD) will ensure that all construction projects under the CDBG and HOME grant programs are in compliance with Section 3 Regulations. Section 3 helps to establish more economically sustainable communities by ensuring that employment and other economic opportunities generated by Federal assistance for development programs are directed towards very low- and low-income persons to the greatest extent possible, and in particular to those who are recipients of Federal assistance.

### **How are the jurisdiction-reducing goals, programs, and policies coordinated with this affordable housing plan**

During the Consolidated Plan period, the WCPD on behalf of the Consortium will select projects for funding that are designed to reduce the number of persons in poverty. The WCPD will collaborate with multiple other municipal planning and community development departments as well as local nonprofit organizations that operate programs with similar goals of reducing the poverty level in the Consortium. Actions that the County may implement include:

- Targeting federal CDBG funds to neighborhoods that are low/mod as identified by HUD's LMISD data as these areas commonly have a higher poverty rate than the rest of the Consortium;
- Supporting public service programs to LMI households that encourage housing stability and improve the quality of life of residents;
- Continue to fund housing rehab activities for owners to maintain the condition of their homes which will prevent the risk of homelessness.
- Support affordable housing development opportunities;
- Support housing developments that set aside housing units targeted to households with incomes less than 30% of the County AMI;
- Provide direct rental assistance for LMI households and/or individuals and families at risk of homelessness.
- Provide assistance for special needs groups such as those with a disability, the elderly, and victims of domestic violence.
- Address homelessness through the use of federal ESG funds.

## **SP-80 Monitoring – 91.230**

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

WCDP has established in-house procedures to monitor all HUD funding grantee activities to ensure program compliance requirements. In the monitoring process, sub-recipients are monitored closely during the fiscal year on their program progress, as well as financial responsibilities for their projects. Monitoring consists of site visits, phone conversations and reporting, desk reviews, and an overview of financial performance. Assistance and guidance are given and offered to the subrecipients in the process to ensure the success of the programs. The frequency of site visits and reviews may increase if there are any issues found.

For housing projects, the WCDP's Rehabilitation Inspectors perform site inspections to ensure that the work is being performed in accordance with the work specifications. Subrecipients will be monitored by submitting progress reports with their payment requests. For infrastructure and public facilities improvements, the WCDP Staff will inspect the construction work to ensure that work is being performed in accordance with the work specifications and architectural drawings.

In addition, WCPD has long-term compliance procedures for all affordable housing developments. Under the HOME program, the WCDP requires that adequate records be kept as documentation for the implementation of HOME-assisted units. HOME Project Completion Reports are completed for each HOME project once the HOME-assisted units have been rented or sold, which include the number of units, family size, race, ethnicity, and income ranges. These reports will be completed by the project sponsors and reviewed by the WCDP staff to ensure compliance with the affordability requirements and these reports will be submitted within 90 days following the date of project completion. HOME funds that are used for homeownership developments require that if the prospective homebuyer purchases a home that was designated as a fair and affordable housing property, then the homebuyer will be required to sell the housing unit to an income-eligible household upon sale and until the end of the period of affordability. The new purchasers assumes the affordability obligations based on the affordability period imposed by the original housing development which is generally for 50 years or "in perpetuity".

Under the HOME American Dream Down Payment Initiative (ADDI) Program, WCPD will continue to monitor all funded ADDI activities to ensure that the long-term affordability requirements are being met. ADDI funds were secured with a grant enforcement mortgage and note lien on the property to make sure that the homebuyer will comply with the "principal place of residence" requirement. If within the period of affordability which is 20 years, the property is sold or if the owner fails to reside in the unit as the owner's principal place of residence, the ADDI funds will be 100% recaptured.

*MBE/WBE & Section 3*

WCPD encourages MBE/WBE participation in the contract bidding process. This helps to ensure that small and disadvantaged businesses, minority firms, and women-owned businesses can compete for and win a fair share of federal contracts. Further, WCPD will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C 1701u) and implement regulations at 24 CFR Part 75. WCPD will ensure that Section 3 regulations are incorporated in the work specifications for all construction projects being funded under the CDBG and HOME programs. CDBG housing projects subject to Section 3 requirements will be monitored for compliance.



## Expected Resources

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

#### Introduction

The Westchester Urban County Consortium anticipates it will receive the following community planning and development funds from the U.S. Department of Housing and Urban Development (HUD) in PY 2024.

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)
- Emergency Solutions Grant (ESG)

These grant programs will support community development programs, affordable housing development and preservation, and address homelessness. PY 2024 is the first year of the 2024-2028 Consolidated Plan, and the WCDP anticipates it will receive similar amounts in each year of the Consolidated Plan period.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,438,390	0	0	4,438,390	17,753,560	PY 2024 is the first year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	999,161.33	0	0	999,161.33	3,996,644	PY 2024 is the first year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Conversion and rehab of shelters Emergency Shelter Rapid re-housing (rental assistance) Rental Assistance Services Street Outreach HMIS Homelessness Prevention	372,293	0	0	372,293	1,489,172	PY 2024 is the first year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.

Table 58 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied**

The WCDP on behalf of the Consortium requires all that applicants commit a 50% match as part of the CDBG application. The funds may come from staffing, other grants, or other funding to match. Under HOME, there is a 25% match requirement for all developments. This is matched by developers and housing providers. ESG requires a 1-to-1 dollar match, and this is provided through local and state funds received by homeless service providers.

WCDP will leverage Federal HUD funds for other financial resources when funding affordable housing developments, such as LIHTC, NYS Low-Income Housing, Housing Tax Credits, the NYS Trust Fund, the NYS Housing Finance Agency, private bank mortgages, and County funds such as NHLA and HIF.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

WCDP staff regularly review if there is any publicly owned land or property available that can be used to address affordable housing needs. At this time there have been none identified for the plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve & Expand Public Infrastructure	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Public Facilities and Infrastructure	CDBG: \$1,082,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	1B Improve Access to Public Facilities	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Public Facilities and Infrastructure	CDBG: \$1,082,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
3	2A Provide Supportive Public Services	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Public Services	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
4	3A New Housing Development	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	HOME: \$374,685	Homeowner Housing Added: 2 Household Housing Unit
5	3B Rental Housing Opportunities	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	HOME: \$374,685	Rental units constructed: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	3C CHDO Housing Development	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	HOME: \$149,874.33	Rental units Rehabilitated: 2 Household Housing Unit
7	3D Housing Rehabilitation	2024	2028	Affordable Housing	Low/Mod Block Group Tracts Consortium Communities	Affordable Housing Development & Preservation	CDBG: \$1,085,912	Homeowner Housing Rehabilitated: 20 Household Housing Unit
8	4A Homeless Prevention, Rapid Rehousing & Street Outreach	2024	2028	Homeless	Low/Mod Block Group Tracts Consortium Communities	Addressing Homelessness	ESG: \$120,995	Homelessness Prevention: 20 Persons Assisted
9	4B Emergency Shelter & HMIS	2024	2028	Homeless	Low/Mod Block Group Tracts Consortium Communities	Addressing Homelessness	ESG: \$223,376	Homeless Person Overnight Shelter: 500 Persons Assisted
10	6A Effective Program Management	2024	2028	Non-Housing Community Development	Low/Mod Block Group Tracts Consortium Communities	Effective Program Management	CDBG: \$887,678 HOME: \$99,916 ESG: \$27,922	Other: 1

Table 59 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	1A Improve & Expand Public Infrastructure
	<b>Goal Description</b>	WCDP will make public infrastructure improvements or expand infrastructure in low/mod income areas. These activities may include improvements to streets, sidewalks, water and sewer, and ADA improvements.
2	<b>Goal Name</b>	1B Improve Access to Public Facilities
	<b>Goal Description</b>	WCDP will make public facility improvements in low/mod areas. These may include improvements to neighborhood facilities, parks and recreational facilities, and community centers that serve those with special needs.
3	<b>Goal Name</b>	2A Provide Supportive Public Services
	<b>Goal Description</b>	WCDP will invest in public supportive services that address the needs of low- to moderate-income communities with particular emphasis on children and youth, unemployed and under-employed individuals. The County may also support special needs groups with programs that provide vital services that offset basic costs such health services and food programs for the elderly and persons with a disability.
4	<b>Goal Name</b>	3A New Housing Development
	<b>Goal Description</b>	WCDP will fund new homeownership opportunities such as new construction of affordable homeowner housing and/or direct financial assistance for eligible first-time homebuyers.
5	<b>Goal Name</b>	3B Rental Housing Opportunities
	<b>Goal Description</b>	WCDP will fund rental housing development activities for low- to moderate-income households. These activities will be carried out by local housing developers under the County housing programs. Rental housing opportunities may also include rental assistance.
6	<b>Goal Name</b>	3C CHDO Housing Development
	<b>Goal Description</b>	WCDP will reserve at least 15% of annual HOME funds to support affordable housing development activities from CHDOs.

7	<b>Goal Name</b>	3D Housing Rehabilitation
	<b>Goal Description</b>	WCDP will fund homeowner and rental housing rehabilitation activities to help preserve the housing stock of low- to moderate-income households. Small grants or loans will be awarded to make repairs for eligible single-family households.
8	<b>Goal Name</b>	4A Homeless Prevention, Rapid Rehousing & Street Outreach
	<b>Goal Description</b>	WCDP will continue to fund homeless prevention rental assistance for individuals at-risk of homelessness, street outreach services for the homeless, and rapid rehousing rental activities to help prevent individuals and families from returning to homelessness.
9	<b>Goal Name</b>	4B Emergency Shelter & HMIS
	<b>Goal Description</b>	WCDP will continue to support overnight shelter operations at local homeless shelters. Homeless individuals and families will receive wraparound services to help them towards stable housing and economic self-sufficiency.
10	<b>Goal Name</b>	5A Effective Program Management
	<b>Goal Description</b>	Effective program management will include general administration of CPD grant programs, monitoring subrecipients, and keeping strict grant based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.

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

The WCPD estimates that in PY 2024 it will assist extremely low-, low- and moderate-income households with affordable housing activities:

- Homeowner Housing Added: 2 LMI Household Housing Units
- Rental units constructed: 4 LMI Household Housing Units
- Rental units Rehabilitated: 2 LMI Household Housing Units
- Homeowner Housing Rehabilitated: 20 Household Housing Units

## AP-35 Projects – 91.220(d)

### Introduction

The following projects were developed with consultation from nonprofit housing and community development service providers and input from citizens in the Consortium communities. CDBG will fund public facilities and infrastructure improvements, public service programs, and housing rehabilitation activities. The CDBG program has a 20% grant cap allowed for admin costs and no more than 15% of the grant may be allocated towards public services. HOME will fund affordable housing development and preservation and Community Housing Development Organization (CHDO) development activities as required under grant guidelines. There is a 10% grant cap for admin and 15% of the HOME grant is reserved for CHDO activities. ESG will fund homeless programs such as homeless prevention, rapid rehousing, street outreach, shelter operations and HMIS. There is a 7.5% grant cap for admin for ESG.

### Projects

#	Project Name
1	CDBG Administration
2	CDBG Public Services
3	CDBG Public Facilities & Infrastructure
4	CDBG Housing Programs
5	HOME Administration
6	HOME CHDO Set-Aside 15%
7	HOME Non-CHDO Housing Development
8	ESG24 Westchester County

Table 60 – Project Information

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

The Consortium’s funded projects will address the housing and community development needs as identified in the ConPlan’s five-year Strategic Plan. The following needs are categorized by priority.

Public facilities and infrastructure improvements have been identified as a need in the Consortium. Public facilities and infrastructure improvements are addressed through CDBG funds and will only target low/mod income areas as identified by HUD LMISD data.

Public services that improve the quality of life for LMI residents have also been identified as a need in the Consortium. These needs exceed the available funds; however, a 15% grant cap is allocated for public services.

One of the Consortium’s highest priorities remains the preservation and development of affordable housing for both rental and owner-occupied households. CDBG and HOME funds address these needs as



eligible under each grant. Activities include direct financial assistance, rental housing construction, existing homeowner housing rehab, and other homeownership opportunities.

Homeless housing and supportive services that work to end homelessness in the area are a high priority, and the ESG program addresses this need. The WCDP will award funds to programs that help with homeless prevention and rapid rehousing activities, street outreach, HMIS as well as emergency shelter services for persons experiencing homelessness.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	1A Improve & Expand Public Infrastructure 1B Improve Access to Public Facilities 2A Provide Supportive Public Services 3D Housing Rehabilitation 5A Effective Program Management
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Public Services Affordable Housing Development & Preservation Effective Program Management
	<b>Funding</b>	CDBG: \$887,678
	<b>Description</b>	Program administration of the CDBG program.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Consortium-wide, eligible.
	<b>Planned Activities</b>	Program administration of the CDBG program (21A).
2	<b>Project Name</b>	CDBG Public Services
	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	2A Provide Supportive Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	WCDP will fund vital public services for LMI households and special needs groups.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

	<b>Location Description</b>	Consortium-wide, eligible.
	<b>Planned Activities</b>	Planned activities will be services for LMI and special needs: Services for LMI/Special Needs: \$300,000
<b>3</b>	<b>Project Name</b>	CDBG Public Facilities & Infrastructure
	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	1A Improve & Expand Public Infrastructure 1B Improve Access to Public Facilities
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$2,164,800
	<b>Description</b>	Improve and expand public infrastructure in low/mod areas. Improve access to public facilities that will benefit LMI persons and special need groups.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public facilities and/or Infrastructure other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
	<b>Location Description</b>	Consortium wide, eligible. Low/mod block group tracts.
	<b>Planned Activities</b>	Public facility and infrastructure Improvement throughout low/mod block group tracts in consortium communities.
<b>4</b>	<b>Project Name</b>	CDBG Housing Programs
	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	3D Housing Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing Development & Preservation
	<b>Funding</b>	CDBG: \$1,085,912
	<b>Description</b>	WCDP will provide funding for minor owner-occupied housing rehabilitation for eligible LMI households.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Rehabilitated: 20 Household Housing Unit
<b>Location Description</b>	Consortium-wide, eligible.	

	<b>Planned Activities</b>	Planned activities will include owner-occupied housing rehab (14A): \$1,085,912
6	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	3A New Housing Development 3B Rental Housing Opportunities 3C CHDO Housing Development 5A Effective Program Management
	<b>Needs Addressed</b>	Affordable Housing Development & Preservation Effective Program Management
	<b>Funding</b>	HOME: \$99,916
	<b>Description</b>	Administration of the HOME program.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Consortium-wide, eligible.
	<b>Planned Activities</b>	Administration of the HOME program.
7	<b>Project Name</b>	HOME CHDO Set-Aside 15%
	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	3C CHDO Housing Development
	<b>Needs Addressed</b>	Affordable Housing Development & Preservation
	<b>Funding</b>	HOME: \$149,874.33
	<b>Description</b>	Increase affordable rental availability for LMI households through CHDO development activities.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units Rehabilitated: 2 Household Housing Unit
	<b>Location Description</b>	Consortium-wide, eligible.
	<b>Planned Activities</b>	CHDO development activities.
	<b>Project Name</b>	HOME Non-CHDO Housing Development

8	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	3A New Housing Development 3B Rental Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing Development & Preservation
	<b>Funding</b>	HOME: \$749,371
	<b>Description</b>	Provide affordable housing opportunities such as new construction of affordable housing for homeowners and renters.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 2 LMI Household Housing Unit Rental units constructed: 4 LMI Household Housing Unit
	<b>Location Description</b>	Consortium-wide, eligible.
	<b>Planned Activities</b>	Planned activities will include new construction of affordable housing for homeowners and renters.
9	<b>Project Name</b>	ESG24 Westchester County
	<b>Target Area</b>	Low/Mod Block Group Tracts Consortium Communities
	<b>Goals Supported</b>	4A Homeless Prevention, Rapid Rehousing & Street Outreach 4B Emergency Shelter & HMIS 5A Effective Program Management
	<b>Needs Addressed</b>	Addressing Homelessness Effective Program Management
	<b>Funding</b>	ESG: \$372,293
	<b>Description</b>	WCDP will fund homeless prevention rental assistance activities, street outreach services, HMIS and provide assistance to homeless shelters that will help increase the availability of overnight shelter beds.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeless Person Overnight Shelter: 500 Persons Assisted Homeless Prevention: 20 Persons Assisted
	<b>Location Description</b>	Consortium-wide, eligible.

<b>Planned Activities</b>	Planned activities for ESG 2024: Admin will be no more than 7.5%: \$27,921 Homeless Activities (homeless prevention, overnight shelter operations, street outreach, HMIS): \$344,372
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## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Westchester County Planning Department (WCPD) does not allocate funding based on geographic requirements when requesting applications; rather, funds are made available Consortium-wide through applications from eligible persons/households, organizations, and eligible community projects. For the CDBG program, individuals or households must meet income qualifications in order to receive direct assistance from affordable housing activities and public services. For eligible public facilities & infrastructure improvements, WCPD will target low/mod-income block group tract areas in need. For the HOME program, individuals or households must meet income qualifications for affordable housing program assistance. ESG serves homeless or at-risk homeless individuals and households. Please see the Discussion for a description of areas with low-income and minority concentrations.

### Geographic Distribution

Target Area	Percentage of Funds
Countywide, Low/Mod	50
Consortium Communities	50

Table 61 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

Within the Consortium Communities, activities are targeted towards low- to moderate-income individuals and households (less than 80% AMI) and must be located within the Consortium Communities as outlined in the SP-10 of the Consolidated Plan. WCPD provides funding to Consortium Communities through an application process and proof of need.

When the WCPD has identified public facility or infrastructure improvement activities, the activities will primarily serve a community or neighborhood. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible census block group tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income, however the Consortium is an exception grantee as few of the Low/Mod Eligible Block Group Tracts meet the 51 percent criteria. Due to this, HUD considers eligible Low/Mod Eligible Block Group Tracts for the Consortium to be 38.1% low/mod or more. In PY 2024, WCPD will allocate 50% of CDBG funds towards these activities.

To determine census block group tracts, the WCDP will be utilizing HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible tracts within the jurisdiction. The identified census block group tracts that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

## Discussion

### *Minority Concentrations*

For the purposes of this analysis, data was taken from Countywide averages. A concentration is any census tract where the racial or ethnic minority group makes up 10% more than the Countywide average. More information about race/ethnicity concentrations in Westchester County can be found in the MA-50. Data was taken from the most recent 2018-2022 ACS. Race groups with less than 1% of the population were excluded from this analysis.

#### County Rate:

Asian, Non-Hispanic: 5.9%

Black or African American, non-Hispanic: 13.3%

Multiracial, non-Hispanic: 2.2%

Hispanic, all races: 25.2%

#### Concentration Rate:

Asian, non-Hispanic: 15.9%

Black, non-Hispanic: 23.3%

Multiracial, non-Hispanic: 12.2%

Hispanic, all races: 35.2%

**Asian, non-Hispanic:** There are concentrations of Asian, non-Hispanic residents in a few areas around the County. Most concentrations are in the southern portion of the County, but there are also concentrations near Katonah.

**Black, non-Hispanic:** There are concentrations of Black, non-Hispanic residents in several areas around the County. The largest concentrations are between White Plains and Mount Pleasant, and there are also concentrations in Mount Vernon, Yonkers, and the northwest part of the county.

**Multi-racial, non-Hispanic:** There is one small concentration of multi-racial, non-Hispanic residents in the County near Yonkers.

**Hispanic, all races:** There are several concentrations of Hispanic residents in several areas around the County. The concentrations are primarily around Yonkers, White Plains, Port Chester, Peekskill, and south of Katonah.

### *Low-Income Families*

A family is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income families if the tract median household income is less than 80% of the County median household income. In 2023, the Area Median Income for a Family of Four at 80% was \$95,300. Using this definition, there are a few areas in the County that have a concentration of low-income families,



with the largest concentrations centered around Yonkers, New Rochelle, and Mount Pleasant. There are also several concentrations around White Plains, Port Chester, Peekskill, and south of Bedford. There is an overlap between these tracts and tracts with a concentration of Hispanic households and Black, non-Hispanic households. Please see the MA-50 for a map of Low-Income Family concentrations.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The Westchester Urban County Consortium is committed to supporting the development and preservation of affordable housing for low- and moderate-income individuals and households. In PY 2024, the WCDP on behalf of the Consortium will fund four activities that address these needs: homeowner and renter housing rehab, new rental housing development, and homebuyer opportunities.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	28
Special-Needs	0
Total	28

Table 62 – One-Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	28

Table 63 – One-Year Goals for Affordable Housing by Support Type

#### Discussion

Homeowner Housing Added: 2 LMI Household Housing Units

Rental units constructed: 4 LMI Household Housing Unit

Rental units Rehabilitated: 2 LMI Household Housing Unit

Homeowner Housing Rehabilitated: 20 Household Housing Unit

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. The WCPD or Consortium does not own any public housing authority. Instead, each housing authority is an independent program with its own waiting list for assistance, program guidelines, and areas of assistance. Public housing includes federally subsidized, affordable housing that is owned and operated by public housing authorities (PHAs). PHAs also administer Section 8 Housing Choice Vouchers (HCV) which provide residents with financial assistance for the rental unit of their choice. There are seven (7) Public Housing Authorities that administer public housing (PH) units or combined programs with both PH and Section 8 HCV vouchers. There are also four (4) Section 8-only programs within the Consortium:

- City of Peekskill (Section 8)
- CVR New York (Section 8)
- Greenburgh Housing Authority (Combined)
- Mount Kisco Housing Authority (Combined)
- North Tarrytown Housing Authority (PH units)
- Peekskill Housing Authority (PH units)
- Port Chester Housing Authority (PH units)
- Tarrytown Municipal Housing Authority (PH units)
- Town of Yorktown (Section 8)
- Tuckahoe Housing Authority (PH units)
- Village of Ossining Section 8 Program (Section 8)

Each PHA, as needed, will continue to work to increase the number of accessible units available to all current and potential future residents, including those who are disabled and protected under the Section 504 Voluntary Compliance Agreement. To address the needs of individuals and families with disabilities, the public housing authorities, along with the WCPD, will seek to increase educational opportunities for landlords and property managers to better understand and implement Section 504 Compliance and ADA requirements, in addition to providing resources to improve accessibility in publicly supported housing units as needed.

### **Actions planned during the next year to address the need for public housing**

WCPD will accept applications that address the affordable housing needs of the local housing authorities. WCPD has recently used CDBG funds for electrical upgrades and bathroom rehabs in several sites owned by the PHAs. WCPD will also disseminate materials and discuss fair and affordable housing opportunities through presentations. ESG funds will also help with homeless prevention and eviction prevention through the housing authorities.

### **Actions to encourage public housing residents to become more involved in management and**

**participate in homeownership**

PHAs work cooperatively with resident advisory boards or councils in each of the public housing communities. Some of the goals are to implement and enforce standards and expectations that families should make in an effort to achieve self-sufficiency as a goal. Resident advisory groups also have the opportunity to comment and participate in developing PHA plans.

Each PHA is eligible to run a Family Self-Sufficiency (FSS) Program, which can provide case management services to targeted families in public housing and the Section 8 Program. The main focus of the FSS program is to help families achieve goals in education, employment, and homeownership. Through these activities, they may work to become economically self-sufficient.

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

N/A. WCPD does not operate any PHA and only refers all public housing needs to PHAs in the area.

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

### **Introduction**

The Westchester County Continuum of Care Partnership to End Homelessness (CoC) is the lead for homeless prevention initiatives in Westchester County and leads a network of service providers with the goal of ending homelessness. This section describes how the Westchester County Planning Department and the CoC coordinate efforts in the Consortium and greater county area and highlights some of the service providers that help meet the needs of those at risk of or experiencing homelessness.

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

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

The Westchester County Planning Department (WCPD) works closely with the Westchester County Continuum of Care Partnership to End Homelessness (CoC), and whenever possible, it attends the monthly CoC member meetings to discuss program initiatives and current issues in the community. The WCDP and the CoC also work together to provide joint training to ESG sub-recipients, as well as review program directives and monitoring to ensure maximum coverage of sub-populations. The two organizations meet periodically to discuss funding and the release of requests for proposals. This coordination is vital to improving service delivery, maximizing resources, and reducing duplication of efforts when reaching out to the homeless and assessing needs.

The CoC administers the Westchester County Coordinated Entry Program (WCCEP), which provides universal services to all people who are experiencing homelessness throughout Westchester County. Coordinated entry is one of the main tools in assessing the needs of the homeless in Westchester County. Coordinated entry appoints an assessor to quickly coordinate a housing provider, and if this referral is accepted by the client, then placement can be made to safe and suitable housing. Referrals can be made for any homeless persons living or sleeping in places not meant for human habitation, fleeing or attempting to flee domestic violence, those staying in shelters, and those exiting institutions where they stayed up to 90 days and were homeless before staying in these systems of care.

WCDP focuses ESG funds on homelessness prevention so that very low income households and the working poor, who fall behind on their rental payments don't end up displaced. They do so by (1) eviction prevention programming, (2) counseling services, (3) street outreach to provide essential services to unsheltered homeless people and (4) providing renovations and essential supplies and materials to support operations of emergency shelters for individuals and families. The CoC is consulted as the programs are created and feedback is solicited. All sub-recipients are trained and added to the Homeless Management Information System (HMIS). HMIS is a web-based information management system used by the WCPD and CoC members to enable data sharing which assists providers to connect services to homeless and low-income persons in the CoC region.

## **Addressing the emergency shelter and transitional housing needs of homeless persons**

The WCDP refers to the CoC for the emergency shelter and transitional housing needs of the homeless in the Consortium. Emergency shelters reporting to the CoC Homeless Assistance Programs Housing Inventory Count are CHOP Inc., Emergency Shelter Partnership, Hope's Door, Lifting Up Westchester, My Sister's Place, Providence House, Sharing Community, WestCOP, Westhab, WestHELP, the YWCA and more. The shelters range in the number of services provided beyond beds and target populations they specialize in. Most offer wraparound services that help meet the unique needs of each person during their time of crisis.

Transitional housing is provided by CHOP, HOPE Community Services, IFCA, Westhab, and the YWCA. These services include short-term residences that help individuals and families stabilize while they work towards becoming self-sufficient. The White Plains YWCA offers an ex-offender program that helps individuals with reentry services while they transition back into the community.

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

Several agencies in the area help homeless individuals and families, veterans, and youth make the transition to permanent housing and independent living. Many of these providers are part of the local CoC network and are connected through the coordinated entry program.

The Westchester County DSS provides temporary shelter to homeless families, singles, and childless couples. The office partners with nonprofit agencies that provide case management services in shelter facilities, transitional residences, and emergency apartments. Homeless programs are designed to help the homeless move toward permanent housing and independence. CHI Inc., CHOP, IFCA, and Westhab also provide family transitional housing programs and run transitional housing sites that offer family units and wraparound services.

Westhab runs the Vet Home 3 facility for veterans, which houses up to 6 adults and provides services to help them transition to permanent supportive housing. The Veterans Administration also has three programs in the County that help provide veterans with permanent housing. HUD VASH vouchers are a solution for over 80 veterans in permanent housing.

The Children's Village offers shelters and transitional housing programs for runaway youth. Services offered at these sites help youth return to positive housing destinations while providing a stable living situation in which to work towards their goals.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded**

**institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The WCDP focuses ESG funds on homelessness prevention, which includes rental housing assistance, rapid rehousing, emergency shelter, street outreach and HMIS activities.

Several other rapid rehousing programs in the County include Westhab's New Start and Rapid Road to Housing programs. HOPE Community Services also runs a TBRA program in Rochelle. CHOP runs the RISE Rapid Rehousing program, which also provides rental assistance to help households avoid returning to homelessness.

Westchester Disabled on the Move helps individuals and their families with disabilities find stable housing after they are released from nursing homes and similar care institutions. The agency also helps them obtain affordable healthcare and housing subsidies.

The Westchester Guidance Center helps children, teens, adults, and families who are dealing with mental health, substance use, and co-occurring complex challenges. Individual, group, and family psychotherapy, as well as psychiatric evaluations and medication management, are available. These services help families avoid becoming homeless after receiving care.

The White Plains YWCA offers an ex-offender program that helps individuals with reentry services and housing options while transitioning back into the community.

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

### **Introduction:**

The Westchester Urban County Consortium completed its most recent Analysis of Impediments to Fair Housing Choice (AI) in conjunction with this ConPlan. The AI outlines 10 identified impediments to fair housing choice. Numbers 7-10 are related to affordability:

1. Uneven Growth Patterns
2. Varied Concentrations of Non-White Population
3. Language Barriers to Affordable Housing Information
4. Older Population Aging in Place
5. Diverse Jurisdictional Housing Strategies and Zoning Regulations
6. Lack of New Housing Construction in Several Communities
7. Lack of Affordable Housing for Renters
8. Racial/Ethnicity Income Inequality
9. High Number of Cost-Burdened Renters
10. Unequal Home Ownership by Race

In the Consortium, the ten barriers to equitable and affordable housing, while not directly resulting from current policies, reflect the legacy of historic discrimination and persisting disparities, such as uneven access to credit and systemic inequality. Policies that do not provide sufficient incentives for affordable housing development can lead to a lack of investment in this critical sector. These factors collectively contribute to a reduced supply of affordable units, hindering accessibility for low- and moderate-income households. The Consortium is dedicated to addressing these issues through specific programmatic actions and policy revisions, aiming to improve housing equity and affordability. This initiative also includes addressing the residual impact of historical policies to ensure contemporary housing accessibility aligns with modern standards of fairness and inclusivity.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

In an effort to overcome or ameliorate barriers to fair housing choice, the Westchester Urban County Consortium identified corresponding strategic actions for consideration and implementation. The actions listed will be addressed over the next five years, aligning the accomplishments of these actions with the consolidated planning cycle. Although it is likely that not all impediments will be eliminated in the short period of five years, the Consortium will strive to affirmatively further fair housing and reduce these barriers to promote fair housing choice. Strategic actions include:

1. Reform regulatory barriers to facilitate missing middle housing;
2. Establish new financial incentives;
3. Offer surplus land for affordable housing;



4. Rezone vacant or underutilized commercial or industrial land;
5. Expand the Housing Flex Fund;
6. Promote the use of the Mortgage Credit Certificate; and
7. Expand the use of the Human Rights Commission and other fair housing agencies.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The Westchester County Planning Department (WCPD) is dedicated to improving the quality of life of its citizens, particularly the LMI and special needs population. The Consortium's CDBG, HOME, and ESG grant programs do this primarily with community development programs, which involve public services, improvements to public infrastructure and facilities, affordable housing programs, and homeless programs. Below are other actions planned by the WCPD to meet the needs of residents in the Consortium.

### **Actions planned to address obstacles to meeting underserved needs**

The County's Planning Department will continue seeking new funding sources for programs to address underserved needs in the Consortium. As reported in the Needs Assessment of the Consolidated Plan, cost burden continues to be the biggest housing problem in the Consortium, and these issues have only increased with rising housing costs. The general lack of funding and local programs is an obstacle in providing the services needed to address the issues that prevent individuals and households from breaking out of poverty and gaining access to affordable and decent housing. To help address this, the WCPD will continue to use federal funds as leverage for local and state grants where possible. Existing funds will target the most underserved populations in the Consortium and be prioritized by need.

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

The WCPD will work with housing providers to assist LMI households with affordable housing programs. Planned activities will include homeowner-occupied housing rehab, homebuyer assistance, and developments. In addition to these, WCPD will work to increase affordable rental housing opportunities in LMI areas through rehab of existing units and new rental development.

Rehabilitation is an important component of the housing program. The WCPD is given first refusal on tax-in-rem parcels, rehabilitates them, and then markets and sells them affordably to LMI homebuyers. Rehab is also requested through the application process from nonprofit developers/owners and housing authorities.

### **Actions planned to reduce lead-based paint hazards**

The WCDP will monitor all housing units that were either rehabilitated or constructed with federal funds to ensure that not only are the affordability requirements being met but also that lead-based paint hazards are not present. In 2021, the WCPD was awarded a \$4.1 million Lead-Based Paint Hazard Reduction Demonstration grant to reduce lead paint hazards in housing units with low and moderate income households. The WCDP maintains a computer database of all assisted units with Lead-based paint hazards funds and owners are required to promote these housing units to families with child under the age of six years for a period of three years after the end of the period of work performance. In addition,

in compliance with HUD grant program regulations, WCDP housing rehabilitation inspectors are trained and certified as EPA-certified lead risk assessors.

The Westchester County Department of Health's code requires blood level tests on all children at their two-year physicals and will make referrals to primary care physicians for affected children. The Health Department also administers a childhood lead poisoning prevention program to identify communities with high incidences of lead poisoning and to provide education and outreach to those communities that have a high number of children with elevated blood levels. The WCDP will work closely with the Department of Health to provide outreach services, referrals of property owners with notice and demand violations and identify elevated blood level cases through the Primary Preventive Childhood Lead Poisoning Pilot Program.

### **Actions planned to reduce the number of poverty-level families**

The activities described in this plan will work directly to reduce poverty and alleviate homelessness in the Consortium area. Public service programs are aimed at improving the quality of life for residents, affordable housing preservation programs will help with the rehabilitation of housing and maintain living conditions that help LMI households avoid homelessness. CDBG and HOME funds will primarily target low- to moderate-income households at 80% or under AMI. ESG funds will support homeless prevention activities and rapid rehousing rental assistance that will help individuals and families avoid returning to homelessness.

Finally, the WCDP will ensure that all construction projects under the CDBG and HOME grant programs are in compliance with Section 3 Regulations. Section 3 helps to establish more economically sustainable communities by ensuring that employment and other economic opportunities generated by Federal assistance for development programs are directed towards very low- and low-income persons to the greatest extent possible, and in particular to those who are recipients of Federal assistance.

The WCDP will collaborate with multiple other municipal planning and community development departments as well as local nonprofit organizations that operate programs with similar goals of reducing the poverty level in the Consortium area. Actions that the WCPD may implement include:

- Targeting federal CDBG funds to neighborhoods that are low/mod as identified by HUD's LMISD data as these areas commonly have a higher poverty rate than the rest of the Consortium communities;
- Supporting public service programs to LMI households that encourage housing stability and improve the quality of life of residents;
- Continue to fund housing rehab activities for owners to maintain the condition of their homes, which will prevent the risk of homelessness.
- Support affordable housing development opportunities;
- Support housing developments that set aside housing units targeted to households with incomes less than 30% of the County AMI;

- Provide direct rental assistance for LMI households and/or individuals and families at risk of homelessness.
- Provide assistance for special needs groups such as those with a disability, the elderly, and victims of domestic violence.
- Address homelessness through the use of federal ESG funds.

#### **Actions planned to develop institutional structure**

The WCDP will continue to coordinate with its network of public service agencies, housing providers and developers, CoC members and other homeless service providers, the PHAs, and other local government departments from Consortium members to expand opportunities that improve its citizens' quality of life. These relationships are integral in improving and developing a solid institutional structure for implementing CDBG, HOME, and ESG programs for the Consortium's most vulnerable groups.

During the WCPD's grant application process, grant basics will be discussed with potential and long-time collaborators, and technical assistance will be provided. Subrecipients will receive guidance on the grant programs to stay in compliance and meet timely reporting requirements.

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

The WCDP will continue to coordinate planning activities with housing providers, public service agencies, members of the Continuum of Care, and the Consortium Communities. WCDP staff will also continue participating in local homeless initiatives and fair housing awareness efforts.

The WCDP will provide technical assistance to subrecipients of its federal grants to help ensure the success of each program and that these programs and services help improve the lives of intended beneficiaries. Through activities such as monitoring and progress reports, WCPD will be able to enhance the coordination of grant recipients and help to meet its overall program objectives.

## Program Specific Requirements

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

#### Introduction:

The following section provides details on program-specific requirements for each of the three entitlement programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG). WCPD does not anticipate generating any program income for the CDBG program.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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

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

Not applicable.

2. A description of the guidelines that will be used for the resale or recapture of HOME funds when used for homebuyer activities, as required in 92.254, is as follows:

**RESALE POLICY PROVISIONS**

In the event an Owner desires to sell a Unit at any time prior to the expiration of the Period of Affordability in accordance with the minimum affordability periods under the HOME Program, or a higher period of affordability as designated by the WCPD, such Owner must make the Unit available for purchase to eligible homebuyers meeting the following affordability requirements:

1. Units will be offered to households with incomes not exceeding 80% of the County's Area Median Income (AMI) or the percentage required in the deed restriction;
2. Households will use the Unit as his or her principal residence; and
3. Households must be approved by the WCPD, noting that the WCPD (and/or local) occupancy standards will be used to determine the appropriate family size for each Unit based on the Unit's size and number of bedrooms. The obligation to get the WCPD's approval is on the Owner (seller).

The WCPD sets the maximum resale price of such Unit until the expiration of the Period of Affordability ("Maximum Resale Price") to ensure that the Owner sells the unit at the appropriate price. To ensure the Owner receives an appropriate appreciation on their purchase of the Unit, the Maximum Resale Price will equal the sum of the following:

1. the net purchase price (i.e. gross sales price minus subsidies) paid for the Unit by the selling owner increased by the percentage increase, if any, in the Consumer Price Index for Urban Wage Earners and Clerical Workers in the New York-Northern New Jersey Area, as published by the United States Bureau of Labor Statistics (the "Index"), between (a) the month that was two months earlier than the date on which the seller acquired the Unit; and (b) the month that is two months earlier than the month in which the seller contracts to sell the Unit. If the Bureau stops publishing this index and fails to designate a successor index, the WCPD will designate a substitute index;
2. the cost of major capital improvements (as recognized by the Internal Revenue Service) made by the seller of the Unit while said the seller of the Unit owned the Unit as evidenced by paid receipts depreciated on a straight line basis over a fifteen (15) year period from the date of completion and such approval shall be requested for said major capital improvement no later than the time the seller of the Unit desires to include it in the resale price; and

3. special assessments imposed by the condominium.

In the event of a foreclosure of a Unit, the Maximum Resale Price for a sale by the foreclosing bank/lending institution shall be calculated as above, except that the net purchase price on which the calculation shall be made shall be the net purchase price paid by the Owner of the Unit against which the bank/lending institution foreclosed. Notwithstanding the foregoing, in no event shall the resale price exceed an amount affordable to a household containing the maximum number of persons permitted to occupy the Unit at 80% of AMI at the time of the re-sale. Such affordable resale amount shall be determined at the sole discretion of the WCDP and shall be in accordance with such guidelines or rules as may be promulgated by the Department of Planning. In making such a determination, the calculation of a maximum price shall assume that the down payment is 5% of the resale price and that the sum of principal, interest, taxes, and insurance ("PITI"), plus applicable homeowner association fees and/or common charges shall not exceed 33% of the household income.

In the event that a Unit Owner desires to sell his or her Unit, the Unit Owner must notify the Commissioner at least forty-five (45) days prior to the date of the proposed closing in writing to the Westchester County Commissioner of Planning, Michaelian Office Building, Room 432, 148 Martine Avenue, White Plains, New York 10601, or to the Designee's address, if provided by the WCDP. The Unit Owner may sell, convey, or transfer the Unit provided the WCDP has given written approval in a release letter ("Release Letter"). The Release Letter shall be in recordable form and will state that the proposed purchaser meets the Affordability Requirements and any other requirements as directed by the WCDP and that the purchase price is less than or equal to the Maximum Resale Price for such Unit. The above notice shall provide the name, address, and telephone number of an individual to contact concerning the proposed sale. The notice shall enumerate the proposed purchase price and the income of the proposed purchaser. The Unit Owner and/or proposed purchaser shall provide such additional documentation as requested by the WCDP to substantiate any of the above sums, including but not limited to income tax returns and employment verification letters for proposed purchasers. The WCDP shall provide the Release Letter to the Unit Owner at or prior to the closing, provided that the WCDP has determined, in its sole discretion, that the Unit Owner has complied with his or her obligations hereunder.

In order to ensure long-term affordability, the WCDP will enforce the resale provisions to the purchaser of the Unit as long as the affordability period is set in the deed of restrictive covenants. If the seller determined to sell the unit prior to the expiration of the term of affordability, or for the term of affordability. The WCDP will enforce the resale provisions to subsequent purchasers until the term of affordability has expired and will calculate affordability based on the deed of restrictive covenants formula.

## RECAPTURE PROVISIONS

This provision will be required if the WCDP provides a down payment, closing cost assistance, or other assistance to enable low-income households to purchase existing housing. Recapture will be enforced by a mortgage that the WCDP places on the property, which stipulates that the HOME funds provided to the buyer must be repaid to the WCDP if, during the affordability period, the property is sold, no longer occupied by the household as their principal residence, or lost through foreclosure or other action.

HOME funds will be provided as a grant or deferred payment loan, with the amount subject to recapture if the homeowner fails to own and occupy the unit as its primary residence;

- the amount subject to recapture is a share of the net available proceeds, as determined according to the formula set forth in the Final Rule at 24 CFR 92.254(a)(5)(ii)(A)(3).
- upon sale or transfer of the property, the mortgage may be assumed by another eligible low-income buyer to avoid the need to recapture funds when the unit continues to qualify as affordable housing.

Please see the Resale and Recapture Policy Provisions Final attachment in the AD-25 grantee unique appendices.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:**

The affordability provisions may vary based on the factors in place when the deed restrictions were filed. The county's current standard is at least 50 years. The WCDP has a full monitoring program and staff to ensure compliance.

Please see the Resale and Recapture Policy Provisions Final attachment in the AD-25 grantee unique appendices.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

Not applicable.

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

Not applicable. WCDP does not plan to fund TBRA activities with FY 2024 HOME program funds.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific**



category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable. WCDP does not plan to fund TBRA activities with FY 2024 HOME program funds.

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

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by the Consortium, which is the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ, such as persons with a disability or other special needs. However, at this time, there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the Consortium's HOME program funds. HOME funds must, however, target low- to moderate-income households. The WCPD does not discriminate and provides equal access to all eligible households.

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

1. Include written standards for providing ESG assistance (may include as attachment)
  - For Homeless clients - Street Outreach and Emergency Shelter Services. Street Outreach is for actual homeless individuals who reside on the street. Emergency Shelter benefits homeless individuals or families who currently reside in a shelter with either services or upgrades to the facility.
  - For Homelessness Prevention clients - must be at or below 30% AMI, be within 21 days of an eviction and meet the criteria of "at risk of homelessness" as defined by HUD.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

All non-profits that interact with a client must ensure that forms are completed and entered into the HMIS (Homeless Management Information System). A referral from the COC is forwarded to the appropriate nonprofit and a monthly log is submitted to the Program Specialist/Admin.

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

The County issues a Request for Proposals (RFP) for ESG related services and non-profit organizations submit proposals. Awards are issued based on services they provide, responsiveness and CoC yearly recommendations to focus activities and funds.

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

Under the CoC Partnership, the County's Departments of Social Services and Community Mental Health administer the Continuum of Care Homeless Assistance Program. A board was created that includes the participation of homeless and formerly homeless individuals to develop and implement policies and funding decisions. The WCDP requires that each non-profit that is funded, have a Board that includes meeting the conditions of the CFR.

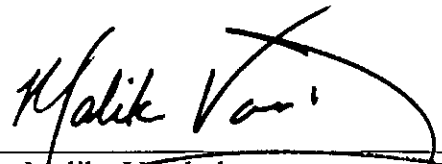
5. Describe performance standards for evaluating ESG.

Individuals must have income that is no more than 30% AMI and they must meet all of HUD requirements for getting services through ESG which can be challenging. Additional outreach methods are being considered to reach this population. Performance evaluations are conducted when non-profits submit invoices for services which include a signed checklist that is used to confirm that all requirements have been met.

STATE OF NEW YORK            )  
  )  
WESTCHESTER COUNTY        )     ss.

I HEREBY CERTIFY that I have compared the foregoing Act, Act No. 141 - 2024, with the original on file in my office, and that the same is a correct transcript therefrom, and of the whole, of the said original Act, which was duly adopted by the County Board of Legislators, of the County of Westchester on August 5, 2024, and approved by the County Executive on August 5, 2024.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Corporate Seal of said County Board of Legislators on this 6<sup>th</sup> day of August, 2024.



Malika Vanderberg

The Clerk of the Westchester County  
Board of Legislators

County of Westchester, New York

