WESTCHESTER COUNTY HOUSING NEEDS ASSESSMENT

NOVEMBER 2019

RESEARCH
DATA
ANALYSIS
RECOMMENDATIONS

prepared by:

HUDSON VALLEY **PATTERN** *for* **PROGRESS**

Westchester County

Elected Officials

GEORGE LATIMER, COUNTY EXECUTIVE

Thank you to the following for providing data:

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EXECUTIVE SUMMARY

Affordable housing is a major contributing factor to a balanced and well-functioning county and in turn, its communities and neighborhoods. To that end, Westchester County undertook this **Affordable Housing Needs Assessment** to establish a data-based foundation for the creation and preservation of affordable housing in Westchester County. This Assessment is not a fair share housing allocation plan; it does not assign any number of units to specific municipalities.

The Assessment looks at the County's history of housing policies; lays out the methodology for data analysis; provides findings on a wide variety of demographic, housing stock and housing affordability issues; and provides recommendations, including Best Practices from across the country, to help the County move forward in addressing its affordable housing needs.

This Assessment used a standard statistical approach viewing Westchester County as a whole and with a separate look at the municipalities. Additional research and analysis was conducted through plans and reports, but also through interviews with stakeholders and several public forums.

The need for affordable housing in Westchester cannot be easily drilled down to one number or one need. Affordable housing is incredibly complex and dynamic – a reflection of the entire housing market.

Some important highlights within the Assessment Findings:

- **There are 345,885 housing units in Westchester**; 81% of the housing units in the county were built before 1979;
- The period between 1950-1959 saw the most housing production with some municipalities having 20% of their housing stock built during that period;
- The City of Yonkers has the most housing units with 82,562; the Village of Buchanan has the fewest with only 864;
- 62% of the County's units are ownership – slightly lower than the 63% national average; while 38% are rental units;
- The Town of New Castle has the highest percentage of ownership units at 92.9%; the Village of Sleepy Hollow has the lowest percentage at 35.3%;
- There are 2,476 Public Housing Units and 13,092 Section 8 Housing Choice Vouchers units;
- There are 34,221 ETPA (Emergency Tenant Protection Act) units in 1,773 buildings in the county;
- 141,570 households (41.4% of the total number in the county) are living in homes and apartments that are paying more than 30% of their income toward their housing costs;

- There is a significant shortage of housing for extremely low income renters, people with disabilities, seniors, large families and the homeless; In particular, families and individuals who face intellectual and developmental disabilities, who need specialized housing with services, are not being adequately served;

- There are 89,839 people living in poverty in Westchester (9.4% of the total population); the Village of Sleepy Hollow had the greatest percentage increase in poverty (12.4%) between 2000 and 2017; the Village of Dobbs Ferry had the greatest decrease (-2.7%);

- Almost 94% of the County's homeless families were from the five largest cities (Mount Vernon, New Rochelle, Peekskill, White Plains and Yonkers);

- The greatest growth in population is in the 85 and over cohort (e.g. the Towns of Lewisboro and Pound Ridge with 232% and 202% increases respectively), between 2000 and 2017, demonstrating the need for senior housing;

- The combined population of the five largest cities represent 46% of the total population in the county;

- The 30-44 age cohort shows decline, which may mean there aren't enough affordable housing options for young families;

- More people commute into Westchester to work than those who live and work in the county; the majority of commuters (58%) drive alone to work;

- The Village/Town of Scarsdale and the Village of Larchmont have the highest owner household incomes at over $250,000; while the City of Peekskill has the lowest owner household income of $87,111;

- The Village/Town of Scarsdale has the highest renter household income at $207,569; while the City of Peekskill has the lowest renter household income at $36,453;

- The gap in rental affordability is as significant as home purchasing;

- There is no municipality where the market rate rent for a 2-BR unit is affordable to households earning the local hourly renter wage; the greatest monthly gap, at $1,823, is in the Village of Pleasantville; municipalities with gaps over $1,700 are in the City of Peekskill, the Town of Bedford and the Village of Port Chester;

- There are only three municipalities where the HUD FMR is affordable to households earning the local hourly renter wage – the Town of New Castle, and the villages of Bronxville and Pelham Manor;

- The Housing Action Council found that 68.6% of households seeking housing under the Housing Settlement were already living in Westchester; there were 9,260 applicants for 395 affordable rental units in development – a ratio of 23 applicants for every unit of rental housing; and

- The combined population of persons with disabilities in the cities of Peekskill, Yonkers and Mount Vernon account for 42% of the county's population with a disability.

In this report, the three major components of the data analysis: **Housing Cost Burden, Housing Conditions** and a **Projection of Current Housing Need** are provided at the county level and for each municipality. The finding that 50.7% of all owner households earning between 30% and 50% of the County's Area Median Income (AMI) are severely cost burdened should not be a surprise, but the conclusion that 22.9% of households earning between 80% and 100% of AMI might be (when one considers that a family of 4 at 100% AMI earns approximately $117,100 in Westchester County). It is important to note that these households have housing; but they cannot comfortably afford it.

Similarly, the Assessment concludes that 2,556 households in the county live in substandard housing; again households that HAVE housing. These housing units help justify the need for housing rehabilitation programs that benefit low and moderate-income households.

The Assessment also concludes that 4,523 households are severely overcrowded. An important distinction from above is that while these households have housing, these households are either living in units that are too small for their size or reflect that multiple households are sharing one unit, which is an indication that new housing is needed to correct this issue.

Data compiled under these three components of housing need document **the county's existing housing stock with one or more problems as 75,271 units** (22% of all units in the county). This is the greatest portion of the need for affordable housing in Westchester County, but does not reflect the entire need.

A summary of the housing need in Westchester is not complete without acknowledging those who already reside in the county, but without a permanent home – the homeless. From the extensive analysis included in this Assessment, the affordable housing needed to address the current number of homeless households is an additional 846 units.

Finally, through the County's Homeseeker Program, there are 15,264 households actively looking for affordable housing in Westchester County as of December 31, 2018. Of these, 8,930 are currently living in the county. The remaining 6,334 households live in the other counties of New York State and across the country that have advised the County they are looking for affordable housing in Westchester. This is documented need. Reflecting on regional need, this Homeseeker data also show us that there are 5,342 households within the New York Metropolitan Area looking for affordable housing in Westchester and another 446 households within the Hudson Valley counties also looking for housing in Westchester.

Collectively, all these data sources tell us that **the need for affordable housing in Westchester County totals 82,451 units**; however the greatest portion of these units are not substandard, so addressing the affordability of some portion of these units could be through rental assistance programs like the federal Housing Choice Voucher (Section 8) program.

The total number of new affordable housing units needed is 11,703. This represents the total number of Westchester households that are severely overcrowded or Homeless, as well as the non-Westchester Homeseeker registrants.

Creating more affordable housing opportunities and services cannot be accomplished with one program or one option. The need for a variety of affordable housing units is also evident. The Homeseeker Program provides the best data of the size of households seeking housing, the interest in both rental and ownership opportunities, which areas within the County households are looking for these units and how important access to public transportation is. The conclusion is clear that one size does not fit all and a range of housing opportunities is needed.

In response to the data found and the analysis conducted, this Assessment includes 12 Recommendations for the County to consider for implementation to start to address the identified need. These recommendations are supported with examples of **Best Practices** from around the country to demonstrate how they have worked in other areas. These recommendations are categorized under four sections: **Education and Training, Land and Zoning, Housing Services and Funding Programs**. Some of these recommendations are not new to the County and may be easily introduced, while others will need additional review and adaptation to best enact in Westchester.

The **12 Recommendations** are:

1: Affordable Housing Education Workshop Series: Contract with an organization with a focus on housing policy, education, technical assistance and municipal engagement to establish a series of workshops to facilitate educational sessions regarding affordable housing.

2: Increase the Community Based Organization Capacity: Establish an annual funding allocation to cover the tuition associated with professional certification programs in housing and community development through NeighborWorks America®.

3: Housing Inventory & Tracking System: Conduct a bi-annual update of the existing affordable housing inventory - utilizing the existing housing inventory database. Establish a permanent tracking and monitoring system of all housing developments over 10 units. Share with economic development entities and Industrial Development Agencies to ensure housing and wages are in alignment.

4: Community Land Trust: Create a countywide community land trust and focus on capturing housing headed into foreclosure as an eviction prevention strategy, but keeping it flexible to address a multitude of development concerns.

5: Municipal Ordinances: Design a formal program to provide technical assistance to municipalities to draft model ordinances for example, Accessory Dwelling Units, specifically targeted for affordable housing.

6: Adaptive Reuse of Under-Utilized Property: Design a property disposition program for the adaptive re-use of land and buildings, including older office park campuses, for the purpose of developing new affordable housing.

7: Housing Compact between County and Municipalities: Gather support from the local businesses, municipalities and community based organizations to work together to meet the needs of affordable housing in the County.

8: Neighborhood Revitalization Opportunities: Utilize the Affordable Housing Needs Assessment data in addition to existing web-based systems to explore the specific needs of individual neighborhoods and establish a data rich system to analyze community conditions.

9: Eviction and Foreclosure Prevention Services: Expand existing eviction and foreclosure prevention programs.

10: Employer Assisted Housing Program: Establish an Employer Assisted Housing program by creating public-private partnerships with major employers, hospitals, county staff and large-scale not-for-profit housing providers and healthcare agencies.

11: Pre-development and Preservation Options: Create and provide funding for not-for-profit housing agencies for pre-development costs associated with the construction and preservation of affordable housing.

12: Funding Opportunities: Offers a couple of examples of options to provide a source of funding to undertake the recommendations above and increase the funding stream for the County's affordable housing programs.

In order to successfully achieve results and implement the recommendations included in this report, the collective work in affordable housing must be linked with other community and economic development initiatives, programs and incentives. It is critical for municipal officials, staff and local boards to work collaboratively toward the goals of increasing affordable housing opportunities.

The recommendations in this study must be complemented by an equal effort to attract, retain and create sustainable jobs at a living wage rate, which will build both economic and housing stability. The business sector must be a partner in this effort.

The New York Metropolitan Area and the Hudson Valley are both extremely dynamic regions and the counties within them depend upon one another for jobs, education, healthcare, and other elements within our social fabric. Therefore, it is imperative to understand that providing affordable housing is a regional challenge and must be accomplished in a collaborative approach across county and municipal boundaries. No one community or county should be required to provide all the affordable housing for the needs of the region. In order to successfully establish

and implement housing programs, strategies and goals, linkages must be created among local governments, planning, zoning and school boards, and with a full range of local leaders, community-based organizations, economic development officials and the real estate development community. It is critical for municipal officials, staff and local boards to work collaboratively toward the same goals of increasing affordable housing opportunities.

Whenever possible, the data included in this Assessment are provided at the municipal level – including a multi-paged Housing Snapshot of each municipality in the Appendix. These Snapshots will allow each municipality to begin their dialogue about their own housing needs. These Snapshots show, for example, what the median wage of a renter working in the Town of Eastchester can afford to rent in the Town of Eastchester; and what households earning the median income in the City of Rye can affordable to purchase in the City of Rye and what the affordability gap is.

Westchester County is committed to creating a wide range of affordable housing opportunities to support our communities and our economy. The research and content of this Affordable Housing Needs Assessment provides an analysis of the existing housing stock, its affordability, and the future needs of Westchester County. Leadership at all levels of government within the County understands that in order to enhance and further economic growth and provide the best housing options, quality affordable housing is a necessity.

The County's next steps will shape the conversation on affordable housing for the forseeable future. The County should review each of the Best Practices cited in the Recommendations to determine which would be most productive in Westchester and which could be achieved in the near- and long-term.

SECTION 1:
Background and History

SECTION 1: BACKGROUND AND HISTORY

> ### *Overarching Goal of the Affordable Housing Needs Assessment*
>
> Provide county and municipal leaders as well as stakeholders, community based organizations and members of the community with research and data to improve their understanding of affordable housing dynamics in Westchester County. In recognition that elements of the research and data analysis will raise new questions and issues, this study provides a roadmap for community leaders and stakeholders to further establish policies, programs, and initiatives to best serve the residents of Westchester County.

Affordable housing is central to a balanced, well-functioning county. When local leaders, community stakeholders and economic development officials perceive there is an unmet need for housing, they typically ask for a housing study. They want to know how many units of affordable housing are needed to restore the balance.

Affordable housing development is incredibly complex and correcting the imbalances in the housing marketing to create more affordable housing opportunities cannot be accomplished with one program or one option. The need for affordable housing in cannot be easily drilled down to one number. In Westchester County, undertaking such a study is particularly complicated. What is "affordable" in Mount Vernon is not so in Scarsdale. Westchester has some of the wealthiest communities in the country, yet it has others with high rates of poverty.

This Assessment is designed to provide an evidence-based foundation for the creation and preservation of affordable housing in Westchester County. The tables, maps and graphs in this Assessment demonstrate the interconnection and complexity of the relationships between housing, socio-economic and demographic data. Whenever possible, data is provided at the municipal level – including a multi-paged Housing Snapshot of each municipality.

In October 2018, Hudson Valley Pattern for Progress (Pattern) began the task of conducting research and collecting data to analyze, and determine the current state of the affordable housing market in Westchester County.

This Affordable Housing Needs Assessment (the report) provides a research-based, data-rich analysis of housing conditions and demographic trends, and take a deep look at the gap between the supply of and demand for affordable housing. The data and analysis sets the groundwork, which shapes recommendations on how to address the affordable housing needs in the county.

This Assessment is not a "fair share housing allocation" for the municipalities in Westchester County and, therefore, does not seek to establish a specific number of affordable housing units required to be constructed within an individual municipality.

This Assessment is not a document meant to sit on a shelf. It is designed as a tool for use by a variety of audiences, including housing commissions and boards, advocates, economic development agencies, Industrial Development Agencies (IDAs) and a myriad of not-for-profit housing agencies and market-rate housing developers. It provides recommendations and strategies for meeting the housing needs for the entire spectrum while being cognizant and respectful of municipal home rule.

This Assessment specifically provides the information requested by Westchester County through their Request For Proposals (see Appendix I).

Section 1 is focused into three areas:

- History of Affordable Housing Policy in Westchester County
- Affordable Housing IS Economic Development
- Impediments to Affordable Housing Development

Any constructive assessment cannot look forward until it takes a look back. The need for affordable housing is not new to Westchester, so this report reviews some of the important events that helped to shape the County's affordable housing policy and actions to date. There is also a recognition in Westchester that affordable housing is critical to the success of the economy. While many new businesses want to be sure that their employees will have affordable housing opportunities, the impact of affordable housing is much more than this. It was evident in the last economic downturn that affordable housing production did not stop, while market rate production did. Affordable housing production is economic development- providing jobs, purchasing materials and providing for public improvements.

Map 1 – Municipalities in Westchester County

MUNICIPALITIES OF
WESTCHESTER COUNTY
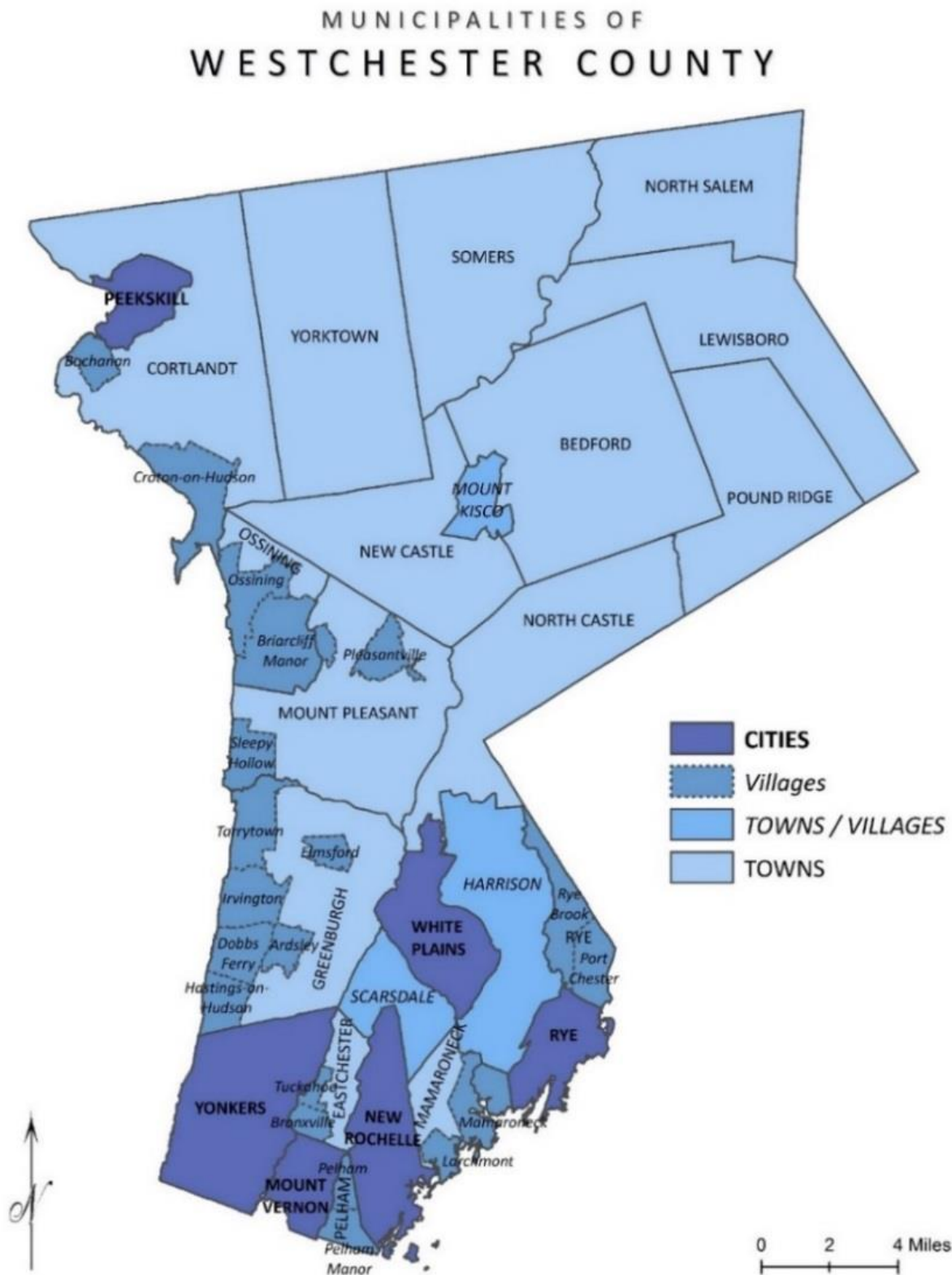
HISTORY OF AFFORDABLE HOUSING POLICY IN WESTCHESTER COUNTY

Westchester County, located in the lower Hudson Valley Region of New York State, directly north of New York City (NYC). The county is part of the NYC Metropolitan Area. Westchester is also bordered on the west by the Hudson River, on the north by Putnam County, and on the east by the State of Connecticut and the Long Island Sound. Westchester County's population was the result of a northward expansion from NYC and an eastward expansion from the Hudson River.

The municipal composition within Westchester County is comprised of six cities, 17 towns and 22 villages, including towns and villages that share coterminous boundaries, and other towns comprised of a number of different villages. Map 1 identifies each of the County's 45 municipalities.

The County has a highly educated workforce, a number of four-year colleges and universities, Fortune 500 companies and cutting-edge research corporations. The County is often thought of as an affluent suburb of NYC. However, many of the communities in the county have significant pockets of poverty and low-wage, service-industry jobs. Many individuals and households live in substandard and severely overcrowded apartments and homes they cannot afford, which the report provides in detail for each municipality.

This is not the first time Westchester has focused on affordable housing. In the early 1970s, the County undertook an in depth analysis of various housing issues in the county, producing a series of extensive reports on issues including code enforcement, housing cost, and zoning ordinances.

In 1979 the Board of Legislators adopted a formal housing policy for the County outlining a ten-year goal of developing 50,000 new housing units, of all types and costs. In 1986, the County established the Housing Implementation Fund to provide funding for infrastructure improvements for affordable housing developments.

There were several legal cases in the 1970s and 1980s that also help to shape the way the County and its municipalities looked at the need to provide affordable housing. Specifically the *Berenson v. Town of New Castle* in 1975 and the 1987 *Continental Building Corp. v. Town of North Salem* were both influential in demonstrating that municipalities could not use zoning as an obstacle to allowing for the development of lower income housing and whether regional housing needs were considered. Additional information on both cases is in Appendix H taken from the September 1997 "Housing Opportunities for Westchester; A Guide to Affordable Housing Development" report produced by the Westchester Housing Opportunity Commission.

In August 1991 the Rutgers University Center for Urban Policy Research conducted a Housing Needs Assessment that projected a 10-year unmet demand of 5,000 low- and moderate-income housing units under the direction of the County's Housing Implementation Commission.

In June 1992 the Board of Legislators adopted a Statement of Need for Affordable Housing based on an Affordable Housing Plan that identified key policy changes to assist in the implementation of affordable housing in Westchester. The Board also established the County's New Homes Land Acquisition program. In 1993, the Housing Implementation Commission released an Affordable Housing Allocation Plan before the Commission's sunset. In 1994, the County created the Housing Opportunities Commission (HOC) to assist municipalities in achieving their local allocation goal.

Rutgers completed a second Affordable Housing Needs Assessment in March 2004 which projected an unmet need of 10,768 units through 2015. A new Fair Share Allocation Plan was released in 2005.

In 2005 the Anti-Discrimination Center of Metro New York challenged the county's fair housing certifications to HUD and a Housing Settlement was executed in 2009 where the County committed to ensuring the development of at least 750 units of affordable units that would affirmatively further fair housing. Over 700 units have been completed and over 100 more are under construction or have land use and financing approvals in place.

The current housing market in Westchester has been shaped by national and local events of the last 10 to 12 years, including the housing bubble of the early- to mid-2000s, the housing crash after 2008 and subsequent foreclosure crisis, through the housing market recovery.

Since 2008, the housing market, wages and employment opportunities, and overall economic conditions have drastically changed throughout the Hudson Valley region. The American Dream has shifted from one of homeownership into a "renter nation" with a new generation influencing that trend. Millennials (those born between 1981 and 1996) represent the largest cohort to enter the housing market, with numbers surpassing Baby Boomers. Many Millennials are entering the housing market saddled with enormous student-loan debt at a time when wages are lower than historical averages. These circumstances now force many Millennials to remain at home or rent an apartment with a roommate. Millennials also want the ability to move when better paying employment opportunities arise. As a result, they are delaying traditional household formation by marrying later and having fewer children. Their parents (many from the Baby Boom generation 1946-1064) who paid the cost of their Millennial's education may have used a home equity or parent plus loan, which may affect their ability to maintain or sell their home. Together with lower sales prices from the recession, these realities created a logjam in the residential sales market. As this Baby Boom generation cohort ages, the need for affordable, accessible housing increases.

Conditions in Westchester County have mirrored these national trends. The cost of living has outpaced wages, increasing the pressure on rental housing and homeownership. As rental-housing costs in NYC continue to climb, people look to move to a less expensive community. The

proximity and availability of public transit into NYC makes Westchester County a viable option. As a result of this increased demand, rental prices in the County have increased.

The poverty rate for individuals and households in Westchester has increased since 2000. The number of individuals in poverty increased by 10,862, or 13.8%, from 2000 to 2017 in Westchester. The overall percentage of individuals in poverty increased from 8.8% to 9.4% during the same period. The number of households living in poverty increased by 4,193 between 2000 and 2017; the percentage of households increased from 8.5% to 9.5%. This combination of social and demographic trends helps to explain why the "recovered" housing market does not look like the housing market of the peak years between 2005 and 2007.

The median price of a single family home in Westchester County is $650,000 (2018) and the county has some of the highest real estate prices and property taxes in the country. Although lower than the peak of $685,000 in 2005 – the median is the highest of all Hudson Valley counties. Additionally, the vast majority of new rental developments are priced well above an affordable level for many residents living and working in the county. Although many municipalities have adopted affordable housing set-aside policies, which must be adhered to when developing new market rate housing, they are simply inadequate to meet the existing housing needs in the county.

AFFORDABLE HOUSING DEVELOPMENT *IS* ECONOMIC DEVELOPMENT

When discussing affordable housing in most communities, the conversation is typically centered on the perceived cost to the taxpayer. The discussion usually centers on schools, policing, fire protection, social services and infrastructure. Many lose sight of the fact that affordable housing development *IS* economic development.

Building new single-family and multi-family homes and improving the existing housing stock generates local jobs and provides a positive economic benefit to the community. Housing development creates a variety of jobs, from design through occupancy. The pre-development stage creates jobs in architecture, real estate, engineering, market analysis, and environmental and legal services. The construction of housing produces employment in the building trades, material suppliers, real estate, attorneys and lenders. Post construction, there are full-time jobs created in property management and maintenance in addition to a cadre of employment within the local business community that is needed to support the developments and the residents. These include local shops, plumbers, electricians, food services, utilities, pharmacies and more.

The development of quality affordable housing has a direct benefit and creates opportunities within distressed communities. People who live close to work are more likely to be on time and participate in the civic associations and other activities within their home communities such as town, village and school boards. Stable and safe places to live are created. Housing security increases individual health, education, and employment outcomes. Affordable housing allows for greater independence and reduces the costs associated with supportive services, such as public safety, evictions, and emergency room visits.

A housing cost burden creates an economic strain on local small business and stifles their ability to expand and in some cases – to simply remain open. The higher the housing costs are – the less "disposable income" is available for other purchases of goods and services. Residents that pay less for housing can afford to spend more on other necessities, including groceries, clothing and health care, which creates a benefit for the small business owner in their home neighborhood. Residents can also afford to save more for emergencies or for major purchases such as a home, a car or for an education.

Housing affordability increases the availability and reliability of workers for local businesses, which reduces the overall costs of business. Employers have less turnover and fewer costs related to hiring and training new staff. In today's economy where competition for workers is so intense, access to affordable housing in close proximity to one's place of work is essential.

Affordable housing development creates jobs and boosts the tax base, while often reducing urban blight and adding value to surrounding parcels of land by triggering other local investment. The construction of affordable housing leverages substantial public and private investment and supports the redevelopment, stabilization and revitalization of urban centers and neighborhoods.

National Housing Conference Center for Housing Policy

Among other impacts, building or significantly rehabilitating affordable housing can:

Create jobs. Investing in the development of affordable housing creates a significant number of construction-related jobs, and new residents support additional jobs in other sectors going forward.

Attract both employers and employees. Surveys and supporting research show that both employers and workers understand the importance of affordable housing in attracting and retaining a skilled workforce.

Increase consumer spending. Building affordable housing increases the buying power of both those involved in its construction and those who occupy it afterward.

Increase government revenues. The taxes and fees associated with the development of affordable housing – both during the construction and after the homes are occupied – can represent significant revenue for state and local governments.

Lower the risk of foreclosure. Affordable homeownership programs appear to produce a more sustainable path to homeownership, eliminating a number of significant foreclosure-related costs that municipalities would otherwise have to absorb.

Impact of a Prototypical 50-unit Affordable Housing Development in New York State

In February 2017, HR&A Advisors, Inc., a premiere national consultant and industry leaders in the analysis on affordable housing, published Economic Impacts of Affordable Housing on New York State's Economy. The brief was prepared for the New York State Association of Affordable Housing and provided data on the impact of the construction of a typical 50-unit project.

- $16.6 million in total economic spending. This includes the $9.4 million in investment, which is reflected in the IMPLAN input-output model as direct economic spending. The investment would stimulate an additional $3.9 million in indirect economic spending and an additional $3.3 million in induced economic spending.

- 100 total one-time jobs, including 46 jobs in construction-related sectors, 30 jobs in industries supporting construction, and 24 induced jobs from their household spending in a range of industries, including construction, architecture and engineering, professional services, restaurants, retail, etc.

- $6.43 million in total employee compensation. This figure includes $3.8 million in direct compensation in construction-related industries. The spinoff activity would support $1.5 million in indirect employee compensation and $1.1 million in induced employee compensation. The overall average compensation across all industries (including spinoff effects from indirect and induced spending) would be approximately $63,400 per year.

In addition to temporary impacts during the construction period, the 50 occupied affordable housing units would have a permanent impact on local and neighborhood economies. The total ongoing impacts from 50 households could be expected to generate the following economic impacts:

- $2.0 million in annual economic spending. This total includes $1.2 million in direct spending on local goods and services and building operations and maintenance. This direct spending is expected to generate an additional $0.4 million in indirect spending and $0.4 million in induced spending.

- 14 total jobs. This figure includes 10 direct jobs (approximately 8 jobs in a range of industries supported by local consumer spending and 2 in building operation and maintenance positions). In addition, local spending would generate 2 indirect jobs and 2 induced jobs.

- $0.7 million in total annual compensation. This includes $0.4 million in direct compensation. Spinoff activity would generated $0.1 million in indirect compensation and $0.1 million in induced compensation annually. The overall average compensation across all industries (including spinoff effects from indirect and induced spending) would be approximately $46,500 per year.

Increasing the supply of homes, both rental and homeownership, impacts the demand for existing housing. For example, the construction of senior housing, at all income ranges, "frees-up" existing homes for the next generation to purchase and raise their children and allows seniors to "age in place" surrounded by their network of support, family, friends, churches, civic associations, and services such as doctors and pharmacists.

Spectrum of Housing Options

Housing comes in a variety of shapes and sizes to meet the needs of households at all different stages of their lives. Affordable housing means something different to each person or group. What is affordable to one may not be affordable to another, based upon location, family size and of course, income. The terms that are typically used in affordable housing are associated with income level. The housing spectrum in Westchester is no different and the diagram below gives good examples of the housing market options for the variety of Westchester households.

The Housing Spectrum

Emergency Shelters
- Homeless
- Runaway Youth
- Community Re-entry
- Victims of Domestic Violence

Public Housing & Section 8 Rental Assistance
- Seniors
- Disabled
- Single Parent
- Young Families
- Supportive Housing

Workforce
- Seniors
- Young Families
- Single Parent
- Veterans
- Disabled
- College Grads
- Starter Homes

Market Rate
- Starter Homes
- Move-up Buyers
- Downsizing Households (empty-nesters)

Luxury Homes

2nd Homes

Vacation Homes

Income Level (Area Median Income)

0%   30%   50%   80%   100%   120%

A valid and thorough county-wide affordable housing needs assessment must address the entire spectrum of housing ranging from homeless shelters to Section 8 rental assistance and Public Housing Authorities (PHA) and owner-occupied homes, and this Assessment tackles that requirement in depth. In order to support the current and expected housing and economic development needs, an understanding of and access to the entire spectrum of housing in Westchester County is required.

IMPEDIMENTS TO AFFORDABLE HOUSING DEVELOPMENT

The affordable housing industry faces enormous challenges, which include the cost of development, insufficient infrastructure, dwindling federal, state and local financial incentives, and extreme market pressures on an ever-growing demand for rental housing. The high cost and limited supply of affordable and market rate housing in New York City places an additional strain on the housing supply in Westchester County.

Housing development requires a strong infrastructure system. Water, sewer, roads, bridges and telecommunications infrastructure are all critical ingredients for successful economic development. Municipal officials are acutely aware of how a lack of infrastructure may impair the ability to attract private investment and job creation on the industrial/commercial side. The same problems plague residential housing development, but are often overlooked. In urban settings, where municipal water and sewer infrastructure already exist and developers are typically seeking additional housing density, the increase will place additional strain on existing infrastructure. Although some municipalities may have excess capacity, most have treatment facilities that are nearing their maximum capacity. Water and sewer distribution and collection lines may be significantly aged and not capable of handling more district users.

A lack of infrastructure or insufficient infrastructure limits housing potential. Where treatment facilities are at capacity, municipalities may seek to push the cost of expanding capacity on to private developers through development fees or those costs may become the responsibility of district users as ad valorem district use taxes. Distribution line maintenance or replacement is often largely borne by the district users, not new development fees. High property taxes combined with a sluggish economy and the municipal tax cap has constrained the municipality's ability to make the needed investments to maintain current systems, let alone expand infrastructure. Municipalities seeking to increase their industrial tax base through private investment must consider the necessary infrastructure required to support appropriate levels of housing as well as industrial development.

As of March 15, 2019 – Con Edison placed a moratorium on applications for new natural gas connections in most of the Westchester service area until they can align demand with available supply. This will have an incredibly negative impact on development and clearly an enormous impact on the construction of both market rate and affordable housing. Although there is a process for new applications to be accepted – the moratorium places a burden on the housing needs and demands for new housing.

Investment in infrastructure to support housing is as critical as it is for industrial and commercial development. Municipalities seeking job creation must invest in infrastructure in both the industrial and commercial sectors, as well as residential, not just through increased development fees, but also through district ad valorem taxes and municipal investments.

SECTION 2:
Methodology

SECTION 2: METHODOLOGY

Pattern undertook this Housing Needs Assessment using a standard statistical approach viewing Westchester County as a whole and with a separate look at the municipalities. The data sources are identified with each table of data. The data sources in this Assessment are primarily based on the American Community Survey (ACS), HUD data from the Comprehensive Housing Affordability Strategy (CHAS), residential sales trends and market data from the Hudson Gateway Association of Realtors Multiple Listing Service, Better Homes and Garden Rand Realty, and Valuation Consultants. Additional research and analysis was conducted through a thorough review of county plans and reports related to affordable housing, data from various county departments, municipal comprehensive plans, municipal housing reports, and fair housing assessments where available.

The analysis and interpretation of data, demographics and existing housing conditions is critically important to the establishment of a healthy housing market in Westchester County. The tables, maps and graphs in this document demonstrate the interconnection and complexity between the relationship of housing, socio-economic and demographic data in order to identify housing gaps and needs in Westchester County.

It is important to understand there may be some discrepancies in some of the data points. This is due to the methodology within the Census, ACS and HUD databases. Additionally, due to the number and structure of towns and villages, some data potentially overlaps. Pattern went to great extent to account for these data conditions. It is also important to note, due to the methodology conducted by the Census Bureau, the ACS data has a Margin of Error. However, this is the most reliable data available until the next decennial census in 2020. This Assessment provides the information required by the County through the May 2018 request for proposals see Appendix I.

Section 2 is focused into four areas:

- Definitions
- Community Outreach and Engagement
- Developer Outreach and Engagement
- Data Collection and Analysis

There are many different definitions for what is affordable housing. As such, this report defines the terminology that is used going forward. It also sets forth the Area Median Income limits and Fair Market Rents that are also used as the basis for much of the analysis of affordability. The Report does not rely solely on data, because many of the reasons people have difficulty finding affordable housing are anecdotal and personal. Households some in all shapes and sizes, and to

understand that best, Pattern undertook discussions with many stakeholders and participated in two public forums scheduled by the County. They also did extensive outreach to various developers and to municipalities to better understand the current proposals being considered by various municipalities. Lastly, this section lays out the collection of data and its sources.

DEFINITIONS

This Assessment analyzes a myriad of statistics and published data. The discussion can be dense and fraught with technical jargon that can have multiple definitions. To facilitate digestion of this Assessment, the following definitions are assumed.

Affordable housing shall be a housing opportunity that requires a household to pay no more than 30 percent of its annual income for housing. Households that pay more than 30 percent of their income are **cost burdened** and those who pay more than 50 percent are considered said to be **severely cost burdened**. This definition and scale of affordability is consistent with housing policy at the national and state level.

Area Median Income (AMI) is published annually by HUD to reflect the median or midpoint value of income by household size. AMI is calculated for counties and Metropolitan Statistical Areas. AMI refers to gross income. In general, households that earn 80% of AMI is considered "low income" and households that earn up to 50% of AMI are considered "very low income". For purposes of this Assessment, Pattern used income levels published by HUD for 2018. The following table provides the most commonly used income levels adjusted by household size.

Table 1 - Fiscal Year 2018 HUD Area Median Income Limits for Westchester County

	Family Size					
	1 Person	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**
100% Median	$82,000	$93,700	$105,400	$117,100	$126,500	$135,900
80% (Low Income)	$65,600	$74,950	$84,300	$93,650	$101,200	$108,700
***60%**	$49,200	$56,200	$63,200	$70,250	$75,900	$81,500
***50% (Very Low Income)**	$41,000	$46,850	$52,700	$58,550	$63,250	$67,950
30% (Extremely Low Income)	$24,650	$28,150	$31,650	$35,150	$38,000	$40,800

Source: HUD

* Multifamily Tax Subsidy Projects (MTSP), Section 8 Rental Assistance Program, & NSP, and HOME

Fair Market Rent (FMR) is published by HUD (24 CFR 5.100) and defined as "the rent that would be required to be paid in the particular housing market area in order to obtain privately owned, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. This Fair Market Rent includes utilities (except telephone)."

Table 2 below provides the FMRs as published by HUD for Westchester County. For perspective, the FMRs in other Hudson Valley counties are also provided. Putnam and Rockland County fall in the NYC Metro Area and are higher for all unit sizes except for a 4BR unit.

Table 2 - HUD Fair Market Rents 2018: County

	0BR	1BR	2BR	3BR	4BR
Columbia	$709	$746	$951	$1,246	$1,325
Dutchess	$916	$1,057	$1,321	$1,692	$2,000
Greene	$586	$777	$918	$1,183	$1,523
Orange	$916	$1,057	$1,321	$1,692	$2,000
Putnam	$1,514	$1,558	$1,789	$2,280	$2,437
Rockland	$1,514	$1,558	$1,789	$2,280	$2,437
Sullivan	$684	$783	$948	$1,238	$1,401
Ulster	$737	$918	$1,155	$1,479	$1,573
Westchester	$1,180	$1,384	$1,687	$2,167	$2,466

Source: HUD

Cost Burden Analysis a descriptor of housing affordability based upon a series of tabulations provided by the U.S. Census Bureau to HUD. The data sets, known as Comprehensive Housing Affordability Strategy (CHAS) data, demonstrate the number of households in need of housing assistance at the county, city, town and village levels.

The Cost Burden Analysis is provided by levels of income expressed in terms of a percentage of the Household Area Median Family Income (HAMFI). HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made to account for the cost of living. The percentages of income are expressed in the following terms:

Household Income below 30% HAMFI = Extremely Low Income

Household Income between 30% and 50% HAMFI = Very Low Income

Household Income between 50% and 80% HAMFI = Low Income

Household Income greater than 80% HAMFI = Not Low Income

COMMUNITY OUTREACH AND ENGAGEMENT

Equally as important was Pattern's outreach to community stakeholders. With the County's assistance, this Assessment was designed to reach a wide and diverse population. As a result, this Assessment contains information (statistical and anecdotal) obtained from various populations, including the homeless, single-wage-earning renters, first-time homebuyers, both young and elderly homeowners, persons with disabilities, and the LGBTQ community.

Pattern participated in two county-facilitated community engagement sessions: one in the City of Mount Vernon and one in the Village of Ossining. Pattern directly facilitated a series of other outreach and engagement sessions with housing agencies and advocates, service providers, public housing authorities, and non-profit and community based organizations that assist low- and moderate-income households. The community based organizations working in Westchester represent a wealth and depth of knowledge, experience and passion toward the goal of providing leadership that facilitates the creation and preservation of affordable housing. The grassroots collection process assisted and informed the analysis of existing conditions, current and historical data, and trends. The engagement process also provided an understanding of the housing crisis from the perspective of residents and community based organizations that assist them. Among those consulted were the following organizations:

- Westchester County Board of Legislators' Families Task Force
- Westchester County Housing Opportunity Commission
- Westchester Not for Profit Housing Coalition
- WIHD – Parent meeting
- Public Housing Authorities
- Municipalities
- Developers

Pattern developed the following list of questions to facilitate the conversation with these groups:

Westchester County Affordable Housing Needs Assessment

1. Overall, what do you see as the barriers to constructing affordable housing?

2. What barriers do you see making it difficult for low- and middle-income residents to find housing they can afford?

3. What trends do you see in the types of people looking for affordable rental housing and homes to be purchased?

4. In addition to the high cost of housing – what do you see as the biggest expenses burdening low-income households?

5. Where do applicants for affordable rental housing want to live, and what factors are most important?

6. What factors are renters and homeowners looking at (e.g. school district, transportation, proximity to jobs) when searching for affordable housing?

7. Are there any communities that have a mismatch between the supply and demand of affordable housing?

8. Is anything getting better with accessing housing or the development of housing?

9. What has been solved in developing affordable housing and what Best Practices have you used or would like to see incorporated as a recommendation to the county housing assessment?

10. Has the housing settlement changed anything in your organizations experience when dealing with affordable housing?

A host of issues and concerns were identified during this outreach. The list of comments is provided in Appendix G, but the responses can be summarized in a few short statements:

1. There is a shortage of affordable housing – especially for extremely low/very low income renters, people with disabilities, seniors, large families and the homeless; and families and individuals that face intellectual and developmental disabilities who need specialized housing with services are not being served
2. Housing conditions are substandard, overcrowding exists, and unscrupulous landlords are operating in many neighborhoods simply unchecked
3. Development costs are extremely high – land, construction, material, taxes and insufficient subsidies and grants; and the influence of the NYC market is pushing prices higher, subsequently displacement is an issue
4. Infrastructure is crumbling or non-existent in many areas where needs are high
5. The benefits and positive influence of affordable housing on a community is overlooked by fear of home value decline, impact on local budgets, services, and school enrollment
6. Homeownership options are limited for first time buyers
7. Lack of education and supportive services for those facing eviction and foreclosure

The results of the community engagement and outreach speak to the need for collaborative solutions that must encompass public private partnerships to preserve and develop affordable housing options throughout the county.

DEVELOPER OUTREACH AND ENGAGEMENT

Pattern conducted interviews with developers to understand their challenges of building affordable housing units in Westchester and how these experiences varied from other locales. While the difficulty and cost associated with achieving land use approvals were among the most prevalent responses, there were many nuances to these issues. A detailed list of the challenges to developers is included in Appendix F.

Pattern created a Westchester County Housing Project Pipeline report through research of various news sources, planning board reports, municipality websites, and materials provided by the county. The full pipeline report may be found in Appendix E, which was created to track all of the available information about each development and consolidated into a single document with only the most pertinent information.

DATA COLLECTION AND ANALYSIS

Pattern undertook a comprehensive review and analysis of the available demographic, residential sales, and market data for the County and each individual municipality. The primary sources of data used in this Assessment include the American Community Survey (ACS), HUD's Comprehensive Housing Affordability Strategy (CHAS) data, and residential sales trends and market data from the Hudson Gateway Association of Realtors Multiple Listing Service, Better Homes and Garden Rand Realty, and Valuation Consultants. Additionally, Pattern collected and analyzed county plans and reports related to affordable housing, data from various county departments, municipal comprehensive plans, municipal housing reports, and fair housing assessments, where available.

This Affordable Housing Needs Assessment includes three critical, data intensive sections of analyses, which provide the foundation for understanding the affordability of the existing housing supply. The three major components of analysis include **Housing Cost Burden, Housing Conditions** and a **Projection of Current Housing Need** at the county level and for each municipality. Additionally, the Assessment includes demographic trends, an inventory of the existing subsidized housing supply and subsidy programs, home sales trends, affordability matrix, best practices and recommendations to support the desire for Westchester County to expand its efforts to develop and preserve affordable housing.

SECTION 3:
Findings

SECTION 3: FINDINGS

A look at the housing market in Westchester, and its related affordability, is not complete by looking at one data source or one angle. The housing market is complicated and multi-faceted. As such, the analysis of the data and its findings will be multi-faceted. To be clear, this Assessment did not look at lonely "affordable housing", but looked at the entire housing market. To provide the findings by only the County totals would misrepresent the great diversity that exists within the County. Many news media stories qualify Westchester as a "wealthy county" but this title doesn't do justice to all the households that live at or below the poverty level, are cost burdened, or are living paycheck to paycheck.

Recognizing this, the results of analyzing all the data is often provided in a comparative format to give context to the information and to highlight the differences between the counties in the region or the differences between the municipalities and the county. The data is also group by the municipal level – cities, towns and villages. There are also Municipal Housing Snapshots provided in Appendices A, B and C that also provide a substantial amount of data related to affordability.

There are affordable housing units already existing in the County, under various programs such as Public Housing and the Housing Choice Voucher (Section 8) program. Pattern also obtained information on Emergency Tenant Protection Act (ETPA) units within the County.

Section 3 is focused into nine areas:

- Population and Demographics
- Housing Stock - Existing Conditions
- Household Income
- Housing Affordability
  - Household income
  - Challenges to Homeownership and Renting
  - Affordability Gaps - Homeownership
  - Foreclosure Filings and Judgments
  - Asset-Limited, Income-Constrained, Employed (ALICE)
- Housing for Persons with Disabilities
- Housing the Homeless
- Homeseeker Data
- CHAS Data: Housing Cost Burden Analysis
- CHAS Data: Housing Problems

SECTION 3:
Findings
Population and Demographics

POPULATION AND DEMOGRAPHICS

The population and demographics looks at both 2000 and 2010 Census and also compares these numbers to the 2017 estimated data to give number and percentage changes for each municipality and the county as a whole. Total population, race and ethnicity, and population change by age cohort are all studied, as well as Journey to Work data. The County's housing stock is studied for the existing conditions including units by age, tenure, owner vacancy rates, and the supply of existing public housing, Housing Choice Voucher, and ETPA units. Housing Affordability is studied for household income, poverty, challenges to ownership and renting, foreclosure impacts and United Way's ALICE (Asset-Limited, Income Constrained, Employed) households. There is also data on Persons with Disabilities and the County's Homeless population and the Continuum of Care programming, as well as an analysis of the County's Homeseeker registrants, and affordability gaps for both Homeownership and Rental housing

Since September 2010, the County has offered households interested in affordable housing in Westchester, the opportunity to sign up to be sent information on units as they become available. These sign-ups have allowed the County the opportunity to get a sense of the housing needs for those who both already live in Westchester and those that live in the region and across the country. Lastly, the Report includes a review of HUD Comprehensive Housing Affordability Strategy (CHAS) data to look at housing problems in households in the County.

Collectively, this data tells us much about the housing in Westchester, the people who live here and those that want to live here, and the affordability of that housing.

Westchester County ranks 7th in New York State in total population with an estimated 975,321 persons. Westchester has the largest population of all the Hudson Valley Region counties, which also includes Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan and Ulster. The county grew by 2.8% between both 2000 to 2010 and 2010 to 2017. Westchester also shows the Hudson Valley's largest increase in number from 2000 to 2017 – growing by almost 52,000 persons.

Table 3 - Population Change 2000 to 2017-County

	Total Population			2000 to 2010		2010 to 2017		2000 to 2017	
	2000	**2010**	**2017**	**# Change**	**% Change**	**# Change**	**% Change**	**# Change**	**% Change**
Columbia	63,094	63,096	61,481	2	0.0%	-1,615	-2.6%	-1,613	-2.6%
Dutchess	280,150	297,488	295,685	17,338	6.2%	-1,803	-0.6%	15,535	5.5%
Greene	48,195	49,221	47,791	1,026	2.1%	-1,430	-2.9%	-404	-0.8%
Orange	341,367	372,813	378,174	31,446	9.2%	5,361	1.4%	36,807	10.8%
Putnam	95,745	99,710	99,464	3,965	4.1%	-246	-0.2%	3,719	3.9%
Rockland	286,753	311,687	325,027	24,934	8.7%	13,340	4.3%	38,274	13.3%
Sullivan	73,966	77,547	75,783	3,581	4.8%	-1,764	-2.3%	1,817	2.5%
Ulster	177,749	182,493	180,129	4,744	2.7%	-2,364	-1.3%	2,380	1.3%
Westchester	923,459	949,113	975,321	25,654	2.8%	26,208	2.8%	51,862	5.6%

Source: U.S Census Bureau - Decennial Census 2000, 2010; American Community Survey 2017

Map 2 - Westchester County Population Density

WESTCHESTER COUNTY
POPULATION DENSITY

NORTH SALEM

SOMERS

PEEKSKILL

Buchanan
CORTLANDT

YORKTOWN

LEWISBORO

Croton-on-Hudson

BEDFORD

MOUNT
KISCO

POUND RIDGE

OSSINING

NEW CASTLE

Ossining

Briarcliff
Manor

Pleasantville

NORTH CASTLE

MOUNT PLEASANT

Sleepy
Hollow

Tarrytown

Elmsford

HARRISON

Rye
Brook

Irvington

Dobbs
Ferry

Ardsley

Hastings-on-
Hudson

GREENBURGH

SCARSDALE

EASTCHESTER

Tuckahoe

YONKERS

Bronxville

NEW
ROCHELLE

MAMARONECK

Mamaroneck

Larchmont

WHITE
PLAINS

RYE
Port
Chester

RYE

Pelham

PELHAM

MOUNT
VERNON

Pelham
Manor

**Population Density
(Per Square Mile)**

- 0 - 5,0000
- 5,000 - 10,000
- 10,0000 - 15,000
- 15,000 - 20,000
- 20,000 - 25,0000
- 25,0000 +

0   2   4 Miles

Source: ACS 2017

Population by Municipality – Cities

Among the county's cities – New Rochelle has shown the largest percentage and absolute number in growth, adding 7,695 persons, or 10.7%, from 2000 to 2017. The City of White Plains is the second fastest growing city in both absolute numbers and as a percentage with an increase of 5,327 persons, or 10% growth from 2000 to 2017. Mount Vernon and Yonkers had slight dips in population between 2000 and 2010, but rebounded between 2010 and 2017. All six cities grew between 2010 and 2017.

Table 4 - Population Change 2000 to 2017-Cities

	Total Population			2000 to 2010		2010 to 2017		2000 to 2017	
	2000	**2010**	**2017**	**# Change**	**% Change**	**# Change**	**% Change**	**# Change**	**% Change**
Mount Vernon	68,381	67,292	68,671	-1,089	-1.6%	1,379	2.0%	290	0.4%
New Rochelle	72,182	77,062	79,877	4,880	6.8%	2,815	3.7%	7,695	10.7%
Peekskill	22,441	23,583	24,111	1,142	5.1%	528	2.2%	1,670	7.4%
Rye	14,955	15,720	16,004	765	5.1%	284	1.8%	1,049	7.0%
White Plains	53,077	56,853	58,404	3,776	7.1%	1,551	2.7%	5,327	10.0%
Yonkers	196,086	195,976	200,999	-110	-0.1%	5,023	2.6%	4,913	2.5%

Source: U.S Census Bureau - Decennial Census 2000, 2010; American Community Survey 2017

The combined population of the five largest cities represent 46% of the total population in the county.

Population by Municipality – Towns

The table below depicts the change in total population for the towns in the County. For towns that contain a village, the data below refers to the **unincorporated areas of these towns**. This is the area within a town, but outside of any villages.

The towns of Bedford, North Salem, Ossining, and Yorktown all lost population from 2000 to 2017, but slightly rebounded from 2010 to 2017. All towns witnessed an increase from 2010 to 2017. Although the Town of Bedford gained population from 2010 to 2017, the town has not recovered to the population it had in 2000. The towns of Greenburgh, Cortlandt and Harrison saw the largest total growth since 2000. The towns that experienced the largest percent growth since 2010 are the towns of Harrison (17.2%), Somers (16.9%), and North Castle (13.5%).

Table 5 - Population Change 2000 to 2017-Towns

	Total Population			2000 to 2010		2010 to 2017		2000 to 2017	
	2000	**2010**	**2017**	**# Change**	**% Change**	**# Change**	**% Change**	**# Change**	**% Change**
Bedford	18,133	17,335	17,955	-798	-4.4%	620	3.6%	-178	-1.0%
Cortlandt	28,672	31,292	32,304	2,620	9.1%	1,012	3.2%	3,632	12.7%
Eastchester	18,564	19,554	20,099	990	5.3%	545	2.8%	1,535	8.3%
Greenburgh	41,828	42,863	45,044	1,035	2.5%	2,181	5.1%	3,216	7.7%
Harrison (T/V)	24,154	27,472	28,319	3,318	13.7%	847	3.1%	4,165	17.2%
Lewisboro	12,324	12,411	12,741	87	0.7%	330	2.7%	417	3.4%
Mamaroneck	11,141	11,977	12,319	836	7.5%	342	2.9%	1,178	10.6%
Mount Pleasant	26,151	26,176	26,622	25	0.1%	446	1.7%	471	1.8%
New Castle	17,491	17,569	18,035	78	0.4%	466	2.7%	544	3.1%
North Castle	10,849	11,841	12,309	992	9.1%	468	4.0%	1,460	13.5%
North Salem	5,173	5,104	5,205	-69	-1.3%	101	2.0%	32	0.6%
Ossining	5,514	5,406	5,555	-108	-2.0%	149	2.8%	41	0.7%
Pound Ridge	4,726	5,104	5,230	378	8.0%	126	2.5%	504	10.7%
Somers	18,346	20,434	21,448	2,088	11.4%	1,014	5.0%	3,102	16.9%
Yorktown	36,318	36,081	36,900	-237	-0.7%	819	2.3%	582	1.6%

Source: U.S Census Bureau - Decennial Census 2000, 2010; American Community Survey 2017

Population by Municipality – Villages

The villages of Bronxville, Elmsford, Irvington, Larchmont, Pleasantville and Scarsdale lost population from 2000 to 2010; however, these villages rebounded from 2010 to 2017. In fact, from 2010 to 2017, all villages grew by at least 1% except for the Village of Briarcliff Manor. The villages of Port Chester, Ossining, and Mount Kisco (V/T) gained the largest number of people between 2000 to 2017. Rye Brook and Mount Kisco had the largest percentage increase since 2000.

Table 6 - Population Change 2000 to 2017- Villages

	Total Population			2000 to 2010		2010 to 2017		2000 to 2017	
	2000	**2010**	**2017**	**# Change**	**% Change**	**# Change**	**% Change**	**# Change**	**% Change**
Ardsley	4,269	4,452	4,557	183	4.3%	105	2.4%	288	6.7%
Briarcliff Manor	7,696	7,867	7,864	171	2.2%	-3	-0.01%	168	2.2%
Bronxville	6,543	6,323	6,428	-220	-3.4%	105	1.7%	-115	-1.8%
Buchanan	2,189	2,230	2,255	41	1.9%	25	1.1%	66	3.0%
Croton-on-Hudson	7,606	8,070	8,257	464	6.1%	187	2.3%	651	8.6%
Dobbs Ferry	10,622	10,875	11,141	253	2.4%	266	2.4%	519	4.9%
Elmsford	4,676	4,664	4,942	-12	-0.3%	278	6.0%	266	5.7%
Hastings-on-Hudson	7,648	7,849	7,993	201	2.6%	144	1.8%	345	4.5%
Irvington	6,631	6,420	6,588	-211	-3.2%	168	2.6%	-43	-0.6%
Larchmont	6,485	5,864	6,111	-621	-9.6%	247	4.2%	-374	-5.8%
Mamaroneck	18,752	18,929	19,327	177	0.9%	398	2.1%	575	3.1%
Mount Kisco (V/T)	9,983	10,877	10,994	894	9.0%	117	1.1%	1,011	10.1%
Ossining	24,010	25,060	25,386	1,050	4.4%	326	1.3%	1,376	5.7%
Pelham	6,400	6,910	7,016	510	8.0%	106	1.5%	616	9.6%
Pelham Manor	5,466	5,486	5,634	20	0.4%	148	2.7%	168	3.1%
Pleasantville	7,172	7,019	7,275	-153	-2.1%	256	3.6%	103	1.4%
Port Chester	27,867	28,967	29,623	1,100	3.9%	656	2.3%	1,756	6.3%
Rye Brook	8,602	9,347	9,543	745	8.7%	196	2.1%	941	10.9%
Scarsdale (V/T)	17,823	17,166	17,856	-657	-3.7%	690	4.0%	33	0.2%
Sleepy Hollow	9,212	9,870	10,190	658	7.1%	320	3.2%	978	10.6%
Tarrytown	11,090	11,277	11,534	187	1.7%	257	2.3%	444	4.0%
Tuckahoe	6,211	6,486	6,656	275	4.4%	170	2.6%	445	7.2%

Source: U.S Census Bureau - Decennial Census 2000, 2010; American Community Survey 2017

Race and Ethnicity

From 2000 to 2017, there were significant shifts in the racial and ethnic makeup of municipalities throughout Westchester County. From 2000 to 2017, the White population was the only racial group that experienced a population decrease, while all other races experienced a population increase. As a result, Westchester County has mirrored the national trend of increased diversity overall. In 2017, 65% of the Westchester County population was White, down from 71% in 2000. Over this same time period, other populations in Westchester County experienced significant growth including the Black population, which grew by 11,545, the Asian population, which grew by 16,217, and the population that identifies as "Some other race," which grew by 42,920. The category of "Some other race" includes races other than "White," "Black or African American," "American Indian/Alaska Native," "Asian," "Native Hawaiian/Other Pacific Islander," and "Two or more races." The Hispanic and Latino population grew in every municipality with the exception of the Town of Pound Ridge, which only decreased by 10 between 2000-2017. The population of Westchester County continues to grow more diverse.

Later in this Assessment, findings are provided for the study of the County's housing stock, but the correlation of some of the County's housing stock with race and ethnicity also provides some interesting findings. Of note, the municipalities with the greatest diversity, were also the municipalities that had the greatest percentages of rental units, the greatest numbers of homeless households, and the highest percentages of units with at least one housing problem identified by CHAS data, but had the smallest gap in housing affordability.

Race and Ethnicity-Cities

All six of the cities in Westchester County grew in population from 2000 to 2017. In many of these cities, the growth of Hispanic and Latino population was one of the primary demographic trends driving overall population growth. In the City of Yonkers, there was a significant demographic shift from 2000 to 2017 where the non-Hispanic and Latino Population decreased by 17,180 and the Hispanic and Latino Population increased by 22,093. The City of Mount Vernon is the only municipality in the county where the majority of the population was Black or African American as of 2017. The City of Peekskill is one of the most racially diverse municipalities in the county, with a 2017 population that was 42% White, 26% "some other race", 21% Black or African American, 7% "two or more races," and 3% Asian.

Table 7 - 2000-2017 Census-Population by Race -Cities

		Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Not Hispanic or Latino	Hispanic or Latino
2000	**Mount Vernon**	68,381	19,577	40,743	219	1,448	43	3,316	3,035	61,298	7,083
	New Rochelle	72,182	49,001	13,848	141	2,334	35	4,535	2,288	57,690	14,492
	Peekskill	22,441	12,819	5,732	95	535	13	2,206	1,041	17,521	4,920
	Rye	14,955	13,401	190	16	971	1	190	186	14,237	718
	White Plains	53,077	34,465	8,444	182	2,389	37	5,502	2,058	40,601	12,476
	Yonkers	196,086	118,007	32,575	861	9,526	98	26,349	8,670	145,234	50,852
2017	**Mount Vernon**	68,671	15,146	45,832	332	1,412	0	4,172	1,777	58,122	10,549
	New Rochelle	79,877	47,894	15,941	51	3,580	38	9,616	2,757	56,404	23,473
	Peekskill	24,111	10,086	5,148	161	741	0	6,208	1,767	14,588	9,523
	Rye	16,004	14,399	145	120	773	0	226	341	15,027	977
	White Plains	58,404	34,870	7,324	470	4,565	0	9,807	1,368	38,993	19,411
	Yonkers	200,999	113,087	35,737	810	14,461	79	29,191	7,634	128,054	72,945
Change 2000-2017	**Mount Vernon**	290	-4,431	5,089	113	-36	-43	856	-1,258	-3,176	3,466
	New Rochelle	7,695	-1,107	2,093	-90	1,246	3	5,081	469	-1,286	8,981
	Peekskill	1,670	-2,733	-584	66	206	-13	4,002	726	-2,933	4,603
	Rye	1,049	998	-45	104	-198	-1	36	155	790	259
	White Plains	5,327	405	-1,120	288	2,176	-37	4,305	-690	-1,608	6,935
	Yonkers	4,913	-4,920	3,162	-51	4,935	-19	2,842	-1,036	-17,180	22,093

Source: U.S Census Bureau - Decennial Census 2000, American Community Survey 2017

Race and Ethnicity-Towns

From 2000 to 2017, all of the towns in the county experienced a growth in the Hispanic and Latino Population. During this time period, the Hispanic and Latino Population more than doubled in eight of the towns in the County. The Asian population in the town of Harrison grew significantly, increasing by 1,193 from 2000 to 2017, a 90% increase. Despite the growth of these populations, the county population residing in towns is generally less diverse relative to village and city populations in Westchester. In 2017, 79% of Westchester residents living in a town were White.

Table 8- 2000 Census-Population by Race -Towns

	Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Not Hispanic or Latino	Hispanic or Latino
Bedford	18,133	15,867	1,291	16	359	14	340	246	16,761	1,372
Cortlandt	28,672	25,015	1,608	55	804	4	690	496	26,509	2,163
Eastchester	18,564	16,748	175	12	1,222	4	175	228	17,903	661
Greenburgh	41,828	26,724	8,489	57	4,356	23	1,121	1,058	38,406	3,422
Harrison (T/V)	24,154	21,686	345	21	1,314	2	383	403	22,536	1,618
Lewisboro	12,324	11,730	147	7	258	0	60	122	12,018	306
Mamaroneck	11,429	10,497	227	6	392	2	134	171	10,904	525
Mount Pleasant	35,363	29,279	1,975	91	1,189	18	2,041	770	29,841	5,522
New Castle	17,491	16,004	240	8	971	3	90	175	17,004	487
North Castle	10,849	10,022	191	3	430	5	68	130	10,400	449
North Salem	5,173	4,937	39	4	50	0	58	85	4,984	189
Ossining	5,514	4,820	234	8	252	1	107	92	5,120	394
Pound Ridge	4,726	4,515	57	3	78	1	15	57	4,610	116
Somers	18,346	17,400	313	9	341	1	109	173	17,803	543
Yorktown	36,318	32,919	1,103	51	1,251	3	472	519	34,206	2,112

Source: U.S Census Bureau - Decennial Census 2000

Table 9 - 2017 Census-Population by Race -Towns

	Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Not Hispanic or Latino	Hispanic or Latino
Bedford	17,955	14,659	744	31	567	0	1,582	372	15,110	2,845
Cortlandt	32,304	25,217	2,104	26	1,239	1	2,817	900	26,528	5,776
Eastchester	20,099	17,505	311	58	1,446	0	348	431	18,872	1,227
Greenburgh	45,044	26,532	9,219	303	5,693	0	1,783	1,514	39,077	5,967
Harrison (T/V)	28,319	22,253	1,288	137	2,507	11	1,200	923	24,808	3,511
Lewisboro	12,741	11,579	423	27	317	0	286	109	12,007	734
Mamaroneck	12,319	10,787	169	0	730	0	274	359	11,297	1,022
Mount Pleasant	36,812	28,085	1,632	23	1,788	0	4,282	1,002	28,182	8,630
New Castle	18,035	15,657	320	54	1,592	0	184	228	17,442	593
North Castle	12,309	10,950	275	29	539	0	292	224	11,086	1,223
North Salem	5,205	4,562	182	31	128	0	123	179	4,788	417
Ossining	5,555	4,345	475	9	244	0	340	142	4,827	728
Pound Ridge	5,230	4,874	78	0	181	0	10	87	5,124	106
Somers	21,448	19,739	262	101	717	11	422	196	19,725	1,723
Yorktown	36,900	30,973	1,585	144	1,750	10	1,888	550	31,365	5,535

Source: American Community Survey 2017

Table 10 - 2000-2017- Census-Population Change by Race -Towns

	Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Not Hispanic or Latino	Hispanic or Latino
Bedford	-178	-1,208	-547	15	208	-14	1,242	126	-1,651	1,473
Cortlandt	3,632	202	496	-29	435	-3	2,127	404	19	3,613
Eastchester	1,535	757	136	46	224	-4	173	203	969	566
Greenburgh	3,216	-192	730	246	1,337	-23	662	456	671	2,545
Harrison (T/V)	4,165	567	943	116	1,193	9	817	520	2,272	1,893
Lewisboro	417	-151	276	20	59	0	226	-13	-11	428
Mamaroneck	890	290	-58	-6	338	-2	140	188	393	497
Mount Pleasant	1,449	-1,194	-343	-68	599	-18	2,241	232	-1,659	3,108
New Castle	544	-347	80	46	621	-3	94	53	438	106
North Castle	1,460	928	84	26	109	-5	224	94	686	774
North Salem	32	-375	143	27	78	0	65	94	-196	228
Ossining	41	-475	241	1	-8	-1	233	50	-293	334
Pound Ridge	504	359	21	-3	103	-1	-5	30	514	-10
Somers	3,102	2,339	-51	92	376	10	313	23	1,922	1,180
Yorktown	582	-1,946	482	93	499	7	1,416	31	-2,841	3,423

Source: U.S Census Bureau - Decennial Census 2000, American Community Survey 2017

Race and Ethnicity-Villages

Like the rest of Westchester, from 2000 to 2017, most of the villages in the county experienced moderate population growth and ever village experienced Hispanic and Latino population growth. The racial and ethnic makeup of Westchester County villages varies considerably. Among the most diverse villages in the county are Ossining, Port Chester, and Elmsford. In contrast, the Village of Hastings-On-Hudson is relatively less diverse, with a population that was 90% White as of 2017.

Table 11 - 2000- Census-Population by Race –Villages

	Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Not Hispanic or Latino	Hispanic or Latino
Ardsley	4,269	3,586	65	4	527	1	31	55	4,087	182
Briarcliff Manor	7,696	6,983	133	4	419	3	73	81	7,455	241
Bronxville	6,543	6,012	75	3	316	4	48	85	6,351	192
Buchanan	2,189	2,106	15	4	26	0	17	21	2,113	76
Croton-on-Hudson	7,606	6,961	142	20	157	1	196	129	7,079	527
Dobbs Ferry	10,622	8,572	784	8	803	10	205	240	9,878	744
Elmsford	4,676	2,609	949	35	424	2	387	270	3,587	1,089
Hastings-on-Hudson	7,648	6,867	180	13	317	0	139	132	7,304	344
Irvington	6,631	5,879	96	7	461	0	77	111	6,380	251
Larchmont	6,485	6,111	44	6	183	5	50	86	6,194	291
Mamaroneck	18,752	15,859	778	46	660	12	909	488	15,468	3,284
Mount Kisco	9,983	7,766	598	28	423	0	901	267	7,533	2,450
Ossining	24,010	14,520	4,858	115	1,004	3	2,506	1,004	17,356	6,654
Pelham	5,466	5,037	116	4	153	0	58	98	5,213	253
Pelham Manor	6,400	5,326	426	6	317	0	158	167	5,939	461
Pleasantville	7,172	6,480	208	13	207	0	124	140	6,644	528
Port Chester	27,867	16,914	1,949	112	573	11	6,405	1,903	14,983	12,884
Rye Brook	8,602	7,910	89	18	366	2	117	100	8,134	468
Scarsdale	17,823	14,989	271	3	2,242	3	71	244	17,356	467
Sleepy Hollow	9,212	6,231	482	77	172	8	1,734	508	5,059	4,153
Tarrytown	11,090	8,588	781	24	720	5	587	385	9,297	1,793
Tuckahoe	6,211	4,595	628	6	606	1	216	159	5,662	549

Source: U.S Census Bureau - Decennial Census 2000

Table 12 - 2017- Census-Population by Race –Villages

	Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Not Hispanic or Latino	Hispanic or Latino
Ardsley	4,557	3,260	88	11	859	0	191	148	4,143	414
Briarcliff Manor	7,864	6,501	259	0	668	7	186	243	7,216	648
Bronxville	6,428	5,760	62	0	294	0	153	159	6,087	341
Buchanan	2,255	1,753	97	0	40	0	286	79	1,886	369
Croton-on-Hudson	8,257	6,652	563	41	412	0	399	190	7,334	923
Dobbs Ferry	11,141	8,942	677	29	744	0	352	397	9,902	1,239
Elmsford	4,942	2,033	1,079	25	350	0	1,316	139	2,747	2,195
Hastings-on-Hudson	7,993	7,194	337	0	188	0	128	146	7,517	476
Irvington	6,588	5,832	24	0	515	7	85	125	6,153	435
Larchmont	6,111	5,353	144	17	205	0	116	276	5,487	624
Mamaroneck	19,327	14,59	1,362	0	934	0	2,009	431	14,568	4,759
Mount Kisco	10,994	7,271	602	0	360	0	2,494	267	6,218	4,776
Ossining	25,386	11,12	4,014	610	1,069	0	7,721	852	13,316	12,070
Pelham	5,634	4,948	171	0	220	0	65	230	5,178	456
Pelham Manor	7,016	5,025	834	0	525	0	242	390	6,014	1,002
Pleasantville	7,275	6,125	258	0	291	0	517	84	6,376	899
Port Chester	29,623	16,29	1,384	420	451	8	10,380	687	10,440	19,183
Rye Brook	9,543	7,879	210	18	642	0	662	132	8,154	1,389
Scarsdale	17,856	14,35	161	10	2,689	12	83	547	17,062	794
Sleepy Hollow	10,190	5,875	419	8	203	0	3,230	455	4,639	5,551
Tarrytown	11,534	8,789	621	0	737	0	1,248	139	8,263	3,271
Tuckahoe	6,656	4,924	536	0	421	0	463	312	5,753	903

Source: American Community Survey 2017

Table 13 - 2000-2017- Census-Population Change by Race –Villages

	Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Not Hispanic or Latino	Hispanic or Latino
Ardsley	288	-326	23	7	332	-1	160	93	56	232
Briarcliff Manor	168	-482	126	-4	249	4	113	162	-239	407
Bronxville	-115	-252	-13	-3	-22	-4	105	74	-264	149
Buchanan	66	-353	82	-4	14	0	269	58	-227	293
Croton-on-Hudson	651	-309	421	21	255	-1	203	61	255	396
Dobbs Ferry	519	370	-107	21	-59	-10	147	157	24	495
Elmsford	266	-576	130	-10	-74	-2	929	-131	-840	1,106
Hastings-on-Hudson	345	327	157	-13	-129	0	-11	14	213	132
Irvington	-43	-47	-72	-7	54	7	8	14	-227	184
Larchmont	-374	-758	100	11	22	-5	66	190	-707	333
Mamaroneck	575	-1,268	584	-46	274	-12	1,100	-57	-900	1,475
Mount Kisco	1,011	-495	4	-28	-63	0	1,593	0	-1,315	2,326
Ossining	1,376	-3,400	-844	495	65	-3	5,215	-152	-4,040	5,416
Pelham	168	-89	55	-4	67	0	7	132	-35	203
Pelham Manor	616	-301	408	-6	208	0	84	223	75	541
Pleasantville	103	-355	50	-13	84	0	393	-56	-268	371
Port Chester	1,756	-621	-565	308	-122	-3	3,975	-1,216	-4,543	6,299
Rye Brook	941	-31	121	0	276	-2	545	32	20	921
Scarsdale	33	-635	-110	7	447	9	12	303	-294	327
Sleepy Hollow	978	-356	-63	-69	31	-8	1,496	-53	-420	1,398
Tarrytown	444	201	-160	-24	17	-5	661	-246	-1,034	1,478
Tuckahoe	445	329	-92	-6	-185	-1	247	153	91	354

Source: U.S Census Bureau - Decennial Census 2000, American Community Survey 2017

Population Change by Age Cohort: 2000 to 2017

The table below represents the percentage change in the number of residents by age cohort from 2000 to 2017 for Westchester County, New York State and the nation. The age cohort of under 19 declined in all three geographies. The age cohort of 30-44 declined in the county and the state and was the smallest increase (2.1%) for all age cohorts at the national level.

Overall, the county had a slight decline in the under 19-age cohort and a large decline in the 30-44 age cohort (18.9%), which in terms of economic development is considered to be the Prime Labor Force. However, according to Cornell University Program on Applied Demographics, a leading demographic analysis and projection source indicates the age cohort of 30 to 44 will increase 7.5% by 2025. This is important to note as the age cohort of 30 to 44 has typically included first-time homebuyers.

The most significant increase is in the 85 and over age cohort, which is often identified as frail elderly, jumped by over 44% in the county since 2000, which was also the largest increase of all age cohorts at the state level. However, the largest increase of all age cohorts at the national level is 65 to 74, which shows an increase of 26.7%.

The age cohort of 75+ represents an increase of 52.3% at the county level. This is critical for future housing plans, especially when coupled with the fact that over 30% of the homes throughout Westchester County were built before 1940. The housing stock will likely need major repairs and system replacements in addition to physical modifications to mitigate accessibility challenges, as people are aging in place. Furthermore, seniors who are living on a fixed income and unable to maintain their home may be in need of affordable rental housing and possibly housing with supportive services or assisted living.

Table 14 - Population Change by Age Cohort: 2000 to 2017-County/State/Country

	Westchester County	New York State	United States
Under 19	-1.3%	-8.8%	-1.2%
20-29	12.8%	14.6%	5.2%
30-44	-18.9%	-15.3%	2.1%
45-64	26.5%	24.7%	2.9%
65-74	23.8%	30.3%	26.7%
75-84	7.9%	4.1%	7.9%
85+	44.4%	43.5%	11.8%

Source: U.S Census Bureau - Decennial Census 2000; American Community Survey 2017

Population Change by Age Cohort: 2000 to 2017 – Cities

The cities of Westchester County essentially follow the same pattern as the county with a few exceptions. Like the county, all the cities show a decline in the age cohort of 30-44 and a large increase in the age cohort of 85 and over. Mount Vernon has a large drop in the under 19-age cohort. New Rochelle has grown in every age cohort except 30-44. Peekskill shows a decline in the age cohorts from under 19 through 30-44. Rye had a drastic increase of 213% in the age cohort of 85 and over. As stated previously, an aging population along with older housing stock indicates housing rehabilitation and adaptation to accommodate for accessibility issues. In fact, 61.3% of the housing stock in Peekskill and 69.6% in Rye was built before 1970.

Table 15 - Population Change by Age Cohort: 2000 to 2017-Cities

	Under 19	20-29	30-44	45-64	65-74	75-84	85+
Mount Vernon	-15.7%	23.2%	-19.9%	19.8%	26.8%	2.2%	20.1%
New Rochelle	1.8%	19.0%	-9.3%	32.6%	16.0%	20.5%	16.1%
Peekskill	-0.3%	-23.1%	-7.0%	35.3%	67.2%	-2.8%	103.3%
Rye	10.4%	3.8%	-36.3%	42.9%	-4.5%	-0.1%	213.0%
White Plains	6.4%	16.6%	-2.0%	20.6%	6.8%	8.9%	43.6%
Yonkers	-6.0%	0.2%	-11.2%	23.0%	21.6%	-7.6%	29.5%

Source: U.S Census Bureau - Decennial Census 2000, 2010, American Community Survey 2017

Map 3 - Population Change 2010-2017

POPULATION CHANGE
2010 - 2017

NORTH SALEM

SOMERS

PEEKSKILL

LEWISBORO

Buchanan

CORTLANDT

YORKTOWN

BEDFORD

Croton-on-Hudson

POUND RIDGE

MOUNT KISCO

OSSINING

NEW CASTLE

Ossining

NORTH CASTLE

Briarcliff Manor

Pleasantville

MOUNT PLEASANT

Sleepy Hollow

Tarrytown

Elmsford

HARRISON

Irvington

GREENBURGH

WHITE PLAINS

Rye Brook

RYE

Dobbs Ferry

Ardsley

Port Chester

Hastings-on-Hudson

SCARSDALE

RYE

EASTCHESTER

MAMARONECK

Tuckahoe

YONKERS

Bronxville

NEW ROCHELLE

Mamaroneck

Pelham

Larchmont

MOUNT VERNON

PELHAM

Pelham Manor

Percent Change in Municipal Population

	0% to 2%
	2% to 4%
	4% to 6%

0   2   4 Miles

Source: Decennial Cenus 2010, ACS 2017

Population Change by Age Cohort: 2000 to 2017 – Towns

The table below depicts the change in population by age cohort for towns within the county. For towns that contain a village, the data below refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages.

Nine of the towns experienced a decline in the age cohort of under 19. The Town/Village of Harrison had the largest percentage increase in the under 19-age cohort followed by Somers and Eastchester. Like the cities in Westchester, the towns all show a decline in the 30-44 age cohort. Other noteworthy trends include declines in the age cohort of 75-84 in Eastchester and Mount Pleasant. The towns of Lewisboro and Pound Ridge, both located in the northern portion of the county, had dramatic increases in the 85+ cohort with jumps of 232% and 202%, respectively. Other towns in the northern area of the county, including Bedford, New Castle, North Castle, and Somers all show significant increases in the 85 and over cohort.

Table 16 - Population Change by Age Cohort: 2000 to 2017-Towns

	Under 19	20-29	30-44	45-64	65-74	75-84	85+
Bedford	-8.4%	4.7%	-24.4%	17.1%	34.5%	11.1%	109.6%
Cortlandt	-2.8%	71.3%	-37.7%	44.7%	60.2%	49.0%	22.1%
Eastchester	5.9%	51.4%	-19.0%	24.0%	9.4%	-10.7%	56.8%
Greenburgh	0.1%	33.1%	-18.8%	16.9%	37.7%	9.3%	85.4%
Harrison (T/V)	28.4%	50.4%	-23.4%	35.4%	2.0%	2.6%	75.5%
Lewisboro	-19.4%	74.5%	-48.0%	27.8%	140.9%	139.2%	232.3%
Mamaroneck	8.4%	29.7%	-8.2%	20.3%	17.9%	7.8%	61.0%
Mount Pleasant	-8.8%	25.0%	-29.0%	24.6%	25.4%	-3.4%	22.3%
New Castle	-2.8%	61.4%	-35.5%	15.0%	34.1%	82.5%	132.7%
North Castle	5.0%	45.2%	-29.3%	40.6%	51.2%	10.0%	150.6%
North Salem	-12.9%	-5.0%	-45.3%	34.6%	76.5%	25.1%	23.5%
Ossining	-16.1%	44.4%	-23.3%	17.8%	11.4%	17.3%	53.3%
Pound Ridge	-2.8%	14.9%	-55.0%	33.2%	120.2%	44.9%	202.6%
Somers	10.1%	41.9%	-33.4%	34.2%	37.1%	62.1%	112.9%
Yorktown	-18.4%	42.7%	-36.5%	30.7%	40.5%	35.1%	48.3%

Source: U.S Census Bureau -Decennial Census 2000; American Community Survey 2017

The greatest growth in population is in the 85 and over cohort (e.g. the Towns of Lewisboro and Pound Ridge with 232% and 202% increases respectively), demonstrating the need for senior housing.

Population Change by Age Cohort: 2000 to 2017 – Villages

Like the cities and towns, the villages show significant declines in the age cohort of 30-44, with the exception of the Village of Port Chester. It is also important to note there are nine villages that show a decline in the age cohort of 75-84 and five with declines in the 85+ age cohort. The villages of Ardsley, Hastings-on-Hudson and Sleepy Hollow show significant growth in the 85 and over age cohort.

Table 17 - Population Change by Age Cohort: 2000 to 2017-Villages

	Under 19	20-29	30-44	45-64	65-74	75-84	85+
Ardsley	-12.0%	62.4%	-29.7%	22.5%	36.1%	15.5%	287.0%
Briarcliff Manor	-10.6%	16.2%	-40.8%	34.9%	33.0%	33.0%	19.0%
Bronxville	2.9%	-8.9%	-35.4%	18.4%	8.6%	6.5%	22.5%
Buchanan	-2.5%	-3.5%	-23.7%	42.9%	4.8%	8.2%	-29.7%
Croton-on-Hudson	12.8%	23.8%	-28.9%	30.5%	50.7%	-3.3%	-4.4%
Dobbs Ferry	-4.5%	44.6%	-24.3%	28.3%	0.0%	-9.6%	32.2%
Elmsford	-4.1%	13.2%	-17.6%	43.3%	-18.0%	47.7%	36.0%
Hastings-on-Hudson	3.9%	9.8%	-20.1%	10.5%	13.6%	-14.5%	249.2%
Irvington	7.5%	1.4%	-38.1%	18.9%	21.9%	-37.6%	102.1%
Larchmont	6.2%	7.7%	-21.4%	0.3%	-29.3%	-21.0%	8.7%
Mamaroneck	3.3%	1.4%	-24.7%	37.3%	2.9%	-14.9%	29.1%
Mount Kisco	12.4%	-3.7%	-19.3%	46.8%	20.4%	13.5%	95.4%
Ossining	17.3%	-22.4%	-5.5%	29.9%	11.3%	12.7%	-20.5%
Pelham	4.7%	13.4%	-19.6%	38.6%	28.7%	37.3%	-34.0%
Pelham Manor	8.2%	90.2%	-25.6%	1.6%	-6.4%	10.7%	25.2%
Pleasantville	-2.6%	52.9%	-31.9%	19.1%	16.3%	-2.5%	29.9%
Port Chester	11.5%	-24.0%	6.7%	37.2%	-4.8%	-9.3%	-18.2%
Rye Brook	13.8%	55.2%	-22.4%	16.0%	28.3%	3.1%	96.1%
Scarsdale	-2.4%	12.1%	-29.3%	12.9%	25.2%	17.0%	45.7%
Sleepy Hollow	-0.1%	-2.6%	-24.6%	59.1%	41.9%	16.7%	269.3%
Tarrytown	9.3%	-7.4%	-24.6%	34.6%	2.9%	20.0%	28.6%
Tuckahoe	-4.1%	14.3%	-20.7%	39.1%	32.0%	-1.4%	141.1%

Source: U.S Census Bureau - Decennial Census 2000; American Community Survey 2017

Overall, as evidenced by the population shifts in the above tables, Westchester County has witnessed a substantial increase in its aging population. Although there have been recent affordable senior housing complexes built in the northern portion of the county, the demographic shifts above indicate there is additional need for senior housing to serve the frail elderly.

Conversely, the 30-44- age cohort shows decline, which may indicate there is a housing supply issue, especially with affordable housing options for young families.

The development of new affordable senior housing, market rate, or assisted living, as well as housing for young families, is difficult in the northern towns of the county, because of the regulatory challenges in the New York City Watershed [1]communities. There are very limited options for development. Further challenges arise due to the lack of water and sewer infrastructure along with the cost of land and construction. Based upon the Watershed Agreement and the limited public infrastructure, many property owners and developers must rely on septic systems, as opposed to public sewers.

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[1] Watershed refers to municipalities within the New York City Watershed that are part of the 1997 Memorandum of Agreement with NYC on water quality issues. The MOA restricts much of the development potential in these northern Westchester municipalities.
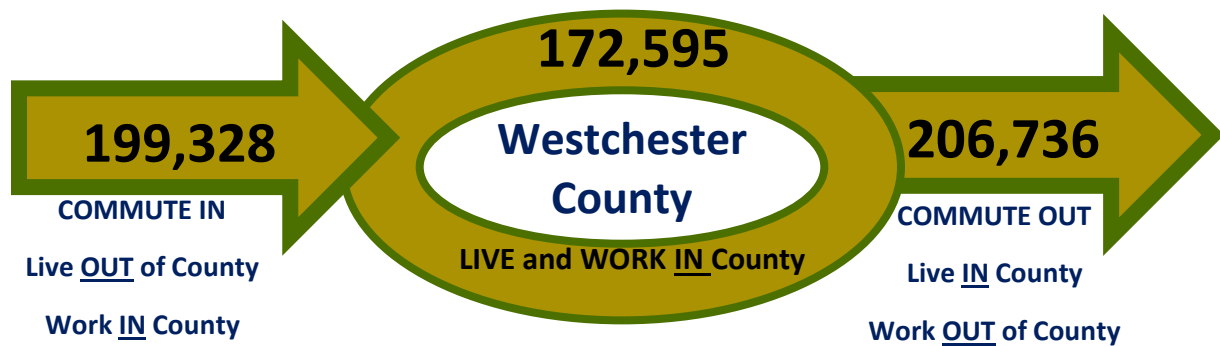
SECTION 3:
Findings
Housing Stock

Journey to Work and the Housing Search

When analyzing housing affordability – it is important to recognize where a person lives in relationship to their employment. Longer commutes put an additional strain on a household budget. It is safe to say – housing costs typically decline the further away a person lives from the NYC metropolitan area, of which Westchester is a part.

As a densely populated County located directly adjacent to New York City, every weekday morning in Westchester County there are thousands of people commuting into, out of, and within the County. Like most places in the United States, the majority of Westchester County Commuters (58%) drive alone to work. The next most common mode of transportation is train. An estimated 15% of Westchester County commuters take the train to work, according to the 2017 American Community Survey. The County is fortunate to have a relatively robust public transportation system with 42 Metro North passenger train stations across three rail lines: Harlem, New Haven, and Hudson.

199,328
COMMUTE IN
Live **OUT** of County
Work **IN** County

172,595
Westchester County
LIVE and WORK IN County

206,736
COMMUTE OUT
Live **IN** County
Work **OUT** of County

Source: Longitudinal Employer Household Dynamics (LEHD)

In summary, more people commute into Westchester to work than those who live and work in the County.

Westchester County jobs attract a substantial number of people to commute into the County from other places. Westchester County is a top commuting destination for neighboring Putnam County and much of southern Dutchess County. This commutation flow is facilitated by connections via the Taconic Parkway and the Hudson and Harlem train lines, both of which go through Putnam County and into Dutchess. Around 15,000 people commute from Putnam County into Westchester for work. Only about 3,000 people commute in the other direction from Westchester into Putnam.

There is also a significant number of people living in Westchester County and commuting out of the County for work. Not surprising, the most common destination for Westchester County commuters leaving the County is NYC. According to the Longitudinal Employer Household Dynamics (LEHD) program, a partnership between the U.S. Census Bureau and the Center for Economic Studies, an estimated 85,000 Westchester County residents commute into Manhattan.

Far fewer people (14,000) commute from Manhattan into Westchester. In contrast to Manhattan, the commuting flow with Westchester County is different for all of the other New York City boroughs. There is a net positive number of commuters coming into Westchester County from all of the other boroughs of The Bronx, Queens, Brooklyn, and Staten Island.

Many factors impact the decisions about where to live, but the cost of housing is typically among the most significant, whether it be the cost of rent or the cost of purchasing a home and paying off a mortgage. Many who commute into Westchester County from elsewhere do so because they cannot afford to live in the county. This is also the case for working residents who commute within the county who are forced to make lengthy commutes because they cannot afford to live near their employment. Longer commutes typically corresponds with higher expenses such as the cost of a car, maintenance of a car, gas, parking, and/or train and bus fare. For many households, transportation related expenses are one of the largest portions of the household budget behind the cost of housing itself.

HOUSING STOCK – EXISTING CONDITIONS

In order for a healthy housing market to exist, the supply of housing and the production levels must adapt as the demographics and housing tenure change. The following data on the existing housing stock in Westchester County is critically important for housing agencies, non-profit developers and municipalities to review when attempting to secure grant funds for housing rehabilitation.

According to the ACS 2017 data, 81%, or 302,277, of the County's total 345,885 housing units were constructed before 1979 in Westchester County. Lead-based paint (LBP) was used in homes up until 1978. Although LBP was not used in all homes and was used much less frequently in the late 1960s and 1970s, the possibility of dangerous lead levels still exists. Lead-based paint was used much more frequently prior to 1960 and in nearly all homes built before 1940.

The housing stock built before 1960 in Westchester County represents 57.8% (215,753 units) of the total count, and 30.6% were built before 1940. The period between 1950 and 1959 saw the most housing production with some municipalities having 20% of their housing stock built during that period. Over 70% of the housing stock is nearly 50 years old, which strongly suggests a high number of homes are in need of major rehabilitation. In homes of this age, major systems and structural elements are typically in need of full replacement. Additionally, these homes are very inefficient in terms of energy use. Elements such as heating systems, doors, windows and insulation are also in need of updating.

Housing Units by Age– Cities

The City of Mount Vernon has the highest percentage of housing units built in 1939 or earlier. The City of White Plains has the highest percentage of housing units built since 2000.

Table 18a - Housing Units by Year Built-Cities

	1939 or Earlier	1940 - 1949	1950 - 1959	1960 - 1969	1970 - 1979	1980 - 1989	1990 - 1999	2000 - 2009	2010 - 2013	2014 or Later	Total
Mount Vernon	12,979	3,337	3,958	2,724	1,730	776	795	672	409	16	27,396
New Rochelle	11,263	2,929	6,473	3,165	1,867	1,353	798	2,081	112	46	30,087
Peekskill	3,531	649	1,116	1,092	1,228	1,224	770	741	35	16	10,402
Rye	2,027	470	951	537	398	483	387	336	82	47	5,718
White Plains	7,133	1,692	3,829	3,103	1,528	1,964	1,488	2,343	280	73	23,433
Yonkers	25,703	7,600	17,205	12,995	8,552	4,194	2,187	3,154	773	99	82,462

Table 18b - % of Housing Units by Year Built-Cities

	1939 or Earlier	1940 - 1949	1950 - 1959	1960 - 1969	1970 - 1979	1980 - 1989	1990 - 1999	2000 - 2009	2010 - 2013	2014 or Later
Mount Vernon	47.4%	12.2%	14.4%	9.9%	6.3%	2.8%	2.9%	2.5%	1.5%	0.1%
New Rochelle	37.4%	9.7%	21.5%	10.5%	6.2%	4.5%	2.7%	6.9%	0.4%	0.2%
Peekskill	33.9%	6.2%	10.7%	10.5%	11.8%	11.8%	7.4%	7.1%	0.3%	0.2%
Rye	35.4%	8.2%	16.6%	9.4%	7.0%	8.4%	6.8%	5.9%	1.4%	0.8%
White Plains	30.4%	7.2%	16.3%	13.2%	6.5%	8.4%	6.4%	10.0%	1.2%	0.3%
Yonkers	31.2%	9.2%	20.9%	15.8%	10.4%	5.1%	2.7%	3.8%	0.9%	0.1%

Source: U.S Census Bureau - American Community Survey 2017

Housing Units by Age– Towns

The table below depicts the number households built during certain periods for towns in the county. For towns that contain a village, the data below refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages.

Table 19a - Housing Units by Year Built-Towns

	1939 or Earlier	1940 - 1949	1950 - 1959	1960 - 1969	1970 - 1979	1980 - 1989	1990 - 1999	2000 - 2009	2010 - 2013	2014 or Later	Total
Bedford	1,687	325	1,029	1,225	502	945	495	301	176	0	6,685
Cortlandt	1,743	797	3,038	2,060	1,745	1,362	669	713	86	9	12,222
Eastchester	2,657	1,152	2,352	986	487	218	196	214	60	0	8,322
Greenburgh	2,432	1,120	4,629	3,395	2,167	1,511	1,193	969	242	32	17,690
Harrison(T/V)	2,147	719	2,012	1,084	817	746	610	691	122	21	8,969
Lewisboro	778	145	521	495	1,216	1,108	670	207	0	0	5,140
Mamaroneck	2,261	444	743	487	178	187	94	85	0	32	4,511
Mount Pleasant	1,705	466	2,297	1,066	854	800	651	220	111	18	8,188
New Castle	1,333	379	1,023	1,024	678	933	578	207	39	4	6,198
North Castle	698	215	770	731	487	410	583	409	40	22	4,365
North Salem	565	118	287	391	287	213	150	83	57	27	2,178
Ossining	269	27	393	436	80	625	120	144	0	39	2,133
Pound Ridge	399	47	293	364	499	414	176	168	0	0	2,360
Somers	883	302	778	1,012	1,537	1,673	1,270	798	54	31	8,338
Yorktown	1,040	654	2,902	3,203	2,477	1,798	958	713	61	65	13,871

Table 19b - % of Housing Units by Year Built-Towns

	1939 or Earlier	1940 - 1949	1950 - 1959	1960 - 1969	1970 - 1979	1980 - 1989	1990 - 1999	2000 - 2009	2010 - 2013	2014 or Later
Bedford	25.2%	4.9%	15.4%	18.3%	7.5%	14.1%	7.4%	4.5%	2.6%	0.0%
Cortlandt	14.3%	6.5%	24.9%	16.9%	14.3%	11.1%	5.5%	5.8%	0.7%	0.1%
Eastchester	31.9%	13.8%	28.3%	11.8%	5.9%	2.6%	2.4%	2.6%	0.7%	0.0%
Greenburgh	13.7%	6.3%	26.2%	19.2%	12.2%	8.5%	6.7%	5.5%	1.4%	0.2%
Harrison (T/V)	23.9%	8.0%	22.4%	12.1%	9.1%	8.3%	6.8%	7.7%	1.4%	0.2%
Lewisboro	15.1%	2.8%	10.1%	9.6%	23.7%	21.6%	13.0%	4.0%	0.0%	0.0%
Mamaroneck	50.1%	9.8%	16.5%	10.8%	3.9%	4.1%	2.1%	1.9%	0.0%	0.7%
Mount Pleasant	20.8%	5.7%	28.1%	13.0%	10.4%	9.8%	8.0%	2.7%	1.4%	0.2%
New Castle	21.5%	6.1%	16.5%	16.5%	10.9%	15.1%	9.3%	3.3%	0.6%	0.1%
North Castle	16.0%	4.9%	17.6%	16.7%	11.2%	9.4%	13.4%	9.4%	0.9%	0.5%
North Salem	25.9%	5.4%	13.2%	18.0%	13.2%	9.8%	6.9%	3.8%	2.6%	1.2%
Ossining	12.6%	1.3%	18.4%	20.4%	3.8%	29.3%	5.6%	6.8%	0.0%	1.8%
Pound Ridge	16.9%	2.0%	12.4%	15.4%	21.1%	17.5%	7.5%	7.1%	0.0%	0.0%
Somers	10.6%	3.6%	9.3%	12.1%	18.4%	20.1%	15.2%	9.6%	0.6%	0.4%
Yorktown	7.5%	4.7%	20.9%	23.1%	17.9%	13.0%	6.9%	5.1%	0.4%	0.5%

Source: U.S Census Bureau - American Community Survey 2017

Housing Units by Age - Villages

The villages of Sleepy Hollow, Rye Brook and Ossining had the largest number of homes built since 2000. The villages of Port Chester, Ossining and Mamaroneck have the largest number of housing units built before 1970.

The villages of Bronxville, Pelham, Pelham Manor and Larchmont have the highest percentages of homes built before 1940. The villages of Sleepy Hollow, Rye Brook and Ardsley have the highest percentage of homes built since 2000.

Table 20a - Housing Units by Year Built-Villages

	1939 or Earlier	1940 - 1949	1950 - 1959	1960 - 1969	1970 - 1979	1980 - 1989	1990 - 1999	2000 - 2009	2010 - 2013	2014 or Later	Total
Ardsley	303	155	565	201	98	43	121	182	11	0	1,679
Briarcliff Manor	471	82	677	401	124	397	410	159	34	0	2,755
Bronxville	1,733	142	244	75	39	77	66	15	0	0	2,391
Buchanan	288	121	120	51	85	51	68	80	0	0	864
Croton-on-Hudson	1,053	275	485	459	193	311	191	172	18	0	3,157
Dobbs Ferry	1,159	314	1,019	561	248	253	92	205	0	0	3,851
Elmsford	478	178	405	103	85	76	340	29	21	0	1,715
Hastings-on-Hudson	1,510	250	604	452	72	94	33	56	24	0	3,095
Irvington	800	83	751	217	227	244	167	59	11	0	2,559
Larchmont	1,263	416	184	158	32	46	11	20	0	0	2,130
Mamaroneck	2,926	649	1,328	931	230	544	507	328	68	9	7,520
Mount Kisco (V/T)	856	222	483	798	650	759	161	265	0	0	4,194
Ossining	2,811	507	1,290	1,302	1,003	923	342	338	43	144	8,703
Pelham	1,455	176	331	143	111	95	26	114	0	0	2,451
Pelham Manor	1,272	82	255	141	47	39	14	6	0	0	1,856
Pleasantville	1,085	214	573	319	276	133	135	55	0	0	2,790
Port Chester	3,974	925	1,669	1,613	447	435	179	309	90	5	9,646
Rye Brook	606	95	1,050	642	238	269	385	522	0	17	3,824
Scarsdale (V/T)	2,822	507	1,065	423	201	211	126	324	46	57	5,782
Sleepy Hollow	1,691	379	401	393	184	122	105	644	16	0	3,935
Tarrytown	1,478	676	761	343	682	410	206	107	83	14	4,760
Tuckahoe	972	183	437	286	351	387	97	162	0	36	2,911

Source: U.S Census Bureau - American Community Survey 2017

Table 20b - % of Housing Units by Year Built-Villages

	1939 or Earlier	1940 - 1949	1950 - 1959	1960 - 1969	1970 - 1979	1980 - 1989	1990 - 1999	2000 - 2009	2010 - 2013	2014 or Later
Ardsley	18.0%	9.2%	33.7%	12.0%	5.8%	5.8%	7.2%	10.8%	0.7%	0.0%
Briarcliff Manor	17.1%	3.0%	24.6%	14.6%	4.5%	4.5%	14.9%	5.8%	1.2%	0.0%
Bronxville	72.5%	5.9%	10.2%	3.1%	1.6%	1.6%	2.8%	0.6%	0.0%	0.0%
Buchanan	33.3%	14.0%	13.9%	5.9%	9.8%	9.8%	7.9%	9.3%	0.0%	0.0%
Croton-on-Hudson	33.4%	8.7%	15.4%	14.5%	6.1%	6.1%	6.1%	5.4%	0.6%	0.0%
Dobbs Ferry	30.1%	8.2%	26.5%	14.6%	6.4%	6.4%	2.4%	5.3%	0.0%	0.0%
Elmsford	27.9%	10.4%	23.6%	6.0%	5.0%	5.0%	19.8%	1.7%	1.2%	0.0%
Hastings-on-Hudson	48.8%	8.1%	19.5%	14.6%	2.3%	2.3%	1.1%	1.8%	0.8%	0.0%
Irvington	31.3%	3.2%	29.3%	8.5%	8.9%	8.9%	6.5%	2.3%	0.4%	0.0%
Larchmont	59.3%	19.5%	8.6%	7.4%	1.5%	1.5%	0.5%	0.9%	0.0%	0.0%
Mamaroneck	38.9%	8.6%	17.7%	12.4%	3.1%	3.1%	6.7%	4.4%	0.9%	0.1%
Mount Kisco (V/T)	20.4%	5.3%	11.5%	19.0%	15.5%	15.5%	3.8%	6.3%	0.0%	0.0%
Ossining	32.3%	5.8%	14.8%	15.0%	11.5%	11.5%	3.9%	3.9%	0.5%	1.7%
Pelham	59.4%	7.2%	13.5%	5.8%	4.5%	4.5%	1.1%	4.7%	0.0%	0.0%
Pelham Manor	68.5%	4.4%	13.7%	7.6%	2.5%	2.5%	0.8%	0.3%	0.0%	0.0%
Pleasantville	38.9%	7.7%	20.5%	11.4%	9.9%	9.9%	4.8%	2.0%	0.0%	0.0%
Port Chester	41.2%	9.6%	17.3%	16.7%	4.6%	4.6%	1.9%	3.2%	0.9%	0.1%
Rye Brook	15.8%	2.5%	27.5%	16.8%	6.2%	6.2%	10.1%	13.7%	0.0%	0.4%
Scarsdale (V/T)	48.8%	8.8%	18.4%	7.3%	3.5%	3.5%	2.2%	5.6%	0.8%	1.0%
Sleepy Hollow	43.0%	9.6%	10.2%	10.0%	4.7%	4.7%	2.7%	16.4%	0.4%	0.0%
Tarrytown	31.1%	14.2%	16.0%	7.2%	14.3%	14.3%	4.3%	2.2%	1.7%	0.3%
Tuckahoe	33.4%	6.3%	15.0%	9.8%	12.1%	12.1%	3.3%	5.6%	0.0%	1.2%

Source: U.S Census Bureau - American Community Survey 2017

Housing Tenure

Westchester County has an overall owner-occupied rate of 62% and a renter-occupied rate of 38%. Since 2000, there was only a 1.4% net change in owner-occupied units. The County's rate is below the national homeownership rate in 2017 of 63.8% but significantly above the 54% rate in New York State.

Table 21 - Owner and Renter Occupied: 2000, 2010 and 2017-County

Census 2000		Census 2010		ACS 2017		Change in Percentage 2000 to 2017	
% Owner	% Renter	% Owner	% Renter	% Owner	% Renter	% Owner	% Renter
60.1%	39.9%	62.7%	37.3%	61.5%	38.5%	1.4%	-1.4%

Source: U.S Census Bureau - Decennial Census 2000, 2010; American Community Survey 2017

The following tables show the total number of housing units, the number of occupied units, and the percentage occupied. The tables also provide the number and percentage of vacant units, and owner and renter occupied units for the county and each municipality. The County is represented at the bottom of each table to allow the reader to compare each of the municipalities to the county figures.

Overall, the Town of New Castle has the highest percentage of ownership units at 92.9% while the Village of Sleep Hollow has the lowest percentage at 35.3%. Looking specifically at the cities, the City of Rye has the largest percentage (76.3%) of owner-occupied housing while Mount Vernon has the highest percentage of renter-occupied housing at 60.3%.

Housing Units by Tenure - Cities

Table 22 - Housing Units by Tenure-Cities

	# Occupied	# Owner-Occupied	% Owner-Occupied	# Renter-Occupied	% Renter-Occupied
Mount Vernon	25,101	9,953	39.7%	15,148	60.3%
New Rochelle	28,463	14,477	50.9%	13,986	49.1%
Peekskill	9,418	4,574	48.6%	4,844	51.4%
Rye	5,445	4,154	76.3%	1,291	23.7%
White Plains	22,069	11,497	52.1%	10,572	47.9%
Yonkers	74,413	35,216	47.3%	39,197	52.7%
Westchester County	345,885	212,731	61.5%	133,154	38.5%

Source: U.S Census Bureau - American Community Survey 2017

Housing Units by Tenure - Towns

The table below depicts the breakdown of owner-occupied households and renter-occupied households for towns in the county. For towns that contain a village, the data below refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages.

The Town of New Castle has the lowest rate of renter-occupied housing of 7.1%. In contrast, the Town-Village of Harrison has the highest rate of renter-occupied housing of 36.2%, and a substantially higher rate than the next highest town, which is Bedford at 27.9%. Every town has a lower rate of renter-occupied households than the county, which is 38.5%. This is representative of the fact that the more densely populated cities and villages generally have more renter-occupied households than the towns.

Table 23 - Housing Units by Tenure-Towns

	# Occupied	# Owner-Occupied	% Owner-Occupied	# Renter-Occupied	% Renter-Occupied
Bedford	5,792	4,175	72.1%	1,617	27.9%
Cortlandt	11,339	8,595	75.8%	2,744	24.2%
Eastchester	7,816	6,284	80.4%	1,532	19.6%
Greenburgh	16,636	13,084	78.6%	3,552	21.4%
Harrison (T/V)	8,439	5,383	63.8%	3,056	36.2%
Lewisboro	4,684	4,261	91.0%	423	9.0%
Mamaroneck	4,304	3,584	83.3%	720	16.7%
Mount Pleasant	7,859	6,557	83.4%	1,302	16.6%
New Castle	5,867	5,449	92.9%	418	7.1%
North Castle	4,090	3,630	88.8%	460	11.2%
North Salem	1,838	1,531	83.3%	307	16.7%
Ossining	2,005	1,760	87.8%	245	12.2%
Pound Ridge	1,978	1,775	89.7%	203	10.3%
Somers	7,783	6,993	89.8%	790	10.2%
Yorktown	13,074	11,104	84.9%	1,970	15.1%
Westchester County	345,885	212,731	61.5%	133,154	38.5%

Source: U.S Census Bureau - American Community Survey 2017

Housing Units by Tenure – Villages

The Village of Scarsdale, with 90.8% and Pelham Manor with 89.5% have the highest percentage of owner-occupied housing units. The villages of Sleepy Hollow and Port Chester have the largest number of renter occupied housing units at 64.7% and 57.8%, respectively.

Table 24 - Housing Units by Tenure-Villages

	# Occupied	# Owner-Occupied	% Owner-Occupied	# Renter-Occupied	% Renter-Occupied
Ardsley	1,619	1,315	81.2%	304	18.8%
Briarcliff Manor	2,662	2,213	83.1%	449	16.9%
Bronxville	2,196	1,800	82.0%	396	18.0%
Buchanan	751	584	77.8%	167	22.2%
Croton-on-Hudson	3,029	2,187	72.2%	842	27.8%
Dobbs Ferry	3,679	2,231	60.6%	1,448	39.4%
Elmsford	1,497	714	47.7%	783	52.3%
Hastings-on-Hudson	2,914	2,151	73.8%	763	26.2%
Irvington	2,327	1,895	81.4%	432	18.6%
Larchmont	2,081	1,524	73.2%	557	26.8%
Mamaroneck	7,084	3,883	54.8%	3,201	45.2%
Mount Kisco (V/T)	3,991	2,275	57.0%	1,716	43.0%
Ossining	8,060	3,971	49.3%	4,089	50.7%
Pelham	2,269	1,531	67.5%	738	32.5%
Pelham Manor	1,751	1,567	89.5%	184	10.5%
Pleasantville	2,598	2,021	77.8%	577	22.2%
Port Chester	8,922	3,767	42.2%	5,155	57.8%
Rye Brook	3,428	2,639	77.0%	789	23.0%
Scarsdale (V/T)	5,563	5,051	90.8%	512	9.2%
Sleepy Hollow	3,742	1,320	35.3%	2,422	64.7%
Tarrytown	4,519	2,744	60.7%	1,775	39.3%
Tuckahoe	2,790	1,312	47.0%	1,478	53.0%
Westchester County	345,885	212,731	61.5%	133,154	38.5%

Source: U.S Census Bureau - American Community Survey 2017

Owner Housing Vacancy

The table below provides the total number of owner housing units for the county and each municipality. The table also details the number of housing units that are occupied, vacant and for sale, and vacant – sold, but not occupied. There are 218,074 owner-occupied units on a countywide basis of which 212,731 are occupied. The balance of 5,343 units, or 2.5%, are vacant-for sale and vacant-sold, but not occupied. The vacant units provide opportunities for creating new affordable housing units. However, further research on ownership structure, acquisition and rehabilitation costs must be done.

Table 25 – Owner Housing Vacancy – Cities

	Total Owner Units	Owner-Occupied	Vacant - For Sale Only	Vacant - Sold Not Occupied	Owner Vacancy Rate
Mount Vernon	10,459	9,953	373	133	4.8%
New Rochelle	14,840	14,477	244	119	2.4%
Peekskill	4,850	4,574	142	134	5.7%
Rye	4,206	4,154	0	52	1.2%
White Plains	11,792	11,497	239	56	2.5%
Yonkers	36,185	35,216	786	183	2.7%

Source: U.S Census Bureau - American Community Survey 2017

Table 26 – Owner Housing Vacancy – Towns

	Total Owner Units	Owner-Occupied	Vacant - For Sale Only	Vacant - Sold Not Occupied	Owner Vacancy Rate
Bedford	4,477	4,175	229	73	6.7%
Cortlandt	8,741	8,595	146	0	1.7%
Eastchester	6,471	6,284	138	49	2.9%
Greenburgh	13,215	13,084	53	78	1.0%
Harrison	5,409	5,383	11	15	0.5%
Lewisboro	4,324	4,261	63	0	1.5%
Mamaroneck	3,662	3,584	34	44	2.1%
Mount Pleasant	6,833	6,748	60	25	1.2%
New Castle	5,577	5,449	83	45	2.3%
North Castle	3,783	3,630	34	119	4.0%
North Salem	1,592	1,531	61	0	3.8%
Ossining	1,593	1,569	24	0	1.5%
Pound Ridge	1,854	1,775	24	55	4.3%
Somers	7,105	6,993	112	0	1.6%
Yorktown	11,343	11,104	56	183	2.1%

Source: U.S Census Bureau - American Community Survey 2017

Table 27 – Owner Housing Vacancy – Villages

	Total Owner Units	Owner-Occupied	Vacant - For Sale Only	Vacant - Sold Not Occupied	Owner Vacancy Rate
Ardsley	1,315	1,315	0	0	0.0%
Briarcliff Manor	2,239	2,213	10	16	1.2%
Bronxville	1,904	1,800	44	60	5.5%
Buchanan	614	584	16	14	4.9%
Croton-on-Hudson	2,259	2,187	0	72	3.2%
Dobbs Ferry	2,257	2,231	26	0	1.2%
Elmsford	772	714	29	29	7.5%
Hastings-on-Hudson	2,180	2,151	29	0	1.3%
Irvington	1,936	1,895	41	0	2.1%
Larchmont	1,524	1,524	0	0	0.0%
Mamaroneck	4,063	3,883	99	81	4.4%
Mount Kisco	2,291	2,275	16	0	0.7%
Ossining	4,041	3,971	57	13	1.7%
Pelham	1,579	1,531	48	0	3.0%
Pelham Manor	1,567	1,567	0	0	0.0%
Pleasantville	2,103	2,021	82	0	3.9%
Port Chester	3,879	3,767	57	55	2.9%
Rye Brook	2,739	2,639	100	0	3.7%
Scarsdale	5,095	5,051	36	8	0.9%
Sleepy Hollow	1,350	1,320	30	0	2.2%
Tarrytown	2,744	2,744	0	0	0.0%
Tuckahoe	1,312	1,312	0	0	0.0%

Source: U.S Census Bureau - American Community Survey 2017

Rental Housing Supply - HUD Housing Choice Voucher Program (Section 8)

There are 13,092 Section 8 Housing Choice Voucher units assigned to public housing agencies in Westchester. Additional vouchers are likely also in use by clients who have ported in from another agency. The following tables provide even more evidence of demand for affordable rental housing. The tables below show details of the Section 8 and Public Housing waiting lists in addition to the statistics regarding the size of the programs. The following two tables are sourced directly from HUD.

Table 28 –Section 8 Housing Choice Voucher Program Waiting Lists

	Total Units	% of Total Units by Bedroom Count			Months on Waiting List (Avg)	Monthly Rent (Avg)
		Studio or 1 BR	2 BR	3 BR or More		
City of New Rochelle Housing Authority	1,165	54%	34%	12%	32	$540
New Rochelle Housing Authority	397	59%	30%	11%	75	$438
City of Peekskill	726	58%	27%	14%	42	$502
White Plains Housing Authority	548	48%	33%	19%	89	$575
Municipal Housing Authority for the City of Yonkers	3,282	41%	35%	25%	6*	$511
Town of Eastchester	255	48%	37%	15%	18	$618
Greenburgh Housing Authority	303	32%	43%	24%	4*	$560
Town of Mamaroneck Housing Authority	647	57%	33%	10%	16	$513
Mount Kisco Housing Authority	109	54%	31%	15%	7*	$507
Town of Yorktown	152	70%	21%	10%	33	$420
Village of Ossining Section 8 Program	254	31%	51%	18%	43	$598
Village of Tuckahoe Housing Authority	175	44%	27%	28%	48	$555
CVR New York	5,076	34.2%	31.9%	33.9%	8 - 10 yrs	NA
Total	13,092					

Source: HUD and local Section 8 Offices

The Section 8 Housing Choice Voucher Program is in high demand as evidenced by the length of the waiting list. Section 8 programs that have opened their waiting list resulted in the following:

Mamaroneck – opened for 6 days in November 2017 and received 10,143 applications

New Rochelle – opened for 3 days in 2016 and received 5,522 applications

Data Note: *A household can be on more than one waiting list resulting in some double counting*

*The average number of months for the waiting list does not match what the local offices are reporting. During interviews with public housing officials and Section 8 staff – the waiting lists are significantly longer than what HUD reports. Specifically, the City of Yonkers, the Town of Greenburgh and the Village of Mt. Kisco waiting lists are years long, not months.

Rental Housing Supply - Public Housing Authorities

There are 2,855 total public housing units in Westchester County according to the data obtained from HUD and included in the table below. There are long waiting lists and a growing need for larger units.

Table 29 –Public Housing Authorities Waiting List

	Total Units	% of Total Units by Bedroom Count			Months on Waiting List (Average)	Monthly Rent (Average)
		Studio or 1 BR	2 BR	3 BR or More		
New Rochelle Housing Authority	100	24%	16%	59%	NR	$754
Peekskill Housing Authority	273	26%	26%	48%	26	$529
White Plains Housing Authority	450	20%	52%	28%	41	$706
Municipal Housing Authority for the City of Yonkers	739	49%	38%	13%	20	$460
Greenburgh Housing Authority	115	39%	26%	36%	15	$667
Mount Kisco Housing Authority	76	38%	33%	29%	NR	$654
North Tarrytown Housing Authority	86	37%	40%	23%	NR	$720
Tarrytown Municipal Housing Authority	151	27%	46%	27%	54	$745
Port Chester Housing Authority	337	43%	28%	29%	21	$534
Tuckahoe Housing Authority	149	41%	39%	20%	42	$597
Total	2,476					

Source: HUD

The Rental Assistance Demonstration program (RAD) is a recent HUD initiative for the preservation of this affordable housing stock. The RAD program offers funding for rehabilitation and provides Section 8 Project Based Vouchers or Project Based rental assistance under contract for 15 to 20 years. This allows public housing authorities to secure tax credits and other forms of financing to improve the physical condition and the fiscal challenges that have been faced by these developments for decades. Yonkers has closed on their RAD application and is currently in the rehabilitation phase while New Rochelle and Greenburgh have submitted their applications.

Rental Housing Supply - Emergency Tenant Protection Act (ETPA)

The State of New York established the Emergency Tenant Protection Act in 1974 as a policy for local municipalities to adopt as a method to stabilize rents. The following excerpt is from the NYS Office of Homes and Community Renewal Fact Sheet #8, which captures the background of ETPA.

In Nassau, Rockland and Westchester counties, rent stabilization applies to non-rent controlled apartments in buildings of six or more units built before January 1, 1974 in localities that have declared an emergency and adopted ETPA. In order for rents to be placed under regulation, there has to be a rental vacancy rate of less than 5% for all or any class or classes of rental housing accommodations. Some municipalities limit ETPA to buildings of a specific size, for instance, buildings with 20 or more units.

Certain types of housing accommodations are not included in the provisions of ETPA, for example: housing accommodations in buildings containing less than six dwelling units; rent controlled apartments; motor courts; tourist homes; nonprofit units; governmentally supervised housing; and housing accommodations in buildings completed on, or after, January 1, 1974.

The Rent Regulation Reform Act of 1993 (RRRA) exempts certain apartments from regulation. See Fact Sheet #1, "Rent Control and Rent Stabilization," for information on the deregulation of high rent apartments and the deregulation of high rent apartments occupied by high income tenants. Apartments in buildings converted to co-op or condo ownership that are or become vacant on or after July 7, 1993 are exempt from rent regulation.

Each municipality declaring an emergency and adopting local legislation pays the cost of administering ETPA. In turn, each municipality can charge the owners of housing accommodations a fee up to $10 per unit per year as the Act provides.

The local rent guidelines boards (one each in Nassau, Rockland, and Westchester counties) set maximum allowable rates for rent increases in stabilized apartments. These guidelines rates are set once a year and are effective for leases beginning on or after October 1st of each year.

ETPA is effective in the following municipalities:

CITIES	TOWNS	VILLAGES
• Mount Vernon • New Rochelle • Rye • White Plains • Yonkers	• Eastchester • Greenburgh • Harrison • Mamaroneck	• Croton-on-Hudson • Dobbs Ferry • Hastings-on-Hudson • Irvington • Larchmont • Mamaroneck • Mount Kisco • Pleasantville • Port Chester • Tarrytown • Sleepy Hollow

There are 34,221 ETPA units in 1,773 buildings in Westchester. Currently, the ETPA regulated units will sunset in June of this year. Many housing advocates, tenant rights associations and tenants are working with state representatives to ensure that ETPA is extended and additional regulatory controls are put into place to ensure limited increases in rents.

The following table represents the number of housing units by each community that fall under the ETPA Act of 1974.

Table 30 – Number of ETPA Housing Units

		Rental Units as Co-op's		Rental Units		Total Units	
		# Units	# of Buildings	# Units	# of Buildings	# Units	# of Buildings
CITIES	Mount Vernon	307	**25**	5,795	217	**6,102**	**242**
	New Rochelle	338	**29**	4,594	170	**4,932**	**199**
	Rye			17	1	**17**	**1**
	White Plains	211	**33**	2,350	113	**2,561**	**146**
	Yonkers	1,914	**118**	14,436	789	**16,350**	**907**
	CITY TOTALS	**2,770**	**205**	**27,192**	**1,290**	**29,962**	**1,495**
TOWNS	Eastchester	20	5	340	20	**360**	**25**
	Greenburgh	115	18	478	10	**593**	**28**
	Harrison	26	4	263	19	**289**	**23**
	Mamaroneck	101	8	140	2	**241**	**10**
	TOWN TOTALS	**262**	**35**	**1,221**	**51**	**1,483**	**86**
VILLAGES	Croton-on-Hudson			82	1	**82**	**1**
	Dobbs Ferry	8	2	388	14	**396**	**16**
	Hastings-on-Hudson	26	3	242	23	**268**	**26**
	Irvington	12	1	83	2	**95**	**3**
	Larchmont	7	3	195	14	**202**	**17**
	Mamaroneck	79	9	430	36	**509**	**45**
	Mount Kisco	21	6	36	2	**57**	**8**
	Pleasantville	2	1	24	1	**26**	**2**
	Port Chester	30	8	352	14	**382**	**22**
	Sleepy Hollow			489	33	**489**	**33**
	Tarrytown	21	4	249	15	**270**	**19**
	VILLAGE TOTALS	**206**	**37**	**2,570**	**155**	**2,776**	**192**
	COUNTY TOTALS	**3,238**	**277**	**30,983**	**1,496**	**34,221**	**1,773**

Source: New York State HCR

SECTION 3:
Findings
Household Income

HOUSEHOLD INCOME

The following information highlights the median household income for renters and owners in the cities, towns, and villages. This information is invaluable in assessing whether or not housing is affordable with the municipalities. These figures, in addition to the HUD Area Median Incomes are used as the basis for the affordability matrix and Out of Reach analyses.

Median Household Income of Owners and Renters – Cities

The table below shows the median household income of renter-occupied households and the median household income of owner-occupied households, by city. It also shows how these median incomes compare against the County median household income for renters and owners. The City of Rye is the only city where the median household income for owner-occupied households is higher than the countywide median household income for owner-occupied households. In The City of Rye and the City of White Plains, the median household income of renter-occupied households is larger than the countywide figure. The median household income for both renters and owners is lowest in the City of Peekskill.

Table 31 - Median Household Income of Owners and Renters-Cities

	Owner-Occupied Households		Renter-Occupied Households	
	Median Household Income	Median Household Income as a % of County Median Household Income	Median Household Income	Median Household Income as a % of County Median Household Income
Mount Vernon	$89,392	70%	$39,070	80%
New Rochelle	$124,792	98%	$47,158	97%
Peekskill	$87,111	69%	$36,453	75%
Rye	$209,609	165%	$78,750	162%
White Plains	$119,953	94%	$53,997	111%
Yonkers	$95,353	75%	$40,665	83%
Westchester County	$127,152	100%	$48,703	100%

Source: U.S Census Bureau - American Community Survey 2017

Median Household Income of Owners and Renters – Towns

The table below shows the median household income of renter-occupied households and the median household income of owner-occupied households, by town. It also shows how these median incomes compare against the County median household income for renters and owners. Due to the way the data is reported, values for towns that contain villages are representative of the unincorporated parts of the town and the villages within the town. This affects the values for Cortlandt, Eastchester, Greenburgh, Mamaroneck, Mount Pleasant, and Ossining.

Unlike the cities, only a few towns (Ossining, Yorktown, and Somers) have a median household income for owner-occupied households is smaller than the countywide median household income for owner-occupied households, and they are all very close to the county figure. The median household income of renters in New Castle is more than double the county median income of renters.

Table 32 - Median Household Income of Owners and Renters-Towns

	Owner-Occupied Households		Renter-Occupied Households	
	Median Household Income	Median Household Income as a % of County Median Household Income	Median Household Income	Median Household Income as a % of County Median Household Income
Bedford	$179,448	141%	$41,788	86%
Cortlandt	$129,339	102%	$51,973	107%
Eastchester	$140,083	110%	$63,069	129%
Greenburgh	$140,721	111%	$74,774	154%
Harrison (T/V)	$137,546	108%	$89,911	185%
Lewisboro	$166,010	131%	$58,682	120%
Mamaroneck	$174,321	137%	$75,221	154%
Mount Pleasant	$148,903	117%	$45,405	93%
New Castle	$214,323	169%	$121,591	250%
North Castle	$194,615	153%	$105,750	217%
North Salem	$145,724	115%	$51,685	106%
Ossining	$123,438	97%	$48,400	99%
Pound Ridge	$246,771	194%	$89,514	184%
Somers	$123,821	97%	$59,448	122%
Yorktown	$125,578	99%	$50,820	104%
Westchester County	$127,152	100%	$48,703	100%

Source: U.S Census Bureau - American Community Survey 2017

Median Household Income of Owners and Renters – Villages

The table below shows the median household income of owner-occupied households and the median household income of renter-occupied households, by village. It also shows how these median incomes stack up against the county median household income for owners and renters.

The range of median incomes among villages is striking. For example, the median household income of renter-occupied households ranges from a low of $36,884 in Pleasantville to a high of $207,569 in Scarsdale, more than four times the countywide figure.

Table 33 - Median Household Income of Owners and Renters-Villages

	Owner-Occupied Households		Renter-Occupied Households	
	Median Household Income	Median Household Income as a % of County Median Household Income	Median Household Income	Median Household Income as a % of County Median Household Income
Ardsley	$175,341	138%	$72,045	148%
Briarcliff Manor	$184,375	145%	$53,669	110%
Bronxville	$229,250	180%	$128,125	263%
Buchanan	$118,026	93%	$60,250	124%
Croton-on-Hudson	$149,223	117%	$52,439	108%
Dobbs Ferry	$161,205	127%	$90,333	185%
Elmsford	$97,054	76%	$70,559	145%
Hastings-on-Hudson	$149,152	117%	$66,698	137%
Irvington	$145,250	114%	$43,287	89%
Larchmont	*$250,000	197%	$109,432	225%
Mamaroneck	$133,526	105%	$59,954	123%
Mount Kisco	$104,432	82%	$51,523	106%
Ossining	$97,330	77%	$47,235	97%
Pelham	$169,519	133%	$75,833	156%
Pelham Manor	$181,350	143%	$108,036	222%
Pleasantville	$135,481	107%	$36,884	76%
Port Chester	$101,192	80%	$46,363	95%
Rye Brook	$156,484	123%	$72,125	148%
Scarsdale	*$250,000	197%	$207,569	426%
Sleepy Hollow	$124,118	98%	$41,605	85%
Tarrytown	$141,524	111%	$89,766	184%
Tuckahoe	$112,500	88%	$62,762	129%
Westchester County	$127,152	100%	$48,703	100%

Median income values over $250,000 are reported as "$250,000+" by the U.S. Census Bureau. The true value may be larger than $250,000.

Source: U.S Census Bureau - American Community Survey 2017

Poverty by Municipality: 2000 to 2017 - Cities

The table below depicts the number of people in Westchester County cities living poverty in 2000 and 2017, as reported by the U.S. Census Bureau. The number of people in poverty increased across the board; however, there was also an increase in overall population in every city over this same period. There are 89,839 people living in poverty in Westchester (9.4% of the total population). The Village of Sleepy Hollow had the greatest percentage increase in poverty (12.4%) between 2000 and 2017, while the Village of Dobbs Ferry had the greatest decrease (-2.7%). The City of Yonkers has the largest number of total people in poverty (32,602) as well as the highest poverty rate of the cities (16.4%).

Table 34 - People in Poverty 2000 to 2017-Cities

	2000		2017		Change: 2000 -2017		
	# of People	% of People	# of People	% of People	# Change	% Change	Change in % of the Poverty Rate
Mount Vernon	9,618	14.3%	10,045	14.8%	427	4.4%	0.5%
New Rochelle	7,367	10.5%	8,613	11.2%	1,246	16.9%	0.7%
Peekskill	3,042	13.7%	3,100	13.0%	58	1.9%	-0.7%
Rye	374	2.5%	501	3.2%	127	34.0%	0.7%
White Plains	5,117	9.9%	6,815	11.9%	1,698	33.2%	2.0%
Yonkers	30,089	15.5%	32,602	16.4%	2,513	8.4%	0.9%
Westchester County	78,967	8.8%	89,829	9.4%	10,862	13.8%	0.6%

Source: U.S Census Bureau – Decennial Census 2000; American Community Survey 2010, 2017

Poverty by Municipality: 2000 to 2017 – Towns

The table below depicts the number of people in Westchester County cities living poverty in 2000 and 2017, as reported by the U.S. Census Bureau. For towns that contain a village, the data below refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages.

Relative to the County as whole, the poverty rate among Westchester County towns is comparatively low. In fact, the poverty rate of every town is at or below the countywide poverty rate of 9.4%.

Table 35 - People in Poverty 2000 to 2017-Towns

	2000		2017		Change: 2000 -2017		
	# of People	% of People	# of People	% of People	# Change	% Change	Change in % of the Poverty Rate
Bedford	793	4.9%	882	5.3%	89	11.2%	0.4%
Cortlandt	1,361	4.9%	1,841	5.8%	480	35.3%	0.9%
Eastchester	675	3.6%	541	2.7%	-134	-19.9%	-0.9%
Greenburgh	1,327	3.2%	2,126	4.8%	799	60.2%	1.6%
Harrison	1,277	5.6%	1,617	6.7%	340	26.6%	1.1%
Lewisboro	229	1.9%	474	3.2%	245	107.0%	1.9%
Mamaroneck	277	7.5%	408	9.0%	131	47.3%	1.5%
Mount Kisco	1,040	10.5%	1,040	9.5%	0	0.0%	-1.0%
Mount Pleasant	992	4.2%	1,288	5.1%	296	29.8%	1.0%
New Castle	601	3.5%	357	2.0%	-244	-40.6%	-1.5%
North Castle	325	3.0%	247	2.2%	-78	-24.0%	-1.0%
North Salem	100	2.0%	259	5.2%	159	159.0%	3.2%
Ossining	329	7.2%	419	8.6%	90	27.4%	1.4%
Pound Ridge	80	1.7%	37	0.7%	-43	-53.8%	-1.0%
Scarsdale	496	2.8%	442	2.5%	-54	-10.9%	-0.3%
Somers	367	2.1%	483	2.3%	116	31.6%	0.3%
Yorktown	1,021	2.9%	1,193	3.3%	172	16.9%	0.4%
Westchester County	78,967	8.8%	89,829	9.4%	10,862	13.8%	0.7%

Source: U.S Census Bureau – Decennial Census 2000; American Community Survey 2010, 2017

Poverty by Municipality: 2000 to 2017 - Villages

Much like the distribution of median household incomes, there is a large range of poverty rates among Westchester County villages. Dobbs Ferry and Tarrytown experienced significant declines in the number of people in poverty from 2000 to 2017, to 46.3% and to 36.4%, respectively. Perhaps the most dramatic change from 2000 to 2017 occurred within the Village of Sleepy Hollow, which saw the number of people in poverty almost double from 678 in 2000 to 1,911 in 2017. The poverty rate in Sleepy Hollow increased from 7.4% to 19.8%.

Table 36 - People in Poverty 2000 to 2017-Villages

	2000		2017		Change: 2000 -2017		
	# of People	% of People	# of People	% of People	# Change	% Change	Change in % of the Poverty Rate
Ardsley	53	1.3%	123	2.7%	70	132.1%	1.5%
Briarcliff Manor	172	2.5%	191	2.6%	19	11.1%	0.1%
Bronxville	171	2.7%	180	2.9%	9	5.3%	0.2%
Buchanan	85	3.9%	151	6.7%	66	77.7%	2.8%
Croton-on-Hudson	249	3.4%	318	3.9%	69	27.7%	0.6%
Dobbs Ferry	555	5.6%	298	2.9%	-257	-46.3%	-2.7%
Elmsford	427	9.3%	754	15.3%	327	76.6%	6.1%
Hastings-on-Hudson	266	3.5%	308	4.1%	42	15.8%	0.6%
Irvington	201	3.1%	374	5.7%	173	86.1%	2.7%
Larchmont	148	2.3%	119	2.0%	-29	-19.6%	-0.4%
Mamaroneck	1,267	6.9%	1,417	7.5%	150	11.8%	0.6%
Ossining	2,270	10.6%	2,566	10.9%	296	13.0%	0.3%
Pelham	209	3.3%	211	3.0%	2	1.0%	-0.3%
Pelham Manor	232	4.3%	238	4.2%	6	2.6%	0.0%
Pleasantville	301	4.4%	234	3.4%	-67	-22.3%	-1.0%
Port Chester	3,591	13.0%	3,645	12.4%	54	1.5%	-0.6%
Rye Brook	251	2.9%	728	7.7%	477	190.0%	4.8%
Sleepy Hollow	678	7.4%	1,991	19.8%	1,313	193.7%	12.4%
Tarrytown	495	4.7%	315	2.8%	-180	-36.4%	-1.9%
Tuckahoe	449	7.2%	338	5.1%	-111	-24.7%	-2.1%
Westchester County	78,967	8.8%	89,829	9.4%	10,862	13.8%	0.7%

Source: U.S Census Bureau – Decennial Census 2000; American Community Survey 2010, 2017

HOUSING AFFORDABILITY

There are two types of housing tenure, homeownership and rental. A single family house may be used as a home by either the owner or rented to another household. This section provides an overview of data and analysis for housing affordability, by tenure.

At the most basic level, housing is affordable when a family pays no more than 30% of their gross income toward their rent or mortgage - including taxes and insurance. The analysis is done from the perspective as a homeowner or renter. Households paying over 30% of their income toward their housing costs are cost burdened and those paying over 50% are severely cost burdened.

Homeownership

The median sales price for a home sold in Westchester County in 2018 was $650,000, according to the Hudson Gateway Multiple Listing Service (HGMLS). Certain assumptions must be made and standard mortgage underwriting must be used to establish affordability for homeownership. The current interest rate for a 30-year, fixed rate mortgage is 4.75%. The underwriting is also based on a 5% down payment and a housing debt to income ratio of 28% and total debt to income ratio of 43%. Real estate, school, county, tax and village tax rates are the most difficult element of the analysis. For purposes of the county tax rate, this analysis uses the "all-in" tax rate published by the New York State Office of Real Property Services, which is $29.76 per $1,000 of home value.

The underwriting and analysis begins with the median household income of Westchester County, which is $89,968. A median valued home of $650,000 would have an annual tax bill of approximately $19,345. Utilizing standard underwriting criteria a homebuyer would need an annual income of approximately $235,000 to purchase a $650,000 home. A household earning the median income of $89,968 has the financial capacity to purchase a home of $245,000, leaving a gap of $405,000. According to the HGMLS, there were approximately 3,000 single-family homes active on the MLS in February 2019, of which only 50 were priced at $245,000 or less. The availability of homes, which a household earning the median income can afford, is staggeringly below the demand.

Countywide Affordability Matrix

Table 37 - Underwriting Scenario Single Family Homes

	HUD Area Median Income		ACS 2017 Median
	80%	**100%**	
Annual Income	$93,650	$117,100	$89,968
Monthly Income	$7,804	$9,758	$7,497
Percentage of Income toward Housing Debt	28%	28%	28%
Affordable Housing Payment	$2,185	$2,732	$2,099
Estimated Home and Private Mortgage Insurance	$278	$325	$271
Estimated Average Real Estate Taxes per Month	$635	$635	$611
Affordable Mortgage Payment (30 yrs @ 4.75%)	$1,264	$1,601	$1,214
Affordable Home Price Level	$255,000	$323,000	$245,000
Down Payment of 5%	$12,750	$16,150	$12,250
Affordable Home Mortgage	$242,250	$306,850	$232,750
Median Price	$650,000	$650,000	$650,000
Affordable Housing Price GAP (after 5% down)	**-$395,000**	**-$327,000**	**-$405,000**

Annual Income needed for the purchase of a Median Priced Home = $235,000

The Actual Purchase: The homeowner affordability matrix above is underwritten with a 5% down payment from the buyer. The underwriting also includes a monthly cost of Private Mortgage Insurance (PMI), which is standard when the loan to value ratio is over 80%. Once the loan to value ratio falls below 80%, PMI is removed. The more traditional mortgage is underwritten with a 20% down payment. It is critical to understand that the out-of-pocket costs to purchase a home is a barrier in itself to homeownership, especially in high price communities.

For example, the buyer of a median priced home of $650,000 would need $130,000 ($650,000 x 20%) for the down payment if applying for a traditional loan. Additionally, the typical costs to close on a home in New York State is approximately 6% of the purchase price. Therefore, the buyer of a $650,000 home would need an additional $39,000 ($650,000 x 6%) for closing costs. These underwriting standards result in a total of $159,000 ($120,000 + $39,000) needed to purchase a median priced home.

Under the scenario of a 5% down mortgage product – the buyer would need $32,500 ($650,000 x 5%) plus the estimated closing costs of $39,000 for a total of $71,500. This is still a very large sum of money, but is substantially lower than $159,000 needed with a 20% down payment.

Alternately, townhomes, condominiums and cooperatives offer some relief in sale price and may be considered an affordable option for first-time buyers. These types of homes are typically far less expensive to maintain and the taxes are much lower than a single family home. However, these types

of housing units typically come with a monthly maintenance and/or homeowners' association fee and common charges. These are all elements of underwriting and an affordability analysis must be taken into consideration before purchasing a home.
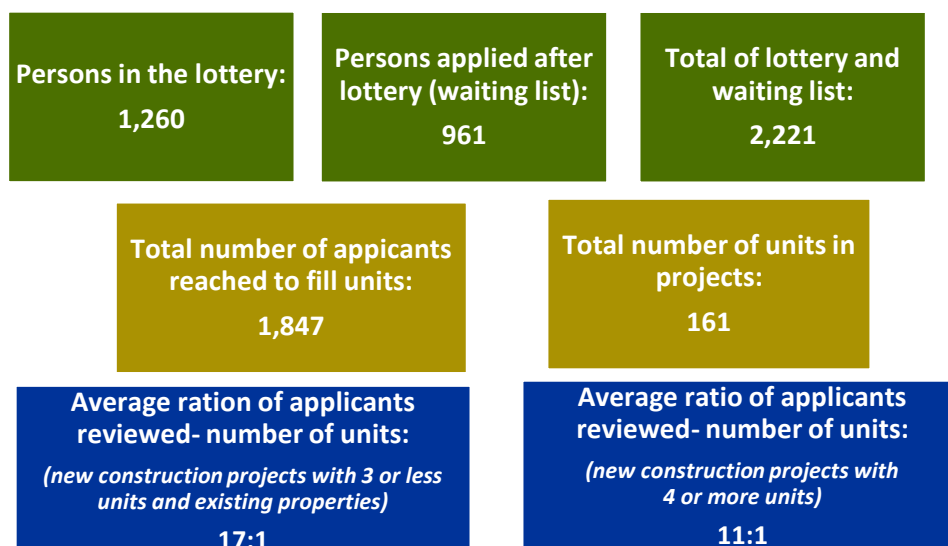
Finally, the purchase of a home also requires an analysis of other recurring debt such as a car loans, personal loans, credit cards and of course student debt, which may have been incurred by either the student or the parent. When accounting for other monthly debt, a typical lender allows no more than 43% of borrower's gross income to be used to cover all housing costs (Principal, Interest, Taxes, Insurances; PITI) and all other recurring debt.

Challenges to Home Ownership

There are additional challenges to homeownership beyond high median prices, high taxes and having sufficient cash to close on a loan for the purchase of a home. A buyer must also have a solid credit history to produce a credit score sufficient to be bankable. Today's lenders are typically looking for a credit score of at least 640.

The availability or inventory of homes is another part of the home buying equation. Currently the inventory of homes for sale is very low and realtors are classifying today's real estate market as a "seller's market", which indicates there is less than 6 months' worth of inventory. A "seller's market" places upward pressure on pricing, which results in difficulties for marginal buyers to purchase a home as the competition is high and buyers must be ready to bid and close on the purchase very quickly.

An additional data set related to housing demand comes from The Housing Action Council (HAC), a regional not-for-profit, community based organization that provides technical assistance to small developers of affordable housing. Additionally, HAC develops affordable housing and provides comprehensive home ownership. The HAC also has the responsibility of marketing the homes and rental units and managing the lottery system to meet the requirements of the County's Affirmative Fair Housing Marketing Plan. Their data on housing demand is represented in the following graphic:

Persons in the lottery: **1,260**	Persons applied after lottery (waiting list): **961**	Total of lottery and waiting list: **2,221**

Total number of appicants reached to fill units: **1,847**	Total number of units in projects: **161**

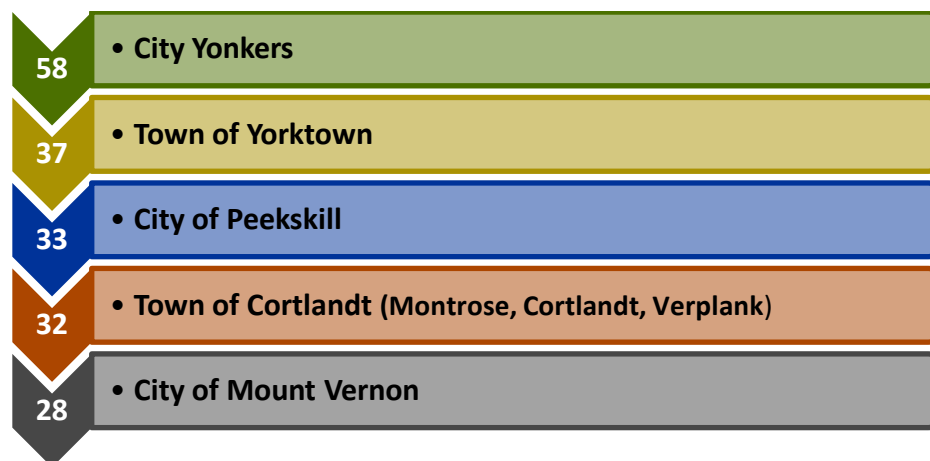| Average ration of applicants reviewed- number of units: *(new construction projects with 3 or less units and existing properties)* **17:1**	Average ratio of applicants reviewed- number of units: *(new construction projects with 4 or more units)* **11:1**

There are many reasons why a person does not purchase a home or rent an apartment. HAC tracks within their universe of units, the reason why someone does not go forward with the purchase of a home.
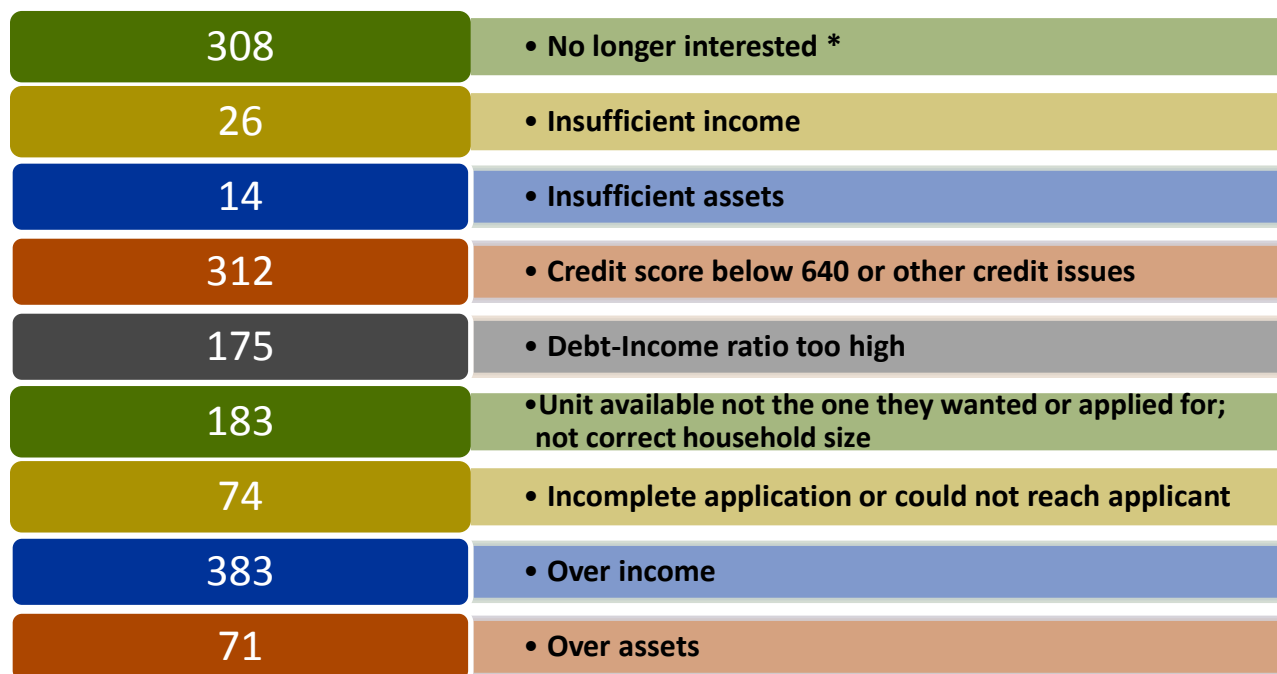
308	• No longer interested *
26	• Insufficient income
14	• Insufficient assets
312	• Credit score below 640 or other credit issues
175	• Debt-Income ratio too high
183	•Unit available not the one they wanted or applied for; not correct household size
74	• Incomplete application or could not reach applicant
383	• Over income
71	• Over assets

The category of "No longer Interested" covers a multitude of reasons why someone may not go forward with a purchase or a rental. These reason why the applicant did not move forward may include, but not be limited to: felt the payment was too high, didn't like the location, size of bedrooms, unit is too small, too few bathrooms, distance from employment, distance to public transportation, does not accept pets, distance from family members, did not want the unit in the building that was available to them, school system.

The HAC also tracks the original occupancy of households that moved into one of the units developed because of the settlement. The current data (February 2019) indicates that vast majority of the households originated from Westchester County. In fact, 452 of the 658 households, or 68.6%, were from Westchester County. The data shows the top five origins were as follows:

58	• **City Yonkers**
37	• **Town of Yorktown**
33	• **City of Peekskill**
32	• **Town of Cortlandt** (Montrose, Cortlandt, Verplank)
28	• **City of Mount Vernon**

The next area of origin with the largest number of households that moved into Westchester County came from New York City, which includes 85 from the Bronx, 13 from Manhattan, 11 from Queens and one from Brooklyn. The balance of households came from Putnam County (39), other counties in NYS (21), other states (18), Fairfield County (11), Rockland County (6), and one from Litchfield County.

Loan Underwriting and Real Estate Taxes - Methodology

The loan underwriting assumptions begin with the current interest rate for a 30-year, fixed rate mortgage, which is 4.75%. The underwriting is based on a 5% down payment and a housing debt to income ratio of 28% and total debt to income ratio of 43%. Although there are lenders that may require a 20% down payment – for purposes of this analysis – 5% is used. There are other components in the underwriting formula for the purchase of a home, which includes homeowners insurance (averages $1,200 annually) and Private Mortgage Insurance (PMI), which is based on credit history, loan to value and percentage of down payment.

The housing debt to income and the total debt to income ratios are typically 28% and 43%, respectfully. The housing debt to income ratio, or front-end ratio, is defined as the percentage of monthly gross income attributed toward the cost of housing. This is known as the PITI, which includes principal, interest, taxes and insurances, which is 28% in this analysis. The total debt to income ratio, or back-end ratio, is defined as the percentage of gross income used to cover all recurring debt such as a car loan, student loan or personal loan, and housing debt. Today's typical back-end ratio is 43% of gross annual income.

The back-end ratio in this analysis includes other recurring monthly debts at an average of $825, which includes car payments, personal loans and student loans. One of the largest variables in the underwriting is student debt, which ranges from $100 per month to $800 per month. However, it is

critical to understand the "name or label" of other recurring debt is not important to the amount of the debt is what affects the affordability. For purposes of this analysis, the affordability calculations include a monthly student debt of $350. The total monthly household debt used in this matrix will be $825. The analysis also recognizes, pursuant to interviews with lenders, households earning less than $75,000 have $500 per month in other recurring debts.

An affordability analysis for the purchase of a home for individual municipalities is complicated by the number of taxing jurisdictions. There are 50 different municipalities, 40 school districts and over 100 other special taxing districts, which may include water, sewer, library, lighting, etc. Typically, tax rates are calculated on rate per thousand dollars of home value, as noted above for the "all-in" county tax rate.

The real estate taxes are adjusted to coincide with each municipalities overall tax rate. Property tax rates levied by the county, school district, city, town and/or village are the most difficult element of the analysis. For purposes of the county tax rate, this analysis uses the "all-in" tax rate published by the New York State Office of Real Property Services (ORPS), which is $29.76 per $1,000 of home value.

The home values in each municipality are based on the median price sold in 2018 from the Hudson Gateway Association of Realtors (HGAR) Multiple Listing Service (MLS). The tax rates are based on the 2016 and 2017 tax rates published for each municipality by the NYSORPS. In order to project these tax rates forward to 2018, a 2% (NYS Tax Cap maximum) increase was assumed for each year.

The school districts are far more complicated than the municipalities, as their boundaries are not coterminous with municipal boundaries. Therefore, through ArcGIS, a weighted average was calculated based on the percentage of land of each school district in each municipality. The school tax rate was then multiplied against the weighted average of land to achieve the rate in each municipality. Once the rates per thousand dollars were calculated – the figures were spot checked with a number of municipalities for accuracy.

The total estimated average tax rate per thousand was established by adding each of the tax rates to get an "all-in" rate for each municipality. Although this does not provide an exact tax rate for every single school district within each municipality, it provides an average that is used in the affordability analysis. These calculated "all-in" tax rates are for illustrative purposes only and cannot be used as actual figures in calculating a specific property's taxes or grieving assessments for any given property.

Affordability Challenges for Renters

Renters also face the challenge of affordability, which can best be seen in an analysis known as "Out of Reach," a term coined by the National Low Income Housing Coalition (NLIHC), a national leader on research and advocacy for affordable housing. The Out of Reach study has been conducted annually by the NLIHC for every county in all 50 states. The Out of Reach report is not done at the city, town or village level.

Pattern has established a methodology similar to that of the NLIHC to determine the median wage rate for a renter in each municipality in Westchester County. The calculation to establish the renters wage rate begins with a ratio between the household incomes of a renter and an owner. The ratio is then multiplied by the median wage rate of all households to achieve the renters median wage rate for each municipality. The median renters hourly wage rate in Westchester County is $17.64, which equates to $36,690 a year.

The 2018 Fair Market Rent (FMR) in Westchester County for a two- bedroom unit is $1,687. A single wage earner in Westchester County can only afford to pay a monthly rent of $917 ($36,690 x 30% ÷ 12 months) a month for housing. The gap is calculated by subtracting the FMR from the affordable rent ($917 - $1,687 = $770), which represents a monthly gap of $770. Although incomes are higher in Westchester than in NY State, renters in the county are faced with a greater housing challenge than the average renter in the state.

Table 38 - Rental Housing - Out of Reach

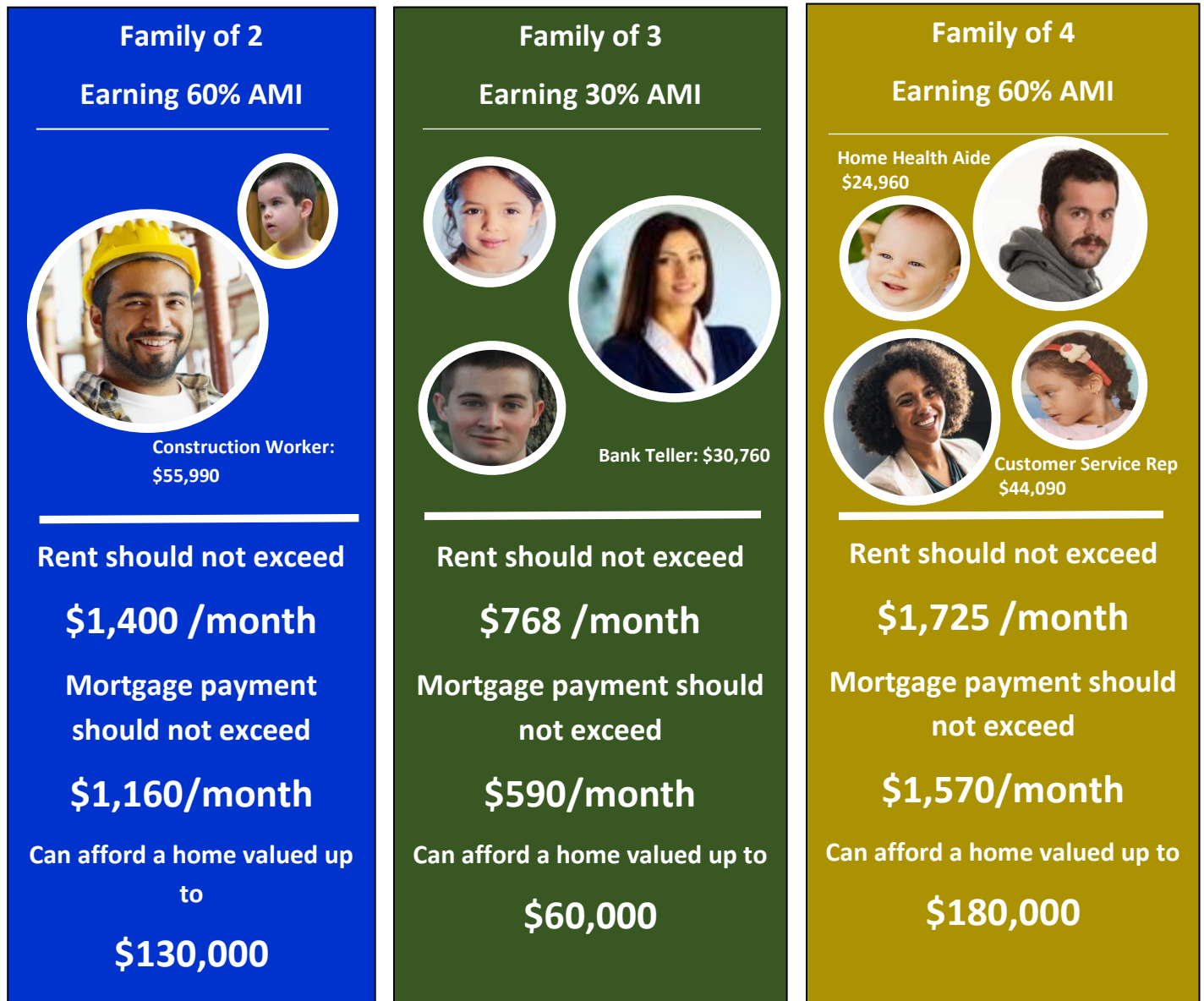|	Westchester County	New York State
2BR FMR in 2018	$1,687	$1,561
Annual Wage to Afford 2BR @ FMR	$67,480	$62,440
Hourly Wage to Afford 2BR	$32.44	$30.02
Renter Wage Rate 2018	$17.64	$16.19
Monthly Rent Affordable at Renter Wage Rate	$917	$842
Gap in Monthly Rent	-$770	-$719
# of Hours Per Week at Renter Wage Rate to Afford a 2BR @ FMR	73.6	74.2

Table 39 – Housing Affordability: Households at All Income Levels – Renters and Owners

	Affordable	Unaffordable Cost Burdened >30%	Severely Cost Burdened >50%	Total Households
RENTERS	64,720	29,960	**36,990**	131,670
as a % of the total number	49.1%	22.8%	**28.1%**	100%
OWNERS	135,580	39,265	**35,355**	210,200
as a % of the total number	64.5%	18.7%	**16.8%**	100%
COMBINED RENTERS AND OWNERS	200,300	69,225	**72,345**	341,870
as a % of the total number	58.6%	20.2%	**21.2%**	100%
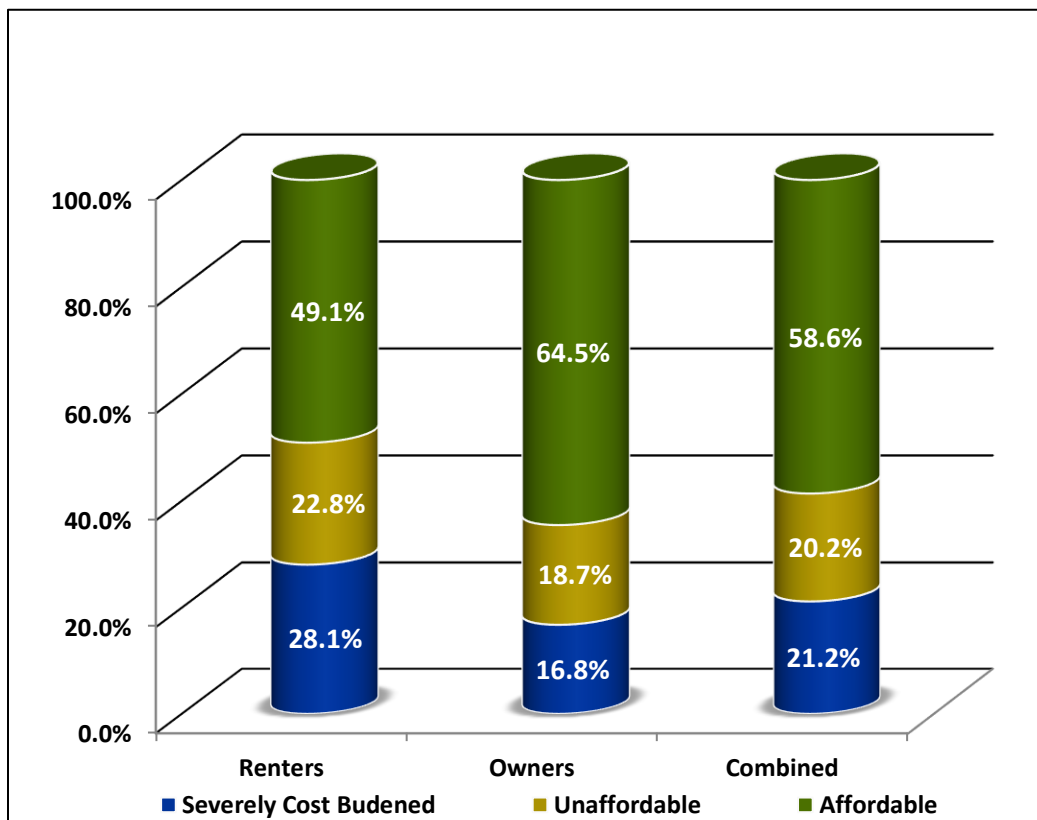
Data Note: The mortgage calculation is based on the assumption of a 30-year, fixed rate loan at 4.75% interest with 5% down, a front-end ratio of 28%, and a back-end ratio of 43%.

The faces and family composition presented above represent your neighbors, co-workers, and the people you count on every day that make up your community.

Family of 2
Earning 60% AMI

Construction Worker: $55,990

Rent should not exceed

$1,400 /month

Mortgage payment should not exceed

$1,160/month

Can afford a home valued up to

$130,000

Family of 3
Earning 30% AMI

Bank Teller: $30,760

Rent should not exceed

$768 /month

Mortgage payment should not exceed

$590/month

Can afford a home valued up to

$60,000

Family of 4
Earning 60% AMI

Home Health Aide $24,960

Customer Service Rep $44,090

Rent should not exceed

$1,725 /month

Mortgage payment should not exceed

$1,570/month

Can afford a home valued up to

$180,000

Affordability Gaps - Homeownership

This section provides an affordability matrix and analysis for the purchase of a home at the current median sales price in each municipality, which is based on the Hudson Gateway Multiple Listing Service (HGMLS). The matrix takes into account all of the same underwriting criteria explained in detail earlier in this section. The matrix and analysis shows the affordability gap based on three different income levels and uses the "all-in" tax rate for each municipality. The three income levels include 80% and 100% of the HUD Area Median Income and the local median income within the municipality. The local median income is taken directly from the ACS 2017. These income levels are shown to provide perspective of how different the countywide HUD median income level is compared to the local median income level for each municipality. The 80% AMI is used to show the maximum income limit for a vast majority of homebuyer programs, although there are some programs that allow a household to earn up to 116% of the AMI.

The Municipal Housing Snapshots, available in Appendices A, B and C provide the details on affordability from the perspective of home ownership. The analysis does not suggest the market is too high or too low – it simply provides the data necessary to relay information about median purchases. This data should not be used as any type of forecasting for future values. The data points provided in the Snapshots are summarized in the following tables, specifically to call attention to the unaffordability that exists when analyzing the median income with the median home price.

Table 40 – Summary Table - Affordability Gap for a Median Priced Home: Cities

	Median Sales Price	Maximum Purchase Price at 80% HUD AMI @ $93,650	Gap Between Maximum Purchase Price @ 80% HUD AMI and Median Sales Price	Maximum Purchase price at 100% HUD AMI@ $117,100	Gap Between Maximum Purchase Price @ 100% HUD AMI and Median Sales Price
Mt. Vernon	$435,000	$215,000	**-$220,000**	$270,000	**-$165,000**
New Rochelle	$685,000	$244,000	**-$441,000**	$308,000	**-$377,000**
Peekskill	$320,000	$230,000	**-$90,000**	$290,000	**-$30,000**
Rye	$1,868,000	$290,000	**-$1,578,000**	$365,000	**-$1,503,000**
White Plains	$717,000	$252,000	**-$465,000**	$318,000	**-$399,000**
Yonkers	$508,125	$275,000	**-$233,125**	$342,000	**-$166,125**

Note: The Median Household Income for each municipality fluctuates according to the ACS 2017, unlike the HUD Area Median Income, which is established at the County level. Assumption of a 30 year, fixed rate mortgage at 4.75%, 28% front-end ration with a maximum of 43% back-end ration and a 5% down payment with Private Mortgage Insurance.

Table 41 – Summary Table - Affordability Gap for a Median Priced Home: Towns

	Median Sales Price	Maximum Purchase Price at 80% HUD AMI @ $93,650	Gap Between Maximum Purchase Price @ 80% HUD AMI and Median Sales Price	Maximum Purchase price at 100% HUD AMI@ $117,100	Gap Between Maximum Purchase Price @ 100% HUD AMI and Median Sales Price
Bedford	$763,500	$270,000	-$493,500	$340,000	-$423,500
Cortlandt	$435,000	$250,000	-$185,000	$318,000	-$117,000
Eastchester	$749,000	$268,000	-$481,000	$340,000	-$409,000
Greenburgh	$612,500	$263,000	-$349,500	$332,000	-$280,500
Harrison	$1,395,000	$280,000	-$1,115,000	$352,000	-$1,043,000
Lewisboro	$675,000	$265,000	-$410,000	$335,000	-$340,000
Mamaroneck	$1,145,000	$280,000	-$865,000	$353,000	-$792,000
Mount Pleasant	$649,000	$270,000	-$379,000	$341,000	-$308,000
New Castle	$845,000	$253,000	-$592,000	$320,000	-$525,000
North Castle	$975,000	$268,000	-$707,000	$340,000	-$635,000
North Salem	$477,500	$250,000	-$227,500	$318,000	-$159,500
Ossining	$472,500	$245,000	-$227,500	$310,000	-$162,500
Pelham	$905,950	$265,000	-$640,950	$335,000	-$570,950
Pound Ridge	$878,250	$275,000	-$603,250	$350,000	-$528,250
Somers	$522,500	$260,000	-$262,500	$350,000	-$172,500
Yorktown	$447,500	$240,000	-$207,500	$300,000	-$147,500

Note: The Median Household Income for each municipality fluctuates according to the ACS 2017, unlike the HUD Area Median Income, which is established at the County level. Assumption of a 30 year, fixed rate mortgage at 4.75%, 28% front-end ration with a maximum of 43% back-end ration and a 5% down payment with Private Mortgage Insurance.

Table 42 – Summary Table - Affordability Gap for a Median Priced Home: Villages

	Median Sales Price	Maximum Purchase Price at 80% HUD AMI @ $93,650	Gap Between Maximum Purchase Price @ 80% HUD AMI and Median Sales Price	Maximum Purchase price at 100% HUD AMI @ $117,100	Gap Between Maximum Purchase Price @ 100% HUD AMI and Median Sales Price
Ardsley	$725,000	$234,000	-$491,000	$296,000	-$429,000
Briarcliff Manor	$757,500	$244,000	-$513,500	$309,000	-$448,500
Bronxville	$1,943,750	$280,000	-$1,663,750	$354,000	-$1,589,750
Buchanan	$373,000	$258,000	-$115,000	$325,000	-$48,000
Croton-on-Hudson	$569,900	$238,000	-$331,900	$300,000	-$269,900
Dobbs Ferry	$725,000	$237,000	-$488,000	$300,000	-$425,000
Elmsford	$430,000	$249,000	-$181,000	$314,000	-$116,000
Hastings-on-Hudson	$893,000	$238,000	-$655,000	$300,000	-$593,000
Irvington	$1,224,950	$240,000	-$984,950	$300,000	-$924,950
Larchmont	$1,385,000	$273,000	-$1,112,000	$345,000	-$1,040,000
Mamaroneck	$850,000	$268,000	-$582,000	$339,000	-$511,000
Mount Kisco	$549,500	$260,000	-$289,500	$330,000	-$219,500
Ossining	$389,500	$225,000	-$164,500	$285,000	-$104,500
Pelham	$828,000	$245,000	-$583,000	$310,000	-$518,000
Pelham Manor	$999,000	$245,000	-$754,000	$310,000	-$689,000
Pleasantville	$799,000	$244,000	-$555,000	$308,000	-$491,000
Port Chester	$516,250	$247,000	-$269,250	$312,000	-$204,250
Rye Brook	$839,500	$261,000	-$578,500	$330,000	-$509,500
Scarsdale	$1,511,000	$272,000	-$1,239,000	$343,000	-$1,168,000
Sleepy Hollow	$892,500	$245,000	-$647,500	$308,000	-$584,500
Tarrytown	$699,500	$243,000	-$456,500	$305,000	-$394,500
Tuckahoe	$675,000	$255,000	-$420,000	$322,000	-$353,000

Note: The Median Household Income for each municipality fluctuates according to the ACS 2017, unlike the HUD Area Median Income, which is established at the County level. Assumption of a 30 year, fixed rate mortgage at 4.75%, 28% front-end ration with a maximum of 43% back-end ration and a 5% down payment with Private Mortgage Insurance.

Foreclosure Filings and Judgments

The data reported from the ACS regarding the existing housing stock in terms of age provides only one element of current housing conditions. Furthermore, housing challenges are not only faced by renters - as the data shows in the "Out of Reach" analysis and further supported by the cost burden analysis within this report – but are also an issue for homeowners.

The affordability matrix for homeownership shows how difficult it is to purchase a median priced home based on the median income level within each municipality. The cost burden analysis for owners also provides a snapshot of existing homeowners paying over 30% of their gross income toward housing, and those who are severely cost burdened – paying over 50% of their gross income toward housing.

An examination of the number and trends in foreclosures represents yet another element of the overall housing picture. As difficult as it is to purchase a home, remaining a homeowner brings its own challenges, such as expenses related to maintenance and other carrying costs like insurance and taxes.

The real estate market has been quite turbulent since 2005 with a number of upward and downward trends. The residential housing market was affected by the housing boom, the housing crash and the housing recovery. The median price of a home in Westchester County peaked at $685,000 in 2007. The median declined to $580,000 by 2009 and has gradually recovered to a median of $650,000 in 2018. (NYSAR)

The data in the table below (Westchester County Clerk) confirms the financial crisis from 2007 – 2009 had an impact on homeowners as witnessed by the increased number of foreclosure filing and judgments. Foreclosure filings in Westchester County rose from 1,083 in 2005 to 3,127 in 2009, which was a 188.7% increase in 4 years. Filings then declined to 1,380 in 2011 as the recovery started, but then increased to 2,425 by 2013 due to the backlog of cases in the court system. Since 2013, the number of filings has dropped to nearly pre-Recession lows with 1,097 in 2018.

Table 43 - Foreclosure Filings – County

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL
2005	83	64	97	98	82	93	83	104	98	85	110	86	**1,083**
2006	100	119	159	120	140	128	112	136	117	162	130	123	**1,546**
2007	146	132	252	181	145	156	176	226	179	201	181	191	**2,166**
2008	243	231	285	224	202	225	238	242	73	96	71	78	**2,208**
2009	126	154	212	266	240	266	286	319	332	322	250	354	**3,127**
2010	253	171	219	209	208	263	219	263	221	203	114	139	**2,482**
2011	120	105	100	126	133	133	143	121	99	100	127	73	**1,380**
2012	92	90	111	123	132	134	162	144	139	173	130	135	**1,565**
2013	195	182	235	236	234	200	218	213	128	217	176	191	**2,425**
2014	195	180	199	168	149	129	148	142	157	203	172	163	**2,005**
2015	168	192	219	233	217	201	185	153	163	158	151	130	**2,170**
2016	148	143	129	116	124	122	118	110	123	101	95	96	**1,425**
2017	102	95	122	90	119	92	111	113	82	120	93	82	**1,221**
2018	87	91	107	104	90	88	94	98	73	88	92	85	**1,097**

Source: Westchester County

The foreclosure crisis was not just an issue for homeowners in the southern portion of the county. In fact, the City of Peekskill, and the towns of Yorktown, Cortlandt, which includes the villages of Buchanan and Croton, and the town of Lewisboro all had higher percentages of foreclosure than municipalities to the south such as Yonkers, New Rochelle, and White Plains. The following table provides the data for each municipality since 2008 and the totals by municipality with a column indicating the percentage of foreclosures based on the total number of housing units in 2010.

Table 44 – Foreclosure Judgments: Municipalities

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Totals	% Foreclosure/ Total Units
Bedford	16	16	11	3	6	12	10	17	24	17	16	**148**	2.34%
Cortlandt*	56	39	23	4	6	17	61	85	77	57	59	**484**	3.03%
Eastchester*	17	14	11	1	3	2	9	20	19	17	30	**143**	1.04%
Greenburgh*	70	64	33	6	13	25	68	82	115	105	75	**656**	1.85%
Harrison	10	9	6	2	2	10	12	15	19	23	25	**133**	1.49%
Lewisboro	16	15	12	6	2	6	18	20	19	17	15	**146**	3.01%
Mamaroneck*	8	14	8	0	5	7	8	14	13	11	9	**97**	0.67%
Mt. Kisco	6	3	5	1	1	3	7	8	6	7	7	**54**	1.26%
Mt. Pleasant	36	18	18	11	9	10	23	30	22	33	28	**238**	1.60%
Mt. Vernon	192	129	100	20	32	42	93	159	162	146	124	**1,199**	4.14%
New Castle	9	5	4	3	4	5	6	18	18	8	12	**92**	1.52%
New Rochelle	69	37	35	11	15	25	51	83	70	76	56	**528**	1.78%
North Castle	6	8	16	2	0	6	10	12	14	14	9	**97**	2.35%
North Salem	8	2	3	1	0	1	7	13	7	8	8	**58**	2.79%
Ossining*	44	34	30	8	8	11	34	64	52	44	46	**375**	2.76%
Peekskill	50	35	32	5	7	12	55	89	69	65	46	**465**	4.79%
Pelham*	6	10	5	1	2	2	4	8	4	10	9	**61**	1.36%
Pound Ridge	5	6	1	0	0	3	9	5	2	12	11	**54**	2.56%
Rye**	52	33	24	15	12	18	33	53	58	51	46	**395**	2.01%
Scarsdale	7	5	4	0	1	1	4	3	6	9	2	**42**	0.74%
Somers	17	10	8	2	2	7	14	25	25	25	21	**156**	1.95%
White Plains	44	36	30	8	12	21	16	41	43	44	34	**329**	1.35%
Yonkers	233	158	145	55	56	104	170	242	248	195	147	**1,753**	2.18%
Yorktown	51	26	28	8	4	18	42	70	73	57	36	**413**	3.08%
Unknown	5	6	6	4	3	1	2	1	7	10	7	**52**	-
Total	1033	732	598	177	205	369	766	1,177	1,172	1,061	878	**8,168**	2.20%

* Includes number of housing units of Incorporated Villages within the town

** In the case of Rye City and Rye town, the foreclosure numbers are combined

Source: Westchester County

Clearly, the number of filings and judgments have declined in Westchester County. To put even further perspective on this issue, according to the Office of the New York State Comptroller report released in March 2019, Foreclosure Update: Signs of Progress, on a statewide basis, "the number of foreclosure filings fell by 46% between 2013 and 2018, from 46,696 to 25,334".

It is even more critical to highlight the conclusion from the Comptroller's report, which points to the need of supporting housing advocates and services to continue to stay ahead of the curve.

Although the foreclosure crisis appears to be abating, a number of communities across the State continue to struggle with relatively high foreclosure activity. Over time, rising interest rates, a loosening of lending standards or an economic downturn could lead to a rebound in foreclosures even as vacant abandoned zombie properties continue to plague our communities. Housing advocates have warned that proposed cuts in State funding for homeowner protection programs could—if implemented—also undermine or even reverse the progress made. Many of the reforms instituted over the last decade to help homeowners avoid foreclosure are predicated on the availability of services currently provided by not-for-profit entities supported by State funding. Reductions in funding for these programs could reduce homeowners' access to housing counseling and legal services, which could in turn lengthen the foreclosure process and result in worse outcomes for homeowners.

The good news is that wide ranges of stakeholders are committed to tackling the foreclosure and zombie property problems, and they are expanding the tools available to do so. Thoughtful process improvements along with mechanisms for clearing the foreclosure backlog appear to be having an impact. Improved communication among the many stakeholders and better data are making a difference as well. These efforts are yielding results, but the challenge is ongoing. Tackling the negative effects of abandoned properties requires sustained focus, coordination and resources by state and local stakeholders to achieve enduring progress.

Asset-Limited, Income-Constrained, Employed (ALICE)

The Asset-Limited, Income-Constrained, Employed (ALICE) project is a dataset developed by United Way to identify households that do not fit the official definition of poverty, but still struggle to make ends meet financially. "ALICE Households" are households that earn an annual income above the federal poverty threshold, but also do not earn enough to meet basic minimum living costs as estimate by United Way.

Table 45 – ALICE Households-Cities

	% of Households in Poverty	% of Households Below the ALICE Threshold	% of Households above the ALICE Threshold
Mount Vernon	16%	45%	39%
New Rochelle	11%	34%	54%
Peekskill	12%	43%	44%
Rye	5%	17%	78%
White Plains	11%	31%	58%
Yonkers	16%	37%	47%
Westchester County	11%	29%	60%
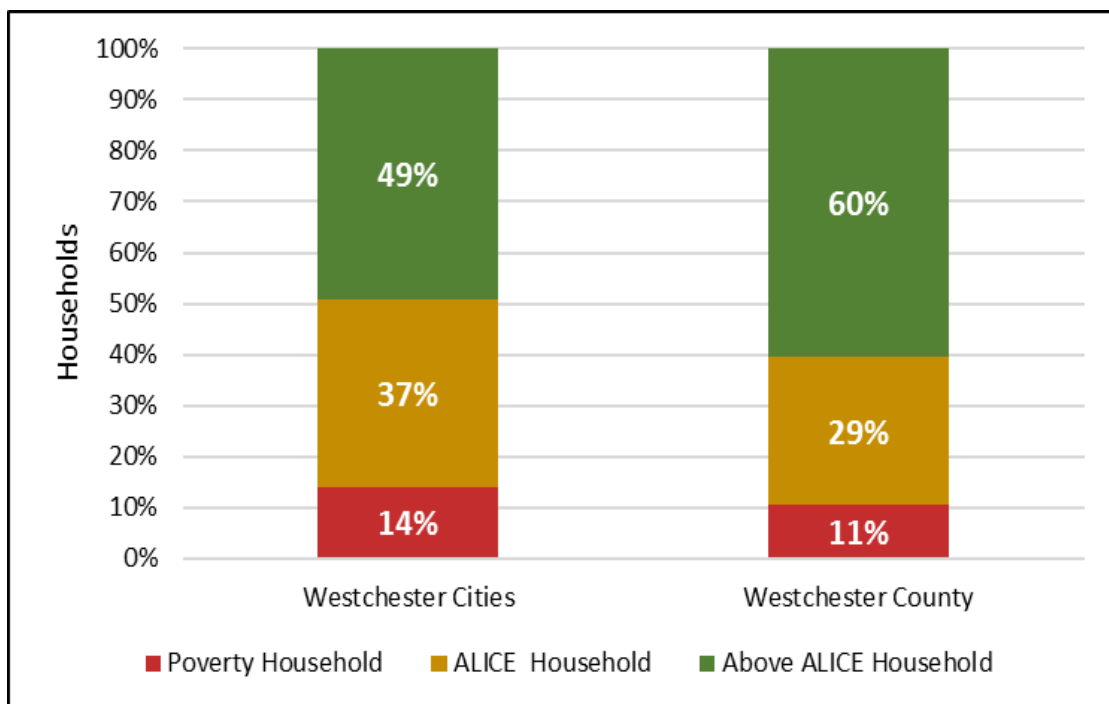
Source: United Way ALICE Project, 2016

Table 46 - ALICE Households-Towns

	% of Households in Poverty	% of Households Below the ALICE Threshold	% of Households above the ALICE Threshold
Bedford	5%	26%	70%
Cortlandt	6%	28%	66%
Eastchester	6%	29%	65%
Greenburgh	4%	25%	71%
Harrison (T/V)	5%	23%	72%
Lewisboro	2%	16%	82%
Mamaroneck	2%	16%	82%
Mount Pleasant	4%	17%	78%
New Castle	3%	10%	88%
North Castle	2%	13%	85%
North Salem	3%	24%	73%
Ossining	5%	21%	74%
Pound Ridge	2%	12%	86%
Somers	3%	22%	76%
Yorktown	4%	25%	71%
Westchester County	11%	29%	60%
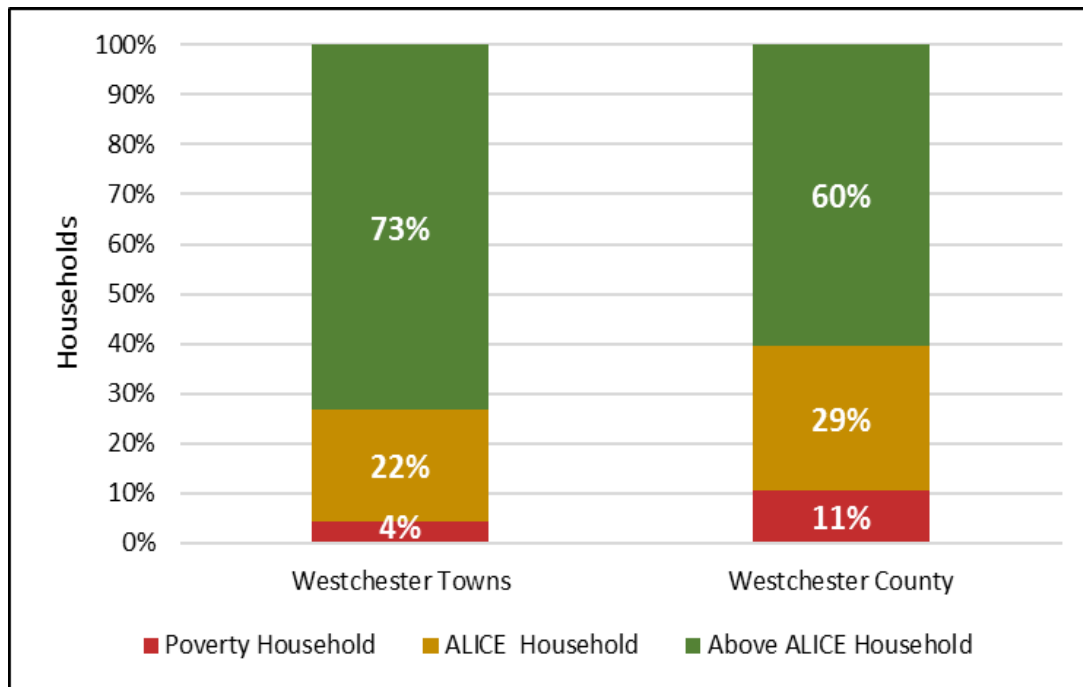
Source: United Way ALICE Project, 2016

Table 47 - ALICE Households-Villages

	% of Households in Poverty	% of Households Below the ALICE Threshold	% of Households above the ALICE Threshold
Ardsley	2%	13%	85%
Briarcliff Manor	5%	15%	80%
Bronxville	3%	11%	85%
Buchanan	6%	26%	67%
Croton-on-Hudson	4%	25%	71%
Dobbs Ferry	4%	18%	78%
Elmsford	11%	29%	60%
Hastings-on-Hudson	8%	20%	71%
Irvington	6%	21%	73%
Larchmont	3%	12%	85%
Mamaroneck	10%	33%	57%
Mount Kisco (V/T)	11%	39%	50%
Ossining	12%	39%	49%
Pelham	2%	20%	78%
Pelham Manor	4%	13%	83%
Pleasantville	5%	29%	66%
Port Chester	14%	44%	42%
Rye Brook	8%	18%	75%
Scarsdale (V/T)	2%	7%	91%
Sleepy Hollow	20%	38%	42%
Tarrytown	4%	28%	68%
Tuckahoe	4%	42%	54%
Westchester County	11%	29%	60%
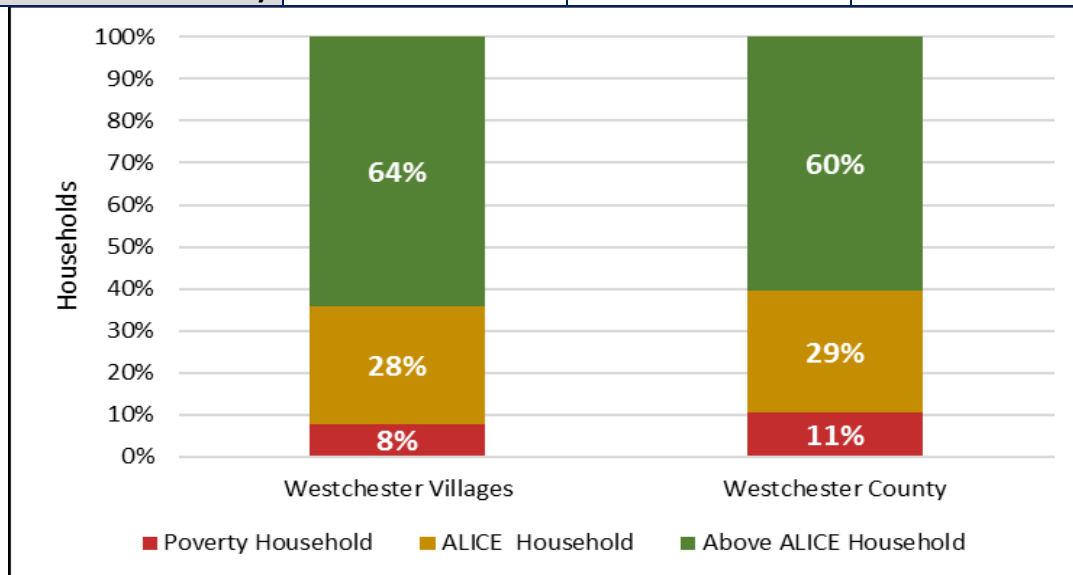
Source: United Way ALICE Project, 2016

SECTION 3:
Findings
Special Needs Population

HOUSING FOR PERSONS WITH DISABILITIES

Individuals with disabilities often require additional housing specifications or modifications to accommodate their disability. Due to these additional housing requirements, it can be exceedingly difficult for those with disabilities to find suitable housing, especially if they are low-income and/or looking for rental housing. Furthermore, providing housing that addresses the needs of individuals with disabilities can be difficult as the term "disability" encompasses a broad spectrum of disability types and socioeconomic situations that generate a correspondingly large variety of unique housing needs. Despite the broad-brush nature of the term, identifying areas in the county where there are high concentrations of people with disabilities is an important component to understand their housing needs. Identifying where the need is greatest can inform decisions about where to prioritize efforts going forward.

Countywide, approximately 9% of the population has at least one type of disability according to the 2017 American Community Survey. A closer look at the countywide numbers reveals that disabilities are more prevalent among older age groups. For example, just 3% of the county population aged 5 to 17 has a disability whereas 18% of aged 65 to 74 has a disability. This is an expected phenomenon, as the disabilities counted in the data include impairments associated with aging such as difficulties with vision, hearing, and self-care. Among the younger age cohorts, a cognitive disability is the most common type of disability. An estimated 2.2% of the county population under the age of 18 has a cognitive disability. The combined population of persons with disabilities in the cities of Peekskill, Yonkers and Mount Vernon account for 42% of the County's population with a disability.

Table 48 - Persons with Disabilities-County

Disability Type	Under 18		18 -64	64 and older	Total Population with Disability Type (All Ages)	Percent of County Population With Disability Type (All Ages)
	Under 5	5 -17				
Hearing	247	668	7,322	16,305	24,542	2.5%
Vision	243	1,002	6,671	7,521	15,437	1.6%
Cognitive	3,625		15,369	11,395	30,389	3.1%
Ambulatory	574		16,893	29,896	47,363	4.9%
Self-Care	1,169		6,759	12,100	20,028	2.1%
Independent Living	N/A		12,684	20,963	33,647	3.4%

Source: U.S Census Bureau – American Community Survey 2017

Yonkers has the highest total number of individuals with disabilities by a large margin to with an estimate of 22,521, which is more than three times the next closest municipality. This is partially explained by the overall size of Yonkers. With a population of 200,111, it is the largest municipality in the county. However, even after normalizing for total population, Yonkers still ranks among the top in terms of percentage of municipal population with a disability. Three of the top five municipalities with the highest percentage of municipal population with a disability are cities: Peekskill (13.3%), Yonkers (11.3%), and Mount Vernon (11.3%). These three cities account for 42% of the county population with a disability.

Table 49 - Persons with Disabilities-Cities

	All Ages		< 5		5-17		18-34		35-64		65-74		75+	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Mount Vernon	7,693	11%	0	0%	355	4%	670	4%	3,121	12%	1,411	25%	2,136	51%
New Rochelle	7,802	10%	14	0%	459	4%	990	5%	2,633	8%	1,110	18%	2,596	43%
Peekskill	3,194	13%	0	0%	175	5%	194	4%	1,403	14%	626	28%	796	54%
Rye	1,366	9%	0	0%	194	5%	32	2%	329	5%	118	12%	693	50%
White Plains	5,291	9%	76	2%	317	4%	419	3%	1,917	8%	666	16%	1,896	42%
Yonkers	22,521	11%	92	1%	1,336	4%	2,034	4%	7,810	10%	3,843	21%	7,406	52%
Westchester County	88,966	9%	337	1%	5,520	3%	8,675	4%	29,336	7%	14,355	18%	30,743	45%

Source: U.S Census Bureau - American Community Survey 2017

In Westchester County, the prevalence of an individual with a disability is higher in lower income households. According to date from the Department of Housing and Urban Development (HUD), there is an individual with a disability in an estimated 29,520 households earning less than 50% of HAMFI. This means that approximately 29% of severely cost-burdened households have an individual with a disability. By comparison, on the other end of the income spectrum, only 14% of households earning more than 80% of HAMFI have an individual with a disability. Among all households with an individual with a disability, nearly half of them (45%) are earning less than 50% of HAMFI.

There are a number of factors that may explain the correlation between the presence of a person with a disability and a low-income household. Some disabilities affect the ability to secure a high paying job. In some cases, other income earners in the household take on the role of caretaker and are forced to quit their job or work less, which reduces household income. Additionally, as mentioned above, some of the disabilities, such as hearing loss and poor vision, are associated with the elderly population, a population that generally earns less than other age groups as many are on fixed incomes. Regardless of the cause, the

prevalence of individuals with disabilities in low-income households highlights the need for special consideration for the housing requirements of this vulnerable population in the county.

Table 50 - Persons with Disabilities-Towns

	All Ages		< 5		5-17		18-34		35-64		65-74		75+	
	#	%	#	%	#	%	#	%	3	%	3	%	3	%
Bedford	1,076	7%	0	0%	94	3%	173	6%	268	4%	243	16%	298	30%
Cortlandt	3,427	11%	14	1%	290	5%	435	7%	1,129	8%	591	20%	968	39%
Eastchester	1,660	8%	0	0%	57	2%	116	3%	362	4%	305	16%	820	41%
Greenburgh	3,238	7%	0	0%	205	3%	239	3%	911	5%	676	14%	1,207	35%
Harrison	2,400	9%	51	4%	165	4%	619	8%	529	5%	331	18%	705	34%
Lewisboro	804	6%	0	0%	64	3%	67	4%	248	4%	136	10%	289	36%
Mamaroneck	862	7%	0	0%	69	3%	24	1%	232	4%	99	11%	438	51%
Mount Pleasant	2,016	7%	8	1%	73	2%	138	2%	739	7%	466	20%	592	36%
New Castle	994	6%	0	0%	158	4%	120	5%	250	3%	82	6%	384	38%
North Castle	707	6%	0	0%	146	5%	78	5%	198	3%	99	10%	186	29%
North Salem	294	6%	18	13%	19	2%	26	4%	47	2%	21	4%	163	50%
Ossining	469	9%	0	0%	22	4%	33	5%	106	5%	66	12%	242	38%
Pound Ridge	372	7%	0	0%	34	4%	78	15%	96	4%	64	8%	100	28%
Somers	2,158	10%	0	0%	129	3%	157	6%	542	6%	330	13%	1,000	37%
Yorktown	3,499	10%	0	0%	156	3%	316	5%	1,044	7%	612	18%	1,371	43%
Westchester County	88,966	9%	337	1%	5,520	3%	8,675	4%	29,336	7%	14,355	18%	30,743	45%

Source: U.S Census Bureau - American Community Survey 2017

Note: For towns that contain a village, the data below refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages.

Table 51 - Persons with Disabilities-Villages

	All Ages		< 5		5-17		18-34		35-64		65-74		75+	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Ardsley	497	11%	0	0%	12	1%	115	19%	102	5%	63	13%	205	45%
Briarcliff Manor	583	8%	0	0%	0	0%	38	3%	108	3%	48	7%	389	53%
Bronxville	422	7%	0	0%	45	3%	79	9%	57	2%	9	2%	232	53%
Buchanan	260	12%	0	0%	29	8%	51	12%	82	8%	18	12%	80	61%
Croton-on-Hudson	544	7%	0	0%	44	3%	132	11%	114	3%	99	14%	155	38%
Dobbs Ferry	777	7%	0	0%	38	3%	157	6%	237	5%	81	11%	264	43%
Elmsford	435	9%	0	0%	28	4%	54	4%	189	10%	43	18%	121	38%
Hastings-on-Hudson	529	7%	0	0%	12	1%	30	3%	146	4%	40	6%	301	47%
Irvington	405	6%	0	0%	18	1%	86	10%	48	2%	71	12%	182	47%
Larchmont	178	3%	0	0%	0	0%	1	0%	21	1%	0	0%	156	46%
Mamaroneck	1,366	7%	7	1%	60	2%	90	2%	503	6%	122	8%	584	46%
Mount Kisco	919	8%	0	0%	36	2%	26	1%	390	8%	160	21%	307	42%
Ossining	1,960	8%	0	0%	156	4%	116	2%	717	7%	354	24%	617	49%
Pelham	370	5%	0	0%	42	3%	21	2%	103	3%	52	10%	152	34%
Pelham Manor	218	4%	7	2%	26	2%	13	2%	54	2%	28	7%	90	23%
Pleasantville	471	7%	0	0%	0	0%	59	5%	201	7%	45	8%	166	35%
Port Chester	2,790	10%	29	2%	245	5%	358	5%	1,076	9%	393	24%	689	46%
Rye Brook	754	8%	0	0%	18	1%	16	1%	164	4%	152	16%	404	48%
Scarsdale	950	5%	21	2%	98	2%	84	6%	207	3%	167	12%	373	32%
Sleepy Hollow	1,128	11%	0	0%	62	4%	48	2%	435	11%	245	32%	338	42%
Tarrytown	935	8%	0	0%	34	2%	124	5%	261	5%	125	15%	391	47%
Tuckahoe	632	10%	0	0%	0	0%	19	1%	207	7%	145	25%	261	52%
Westchester County	88,966	9%	337	1%	5,520	3%	8,675	4%	29,336	7%	14,355	18%	30,743	45%

Source: U.S Census Bureau - American Community Survey 2017

HOUSING THE HOMELESS

Homelessness has been on the rise over the last few years as evidenced by the data in the tables below. In Westchester County, the total number of homeless families peaked in 2013 with 423 and the lowest level was in 2010 and 2011 with 276. Since the peak in 2013, the number of homeless families declined for a few years and has been increasing ever since 2015. The county DSS reports the number of homeless singles has steadily declined over the past 10 years with a slight increase in 2013 and 2014. Overall, the number of homeless singles has declined by 32.4% since 2007. However, over the last 4 years, homeless singles has been hovering around 235. The number of Drop-Ins has remained the same from 2007 through 2013 with a drastic jump in 2014. Since 2014, the number has been steadily increasing to the current high of 241.

Table 52 - Homeless Population-County

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	# change 2007-18	% change 2007-18
Families	326	358	305	276	276	357	423	397	348	358	360	371	55	13.8%
Singles	346	362	354	281	299	293	322	308	237	228	233	234	-112	-32.4%
Drop-In Singles	100	100	100	100	100	100	100	149	167	176	186	241	99	141%
Total	772	820	759	657	675	750	845	854	752	762	779	846	74	9.6%

Table was created with numbers reported by DSS

Almost 94% of the County's homeless families were from the five largest cities (Mount Vernon, New Rochelle, Peekskill, White Plains and Yonkers.

Graph 1 - Homeless Population-County

The following tables, produced by the Westchester County Department of Social Services, provide details for Family and Single Shelters as of February 12, 2019.

Westchester County Homeless: DSS Reported

Legend: Families, Singles, DI Singles
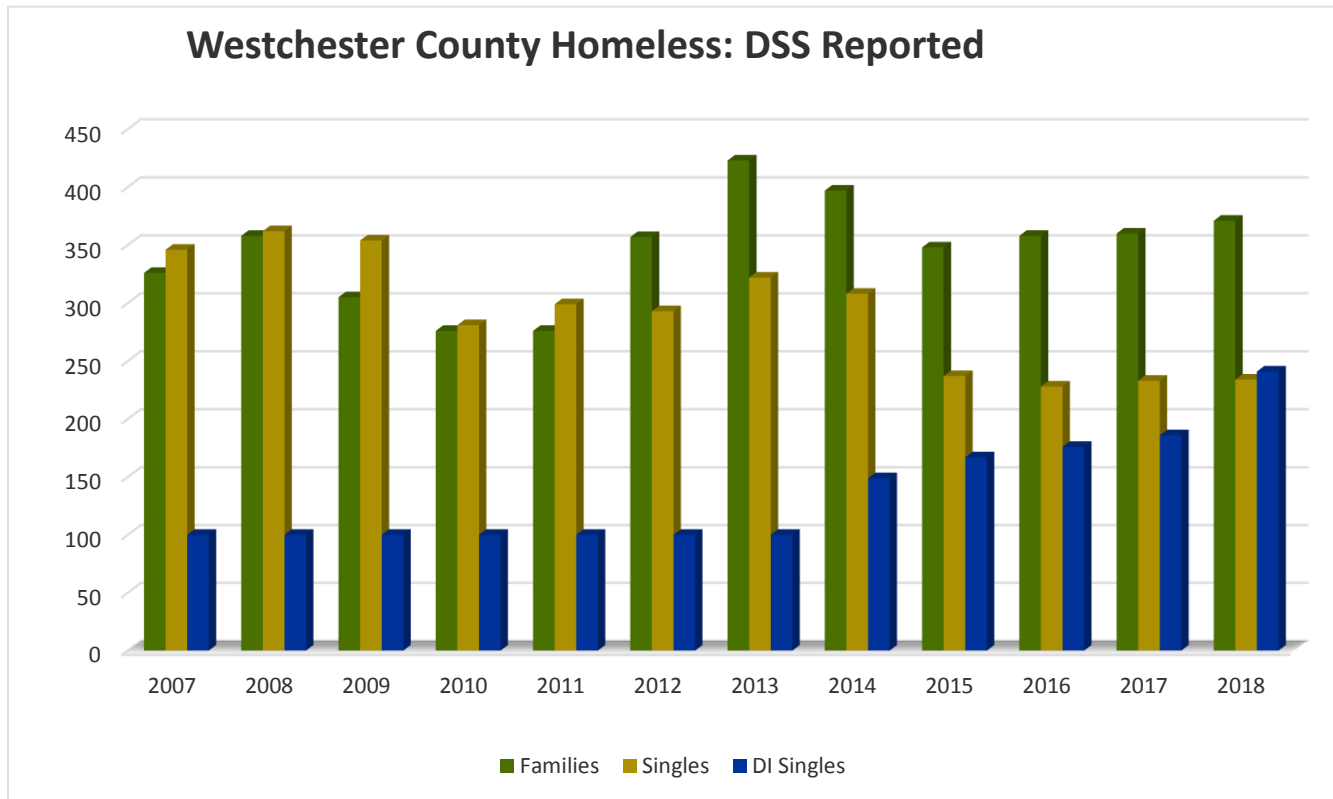
Table 53 - Westchester County Family Shelters

Shelter Name & Location	Contracted	Capacity	Unavailable Rooms **	Available Rooms	Placements 2/12/2019
Coachman Family Center-WP	100	100	7	0	93
West HELP Mt Vernon	46	46	1	0	45
Providence House New Rochelle	10	10	0	0	9
The Vernon Plaza	34	34	0	0	34
EHU / EHAP Scattered Sites	229	221	12	6	203
Total	419	411	20	6	384
Vacancy Rate	7%				

Table was created by numbers reported by DSS

**Break-in stay/Turnover/Offline for repairs/pending evictions

Table 54 - Westchester County Single Shelters

	Capacity	Placements 2/12/2019	Drop-ins 2/11/2019
Grasslands Homeless Shelter Valhalla*	149	140	-
Jan Peek House Peekskill	19	18	25
Open Arms White Plains	38	32	14
Samaritan House White Plains	17	17	3
TSC: 1 Hudson Drop-in Yonkers	-	-	76
TSC: Manor House Yonkers	-	-	30
Total EHU Scattered Sites:	32	26	-
The New Windham	(6)	4	-
Travers House	(14)	12	-
YWCA White Plains	(12)	10	-
Oasis	-	-	65
YWCA Yonkers	-	-	36
Code Blue Day	-	-	Yes
Total	255	233	269
Vacancy Rate	9%		
Overall Vacancy	6%		

Source: Westchester County DSS

Westchester County participates in a federal program through the US Department of Housing and Urban Renewal (HUD) called the Continuum of Care (CoC). There are a number of programs and initiatives that are offered through community based organizations that participate in the CoC.

> "The CoC Program is designed to assist individuals (including unaccompanied youth) and families experiencing homelessness and to provide the services needed to help such individuals move into transitional and permanent housing, with the goal of long-term stability. More broadly, the CoC Program is designed to promote community-wide planning and strategic use of resources to address homelessness; improve coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness; improve data collection and performance measurement; and allow each community to tailor its programs to the particular strengths and challenges in assisting homeless individuals and families within that community".

According to HUD, "Continuum of Care (CoC) Homeless Assistance Programs Homeless Populations and Subpopulations Reports provide counts for sheltered and unsheltered homeless persons by household type and subpopulation, available at the national and state level, and for each CoC. The reports are based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January".

The following data was collected from the HUD Exchange database. The table provides the PIT count for households and persons for the last 10 years. The number of homeless households and homeless persons peaked in 2014, at 1,256 and 2,138, respectfully. Although the 2018 PIT count shows a decline in the number of homeless households since 2014, the number of homeless persons declined slightly after the peak and appears to be trending up, which matches the figures supplied by the local DSS.

Table 55 - Westchester County Sheltered and Unsheltered Households and Persons

Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Sheltered	718	663	929	1,045	1,126	1,236	1,068	973	995	957
Unsheltered	166	34	42	38	21	20	27	32	47	43
Total	884	697	971	1,083	1,147	1,256	1,095	1,005	1,042	1,000
Persons	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Sheltered	1,365	1,305	1,495	1,703	2,032	2,116	1,770	1,716	1,785	1,783
Unsheltered	166	34	42	38	22	20	27	34	47	44
Total	1,531	1,339	1,537	1,741	2,054	2,136	1,797	1,750	1,832	1,827

Source: HUD

The following table provides the number of homeless caseloads by community of origin. The cities of Mt. Vernon, New Rochelle, Peekskill, White Plains and Yonkers account for the vast majority of the homeless population. In fact, 93.8% of the family cases and 83.8% of the single cases are from one of those five cities.

Table 56 - Number of Homeless Caseloads - Families, Children and Singles by Community of Origin

	Families				Singles	
	Cases	Adults	Children	School Aged Children	Cases	Adults
Bedford	1	1	1	1	0	0
Bronxville	0	0	0	0	1	1
Croton	1	1	2	1	1	1
Eastchester	0	0	0	0	2	2
Elmsford	1	1	1	0	1	1
Greenburgh	0	0	0	0	2	2
Harrison	2	2	4	4	1	1
Hartsdale	1	1	1	1	0	0
Hawthorne	0	0	0	0	1	1
Mamaroneck	0	0	0	0	2	2
Mount Vernon	143	178	268	179	52	54
Mt. Kisco	0	0	0	0	1	1
New Rochelle	13	15	23	11	6	6
North Salem	0	0	0	0	1	1
Ossining	5	6	12	4	5	5
Peekskill	16	22	32	20	30	33
Pelham	0	0	0	0	1	1
Port Chester	3	4	6	4	4	4
Sleepy Hollow	1	1	4	3	0	0
Somers	0	0	0	0	1	1
Tuckahoe	1	1	1	0	0	0
Valhalla	0	0	0	0	3	4
Verplank	1	1	1	1	0	0
White Plains	17	19	39	24	41	41
Yonkers	159	185	312	219	67	68
Yorktown	0	0	0	0	5	5
Total Westchester County	**365**	**438**	**707**	**472**	**228**	**235**
Putnam County	0	0	0	0	1	1
Suffolk County	0	0	0	0	1	1
Sullivan County	1	1	1	1	0	0
New York City	4	4	7	3	1	1
Other States						
Nevada	0	0	0	0	1	1
New Jersey	0	0	0	0	2	2
Texas	1	1	1	1	0	0
Grand Total	**371**	**444**	**716**	**477**	**234**	**241**

Source: Westchester County DSS - as of January 31, 2019

In response to the overwhelming needs of the homeless population, the Westchester County CoC Consortium has been applying for and successfully receiving an annual allocation for a number of programs. The 2018 CoC allocations are detailed in the table below.

Table 57 - Westchester 2018 CoC Allocations by Applicant Name

Applicant Name	Project Name	Leasing	Rental Assistance	Supportive Services	Operating Costs	Admin	Total
Westchester County Department of Social Services	Life Bridges	$48,447	$0	$0	$0	$1,052	**$49,499**
City of Mount Vernon	Shallow Rent	$280,068	$0	$79,345	$1,787	$23,014	**$384,214**
Westchester County Department of Social Services	Homestead	$275,588	$0	$133,708	$30,796	$28,339	**$468,431**
Greyston Health Services, Inc.	Issan House	$0	$0	$144,867	$117,199	$17,401	**$279,467**
Westchester County Department of Community Mental Health	DCMH RAP	$0	$7,577,580	$245,422	$0	$507,132	**$8,330,134**
The Municipal Housing Authority for the City of Yonkers	Yonkers RA	$0	$547,416	$0	$0	$35,235	**$582,651**
Westchester County Department of Social Services	The Refuge	$83,200	$0	$16,800	$0	$7,001	**$107,001**
City of Mount Vernon	CMV RA 06	$0	$193,032	$77,200	$0	$17,689	**$287,921**
City of Mount Vernon	CMV RA 07	$0	$93,492	$0	$0	$4,726	**$98,218**
The Municipal Housing Authority for the City of Yonkers	Westhab RA SRO	$0	$43,056	$0	$0	$2,678	**$45,734**
Westchester County Department of Community Mental Health	DCMH Samaritan Initiative	$0	$165,660	$0	$0	$10,660	**$176,320**
City of Mount Vernon	CMV RA 05	$0	$218,556	$0	$0	$14,109	**$232,665**
HOPE Community Services, Inc.	CNR Rehousing Initiative	$213,299	$0	$51,066	$0	$16,788	**$281,153**

Applicant Name	Project Name	Leasing	Rental Assistance	Supportive Services	Operating Costs	Admin	Total
Westchester County Department of Social Services	First Steps	$646,519	$0	$104,247	$0	$47,347	**$798,113**
Westchester County Department of Social Services	Stepping Stones	$66,000	$0	$149,458	$92,874	$21,583	**$329,915**
The Municipal Housing Authority for the City of Yonkers	HIV RA	$0	$67,248	$0	$0	$4,341	**$71,589**
City of Mount Vernon	CMV RA Vets	$0	$50,436	$0	$0	$3,256	**$53,692**
Westchester County Department of Community Mental Health	DCMH Vet Home 03	$0	$86,112	$0	$0	$5,352	**$91,464**
Westchester County Department of Community Mental Health	DCMH Leasing Project	$128,770	$0	$20,675	$4,998	$9,734	**$164,177**
The Municipal Housing Authority for the City of Yonkers	Rapid Road - Housing	$0	$234,180	$110,429	$0	$22,959	**$367,568**
Westchester County Department of Social Services	Turning Point	$1,958,523	$0	$657,248	$148,878	$176,554	**$2,941,203**
Westchester County Dept. of Social Services	New Start	$0	$471,252	$283,129	$0	$54,208	**$808,589**
Westchester County Department of Social Services	Westchester Coordinated Entry	$0	$0	$136,819	$0	$0	**$136,819**
The Municipal Housing Authority for the City of Yonkers	Housing Independence Through Employment	$0	$242,688	$246,012	$0	$32,307	**$521,007**

NOTE: The monitoring system, known as HMIS, is administered through the County DSS and received $260,000 in FY2018. The CoC data has been taken directly from the HUD Exchange

The total number of units provided through the CoC programs described above are as follows:

540 Total Units				
Studios 11	1 BR 50	2 BR 352	3BR 70	4 BR 57
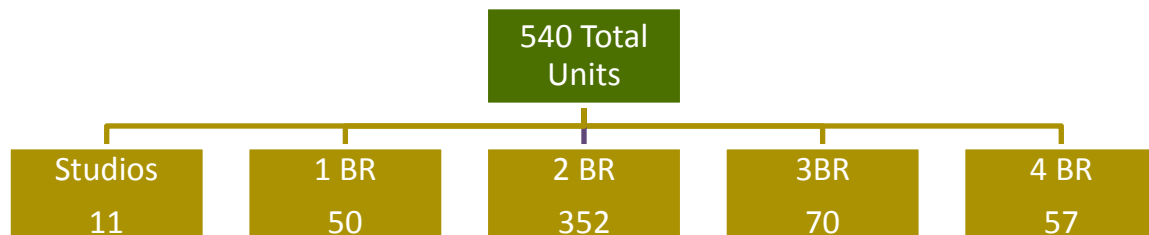
Westchester County Student Homeless: (NYS TEACHS)

Overall, the student homeless population has more than doubled over the past 10 years with an increase of 105.3%, or 1,416 students. The three districts with the highest percentage increase are Tarrytown, Peekskill and Mount Vernon with increases of 629%, 356% and 208% respectively. The Tarrytown district increased from 34 homeless students in 2007 to 248 in 2017. The Mount Vernon City School District had the largest number increase over the last 10 years with 599 more homeless students in 2017 than in 2007. These three districts show the highest number of homeless students in 2017 among all districts in the county.

In the last ten years, there were three significant increases in the total number of homeless students.

- 2009-10 school year -an increase of 248 students, or 15.7% from 2008-09 school year
- 2011-12 school year-an increase of 363 students, or 19.1% from 2010-2011 school year
- 2012-13 school year-an increase of 384 students, or 17% from 2011-2012 school year

Since the 2012 school year, the homeless student population has leveled out, although the 2017 school year is the highest on record.

Conversely, a few districts showed a decline over the years, including Chappaqua, Greenburgh and Mamaroneck. The most notable drop occurred in the Mamaroneck Union Free district, which declined significantly from 124 in 2007 to 55 in 2017, a 55.6% drop. Even more notable, Mamaroneck peaked at 176 in the 2012 school year and has witnessed a 68.7% since then. The Yonkers City School District shows an increase of 87% over the past 10 years, although it should be noted that this district has declined by 35.2% since its peak in 2012.

It is important to note the exact number of homeless students is not reported if there are less than five in any given school year, which is designated with an "s" in the table. As a result, the total number and individual changes within some of the districts cannot be thoroughly analyzed. The data shows this is typical for the less urban districts and those located in the more northern areas of the county. However, there still may be significant changes in the numbers and trends. For example, the Hendrick Hudson Central increased from fewer than five students each year between 2007 through 2010 and then saw an increase from six homeless students in the 2011-2012 school year to 18 by the 2017-2018 school year.

Table 58 - Westchester County Student Homeless Population by School District

	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Abbot Union Free	0	0	0	0	0	NR	NR	NR	NR	NR	NR
Ardsley Union Free	S	0	0	0	S	6	7	S	9	9	16
Bedford Central	13	17	20	15	S	20	12	12	20	39	19
Blind Brook-Rye Union Free	0	0	0	0	0	0	0	0	0	0	0
Briarcliff Manor Union Free	S	S	S	0	0	0	0	0	0	S	0
Bronxville Union Free	0	0	0	0	0	0	0	0	0	0	0
Byram Hills Central	0	0	0	0	0	0	6	S	S	S	S
Chappaqua Central	26	27	17	15	24	17	19	9	18	18	19
Charter School of Educational Excellence	S	S	0	S	7	6	NR	NR	S	S	S
Croton-Harmon Union Free	0	S	S	0	S	S	0	0	S	S	0
Dobbs Ferry Union Free	S	5	S	S	5	S	S	S	S	6	S
Eastchester Union Free	S	S	5	5	0	0	S	S	S	S	S
Edgemont Union Free	0	0	0	0	S	S	0	0	0	0	0
Elmsford Union Free	0	0	16	11	17	24	9	32	30	25	20
Greenburgh Central	45	81	60	66	61	65	52	51	47	55	30
Greenburgh Eleven Union Free	0	0	0	0	0	0	0	S	0	0	0
Greenburgh-Graham Union Free	0	0	S	0	0	0	0	0	0	0	0
Greenburgh-North Castle Union Free	0	0	0	0	0	0	0	0	0	0	0
Harrison Central	S	0	0	0	0	0	S	S	S	12	14
Hastings on Hudson Union Free	5	S	S	5	S	5	S	S	S	0	0
Hawthorne-Cedar Knolls Union Free	0	0	0	0	0	0	0	0	0	0	0
Hendrick Hudson Central	S	0	0	S	6	14	9	7	12	12	18
Irvington Union Free	0	0	7	S	S	9	11	8	6	8	S
Katonah-Lewisboro Union Free	8	5	0	0	S	0	0	0	S	S	S
Lakeland Central	S	S	42	49	36	39	34	20	14	8	24
Mamaroneck Union Free	124	140	168	165	170	176	167	109	99	63	55
Mount Pleasant Central	0	0	s	31	51	57	0	27	0	0	0
Mount Pleasant-Blythedale Union Free	0	0	0	0	0	0	0	0	0	0	0
Mount Pleasant-Cottage Union Free	0	0	0	0	0	0	50	0	S	S	S
Mount Vernon City	288	431	291	280	317	490	571	863	888	933	887
New Rochelle City	93	97	124	121	115	124	137	122	116	121	122
North Salem Central	0	0	S	S	S	S	S	S	S	S	S
Ossining Union Free	54	68	114	81	86	81	67	78	72	61	60

	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Peekskill City	95	69	137	212	273	264	282	261	380	390	433
Pelham Union Free	0	0	S	6	S	S	6	8	6	S	6
Pleasantville Union Free	S	0	S	0	0	S	S	S	S	S	0
Pocantico Hills Central	0	0	0	0	0	S	S	S	S	S	S
Port Chester-Rye Union Free	150	162	181	88	98	114	125	137	146	131	136
Rye City	0	0	S	S	S	S	0	0	0	S	S
Rye Neck Union Free	0	S	S	0	S	S	S	13	7	5	7
Scarsdale Union Free	0	6	8	8	5	5	S	S	S	S	S
Somers Central	S	0	0	0	0	0	0	S	0	S	0
Tuckahoe Union Free	0	S	5	S	S	S	0	S	0	S	S
Union Free of the Tarrytowns	34	67	114	136	161	225	250	260	267	239	248
Valhalla Union Free	S	7	6	S	5	8	13	8	9	5	11
White Plains City	193	169	216	222	237	237	223	215	198	197	230
Yonkers City	217	219	287	372	586	658	581	404	343	323	406
Yorktown Central	0	0	S	9	S	S	S	S	0	0	S
Totals	1,345	1,570	1,818	1,897	2,260	2,644	2,631	2,644	2,687	2,660	2,761

Source: www.nysteachs.org/resources/data-on-student-homelessness-nys/

S *= suppressed (1-4 students identified as homeless)* **NR** *= not reported*

These data series contain the number of students who experienced homelessness at any point in the indicated school year. The data was collected by the New York State Education Department in the Student Information Repository System (SIRS) and reflect students enrolled in New York State School Districts. A student should be designated homeless if he/she lacks a fixed, adequate and regular nighttime residence. 42 U.S.C. § 11434a(2)(A). If any one of the three criteria are missing, the student is protected under McKinney-Vento.

Graph 2 - Westchester County Student Homeless Population by School District
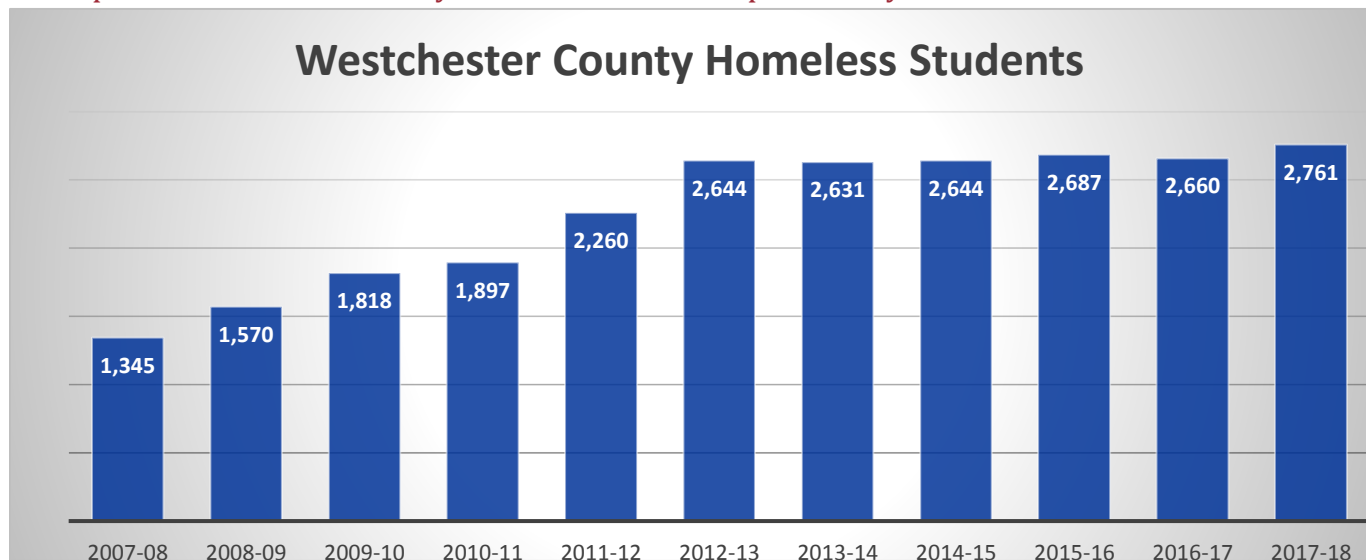
The graph above shows that the DSS statistics coupled with the homeless statistics provided by NYSTeachs show a growing need for housing and services for these vulnerable populations. Property owners are able to charge higher monthly rents than the Fair Market Rents HUD pays. Additionally, there are very few large apartments (3BR and 4BR) available. These challenges are being faced everyday by the homeless population and the agencies assisting them.

HOMESEEKER DATA

In an effort to assist households looking for a home, Westchester County has developed an online system called Homeseeker. The user-friendly online tool allows people to register for both ownership and rental opportunities. The following data is sourced directly from the county reports.

According to the most recent report, over 16,000 people have signed up on the Homeseeker database from September 30, 2010 through December 31, 2018. However, it must be noted that some people may have signed up more than once and the county routinely and systematically reviews the database to remove duplicate records. There are currently 15,264 active households signed up for information.

Origin of Applicant: There are 496, or 3.2%, active households from other states, of which 138 are from Connecticut (106 in Fairfield County). The balance of the households, 15,264 are from New York State counties. The highest percentage of household are from Westchester to 59%, which equates to 8,930 households. The next closest county is Bronx at 23%, followed by New York at 6%, Kings at 3%, Queens at 2%, other lower Hudson Valley counties all at 1%, and 3% are from out-of-state.

Graph 3 - Origin of Homeseeker Applicant
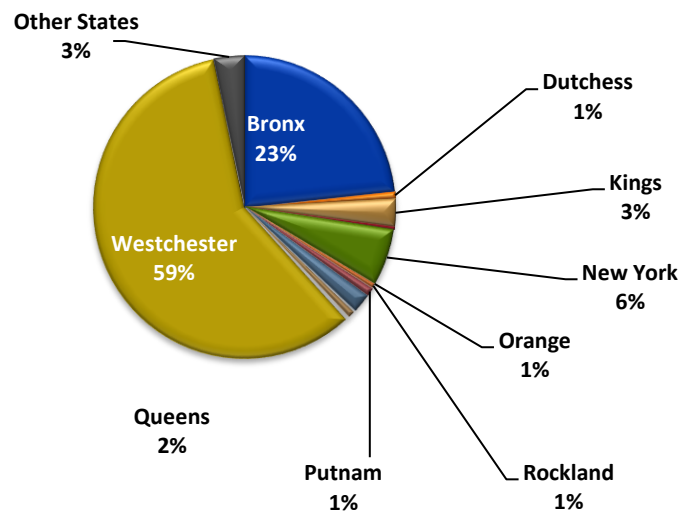
Housing Tenure and Size: The data is further broken down into locations within Westchester County and by housing tenure. Yonkers represents the largest percentage of households looking for housing at 32% followed by Mount Vernon and White Plains at 16% and 10% respectfully. There are 3,682 (24%) household looking for homeownership opportunities and 5,028 (33%) looking for rental housing. The remaining 6,554 households are signed up for both types of housing.

Graph 4 - Housing Tenure

Household Size: The size of households is fairly even with 21% being 1-person, 28% are 2-person, 25% are 3-person, 16% are 4-person, and 10% are five or more persons.
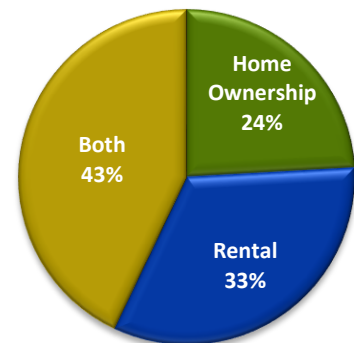
Race and Ethnicity: The data shows 36% are African American, 32% with no race indicated and 24% White. The balance of the applicants are shown as 1% for all other races, with Pacific Islander at 2%. Non-Hispanic represent 47% of the applicants, 36% are Hispanic and 17% did not indicate an ethnicity.

Graph 5 - Race and Ethnicity

Race

Ethnicity
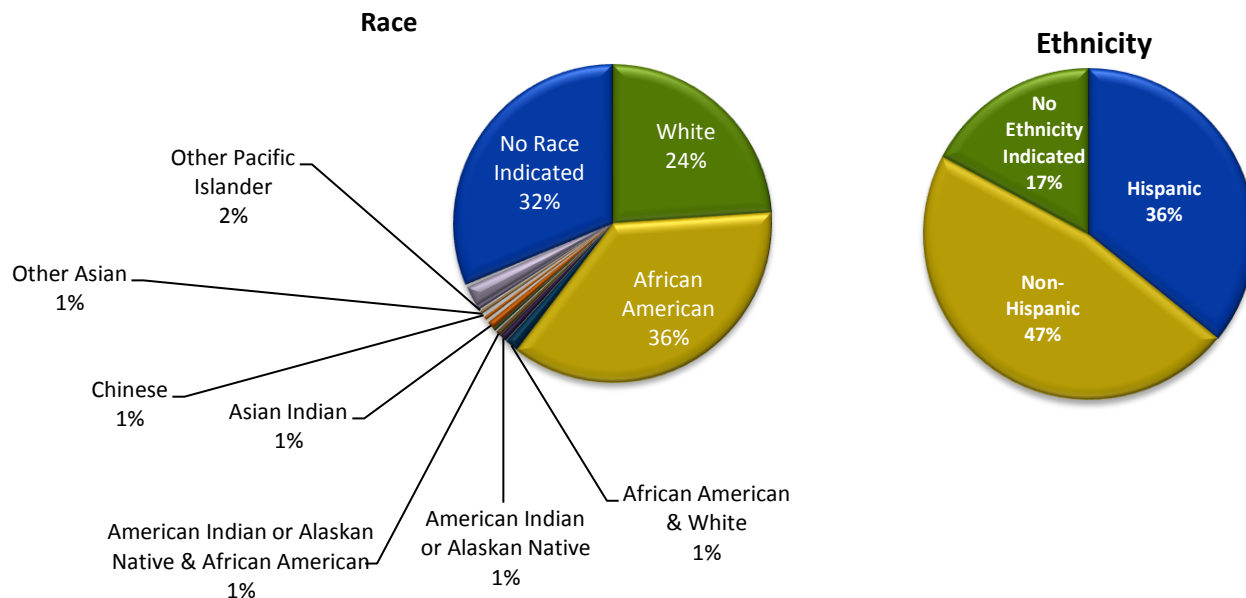
Geographic Areas of Interest Selected: Applicant have the ability to select a geographic area in which they want to reside. The county consists of five geographic areas including the Hudson River, Long Island Sound, Lower Westchester, Mid-County and Northern. The chart indicates the percentage of persons selecting that specific area.

Graph 6 - Areas of Interest Selected
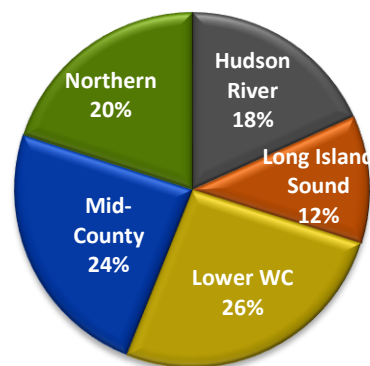
SECTION 3:
Findings
Affordability

Rental Housing Affordability Demand

The demand for rental housing is a critical component in understanding the overall need for housing. This section provides data and analysis to determine the gap and demand for rental housing based on income. Earlier in the report, the methodology for determining the gap between the renters median wage rate and the cost of renting a 2BR unit at the 2018 FMR was established at the county level. The methodology at the city, town and village level remain the same as the county. The calculation uses a ratio between renter and owner annual household income and the median wage rate of all households. The annual median household income in the Village-Town of Scarsdale is not reported as an exact number by the ACS because it is over $250,000 and is therefore not shown in these tables

It is important to understand that the 2BR FMR published by HUD, as described here in *Section 888.113 of the Section 8 Housing Assistance Payment Program*, does not equate to the actual market rent for a 2BR unit. The FMR provides the baseline regulatory rent for federally and state funded affordable housing development and is used for a variety of other housing assistance programs.

> *Section 888.113 – Section 8 Housing Assistance Payment Program:*
>
> ***Basis for setting fair market rents.*** Fair Market Rents (FMRs) are estimates of rent plus the cost of utilities, except telephone. FMRs are housing market-wide estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area in which rental housing units are in competition. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality rental housing units in the FMR area. FMRs are set at the 40th percentile rent, the dollar amount below which the rent for 40 percent of standard quality rental housing units fall within the FMR area. The 40th percentile rent is drawn from the distribution of rents of all units within the FMR area that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units and substandard units.

The 2BR FMR rent at the county level remains as a constant. The annual and hourly wage rate to afford a 2BR FMR is also a constant in the table below. The three columns labeled (a), (b), and (c) in the table below should be reviewed by the reader to understand how the gap is calculated. The last column of the table (g) calculates the number of hours needed to work per week in order to afford the 2BR FMR earning the hourly renter wage rate.

Table 59 –Out of Reach @ HUD FMR: Cities

	(a) 2BR FMR	(b) Annual Wage to Afford 2BR @ FMR	(c) Hourly Wage to Afford 2BR @ FMR	(d) Hourly Renter Wage Rate	(e) Monthly Rent Affordable at Renter Wage Rate	(f) Monthly Gap Between Affordable Rent and 2BR FMR (e - a)	(g) # of Hours/Week Needed to Afford a 2BR @ FMR Earning a Renters Wage Rate
Mount Vernon				$15.59	$811	**-$876**	83.3
New Rochelle				$18.79	$977	**-$710**	69.1
Peekskill	$1,687	$67,480	$32.44	$14.60	$759	**-$928**	88.9
Rye				$30.99	$1,612	**-$75**	41.9
White Plains				$18.77	$976	**-$711**	69.1
Yonkers				$16.82	$874	**-$813**	77.2
Westchester County	$1,687	$67,480	$32.44	$17.64	$917	**-$770**	73.6
New York State	$1,561	$62,440	$30.02	$16.19	$842	**-$719**	74.2

Market Rent: As stated above, the FMR does not equate to the actual market rent. Pattern reviewed three sources to determine a pure market rental rate for a 2BR in Westchester County, which included:

1. Recent market studies completed for the development of affordable rental housing complexes financed through the State of New York

2. Zillow Rental database, which included 43 communities in Westchester County (cities, towns, villages & Census Designated Places)

3. Classified advertisements and searches through HGAR database and a variety of realty websites

Pursuant to this research to **the average market rent for a 2BR unit is $2,495 per month**. The market studies were completed in a wide range of sub-markets throughout the county, which included Peekskill, Yorktown, Ossining, Buchanan, Mt. Kisco, Croton-on-Hudson, Yonkers, Port Chester, Rye Brook, Mamaroneck, Harrison, White Plains, Elmsford, Sleepy Hollow, Tarrytown, and Dobbs Ferry.

The county and state calculations are also provided in each of the tables to compare a municipality to the county or state. As stated earlier in the report, the median renter's hourly wage rate in Westchester County is $17.64, which equates to $36,690 a year.

Out of Reach: Cities

When looking at the cities, the City of Peekskill has the largest gap ($1,687 - $759 = $928) between the 2BR FMR and the affordable monthly rent – when paying 30% of household income toward housing. In other words, a renter earning $14.60 per hour must work 88.9 hours per week in order to afford the 2BR FMR. The City of Rye has a monthly gap of only $75 because the renter's hourly wage rate in the city is almost $31.00 per hour. The average monthly gap in the cities is $1,494.

The following table represents the monthly gap between the average 2BR market rent and the monthly rate affordable based on the renter wage rate in each of the cities. Clearly, the gap is substantially higher than the gap calculated using the HUD FMR

Table 60 –Out of Reach @ Market Rent: Cities

	County-Wide Market Rent for a 2BR	Annual Wage to Afford Market Rent 2BR	Hourly Wage to Afford Market Rate 2BR	Hourly Renter Wage Rate	Monthly Rent Affordable at Renter Wage Rate	Monthly Gap between Affordable Rent and Market Rent	# of Hours/week @ Renter Wage Rate for a 2BR at Market Rate
Mount Vernon				$15.59	$811	**-$1,684**	123.1
New Rochelle				$18.79	$977	**-$1,518**	102.1
Peekskill	$2,495	$99,800	$47.98	$14.60	$759	**-$1,736**	131.5
Rye				$30.99	$1,612	**-$883**	61.9
White Plains				$18.77	$976	**-$1,519**	102.2
Yonkers				$16.82	$874	**-$1,621**	114.1
Westchester County	$2,495	$99,800	$47.98	$17.64	$917	**-$1,578**	108.8

Out of Reach – Towns

The largest monthly gap in the towns is in Bedford, which shows a gap of $926. The Town of New Castle has no gap; in fact, the renter's wage rate is higher than what is needed to afford a 2BR at the FMR. The Town of New Castle has a much higher renter wage rate. The average monthly gap in the towns is $490.

Table 61 –Out of Reach @ HUD FMR: Towns

	(a) 2BR FMR	(b) Annual Wage to Afford 2BR @ FMR	(c) Hourly Wage to Afford 2BR @ FMR	(d) Hourly Renter Wage Rate	(e) Monthly Rent Affordable at Renter Wage Rate	(f) Monthly Gap Between Affordable Rent and 2BR FMR (e - a)	(g) # of Hours/Week Needed to Afford a 2BR @ FMR Earning a Renters Wage Rate
Bedford				$14.63	$761	**-$926**	88.7
Cortlandt				$18.34	$954	**-$733**	70.7
Eastchester				$23.38	$1,216	**-$471**	55.5
Greenburgh				$24.88	$1,294	**-$393**	52.1
Harrison (T/V)				$29.97	$1,558	**-$129**	43.3
Lewisboro				$20.51	$1,066	**-$621**	63.3
Mamaroneck				$26.31	$1,368	**-$319**	49.3
Mount Pleasant	$1,687	$67,480	$32.44	$15.55	$808	**-$879**	83.5
New Castle				$37.82	$1,967	**$280**	34.3
North Castle				$30.04	$1,562	**-$125**	43.2
North Salem				$17.10	$889	**-$798**	75.9
Ossining				$17.25	$897	**-$790**	75.2
Pound Ridge				$31.64	$1,646	**-$41**	41.0
Somers				$21.89	$1,138	**-$549**	59.3
Yorktown				$15.85	$824	**-$863**	81.9

By substituting the HUD FMR for a 2BR unit with the market rate rent, the picture looks very different. All towns that show a gap between the average 2BR market rent and the monthly affordable rate based on the renter wage rate. The Town of Bedford now shows a monthly gap of $1,734 – as opposed to $926 when using the FMR. A renter in Bedford would need to work over 130 hours per week to afford a 2BR at the market rent.
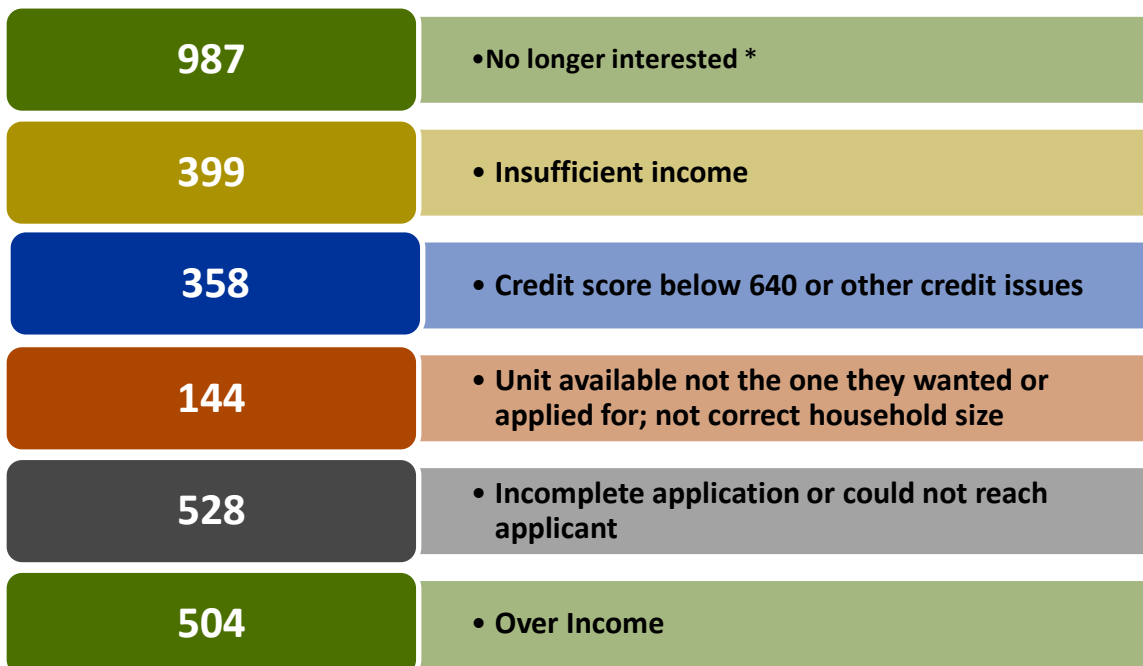

Table 62 –Out of Reach @ Market Rate: Towns

	County-Wide Market Rent for a 2BR	Annual Wage to Afford Market Rate 2BR	Hourly Wage to Afford Market Rate 2BR	Hourly Renter Wage Rate	Monthly Rent Affordable at Renter Wage Rate	Monthly Gap Between Affordable Rent and Market Rent	# of Hours/Week @ Renter Wage Rate for a 2BR at Market Rate
Bedford				$14.63	$761	-$1,734	131.2
Cortlandt				$18.34	$954	-$1,541	104.6
Eastchester				$23.38	$1,216	-$1,279	82.1
Greenburgh				$24.88	$1,294	-$1,201	77.1
Harrison (T/V)				$29.97	$1,558	-$937	64.0
Lewisboro				$20.51	$1,066	-$1,429	93.6
Mamaroneck				$26.31	$1,368	-$1,127	72.9
Mount Pleasant	$2,495	$99,800	$47.98	$15.55	$808	-$1,687	123.4
New Castle				$37.82	$1,967	-$528	50.7
North Castle				$30.04	$1,562	-$933	63.9
North Salem				$17.10	$889	-$1,606	112.2
Ossining				$17.25	$897	-$1,598	111.2
Pound Ridge				$31.64	$1,646	-$849	60.6
Somers				$21.89	$1,138	-$1,357	87.7
Yorktown				$15.85	$824	-$1,671	121.1

Out of Reach – Villages

The largest monthly gap is in the Village of Pleasantville, which is over $1,000. The villages of Bronxville and Pelham Manor do not have a gap between a renter wage rate and the FMR. However, the likelihood of finding a 2BR rental unit in either of those two villages is very slim. The average monthly gap in the villages is $477.

Table 63 –Out of Reach @ HUD FMR: Villages

	(a) 2BR FMR	(b) Annual Wage to Afford 2BR @ FMR	(c) Hourly Wage to Afford 2BR @ FMR	(d) Hourly Renter Wage Rate	(e) Monthly Rent Affordable at Renter Wage Rate	(f) Monthly Gap between Affordable Rent and 2BR FMR (e - a)	(g) # of hours per week needed to afford a 2BR @ FMR Earning a Renters Wage Rate
Ardsley				$27.71	$1,441	**-$246**	46.8
Briarcliff Manor				$17.74	$923	**-$764**	73.1
Bronxville				$46.45	$2,415	**$728**	27.9
Buchanan				$18.33	$953	**-$734**	70.8
Croton-on-Hudson				$17.28	$899	**-$788**	75.1
Dobbs Ferry				$26.23	$1,364	**-$323**	49.5
Elmsford				$18.41	$957	**-$730**	70.5
Hastings-on-Hudson				$25.64	$1,333	**-$354**	50.6
Irvington				$15.93	$828	**-$859**	81.5
Larchmont				$28.93	$1,504	**-$183**	44.9
Mamaroneck	$1,687	$67,480	$32.44	$20.42	$1,062	**-$625**	63.5
Mount Kisco (V/T)				$18.41	$957	**-$730**	70.5
Ossining				$16.60	$863	**-$824**	78.2
Pelham				$23.76	$1,236	**-$451**	54.6
Pelham Manor				$36.22	$1,884	**$197**	35.8
Pleasantville				$12.93	$672	**-$1,015**	100.4
Port Chester				$14.79	$769	**-$918**	87.7
Rye Brook				$27.68	$1,440	**-$247**	46.9
Sleepy Hollow				$16.03	$834	**-$853**	80.9
Tarrytown				$32.38	$1,684	**-$3**	40.1
Tuckahoe				$26.97	$1,402	**-$285**	48.1

Note: The Village/Town of Scarsdale is not shown in this calculation due to the median household income reported in the ACS is shown as $250,000+. Without an exact figure, the calculation for Out of Reach cannot be made.

There are no villages, like the towns, where the renters wage rate is sufficient to afford a 2BR at the market rate. The villages of Pleasantville and Port Chester show the largest gap between an affordable 2BR rent at the renter wage rate and the market rate. The Village of Pleasantville has the largest gap $1,823 per month, which indicates a renter would need to work almost 150 hours per week to pay the rent. The average monthly gap in the villages is $1,285.

Table 64 –Out of Reach @ Market Rate: Villages

	County-Wide Market Rent for a 2BR	Annual Wage to Afford Market Rate 2BR	Hourly Wage to Afford Market Rate 2BR	Hourly Renter Wage Rate	Monthly Rent Affordable at Renter Wage Rate	Monthly Gap Between Affordable Rent and Market Rent	# of Hours/Week @ Renter Wage Rate for a 2BR at Market Rate
Ardsley				$27.71	$1,441	-$1,054	69.3
Briarcliff Manor				$17.74	$923	-$1,572	108.2
Bronxville				$46.45	$2,415	-$80	41.3
Buchanan				$18.33	$953	-$1,542	104.7
Croton-on-Hudson				$17.28	$899	-$1,596	111.1
Dobbs Ferry				$26.23	$1,364	-$1,131	73.2
Elmsford				$18.41	$957	-$1,538	104.3
Hastings-on-Hudson				$25.64	$1,333	-$1,162	74.8
Irvington				$15.93	$828	-$1,667	120.5
Larchmont				$28.93	$1,504	-$991	66.3
Mamaroneck	$2,495	$99,800	$47.98	$20.42	$1,062	-$1,433	94.0
Mount Kisco (V/T)				$18.41	$957	-$1,538	104.3
Ossining				$16.60	$863	-$1,632	115.6
Pelham				$23.76	$1,236	-$1,259	80.8
Pelham Manor				$36.22	$1,884	-$611	53.0
Pleasantville				$12.93	$672	-$1,823	148.4
Port Chester				$14.79	$769	-$1,726	129.8
Rye Brook				$27.68	$1,440	-$1,055	69.3
Sleepy Hollow				$16.03	$834	-$1,661	119.7
Tarrytown				$32.38	$1,684	-$811	59.3
Tuckahoe				$26.97	$1,402	-$1,093	71.2

Note: The Village/Town of Scarsdale is not shown in this calculation due to the median household income reported in the ACS is shown as $250,000+. Without an exact figure, the calculation for Out of Reach cannot be made.

Demand for Rental Housing

The demand for affordable rental housing is very strong. The "Out of Reach" analysis indicates there are few rental options available for a household earning the renters wage rate. As described earlier in this report, the Housing Action Council is a key player in assisting tenants with securing an affordable unit. Based on data provided by HAC on a universe of 395 rental units that they did the Affirmative Fair Housing Marketing on, there were 4,798 applicants submitted before the deadline to be included in a lottery and an additional 4,462 who applied after the lottery totaling 9,260 applicants. Compared to the 395 total number of rental units, there were 23 applicants for every unit of rental housing available. It is important to note, some of the applicants applied for more than one rental unit. Here are the reasons why an applicant did not move forward:

987	•**No longer interested ***
399	• **Insufficient income**
358	• **Credit score below 640 or other credit issues**
144	• **Unit available not the one they wanted or applied for; not correct household size**
528	• **Incomplete application or could not reach applicant**
504	• **Over Income**

*The category of "No longer Interested" covers a multitude of reasons why someone may not go forward with a purchase or a rental. These reason why the applicant did not move forward may include, but not limited to: felt the payment was too high, didn't like the location, size of bedrooms, unit is too small, too few bathrooms, distance from employment, distance to public transportation, does not accept pets, distance from family members, did not want the unit in the building that was available to them, school system.

CHAS Data: Housing Cost Burden Analysis

As explained earlier in the report, another method to demonstrate housing affordability is done through a series of data calculations by HUD called the **Cost Burden Analysis.** The data is available at the county, city, town and village level. HUD periodically receives "custom tabulations" of data from the U.S. Census Bureau that is largely unavailable through standard Census products. These data sets are known as the "CHAS" (Comprehensive Housing Affordability Strategy). The CHAS data demonstrates the extent of housing problems and housing needs for renter and owner-occupied households. In addition to housing tenure, the CHAS data is organized by income levels, age cohorts, disabilities, overcrowding and physical condition of housing.

The purpose of the tables below is to show Housing Cost Burden by levels of income, which are expressed in terms of a percentage of the Household Area Median Family Income (HAMFI). The tables are provided for both renter and owner-occupied housing by levels of affordability. The percentages of income are expressed in the following terms:

Extremely Low Income: Household Income <= 30% HAMFI

Very Low Income: Household Income >30% -<=50% HAMFI

Low Income: Household Income >50% -<=80% HAMFI

Not Low Income: Household Income 80% -100% HAMFI

There are three levels of housing affordability (where housing costs includes utilities):

1. **Affordable** - Household spends **less than 30%** of their income toward housing costs

2. **Unaffordable** - Household spends **more than 30%** of their income toward housing costs

3. **Severely Unaffordable** - Household spends **more than 50%** of their income toward housing costs

The following summary tables for cost burdens are separated by renters and owners and for all cities, towns and villages. To show the difference in affordability - the data is provided at all income levels and for households earning under 30% of the household AMI. The Municipal Housing Snapshots also contain all income levels in detail.

Westchester County Summary - Owner and Renter Households by Income Level

Table 65 –Cost Burden: Owners and Renters

	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	16,295	27.3%	43,360	72.7%	**59,655**
Household Income >30% -<=50% HAMFI	17,150	41.1%	24,610	58.9%	**41,760**
Household Income >50% -<=80% HAMFI	14,030	49.4%	14,345	50.6%	**28,375**
Household Income >80% -<=100% HAMFI	15,610	56.4%	12,045	43.6%	**27,655**
Household Income >100% HAMFI	147,115	79.8%	37,310	20.2%	**184,425**
Total	**210,200**	**61.5%**	**131,670**	**38.5%**	**341,870**

Table 66 –Cost Burden: Owners Only

	Affordable < 30%	Unaffordable 30% -50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	3,040	1,485	11,770	16,295	**72.2%**
Household Income >30% -<=50% HAMFI	4,190	4,270	8,690	17,150	**50.7%**
Household Income >50% -<=80% HAMFI	4,800	4,100	5,130	14,030	**36.6%**
Household Income >80% -<=100% HAMFI	7,140	4,900	3,570	15,610	**22.9%**
Household Income >100% HAMFI	116,410	24,510	6,195	147,115	**4.2%**
Total	**135,580**	**39,265**	**35,355**	**210,200**	**16.8%**

20,460 Owner Households =< 50% HAMFI Severely Cost Burdened

26,215 Owner Households =< 50% HAMFI pay over 30% toward owning a home

Table 67 –Cost Burden: Renters Only

	Affordable < 30%	Unaffordable 30% -50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	8,285	6,440	28,635	43,360	**66.0%**
Household Income >30% -<=50% HAMFI	5,385	11,985	7,240	24,610	**29.4%**
Household Income >50% -<=80% HAMFI	7,320	6,335	690	14,345	**4.8%**
Household Income >80% -<=100% HAMFI	8,775	2,980	290	12,045	**2.4%**
Household Income >100% HAMFI	34,955	2,220	135	37,310	**0.4%**
Total	**64,720**	**29,960**	**36,990**	**131,670**	**28.1%**

35,875 Renter Households =< 50% HAMFI Severely Cost Burdened

54,300 Renter Households =< 50% HAMFI pay over 30% toward rent

Housing Cost Burden Summary-All Income Levels-Cities

Renters: The City of Peekskill has the highest percentage (36.7%) of renters that are severely cost burdened. Rye City has the highest percentage of renters living in an affordable housing condition with 62.6% paying less than 30% of their income toward rent.

Table 68 – Housing Cost Burden - Renters

	Affordable		Unaffordable		Severe	
	# of HH	% of HH	# of HH	% of HH	# of HH	% of HH
Mount Vernon	6,745	44.3%	3,440	22.6%	5,035	33.1%
New Rochelle	6,550	46.0%	3,670	25.8%	4,030	28.2%
Peekskill	1,875	41.1%	1,015	22.2%	1,675	36.7%
Rye City	895	62.6%	350	24.5%	185	12.9%
White Plains	5,040	46.9%	2,675	24.9%	3,030	28.2%
Yonkers	19,220	50.1%	8,375	21.8%	10,805	28.1%

Owners: The City of Mount Vernon has the highest (22.7%) percentage of owners paying over 50% of income toward housing. White Plains has the highest (71.7%) percentage of owners living in an affordable condition and the lowest percentage of owners that are severely cost burdened.

Table 69 – Housing Cost Burden - Owners

	Affordable		Unaffordable		Severe	
	# of HH	% of HH	# of HH	% of HH	# of HH	% of HH
Mount Vernon	5,180	53.0%	2,370	24.3%	2,220	22.7%
New Rochelle	8,585	61.2%	2,420	17.3%	3,020	21.5%
Peekskill	2,780	61.8%	945	21.0%	775	17.2%
Rye City	2,710	67.1%	655	16.2%	675	16.7%
White Plains	7,985	71.7%	1,595	14.3%	1,555	14.0%
Yonkers	21,735	62.7%	6,605	19.0%	6,335	18.3%

Housing Cost Burden Summary-All Income Levels-Towns

Data Note: *For towns that contain a village, the data below refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages. The Village of Briarcliff Manor is mostly within the Town of Ossining with a small area extending into the Town of Mount Pleasant. Due to the way the data is reported, the values in the table below for the Town of Mount Pleasant reflect the unincorporated area of the Town and the small part of Briarcliff Manor in the Town. The values for the Town of Ossining reflect the unincorporated areas of the Town minus the small part of Briarcliff Manor that is not within the Town.*

Renters: The towns of New Castle, North Castle and Pound Ridge have the highest percentage of renters paying less than 30% of their income toward rent. The Town of Cortlandt has the highest percentage of owners that are considered to be severely cost burdened.

Table 70 –Housing Cost Burden - Renters Only

	Affordable		Unaffordable		Severe	
	# of HH	% of HH	# of HH	% of HH	# of HH	% of HH
Bedford	530	38.3%	470	33.9%	385	27.8%
Cortlandt	1,259	46.7%	496	18.4%	940	34.9%
Eastchester	685	51.3%	350	26.2%	300	22.5%
Greenburgh	1,925	59.1%	634	19.5%	696	21.4%
Harrison (T/V)	1,760	60.3%	530	18.2%	630	21.6%
Lewisboro	220	55.7%	85	21.5%	90	22.8%
Mamaroneck	520	78.2%	20	3.0%	125	18.0%
Mount Pleasant	800	62.5%	275	21.5%	205	16.0%
New Castle	291	72.8%	54	13.5%	55	13.8%
North Castle	347	72.3%	54	11.3%	79	16.5%
North Salem	175	54.7%	65	20.3%	80	25.0%
Ossining	160	68.1%	70	29.8%	5	2.1%
Pound Ridge	180	72.0%	30	12.0%	40	16.0%
Somers	457	58.2%	150	19.1%	178	22.7%
Yorktown	1,055	55.1%	415	21.7%	445	23.2%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Housing Cost Burden Summary-All Income Levels-Towns

Data Note: *For towns that contain a village, the data below refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages. The Village of Briarcliff Manor is mostly within the Town of Ossining with a small area extending into the Town of Mount Pleasant. Due to the way the data is reported, the values in the table below for the Town of Mount Pleasant reflect the unincorporated area of the Town and the small part of Briarcliff Manor in the Town. The values for the Town of Ossining reflect the unincorporated areas of the Town minus the small part of Briarcliff Manor that is not within the Town.*

Owners: The Town of Yorktown has the largest total number (47,645) of owner households that are considered affordable. The Town of Mamaroneck has the largest number of affordable as a percent of total households (71.2%). On the other end of the spectrum, the Town of Harrison has the highest percentage (20.5%) of severely cost burdened owner households, and among the highest total number (1,080) of severely cost burdened owner households.

Table 71 – Housing Cost Burden: Owners Only

	Affordable		Unaffordable		Severe	
	# of HH	**% of HH**	**# of HH**	**% of HH**	**# of HH**	**% of HH**
Bedford	2,760	67.2%	585	14.3%	760	18.5%
Cortlandt	5,756	65.8%	1,821	20.8%	1,168	13.4%
Eastchester	4,234	65.3%	1,146	17.7%	1,100	17.0%
Greenburgh	9,043	68.5%	2,251	17.1%	1,901	14.4%
Harrison (T/V)	3,295	62.6%	885	16.8%	1,080	20.5%
Lewisboro	2,580	62.1%	805	19.4%	770	18.5%
Mamaroneck	2,600	71.2%	550	15.1%	500	13.7%
Mount Pleasant	4,225	62.9%	1,550	23.1%	940	14.0%
New Castle	3,675	68.8%	825	15.4%	840	15.7%
North Castle	2,250	66.0%	595	17.4%	565	16.6%
North Salem	1,065	68.5%	245	15.8%	245	15.8%
Ossining	854	55.1%	416	26.8%	280	18.1%
Pound Ridge	1,060	63.9%	380	22.9%	220	13.3%
Somers	2,760	67.2%	585	14.3%	760	18.5%
Yorktown	7,645	66.8%	2,235	19.5%	1,570	13.7%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Housing Cost Burden Summary-All Income Levels-Villages

Renters: The Village of Port Chester has the highest number (1,630) of severely cost burdened renter households. It is also has one of the highest percentage of renter households (31.3%) that are severely cost burdened.

Table 72 – Housing Cost Burden: Renters Only

	Affordable		Unaffordable		Severe	
	# of HH	% of HH	# of HH	% of HH	# of HH	% of HH
Ardsley	153	56.7%	47	17.4%	70	25.9%
Briarcliff Manor	235	52.2%	50	11.1%	165	36.7%
Bronxville	290	65.2%	75	16.9%	80	18.0%
Buchanan	127	65.1%	29	14.9%	39	20.0%
Croton-on-Hudson	420	52.5%	180	22.5%	200	25.0%
Dobbs Ferry	890	61.4%	305	21.0%	255	17.6%
Elmsford	506	64.9%	169	21.7%	105	13.5%
Harrison	1,760	60.3%	530	18.2%	630	21.6%
Hastings-on-Hudson	481	52.9%	170	18.7%	259	28.5%
Irvington	255	51.5%	175	35.4%	65	13.1%
Larchmont	440	72.7%	95	15.7%	70	11.6%
Mamaroneck	1,420	45.9%	660	21.3%	1,015	32.8%
Mount Kisco	802	42.8%	539	28.7%	534	28.5%
Ossining	1,836	43.7%	950	22.6%	1,414	33.7%
Pelham	463	67.1%	97	14.1%	130	18.8%
Pelham Manor	51	46.8%	39	35.8%	19	17.4%
Pleasantville	390	54.5%	145	20.3%	180	25.2%
Port Chester	2,145	41.2%	1,430	27.5%	1,630	31.3%
Rye Brook	345	47.9%	180	25.0%	195	27.1%
Scarsdale	331	64.9%	100	19.6%	79	15.5%
Sleepy Hollow	885	38.8%	500	21.9%	895	39.3%
Tarrytown	900	58.8%	335	21.9%	295	19.3%
Tuckahoe	660	46.8%	480	34.0%	270	19.1%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Housing Cost Burden Summary-All Income Levels-Villages

Owners: Similar to the renter households, the Village of Port Chester has the largest total number of severely cost burdened owner households (1,215), and among the second highest percentage of owner, households that are severely cost burdened (31.4%). The Village of Sleepy Hollow has the highest percentage of severely cost burdened owner households (32.9%).

Table 73 –Housing Cost Burden: Owners Only

	Affordable		Unaffordable		Severe	
	# of HH	% of HH	# of HH	% of HH	# of HH	% of HH
Ardsley	861	67.5%	189	14.8%	225	17.6%
Briarcliff Manor	1,481	67.6%	349	15.9%	360	16.4%
Bronxville	1,326	76.6%	224	12.9%	180	10.4%
Buchanan	429	69.8%	129	21.0%	57	9.3%
Croton-on-Hudson	1,460	69.9%	285	13.6%	345	16.5%
Dobbs Ferry	1,590	71.1%	365	16.3%	280	12.5%
Elmsford	371	48.2%	310	40.3%	89	11.6%
Harrison	3,295	62.6%	885	16.8%	1,080	20.5%
Hastings-on-Hudson	1,495	73.5%	265	13.0%	275	13.5%
Irvington	1,380	73.4%	295	15.7%	205	10.9%
Larchmont	1,050	71.9%	245	16.8%	165	11.3%
Mamaroneck	2,715	66.5%	625	15.3%	740	18.1%
Mount Kisco	1,520	71.4%	425	20.0%	185	8.7%
Ossining	2,095	57.9%	735	20.3%	790	21.8%
Pelham	875	58.5%	310	20.7%	310	20.7%
Pelham Manor	1,155	71.7%	310	19.3%	145	9.0%
Pleasantville	1,295	67.1%	410	21.2%	225	11.7%
Port Chester	1,775	45.8%	885	22.8%	1,215	31.4%
Rye Brook	1,765	64.5%	500	18.3%	470	17.2%
Scarsdale	3,550	71.4%	730	14.7%	695	14.0%
Sleepy Hollow	820	57.3%	140	9.8%	470	32.9%
Tarrytown	1,580	58.7%	760	28.3%	350	13.0%
Tuckahoe	790	56.2%	385	27.4%	230	16.4%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

CHAS Data: Housing Problems

The Comprehensive Housing Affordability Strategy (CHAS) data was used to analyze the demand for housing that is generated by all households living in unsustainable circumstances (Appendix D). The criteria selected to estimate this demand were:

- **Substandard Housing:** Housing that lacks complete plumbing and/or lacks kitchen facilities.
- **Severely Overcrowded:** Housing that contains 1.5 more persons per room.
- **Severely Cost Burdened:** Households where more than 50% of gross household income goes towards the cost of housing.

A spatial analysis of these three criterion reveal where these housing problems are concentrated within the County. The villages of Ardsley and Briarcliff Manor show a higher percentage of substandard housing, which may be as a result of senior living facilities where meals may be provided. These are relatively small villages, so they contain a correspondingly low total number of substandard households. However, they have the highest percentage of substandard housing in the County.

The Village of Ossining has the highest percentage of severely overcrowded households at 3.5%. Two of the six cities, White Plains (2.3%), and Mount Vernon (2.1%), also have a relatively high percentage of severely overcrowded households. The City of Yonkers has the highest total number of overcrowded households; however, it also has the highest total number of households

Similar to the Villages of Ardsley and Briarcliff Manor, the Village of Sleepy Hollow is another relatively small village that has a significant share of households with a housing problem. Sleepy Hollow has the highest percentage of severely cost burdened households. Wealthier municipalities in the County such as Scarsdale and Pound Ridge have lower percentages of cost-burdened households.

The three criterion described above were combined to identify the number of households within each municipality with one or more of the housing problems. The result of this analysis represents the gross demand for housing generated by these three housing problems. The gross housing demand, as a percentage of total occupied households, is highest in the villages of Port Chester and Sleepy Hollow. It is also relatively high in all six cities in the County. Gross housing demand is lowest in the Village of Scarsdale. For a more detailed breakout gross housing demand that includes the number of households by income level, see the Municipal Housing Snapshots in the Appendices A, B and C.

Data Note: *For towns that contain a village, the data in the following eight pages refers to the unincorporated areas of these towns. This is the area within a town, but outside of any villages. The Village of Briarcliff Manor is lies mostly within the Town of Ossining with a small area extending into the Town of Mount Pleasant. Due to the way the CHAS data is reported, the values in the tables and maps below for the Town of Mount Pleasant reflect the unincorporated area of Mount Pleasant and the small part of Briarcliff Manor in Mount Pleasant. The values for the Town of Ossining reflect the unincorporated areas of the Town of Ossining minus the small part of Briarcliff Manor that is not within the Town of Ossining.*

Table 74 –Substandard Occupied Housing by Municipality

		Substandard Renter Housing Units	Substandard Owner Housing Units	Total Substandard Housing Units	% of Housing Units that are Substandard
CITIES	Mount Vernon	170	45	215	0.9%
	New Rochelle	140	10	150	0.5%
	Peekskill	30	15	45	0.5%
	Rye	50	10	60	1.1%
	White Plains	115	45	160	0.7%
	Yonkers	505	70	575	0.8%
TOWNS	Bedford	60	30	90	1.6%
	Cortlandt	55	0	55	0.5%
	Eastchester	10	44	54	0.7%
	Greenburgh	35	50	85	0.5%
	Harrison	35	14	49	0.6%
	Lewisboro	0	25	25	0.5%
	Mamaroneck	0	0	0	0.0%
	Mount Pleasant	90	0	90	1.1%
	New Castle	15	15	30	0.5%
	North Castle	10	0	10	0.3%
	North Salem	0	0	0	0.0%
	Ossining	0	0	0	0.0%
	Pound Ridge	10	0	10	0.5%
	Somers	0	14	14	0.2%
	Yorktown	100	20	120	0.9%
VILLAGES	Ardsley	80	0	80	5.2%
	Briarcliff Manor	110	10	120	4.6%
	Bronxville	0	0	0	0.0%
	Buchanan	0	0	0	0.0%
	Croton-on-Hudson	0	25	25	0.9%
	Dobbs Ferry	30	0	30	0.8%
	Elmsford	0	0	0	0.0%
	Hastings-on-Hudson	0	10	10	0.3%
	Irvington	0	0	0	0.0%
	Larchmont	0	0	0	0.0%
	Mamaroneck	15	0	15	0.2%
	Mount Kisco	25	0	25	0.6%
	Ossining	25	0	25	0.3%
	Pelham	0	0	0	0.0%
	Pelham Manor	0	0	0	0.0%
	Pleasantville	25	0	25	0.9%
	Port Chester	80	45	125	1.4%
	Rye Brook	0	20	20	0.6%
	Scarsdale	10	35	45	0.8%
	Sleepy Hollow	15	4	19	0.5%
	Tarrytown	55	20	75	1.8%
	Tuckahoe	80	0	80	2.8%
	County Totals	1,980	576	2,556	0.7%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Map 4 - Substandard Households

SUBSTANDARD HOUSEHOLDS
(LACKING COMPLETE PLUMBING OR KITCHEN FACILITIES)

NORTH SALEM

SOMERS

PEEKSKILL

YORKTOWN

LEWISBORO

Buchanan

CORTLANDT

BEDFORD

Croton-on-Hudson

POUND RIDGE

MOUNT KISCO

OSSINING

NEW CASTLE

Ossining

NORTH CASTLE

Briarcliff Manor

Pleasantville

MOUNT PLEASANT

Sleepy Hollow

Percent of Households that are Substandard

	0%
	0% to 0.5%
	0.5% to 1%
	1% to 5%

Tarrytown

Elmsford

HARRISON

Rye Brook

Irvington

GREENBURGH

WHITE PLAINS

RYE

Dobbs Ferry

Ardsley

Port Chester

Hastings-on-Hudson

SCARSDALE

RYE

EASTCHESTER

MAMARONECK

Tuckahoe

YONKERS

Bronxville

NEW ROCHELLE

Mamaroneck

PELHAM

Larchmont

Pelham

MOUNT VERNON

0   2   4 Miles

Pelham Manor

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Table 75 – Severely Overcrowded Housing by Municipality

		Severely Overcrowded Renter-Occupied Households	Severely Overcrowded Owner-Occupied Households	Total Severely Overcrowded Occupied Households	% of Occupied Households that are Severely Overcrowded
CITIES	Mount Vernon	425	95	520	2.1%
	New Rochelle	495	50	545	1.9%
	Peekskill	125	0	125	1.4%
	Rye	55	10	65	1.2%
	White Plains	460	50	510	2.3%
	Yonkers	1,210	145	1,355	1.9%
TOWNS	Bedford	15	0	15	0.3%
	Cortlandt	0	0	0	0.0%
	Eastchester	5	0	5	0.1%
	Greenburgh	66	30	96	0.6%
	Harrison	35	0	35	0.4%
	Lewisboro	0	10	10	0.2%
	Mamaroneck	45	0	45	1.0%
	Mount Pleasant	80	0	80	1.0%
	New Castle	0	30	30	0.5%
	North Castle	0	0	0	0.0%
	North Salem	0	0	0	0.0%
	Ossining	0	0	0	0.0%
	Pound Ridge	0	0	0	0.0%
	Somers	0	0	0	0.0%
	Yorktown	95	10	105	0.8%
VILLAGES	Ardsley	4	0	4	0.3%
	Briarcliff Manor	10	0	10	0.4%
	Bronxville	0	0	0	0.0%
	Buchanan	4	4	8	1.0%
	Croton-on-Hudson	10	10	20	0.7%
	Dobbs Ferry	85	0	85	2.3%
	Elmsford	10	10	20	1.3%
	Hastings-on-Hudson	30	0	30	1.0%
	Irvington	0	0	0	0.0%
	Larchmont	10	0	10	0.5%
	Mamaroneck	50	0	50	0.7%
	Mount Kisco	55	0	55	1.4%
	Ossining	250	20	270	3.5%
	Pelham	15	0	15	0.7%
	Pelham Manor	0	20	20	1.2%
	Pleasantville	45	0	45	1.7%
	Port Chester	215	30	245	2.7%
	Rye Brook	0	0	0	0.0%
	Scarsdale	0	0	0	0.0%
	Sleepy Hollow	15	0	15	0.4%
	Tarrytown	30	35	65	1.5%
	Tuckahoe	15	0	15	0.5%
	County Totals	3,964	559	4,523	1.3%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Map 5 - Severely Overcrowded Households

SEVERELY OVERCROWDED HOUSEHOLDS
(>1.5 PEOPLE PER ROOM)

Percent of Households that are Severely Overcrowded

- 0% to 1%
- 1% to 2%
- 2% to 3%
- 3% to 4%

0   2   4 Miles

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015
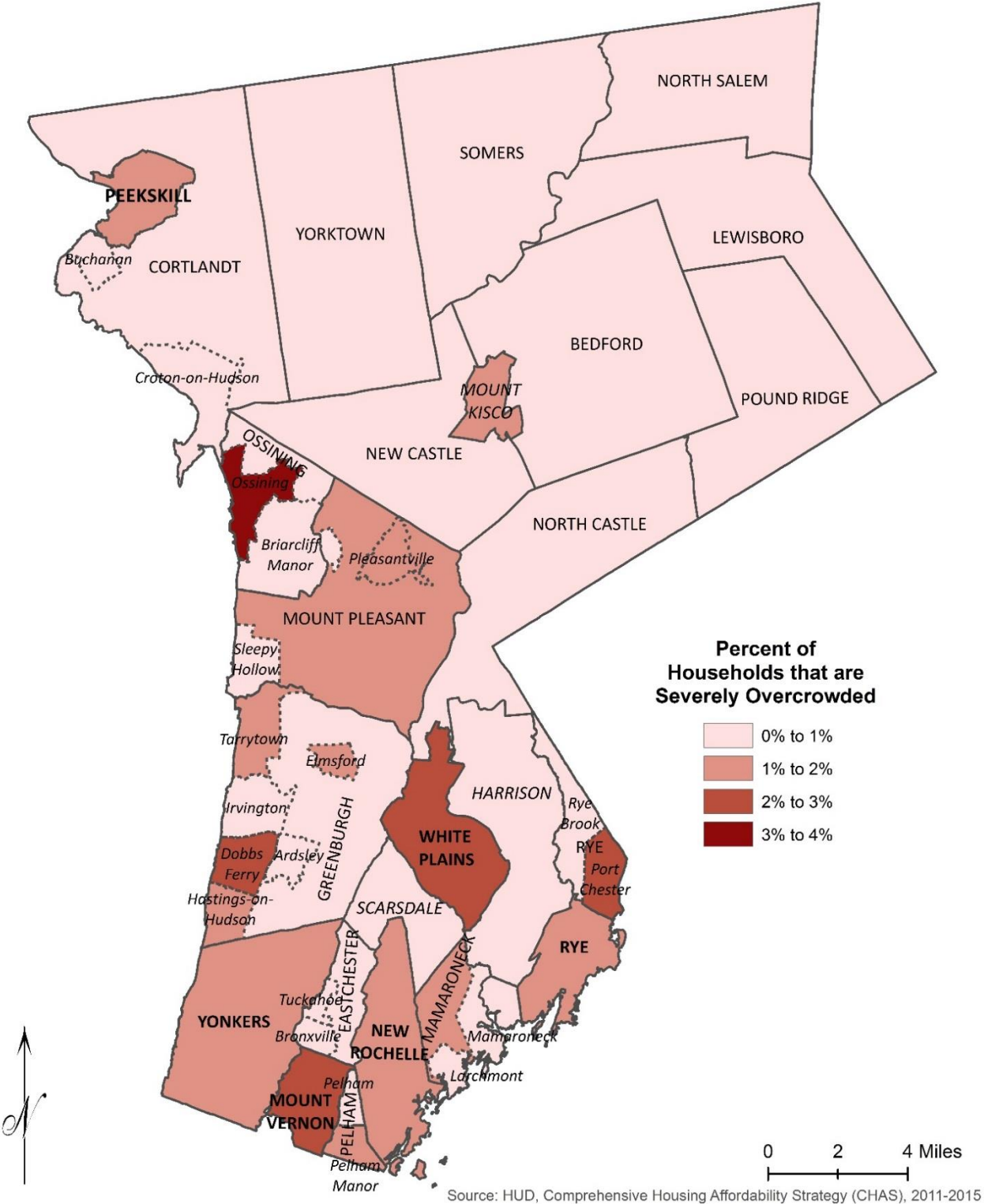
Table 76 – Severely Cost Burdened Households by Municipality

		Severely Cost Burdened Renter-Occupied Household	Severely Cost Burdened Owner-Occupied Household	Total Severely Cost Burdened Occupied Household	% of Occupied Households Severely Cost Burdened
CITIES	Mount Vernon	5,035	2,220	7,255	29.0%
	New Rochelle	4,030	3,020	7,050	24.9%
	Peekskill	1,675	775	2,450	27.0%
	Rye	185	675	860	15.7%
	White Plains	3,030	1,555	4,585	21.0%
	Yonkers	10,805	6,335	17,140	23.5%
TOWNS	Bedford	385	760	1,145	20.9%
	Cortlandt	940	1,168	2,108	18.4%
	Eastchester	300	1,100	1,400	17.9%
	Greenburgh	696	1,901	2,597	15.8%
	Harrison	630	1,080	1,710	20.9%
	Lewisboro	90	770	860	18.9%
	Mamaroneck	120	500	620	14.4%
	Mount Pleasant	205	940	1,145	14.3%
	New Castle	55	840	895	15.6%
	North Castle	79	565	644	16.5%
	North Salem	80	245	325	17.3%
	Ossining	5	275	280	15.7%
	Pound Ridge	40	220	260	13.7%
	Somers	178	940	1,118	14.7%
	Yorktown	445	1,465	1,910	14.6%
VILLAGES	Ardsley	70	225	295	19.1%
	Briarcliff Manor	165	360	525	19.9%
	Bronxville	80	180	260	12.0%
	Buchanan	39	57	96	11.9%
	Croton-on-Hudson	200	345	545	18.8%
	Dobbs Ferry	255	280	535	14.5%
	Elmsford	105	89	194	12.6%
	Hastings-on-Hudson	259	275	534	18.2%
	Irvington	65	205	270	11.4%
	Larchmont	70	165	235	11.4%
	Mamaroneck	1,015	740	1,755	24.5%
	Mount Kisco	534	185	719	18.0%
	Ossining	1,414	790	2,204	28.2%
	Pelham	130	310	440	20.2%
	Pelham Manor	19	145	164	9.5%
	Pleasantville	180	225	405	15.3%
	Port Chester	1,630	1,215	2,845	31.3%
	Rye Brook	195	470	665	19.3%
	Scarsdale	79	695	774	14.1%
	Sleepy Hollow	895	470	1,365	36.8%
	Tarrytown	295	350	645	15.3%
	Tuckahoe	270	230	500	17.7%
	County Totals	36,972	35,355	72,327	21.2%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Map 6 - Severely Cost Burdened Households

SEVERELY COST BURDENED HOUSEHOLDS

(>50% of Household Gross Income Spent on Housing Costs)

Percent of Households that are Severely Cost Burdened

- 1% to 15%
- 15% to 20%
- 20% to 25%
- 25% to 35%
- 35% to 40%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015
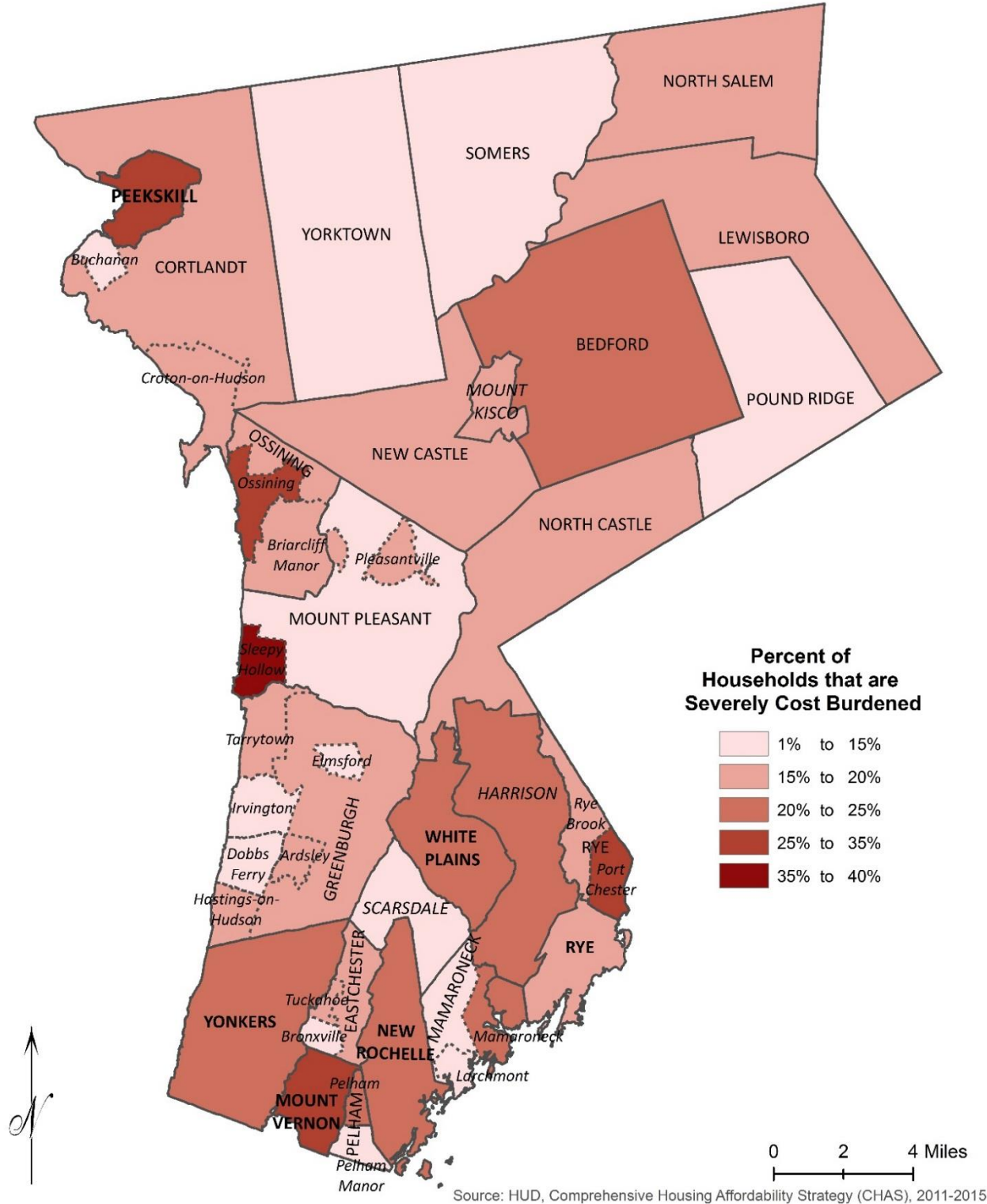
Table 77 – Gross Housing Demand: Households with at least 1 Housing Problem

		Renter-Occupied Households	Owner-Occupied Households	Total Occupied Households	% of Occupied Households
CITIES	Mount Vernon	5,205	2,275	7,480	29.9%
	New Rochelle	4,305	3,025	7,330	25.9%
	Peekskill	1,710	775	2,485	27.4%
	Rye	260	690	950	17.4%
	White Plains	3,120	1,635	4,755	21.7%
	Yonkers	11,530	6,445	17,975	24.6%
TOWNS	Bedford	385	790	1,175	21.4%
	Cortlandt	1,001	1,168	2,169	19.0%
	Eastchester	314	1,114	1,428	18.3%
	Greenburgh	731	1,971	2,702	16.4%
	Harrison	680	1,089	1,769	21.6%
	Lewisboro	90	795	885	19.4%
	Mamaroneck	160	500	660	15.3%
	Mount Pleasant	315	940	1,255	15.7%
	New Castle	70	885	955	16.6%
	North Castle	89	565	654	16.8%
	North Salem	80	245	325	17.3%
	Ossining	6	285	291	16.3%
	Pound Ridge	40	220	260	13.7%
	Somers	178	954	1,132	14.9%
	Yorktown	590	1,495	2,085	16.0%
VILLAGES	Ardsley	139	225	364	23.6%
	Briarcliff Manor	225	370	595	22.6%
	Bronxville	80	180	260	12.0%
	Buchanan	39	61	100	12.3%
	Croton-on-Hudson	210	350	560	19.3%
	Dobbs Ferry	285	280	565	15.3%
	Elmsford	105	89	194	12.6%
	Hastings-on-Hudson	289	285	574	19.5%
	Irvington	65	205	270	11.4%
	Larchmont	70	165	235	11.4%
	Mamaroneck	1,030	740	1,770	24.7%
	Mount Kisco	534	185	719	18.0%
	Ossining	1,503	790	2,293	29.3%
	Pelham	145	310	455	20.9%
	Pelham Manor	19	165	184	10.7%
	Pleasantville	190	225	415	15.7%
	Port Chester	1,630	1,265	2,895	31.9%
	Rye Brook	195	480	675	19.6%
	Scarsdale	89	715	804	14.7%
	Sleepy Hollow	895	474	1,369	36.9%
	Tarrytown	340	385	725	17.2%
	Tuckahoe	300	230	530	18.8%
	County Totals	39,236	36,035	75,271	22.0%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Map 7 - Gross Housing Demand

GROSS HOUSING DEMAND

(HOUSEHOLDS WITH ONE OR MORE HOUSING PROBLEM)

Percent of Households with One or More Housing Problem

- 10% to 15%
- 15% to 20%
- 20% to 25%
- 25% to 30%
- 30% to 40%

This map depcits the number of households with one or more of these housing problems:
- Substandard
- Severely Overcrowded
- Severely Cost Burdened

0   2   4 Miles

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

CONCLUSION

CONCLUSION

There are 45 municipalities in Westchester – of all different sizes and with varying levels of infrastructure and accessibility to public transportation or road networks. From the City of Yonkers with the greatest number of housing units, to the Village of Buchanan with the fewest, development in Westchester varies greatly.

Almost one million people call Westchester County home. Residents live in a wide variety of housing stock ranging from single-family homes to single room occupancy housing. All housing is "affordable" to someone. The problem is that all households can't afford all housing. Finding the balance to addressing housing costs and meeting the needs of the many different household shapes, sizes and interests, is the challenge. Developers are very cognizant of the demand and the market for housing when they propose and construct new developments.

Likewise, the demand for affordable housing is multi-faceted: ownership units, rental units, older and new units, family and senior housing, accommodations for persons with disabilities and households with children. Housing opportunities that are close to employment, services, day care, public transportation and good schools are important to households at different times in their lives. As demonstrated by several of the data sources in this report, there are clearly challenges with the existing housing stock in Westchester County and its cost for many households.

In this Assessment, Pattern for Progress studied the County's existing housing stock and its affordability, as well as the needs of County households. Their Findings on the County's population, age cohorts, race/ethnicity, housing stock, housing tenure, poverty, ETPA, public housing and Housing Choice Voucher units, foreclosures, ALICE data, persons with disabilities, homeless households, and Homeseeker data were provided laying out the cities, towns and villages for comparison. Pattern then analyzed housing affordability for both rental housing and owner housing to create an "out of reach" summary of each municipality, using both market rents and HUD's Fair market rent values compared with each municipality's renters wage rate to determine how "affordable" each municipality is and the gap in affordability when it is not affordable.

In Westchester, the gap in affordability is $1,578 a month when looking at market rents compared with the County renter wage rate. The data show that _every_ municipality has a gap in affordability when looking at market rents. Surprisingly, the most affordable municipalities under this analysis (those with the smallest gaps) were the Village of Bronxville ($80 gap) and the Town of New Castle ($528 gap), but only because these two municipalities also have the highest renter wage rate. The municipality with the largest gap in affordability was the Village of Pleasantville ($1,823) followed by the City of Peekskill ($1,736), the Town of Bedford ($1,734) and the Village of Port Chester ($1,726).

Pattern also looked at the County's affordability based on HUD's Fair Market Rents (FMR). While New York State has a monthly gap of $719, Westchester's gap is much larger at $770. Three municipalities had no gap in affordability – the Village of Bronxville with a positive cash flow of $728 for the month, followed by the Town of New Castle with a positive cash flow of $280 and the Village of Pelham Manor at $197 for the month. Only the Village of Pleasantville had a gap over $1,000 when using the FMR ($1,015) because the renters wage rate of $672 for the month, is the lowest for all Westchester municipalities, at $12.93 an hour.

Lastly, Pattern reviewed CHAS data provided by HUD on severe housing issues – looking at households that are cost burdened, and housing units that are substandard and/or overcrowded. Twenty-two percent of the County's households have at least one of these housing issues, including 39,236 renter-occupied households and 36,035 owner households.

In summary, based upon the preceding research and data analysis, there are three data elements that equate to the total demand for affordable housing:

1.   Gross Demand - households that have at least one of the three housing problems

a.   Substandard Housing

b.   Severely Overcrowded

c.   Severely Cost Burdened

2.   Homeless households living in shelters without permanent housing; and

3.   Homeseekers identified as currently outside of Westchester, but seeking housing in

       Westchester.

The Gross Housing Demand data indicate there are **75,271** households that have at least one severe housing problem. There are currently **846** homeless households without permanent housing and an additional **6,334** households in the Homeseeker database which are actively searching for affordable housing in Westchester County, but live outside of the county, supporting **a total gross need for households that need assistance of 82,451 units.** All of these households do not meet the County's definition of affordable.

This total gross need for affordable housing includes homeless households. Households who have registered on Homeseeker with an address outside of the county help identify part of the regional housing need with many from the NYC region, some from the Hudson Valley region and others well beyond any community contiguous with the county. The households living in substandard housing are already housed, but indicate either a need for rehabilitation or live in a unit without a kitchen and/or bath, including those that live in shared housing or housing opportunities such as a local YMCA or YWCA.

This gross need does not equate to new affordable housing units that need to be created, as the majority of these households are housed in standard units, but find their housing unaffordable, or are living in substandard housing that could be rehabilitated. In order to determine the need for new affordable housing units, we subtract these households. As a result, the need for new affordable housing units is the total of those households that are registered on Homeseeker not currently living in Westchester, those that are homeless, and those that are severely overcrowded. This equates to **a minimum estimated demand of 11,703 new housing units**.

6,334	• Homeseekers not already Living in Westchester
846	• Homeless Households
4,523	• Households Severely Overcrowded
11,703	• Total Housing Need
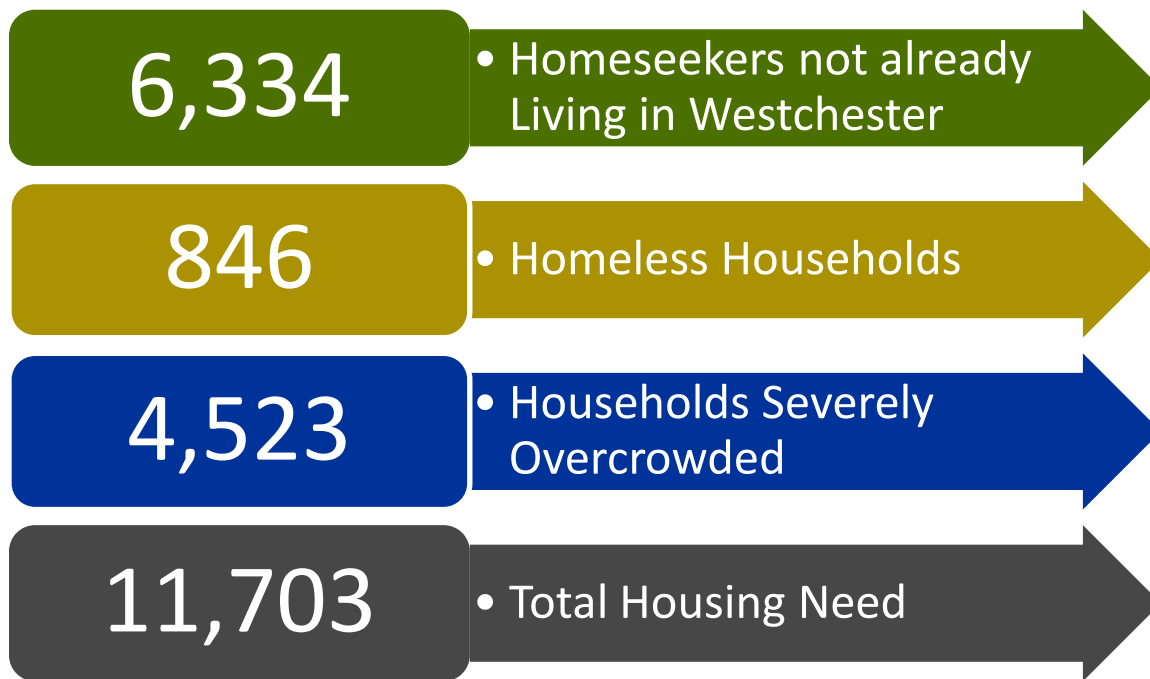
Westchester County Regional Housing Need

The County needs to direct its efforts toward creating a solid platform to encourage the construction of these needed units, while increasing its efforts to provide rehabilitation grants and help in preserving existing affordable housing units. While the County has been providing its own financial resources through its New Homes Land Acquisition and Housing Implementation Fund bond programs for decades, other resources have not been available in recent years. The County should now look to re-establish its Housing Rehabilitation and Eviction Prevention programs.

Table 78 demonstrates that those impacted by housing that is not affordable either live, or used to live before they became homeless, in municipalities all over Westchester. The table includes, by municipality, the number of severely over-crowded households and the homeless household by their community or origin at the time they entered the homeless shelter.

Table 78 - Westchester County Housing Needs by Municipality

		Total Severely Over-Crowded Households	Homeless Households by Community of Origin*	Total Households
CITIES	**Mount Vernon**	520	195	715
	New Rochelle	545	19	564
	Peekskill	125	46	171
	Rye	65	0	65
	White Plains	510	58	568
	Yonkers	1,355	226	1,581
TOWNS	**Bedford**	15	1	16
	Cortlandt	0	1	1
	Eastchester	5	2	7
	Greenburgh	96	3	99
	Harrison	35	3	38
	Lewisboro	10	0	10
	Mamaroneck	45	2	47
	Mount Pleasant	80	4	84
	New Castle	30	0	30
	North Castle	0	0	0
	North Salem	0	1	1
	Ossining	0	10	10
	Pound Ridge	0	0	0
	Somers	0	1	1
	Yorktown	105	5	110
VILL	**Ardsley**	4	0	4

Briarcliff Manor	10	0	10
Bronxville	0	1	1
Buchanan	8	0	8
Croton-on-Hudson	20	2	22
Dobbs Ferry	85	0	85
Elmsford	20	2	22
Hastings-on-Hudson	30	0	30
Irvington	0	0	0
Larchmont	10	0	10
Mamaroneck	50	0	50
Mount Kisco	55	1	56
Ossining	270	0	270
Pelham	15	1	16
Pelham Manor	20	0	20
Pleasantville	45	0	45
Port Chester	245	7	252
Rye Brook	0	0	0
Scarsdale	0	0	0
Sleepy Hollow	15	1	16
Tarrytown	65	0	65
Tuckahoe	15	1	16
County Totals	4,523	593	5,116

* The homeless data is from the Westchester County Dept. of Social Services and does not provide details of household location by town or village in the case of Ossining, Greenburgh, or Mamaroneck

The purpose of this study is to provide the County with a groundwork of housing-related policy and programs moving forward. This housing study is not an allocation plan of new affordable housing developments but rather a comprehensive, data-rich tool to be used primarily by municipalities, developers, not for profit organizations, businesses and government funding agencies to understand the overall housing needs of Westchester County and the specific challenges faced by each municipality.

Pattern reviewed a multitude of housing programs that are being used across the country to identify "best practices" that Westchester might wish to emulate as they would likely help to address identified need in a number of categories. These programs are listed in the next section – Recommendations.

The recommendations offered will provide guidance on how to address the housing needs of Westchester County.

RECOMMENDATIONS

WESTCHESTER COUNTY HOUSING NEEDS ASSESSMENT

prepared by:

HUDSON VALLEY **PATTERN** *for* **PROGRESS**

RECOMMENDATIONS

Just as housing need in Westchester County is multi-dimensional, so should the County's program to move forward addressing that need also be multi-dimensional. Pattern is making the Recommendations in this section based on what has been learned through research, data analysis, community outreach and engagement, and knowledge of the existing housing conditions found throughout the County and "best practices" that appear to have been successful in other areas.

Collectively the report, data, analysis, recommendations and best practices aim to provide a "blueprint" or "roadmap" for the county and those working in the housing industry. The implementation of these recommendations cannot be done in a vacuum, nor can they be done only by the County. The recommendations take a holistic and comprehensive approach toward increasing decent, safe and sanitary housing opportunities and services in the county.

The County has a multitude of housing agencies, services providers, advocates, lenders and non-profit as well as for-profit developers as well as business groups interested in and working toward the common goal of increasing the supply of and preserving the inventory of affordable housing. It is imperative that existing partnerships continue and stronger collaborative efforts be established to further the goal of improving housing options.

Due to limited resources and the significant needs of the residents, there is a high demand for services, technical assistance, capacity building and funding across the entire housing spectrum. Mission driven community based organizations advocating for their clients may need to identify and establish new partnerships to leverage additional resources to further their goals – including with the County. There needs to be recognition that all these agencies are working on the same agenda – but their individual strengths will chart the courses and services that they are best fit to provide.

Elements of some recommendations may be phased in over time or established as pilot programs for a smaller scale roll-out. The will allow for the creation and design of tracking and monitoring systems to measure and evaluate outcomes and make adjustments where necessary.

The recommendations have been divided into Sections that focused on Education and Training, Land and Zoning Initiatives, Housing Services, and Funding Programs. The following is a summary of the Recommendations by Section:

Section 1 - Education and Training

- •Recommendation #1: Affordable Housing Education Workshop Series
- •Recommendation #2: Increase the Community Based Organization Capacity

Section 2 - Land and Zoning Initiatives

- •Recommendation #3: Housing Inventory & Tracking System
- •Recommendation #4: Community Land Trust
- •Recommendation #5: Municipal Ordinances
- •Recommendation #6: Adaptive Reuse of Under-Utilized Property
- •Recommendation #7: Housing Compact between County and Municipalities
- •Recommendation #8: Neighborhood Revitalization Opportunities

Section 3 - Housing Services

- •Recommendation #9: Eviction and Foreclosure Prevention Services
- •Recommendation #10: Employer Assisted Housing Program

Section 4: Funding Programs

- •Recommendation #11: Pre-development and Preservation Options
- •Recommednation #12: Funding Opportunities

Recommendations

Best Practices

Action Steps

RATIONALE: In order to comprehend the dynamics of affordable housing it is critical for local municipal officials, staff, and policy and decision-making boards and councils to understand the definition and benefits affordable housing brings to a community. The workshop series would be directed to municipal, planning, zoning and school boards. Providing both qualitative and quantitative data is imperative to paint the full picture of housing, its inter-relationship with community dynamics and it's role in economic development. Dispelling beliefs and creating a positive "Housing Story" in a facilitated manner provides the opportunity for constructive conversation to lay the foundation for informed policy. There are hundreds of examples of "Best Practices" associated with very specific affordable housing challenges and solutions. Creating a centralize clearinghouse alleviates individual efforts and provides for a local repository to be accessed by municipalities and the affordable housing cluster.

BEST PRACTICES: Frameworks Institute – a series - www.frameworksinstitute.org/

Piecing It Together: A Communications Playbook for Affordable Housing Advocates (2018). This playbook outlines a set of evidence-based strategies for leading productive public conversations about inclusive housing policy and community development, and offers examples of how to apply the recommended reframing tools and techniques.

Finding the Frame for Affordable Housing (2018). This study outlines the methods and findings of a mixed-methods investigation into communications strategies that build support for community development, affordable housing, and inclusive neighborhoods. Recommendations include strategies for talking about racial equity and the policies that create inequality.

Reframing Affordable Housing: Findings from Peer Discourse Sessions (2017). As part of a larger project in collaboration with Enterprise Community Partners that seeks to reframe affordable housing, FrameWorks researchers conducted peer discourse sessions with members of the public to explore how people think about affordable housing, why it matters, and what should be done to address this issue. The sessions were also used to test several frames currently used by the field. This report presents results from those sessions and makes framing recommendations for those communicating about affordable housing issues.

"A House, a Tent, a Box": Mapping the Gaps Between Expert and Public Understandings of Healthy Housing (2016). This study compares public and expert understandings of housing, and offers strategic guidance for how communicators can help ordinary Americans better appreciate the connections between affordability, quality, and health.

Frameworks Institute – continued

Not Telling the Whole Story: Media and Advocacy Discourse about Affordable Housing (2016). The stories Americans hear about affordable housing can create opportunities for change or impede progress in the policy arena. FrameWorks researchers conducted a systematic analysis of the frames used by the media and by influential housing reform organizations. The result is a carefully drawn map of the narratives in play—with directions for navigating it strategically.

"You Don't Have to Live Here:" Why Housing Messages Are Backfiring and 10 Things We Can Do About It (2016). Housing is the starting point for life trajectories—often determining who has access to good jobs, good food, safe parks, or effective schools. But this perspective is difficult for the public to appreciate. To advance a progressive housing agenda, advocates must first understand why current messages are failing and backfiring. FrameWorks teamed up with Enterprise Community Partners to think about how advocates' messages affect public thinking.

Kingston Housing Hearings

The City of Kingston recently began a series of listening sessions, "Housing Hearings" to engage the public on affordable housing concerns. These meetings are held in the Council Chambers in City Hall and scheduled over a 3-month timeframe. The meetings will serve to inform the Common Council of the community's housing needs and issues so the Council can consider for policy change or resolution.

After the first Open Forum to introduce the concept – the subsequent meetings are designed for specific audiences including, Homeowners, Tenants, Landlords, Developers, Homeless and housing insecure, and Policy advocates.

The first meeting of the series will be a forum, during which the floor will be open for all residents to speak about housing issues. The subsequent hearings will each address different stakeholders, and the Council will invite speakers to give testimony and represent their interests. The goal of these hearings is to have all groups and interests fairly represented.

Public comment regarding programs and services that are needed to support Kingston residents, including whether citizens are experiencing difficulties in finding decent, safe and affordable housing will be taken into account. The Common Council further invites all residents to provide stories, solutions, and expertise beyond the open forum.

ACTION STEPS:

1. Secure a consultant to conduct an Affordable Housing Education Workshop Series
2. Create a curriculum and technical assistance program
3. Establish a pilot program to conduct the workshops in six communities
   a. Utilizing the Westchester Housing Opportunity Commission for guidance – select two cities, two towns and two villages to receive the assistance
   b. Each community would receive a series of three workshops
4. Select two communities to receive technical assistance for the facilitation of "Housing Hearings"
5. County to establish a Best Practice database and create an online platform designed to cover a multitude of housing topics similar to the Frameworks Institute

Establish an annual funding allocation to cover the tuition associated with professional certification programs in housing and community development through NeighborWorks America®.

RATIONALE: Community Based Organizations rely on a vast majority of their operating and administrative budgets for the delivery of services and programs. Local CBO's typically operate on shoestring budgets and training is a luxury that many cannot afford. Professional training is critical for both staff and board members of CBOs. Peer-to-Peer training and sharing of best practices from other professionals in the industry is imperative for the sustainability of CBOs. The training institutes will also aid in board development, which drastically strengthens organizations. NeighborWorks has a strong mission toward collaborative comprehensive community development, which will support partnerships between existing housing agencies.

BEST PRACTICE: NeighborWorks America® Training Institutes

http://www.neighborworks.org/Training-Services

Developing and empowering community leaders

It's the professionals "on the ground" who must counsel homebuyers, coach individuals with limited budgets, preserve and re-develop communities and so much more. The comprehensive spectrum of courses, consulting, networking opportunities and other support provided by the NeighborWorks Services Group helps professionals and their organizations adopt innovations, improve performance and achieve meaningful impact. We offer organizational capacity assessments, skills-based training courses, leadership-development programs and sophisticated tools for quantifying outcomes.

NeighborWorks America's training and certification offerings represent the very best in professional development for those serving people and communities in any capacity. In-person

Professional Certificates and Certifications

NeighborWorks America offers a high-quality learning experience and comprehensive curricula for all levels of staff, novice to experienced. Our certificate programs, certifications and professional designations, including university collaborations, position you to be a better candidate for future job advancement – while paying off for your organizations and the constituents you serve.

ACTION STEPS:

1. Allocate a competitive pool of funds specifically for NeighborWorks Training Institutes
2. Facilitate on-site training for county staff
3. Create an application and selection process for CBO's to apply for funds to attend a NeighborWorks Institute to attend a Professional Certificate program
4. Develop a post-training roundtable to learn from and share the learning experience with other local CBOs in the county
5. Develop a monitoring system to track implementation outcomes

Recommendation 3
Housing Inventory and Tracking System

Conduct a bi-annual update of the existing affordable housing inventory - utilizing the existing housing inventory database. Establish a permanent tracking and monitoring system of all housing developments over 10 units. Share with economic development entities and Industrial Development Agencies to ensure housing and wages are in alignment.

Note: Both tracking system must include details such as the percentage of affordable units, funding sources, term of affordability, contract expiration dates, income levels served, and bedroom count.

RATIONALE: Many local municipalities do not have the capacity to establish a system for the continually tracking and monitoring of local housing inventory. Tracking the expiration dates of existing affordable housing developments will assist in long range planning and mitigate the potential loss of affordable units to the private market. This data set is an important element for future planning and community needs assessments. Much of this data can also be placed into a GIS data base for additional mapping purposes to assist in drafting local policy, drafting and updating comprehensive plans and zoning. Housing should be top-of-mind during economic development attraction. In that vein, to retain and attract a viable workforce – housing must be part of the policies and requirements for large-scale employers and other businesses to receive incentives from IDA's.

BEST PRACTICE: Development Tracking System - Arlington, VA

https://projects.arlingtonva.us/data-research/development/

Arlington has experienced significant growth over the years, while becoming the thriving urban community it is today. Growth and development in the County continues in accordance with the policies laid out in the Comprehensive Plan, General Land Use Plan and the County's smart growth strategies.

The County tracks and analyzes commercial and residential development data, produces regular reports and maintains historical development data. Development reports highlight activity and trends, construction starts, completions, new project approvals and demolitions.

- Annual Development Highlights — a summary of both residential and commercial development activity and comparison to trends of the past 10 years.
- Quarterly Development Tracking Reports — summarizes both residential and commercial development activity.
- Interactive Development Map — locations of approved, completed development, demolished and under construction buildings, and more.
- Major Corridors Development — trends in Arlington's primary corridors: Columbia Pike, Rosslyn-Ballston and Jefferson Davis.

ACTION STEPS:

1. Identify local participants from economic development agencies to work alongside housing developers and housing agencies to ensure wages and housing costs are in sync.
2. Establish a quarterly meeting to facilitate the flow of development information
3. Create an internal system to track projects and linkages between wages and housing
4. Celebrate success with annual development highlights

Examples from Arlington Development: Quarterly Tracking Reports

ARLINGTON VIRGINIA	**Development Tracking Report**	**Fourth Quarter 2018**
Community Planning, Housing & Development		October 1, 2018 to December 31, 2018

Purpose

The Development Tracking Report provides a summary of county-wide residential and commercial development activity for the Fourth Quarter of 2018 (October 1, 2018 - December 31, 2018). This report details development activity on a quarterly basis to examine trends that occur during the current quarter and compares these trends to previous quarters.

Highlights

- 2311 Wilson Blvd (SP #263), a mixed-use office building located in the Courthouse Metro Station Area, was completed, adding 149,553 square feet of office, 14,025 square feet of retail, and 8,800 square feet of other space to the Rosslyn-Ballston Corridor.

- Columbia Hills (FBC), one of the first projects to be developed under the Arlington County's award-winning Columbia Pike Neighborhoods Plan, was completed in the fourth quarter and added 229 committed affordable units to the Columbia Pike Corridor.

- Ballston Quarter (SP #193) retail space expanded by 11,854 square feet. The residential tower, located on the eastern side of the Ballston Quarter block, was named Origin and is anticipated to be completed in 2019.

Summary of Development Statistics for 4Q 2018

	Office (GFA)	Retail (GFA)	Other (GFA)	Residential: Total (Units)	Residential: Multi-family (Units)*	Single Family Detached (Units)	Hotel (Rooms)
Completions	149,553	28,459	8,800	291	241	50	-
Construction Starts	-	16,503	-	393	362	31	-
Approvals**	10,000	100,300	314,475	-	-	-	-
Demolitions	-	1,664	90,410	37	-	37	-

*The Multifamily residential unit subtotal includes high rise buildings, garden style buildings, townhouses, and duplexes (both single parcel and side-by-side parcel duplexes). GFA = Gross Floor Area. GFA is measured in Square Feet.
**Includes Phased Development Site Plan (PDSP) projects.

Virginia Hospital Center (SP #177): 245,428 SF other

Ballston Quarter Expansion (SP #193): 11,854 SF retail

Columbia Hills (FBC/UP): 229 residential units

Arlington Row Townhomes II (BR): 10 residential units

Development Summary

Approvals
- Central District Retail Phase I & II (SP #90): 10,000 SF office and 100,300 SF retail
- Virginia Hospital Center (SP #177): 245,428 SF other
- Reed School Expansion (UP): 69,047 SF other

Construction Starts
- Potomac Yard - Land Bay D East (SP #346): 16,503 SF retail, 360 residential units
- Dinwiddie St Duplex (BR): 2 residential units

Completions
- 2311 Wilson Blvd (SP #263): 149,553 SF office, 14,025 SF retail, and 8,800 SF other
- 5747 Lee Highway (BR): 2,580 SF retail
- Arlington Row Townhomes II (BR): 10 residential units
- Columbia Hills (FBC/UP): 229 residential units
- Ballston Quarter Expansion (SP #193): 11,854 SF retail
- Lincoln St Duplex (BR): 2 residential units

Demolitions
- Taco Bell: 1,664 SF retail
- Warehouses Pentagon City: 90,410 SF other

SP = Site Plan   FBC = Form Based Code   PDSP = Phased Development Site Plan   BR = By-Right   UP = Use Permit

Produced by the Department of Community Planning, Housing and Development: Planning Division, Center for Urban Design and Research. February 2019

Methodology

Quarterly development tracking reports are generated from County staff reports, County Board minutes, and data on Certificate of Occupancy (CO) permits, building permits, and demolitions permits.

The **approval** date is the date the project was approved by the County Board (by-right projects are not approved by the County Board). The **construction start** date is based on the date the first building permit was approved for the project, and projects are classified as under construction when construction activity commences above grade. **Completed** projects are those where a CO has been issued. In general, a project is determined to be complete if a Master CO has been issued or if partial certificates of occupancy have been issued for at least 50 percent of the GFA or units in the project. In some cases, projects were determined to be complete or under construction based on site visits by Planning Division staff. **Demolished projects** are those where a Demolition permit has been issued.

The projects contained in this report are only those that add or subtract new density (i.e., residential units, hotel rooms, or gross floor area) to current residential, hotel, office, retail and other space inventories in the County. This report does not include data on alterations or additions to single family attached or detached homes.

Data Table Overview

In addition to this summary, detailed tables showing completions, construction starts, approvals, and demolitions for residential units, office space, retail space, hotel rooms, and other space for the Fourth Quarter 2018 accompany this document.

The attached tables are divided into four sections:

- Site Plan and other Approved Projects
- Completed Projects
- Projects Under Construction
- Demolitions

Each section separately reports Major Projects and Single Family Houses. Data are reported for each of Arlington's Major Planning Areas, Other Planning Areas, and other geographic areas. Major Planning Areas include Rosslyn, Courthouse, Clarendon, Virginia Square, Ballston, Crystal City, Pentagon City, and Columbia Pike. Other Planning Areas and other geographic areas include Nauck, Shirlington, East Falls Church, Lee Highway, and Four Mile Run.

Interactive maps and additional information are available at http://projects.arlingtonva.us/data-research/.
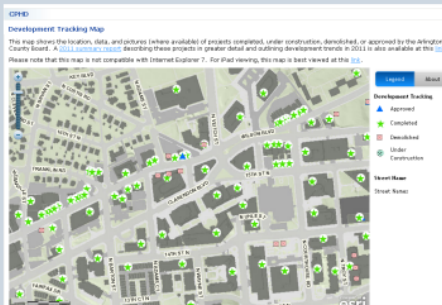
Online Data and Mapping Resources

A map and pictures of development projects are available on the web at http://projects.arlingtonva.us/data-research/

Maps are provided through Arlington County's GIS mapping application, which allows users to view the location of development activity and click on individual development projects to get detailed data.

About the Center for Urban Design and Research

The Center for Urban Design and Research is part of the Arlington County Planning Division and is responsible for facilitating community education and engagement, advocating urban design and placemaking, developing strategies and plans for improving the urban environment and public realm, and maintaining, analyzing, and disseminating information related to planning development and demographics.

If you have any questions or would like additional information, please contact the Center for Urban Design and Research at (703) 228-3525.

ARLINGTON
VIRGINIA

Department of Community Planning, Housing and Development
Planning Division
Center for Urban Design and Research
(703) 228-3525

Examples from Arlington Development: Annual Highlights

Annual Development Highlights — 2018

Community Planning, Housing & Development   January 1, 2018 - December 31, 2018

Report Summary

The following summary highlights development trends in 2018, during which the County continued to encourage smart growth development, creating mixed-use and walkable communities with high quality transit and superior public facilities.

Over 400,000 Gross Floor Area (GFA) of space was approved for office, retail, and school space

The year 2018 saw the approval of 7 new site plan and use-permit projects. The majority of approved density is attributed to retail and other gross floor area (GFA). Projects approved in 2018 will add 446,378 SF of commercial space (see page two for projects). Only 215 multi-family units were approved in 2018, which is much lower than the average number of units that have been approved since 2008.

The Clarendon Market Common Phase II Amendment to SP #339 was approved for 27,945 SF of retail space, and will redevelop the corner of Wilson Blvd and N Edgewood St with new ground floor retail and streetscape improvements. Central District Retail Phases I and II were approved for 84,000 and 16,300 SF of retail, respectively, adding retail space and renovating office space within several buildings on the block bounded by 15th St S, Crystal Drive, 18th St S, and U.S. Route 1. Other approved space include 69,047 SF for the new Reed Elementary School, and 239,086 SF for a 7-story medical office building for the Virginia Hospital Center.

Over 1 Million GFA of office space was completed

In 2018, three site plans were completed that include 1,294,431 SF of office space, which is the highest amount of office GFA completed in the past ten years. This density is attributed to three projects: 2311 Wilson Blvd adds 149,553 SF within an 8-story office building with ground floor retail; Central Place (Office) adds 570,549 SF within a 31-story office tower; and 1812 N Moore adds 570,549 of completed office space.

Arlington Public Schools (APS) continues expansion of facilities to increase capacity for enrollment

In addition to the above-mentioned approved Reed Elementary School, which will have enough seats for 732 students, construction began for the Alice West Fleet Elementary School, which will have 725 seats.

Multiple Columbia Pike Form-Based Code projects began construction

Revitalization of the Columbia Pike Corridor continued with the start of construction of three Form Based Code projects: Columbia Pike Village Center, Gilliam Place, and The Trove Apartments.

Summary of 2018 Development Activity

	Office (GFA)	Retail (GFA)	Other (GFA)	Residential: Total (Units)	Residential: Multifamily (Units)*	Residential: Single Family (Units)	Hotel Rooms
Approvals	10,000	128,245	308,133	215	215	-	-
Construction Starts	191,300	258,833	315,256	3,473	3,271	202	-
Completions	1,294,431	54,784	38,903	667	489	178	-
Demolitions	161,641	18,405	96,855	324	155	169	-

*The Multifamily residential unit subtotal includes high rise buildings, garden style buildings, townhouses, and duplexes.
**This approval total only shows statistics for Final Site Plan (FSP), Form Based Code, or Use Permit projects. Remaining PDSP allocations are shown in the next two pages.

Methodology

Annual development highlight reports are generated from County staff reports, County Board minutes, and data on Certificate of Occupancy (CO) permits, building permits, and demolitions permits.

The **approval** date is the date the project was approved by the County Board (by-right projects will not have an approval date). The **construction start** date is based on the date the first building permit was approved for the project, and projects are classified as under construction when construction activity commences above grade. **Completed** projects are those where a CO has been issued. In general, an office or retail project is determined to be complete if at least 50% of certificates have been issued to the project. For multi-family residential projects, completion is determined based on the issuance of a CO for the middle floor of the building. In some cases, projects were determined to be complete or under construction based on site visits by Planning Division staff. **Demolished** projects are those where a Demolition permit has been issued.

The projects contained in this report are only those that add or subtract new density (i.e., residential units, hotel rooms, or gross floor area) to current residential, hotel, office, retail and other space*** inventories that are privately owned or County owned in Arlington.

***Other space includes light industrial, government, institutional, schools, churches, and other types of uses.

RATIONALE: The cost of land is extremely high in Westchester County. Community Land Trusts (CLT) offer a vehicle to promote homeownership while reducing the cost of entering the market.

According to Grounded Solutions Network (GSN), Community land trusts are a proven model for communities to control land and development.

- CLTs are nonprofit organizations governed by a board of CLT residents, community residents and public representatives;
- CLTs provide lasting community assets and shared equity homeownership opportunities for families and communities;
- CLTs develop rural and urban agriculture projects, commercial spaces to serve local communities, affordable rental and cooperative housing projects, and conserve land or urban green spaces. However, CLTs typically focus on the creation of homes that remain permanently affordable, providing successful homeownership opportunities for generations of lower income families.

A typical community land trust for affordable housing operates as follows:

1. A family or individual purchases a house that sits on land owned by the community land trust.
2. The purchase price is more affordable - the homeowner is only buying the house, not the land.
3. The homeowners lease the land from the community land trust in a long-term (often 99-year), renewable lease.
4. The homeowners agree to sell the home at a restricted price to keep it affordable in perpetuity, but they may be able to realize appreciation from improvements they make while they live in the house.

According to Community-Wealth.org, "Community land trusts play a critical role in building community wealth for several key reasons:

- They provide low-and moderate-income people with the opportunity to build equity through homeownership and ensure these residents are not displaced due to land speculation and gentrification.
- Land trust housing also protects owners from downturns because people are not over extended; as a result, foreclosure rates for land trusts have been as much as 90 percent less than conventional home mortgages.
- Most commonly, at least one-third of a land trust's board is composed of community residents, allowing for the possibility of direct, grassroots participation in decision-making and community control of local assets.
- In addition to the development of affordable housing, many land trusts are involved in a range of community-focused initiatives including homeownership education programs, commercial development projects, and community greening efforts.

Community-Wealth.org provides a valuable set of resources in their on-line toolbox, which can be found at www.community-wealth.org/content/community-land-trust-clt-tools

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A SERIES OF BEST PRACTICES: Community-Wealth.org

Instead of developing its own affordable housing, Kulshan Community Land Trust founded in 1999 purchases property, in collaboration with the family, that meets specific requirements and is located within Whatcom County, Washington. This process allows the house to be taken off the speculative market and added to the many properties already within the land trust. To date, KCLT has provided affordable housing to more than 60 families. www.kclt.org

City First Homes - Part of a family of companies that work together to serve the needs of low and moderate-income residents of the DC metro area, City First Homes aims to expand opportunity for working families and individuals, drive neighborhood stabilization, and preserve affordable housing near transit centers and in gentrifying and challenged communities. To do so, the nonprofit relies on the land trust housing model and further lowers barriers to homeownership by requiring a low cash payment at the time of purchase and reducing monthly mortgage payments. Since its establishment in 2010, City First Homes has created over 217 permanently affordable homes, an investment of $4 million. www.cfhomes.org

Sawmill Community Land Trust - The Sawmill Community Land Trust formed in 1996 to purchase and remediate 27 acres on the site of a former particleboard factory in an effort to preserve affordability for working families near downtown Albuquerque. Sawmill now manages 34 acres of reclaimed industrial land where it has constructed 93 affordable single-family ownership homes and three affordable rental apartment complexes complete with community gardens, playgrounds and a plaza. Additional affordable rental housing is planned, as are community-driven economic development projects and a few other projects on other sites. By separating the ownership of the buildings from the ownership of the land, the land trust makes it possible for homeowners and other residents to benefit from secure housing without the risk of rising costs of escalating land value. http://www.sawmillclt.org

First Homes - Founded in 1999, First Homes provides an innovative example where a large community anchor institution, Mayo Clinic, used a community land trust model to meet the employer's workforce housing objectives. Since 1999, $14 million has been raised and 650 new residences have been built. The total includes more than 420 new single-family homes (including nearly 50 community land trust properties) and more than 225 new below-market-rate rental units. http://www.firsthomes.org

ACTION STEPS:

1. Establish a CLT Task Force - using the resource guide from Burlington Associates in community Development, LLC (www.burlingtonassociates.com/#!/home) –to do the following tasks:
   a. Seek an expert consulting firm, such as to begin the process of establishing a CLT to understand and analyze key features, organizational and operational variations to establish a countywide CLT
   b. Review Best Practices as described above to draft a mission statement and initial goals
2. Establish the CLT
3. Create a tracking and monitoring system to measure outcomes of the CLT

Recommendation 5
Model Ordinances

Design a formal program to provide technical assistance to municipalities to draft model ordinances for example, Accessory Dwelling Units specifically targeted for affordable housing

RATIONALE: Based on feedback from municipal officials and staff, local resources are stretched and capacity is often limited. In recognition of Home Rule, provide guidance and technical assistance to municipal officials, boards and staff in drafting model ordinances that could help standardized the conversation and codes associated with Accessory Dwelling Units and other land uses to increase the supply of affordable housing.

BEST PRACTICE: Accessory Dwelling Units – California Department of Housing and Community

What are ADUs?

Accessory Dwelling Units (ADU's) are known by many names: granny flats, in-law units, backyard cottages, secondary units and more. No matter what you call them, ADU's are an innovative, affordable, effective option for adding much-needed housing in California.

- What are ADUs?
- New laws effective January 1, 2018
- Recent updates to state laws for ADUs - Includes webinar
- Technical Assistance Booklet - Includes FAQs and sample ordinances
- City and county ADU ordinances
- Sample materials from cities and counties
- Additional guidance
- External websites (contributors to Technical Assistance Booklet)

What are the benefits of ADUs?

- ADUs are an affordable type of home to construct in California because they do not require paying for land, major new infrastructure, structured parking, or elevators.
- ADUs can provide a source of income for homeowners
- ADUs are built with cost-effective wood frame construction, which is significantly less costly than homes in new multifamily infill buildings
- ADUs allow extended families to be near one another while maintaining privacy.
- ADUs can provide as much living space as many newly-built apartments and condominiums, and they are suited well for couples, small families, friends, young people and seniors.
- ADUs give homeowners the flexibility to share independent living areas with family members and others, allowing seniors to age in place as they require more care.

Development http://www.hcd.ca.gov/policy-research/AccessoryDwellingUnits.shtml

ACTION STEPS:

1. Promoted the County's existing model ordinance provisions to all municipalities
2. Draft model ordinances on ADU's
3. Establish a monitoring system to track ADUs associated designated as affordable housing
4. Establish standards for:
    a. parking
    b. review considerations
    c. school aged children
    d. building services
    e. SWS and transportation options
    f. inspections or re-certifications

5. Expand existing assistance and formalize a county SWAT team under the Municipal Ordinances to draft and revise model ordinances specifically regarding affordable housing set-asides
    a. In an effort to mitigate displacement of existing residents and offer housing options for low wage earners to consider drafting housing policy and model ordinances to reflect the local median income level based on the American Community Survey (ACS) data. In many cases – set-aside policies are typically linked to the countywide HUD Area Median Income, which is often much higher than the ACS median income. In the case where the local median is less than 80% AMI – the set-aside should be linked to the lower income level.
    b. Consider amending and adopting new set-aside policies for developers to opt-out of building affordable housing in a market rate development. $150,000 per unit for a 1BR units; $175,000 for a 2BR unit; and $200,000 for a 3BR
    c. Provide guidance on revising policy on homestead and non-homestead assessment
    d. Create model ordinance to reduce parking requirements in subsidized housing developments
    e. Consider utilizing existing local ordinances as models for other municipalities
        i. North Castle – industrial zone change for assisted living, corporate park for hotel, housing and small office space
        ii. New Rochelle - streamlined approval process, master developer, form based zoning
        iii. Town of Lewisboro-Mamaroneck – expanded commercial areas to include multi-family housing

Design a property disposition program for the adaptive re-use of land and buildings for the purpose of developing new affordable housing.

RATIONALE: (Local Housing Solutions.org)

Through the adaptive reuse of underutilized land and buildings, which may be privately held, municipally controlled or county-owned, available for the development of affordable housing, cities, towns and counties can ensure an increase in the inventory of lower-cost homes in areas with high land costs and limited development opportunities. Even in strong markets with little or no undeveloped land capable of supporting residential development, the local government may own properties that include buildings that are vacant, underutilized, or no longer useful for their original purpose. These properties (or development rights on these properties) could be made available at no (or a reduced) cost to developers that commit to specific affordability requirements or redeveloped in a way that combines a governmental use (e.g., a school or a community center) with affordable housing. This policy tool can be used effectively in all communities and is particularly important in communities where vacant land appropriate for residential use is scarce.

The Strength of Adaptive Reuse - additional background and information:

Buildings often outlive their original purposes. Adaptive reuse is the process of adapting old structures for purposes other than those initially intended. When the original use of a structure changes or is no longer required, as with older buildings from the Industrial Revolution, architects have the opportunity to change the primary function of the structure, while retaining some of the existing architectural details that make the building unique. Adaptive reuse is also related to the field of historic preservation.

Adaptive reuse reinvents old structures for new purposes to prolong the cradle-to-grave period of a building. This is done by retaining all or most of the structural system and as much as possible of other elements, such as cladding, glass, and interior partition. Adaptive reuse, along with Brownfield reclamation, is seen by many as a key factor in land conservation and reducing sprawl. For those who prescribe to the smart growth concept, it is more efficient and environmentally responsible to redevelop older buildings closer to urban cores than it is to build new construction on faraway Greenfield sites.

There are examples of adaptive reuse of buildings in Westchester County for affordable housing. The Community Builders adaptive reuse of the former Public School 6 in Yonkers is a wonderful example of how a blighted building can be repurposed into a community asset. The Community Builders collaborated with the Municipal Housing Authority for the City of Yonkers on a $63million project to create 120 units of family housing of a multi-phased re-development project.

Another example of adaptive reuse project in the Hudson Valley is the Lace Mill in Kingston. The "Lace Mill" is an early twentieth century (circa 1903) mill structure located in the blighted mid-town area of the city of Kingston. This historically significant structure is a prominent monument to a once thriving textile manufacturing activity in Kingston located in an industrial district adjacent to the rails that stretched from the Strand Gate of the former stockade across the plain to the Roundout shipyards. RUPCO, a local not-for-profit multi-faceted housing organization, has successfully achieved listing the property on both state and federal historic registers. The existing building totals approximately 53,000 sf of floor area on a 1.6-acre urban site. The building has a varied history of industrial and warehousing uses. It has been largely underutilized over the past two decades and presents as a blighted and forgotten structure featuring boarded windows, presenting no public interface and representing lost opportunity.

RUPCO, the project developer and managing agent, envisions a historically sensitive and energy-efficient adaptive reuse of the structure to accommodate artist housing, effectively leveraging private investments already made in the local and regional cultural economy. The project will create significant new capacity to enhance the existing and growing artistic community of Kingston and the surrounding area. The restoration will further benefit the community as an opportunity to remove blight, create short-term construction jobs, provide necessary housing and act as a catalyst for economic rejuvenation in this area of the city of Kingston.

The "Lace Mill" now contains 55 units of low-income housing (50-60% AMI) with a preference to those engaged in the arts as their primary source of income. The unit mix is projected to be five studios, 32 one-bedroom units, 17 two-bedroom units and 1 three-bedroom unit. These units are anticipated as true artist loft spaces featuring high ceilings and northern light promoting active studio space in a live-work unit concept. The existing subterranean boiler room will allow for development as community and gallery space with anticipated amenities that will cater to the arts community. A community sculpture garden compliments the interior gallery space, offering on-site passive recreational space to tenants and community alike. The site accommodates ample tenant parking and provide a turnaround drop off at the building's main entrance. Operational programming includes on-site services including financial counseling, pre-homeownership courses and counseling, medical and nutritional services and youth and senior programming. The project's location is central to all civic, retail and entertainment services available in the city of Kingston including public transportation. It also offers proximity to several art-related businesses and galleries.

Commercial Office Parks

The office parks built in the 1970's through the 1990's were once thriving centers of activity and economic development. As technology advanced, the amount of office space required by tenants decreased and simultaneously telecommuting became more of a business norm. As a result – many parks became obsolete and eventually became vacant. These vacant and abandoned office parks are ripe for adaptive reuse into affordable housing.

The Westchester County Department of Planning conducted a study in 2008 and re-issued in 2010 called Office Park Housing: Adapting Underutilized Office Parks for Housing. This study examined five existing sites, which could have lent themselves to expanded use, and determined this expanded use is feasible for housing. In fact, the study included details of number of housing units, parking spaces and offered a Model Zoning District Standard to assist municipalities with the conversion. The county should continue on this track toward the redevelopment of office park land for affordable housing. A larger study and inventory would be beneficial for increasing potential opportunities for developers. Municipalities would benefit from the study and the provision of technical assistance to draft more detailed model ordinances.

BEST PRACTICES: **Abandoned Office Buildings to Affordable Housing**

Source – www.ggwash.org/view/61871/abandoned-office-buildings-can-become-new-housing

In 2008, the Montgomery County Coalition for the Homeless (MCCH) took advantage of recent legislation that allowed it to easily purchase and repurpose a former office building on Cordell Avenue in Bethesda. The building, which also had ground floor retail, was vacant, and many would call it an eyesore. MCCH's goal was to provide <u>supportive housing for the homeless</u> (providing housing and support services to homeless individuals and having them pay 30% of their income) in downtown Bethesda. This is typically unachievable in a downtown area, but by renovating this property the agency was able to do so— a coup for the county and its residents. Today, the building is called Cordell Place.

Cordell Place, before and after. "Before" image by Wiencek + Associates Architects + Planners, "After" by EricTaylorPhoto.com.

The building footprint was narrow and backed against a larger existing structure, making it unlikely that it would be redeveloped into offices that are more modern. But the layout translated extremely well to supportive housing needs, and punched windows bring sunlight into the units and the two end facades provide large community gathering and support space.

Also, the ground floor retail was revitalized and returned to its original retail use. All the while, as the building was gutted and 32 new very affordable units went in, almost no one in the neighborhood was aware of the significant change-taking place because of extra efforts not to be disruptive. Such a successful and significant victory for affordable housing would have been impossible if MCCH had had to buy vacant land and resort to new construction.

EPA headquarters became mixed-income housing

In 2010, another developer, Urban Atlantic (UA), hired W+A to redesign two two 12-story office towers previously owned by the Environmental Protection Agency (EPA). The office buildings had developed sick building syndrome over time, and people who used them suffered from upper respiratory issues due to inoperable windows and a closed air conditioning system that spread germs and harmful compounds like formaldahyde.

These two buildings were in an ideal location, adjacent to two newly constructed office buildings and the Waterfront Metro station, as well as restaurants, amenities, a new Safeway, and the nearby Arena Stage. They were also within walking distance of the Nationals Stadium and the Maine Avenue waterfront. UA recognized that there was no need for more office space in this area, and that the over 350,000 square feet of space there could become apartments.

The Lex, before and after. "Before" image by Wiencek + Associates Architects + Planners, "After" by EricTaylorPhoto.com.

To create what is now called The Lex at Waterfront Station, we gutted and repurposed both buildings, creating 535 new apartments with significant amenity space on the first and second floors. It's worth noting that we worked with the city on a Planned Unit Development, which allows for some zoning flexibility on things like height and density in exchange for providing public amenities.

Through inclusionary zoning, we were able to make 20% of the units in each building affordable to individuals making 60% of the Area Median Income, or $65,160 per year, creating 108 new affordable units in total.

Converting these 110-foot wide office floor plates to residential use presented a challenge because of the zoning requirement to bring natural light into living spaces. Typical multi-family buildings are only 60 feet wide.

Unique solutions such as clerestory windows in the bedrooms and sliding "barn" pocket doors to bring natural light into the more recessed spaces of these "boxcar" units. Recent code changes also allowed for deep and narrow loft-like units, which are in much demand in the urban market.

These efficient plans allowed for more than double the originally planned plan 235 units. In addition, smaller unit sizes in efficiencies, many one bedroom, and double master two-bedroom suites allowed an even higher percentage of units to be affordable to the workforce market.

However, these buildings do not look like the "affordable housing" that many picture. The exteriors were modernized, the oppressive, unsightly pink-colored precast concrete and smoked glass facades replaced with a cost-effective full-height glazing system that replicate the look of high-end curtain walls at a significantly reduced cost. The rooftops are accessible, with new pool houses, pools, and lounging spaces and provide some of the most spectacular views in the city.

The inside of one of The Lex's apartments. Image by EricTaylorPhoto.com

Opportunities for providing housing that is more affordable exist. Collaborating with developers like the Montgomery County Coalition for the Homeless and Urban Atlantic have shown us wonderful examples of how to create and maintain affordable, multi-family housing in the urban core, and are viable, repeatable models for commercial building repurposing.

A SERIES OF ADDITIONAL BEST PRACTICES: *provided directly from Local Housing Solutions.org*

Montgomery County, MD has since the 1980s actively supported the development of mixed-income housing on county-owned land. Legislation passed in 2013 (Bill 37-12) requires the County to evaluate the feasibility of including a "significant amount" of affordable housing in proposed capital improvement projects, including an assessment of the site's proximity to public transit and other community services. Projects covered by the legislation as targets for co-location of affordable housing include public facilities such as libraries, recreation centers, and transit stations. In 2016, for example, a new mixed-use, mixed-income development with affordable senior housing opened adjacent to a new County library. See the text of Bill 37-12 here.

Ordinance 12394, passed by King County, WA in 1996, requires any surplus parcels determined to be appropriate for residential development be sold or leased for development of affordable housing. The County's Facilities Management division maintains a property inventory of all County-owned sites, including the department that has jurisdiction over the land, the estimated value, and potential uses. Departments are required to provide status reports on all sites on an annual basis; properties that are designated as "surplus" are then subject to further inquiries to determine whether they should be transferred to another department or can be considered for affordable housing. Factors considered when determining viability for affordable housing development include the site's natural features, the underlying zoning designation, and existing linkages to utilities. To review ordinance 12394, click here.

Leveraging Public Land for Affordable Housing in Northern Virginia: A Primer, Northern Virginia Affordable Housing Alliance (2014) – While focused on how jurisdictions in Northern Virginia can use surplus public land to create more affordable housing, this report has guidance on key issues that are likely to be useful to all communities. The report includes examples of developments in the region.

Washington, DC's Disposition of District Land for Affordable Housing Amendment Act requires developers of multifamily housing built on surplus city-owned land to reserve at least 20 to 30 percent of units for low-income households. The specific share of affordable units required is determined on a case-by-case basis, based on the development's proximity to public transit service. (Parcels that are within one-half mile of a Metrorail station or one-quarter mile of a streetcar line or high-traffic bus route are subject to the 30 percent requirement; outside of these areas, 20 percent of units must meet eligibility requirements.) The Act applies to rental housing and homeownership units, with rental units targeted on low-income and very low-income households (with incomes between 30 and 50 percent of area median income (AMI) and equal to or less to 30 percent of AMI, respectively) and homeownership units targeted on moderate-income households (with incomes between 50 and 80 percent of AMI) and low-income households. To review the Disposition of District Land for Affordable Housing Amendment Act, click here.

ACTION STEPS:

This recommendation works hand-in-hand with the creation of a Community Land Bank and its' Task Force and leverages other recommendations offered in this section. Overall, the preparations for the development and preservation of affordable housing heavily rests upon strong partnerships with other governmental and non-governmental agencies, employers, technical assistance to municipal officials and staff.

1. Inventory existing county-owned land and buildings

2. Establish or enhance existing disposition policy to include affordable housing language identified in the above best practices

3. Design disposition policy that incorporates activities of a Community Land Trust and leverages existing county incentives for affordable housing

4. Identify an early warning system with local assessors, tax collectors and the judicial system to red flag developable land and/or buildings that may lend themselves to adaptive re-use for the purpose of affordable housing

5. Establish public-private partnerships with for-profit and not for profit affordable housing developers and non-traditional housing lenders

   a. Create a SWAT team of housing professionals that has the capacity, depth and flexibility to work alongside the county to quickly assess, secure and advance site development in order to be competitively positioned to apply for state and federal resources.

   b. Utilize existing affordable housing incentives from the county along with new resources suggested in these recommendations, such as pre-development funds for a holistic approach toward the development process

6. Create a tracking and monitoring system to measure outcomes

Recommendation 7

Housing Compact between County and Municipalities

Meeting the needs of affordable housing in Westchester County cannot be met by a single community and must be shared across municipal boundaries

RATIONALE: (Local Housing Solutions.org)

Collaborative efforts must be established in order to increase the supply of affordable housing and to ensure the preservation of the existing inventory. These efforts cannot be successfully accomplished by any one municipality – nor should it. An example of how municipalities have banded together to work collaboratively is presented below as a best practice. There are strong demographic and market similarities between Westchester County and the greater Boston area. The goals of the Metro Mayors Coalition was to prioritize affordable housing and commit to a set of strategies to increase housing production. The commitment was formalized through the execution of a Housing Compact.

Additional Background: *"The Metro Mayors Coalition worked together with the Metropolitan Area Planning Council to create a regional housing production target for 2015-2030. This housing production target was created to answer the question: If Metropolitan Mayors Communities continue to experience job growth at 2008-2016 rates, how many housing units would be needed in 2030? The projection of total housing demand is a combination of the demand associated with the net change in working households as employment in the region grows, demand associated with the net change in non-working households as more baby boomers retire, and the amount of units needed to create and maintain a healthy vacancy rate. These three elements of demand combine to create the Coalition's target of 185,000 new housing units from 2015-2030".* https://housingtaskforce.mapc.org/

BEST PRACTICE: Housing Metro Boston

Guiding Principals: 10 Guiding Principles

1. **STAKEHOLDER AND MUNICIPAL ENGAGEMENT** - We must engage in broad, inclusive outreach to municipal officials, residents, and other stakeholders within and beyond the MMC to understand and address regional housing concerns.
2. **HOUSING PRODUCTION** - We strive to increase the production of housing throughout Metro Boston so that we can provide homes for all types of households and income levels. This should include both rental and homeownership opportunities, consistent with regional need, and designed in ways that respect the neighborhoods in which they are located.
3. **HOUSING PRESERVATION** - We support the preservation of existing affordable housing choices. This includes protecting affordable apartments at risk of expiring subsidies or deed restrictions; preserving "naturally occurring" affordable housing; repairing older homes in need of maintenance and minimizing tear-downs; and preserving smaller homes.
4. **HOUSING AFFORDABILITY** - We welcome and will invest in the development of housing that is affordable to low-, moderate-, and middle-income households.
5. **HOUSING STABILITY** - We will work to address extreme cost burdens, minimize the risk of displacement, reduce evictions, eliminate unfair rental practices, create permanent housing for homeless residents, and ensure safe and stable housing throughout Metro Boston.
6. **FAIR HOUSING** - We are committed to addressing discrimination against tenants and buyers, and advancing fair and equitable access to housing opportunity for everyone
7. **HOUSING DIVERSITY** - We promote the development and preservation of diverse types of rental and homeownership housing at a range of scales and a unit mix inclusive of multiple bedrooms.
8. **HOUSING DESIGN** - We support universal design in housing to create accessible and barrier-free homes through the incorporation of features that are commonly available and easily usable by people of virtually all ages and abilities.
9. **HOUSING LOCATION** - We encourage residential and mixed-use development in transit-accessible and/or walkable areas where people can get around locally and make connections throughout the region without relying on private auto. We also support creation of more such neighborhoods through expansion of public transit and retrofits of select former industrial sites.
10. **COMPLETE NEIGHBORHOODS** - Our commitment to greater housing opportunity is part of a holistic approach to community building that includes a mix of land uses and access to open space. Our residents want to live in areas that offer a range of activity throughout the day and evening.

ACTION STEPS:

1. Establish a task force to facilitate municipal conversations to explore the development of a countywide housing compact
2. Draft a set of goals and strategies based on the affordable housing needs assessment
3. Adopt and execute the Housing Compact
4. Assign tasks for the implementation of the strategies
5. Create a tracking and monitoring system to measure outcomes
6. Adjust strategies and implementation activities based on outcomes

Recommendation 8
Neighborhood Revitalization Opportunities

Utilize the Affordable Housing Needs Assessment data in addition to existing web-based systems to explore the specific needs of individual neighborhoods and establish a data rich system to analyze community conditions

RATIONALE*:* There is very limited capacity at the municipal level and within individual community based organizations to conduct the level of data collection and analysis required to make informed data-driven decisions that result in the creation of policy and programs.

BEST PRACTICE*:* **OPPORTUNITY ATLAS**

The Center on Urban Poverty and Community Development at Case Western Reserve University helped develop a new tool to track housing shifts and economic mobility in the city of Cleveland.

The Poverty Center partnered with Cleveland Neighborhood Progress to create the Progress Index as a way to help residents—as well as community development and service organizations—better understand their neighborhoods.

"The idea is to position programs and investments to have the greatest impact"

"Equipped with trend data, communities can engage in well-informed conversations and chart a realistic course of action."

Data in the Progress Index supports two key progress metrics: property and income data.

Users can evaluate how individual neighborhoods progress over time by monitoring population, safety, stabilization, community, health, education, workforce and economy.

The Progress Index will track and monitor neighborhood statistics, with updates expected each year.

Harnessing Big Data for Social Good

The Poverty Center already maintains two integrated data systems for its research.

- NEO CANDO (Northeast Ohio Community and Neighborhood Data for Organizing) system is a free and publicly accessible system that integrates social and economic data from the census and local agencies.
- CHILD (Childhood Integrated Longitudinal Data) is a secure, private system of linked administrative records on children in Cuyahoga County born after 1992.

BEST PRACTICE: Progress Index

> The **Progress Index (**www.progressindexcle.org**)** is a neighborhood data tool developed by Cleveland Neighborhood Progress and the Center on Urban Poverty and Community Development at Case Western Reserve University. The goal of the tool is to equip community development practitioners with housing and economic mobility data so that they may better understand neighborhood dynamics, monitor trends, develop solutions, and use data to measure organizational and/or programmatic outcomes. Progress Index data are made available at the following four levels:
>
> - Cuyahoga County,
> - City of Cleveland,
> - Statistical Planning Areas (neighborhood SPAs),
> - Community development corporation service area
>
> Data are categorized as either Progress Metrics or Progress Drivers. Progress Metrics are the high-level indicators that provide users with a snapshot of housing and income trends in the neighborhood. This helps us understand trends in the median sales price of homes or trends in rental costs for non-home buying markets, as well as any change in residents' income or poverty-levels.
>
> However, these high-level indicators only scratch the surface of neighborhood dynamics and may not capture all of the factors that influence housing or economic mobility. Thus, the Progress Drivers seek to further illustrate the many factors driving neighborhood vitality and success. This includes: population trends and diversity, safety, housing, stability, community perception and well-being, health, educational attainment, workforce participation, and local economy. These numbers affect both the sale price of homes and people's decisions to purchase them, and help us better understand the experiences of those living in Cleveland neighborhoods.
>
> ***Nina Holzer,*** *Manager of CDC Advancement; Cleveland Neighborhood Progress;* nholzer@clevelandnp.org

ACTION STEPS:

1. Develop a system to analyze and identify high opportunity neighborhoods.
2. Identify and support local resources within the neighborhood
3. Establish a set of measurable outcomes
4. Build public-private-partnerships to create programs to improve outcomes
5. Develop a long-term tracking system
6. Monitor and adjust programs based on outcomes
7. Establish a Task Force from within existing housing commissions and coalitions to focus on collaborating on the goal of economic mobility of residents into high opportunity communities
8. Take steps in the member selection process for the creation of the Task Force to ensure adequate representation of communities, consumers, and clients
9. Fund a study within high performing schools on the impact of affordable housing on enrollment

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Recommendation 9
Eviction and Foreclosure Prevention Services
Expand existing eviction and foreclosure prevention programs.

RATIONALE: Proactive counseling and housing services is imperative for the prevention of eviction and foreclosure. There are existing non-profit service agencies working in this space, however; their funding and staff is at capacity.

BEST PRACTICE: The City of Philadelphia Mayors Task Force

Research shows that eviction is not only a symptom of poverty, but also a root cause. It disproportionately affects women of color with children, and results in great economic burdens on both landlords and tenants. It breaks up communities, hurts prospects for future employment and housing, and increases the need for homeless services. In short, eviction negatively affects everyone involved in the process.

The Mayor's Task Force on Eviction Prevention and Response was established by Mayor James F. Kenney in September 2017. The Task Force consists of 22 appointed members with expertise in housing and landlord tenant issues, including property owners and managers, tenants, researchers, community advocates, and members of City government. The Task Force also received input and ideas from over 200 individuals through focus groups, community forums, and stakeholder interviews.

The Task Force has assessed the Philadelphia eviction landscape and best practices in eviction prevention from across the country to identify 17 recommendations in the following areas:

1. Outreach and Education
2. Resources and Supports
3. Housing Standards and Enforcement
4. Legal Process and Policies

The Task Force will present these recommendations to Mayor Kenney and City Council for review and discussion. Once implemented, these recommendations will contribute to reducing eviction in Philadelphia. Relevant agencies, providers, and stakeholders that will be vital to implementation have already been identified for many of these recommendations. In an effort to drill down and develop specific solutions to the eviction crisis itself, the Task Force wanted to begin a conversation about the larger challenges of the lack of affordable, accessible housing, rising rental prices, depressed wages, and displacement due to development, while also recognizing that these issues could not be fully resolved by this group.

This work is expected to include examining the expansion of long-term local rental subsidies.

ACTION STEPS – *the Philadelphia Initiative provides an in depth scope to follow:*

1. Work with existing service providers, adopt and follow the following steps
    a. Develop a clear understanding of the eviction landscape, who is being evicted, the eviction process, and current services, resources, and policies
    b. Determine best practices to address eviction
    c. Identify gaps in the eviction prevention and defense system and develop a strategy to reduce evictions and lessen their harmful impact when they take place
    d. Produce a concise report of actionable recommendations
    e. The information and recommendations assembled below were gathered through the following methods:
        i. Focus groups with landlords, property managers, landlord attorneys, Municipal Court staff tenants, tenant attorneys, and community advocates
        ii. Research on best practices and solutions from other communities
        iii. Literature review of recommendations from other cities and policy think tanks » Surveys of local services and activities
        iv. Key informant interviews with local and national experts
        v. Analysis of local eviction data
2. Based on the finding: establish a funding source to equip local service providers to expand existing and implement new services
3. Encourage County to add attorney services to be available at housing court

Recommendation 10
Employer Assisted Housing Program

Establish an Employer Assisted Housing program by creating public-private partnership with major employers, hospitals, county staff and large-scale not-for-profit housing providers and healthcare agencies.

RATIONALE: Many employers are faced with barriers of recruitment and retention, which are quite often based on salaries and wages not sufficient to support housing expenses. Employer Assisted Housing (EAH) is a benefit offered by employers to assist employees with housing, either rental or homeownership. Establishing a collaborative partnership with a non-profit housing agency to create incentives and programs based on recruitment, retention or relocation needs. The program elements can be customized to suit the unique needs of employers and the needs of the employees based on local housing market conditions. There are benefits for employers, employees and the community.

Employer and Employee Benefits:

1. Retention, attraction and recruitment
2. Stability in workforce to reduces turnover, absenteeism and tardiness
3. Worker productivity increases with stable housing
4. Public and community relations
5. Shorter commute - increases family time and local volunteering in the community
6. Decreases up front and long term housing expenses
7. Stabilizes deteriorating neighborhoods with new investment to leads to increased value and addresses safety and crime concerns

Local Government Benefits:

1. Employer retention and expansion
2. Community improvement
3. Economic growth and development
4. Increased tax base
5. Population growth

The County Employee Down Payment Assistance Program is an employee benefit open to all regular County and Housing Authority employees who do not currently own a home in San Mateo County and have been employed by the County or Housing Authority for at least 18 months, regardless of income, designed to encourage employees to live within the county, decreasing the environmental impact and the physical/emotional impact on the employees from their long commutes.

The program offers a $100,000 loan, deferred for five years, amortized for 30 years at three percent interest toward the down payment requirement for a home in San Mateo County. Five loans will be available each quarter until funds are available. The County is partnering with the San Mateo Credit Union to offer 40-year jumbo loans for home purchases up to $1.5 million. The process begins with mortgage loan pre-approval at the San Mateo Credit Union. All who have been pre-approved by the Credit Union will be included in a quarterly drawing for the down payment assistance loans available. Home buying workshops will be provided by the San Mateo Credit Union for those unfamiliar with the process. A $5,000 grant to help cover closing costs is also available for those moving to San Mateo County from outside the county.

Guidelines - San Mateo County Employee Down Payment Assistance Program 10-1-2018

PDFFAQ's - San Mateo County Employee Down Payment Assistance Program - November 2018

The county established a down payment assistance program to provide loans for residents with low- and moderate-income households – those who are making 80 percent of the AMI or less – and would grow to include county employees, to purchase a home in San Mateo County. The program was eventually discontinued due to housing prices that increased to historic levels that were beyond what low- and moderate-income households could afford. Lower interest rates over the last few years made it possible for many of the original program participants to pay back their down payment loans. In 2016, the Board of Supervisors expressed support for creating a down payment assistance program for county employees and re-allocated the funds that were repaid loans to establish the County Employee Down Payment Assistance Program that now supports employee efforts to become homeowners in San Mateo County. County and Housing Authority workers who have been employed for at least 18 months and who do not currently own a home in San Mateo County, are eligible to participate in the program under the most recent guidelines. The county partners with the San Mateo Credit Union, established by and for county employees, to offer loans up to $100,000 that meet the requirements of sale of homes that can cost as much as $1.5 million.

Employees are required to provide a minimum of 3 percent of down payments from their own funds that contributes to an overall 20 percent down payment in order to qualify and receive up to $100,000 from the program. They also must demonstrate creditworthiness as required by the credit union. Lender fees of $1,295 are waived upon settlement by the credit union. There is also a $5,000 grant to help cover additional closing costs for employees who currently reside outside of San Mateo County and plan on moving into the county. Participants receive homebuyer counseling and technical assistance prior to the purchase of a home. Beneficiaries are subject to immediate repayment conditions that are in effect if the home is sold or converted into a rental property, or if an employee leaves the county workforce prior to the completion of a five-year deferral period.

Background: Loudoun County, Virginia is one of the most prosperous regions in the country and is experiencing significant population growth. Higher than average home prices combined with the 25 percent of residents who earn 70 percent or below the AMI has resulted in this segment of the population being priced out of homeownership. Businesses operating in the county – from manufacturing companies and high-tech firms to restaurants – have reported difficulty recruiting and retaining employees due to limited affordable housing options.

County employees are among those in the moderate-income bracket who struggle with housing costs, especially those who wish to become homeowners and permanent residents of Loudoun County. The Board of Supervisors was made increasingly aware of challenges related to affordability over the past decade. In 2008, the Loudoun County Public Safety and Human Services Committee and Finance and Government Services Committee studied affordable housing and specific issues sparked by the foreclosure crisis. By the end of their deliberations, each committee issued recommendations to the Board of Supervisors to establish a program to provide county employees with down payment grants, as is permissible under Virginia state law.

www.loudoun.gov/1800/Homeownership-Loan-Programs

Loudoun County, Virgina Public Employee Grant Program

The Loudon County Public Employee Grant Program, or PEG, was authorized by the Board of Supervisors in the Summer of 2009. Program implementation, which focuses primarily on helping employees purchase homes, began in 2010 and is currently supported by funds from the Loudoun County Housing Trust. Revenue for the trust is generated by the market value sale of Affordable Dwelling Units as allowed under Loudoun County code and applicable state law. PEG provides down payment assistance grants of $10,000 to moderate-income Loudoun County employees to purchase homes in Loudoun County.

Employees of Loudoun County Public Schools are also eligible for the program even though the school system's human resource operations are managed independently from the county, Applicant household income must fall within 30 to 70 percent of AMU to qualify. Employees must work full time or part time, at least 20 hours per week, at a qualified employer and be in non-probationary status.

The program application must be completed 60 days prior to the closing sale of a home. Applicants are required to complete a six-hour Virginia Housing Development Authority Homebuyer Education Class and the Loudoun County HomeCents Seminar that provides information for new homeowners on how to manage finances and maintain their new homes. Applications are reviewed by the PEG Loan Committee with the support of PEG staff.

PEG grants are governed by a set of terms and conditions designed to protect employees and the county. For example, subprime and adjustable rate mortgage loans are prohibited under program guidelines. The assessed value of a property cannot exceed $408,100, which falls below the county's median home price of $469,500. Homebuyers must contribute at least $1,000 of their own funds prior to settlement. The loan will be forgiven at a rate of 20 percent every 12 months while the homebuyer remains an employee in good standing, which means loans are forgiven at around 60 months from the date of settlement.

Background: Teton County, Wyoming lacks sufficient affordable housing to meet the needs of low and moderate-income residents. A recent study found that 32 percent of all residents spend more than 31 percent of their income on housing. In addition, 43 percent of employees commute to work from outside of Teton County. While it is unknown whether all of the commuters live outside the county due to housing affordability, researchers anticipate thousands of additional units of affordable housing might be needed to accommodate workers who currently live outside of the county due to high housing costs.

ACTION STEPS:

Both the Teton County Board of Commissioners and the Town of Jackson Council currently allocate 2.5 percent of general fund revenues to provide baseline funding for affordable housing programs. Employee housing initiatives that provide access to affordable rental units and homeownership options are budgeted out of these funds. Widespread community awareness of the housing crisis in Teton County and a community consensus on the need to address the crisis has translated into growing support for additional resource allocation by county officials to build more affordable housing.

The Affordable Housing Department works closely with developers to identify opportunities for the county to invest in projects that will increase the stock of affordable housing. This allows the county to leverage greater private sector investment with limited public dollars. Some of the projects that are supported with county funds include individual units that are restricted for employee occupancy. The Affordable Housing Department currently manages three programs using this housing stock for which employees can qualify.

The Teton County Employee Housing program awards access to housing units that have rental rates priced at 30 percent of household income. The application process includes supervisor verification, information about the employee's family and housing requirements to make sure the county can help meet their needs. Residents who work for the Town of Jackson are also eligible to apply for employee housing. Priority is first given to full-time county employees, then part-time county employees, followed by Town of Jackson employees.

"The median home sale was $785,000 and the median income was $91,400. This means that the median home sale was 859 percent of median income (333 percent is considered affordable)."
– Jackson/Teton County Affordable Housing Department Annual Report

Rental and homeownership options through the Jackson/Teton County Housing Department Affordable Housing program are also available to county employees. Home sale prices are based on middle-income ranges. For example, a unit serving the 50 to 80 percent of area median income (AMI) range would have a sale price of 70 percent AMI. Rental rates for units available under this program are calculated under low-income ranges. If a unit is designated to serve the 50 to 80 percent of AMI range, the department uses 30 percent of 50 percent of AMI to determine the rental rate. Employees who apply for this program must work at least 1,560 hours each year, having already worked that many hours during the previous year, and must meet the income range requirements. Income ranges are 0-50 percent of AMI, 50-80 percent of AMI and 80-120 percent of AMI.

County employees who earn more than 120 percent of AMI are able to apply to purchase housing units under the Jackson/Teton County Housing Department Workforce Housing program. The initial home sale price is set by the developer and appreciation is capped at 3 percent in relation to the Consumer Price Index. In order to qualify, applicants must meet the minimum requirement of working 1,560 hours each year and earn at least 75 percent of their income from a local employer. County employees are also eligible to apply for workforce rental units.

1. Conduct an employee survey with major employers, county and municipal staff, hospitals, large-scale not-for-profit housing providers and healthcare agencies
2. Expand a pool of participating employers
3. Design program guidelines
4. Partner with an existing housing counseling and homebuyer assistance agency and ensure sufficient funding for administration and implementation of programs
5. Create a tracking and monitoring system for measuring outcomes

Recommendation 11
Pre-Development and Preservation Options
Create and provide funding for not-for-profit housing agencies to use for pre-development costs associated with the construction and preservation of affordable housing.

RATIONALE: Mission driven not-for-profit housing agencies are typically the long-term stewards of affordable housing, however, the associated costs for pre-development and program delivery funds are extremely difficult to secure. These agencies must compete for every dollar associated with affordable housing services and development. A vast majority of housing program funding does not provide sufficient funding for service delivery and administrative costs placing not-for-profits at a competitive disadvantage.

BEST PRACTICE: Affordable Housing Partnership Program**, Fairfax, Virginia**

The Affordable Housing Partnership Program provides funds to nonprofit and for-profit housing development organizations for the development and preservation of affordable homeownership and rental housing.

Eligible Applicants

Nonprofit and other organizations actively involved in the development of affordable housing

Funding Levels

- Tier One Predevelopment
    - Funding used to determine project feasibility
    - Loan must be paid back only if project goes forward
- Tier Two Predevelopment
    - Financing goes toward predevelopment costs for further studies after feasibility has been determined
    - Loan must be repaid
- Affordable Housing Partnership Fund
    - Construction, bridge, gap or permanent financing; equity; or credit enhancement

Requirements: Guidelines (PDF)

Tier One and Tier Two Predevelopment limits allocations to $1,000 per unit with a maximum of $50,000 Residents of units financed by AHPP must be qualified low-income individuals and families

ACTION STEPS:

1. Establish a non-federally pool of funds and leverage existing county housing incentives and programs
2. Establish a partnership with Community Capital NY and Leviticus Fund to specifically leverage their pre-development funds
3. Draft and adopt guidelines, application and selection process
4. Create a monitoring and tracking system to measure outcomes

Recommendation 12
Funding Opportunities

Many of the recommendation provided above do not require a substantial amount of funds to implement on an individual basis. However, taken together, a significant investment must be taken into consideration by the county in order to design, establish, create and implement these recommendations. Affordable housing is a critical component to the health of a household, neighborhood, community, village, town, city, county and region. The investment to increase the supply and preserve the existing affordable housing inventory stabilizes people and the overall fabric of the community. As stated earlier in the report, affordable housing is critical for workforce attraction and retention. As such – housing and economic development is intrinsically linked and have a symbiotic relationship. Therefore, incentives provided for the creation and retention of jobs must consider the housing needs for a productive and sustainable workforce.

The following list of recommendations must be fully vetted to determine financial impact. All additional fees generated would be placed into an Affordable Housing Fund dedicated to the recommendations offered in this section.

1. Add .25% to the mortgage tax on transfers and sales property over $500,000
2. Allocate 1% of the overall county budget
3. Add a 2% transaction fee when IDA incentives are provided to non-housing development
4. Institute a 2% fee, based on the savings from an IDA PILOT incentive given to businesses and corporations

BEST PRACTICE: the following best practices, www.localhousingsolutions.org/fund/, are offered as "revenue generating policies" and guidance to monetize an Affordable Housing Fund. This list includes policies that may only be implemented by local government, but in the spirit of providing technical assistance to municipalities – they are included below.

Linkage fees/affordable housing impact fees:

> Assessed on new commercial or residential development that can be dedicated to addressing the housing needs associated with economic growth. Learn more about linkage fees/affordable housing impact fees.
>
> - Boston, MA created its commercial linkage fee program in 1983, making it one of the first in the country when it was enacted into law in 1987. The fee is levied on all new commercial and institutional developments larger than 100,000 square feet, and is assessed at a rate of $8.34 per square foot. Payment of the fee is due in equal seven installments, beginning at building permit issuance. State enabling legislation dictates the uses of Boston's linkage fee, which are limited to producing and preserving housing for low- and moderate-income households. Between 2004 and 2014, Boston's linkage fee collection averaged around $6.46 million per year. See here and here for more details.
> - The City of San Bruno charges both affordable housing impact fees and linkage fees for nonresidential projects. Impact fees are charged at a rate of $25 per square of net new residential floor area for apartments and condos, and $27 per square foot for single-family detached homes. (In multifamily developments, residential floor area calculations exclude parking areas, elevators, stairwells, and hallways.) Fee payment is due when the building permit is issued. Commercial linkage fees are set at rates of $6.25 per square foot of net new gross floor area for buildings housing retail, restaurants, and services, and $12.50 per square foot for hotels, offices and medical offices, and research and development usage. See here and here for more details.

Demolition taxes and condominium conversion fees

Levied on property owners when they demolish residential buildings or convert rental housing to condominiums and can be used to compensate for the loss of homes that tend to rent or sell for less than the homes that replace them. Learn more about demolition taxes and condominium conversion fees.

The Chicago suburb of Highland Park, IL charges a municipal demolition tax for all residential demolitions (with a few notable exceptions, below) that is equivalent to the greater of $10,000 per building or $3,000 per residential unit, in addition to a $750 demolition permit fee for the project. The fee was established in 2002 in response to concerns about the rate at which older, more affordable homes were being torn down and the resulting loss of diversity in the city's housing stock. It applies to all activities under the owner's control that result in the removal or destruction of 50 percent or more of the structure, accounting for both interior and exterior elements. Payment is due prior to the issuance of a demolition permit, but may be deferred for an additional $5,000. The demolition tax is waived in several circumstances, including:

- Homes are torn down for development of affordable housing
- The occupant has owned and occupied the home for at least 5 years and plans to own and occupy the replacement home for another 5 years after the demolition
- The applicant can prove that demolition is necessary due to the owner's medical condition and the owner is a low- or moderate-income household who will continue to occupy the replacement dwelling
- The applicant establishes that the demolition is necessary due to "factors beyond the owner's control and reasonable ability to remedy."
- For more details, see here.

Transfers of development rights

Voluntary programs that allow the owner of an affordable housing development to sell unused development capacity to the owner of a second property, generating revenue that can be reinvested in the property to maintain affordability and quality. Learn more about transfers of development rights.

- The TDR program in Arlington County, VA is structured to achieve two goals: (1) preserving the long-term affordability of historically valuable garden apartments, and (2) shifting excess density to parts of town where the County is aiming to channel development. The garden apartments are the "sending" sites, and participating owners commit to preserve the existing buildings, renovate units, and keep them as affordable for at least 30 years. Eligible receiving sites are along corridors and in neighborhoods that have been targeted for redevelopment, as well as areas that can accommodate additional height. The Transfer of Development Rights (TDR) program allows site plan projects to transfer density and other development rights from one parcel or site plan to another when it preserves affordable housing, open space, historic preservation, community facilities or community recreation. TDRs can be transferred to another location where density is deemed more appropriate by the County Board.

- Columbia Pike Neighborhoods Special Revitalization District and Neighborhoods Form Based Code: Along with form-driven, prescriptive design standards and affordable housing requirements, the Neighborhoods Form Based Code (FBC) also includes the Transfer of Development Rights (TDR) tool, an additional incentive designed to preserve portions of two historically important garden apartments. The FBC designates areas of these two garden apartments as TDR Sending Sites, and through use of the tool, the property owners and/or developers can transfer density to TDR Receiving Sites, which are other selected areas of Columbia Pike or elsewhere in the County where bonus height can be accommodated. This transfer of density occurs in exchange for commitments to preserve the existing buildings, renovate units and preserve affordability for no less than 30 years. See Part 2 of the Neighborhoods FBC for specific details. Learn more about preserving affordable housing efforts in Columbia Pike.

Additional Short Term-Low/No Cost Recommendations

The following list of 14 additional recommendations, not in any specific order, do not provide a specific best practice; however, they are based on prior accomplishments, initiatives and ongoing efforts in the affordable housing arena. The county should continue to support and expand successful programs, initiatives and the provision of technical assistance.

1. Establish a semi-annual affordable housing meeting to facilitate the sharing of ideas, initiatives, and Best Practices among municipalities, housing agencies and economic development entities

2. Assist the municipalities affected by the NYS Watershed regulations to create alternative approaches for water and sewer infrastructure challenges.

3. Target and prioritize the allocation of affordable housing funds to communities that have neighborhood redevelopment plans. In the cases where communities do not have the capacity to develop their own plans – provide technical assistance to create the plans. Municipalities should be encouraged to undertake a municipal-wide analysis of potential sites for affordable housing, similar to the study by the Village of Rye Brook in 2010.

4. Augment operational costs associated with the administration of the Credit Builders Alliance Program through Community Capital NY.

5. Update Westchester Independent Living Center Accessible Building Survey in White Plains
   a. Facilitate the creation of task force and working committee to advance this recommendation (WILC, WRO, WIHD, and other providers)
   b. Establish a pilot program – starting with the update to the White Plains survey
      i. Add one city, one town and one village every year while simultaneously tracking and updating prior surveys
   c. Results must be made available online and in hard copy

6. Charge the Housing Opportunity Commission with creating a Regional Fair Share Allocation Plan
   a. Affordable Housing is a regional issue and no single community or county should be required to meet the housing needs of the entire Hudson Valley region

7. Provide funding for a specific housing study associated with the needs of the developmentally disabled.
   a. Develop an advisory committee comprised of DD service providers, including WILC, WRO, WIHD, and others
   b. Draft an RFP, select a consultant
   c. Ensure the advisory committee plays an intrinsic role in the research, analysis and development of the recommendations
   d. Best Practices associated with housing residents with intellectual and developmental

disabilities

      i. http://favarh.org/live/apartments.html

     ii. https://www.firstplaceaz.org/apartments/overview/

   iii. https://29acres.org/development-plan/

   e. Develop a user friendly online resource for parents of DD in association with housing and fund a Housing Navigator specifically assigned to this population

8. Develop a dedicated fund to mitigate issues related to low-income seniors downsizing from large single-family homes to 1BR apartments

   a. Provide funding for storage units for LIHTC developments

   b. Establish linkages with housing agencies administering homebuyer programs to facilitate the next generation purchasing a home and providing a slow transition from the home to an apartment

   c. Establish an intergenerational companionship program

      i. Create a welcoming committee and package for seniors relocating from their home to a new community

9. Increase the number of accessible bus shelters in the northern part of the county

10. Research intergenerational housing to develop housing options for grandparents raising their grandchildren and include supportive services on-site

11. County incentives should assist with the incorporation of childcare centers in larger affordable housing developments

12. Support the development and design of owner-occupied 2 -4 family homes

   a. Rental income offsets mortgage and taxes

   b. Creates affordable housing for the buyer

   c. Rental units should serve income levels up to 60% of the AMI

   d. Non-profit housing agencies can assist the homeowner with regulatory requirements

13. Establish a quarterly housing developer roundtable to facilitate conversations about challenges and solutions geared toward affordable housing

14. Allocate Community Development Block Grant funding toward housing rehabilitation