

Housing & Planning Meeting Agenda



Committee Chair: Shanae Williams

800 Michaelian Office Bldg.
148 Martine Avenue, 8th Floor
White Plains, NY 10601
www.westchesterlegislators.com

Monday, May 19, 2025

10:00 AM

Committee Room

Joint with B&A

CALL TO ORDER

Please note: Meetings of the Board of Legislators and its committees are held at the Michaelian Office Building, 148 Martine Avenue, White Plains, New York, 10601, and remotely via the WebEx video conferencing system. Legislators may participate in person or via Webex. Members of the public may attend meetings in person at any of its locations, or view it online on the Westchester County Legislature's website: <https://westchestercountyny.legistar.com/> This website also provides links to materials for all matters to be discussed at a given meeting.

Legislator Colin Smith will be participating remotely from 1132 Main Street, Suite 1, Peekskill, NY 10566.

MINUTES APPROVAL

Monday, March 31, 2025 at 10:00am

Wednesday, April 9, 2025 at 11:00am

I. ITEMS FOR DISCUSSION

[2025-152](#) **ACT-HUD Application for Grant Funds**

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 Grant Program, submit the Fiscal Year 2025 Action Plan and to accept said grant funds.

COMMITTEE REFERRAL: COMMITTEES ON BUDGET & APPROPRIATIONS AND HOUSING & PLANNING

Guests: Department of Planning
Commissioner Blanca Lopez
Director of Housing Theresa Fleischman
Program Administrator Gaitre Rambharose

Program Administrator Kim Holland

II. OTHER BUSINESS

III. RECEIVE & FILE

ADJOURNMENT

Westchester County

Kenneth W. Jenkins
County Executive

April 14, 2025

Westchester County Board of Legislators
800 Michaelian Office Building
White Plains, New York 10601

Dear Members of the Board of Legislators:

Transmitted herewith for your consideration and approval is an Act which, if adopted by your Honorable Board, 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 \$5,771,000 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 Grant ("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 an amendment to the Five Year 2024-2028 Consolidated Plan (the "Consolidated Plan") that includes the Fiscal Year 2025 Action Plan for the Consortium ("FY 2025 Action Plan") consistent with the requirements of federal regulations; and 3) authorize the County to accept and receive the Grant Funds for the purpose of the housing and community development program.

The Department of Planning (the "Department") has advised that the development of the FY2025 Action Plan began on the local level, included citizen participation, and finalized in consultation with members of the County Planning Board, the Westchester Urban County Council, and the Community Development Advisory Group. Further, I have been advised that prior to the submission of applications to the County for the FY2025 Action Plan, each local municipality held hearings for public comment. A copy of the FY2025 Action Plan and budget are annexed hereto for your Honorable Board's consideration.

The Department has advised that the Grant Funds will provide approximately \$4,400,000 from CDBG; approximately \$999,000 from HOME and approximately \$372,000 from ESG for Fiscal Year 2025.

The County Planning Board ("Planning Board"), by Resolution No. 25-5, adopted on April 1, 2025, has recommended approval of the FY 2025 Action Plan. A copy of the Planning Board's Resolution is annexed hereto for your Honorable Board's information.

Office of the County Executive
Michaelian Office Building
148 Martine Avenue
White Plains, New York 10601

Email: CE@WestchestCountyNY.gov

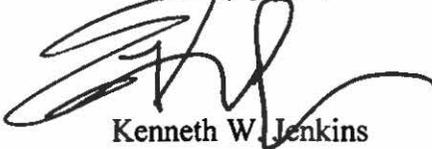
Telephone: (914)995-2900

I am further advised that 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. I have been advised by the Department 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.

In past years, the County has received over \$211,000,000 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 participating in the program.

Based upon the importance of the housing and community development program, I respectfully request your Honorable Board's approval of the annexed Act.

Very truly yours,



Kenneth W. Jenkins
County Executive

KWJ/BPL/mb
Attachments

**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 \$5,771,000 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 Grant (“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 an amendment to the Five Year 2024-2028 Consolidated Plan (the “Consolidated Plan”) to include the Fiscal Year 2025 Action Plan (“FY 2025 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 FY2025 Action Plan began on the local level, included citizen participation, and 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 applications to the County for the FY 2025 Action Plan, each local municipality held hearings for public comment. A copy of the FY 2025 draft Action Plan and budget annexed hereto for your Honorable Board’s consideration.

Your Committee is advised that the Grant Funds from HUD will provide approximately \$4,400,000 from CDBG; approximately \$999,000 from HOME and approximately \$372,000 from ESG for Fiscal Year 2025.

Your Committee is further advised that the County Planning Board (“Planning Board”), by Resolution No. 25-5, adopted on April 1, 2025, has recommended approval of the FY 2025 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.

Over the past years, the County has received over \$211,000,000 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:

White Plains, New York

COMMITTEE ON:

c/mb/4/10/25

FISCAL IMPACT STATEMENT

SUBJECT: Fiscal Year 2025 Action 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. Dept. of Housing & Urban Dev. for grants from Community Dev. Block Grant, Emergency Solutions Grant & HOME programs, under the FY 2025 Action Plan & to accept such grant funds.

Potential Related Operating Budget Revenues: Annual Amount TBD

Describe: Total expected revenue \$5,771,000; \$4,400,000 from CDBG, \$999,000 from HOME and \$372,000 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

Department: Budget

Date: 4/11/2025

Reviewed By: 

Budget Director

Date: 4/11/25

ACT NO. - 2025

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 Grant Program, submit the Fiscal Year 2025 Action Plan and to accept said grant funds.

BE IT ENACTED by the County Board 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 \$5,771,000 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 Grant 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 an amendment to the Five Year 2024-2028 Consolidated Plan that includes the Fiscal Year 2025 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.

CDBG Consortium Communities

Members of the Westchester County Urban County Consortium – FY 2025

Ardsley	Bedford	Briarcliff Manor	Bronxville	Cortlandt
Croton on Hudson	Dobbs Ferry	Elmsford	Greenburgh	Hastings on Hudson
Irvington	Larchmont	Lewisboro	Mamaroneck Village	Mamaroneck Town
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
Yorktown				

FY 2025 ESTIMATED ALLOCATIONS
 FY 2025 Action Plan (\$5,771,000)
Program Year May 1, 2025 – April 30, 2026

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) - \$4,400,000 31 Consortium Communities		
	15 Public Facility & Infrastructure Improvements (LMA)	\$ 1,845,552
	4 Sidewalk/Streetscape Improvements \$660,000	
	1 Playground/Park \$ 94,050	
	8 Public Facility Improvements \$691,502	
	2 Infrastructure Improvements – sewer & water \$400,000	
	<i>Undesignated</i>	\$ 400,000
Max. 15% = \$660,000	7 Public Services (LMC)	\$ 553,190
	<i>Undesignated</i>	\$ 50,000
	3 Housing Projects (LMH)	
	1 Public Housing Authority - Rehabilitation (PHA)	\$ 200,000
	2 Housing Rehabilitation Projects	\$ 141,351
	<i>Undesignated</i>	\$ 329,907
Max. 20% = \$880,000	Administrative Funds	\$ 730,000
	Program Delivery	\$ 150,000
	FY 2025 TOTAL CDBG	\$4,400,000

HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) - \$999,000		
	Housing – Construction, acquisition, rehabilitation	\$ 749,250
Min. 15%	Community Housing Development Organization (CHDO) Funds	\$ 149,850
Max 10%	Administrative Funds	\$ 99,900

EMERGENCY SOLUTIONS GRANT (ESG) - \$372,000		
	Homelessness Prevention, Emergency Shelter, Street Outreach, Rapid Re-Housing and HMIS	\$ 344,100
Max 7.5%	Administrative Funds	\$ 27,900

TO: Blanca P. Lopez, M.S
Commissioner

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

DATE: April 10, 2025

SUBJECT: **STATE ENVIRONMENTAL QUALITY REVIEW FOR ADMENDMENT TO
FY 2024-2028 CONSOLIDATED PLAN TO INCLUDE FY 2025 ACTION
PLAN**

PROJECT/ACTION: Filing of an application to the United States Department of Housing and Urban Development (HUD) for funds from the Community Development Block Grant Program, the HOME Investment Partnership Program and the Emergency Solutions Grant Program. Also, submission of an amendment to the FY 2024-2028 Consolidated Plan to HUD including the Action Plan for FY 2025 for the County's administration of HUD funds.

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.

DSK/oav

cc: Theresa Fleischman, Program Director
Kim Holland, Program Administrator
Gaitre Rambharose, Program Administrator
Claudia Maxwell, Principal Environmental Planner



2025 Annual Action Plan

DRAFT

Westchester County Department of Planning
Room 414, 148 Martine Ave.
White Plains, NY 10601

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Executive Summary

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

1. Introduction

Westchester County is designated as an entitlement urban county by the U.S. Department of Housing and Urban Development (HUD), allowing it to receive several federal formula grants annually. These include the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG), which are designed to address the housing and community development needs of residents. The Westchester County Department of Planning (WCDP) administers the Westchester Urban County Consortium (the Consortium) programs and manages the annual grant funds. The Consortium consists of 31 members and accepts CDBG applications from these members. Applications are considered for funding over the next three years. Each year, funds are awarded based on objective criteria, such as meeting national objectives, conducting cost-benefit analyses, and evaluating the members' compliance with the regulations set for 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.

This plan represents the PY 2025 Annual Action Plan (AAP), which is a subset of the Strategic Plan addressing the overall goals of the five-year Consolidated Plan. The AAP provides a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. The AAP also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. PY 2025 begins on May 1, 2025, and ends on April 30, 2026.

2. Summarize the objectives and outcomes identified in the Plan

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 have addressed the housing needs of low-to moderate-income (LMI) residents across the Consortium. According to the PR-23 Summary of Accomplishments, the CDBG program assisted 120 LMI residents through public housing modernization rehabilitation activities, 9 LMI residents with multi-unit residential rehabilitation, and 3 LMI households with homeowner housing rehabilitation. No HOME units were completed in PY 2022; however, several rental and homeowner housing units are in various stages of development. These activities are detailed in the PR-22 Status of HOME Activities report. New rental construction activities at 29 Grant Street in Rye Brook, 100 Beekman Lane in Goldens Bridge, and 1 Dromore Road in Scarsdale will add a total of 25 affordable housing units. Additionally, there are two rental rehabilitation projects currently in development that will assist a total of 28 LMI renter households. Three new homeowner housing development projects will aid 7 LMI households once they are 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 PY 2025 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 MEETINGS: The Consortium held a series of public meetings to review and present the PY 2025 AAP. The following public meetings were held:

- A working session with the Westchester County Planning Board was held on March 27, 2025 at 10:00 am at the Michaelian Office Building located at 148 Martine Ave., Conference Room #420, White Plains, NY 10601.
- A Community Development Advisory Group (CDAG) meeting was held virtually on April 2, 2025 to discuss the plan;
- An Urban County Council (UCC) meeting was held virtually on April 3, 2025 to discuss the plan;
- A Westchester County Housing Opportunity Commission meeting was held on April 8, 2025 to discuss the plan (at the Michaelian Office Building located at 148 Martine Ave., Conference Room #420, White Plains, NY 10601).

PUBLIC HEARING: The Consortium held a public hearing on **April 3, 2025 at 6:00 pm** at the Michaelian Office Building located at 148 Martine Ave., Conference Room #420, White Plains, NY 10601.

PUBLIC COMMENT PERIOD: The Consortium held a public comment period from **April 7, 2025 to May 7, 2025** to give citizens an opportunity to review and make comments on the recommended FY 2025 projects.

A summary citizen participation efforts can also be viewed in AP-12 Participation.

5. Summary of public comments

PUBLIC HEARING: A summary of comments will be included after the public hearing.

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

All comments and views will be accepted. A summary citizen participation efforts can also be viewed in AP-12 Participation.

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

All comments and views are welcome.

7. Summary

The PY 2025 AAP is the second program year of the 2024-2028 Consolidated Plan. The activities funded address the needs of the community and further build on the accomplishments of the goals established in the 5-Year Strategic Plan. The Consortium anticipates receiving \$4,400,000 in CDBG funds, \$999,000 in HOME program funds, and \$372,000 in ESG funds. The Consortium proposes to fund the following projects:

CDBG Administration (20%): \$880,000

CDBG Public Services: \$603,190

CDBG Public Facilities & Infrastructure: \$2,245,552

CDBG Housing Programs: \$671,258

HOME Administration (10%): \$99,900

HOME CHDO Set-Aside 15%: \$149,850

HOME Housing Development Projects: \$749,250

ESG25-Westchester County: \$372,000

Contingency Provision for FY 2025 Grant Allocations

At this time HUD has not yet announced the PY 2025 CDBG, HOME and ESG grant allocations. The grant allocations listed above for are only an estimate of the anticipated PY 2025 grant allocations based on prior year awards. Westchester County has a contingency provision per HUD notice CDP-25-02 to align final allocations with actual funding. Project budgets will be proportionally adjusted to match the announced allocation while ensuring compliance with grant regulations.

- For CDBG, the allocation of funds will be 20% for admin, no more than 15% for public services (including homeless services), and the balance of funds for affordable housing and public facilities and infrastructure improvements.
- HOME funds will be allocated 10% for admin, 15% for CHDO housing developments as required by the program, and the balance of funds for non-CHDO housing developments including rental development and housing rehabilitation.
- ESG will fund admin at 7.5%, homeless prevention and rapid rehousing at 32.5% and emergency shelter services at 60%.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	Department of Planning
HOME Administrator	WESTCHESTER COUNTY	Department of Planning
ESG Administrator	WESTCHESTER COUNTY	Department of Planning

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Blanca P. Lopez, Commissioner

Westchester County Department of Planning

Room 414, 148 Martine Ave.

White Plains, NY 10601

Phone: (914) 995-4007

Email: Blopez@westchestercountyny.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The Westchester County Department of Planning (WCDP), representing the Consortium, organized a series of meetings to engage as many community stakeholders as possible during the citizen participation process. Additionally, WCDP remains in contact with the Westchester County Continuum of Care (CoC) to address the homeless needs within the Consortium. As part of the application process, WCDP encourages non-profit organizations in the Consortium municipalities to participate by submitting an application and attending meetings to discuss planning.

In preparation for the 2025 AAP, 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 in the plan. The table below lists the agencies that participated in the development of the PY 2025 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; 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.

The Westchester County CoC Coordinated Entry Program (WCCEP) provides universal services to all people who are experiencing homelessness throughout Westchester County. Individuals and families at-risk or experiencing homelessness may access Coordinated Entry at several access points across the County. All of these access points result in a Comprehensive At-Risk of homelessness assessment Tool (CART) being completed for the household and their enrollment in Coordinated Entry. Details on the Coordinated Entry Program can be found at the link: <https://www.wcohomeless.org/Coordinated-Entry>

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 do not 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Peekskill Presbyterian Church consulted with community development needs through an application for funding.
4	Agency/Group/Organization	Ossining Children's Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency consulted with community development needs through an application for funding.
5	Agency/Group/Organization	Nicholas Center
	Agency/Group/Organization Type	Services-Health Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Nicolas Center provides services for autistic adults in their Building Bridges Community Life and Employment program. The agency consulted with community development needs through an application for funding.
6	Agency/Group/Organization	Town of Greenburgh, NY Parks & Rec Dept
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The department consulted with community development needs through an application for funding.
7	Agency/Group/Organization	Port Chester Carver Center
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization consulted on community development needs through an application for funding.
8	Agency/Group/Organization	Port Chester Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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 Authority was consulted to determine needs of the at-risk community.
9	Agency/Group/Organization	Westchester Jewish Community Center
	Agency/Group/Organization Type	Services-Housing Services
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization consulted on community development needs through an application for funding.
10	Agency/Group/Organization	Westchester County Department of Community Mental Health
	Agency/Group/Organization Type	Services-Health Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Westchester County Department of Community Mental Health consulted with community development needs through a survey.
11	Agency/Group/Organization	Town of Cortlandt
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town consulted on community development needs through an application for funding.
12	Agency/Group/Organization	Village of Dobbs Ferry
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village consulted on community development needs through an application for funding.

13	Agency/Group/Organization	Westchester County Continuum of Care Partnership to End Homelessness
	Agency/Group/Organization Type	Services-homeless Services-Health Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Village of Elmsford
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village consulted on community development needs through an application for funding.
15	Agency/Group/Organization	Village of Hastings on Hudson
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village consulted on community development needs through an application for funding.
16	Agency/Group/Organization	Westchester Community Health Center
	Agency/Group/Organization Type	Services-Health Publicly Funded Institution/System of Care

	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization consulted on community development needs through a survey.
17	Agency/Group/Organization	Sustainable Westchester
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency consulted on community development needs through a survey.
18	Agency/Group/Organization	Town of Lewisboro
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town consulted on community development needs through an application for funding.
19	Agency/Group/Organization	Village of Sleepy Hollow
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village consulted on community development needs through an application for funding.
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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency consulted on community development needs through a survey.
21	Agency/Group/Organization	Community Housing Innovations, Inc
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency consulted on community development needs through a survey.
22	Agency/Group/Organization	Lifting Up Westchester, Inc.
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency consulted on community development needs through a survey.
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
	How was the Agency/Group/Organization consulted and 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
	How was the Agency/Group/Organization consulted and 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	Town/Village 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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on community development needs through a survey.
26	Agency/Group/Organization	City of Peekskill
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted on community development needs through an application for funding.
27	Agency/Group/Organization	Village of Pleasantville
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village consulted on community development needs through an application for funding.
28	Agency/Group/Organization	VILLAGE OF SCARSDALE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village consulted on community development needs through a survey.
29	Agency/Group/Organization	Village of Rye Brook
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village consulted on community development needs through a survey.
30	Agency/Group/Organization	City of Peekskill Section 8 Department
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and 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 City of Peekskill (Section 8) was consulted to determine strengths and needs of the at-risk community.
31	Agency/Group/Organization	Greenburgh Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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 Greenburgh Housing Authority was consulted to determine strengths and needs of the at-risk community.
32	Agency/Group/Organization	Mount Kisco Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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 Mount Kisco Housing Authority was consulted to determine strengths and needs of the at-risk community.

33	Agency/Group/Organization	MUNICIPAL HOUSING AUTHORITY OF THE CITY OF YONKERS
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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 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	Agency/Group/Organization	WHITE PLAINS HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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, 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	Agency/Group/Organization	North Tarrytown Housing Authority (PH units)
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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, North Tarrytown Housing Authority was consulted to determine strengths and needs of the at-risk community.
36	Agency/Group/Organization	Peekskill Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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, Peekskill Housing Authority was consulted to determine strengths and needs of the at-risk community.
37	Agency/Group/Organization	Tarrytown Municipal Housing Authority (PH units)
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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, Tarrytown Municipal Housing Authority was consulted to determine strengths and needs of the at-risk community.
38	Agency/Group/Organization	Town of Mamaroneck Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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, Town of Mamaroneck Housing Authority was consulted to determine strengths and needs of the at-risk community.
39	Agency/Group/Organization	TOWN OF YORKTOWN
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and 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, Town of Yorktown (Section 8) was consulted to determine strengths and needs of the at-risk community.
40	Agency/Group/Organization	TUCKAHOE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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, Tuckahoe Housing Authority was consulted to determine strengths and needs of the at-risk community.
41	Agency/Group/Organization	Village of Ossining
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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 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 were intentionally excluded from the consultation process. All comments were 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

Narrative (optional)

WCDP collaborates with other county departments and local governments to implement and coordinate housing and community development programs. Through its application process, WCDP provides funding for housing initiatives, homeless prevention efforts, community development, and public service programs aimed at enhancing the services available throughout Westchester County. WCDP is dedicated to ongoing cooperation with local communities and actively participates in Consortium housing efforts as well as countywide homeless prevention initiatives. The department will continue to be an engaged member in regional meetings and will help coordinate services and initiatives that improve the quality of life for residents.

AP-12 Participation – 91.105, 91.200(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 PY 2025 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:

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 Meeting	Non-targeted/broad community	A working session with the Westchester County Planning Board was held on March 27, 2025 at 10:00 am at the Michaelian Office Building located at 148 Martine Ave., Conference Room #420, White Plains, NY 10601.	A summary of comments will be provided after the citizen participation process.	All comments were accepted.	
2	Public Meeting	Non-targeted/broad community	A Community Development Advisory Group (CDAG) meeting was held virtually on April 2, 2025 to discuss the plan.	A summary of comments will be provided after the citizen participation process.	All comments were accepted.	
3	Public Meeting	Non-targeted/broad community	An Urban County Council (UCC) meeting was held virtually on April 3, 2025 to discuss the plan.	A summary of comments will be provided after the citizen participation process.	All comments were accepted.	
4	Public Meeting	Non-targeted/broad community	A Westchester County Housing Opportunity Commission meeting was held on April 8, 2025 to discuss the plan (at the Michaelian Office Building located at 148 Martine Ave., Conference Room #420, White Plains, NY 10601)	A summary of comments will be provided after the citizen participation process.	All comments were accepted.	
5	Public Hearing	Non-targeted/broad community	The Consortium held a public hearing on April 3, 2025 at 6:00 pm at the Michaelian Office Building located at 148 Martine Ave., Conference Room #420, White Plains, NY 10601.	A summary of comments will be provided after the citizen participation process.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Public Comment Period	Non-targeted/broad community	The Consortium held a public comment period from April 7, 2025 to May 7, 2025 to give citizens an opportunity to review and make comments on the recommended FY 2025 projects.	A summary of comments will be provided after the citizen participation process.	All comments are accepted.	

Table 4 – Citizen Participation Outreach

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 2025.

- 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 2025 is the second 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	4,400,000	0	0	4,400,000	13,200,000	PY 2025 is the second year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 3x 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	999,000	0	0	999,000	2,997,000	PY 2025 is the second year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 3x more years of the annual allocation.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	372,000	0	0	372,000	1,116,000	PY 2025 is the second year of the ConPlan period. The expected amount available for the remainder of the ConPlan is 3x more years of the annual allocation.

Table 5 - Expected Resources – Priority Table

Annual Action Plan

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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 mandates that all programs applying for Community Development Block Grant (CDBG) funding must provide an equal match to the amount requested. This matching funds can come from staffing, other grants, or various funding sources. For the HOME program, there is a 25% match requirement for all developments, which must be met by developers and housing providers. Similarly, the Emergency Solutions Grant (ESG) requires a 1-to-1 dollar match, which is typically provided through local and state funds received by organizations offering homeless services.

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.

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	Consortium Communities Low/Mod Block Group Tracts	Public Facilities & Infrastructure	CDBG: \$1,122,776	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	Consortium Communities Low/Mod Block Group Tracts	Public Facilities & Infrastructure	CDBG: \$1,122,776	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	Consortium Communities Low/Mod Block Group Tracts	Public Services	CDBG: \$603,190	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
4	3A New Housing Development	2024	2028	Affordable Housing	Consortium Communities Low/Mod Block Group Tracts	Affordable Housing Development & Preservation	HOME: \$374,625	Homeowner Housing Added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	3B Rental Housing Opportunities	2024	2028	Affordable Housing	Consortium Communities Low/Mod Block Group Tracts	Affordable Housing Development & Preservation	HOME: \$374,625	Rental units constructed: 4 Household Housing Unit
6	3C CHDO Housing Development	2024	2028	Affordable Housing	Consortium Communities Low/Mod Block Group Tracts	Affordable Housing Development & Preservation	HOME: \$149,850	Rental units rehabilitated: 2 Household Housing Unit
7	3D Housing Rehabilitation	2024	2028	Affordable Housing	Consortium Communities Low/Mod Block Group Tracts	Affordable Housing Development & Preservation	CDBG: \$671,258	Homeowner Housing Rehabilitated: 20 Household Housing Unit
8	4A Homeless Prevention, RRH & Street Outreach	2024	2028	Homeless	Consortium Communities Low/Mod Block Group Tracts	Addressing Homelessness	ESG: \$172,050	Homelessness Prevention: 20 Persons Assisted
9	4B Emergency Shelter & HMIS	2024	2028	Homeless	Consortium Communities Low/Mod Block Group Tracts	Addressing Homelessness	ESG: \$172,050	Homeless Person Overnight Shelter: 500 Persons Assisted
10	5A Effective Program Management	2024	2028	Non-Housing Community Development	Consortium Communities Low/Mod Block Group Tracts	Effective Program Management	CDBG: \$880,000 HOME: \$99,900 ESG: \$27,900	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve & Expand Public Infrastructure
	Goal Description	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	Goal Name	1B Improve Access to Public Facilities
	Goal Description	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	Goal Name	2A Provide Supportive Public Services
	Goal Description	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	Goal Name	3A New Housing Development
	Goal Description	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	Goal Name	3B Rental Housing Opportunities
	Goal Description	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	Goal Name	3C CHDO Housing Development
	Goal Description	WCDP will reserve at least 15% of annual HOME funds to support affordable housing development activities from CHDOs.

7	Goal Name	3D Housing Rehabilitation
	Goal Description	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	Goal Name	4A Homeless Prevention, RRH & Street Outreach
	Goal Description	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	Goal Name	4B Emergency Shelter & HMIS
	Goal Description	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	Goal Name	5A Effective Program Management
	Goal Description	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.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed in consultation with nonprofit housing and community development service providers, as well as input from citizens in the Consortium communities. The Community Development Block Grant (CDBG) will fund improvements to public facilities and infrastructure, public service programs, and housing rehabilitation activities. The CDBG program allows for a 20% cap on administrative costs, and no more than 15% of the grant may be allocated to public services. The HOME Investment Partnerships Program (HOME) will fund the development and preservation of affordable housing, as well as activities required under grant guidelines for Community Housing Development Organizations (CHDOs). There is a 10% cap on administrative costs for HOME grants, and 15% of the HOME grant is reserved for CHDO activities. The Emergency Solutions Grant (ESG) will support homeless programs, including homelessness prevention, rapid rehousing, street outreach, shelter operations, and Homeless Management Information Systems (HMIS). The ESG program has a 7.5% cap on administrative costs.

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	ESG25 Westchester County

Table 7 - 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	Project Name	CDBG Administration
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	5A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	CDBG: \$880,000
	Description	Program administration of the CDBG program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Consortium-wide, eligible.
	Planned Activities	Program administration of the CDBG program (21A).
2	Project Name	CDBG Public Services
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	2A Provide Supportive Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$603,190
	Description	WCDP will fund vital public services for LMI households and special needs groups.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
	Location Description	Consortium-wide, eligible.

	Planned Activities	Planned activities will be services for LMI and special needs and may include senior services (05A), services for persons with a disability (05B), youth services (05D), health services (05M) and homeless programs (03T).
3	Project Name	CDBG Public Facilities & Infrastructure
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	1A Improve & Expand Public Infrastructure 1B Improve Access to Public Facilities
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: \$2,245,552
	Description	Improve and expand public infrastructure in low/mod areas. Improve access to public facilities that will benefit LMI persons and special need groups.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public facilities and/or Infrastructure other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
	Location Description	Consortium wide, eligible. Low/mod block group tracts.
	Planned Activities	Public facility and infrastructure Improvement throughout low/mod block group tracts in consortium communities.
4	Project Name	CDBG Housing Programs
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	3D Housing Rehabilitation
	Needs Addressed	Affordable Housing Development & Preservation
	Funding	CDBG: \$671,258
	Description	WCDP will provide funding for minor owner-occupied housing rehabilitation for eligible LMI households.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 20 Household Housing Unit
	Location Description	Consortium-wide, eligible.
	Planned Activities	Planned activities will include owner-occupied housing rehab (14A)
5	Project Name	HOME Administration
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	5A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	HOME: \$99,900
	Description	Administration of the HOME program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Consortium-wide, eligible.
	Planned Activities	Administration of the HOME program.
6	Project Name	HOME CHDO Set-Aside 15%
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	3C CHDO Housing Development
	Needs Addressed	Affordable Housing Development & Preservation
	Funding	HOME: \$149,850
	Description	Increase affordable rental availability for LMI households through CHDO development activities.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Rental units Rehabilitated: 2 Household Housing Unit
	Location Description	Consortium-wide, eligible.
	Planned Activities	CHDO development activities.
7	Project Name	HOME Non-CHDO Housing Development
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	3A New Housing Development 3B Rental Housing Opportunities
	Needs Addressed	Affordable Housing Development & Preservation
	Funding	HOME: \$749,250
	Description	Provide affordable housing opportunities such as new construction of affordable housing for homeowners and renters.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 2 LMI Household Housing Unit Rental units constructed: 4 LMI Household Housing Unit
	Location Description	Consortium-wide, eligible.
	Planned Activities	Planned activities will include new construction of affordable housing for homeowners and renters.
8	Project Name	ESG25 Westchester County
	Target Area	Consortium Communities Low/Mod Block Group Tracts
	Goals Supported	4A Homeless Prevention, RRH & Street Outreach 4B Emergency Shelter & HMIS 5A Effective Program Management
	Needs Addressed	Addressing Homelessness Effective Program Management
	Funding	ESG: \$372,000
	Description	WCDP will fund homelessness prevention, rapid rehousing, street outreach, HMIS and emergency shelter.

Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Homeless Person Overnight Shelter: 500 Persons Assisted Homeless Prevention: 20 Persons Assisted
Location Description	Consortium-wide, eligible.
Planned Activities	Planned activities for ESG 2025: Admin will be no more than 7.5%: \$27,900 Emergency Shelter and Street Outreach will be no more than 60% of the ESG annual allocation: \$200,000 Homelessness Prevention, Rapid Rehousing and HMIS: \$144,100

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 Department of Planning (WCDP) 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, WCDP 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
Consortium Communities	50
Low/Mod Block Group Tracts	50

Table 8 - 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. WCDP provides funding to Consortium Communities through an application process and proof of need.

When the WCDP 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, WCDP 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

Low Income & Minority Concentration

Low-Income Households

A household is considered low-income if it earns less than 80% of the area median income. A census tract has a concentration of low-income households if the tract's median household income is less than 80% of the area median household income. According to the 2019-2023 ACS, the County's area median income is \$118,411, and low income is estimated at \$94,729. There are a few areas in the County that have a concentration of low-income families, with the largest concentrations centered around Yonkers and Mount Vernon. There are also several concentrations around White Plains, Mount Pleasant, Port Chester, Peekskill, and Cortlandt. There is an overlap between these tracts and tracts with a concentration of Hispanic households and Black, non-Hispanic households.

Race/Ethnicity

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the countywide average. Minority groups with a population less than 1% were not factored. Data was taken from the 2019-2023 ACS.

The countywide rate for Black, non-Hispanic persons is 12.9%, and a tract with a concentration would be 22.9% or more. The largest concentrations are between White Plains and Mount Pleasant, and there are also concentrations in Mount Vernon, Yonkers, and scattered tracts in the northwest part of the county.

The countywide rate for Asian, non-Hispanic persons is 6.0%, and a tract with a concentration would be 16.0% or more. Most concentrations are in the southern portion of the County surrounding Scarsdale, but there are also a concentration just west of Bedford Hills.

The countywide rate for Hispanic persons is 27.0%, and a tract with a concentration would be 37.0% or more. The concentrations are primarily around Yonkers, White Plains, Port Chester, Peekskill, and Mount Kisco.

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 2025, 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.

The annual goals listed in this section specify the following goals for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs.

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

Table 9 - 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 10 - 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 Units

Rental units Rehabilitated: 2 LMI Household Housing Units

Homeowner Housing Rehabilitated: 20 Household Housing Units

AP-60 Public Housing – 91.220(h)

Introduction

Public housing was created to offer safe and decent rental options for eligible low- and moderate-income families, the elderly, and individuals with disabilities. The WCDP, or Consortium, does not own any public housing authority; rather, each housing authority operates independently, featuring its own waiting list for assistance, program guidelines, and areas of service. Public housing consists of federally subsidized affordable housing managed by public housing authorities (PHAs). Additionally, PHAs oversee the Section 8 Housing Choice Voucher (HCV) program, which provides financial assistance to residents for renting their chosen units. 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 WCDP, 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 needs to public housing

WCDP will accept applications that address the affordable housing needs of the local housing authorities. WCDP has recently used CDBG funds for electrical upgrades and bathroom rehabs in several sites owned by the PHAs. WCDP 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

Public Housing Authorities (PHAs) collaborate with resident advisory boards or councils in each public housing community. Their main goals include implementing and enforcing standards and expectations that encourage families to strive for self-sufficiency. Additionally, resident advisory groups have opportunities to provide feedback 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.

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

N/A. WCDP 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 primary organization responsible for homeless prevention initiatives in Westchester County. It leads a network of service providers aimed at ending homelessness. This section outlines how the Westchester County Department of Planning and the CoC coordinate their efforts within the Consortium and the broader county area, and it highlights some of the service providers that assist individuals at risk of or currently 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 Department of Planning (WCDP) collaborates closely with the Westchester County Continuum of Care Partnership to End Homelessness (CoC). Whenever possible, WCDP attends the monthly CoC member meetings to discuss program initiatives and address current community issues. Additionally, WCDP and CoC jointly provide training for ESG sub-recipients and review program directives and monitoring processes to ensure comprehensive coverage of sub-populations. The two organizations also meet periodically to discuss funding opportunities and the release of requests for proposals. This coordination is essential for improving service delivery, maximizing resources, and minimizing duplication of efforts in reaching out to the homeless and assessing their 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 WCDP 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 Department of Social Services (DSS) offers temporary shelter for homeless families, individuals, and childless couples. The office collaborates with nonprofit organizations that provide case management services in shelter facilities, transitional residences, and emergency apartments. These homeless programs are designed to assist individuals in transitioning to permanent housing and achieving independence. Organizations like CHI Inc., CHOP, IFCA, and Westhab also offer family transitional housing programs and manage transitional housing sites that provide family units and comprehensive support 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 the most recent 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 Department of Planning (WCDP) is committed to enhancing the quality of life for its citizens, especially those with low to moderate incomes (LMI) and special needs. The Consortium's grant programs, including CDBG, HOME, and ESG, focus on community development initiatives. These initiatives involve providing public services, improving public infrastructure and facilities, offering affordable housing programs, and supporting homeless assistance programs. Below are additional actions planned by the WCDP to address the needs of residents in the Consortium.

Actions planned to address obstacles to meeting underserved needs

The County's Department of Planning will continue to seek new funding sources for programs that address the needs of underserved populations within the Consortium. According to the Needs Assessment outlined in the Consolidated Plan, cost burden remains the most significant housing issue in the Consortium, and these challenges have intensified due to rising housing costs. A general lack of funding and available local programs hampers efforts to provide the necessary services that help individuals and families escape poverty and secure affordable, decent housing. To tackle this issue, the WCDP will leverage federal funds to obtain local and state grants whenever possible. Existing funds will focus on the most underserved populations in the Consortium and will be prioritized based on need.

Actions planned to foster and maintain affordable housing

The WCDP 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, WCDP 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 WCDP 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 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 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 outlined in this plan aim to directly reduce poverty and alleviate homelessness in the Consortium area. Public service programs are designed to improve the quality of life for residents, while affordable housing preservation programs will focus on rehabilitating housing. This will help low- to moderate-income (LMI) households maintain living conditions that prevent homelessness. The Community Development Block Grant (CDBG) and HOME funds will primarily target households with incomes at or below 80% of the Area Median Income (AMI). Additionally, Emergency Solutions Grant (ESG) funds will support homelessness prevention activities and provide rapid rehousing rental assistance, which 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 WCDP 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 work closely with its network of public service agencies, housing providers, developers, CoC members, homeless service providers, public housing authorities (PHAs), and other local government departments from Consortium members. This collaboration aims to expand opportunities that enhance the quality of life for citizens. These relationships are essential for building a strong institutional framework to effectively implement CDBG, HOME, and ESG programs for the Consortium's most vulnerable populations.

During the WCDP'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 offer technical assistance to subrecipients of its federal grants to ensure the success of each program and improve the lives of the intended beneficiaries. Through activities such as monitoring and progress reports, the WCDP will enhance the coordination among grant recipients and help achieve 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). WCDP 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
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	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 resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

Please see below the Resale and Recapture Policy Provisions.

- 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 2025 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 2025 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 WCDP does not discriminate and provides equal access to all eligible households.

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

HOME RESALE POLICY PROVISIONS (1/2)

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 WCDP, 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 WCDP, noting that the WCDP (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 WCDP's approval is on the Owner (seller).

The WCDP 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 WCDP 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

HOME RESALE POLICY PROVISIONS (2/2)

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.

HOME 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-26 grantee unique appendices.