

Consolidated Plan

2015-2019

Annual Action Plan

2015-2016



Credit: Doris Mady

Department of Planning
Community Development Program
City of White Plains, New York



Acknowledgements

This plan was prepared by the White Plains Department of Planning, led by the Community Development Program staff. The Department of Planning wishes to thank all those who helped in the preparation of this plan including staff from the following City departments: Finance, Law, Building, Parking, Public Safety, Public Works, Recreation and Parks, and the Youth Bureau. We also extend thanks for the contributions of the White Plains Housing Authority, the Westchester County Continuum of Care and not-for-profit agencies which provide housing assistance, community development and public services to residents of the City of White Plains. The Department of Planning also wishes to acknowledge the hard work and commitment of the members of the Community Development Citizens Advisory Committee, and offer a special thanks to the Mayor and Common Council of the City of White Plains for their leadership and support.

City of White Plains

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Council Member John Kirkpatrick	Council Member John M. Martin
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Notice: Bold question prompts in this Consolidated Plan were provided to the Department of Planning directly from HUD and contain grammatical errors in certain instances.

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ES – 05 Executive Summary

1. Introduction

The Community Development Block Grant (CDBG) Program is administered by the United States Department of Housing and Urban Development (HUD). The program is authorized under Title 1 of the Housing and Community Development Act of 1974, making it one of the oldest programs in HUD. The program provides annual grants to communities to complete a wide range of projects aimed at revitalizing neighborhoods, fostering economic development and improving community facilities and services. Maximum priority is given to activities benefiting low- and moderate-income persons. HUD determines the amount of funding each community receives based on population, number of low- and moderate-income residents and age of existing housing stock. The City of White Plains has received funds since the program's inception in 1974.

The goal of the national CDBG program is to develop viable communities. The program allows entitlement communities to develop their own projects and funding priorities as long as the funded projects correlate directly to one of the following national objectives:

- Benefit low- and moderate-income persons,
- Aid in the prevention or elimination of slum or blight conditions or
- Address other community development needs that present a serious and immediate threat to the health and welfare of the community.

CDBG activities must also meet eligibility requirements set by HUD and address a priority need established in this City of White Plains 2015-2019 Consolidated Plan.

Each year, as an entitlement community, the City of White Plains (the City) receives grant funds under the Community Development Block Grant (CDBG) program. The City's Department of Planning is responsible for administering the CDBG program and the Urban Renewal Agency is responsible for implementing these programs. As part of the grant application, the City is required to submit a Consolidated Plan that addresses the priority needs and strategies over a five-year period. Program goals and objectives identified in the Strategic Plan include improving the safety and livability of neighborhoods, providing for decent and affordable housing, increasing access to quality public facilities and services, all principally to benefit individuals who have low- and moderate-incomes. The City is also required to submit an Annual Action Plan.

This 2015-2019 Consolidated Plan provides a five-year strategy to accomplish the goals and objectives that have been developed as a result of a comprehensive public engagement process and community data analysis. Included in this Consolidated Plan is the first year Annual Action Plan containing descriptions of the programs and projects to be undertaken by the City of White Plains during the 2015-2016 program year using CDBG grant funds and program income. The Consolidated Plan and first-year Annual Action Plan identifies anticipated levels of funding,

describes the geographic areas in which assistance will be directed and provides the rationale used.

This Consolidated Plan covers the period July 1, 2015 to June 30, 2019 and meets the requirements of HUD's Community Planning and Development (CPD) program regulations. The activities and projects approved for funding during program year 2015-2016 (and included as part of this application) are consistent with the City's stated objectives for its housing and community development programs.

Consistent with the intent and regulatory requirements of the programs covered under the Consolidated Plan, the City accepts and reviews applications for funding on an annual basis and allocates funding to programs and activities that serve individuals in the City's low- and moderate-income neighborhoods or provide direct benefit to individuals and families in need. Programs and activities are located throughout the City and its neighborhoods and are available to all individuals regardless of race, national origin, familial status, religion or creed. Statistics on program beneficiaries are collected throughout the program year and are available for each program and activity and for the grants as a whole as part of the City's Consolidated Annual Performance and Evaluation Report (CAPER).

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

The City of White Plains is committed to providing quality affordable housing, encouraging economic growth and undertaking community development activities. Housing and community development activities are central to the continued vitality of the City and quality of life for all its residents. Unfortunately, the needs are greater than the resources available to address them. The City of White Plains cares deeply for all of its residents, as well as for its many visitors who work and enjoy the city.

The Strategic Plan establishes a five-year framework for the implementation of projects and activities that will address the needs and challenges identified in this 2015-2019 Consolidated Plan. The priorities have been selected based on the HUD objectives of CPD, especially those that have long term impacts on low- and moderate-income residents. The White Plains Strategic Plan addresses affordable housing, public housing, homelessness, other special needs and non-housing community development needs. This Strategic Plan will be reviewed annually and adjusted as necessary to be responsive to the changing needs of the people of White Plains.

3. Evaluation of past performance

White Plains is presently concluding its 40th year of CDBG programming. During those 40 years, significant accomplishments have been achieved including:

- Over 1,600 single family homes have received assistance with home rehabilitation representing over \$6 million in repairs,

- Over 3,000 affordable multifamily rental apartments have received assistance with home rehabilitation funds representing over \$7 million in repairs,
- Over \$8 million has been allocated to public service programs offering housing counseling, food pantries, youth services, senior services, recreation programming and other kinds of assistance to White Plains residents and
- Over \$9 million has been invested in City infrastructure projects such as parks, neighborhood centers, the senior center and neighborhood public works.

Yearly evaluations of past performance can be found in the CAPER. The Department of Planning continues its efforts to address the objectives summarized above, fostering strategic partnerships to focus on high priority needs within the City. Allocated funds are used for affordable housing development, strategic neighborhood improvements and continued delivery of community services.

4. Summary of citizen participation process and consultation process

Consultation is a key component used to guide and inform the planning process of the Consolidated Plan. Throughout the entirety of the Plan’s development, the Department of Planning engaged with White Plains low- and moderate-income residents, elected and appointed officials and service providers who help fulfill many of the goals and actions outlined in this Plan. In addition, the Department also consulted extensively with the White Plains Housing Authority (WPHA), the business community, adjacent units of local government and the Westchester County Continuum of Care for the Homeless.

The Department of Planning employed various methods to engage the community in a comprehensive process including: resident and service provider surveys, roundtable discussions and interviews and public engagement sessions. The results of this process are detailed Sections PR-10 and PR-15. The theme for the comprehensive community engagement process was:



5. Summary of public comments

Comments received during the public meetings prior and during the preparation of the Consolidated Plan informed the Plan’s priorities and are summarized in Section PR-15 and Appendix C. The public comment period for the Draft Consolidated Plan closed at 4 pm on April 24, 2015. Please refer to the end of Appendix C for a copy of all comments received during the public comment period for the Draft Consolidated Plan.

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

All comments from the public engagement process and public comment period were accepted. A copy of all public comments can be found in Appendix C.

7. Summary

The City of White Plains 2015-2019 Consolidated Plan and 2015-2016 Annual Action Plan describes the City's proposed use of \$915,692¹ in new federal funds for program year 2015-2016 of the CDBG Program. The primary objective of the CDBG Program is the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low- and moderate-income.

This 2015-2019 Consolidated Plan and First Year Annual Action Plan identifies:

- Federal funds expected to be used, indicating the activities on which they will be spent and how the proposed use of the funds addresses the priority needs and specific objectives in the Consolidated Plan,
- The criteria and procedures to be utilized in the allocation of resources to not-for-profit organizations and City programs and projects and
- Goals for the number and types of households and the geographic areas of the City to be assisted with the federal funds.

The 2015-2016 Annual Action Plan distributes the allocation of funding as follows: \$176,127 for Administration and Planning; \$210,174 for Rehabilitation Program; \$159,116 for Code Enforcement; \$125,000 for Infrastructure/Public Facilities²; \$245,275 for Public Services; and \$400,000 has been allocated from the Rehabilitation Revolving Fund for the Neighborhood Rehabilitation Program. Proposed funding for Public Service programs include homeless services, services for the elderly and disabled, housing counseling, meals and food for low-income households, youth services including program scholarships and community centers. A minimum of 70 percent of all funds allocated in the 2015-2016 Annual Action Plan directly benefit the low- and moderate-income population of White Plains. The 2015-2016 Annual Action Plan allocations implement the multiple strategies identified in the 2015-2019 Consolidated Plan.

¹ HUD's allocation award letter dated February 13, 2015 stated that the City of White Plains would receive \$915,692 for FY 2015-2016. Of the allocation of \$915,692, \$106,880 is reallocated funds from the County's CDBG program. The original award letter did not indicate that part of the allocation for White Plains was reallocated from the County nor did the award letter indicate that the allocation level would change. The County appealed the U.S. Court of Appeals to prohibit the reallocation of its CDBG funding and an injunction was granted. This Consolidated Plan was approved by Common Council on May 4, 2015. HUD notified the Department of Planning on May 5, 2015 about the potential loss of CDBG allocation funding and required the Department to come up with a contingency plan if the final allocation of \$915,692 cannot be legally granted. As of this writing, the City of White Plains will formally accept \$808,812 in CDBG allocation funding with the understanding that the additional allocation of \$106,880 can potentially be accepted at a later date.

² The funding contingency plan will eliminate funding for parks infrastructure in the amount of \$125,000 for FY 2015-2016.

The Process

PR-05 Lead & Responsible Agencies

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

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

Agency Role	Name	Department/Agency
Lead Agency	WHITE PLAINS	
CDBG Administrator	WHITE PLAINS	Department of Planning

Table 1 – Responsible Agencies

Narrative

The lead agency responsible for the preparation of the 2015-2019 Consolidated Plan is the City of White Plains Department of Planning - Community Development Program. The Common Council of the City of White Plains declared the Department of Planning lead agency through a resolution dated November 3, 2014.

The City of White Plains is a direct entitlement community for the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and the Department of Planning is responsible for the program's administration. The Planning Department, working with the Community Development Citizens Advisory Committee (CDCAC), has been responsible for the preparation of the City's Consolidated Plan since the requirement was instituted by HUD in 1994. The City has prepared four Consolidated Plans to date, in 1995, 2000, 2005 and 2010.

Each Consolidated Plan determines how federal CDBG funds will be utilized over a five year period. The national objectives of the CDBG program are:

- Enhance and maintain viable communities by providing decent affordable housing, a suitable living environment and expansion of economic opportunities,
- Provide opportunities to benefit low- and moderate-income households and
- Prevent or eliminate slums and blight.

This Consolidated Plan commences on July 1, 2015 and concludes on June 30, 2019. The planning process for the Plan began in fall 2014 with public engagement and outreach, data collection and analysis, and narrative writing on findings. The draft Consolidated Plan was released to the public on March 27, 2015 for a thirty day comment period, which ended at 4 pm on April 24, 2015. The final Consolidated Plan was sent to the Common Council for approval on May 4, 2015 and submitted to HUD on May 15, 2015 for review and approval.

Consolidated Plan Public Contact Information

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PR-10 Consultation

1. Introduction

Consultation was a key component used to guide and inform the planning process of the Consolidated Plan. Throughout the entirety of the Plan's development, the Department of Planning engaged with White Plains low- and moderate-income residents, elected and appointed officials and service providers who help fulfill many of the goals and actions outlined in this Plan. In addition, the Department also consulted extensively with the White Plains Housing Authority (WPHA), the business community, adjacent units local government and the Westchester County Continuum of Care for the Homeless.

Resident and Service Provider Surveys

The Department created an online and paper resident survey designed to understand the needs of the low- and moderate-income community. In addition to the resident survey, seven online surveys were created for service providers on the following community development areas: (1) Business Improvement and Economic Development, (2) Homelessness, (3) Housing, (4) Hunger, (5) Seniors, (6) Persons with Special Needs and (7) Youth Services. These respective surveys were sent to every provider based on the services they offer in White Plains and Westchester County.

Roundtable Discussions and Interviews

Three roundtable focus group discussions with select service providers and faith-based community leaders were held on the following topics: (1) Housing, Homelessness and Hunger, (2) Special Needs and (3) General Needs for Community Development. Focus group discussions were co-led by Department of Planning staff and the Chair of the Community Development Citizens Advisory Committee (CDCAC).

Extensive one-on-one interviews were held between Department of Planning staff and Commissioners of every relevant department including: Office of the Mayor, Department of Building, Department of Planning, Department of Public Safety, Department of Public Works, Department of Recreation and Parks, White Plains Housing Authority and the Youth Bureau. In addition, a one-on-one interview was held between Department staff and the CDCAC Chair.

Public Engagement Presentations

Five public engagement presentations were held to inform residents about what the Department learned from public engagement including survey results and major themes from roundtable discussions with service providers. Attendees were invited to comment on the information presented and encouraged to provide additional comments for the development of the Plan. Additional information about the citizen engagement process is provided in section PR-15.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

Comprehensive coordination between service providers and government agencies is a critical component of the Community Development Program. Such coordination enables service providers to understand what programs are being administered and what work is being accomplished across many related program service areas. It also allows the Community Development Program to understand how different program service areas are linked together and how they share many of the same consumers. The Program’s activities to maintain and enhance coordination between service providers and government agencies are detailed below.

Housing, Homelessness, and Hunger Focus Group

The Department enhanced coordination between public and assisted housing providers by hosting a Housing, Homelessness and Hunger Focus Group roundtable discussion on December 10, 2014. The Community Development Program believes that homelessness and hunger is strongly connected with access to affordable housing. The Department invited the following housing providers, city agencies and service providers to come together to discuss housing related issues: White Plains Housing Authority, Housing Action Council, Westchester Residential Opportunities, Rand Real Estate Agency, White Plains Department of Building, White Plains Department of Planning, Grace Church Community Center and the Ecumenical Food Pantry. Major areas of focus included:

- Assessing the current market and state of affordable housing in White Plains and the County,
- Evaluating the practicality of increasing affordable housing unit development,
- Understanding the impediments homeless persons and families face in obtaining affordable housing in White Plains and the County,
- Discussing how hunger, health, housing and mental illness are generally linked together and
- Determining how economic development programs can help low- and moderate-income residents become self-sufficient and afford housing.

The complete description of overall themes that emerged from this focus group can be found in Appendix B.

Special Needs Focus Group

To enhance coordination between private and governmental health, mental health and service agencies, the Department hosted a Special Needs Focus Group roundtable discussion on December 11, 2014. The Department invited the following service providers: The LOFT: LGBT Community Services Center, Westchester Independent Living Center, White Plains Hospital, The Lord's Food Pantry, White Plains Department of Recreation and Parks and White Plains Department of Public Safety. Major areas of focus included:

- Assessing the current market and state of affordable housing that is accessible (or not) to persons with disabilities,
- Evaluating the practicality of increasing affordable housing unit development that is accessible to persons with disabilities,
- Understanding nutritional needs of the HIV/AIDS community,
- Discussing the physical and mental health needs of the senior community and impediments to outreach,
- Understanding how economic development and unemployment severely impacts people with disabilities and
- Determining the programming needs of low- and moderate-income youth and the barriers that exist for linking special needs youth with appropriate learning support services.

The complete description of overall themes that emerged from this focus group can be found in Appendix B.

General Needs Focus Group

A General Needs Focus Group was held on December 12, 2014 to provide the opportunity to discuss general community development needs across multiple service areas. The Department invited the following service providers and faith-based community leaders: Calvary Baptist Church, First Community Baptist Church, Bethel Baptist Church, White Plains Youth Bureau, YWCA, White Plains Senior Center, El Centro Hispano, White Plains Business Improvement District, Thomas Slater Center and the White Plains Public Library. Major areas of focus included:

- Assessing the impact of luxury rental development on affordable housing and the local business community,
- Growing absence of middle class representation in White Plains,
- Increasing awareness of general programs and services provided throughout the City for the low- and moderate-income community and special needs community,
- Understanding how youth use technology to receive and send information and
- Determining the economic development needs for the low- and moderate-income community and special needs populations.

The complete description of overall themes that emerged from this focus group can be found in Appendix B.

Additional Coordination

The Department of Planning coordinated an additional consultation meeting on February 25, 2015 between El Centro Hispano and the White Plains Department of Building. The meeting was held out of a concern that the bi-weekly apartment listing published by El Centro Hispano for their consumers might unknowingly, in certain cases, provide information about illegal apartments.

The meeting concluded with a new partnership created between the two parties where El Centro Hispano will send the Department of Building Commissioner an advanced copy of the apartment listing publication. This will allow the Commissioner to research and confirm that each listing is a legal, conforming apartment. Listings found to contain illegal apartments will be removed and El Centro Hispano will no longer accept listings from the respective landlord. This is a groundbreaking new partnership that will increase safety for low- and moderate-income residents.

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

The City of White Plains is a member of the Westchester County Continuum of Care Partnership for the Homeless (CoC). The core planning participants in the CoC are the cities of Yonkers, Mt. Vernon, White Plains and New Rochelle and the County of Westchester. To ascertain the greatest effect while providing minimal funding, Westchester CoC municipal members with smaller ProRata funding combine their funds with a larger provider of homeless services. White Plains has designated Grace Church Community Center, Inc., as the recipient of the City's funding share to serve the homeless population.

White Plains, represented by the Grace Church Community Center, as the agency funded with Continuum of Care funds targeted for White Plains, coordinates chronic homeless planning and placement through participation on the CoC's monthly steering committee meetings. Though represented by Grace Church Community Center, staff from the Community Development Program continues to attend these steering committee meetings in order to stay up-to-date on homeless outreach efforts and provide general support for CoC activities.

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

There is currently not an Emergency Solutions Grant (ESG) within the jurisdiction of White Plains.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Southern Westchester BOCES
	Agency/Group/Organization Type	Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Business Improvement and Economic Development Provider Survey.
2	Agency/Group/Organization	EL CENTRO HISPANO, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Economic Development Anti-poverty Strategy Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Business Improvement and Economic Development Provider Survey. Attended General Needs Focus Group round table discussion. Hosted Department of Planning off-site for a public engagement presentation at El Centro Hispano facilities on January 25, 2015.

3	Agency/Group/Organization	GRACE CHURCH COMMUNITY CENTER, INC.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless Services-Health Services - Hunger
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Needs concerning Hunger
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Homeless, Housing and Hunger Provider Surveys. Attended Housing, Homelessness and Hunger Focus Group round table discussion. Answered detailed questions regarding issues related to homelessness.
4	Agency/Group/Organization	White Plains Public Safety Department
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Homeless provider Survey. Attended one-on-one interview with Department of Planning staff concerning issues around domestic violence, homelessness and general crime & violence.
5	Agency/Group/Organization	WESTCHESTER RESIDENTIAL OPPORTUNITIES, INC.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Housing Provider Survey. Attended Housing, Homelessness and Hunger Focus Group roundtable discussion. Provided detailed individual consultation and follow-up regarding housing.
6	Agency/Group/Organization	My Sister's Place
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Housing and Special Needs Provider Surveys.
7	Agency/Group/Organization	YWCA of White Plains
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Housing Provider Survey. Attended General Need Focus Group on December 12, 2014 and represented the needs of low- and-moderate income youth.
8	Agency/Group/Organization	White Plains Department of Planning
	Agency/Group/Organization Type	Services - Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Housing Provider Survey. Participated in the Housing, Homelessness and Hunger Focus Group on December 10, 2014. Staff representing the White Plains Affordable Housing Program also provided Community Development Program staff with extensive knowledge of housing and relevant data. Commissioner participated in a one-on-one interview with Community Development Staff.
9	Agency/Group/Organization	Aging in Place in White Plains
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Senior Services Provider Survey.
10	Agency/Group/Organization	MEALS ON WHEELS OF WHITE PLAINS
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Hunger Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Senior Services Provider Survey.
11	Agency/Group/Organization	FAMILY SERVICES OF WESTCHESTER
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Senior Services Provider Survey.
12	Agency/Group/Organization	CITY OF WHITE PLAINS DEPT OF RECREATION AND PARKS
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Senior Services, Special Needs and Youth Services Provider Surveys. Respective Department staff attended the Special Needs Focus Group on December 11, 2014 to discuss issues related to youth, seniors, and persons with disabilities. Commissioner participated in one-on-one interview with Department.
13	Agency/Group/Organization	Westchester Independent Living
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Special Needs Provider Survey. Attended Special Needs Focus Group on December 11, 2014 and specifically represented the needs of people with special disabilities.
14	Agency/Group/Organization	COLLEGE CAREERS, INC.
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Special Needs Provider Survey.

15	Agency/Group/Organization	Westchester Coalition for the Hungry & Homeless, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Hunger needs
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Special Needs Provider Survey.
16	Agency/Group/Organization	White Plains SEPTA
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Special Needs Provider Survey.
17	Agency/Group/Organization	White Plains Community Action Program
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Special Needs Provider Survey.

18	Agency/Group/Organization	White Plains Youth Bureau
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in online Youth Provider Survey. Respective staff also attended the General Needs Focus Group on December 12, 2014 to discuss workforce development and the needs of the youth population. Commissioner attended one-on-one interview with Department of Planning staff concerning youth needs.
19	Agency/Group/Organization	WHITE PLAINS HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Housing, Homelessness and Hunger Focus Group roundtable discussion. Provided extensive written narrative and data on the public housing and Section 8 programs.
20	Agency/Group/Organization	Rand Real Estate Agency
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Housing, Homelessness and Hunger Focus Group roundtable discussion. Provided extensive data on the private real estate market and trends in White Plains.
21	Agency/Group/Organization	White Plains Department of Building
	Agency/Group/Organization Type	Housing Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Housing, Homelessness and Hunger Focus Group roundtable discussion. Commissioner of Building participated in a one-on-one interview with Department of Planning staff and one-on-one consultation with El Centro Hispano regarding safe housing.
22	Agency/Group/Organization	ECUMENICAL FOOD PANTRY OF WHITE PLAINS
	Agency/Group/Organization Type	Food Pantry
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Housing, Homelessness and Hunger Focus Group roundtable discussion.
23	Agency/Group/Organization	Lord's Food Pantry
	Agency/Group/Organization Type	Food Pantry
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Housing, Homelessness and Hunger Focus Group roundtable discussion.
24	Agency/Group/Organization	White Plains Calvary Baptist Church
	Agency/Group/Organization Type	Faith-based Leaders
	What section of the Plan was addressed by Consultation?	General CD Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended General Needs for Community Development Focus Group roundtable discussion. Meeting with Rev. Trollinger to discuss CD needs with 15-20 faith based leaders on November 12, 2014.

25	Agency/Group/Organization	White Plains First Community Baptist Church
	Agency/Group/Organization Type	Faith-based Leaders
	What section of the Plan was addressed by Consultation?	General CD Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended General Needs for Community Development Focus Group roundtable discussion.
26	Agency/Group/Organization	White Plains Bethel Baptist Church
	Agency/Group/Organization Type	Faith-based Leaders
	What section of the Plan was addressed by Consultation?	General CD Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended General Needs for Community Development Focus Group roundtable discussion. Hosted Department of Planning off-site for a public engagement presentation at Bethel Baptist Church on February 4, 2015.
27	Agency/Group/Organization	White Plains BID
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended General Needs for Community Development Focus Group roundtable discussion.
28	Agency/Group/Organization	THOMAS SLATER CENTER, INC.
	Agency/Group/Organization Type	General CD Needs
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended General Needs for Community Development Focus Group roundtable discussion. Hosted Department of Planning off-site for a public engagement presentation at Slater Center on February 17, 2015.

29	Agency/Group/Organization	White Plains Office of the Mayor
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a one-on-one interview with Department of Planning staff.
30	Agency/Group/Organization	White Plains Department of Public Works
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a one-on-one interview with Department of Planning staff.
31	Agency/Group/Organization	CDCAC Chair
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a one-on-one interview with Department of Planning staff.
32	Agency/Group/Organization	White Plains School District
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided the Department of Planning with school data.
33	Agency/Group/Organization	Westchester County Continuum of Care
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided the Department of Planning with homeless data.
34	Agency/Group/Organization	Westchester County DCMH
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Other government - Local Substance Abuse
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided the Department of Planning with HIV/AIDS and substance abuse data.

35	Agency/Group/Organization	Religious Leaders of White Plains
	Agency/Group/Organization Type	Faith-based Leaders
	What section of the Plan was addressed by Consultation?	General CD Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting to discuss CD needs on November 21, 2014.
36	Agency/Group/Organization	One-Stop Employment Westchester-Putnam
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Donovan Beckford, Director of Workforce Investment on March 11, 2015.

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

The Department of Planning released two resident surveys. Three focus groups were held with service providers and eight one-on-one interviews were held with Department Commissioners. Five public engagement presentations and discussions were also held at various sites throughout the City. One public hearing was held at City Hall to solicit general comments about community development needs and the development of the Consolidated Plan. And a second public hearing was held at City Hall for the public to provide comments about the draft Consolidated Plan.

In addition, the Department developed a comprehensive list of service providers in White Plains and across the region for the distribution of seven online surveys. Each survey, respective of the type of service(s) provided, requested providers to comment on the type of consumers served and how program needs can be improved.

Any organization not listed above was not intentionally omitted from public consultation. Many service providers did not respond to the online survey requests despite repeated follow-up communication by Department staff.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Westchester County Continuum of Care Partnership for the Homeless	The guiding principles of the CoC are to "coordinate all of the stakeholders, systems and resources available to prevent and end homelessness in Westchester County" (CoC Guiding Principles Approved 12/17/14). The overall 10 year vision and goal of the CoC is to ensure that no one will remain homeless for more than 30 days before being placed in appropriate housing. The goals of the CoC are incorporated into relevant homeless analysis sections in this Plan. Furthermore, the Strategic Plan fully supports the efforts of Grace Church Community Center, which represents the Department for the CoC's chronic homeless planning and placement efforts. Shared goals among the Continuum of Care and White Plains Community Development
Mid-Hudson Region Economic Development Council	Mid-Hudson Region Economic Development Council	Identified fifteen regional economic development goals and related strategies. Its goals and activities were considered in the development of this Plan.
White Plains Housing Authority Annual Action Plan	White Plains Housing Authority	Shared goals among the White Plains Housing Authority and City of White Plains Community Development
Section 8 Five Year Plan	White Plains Housing Authority	Shared goals among the White Plains Housing Authority and City of White Plains Community Development
I-287/Tappan Zee Bridge Corridor Action Plan	NY-CT Sustainable Communities Consortium	This plan defines sustainable communities issues and planning needs in the Tappan Zee Bridge/I-287 Corridor, including connections to railway and other transit hubs, existing and planned. Its goals and activities were considered in the development of this Plan.
NY-CT Fair Housing and Equity Assessment Report & Recommendations	NY-CT Sustainable Communities Consortium	The strategy recommendations developed address the most critical underlying causes of segregation and racial and ethnic disparities in access to opportunity in the region. Its goals and activities were considered in the development of this Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Final Transit Recommendations	New NY Bridge Mass Transit Task Force	The MTTF formulated a prioritized list of transit recommendations for the I-287 corridor in conjunction with construction of the NNYB. Its goals and activities were considered in the development of this Plan.

Table 3 – Other local / regional / federal planning efforts

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

In compliance with Consolidated Plan requirements, §91.100 (a) (5) and §91.215 (l), the Department issued a memorandum to increase cooperation and coordination with the following units of general local government: City of Mount Vernon, City of New Rochelle, City of New York, City of Yonkers, County of Dutchess, County of Rockland and County of Westchester. The memorandum announced the development of the Consolidated Plan and listed the community development issues impacting both White Plains and the metropolitan area.

The following is a list of identified community development needs and issues significantly impacting low- and moderate-income residents in White Plains and adjacent municipalities:

- Access to fair and affordable housing,
- Homeless services, prevention and emergency housing and
- Non-housing community development needs regarding persons with special needs.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Resident Surveys

The citizen participation engagement process was an imperative tool used to solicit information and feedback from White Plains residents about all components of the Consolidated Plan. Participation efforts commenced in mid-October 2014 with an online English survey (<http://goo.gl/forms/SYS8o4VFeV>) and Spanish survey (<http://goo.gl/forms/wXhrpW7LWV>), and closed in mid-November 2014.

Advertising for the survey was accomplished through the following mediums: direct link to the English and Spanish surveys via the homepage of the City of White Plains, English and Spanish posters with the survey link displayed in the lobbies of City Hall, the Departments of Planning and Building and on Church Street. Email blasts were sent to service providers, neighborhood associations and faith-based community leaders requesting announcement of the English and Spanish surveys to their consumers. An advertisement was also posted on the White Plains public access television channel.

In order to further broaden outreach to residents who might not have a computer or feel uncomfortable answering an online survey, the Department also created a paper version of the online survey in English, Spanish and Creole. Paper surveys were distributed by staff of the following organizations or departments: White Plains Senior Center, White Plains Youth Bureau, El Centro Hispano, Thomas Slater Center and local faith-based institutions. In order to increase minority participation, the Department relied heavily on El Centro Hispano to reach the Hispanic community, Thomas Slater Center to reach the African American or Black community – specifically the Haitian community and local religious institutions to reach the African American or Black community.

The resident survey asked a range of demographic questions to help the Department understand the racial or ethnic and economic background of the resident answering the survey. Residents were asked to list their most common housing problems and the need for additional social services and/or facilities in White Plains. The survey also asked residents: if they were aware of programs offered by the Community Development Program, how advertising of supportive programs and services could be improved and how employment opportunities in White Plains matched their workforce skills. The survey also asked residents more targeted questions about different social services they might use based on if they are receivers of homeless and disability services, youth services or senior services.

The resident survey produced successful results, with the Department receiving approximately 500 completed paper or online surveys. The typical respondent (on average) for the online survey was White, earned \$100,000-\$149,999 or \$50,000-\$99,999 in individual annual income and was aged either 60-64 or 50-54. By contrast, the typical respondent (on average) for the

paper survey was Hispanic or Latino followed by African American or Black, earned \$10,000 or less in individual annual income and was aged either 65 or older or 35-39.

Due to the considerable differences in demographics between the respondents of the paper and online surveys, the Department chose to rely primarily on comments from the paper survey, as they are more representative of the CDBG target population. The results of the paper survey helped guide the roundtable discussions of the focus groups. The Department used the summary of resident comments to both inform service providers about low- and moderate-income residents and to solicit additional information on the following community development areas: affordable housing, homelessness, hunger, persons with special needs, seniors and youth.

Resident comments were incorporated into all sections of the Consolidated Plan where appropriate. A complete summary of overall comments from the resident surveys can be found in Appendix C.

Public Engagement Presentations

Five public engagement presentations were held in January and February 2015 to inform residents about what the Department learned from public engagement to date. Presentations were co-led by Department staff and the Chair of the CDCAC and were attended by the public and CDCAC members. Two presentations were given to the public at the White Plains Public Library. In order to accommodate different work schedules and ensure optimal attendance, the Department of Planning held one weekend presentation and one weeknight presentation. Please see Table 4 below for further information.

In order to increase minority participation, El Centro Hispano hosted the Department of Planning for a presentation to the Hispanic or Latino community in Spanish. Thomas Slater Center hosted the Department of Planning for a presentation to the African American or Black, Haitian and White Plains Housing Authority communities. Bethel Baptist Church hosted the Department of Planning for a presentation to the African American or Black community. These presentations were also held either at night or on the weekend. Please see Table 4 below for further information.

The Department of Planning advertised the public engagement presentations through the following mediums: newsflash section of the City of White Plains website, handouts at the White Plains Public Library and email blasts to service providers, neighborhood associations and faith-based community leaders. In addition, El Centro Hispano, Bethel Baptist Church and Thomas Slater Center vigorously reached out to their consumers to advertise the presentations.

Attendees at all five presentations were provided with a demographic profile and overview of White Plains including, demographic changes between 2000-2010, and a review of all comments and themes gathered from the resident surveys and heard from focus group

discussions. Participants were then invited and encouraged to comment on the information presented. This exercise helped Department staff ensure that an understanding of the low- and moderate-income population in White Plains had been accurately described through resident surveys and focus groups.

Participant comments were incorporated into all sections of the Consolidated Plan where appropriate. A complete summary of overall comments from each public engagement survey can be found in Appendix C. Additionally, the presentation in its entirety has been posted on the City's website for public review.

Public Hearings

The Department of Planning held a public hearing the evening of February 3, 2015 at City Hall in Common Council Chambers to receive public comment about community development needs for the development of the Consolidated Plan, the past year's performance of the Community Development program and funding proposals received for public services. The second public hearing was held the evening of April 8, 2015 at City Hall in Common Council Chambers to receive public comment about the Draft Consolidated Plan.

Please see the table on the next page for further details about citizen participation outreach.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
City of White Plains Website – New Flash Section	Minorities Non-English Speaking – Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Advertisement for the Consolidated Plan resident online survey posed November 2014 in English and Spanish Refer to Appendix C for a copy of the advertisement	A comprehensive summary can be found in Appendix C	All comments were accepted	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
<p>Poster and handout announcing the web link for the Consolidated Plan resident online survey</p> <p>Posted in City Hall, White Plains Public Library, Department of Planning and Building and distributed to service providers via email</p> <p>All neighborhood associations were notified</p>	<p>Minorities</p> <p>Non-English Speaking – Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Advertisement for the Consolidated Plan resident online survey posed November 2014 in English and Spanish</p> <p>Refer to Appendix C for a copy of the advertisement</p> <p>Approximately 275 residents completed an online survey</p>	<p>A comprehensive summary can be found in Appendix C</p>	<p>All comments were accepted</p>	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Access TV Advertisement	Minorities Non-English Speaking – Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Advertisement for the Consolidated Plan resident online survey posed November 2014 in English and Spanish Refer to Appendix C for a copy of the advertisement	A comprehensive summary can be found in Appendix C	All comments were accepted	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
<p>Paper Resident Survey provided to the White Plains Housing Authority, El Centro Hispano, White Plains Senior Center and faith-leaders for distribution to residents</p>	<p>Minorities Non-English Speaking – Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing</p>	<p>Approximately 300 residents completed a survey</p>	<p>A comprehensive summary can be found in Appendix C</p>	<p>All comments were accepted</p>	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Newspaper Ad and Internet	Minorities Non-English Speaking – Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public notice posted on November 17, 2014 on the City Website, Journal News and Westchester Hispano Announcement of funding availability and public hearing for 2015-2016 Annual Action Plan and Grant Application of the City of White Plains' 2015-2019 Consolidated Plan Refer to Appendix C for a copy of the advertisement	n/a	n/a	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Newspaper Ad and Internet	<p>Minorities</p> <p>Non-English Speaking – Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Public notice posted on January 20, 2015 on the City Website, Journal News and Westchester Hispano</p> <p>Announcement of 2015-2016 Annual Action Plan and Grant Application of the City of White Plains 2015-2019 Consolidated Plan</p> <p>Refer to Appendix C for a copy of the advertisement</p>	n/a	n/a	
Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Held at White Plains Public Library on January 24, 2015. Two residents were in attendance. Low attendance is attributed to a snow storm.</p>	A comprehensive summary can be found in Appendix C	All comments were accepted	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	<p>Minorities</p> <p>Non-English Speaking – Spanish</p> <p>Persons with disabilities</p>	<p>Held at White Plains El Centro Hispano on Saturday, January 25, 2015. Approximately 250 persons were in attendance for the Spanish version of the public engagement hearing.</p> <p>Refer to Appendix C for a copy of the advertisement</p>	A comprehensive summary can be found in Appendix C	All comments were accepted	
Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Held at White Plains Public Library on Wednesday, January 28, 2015. Seven residents were in attendance including two members of the CDCAC committee.</p> <p>Refer to Appendix C for a copy of the advertisement</p>	A comprehensive summary can be found in Appendix C	All comments were accepted	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	Minorities Persons with disabilities	Held at Bethel Baptist Church on Wednesday, February 4, 2015. Approximately 55 residents were in attendance. Refer to Appendix C for a copy of the advertisement	A comprehensive summary can be found in Appendix C	All comments were accepted	
Public Meeting	Minorities Persons with disabilities	Held at Thomas Slater Center on Tuesday, February 17, 2015. Approximately 30 residents were in attendance. Refer to Appendix C for a copy of the advertisement	A comprehensive summary can be found in Appendix C	All comments were accepted	
Official Department Notification	Adjacent Planning Department Commissioners	No responses Refer to Appendix C for a copy of the notice	n/a	n/a	n/a

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Newspaper Ad and Internet	Minorities	Public notice posted on March 15, 2015 on the City Website	n/a	n/a	
	Non-English Speaking – Spanish	Notice of public comment and public hearing of proposed 2015-2019			
	Persons with disabilities	Consolidated Plan and 2015-2016 Annual Action Plan			
	Non-targeted/broad community	Refer to Appendix C for a copy of the advertisement			
	Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment provides an overview of the existing housing needs (including affordability, overcrowding, structural systems and public housing), homeless needs (including housing, services and facilities), non-homeless special needs (including persons with disabilities, persons affected by HIV/AIDS, persons affected by hunger, substance abusers, victims of domestic violence, seniors and youth) and non-housing community development needs.

The Needs Assessment is supported by the following data:

- Department of Planning focus group and public presentation discussions
- Department of Planning online provider surveys
- Department of Planning resident surveys
- Department of Planning 2013 Windshield Survey
- HUD's Comprehensive Housing Affordability Strategy (CHAS)
- U.S. Census Bureau's 2007-2011 American Community Survey (ACS)
- U.S. Census Bureau's 2009-2013 American Community Survey (ACS)

The following is a general overview of the data and findings from the Needs Assessment. The Consolidated Plan template from HUD provides estimate data using the 2007-2011 American Community Survey (ACS) in the proceeding sections. However, the Department has included more recent estimate data from the ACS for 2009-2013 in the following assessment overview:

People

- The total population of White Plains in 2000 was 53,077 and in 2013 it was estimated to be 57,153, reflecting a seven percent increase.
- In 2013, the estimated non-Hispanic or Latino White population was 46 percent, the estimated African American or Black population was 12 percent, the estimated Asian population was 7 percent and the estimated Hispanic or Latino population was 33 percent of the total White Plains population.
- The racial and ethnic composition of the total White Plains population changed between the 2000 and 2010 decennial censuses. The non-Hispanic or Latino White population decreased three percent, the African American or Black population decreased four percent, the Asian population increased 52 percent and the Hispanic or Latino population increased 35 percent.
- In 2013, the estimated youth population (0-24 years) was 29 percent and the estimated senior (62 years and over), population was 19 percent of the total White Plains population.

- Between the 2000 and 2010 decennial censuses, the youth population increased four percent and the senior population increased 13 percent.
- In 2013, an estimated 4,515 individuals or eight percent of White Plains residents (non-institutionalized population) identified as having a disability.

Population in 2013 (estimated): 57,153			
Race/Ethnicity	White Plains	Westchester	NYS
White*	45.7%	56.8%	57.8%
African American	12.4%	14.2%	15.6%
Asian	6.5%	5.4%	7.6%
Hispanic or Latino	33.0%	22.3%	17.9%

Table 5 – Population in 2013 (estimated)
Data Source: ACS 2013 Five Year Estimates

Youth and Senior Population in 2013 (estimated)			
Age Range	White Plains	Westchester	NYS
0-24 years	29.1%	32.0%	32.2%
62 years & older	19.4%	18.1%	17.1%

Table 6 – Youth and Senior Population in 2013 (estimated)
Data Source: ACS 2013 Five Year Estimates

White Plains Race or Ethnicity in 2000 and 2010				
Year	White*	African American/Black	Hispanic/Latino	Asian
2000	28,743	8,444	12,476	2,389
2010	27,805	8,070	16,839	3,623
Change	-3%	-4%	+35%	+52%

***Excludes Hispanic or Latino**
Table 7 – White Plains Race or Ethnicity in 2000 and 2010
Data Source: Census 2000 and Census 2010

Foreign Born Persons in 2013 (estimated)

White Plains	Westchester	NYS
32.1%	24.7%	22%

Table 8 – Foreign Born Persons in 2013 (estimated)

Data Source: ACS 2013 Five Year Estimates

Language Spoken other than English in 2013 (estimated)

White Plains	Westchester	NYS
39.1%	32%	29.8%

Table 9 – Language Spoken other than English in 2013 (estimated)

Data Source: ACS 2013 Five Year Estimates

Bachelor's Degree or Higher in 2013 (estimated)

White Plains	Westchester	NYS
46.1%	44.8%	32.8%

Table 10 – Bachelor's Degree or Higher in 2013 (estimated)

Data Source: ACS 2013 Five Year Estimates

Housing and Income

- In 2013, White Plains had an estimated 24,382 households, which was a 16 percent increase from 2000 when the City had 20,951 households
- Household median income has substantially increased over a 13 year period by 38 percent from \$58,545 in 2000 to an estimated \$80,701 in 2013
- The most common household type across all area median income (AMI) categories is small family households

Median House Value* in 2013 (estimated)

White Plains	Westchester	NYS
\$495,200	\$518,400	\$288,200

*Single family housing only – excludes housing units in multi-family structures

Table 11 – Median House Value* in 2013 (estimated)

Data Source: ACS 2013 Five Year Estimates

Housing Problems by Household Type

- Regardless of area median income, both renters and owners face a significant housing cost burden, spending 30 or 50 percent of income on housing costs
- Renter households with one or more of four housing problems are generally concentrated in the 0-30 percent AMI and 30-50 percent AMI categories
- Owner households with one or more of four housing problems are generally concentrated in the 0-30 percent AMI category

Homeless

- In 2014, 95 homeless individuals were provided emergency shelter beds, 5 homeless individuals were provided transitional housing units and only one individual was left unsheltered in White Plains
- In 2014, 93 homeless families with children were provided emergency shelter beds, no homeless families with children were provided transitional housing units and no homeless families with children were left unsheltered in White Plains

Public Housing

- There are 712 public housing units and 332 Section 8 Housing Choice Vouchers in 2015
- There average waiting period for the public housing and Section 8 waiting lists is estimated to be several years
- Not enough Section 8 Housing Choice Vouchers or public housing units are available to low- and moderate-income residents

NA-10 Housing Needs Assessment
Summary of Housing Needs

This section provides an overview of general housing statics, household family composition and common housing problems in White Plains.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	53,077	56,340	6%
Households	20,951	22,797	9%
Median Income	\$58,545.00	\$76,164.00	30%

Table 12 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	3,895	2,935	2,405	2,055	11,505
Small Family Households *	1,095	1,135	920	785	5,065
Large Family Households *	180	450	135	195	1,015
Household contains at least one person 62-74 years of age	835	585	505	460	2,155
Household contains at least one person age 75 or older	925	510	225	290	1,005
Households with one or more children 6 years old or younger *	645	590	225	265	1,190
* the highest income category for these family types is >80% HAMFI					

Table 13 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	10	0	0	25	0	15	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	100	225	15	25	365	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	320	75	45	615	0	75	10	55	140
Housing cost burden greater than 50% of income (and none of the above problems)	1,615	550	100	60	2,325	775	385	275	200	1,635

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	455	555	400	265	1,675	25	225	375	375	1,000
Zero/negative Income (and none of the above problems)	95	0	0	0	95	35	0	0	0	35

Table 14 – Housing Problems Table
Data Source: 2007-2011 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,905	1,100	195	130	3,330	775	470	285	250	1,780
Having none of four housing problems	975	930	1,110	805	3,820	115	430	820	870	2,235
Household has negative income, but none of the other housing problems	95	0	0	0	95	35	0	0	0	35

Table 15 – Housing Problems 2
Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	780	770	340	1,890	160	170	130	460
Large Related	160	330	15	505	15	85	45	145
Elderly	750	235	90	1,075	425	340	285	1,050
Other	670	245	145	1,060	205	80	190	475
Total need by income	2,360	1,580	590	4,530	805	675	650	2,130

Table 16 – Cost Burden > 30%
Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	650	325	50	1,025	160	135	90	385
Large Related	120	150	0	270	15	50	10	75
Elderly	460	70	25	555	400	250	120	770
Other	630	135	30	795	205	25	55	285
Total need by income	1,860	680	105	2,645	780	460	275	1,515

Table 17 – Cost Burden > 50%
Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	275	475	65	70	885	0	0	0	35	35

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	30	0	0	30	0	75	10	20	105
Other, non-family households	0	40	25	0	65	0	0	0	0	0
Total need by income	275	545	90	70	980	0	75	10	55	140

Table 18 – Crowding Information – 1/2
Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 19 – Crowding Information – 2/2

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

Detailed below is the number and type of single person households in need of housing assistance in the City of White Plains as of March 2015:

White Plains Affordable Housing Rental Program

There are 181 single person households on the waitlist for an affordable housing unit. To be eligible for the Affordable Housing Rental Program (AHRP), single person households must earn between 60 and 100 percent of the area median income (AMI). In 2014, the HUD Income Limits for Westchester County (Table 46) for a single person household earning between 60 and 100 percent AMI was between \$43,560 and \$72,600.

There are approximately 55 single person households on the waitlist who earn 60 percent of the AMI, approximately 16 single person households on the waitlist who earn 80 percent AMI and no single person households on the waitlist who earn 100 percent of the AMI. These numbers are not inclusive of the many other single person households on the waitlist who either do not income qualify because their income is either too high or too low, or declined apartments that were offered.

The average time period to be called from the AHRP waitlist for both single person and family households is approximately one year. Priority status for the waitlist is based on the following ranking:

1. Employees of the City of White Plains or the White Plains School District
2. Retirees of the City of White Plains or the White Plains School District
3. Applicants who currently reside and work in White Plains or applicants who are retired and live in White Plains
4. Applicant who are employed in White Plains and would like to reside in the City

However, any individual or family who would like to apply for the AHRP is permitted to do so without current residency or employment in White Plains.

White Plains Housing Authority – Public Housing and Section 8 Housing Choice Voucher

There are 393 single person households on the waitlist for a public housing unit. To be eligible for a public housing unit, single person households must earn between 0 and 50 percent of the AMI. In 2014, HUD Income Limits for Westchester County required an eligible single person household to earn an income of \$36,300 or less.

The Section 8 program does not retain data about single person households on the waitlist. To be eligible for a Section 8 Housing Choice Voucher (HCV), single person households must earn between 0 and 30 percent of the AMI. In 2014, HUD Income Limits for Westchester County (Table 46) required an eligible single person household for a Section 8 HCV to earn an income of \$21,800 or less.

Homeless Population

According to 2014 data from the Westchester County Continuum of Care (CoC) for the Homeless, 95 homeless individuals were provided emergency shelter beds, 5 homeless individuals were provided transitional housing units and only one individual was left unsheltered in White Plains.

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

Detailed below is the number and type of family households in need of housing assistance in the City of White Plains as of March 2015:

White Plains Affordable Housing Rental Program

The Department of Planning does not identify if individuals or families who are seeking housing assistance are disabled or victims of domestic violence, dating violence, sexual assault and stalking for the AHRP waitlist.

White Plains Housing Authority – Public Housing and Section 8 Housing Choice Voucher

There are a total of 175 families on the waitlist for a public housing unit of which 23 families are estimated to have at least one disabled family member.

There are a total 200 families on the waitlist for a Section 8 HCV out of which 16 families have at least one disabled family member.

Waitlists for public housing units and Section 8 HCVs do not collect applicant information on domestic violence, dating violence, sexual assault or stalking.

Homeless Population

According to 2014 data from the Westchester County CoC for the Homeless, 93 homeless families with children were provided emergency shelter beds, no homeless families with children were provided transitional housing units and no homeless families with children were left unsheltered in White Plains.

Twenty-two victims of domestic violence were provided emergency shelter beds and 4 victims of domestic violence were provided transitional housing units. No victims of domestic violence were left unsheltered.

Fifty-three seriously mentally ill individuals were provided emergency shelter beds and 5 seriously mentally ill individuals were provided transitional housing units.

What are the most common housing problems?

Housing cost burden is the largest and most common housing problem affecting residents of White Plains. Regardless of AMI income category or tenure status, both renters and owners identify housing cost burden, either greater than 30 or 50 percent of income, as the single most common housing problem. During public engagement, overcrowding was identified as a significant housing problem by the Hispanic or Latino community and the Department of Building.

Public Engagement Comments

The Department of Planning solicited comments from housing service providers about what the most common housing problems are for their consumers in White Plains. The following are common housing problems (not ranked by importance) identified through the online housing provider survey and focus group discussions:

- Limited transitional and long-term housing for families and women with children
- Limited transitional and long-term housing for men (particularly homeless)
- Lack of affordable and safe housing for residents earning less than 30 percent of the AMI, who are elderly, who receive SSI and SSDI or who have special needs
- Lack of new market-rate housing that is affordable
- Lack of affordable apartments large enough to accommodate families
- Long waitlists for senior housing

- Not enough specialized supportive housing
- Lack of accessible housing for people with special needs

The CHAS data provides a limited measure of the housing problems or conditions impacting White Plains residents. To provide a deeper understanding of the housing problems, the Department asked respondents of the resident survey to identify their most common housing problem(s). The top six common housing problems identified by residents are:

1. Unit size too small
2. Affordability
3. Heating system
4. Vermin
5. Interior paint
6. Unresponsive landlord

Many of the respondents identifying these issues are low-income residents. The concentration of housing problems in lower income households is partially attributed to less disposable income to address common housing problems.

As part of a deeper analysis of affordable and fair housing in White Plains, the Department will review and expand the existing Analysis of Impediments to Fair Housing Choice during the 2015 program year. Please refer to Section MA-40 for additional information.

2013 Windshield Survey

The Department conducted and completed a Windshield Survey in 2013 of all residential properties in the existing 2010-2014 Consolidated Plan target areas as shown in Map 5 in Appendix A. Community Development Program staff surveyed over 3,300 properties and evaluated the following external structural systems for any deficiencies: roofs, chimneys, siding, windows, stairs/porches/decks, sidewalks, walkways and driveways. The windshield survey is based on an external evaluation of properties and not the interior of individual housing units.

A score of 0 was assigned to a structural system without any deficient condition and a score of 1 was assigned to a structural system with a deficient condition. The maximum score an individual residential property could receive was an 8, indicating that there was a deficiency with each evaluated structural system. The rate that an individual structural system scored a 1 (a deficient condition) was about the same for all structural systems, with minimal variation. There was not a single structural system that consistently performed more deficiently than another structural system.

There were 2,130 properties surveyed that scored between a 0 and 3 and 1,194 properties surveyed that scored between a 4 and 8. Properties with a score of 4 or more are considered to be “substandard housing” and have structural systems in need of rehabilitation or replacement. Properties with a score between a 0 and 3 are considered to be “standard housing” and do not

have structural systems in need of major rehabilitation or replacement. According to the data, 64 percent of housing in the existing target areas is in standard housing condition and 36 percent of housing in the existing target areas is in substandard condition.

Target area boundaries have changed between the 2010-2014 Consolidated Plan and the 2015-2019 Consolidated Plan due to a shift in demographics and census block groups boundaries. Table 20 provides data on the condition of housing based on the 2015-2019 Consolidated Plan target areas (Map 1 in Appendix A). Residential properties evaluated during the 2013 Windshield Survey that fall outside the new 2015-2019 Consolidated Plan target areas are excluded from the data below.

Housing Unit Conditions in 2015-2019 Target Neighborhoods				
Target Neighborhood	Standard Units (0-3 structural deficiencies)	Substandard Units (4-8 structural deficiencies)	Total Units Surveyed	Percent of Substandard Units
Fisher Hill	195	83	278	30%
Highlands	92	47	139	34%
Kenisco-Lake	20	11	31	35%
North White Plains	32	17	49	35%
Ferris-Church	154	94	248	38%
Carhart	137	90	227	40%
Battle Hill	170	212	382	55%
Barker	10	15	25	60%

Table 20 – Housing Unit Conditions in 2015-2019 Target Neighborhoods

Data Source: Department of Planning - Community Development Program 2013

There are two target neighborhoods where over 50 percent of residential properties surveyed are in substandard condition including: Barker and Battle Hill neighborhoods. The remaining six target neighborhoods have less than 50 percent of residential properties in substandard condition including: Carhart, North White Plains, Highlands, Kensico-Lake, Ferris-Church and Fisher Hill.

Data collected from the windshield survey will help the Department understand where particular structural system deficiencies exist. It will also help the Department evaluate the potential to create tailored rehabilitation programs for specific areas that need rehabilitation of certain structural systems (i.e. a street where the majority of properties are in need of chimney rehabilitation, etc).

Neighborhood Housing and Community Facilities Rehabilitation Program

The Community Development Program’s Neighborhood Rehabilitation Program (NRP) has rehabilitated over 4,600 housing units since 1975 and has utilized over \$14 million in federal funding. Through the NRP, the City offers loans at below-market rates to income qualified property owners. Program staff works with homeowners to assess rehabilitation needs to

correct common housing problems and to prepare improvement estimates. Only pre-qualified, licensed and insured contractors are eligible to submit bids.

Priority is given to repairs that eliminate health or safety hazards such as heating, plumbing or electrical work and energy inefficiency. Typical home repairs also include roofing, siding and window replacement, carpentry, masonry, drainage, green energy improvements, etc. The NRP also provides rehabilitation loans to landlords of multi-family housing who have low- and moderate-income tenants and commit to continued affordability of rental leases for a set period of time.

Residents and landlords who would like to participate in the NRP are required to income qualify at or below 80 percent of the area median income for Westchester County. The Community Development Program gives priority to residents or landlords who have properties located in a low- and moderate-income target area. However, all low- and moderate-income residents or landlords from across the City are given consideration for a rehabilitation loan if they income qualify.

The Community Development Program also administers a Special Rehabilitation Program (SRP), which supports and complements the NRP. The SRP provides financial assistance to owners of special housing resources, and charitable or not-for-profit organizations that provide public services to low- and moderate-income residents and/or special needs populations and who have insufficient financial resources to make necessary repairs to their properties. By helping to correct and eliminate code violations associated with structural deterioration of such properties, residential neighborhoods will be preserved and stabilized.

Funds are offered in the form of a zero or low interest loan, based upon an assessment of the applicant's financial status and with the approval of the Special Rehabilitation Committee and the Common Council. Eligible applicants must be not-for-profit 501(c)3 or (c)4 agencies or owners of special housing resources. Applications are evaluated generally in accordance with the following order of priorities:

1. A provider of an open market housing resource for low- and moderate-income families or individuals.
2. A provider of an open market special housing resource for low- and moderate-income families or individuals.
3. A provider of unique educational, social and/or recreational service program for low- and moderate-income City residents.
4. A provider of other housing resources.

Code Enforcement and Safe Housing

The Community Development Program funds code enforcement whose staff enforces building codes only in low- and moderate-income target areas as shown in Map 4 in Appendix A. The code enforcement staff ensures that residents live in housing that is both safe for them and neighboring residents. Code enforcement is also conducted through a night canvassing program to identify unsafe conditions that are normally not noticed during daytime hours.

Through a collaborative relationship with the Department of Public Safety, code enforcement staff has also been able to gain legal entry into buildings, which has resulted in identifying unsafe conditions that may not be readily evident from the exterior. Vacant and abandoned properties are regularly monitored and inspected on a regular basis to prevent conditions that may lead to danger and vandalism.

The White Plains Department of Building coordinates the Safe Housing Task Force, which is comprised of City staff from the Departments of Building, Public Safety, Law and the Community Development Program. This task force regularly assesses trends and develops strategies with regard to housing issues in White Plains.

Proposed Multi-family Housing Registry

In order to better address common housing problems, increase code compliance and improve quality of life, the Department of Building is proposing the establishment of a multi-family housing registry for landlords who own apartment buildings with over a certain number of units. The requirements of the registry have not been established but the registry will be implemented over the next five years. The registry will mandate that such landlords file for a multi-family housing license and submit to an annual inspection of the property.

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

Renters and Owners Who Experience a Single Housing Problem

Sixty-six percent of renters earning an income 0 to 30 percent of the AMI have a housing cost burden greater than 50 percent of their income, as their most common housing problem. For renters earning an income between 30 and 50 percent of the AMI, their most common housing problem is equally split at 33 percent between having a housing cost burden greater than 30 percent and 50 percent of their income. For renters earning an income between both 50 and 80 percent and 80 and 100 percent of the AMI, their most common housing problem is a housing cost burden greater than 30 percent of their income.

Owners of housing also face significant housing cost burdens. Owners earning an income 0 to 30 percent of the AMI are 93 percent likely to have a housing cost burden greater than 50 percent of their income. This percentage decreases significantly to 55 percent for owners earning an income of 30 to 50 percent of the AMI. About 60 percent of owners who report a housing cost burden greater than 30 percent of their income earn an income that is either 50 to 80 percent or 80 to 100 percent of the AMI.

Housing cost burdens affecting both renters and owners across all income AMI categories is likely attributed to high market-rate rents and high heating costs associated with several unseasonably cold consecutive winters. With a third of all housing units constructed prior to 1939 in White Plains, homeowners also experience high costs associated with operating and maintaining an older home.

Renters and Owners Who Experience More Than One Housing Problem

Renters earning an income between 0 and 30 percent of the AMI are 64 percent likely to have one or more severe housing problems and for renters earning an income between 30 to 50 percent of the AMI, they are 54 percent likely. Renters earning an income that is either 50 to 80 percent or 80 to 100 percent of the AMI are most likely not to experience any housing problems.

Owners earning an income between 0 and 30 percent of the AMI are 84 percent likely to experience one or more housing problem and for owners earning 30 to 50 percent of the AMI, they are 52 percent likely. Owners earning an income between 50 and 100 percent of the AMI are more likely not to experience any housing problems.

Data from Table 15 identifies that residents who are either renters or owners tend to have one or more housing problems if they are low-income (30-50 percent AMI) or very-low income (0-30 percent AMI).

Cost Burdens

The data from Tables 16 and 17 indicate that small related households tend to have significant cost burdens if they are renters while elderly households tend to have significant cost burdens if they are owners. This data reflects that many seniors tend to remain in housing that they can no longer afford to adequately maintain.

During public engagement, residents consistently expressed the need for more public housing units, more Section 8 HCVs and more affordable housing. Unfortunately, the federal government is not providing funding to Housing Authorities to develop additional public housing units. The Section 8 HCV waitlist has been closed in White Plains for several years because the City does not have enough funding from the federal government to provide additional vouchers. Furthermore, as will be detailed further in Section MA-10, a Section 8 HCV does not sufficiently cover rent needed for a low- or moderate-income resident living in market-rate housing in White Plains. The general lack of federal funding for housing programs has accelerated housing cost burdens for low- and moderate-income residents already in desperate need for affordable housing.

Through the AHRP, developers of multi-family buildings with over a set number of housing units must dedicate a certain percentage of overall units to low- and moderate-income tenants. The exact requirements vary between zoning districts and type of affordability of the unit. To date, 90 affordable housing units have been created since the program's inception in 2003. In 2015, a

projected 207 affordable housing rental units will be constructed and distributed throughout market-rate rental buildings.

Overcrowding

Table 18 indicates that overcrowding (more than one person per room) is an issue across all income categories for small family households who rent. A possible explanation is families are renting apartments too small for their family size out of necessity because they cannot afford higher rents for a larger apartment. Overcrowding is an issue for owners who earn an income above 30 percent of the AMI and have multiple, unrelated family households. A possible explanation is that families who own cannot afford their mortgage payments invite unrelated people to live with them to cover housing costs. The data also shows that 64 percent of single family households who own and earn 80 to 100 percent of the AMI are overcrowded. A possible explanation is large moderate-income families cannot afford to live in larger housing.

Throughout public engagement, the Department of Planning heard that overcrowding is a significant issue in the Hispanic or Latino community. Many Hispanics or Latinos choose to move and remain in White Plains because of the strong network of services and programs offered to the community. The Hispanic or Latino community also places high value on the White Plains School District and send their children to the schools. These two factors have contributed to a housing market that is expensive and limited. Many cannot afford high rents or apartment sizes large enough to comfortably accommodate family size, and as a result live in overcrowded housing conditions.

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

The primary characteristics and needs of low-income individuals and families with children who are currently housed but are at imminent risk of either residing in a shelter or becoming unsheltered is extreme poverty. Many of these families with children have parents with some level of mental health or substance abuse needs who are without employment skills. If they find jobs, they are low-wage jobs and are not able to afford rent in White Plains without an additional rental subsidy. If families or individuals are working they generally lose all or most of their Department of Social Services (DSS) benefits. Furthermore, many homeless households are not able to sustain housing after they exit rental assistance programs.

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

The Westchester County CoC and homeless service providers have identified the following housing characteristics as being linked with instability and increased risk of homelessness:

- Limited employment opportunities for low skilled individuals,
- Low pay for the jobs that do exist and
- Limited availability of treatment and case management support for individuals with ongoing mental health and substance abuse needs.

Discussion

In Metropolitan NY, housing costs are extremely high, and lower income people face paying an extremely high percentage of their earnings in rent. Many households will have long term challenges achieving self-sufficiency given their earning potential based on education and work experience and the under supply of affordable housing units.

NA-15 Disproportionately Greater Need: Housing Problems

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

Introduction

Sections NA-15 and NA-20 provide an in-depth overview of housing problems in White Plains by race or ethnicity and area median income. HUD requires the analysis of which racial or ethnic groups have a disproportionately greater need to correct housing problems in comparison to the needs of the jurisdiction as a whole. A racial or ethnic group is considered in disproportionately greater need if the occurrence of one or more housing problems is 10 percent higher than the percentage of the jurisdiction as a whole.

Using CHAS data, HUD defines “housing problems” as a housing unit exhibiting any one or more of the following four issues:

- Lack of a complete kitchen facility,
- Lack of complete plumbing facilities,
- More than one person per room or
- Housing cost burden greater than 30 percent of income.

HUD defines “severe housing problems” as a housing unit exhibiting any one or more of the following four issues:

- Lack of a complete kitchen facility,
- Lack of complete plumbing facilities,
- More than 1.5 persons per room or
- Housing cost burden over 50 percent of income.

The Department of Planning considers all four housing problem categories to be significant issues negatively impacting residents. However, Department of Building staff notes that a housing unit lacking a complete kitchen facility or plumbing facility is rarely, if ever, found in White Plains. Thus, housing cost burden and overcrowding are most likely the two main housing problems reflected in the data below, and thus negatively impact residents.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,325	625	150
White	1,465	320	50
Black / African American	615	165	20
Asian	140	10	45
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	1,075	135	30

Table 21 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,215	750	0
White	865	310	0
Black / African American	300	200	0
Asian	100	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	945	205	0

Table 22 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS

Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,160	945	0
White	625	380	0
Black / African American	145	320	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	240	0

Table 23 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	845	1,040	0
White	520	665	0
Black / African American	60	220	0
Asian	75	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	190	125	0

Table 24 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

The non-severe housing problems analysis shows the following ethnic or racial groups are in disproportionate greater need, by 10 percentage points, to correct one or more housing problems than the jurisdiction as a whole in the following income categories:

- 0-30% AMI – American Indians/Alaska Natives,
- 30-50% AMI – no ethnic or racial groups are in disproportionate greater need,
- 50-80% AMI – Asians and
- 80% - 100% AMI – Asians and Hispanics or Latinos.

For non-severe housing problems, the occurrence of Asians having a disproportionate greater need than the jurisdiction as a whole is more than any other racial or ethnic group. Of particular interest is the finding that African Americans or Blacks who earn between 50 and 100 percent of the AMI are 10 percent disproportionately more likely not to be affected by non-severe housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,595	1,355	150
White	1,170	620	50
Black / African American	400	380	20
Asian	125	25	45
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	895	315	30

Table 25 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,500	1,465	0
White	670	500	0
Black / African American	95	405	0
Asian	40	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	695	455	0

Table 265 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	1,810	0
White	125	880	0
Black / African American	10	465	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	165	425	0

Table 27 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	385	1,495	0
White	220	965	0
Black / African American	4	270	0
Asian	35	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	190	0

Table 28 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

The severe housing problems analysis shows the following ethnic or racial groups are in disproportionate greater need, by 10 percentage points, to correct one or more severe housing problems than the jurisdiction as a whole in the following income categories:

- 0-30% AMI – American Indians/Alaska Natives,
- 30-50% AMI – no ethnic or racial groups are in disproportionate greater need,
- 50-80% AMI – Hispanics or Latinos and
- 80% - 100% AMI – Asians and Hispanics or Latinos.

For severe housing problems, the occurrence of Asians and Hispanics or Latinos having a disproportionate greater need than the jurisdiction as a whole is more than any other racial or ethnic group. Of particular interest is the finding that African Americans or Blacks who earn between 0 and 100 percent of the AMI are 10 percent disproportionately more likely not to be affected by severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

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

Introduction:

This section focuses specifically on housing cost burden for the jurisdiction as a whole and by racial or ethnic group. Table 29 analyzes housing cost burden by using the following categories: less than 30 percent of income is spent on housing, 30 to 50 percent of income is spent on housing and over 50 percent of income is spent on housing. A racial or ethnic group is considered in disproportionately greater need if the occurrence of a housing cost burden is 10 percent higher than the percentage of the jurisdiction as a whole. Spending less than 30 percent of income towards housing is not considered a housing cost burden by HUD.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,800	4,425	4,745	150
White	9,030	2,410	2,380	50
Black / African American	1,865	730	530	20
Asian	940	185	260	45
American Indian, Alaska Native	15	0	10	0
Pacific Islander	0	0	0	0
Hispanic	1,840	1,045	1,565	30

Table 29 – Greater Need: Housing Cost Burdens AMI
Data Source: 2007-2011 CHAS

Discussion:

The housing cost burden analysis shows the following ethnic or racial groups are in disproportionate greater need, by 10 percentage points, to alleviate housing cost burdens than the jurisdiction as a whole in the following income categories:

- Housing costs burden greater than 50% of income: American Indian/Alaska Native.

The housing cost burden analysis shows that out of 22,970 households surveyed, 60 percent of households spend 30 percent or less of income on housing. And 40 percent of households surveyed spend 30 percent or more of income on housing. There is not significant variation between most racial or ethnic groups having a disproportionately greater need than the jurisdiction as a whole.

NA-30 Disproportionately Greater Need: Discussion

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

The findings from the disproportionately greater need analyses produced several interesting results. For both non-severe and severe housing problems, American Indians/Alaska Natives are 10 percent more likely to have a disproportionate housing problem in the 0-30 percent AMI category. Looking at the 30-50 percent AMI category there is not a disproportionate greater need of both non-severe and severe housing problems for any race or ethnic group. For the 50 to 100 AMI income categories Asians are 10 percent more likely to have both non-severe and severe disproportionate housing problems. Hispanic or Latinos are most likely to have both non-severe and severe disproportionate housing problems in the 80 to 100 AMI income category.

Of particular interest is the finding that African Americans or Blacks who earn between 0 and 100 percent of the AMI are 10 percent more likely not to be affected by severe housing problems. This finding is almost identical to the non-severe housing problems, where African Americans or Blacks are 10 percent more likely not to be affected in the 30 to 100 percent AMI categories. When asked if this finding was accurate, housing providers all responded “no” but could not provide an explanation as to why they believe this finding is inaccurate.

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

As stated in Section NA-10, every racial or ethnic group experiences significant housing costs burdens with the main need for more affordable housing.

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

According to the 2009-2013 American Community Survey, the largest concentration of the African American or Black population is in the Downtown South neighborhood followed by North White Plains, Ferris-Church, Battle Hill, Fisher Hill, Highlands, Carhart and Kensico-Lake neighborhoods.

The largest concentrations of the Hispanic or Latino community are in the Battle Hill, Fisher Hill, Highlands, Kensico-Lake and Carhart neighborhoods followed by the Ferris-Church, North White Plains, Barker, North Broadway, North End, Downtown South and the eastern section of the Highlands neighborhoods.

The largest concentrations of the Asian population are in the Eastview, western section of Downtown South, North White Plains and Ferris-Church neighborhoods followed by the eastern section of Downtown South and Carhart neighborhoods.

NA-35 Public Housing

Introduction

The White Plains Housing Authority (WPHA) continually conducts assessments of the needs of residents for affordable housing. The WPHA oversees 712 public housing units and 332 tenant-based Section 8 Housing Choice Vouchers (HCV). Currently on the WPHA public housing waiting list there are 393 individuals, 175 families and 29 seniors. The estimated waiting period for this waitlist is estimated to be two to four years. Currently on the WPHA Section 8 waiting list there are 200 families and 21 elderly families. The estimated waiting period for this waitlist is three to five years.

The nominal annual “turnover” of the WPHA’s public housing properties and the length of time families remain on the waitlist demonstrate a dire need for affordable housing in White Plains and the WPHA is actively seeking to address this need through additional development of affordable housing. Information in this section was provided by the WPHA.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	712	400		332	0	0	0

Table 30 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	24,569	0	0	14,265	0	0
Average length of stay	0	0	14	0	0	n/a	0	0
Average Household size	0	0	2	0	0	2.27	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	250	0	0	111	0	0
# of Disabled Families	0	0	51	0	0	183	0	0
# of Families requesting accessibility features	0	0	700	0	0	n/a	0	0
# of HIV/AIDS program participants	0	0	0	0	0	n/a	0	0
# of DV victims	0	0	0	0	0	n/a	0	0

Table 31 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	211	0	0	491	0	0	0
Black/African American	0	0	483	0	0	225	0	0	0
Asian	0	0	6	0	0	27	0	0	0
American Indian/Alaska Native	0	0	0	0	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 32 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	202	0	0	169	0	0	0
Not Hispanic	0	0	498	0	0	274	0	0	0

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

Table 33 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The WPHA oversees 45 accessible units, which amounts to just over six percent of total public housing units in the City. The handicapped accessible unit supply exceeds the requirements of Section 504 of the Rehabilitation Act of 1973, which mandates that Housing Authorities provide at least five percent of accessible public units. To date, 51 families living in a public housing unit administered by the WPHA identify as disabled. There are 20 families on the public housing waitlist maintained by the WPHA who identify as disabled. The WPHA notes that there is consistent need for additional Section 504 units.

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

The immediate needs of many residents using these services are affordable, quality housing units. Area data shows that many residents are contributing over 50 percent of their incomes towards housing and as a result, these families and seniors lack adequate food, health care, medicines and other quality of life needs. Children within these families are relying upon the school assistance for their basic meal of the day due to issues of poverty. The average annual income for a public housing family in White Plains is \$24,569.

Section 8 voucher holders simply cannot find housing units within the payment standard that will pass the housing quality inspections. The average annual income for a family with a Section 8 voucher is \$14,265.

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

The needs of residents of the WPHA are similar to the needs of low-income families throughout Westchester County. The availability of affordable rental housing in safe communities is limited, and available rental housing is often substandard and of poor quality. Many families throughout the County suffer from hunger, poor economic circumstances and lack of resources to improve their employability, attain healthcare and provide care to their children.

Discussion

The continued reductions in federal and state support for low-income housing continues to lead to the decline of the WPHA properties and its ability to meet the social and self-sufficiency development needs of its residents. While the WPHA strives to use every resource at its disposal effectively and efficiently, the continued backlog of repairs and capital needs exceeds any reasonable expectation of being addressed resulting in the continued decay of the WPHA housing stock.

Within the Section 8 program, continued reductions in administration fees and funding for the program are making the use of vouchers by voucher holders increasingly difficult as the vouchers do not meet the market demand for rent. To highlight this issue, the HUD fair market rent (FMR) payment standard at 110 percent was \$1,523 for a one bedroom apartment in 2011. In 2014, the same FMR payment standard for a one bedroom apartment was reduced to \$1,295

by the federal government, despite market-rate rents increasing rapidly in White Plains and across the region. In 2014, the average market-rate rent for a one bedroom apartment constructed prior to 2000 in White Plains was \$2,143 according to the Multiple Listing Service (MLS). For one bedroom apartments constructed between 2000 and 2014, the average rent in 2014 was \$2,618. Current market-rate rents in White Plains and across the region are significantly above the FMR payment standards that the federal government will pay leaving many residents with limited housing options. It should be noted that this issue is not unique to White Plains. Residents in municipalities across the region and the northeast are experiencing extreme difficulty finding market-rate apartments with rents that will be covered within the Section 8 payment standard.

NA-40 Homeless Needs Assessment

Introduction:

Westchester has successfully reduced the number of homeless over the last several decades. This has been accomplished largely by utilizing rental assistance programs and by adopting a “Housing First” approach that prioritizes rapid placements into permanent housing. Approximately 10 percent of the County’s homeless population originates from the City of White Plains. Information in this section was provided by the Westchester Continuum of Care (CoC).

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

Data on categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," is currently not available on the municipal level. The data in Table 34 provides 2015 Westchester County homelessness estimates.

Persons Experiencing Homelessness in Westchester County in 2015 (estimated)						
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	0	1095	2000	2000	2000	365
Persons in Households with Only Children	2	3	10	10	10	180
Persons in Households with Only Adults	30	670	1200	1200	1200	365
Chronically Homeless Individuals	20	150	200	140	150	400
Chronically Homeless Families	0	5	5	5	5	380
Veterans	2	178	180	180	180	365
Unaccompanied Youth	2	3	10	10	10	180
Persons with HIV	0	7	7	7	7	365

Table 34 – Persons Experiencing Homelessness in Westchester County in 2015 (estimated)

Data Source: Westchester CoC 2015

The following tables provide the type of homeless populations and subpopulations that are sheltered or unsheltered in White Plains and the inventory of homeless shelter beds for 2014 (the most recent year data is available):

Homeless Bed Inventory for White Plains in 2014			
	Current Inventory	Under Development	Unmet Need/ Gap
Individuals			
Emergency Shelter	75	0	0
Transitional Housing	12	0	0
Permanent Supportive Housing**	35	0	0
Total	122	0	0
Families			
Emergency Shelter	400	0	0
Transitional Housing	0	0	0
Permanent Supportive Housing	74	0	0
Total	474	0	0

**Shelter Plus Care units under WestHab, GCCC, HDSW, WRO, Pathways to Housing, Lexington Center, & MHA West.

Table 35 - Homeless Bed Inventory for White Plains in 2014
Data Source: Westchester CoC 2014

Homeless Population and Subpopulations for White Plains in 2014				
Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	95(N)	5(N)	1(S)	101(N)
2. Homeless Families with Children	93(N)	0(N)	0(S)	100(N)
2a. Persons in Homeless Families with Children (33 adults, 45 children)	278(N)	0(N)	0(N)	408(N)
Total (lines 1+2a)	373	5	1	379
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless	21(E)	0(E)	1(N)	22
2. Seriously Mentally Ill	53(S)	5(S)		
3. Chronic Substance Abuse	58(S)	5(S)		
4. Veterans	4(S)	0(S)		
5. Persons with HIV/AIDS	1(S)	0(S)		
6. Victims of Domestic Violence	22(S)	4(S)		
7. Youth	0	0(N)		

Table 36 - Homeless Population and Subpopulations for White Plains in 2014
Data Source: Westchester CoC 2014

Nature and Extent of Homelessness for White Plains in 2015		
Race:	Sheltered:	Unsheltered (optional)
African American or Black	233	3
White	107	3
Mixed	1	
Native American		
Asian		1
Pacific Islander	6	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic or Latino	91	
Not Hispanic	256	7

Table 37 - Nature and Extent of Homelessness for White Plains in 2015
Data Source: Westchester CoC 2015

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

According to 2014 data from Westchester County CoC for the Homeless, 93 homeless families with children were provided emergency shelter beds, no homeless families with children were provided transitional housing units and no homeless families with children were left unsheltered in White Plains.

Twenty-two victims of domestic violence were provided emergency shelter beds and 4 victims of domestic violence were provided transitional housing units. No victims of domestic violence were left unsheltered.

Fifty-three seriously mentally ill individuals were provided emergency shelter beds and 5 seriously mentally ill individuals were provided transitional housing units.

Four families of veterans were provided emergency shelter beds and no families of veterans were left unsheltered.

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

Table 37 provides data on the nature and extent of homelessness as of January 2015 by race or ethnicity. African Americans or Blacks represent the largest number of sheltered individuals at 233 followed by Whites at 107 and Hispanics or Latinos at 91.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2014, White Plains had a total of 373 homeless persons who were provided with emergency shelter beds and five homeless persons who were provided with transitional housing. Due to Westchester County’s extensive shelter system funded by Westchester County Department of Social Services (DSS) the nature and extent of homelessness is much different than in other nearby municipalities, including New York City. The City was fortunate to only have one homeless person who remained unsheltered by choice and was classified as chronically homeless.

The DSS homeless services system has transitional emergency shelters, which house individuals including men and women and families. Once in the system individuals are required to remain “compliant” with all DSS regulations, including turning over the majority of any income they have towards payment for their cost of care. Individuals also go through a systematic homeless assessment process, called the SHAC. This determines any treatment or training needs they might have. Individuals are then required to follow through and be compliant with the prescribed plan of treatment. Failure to do so will result in an individual being “sanctioned” and potentially losing DSS eligibility.

There is also a drop-in shelter network, which provides a night by night shelter bed with no requirements on the part of the individual other than to avoid unsafe or dangerous behavior while on site. Most of these shelters do not require the individual to remain sober but their behavior must not be dangerous or disruptive. This network serves individuals who:

- Are unable or unwilling to comply with DSS regulations and treatment requirements and
- Do not have an open DSS case or whose DSS case is sanctioned or closed for non-compliance.

The County as a whole does not have a significant number of “un-sheltered” individuals. The latest homeless street population count indicates there were 27 individuals living “on the streets” in the County. The provider community is working hard to reach out and engage these individuals in order to find them housing or to get them to at least temporarily entry into the shelter system.

Discussion

Care for the homeless has been greatly increased over the last several decades in Westchester County and it is estimated that approximately 10 percent of Westchester’s homeless population originates from the City of White Plains. A wide range of services is provided by major homeless housing service operators in White Plains, including Grace Church Community Center and WestHab.

In 2014, ninety-five homeless individuals were provided emergency shelter beds and five homeless individuals were provided transitional housing units; only one individual was left unsheltered in White Plains. In the same year ninety-three homeless families with children were provided emergency shelter beds and no homeless families with children were left unsheltered in White Plains.

NA-45 Non-Homeless Special Needs Assessment

Introduction:

The non-homeless special needs population is an incredibly diverse community of residents sharing both similar needs and needs unique to their varying abilities. This section will describe the characteristics and needs of the following populations: persons with disabilities, persons with HIV/AIDS, persons affected by hunger, seniors, substance abusers, victims of domestic violence and youth.

Given the wide range of needs and large number of consumers served by social service providers, data alone cannot support the assessment of this community. Section NA-45 is also heavily supported by focus group roundtable discussions, consumer surveys, resident surveys and public engagement feedback.

Describe the characteristics of special needs populations in your community:

Persons with Disabilities

The Westchester Independent Living Center (WILC) provides the majority of services to persons with disabilities living in White Plains. The Community Development Program funds this organization to help provide resources and options to help individuals of varying abilities live, learn and work independently.

According to the data compiled by WILC, the organization has served 130 White Plains residents with disabilities for intensive services over the past five years. Broken down by race or ethnicity consumers were: 38 percent African American or Black, 37 percent White, 19 percent Hispanic or Latino, 5 percent Asian and 1 percent American Indian. Fifty-six percent of consumers were female and 44 percent were male.

According to the 2013 Five-Year Estimates of the American Community Survey (ACS), 4,515 individuals or eight percent of White Plains residents (non-institutionalized population) identified as having a disability. Residents in the 65 years and over range are most likely (out of the population as a whole) to identify as having a disability at 26 percent. The two largest disabilities residents in this age range identified are ambulatory difficulty at 18 percent and independent living difficulty at 14 percent. Nine percent of females identified as having a disability and seven percent of males identified as having a disability. As will be indicated further in this section, many different special needs categories tend to impact elderly and female residents in White Plains.

Persons with disabilities are typically recipients of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI), rendering them among the most impoverished and vulnerable populations in White Plains. In addition, an estimated 54 percent are either unemployed or underemployed, putting them at risk for homelessness, illness and social isolation (WILC). The unemployment rate is estimated to be higher at 60 percent for people who have been chronically disabled (WILC). Persons with disabilities tend to be the first fired in an

economic downturn and the last hired an economic upswing. Service providers say that many misrepresentations and stigmas exist about the capabilities with persons of varying abilities.

Persons with HIV/AIDS

The Westchester County Department of Health (WCDOH) maintains HIV/AIDS epidemiology records at the County level. HIV/AIDS data is unfortunately not maintained either by WCDOH or the City of White Plains on the municipal level. Based on the most recent Westchester County Department of Health Cumulative Living Cases of Individuals Infected with HIV there are currently 3,795 HIV/AIDS individuals living in Westchester County.

The Lord’s Pantry of White Plains is a food pantry whose primary focus is feeding persons with HIV/AIDS. During roundtable discussions, the Director of the pantry noted that historically the program served gay men with HIV/AIDS. Today, the primary demographic has shifted to a predominately female population with children. Many of the individuals and families served are extremely low-income and have few resources.

According to data compiled by WCDOH, the race or ethnicity of individuals infected by HIV/AIDS residing in Westchester County is as follows: 40 percent African American or Black, 31 percent Hispanic or Latino, 19 percent White, 10 percent Multi-race and .5 percent Other. Sixty-two percent of infected individuals are males and 38 percent are females.

The following table is a breakdown of infected HIV/AIDS individuals residing in Westchester County by age:

Age	HIV	AIDS	Total Population
13-19	21	7	28
20-24	68	27	95
25-29	99	63	162
30-39	255	202	457
40-49	401	694	1095
50-59	405	886	1291
60+	192	468	660

Table 38 – Number of Infected HIV/AIDS Individuals in Westchester County in 2015

Data Source: Westchester County Department of Health 2015

Individuals infected with HIV/AIDS in Westchester County tend to be either African American, Black or Hispanic or Latino and male. The highest concentration of infected individuals in Westchester County is in the 50-59 age range at 34 percent of the total infected population followed closely behind the 40-49 age range at 29 percent of the total infected population.

The majority of females who are HIV positive and residing in Westchester County maintain single parent households (based on Family Services of Westchester’s (FSW) HIV program). The majority of HIV/AIDS infected individuals residing in Westchester County are out of the

workforce and rely heavily on the Department of Social Service (DSS) for food, disability and social security benefits. The majority of individuals have incomes lower than the federal poverty guidelines, with most HIV/AIDS infected persons living with an income between \$800 and \$1,200 per month. This is based on financial budget forms that are required in order for persons infected with HIV/AIDS to be eligible for all Ryan White funded services in New York State.

Persons Affected by Hunger

The County, City and U.S. Census Bureau do not maintain records about persons affected by hunger. However, there are two food pantries that are funded by the Community Development Program who maintain records of the consumers they serve. According to the 2013 Five-Year Estimates of the American Community Survey, 1,142 households or 5.1 percent of total White Plains households are recipients of the Supplemental Nutrition Assistance Program (SNAP), colloquially known as food stamps.

For the 2013-2014 program year, the Ecumenical Food Pantry of White Plains, Inc. reported serving 1,182 persons per year out of which all persons were identified as very low-income. Thirty-five percent of consumers were identified as female head of household, 60 percent were identified as persons with disabilities and 13 percent were identified as homeless.

The White Plains Community Action Program's Safety Net food bank for the 2013-2014 program year reported serving 180 persons per year. Forty-four percent of consumers were identified as a female head of household.

In addition to these food pantries there are other social service providers that provide food or hot meals to consumers including:

- El Centro Hispano
- Meals-on-Wheels
- Food Bank for Westchester
- Lord's Pantry
- Grace Church Community Center

Food providers have commented through the public engagement process that they have seen an increase of consumers from the immigrant, the Asian and the senior (particularly single females) communities. Providers have expressed that persons affected by hunger tend to be an "invisible" special needs population that often assimilates into "mainstream" society but cannot always afford to provide food for themselves or their families. Consumers of food pantries or soup kitchens tend to speak a language other than English and have limited English proficiency.

Seniors

Senior citizens are defined by HUD as individuals aged 62 years or older. According to the 2013 Five-Year Estimates of the American Community Survey, 19 percent of the White Plains population is 62 years or older. This statistic is slightly higher than the County at 18 percent and the State at 17 percent. Between the 2000 and 2010 decennial U.S. Census the senior population in White Plains increased 13 percent.

It is estimated in 2013 that seven percent of the 65 years and over population lived below the federal poverty guidelines. In 2013, a family or household of one had a federal poverty guideline of \$11,490 and a family or household of two had a federal poverty guideline of \$15,510. It is also estimated in 2013 that 65 percent of persons aged 65 and over lived in owner-occupied housing units compared to 36 percent of persons aged 65 and over who lived in renter-occupied units. The median value of a house owned by a senior individual is estimated to be \$522,700 in 2013 and the median gross rent for a renter aged 65 and over is estimated in 2013 to be \$956. Census Tract 97.03 Block Group 4 has the highest concentration of seniors aged 62 years and over at 43 percent. According to Map 9 in Appendix A, the south-east and downtown sections of White Plains generally have the largest concentrations of seniors aged 62 and over (Census 2010).

Substance Abusers

The following table below provides 2014 treatment admission data for substance abuse in Westchester County and in White Plains from the Westchester County Department of Community Mental Health:

2014 Treatment Admission Data for Substance Abuse in White Plains and Westchester		
	Westchester	White Plains
TOTAL (N)	8196	806
Percentage	100%	10%
Sex		
Male	72%	67%
Female	28%	33%
Race		
Black	35%	40%
White	44%	37%
Asian	0%	0%
other	21%	23%
Age range		
12-15	3%	2%
16-18	7%	6%
19-21	8%	7%
22-25	14%	17%
26-35	26%	27%
36-45	17%	16%
46-55	19%	17%
56+	8%	9%
Veteran Status		
Yes	2%	1%

Employment Status		
Employed	31%	31%
Unemployed	49%	50%
Primary Substance		
Alcohol	36%	40%
Heroin	18%	15%
Marijuana	26%	28%
Cocaine/Crack	10%	10%
Other opiate	4%	2%

Table 39 - 2014 Treatment Admission Data for Substance Abuse in White Plains and Westchester
Data Source: Westchester County Department of Community Mental Health

Ten percent of all treatment admissions in Westchester County came from White Plains in 2014. Males overwhelmingly represented the greatest users of substances. Forty percent of those receiving substance abuse treatments were African Americans or Blacks and the largest age range for abusers was 26-35 years at 27 percent for White Plains. Fifty percent of substance abuse treatments were for unemployed individuals, and the primary substance of abuse was alcohol followed by marijuana, heroin and cocaine/crack in White Plains.

Victims of Domestic Violence

Information on victims of domestic violence is difficult to obtain because many cases go unreported. To date (March 2015), there have been eight instances of domestic assaults reported to the White Plains Department of Public Safety according to COMPSTAT data. This statistic is similar to the 2014 figure, which had nine domestic assault cases reported during the same time period.

My Sisters' Place, Inc. is a service provider located in White Plains offering services to people who are victims of domestic violence and human trafficking for the County. The organization serves several hundred consumers per year with the majority being extremely low-income and Hispanic or Latino. However, they do serve people from all income levels and races.

Youth

Young adults and youth are defined by HUD as individuals aged 24 years or younger. According to the 2013 Five-Year Estimates of the American Community Survey, 29.1 percent of the population is 24 years or younger. This statistic is slightly lower than the County and the State at 32 percent. Between the 2000 and 2010 decennial censuses, the youth population in White Plains increased four percent.

It is estimated in 2013 that 12 percent of all families in White Plains with related children under 18 years of age lived below the federal poverty guidelines. In 2013, a family or household of one had a federal poverty guideline of \$11,490 and a family or household of two had a federal poverty guideline of \$15,510.

In 2014, the graduation rate from the White Plains High School was 85 percent. The graduation rate for females was 87 percent, males 82 percent, African Americans or Blacks 71 percent, Hispanics or Latinos 82 percent and Whites 95 percent (NYSED 4 Year Outcome as of June report). However, according to a demographic report by the Westchester Children's Association (WCA), only 26-40 percent of these graduates were ready for College in 2014. White Plains School District was in the top five for high levels of free lunch participation in 2013 for Westchester County at 45 percent and also in the top five for highest percentage of limited English-proficient students in 2013 for Westchester County at 15 percent.

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

The following housing and supportive service needs for the non-homeless special needs population were determined by extensive and comprehensive public engagement with residents, faith-based and community leaders and service providers. A detailed summary of the public engagement process can be found in Sections PR-10 and PR-15.

Persons with Disabilities

Service providers report that current market-rate housing only provides a small margin of accessible affordable housing units. In particular, many rental properties in White Plains are not accessible for persons with physical disabilities. A robust housing market commanding high prices combined with a lack of accessible housing units has created an exceptionally limited and expensive housing market for persons who are physically disabled. Many persons with disabilities are supported solely by Social Security Disability Income (SSDI), which does not provide enough money to afford market rate housing in White Plains.

As noted above, many persons with mental or developmental disabilities are also unemployed and as a result, live in substandard or overcrowded housing conditions in order to afford monthly rent on a fixed income. According to 2014 Departmental data, there are only 163 supportive housing units in White Plains serving an estimated 348 mentally or emotionally disabled persons. Additional affordable housing that is accessible for persons with physical, mental and developmental disabilities is needed in White Plains.

Discrimination is the primary barrier that persons with disabilities encounter when searching for employment. Other factors include the lack of accessible and available transportation, lack of access to vocational programs and inadequate accommodations in public schools. In addition, many persons with disabilities are in need of a stable home environment, in order to increase their ability to pursue employment opportunities effectively.

To address many of these support service needs, service providers offer many of the following services: access to accessible housing, access to accessible transportation, mental health/health care support, senior services, assistive technology, legal services, systems advocacy and voting rights. However, more heightened public and political awareness of the

chronic housing, employment, healthcare and transportation crisis facing persons with disabilities is needed.

The City of White Plains has the Mayor's Advisory Committee for People with Disabilities. This committee acts in an advisory capacity to the Mayor on issues relating to increasing public understanding and the inclusion of people with disabilities within the community. The Advisory Committee works toward the elimination of attitudinal and architectural barriers and acts as a liaison between city government and other agencies and services, acting as advocates for people with disabilities and making recommendations to the Common Council as it may deem advisable.

Persons with HIV/AIDS

Living with HIV/AIDS is an often arduous existence. According to Family Services of Westchester (FSW), individuals who are HIV/AIDS positive often have multiple needs with the primary needs being (in order of importance):

1. Housing
2. Food/nutrition
3. Transportation

Client level needs are determined by several ways including:

A) Family Services of Westchester maintains five programs providing direct services to the HIV population residing in Westchester County NY including:

- Supportive housing case management,
- Ryan White Mental Health,
- Ryan White psychosocial support Services,
- Ryan White case management and
- Respite for PLWHA (persons living with HIV/AIDS).

Each funded program requires that the client complete a full assessment that includes annual income, household composition and individual needs.

B) Family Services of Westchester Director of Partnership for Care (HIV Service Programs) is a member of the Westchester AIDS Council, Ryan White Part A Steering Committee and the Ryan White Case Management Network. The Ryan White Committees meet monthly and are attended by all agencies that are funded through the Ryan White funding stream and operate out of the Tri-county (Westchester, Rockland and Putnam). These meetings regularly discuss current trends within the Tri-County as well as discussing the different service needs of the HIV/AIDS population and living in the Tri-county.

C) Family Services of Westchester operates a peer led program called, Living Together, which represents Ryan White funded psychosocial support services. The program is run by two individuals who are HIV positive. The primary function of this program is to help individuals who

are HIV/AIDS positive to learn more about living with the virus in an effort to live a healthier quality of life. Quite often the Ryan White Administration will utilize the Living Together consumers to vote on client service needs by order of importance for when making decisions about funding (reductions, reallocations, etc).

Persons Affected by Hunger

Hunger affects a diverse demographic of individuals and families for multiple reasons. People cannot afford to feed themselves because they have lost a job, are chronically unemployed, are elderly with limited retirement funds, have decided to pay rent or a mortgage instead of purchasing food, earn too much money to qualify for food stamps but do not earn enough money to purchase food, etc.

The wide range of demographics and characteristics of individuals or families that are affected by hunger make it difficult to determine very specific supportive service needs other than ensuring access to food. The reason(s) people go without food is often systemic of much larger special needs issues. Generally however, many people who go hungry need access to more affordable housing options and need access to food. White Plains has several food banks or pantries that provide necessary food and nutrition services to persons affected by hunger.

Seniors

Obtaining affordable housing is a challenge for seniors living on fixed incomes because of high rents and high property taxes. Seniors that own their own homes also experience escalating costs of maintaining single family houses. Long waitlists currently exist for affordable senior housing and additional affordable housing for seniors is needed.

Many seniors prefer to age in place, instead of moving to a nursing home or assisted living facility, and rely on home health aides and nurses. A serious issue affecting seniors expressed by our service providers is helping seniors understand when they should no longer live independently. Many seniors do not associate aging and the inability to live independently as a disability or impediment. Seniors with mental health issues further increases the difficulty of transitioning seniors into a supportive housing environment. As a result, many seniors live in housing that is no longer safe for independent living or live in housing that is no longer accessible. Seniors with physical disabilities often require housing that is wheelchair accessible and housing that is in walking distance to public transportation.

Senior service providers have expressed the desire to have living environments providing progressive care options so that seniors can transition from living on their own to living in an assisted living environment to living in a nursing home arrangement (or where one spouse can live in an apartment and the other can live in the nursing home section but still be in close proximity to one another.)

There are currently 882 subsidized housing units in White Plains serving an estimated 1,275 senior and frail elderly persons.

Senior residents through surveys and community consultation have expressed the need for:

- Improved parking at the White Plains Senior Center,
- Programming options that caters to baby boomers and the elderly,
- Educational programming for computers, internet and Medicare and
- Increased advertising of Access-A-Ride.

Substance Abusers

Chemical dependency treatment providers conduct an extensive assessment of each client. The results of this assessment are the basis for the development and implementation of a comprehensive treatment plan. The following supportive services are needs generally required by substance abusers:

- Employment and vocational services,
- Affordable housing,
- Legal or criminal justice issues and
- Treatment coordination.

There is often a correlation between homelessness and substance abuse as many chronic substance abusers cannot retain employment. In 2014, there were 58 chronic substance abusers in emergency shelter beds in White Plains and five chronic substance abusers in transitional housing beds. There were no chronic substance abusers left unsheltered.

Victims of Domestic Violence

My Sisters' Place Inc. has expressed that domestic violence and human trafficking victims are in critical need of safe, affordable transitional and permanent housing. This assessment is based on the number of clients leaving their emergency shelters, and also on their non-shelter clients requesting assistance for locating housing. Housing in Westchester is most often too expensive for their clients, which leaves clients with scarce housing options. Clients sometimes accept substandard housing, or choose to return to the abusive partner to ensure they will have housing.

In 2014, there were 22 victims of domestic violence in emergency shelter beds in White Plains and four victims of domestic violence in transitional housing beds. There were no victims of domestic violence left unsheltered.

Youth

The Department of Planning on numerous occasions heard during public consultation that there are not sufficient affordable housing options available to maintain a young adult population. Many young adults that are residents of White Plains are not able to live independently from their families because market-rate housing is too expensive. Service providers have expressed that additional middle income should be developed in White Plains in order to sustain a young adult population and young entry level career workforce.

Many Hispanics or Latinos move to White Plains because of the rich resources available to the Spanish speaking community and because of the exemplary reputation of the White Plains School District. However, many families cannot afford market-rate housing large enough to house their family size or choose to live with another family to save money. Many parents live in overcrowded and unsafe housing conditions to ensure their children are able to attend the White Plains public schools. Larger affordable housing units are needed to accommodate large families moving to White Plains.

Young adults and parents expressed the need for the following supportive services through surveys and community consultation:

- Volunteer opportunities,
- Youth mentoring program at the Youth Bureau should be expanded,
- Better communication with and transportation to sports programming,
- Summer activities and camps that are affordable for low and moderate income youth,
- Free sports program and free youth programming,
- More programming geared towards girls,
- Trade schooling and
- Afterschool programming for older children.

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

Please see the discussion about the HIV/AIDS population above.

Discussion

The non-homeless special needs population in the City of White Plains is an incredibly diverse, growing community of residents sharing similar needs as well as with needs unique to their varying degrees of ability. An under supply of accessible affordable housing does, however, adversely affect all segments of this population.

Persons with disabilities are estimated to represent eight percent of the non-institutionalized population of White Plains. Twenty-six percent of residents in the 65 years and over age range are most likely to identify as having a disability and the two largest categories of residents with disabilities in this age range identified experiencing ambulatory and independent living difficulty.

A major service provider to persons with disabilities in White Plains estimates that fifty-four percent of persons with disabilities are either unemployed or underemployed. Service providers report that there is an exceptionally limited and expensive housing market for persons with physical disabilities.

The majority of HIV/AIDS infected individuals residing in Westchester County are out of the workforce, have incomes lower than the federal poverty guidelines and rely heavily on Department of Social Services for food, disability and social security benefits. Housing and food/nutrition are the most significant needs for this population.

Hunger continues to affect over five percent of the total households in White Plains, with an estimated 1,142 households receiving food stamps. According to major nonprofit agencies operating several food banks and pantries, there has been an increase of consumers from the immigrant, Asian and senior populations.

Seniors (62 years or older) are a growing population in White Plains with an estimated sixty-five percent of persons aged 65 and over living in owner-occupied housing units. Many seniors prefer to age in place instead of moving to a nursing home or assisted living facility even though many of them live in housing that is no longer safe for independent living or live in housing that is no longer accessible.

Substance abusers in White Plains are dramatically affected by unemployment and lack of affordable housing. In 2014 fifty percent of substance abuse treatments were for unemployed individuals, there were 58 chronic substance abusers in emergency shelter beds in White Plains and 5 chronic substance abusers in transitional housing beds.

Victims of domestic violence and human trafficking are in critical need of safe, affordable transitional and permanent housing according to a major White Plains nonprofit provider. In 2014, there were 22 victims of domestic violence in emergency shelter beds in White Plains and 4 victims of domestic violence in transitional housing beds.

Youth population in White Plains is adversely affected by low family income levels and a lack of affordable housing. It is estimated that 29 percent of the population was 24 years or younger in 2013 and that 12 percent of all families with related children under 18 years of age lived below the federal poverty guidelines. Many Hispanic or Latino families move to White Plains because of the rich school resources available to the Spanish community, but many families cannot afford market-rate housing large enough to house their family size. Therefore, many parents live in overcrowded and unsafe living conditions to ensure their children are able to attend the public schools. The Department of Planning, on numerous occasions, heard during public consultation that there are not sufficient affordable housing options available to maintain a young adult population.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities:

“Public facilities” is a broad-based term used to describe many different types of facilities which provide public programming. HUD’s CDBG Program does not formally define public facilities but suggests that the term be “broadly interpreted to include... facilities that are either publicly owned or that are traditionally provided by the government, or owned by a nonprofit, and operated so as to be open to the general public” (CDBG Categories of Eligible Activities 2-11). Examples of public facilities include: community centers, senior centers, schools, nursing homes, homeless shelters, non-profit social service providers, etc.

To provide more clarity, the White Plains Community Development Program further defines a public facility as a facility, which provides a wide-range of in-house programming and services that is accessible to either all residents of the low- and moderate-income community or a significant sub-population of residents.

The City of White Plains benefits from a large offering of public facilities, which directly benefit low- and moderate-income and or special needs residents. The Community Development Program currently funds the following public facilities as neighborhood centers:

- El Centro Hispano (non-profit),
- Thomas L. Slater Center (non-profit operated, city-owned) and
- White Plains Training and Education Center (HUD Community Education Facility) (city-operated, WPHA owned).

The following public facilities provide essential program support to low- and moderate-income and or special needs residents. The Community Development Program will continue to fund facility upgrades and improvements to the following public facilities such as (not limited to):

- Family Services of Westchester – Lanza Center for All Ages
- YMCA
- YWCA

Need for Additional Public Facilities

The City of White Plains and the Community Development Program have identified the need to provide and fund the White Plains Education and Training Center (ETC). This public facility will be located in the Downtown South neighborhood and will be easily accessible to all low- and moderate-income target areas. The ETC is a state-of-the-art teaching facility offering a full range of education and training programs for residents of White Plains. The facility is being funded in part by the City of White Plains and the Community Development Program. For additional information please refer to Section MA-45.

The City of White Plains has secured funding for a development study for the White Plains Multimodal Transportation Center Redevelopment Project. This study intends to provide a plan for the redevelopment of the White Plains Metro-North station into an improved multi-modal hub to enhance connectivity between the City and other municipalities in the County. The new transit center public facility is poised to help improve public transportation and allow low- and moderate-income residents without automobiles to easily commute to other areas of the County and Region. Access to the transit center will also be improved for pedestrian, cyclists, train commuters and bus commuters. Parking will also be improved at the new transit center. For additional information please refer to Section MA-45.

In addition to the public facility needs already in the pipeline for either development or evaluation, the following list includes additional proposed public facility needs:

- Construct a multi-generational community and recreation center owned by the City and centrally located with easy access to public transportation and parking. Such a center would provide programming and services to residents of all ages,
- Provide a new facility for the Senior Center that is centrally located with easy access to public transportation and parking,
- Design and provide a new public park for the Carhart neighborhood,
- Design and provide additional public parks in low- and moderate-income neighborhoods,
- Provide a cultural arts center for all groups and ages with performance, gallery and museum spaces and
- Provide new affordable rental units through the White Plains AHRP in buildings that promote Transit-Oriented-Development (TOD).

All funding for the public facilities proposed above will be considered in the ensuing program years. The Community Development Program may amend the above list during the 2015-2019 program years if a proposed public facility is funded without the assistance of CDBG funding, if changing demographics require a specific public facility to be funded or if a new and urgent community development activity is needed and clearly demonstrated.

How were these needs determined?

The need for public facilities was determined by existing projects in the development pipeline, one-on-one interviews with elected and appointed officials and public engagement. Please refer to sections PR-10 and PR-15 for a comprehensive description of public consultation and citizen participation activities performed for the development of the Consolidated Plan.

Describe the jurisdiction's need for Public Improvements:

The following is a list of proposed public improvements to benefit existing community facilities, public parks and low- and moderate-income residents:

- Provide general improvements for and repairs to existing sidewalks and streets,
- Create handicapped accessible streets, sidewalks and curb cuts,
- Enhance right-of-ways with streetscape improvements with (but not-limited to) complete streets infrastructure,
- Install public sitting areas, benches and trash receptacles,
- Rehabilitate Kittrell Park,
- Provide more transportation options for accessing Gardella Park,
- Rehabilitate Battle Hill Park with special needs accessibility and trails,
- Determine properties that have historic value for preservation,
- Fund an energy efficiency and green living program to help residents become more sustainable and save on heating, cooling and energy costs,
- Provide general support and funding for park rehabilitation and related infrastructure including a soccer field,
- Provide a seamless connection to the Bronx River Reservation from the Ferris neighborhood,
- Support the rehabilitation of existing public facilities that provide critical services to the low- and moderate-income population and the special needs population,
- Promote economic development in the commercial corridors of the City around the downtown to stimulate job creation and provide retail and service stores that support stable neighborhoods,
- Provide quality housing and provide quality of life code enforcement to create a sustainable living environment,
- Continue the revitalization of the downtown to promote an economically viable, public transit supported, livable and "walkable" environment with strong office and retail sectors for job creation and preservation for persons with a variety of education and skill levels,
- Promote a strong mixed income housing environment, and promote a diverse downtown population, promote retail, entertainment and cultural uses and
- Maintain and improve the City's infrastructure, particularly in the older more densely developed neighborhoods and in the downtown, to promote smart growth and a suitable living environment.

All funding for the public improvements proposed above will be considered in the ensuing program years. The Community Development Program may amend the above list during the 2015-2019 program years if a proposed public improvement is funded without the assistance of CDBG funding, if changing demographics require a specific public improvement to be funded or if a new and urgent community development activity is needed and clearly demonstrated.

How were these needs determined?

The need for public improvements was determined by existing projects in the development pipeline, one-on-one interviews with elected and appointed officials and public engagement. Please refer to sections PR-10 and PR-15 for a comprehensive description of public consultation and citizen participation activities performed for the development of the Consolidated Plan.

Describe the jurisdiction's need for Public Services:

The Community Development Program anticipates funding approximately 19 public service agencies or providers for the 2015-2016 program year beginning July 1, 2015. The following table details service funding for the 2015-2016 program year by service provider, program name or type of program and how much funding the Community Development Program will provide:

Agency Name	Program Name	Funding Recommendation
El Centro Hispano	Comprehensive Neighborhood Services	30,000
Slater Center	Comprehensive Neighborhood Services	23,000
Westchester Residential Opportunities	Comprehensive Housing Counseling	18,000
Battle Hill Neighborhood Association	Target Area Community Development	1,000
Family Ties	Parent Resource Project	4,500
Legal Services of the Hudson Valley	Eviction Prevention for the Elderly	10,000
Westchester Independent Living Center	Project ACCESS	12,000
Ecumenical Food Pantry	Food Pantry	27,000
White Plains Community Action Program	Safety Net Emergency Food Pantry	4,000
Meals on Wheels	Home Delivered Meals	20,000
Lifting Up Westchester (Grace Church Community Center)	Outreach and Case Management Team for Chronically Homeless	25,000
Family Services of Westchester	Lanza Center for All Ages	10,000
YWCA	GEMS STEM Program	4,000
Youth Bureau	After School	13,875
Lifting Up Westchester (Grace Church Community Center)	Home Health Aide Training	12,500
Youth Bureau	Computer Training	24,000
Youth Bureau	Computer Training Software	6,400

Table 40 – 2015-2016 CDBG Public Service Funding

Data Source: White Plains Community Development Program 2015

The following table details summer public service funding that will commence after June 30 for the summer of 2015. On August 21, 2014, the Community Development Program received approval from HUD to amend the CDBG program fiscal year to coincide with the City of White Plains' fiscal year, which commences on July 1 of every year. As a result of this change, 2015 summer program funding was funded through the current program year instead of the upcoming 2015-2016 program year.

2014-15 CDBG PUBLIC SERVICE FUNDING		
Agency Name	Summer Program Name	Funding Recommendation
Passage to Excellence	Summer Camp	5,000
Youth Bureau	Bits N' Pieces Camp	10,420
Department of Recreation and Parks	Summer Day Camp and Differing Abilities Camp	26,000

Table 41 – 2015-2016 CDBG Public Service Funding

Data Source: White Plains Community Development Program 2015

Public service funding requests are submitted each year to the Community Development Program from service agencies that provide services to low- and moderate-income residents in White Plains. The Community Development Citizen Advisory Committee (CDCAC) is an 11-member committee, with members of the public appointed by the Mayor and the Common Council. Members of the CDCAC serve a one-year term. The CDCAC holds at least two public hearings annually for public service requests and recommends what agencies and programs will be funded for a program year. In addition, the main purposes of the CDCAC are:

1. To hold at least two public hearings per year to obtain citizens' views and to respond to proposals and questions, to be conducted at a minimum of two different stages of the program year. Together, the hearings must address housing and community development needs, development of proposed activities, and review of program performance.

Public Hearings include:

- a. Public input for the preparation of the Consolidated Plan or Annual Action Plan for Community Development funds;
 - b. Public feedback on the proposed Consolidated Plan or Annual Action Plan, or a substantial amendment thereto, before it is submitted to the City Common Council for approval;
 - c. Public input for the review of the past years program activities.
2. To help the City determine the needs and problems of its neighborhoods and its people.
 3. To help the City decide on the kinds of projects and programs that will help improve conditions in the community and recommend funding amounts for such projects and programs.

4. To help the City decide on the amount of loan funds to be made available during the CD fiscal year, including anticipated program income and the program and procedures for the allocation of these funds.
5. To advise the City on the quality and impact of the projects and programs that are being carried out and to make suggestions for their improvements.

Public service requests and funding recommendations for the 2015-2016 program years were made concurrently with the development of the Consolidated Plan. Many service agencies already provide the public services detailed below and in the ensuing program years, the Community Development Program will continue to consider the following public service needs during the public service funding process:

Job Training and Employment Skills

- Support job training for unemployed and under employed people and
- Support job training for special needs populations.

Persons with Disabilities

- Support programs that provide housing counseling, employment training, legal services, mental health/health care support, systems advocacy and voting rights,
- Support programs that provide assistive technology support and
- Support advocacy groups who bring public awareness about people with disabilities.

Persons with HIV/AIDS

- Support nutrition, housing, individual counseling and transportation services and
- Support programs that provide group-support services.

Persons affected by Hunger

- Support food pantries and banks that provide food to all low- and moderate-income people affected by hunger, with particular attention to seniors, Asians and newcomers to the United States.

Seniors

- Support programs that provide a wide range of education and recreational activities and services,
- Support programs that provide transportation services, counseling for seniors who are isolated or lonely or facing eviction and
- Support programs that provide housing services including counseling to help seniors transition from independent living to supportive housing.

Substance Abusers

- Support legal services and
- Support programs that provide treatment and case management coordination.

Victims of Domestic Violence

- Support service providers and programs that provide emergency housing and
- Support services that provide individual and group counseling.

Youth

- Support service providers that help the Hispanic community navigate the complexities of receiving educational services for children with special needs,
- Support programs that provide no or low-cost sports and youth programming (including summer camps, after school programming, summer job program, sports teams),
- Support programs that provide tutoring for students with learning disabilities and other special needs and
- Support service providers that help youth and families with mental, physical and developmental health needs.

All funding for the proposed public service needs above will be considered in the ensuing program years. The Community Development Program may amend the above list during the 2015-2019 program years if changing demographics require a specific public service to be funded or if a new and urgent community development activity is needed and clearly demonstrated.

How were these needs determined?

The need for public services was determined by comprehensive data analysis, 40 years of experience working with the special needs populations and extensive engagement with service providers. Please refer to sections PR-10 and PR-15 for a comprehensive description of public consultation and citizen participation activities performed for the development of the Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

The Housing Market Analysis provides an overview of housing inventory including subsidized affordable housing, affordable housing programs, the need for additional housing, the cost of housing, the condition of housing, homeless housing facilities, barriers to affordable housing, economic development and housing concentration.

The Housing Market Analysis is supported by the following data:

- Department of Planning focus group and public presentation discussions
- Department of Planning on-line provider surveys
- Department of Planning resident surveys
- Department of Planning 2013 Windshield Survey
- HUD's Comprehensive Housing Affordability Strategy (CHAS)
- U.S. Census Bureau's 2007-2011 American Community Survey (ACS)
- U.S. Census Bureau's 2009-2013 American Community Survey (ACS)

The following is a general overview of the data and findings from the Housing Market Analysis. The Consolidated Plan template from HUD provides estimate data using the 2007-2011 American Community Survey (ACS) in the proceeding sections. However, the Department of Planning has included more recent estimate data from the ACS for 2009-2013 in the following housing market analysis overview:

Housing Units

- The most common property type is 20 or more units at 44 percent of all residential properties
- The second most common property type is 1-unit detached structures at 30 percent of all residential properties
- Housing with 5 or more units represents 54 percent of the housing stock
- Owners are more likely to inhabit properties with 3 or more bedrooms
- Renters are more likely to inhabit properties with 1 bedroom
- Subsidized affordable housing is provided through public housing, Section 8 Housing Choice Vouchers, Section 8 Project Based developments, White Plains Affordable Housing Rental Program, White Plains Affordable Home Ownership Program, Mitchell-Lama Program and 221 (d)(3) Program

Cost of Housing

- Median house value in White Plains increased 81 percent from \$273,000 in 2000 to an estimated \$495,200 in 2013
- Median gross rent increased 66 percent from \$879 per month in 2000 to an estimated \$1,460 per month in 2013
- Housing constructed after 2000 commands a higher rent premium of over 50 percent compared to rents of housing constructed prior to 2000
- Section 8 Housing Choice Voucher Program payment standards are too low to cover market-rate rents
- Additional affordable housing is needed for low- and moderate-income residents earning below 59 percent of the AMI
- Housing affordability is directly linked with household income; the lower a household income the less affordable housing units are

Condition of Housing Units Characteristics

- Owner-occupied units are more likely to have no negative housing conditions as compared with renter-occupied units. If owner-occupied units do have negative housing conditions it is generally one selected condition (or problem)
- Renter-occupied units are about split between no selected conditions (or problems) and one selected condition (or problem). Very few rental units have more than one selected condition (or problem)
- The majority of housing units (both owner- and renter-occupied) were built prior to 1979
- Owner-occupied and renter-occupied units are both at a two percent risk of lead-based paint hazards in housing units built before 1980 with children present

Public and Assisted Housing

- There is a total of 712 public housing units spread across three developments
- Rehabilitation and modernization is the most urgent need to existing public housing units

Homeless Facilities and Services

- There are 75 year round emergency shelter beds for homeless individuals without children
- There are 400 year round emergency shelter beds for homeless families with children

Barriers to Affordable Housing

- Please see Section MA-40 for a detailed description for barriers to affordable housing

Non-Housing Community Development Assets

- Education and Health Care Services are the largest share of jobs in White Plains at 24 percent
- Current estimated unemployment rate is six percent
- Current estimated unemployment rate for youth aged 16-24 is 27 percent
- White Plains is a predominately management, business and financial oriented city
- Overall travel times to and from White Plains are low at less than 30 minutes
- The majority of residents with a bachelor's degree or graduate degree is concentrated in the 45-65 years age group and 25-34 years age group
- The White Plains Educational and Training Center will provide a full range of education and training programs for low- and moderate-income residents

Housing Concentration

- Please see Section MA-50 for a detailed description of housing concentration characteristics

MA-10 Number of Housing Units

Introduction

The following section provides an overview of the number of units by property type and the size of housing units by tenure in the City of White Plains. Data for this section is based on estimates from the 2007-2011 American Community Survey, HUD Fair Market Rent, HUD 2014 Maximum Income Guidelines for Westchester County and the Department of Planning Housing Inventory database.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,270	30%
1-unit, attached structure	857	4%
2-4 units	2,927	12%
5-19 units	2,361	10%
20 or more units	10,665	44%
Mobile Home, boat, RV, van, etc	0	0%
Total	24,080	100%

Table 42 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	215	2%	926	9%
1 bedroom	2,030	17%	4,400	41%
2 bedrooms	2,949	24%	3,724	35%
3 or more bedrooms	6,973	57%	1,580	15%
Total	12,167	100%	10,630	100%

Table 43 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

White Plains has a range of housing units subsidized throughout the City for low- and-moderate income residents and special needs residents. Housing is subsidized through a variety of programs including: Section 9 public housing, Section 8 Housing Choice Voucher, Section 8 project-based housing, Section 8 Rental Assistance Demonstration (RAD), White Plains Affordable Housing Rental Program (AHRP), White Plains Affordable Home Ownership Program (AHOP), 221 (d)(3) Program, Emergency Tenant Protection Act (ETPA) for stabilized and controlled leases, Senior Citizens Rent Increase Exemption Program (SCRIE) for stabilized and controlled leases and White Plains Property Tax Exemption (PTE) for Senior Citizens and Persons with Disabilities. The following chart provides the number and type of units assisted with federal, state or local programs, by income level:

Affordable and Low-income Housing Units in White Plains		
Assisted with Federal, State and Local Funding as of March 2015		
0-30% Area Median Income		
Units Produced Through Affordable Housing Assistance Fund (AHAF)		
Property Name and Address	Funding/Family Type	Units
24 South Kensico Avenue	Local/Individuals, Families, Seniors	24
Total Units		24
Section 8 Project Based Non-Senior Specific Housing		
Property Name and Address	Funding/Family Type	Units
40 Mitchell Place	Federal/Individuals, Families, Seniors	12
82 Bank Street	Federal/Individuals, Families, Seniors	35
13-15 Harmon Street (Battle Hill Houses)	Federal/Individuals, Families, Seniors	48
33 Oak Street (Fairview Manhattan Park)	Federal/Individuals, Families, Seniors	23
150 Lake Street (Lake Street Apartments)	Federal/Individuals, Families, Seniors	10
70 Ferris Street (Madison House)	Federal/Individuals, Families, Seniors	80
Total Units		208
Section 8 Project Based Senior Housing		
Property Name and Address	Funding/Family Type	Units
35 South Broadway (Armory Plaza)	Federal/Senior	52
40 Windsor Terrace (Franklin Windsor Apts)	Federal/Senior	99
76 S. Lexington Avenue (Station Plaza)	Federal/Senior	195
Total Units		346
Section 8 Housing Choice Vouchers (White Plains Housing Authority)		
Region	Funding/Family Type	Vouchers
White Plains	Federal/Individuals, Families, Seniors	264
Westchester County	Federal/Individuals, Families, Seniors	5
Rockland County	Federal/Individuals, Families, Seniors	63
Total Vouchers		332

0-50% Area Median Income – Public Housing (White Plains Housing Authority)		
Property Name	Funding/Family Type	Units
Winbrook Apartments*	Federal/Individuals, Families, Seniors	360
Prelude Apartments (Phase 1 of Brookfield Commons)*	Federal (Section 8 RAD)/Individuals, Families, Seniors	104
Schulyer Dekalb Apartments	Federal/Individuals, Families, Seniors	167
Lakeview Apartments	Federal/Seniors	95
Total Units		726
*90 units in Winbrook will be demolished when 104 units in the Prelude open creating a net gain for 14 additional units		
60-79% Area Median Income - Affordable Housing Rental Program (AHRP)		
Property Address and Name	Funding/Family Type	Units
One City Place	Local/Individuals, Families, Seniors	3
6 City Place (The Summit)	Local/Individuals, Families, Seniors	4
2, 7 and 125 Lake Street (City Center/Trump)	Local/Individuals, Families, Seniors	11
27 Barker Avenue (Avalon)	Local/Individuals, Families, Seniors	10
10 DeKalb Avenue (La Gianna)	Local/Individuals, Families, Seniors	3
42 Waller Avenue (The Reed)	Local/Individuals, Families, Seniors	2
115 N. Broadway (The Dylan)	Local/Individuals, Families, Seniors	2
Total Units		35
80-99% Area Median Income Affordable Housing Rental Program (AHRP)		
Property Address and Name	Funding/Family Type	Units
One City Place	Local/Individuals, Families, Seniors	17
6 City Place (The Summit)	Local/Individuals, Families, Seniors	20
2, 7 and 125 Lake Street (City Center/Trump)	Local/Individuals, Families, Seniors	1
27 Barker Avenue (Avalon)	Local/Individuals, Families, Seniors	10
2 Canfield Avenue	Local/Individuals, Families, Seniors	5
Total Units		53

100% Area Median Income Affordable Housing Rental Program (AHRP)		
Property Address and Name	Funding/Family Type	Units
27 Barker Avenue (Avalon)	Local/Individuals, Families, Seniors	2
Total Units		2
80- 120% Area Median Income Affordable Home Ownership Program (AHOP)		
Property Address and Name	Funding/Family Type	Units
5 Minerva Place	Local/Individuals, Families, Seniors	14
Horton's Mill Village	Local/Individuals, Families, Seniors	17
10 Odell Avenue (Single Family House Rehab)	Local/Individuals, Families, Seniors	1
Total Units		32
Moderate Income Housing		
Property Address and Name	Funding/Family Type	Units
41 Barker Avenue (Kingsley House)	State Mitchell Lama Program/Seniors	163
150 Lake Street	Federal 221 (d)(3) Program/Individuals, Families, Seniors	58
70 Ferris Avenue (Madison House)	Federal 221 (d)(3) Program/Individuals, Families, Seniors	19
Total Units		240
Construction Projected to Commence in 2015 Affordable Housing Rental Program (AHRP)*		
Property Address and Name	Funding/Family Type	Number of Units
55 Bank Street	Local/Individuals, Families, Seniors	112
60 Broadway	Local/Individuals, Families, Seniors	~70
80 Westchester Avenue	Local/Individuals, Families, Seniors	25
Total Units		207
*AMI distribution of units not yet finalized		

Rent Regulated Housing (ETPA)		Funding/Family Type	Number of Units
Rental Stabilized and Controlled Leases (non-SCRIE)		Local/Individuals, Families, Seniors	2789
Senior Citizen Rent Increase Exemption (SCRIE)		Local/Seniors	19
Total Units			2808
Property Tax Abatements		Funding/Family Type	Number of Units
Senior Citizen		Local/Senior	181
Disabled		Local/Disabled	9

Table 44 – Affordable and Low-income Housing Units in White Plains Assisted with Federal, State and Local Funding as of March 2015

Data Source: White Plains Department of Planning 2015

0-30 Percent AMI – Section 8 Program

The federal Section 8 program provides subsidized housing for residents earning an income between 0 and 30 percent of the area median income (AMI). Please refer to Table 46 for 2014 maximum income guidelines for Westchester County. The Section 8 program provides Housing Choice Vouchers (HCV) allowing residents to live in housing on the private market. The voucher allows residents to live in housing either in White Plains or elsewhere. The waitlist for the Section 8 HCV has been closed for several years and the estimated time period for a family already on the waitlist is three to five years. The White Plains Housing Authority currently manages 332 Section 8 HCVs for 264 White Plains residents, 5 residents of Westchester County and 63 residents of Rockland County.

The Section 8 program also has project-based developments, which provides individual housing developments with Section 8 funding tied to a specific the unit. A resident living in a Section 8 project-based unit cannot remove the voucher from the unit or use it for housing elsewhere. Each development has its own waitlist with a general waiting period of several years. White Plains has six Section 8 project-based developments for individuals, families and seniors with a total of 208 units. There is an additional three Section 8 project-based developments for seniors with 346 units.

Eligible residents in the Section 8 program pay 30 percent of their annual income towards rent and the government pays the remainder. However, the Section 8 program will only pay up to a set amount of rent based on unit size and family size. The table below demonstrates HUD's payment standards at 110 percent of fair market rent (FMR) for Westchester County by unit size:

HUD Section 8 Payment Standards at 110 Percent of Fair Market Rent for Westchester					
Unit Size	2011	2012	2013	2014*	Percent Change between 2011-2014
0	1,277	1,253	1,078	1,168	-9%
1	1,523	1,495	1,311	1,421	-7%
2	1,771	1,738	1,615	1,750	-1%
3	2,136	2,096	2,065	2,238	5%
4	2,633	2,584	2,398	2,599	-1%

***White Plains received permission to increase payment standards to approximately 120% of FMR**
Table 45 – HUD Section 8 Payment Standards at 110 Percent of Fair Market Rent for Westchester
Data Source: White Plains Housing Authority 2015

Table 45 shows payment standards have decreased between 2011 and 2014, despite market-rate rents increasing during the same period. The federal government’s decreased funding for Section 8 has made it exceptionally difficult for recipients to find housing on the private market that is affordable within the payment standard. Unfortunately, individuals and small-families have been most affected with payment standards decreasing nine and seven percent for studio and one-bedroom units, respectively. In 2014, the White Plains Housing Authority received permission to increase payment standards to approximately 120 percent of FMR. However, this increase does not significantly alleviate housing cost burdens for low- and moderate-income residents in either White Plains or elsewhere in the County.

0-30 Percent AMI – Single Rooms Occupancy Units

There are approximately 425 single room occupancy (SROs) units at the YWCA and YMCA and at sites distributed throughout the City. These units provide a critical housing need for individuals who are very low-income and cannot afford to rent an apartment.

0-50 Percent AMI – Section 9 Public Housing

The federal Section 9 program provides public housing units for residents earning an income between 0 and 50 percent of the AMI (Table 44). The White Plains Housing Authority oversees three housing developments with a total of 712 public housing units. The public housing waitlist is now closed and the estimated waiting period for the waitlist is two to four years.

As part of the Winbrook Houses redevelopment project, a new building called the Prelude is currently under construction and will include 104 Section 8 RAD units. When the Prelude is finished, one of the five 90 unit Winbrook buildings will be demolished. The opening of the Prelude will add a net gain of 14 additional units for low-income residents and increase the supply of housing units to 726 units. For additional information on the redevelopment of Winbrook, please refer to Section MA-25.

INCOME LIMITS	2014 Maximum Income Guidelines for Westchester County					
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
	Household	Household	Household	Household	Household	Household
120% AMI	\$87,100	\$ 99,550	\$112,000	\$124,450	\$134,400	\$144,350
100% AMI	\$72,600	\$ 83,000	\$ 93,300	\$103,700	\$112,000	\$120,300
80% AMI	\$58,100	\$ 66,400	\$ 74,700	\$ 83,000	\$89,650	\$ 96,300
*60% AMI	\$43,560	\$ 48,800	\$ 56,040	\$ 62,220	\$ 67,200	\$ 72,180
*50% AMI	\$36,300	\$ 41,500	\$ 46,700	\$ 51,850	\$ 56,000	\$ 60,150
30% AMI	\$21,100	\$ 24,900	\$ 28,000	\$ 31,100	\$ 33,600	\$ 36,100

Table 46 – 2014 Maximum Income Guidelines for Westchester County

Data Source: HUD and Westchester County 2014

60-100 Percent AMI – White Plains Affordable Housing Rental Program

To be eligible for the Affordable Housing Rental Program (AHRP), residents must earn between 60 and 100 percent of the AMI. Please refer to Table 46 for 2014 maximum income guidelines for Westchester County. The program manages 35 units for residents earning between 60 and 79 percent of the AMI, 53 units for residents earning between 80 and 99 percent of the AMI and two units for residents earning 100 percent of the AMI.

The average time period to be called from the AHRP waitlist for both single person and family households is approximately one year. Priority status for the waitlist is based on the following ranking:

1. Employees of the City of White Plains or the White Plains School District
2. Retirees of the City of White Plains or the White Plains School District
3. Applicants who currently reside and work in White Plains or applicants who are retired and live in White Plains
4. Applicants who are employed in White Plains and would like to reside in the City

The waitlist provides priority to employees of the City and School District, retirees and the workforce in White Plains. However, any individual or family who would like to apply for the AHRP is permitted to do so without current residency or employment in White Plains.

Through the AHRP, developers of rental multi-family buildings with over set number of housing units must provide affordable rental housing on-site. The set aside for affordable housing units is generally 10 or six percent and the unit size of affordable units must match the general unit size distribution of market-rate apartments. The exact requirements vary between zoning district and type of affordability of the unit.

To date, 90 affordable housing units have been created since the program's inception 2003. In 2015, a projected 207 affordable housing rental units will be constructed and distributed throughout market-rate rental buildings.

80-120 Percent AMI – White Plains Affordable Housing Ownership Program

Through the White Plains Affordable Housing Ownership Program (AHOP), developers of condominium multifamily buildings with over set number of housing units must provide affordable ownership units either on-site or may make a contribution to the Affordable Housing Assistance Fund, as determined by Common Council. The exact requirements vary between zoning district and type of affordability of the unit.

To be eligible for AHOP, residents must earn between 80 and 120 percent of the AMI. The AMI standard is higher than other affordable programs because it factors in the high real estate and development costs in the County. To date, there have been 32 units of affordable ownership housing produced. One of the units is a single family house that was substantially rehabilitated with funding from the Community Development Program.

Up to 137 Percent AMI – Ownership Rehabilitation Program

The Community Development program will be offering rehabilitation loans to improve 25 single-family units through a \$242,000 grant awarded by the New York State Affordable Housing Corporations and the New York State Homes and Community Renewal Affordable Home Ownership Development Program. A key component of this grant is that it will allow eligibility for co-op and condo owners.

Rent Regulated Housing and SCRIE

White Plains has 2,789 stabilized or controlled housing units provided through the New York State Emergency Tenant Protection Act (ETPA). The Department of Planning does not keep data about lease rents for stabilized and controlled leases because these housing units are offered on the private market. Stabilized and controlled leases renewals increase minimally each year preventing large rent increases for tenants. For leases commencing on or between October 1, 2014 and September 30, 2015 in Westchester County, a one-year lease renewal is limited to a 1.5 percent increase (1.2 percent if heat and/or hot water is not included) and a two-year lease renewal is limited to a 2.5 percent increase (2 percent if heat and/or hot water is not included).

Rents vary widely but tend to be considerably lower than market rents due to minimal annual rent increases and due to the nature of the lease. Controlled lease rents tend to be lower than stabilized lease rents, and when the lease rent exceeds \$2,500 per month, the unit is allowed to be de-regulated by the landlord. There is no income requirement other than an individual or family cannot gross an income more than \$200,000 per year.

Through SCRIE Program, New York State and White Plains offers a rent increase freeze for low- and moderate-income senior citizens who have a rent controlled or stabilized lease. There are currently 19 housing units in White Plains that have an exemption. To be eligible for the program, a senior must be 62 year or older and have a maximum annual gross income of \$18,500 or less.

Property Tax Abatements

The City of White Plains offers a municipal property tax abatement program for senior citizens and persons with disabilities. There are currently 181 housing units with senior tax abatements and nine housing units with tax abatements for persons with disabilities. Senior citizen property owners 65 years and older are eligible for the program if they earn \$37,400 or less in gross annual income and have owned the property for at least one year. For persons who are disabled, the income maximum is the same as the senior citizen exemption but there is no age requirement and the individual must be able to document the disability.

Low and Moderate Special Needs Housing

There are currently 163 units of supportive housing units for mentally and emotionally disabled individuals in White Plains. These units are provided through various funding mechanisms by the following organizations or agencies: Human Development Services of Westchester, Search for Change, Westchester Residential Opportunity, Cerebral Palsy of Westchester, WestchesterArc, Westchester Jewish Community Services, Abbott House, Family Services of Westchester, Cardinal McClosky, Hudson Valley DDSO, Community Based Services, Mental Health Association Human Development Services of Westchester, Rehabilitation Support Services and Grace Church Community Center.

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

0-30 Percent AMI – Single Room Occupancy Units

SRO housing is not expected to lose any units.

0-30 Percent AMI – Section 8 Program

According to the White Plains Housing Authority, more than 18 percent of current landlords are expected to opt out of the Section 8 program, as the voucher payment does not meet market standards. Further, units leased by landlords who accept the Section 8 voucher payment are increasingly falling into substandard condition and the availability of the stock continues to decline as a result.

Section 8 HCV recipients decreased 28 percent between the 2010-2014 Consolidated Plan and 2015.

0-50 Percent AMI – Section 9 Public Housing

As noted above, there will be a net gain of 14 units managed by the White Plains Housing Authority. All other units are expected to be maintained. When completed, the Winbrook redevelopment will not result in any net loss of units.

60-100 Percent AMI – White Plains Affordable Housing Rental Program

An estimated 207 rental units will be provided through the White Plains AHRP in three buildings anticipated to begin construction in 2015. Once completed, this will bring the total number of units in the program to 297.

80-120 Percent AMI – White Plains Affordable Home Ownership Program

The White Plains AHOP is not expected to lose any ownership units.

Rent Regulated Housing and SCRIE

There has been a net loss of 336 ETPA units between 2010 and 2015. Apartments become deregulated when the rent exceeds \$2,500 per month. Given this continuous trend, the Department anticipates an additional 10 percent of ETPA units to be deregulated. However, the New York State ETPA law is set to expire in June 2015. If state lawmakers do not renew ETPA, rent regulated housing may cease to exist both in White Plains and the State of New York.

There has been a net loss of 21 SCRIE eligible ETPA units between 2010 and 2015. Given this trend, an additional 52 percent of SCRIE eligible ETPA units could be lost. The Department of Planning will further evaluate how to increase participation of eligible SCRIE units in ETPA housing through the Analysis of Impediments to Fair Housing Choice.

Moderate Income Housing

Given the program requirements of moderate income housing such as the Mitchell Lama program and the 221 (d)(3) program, owners are allowed to pre-pay their mortgages and rent apartments at market rates. The Madison House has recently finalized a deal with HUD that will continue Section 8 unit regulation for the next 20 years. However, other moderate income housing could leave the program under permitted federal regulations. The Department of Planning will further evaluate how to minimize subsidized moderate income housing from being converted to market-rate housing through the Analysis of Impediments to Fair Housing Choice.

Low and Moderate Special Needs Housing

Low and moderate special needs housing is not expected to lose any units.

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

The housing cost burden analysis in Section NA-25 shows that out of 22,970 households surveyed, 60 percent of White Plains households spend 30 percent or less of income on housing. However, 40 percent of households surveyed spend at least 30 percent or more of income on housing. Throughout all focus groups, public presentations, surveys and one-on-one interviews, the Department of Planning heard that there is not enough affordable housing for the low- and moderate-income population earning 0-30 percent AMI and 31-59 percent AMI.

The White Plains Housing Authority is severely strained trying to accommodate all low- and moderate-income families who need affordable housing. Though the Housing Authority is able

to produce a net-gain of 14 units through the Winbrook redevelopment, the waitlist for public housing is once again closed and the average waiting period is three to five years or more.

The Section 8 program does not receive enough federal funding to provide additional Housing Choice Vouchers and does not receive adequate funding to cover market-rate rents in White Plains and the majority of the County and Tri-State Region. Furthermore, given the program's flexibility of allowing voucher holders to move outside of the jurisdiction (under permitted federal guidelines), 20 percent of the vouchers are used by non-residents living outside of White Plains.

According to the National Low Income Housing Coalition's *Out of Reach 2010 Annual Report*, in Westchester County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,621 and in order to afford this level of rent and utilities, without paying more than 30 percent of income on housing, a household must earn \$5,403 monthly or \$64,840 annually. On the basis of this salary analysis, the renter must work well above and beyond 40 hours per week to meet the two-bedroom FMR affordability rate. As previously discussed the Section 8 payment standard fails to match the FMR. Fifty-eight percent of residents are unable to afford the County's two bedroom FMR.

The AHRP is projected to create nearly double the number of units currently existing in the program. The only way most municipalities throughout the United States are able to produce and provide more affordable housing units is through municipal housing programs that rely on the private market. The AHRP is currently the major provider of new affordable units in White Plains and similar to most programs across the country, it is producing moderate-income housing units for people who earn 60 to 100 percent of the AMI. Unfortunately, there is not enough financial incentive for the private market or local funding available to mandate the private market to produce affordable units for families earning 0 to 59 percent of AMI.

Throughout public consultation, the need for additional workforce housing was voiced repeatedly. The AHRP is one mechanism that will provide workforce housing for low- and moderate-income workers. As noted in Section NA-10, the program provides waitlist priority for people who are employed in White Plains. However, the AHRP in its current form will not be able to provide workforce housing for workers in the service economy who are typically low-income and only earn up to 59 percent of the AMI. Additional federal or state funding is required to help provide housing for this subgroup of the workforce population.

There are funding sources, like the Low Income Housing Tax Credit (LIHTC) Program, designed to provide housing for very low-income residents. However, the program is state administered and award is provided through a competitive process where private developers bid to receive the tax credits. The LIHTC program is beneficial for producing housing for very low-income residents but it is difficult to ensure that such projects are developed specifically in White Plains because of its competitive process on the state level.

In order to produce more affordable housing units and provide more Section 8 vouchers for families earning 0-59 percent AMI, the City of White Plains is in pressing need for more financial

help from the federal government and the state government. Without the availability of funding to significantly subsidize housing, affordable housing for residents most in need will not be adequately provided.

According to Table 42, one-unit detached structures represent 30 percent of total housing units in White Plains followed by multi-family structures of 20 or more units at 44 percent. Table 43 shows that 57 percent of residents own units with three or more bedrooms followed by two bedrooms at 24 percent. For renters, the most common unit size rented is a one bedroom at 41 percent followed by two bedrooms at 35 percent. The majority of housing units in White Plains tend to be large and family sized.

Studio apartments only represent two percent of owner housing stock and only nine percent of rental housing stock. The distribution of unit size by tenure reflects the historic type of population in White Plains – families living in single family houses or large apartments. However, the existing distribution of unit size by tenure does not adequately reflect the needs of many subgroups of the population today.

Smaller units are needed to help provide more affordable housing for people who are significantly cost burdened. Particular strain has been put on single individuals and small families who can only afford a studio and receive a Section 8 HCV. As noted above, the Section 8 payment standard for studios has decreased more than any other unit size by nine percent. The lack of studio rental apartments in White Plains combined with the significant reduction in Section 8 payments for studio apartments has created a considerable housing shortage and cost burden for this subgroup of the population.

Furthermore, the Department of Planning heard throughout public consultation that there are not enough affordable units for young adult residents who would like to live independently from their families. Production of additional smaller units has the potential to create additional opportunities for young adults and singles to find housing in White Plains and alleviate the housing shortage for small housing units.

There are also not enough housing units that are accessible for seniors and people who are disabled. New accessible housing is often the only way to fully accommodate and make housing accessible for people with special needs. Creating new smaller housing units will also allow single individuals with special needs to have more options for finding housing that is accessible. The City of White Plains does provide a tax exemption for disabled and senior property owners to help alleviate housing costs.

The supply of temporary emergency shelter beds and transitional housing for homeless families is currently sufficient.

Describe the need for specific types of housing:

The need for specific types of housing is informed by data analysis, public consultation and research on affordable housing in the Tri-State Region. The Department of Planning has identified the following need for additional specific types of housing based on area median income:

- Section 8 Housing Choice Vouchers – 0-30 AMI
- General public housing units – 0-50 AMI
- Section 504 accessible public housing units – 0-50 AMI
- Workforce housing units – 0-59 AMI
- Small housing units (studio/one bedroom) for seniors and persons who are disabled – 0-59 AMI
- Small housing units (studio/one bedroom) for individuals, small families and young adults – 30-59 AMI
- SRO units for special needs and homeless – 0-30 AMI

Affordable small housing units are particularly important for providing housing to a wide range of subgroups of the population. As evidenced from the White Plains AHRP, studios are currently difficult to rent to individuals earning 60 and 80 percent AMI as set by 2014 HUD rent limits for Westchester County. Studios often stay on the market longer than larger sized units because individuals at 60 percent AMI (or \$43,560) cannot afford the lease rent of \$1,089 while couples at 60 percent AMI (or \$48,800) often choose to rent a one bedroom over a studio because the price difference is \$156 or 14 percent more. Small housing units (studios or one bedrooms) are needed to provide more realistic affordable housing for individuals who earn up to 59 percent of the area median income.

There is a further need to create a mixture of elderly, disabled and low- and moderate-income housing to ensure that White Plains retains a healthy mix of people and vibrancy.

Discussion

White Plains has an extensive range of housing units subsidized throughout the city for low- and moderate-income and special needs residents. Assisted with federal, state and local funding, as of March 2015 the City provides over 5,200 housing units subsidized through a variety of programs. However, due to changing market factors and decreasing government funding, the City of White Plains, like other municipalities in the region, faces numerous challenges in matching the availability of housing units to meet the needs of its population.

The housing cost burden analysis in Section NA-25 shows that out of 22,970 White Plains households surveyed, 60 percent spend 30 percent or less of income on housing. However, 40 percent of households surveyed spend at least 30 percent or more. Throughout all focus groups, public presentations, surveys and one-on-one interviews, the Department of Planning

heard that there is not enough affordable housing for the low- and moderate-income population earning 0-30 percent and 31-50 percent of AMI.

The White Plains Housing Authority is severely strained trying to accommodate all low- and moderate-income families who need affordable housing. Though the Housing Authority is able to produce a net gain of 14 units through the Winbrook redevelopment, the waitlist for public housing is again closed and the average waiting period is 3-5 years or more. The Section 8 program does not receive federal funding to provide additional Housing Choice Vouchers and does not receive adequate funding to cover market-rate rents in White Plains and the majority of the County and Tri-State Region.

The White Plains Affordable Housing Rental Program (AHRP) is projected to create nearly double the number of units currently existing in the program (for people who earn 60–100 percent of the AMI). Unfortunately, there is not enough financial incentive or local funding to mandate the private market to produce affordable units for families earning 0–59 percent of AMI. In order to produce more affordable housing units and provide more Section 8 vouchers for families earning 0–59 percent of AMI, the City of White Plains is in pressing need for more financial help from the federal and state governments.

Smaller units are needed to help provide housing for people who are significantly cost burdened. The lack of studio rental apartments in White Plains, combined with the significant reduction in Section 8 payments for studio apartments, has created a significant housing shortage and cost burden for this subgroup of the population.

Additionally, the Department of Planning heard throughout public consultation, that there are not enough affordable units for young adult residents who would like to live independently from their families. There are also not enough housing units that are accessible for seniors and people with disabilities. New accessible housing is often the only way to accommodate and make housing accessible for people with special needs. There is clearly a need to create a mixture of housing for older adults, people with disabilities and residents with low- and moderate-income to ensure that White Plains retains a diverse and vibrant mix of people.

MA-15 Housing Market Analysis: Cost of Housing

Introduction

The following section provides an overview of the number of units by property type and the size of housing units by tenure in the City of White Plains. Data for this section is based on estimates from the 2007-2011 American Community Survey, HUD Fair Market Rent, HUD 2014 Maximum Income Guidelines for Westchester County and the Department of Planning Housing Inventory database.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	273,000	518,500	90%
Median Contract Rent	828	1,225	48%

Table 6 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,304	12.3%
\$500-999	2,536	23.9%
\$1,000-1,499	3,239	30.5%
\$1,500-1,999	1,939	18.2%
\$2,000 or more	1,612	15.2%
Total	10,630	100.0%

Table 48 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,060	No Data
50% HAMFI	2,500	185
80% HAMFI	5,300	510
100% HAMFI	No Data	1,470
Total	8,860	2,165

Table 49 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	967	1177	1449	1853	2152
High HOME Rent	967	1177	1441	1656	1828
Low HOME Rent	945	1012	1215	1403	1565

Table 50 – Monthly Rent

Data Source: HUD FMR and HOME RENTS

Is there sufficient housing for households at all income levels?

There is currently not sufficient housing for households at all income levels. There is a need for additional affordable housing for individuals and families who earn between 0 and 59 percent of the AMI. As discussed in Section NA-10, regardless of tenure, a renter or owner with an income between 0 and 100 percent of the AMI has a cost burden greater than 30 or 50 percent of their annual income.

HUD uses its HUD Area Median Family Income (HAMFI) to determine fair market rents and payment standards for Section 8. HAMFI is not the same as median income because HUD adjusts that number to account for market conditions in each jurisdiction. According to Table 49 on housing affordability evaluated for 8,860 renter units:

- 12 percent of housing units are affordable to households earning 30 percent HAMFI
- 28 percent of housing units are affordable to households earning 50 percent HAMFI
- 60 percent of housing units are affordable to households earning 80 percent HAMFI

Housing affordability evaluated for 2,165 owner units:

- 9 percent of housing units are affordable to households earning 50 percent HAMFI
- 24 percent of housing units are affordable to households earning 80 percent HAMFI
- 68 percent of housing units are affordable to households earning 100 percent HAMFI

The data on housing affordability shows that the income and housing affordability are directly linked. The higher the HAMFI for both renters and owners the more likely housing will be affordable. For additional information on housing affordability please see Section MA-10.

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

Housing values and rents between 2000 and 2011 have increased significantly in White Plains. During this time period (Table 47), median home values increased 90 percent at \$518,500 and median contract rent increased 48 percent at \$1,225 per month. Housing affordability is likely to decrease if current housing prices continue to rise in sales price and rent. To understand how housing affordability will likely change, the Department of Planning created a rent profile of non-regulated rental housing for 2000, 2009 and 2014 and compared average rent for market-rate units with HUD FMR in Table 51.

2014 Rent Profile for Non-regulated Rental Housing

# Bedrooms	Average rent for non-regulated rental housing units (built before 2000)			2014 Rent in housing built since 2000	% Difference* New and old Construction	2014 Section 8 Payment Standard	% Difference** Section 8
	2000	2009	2014				
Studio	\$1,019		\$1,322	\$1,375	4%	\$1,168	-15%
1BR	\$1,033	\$2,099	\$2,144	\$3,507	64%	\$1,421	-59%
2BR	\$1,273	\$2,388	\$2,444	\$3,868	58%	\$1,750	-54%
3BR	\$1,558	\$2,895	\$3,019	\$5,267	74%	\$2,238	-58%

*Percent difference between 2014 rents for housing built since 2000 and prior to 2000

**Percent difference between Section 8 payment standards and new 2014 rents in housing built since 2000

Table 51 – 2014 Rent Profile for Non-regulated Rental Housing

Data Source: Westchester County MLS and White Plains Housing Authority 2015

As evidenced from Table 51, the average rent for non-regulated housing built prior to 2000 steadily increased over the past 14 years. All sized units have continuously increased in price though studio lease rents have not increased as rapidly. There is a large premium that exists for new construction of housing built since 2000. For instance, a one bedroom in a building constructed after 2000 rents for 64 percent more than a one bedroom in a building constructed prior to 2000.

Table 51 also provides HUD determined payment standards for Section 8 in 2014. The difference between what HUD determines FMR to be in White Plains and what FMR actually is for housing built since 2000 is significant. For instance, the Section 8 payment standard for rent of a one bedroom in a building constructed after 2000 is 59 percent less than actual market rent. For a one bedroom in a building constructed prior to 2000, the Section 8 payment standard for rent is 34 percent less.

2009 Affordable Ownership Housing at Median Family Income for a Family of Four *

	Co-operative	Condominium	Single-Family House
2009 Median Priced Unit	\$205,000	\$390,000	\$575,000
2009 Affordable Price at median income	\$184,275	\$236,925	\$263,250
2009 Affordability Index using 2009 income to price ratios	90%	74%	60%

***2014 AMI for a 4 person family: \$103,700**

***2009 AMI for a 4 person family: \$105,300**

**Table 52 – 2009 Affordable Ownership Housing at Median Family Income for a Family of Four
Data Source: White Plains Department of Planning and HUD 2009**

An index number of 100 percent or more indicates that the median income family has 100 percent or more of the income necessary to purchase the median price applicable unit.

2014 Affordable Ownership Housing at Median Family Income for a Family of Four *

	Co-operative	Condominium	Single-Family House
2014 Median Priced Unit	\$181,041	\$522,101	\$673,173
2014 Affordable Price at median income	\$181,475	\$233,325	\$259,250
2014 Affordability Index using 2014 income to price ratios	100%	45%	39%

***2014 AMI for a 4 person family: \$103,700**

***2009 AMI for a 4 person family: \$105,300**

**Table 53 – 2014 Affordable Ownership Housing at Median Family Income for a Family of Four
Data Source: White Plains Department of Planning and HUD 2014**

An index number of 100 percent or more indicates that the median income family has 100 percent or more of the income necessary to purchase the median price applicable unit.

The Affordability Index in Table 53 shows that median income, four-person households are more likely to afford cooperative units in 2014 than they were in 2009, but other types of ownership housing has become less affordable. Tables 52 and 53 show that the price of cooperative units has decreased by 12 percent, while the affordable price has decreased by only two percent; therefore, those units have become more affordable to median income families. The prices of condominiums and single-family houses, however, have significantly increased, while the affordable price has slightly decreased, making these types of ownership housing significantly less affordable than they were in 2009.

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

As clearly demonstrated in the sections above, HOME rents and FMRs do not compare to the actual area median rent. HOME rents and FMRs are significantly below area median income and do not help adequately cover high housing costs in White Plains or the Region. The Department of Planning places a high value on affordable housing production and preservation. However, as explained in Section MA-10, the lack of federal or state funding to produce affordable housing for residents earning between 0 and 59 percent of the AMI has made it exceptionally difficult to provide housing to such residents. The Analysis of Impediments to Fair Housing Choice, evaluates if any other policies or programs can be implemented on the local level (without federal or state help) to provide affordable housing to the low-income population.

MA-20 Housing Market Analysis: Condition of Housing

Introduction

The following section provides an overview of the number of housing units by property type and the size of housing units by tenure in the City of White Plains. Data for this section is based on estimates from the 2007-2011 American Community Survey, HUD Fair Market Rent, HUD 2014 Maximum Income Guidelines for Westchester County and the Department of Planning Housing Inventory database.

Definitions

Four housing conditions: Lack of a complete kitchen facility, lack of complete plumbing facilities, more than one person per room, housing cost burden greater than 30 percent. Conditions are defined by the U.S. Census Bureau.

Standard condition: Housing exceeding all local and state building codes, housing not lacking any of the four housing conditions, housing with 0 to three deficient external structural systems as evidenced from the 2013 Windshield Survey and housing that meets HUD Housing Quality Standards.

Substandard condition but suitable for rehabilitation: Housing with building, health or fire safety code violations that can be cured at reasonable costs through rehabilitation, housing with one of the four housing conditions present, housing with four to eight deficient external structural systems as evidenced from the 2013 Windshield Survey and housing that does not meet HUD Housing Quality Standards.

For a detailed description of the windshield survey and code enforcement please refer to Section NA-10.

Vacant Unit: Housing that is vacant but not considered abandoned. See definition for abandoned vacant units.

Abandoned Vacant Units: As defined by HUD, homes where no mortgage or tax payments have been made by the property owner for at least 90 days or a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of notification of the deficiencies.

Slum or blight: Housing or buildings that experience one or more of the following conditions:

1. Physical deterioration of buildings or improvements;
2. Abandonment of properties;
3. Chronic high occupancy turnover rates or chronic high vacancy rates in commercial or industrial buildings;
4. Significant declines in property values or abnormally low property values relative to other areas in the community; or
5. Known or suspected environmental contamination.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,386	36%	4,597	43%
With two selected Conditions	125	1%	870	8%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,656	63%	5,163	49%
Total	12,167	100%	10,630	100%

Table 7 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	653	5%	1,164	11%
1980-1999	1,777	15%	1,384	13%
1950-1979	4,706	39%	4,258	40%
Before 1950	5,031	41%	3,824	36%
Total	12,167	100%	10,630	100%

Table 55 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,737	80%	8,082	76%
Housing Units build before 1980 with children present	255	2%	230	2%

Table 56 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	14	0	14
Abandoned Vacant Units	10	0	10
REO Properties*	n/a	n/a	n/a
Abandoned REO Properties*	n/a	n/a	n/a

*Assessor's Office not retain data

Table 57 - Vacant Units

Need for Owner and Rental Rehabilitation

White Plains has an exceptionally diversified housing stock due to the history of development in the City. The housing stock is generally split between either being constructed prior to 1950 and housing constructed between 1950 and 1979. Table 54 provides information about owner and rental housing with one or more of the four housing conditions. As discussed in Section NA-15 the Department of Planning considers all four housing problem categories to be significant issues that negatively impact residents. However, Department of Building staff notes that a housing unit lacking a complete kitchen facility or plumbing facility is rarely, if ever, found in White Plains. Thus, housing cost burden and overcrowding are most likely the two main housing problems reflected in the data below, and thus negatively impact residents. As a result, the Department of Planning does not believe that Table 54 is good measure of owner or rental housing in need of rehabilitation.

2013 Windshield Survey

The Department conducted and completed a Windshield Survey in 2013 of all residential properties in the existing 2010-2014 Consolidated Plan target areas as shown in Map 5 in Appendix A. Community Development Program staff surveyed over 3,300 properties and evaluated the following external structural systems for any deficiencies: roofs, chimneys, siding, windows, stairs/porches/decks, sidewalks, walkways and driveways. The windshield survey is based on an external evaluation of properties and not the interior of individual housing units.

A score of 0 was assigned to a structural system without any deficient condition and a score of 1 was assigned to a structural system with a deficient condition. The maximum score an individual residential property could receive was an 8, indicating that there was a deficiency with each evaluated structural system. The rate that an individual structural system scored a 1 (a deficient condition) was about the same for all structural systems, with minimal variation. There was not a single structural system that consistently performed more deficiently than another structural system.

There were 2,130 properties surveyed that scored between a 0 and 3 and 1,194 properties surveyed that scored between a 4 and 8. Properties with a score of 4 or more are considered to be “substandard housing” and have structural systems in need of rehabilitation or replacement. Properties with a score between a 0 and 3 are considered to be “standard housing” and do not have structural systems in need of major rehabilitation or replacement. According to the data, 64 percent of housing in the existing target areas is in standard housing condition and 36 percent of housing in the existing target areas is in substandard condition.

Target area boundaries have changed between the 2010-2014 Consolidated Plan and the 2015-2019 Consolidated Plan due to a shift in demographics and census block groups boundaries. Table 20 provides data on the condition of housing based on the 2015-2019 Consolidated Plan target areas (Map 1 in Appendix A). Residential properties evaluated during the 2013 Windshield Survey that fall outside the new 2015-2019 Consolidated Plan target areas are excluded from the data below.

Housing Unit Conditions in 2015-2019 Target Neighborhoods				
Target Neighborhood	Standard Units (0-3 structural deficiencies)	Substandard Units (4-8 structural deficiencies)	Total Units Surveyed	Percent of Substandard Units
Fisher Hill	195	83	278	30%
Highlands	92	47	139	34%
Kenisco-Lake	20	11	31	35%
North White Plains	32	17	49	35%
Ferris-Church	154	94	248	38%
Carhart	137	90	227	40%
Battle Hill	170	212	382	55%
Barker	10	15	25	60%

Table 20 – Housing Unit Conditions in 2015-2019 Target Neighborhoods
Data Source: Department of Planning - Community Development Program 2013

There are two target neighborhoods where over 50 percent of residential properties surveyed are in substandard condition including: Barker and Battle Hill neighborhoods. The remaining six target neighborhoods have less than 50 percent of residential properties in substandard condition including: Carhart, North White Plains, Highlands, Kensico-Lake, Ferris-Church and Fisher Hill.

Data collected from the windshield survey will help the Department understand where particular structural system deficiencies exist. It will also help the Department evaluate the potential to create tailored rehabilitation programs for specific areas that need rehabilitation of certain structural systems (i.e. a street where the majority of properties are in need of chimney rehabilitation, etc).

Average Cost Per Unit for Rehabilitation for Program Year 2013-2014				
Average Cost Per Unit	Single Family		Multi Family	
	Cost	Unit	Cost	Unit
CDBG Slum/Blight	0	0	0	0
CDBG Low/Mod Inc. HH	\$13,000	5	\$28,800	27
NYS Restore	0	0	0	0

Table 58 – Average Cost Per Unit for Rehabilitation for Program Year 2013-2014
Data Source: White Plains Community Development Program 2014

In 2013-14, the Community Development Program rehabilitated five single family housing units with an average cost per unit of \$13,000 in CDBG funding. The Program also rehabilitated 27 multifamily units with \$28,800 in CDBG funding. Rehabilitation of single family homes is a critical objective of the Community Development Program and the program has obtained its 2010-2014 Consolidated Plan goals for rehabilitation. Unfortunately, reaching the goal for multifamily rehabilitation has proven to be a difficult process. The Community Development

Program has found that many residents who live in multifamily housing refuse to provide their financial information, which is necessary to determine the percentage of tenants in a multifamily building that are low- or moderate-income, in order to qualify the building for CDBG rehabilitation program eligibility.

Vacant and Abandoned Properties

As of March 2015 there are 24 vacant or abandoned vacant properties dispersed throughout White Plains. Only several properties are located in the 2015-2019 Target Area Neighborhoods.

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

Although lead-based paint was banned for use in residential structures after 1978, many older homes still contain potential lead hazards. Most of the housing stock for the City of White Plains was built prior to 1978 which presents greater lead based paint risk. Table 56 shows that there are 485 households with children who live in housing built before 1980. National statistics suggest that 83 percent of pre-1980 housing may include lead-based paint, while 25 percent of these homes are a danger to children due to the condition of the paint. Using this national data we estimate that 100 pre-1980 housing units with children present have a lead hazard.

There is no method to determine how many of the units with lead paint hazards are occupied by low- or moderate-income households.

In 2013, the Westchester County Department of Health received a grant from the New York State Health Department to operate the Lead Primary Prevention Program. This New York State initiative has the following goals:

- Identify housing at greatest risk for lead-paint hazards,
- Develop partnerships and community engagement to promote primary prevention,
- Promote interventions to create lead-safe housing units,
- Build Lead-Safe Work Practice (LSWP) workforce capacity and
- Identify community resources for lead-hazard control.

The Westchester County program targets four areas of Westchester County including a section of White Plains, the Battle Hill neighborhood. (The Battle Hill neighborhood is a designated Community Development target area.) The four areas were identified based on a risk assessment including housing statistics such as age of housing, amount of rental housing, amount of multi-family dwellings, vacant home and poverty statistics.

As a result of this initiative, the Westchester County Department of Health implemented an aggressive door-to-door outreach, canvassing effort for one year, ending in March 2015. Through a collaborative partnership, any discovery of lead-based paint in housing will be referred to the Community Development program for lead risk reduction. The data from this program is expected to be released soon and the results will be reviewed by the Community Development staff. Any relevant program implications will enacted by the Community Development program.

MA-25 Public and Assisted Housing

Introduction

This section provides the number of public housing units in White Plains and the characteristics of each public housing development. The condition of public housing developments and the need for rehabilitation is also discussed. Information in this section was provided by the White Plains Housing Authority.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			712						
# of accessible units									

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

Table 59 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Winbrook is a public housing property with 450 units in 5 buildings of 90 units each. The property has been classified as distressed and is in urgent need of multiple capital repairs. The White Plains Housing Authority (WPHA) is planning the redevelopment of this property and converting it to non-public housing to make available the financial resources the WPHA will need to rebuild new affordable housing.

Schuyler-Dekalb is a public housing property with 167 units in a single building. The property is being assessed by the WPHA to be removed from the public housing inventory under HUD’s Rental Assistance Demonstration (RAD) Program enabling the property to convert to private ownership with HUD voucher type subsidies. The private ownership would enable the WPHA to borrow funds to rehabilitate the building and maintain it to contemporary standards.

Lakeview Apartments is a public housing property with 95 units in a single building. The property is being removed from the public housing inventory under HUD’s RAD Program which enables the property to convert to private ownership with HUD voucher type subsidies. The private ownership is enabling the WPHA to borrow funds to rehabilitate the building and maintain it to contemporary standards.

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

Please see the description above in addition to the following: The WPHA has 712 units of public housing modernized yearly utilizing HUD Capital Funding (Receiving approximately \$1,000,000 per year in Public Housing Grant Funding). Physical condition is moderate to severely distressed under HUD’s criteria with significant backlogs of repairs and capital needs throughout the WPHA portfolio.

Public Housing Condition

Public Housing Development	Average Inspection Score
Winbrook	65%
Schuyler-Dekalb	69%
Lakeview	87%

Table 60 - Public Housing Condition
Data Source: White Plains Housing Authority 2015

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

Overall, there are major deficiencies in the property infrastructure including roofs, electrical, plumbing, heating and cooling and mechanical systems. Many of the plumbing, mechanical and electrical system components are in a continuing state of failure resulting in crisis repairs with increased cost due to rarity of replacement components and parts. The buildings have the original electrical service and wiring. The electrical systems lack ground fault current interruption currently required by code and HUD. None of the major building systems incorporate energy efficiency components and features which result in excessive energy costs.

The buildings all have the original plumbing systems. All pipes are copper and concealed in plaster walls which make it difficult to update and repair. Plumbing fixtures are old and inefficient which means high water usage and expensive maintenance costs. In many units, failed plumbing systems result in the deterioration of the unit subflooring requiring significant costs of repairs. All of the buildings are served by a central power plant distributing hot water underground to radiators in the apartments. The heating and distribution systems are in various states of failure with substantial underground losses due to leakage. There are significant energy losses due to leakages in the water distribution system. The exterior building envelopes are in serious distress due to water intrusion and age. The insulation has also been rendered ineffective due to water saturation, decay and the destroyed exterior envelope. Moreover, the decayed structural framing is portending failure.

The windows in all of buildings are outdated and in poor condition; the window panes in the majority of the site have failed due to deteriorating seals. They are also not energy performance windows and subsequently there is a loss of heat during the winter and a gain of heat during the summer which increases energy consumption.

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

As previously discussed above, it is clear that without a major infusion of capital for repairs and maintenance of the WPHA's public housing developments, the developments will continue to decay at an accelerated pace. To address this issue, the WPHA is converting its Lakeview building out of public housing into the RAD program and borrowing funds to rehabilitate the building. Likewise the WPHA intends to apply to HUD to convert the Dekalb property to RAD and leverage private capital for its repairs. At Winbrook, the WPHA has applied to HUD to remove the property out of the Public Housing inventory to enable the property to be privately redeveloped under the management of the WPHA.

MA-30 Homeless Facilities and Services

Introduction

This section provides the supply of emergency shelter beds for individuals and families experiencing homelessness in White Plains. The Westchester Continuum of Care (CoC) does not currently provide data on transitional and permanent supportive housing beds on a municipal level. This section also provides information on the diverse assortment of services and facilities for the homeless located in White Plains. Information in this section was provided by the Westchester CoC and homeless service providers.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	400	0	n/a	n/a	n/a
Households with Only Adults	75	0			
Chronically Homeless Households	0	0			
Veterans	0	0			
Unaccompanied Youth	0	0			

Table 61 - Facilities and Housing Targeted to Homeless Households
Data Source: Westchester CoC 2015

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

The following non-profit service providers provide mainstream services targeted towards homeless persons:

- Open Arms Men's Shelter - 38 transitional beds and 14 emergency beds,
- Samaritan House Women's Shelter - 19 transitional beds and 4 emergency beds,
- Shelter + Care - 40 beds for disabled - primarily with mental health needs (a portion of beds are in White Plains),
- HOPWA –80 beds for individuals with HIV/AIDS (a portion of beds are in White Plains) and
- Ryan White - provides rental assistance and utility assistance for individuals with HIV/AIDS on a short term (24 months) basis.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

The homeless service system in Westchester County is funded and operated by the Westchester County Department of Social Services (DSS) through contracts with non-profit provider agencies. The homeless service system has three areas: 1) Shelter Services – drop in and transitional shelters, 2) Supportive Housing – transitional and permanent and case management Services - homeless outreach services to unsheltered or chronically homeless individuals, 3) Case Management support within the shelter system focused on housing placement and ongoing case management support for individuals in temporary or permanent supportive housing.

Within the City of White Plains homeless outreach services are provided by Grace Church Community Center from its Open Arms Men’s Shelter location.

There are three shelters within the City of White Plains. Grace Church Community Center (GCCC) operates the Open Arms Men’s Shelter and Samaritan House Women’s Shelter for single adults. Westhab operates the Coachman Family Shelter.

There are a number of the provider agencies that provide both temporary and permanent supportive housing services within the City of White Plains. These are all in scattered site supportive apartments. Some of these agencies include:

- Grace Church Community Center,
- Westhab,
- Mental Health Association of Westchester,
- Human Development Services of Westchester and
- Pathways to Housing (Guidance Center).

The majority of the funds that provide services for individuals and families with HIV/AIDS are federal Ryan White funds that are administered by the Westchester County Department of Health (DCMH). These funds are further coordinated by the HIV/AIDS Service Network, made up of recipients, providers and DCMH representatives. The services include:

- Case Management,
- Dental Care,
- Financial Assistance,
- Food,
- Health Care,
- Housing ,
- Legal/Client Advocacy,
- Mental Health,
- Substance Abuse Treatment and
- Transportation.

The agencies providing these services to individuals and families that are HIV/AIDS positive, either within the City of White Plains, or that are accessible to residents of White Plains include the following:

- Hudson Valley Community Services,
- Family Services of Westchester,
- Grace Church Community Center,
- Greystone Health Services,
- Legal Services of the Hudson Valley,
- The Lord's Pantry,
- Open Door Family Medical Centers and
- Sharing Community.

MA-35 Special Needs Facilities and Services

Introduction

This section provides information on supportive housing needs for the special needs populations and one year goals for housing and supportive needs. Information in this section was provided from social service organizations and the Community Development Program.

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

Please refer to Section NA-45 for supportive housing needs for persons with disabilities, persons with HIV/AIDS, persons affected by hunger, seniors, substance abusers, victims of domestic violence and youth.

For supportive housing needs for residents of public housing, please refer to Section NA-35.

For mental and physical supportive needs, please see below.

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

Physical Health

Health care facilities collaborate with community based services to develop appropriate housing and other service plans prior to discharge. They do this by working with the patient and their primary supports to identify the on-going needs and arrange for services to address those needs. When necessary, the Westchester County Department of Social Services (DSS) and/or the Department of Health (DOH) or other community-based agencies are contacted to ensure a successful transition back to their residence. If housing is needed, the health care facility will refer the person to the appropriate level of housing, such as nursing home, adult day home, assisted living or another setting in the community depending on their functioning level and capacity. Services such as visiting nurse, home health aide, or other types of assistance can be put into place by the discharge planner of the facility the resident is being discharged from.

If a resident was receiving DSS rent assistance prior to their stay in the institution, DSS can continue to make rent and other household payments for up to 180 days if a recipient is temporarily receiving care in a health care facility, and is reasonably expected to return home upon discharge. In many cases, hospitals are linking high risk patients to NYS' new Medicaid Health Home program for care management services to ensure follow up post-discharge.

Physical Health for Homeless

DSS and health care facilities collaborate on appropriate housing needs prior to discharge. When necessary, DSS continues to make rent and other household payments for up to 180 days if a recipient is temporarily receiving care in a health care facility and is reasonably expected to return home upon discharge. Currently individuals are routinely discharged to market-rate apartments, subsidized apartments, nursing homes and hospice. Hospitals are linking high risk patients to NYS' new Medicaid Health Home program for care management services.

Mental Health

Behavioral health care facilities collaborate with community based services to develop appropriate housing and other service plans prior to discharge. They do this by working with the patient and their primary supports to identify the on-going needs and arrange for services to address those needs. When necessary, DSS and/or the Department of Community Mental Health (DCMH) and other community-based agencies are contacted to ensure a successful transition back to their residence. If housing is needed, hospital staff must consult with DCMH and DSS to process any applications for public assistance, NYS OMH housing, Medicaid and SSI before the individual is discharged. All hospital discharge planners in the County are trained on the use of the Single Point of Access (SPOA) application whereby clients (both children and adults) diagnosed with a severe mental illness can be referred for housing and care management services. In many cases, hospitals are linking high risk adult patients directly to NYS' new Medicaid Health Home program for care management services to ensure follow up post-discharge. Services such as outpatient mental health treatment, peer and/or family support, substance abuse treatment or other types of assistance can be put into place by the discharge planner of the facility the resident is being discharged from.

Through this process, the behavioral health care facility will refer the person to the appropriate level of NYS OMH-licensed housing, such as a community residence, treatment apartment, supported housing unit or another setting in the community depending on their functioning level and capacity. These varying levels of housing allow discharge planners to work with patients, their families and providers to create a discharge plan that meets their needs. Any patients that must be discharged to a shelter are assigned a Housing Outreach Worker (HOW) to provide case management to the patient until they obtain housing. These procedures help ensure that the individual returns to an appropriate supportive housing situation.

Mental Health for Homeless

The CoC has worked with Westchester County DCMH to ensure behavioral health units do not routinely discharge patients to homelessness. DCMH monitors all hospitals located in the County including collecting data on the number of clients discharged to homelessness from inpatient units monthly. Any patients that must be discharged to a shelter are assigned a Housing Outreach Worker (HOW) to provide case management to the patient until they obtain housing. Patients are routinely discharged to home or to one of the various OMH-licensed facilities throughout the county. NYS OMH funds 3 levels of housing. These varying levels of housing allow discharge planners to work with participants, their families and providers to create a discharge plan that meets their needs. There are also various levels of mental health treatment available in instances where the client chooses to return home.

All hospital discharge planners in the County are trained on the use of the Single Point of Access (SPOA) application whereby clients diagnosed with a severe mental illness can be referred for housing and case management services. The SPOA chairperson is involved with the CoC and ensures, wherever possible, that clients are not routinely discharged to homelessness by providing guidance to clients, their family members and the staff working with them. If housing is needed, hospital staff must consult with DCMH and DSS and process any applications for public assistance, NYS OMH housing, Medicaid and SSI before the individual is discharged. These steps help ensure that the individual returns to an appropriate supportive housing situation.

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

The City of White Plains Community Development program has developed a multi-prong approach to activities that address the housing and supportive services needs identified with respect to persons who are not homeless but have other special needs including assistance with housing, housing rehabilitation, community facility rehabilitation, public services and jurisdiction advocacy and planning.

<i>Housing and Housing Rehabilitation</i>	
One Year Goals	Specific Activities
Housing Rehabilitation	Homeowner rehabilitation, multifamily housing rehabilitation, rehabilitation of housing for persons with special needs
Affordable Housing Program	White Plains Affordable Rental Housing Program
Housing Counseling and Advocacy Programs	Westchester Independent Living Center: Project Access Legal Services of the Hudson Valley: Preventing Evictions for the Elderly Westchester Residential Opportunities: Comprehensive Housing Counseling
<i>Supportive Services</i>	
One Year Goals	Specific Activities
Public Facilities and Improvements	Community Facility Rehabilitation, Community Education Facility, Accessible Infrastructure
Public Services	White Plains Education and Training Center: <ul style="list-style-type: none"> - White Plains Youth Bureau: Computer Training - Grace Church Community Center: Home Health Aide Training Youth Services: <ul style="list-style-type: none"> - Passage to Excellence: Summer Enrichment Program - Youth Bureau: Bits N Pieces Day Camp - Youth Bureau: After School Connection - Recreation and Parks: Day Camp - Recreation and Parks: Special Needs Day Camp - YWCA: Girls Empowered Through Meaningful Support Mental Health Support Services for Youth and Families: <ul style="list-style-type: none"> - Family Ties of Westchester Homebound (frail elderly and disabled): <ul style="list-style-type: none"> - Meals on Wheels of White Plains Intergenerational Special Needs Day Program: <ul style="list-style-type: none"> - Family Services of Westchester Lanza Center for All Ages Food Pantry Services: <ul style="list-style-type: none"> - Ecumenical Emergency Food Pantry - White Plains Community Action Program Safety Net Food Pantry

Table 62 - Housing and Housing Rehabilitation

Data Source: White Plains Community Development Program 2015

Additionally, the City of White Plains will continue the Mayor’s Committee for Persons with Disabilities which acts as an advocacy, advisory and planning committee.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Through the data provided in the Housing Needs Assessment and Housing Market Analysis, the Department of Planning has determined that the two largest housing issues and barriers to affordable housing are cost and overcrowding. This finding is further substantiated through comprehensive community consultation, where the Department heard at every engagement meeting the pressing need to increase the supply of affordable housing and alleviate overcrowded housing conditions.

The Community Development Program has updated the 2010-2014 Analysis of Impediments to Fair Housing Choice to reflect current housing conditions in White Plains in 2015. The Community Development Program considers the existing format of the Analysis of Impediments to Fair Housing Choice (AI) to be limited in assessing impediments to fair and affordable housing. The Community Development program is highly committed to comprehensively evaluating all of the negative effects of public policies, land use patterns, transportation routes and housing discrimination that work together to create substantial barriers to fair and affordable housing. Data collection and analysis has already commenced for evaluating what the City of White Plains can do on a local level to increase both the supply of affordable housing and access to fair housing.

The 2015-2019 Consolidated Plan has laid the groundwork and direction for determining some of the current barriers that exist for affordable housing and how such barriers can be eradicated. The updated 2015 Analysis of Impediments to Fair Housing Choice identifies current impediments to fair housing and lays the groundwork to correct such impediments.

Through the development of the 2015-2019 Consolidated Plan, the Community Development Program has preliminarily learned what types of affordable housing should be increased:

- Residents earning 0 to 30 percent and 31 to 59 percent of the AMI
- White Plains workforce earning less than 30 percent and 31 to 59 percent of the AMI
- Seniors and persons who are disabled earning 0 to 30 percent and 31 to 59 percent of the AMI
- Individuals, small families and young adults – earning 30-59 AMI
- SRO units for special needs and homeless individuals earning 0-30 of the AMI

And which barriers to affordable housing should be reduced:

- Small housing unit (studios and one bedrooms) production
- Larger sized family housing unit production
- Single headed households with children discrimination
- Senior citizen discrimination
- Special needs discrimination including: homelessness, substance abuse and mental and physical disabilities

The following policies and practices need to be evaluated for increasing affordable housing and reducing barriers to affordable housing:

- White Plains Affordable Home Ownership Program (AHOP)
- White Plains Affordable Rental Housing Program (AHRP)
- White Plains Tax Exemption Program for Seniors and Persons with Disabilities
- The Senior Citizen Rent Increase Exemption (SCRIE) Program
- Current zoning and possible rezoning opportunities
- Incentives for developers to produce affordable housing for low-income residents

The above lists are only preliminary and extensive research and further data analysis will be conducted for the AI. The AI will examine how current municipal programs are functioning and if they are delivering intended outcomes.

MA-45 Non-Housing Community Development Assets

Introduction

The City of White Plains is Westchester County's premier business market and is home to the County's largest concentration of retail activity. The City houses three major malls and a dynamic, revitalized downtown featuring outstanding restaurants, boutiques and nightlife. White Plains has become a corporate hub attracting technology firms, major corporations and three colleges/universities. No place else in the County has an urban infrastructure like White Plains, with several highways as well as the train station, the bus terminal and a large inventory of commercial office space. The Office of the Mayor estimates that White Plains' robust economy helps triple the resident population of 56,853 (2010 Census) during the day.

Business Community Background

The City of White Plains has a vibrant business community. As reflective of the business activity (Table 63), the jurisdiction's largest source of employment is education and health services. The jurisdiction hosts one of the region's largest private sector employers within the health care sector, White Plains Hospital Association with approximately 1,900 employees. In addition, the White Plains Public Schools district employs approximately 1,100 employees, which accounts for almost 30 percent of the number of workers detailed in the table. According to a 2014 Quarter 1 market report by Cushman and Wakefield, the overall office vacancy rate in the White Plains Central Business District is 20 percent, which is slightly higher than the County of Westchester's overall office vacancy rate of 18 percent.

Labor Force

The unemployment rate for White Plains residents in 2011 was 6.3 percent. For young adults aged 16-24, the unemployment rate was significantly higher at 26.8 and for adults aged 25-65, the unemployment rate was slightly lower than the jurisdiction's total at 4.4 percent. According to the White Plains Youth Bureau, other municipalities of the jurisdiction's size within the same period experienced higher rates of unemployment with their labor force. According to the New York State Local Area Unemployment Statistics Program, the 2013 annual average unemployment rate in White Plains was 5.7 percent. *At the time of this writing, the 2014 data was not yet released.*

The high rate of unemployment for young adults is indicative of the shifts within employment trends and the needs of employers, in conjunction with the availability of an older higher skilled labor force. Young adult unemployment steadily climbed during the recession, reaching its peak in April 2010. The unemployment rate has since slowly declined as more young adults secure jobs. Broken down, the rate of unemployment is highest among 16-19 year olds and steadily decreases as young adults approach 24 years of age. With regards to youth employment, White Plains is at an advantage in comparison to other municipalities of its size. The jurisdiction allocates summer funding and secures grants to employ and train youth to acquire skills and experience that could be crucial to their future careers. In addition, White Plains is contributing

funding to the construction of an Education and Training Center, which will provide high quality career training. See below for more information.

Occupation

The occupations by sector table (65) highlights the number of White Plains residents employed within the given industry sectors. Of particular note are the management, business and financial sectors, which account for approximately 40 percent of the total individuals highlighted in the table. This is of particular importance given the large number of financial institutions occupying and doing business within White Plains, most notably JP Morgan Chase, which has 12 branches within the jurisdiction and is one of the 10 largest private sector employers within the region.

Educational Attainment

According to the 2009-2013 American Community Survey, 46 percent of White Plains residents have a Bachelor's degree or higher. Table 67 (which uses data from the 2007-2011 American Community Survey) shows that over 50 percent of residents in the labor force have some college or Associate's degree attainment. The majority of residents with either a Bachelor's or Graduate degree are concentrated in the 45-65 years age group and 25-34 years age group (Table 68).

These figures demonstrate the value White Plains residents place on higher education, and that there is a belief that obtaining a college degree is associated with greater economic stability and security. According to the U.S. Department of Labor and Census Bureau, occupations that require a bachelor's degree are projected to grow the fastest, nearly twice as fast as the national average for all occupations.

Minority and Women Owned Firms

According to the 2007 Economic Census, there were a total of 9,387 firms in White Plains. According to the U.S. Census Bureau, a firm differs from an establishment, "which is a single physical location at which business is conducted." In other words, a firm can have one or more places of business as opposed to a single fixed place of business..

Women-owned firms are defined by the U.S. Census Bureau as a place of business where 51 percent or more of the firm is owned by women. In White Plains, 26 percent of firms are women-owned, as compared with 30 percent in the County of Westchester and 30 percent in the State of New York.

Black-owned firms are defined by the U.S. Census as a place of business where 51 percent or more of the firm is owned by African Americans or Blacks. In White Plains, eight percent of firms

are Black-owned, as compared with nine percent in the County of Westchester and 10 percent in the State of New York.

Hispanic-owned firms are defined by the U.S. Census Bureau as a place of business where 51 percent or more of the firm is owned by either Cubans, Mexicans, Puerto Ricans, South or Central Americans, or other Spanish cultures or origins. In White Plains, 11 percent of firms are Hispanic-owned, as compared with 10 percent in the County of Westchester and 10 percent in the State of New York.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	17	16	0	0	0
Arts, Entertainment, Accommodations	2,051	2,920	10	7	-3
Construction	693	1,032	3	2	-1
Education and Health Care Services	4,624	10,080	22	24	3
Finance, Insurance, and Real Estate	2,810	3,656	13	9	-4
Information	1,035	2,019	5	5	0
Manufacturing	626	280	3	1	-2
Other Services	1,254	2,346	6	6	0
Professional, Scientific, Management Services	2,905	6,561	14	16	2
Public Administration	0	0	0	0	0
Retail Trade	2,302	5,947	11	14	4
Transportation and Warehousing	503	606	2	1	-1
Wholesale Trade	886	1,532	4	4	0
Total	19,706	36,995	--	--	--

Table 63 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	31,671
Civilian Employed Population 16 years and over	29,655
Unemployment Rate	6.37
Unemployment Rate for Ages 16-24	26.87
Unemployment Rate for Ages 25-65	4.45

Table 64 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	9,392
Farming, fisheries and forestry occupations	799
Service	3,298
Sales and office	5,862
Construction, extraction, maintenance and repair	1,825
Production, transportation and material moving	763

Table 65 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,330	63%
30-59 Minutes	6,522	24%
60 or More Minutes	3,528	13%
Total	27,380	100%

Table 66 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,817	122	836
High school graduate (includes equivalency)	4,747	526	1,420
Some college or Associate's degree	4,496	336	1,364
Bachelor's degree or higher	13,067	434	1,696

Table 678 - Educational Attainment by Employment Status
Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	141	634	527	1,082	795
9th to 12th grade, no diploma	311	440	474	618	813
High school graduate, GED, or alternative	892	1,770	2,004	2,919	2,394
Some college, no degree	1,611	1,007	1,200	2,028	1,081
Associate's degree	145	569	389	1,032	262
Bachelor's degree	1,037	2,290	1,883	3,039	1,789
Graduate or professional degree	49	2,417	1,858	3,710	1,807

Table 68 - Educational Attainment by Age
Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,227
High school graduate (includes equivalency)	25,864
Some college or Associate's degree	35,872
Bachelor's degree	64,405
Graduate or professional degree	86,283

Table 69 – Median Earnings in the Past 12 Months
Data Source: 2007-2011 ACS

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

Based on the table above the major employment sectors within the jurisdiction are: education and health care services; finance, insurance and real estate; professional, scientific, management services; and retail trade. This is due to the fact that White Plains hosts seven of the largest private sector employers of the region which are: White Plains Hospital, Walmart, Target, Shoprite, Stop & Shop, JPMorgan Chase Bank & CVS.

The top 10 principal employers in White Plains as identified in the 2013-2014 Comprehensive Annual Financial Report (CAFER) are as follows:

Employer	Industry	Number of Employees
White Plains Hospital Center	Hospital	1,900
Northeast Epilepsy Group	Health Clinic	1,800
White Plains City School District	Education	1,289
New York Presbyterian Hospital	Hospital	1,200
Westchester County	Local Government	1,000
City of White Plains	Local Government	839
Burke Rehabilitation Hospital	Hospital	600
Allied Barton Security Services	Security Services	500
APS Healthcare Inc	Health Care Services	500
Nordstrom	Department Store (retail)	450

Table 70

Data Source: CAFER

The hospital industry is the largest employer out of the total top 10 principal employers in White Plains at just over 50 percent. This is followed by the local government industry at 18 percent, the health clinic industry at 17 percent and the education industry at 12 percent.

Describe the workforce and infrastructure needs of the business community:

White Plains is the hub of workforce activities in Westchester County and the County's workforce represents a changing demographic. The workforce is more diverse with an increase in Hispanic and Asian workers. The infrastructure needs of the business community includes: transportation to get workers to and from jobs, an efficient and effective training resource to prepare new workers for new careers or improving job skills and a system to educate and train workers for global jobs in the 21st century.

The Westchester Workforce Investment Board inclusive of the Westchester Business Council has identified five areas where Westchester employers indicate their employment needs:

- Hotel and Hospitality,
- Health Care,
- Technology,
- Finance and
- Advance Manufacturing.

The Westchester Workforce Investment Board is also working with government and businesses to ensure that workers have the skills needed to enter the workforce. The WIB is working to identify and train workers for the Tappan Zee Bridge Project. The WIB Board is working to develop apprentice programs including plumbing, painting and carpentry. Jobs in the apprentice field pays around \$50,000 annually and are stable.

White Plains Education and Training Center

The types of jobs in demand by Westchester County employers indicates that there will be more jobs in health care, technology, finance and service oriented industries. In order to help White Plains residents meet employer's job requirements and to offer workers a livable wage, the White Plains Housing Authority, with substantial support from HUD and the City, is constructing the White Plains Education and Training Center (ETC). The Community Development Program is committed to ensuring this facility is a success and has allocated \$138,675 in CDBG funding for development.

The ETC will be sited on the ground level of a new residential building, part of the Brookfield Commons revitalization project, currently in phase one of construction by the White Plains Housing Authority. Through phased development, Brookfield Commons will eventually replace the Winbrook Campus, which is a 1949 public housing development with 450 units. The first new residential building is a mixed-use affordable housing community called The Prelude. The Prelude, rising on the corner of South Lexington Ave. and Quarropas Street, includes 104 new affordable housing apartments, and a 13,500 square foot community education and training center. The cost of the first phase will be \$42.18 million. The future phases will replace all of the older, out of date towers with new, green mixed income buildings, planned so that the current residents will never have to move off site.

The ETC is a state-of-the-art teaching facility offering: an industrial teaching kitchen with ten student stations, a computer classroom and four multi-purpose classrooms. The ETC will host a café that will feature products created in the culinary training program. In addition to culinary and hospitality, it is anticipated that workforce development will be offered in the areas of technology, trades, health care, entrepreneurship and more. A full range of education and training programs will be offered through partnerships with various regional organizations that are leaders in adult education and training.

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

Residential Growth

White Plains is fortunate to benefit from a robust economic market and has continued to experience stable growth in both the real estate and retail industries. According to Department of Planning statistics, White Plains has experienced significant residential development growth over the past 10 years as evidenced in the table below:

Housing Units Produced in Buildings with 6 or More Units Between 2005-2015					
Unit Type	Owner Market-Rate	Owner Affordable	Rental Market-Rate	Rental Affordable (60-80% AMI)	Rental Low-Income (30% AMI)
Total # of Units	38	31	91 senior, 592 non-senior	28	42

Table 71 - Housing Units Produced in Buildings with 6 or More Units Between 2005-2015
 Data Source: White Plains Department of Planning 2015

Residential and retail development projects (as of February 2015) currently in the pipeline or recently completed include:

Development Projects in White Plains				
Name	Total # of Units	Total # of Affordable Units	Retail Space (per sq. ft.)	Community Facilities
Recently Completed Projects in 2014				
Harmon Street Houses, 18 Harmon Street	18	no	no	no
La Gianna, 10 DeKalb Avenue	56	3	no	no
Currently Under Construction in 2015				
160 Chatterton Avenue	7	no	no	no
Brookfield Commons, Phase 1	104	104	no	Community Education Facility 13,500 sq. ft.
Sycamore, 42-44 Waller Avenue	24	no	1,600	no
The Reed, 115 North Broadway	23	no	no	no
Construction Anticipated to Commence in 2015				
40 Chatterton Parkway*	6	no	no	no
55 Bank Street	561	112	6,735	no
60 Broadway (Former Pavilion)	~700	~70	100,000	no
Approved Projects with no Anticipated Start Date				
43 Holland Avenue*	10	no	no	no
North Street Community, 303-311 North Street	335 senior, 20 assisted living	no	no	no
The Venue, 120 Bloomingdale Road	no	no	42,000	no

*Indicates ownership units, all other units are rental

Table 72 - Development Projects in White Plains
Data Source: White Plains Department of Planning 2015

In total, two development projects were completed at the end of 2014, producing 74 rental housing units. Four development projects are currently under construction and once completed will produce 54 market-rate rental housing units, 104 affordable rental housing units and 1,600 square feet of retail space. Three development projects are anticipated to commence in 2015 and once completed will produce ~1,079 market-rate rental housing units, 6 market-rate ownership units, ~182 affordable rental housing units and 106,735 square feet of retail space.

The economic impact of the residential development described above is an increase in the supply of affordable and market-rate housing units. This increase will provide greater opportunity to obtain rental housing in White Plains. The continued growth of residential development will provide opportunities for construction jobs and will help support the City's retail market with additional neighborhood residents.

Economic Impact and Growth

Retail space expansion also signifies the health of the economy in White Plains. Retail space either just completed or likely completed in the near future will cater to the local neighborhood and provide additional employment opportunities. According to the 2007 U.S. Economic Census, retail sales per capita in White Plains was \$35,120. In comparison, retail sales per capita in Westchester County was \$15,007 and in New York State it was \$11,879. The high volume of retail sales reflects the vibrancy of the retail market in White Plains and the City's position as a regional shopping destination.

Another example of the robust retail market is the recent completion of the Lyon Place Garage. This City funded parking deck includes 619 parking spots to help alleviate parking congestion at the Post Road Retail Corridor and support the increased influx of workers, shoppers, diners and visitors to downtown for retail, entertainment, medical and business districts.

The White Plains Hospital is currently undergoing an expansion to produce 155,315 square feet of additional hospital space. Part of the expansion includes an additional 40,000 square feet of hospital space for its cancer program. The expansion is needed to accommodate the Hospital's increased number of patients, researchers and doctors. Another component of the expansion is an additional building to house five operating suites for minimal invasive surgery and additional patient rooms. The Hospital also recently finalized a partnership to join the Montefiore Health System to allow for expanded access to healthcare services, support and options. The Hospital expansion is reflective of the need for additional employment in the healthcare industry in White Plains. The expansion has also helped create construction job opportunities.

The City of White Plains has secured funding of \$1,200,000 for an upcoming transit development study called, White Plains Multimodal Transportation Center Redevelopment Project. The project aims to improve passenger rail service in the Hudson Valley and would enable the seamless transfer of passengers between transport modes. This is especially critical with the initiation of a Bus Rapid Transit (BRT) system on the new Tappan Zee Bridge that will increase connectivity with Rockland County and White Plains. The City envisions the new transit

station to help promote the evolution of the station area as a prime first-class office location and to enhance the economic competitiveness of the city as a whole. The transit center is also poised to support and promote transit oriented development, which can spur new retail and residential housing opportunities to help further economic development in White Plains. In addition, the development of the transit center will produce construction, engineering and planning job opportunities.

The White Plains Business Improvement District recently created and disseminated a survey to its members about the economic environment in the city. The survey results have not been released but will provide a better understanding of how the business industry (particularly retail) can be improved and supported. The Department will evaluate the results of the survey when available and will implement any relevant findings into the programming activities of the Community Development Program.

Neighborhood Commercial Rehabilitation Program

As mentioned above, the economic base of White Plains is fortunate to benefit from retail sales per capital higher than the County and the State. A large contributor to this is the City's advantageous location in the region and collection of high-end retail stores housed in various shopping malls throughout the downtown. However, while the retail sector of the City caters largely to a high-end demographic from across the region, the City has numerous "mom and pop" independently owned stores spread throughout all residential neighborhoods that cater to the local population.

Neighborhood Associations and mom and pop owners alike have expressed concern about the poor physical condition of many retail spaces in target areas. Residents in target areas would like to have access to retail options where they feel store owners are invested in the community. Store owners would like to rehabilitate their businesses but often lack the necessary funding.

To address these concerns, the Community Development Program is proposing to establish a Neighborhood Commercial Rehabilitation Program. The program is proposed to commence in the 2016 program year as a demonstration project that will provide funding to rehabilitate several retail business in one selected target area. After evaluating the success of the demonstration project, the Community Development Program will decide if the program will continue into different target areas over continuing program years. The primary goal of the commercial rehabilitation program is to rehabilitate retail businesses in low- and moderate-income target areas to boost economic development and investment in areas of the City that do not have access to or benefit from the high-end retail in the downtown.

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

Based on the paper resident survey, where respondents were majority minority and low-income, 24 percent reported they are unemployed, 45 percent reported they were employed by another industry not listed, six percent reported they were employed by the construction industry and five percent reported they were employed by the education and health care service industries.

The data reveals that there is a significant mismatch between the fields low and moderate income residents are employed in and the major industry employers in White Plains (hospital, local government, health clinic and education). It should be noted that this data alone cannot be used to analyze correlation between workforce skills and employment opportunities. For instance, when asked, "if there are employment opportunities in White Plains that match your workforce skills and/or educational background?" 37 percent of respondents answered "yes" and 32 percent of respondents answered "no." However, when asked, "is it difficult to find a job within White Plains for which you are qualified?" 39 percent of respondents answered "yes" and 28 percent of respondents answered "no."

Through data collected from the business improvement and economic development survey, service providers expressed there is a mismatch between current workforce skills and employment opportunities for the consumers they serve. Suggestions to improve this issue include: provide more trade programs and continue to strengthen partnerships among communities, businesses and education programs. Service providers also commented that consumers often seek out their services for trade programs, licensed practical nurse certification, healthcare programs and literacy programs.

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

The White Plains Housing Authority is currently constructing the new Community Education Facility, the White Plains Education and Training Center, being built with significant financial support from HUD and the City of White Plains. This new facility will provide training and education for the unemployed and underemployed with a goal of greater self-sufficiency and economic advancement. A creative matrix of training programs is currently under design and is being created with input from the residents of the White Plains Housing Authority combined with research of local and regional employment opportunities and employers needs for a trained workforce.

The Westchester-Putnam One-Stop Employment Center also provides comprehensive workforce investment and services for both employers and job seekers in White Plains and across the Region. The Westchester One-Stop Employment Center is also located in downtown White Plains. The White Plains Education and Training Center and the One-Stop Employment Center are collaborating to maximize opportunities for all.

These partnerships significantly support the Consolidated Plan and the residents of White Plains. As mentioned in earlier sections, some of the workforce needs for White Plains include hospitality, healthcare, manufacturing and technology. The White Plains Education and Training Center and the One-Stop Employment Center provide many workforce partnerships and training programs to support these growing industries in White Plains.

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

No, the City of White Plains does not participate in a Comprehensive Economic Development Strategy (CEDS). However, the County of Westchester does belong to a CEDS through the Hudson Valley Regional Council. This strategy helps support the initiatives and goals of the One-Stop Employment Center of Westchester and Putnam Counties, whose services and program greatly benefit the residents of White Plains and the region.

MA-50 Needs and Market Analysis Discussion

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

Please note: The following housing problem concentration analysis is supported by CPD Maps data from HUD. This data is based on the tract level and not the block group level. Some target neighborhoods identified below are only partially located within a respective census tract and denoted with an asterisk.

Overcrowding

Overcrowded households have more than one person per room. A studio apartment is generally considered to be a two room unit, a one bedroom apartment is generally considered to be a three room unit and a two bedroom apartment is generally considered to be a four room unit. Concentration of overcrowding conditions is in target areas where over 20 percent of households are overcrowded.

Target areas with low-income households (0-59 percent AMI) experiencing overcrowding:

Concentrated

1. Kensico-Lake – 25% of households are overcrowded
2. Carhart – 23 %
3. Fisher Hill & Highlands* (combined) – 21%

Not Concentrated

4. Battle Hill* - 19%
5. Ferris-Church & North White Plains (combined) – 17%
6. Barker* – 6 %
7. Downtown South* - 6%

Target areas with moderate income households (60-80 percent AMI) experiencing overcrowding:

Concentrated

1. Kensico-Lake – 20% of households are overcrowded

Not Concentrated

2. Fisher Hill & Highlands* (combined) – 19%
3. Carhart – 18%
4. Battle Hill* - 16%
5. Ferris-Church & North White Plains (combined) –13%
6. Downtown South* -5 %
7. Barker* – 8%

Household Median Income

Map 6 shows household median income concentration by census tract. In 2013, the household median income for White Plains was \$80,701. All low- and moderate-income target areas are located in census tracts that have a household median income lower than City's overall household median income.

Severely Cost Burden

Severely cost burdened households spend more than 50 percent of income towards housing. Concentration of severely cost burdened households are in target areas where over 50 percent of households are cost burdened.

Target areas with low-income households (0-59 percent AMI) experiencing severe cost burdens:

Concentration

1. Battle Hill* - 83% of households are severely cost burdened
2. Barker* – 72%
3. Ferris-Church & North White Plains (combined) – 68%
4. Carhart – 52%

No-Concentration

1. Kensico-Lake – 47%
2. Fisher Hill & Highlands* (combined) – 42%
3. Downtown South* - 20%

Target areas with moderate income households (60-80 percent AMI) experiencing severe cost burdens:

Concentration

1. Battle Hill* - 70% of households are severely cost burdened
2. Barker* – 54%
3. Ferris-Church & North White Plains (combined) – 50%

No-Concentration

4. Carhart – 43%
5. Kensico-Lake – 41%
6. Fisher Hill & Highlands* (combined) – 38%
7. Downtown South* - 17%

Windshield Survey – Exterior Housing Problems

Exterior housing problems are household that have four or more deficient exterior structural systems. Concentration of exterior housing problems are in target neighborhoods where over 50 percent of the housing has four or more deficient exterior structural systems.

The following target neighborhoods have a concentration of exterior housing problems:

1. Kensico-Lake – 65% of housing has four or more deficient exterior structural systems
2. Ferris-Church 62%
3. Barker – 60%
4. Battle Hill – 55%

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

Minority-majority refers to the following composition of ethnic or racial groups who represent 51 percent or more of the population in a census tract: Asian, Hispanic or Latino and African American or Black.

No majority refers to census tracts where the percentage of Whites and non-Whites is equal.

White alone refers to census tracts where the percentage of White is over 50 percent higher than the percentage of non-Whites.

As shown on Map 7, the following census tracts and neighborhoods are majority-minority:

- 88 – Eastview
- 89.02 – Kensico-Lake (partial)
- 90 – Battle Hill, Ferris and North White Plains
- 91 – Battle Hill
- 92 – Fisher Hill (partial) and Highlands (partial)
- 93 – Downtown
- 94 – Carhart and Downtown (partial)

The following census tracts and neighborhoods are no majority race or ethnic group:

- 89.01 – North Broadway, North End, Barker and Kensico-Lake (partial)
- 95 – Highland (partial) and Carhart (partial)

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

All of the target areas are located in the northern half of the City where the zoning permits a range of land uses and zoning densities. The southern half of the City is zoned for single-family housing, with small pockets of zoning that allow neighborhood business uses.

The target areas are designated based on income and condition of the housing within the area, but because they follow census tract block group lines, they also may include non-housing land

uses that occupy substantially more land area and, in some cases, estates on large lots. For example: the Kensico-Lake Area includes 193 acres of watershed and parkland area; the Highlands Area includes million-dollar houses in the Prospect Park neighborhood; the North White Plains Area includes a 26.6-acre cemetery, a thriving strip of neighborhood businesses, office uses, and the Metro North Railroad right-of-way; the Ferris-Church Area includes the Metro North right-of-way, public park, elementary school, and the Bronx River Reservation parkland; and the Downtown South Area is almost all commercial, hospital, and government office uses.

There is no single characteristic that describes the target areas as a whole, as they are spread fairly evenly in the northern half of the City, and have a range of community assets as described below. Of the housing within each target area, however, there are certain common characteristics beyond a concentration of low- to moderate-income households.

Most of the target areas are in older well-established neighborhoods. The substandard housing within the target areas is largely located in older housing stock consisting of two-family houses and low-density multi-family buildings. This type of housing does not typically have an on-site property manager, so over-crowding is not stopped by landlords. (This does not necessarily mean that landlords are unaware of overcrowding in their buildings. They may charge higher rents, based on occupancy.) Absentee landlords and over-crowded conditions also contribute to poor housing conditions and building maintenance.

Are there any community assets in these areas/neighborhoods?

There are many community assets in each of the areas/neighborhoods. All of them are served by public transportation. Of the nine neighborhood target areas, each has a public playground or park within its boundaries or abutting it. However, not all of these recreation resources are easily accessible, such as in the Carhart Area where Mamaroneck Avenue, a four-lane roadway, bisects the area and acts as a barrier between the neighborhood and the school playground. Five of the areas have an elementary school within or abutting their boundaries. Each of the areas includes a neighborhood shopping area that serves the local community. These shopping areas include small grocery stores, pizza shops, gas stations, hair salons, convenience stores, etc. There are houses of worship throughout the target areas. In addition to being religious institutions, they provide community services, such as day care, food pantry, and cultural activities.

Are there other strategic opportunities in any of these areas?

Each target area has strategic opportunities for improvement:

- A new playground within the Carhart Area would serve the many families with young children, and provide a gathering place for their parents, thereby fostering a sense of community.
- Recreation and cultural opportunities could be expanded through coordination with the school district, and with the six private schools in White Plains, to share their recreation facilities and possibly their auditoria and classrooms.
- Explore connections between target areas and open space along the Bronx River Reservation, with provision for bicycle trail connections where possible.
- Evaluate the condition of existing parks and playgrounds, and make improvements as needed.
- Consider supporting neighborhood businesses through access to funding for façade improvements and appropriate revisions to excessive parking requirements to reflect the fact that they serve the local community.
- Work with Westchester County to improve the Bee-Line Bus Line stops and provide more shelters along major bus routes.
- Streetscape enhancements should be made, where needed, to create a sense of place and pride for the residents.
- Development on vacant parcels within target areas should be compatible with, and an enhancement to the existing neighborhoods, and should be consistent with zoning.

Strategic Plan

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of White Plains is committed to providing quality affordable housing, encouraging economic growth and undertaking community development activities. Housing and community development activities are central to the continued vitality of the City and quality of life for all its residents. Unfortunately, the needs are greater than the resources available to address them. The City of White Plains cares deeply for all of its residents, as well as for its many visitors that work and enjoy the city.

This strategic plan establishes a five year framework for the implementation of projects and activities that will address the needs and challenges identified in the 2015-2019 Consolidated Plan. The priorities have been selected based on the HUD objectives for the Community Development program, especially those that have long term impacts on low- and moderate-income residents. The White Plains strategic plan addresses affordable housing, public housing, homelessness, other special needs and non-housing community development needs. This strategic plan will be reviewed annually and adjusted as necessary to be responsive to the changing needs of the people of White Plains.

SP-10 Geographic Priorities

Geographic Area

There are fifteen geographic priority areas for the 2015-2019 Consolidated Plan, as described below:

Geographic Area: *Barker*

Identify the neighborhood boundaries for this target area:

The geographic area known as Barker is located in the center of the City of White Plains just north of the downtown area. The area is bounded by Hamilton Avenue (Route 119) to the south, North Broadway to the East, Park Avenue to the North and Church Street to the west. The east-west Avenues of Rockledge and Barker bisect this geographic area. The Barker target area includes Census Tract 89.01, Block Group 5.

Include specific housing and commercial characteristics of this target area:

This Area borders the north side of the core downtown area, and its housing and commercial composition reflects that location. The southern portion of the area, along Hamilton Avenue, which is a State Road, is developed with large office buildings (6-12 stories, 200,000-400,000 sf floor area). One block north, Barker Avenue, is developed with rental and ownership mid-rise multi-family buildings ranging from 69 units to 165 units. North of the multi-family housing, along Church Street, Rockledge Avenue, Dusenbury Place, and Park Avenue is a mix of older one and two family houses, built mostly in the 1920s, with one dating to 1894. Along North Broadway (another State Road), at Hamilton Avenue, there is a large office building, with a 352-space at-grade parking lot for the office building. To the north is a Presbyterian Church and cemetery, which occupy 3.14 acres of land. A townhouse style condominium development is at the north end of the area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low-moderate income, which for this area is 63 percent.

Identify the needs in this target area:

It is important to encourage the continued maintenance of the older housing and to prevent excessive paving for parking on the lots. Enforcement of the housing code is important to prevent over-occupancy in the existing one and two family houses in the area.

What are the opportunities for improvement in this target area?

The properties in this area are generally very well maintained and landscaped. A 160-bed skilled nursing facility has been approved for development on Barker Avenue and Church Street. The owner of the office parking lot that fronts on Barker Avenue is considering developing multi-family housing on the lot. The existing rental and coop/condo buildings are

stable, and provide housing for senior citizens. As new development is proposed for vacant or underdeveloped land in this area, there will be opportunities for including streetscape improvements, which should include trees and seating areas.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *Battle Hill*

Identify the neighborhood boundaries for this target area.

The geographic area known as Battle Hill is located within the western boundary of the City of White Plains, and abuts the Town of Greenburgh, New York. Known for its historic significance during the Revolutionary War, Battle Hill is bounded by Battle Avenue to the south, Tarrytown Road (Route 119) to the east, Russell and Fulton Streets to the north and northwest, and the commercial corridor of Central Avenue to the west. The Battle Hill target area includes Census Tract 91, Block Group 1 and Census Tract 92, Block Group 2.

Include specific housing and commercial characteristics of this target area.

The Battle Hill area is so named because of its role in the Revolutionary War. Housing in the target area is located north of Battle Avenue where the housing stock is primarily one-family, two-family and low-rise multi-family of buildings that were built in the 1920s and 1930s. The housing stock is old, certain blocks are well-maintained, while others need upkeep. The quality of the housing is correlated with owner occupancy and overcrowding conditions.

Commercial uses are located along Central Avenue, which is a State Road. The buildings are generally one- and two-story structures, and include restaurants, small businesses, car dealerships, the Westchester Conservatory of Music and the College of Westchester. A number of new multi-family residential and small office buildings have been constructed in the past ten years. Light industrial uses are located at the northern end of this area along Fulton Street.

Tarrytown Road, also a State Road, borders the area on the east and has small municipal parking lots and undeveloped City parkland.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 73 percent.

Identify the needs in this target area.

Housing code enforcement is needed. Park improvements are needed. Low interest loans and construction oversight through the Community Development Program will support reinvestment in the existing older housing stock.

What are the opportunities for improvement in this target area?

There is opportunity to develop and foster the history of the neighborhood through its battlefields as well as architecturally significant era homes.

Are there barriers to improvement in this target area?

Lack of affordable housing alternatives makes addressing over-crowding difficult because illegal tenants have no place to move.

The neighborhood is old. Many of the lots are substandard with respect to lot area and frontage because they were created by subdivision and developed prior to the existence of zoning regulations. This condition, combined with parking requirements of the Zoning Ordinance result in over-pavement of many lots, with little, if any yard left for landscaping. Lack of landscaping detracts from the residential character of the neighborhood. The City's Zoning Ordinance should be amended to provide a limit on gross land coverage to limit impervious surface areas.

Geographic Area: *Carhart*

Identify the neighborhood boundaries for this target area.

The geographic area known as Carhart can be found just to the south/southeast of the City's central business district and abuts the City's lively retail/commercial hub along Mamaroneck Avenue. The Carhart neighborhood is bounded by Bryant Avenue to the south, Bloomingdale Road to the east, Maple Avenue to the north and Mamaroneck and Greenridge Avenues to the west. The Carhart target area includes Census Tract 94, Block Group 3 and Census Tract 95, Block Group 2.

Include specific housing and commercial characteristics of this target area.

Carhart is bordered by three major corridors of White Plains, and is composed of two distinct areas: the residential neighborhood and the Mamaroneck Avenue commercial corridor.

The Carhart neighborhood is a densely populated older neighborhood with one- and two-family houses on tree-lined streets in the central portion, with new, modern, multi-family buildings to the north and high-rise public housing buildings to the south. The neighborhood is bordered on the east by an older office building and a new mall that has a supermarket, sporting goods store, furniture store and restaurants. Houses in the neighborhood are fairly large, even for two-family houses, and over-occupancy is an issue in some of them. The houses and properties are generally well-maintained, although there are many that show the wear of their age and lack of maintenance.

Mamaroneck Avenue is a State Road, and an intermediate business area that has low-rise buildings with ground floor retail and personal service businesses. There also are several medium density, well-maintained mid-rise residential buildings. Business vacancy is a problem along the southern portion of Mamaroneck Avenue, where small retail spaces have been unoccupied for extended periods. There are five gas/service stations along the southern portion

of the corridor, and these businesses store vehicles on their lots, detracting from the visual appeal of the area.

On the west side of Mamaroneck Avenue, an elementary school provides a recreation resource to the residents, but is too distant and disconnected from the Carhart neighborhood to serve the families there. The western edge of the Carhart target area includes large single family houses along Greenridge Avenue and Harvard Court. Those houses are well-maintained and do not have the characteristics of a target area, but were included because the target area follows census tract lines.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 69 percent.

Identify the needs in this target area.

Housing code enforcement should be maintained. Low interest loans and construction oversight through the community development program will support reinvestment in the existing older housing stock. A playground is needed to serve the large number of families in the Carhart neighborhood. Streetscape improvements are needed along Mamaroneck Avenue in the Carhart area.

What are the opportunities for improvement in this target area?

A playground is needed in the Carhart neighborhood. Improvements should be made to the playground at the Schuyler DeKalb public housing site, with modifications to make it welcoming to all neighborhood residents, including improving access from the north.

Streetscape improvements are needed along Mamaroneck Avenue in the Carhart area. The 24-foot wide sidewalks include planter strips that are 8 to 10 feet wide, which are planted with trees to create a tree-lined boulevard. Over time, these planter strips have been paved for ease of maintenance, although the trees remain. The loss of these landscaped areas detracts from the visual appeal of the corridor, which is a gateway to the downtown, and the pavement invites the gas/service stations to park vehicles in the public right of way. The visual effect is very urban.

Lack of parking is a contributing factor in the high vacancy rate of the storefronts on Mamaroneck Avenue. On street parking should be increased where possible.

Are there barriers to improvement in this target area?

Many of the homes are owned by absentee landlord and some are illegally occupied. Existing roadways and infrastructure limit options for increasing parking for businesses. Residential parking requirements and no zoning limits on impervious surface coverage result in over-paved residential lots.

Geographic Area: *Downtown South*

Identify the neighborhood boundaries for this target area.

The geographic area known as Downtown South can be found just south of the City's central business district or core, and borders the Carhart, Fisher Hill and Highlands geographic areas. Downtown South is bounded by Maple Avenue to the south, Bloomingdale Road to the east, Martine Avenue to the north, Bank Street and South Lexington to the west. The Downtown South target area is Census Tract 93, Block Groups 2 and 3, Census Tract 94, Block Group 2.

Include specific housing and commercial characteristics of this target area.

Downtown South is the portion of the downtown core that has not undergone the renaissance that the downtown north has. The area is largely commercial with a mix of ground floor retail consisting of restaurants and personal service uses, with two to four stories of residential above. In addition, The Westchester Mall, an upscale regional shopping center is located along the east side of the area. There are government office buildings and other office buildings, White Plains Hospital, which is a major regional healthcare provider, and the City's largest public housing development site at Winbrook. There are pockets of low-rise multi-family residential housing as well. Virtually all residential development in the Downtown South area is pre-1960 construction.

A new municipal parking garage has been built in the area and a new 24-unit residential building is under construction in this area. In addition, a new, 104-unit public housing building is under construction at the Winbrook public housing site, which will replace one of the five buildings on that site. This new building will also feature a 13,500 square foot Community Education Facility, the White Plains Education and Training Center.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 74 percent.

Identify the needs in this target area.

There is significant slum and blight on the Post Road Corridor with high commercial vacancy rates. Additional parking will be required to support the expansion and redevelopment of the White Plains Hospital, Brookfield Commons which is the redevelopment of the Winbrook public housing campus, and the White Plains Education and Training Center.

What are the opportunities for improvement in this target area?

Redevelopment of the Post Road Corridor, including economic development, infrastructure, streetscape, residential. Redevelopment of the White Plains Hospital and the largest public housing campus, Winbrook are underway and will have a strong positive influence on the entire area.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *Ferris-Church*

Identify the neighborhood boundaries for this target area.

The geographic area known as Ferris-Church is located just to the north of the Battle Hill neighborhood, and also abuts the City of White Plain's western boundary with the Town of Greenburgh. The Ferris-Church geographic area is bounded by Hamilton Avenue and Hillside Terrace to the south, Church Street to the east, the I-287 – Cross Westchester Expressway and Cemetery Road to the north, and Tarrytown Road (Route 119) and the Bronx River to the west (The Bronx River creates a natural boundary between the City of White Plains and the Town of Greenburgh). In addition to the I-287 corridor, the Bronx River Parkway and the north-south corridor of Ferris Avenue runs through this geographic area. The Ferris-Church target area is Census Tract 90, Block Groups 1 and 2, Census Tract 89.01, Block Group 5, and Census Tract 93, Block Group 1.

Include specific housing and commercial characteristics of this target area.

The Ferris-Church area is a truly mixed use area. The Metro-North railroad and Bronx River Reservation are located to the west; there are light industrial uses along Ferris Avenue, ground floor retail with residential above, churches, high-rise multi-family housing, and Gardella Park, which has a swimming pool. To the east are well-maintained single-family houses and Church Street Elementary School. I-287 is a barrier at the northern edge of this area.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 70 percent.

Identify the needs in this target area.

Landscaping enhancements must be made to improve the compatibility of the different uses, or at least provide a buffer between them. Parking is needed for both residents and businesses. Housing code enforcement must be maintained.

What are the opportunities for improvement in this target area?

The area is so developed that there is little opportunity for expansion of uses, so what is there must be maintained and improved where possible. The possibility of providing a connection between the neighborhood and the Bronx River Reservation should be explored, as this would provide a valuable recreation resource to the community.

Are there barriers to improvement in this target area?

There are physical barriers to improvement in this target area. It is bordered by the Metro-North railroad to the west, which obstructs a connection to the Bronx River Reservation. The existing roads and infrastructure impeded substantial physical changes.

Geographic Area: *Fisher Hill*

Identify the neighborhood boundaries for this target area.

The geographic area known as Fisher Hill is located to the southwest of the City's downtown central business district and abuts the Village of Scarsdale, the Downtown South geographic area, and the Highlands geographic area. West Post Road (Route 22) forms the eastern boundary of Fisher Hill, which is bounded by Farley Road to the south, West Post Road (Route 22) and South Lexington Avenue to the east/southeast, Fisher Avenue and Irving Place to the North, Westmoreland Avenue and Tibbits Avenue to the west/southwest and Lynton Place and Wallace Place to the west. The Fisher Hill target area includes Census Tract 92, Block Groups 2 and 4.

Include specific housing and commercial characteristics of this target area.

The Fisher Hill area is largely zoned for one- and two-family housing, with neighborhood businesses along West Post Road and South Lexington Avenue, and low-density townhouse zoning along parts of Fisher Avenue and West Post Road, near the Scarsdale border.

The neighborhood business district includes a restaurant, pizzeria, gas/service station, convenience store, doctor's office, dry cleaners, take-out Chinese restaurant and barber. These existing businesses have served the community for a very long time.

The housing stock is older, with very little infill housing occurring, as the area is almost fully built-out. New residential development has occurred along West Post Road, where 26 townhouse buildings were built in the past ten years.

Over-crowding occurs in larger homes in parts of the two-family neighborhood. With over-crowding there is a lack of house maintenance and too much pavement of yards to accommodate the cars of tenants.

Kittrell Park, which has a swimming pool and a basketball court, serves the densely populated neighborhood. Rochambeau School is located in the area, and it has three tennis courts that are available for neighborhood residents.

There is a light industrial area along the northern boundary of the area, which serves the broader community.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 82 percent.

Identify the needs in this target area.

Housing code enforcement is needed. Park improvements are needed. Low interest loans and construction oversight through the community development program will support reinvestment in the existing older housing stock and small businesses. Streetscape improvements are needed along West Post Road in the vicinity of the business district.

What are the opportunities for improvement in this target area?

There are large under-utilized seating areas in Kittrell Park which could be replaced by equipment that would better serve the residents. Possibilities include a skateboard park, or tot lot, or sand box. In addition, the swimming pool needs repair and updates.

The ten-foot wide sidewalk along the West Post Road business district limits landscaping possibilities, but there may be opportunities for tree wells and seating, particularly at bus stops.

Are there barriers to improvement in this target area?

Existing roadways and infrastructure present barriers to improvements, but opportunities for improvement exist. Residential parking requirements and no zoning limits on impervious surface coverage result in over-paved residential lots.

Geographic Area: *Highlands*

Identify the neighborhood boundaries for this target area.

The geographic area known as the Highlands is located directly to the east of the Fisher Hill geographic area and to the south of the City's core. West Post Road (Route 22) forms the western boundary of the Highlands neighborhood, which is bounded by New York Avenue to the south, Prospect Street and South Lexington Avenue to the east/southeast, and West Post Road (Route 22) to the west/northwest. The Barker target area includes Census Tract 92, Block Group 5.

Include specific housing and commercial characteristics of this target area.

Zoning in the Highlands area is for low-density multi-family, two-family, and neighborhood business. The housing is more than half owner occupied, and that is reflected in how the homes and yards are maintained. The houses are close to each other, and their yards are small and many are paved for parking because virtually all of the residential lots area substandard with respect to frontage and area, as the area was subdivided and developed prior to the adoption of a zoning ordinance in the City of White Plains. Most of the houses were built in the 1920s.

The neighborhood business district between West Post Road and Maple Avenue was previously occupied by car dealerships, which have since been purchased for redevelopment as a retail shopping center.

The area has the new Post Road Elementary School, and its associated recreation facilities including ball fields and a playground.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 60 percent.

Identify the needs in this target area.

It will be important to protect this area from impacts associated with the future development of the shopping center along West Post Road to preserve the residential neighborhood.

As in other areas, landscaped areas in the public right-of-way have been paved for ease of maintenance. The pavement should be removed and grass should be planted to preserve the residential feel of the neighborhood.

What are the opportunities for improvement in this target area?

Continuance of the Community Development housing rehabilitation program and code enforcement will help ensure that the old housing stock is maintained and the neighborhood quality of life and housing is improved.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *Kensico- Lake*

Identify the neighborhood boundaries for this target area.

The geographic area known as Kensico Lake is located to the northeast of the City's central business district and is bisected by the I-287 Cross Westchester Expressway. The area of Kensico Lake that is to the southwest of the I-287 corridor is bounded by Lake Street to the south, North Kensico Avenue to the east, Ross Street to the north and Stewart Place to the west. The area of Kensico Lake that is to the northeast of the I-287 corridor is traversed by the Mamaroneck River and home to the Silver Lake Preserve and Delfino Park. This area is bounded by the I-287 Expressway to the south, Silver Lake Street and half of Silver Lake itself to the east, Woodcrest and Springdale Avenues and the boundary of the Silver Lake preserve to the west, and the border between the City of White Plains and the Town of Harrison, NY to the north. The Kensico-Lake target area is Census Tract 89.02, Block Group 1 and Census Tract 89.01, Block Group 2.

Include specific housing and commercial characteristics of this target area.

This area includes 193 acres of watershed land and parkland. Delfino Park has an ice skating rink, tennis courts, ball fields, and a playground. It is highly programmed recreation space. This area has high-rise multi-family housing, including two low income buildings, and one- and two-family homes. The intermediate business area has a hair salon, a church, auto related uses, and a deli. The houses are a mix of well-maintained one- and two-family buildings, most of which were built in the 1920s.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 67 percent.

Identify the needs in this target area.

Continuance of the Community Development housing rehabilitation program and code enforcement will help ensure that the old housing stock is maintained and the neighborhood quality of life and housing is improved.

What are the opportunities for improvement in this target area?

Ebersole ice skating rink is used only in the winter. It is a resource that should be used throughout the year, possibly as a skateboard park in the warm weather.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *North White Plains*

Identify the neighborhood boundaries for this target area.

The geographic area known as North White Plains is located in the northwestern corner of the City of White Plains, directly to the north of the Ferris-Church neighborhood. North White Plains is bounded by Cemetery Road and the I-287 Cross Westchester Expressway to the south, North Broadway, Holland and Harwood Avenues to the east/southeast, the boundary line between the City of White Plains and the Town of North Castle to the north, and the Bronx River Parkway and the Bronx River itself, to the west. The North White Plains area is also punctuated by the Harlem Line of the Metro-North railroad which runs in a north-south direction through the entire geographic area. The North White Plains target area includes Census Tract 90, Block Group 1.

Include specific housing and commercial characteristics of this target area.

There is very little housing in this area as it is mostly occupied by a cemetery, offices, Metro-North railroad, and neighborhood businesses. The area includes one high rise multi-family building, one townhouse development, and 37, generally well-maintained single family houses. The neighborhood businesses include a post office, banks, delis, pizzeria, restaurant, pharmacy, hair salons, offices and gas/service stations. It has easy access to the Metro-North train station.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

This neighborhood was identified as a target area primarily based on the rate of residents with low- and moderate-income, which for this area is 69 percent.

Identify the needs in this target area.

Economic development and additional rental housing.

What are the opportunities for improvement in this target area?

Transit oriented development, including businesses and housing.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *All CD Target Areas*

Identify the neighborhood boundaries for this target area.

There are nine geographic target areas located throughout the City of White Plains (Map 1), but concentrated to the north of Byrant and Byron Avenues. Three geographic areas can be found along the western border with the Town of Greenburgh (Battle Hill, Ferris-Church, and North White Plains). Kensico Lake can be found on the eastern edge of the City and is comprised mostly of city watershed, open space and parkland. The remaining areas can be found closer to the City's central core, including Barker, Downtown South, Carhart, Fisher Hill and the Highlands. The geographic target areas within the City of White Plains are bounded by Bryant and Byron Avenues to the South, the Village of Scarsdale and Town of Greenburgh to the west, the Town of New Castle and Harrison to the north/northeast, and Bloomingdale Road and the Town of Harrison to the east.

Include specific housing and commercial characteristics of this target area.

Several of the CD Target Areas are eligible only because the population is low-moderate income, but the properties are well-maintained. Others have issues related to overcrowding, poor maintenance, and upkeep of public spaces.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

The overall rate of residents with low-moderate income for all nine CD geographical target neighborhoods is 71 percent.

Identify the needs in this target area.

Previously described

What are the opportunities for improvement in this target area?

Previously described

Are there barriers to improvement in this target area?

Previously described

Geographic Area: *Public Housing*

Identify the neighborhood boundaries for this target area.

Public Housing in the City of White Plains can be found in three of its geographic target areas:

1. Downtown South Geographic Area – Winbrook Housing Development – bounded by East Post Road to the south/southeast, Grove Street to the east, Quarropas Street to the north and South Lexington Avenue to the west/southwest.
2. Carhart Geographic Area – Schuyler-Dekalb Housing – located at 86 Dekalb Avenue at Schuyler Place.
3. Kensico-Lake Geographic Area – 150 Lake Street – located across from the Delfino Park.

Include specific housing and commercial characteristics of this target area.

Public housing in White Plains is well-maintained, and has recreation resources available to the tenants. The Winbrook campus is being redeveloped into Brookfield Commons. The first new building is currently under construction and will feature 104 apartments and a ground-floor Community Education Facility, the White Plains Education and Training Center. Public housing residents and low-income White Plains residents have priority access to education and training programming offered at the center. Public housing is available for people who earn below 60 percent AMI, which is low-income and thereby qualifies for Community Development income criteria as a neighborhood center.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

Since eligibility for public housing requires income below 60 percent AMI, the public housing campuses qualify for Community Development as an area benefit. Furthermore, the residents of all three campuses of White Plains public housing were active participants in several of the public engagement sessions.

Identify the needs in this target area.

Education and training programming. Parking

What are the opportunities for improvement in this target area?

The new White Plains Education and Training Center will provide a new opportunity for residents to access employment skills development and achieve greater self-sufficiency through either securing employment or attaining a higher paying job due to an increased skill set. Recreation facilities should be improved to make them more accessible and inviting to the broader community.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *City-wide – low/mod*

Identify the neighborhood boundaries for this target area.

The geographic boundary for the City of White Plains can be described as follows: White Plains is bounded by the Town of Greenburgh to the west, including the following roads and/or geographic features along its border: the Bronx River, the Bronx River Parkway and Fulton Street; the Village of Scarsdale to the south/southwest, including the following roads and/or geographic features along its border: Farley Road and Saxon Wood Road; the Town of Harrison to the east/southeast, including the following roads and/or geographic features along its border: the Hutchinson River Parkway and I-287 Cross Westchester Expressway; and the Towns of North Castle and Harrison to the north, including the following roads and/or geographic features along its border: Silver Lake Preserve, Old Orchard Street and North Broadway.

Include specific housing and commercial characteristics of this target area.

N/A

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

Residents from throughout White Plains were active participants in the public engagement process.

Identify the needs in this target area.

There is a need to support residents that are low-moderate income that do not necessarily live within the boundaries of a target area geographically defined by census tract, block group low-mod income criteria.

What are the opportunities for improvement in this target area?

Housing rehabilitation, public services.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *City-wide -special needs*

Identify the neighborhood boundaries for this target area.

The geographic boundary for the City of White Plains can be described as follows: White Plains is bounded by the Town of Greenburgh to the west, including the following roads and/or geographic features along its border: the Bronx River, the Bronx River Parkway and Fulton Street; the Village of Scarsdale to the south/southwest, including the following roads and/or geographic features along its border: Farley Road and Saxon Wood Road; the Town of Harrison to the east/southeast, including the following roads and/or geographic features along its border: the Hutchinson River Parkway and I-287 Cross Westchester Expressway; and the Towns of North Castle and Harrison to the north, including the following roads and/or geographic features along its border: Silver Lake Preserve, Old Orchard Street and North Broadway.

Include specific housing and commercial characteristics of this target area.

N/A

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

Residents with special needs and providers that offer services to persons with special needs from throughout White Plains were active participants in the public engagement process.

Identify the needs in this target area.

There is a need to support residents with special needs that reside throughout the city.

What are the opportunities for improvement in this target area?

Housing rehabilitation, public services

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *Thomas H. Slater Community Center*

Identify the neighborhood boundaries for this target area.

The Thomas H. Slater Community Center (Slater Center) is located across the street from the largest public housing campus in White Plains, Winbrook (being redeveloped as Brookfield Commons). Slater Center draws community participation from the public housing buildings and neighborhoods that are low-moderate income including: Downtown South, Fisher Hill, Highlands, Carhart, Battle Hill and Ferris-Church (Map 3).

Include specific housing and commercial characteristics of this target area.

All neighborhoods that create the composite Slater Center geographic area are CD target areas and previously described.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

Slater hosted one of the Consolidated Plan public engagement sessions. Slater participants were active participants in all phases of the public engagement process.

Identify the needs in this target area.

The Thomas H. Slater Community Center serves the 450 families who reside in the Winbrook Public Housing, in particular, and the City of White Plains, in general. The mission of the Slater Center is “to improve the quality of life, and maximize the potential of the people we serve, by providing them with the tools, resources, services and programs for success.”

What are the opportunities for improvement in this target area?

Improved quality of life and self-sufficiency.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

Geographic Area: *El Centro Hispano Community Center*

Identify the neighborhood boundaries for this target area.

El Centro Hispano Community Center is centrally located in White Plains and primarily serves residents of all CD target neighborhoods, including North White Plains, Ferris-Church, Battle Hill, Fisher Hill, Highlands, Downtown South, Carhart, Barker, and Kensico-Lake (Map 2).

Include specific housing and commercial characteristics of this target area.

All neighborhoods that create the composite El Centro Hispano Community Center geographic area are CD target areas and previously described.

How did you consultation and citizen participation process help you to identify this neighborhood as a target area?

El Centro Hispano hosted one of the Consolidated Plan public engagement sessions. El Centro participants were active participants in all phases of the public engagement process.

Identify the needs in this target area.

The needs of this target area are identified in the mission of El Centro Hispano, “The mission of El Centro Hispano is to assist, support, and strengthen the Hispanic community; to help them become self-sufficient; and to ease their transition into their new culture while maintaining and enriching their own.”

What are the opportunities for improvement in this target area?

Improved quality of life and self-sufficiency.

Are there barriers to improvement in this target area?

There are no significant barriers to improvement in this target area.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction.

Resources have been allocated to support the primary needs of the neighborhoods with a low-moderate resident population rate greater than 51 percent, public housing, affordable housing, economic development in target areas, people with special needs, the homeless and low-moderate income residents regardless of location in the city.

SP-25 Priority Needs
Priority Needs

Table 74 – Priority Needs Summary

Priority Need Name	Priority Level	Population	Target Area Affected	Goals Addressing
Affordable Housing	High	<p>Income Level:</p> <ul style="list-style-type: none"> • Extremely Low • Low • Moderate <p>Family Types:</p> <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly • Public Housing Residents <p>Homeless:</p> <ul style="list-style-type: none"> • Chronically homeless • Individuals • Families with children • Mentally ill • Chronic Substance Abuse • Veterans • Persons with HIV/AIDS • Victims of Domestic Violence • Unaccompanied Youth <p>Non-Homeless Special Needs:</p> <ul style="list-style-type: none"> • Elderly • Frail elderly • Persons with Mental Disabilities • Persons with Physical Disabilities • Persons with Developmental Disabilities • Persons with Alcohol or 	City-wide CD Target Areas	<p>Housing</p> <p>Code Enforcement</p> <p>Affordable Housing Development</p> <p>Affordable Housing Program</p> <p>Public Housing</p>

Priority Need Name	Priority Level	Population	Target Area Affected	Goals Addressing
		other Addictions <ul style="list-style-type: none"> • Persons with HIV/AIDS and their Families • Victims of Domestic Violence • Non-housing Community Development 		
Public Facilities and Improvements	High	Income Level: <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Family Types: <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly • Public Housing Residents Homeless: <ul style="list-style-type: none"> • Chronically homeless • Individuals • Families with children • Mentally ill • Chronic Substance Abuse • Veterans • Persons with HIV/AIDS • Victims of Domestic Violence • Unaccompanied Youth Non-Homeless Special Needs: <ul style="list-style-type: none"> • Elderly • Frail elderly • Persons with Mental Disabilities • Persons with Physical Disabilities • Persons with Developmental Disabilities 	City-wide CD Target Areas	Public Facilities and Improvements

Priority Need Name	Priority Level	Population	Target Area Affected	Goals Addressing
		<ul style="list-style-type: none"> • Persons with Alcohol or other Addictions • Persons with HIV/AIDS and their Families • Victims of Domestic Violence • Non-housing Community Development 		
Public Services – Homeless	High	Income Level: <ul style="list-style-type: none"> • Extremely Low • Low Homeless: <ul style="list-style-type: none"> • Chronically homeless • Individuals • Families with children • Mentally ill • Chronic Substance Abuse • Veterans • Persons with HIV/AIDS • Victims of Domestic Violence • Unaccompanied Youth 	City-wide	Public Services - Homeless
Public Services – Non-Homeless Special Needs	High	Income Level: <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Family Types: <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly • Public Housing Residents Non-Homeless Special Needs: <ul style="list-style-type: none"> • Elderly • Frail elderly • Persons with Mental Disabilities • Persons with Physical Disabilities • Persons with Developmental 	City-wide	Support Special Needs Populations Public Services – Non-Homeless

Priority Need Name	Priority Level	Population	Target Area Affected	Goals Addressing
		Disabilities <ul style="list-style-type: none"> • Persons with Alcohol or other Addictions • Persons with HIV/AIDS and their Families • Victims of Domestic Violence • Non-housing Community Development 		
Economic Development	High	Income Level: <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Non-housing Community Development	CD Target Areas	Business Assistance
Administration	Low	Non-housing Community Development	City-wide	Administration

SP-30 Influence of Market Conditions

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The payment standards that White Plains must use to administer the Section 8 program do not adequately cover rents in the private housing market for voucher holders. As rents in the private market increase and payment standards either remain stagnant or decrease, vouchers holders will continue to experience extreme difficulty maintaining residency in White Plains.
TBRA for Non-Homeless Special Needs	The robust real estate market in White Plains impedes the development of new TBRA for non-homeless special needs housing. Currently White Plains is home to a number of housing providers for non-homeless special needs and CDBG funds for rehabilitation will be available to help maintain existing properties.
New Unit Production	The robust real estate market in White Plains will help produce significant amount of new units through the White Plains Affordable Rental Housing Program for residents earning 60 to 100 percent AMI. However, the robust real estate market and high land values makes it unaffordable and unrealistic for developers to provide affordable housing for residents earning 59 percent or below AMI without substantial subsidies from the state and federal governments. Subsidies from the state and federal governments are unfortunately declining.
Rehabilitation	The combination of low- and moderate-income residents living in an aging housing stock has increased thereby magnifying the need for the Neighborhood Rehabilitation Program.
Acquisition, including preservation	There are very few housing units in White Plains available for acquisition. There is also not enough funding available to adequately acquire and rehabilitate housing units.

Table 75 – Influence of Market Conditions

SP-35 Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$915,692	\$400,000	0	\$1,315,692	\$4,000,000	
White Plains Housing Authority Public Housing	Public - Federal	Public Housing	\$1,000,000	0	0	\$1,000,000	\$4,000,000	
White Plains Housing Authority Section 8	Public - Federal	Housing Self-Sufficiency	\$4,000,000	0	0	\$4,000,000	\$16,000,000	
Senior Citizens T-III B Nutrition T-IIIC	Public - Federal	Senior Programs	\$50,000	0	0	\$50,000	\$200,000	

Westchester County Continuum of Care	Public - Federal	Transitional Housing Permanent Supportive Housing Support Services	\$140,000	0	0	\$140,000	\$560,000	
NYS OMRDD	Public - State	Special Needs Recreational programming	\$76,000	0	0	\$76,000	\$304,000	
NYS OCFS	Public - State	Youth Bureau Administration	\$25,000	0	0	\$25,000	\$100,000	
NYSERDA	Public - State	Multi-Modal Transportation Redevelopment Project	\$1,000,000	0	0	\$1,000,000	0	
NYS Homes & Community Renewal and NYS Affordable Housing Corporation	Public - State	Affordable Home Ownership Development Program	\$242,000	0	0	\$242,000	0	
Westchester County Youth Bureau	Public - County	Youth Programs	\$35,000	0	0	\$35,000	\$140,000	

City of White Plains	Public - Local	Admin and Planning Affordable Housing Public Improvements Public Services	\$5,425,000	0	0	\$5,425,000	\$20,000,000	Admin and Planning: \$125,000 Multi-Modal Transportation Redevelopment Project: \$250,00 Housing Code Enforcement: \$750,000 Senior Rental Assistance: \$50,000 Parks: \$250,000 Public Service Programs: \$2,500,000 Infrastructure Improvements: \$1,500,000
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Table 76 – Anticipated Resources

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

CDBG funding allocated toward Public Services will leverage those additional state, county and local resources, including the youth and senior programs funded through Westchester County and the other city funded public service programs. These programs include:

- Youth programs such as the After School Program, Day Camps, and programs for persons with differing abilities, youth centers and the Youth Employment Program,
- Neighborhood and community centers such as the White Plains Education and Training Center, El Centro Hispano and the Slater Center and
- Senior programs such as transportation, health screening, advocacy and recreational and instructional programs.

Federal funding allocated for Housing Code Enforcement will leverage White Plains allocated funds towards the same project. A new collaboration with WESTCOP extends funding available for low and moderate income residents seeking housing rehabilitation.

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

The City of White Plains is committed to leading the redevelopment of the area in and around the White Plains TransCenter, a major transportation hub for the City, the County, and the Region. The land parcels that will be considered for this project are owned by different public agencies including the City of White Plains, the County of Westchester, and Metro-North of New York State. As part of this effort, the City will engage and work cooperatively with agency partners, including Metro-North Railroad, the County of Westchester and the State of New York, as well as a host of other interested parties to develop a vision for the TransCenter and its environs. The White Plains Multimodal Transportation Center Redevelopment Project will provide an enhanced multi-modal transportation center that serves all modes of travel and maximizes the economic development potential of the area.

The long-term outcomes of the project include increased accessibility for residents, workers and visitors; decreases in fuel consumption and air pollution; health cost savings from exercise; decreases in flood damage costs; increased occupancy rates for commercial businesses that will support additional jobs; and a strengthening of the economies of the City, County, Region and State.

The City's vision for the Project has four major components:

- Improve the quality and variety of public transportation service options for White Plains and the region,
- Create a great new place for the use and enjoyment of residents and visitors alike,
- Realize the economic development potential of the station and its environs and
- Do all of the above in a sustainable manner that protects the environment.

SP-40 Institutional Delivery Structure

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

Please see next page.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of White Plains	Government	Admin and Planning Housing Economic Development Homelessness Non-homeless Special Needs Public Facilities and Improvements Public Services	City of White Plains
White Plains Housing Authority	Public Housing Authority	Planning Public Housing	City of White Plains
NYS Homes & Community Renewal and NYS Affordable Housing Corporation	Government	Affordable housing	City of White Plains
NYSERDA	Government	Planning Public Facilities and Improvements	City of White Plains Westchester County Hudson Valley Region
Westchester County Continuum of Care	Other	Homelessness Planning, Housing, Services	Westchester County including City of White Plains
Westchester County Workforce Investment	Public Institution	Economic Development	Westchester County including City of White Plains
Thomas H. Slater Center	Non-Profit Organization	Public Services	CD Target Areas
El Centro Hispano	Non-Profit Organization	Public Services	CD Target Areas
Westchester Residential Opportunities, Inc.	Non-Profit Organization	HUD Certified Housing Counseling	City of White Plains
Battle Hill Neighborhood Association	Neighborhood Association	Target Area Community Development	CD Target Area
Family Ties	Non-Profit Organization	Public Services	City of White Plains
Legal Services of the Hudson Valley	Non-Profit Organization	Public Services	City of White Plains
Westchester Independent Living Center	Non-Profit Organization	Public Services	City of White Plains

Ecumenical Food Pantry	Non-Profit Organization	Public Services	City of White Plains
White Plains Community Action Program	Non-Profit Organization	Public Services	CD Target Area
Meals on Wheels	Non-Profit Organization	Public Services	City of White Plains
Grace Church Community Center	Non-Profit Organization	Public Services	City of White Plains
Family Services of Westchester	Non-Profit Organization	Public Services	City of White Plains
YWCA	Non-Profit Organization	Public Services	City of White Plains
Youth Bureau	Government	Public Services	City of White Plains
Passage to Excellence	Non-Profit Organization	Public Services	City of White Plains
Recreation and Parks Department	Government	Public Services	City of White Plains

**Table 77 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The entities identified in Table 77 – Institutional Delivery Structure, is a representative sample of the many entities that play a key role in the delivery system for White Plains. The non-profit organizations that are listed are those that have been traditionally involved in implementation of the Consolidated Plan. However, there are far more non-profit organizations that provide excellent services to the target population and play a key role in supporting the goals of the Consolidated Plan. It is particularly important to recognize the affordable housing agencies including the Housing Action Council, SHORE (Sheltering the Homeless is Our Responsibility), Community Housing Inc., and Habitat for Humanity. White Plains is also home to several providers of housing to persons with special needs such as Family Services of Westchester and Search for Change.

Clearly, the strength of the institutional delivery system in White Plains is the multitude of providers of various kinds of services. This also presents the greatest challenge, maintaining a high level of communication for information sharing, collaboration and planning.

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

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

Table 78 - Homeless Prevention Services Summary

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

There are two, sometime overlapping, services systems that serve individuals who are homeless and those that are HIV/AIDS positive.

The homeless service system is coordinated on the County level by the Department of Social Services (DSS) and the Westchester Continuum of Care (CoC). DSS funds and contracts with the six providers who operate homeless shelters for men, women and families across the county. The Continuum of Care coordinates awards and oversees all of the HUD funding that comes into the County to provide Homeless Services. In addition to DSS, some of these HUD Funds are administered by the County’s Department of Community Mental Health (DCMH) and the Department of Planning.

The homeless service system has three areas of focus: 1) Shelter Services – drop in and transitional shelters, 2) Supportive Housing – transitional and permanent and case management

Services - homeless outreach services to unsheltered or chronically homeless individuals, 3) Case Management support within the shelter system focused on housing placement and ongoing case management support for individuals in temporary or permanent supportive housing

A number of the providers of these housing services either operate within the City of White Plains or have clients living in scattered site supportive apartments within the City. There are three shelters within the City of White Plains. Grace Church Community Center (GCCC) operates the Open Arms Men's Shelter and Samaritan House Women's Shelter for single adults. Westhab operates the Coachman Family Shelter.

The majority of the funds that provide services for individuals and families with HIV/AIDS are federal Ryan White Funds that are administered by DCMH. These funds are further coordinated by the HIV/AIDS Service Network, made up of recipients, providers and WC DOH Representatives. The Ryan White Funds provide a range of the services noted in Table 78; primary health related services, specialized mental health and case management services as well as legal and advocacy services and housing. The contracts for these are spread among over a dozen agencies. Most of these either provide direct services in the City of White Plains or are accessible to White Plains residents.

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

One of the strengths of the homeless system in Westchester County and the City of White Plains is the significant and geographically widespread availability of shelter beds. Unique to our County is the availability of drop-in shelter beds in the Cities of White Plains, New Rochelle, Yonkers and Peekskill. As a result the semi-annual Point-In-Time counts have discovered relatively few (under 30) homeless individuals "living on the streets." Although anyone living on the street is unacceptable, this number is significantly small given the size of our county.

The primary weakness is in the limited availability of supportive housing services, for homeless individuals in the county. The need far exceeds the level of resources. The other significant limitation is the high cost of rental units in the County, especially in the City of White Plains. Most HUD funded programs are required to stay within the annually published Fair Market Rental (FMR). In 2014 this amount for Westchester County was an incredibly small \$1170 per month. (This number actually had been reduced from 2012 and 2013.) It is almost impossible to find a decent one bedroom apartment in most of Westchester County, in a safe environment, for this rental amount.

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

Key to working successfully on the “institutional structure and service delivery systems” within White Plains and Westchester County are the two entities noted above:

- WC Continuum of Care for the Homeless(COC) and
- HIV/AIDS Service Network.

Both are working on improving their specific service delivery system and helping to set priorities and make decisions on how the limited resources in the County should be used to maximum effect. These two groups are made up of providers, clients and self-advocates and County Department staff. These groups are noted for how they have improved coordination integration of services between and among service providers.

Fair housing choice training in previous program years was not provided to the entire staff of the Department of Planning. In order to ensure that all staff of the Department had a proficient understanding of fair housing choice, a full staff training was held in June 2014. The training was led by Westchester Residential Opportunities Inc. and will continue to be held every year for staff development.

SP-45 Goals Summary

Goals Summary Information

Please next page.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2019	Affordable Housing	City of White Plains	Housing	CDBG: \$152,135	Units Rehabilitated: 285
2	Code Enforcement	2015	2019	Affordable Housing	City of White Plains Target Areas	Housing	CDBG: \$159,116	Violations Closed: 2500
3	Affordable Housing Development	2015	2019	Affordable Housing	City of White Plains	Housing	Private Developers and City of White Plains	Units Constructed: 250 units
4	Affordable Housing Program	2015	2019	Affordable Housing	City of White Plains	Housing	CDBG: \$28,000 City of White Plains: \$115,000	Persons assisted: 750
5	Public Housing	2015	2019	Public Housing	Public Housing Sites	Housing	CDBG: 100,000	Units Improved: 100
6	Public Services – Homeless	2015	2019	Homeless	City of White Plains	Public Services – Homeless	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 2,500 persons
7	Public Facilities and Improvements	2015	2019	Non-Housing Community Development	City of White Plains	Public Facilities and Infrastructure	CDBG: \$750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 60,000 persons

8	Support Special Needs Populations	2015	2019	Non-Homeless Special Needs	City of White Plains	Public Services – Non-Homeless Special Needs	CDBG: \$350,000	Public service activities other than Low/Moderate Income Housing Benefit: 5,500 persons
9	Public Services – Non-Homeless	2015	2019	Non-Homeless Community Development	City of White Plains	Public Services – Non-Homeless	CDBG: \$500,000	Public service activities other than Low/Moderate Income Housing Benefit: 9,000 persons
10	Business Assistance	2015	2019	Economic Development	City of White Plains Target Areas	Economic Development	CDBG: \$125,000	Economic development activities in target areas: 25 businesses
11	Administration	2015	2019	Administration	City of White Plains	Administration	CDBG: \$900,000	HUD CDBG regulation compliance and high quality CDBG program

Table 80 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Goal Descriptions
1	Housing	<ul style="list-style-type: none"> • Homeowner occupied housing rehabilitation: 60 units rehabilitated • Multifamily housing rehabilitation including public housing: 100 units rehabilitated • Home Safety Initiative: Smoke/Carbon Monoxide Detector Installation: 125 units • Lead-based paint rehabilitation • Safe Housing Task Force • Support energy efficiency upgrades
2	Code Enforcement	<ul style="list-style-type: none"> • Increased code compliance in CD Target Areas to improve housing conditions • Night canvassing program to reduce unsafe conditions unseen during other times • Address issues of overcrowding, poor sanitation, vacant and abandoned properties
3	Affordable Housing Development	<ul style="list-style-type: none"> • Support the creation of new rental housing through new development projects subject to City of White Plains Affordable Housing Program (various options to comply, mandatory participation)
4	Affordable Housing Program	<ul style="list-style-type: none"> • Deliver the affordable rental program including certifying new tenants, annual re-certifications, outreach for vacant units, and managing tenant issues with landlords • Fund housing counseling agencies to provide eviction prevention and housing counseling including first time homebuyers, down payment assistance and general housing counseling
5	Public Housing	<ul style="list-style-type: none"> • Rehabilitation of apartment units • Rehabilitation of common facilities • Redevelopment of Winbrook campus • Increase building security • Improve infrastructure including park facilities, community education facility, etc.
6	Public Services – Homeless	<ul style="list-style-type: none"> • Fund outreach and case management programs for the chronically homeless
7	Public Facilities and Improvements	<ul style="list-style-type: none"> • Support improvements to the HUD Community Education Facility offering job training • Fund sidewalk improvements and handicapped accessibility improvements • Improve transportation facilities including pedestrian, bike, rail, bus and parking • Historic preservation

		<ul style="list-style-type: none"> • Support improvements to municipal parks and recreation in CD target areas • Support the rehabilitation of public community facilities that provide critical services to the low/moderate income population • Support the rehabilitation of public community facilities that provide critical services to the homeless population • Support the rehabilitation of public community facilities that provide critical services for special needs populations • Fund comprehensive building audit and assessment programs
8	Support Special Needs Populations	<ul style="list-style-type: none"> • Support programs that provide home delivered meals to the needy, access to food, information on accessible housing, and day programming for special needs populations
9	Public Services – Non-Homeless	<ul style="list-style-type: none"> • Support programs that provide community development in target areas, comprehensive community programming in target areas, summer camps, after school programming, and job training and employment skills
10	Business Assistance	<ul style="list-style-type: none"> • Support commercial façade and sign improvement matching grant program in CD target areas
11	Administration	<ul style="list-style-type: none"> • Funding to support quality CDBG operations and administration

Table 81 – Goals Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME

The City of White Plains expects to provide a total of 2,414 affordable housing units between 2015 and 2019. For a breakdown of the number units by income level please refer to Table 44.

SP-50 Public Housing Accessibility and Involvement

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

As of the writing of this Consolidated Plan, the Housing Authority has informed the Department of Planning that there is currently not a need to increase the number of accessible units.

Activities to Increase Resident Involvements

The Resident Opportunities and Self Sufficiency staff (ROSS) actively engages and encourages the residents of the Housing Authority to utilize the "power of their voice" when working with management. To empower residents in becoming active in their community, ROSS staff encourages residents to:

- Serve as Resident Leaders (Resident Council),
- Attend Resident Board (Council) meetings, programs and activities,
- Participate in Resident Conferences/Conventions (ex: National Alliance of Resident Services in Affordable and Assisted Housing, PHADA, etc.) and
- Utilize the appropriate documentation and forms, when needed, to communicate with management.

ROSS staff encourages residents to become self-sufficient by:

- Referring residents to partner agencies/organizations specializing in a "soup to nuts" approach in transitioning out of public housing (ex: Westchester Residential Opportunities, Housing Action Council, City of White Plains Dept. of Planning, etc.),
- Providing on-site preparatory workshops and off-site referrals for residents who would like to improve their skills and their quality of life (ex: Budgeting, Financial, Fitness, Credit Repair, Job-Readiness, Health Care Information, Vocational Training etc.) and
- Making available resident information about employment and job opportunities that aid in increasing their personal income and improving their quality of life.

If any additional needs are identified among residents, the Housing Authority makes a concerted effort to link them with the appropriate agency and provide the resident with on-going program support.

Is the public housing agency designated as troubled?

No, the WPHA is not designated as troubled under 24 CFR part 902.

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

Through the data provided in the Housing Needs Assessment and Housing Market Analysis, the Department of Planning has determined that the two largest housing issues and barriers to affordable housing are cost and overcrowding. This finding is further substantiated through comprehensive community consultation, where the Department heard at every engagement meeting the pressing need to increase the supply of affordable housing and alleviate overcrowded housing conditions.

The Community Development Program has updated the 2010-2014 Analysis of Impediments to Fair Housing Choice to reflect current housing conditions in White Plains in 2015. The Community Development Program considers the existing format of the Analysis of Impediments to Fair Housing Choice (AI) to be limited in assessing impediments to fair and affordable housing. The Community Development program is highly committed to comprehensively evaluating all of the negative effects of public policies, land use patterns, transportation routes and housing discrimination that work together to create substantial barriers to fair and affordable housing. Data collection and analysis has already commenced for evaluating what the City of White Plains can do on a local level to increase both the supply of affordable housing and access to fair housing.

The 2015-2019 Consolidated Plan has laid the groundwork and direction for determining some of the current barriers that exist for affordable housing and how such barriers can be eradicated. The updated 2015 Analysis of Impediments to Fair Housing Choice identifies current impediments to fair housing and lays the groundwork to correct such impediments.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Through the development of the 2015-2019 Consolidated Plan, the Community Development Program has preliminarily learned what type of affordable housing needs to be increased:

- Residents earning 0 to 30 percent and 31 to 59 percent of the AMI
- White Plains workforce earning less than 30 percent and 31 to 59 percent of the AMI
- Seniors and persons who are disabled earning 0 to 30 percent and 31 to 59 percent of the AMI
- Individuals, small families and young adults – earning 30-59 AMI
- SRO units for special needs and homeless individuals earning 0-30 of the AMI

And reduce barriers for:

- Small housing unit (studios and one bedrooms) production
- Larger sized family housing unit production
- Single headed households with children discrimination
- Senior citizen discrimination

- Special needs discrimination including: homelessness, substance abuse and mental and physical disabilities

The following policies and practices need to be evaluated for increasing affordable housing and reducing barriers to affordable housing:

- White Plains Affordable Home Ownership Program (AHOP)
- White Plains Affordable Rental Housing Program (AHRP)
- White Plains Tax Exemption Program for Seniors and Persons with Disabilities
- The Senior Citizen Rent Increase Exemption (SCRIE) Program
- Current zoning and possible rezoning opportunities
- Incentives for developers to produce affordable housing for low-income residents

The above lists are only preliminary and extensive research and further data analysis will be conducted for the AI. The AI will examine how current municipal programs are functioning and if they are delivering intended outcomes.

SP-60 Homelessness Strategy

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

Grace Church Community Center

The key to reaching individuals that are outside of the traditional homeless service and shelter system is through programs such as the Open Arms Homeless Outreach Services Team. Based out of the Open Arms Men's Drop in Shelter, this group of case managers works closely with the White Plains Police to identify and reach out to individuals who are living on the streets, or who show up on the streets of White Plains.

Primarily this case management team reaches out to the men and women who use the Open Arms and Samaritan Housing drop in shelters on a night by night basis. This team also works closely with Grace Church Community Center's soup kitchen to do outreach.

The Children's Village Street Outreach

The Street Outreach Program is centrally headquartered in Valhalla, NY, operating out of the Sanctuary teen runaway shelter. Street outreach efforts are concentrated in troubled urban areas of Westchester including White Plains. The team encounters teens, including runaway and homeless teens, who are exposed to violence, drug abuse, sexual abuse, sexually transmitted diseases and hunger.

Westchester County Continuum of Care Patriot Housing Initiative

Spearheaded in 2014 in partnership with the Westchester County Continuum of Care Partnership for the Homeless, the Patriot Housing Initiative has brought together a coalition of community partners throughout Westchester. In all, nearly 60 people representing various organizations have teamed up with the county departments of Social Services, Community Mental Health and Veterans Services to tackle the issue of veteran homelessness in a comprehensive and systematic way. During the first 100 Day Challenge, White Plains played an important role along with other communities in Westchester. Housing our veteran's continues to be a priority outreach initiative in White Plains and Westchester County.

Addressing the emergency and transitional housing needs of homeless persons

The emergency and transitional housing needs of homeless persons are met through a number of strategies and providers as described in MA-30.

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

The Westchester County Office of Temporary Housing Assistance (OTHA) of the Department of Social Services provide temporary shelter to homeless families, singles and childless couples. The office partners with not-for-profit agencies that provide case management services in shelter facilities, transitional residences and emergency apartments. Homeless programs are designed to lead the homeless population toward permanent housing and independence.

The WCDSS Office of Temporary Housing Assistance provides the following services:

- Placement and Payment - The office handles the placement of homeless in Westchester County and payment to agencies who provide services,
- Housing Resources Development - The office has oversight of homeless units and facilities as well as construction and renovation projects and other building-related issues of homeless facilities and
- Case Management Services - The office oversees casework services to the homeless provided by the not-for-profit agencies and provides direct casework services to the hard to serve population.

SHORE (Sheltering the Homeless Is Our Responsibility, Inc.) an all-volunteer, interfaith, not-for-profit housing organization in central Westchester County, seeks to eliminate the causes of homelessness by advocating with government and other organizations to create affordable housing, documenting and reporting problems of homelessness, and supporting other programs that help people with housing needs. SHORE also provides permanent, affordable rental homes for homeless families. SHORE constructed 14 new affordable units in White Plains for seven first-time homeowners and seven formerly homeless families. SHORE continues to be an important provider working effortlessly to provide access to affordable housing units for homeless individuals and families as well as preventing individuals and families who were recently homeless from becoming homeless again.

Similarly, Habitat for Humanity, Westchester, provides safe, quality affordable housing that offers access to housing units for homeless individuals and families and helps prevent individuals and families who were recently homeless from becoming homeless again. To date, eight houses in White Plains have been rehabilitated and made available to low income families, some of whom were previously homeless.

The White Plains Community Development program strongly supports these efforts and will make funding available to assist as a core strategy of this Consolidated Plan.

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

Westchester County provides eviction prevention funding for county housing providers, including White Plains, to assist low-income individuals and families from becoming homeless. In addition, the White Plains Community Development program sees this as a high priority and annually allocates funding for this strategy and activity. In 2015-2016, the Community Development program is proposing funding for housing counseling and eviction prevention as part of its public service provision.

SP-65 Lead based paint Hazards

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

A New York State law enacted on April 6, 1993 requires that all children from six months to six years be tested for lead based paint poisoning as part of their physical examinations. The Westchester County Department of Health and the White Plains Community Development Program established a cooperative program in 1993. The City will continue to work in close collaboration with the Westchester County Community Health Services and the Department of Health, Planning and Evaluation, which is responsible for the testing of children within the County (White Plains included) for lead based paint poisoning, and for the inspection of the dwelling units of any reported cases.

The White Plains Community Development Office is notified by the county if any owner or renter whose child tested positive has a dwelling unit containing lead based paint. The Community Development Program advises the property owner of lead based paint hazards and provides low interest loans and technical assistance to eligible owners for its removal, in compliance with all HUD CDBG lead requirements.

The Community Development Office supplies all applicants for housing rehabilitation assistance with complete information regarding lead-based paint hazards. Eligible work to remove hazards includes replacement windows, aluminum capping of all trim, interior sheet-rocking of walls, encapsulation and replacement of cabinets, and related moldings and trim. Technical assistance is provided by the Community Development staff. Information on proper methods of removal is provided to contractors.

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

The Westchester County Department of Health operates the Lead Primary Prevention Program in a section of the City of White Plains. This is a direct result of that area of White Plains as having been identified as an area with a high risk for lead paint poisoning by the NYS Department of Health.

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

Removal of lead-based paint is incorporated into the policies and procedures of the City's housing programs. In addition, as part of the Lead Primary Prevention Program, staff of the Westchester County Department of Health conduct lead paint inspections and refer homeowners and renters to the White Plains Community Development Program for appropriate action.

SP-70 Anti-Poverty Strategy

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

According to the 2009-2013 American Community Survey (ACS) estimates, 6.8 percent of families and 9.1 percent of individuals in White Plains had incomes that put them below the national poverty level. For families in poverty, 21.3 percent were single female-headed households. Of those households, 33 percent had children living under 5 years of age and 30 percent had children living under the age of 18 years. The majority of the families are on public assistance. The balance is primarily single person households, including the elderly on Social Security, and individuals on SSI, SSD, with periodic employment, or with no visible means of support.

The Anti-poverty Strategy of the City of White Plains is to provide services that are responsive to the needs identified in this Consolidated Plan. Through development of the Annual Action Plan, funds are allocated to support organizations that offer quality programming to address such needs. Funding priorities include services that address the needs of priority populations including the homeless, persons with special needs, low- and moderate-income residents, youth and seniors. The goal is to support our most vulnerable populations who have ongoing needs as well as to facilitate change for those that need opportunity and skills to move out of poverty.

A new, key strategy that will be implemented during this Consolidated Plan is the availability of job training through the White Plains Education and Training Center. This new facility has been built by the White Plains Housing Authority with the strong support of HUD, New York State, the City of White Plains, and private funding. The job training programming will provide centralized training for underserved, low-income individuals who lack work skills and/or employment prospects. The goal is to provide unemployed or under-employed individuals with the type of training that can result in immediate job opportunities thus helping them to achieve greater self-sufficiency.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The poverty reduction and elimination goals, programs, and policies of the City of White Plains are closely coordinated with the affordable housing plan of this Consolidated Plan. As discussed, Community Development funds are allocated to support the most vulnerable in attaining and/or maintaining affordable housing. Community Development funds are also allocated to support key strategies such as employment training and housing counseling programs to develop skills and knowledge that will increase self-sufficiency and, thereby, improve options for attaining and/or maintaining affordable housing. Furthermore, the City's affordable housing program is closely integrated with the network of public service resources available. A request for assistance can enter either gateway, housing or public services and the person seeking assistance will receive services from both. The City provides an individualized response to requests for assistance and creates pathways to the wide range of opportunities.

SP-80 Monitoring

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

The City of White Plains Community Development Program staff performs management, oversight and monitoring of the CDBG program. The Community Development Program is committed to taking all appropriate steps, as outlined by HUD, to ensure compliance with applicable laws, procedures and eligibility requirements. All CDBG funds are disbursed by the City's Finance Department. Each month expenses are drawn down utilizing IDIS software. IDIS is also used to report program performance.

White Plains' CDBG program staff regularly monitors all CDBG sub-recipients for regulatory compliance. Formal monitoring of projects occurs annually. The financial management, labor standards, local and national objective compliance and year-end accomplishments are reviewed at that time, along with program observation and site inspections when appropriate. CDBG project staff schedules meetings well in advance, followed by phone calls to confirm the date and time. During the meeting, CDBG staff and sub-recipients are asked a number of questions designed to evaluate the sub-recipients' procedures for carrying out activities. During the meetings, CDBG staff request feedback regarding the development and administration of the program. The response has been positive, and most feel comfortable with the administrative policies in place. Informal monitoring in the form of phone calls, site visits and progress reports occur on an ongoing and regular basis. Members of the Community Development Citizens Advisory Committee are encouraged to attend and participate in sub-recipient program observation site visits.

Annual Action Plan

Expected Resources

AP-15 Expected Resources

Introduction

This section provides an overview of expected resources and funds to be used to support the objectives of the Community Development Program. The chart below details how different public programs (local, state and federal) are funded and how funds are used.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$915,692	\$400,000	0	\$1,315,692	\$4,000,000	
White Plains Housing Authority Public Housing	Public - Federal	Public Housing	\$1,000,000	0	0	\$1,000,000	\$4,000,000	
White Plains Housing Authority Section 8	Public - Federal	Housing Self-Sufficiency	\$4,000,000	0	0	\$4,000,000	\$16,000,000	

Senior Citizens T-III B Nutrition T-III C	Public - Federal	Senior Programs	\$50,000	0	0	\$50,000	\$200,000	
Westchester County Continuum of Care	Public - Federal	Transitional Housing Permanent Supportive Housing Support Services	\$140,000	0	0	\$140,000	\$560,000	
NYS OMRDD	Public - State	Special Needs Recreational programming	\$76,000	0	0	\$76,000	\$304,000	
NYS OCFS	Public - State	Youth Bureau Administration	\$25,000	0	0	\$25,000	\$100,000	
NYSERDA	Public - State	Multi-Modal Transportation Redevelopment Project	\$1,000,000	0	0	\$1,000,000	0	
NYS Homes & Community Renewal and NYS Affordable Housing Corporation	Public - State	Affordable Home Ownership Development Program	\$242,000	0	0	\$242,000	0	
Westchester County Youth Bureau	Public - County	Youth Programs	\$35,000	0	0	\$35,000	\$140,000	

City of White Plains	Public - Local	Admin and Planning Affordable Housing Public Improvements Public Services	\$5,425,000	0	0	\$5,425,000	\$20,000,000	Admin and Planning: \$125,000 Multi-Modal Transportation Redevelopment Project: \$250,00 Housing Code Enforcement: \$750,000 Senior Rental Assistance: \$50,000 Parks: \$250,000 Public Service Programs: \$2,500,000 Infrastructure Improvements: \$1,500,000
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Table 9 - Expected Resources – Priority Table

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

CDBG funding allocated toward Public Services will leverage those additional state, county and local resources, including the youth and senior programs funded through Westchester County and the other city funded public service programs. These programs include:

- Youth programs such as the After School Program, Day Camps, and programs for persons with differing abilities, youth centers and the Youth Employment Program,
- Neighborhood and community centers such as the White Plains Education and Training Center, El Centro Hispano and the Slater Center and
- Senior programs such as transportation, health screening, advocacy and recreational and instructional programs.

Federal funding allocated for Housing Code Enforcement will leverage White Plains allocated funds towards the same project. A new collaboration with WESTCOP extends funding available for low and moderate income residents seeking housing rehabilitation.

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

The City of White Plains is committed to leading the redevelopment of the area in and around the White Plains TransCenter, a major transportation hub for the City, the County, and the Region. The land parcels that will be considered for this project are owned by different public agencies including the City of White Plains, the County of Westchester, and Metro-North of New York State. As part of this effort, the City will engage and work cooperatively with agency partners, including Metro-North Railroad, the County of Westchester and the State of New York, as well as a host of other interested parties to develop a vision for the TransCenter and its environs. The White Plains Multimodal Transportation Center Redevelopment Project will provide an enhanced multi-modal transportation center that serves all modes of travel and maximizes the economic development potential of the area.

The long-term outcomes of the project include increased accessibility for residents, workers and visitors; decreases in fuel consumption and air pollution; health cost savings from exercise; decreases in flood damage costs; increased occupancy rates for commercial businesses that will support additional jobs; and a strengthening of the economies of the City, County, Region and State.

The City's vision for the Project has four major components:

- Improve the quality and variety of public transportation service options for White Plains and the region,
- Create a great new place for the use and enjoyment of residents and visitors alike,
- Realize the economic development potential of the station and its environs and
- Do all of the above in a sustainable manner that protects the environment.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Please see next page

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2016	Affordable Housing	City of White Plains	Housing	CDBG: \$152,135	Units Rehabilitated: 57
2	Code Enforcement	2015	2016	Affordable Housing	City of White Plains Target Areas	Housing	CDBG: \$159,116	Violations Closed: 500
3	Affordable Housing Development	2015	2016	Affordable Housing	City of White Plains	Housing	Private Developers and City of White Plains	Units Constructed: 100 units
4	Affordable Housing Program	2015	2016	Affordable Housing	City of White Plains	Housing	CDBG: \$28,000 City of White Plains: \$115,000	Persons assisted: 150
5	Public Housing	2015	2016	Public Housing	Public Housing Sites	Housing	CDBG: \$100,000	Units Improved: 20
6	Public Services – Homeless	2015	2016	Homeless	City of White Plains	Public Services – Homeless	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 persons
7	Public Facilities and Improvements	2015	2016	Non-Housing Community Development	City of White Plains	Public Facilities and Infrastructure	CDBG: \$158,038 ³	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12,000 persons
8	Support Special Needs Populations	2015	2016	Non-Homeless Special Needs	City of White Plains	Public Services – Non-Homeless Special Needs	CDBG: \$73,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,100 persons

³ Under the funding contingency plan (page 6) funding for parks infrastructure will be reduced to \$51,158.

9	Public Services – Non-Homeless	2015	2016	Non-Homeless Community Development	City of White Plains	Public Services – Non-Homeless	CDBG: \$114,775	Public service activities other than Low/Moderate Income Housing Benefit: 1,800 persons
10	Business Assistance	2015	2016	Economic Development	City of White Plains Target Areas	Economic Development	CDBG: \$25,000	Economic development activities in target areas: 5 businesses
11	Administration	2015	2016	Administration	City of White Plains	Administration	CDBG: \$176,127	HUD CDBG regulation compliance and high quality CDBG program

Table 10 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Goal Description
1	Housing	<ul style="list-style-type: none"> • Homeowner occupied housing rehabilitation: 12 units rehabilitated • Multifamily housing rehabilitation including public housing: 20 units rehabilitated • Home Safety Initiative: Smoke/Carbon Monoxide Detector Installation: 25 units
2	Code Enforcement	<ul style="list-style-type: none"> • Increased code compliance in CD Target Areas to improve housing conditions • Night canvassing program to reduce unsafe conditions unseen during other times • Address issues of overcrowding, poor sanitation, vacant and abandoned properties
3	Affordable Housing Development	<ul style="list-style-type: none"> • Support the creation of new rental housing through new development projects subject to City of White Plains Affordable Housing Program (various

		options to comply, mandatory participation)
4	Affordable Housing Program	<ul style="list-style-type: none"> • Deliver the affordable rental program including certifying new tenants, annual re-certifications, outreach for vacant units, and managing tenant issues with landlords • Fund housing counseling agencies to provide eviction prevention and housing counseling including first time homebuyers, down payment assistance and general housing counseling
5	Public Housing	<ul style="list-style-type: none"> • Rehabilitation of apartment units • Rehabilitation of common facilities • Redevelopment of Winbrook campus • Increase building security • Improve infrastructure including park facilities, community education facility, etc.
6	Public Services – Homeless	<ul style="list-style-type: none"> • Fund outreach and case management programs for the chronically homeless
7	Public Facilities and Improvements	<ul style="list-style-type: none"> • Support improvements to the HUD Community Education Facility offering job training • Fund sidewalk improvements and handicapped accessibility improvements • Improve transportation facilities including pedestrian, bike, rail, bus and parking • Historic preservation • Support improvements to municipal parks and recreation in CD target areas • Support the rehabilitation of public community facilities that provide critical services to the low/moderate income population • Support the rehabilitation of public community facilities that provide critical services to the homeless population • Support the rehabilitation of public community facilities that provide critical services for special needs populations • Fund comprehensive building audit and assessment programs
8	Support Special Needs Populations	<ul style="list-style-type: none"> • Support programs that provide home delivered meals to the needy, access to

		food, information on accessible housing, and day programming for special needs populations
9	Public Services – Non-Homeless	<ul style="list-style-type: none"> • Support programs that provide community development in target areas, comprehensive community programming in target areas, summer camps, after school programming, and job training and employment skills
10	Business Assistance	<ul style="list-style-type: none"> • Support commercial façade and sign improvement matching grant program in CD target areas
12	Administration	<ul style="list-style-type: none"> • Funding to support quality CDBG operations and administration

Projects

AP-35 Projects

Introduction

Projects

#	Project Name
1	Administration and Planning
2	Rehabilitation Program
3	Code Enforcement
4	Public Facilities and Improvements
5	Public Services

Table 11 - Project Information

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

These five projects have been selected as allocation priorities because they address the needs and goals as identified in the 2015-2019 Consolidated Plan. The only foreseen obstacle in addressing underserved needs is limited funding. Given the extensive needs that exist, funding limitations only permit so many activities. Efforts will be made to seek supplemental and complementary funding, such as the New York State Home Improvement Program; however, government resources at every level are greatly restricted.

AP-38 Project Summary

Project Summary Information

#	Project Name	Project Summary Information
1	Administration and Planning	Activities include ongoing needs assessment, coordination and implementation of all activities, notices, citizens advisory committee process, acquiring needed materials, allocation execution and follow up, support redevelopment of housing units of the White Plains Housing Authority, support successful implementation of City capital improvement projects and City services, respond to the needs of the CDBG target community, effectively administer the CDBG program, comply with all HUD program and reporting requirements
2	Rehabilitation Program	Oversight of rehabilitation projects, preparation of all specifications, bidding of work, regular monitoring visits to work sites, preparation of filing of all mortgages and deferred liens, acquiring needed materials
3	Code Enforcement	Housing Code Enforcement to ensure safe, clean and attractive residential and business areas.
4	Public Facilities and Improvements	Community Education Facility, facilities that provide services to the low- and moderate-income residents, the homeless and/or special needs populations of White Plains, sidewalk and accessibility improvements, transportation facilities, historic preservation, parks, comprehensive building audit and assessment programs
5	Public Services	Public Service programs that are responsive to the low- and moderate-income residents, the homeless and/or special needs populations of White Plains providing services such as: job training, emergency food pantries, youth programming, housing counseling and advocacy, and homeless outreach and case management, community centers programming, and more.

AP-50 Geographic Distribution

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

Geographic Distribution

Target Area	Percentage of Funds
Barker	*
Battle Hill	*
Carhart	*
Downtown South	*
Ferris-Church	*
Fisher Hill	* + 10%**
Highlands	*
Kensico-Lake	*
North White Plains	*
All CD Target Areas	49%
Public Housing	8%
City-wide, low/mod	7%
City-wide, special needs	7%
Thomas H. Slater Community Center	2%
El Centro Hispano Community Center	2%

Table 12 - Geographic Distribution

* - represented in 49 percent allocation for all CD target areas

** - an additional 10 percent of funds has been allocated for park improvements

Rationale for the priorities for allocating investments geographically

Investments are made in census-defined low- and moderate-income areas or are the type of projects which are a presumed benefit for low-income populations (e.g. Homeless, handicapped). Priorities for allocating investments are a result of the needs assessment and analysis of this Consolidated Plan as well as efforts to distribute funds throughout all target areas. Past performance is also a funding consideration.

Affordable Housing

AP-55 Affordable Housing

Introduction

The following tables show the one year goals for the number of housing units to be supported through local, state and federal programs that are affordable for low- and moderate-income residents. Data in this section is supported by housing units currently receiving rental assistance and expected rehabilitation of existing housing units.

One Year Goals for the Number of Households to be Supported	
Homeless	379
Non-Homeless	289
Special-Needs	209
Total	877

Table 13 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	678
The Production of New Units	0
Rehab of Existing Units	199
Acquisition of Existing Units	0
Total	877

Table 14 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing

Introduction

Currently, the White Plains Housing Authority has begun the first phase of a neighborhood revitalization project of the Brookfield Commons campus with the development of the first building, a mixed-use affordable housing community called The Prelude. The Prelude, rising on the corner of South Lexington Ave. and Quarropas Street, includes 104 new affordable housing apartments, and a 13,500 square foot community education and training center. It is the first phase in the redevelopment of Brookfield Commons (previously named Winbrook Campus), 450 public housing units built in 1949. The cost for this first phase will be \$42.18 million. The future phases will replace all of the older, out of date towers with new, green mixed income buildings, planned so that the current residents will never have to move off site.

Actions planned during the next year to address the needs to public housing

As a result of continued budget reductions and HUD's approach to transition housing authorities from Public Housing to RAD, the WPHA will be seeking to convert its portfolio to either the RAD program, or in the case of Winbrook, remove the property from the HUD public housing inventory and redevelop the property as a mixed income property.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The WPHA encourages residents to engage and support the management of the properties. Residents are not trained in the management of large housing developments and cannot independently manage properties but can collaborate in maintenance of their units.

Due to continued budget reductions and funding cuts from HUD, the WPHA lacks the funding and resources for a meaningful resident based homeownership effort program but makes referrals to partner agencies to assist those interested in homeownership.

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

The WPHA is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities

Introduction

In 2014, White Plains had a total of 373 homeless persons provided with emergency shelter beds and five homeless persons provided with transitional housing. Due to Westchester County's extensive shelter system funded by Westchester County DSS the nature and extent of homelessness is much different than in other nearby locals, including New York City. The City was fortunate to only have one homeless person who remained unsheltered and was classified as chronically homeless. It is not immediately clear why that particular individual was not sheltered but it is plausible that the individual chose not to enter the shelter system at their own will.

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

White Plains will continue to be an active participant in the Westchester County Continuum of Care, its sub-committees and special projects. White Plains is regularly represented by the Grace Church Community Center, who formally represents the City of White Plains as a voting member of the CoC. Grace Church Community Center is the major provider of services to the homeless in the City of White Plains, and thereby more deeply involved and knowledgeable about the day-to-day needs and services for the homeless population. While Grace Church Community Center represents White Plains, since this is such a priority for White Plains, a Community Development staff member also regularly participates in the CoC.

Additionally, the White Plains Department of Public Safety works diligently to assist the homeless with connecting with the many services of Grace Church Community Center. This is a highly effective and collaborative partnership that produces better outcomes for the homeless. In the next year, this vital work will continue with the support of CD funds for Grace Church Community Center.

Lastly, facility rehabilitation funding will be made available to any of the providers of services to the homeless, as funding is available.

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

Grace Church Community Center

The key to reaching individuals that are outside of the traditional homeless service and shelter system is through programs such as the Open Arms Homeless Outreach Services Team. Based out of the Open Arms Men's Drop in Shelter, this group of case managers works closely with the White Plains Police to identify and reach out to individuals who are living on the streets, or who show up on the streets of White Plains.

Primarily this case management team reaches out to the men and women who use the Open Arms and Samaritan Housing drop in shelters on a night by night basis. This team also works closely with Grace Church Community Center's soup kitchen to do outreach.

The Children's Village Street Outreach

The Street Outreach Program is centrally headquartered in Valhalla, NY, operating out of the Sanctuary teen runaway shelter. Street outreach efforts are concentrated in troubled urban areas of Westchester including White Plains. The team encounters teens, including runaway and homeless teens, who are exposed to violence, drug abuse, sexual abuse, sexually transmitted diseases, and hunger.

Westchester County Continuum of Care Patriot Housing Initiative

Spearheaded in 2014 in partnership with the Westchester County Continuum of Care Partnership for the Homeless, the Patriot Housing Initiative has brought together a coalition of community partners throughout Westchester. In all, nearly 60 people representing various organizations have teamed up with the county departments of Social Services, Community Mental Health and Veterans Services to tackle the issue of veteran homelessness in a comprehensive and systematic way. During the first 100 Day Challenge, White Plains played an important role along with other communities in Westchester. Housing our veterans continues to be a priority outreach initiative in White Plains and Westchester County.

Addressing the emergency shelter and transitional housing needs of homeless persons

The emergency and transitional housing needs of homeless persons are met through a number of strategies and providers as described in MA-30.

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

The Westchester County Office of Temporary Housing Assistance (OTHA) of the Department of Social Services provide temporary shelter to homeless families, singles and childless couples. The office partners with not-for-profit agencies that provide case management services in shelter facilities, transitional residences and emergency apartments. Homeless programs are designed to lead the homeless population toward permanent housing and independence.

The WCDSS Office of Temporary Housing Assistance provides the following services:

- Placement and Payment - The office handles the placement of homeless in Westchester County and payment to agencies who provide services,
- Housing Resources Development - The office has oversight of homeless units and facilities as well as construction and renovation projects and other building-related issues of homeless facilities and
- Case Management Services - The office oversees casework services to the homeless provided by the not-for-profit agencies and provides direct casework services to the hard to serve population.

SHORE (Sheltering the Homeless Is Our Responsibility, Inc.) an all-volunteer, interfaith, not-for-profit housing organization in central Westchester County, NY, seeks to eliminate the causes of homelessness by advocating with government and other organizations to create affordable housing, documenting and reporting problems of homelessness, and supporting other programs that help people with housing needs. SHORE also provides permanent, affordable rental homes for homeless families. SHORE constructed 14 new affordable units in White Plains for seven first-time homeowners and seven formerly homeless families. SHORE continues to be an important provider working effortlessly to provide access to affordable housing units for homeless individuals and families as well as preventing individuals and families who were recently homeless from becoming homeless again.

Similarly, Habitat for Humanity, Westchester, provides safe, quality affordable housing that offers access to housing units for homeless individuals and families and helps prevent individuals and families who were recently homeless from becoming homeless again. To date, eight houses in White Plains have been rehabilitated and made available to low income families, some of whom were previously homeless.

The White Plains Community Development program strongly supports these efforts and will make funding available to assist as a core strategy of this Consolidated Plan.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Westchester County provides eviction prevention funding for county housing providers, including White Plains, to assist low-income individuals and families from becoming homeless. In addition, the White Plains Community Development program sees this as a high priority and annually allocates funding for this strategy and activity. In 2015-2016, the Community Development program is proposing funding for housing counseling and eviction prevention as part of its public service provision.

AP-75 Barriers to affordable housing

Introduction:

As discussed in Section MA-40 of the Consolidated Plan and Section SP-55 of the Strategic Plan, the Department of Planning will be undertaking a comprehensive analysis and report on barrier to affordable housing and fair housing choice in 2015. Please see below for more information.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Through the data provided in the Housing Needs Assessment and Housing Market Analysis, the Department of Planning has determined that the two largest housing issues and barriers to affordable housing are cost and overcrowding. This finding is further substantiated through comprehensive community consultation, where the Department heard at every engagement meeting the pressing need to increase the supply of affordable housing and alleviate overcrowded housing conditions.

The Community Development Program has updated the 2010-2014 Analysis of Impediments to Fair Housing Choice to reflect current housing conditions in White Plains in 2015. The Community Development Program considers the existing format of the Analysis of Impediments to Fair Housing Choice (AI) to be limited in assessing impediments to fair and affordable housing. The Community Development program is highly committed to comprehensively evaluating all of the negative effects of public policies, land use patterns, transportation routes and housing discrimination that work together to create substantial barriers to fair and affordable housing. Data collection and analysis has already commenced for evaluating what the City of White Plains can do on a local level to increase both the supply of affordable housing and access to fair housing.

The 2015-2019 Consolidated Plan has laid the groundwork and direction for determining some of the current barriers that exist for affordable housing and how such barriers can be eradicated. The updated 2015 Analysis of Impediments to Fair Housing Choice identifies current impediments to fair housing and lays the groundwork to correct such impediments.

Through the development of the 2015-2019 Consolidated Plan, the Community Development Program has preliminarily learned what type of affordable housing needs to be increased:

- Residents earning 0 to 30 percent and 31 to 59 percent of the AMI
- White Plains workforce earning less than 30 percent and 31 to 59 percent of the AMI
- Seniors and persons who are disabled earning 0 to 30 percent and 31 to 59 percent of the AMI
- Individuals, small families and young adults – earning 30-59 AMI
- SRO units for special needs and homeless individuals earning 0-30 of the AMI

And reduce barriers for:

- Small housing unit (studios and one bedrooms) production
- Larger sized family housing unit production
- Single headed households with children discrimination
- Senior citizen discrimination
- Special needs discrimination including: homelessness, substance abuse and mental and physical disabilities

The following policies and practices need to be evaluated for increasing affordable housing and reducing barriers to affordable housing:

- White Plains Affordable Home Ownership Program (AHOP)
- White Plains Affordable Rental Housing Program (AHRP)
- White Plains Tax Exemption Program for Seniors and Persons with Disabilities
- The Senior Citizen Rent Increase Exemption (SCRIE) Program
- Current zoning and possible rezoning opportunities
- Incentives for developers to produce affordable housing for very low- and low-income residents

The above lists are only preliminary and extensive research and further data analysis will be conducted for the AI. The AI will examine how current municipal programs are functioning and if they are producing intended outcomes.

AP-85 Other Actions

Introduction:

Actions planned to address obstacles to meeting underserved needs

Despite the best efforts to fill the gaps and provide a wide range of programs to address community needs, there continues to be underserved needs and real obstacles exist to meet those needs. Through the intensive public engagement process for the development of the 2015-19 Consolidated Plan, many needs were identified, some applicable to the goals of Community Development and many outside the purview of Community Development. The most recurrent themes that were supported from the data analysis are housing, supportive services, and community development. All expressed needs were documented and were addressed through the Consolidated and Annual Action Plan when appropriate and feasible, or referred to other city departments, levels of government, and/or public service agencies for their information and strategic planning.

The greatest obstacle to meeting underserved needs is limited funding. Actions planned include fostering even more collaboration among providers to create greater opportunities to maximize available resources and also to increase the amount of grant funding for services to the community.

Actions planned to foster and maintain affordable housing

The City will continue its commitment to and requirement of the development of affordable housing units in all applicable new multifamily housing projects. As discussed in the 2015-2019 Consolidated Plan, a significant amount of new development is slated for the next five years which will create new affordable rental units. Additionally, the City's Affordable Home Ownership Program Rules and Procedures and the City's Affordable Rental Housing Program Rules and Procedures will be reviewed and updated in 2015-2016.

Actions planned to reduce lead-based paint hazards

A New York State law enacted on April 6, 1993 requires that all children from six months to six years be tested for lead based paint poisoning as part of their physical examinations. The Westchester County Department of Health and the White Plains Community Development Program established a cooperative program in 1993. The City will continue to work in close collaboration with the Westchester County Community Health Services and the Department of Health, Planning and Evaluation, which is responsible for the testing of children within the County (White Plains included) for lead based paint poisoning, and for the inspection of the dwelling units of any reported cases.

The White Plains Community Development Office is notified by the County if any owner or renter whose child tested positive has a dwelling unit containing lead based paint. The Community Development Program advises the property owner of lead based paint hazards and provides low interest loans and technical assistance to eligible owners for its removal, in compliance with all HUD CDBG lead requirements.

The Community Development Office supplies all applicants for housing rehabilitation assistance with complete information regarding lead-based paint hazards. Eligible work to remove hazards includes replacement windows, aluminum capping of all trim, interior sheet-rocking of walls, encapsulation and replacement of cabinets, and related moldings and trim. Technical assistance is provided by the Community Development staff. Information on proper methods of removal is provided to contractors.

Actions planned to reduce the number of poverty-level families

According to the 2009-2013 American Community Survey (ACS) estimates, 6.8 percent of families and 9.1 percent of individuals in White Plains had incomes that put them below the national poverty level. For families in poverty, 21.3 percent were single female-headed households. Of those households, 33 percent had children living under 5 years of age and 30 percent had children living under the age of 18 years. The majority of the families are on public assistance. The balance is primarily single person households, including the elderly on Social Security, and individuals on SSI, SSD, with periodic employment, or with no visible means of support.

The Anti-poverty Strategy of the City of White Plains is to continue to provide services targeted to extremely low income elderly, youth and families as described in the 2015-2019 Consolidated Plan. The 2015-16 Annual Action funds programs that address the needs identified in the 2015-2019 Consolidated Plan, with the City relying more heavily on local funds to replace major funding decreases from Federal and NY State sources.

A key strategy that will be implemented in 2015-2016 is the availability of job training through the White Plains Education and Training Facility. As discussed in the 2015-2019 Consolidated Plan, this new facility has been built by the White Plains Housing Authority with the strong support of HUD, New York State, the City of White Plains, and private funding. The job training programming will provide centralized training for underserved, low-income individuals who lack work skills and/or employment prospects. The goal is to provide unemployed or under-employed individuals with the type of training that can result in immediate job opportunities thus helping them to achieve greater self-sufficiency.

Actions planned to develop institutional structure

Coordination of services and coordination among service providers is very strong in White Plains. Although White Plains is a regional business center during the day with a downtown population of over 200,000, it is still a relatively small City with a resident population of approximately 57,000. Because it is a regional center and the county seat, it is the home of many social, medical and public service agencies and organizations, including many County government offices. As a small city, there is a great deal of interaction between the various supportive service and housing agencies. As a result of the success of focus group discussions that were an important component of the development of the 2015-2019 Consolidated Plan, Community Development staff will regularly host roundtable conversations among agencies

serving similar populations in an effort to encourage even greater collaborative services and, thereby, improved outcomes for the people we serve.

The City's Planning and Community Development Department works closely with all levels of government, developers and businesses, and public service agencies. This creates a natural role for the department to be a key facilitator of planning and strategic initiatives with the ability to bring the right people to the table due to pre-existing relationships.

Actions planned to enhance coordination between public and private housing and social service agencies

Community Development program staff regularly participate in the CoC, both at the board level and committee level. The CoC has an active and robust participation from public and private housing agencies and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

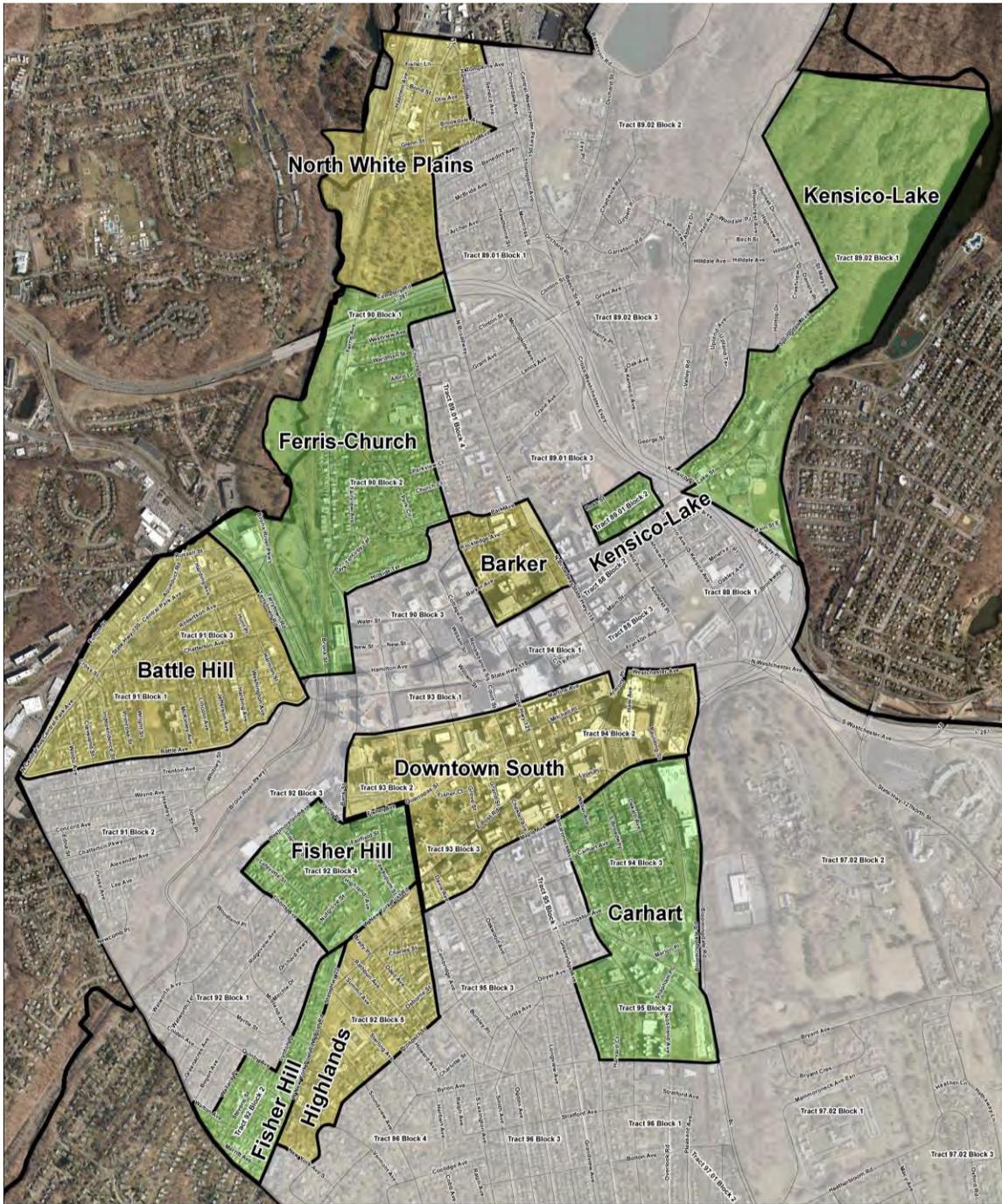
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$300,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	0
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APPENDIX A – MAPS

MAP 1

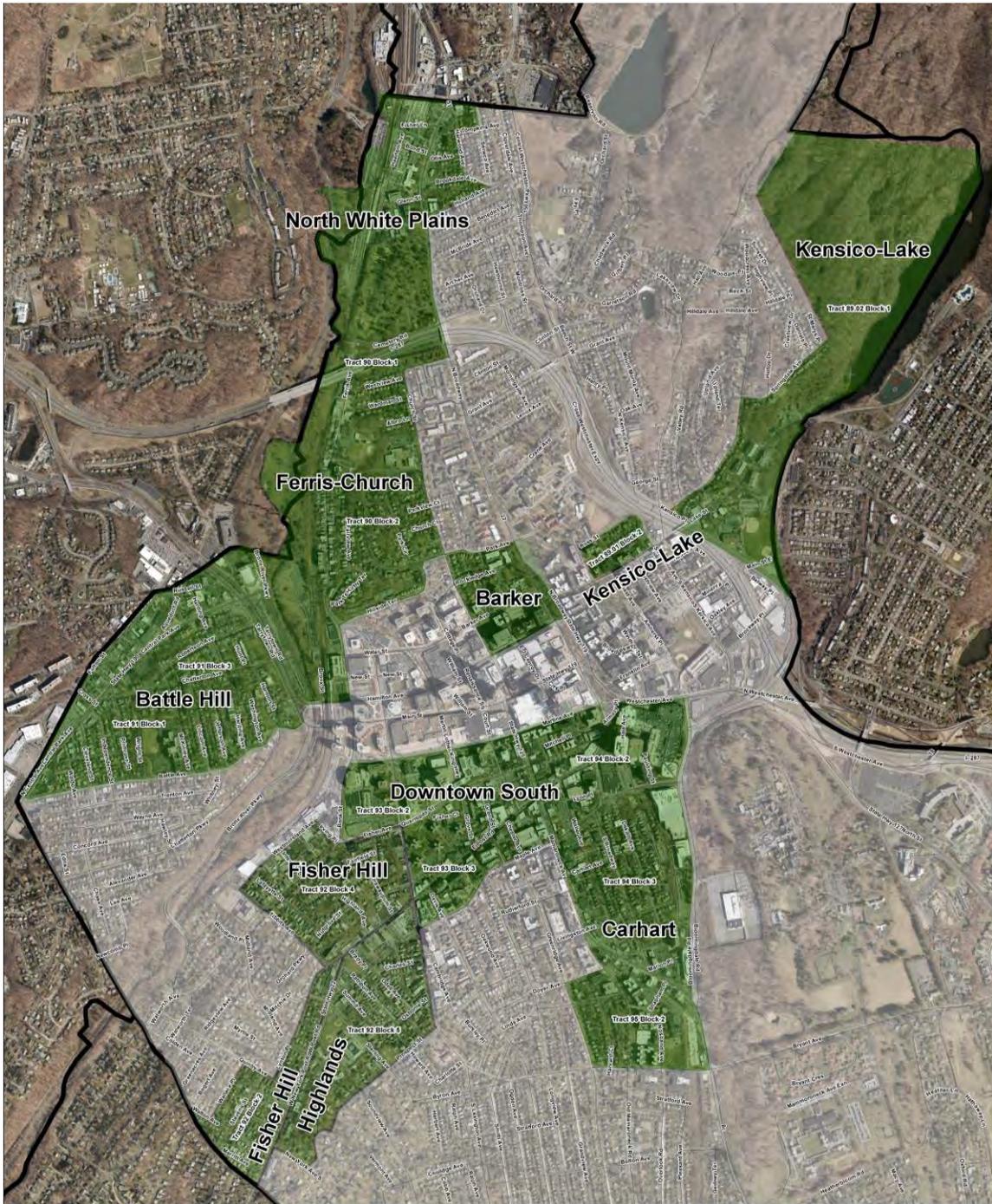


**COMMUNITY DEVELOPMENT TARGET
AREAS FOR THE 2015-2019
CONSOLIDATED PLAN**



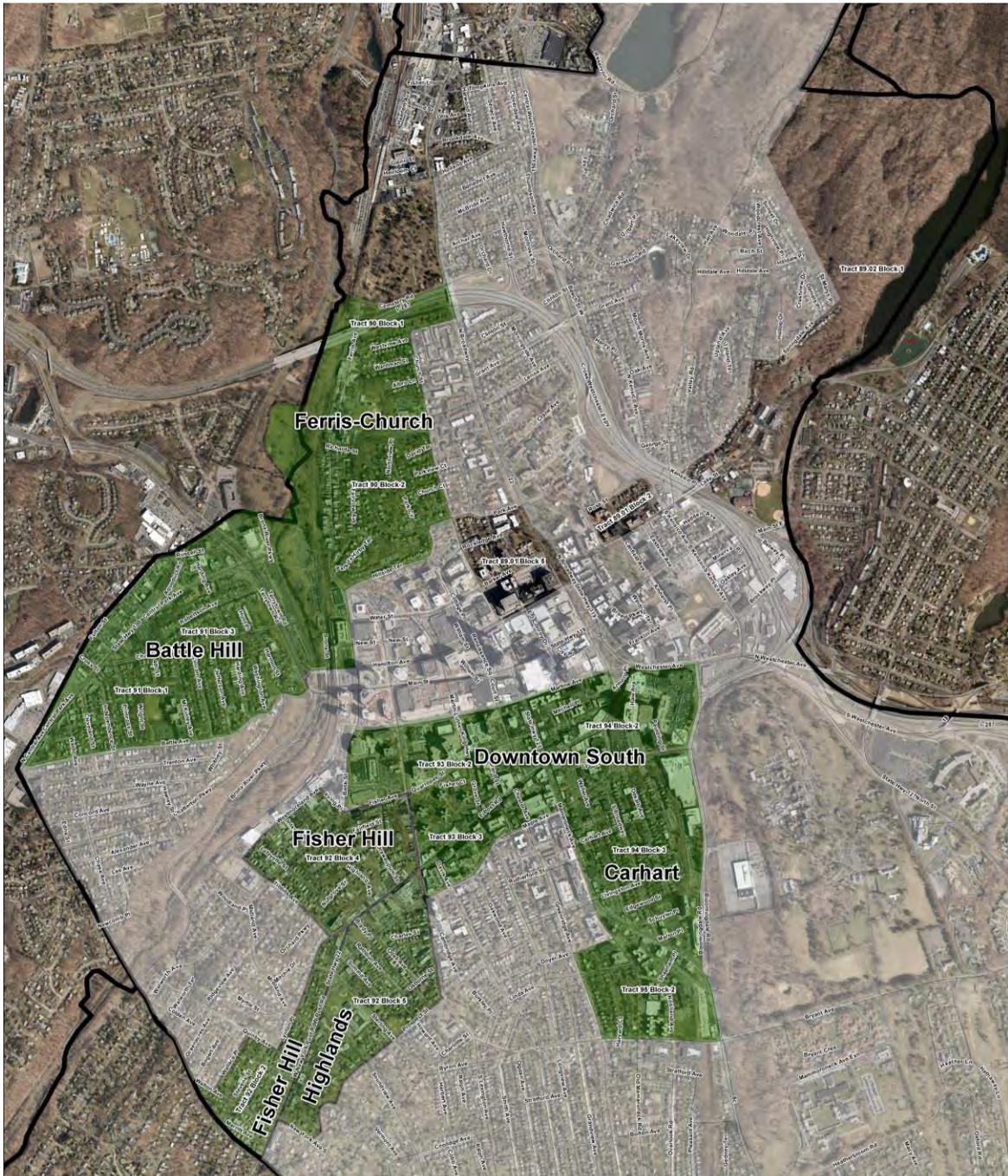
Date Modified: 2/10/2015

MAP 2



<p>EI CENTRO HISPANO TARGET AREAS 2015-2019 CONSOLIDATED PLAN</p>	<p>Planning Department White Plains, NY THE CITY OF WHITE PLAINS  70 Church Street White Plains, NY 10601-2409 YOUR VOICE COUNTS!</p> <p>White Plains, NY Consolidated Plan </p>	<p>  Date Modified: 2/10/2015</p>
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MAP 3



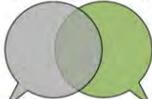
**THOMAS SLATER CENTER TARGET AREA
2015-2019 CONSOLIDATED PLAN**

Planning Department

White Plains, NY
Consolidated Plan



70 Church Street
White Plains, NY 10601-2409



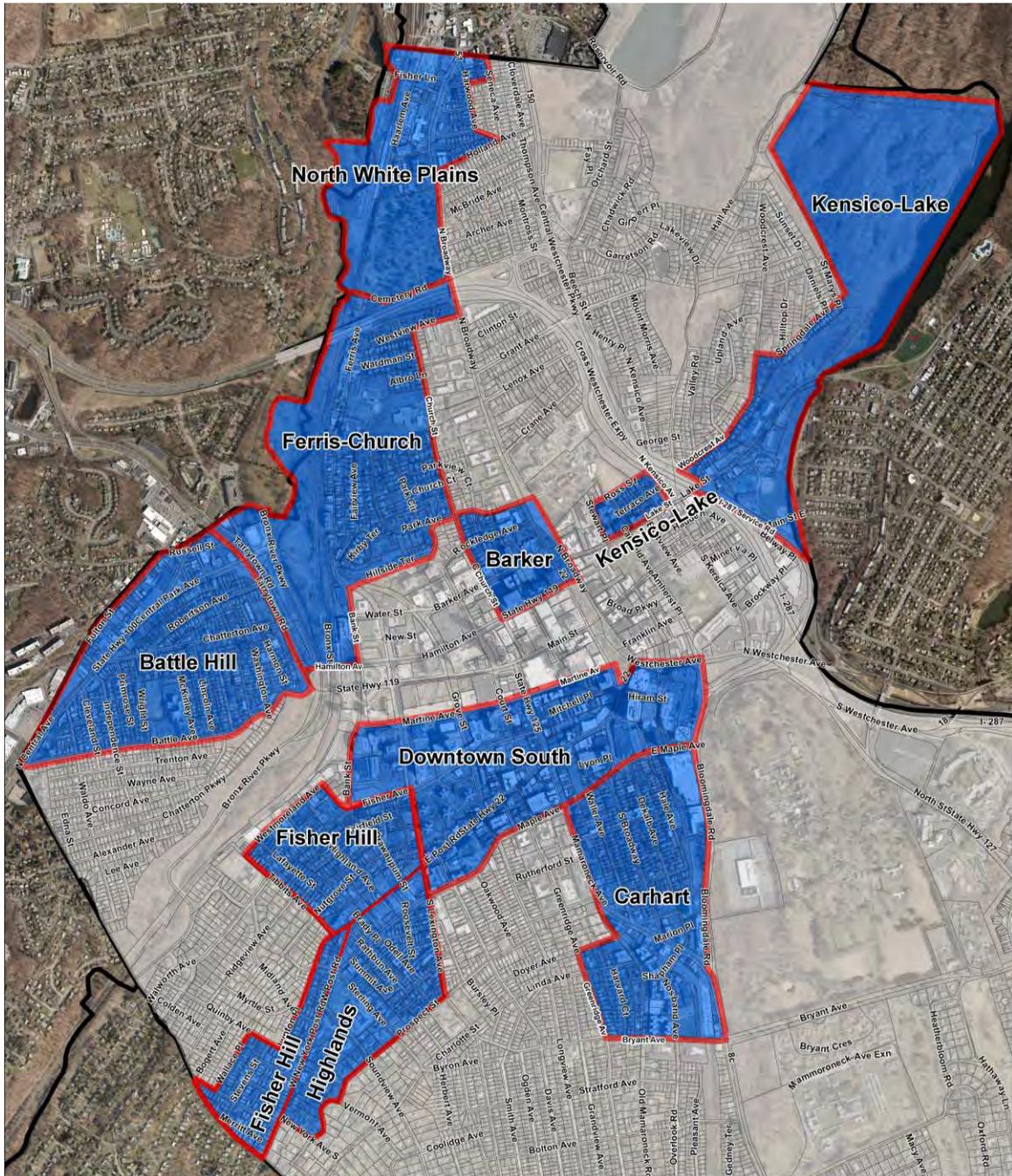
YOUR VOICE COUNTS!



0 0.125 0.25 0.5 Miles

Date Modified: 4/10/2015

MAP 4



**COMMUNITY DEVELOPMENT PROGRAM
CODE ENFORCEMENT TARGET AREAS
EFFECTIVE JULY 1, 2015**

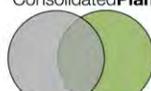
 Code Enforcement Target Areas

Planning Department

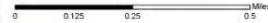


70 Church Street
White Plains, NY 10601-2409

White Plains, NY
Consolidated Plan

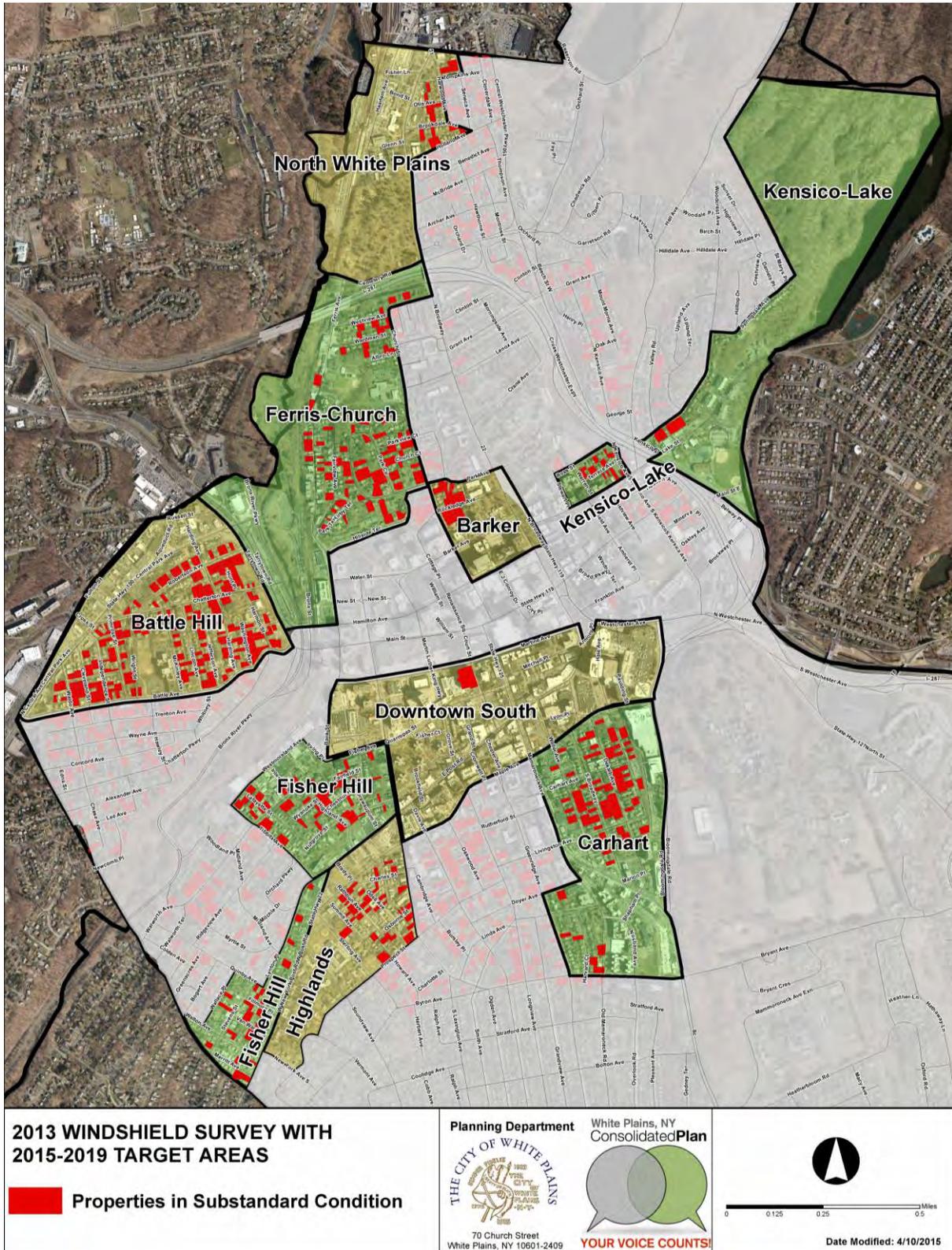


YOUR VOICE COUNTS!

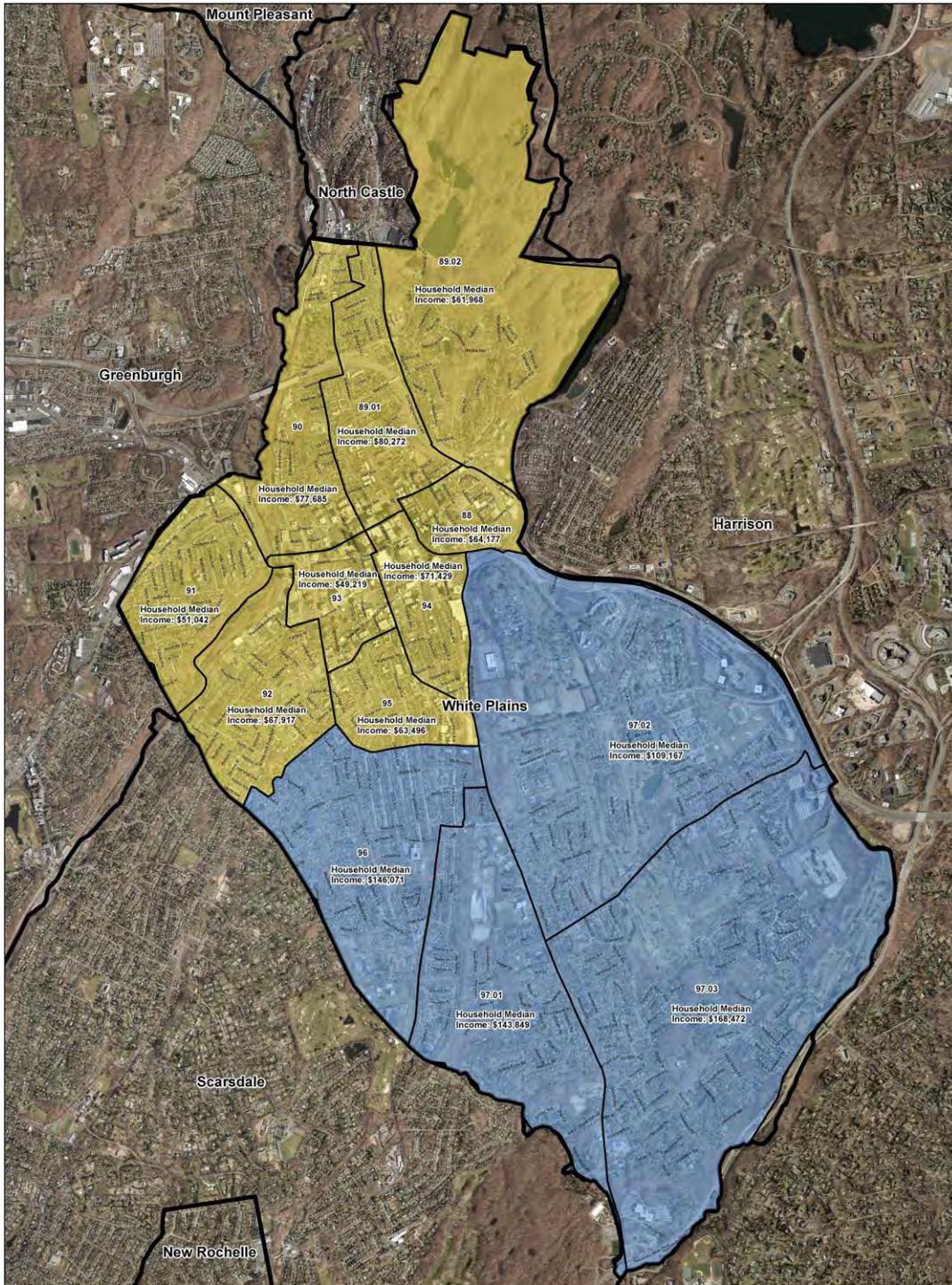


Date Modified: 2/15/2016

MAP 5



MAP 6



2013 HOUSEHOLD MEDIAN INCOME (\$80,701) CONCENTRATION by CENSUS TRACT

- \$49,219 - \$80,700 (below median income)
- \$80,701 - \$168,472 (above median income)

Planning Department



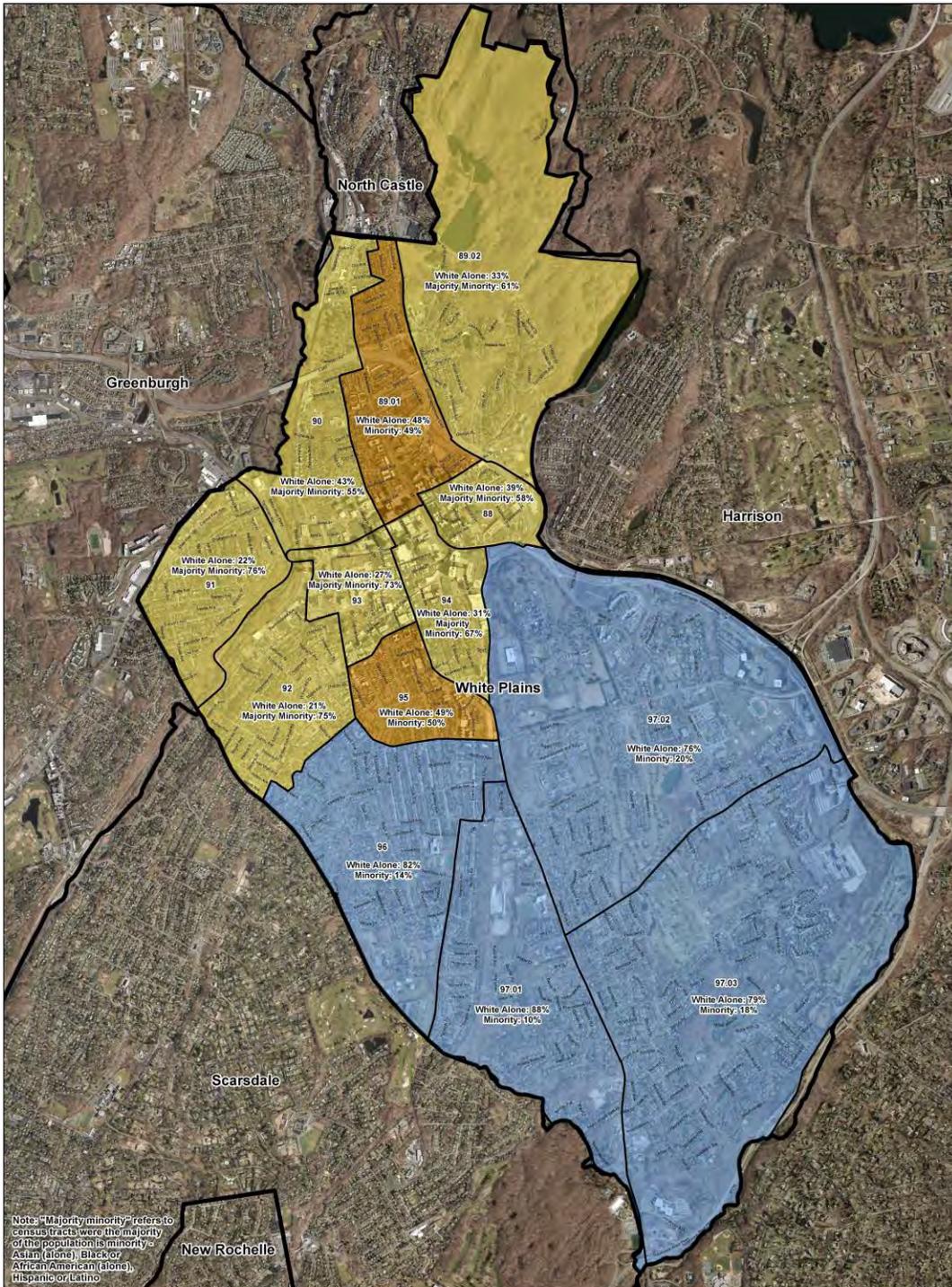
70 Church Street
White Plains, NY 10601-2409

White Plains, NY
Consolidated Plan



Date Modified: 12/18/2014

MAP 7



Note: "Majority minority" refers to census tracts where the majority of the population is minority - Asian (alone), Black or African American (alone), Hispanic or Latino

2013 ESTIMATED RACE OR ETHNIC CONCENTRATION by CENSUS TRACT

- White (alone) Majority*
- Asian (alone), Black or African American (alone), Hispanic or Latino Majority*
- No Majority Race or Ethnic Concentration

*Race or Ethnicity as Defined by HUD

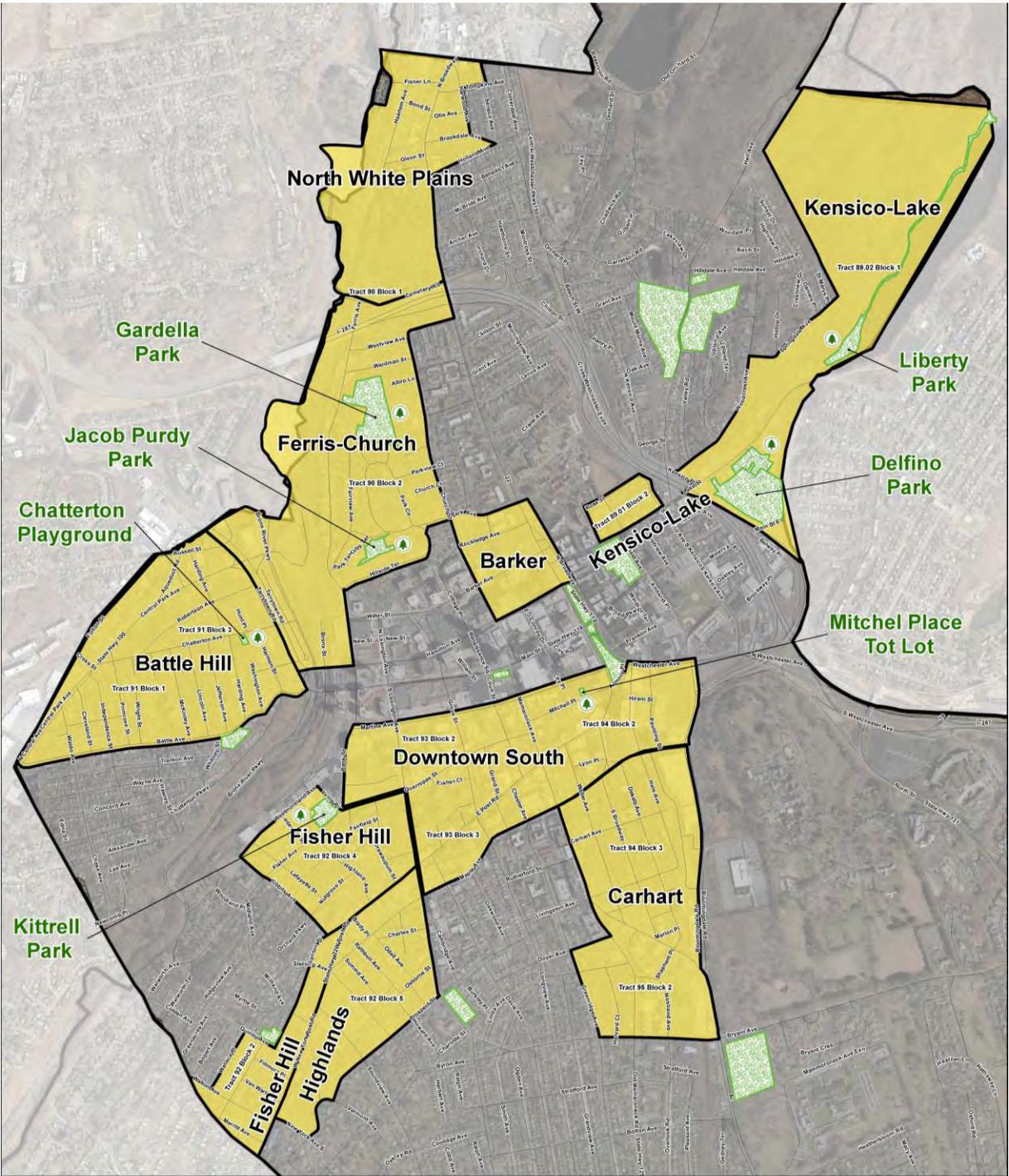
Planning Department
THE CITY OF WHITE PLAINS
 70 Church Street
 White Plains, NY 10601-2409

White Plains, NY
Consolidated Plan

YOUR VOICE COUNTS!

Date Modified: 12/18/2014

MAP 8



<p>PUBLIC PARKS WITH 2015-2019 TARGET AREAS</p> <p> Public Parks in Target Areas</p>	<p>Planning Department White Plains, NY Consolidated Plan YOUR VOICE COUNTS!</p> <p>70 Church Street White Plains, NY 10601-2409</p>	<p> Date Modified: 4/23/2015</p>
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APPENDIX B – FOCUS GROUPS

Focus Group #1 Overall Themes Housing, Homelessness and Hunger

Affordable Housing

General

- Attendees of the focus group consistently stressed that White Plains needs both additional affordable housing units and additional affordable housing that low-income wage earners can afford
- Individuals who can qualify for an apartment based on income often cannot gain access to housing due to poor credit or non-legal immigration status
- Both Ys in White Plains attempt to find homeless persons affordable housing in White Plains. However, their clients often move to Yonkers or Mount Vernon to find cheaper housing, which is also very limited
- Expensive market rate rental housing is quickly being developed and occupied by young professional millennials who find rent in White Plains cheaper than Manhattan
 - Current housing market caters to this demographic
- Recent affordable housing development in North Salem, New York attracted more than 1,000 applicants who live in White Plains or put otherwise, 30 percent of their total applicants
- Most mid-range housing in White Plains was demolished through urban renewal and was never replaced
- Affordable housing or “workforce housing” needs to be provided for the people that work in White Plains
- Many wealthy couples from surrounding communities move to White Plains for lower taxes and same amenities after their children are finished with public school
- Section 8 subsidy program has been decreasing as rents have been increasing:
 - 2011 - 1 bedroom subsidy, \$1523
 - 2014 - 1 bedroom subsidy now, \$1295

Boarding Houses

- Inventory of boarding houses has been significantly reduced in White Plains
- Owners of boarding houses have found that converting their properties back to single family residences produces positive results:
 - Fewer Department of Building inspections,
 - Ability to charge higher rents for the same house and
 - Elimination of obtaining a boarding house license
- Conversion of boarding houses to single family houses increased in the late 1980s when the legal definition of “family” changed and it became legal for non-related persons to share a living space without obtaining a boarding house license

- Multiple individuals sharing a single family house (non-boarding houses) has created quality of life issues:
 - Such example given was an instance of a single family house where 21 men shared one bathroom
 - Rent has to be collected by a single person, which causes many coordination issues for people living in such arrangements
- Promoting boarding house living arrangements over single family house arrangements for non-related groups of people is not viewed as sustainable for the future because boarding house licenses are very difficult and costly to obtain
- Surrounding communities do not support or encourage boarding houses because they are generally viewed as undesirable uses and generally cater to low-income, recent newcomers to USA

Senior and Special Needs Affordable Housing

- Current affordable housing units are not actually affordable for residents earning less than 30 percent of the AMI, who are elderly, who receive SSI and SSDI or who are of varying abilities
- Affordable senior housing needs to be increased in White Plains
- Housing market provides only a very small margin of affordable housing units that are accessible to people of varying abilities

White Plains Affordable Housing Policy

- Existing affordable housing policy needs to be reexamined
- Zoning incentives need to be provided to developers to encourage an increase in affordable housing production i.e. density bonuses to increase market units in a building with affordable units
- White Plains can only sustain a certain amount of affordable housing for low income people and should focus on supporting businesses and local economy
- Affordable housing should be shared by all Westchester communities
- 23 percent of all rental housing units in White Plains are subsidized
- Currently there is no “will” or impetus to produce additional housing that is affordable to low-income wage earners
- Affordable housing assistance fund is now dried up
- Look at New York City Inclusionary Housing Program as model for White Plains to increase affordable housing through zoning incentives

Economic Development

- Need to shift focus to people-based needs instead of problem-based needs
- Need to develop more tools and resources for people seeking job opportunities and legal advice i.e. CEF and creation of “Service Directory” which will provide a centralized list of all available social services in White Plains
- Provide more job opportunities at the entry level and develop skills and tools to get people out of poverty
- Provide additional help for religious organizations that are struggling economically
- Link volunteer opportunities to the volunteer center

Homelessness

- While homeless persons receive a \$590.00/mo. rental subsidy from the Department of Homeless Services, it is not nearly enough money to pay for a rental apartment in White Plains
- Women with children have a difficult time finding affordable housing since they generally require larger living spaces than single men
- Women with children also face illegal discrimination from landlords who do not want to rent to families or single mothers
- Most women do not like entering structured group living facilities because of a lack of safety and desire for independent living

Hunger

- Food pantries have seen increase in immigrant and Asian populations
- Senior population (especially single women) has also increased at food pantries
- Many people with non-legal status most likely frequent the food pantries
- Increasingly “invisible” hungry population that looks and fits into middle class society but is in fact low-income and cannot afford to buy food
- Issues with hunger, health, housing and mental illness generally coincide with one another
- Food pantries historically served a largely black population but now serve a mostly Hispanic population
- Pantries also serve an increasingly growing ESL population who speak little to no English

Focus Group #2 Overall Themes

Special Needs

Affordable and Accessible Housing

- Attendees of the focus group consistently stressed that White Plains needs additional affordable housing units that are affordable and accessible to low-income wage earners
- Current affordable housing units are not actually affordable for residents earning less than 30 percent of the AMI, who receive SSI and SSDI
- Accessibility is needed for people who are disabled, aging and caregivers
- Though required by law, many homeless shelters are not accessible
- Vast majority of White Plains' rental properties are not accessible
- Most people live with families, in nursing facilities, in cars or in homeless shelters. People living in nursing homes generally do not want to be there but the lack of affordable and accessible housing leaves few living alternatives
- Overcrowding in substandard housing is a major issue in White Plains and there should be a program or policy developed in conjunction with landlords to increase housing safety
- Majority of residents living in overcrowded or substandard housing are not beneficiaries of social services or assistance
- Upper income families in White Plains are able to pay for their children with varying abilities to live in private residential facilities
- Project ACCESS workshops at Westchester Independent Living Center helps participants understand their rights for requesting accessible accommodations and methods for obtaining affordable housing
- New Federal non-deportation program may drive increased changes in request for social services and utilization of CD service providers
- Focus on helping people with varying disabilities live independently
- Need to look at zoning code to allow for varied housing and innovative re-uses of space for housing
- White Plains should become most accessible city in the USA

Elderly Population

- Elderly persons with disabilities projected to significantly increase in the future due to longer life expectancies
- Outreach to the elderly population is difficult because they don't identify disabilities with age
- Many elderly residents remain in housing that is no longer safe or accessible
- Seniors with disabilities need assistance with technology, assistive devices, etc
- White Plains Senior Center does not provide parking, which makes access for people seniors with varying abilities difficult, and the facility has not kept up with changing demographic needs

Persons with HIV

- Persons with HIV who are low-income are an “underclass who have nothing” and need access to publically assisted housing
- Lords Pantry was originally targeted to help gay men with HIV but over time has grown to serve a predominately female population with children

Unemployment and Economic Development

- Chronic unemployment and lack of affordable housing for people with varying abilities is a “real crisis”
 - Persons with varying abilities have a chronic unemployment rate of about 60%
- During any economic downturn, disabled persons are first to be let go and the last to be rehired
- Misrepresentations and stigmas about capabilities of persons with varying abilities still exist
- Mental health is an “invisible disability”

Youth and Education

- SEPTA educated families and students “falling through the cracks” about receiving special learning accommodations
- Hispanic population does not always understand the significance of having a child with special learning needs due to the traditions and cultures of their country of origin
Summer camps that were once free now have tuition fees, which has resulted in a decline in registered campers
- New York State has reduced Department of Recreation and Parks and YMCA recreational programming resulting in increased competition for reduced funding and less program participants
- Large Hispanic youth population with varying abilities does not use Department of Recreation and Parks services due to lack of culture and acknowledgment of disability
- Hispanic community generally does not seek services for varying abilities

Focus Group #3 Overall Themes

General Community Development Needs

Affordable Housing

- Is White Plains purposely targeting luxury residents to move into the city?
- Imperative to recognize “transient” nature of luxury renters and the impact this has on the city and local businesses
- Housing is not affordable for many people living in White Plains
- Current affordable housing is not working well

Low-Income Population

- El Centro Hispano surveyed 1,000 people in 1974 about what services they need most: affordable housing, jobs, schools, transportation
 - All issues above are a still not resolved for the Hispanic community
- Many low-income residents (particularly Hispanic) choose to pay high rent and live in overcrowded conditions because they want their children to attend White Plains schools
- Cross invisible barriers that segment our low-income population from the rest of White Plains
- Growing absence of middle class representation in White Plains

Social Services and Delivery

- Not enough information of or advertising for available social services in White Plains
- Funding for social services has not increased with the rise of the AMI population
- Same issues are discussed year to year but no changes occur
- Increase food pantry advertising and participation for seniors
- Increase awareness of seniors and improve transportation for seniors
- How do we more effectively reach people and advertise social services provided in White Plains?
- “Anxiety of surviving, blocks out opportunities to see” – Pastor Williamson
- Even with brochures and advertising of social services, many are so focused on making a living and surviving that they are not aware of such programs
- Social providers need to have more flexible hours outside of the usual 9-5 to provide services to people who work full-time or have non-traditional work schedules
- White Plains is a very diverse community and needs to step up the ability to reach all sectors of the community, including businesses
- Saturday Parent University at the Youth Bureau has been successful
- Is the service delivery system employing social media and technology?
- Public Access TV, library and computer labs should all be better utilized to advertise social programs
- Suicide prevention programs need to be expanded and further advertised
- Supermarkets are a prime place to advertise social programs in White Plains
- Need to educate parents about resources offered at the library
- African American community not really engaged with the library but Hispanic community is engaged with the library

- Create website to provide information and list of resources for:
 - Social services
 - Transportation
 - Business
 - All service providers to include ad update information
- Duplication of services is seen as a problem and service providers do not always know what similar services other providers offer
- People need help learning how to find and apply for jobs online
- Relationship building is critical amongst service providers in order for social programs to be more effectively administered and to build partnerships
- Underutilization of programs continues to be a problem and increased information sharing amongst the provider network should be used to know availability of various program slots

Technology

- Digital divide between how adults and youth use information technology; need to further understand how youth use technology to receive and send information
- Economic differences between respondents of the on-line Consolidated Plan Survey (high income) and paper Consolidated Plan Survey (low-income) highlight the income and technology gap in White Plains
- Difficult for non-profits to keep up with technology updates because there is not enough money to update computers

Unemployment and Economic Development

- Unemployment is not high in White Plains but assistance is needed to advance low-income wage earners skill sets to earn a higher wage
- Why did Applebees close on Mamaroneck Ave? What is this a sign of?
- Economic development plan needed to provide incentives to retrofit and increase desirability of older office buildings in downtown core ex: 199 Main St
- Why are so many businesses leaving Mamaroneck Avenue?
- Need for trades/skills training by unions and businesses to help increase hourly wage
- BOCES is an expensive option for trade programs
- Public school trades programs gone; provide afterschool trades and shops program
- What is the amount of empty commercial buildings and offices in White Plains?
- Loss of Kraft food to Chicago was a huge economic loss
- Who's looking into loss of companies in White Plains?
- 98-99% of White Plains businesses have less than 20 employees and need help strengthening or improving their business; provide access to capital for small businesses in order to help increase jobs
- Ffor training for young entrepreneurs that want to run a business
- CEF will provide job training to residents of White Plains, the county and region