

**New York State Division of Housing and Community Renewal
Statewide Affordable Housing Needs Study**

***NEW YORK CITY SUBURBAN REGION
REGIONAL REPORT***

**Prepared by the Office of Policy Research and Development
September 2008**



Introduction

This report describes the affordable housing issues and needs of the four counties that comprise the New York City Suburban Region: Nassau, Rockland, Suffolk and Westchester (the Region).

During the month of June 2008, information regarding the affordable housing and community development needs of the Region was obtained through a series of focus group meetings held by the Division of Housing and Community Renewal (DHCR) with local officials and housing experts. The information contained in this report is a distillation of the comments, observations and opinions of the participants who attended these focus group meetings. In addition, a number of site visits were conducted throughout the Region.

This report contains U.S. Census and American Community Survey data intended to identify demographic and housing related changes in the four counties from 1990 to 2006 (see accompanying tables).

Regional Overview

The Region is located in the southeast portion of the State. It is bordered by the Hudson Valley to the north, the Atlantic Ocean to the south, the states of Massachusetts and Connecticut to the east and New York City and the state of New Jersey to the west.

The Region is the most densely populated area in the State outside of New York City. The Region is primarily suburban in nature but includes rural and urban areas. Nassau, Suffolk and Westchester Counties have some of the highest median home values in the State. Nassau and Suffolk (Long Island) have homeownership rates of approximately 80 percent. Westchester County has the highest median income in the State and one of the highest in the Nation, approximately \$102,000.

Housing affordability was cited as the primary housing issue in all four counties of the Region. It was stated the issue is particularly problematic for young adults who are finding it difficult to remain in the Region.

Participants in Westchester and Rockland said the relatively high median income figures (approximately \$102,000 and \$97,000, respectively) mask issues of affordability in some townships in those Counties. They cited townships such as Spring Valley and Haverstraw in Rockland and Peekskill and Port Chester in Westchester where there may be concentrations of lower income households with incomes which are less than half the county median income.

Participants in Nassau said existing housing programs are often directed toward rural or urban communities which preclude them from undertaking effective development in the pockets of poverty that exist in the suburban areas of the County. They said the State should consider creating housing programs for

established suburban communities. “Not- in-my-backyard” (NIMBY) was also identified as a major road block to the development of affordable housing. Attendees said zoning power at the municipal level can thwart efforts to develop affordable housing, and suggested that the State must educate local officials on the need for affordable housing, as well as the benefits that new, attractively-designed affordable housing complexes bring to the communities in which they are built.

Participants said workforce housing is a unifying term that can remove preconceived stereotypes concerning affordable housing. Attendees said the workforce housing concept is gaining universal acceptance since it carries meaning, has relevance and speaks to a recognized need in all counties of the State.

Regional Affordable Housing and Community Development Issues

Housing Quality and Stock

There was general agreement throughout the Region that there is an insufficient amount of affordable rental housing and much of the existing affordable units are of inadequate quality. The Region is largely comprised of suburban communities containing a preponderance of owner occupied units. Impediments to rental housing development include high taxes, high land and infrastructure costs, as well as a stigma that is attached to rental housing, particularly family rental housing. Participants said political and civic opposition to the development of rental housing is rife throughout the Region.

In addition to a lack of rental housing in the Region, many participants pointed to a lack of diversity in the housing stock. Attendees said there is a need for a diverse affordable housing stock, both homeownership and rental, for young adults, empty nesters and families. For instance, an integral part of the housing stock that is missing in Suffolk is post-rental “step-up” housing. The high price of homes, even those that would be considered “starter” homes, is a substantial impediment to homeownership.

Some believe the lack of diversity in the housing stock on Long Island is a major factor behind the loss of those 18 to 34 years of age. A study of this phenomenon was completed by one of the participants. That study found a high correlation between flight of young adults and the amount of rental housing available on a township basis. The City of Glen Cove and the Town of North Hempstead in Nassau were cited as areas with a supply of rental housing. In these two areas, 15 percent of young adults in their 20s and 30s left during the 1990s, compared to 30 percent of young adults who left the Town of Huntington in Suffolk where there is substantially less rental housing.

Several participants said local school districts are often the primary resisters to affordable housing development because of the potential increase in the student population. Participants in Westchester County encounter resistance to housing

development because it is perceived that more family housing leads to higher school taxes.

Participants in Rockland said municipal zoning is a barrier to the development of low- income housing in certain townships and that “rich seniors” tend to be the demographic that is coveted by towns when they are considering housing development. The County’s Village of Haverstraw in July 2008 incorporated into local legislation an innovative “residential inclusionary zone” permitting greater housing densities. Land within the zone which is used for affordable housing development carries a 99-year affordability restriction to ensure long-term affordability. Some participants suggested this concept should be applied county-wide.

Although some communities in Westchester County have inclusionary zoning ordinances which target those earning 60 to 120 percent of area median income (AMI), participants stated all municipalities should require similar ordinances in the County and across the State. A bill has been presented in both the State Senate and Assembly which would require all housing developments in Westchester County to set aside ten percent of the units as affordable. Some participants believe that developers will support this effort and it will result in the development of more affordable housing.

Participants in Westchester County discussed the capacity constraints faced by organizations that undertake affordable housing development. Small organizations and not-for-profits lack the deep pockets to see them through a lengthy time period prior to construction. Participants believe not-for-profit developers could benefit from technical assistance provided by the State in areas such as the State Environmental Quality Review (SEQR), zoning and the planning process in general.

Affordability

The issue of affordability in the Region was illustrated by comparing recent increases in home prices against increases in median income. It was stated that since 2000 the median income in Suffolk County has risen by 14 percent while home prices have risen by 80 percent. A participant gave an anecdotal affordability scenario in a community in Rockland County where the sales price of a home is \$365,000, property taxes are \$9,000 and median income is \$45,000.

Attendees raised concerns for the working poor of Westchester County. Public housing authorities in the County try to meet the demand for affordable housing from this segment of the population but are said to be facing funding shortfalls. Participants said individuals and families in Westchester earning minimum wage are facing real challenges in finding units and affording market rents. Some of the participants stated the affordable housing being developed is not within the financial reach of the County’s working poor and very low- income residents.

Participants in a number of counties discussed the effect property taxes have upon housing development in the Region. A participant described how the affordable housing concept can be diluted when property taxes are considered. For example, a housing complex in the Town of Hempstead in Nassau, which was rehabilitated through the joint efforts of a private developer and local government, resulted in a cooperative project which had monthly mortgage and maintenance payments of approximately \$800 and monthly property taxes which were close to \$1,100.

It was stated that the impact of property taxes can be even more pronounced in areas such as Roosevelt and Hempstead in Nassau, which are largely minority communities with low- income populations and an insufficient commercial tax base. Some participants in Nassau said before there is a major initiative to increase the rental housing stock in that County, the issue of property taxes and their effect upon rents must be addressed.

Attendees referenced utility costs as one determinate of housing affordability. A participant cited a 102 unit project in the Village of Tarrytown in Westchester which had budgeted \$130,000 for utilities in a recent year, with the actual cost being \$250,000. As a result, the following year's utility budget for this project was increased to \$350,000. Participants asked what the State's role will be in the face of escalating utility costs in multi-family projects and suggested including a heat subsidy program and tenant education seminars regarding heat and electricity consumption.

Foreclosure

Participants stated that Long Island was experiencing one of the highest rates of foreclosure in the State. Attendees said foreclosure is affecting all economic groups in Suffolk and were aware of many instances of persons receiving mortgages on homes they had little hope of affording. Exacerbating the problem is the relatively high debt load held by many households in Suffolk. Attendees were familiar with instances where families were using credit cards to pay their mortgages and owe more on their homes than they are worth. The Long Island Housing Partnership reported it has counseled approximately 1,000 people in recent months.

Participants discussed the effects foreclosure could have in certain communities, such as in the Village of Wyandanch in Suffolk. The Village was cited as having extensive "foreclosure potential." A participant said there were currently 32 boarded up homes in a four block radius of the Village. Participants said much investment and progress has been made in the Village in recent years and a preponderance of foreclosures in the community could seriously reverse that progress. It was stated the areas of Brentwood, Bay Shore and Central Islip in Suffolk are being watched as places with high foreclosure potential. These areas have economic difficulties and a large minority population which has been a primary user of sub-prime mortgages. There was a palpable concern on the part of attendees that investors would purchase foreclosed properties in bulk and "turn communities into blighted areas."

A number of strategies were offered to meet the looming foreclosure crisis in Suffolk. It was recommended that the County must become a “player” in the buying and selling of foreclosed properties. It was suggested Section 8 vouchers be applied to foreclosed houses and foreclosed properties could be converted to multi-family housing.

Attendees confirmed that minority communities in Nassau County have been disproportionately impacted by the foreclosure crisis, as they have a higher incidence of sub-prime loans. Participants in Nassau said Section 8 tenants are being displaced from foreclosed properties and often receive short notice about their need to vacate the properties. Attendees said landlords in these circumstances must be assigned more responsibility for finding alternative living arrangements for displaced tenants.

Many participants believe both pre- and post- purchase counseling is crucial to averting many foreclosures. Although participants were familiar with the State’s \$25 million Subprime Foreclosure Prevention Program, some felt the amount was insufficient to meet the needs of the State given the fact that counseling is time consuming and requires highly competent full-time staff.

Special Needs/Supportive Housing

While participants referenced specific special needs populations that require both housing and services, including grandparents who are raising their grandchildren, ex-offenders, youth aging out of foster care and the mentally disabled, the needs of veterans were discussed extensively throughout the Region. There was a concern that needed resources will be lacking for veterans returning from the Middle East. Veterans returning with traumatic brain injuries were cited as a population of particular concern. The Veterans Administration (VA) hospital in Westchester County does not provide services for veterans with such injuries and the closest VA hospital to treat this population is in Buffalo. In Nassau, veterans currently make up 25 percent of the homeless population and have the potential to become chronically homeless.

Homelessness is being monitored closely throughout the Region. Although programs and resources exist, additional funding is needed to address this growing need. Nassau County recently completed its ten year plan to end homelessness. Participants said the lack of affordable rentals, Section 8 vouchers and the foreclosure crisis has led to an increase in homelessness in Nassau County. Participants in Westchester County stated that homelessness in the County is often tied to issues of employment. According to meeting participants, there are 13 shelters scattered across Westchester County, but some of these facilities do not take in families.

Participants from the supportive service sector in Rockland County stated they are successful at placing homeless families in temporary housing, however, problems are emerging as the shelter allowance is inadequate given current rental costs. Fair share issues related to the siting of special needs housing was a recurring

theme in Rockland. It was offered that communities other than Spring Valley should accept more special needs housing.

Participants in Suffolk believe the housing issues of the County's growing senior and disabled populations are not being adequately addressed. These growing populations create the need to build to visitability standards. There is a need to retro-fit housing in the County using a program such as DHCR's Access to Home Program.

According to meeting participants in Nassau County, most of the special needs housing in the County is for the developmentally disabled. Group homes, which are sited throughout the County, are the primary source of housing for this population. Participants said the developmentally disabled generally prefer to reside in a traditional housing arrangement rather than group homes and efforts should be made to meet their preferences.

Participants cited the importance of services for special needs populations. In Nassau County, the service needs of troubled single men were highlighted. A participant said single men who are homeless and dependent on the County want to be self sufficient. Participants said transportation is a vital component of their successful transition back into the mainstream. Instances of homeless men with inadequate access to transportation having to choose between going to a job interview and meeting with their parole officer were cited.

Downtown Revitalization and Main Streets

It was shared that Long Island was once known for its downtowns, which were destination points for entertainment and shopping. Participants said these downtowns were negatively impacted beginning in the 1970s with the development of large malls and the de-institutionalization of the mentally ill who often were directed to housing in downtown areas.

Participants on Long Island recognized the resource that downtowns offer for affordable rental housing. Positive redevelopment in the Village of Bay Shore in Suffolk County was shared with participants. That downtown is once again recognized as a destination point. In addition, the Nassau County Executive has launched a "Creating Cool Downtowns" initiative, embracing a new suburbia with emphasis on housing in downtown areas. It is a vision that includes a retail environment, condos and co-ops, diverse and vibrant downtowns with mixed use and mixed income areas.

Use of DHCR's Main Street Program throughout the Region is limited. Some participants felt the Program is geared primarily toward upstate communities and does not fit well in mature downstate suburban communities. Participants suggested the structure of the Program should allow not-for-profit organizations to partner with other not-for-profits as well as local municipalities (such partnerships have been allowed in the Program). Technical assistance for rezoning, SEQR and the implementation of design guidelines were recommended

as well. Participants cited the positive aspects of linking the HOME Program with Main Street funds. The success of the Main Street Program in the Village of Haverstraw, Rockland County, was predicated upon the use of funds from the Village's façade program.

Participants in Westchester County said the Program would be more effective if the award cap was increased and administrative funds were added. Some participants recommend allowing municipalities to apply to the Program. (The Program's Fall 2008 funding round reflected these recommendations.)

Rent Administration

Participants in Nassau and Westchester Counties expressed concern about the preservation of units regulated by the Emergency Tenant Protection Act (ETPA). Participants in Nassau County said DHCR has too few employees for effective enforcement of ETPA in that County and the addition of a Spanish speaking inspector to DHCR's Rent Administration Office is needed to assist the County's large Spanish-speaking population.

Nassau County participants mentioned instances where tenants in units regulated by ETPA continued to pay higher rents despite a "rent freeze" ordered by DHCR. A "rent freeze" order is issued when DHCR finds that a tenant's complaint that the owner has failed to maintain required services is valid. Subsequently, the owner is barred from collecting increased rents. A participant shared an instance where a rent freeze was not made known to a new tenant and pointed out the need for more effective communication in such situations. In this example, further enforcement actions resulted in DHCR issuing an order directing the owner to refund that tenant \$32,000 in overcharges.

Participants said affordable housing is being lost in Westchester County because of the \$2,000 decontrol cap. Some believe the decontrol laws of the 1990s created a strong incentive for landlords to create vacancies in their buildings in order to have units removed from regulation.

Program Alignment

It was recognized by participants that affordable housing in this Region requires multiple subsidies to be financially viable. It was expressed that this dynamic often does not fit with the annual funding rounds DHCR employs in awarding and allocating subsidies. There was agreement that not-for-profit affordable housing providers dependent on funding rounds are often at a disadvantage when competing with private sector developers who have deep pockets and much discretion in meeting transactional deadlines.

Attendees pointed out that high median income counties often contain communities where incomes are far below the county-wide figure. Such communities are often precluded from access to housing subsidies due to regulatory reliance upon county-wide medians. A number of participants

suggested the definitions of affordability the State uses in its housing programs, which utilize county-wide figures, masks the variations found in counties like those in the Region.

It was suggested the resources available for rehabilitation activities under the HOME Program are insufficient in high cost counties. A participant said there are instances of persons leveraging \$100,000 per home in order to reach habitability standards.

DHCR's Residential Emergency Services to Offer Repairs to the Elderly (RESTORE) Program was discussed at several meetings. It was observed the Program is rarely used on Long Island due to the relatively small award amount available and the difficulty for RESTORE administrators to cover a large territory when a quick response time is required. In the Village of Spring Valley, Rockland County, the usefulness of the Program was shared, however, it was noted that the award cap is insufficient given rehabilitation costs.

It was pointed out that the performance of some Neighborhood Preservation Companies (NPCs) is judged, in part, on the number of households which are assisted in gaining homeownership. In a county such as Rockland with excessively high home prices, such placements are hard to accomplish and can unduly diminish the work record of an NPC. In Nassau, a participant described how low- income census tracts, which are qualifiers for the Neighborhood Preservation Companies Program, are fragmented in densely populated and high-income counties. This fragmentation of low- income census tracts can preclude the creation of NPCs in suburban areas.

DHCR was encouraged to make construction financing more readily available during the construction process. It was stated some developers are adversely affected by delays in loan closings with the New York State Housing Trust Fund Corporation (HTFC). Such closings convert high interest construction loans held by developers into lower interest permanent financing from the HTFC. It was pointed out DHCR's application rating system dissuades use of construction financing from the HTFC.

Affordable Housing and Community Development Assets

- Location – proximity to New York City (NYC).
- Geographic diversity – rural, suburban and urban communities.
- A core group of people and strong housing organizations committed to the development of affordable housing.
- Diverse and vibrant economy which offers employment opportunities.
- Transportation - excellent and efficient roadway system, three rail lines to NYC.
- Political leadership committed to housing.
- Partnerships that have been formed between public and not-for-profit

- entities.
- Homeownership and Economic Stabilization Program for Long Island (HELP LI).
- Westchester County New Homes Land Acquisition Fund and Housing Implementation Fund.

Affordable Housing and Community Development Needs

- *Next generation housing*: rental and homeownership opportunities for 18 to 34 year old young adults who are being priced out of the rental market and homeownership opportunities.
- *Foreclosure prevention*: foreclosure prevention funding including intensive counseling.
- *Mixed use and mixed income development*: flexible funding to allow for mixed use and mixed income development, particularly in downtown areas.
- *Zoning reform*: zoning reforms at the local municipal level which would facilitate affordable housing development.
- *Suburban community programs*: housing and community development programs which meet the needs of a mature suburban community, including programs that target low- income communities in high- income counties.
- *Rent administration*: capital improvements and repairs of rent stabilized projects and appropriate DHCR enforcement.
- *Rehabilitation and modernization funds for existing housing stock*: capital improvements and repairs of both homeowner and rental properties.
- *Very low- income housing*: rental opportunities for those who are being priced out of the rental market or living in substandard housing.

Regional Highlight – City of Yonkers

The City of Yonkers is the largest city in Westchester County and the fourth largest city in New York State. As of the 2000 U.S. Census, the City’s population was approximately 196,100. Meeting participants noted the City has a growing population, which is expected to reach over 200,000 in 2009. The increase is attributed to a rise in the immigrant population and migration from the Bronx and White Plains. The City is sometimes called “the sixth borough” of NYC because of its urban nature and the fact that it borders the Bronx. The City is bordered on the west by the Hudson River and on the east by the Bronx River.

Although the City is diverse both ethnically and economically, much of the City is segregated. Concentrated poverty exists in neighborhoods in Southwest Yonkers, which primarily consists of African-American and Latino residents. Meeting participants said the City's inclusionary zoning ordinance, which resulted from a 1986 federal desegregation court order, was intended to address some of the City's racial and poverty imbalances.

The court order enjoined the City and all persons from acting in concert with it from confining public or subsidized housing to Southwest Yonkers on the basis of race or national origin. Under an April 2007 court order finally resolving this litigation, the ordinance may be modified by the City after January 2009.

Housing Quality and Stock

The primary affordable housing issue stated by participants was the lack of housing stock. A participant from the Yonkers Municipal Housing Authority (YMHA) said there are 1,800 families on the wait list for their housing units and shortly after reopening their Section 8 wait list, they had to close it due to the overwhelming response.

Participants recognized that major developers prefer to focus their efforts on the development of market rate units. Participants, however, would like to see a diverse mix of housing to accommodate the City's diverse population including both homeownership and rental opportunities. Some attendees mentioned that the lack of mixed income projects may be attributable to the dearth of County programs that promote such. In fact, the preservation of YMHA units may be an issue due to market rate development pressure which may result in the loss of affordable units.

Attendees voiced their concerns regarding the high land acquisition and construction costs associated with developing affordable housing. Moreover, the presence of rocky terrain and bedrock makes construction difficult. The City's parking requirement which is viewed by many as burdensome was discussed extensively.

Participants said the City's parking ordinance requires one and one half parking spaces for every residential unit created. This requirement can cost up to \$30,000 per parking space and is often a disincentive to build projects with a large number of units. One local developer shared an example of how, due to the parking ordinance, one of their projects had to be reduced from 32 to 11 units. In response to this concern, the City is proposing a change to the parking ordinance for projects that are sited near public transportation.

The proposed change would reduce the number of required parking spaces to one space per unit created.

Affordability

According to the 2006 American Community Survey, the median price of a home in the City is \$455,800, yet almost half of the households have an annual income of less than \$50,000 (21 percent of the households make less than \$25,000).

Foreclosure has become a severe issue and is cutting across a wide-range of housing stock and income groups. More than 500 homes are either in pre-foreclosure, have been auctioned or are bank owned. Participants said the rise in foreclosures was due mainly to refinancing and adjustable rate mortgages. Some

believe residents could have been helped, but were too embarrassed to seek assistance.

Downtown Revitalization and Main Streets

The downtown area of the City is within walking distance of the Hudson River. Participants said new housing development is occurring on the waterfront and developers are purchasing parcels with hopes of creating a thriving area. It was noted that one market rate project has rents between \$3,000 and \$5,000 per month. Participants feel that market rate residential development and affordable projects should be linked.

Some participants believe economic growth can be spurred by focusing on downtown areas. However, the City has issues that need to be addressed before the downtown area can be revitalized, including the high concentration of units for very low- income to low- income residents and the large number of homeless individuals that congregate downtown.

Neighborhood Revitalization

The Needs Study tour provided an overview of affordable housing and community development in the Southwest quadrant of the City. Most of the housing projects in this area are subsidized with public funds. The City is attempting to revitalize select neighborhoods through its “Master Plan Areas” efforts. One example is the Alexander Street Urban Renewal Area.

Alexander Street Area residents are primarily low- income. Although there are more owner occupied homes than rental units in this area, a high percent of senior residents own homes that are in disrepair. Homes in this neighborhood are selling for \$400,000 to \$500,000 and are out of reach for local residents. The biggest potential for future development is the possible redevelopment of existing brownfields. The area is near the waterfront and train lines and is a ripe location for siting transit oriented development. While the City would like to see this area become a mixed income community, developers are promoting market rate housing.

A participant representing neighborhoods in the northern section of the City said new development is taking place but it is all private and market rate. Seniors were said to be enduring an affordability crisis of their own. Some are paying rents of \$800 to \$1,200, while others are losing their homes because they cannot afford to remain in them.

Program Alignment

Participants expressed their concern regarding DHCR’s “green” requirements, particularly for small projects. They said projects are difficult to begin with and questioned whether DHCR was trying to do too much at one time, given increased development costs and decreased equity pay-ins from the sale of tax credits. Participants stated multiple subsidies, including those from NYSERDA, are

needed in order to make “green” projects feasible. Developers expressed a need to subsidize the costs associated with the use of “green” consultants.

Similar to other meeting participants in the Region, attendees said DHCR’s application processing time is cumbersome and results in the high cost of “carrying property.” Some stated applications for publicly funded programs should be accepted in an open window process as opposed to an annual deadline.

In order to meet the needs of the most vulnerable populations, participants suggested increasing the per unit cap for the Low- Income Housing Trust Fund Program. Operating subsidies, originating at the state level, were also recommended as a way to assist very low- and low- income residents. Attendees said long-term solutions for residents earning 25 percent or less of AMI must be considered.

Affordable Housing and Community Development Assets

- Location – proximity to NYC.
- Inclusionary zoning ordinance.
- Opportunity to partner with the private sector.
- Convenient transit center.
- City administration committed to housing.
- Waterfront revitalization.
- Developer capacity.

Affordable Housing and Community Development Needs

- *Mixed use and mixed income development*: flexible funding to allow for mixed use and mixed income development, particularly in downtown areas.
- *Very low- income housing*: rental opportunities for those who are being priced out of the rental market or living in substandard housing.
- *Zoning reform*: zoning reform that would facilitate city-wide affordable housing development following the sunset of the 1986 federal desegregation court order, as well as reform that would reduce the required number of parking spaces for new and existing structures.
- *Foreclosure prevention*: foreclosure prevention funding including intensive counseling.

NYC Suburban Region U.S. Census Data

<i>Social, Demographic & Income Indicators</i>	1990	2000	2006
Population	3,749,553	3,964,125	4,039,697
Median Age	31.2	37.4	39.2
Median Household Income	\$50,951	\$67,286	\$79,464
% of Individuals Below Poverty Level	4.9	6.6	6.7
% of HHs w/ Publicly Assisted Income	4.3	1.8	1.6
<i>Housing Prices & Affordability</i>			
Median Value of Owner Occupied Units	\$208,356	\$225,026	\$498,724
Median Contract Rent	\$625	\$836	\$1,112
% of Owners w/ Monthly Housing Costs >=30%	25.2	31.9	43.4
% of Renters w/ Monthly Rent >=30%	41.6	40.7	51.1
<i>Housing Quality & Stock</i>			
Median Year Built	1957	1959	1960
% of Occupied Units -- Owner Occupied	74.5	74.5	76.7
% of Occupied Units -- Renter Occupied	25.2	25.5	23.3
<i>Other</i>			
Affordability Index*	4.1	3.3	6.3

NYC Suburban Region Housing Awards 2000 to 2007

<i>State Agency</i>	Total
DHCR/HTFC	\$610,198,635
Low-Income Housing Credit (4% as-of-right)	\$261,317,760
Low-Income Housing Credit	\$257,285,600
Housing Trust Fund	\$26,289,686
NY State Low-Income Housing Tax Credit	\$23,853,460
HOME	\$14,281,203
Neighborhood/Rural Preservation Companies	\$10,479,061
Homes for Working Families	\$10,068,817
New York Main Street	\$3,185,400
Access to Home	\$1,900,000
Housing Development Fund	\$596,398
RESTORE	\$541,250
NYHomes	\$426,348,044
HFA	\$395,599,893
AHC	\$30,748,151
New York State CDBG Small Cities	\$400,000

* Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

Note: Figures for the NY State Low- Income Housing Tax Credit, Low- Income Housing Credit and the Low-Income Housing Credit (4% as-of-right) Programs reflect the 10-year allocation amount, including applicable tax credit allocations to HFA.

NYC Suburban Region U.S. Census Data Multi-County Comparison Table (Select Indicators)

<i>Social, Demographic & Income Indicators</i>	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006	1990	2000	2006	1990	2000	2006
NYC Suburban Region	3,749,553	3,964,125	4,039,697	\$50,951	\$67,286	\$79,464	4.9	6.6	6.7
Nassau County	1,287,348	1,334,544	1,325,662	\$54,283	\$72,030	\$85,994	3.7	5.2	5.2
Rockland County	265,475	286,753	294,965	\$52,731	\$67,971	\$76,710	6.2	9.5	12.9
Suffolk County	1,321,864	1,419,369	1,469,715	\$49,128	\$65,288	\$76,847	4.6	6.0	6.5
Westchester County	874,866	923,459	949,355	\$48,405	\$63,582	\$75,472	6.6	8.8	7.0
<i>Housing Prices & Affordability</i>	Median Value of Owner Occupied Units			% of Renters w/ Monthly Rent >=30%			% of Owners w/ Monthly Housing Costs >= 30%		
	1990	2000	2006	1990	2000	2006	1990	2000	2006
NYC Suburban Region	\$208,356	\$225,026	\$498,724	41.6	40.7	51.1	25.2	31.9	43.4
Nassau County	\$208,500	\$240,200	\$506,800	41.2	39.2	51.2	25.6	31.7	43.6
Rockland County	\$217,100	\$234,300	\$502,300	42.0	42.9	55.6	23.8	30.3	40.1
Suffolk County	\$165,200	\$183,500	\$445,700	47.3	43.1	56.3	28.3	32.9	46.4
Westchester County	\$282,200	\$285,800	\$581,600	38.2	39.6	46.4	19.6	30.6	38.6
<i>Housing Quality & Stock</i>	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006	1990	2000	2006			
NYC Suburban Region	74.5	74.5	76.7	25.5	25.5	23.3			
Nassau County	80.5	80.3	81.9	19.5	19.7	18.1			
Rockland County	72.1	71.7	73.8	27.9	28.3	26.2			
Suffolk County	80.1	79.8	81.4	19.9	20.2	18.6			
Westchester County	59.7	60.1	64.0	40.3	39.9	36.0			
<i>Other</i>	Affordability Index*								
	1990	2000	2006						
NYC Suburban Region	4.1	3.3	6.3						
Nassau County	3.8	3.3	5.9						
Rockland County	4.1	3.4	6.5						
Suffolk County	3.4	2.8	5.8						
Westchester County	5.8	4.5	7.7						

* Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

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New York City Suburban Region Meeting and Site Visit Participants

Hauppauge – Suffolk County (June 17, 2008)

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Mineola – Nassau County (June 18, 2008)

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Spring Valley – Rockland County (June 23, 2008)

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White Plains – Westchester County (June 24, 2008)

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Karen Gordon, The Preservation Company, Inc.
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Blanca Lopez, Human Development Services of Westchester
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Yonkers Regional Highlight – City of Yonkers (July 11, 2008)

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Jon Cortell, L & M Development Partners
Jaye Fox, Loewen Development
Brenda M. Gray, Yonkers Municipal Housing Authority
Jim Mitchell, Westhab in Yonkers, Inc.
Peter Murray, Loewen Development
Richard Ross, Cottage International Development Group
Andrew Simmons, Center for Urban Revitalization and Empowerment
James Simmons, Center for Urban Revitalization and Empowerment

*Meeting and/or Site Visit Hosts