

# Analysis of Impediments to Fair Housing Choice

## 2015-2019



Credit: Doris Mady

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



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# Executive Summary



## A. Introduction

Fair housing law protects people in the following classes, as defined by the Westchester County Human Rights Law:

- race
- religion
- ethnicity
- national origin
- gender and gender identity
- age
- source of income (including Section 8)
- disability
- marital status
- being a family with children under 18 years of age
- sexual orientation
- citizenship or alienage status
- victims of domestic violence, sexual abuse or stalking

The Department of Planning prepared the 2015-2019 Analysis of Impediments to Fair Housing Choice (AI). This AI serves as both a planning tool for eliminating barriers to fair housing choice within the municipal boundaries of the City of White Plains and as a companion planning report to the 2015-2019 Consolidated Plan. The U.S. Department of Housing and Urban Development (HUD) requires that both the Consolidated Plan and AI be completed every five years in exchange for Community Development Block Grant (CDBG) funding. Additional information about the White Plains CDBG program can be found here: <http://whiteplainsny.gov/index.aspx?nid=433>

The 1968 federal Fair Housing Act obligates HUD to affirmatively further fair housing. In addition, fair housing planning is required as part of HUD's regulations for a Consolidated Plan. Fair housing continues to be very challenging for HUD to enforce, and the agency relies on recipients of federal CDBG funding, like White Plains, to help further its fair housing objectives. In 2015, the Supreme Court of the United States reaffirmed that the Fair Housing Act prohibits unintentional segregation that has a disparate impact on minorities.

**HUD does not statutorily define fair housing, but requires recipients of federal CDBG funding to:**

1. Conduct an analysis to identify impediments and barriers to fair housing;
2. Take corrective actions to ameliorate the effect of identified impediments; and
3. Maintain records reflecting the analysis and actions taken.

**HUD further encourages the following fair housing objectives:**

- Analyze and eliminate housing discrimination and promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing occupancy for all protected classes;
- Promote housing that is structurally accessible to, and usable by, all persons; and
- Ensure compliance with the Fair Housing Act.

## B. Process

The Department of Planning reviewed the following city documents:

- [Prior Analysis of Impediments to Fair Housing Choice](#)
- [2006 Update to the White Plains Comprehensive Plan](#)
- [Affordable Rental Housing Program Rules and Procedures](#)
- [Affordable Homeownership Program Rules and Procedures](#)
- [Municipal Code](#)
- [Proposed Department of Building Multifamily Building Registry](#)
- [Housing discrimination claims](#)

The development of the AI involved reviewing existing studies and creating new data sets, conducting one-on-one interviews with city staff and housing agencies, engaging closely with a work group and presenting the findings of this report to the Community Development Citizens Advisory Committee (CDCAC). This extensive review, engagement and data analysis led to the development and creation of this report, which provides a comprehensive evaluation of fair housing and housing discrimination in White Plains. Datasets include data from the U.S. Decennial Census and American Community Survey. Most of this data was collected and aggregated by Department of Planning staff but in some cases, as noted, was aggregated by HUD.

The Department of Planning formed an Analysis of Impediments to Fair Housing Choice Work Group in fall of 2015. The Work Group was responsible for reviewing demographic data and providing feedback on proposed fair housing impediments and strategies.

**The Department of Planning conducted one-on-one interviews with the following non-profit organizations and City of White Plains (CWP) agencies in fall of 2015:**

Assessor's Office	Westchester Independent Living Center
Prior White Plains Service Office Staff	CWP Safe Housing Task Force
Westchester Residential Opportunities Inc.	Department of Planning
White Plains Housing Authority	Department of Building

**The Work Group comprised members with expertise in local housing issues:**

Dennis Power – Chair, CDCAC; former Councilman, WPCC	Reverend Trollinger – Pastor, Calvary Baptist
Marlene Zarfes- Director of Fair Housing, and Geoffrey Anderson, Exec. Director, WRO	Geoffrey Smith – Attorney; Housing Advocate
Elizabeth Mirisola – Sr. Asst. Corporation Council, Department of Law	Nick Wolff - Real Estate Broker, Rand Realty; Commissioner, WPHA; Board Member, Thomas H. Slater Center
Damon Amadio – Commissioner, Department of Building	Bill Brown - Former Councilman, WPCC
Mack Carter – Executive Director, WPHA	Stephen Walfish – CDCAC Member
Larry Delgado – Attorney and Board Member, El Centro Hispano; former Councilman, WPCC	Rose Noonan, Attorney; Affordable Housing Advocate; Executive Director, Housing Action Council

This report was presented at a public meeting held by members of the CDCAC in Common Council Chambers on April 20<sup>th</sup>, 2016 at 7:00 pm. The release of the draft AI for public review and comment was announced on Monday, April 11<sup>th</sup>, 2016 in the Journal News, and was released on the city's website on Friday, April 15<sup>th</sup>, 2016 for a 15 day review, ending on Saturday, April 30<sup>th</sup>, 2016. Public comments received have been included in the public comments section of this report on page 91.

## **C. Impediments and Strategies**

The Demographic and Economic Data and Housing Profile sections of this report provide the background for the current state of fair housing in White Plains. This data was used to help identify impediments to fair housing choice and help create corresponding strategies to eliminate discriminatory housing practices. Impediments and strategies are based on the following criteria:

- Cost of Housing
- Knowledge of Fair Housing Laws
- Discrimination (including accessibility)
- Age of Housing Stock
- Zoning, Public Services and Improvements
- Local Opposition to Change

The impediments and strategies to fair housing choice can be found on the following pages.

# Identification of Impediments & Strategies to Fair Housing Choice



**Impediments to fair housing choice are defined as any actions, omissions, or decisions taken that restrict housing choices or the availability of housing choice, or any actions, omissions, or decisions that have this effect because of (as defined by Federal, State and County Law):**

Race	Source of Income (including Section 8)
Religion	Disability
Ethnicity	Marital Status
National Origin	Being a Family with Children under 18 years of Age
Gender and Gender Identity	Sexual Orientation
Age	Citizenship or Alienage Status
Victims of Domestic Violence, Sexual Abuse or Stalking	Military Status

**Based on the data and findings from the Demographic & Economic Data and Housing Profile sections, the Department of Planning has identified the following impediments and strategies to fair housing choice on the following pages.**

## A. Cost of Housing

- 1. Income: Low-income families and individuals often have poor credit histories. Low-income and poor credit are both legitimate reasons for landlords to deny rental housing, and lenders to deny mortgage financing.**

### **Strategies:**

Provide credit counseling resources, educate mortgage applicants how to be prepared with relevant income documentation, and advise potential tenants or buyers about rental responsibilities or obligations of ownership.

Provide education and information regarding the Westchester Residential Opportunities (WRO) first time homebuyer program, which provides a \$7,500 savings match for homeownership and the Community Housing Innovations (CHI) first time homebuyer program, which provides a \$25,000 down payment assistance and renovation grant to first-time homebuyers.

Continue to support homeownership, financial literacy, and credit repair programs that contain affirmative marketing plans to increase minority homeownership. Refer members of the public who inquire about housing programs at the Department of Planning to appropriate housing workshops conducted by WRO and CHI.

Amend the Affordable Rental Housing Program Rules and Procedures to standardize credit check requirements and fees for participating housing units and explore options for addressing concerns with the different credit check criteria used by management companies in the Affordable Rental Housing Program.

Increase access to, and awareness of, equitable mortgage products for people of color.

Consider options for revising the area median income (AMI) eligibility range for the Affordable Rental Housing Program.

Explore options for increasing the Affordable Housing Assistance Fund contribution.

Consult with landlords in the Affordable Rental Housing Program to create a list of heating systems by type (electric or gas) and how the heat is provided (landlord or tenant pays). Ensure the proper utility allowance is deducted from a tenant's rent.

- 2. High Cost of Existing Multi-Family Rental Housing: Cost of property ownership, including taxes, maintenance, mortgage(s), utilities, etc., often requires landlords to charge high rents to cover expenses.**

**Strategy:**

Reach out to landlords and homeowners to inform them about resources available through NYSERDA, Con Ed, NYS Homes and Community Renewal, and the CDBG housing rehabilitation program, which may offer financial incentives for building improvements.

- 3. High Cost of Construction: Undeveloped land is very expensive, and is developed with expensive housing in order for developers make a profit. Building Code requirements and consumer preferences drive up prices as well.**

**Strategy:**

Obtain and compile information about financing resources and non-profit community development organizations, to create partnerships in development.

- 4. Lack of Down Payment: People with sufficient income to support a mortgage and property taxes may not have the necessary down payment often required for home purchase.**

**Strategy:**

Consider re-activating the option for developers to make contributions to the Affordable Housing Assistance Fund (AHAF) in lieu of including ownership units as part of new construction projects. The AHAF can offer down payment assistance programs.

- 5. High cost of Finding Housing: Rental real estate brokerage fees range from one month’s rent to 15 percent of one year’s rent.**

**Strategy:**

Coordinate with the Department of Social Services to obtain funding for paying rental real estate agent brokerage fees, or with landlords to absorb a portion of the fees.

- 6. Illegal Housing: Illegal housing often results in overcrowding or unsafe housing conditions.**

**Strategies:**

Engage with the City of White Plains Safe Housing Task Force and landlords to develop meaningful solutions to ensure safe housing with minimal displacement.

Building Department review of apartment listings for community organizations that distribute information to the public to scan for illegal housing.

Explore establishing a city-wide multifamily registry to improve code compliance of multi-family housing.

## **B.** Knowledge of Fair Housing Laws

- 1. Unaware of Discrimination: People are unaware that they have experienced discrimination.**

### **Strategies:**

Continue to offer regular fair housing training for the public, city staff and community organizations and the White Plains Education and Training Center.

Continue to support systemic investigations of housing discrimination.

Support and monitor education efforts for housing providers.

Continue to support fair housing education for protected classes at the White Plains Education and Training Center.

Continue to support tenants' rights education for all renters at the White Plains Education and Training Center.

Continue to provide information about real estate scams and protected classes through educational programming provided by non-profit housing groups.

- 2. Unclear Who to Call: People do not know who to call to report suspected discrimination. Fair housing complaints can be submitted to the Westchester County Human Rights Commission in White Plains, to the New York State Division of Human Rights or to HUD. Anti-discrimination posters provide a toll free hotline telephone number to HUD, but many people do not know about HUD, or if they do, they may be reluctant to call a Federal agency.**

### **Strategies:**

Provide contact information for the Westchester County Human Rights Commission and NYS Division on Human Rights on existing HUD fair housing posters.

Update the City's Municipal Code, *Section 4-19-25 – Complaints* to direct claimants to the Westchester County Human Rights Commission.

- 3. Lack of Visibility: Anti-discrimination posters are in public buildings but not necessarily where home seekers would see them.**

### **Strategy:**

Post anti-discrimination posters in real estate offices, banks and other lending institutions, and highly trafficked public buildings such as the post office, social service agencies and libraries. Schools, churches, and doctors' offices are also good locations.

- 4. Fear of Retaliation: Those suspecting discrimination are reluctant to report it or proceed with filing complaints because they think that reporting discrimination may punish the offender but will not help improve their particular situation. Reporting discrimination may have a general social benefit, but the person reporting may not see how it will address their immediate or particular situation.**

**Strategy:**

Update the City’s Municipal Code, *Section 4-19 – Fair Housing*, to add retaliation as a group that is protected from discrimination.

## **C. Discrimination**

- 1. Discrimination: Discrimination of people protected under the County’s Human Rights Law to certain communities or neighborhoods and the reluctance to assist persons with disabilities in the home search.**

**Strategies:**

Continue to support a testing program administered by a HUD certified fair housing counseling organization in areas where steering is suspected.

Provide education and information for property managers in addition to real estate brokers.

Monitor marketing exclusively to millennials and empty nesters, which is in violation of fair housing law.

- 2. Lack of Accessible, Affordable Housing for People with Disabilities: The lack of accessible, affordable housing is a significant barrier to finding housing for people with disabilities.**

**Strategies:**

Encourage property owners to build accessible units at all cost ranges, particularly when in rehabilitation of existing buildings, which are not subject to the design and construction requirements of the Fair Housing Amendments Act.

Educate landlords and housing developers on the value and importance of building and rehabilitating housing that is accessible.

Provide information about resources available for accessibility upgrades to both single family and multi-family housing.

Encourage the private development and rehabilitation of single-family homes to meet universal accessibility standards.

**3. Real Estate Agents: Real estate agents, leasing agents and property managers knowingly and unknowingly violate the Fair Housing Act.**

**Strategy:**

Develop strategies to reach out to the real estate broker industry to provide awareness about the Fair Housing Act.

**4. Lack of Diversity: Display ads and brochures for real estate, rental or ownership, depicting only one race or ethnicity, or without people with disabilities.**

**Strategy:**

Require affirmative marketing for all existing and new residential units in both the Affordable Rental Housing Program and Affordable Housing Ownership Program. This means:

- advertising targeted to the racial or ethnic groups or people with disabilities, that have not been competing for the housing in addition to normal marketing methods;
- using press releases, photographs, and promotions that include people, and families, of all races and abilities;
- collecting occupancy data and data on who looks at the housing units; and
- highlighting compliance of new buildings to fair housing laws.

## **D. Age of Housing Stock**

**1. Americans with Disabilities Act (ADA): Pre-1991 housing is not always ADA compliant.**

**Strategies:**

Identify public and private funding resources that are available for ADA upgrades.

Continue working with landlords to bring older buildings into compliance with accessibility requirements.

Explore Zoning Ordinance amendments or waivers that would allow dimensional requirement variances for existing buildings if for the purpose of bringing the housing into compliance with ADA requirements.

Continue to support housing counseling and education programs that assist persons with disabilities.

- 2. Unit Size: New multi-family housing consisting of predominantly one and two bedroom units may discriminate against families by not providing sufficient unit sizes or amenities for children. Limited number of affordable studio and one bedroom for individuals, small families, seniors, young adults and people with disabilities.**

**Strategies:**

Encourage the development of three bedroom units and family-friendly amenities in new multi-family developments.

Encourage the development of small housing units (studio/one bedroom) for seniors and persons with special needs earning between 30 and 59 percent AMI.

Encourage the development of small housing units (studio/one bedroom) for individuals, small families and young adults earning between 30 and 59 percent AMI.

Explore options for amending unit size distribution regulations for apartments subjected to the Affordable Rental Housing Program regulations.

- 3. High Costs: High cost of renovation discourages reinvestment in housing.**

**Strategy:**

Promote the available resources to contractors by advertising it at the Westchester County Board of Licensure.

## **E. Zoning, Public Services & Improvements**

- 1. Zoning Requirement: Most subsidized and affordable housing is concentrated in the downtown of White Plains.**

**Strategies:**

Consider amending the existing Rules and Procedures for the Affordable Rental Housing Program to clarify a mandatory affordable housing set-aside for townhouse/clustered housing developments.

Consider revising the existing Rules and Procedures to eliminate the consideration of the city-wide low/mod percentage in relation to the low/mod percentage of the census tract block group in which an applicable zoning district is located.

- 2. HUD Requirements:** Tenants are reluctant to provide personal income information for projects funded with CDBG dollars. Providing personal information is often perceived by tenants as assisting their landlords who they feel do not treat them fairly. Tenants also are reluctant to share information that they feel will potentially be used against them.

**Strategy:**

Consult with HUD for additional methods to obtain personal tenant information required for CDBG funding.

## **F. Local Opposition to Change**

- 1. Fear:** Perception of property owners that protected classes of people will reduce their property values, raise their taxes, and/or adversely impact their quality of life.

**Strategies:**

Protected classes of people must be shown housing in all areas so that concentrations of protected classes of people are not simply relocated to new buildings or neighborhoods. This will change perception over time.

Educate the public about their fear that affordable housing decreases property values (not true).

Continue to research and develop new strategies to crack down on illegal housing.

- 2. Density:** Misconception that new construction of affordable to moderate income families must be built at densities that are incompatible with low density neighborhoods.

**Strategy:**

Amend the existing Rules and Procedures for the Affordable Rental Housing Program to clarify a mandatory affordable housing set-aside for townhouse/clustered housing developments built in single family zoning districts at existing densities.

# Demographic & Economic Data

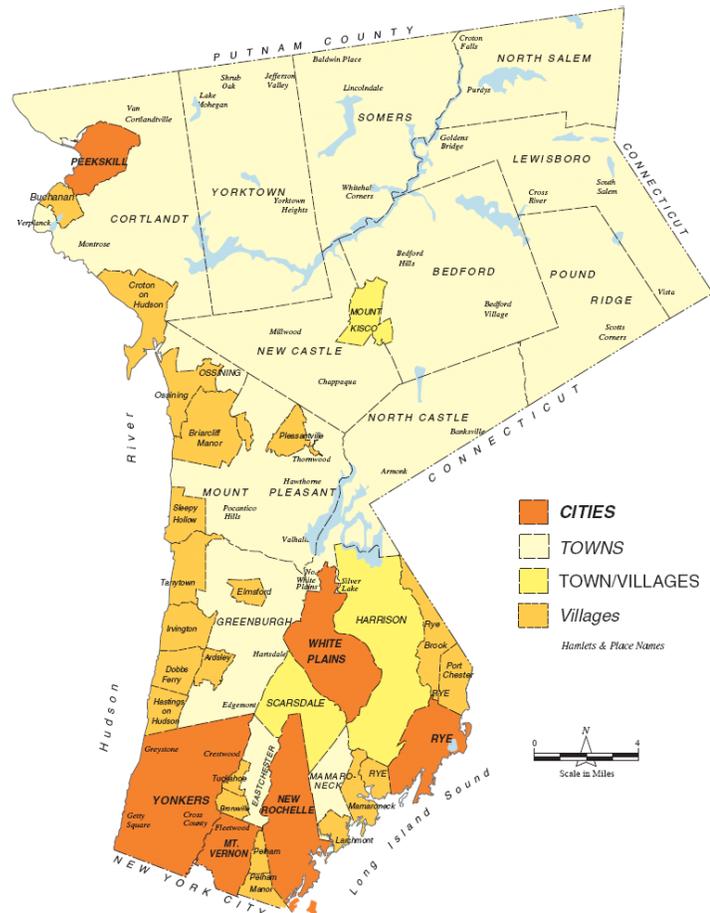


## Historical and Estimated Population Growth Trends

The City of White Plains is located in the center of Westchester County, New York and serves as the county seat. Westchester County is a county north of the City of New York covering an area of 500 square miles with a population of 972,634 (est 2014) people. The county has six cities, 19 towns and 23 villages (map 1). White Plains covers an area of 9.77 square miles and has the fourth largest residential population of cities in Westchester County at 58,035 people (est 2014). However, it is estimated that the daytime population increases to 225,000 people who come to work, shop or visit White Plains.

White Plains was first incorporated into a village in 1866 and had a population of over 2,500 people. By the time White Plains incorporated into a city in 1916, the population was over 15,948 people. The increase in population at the turn of the twentieth century was in part fueled by the city's access to railroad lines and in part due to the county government being located in White Plains.

Throughout the first half of the twentieth century, the residential population increased steadily between each decennial census. The growth and urbanization of White Plains was not spurred by an industrial economy, like so many other municipalities in the region. Instead, White Plains underwent significant growth and development due to its expanding service economy. The period between the 1920 and the 1930 decennial censuses experienced the most significant increase in total population at 70.3 percent (table 2).



Map 1 – Municipalities in Westchester County  
Data Source: Westchester County Department of Planning

The Central Renewal Project in downtown White Plains began to take form in the 1960s and was in full force by the 1970s. White Plains received a \$33 million dollar grant from the federal government for urban renewal, which was the fifth largest grant given to any city at the time. The amount of federal funding White Plains received surpassed large cities such as Pittsburgh and Chicago, and was “the largest per-capita renewal grant ever, working out to \$600 for every man, woman, and child in the city.”<sup>1</sup> White Plains was the smallest city to receive this level of urban renewal funding in the 1960s, with the Housing and Home Finance Agency declaring it as the largest urban renewal project to take place in a suburban area.<sup>2</sup> Urban renewal resulted in the demolition of 130 acres of roads, public infrastructure and buildings by the time redevelopment was completed in the late 1980s.

The impacts of the Central Renewal Project are, in part, reflected in the 1970 decennial census when the total population decreased 0.7 percent and in the 1980 decennial census when the total population decreased 6.2 percent (table 2). The total population has steadily grown since the 1980 decennial census due, in part, to new residential development in downtown White Plains. Between 2000 and 2015, the downtown White Plains population grew on average 1.62 percent annually while the rest of the city grew annually at 0.48 percent during the same time period (chart 1).

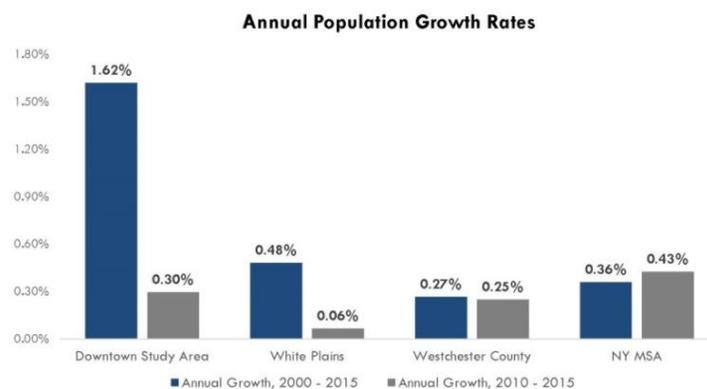


Chart 1 – Annual Population Growth Rates  
Data Source: U.S. Census Bureau, ESRI

Recognition and inclusion of racial and ethnic groups by the U.S. Census Bureau has expanded over the last 100 years. For many decades, the three main racial groups recognized by the census were White, African American or Black and Other Races. As a result, these three racial groups were used to analyze the historical population growth in White Plains and ensure consistency in the data between decennial censuses. It is possible for the Hispanic or Latino population to be represented in any of these three racial categories.

The White population grew steadily between the 1920 and the 1960 decennial censuses. However, between 1970 and 2000, the White population decreased between each decennial census. The largest decrease in the white population occurred between 1970 and 1980 at -14.8 percent. The White population is estimated to be 35,269 people in 2014 (table 3), which is significantly less than when the White population was its peak in 1960 at 44,486 people. This represents a 20.7 percent decrease over 54 years. Since the 2000 decennial census, the overall

<sup>1</sup> Blumenthal, "White Plains: A Melange of Surging Prosperity and Deterioration."

<sup>2</sup> Merrill Folsom, "Renewal is Near for White Plains," *New York Times*, June 7, 1965.

White population has experienced a modest increase of 4.9 percent (table 2). This is most likely the result of an increase in the Hispanic or Latino population, as the White non-Hispanic or Latino population decreased three percent during the same time period (table 1).

The African American or Black population grew rapidly between the 1920 and the 1980 decennial censuses. The population grew nominally between the 1980 and the 1990 decennial censuses at 1.9 percent. The African American or Black population is estimated to be 6,754 people in 2014 (table 3), which is significantly less than when the African American or Black population was its peak in 1990 at 9,271 people, a 27.1 percent decrease. Since the 1990 census, the African American or Black population has been in decline, with the largest decrease occurring between the 1990 and the 2000 decennial censuses at 8.9 percent. The African American or Black population decreased four percent between the 2000 and 2010 decennial censuses (table 1).

Other races population grew consistently between 1910 and 2010 having declined only once between the 1930 and the 1940 censuses. Up until the 1970s, the other races population remained small at less than 500 people compared to the White and African American or Black populations. However, the other races population began to significantly increase in size after 1980 and continues to grow at a higher rate compared to the White and African American or Black populations. This is attributed to a large increase in the Hispanic or Latino and Asian populations (table 1) and in the two or more races population (table 5). The Other Races population is estimated to be 15,482 people in 2014 (table 3). The Hispanic or Latino population increased 35 percent between the 2000 and the 2010 decennial censuses while the Asian population increased 52 percent during the same time period (table 1).

Total population growth trends in contemporary White Plains reflect a city that continues to significantly diversify and become increasingly multi-racial.

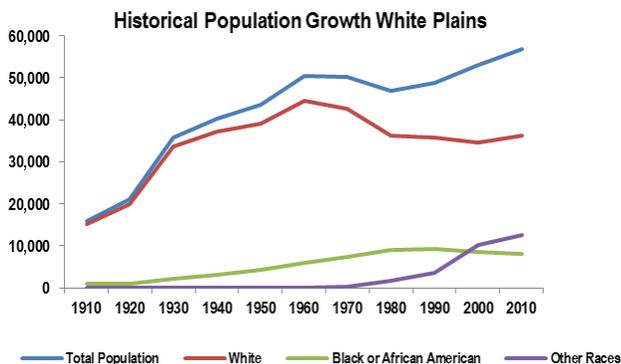


Chart 2 – Historical Population Growth in White Plains  
Data Source: U.S. Census Bureau

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 1 – White Plains Race or Ethnicity in 2000 and 2010  
Data Source: Census 2000 and Census 2010

### Historical Population Growth in White Plains<sup>3 4 5</sup>

Year	Total Pop.	% Change of Total Pop.	White	% of Pop. (White)	% Change (White)	Negro/Black or African American	% of Pop. (Negro/Black or African American)	% Change (Negro/Black or African American)	Other Races	% of Population (Other Races)	% Change (Other Races)
1910	15,948		15,077	94.5%		858	5.3%		13	0.08%	
1920	21,031	31.8	20,013	95.2%	32.7%	995	4.7%	15.9%	23	0.1%	76.9%
1930	35,830	70.3	33,630	93.9%	68.0%	2,150	6%	116.0%	50	0.13%	117.3%
1940	40,327	12.5	37,171	92.2%	10.5%	3,141	7.7%	46.0%	15	0.03%	-70.0%
1950	43,466	7.7	39,137	90.0%	5.2%	4,293	9.8%	36.6%	24	0.05%	60.0%
1960	50,485	16.1	44,486	88.1%	13.6%	5,880	11.6%	36.9%	119	0.2%	395.8%
1970	50,125	-0.7	42,544	84.9%	-4.3%	7,250	14.4%	23.2%	331	0.6%	178.0%
1980	46,999	-6.2	36,225	77.1%	-14.8%	9,096	19.3%	25.4%	1,678	3.5%	406.9%
1990	48,718	3.6	35,883	73.7%	-0.9%	9,271	19%	1.9%	3,482	7.4%	107.5%
2000	53,077	8.9	34,465	64.9%	-3.9%	8,444	15.9%	-8.9%	10,168	19.1%	192.0%
2010	56,853	7.1	36,178	63.6%	4.9%	8,070	14.1%	-4.4%	12,605	22.1%	23.0%

Table 2 – Historical Population Growth in White Plains

Data Source: U.S. Decennial Census

### Estimated Population Growth in White Plains

Year	Total Pop.	% Change of Total Pop.	White	% of Pop. (White)	% Change (White)	Negro/Black or African American	% of Pop. (Negro/Black or African American)	% Change (Negro/Black or African American)	Other Races	% of Population (Other Races)	% Change (Other Races)
Est 2013	57,906*		35,478**	61.2%		7,083**	12.3%		14,592**	25.1%	
Est 2014	58,035*	0.2%	35,269**	60.7%	-0.5%	6,754**	11.6%	-4.6%	15,482**	26.6%	6.0%

Table 3 – Estimated Population Growth in White Plains

Data Source: \*Annual Estimates of the Resident Population April 1, 2010 to July 1, 2014, U.S. Census Bureau;

\*\*ACS 2013 and 2014 Five Year Estimates, U.S. Census Bureau

<sup>3</sup> Persons of Hispanic or Latino descent can be of any race in the data above. This was done to ensure consistency between data between different decennial censuses.

<sup>4</sup> White, Negro/Black or African American, Other Races are reported as a person identifying as a single race.

<sup>5</sup> Other Races accounts for a wide variety of races depending on census year: 1960 and 1970 - Indian, Japanese, Chinese, Filipino, Other Races; 1980 - American Indian, Eskima, Aleut, Japanese, Chinese, Filipina, Korean, Asian Indian, Vietnamese, Hawaiian, Guamanian, Samaan, Other; 1990 - 2014 please refer to the U.S. Census Bureau.

**Historical Growth of Two or More Races in White Plains**

Year	Pop. of Two Races	% Change of Pop. of Two Races	White and Black or African American	% Change (White and Black or African American)	White and Some Other Race	White and American Indian and Alaska Native	White and Asian	% Change (White and Asian)	Black or African American and American Indian and Alaska Native	Black or African American and Some Other Race	All Other Two Race Combo	Pop. of Three Races
2000	1,939		147		956	39	111		63	251	372	119
2010	2,101	8.3%	347	136.0%	712	201	270	143.2%	61	94	416	143

Table 4 – Historical Growth of Two or More Races in White Plains  
Data Source: U.S. Decennial Census

**Estimated Growth of Two or More Races in White Plains**

Year	Pop. of Two Races	% Change of Pop. of Two Races	White and Black or African American	% Change (White and Black or African American)	White and American Indian and Alaska Native	White and Asian	% Change (White and Asian)	Black or African American and American Indian and Alaska Native	All Other Two Race Combo	Pop. of Three Races
Est 2013	3,489		2,220		69	248		58	894	87
Est 2014	3,209	-8.0%	1,979	-10.8%	94	235	-5.2%	61	840	85

Table 5 – Estimated Growth of Two or More Races in White Plains  
Data Source: ACS 2013 and 2014 Five Year Estimates, U.S. Census Bureau

During the last decennial census in 2010, the total population of White Plains was 56,853 people. The White (non-Hispanic or Latino) population was 45.7 percent of the total White Plains population, which was a lower percentage than both the county’s and state’s total White population percentage (table 6).

The African American or Black population was 12.4 percent of the total White Plains population, which was also a lower percentage than both the county’s and state’s total African American or Black population percentage (table 6).

The Asian population was 6.5 percent of the total White Plains population, which was a higher a percentage than the county’s Asian population percentage but lower than the state’s total Asian population percentage (table 6).

The Hispanic or Latino population was 33 percent of the total White Plains population, which was a higher percentage than both the county’s and state’s total Hispanic or Latino population percentage (table 6).

The annual average growth rate for downtown White Plains has grown faster than Westchester County and the New York Metropolitan Statistical Area. This is attributed to the city’s robust multifamily housing market, which has produced approximately 2,000 new housing units in downtown White Plains since 2004. Downtown White Plains is projected to grow at 0.46 percent annually between 2015 and 2020. This annual growth is higher than the rest of White Plains and approximately on par with the county annual growth rate but lower than the metropolitan area annual growth rate (chart 3).

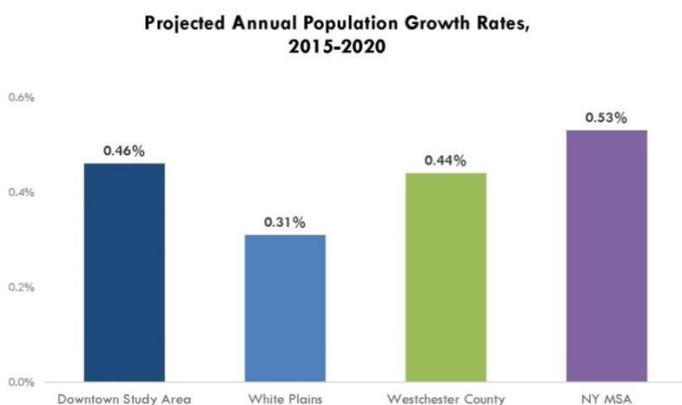


Chart 3 – Project Annual Population Growth Rates  
Data Source: U.S. Census Bureau, ESRI

Race/Ethnicity	White Plains	Westchester	NYS
White (non-Hispanic or Latino)	45.7%	56.8%	57.8%
African American or Black	12.4%	14.2%	15.6%
Asian	6.5%	5.4%	7.6%
Hispanic or Latino	33.0%	22.3%	17.9%

Table 6 – Population in 2010  
Data Source: U.S. Decennial Census

## Selected Characteristics of White Plains

The following is a general overview of selected characteristics of the total population in White Plains. The data below reflects a city that is home to a diverse population that is often foreign born, multilingual and well-educated. The number of people with disabilities by disability type is on par with the New York Metro Area.

The youth population (0-24 years) in 2010 was 27.9 percent of the total White Plains population, which was lower than both the county's and the state's youth population. The senior population (62 years and older) was 18.7 percent of the total White Plains population, which was slightly higher than both the county's and the state's population percentage (table 7). The median age of a White Plains resident in 2014 is estimated to be 38.1 years.

**Youth and Senior Population in 2010**

Age Range	White Plains	Westchester	NYS
0-24 years	27.9%	32.1%	32.7%
62 years & older	18.7%	17.9%	16.7%

Table 7 – Youth and Senior Population in 2013 (estimated)  
Data Source: ACS 2013 Five Year Estimates

**Foreign Born Persons in 2014 (estimated)**

White Plains	Westchester	NYS
32.2%	25.2%	22.3%

Table 8 – Foreign Born Persons in 2013 (estimated)  
Data Source: ACS 2014 Five Year Estimates

**Language Spoken other than English in 2014 (estimated)**

White Plains	Westchester	NYS
44.2%	33.0%	30.2%

Table 9 – Language Spoken other than English in 2013 (estimated)  
Data Source: ACS 2014 Five Year Estimates

**Spanish or Spanish Creole Spoken at Home in 2014 (estimated)**

White Plains	Westchester	NYS
31.9%	19.3%	14.9%

Table 10 – Speak Spanish or Spanish Creole in 2013 (estimated)  
Data Source: ACS 2014 Five Year Estimates

### Bachelor's Degree or Higher in 2014 (estimated)

White Plains	Westchester	NYS
47.7%	46.0%	33.7%

Table 11 – Bachelor's Degree or Higher in 2013 (estimated)  
Data Source: ACS 2014 Five Year Estimates

### People with Disabilities (estimated)

Disability Type	White Plains, NY CDBG		New York-Newark-Jersey City, NY-NJ-PA CBSA	
	#	%	#	%
Hearing difficulty	990	1.87	450,866	2.48
Vision difficulty	768	1.45	356,470	1.96
Cognitive difficulty	1,637	3.10	672,194	3.70
Ambulatory difficulty	2,722	5.15	1,076,173	5.92
Self-care difficulty	1,090	2.06	433,905	2.39
Independent living difficulty	2,051	3.88	752,198	4.14

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info))

Age of People with Disabilities	White Plains, NY CDBG		New York-Newark-Jersey City, NY-NJ-PA CBSA	
	#	%	#	%
age 5-17 with Disabilities	177	0.33	130,399	0.72
age 18-64 with Disabilities	2,274	4.30	901,925	4.96
age 65+ with Disabilities	2,452	4.64	849,915	4.67

Table 12 – Disability by Type  
Data Source: ACS; HUD

## Income Characteristics of White Plains

The following is a general overview of income characteristics of the total population in White Plains. The median household income in White Plains is estimated to be \$81,743, which is slightly lower than the county but significantly higher than the state. Household median income has substantially increased over a 13 year period by 38 percent from \$58,545 in 2000. See table 24 for household median income in 2013 (estimated) by race or ethnicity.

Persons living in poverty in White Plains are estimated to be 10.1 percent of the total population, which is slightly higher than the county but lower than the state. Similarly, the childhood poverty rate in White Plains is estimated to be 15.4 percent, which is higher than the county but lower than the state. Please refer to Section SP-70 – Anti-Poverty Strategy of the 2015-2019 Consolidated Plan for more information.

### Median Household Income in the Past 12 Months (estimated)

White Plains	Westchester	NYS
\$81,743	\$83,422	\$58,687

Table 13 Median Gross Rent in 2013 (estimated)  
Data Source: ACS 2014 Five Year Estimates

### Persons in Poverty in 2014 (estimated)

White Plains	Westchester	NYS
10.1%	9.6%	15.6%

Table 14 Median Gross Rent in 2013 (estimated)  
Data Source: ACS 2014 Five Year Estimates

### Children Under 18 Years in Poverty in 2014 (estimated)

White Plains	Westchester	NYS
15.4%	12.3%	22.1%

Table 15 Median Gross Rent in 2013 (estimated)  
Data Source: ACS 2014 Five Year Estimates

Persons in family/household	Poverty Guidelines 2015
1	\$11,770
4	\$24,250

Table 16 Median Gross Rent in 2013 (estimated)  
Data Source: ACS 2013 Five Year Estimates

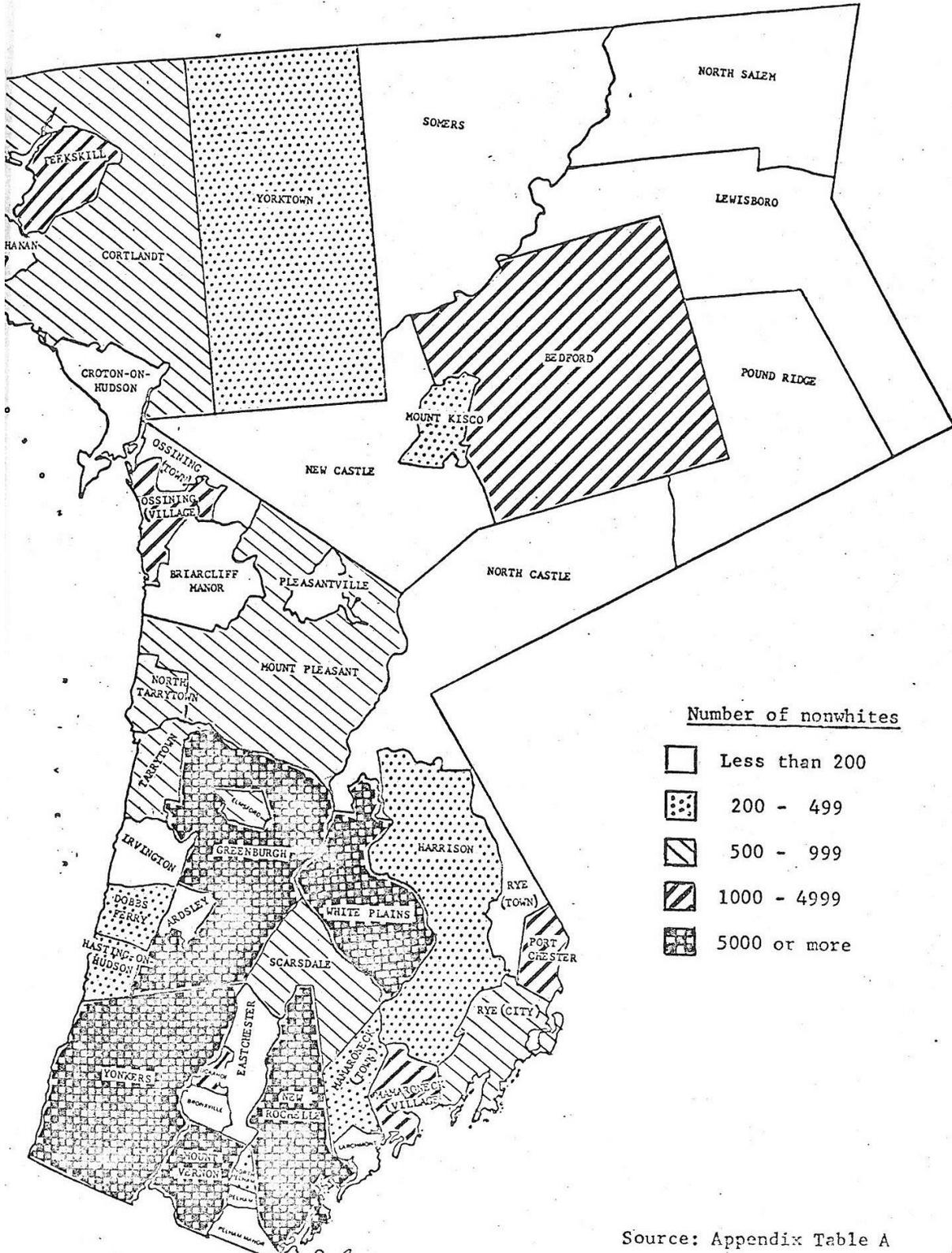
## Historical Race and Ethnicity Concentration

In 1965, the New York State Commission for Human Rights released a report, *Nonwhite Population Trends in Westchester County, 1960 – 1965*. Nine percent of the total Westchester County population was non-White and of that 97 percent of the non-White population was African American or Black. Communities with the largest non-White populations in Westchester County in 1965 include: Yonkers, Greenburgh, Mount Vernon, New Rochelle and White Plains (map 2).

The largest concentrations of the non-White population in 1965 in White Plains were in census tracts located predominately in the northern half of the city. The census tract with the largest concentration of a non-White population, at 50 percent or more, is approximately present day census tracts 92 (partial) and 93 (partial) or the Downtown South (partial) and Fisher Hill (partial) Community Development Target Areas (map 3). The second largest concentration of a non-White population, at 25 to 49 percent, is approximately present day census tract 90 or the Ferris-Church and North White Plains Community Development Target Areas (map 3).

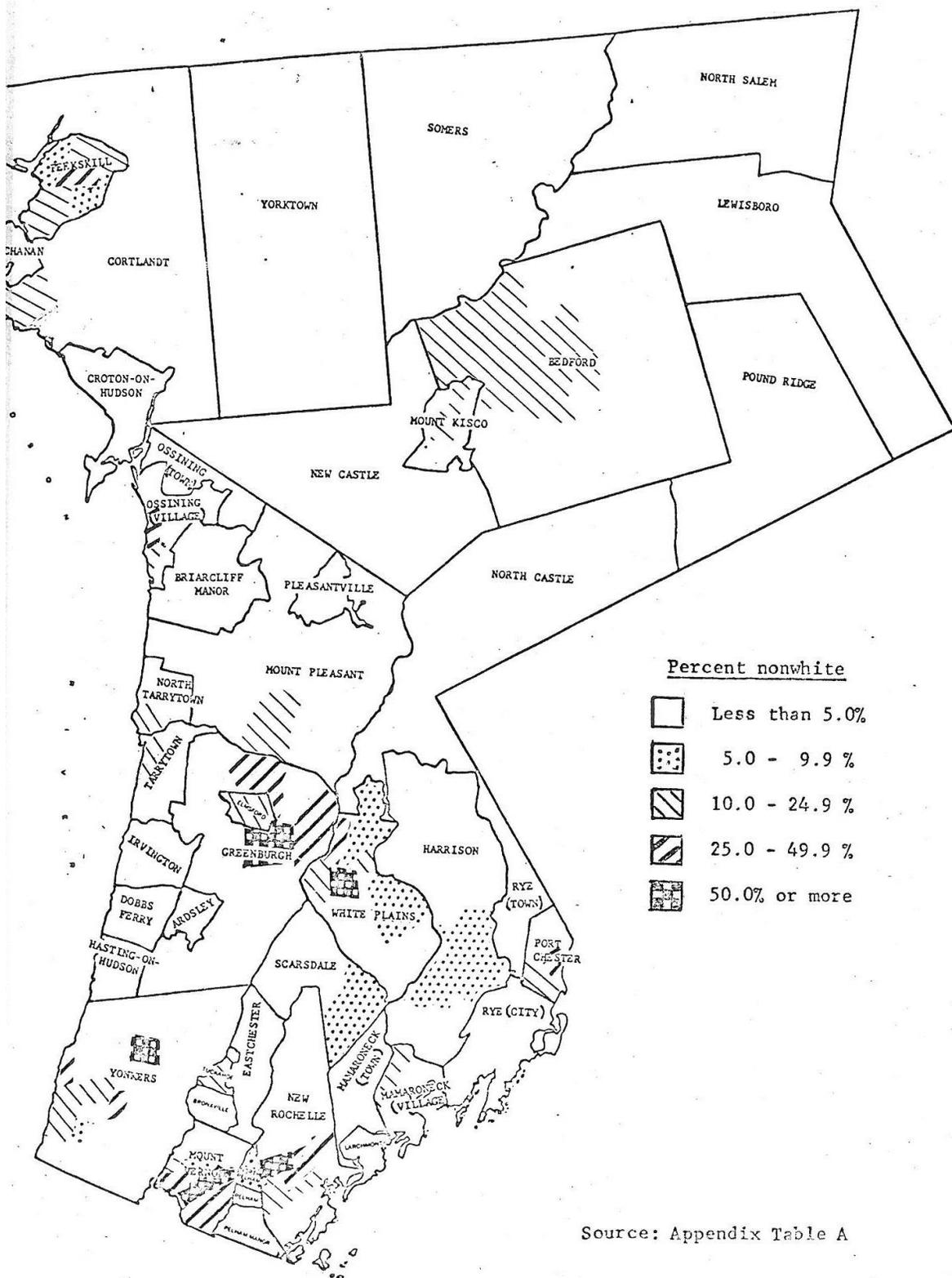
In 1965, the non-White population of the North Broadway neighborhood (census tracts 89.01 and 89.02 – partial) and the Kensico-Lake Target Area (census tract 89.02 – partial) increased 100 or more persons and the White population either increased or did not change. The non-White population decreased 100 or more persons and the White population also decreased in the Ferris-Church and North White Plains Target Areas. The non-White population increased 100 or more persons and the White population decreased (map 4) in the Battle Hill, Fisher Hill, Gedney Farms and Oak Ridge neighborhoods (census tracts 91 and 97.02).

Overall, the northern end of the city had a larger concentration of non-White residents than the southern end. Downtown White Plains in 1965 had the largest concentration of non-White residents. Please refer to page 30 for a look at the current racial or ethnic concentration of the White Plains residential population.



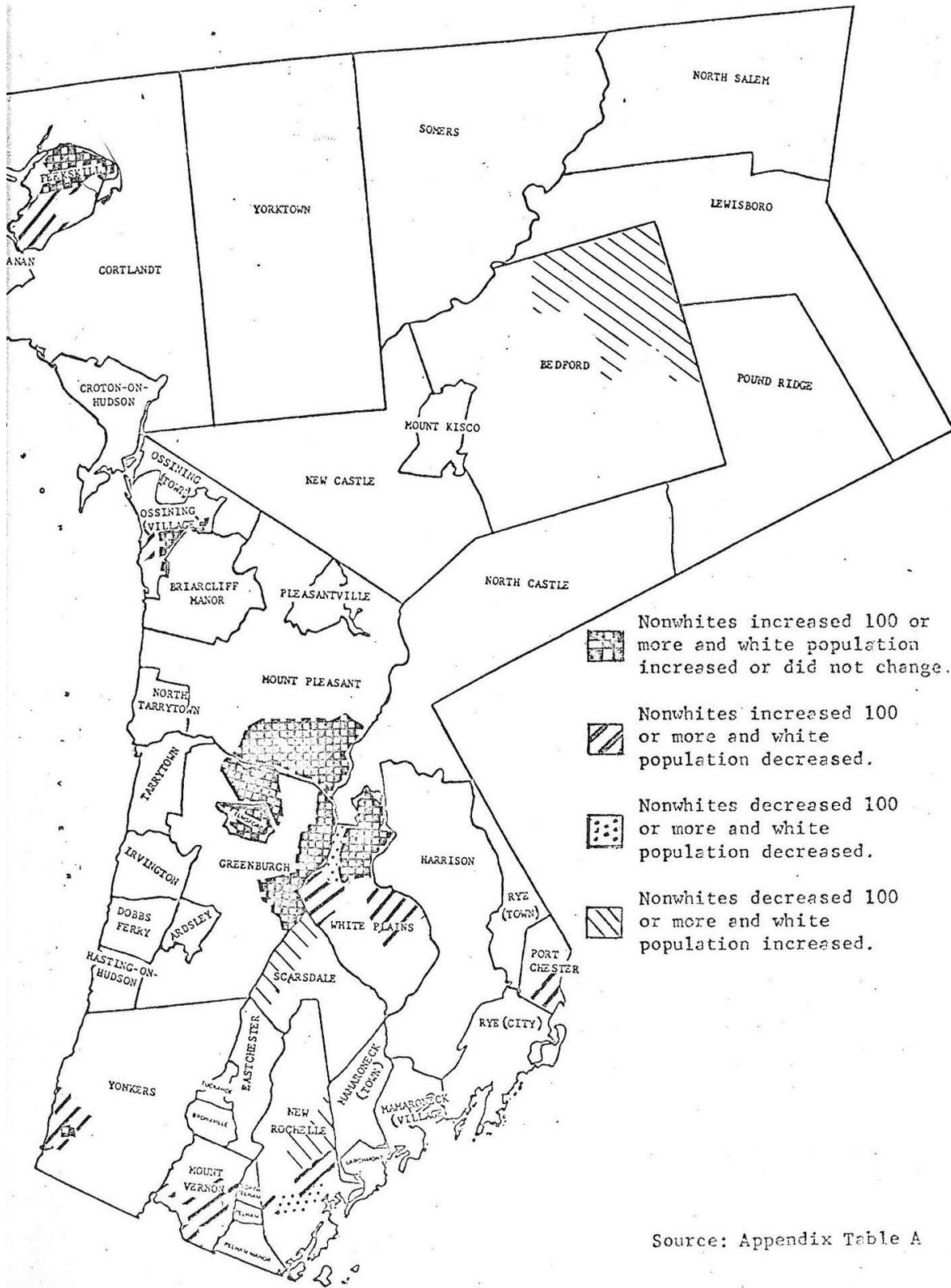
Source: Appendix Table A

Map 2 - Nonwhite Population in Westchester County: 1965  
 Data Source: New York State Commission for Human Rights



Source: Appendix Table A

Map 3 - Percent Nonwhite Population in Census Tracts of Westchester County: 1965  
 Data Source: New York State Commission for Human Rights



Map 4 - Nonwhite Population Changes of 100 or More in Census Tract of Westchester County: 1960 to 1965  
 Data Source: New York State Commission for Human Rights

## Current Race and Ethnicity Concentration

There are several different tools to measure and evaluate racial and ethnic segregation in a community including:

- Dissimilarity Index
- Exposure Index
- Racially/Ethnically Concentrated Areas of Poverty
- Racial and Ethnic Concentration
- Access to Community Assets and Opportunity

This section will analyze the above racial and ethnic segregation measures and will discuss their impacts on White Plains. Racial and ethnic segregation is primarily measured by comparing the White population to the non-White population (African American or Black, Hispanic or Latino, Asian, Other Races).

### Dissimilarity Index

A commonly used measure of racial and ethnic segregation is the dissimilarity index. The index represents the extent to which the geographic distribution of any two racial or ethnic groups differs across census tracts or block-groups.

Segregation is measured in values between 0 and 100. A value of zero represents total integration between any two racial or ethnic groups and a value of 100 represents total segregation between any two racial or ethnic groups. HUD has created the following table to help grantees interpret dissimilarity index data:

Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

Table 17 – Racial/Ethnic Dissimilarity Index for Westchester County  
Data Source: U.S. Census Bureau; HUD

The following page contains racial/ethnic dissimilarity indices for White Plains, Westchester County and the New York Metropolitan Area.

### Racial/Ethnic Dissimilarity Index for White Plains

	1990	2000	2010
<b>Non-White/White</b>	<b>39.28</b>	<b>40.42</b>	<b>45.33</b>
Black/White	43.72	43.97	46.51
Hispanic/White	40.92	43.06	52.33
Asian or Pacific Islander/White	14.15	21.93	30.99

Table 18 – Racial/Ethnic Dissimilarity Index, White Plains  
Data Source: U.S. Census Bureau; HUD

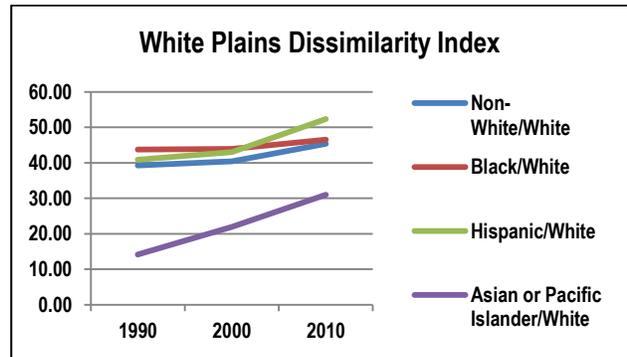


Chart 3 – Racial/Ethnic Dissimilarity Index for White Plains, NY  
Data Source: U.S. Census Bureau; HUD

### Racial/Ethnic Dissimilarity Index for Westchester County

	1990	2000	2010
<b>Non-White/White</b>	<b>37.88</b>	<b>41.04</b>	<b>44.06</b>
Black/White	57.30	57.07	58.66
Hispanic/White	44.40	50.47	52.23
Asian or Pacific Islander/White	30.74	27.06	29.80

Table 19 – Racial/Ethnic Dissimilarity Index for Westchester County  
Data Source: U.S. Census Bureau; HUD

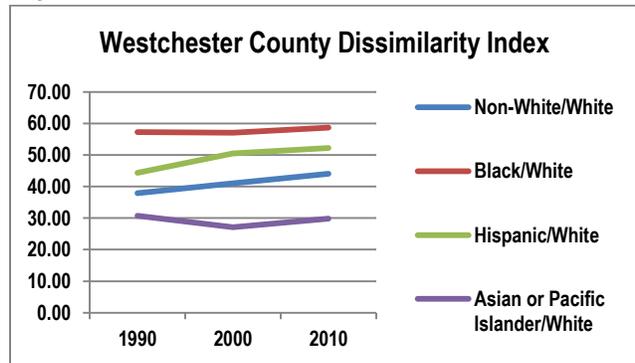


Chart 4 – Racial/Ethnic Dissimilarity Index for Westchester County, NY  
Data Source: U.S. Census Bureau; HUD

### Racial/Ethnic Dissimilarity Index for NY Metro Area

	1990	2000	2010
<b>Non-White/White</b>	<b>65.97</b>	<b>63.53</b>	<b>61.73</b>
Black/White	80.30	78.88	78.80
Hispanic/White	66.07	65.23	63.11
Asian or Pacific Islander/White	47.63	50.39	54.21

Table 20 – Racial/Ethnic Dissimilarity Index for New York Metro Area  
Data Source: U.S. Census Bureau; HUD

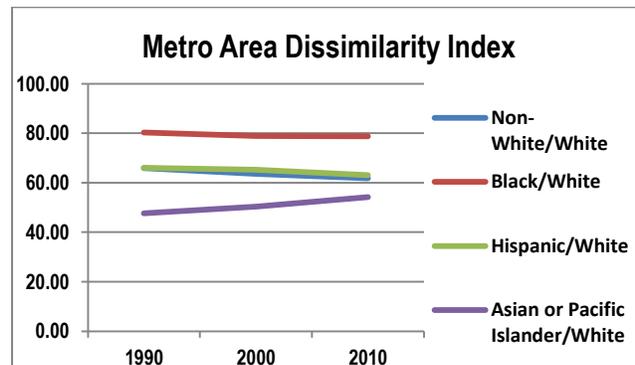


Chart 5 – Racial/Ethnic Dissimilarity Index for New York Metro Area  
Data Source: U.S. Census Bureau; HUD

### **White Plains**

When analyzing the dissimilarity index, it's important to also consider recent changes in the racial or ethnic composition of the population. The White population declined between the 1990 and 2000 decennial censuses at 3.9 percent (table 2) and increased moderately to 4.9 percent between the 2000 and 2010 censuses. The African American or Black population also declined between the 1990 and 2000 decennial censuses at 8.9 percent and continued to decrease at 4.4 percent between the 2000 and 2010 censuses. Other Races rapidly increased between 1990 and 2000 at 192 percent and continued to increase between the 2000 and 2010 decennial censuses at 23 percent.

Between 1990 and 2010, the distribution between the non-White and White populations in White Plains gradually increased in segregation by about a value of six to 45.33 in 2010. According to HUD (table 17), the distribution of the non-White and White populations went from low segregation in 1990 to moderate segregation in 2010. This increase in segregation is likely attributed to a historical decline of the White and African American or Black populations during a time when the Other Races population grew significantly. This is highlighted in table 18 where Hispanic and White segregation increased by a value of about 11 but remained moderately segregated and Asian and White segregation increased by a value of about seven but remained mildly segregated during the same time period. Black and White populations increased in segregation by a value of three between 1990 and 2010 but remained moderately segregated.

### **Comparison**

The geographic distribution between the non-White and White populations in White Plains and Westchester County follow a similar trend of gradual increase in segregation. Both the county and the city have gone from low segregation to moderate segregation between 1990 and 2010. The New York Metro Area's geographic distribution between the Non-white and White populations is significantly more segregated than both the county and the city. Between 1990 and 2010, the New York Metro Area has remained highly segregated.

## Exposure Index

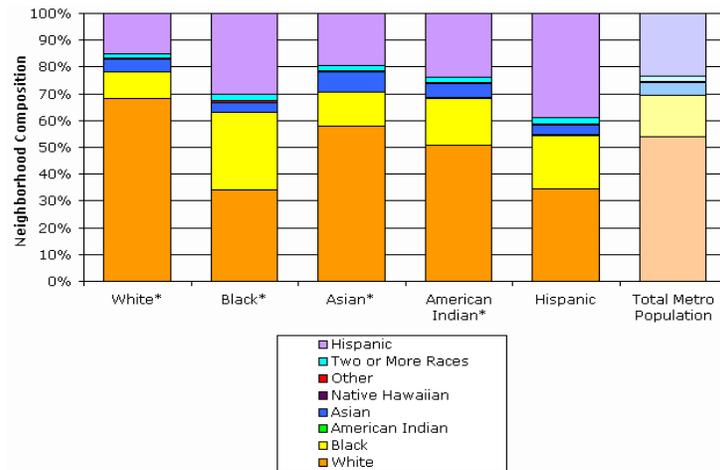
The exposure index measures the level of exposure a given race or ethnic group will experience both with members of their own group and then with other racial or ethnic groups on an average neighborhood level in White Plains.

A non-Hispanic White person in White Plains lives in a neighborhood that, on average, is 68 percent White, 10 percent African American or Black, 5 percent Asian and 15 percent Hispanic or Latino. The average non-Hispanic White person tends to live in a predominately White neighborhood at 68 percent White and 32 percent non-White (table 21).

An African American or Black person lives in a neighborhood that, on average, is 34 percent White, 29 percent African American or Black, 4 percent Asian and 30 percent Hispanic or Latino. The average African American or Black person tends to live in a predominately integrated neighborhood where the percentage of each of the three largest racial or ethnic groups of White Plains (White, African American or Black and Hispanic or Latino) is almost equal in size at about 30 percent (table 21).

For the average Asian, the neighborhood composition is 58 percent white, 13 percent African American or Black, 8 percent Asian and 19 percent Hispanic or Latino. The average Asian person tends to live in a predominately White neighborhood that are 58 percent White and are least likely to live amongst other Asians. This is partially attributed to the fact that the Asian population is a small percentage of the total White Plains population (table 21).

Hispanics or Latinos live in a neighborhood that is 35 percent White, 20 percent African American or Black, 5 percent Asian, and 24 percent Hispanic or Latino. The average Hispanic or Latino person lives in a moderately integrated neighborhood where the percentage of each of the three largest racial or ethnic groups of White Plains (White, African American or Black and Hispanic or Latino) is fairly close in distribution. However, the average Hispanic or Latino person is least likely to live amongst Asians (table 21)



Exposure Indices for Racial Groups

	White*	Black*	American Indian*	Asian*	Native Hawaiian*	Other*	Mixed*	Hispanic	Total
White*	68.4%	9.6%	0.1%	4.8%	0.0%	0.4%	1.6%	15.1%	100.0%
Black*	34.0%	28.9%	0.2%	3.7%	0.1%	0.4%	2.5%	30.3%	100.0%
Asian*	57.9%	12.8%	0.2%	7.4%	0.0%	0.4%	2.1%	19.3%	100.0%
American Indian*	50.9%	17.2%	0.5%	5.1%	0.0%	0.5%	2.0%	23.9%	100.0%
Hispanic	34.7%	19.8%	0.1%	3.7%	0.0%	0.5%	2.4%	38.9%	100.0%

Table 21 – Exposure Index for Race and Ethnic Groups  
Data Source: William H. Frey and Dowell Myers' analysis of Census 2000 and the Social Science Data Analysis Network (SSDAN)  
\*Non-Hispanic

## Racially/Ethnically Concentrated Areas of Poverty (R/ECAP)

Another way to analyze racial and ethnic concentration is to compare it to poverty. HUD defines R/ECAP as census tracts containing both a non-White population of 50 percent or more and a population where more than 40 percent or more of individuals live at or below the poverty line or contains a poverty rate that is three or more times the average tract poverty rate for the metropolitan area, whichever is lower.

White Plains does not have any census tracts that meet the criteria for R/ECAP and thus, there are no racially or ethnically concentrated areas of poverty in the city (table 22). Westchester County contains three RE/CAPs. One is in downtown Yonkers, in a predominately residential census tract, and other two are the Westchester County and Bedford Hills Correctional Facilities.

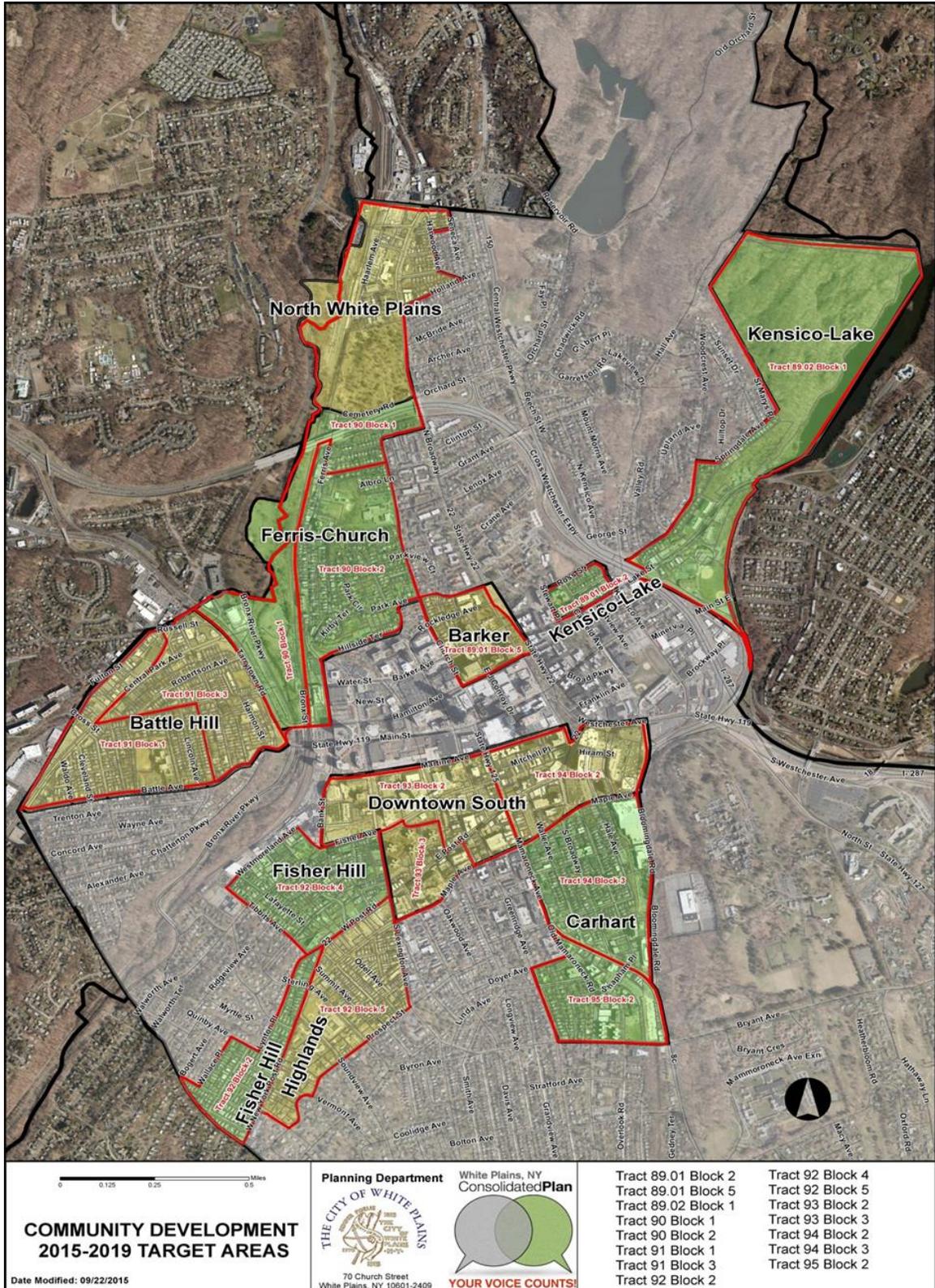
### R/ECAP

R/ECAP Race/Ethnicity	White Plains, NY CDBG		New York-Newark-Jersey City, NY-NJ-PA CBSA	
	#	%	#	%
Total Population in R/ECAPs	0*	-	812,093	-
White, Non-Hispanic	0		36,681	4.52
Black, Non-Hispanic	0		305,281	37.59
Hispanic	0		424,863	52.32
Asian or Pacific Islander, Non-Hispanic	0		31,978	3.94
Native American, Non-Hispanic	0		2,046	0.25
Other, Non-Hispanic	0		2,874	0.35
R/ECAP Family Type				
Total Families in R/ECAPs	0	-	182,186	-
Families with children	0		98,193	53.90
R/ECAP National Origin				
Total Population in R/ECAPs	0	-	812,093	-
Note 2: Data Sources: Decennial Census; ACS				
<b>* White Plains does not contain any concentrated areas of poverty</b>				

Table 22 – Racially/Ethnically Concentrated Areas of Poverty  
Source: HUD

## 2015-2019 Consolidated Plan Target Areas

The City of White Plains is a HUD CDBG Program entitlement community. The CDBG funding provides White Plains with grant money every year to be used towards 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 majority CDBG funding is directed for use in the city's Target Areas (map 5). These areas are based on census tract block groups where 51 percent or more of the population is low- or moderate-income at 80 percent or less than that of the area median income.



Map 5 – Community Development 2015-2019 Target Areas  
Source: Department of Planning

## Racial and Ethnic Concentration

The following maps show racial and ethnic concentration in the City of White Plains using data from the 2000 and 2010 decennial censuses and the 2013 American Community Survey. **In all instances (except tables 27-31), the White, Asian and African American or Black population data does not include people who also identified as Hispanic or Latino.**

### 2010 Race or Ethnic Distribution by Census Tract

The total land area of the north end of the city (map 6 and census tracts: 88, 89.01, 89.02, 90, 91, 92, 93, 94 and 95) is 4.08 square miles while the southern end is 5.69 square miles (map 6) census tracts: 96, 97.01, 97.02, 97.03). Though the north end is smaller in land area than the south end, it contains 75 percent of White Plains' total population compared to only 25 percent in the south end. The north and south ends are divided by Prospect Avenue in the west, Bryant Avenue in the center and Westchester Avenue/Blomingdale Road in the east.

Map 7 shows the distribution of the total White Plains population by race or ethnicity using 2010 decennial census data. The map shows that the northern end of the city has a higher population density at 10,462 residents per square mile than the southern end of the city at 2,490 residents per square mile.

The table below shows the percentage of racial or ethnic composition based on the total population of north and south ends, respectively:

Geography	Population (2010)	Land Size	Population Density	% of Total City Pop (2010)	White*	African American or Black*	Asian*	Hispanic or Latino
North End	42,687	4.08 mi <sup>2</sup>	10,462 residents per mi <sup>2</sup>	75%	38%	16%	7%	37%
South End	14,166	5.69 mi <sup>2</sup>	2,490 residents per mi <sup>2</sup>	25%	83%	4%	4%	7%

Table 23 – Race or Ethnic Distribution by Census Tract in 2010

Source: Department of Planning; U.S. Census Bureau 2010

\*Not Hispanic or Latino

The northern end of the city is more diverse and less segregated than the southern end of the city. The majority racial or ethnic group in both the northern and southern ends of the city is White, non-Hispanic or Latino at 38 and 83 percent, respectively. However, the Hispanic or Latino population is essentially an additional majority population in the north end at 37 percent.

The Department of Planning also analyzed census tracts by racial or ethnic concentration by comparing the White population to the minority population (Asian, Black or African American and Hispanic or Latino). The intent is to show if the population of a respective census tract is

equally split<sup>6</sup> between the White and non-White population or if there is a majority concentration of either the White or minority populations. Maps 8-10 also show the growth and changes in racial or ethnic concentration in White Plains from 2000-2013.

In 2000 (map 8), all census tracts (96, 97.01, 97.02, 97.03) in the southern end of the city had a White majority population. The average White population was 87 percent and the average minority population was 12 percent of the total population in the south end.

The northern end of the city had three census tracts (89.02, 90, 95) where there was no race or ethnic majority, one census tract (89.01) with a White majority population and five census tracts (88, 91, 92, 93, 94) with a minority majority population. The average White population was 41 percent and the average minority population was 55 percent of the total population in the north end.

In 2010 (map 9), all census tracts (96, 97.01, 97.02, 97.03) in the southern end of the city had a White majority population. The average White population was 83 percent and the average minority population was 16 percent of the total population in the south end.

The northern end of the city had one census tract (95) where there was no race or ethnic majority, one census tract (89.01) with a White majority population and seven census tracts (88, 89.02, 90, 91, 92, 93, 94) with a minority majority population. The average White population was 38 percent and the average minority population was 60 percent of the total population in the north end.

Between the 2000 and 2010 decennial censuses, the north end became increasing majority minority. However, census tract 89.01 maintained a White majority population during this time period and census tract 95 maintained a no majority race or ethnic concentration population. It should be noted that the minority population also increased in census tracts in the southern end at a mild rate between 2000 and 2010.

Using American Community Survey estimated data for 2013 (map 10) all census tracts (96, 97.01, 97.02, 97.03) in the southern end of the city had a White majority population. The average White population was 83 percent and the average minority population was 16 percent of the total population in the south end.

The northern end of the city had two census tracts (89.01 and 95) where there was no race or ethnic majority, no census tracts with a White majority population and seven census tracts (88, 89.02, 90, 91, 92, 93, 94) with a minority majority population. The average White population was 35 percent and the average minority population was 63 percent of the total population in the north end.

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<sup>6</sup> Less than a 10 percent difference between the white and minority populations

Maps 7-12 reflect a city that has become increasingly diverse over a 13 year period. The White population declined in almost every census tract while the minority population increased in almost every census tract during the same period. However, the north end of the city diversified at a faster rate than the south end of the city.

The diversity of the north end is partially attributed to the fact that the north end contains smaller lot sizes, has multifamily zoning, has low-income housing, has affordable housing, easy access to social and retail services and provides rich public transportation options. These attributes lend themselves to creating a more diverse community, particularly with regard to income. This is because there is a range of housing options (rental and ownership) and sizes at different price points in neighborhoods that do not require car ownership for everyday life.

Table 24 provides the household median income in 2013 by race or ethnicity. Whites, non-Hispanic and Asians have the highest household median income. While income does not directly dictate the race or ethnic composition of a community, maps 7-12 do show there is a correlation between median income and race or ethnicity in White Plains. The higher the median income of a census tract, the larger White population it will have, and smaller African American or Black and Hispanic or Latino population it will have. However, there is not a definitive pattern between the household median income and population distribution of Asians (map 7).

The south end is less diverse racially and ethnically than the north end partially because of the lack of multifamily zones and large lot sizes. The lack of multifamily zones (with the exception of one, which includes with the Bryant Gardens co-op apartment complex) means there are no apartment buildings and few rental options. Multifamily zoning has the ability to provide a range of housing options at different price points. Further, the current local city affordable housing program is only applicable to districts zoned for multifamily housing and thus there is essentially no mandatory affordable housing set-aside requirement in the south end of the city. Larger lot sizes are more expensive to purchase and are assessed at a higher tax rate than smaller tax lots. In addition, the south end contains few social or retail services and limited options for public transportation, which makes car ownership essentially a necessity for most people. These factors lend to an expensive housing market, the need for a car and the inability to easily access community services.

**Household Median Income in 2013 (estimated) by Race or Ethnicity**

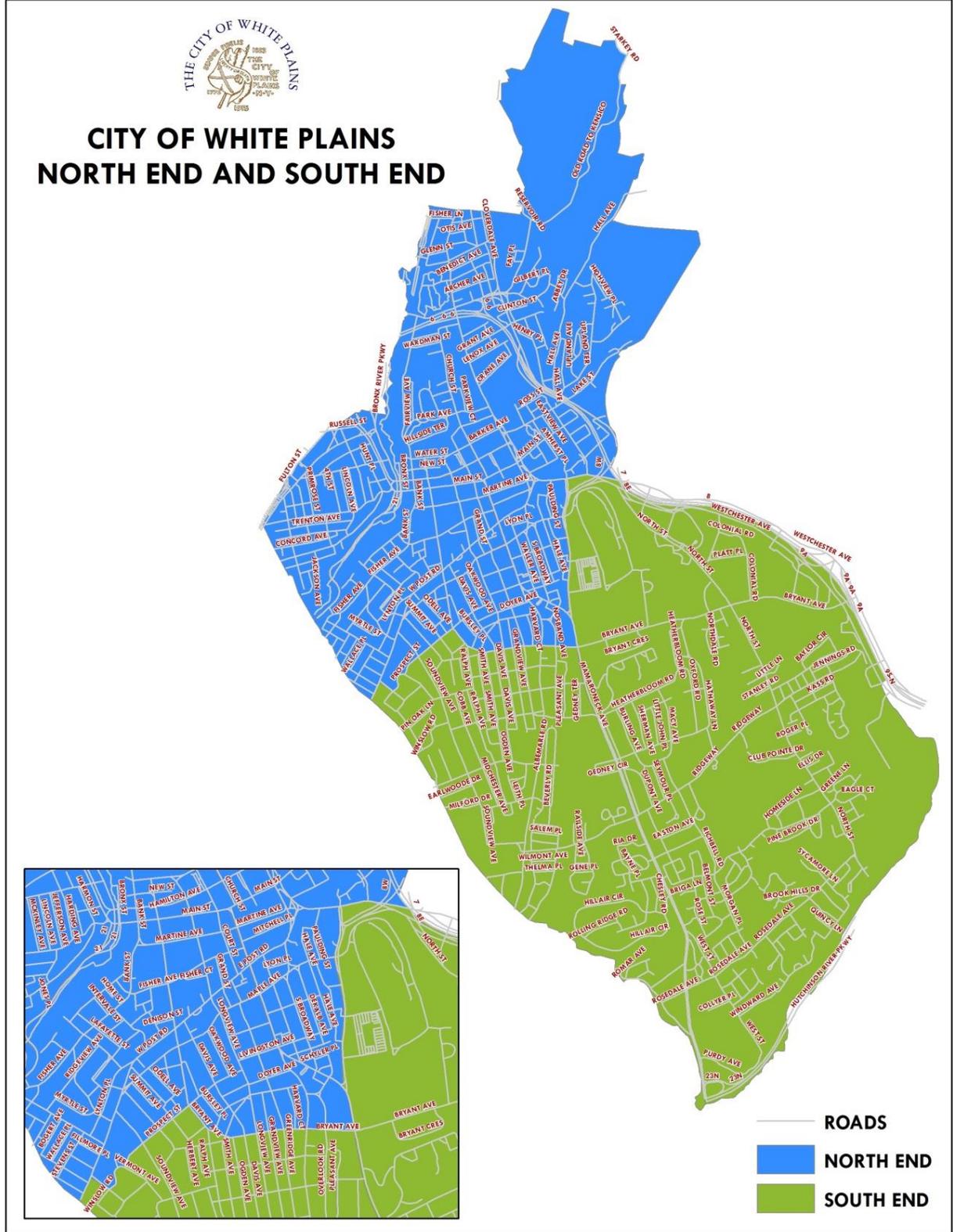
<b>Race/Ethnicity</b>	<b>Household Median Income 2013</b>
White, non-Hispanic	\$100,737
African American or Black	\$46,573
Asian	\$113,026
Hispanic or Latino	\$49,761

Table 24 – House Median Income in 2013 (estimated) by Race or Ethnicity

Source: Department of Planning

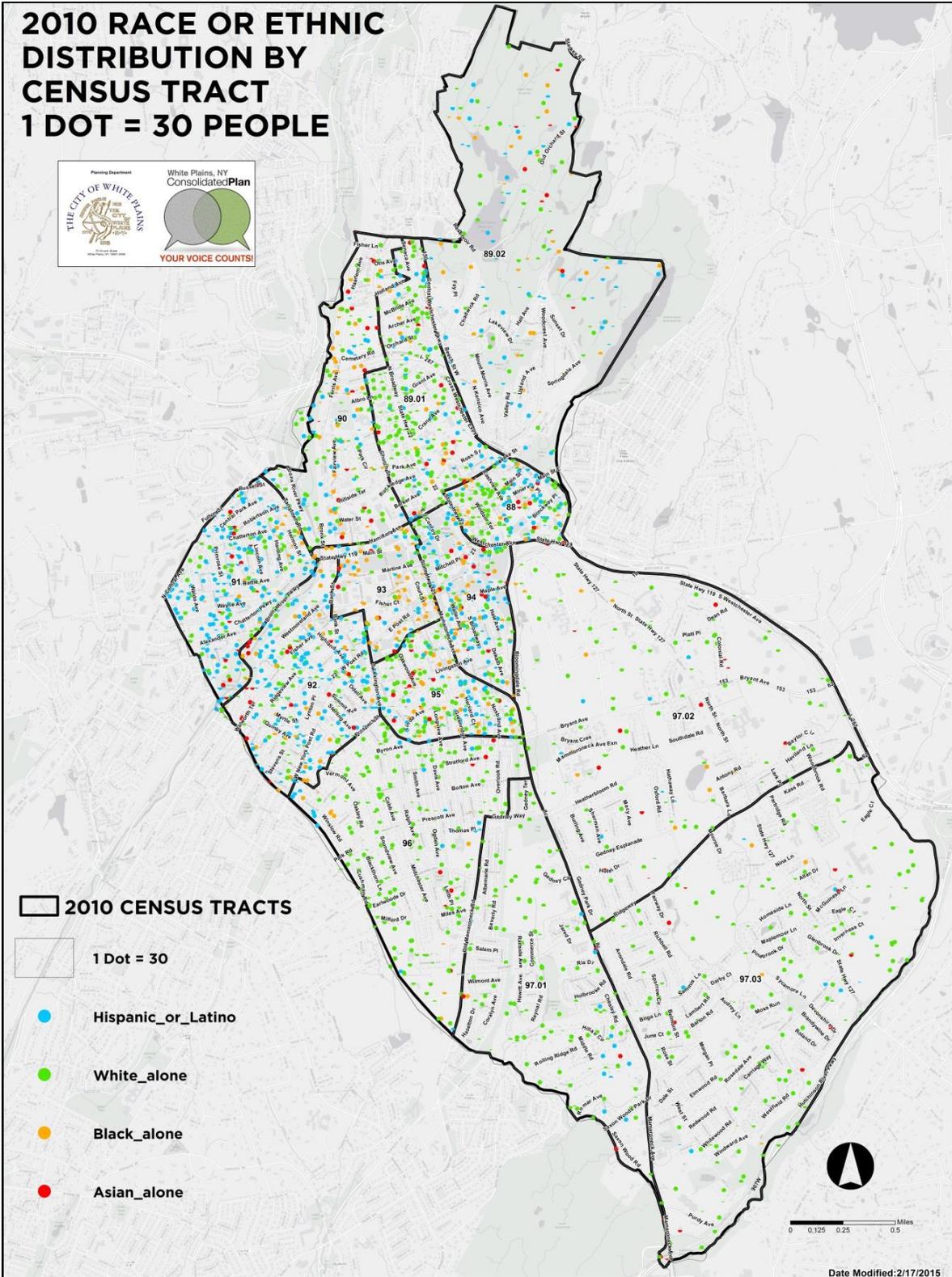


# CITY OF WHITE PLAINS NORTH END AND SOUTH END

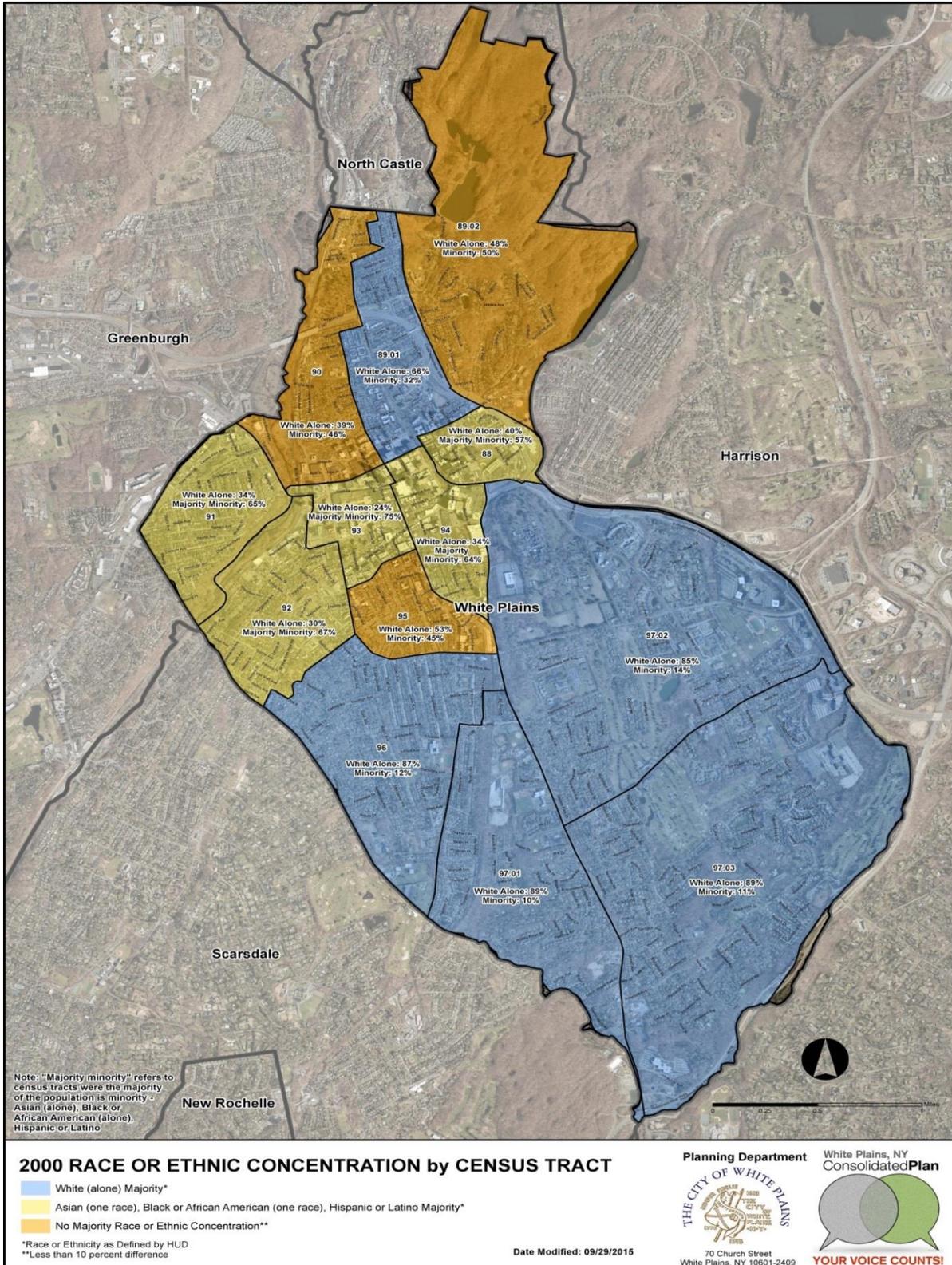


Map 6 – City of White Plains North End and South End  
 Source: Department of Planning

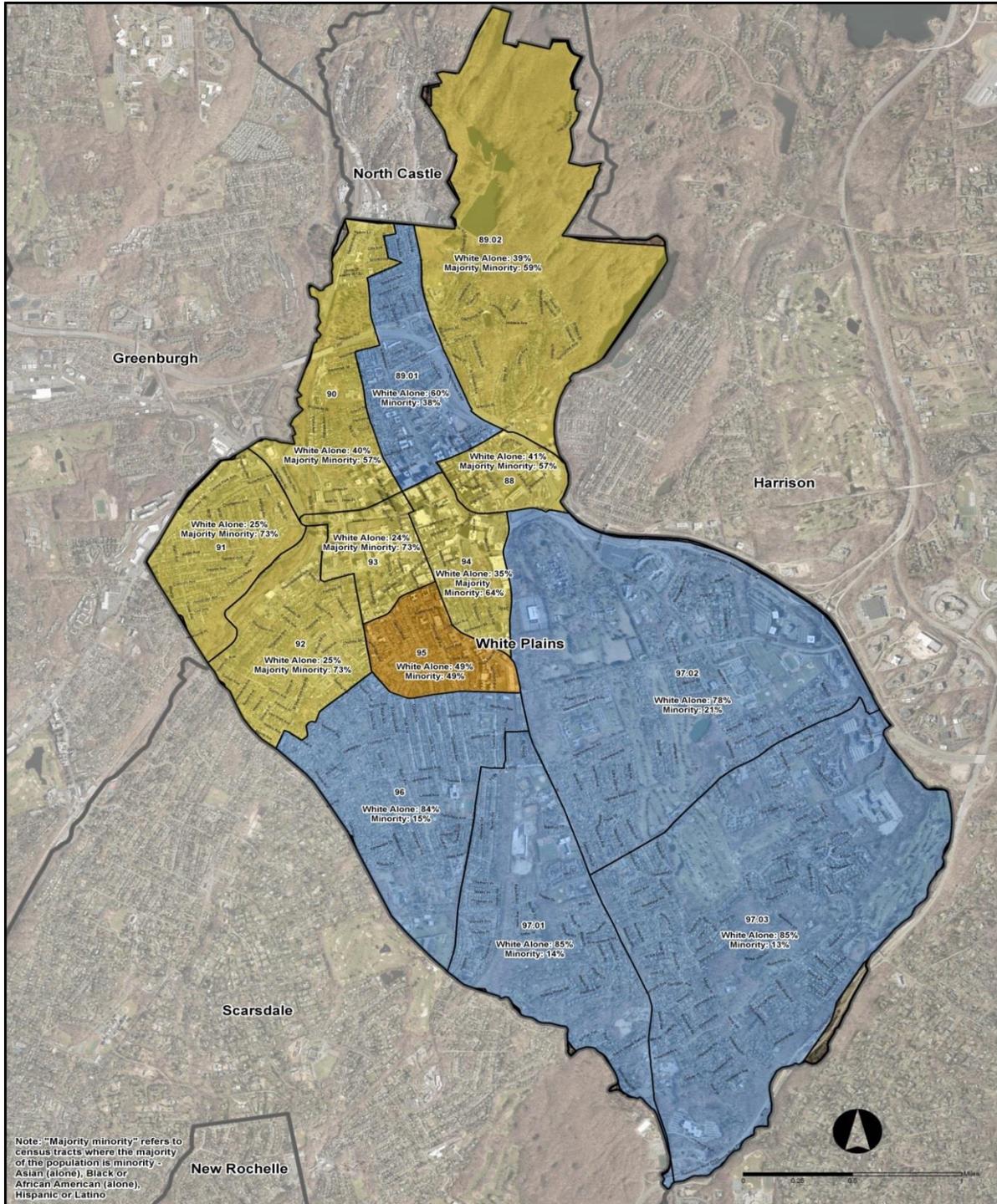
# 2010 RACE OR ETHNIC DISTRIBUTION BY CENSUS TRACT 1 DOT = 30 PEOPLE



Map 7 – Dot Density Race or Ethnic Concentration by Census Tract  
Source: Department of Planning



Map 8 – 2000 Race or Ethnic Concentration by Census Tract  
Source: Department of Planning



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

**2010 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  
 \*\*Less than 10 percent difference

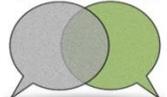
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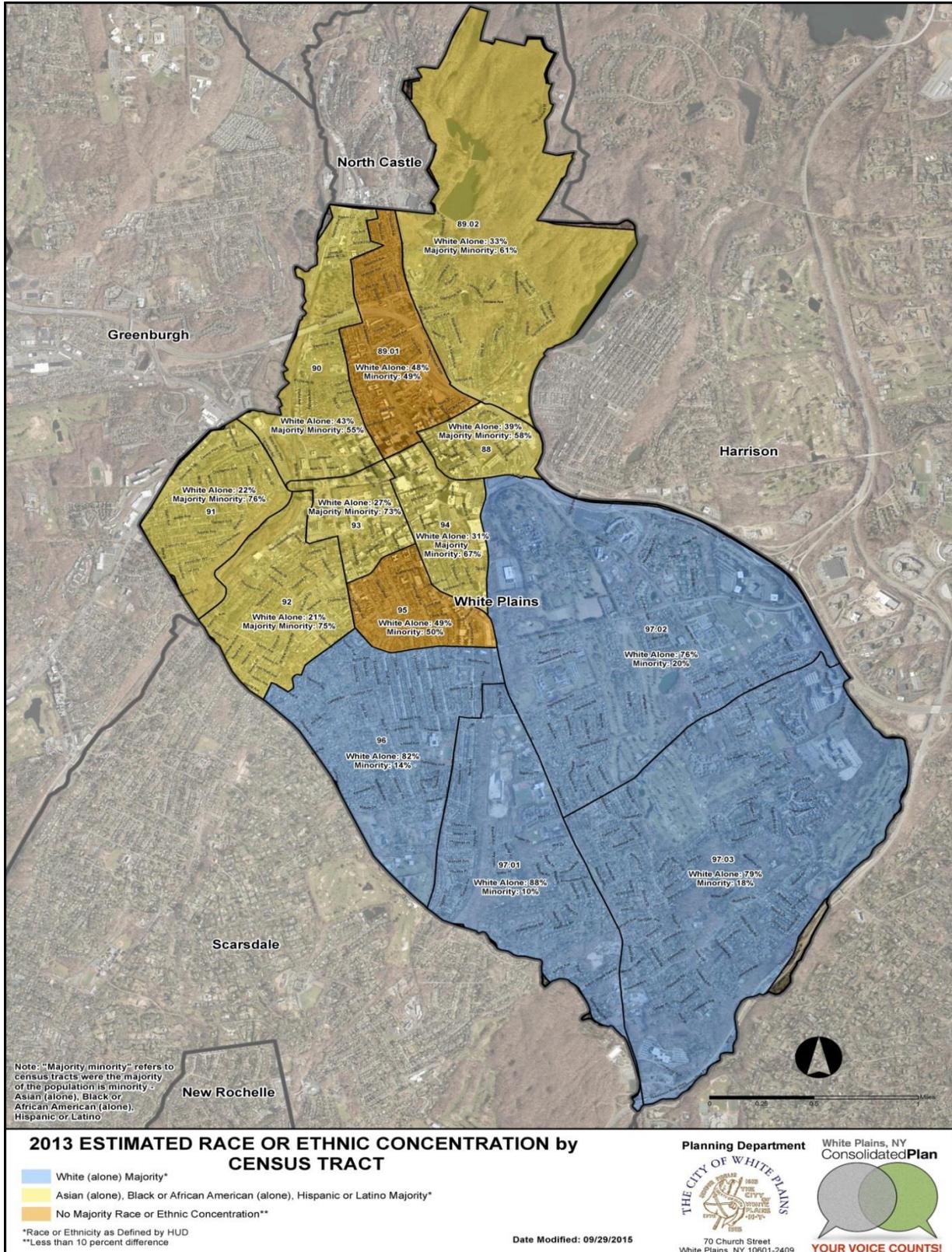
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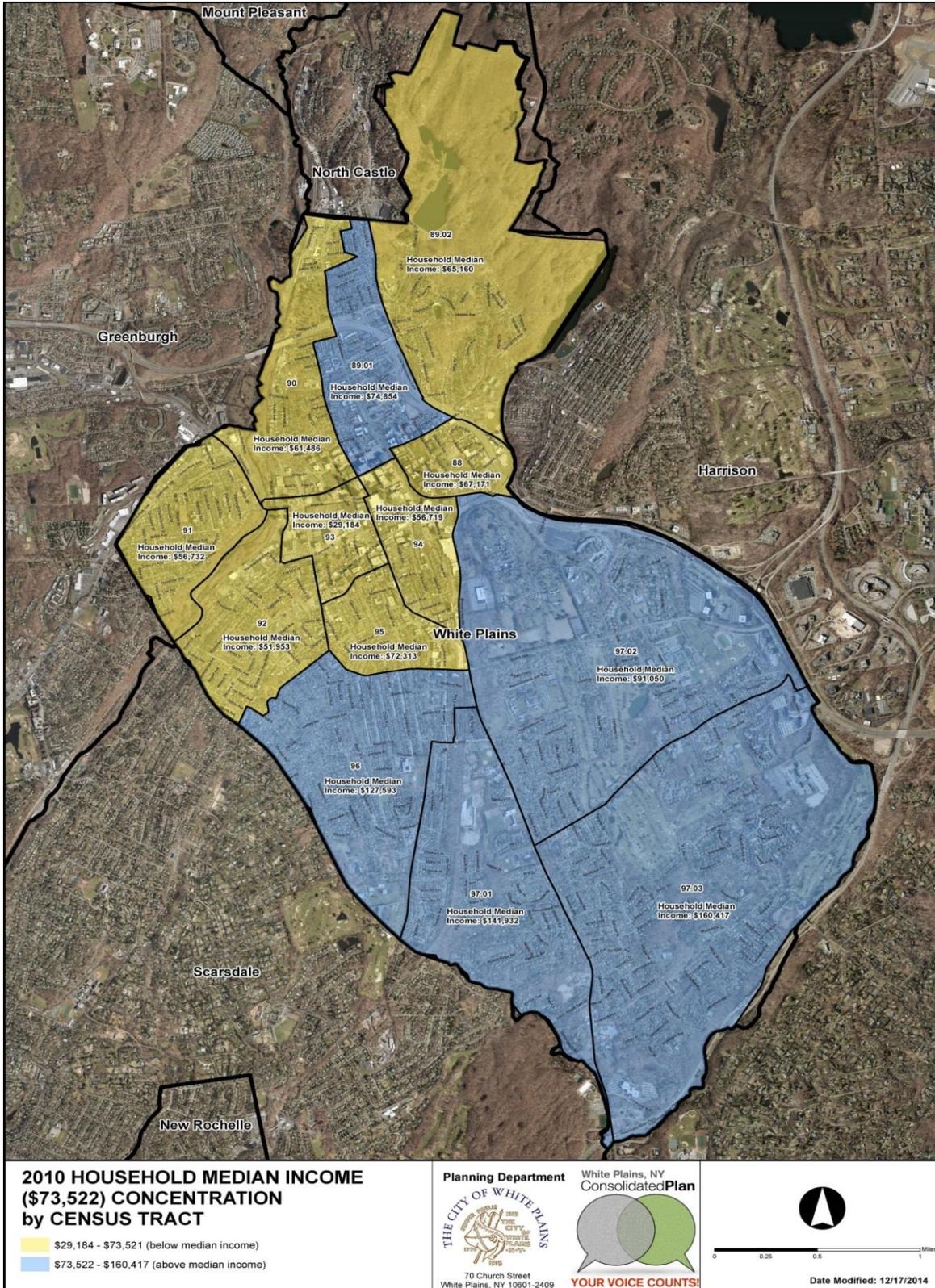


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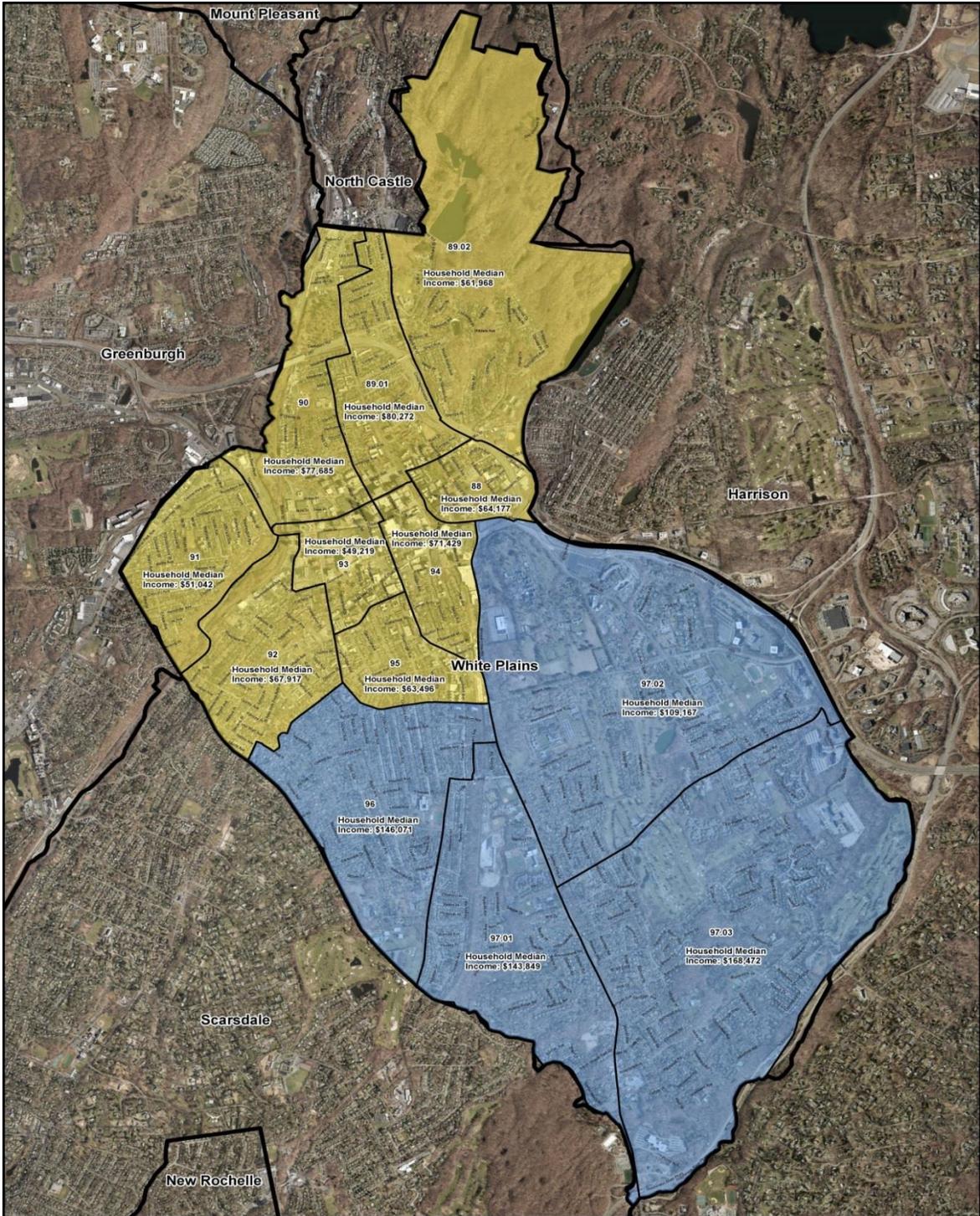
**Map 9 – 2010 Race or Ethnic Concentration by Census Tract**  
 Source: Department of Planning



Map 10 – 2013 Race or Ethnic Concentration by Census Tract  
 Source: Department of Planning



Map 11 – 2010 Household Median Income Concentration  
 Source: Department of Planning



<p><b>2013 HOUSEHOLD MEDIAN INCOME (\$80,701) CONCENTRATION by CENSUS TRACT</b></p> <p> <span style="color: yellow;">■</span> \$49,219 - \$80,700 (below median income)  <span style="color: blue;">■</span> \$80,701 - \$168,472 (above median income)         </p>	<p>Planning Department  <b>THE CITY OF WHITE PLAINS</b>          70 Church Street          White Plains, NY 10601-2409</p> <p>White Plains, NY Consolidated Plan    <b>YOUR VOICE COUNTS!</b></p>	 Date Modified: 12/18/2014
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Map 12 – 2013 Household Median Income Concentration  
 Source: Department of Planning

## Access to Community Assets and Opportunity

The following chart contains multiple indices that measure access to opportunities in a community and also segregation based on race or ethnicity. The values for each index are partially based on 2010 decennial census data at the census tract level and partially on additional data sources respective to each index.

### Community Assets Indices

White Plains, NY CDBG	Low Poverty Index (1)	School Proficiency Index (2)	Labor Market Index (3)	Transit Index (4)	Jobs Proximity Index (6)	Environmental Health Index (7)
White, Non-Hispanic	71.79	45.66	83.98	90.97	57.57	14.18
Black, Non-Hispanic	52.38	40.37	69.66	94.30	63.17	13.21
Hispanic	51.50	40.46	71.30	94.36	61.93	13.83
Asian or Pacific Islander, Non-Hispanic	59.58	42.74	77.38	93.58	67.17	12.87
Native American, Non-Hispanic	59.83	40.98	73.45	92.30	55.17	16.00

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Table 25 – Community Assets Indices by Race/Ethnicity for White Plains, NY

Source: HUD

### Community Assets by Race/Ethnicity for the NY Metro Area

New York-Newark-Jersey City, NY-NJ-PA CBSA	Low Poverty Index (1)	School Proficiency Index (2)	Labor Market Index (3)	Transit Index (4)	Jobs Proximity Index (6)	Environmental Health Index (7)
White, Non-Hispanic	70.11	63.77	69.45	83.93	53.28	29.03
Black, Non-Hispanic	34.09	31.32	39.47	94.39	40.00	10.64
Hispanic	36.65	38.63	42.72	93.47	46.20	12.30
Asian or Pacific Islander, Non-Hispanic	56.59	62.07	62.23	92.46	51.92	14.35
Native American, Non-Hispanic	43.56	43.42	47.36	89.57	43.83	17.67

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Table 26 – Community Assets Indices by Race/Ethnicity for White Plains, NY

Source: HUD

### Low Poverty Index

The low poverty index measures the extent of poverty in a given neighborhood based on census tract data of both family poverty rates and receipt of Temporary Assistance for Needy Families (TANF). The values are inverted and percentile ranked nationally, and range from 0 to 100 (chart 6). A higher score reflects less exposure to poverty in a neighborhood.

The average White family has the lowest poverty exposure rate while the average Hispanic or Latino family has the highest poverty exposure rate of all racial or ethnic groups in White Plains (chart 6).

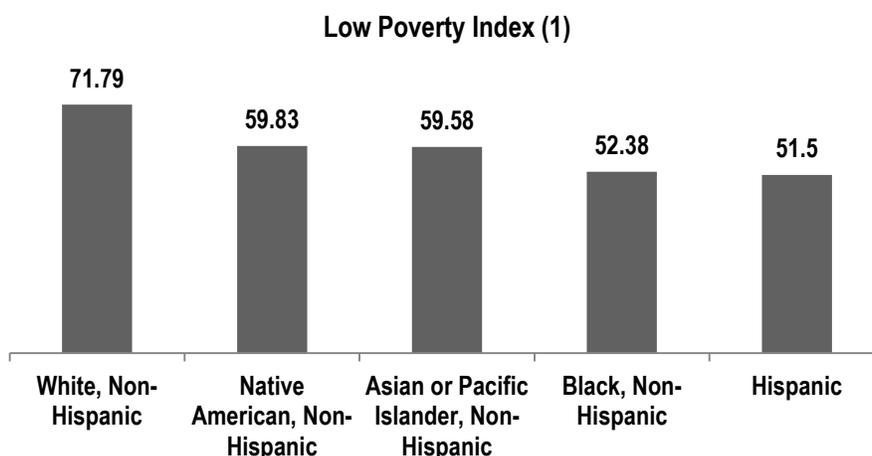


Chart 6 – Community Assets by Race/Ethnicity for White Plains, NY  
Source: HUD; ACS 2006-2010

### School Proficiency Index

The school proficiency index uses school-level data to evaluate the performance of grade 4 students on state exams in order to measure neighborhoods with high-performing and low-performing elementary schools nearby. The school proficiency index is a measure of the percent of grade 4 students proficient in reading (r) and math (m) on state test scores for up to three schools (i=1,2,3) within 1.5 miles of the block-group centroid.

HUD computes the school proficiency index by linking elementary schools with block-groups based on geographic mapping of attendance area zones from the School Attendance Boundary Information System (SABINS), where available, or within-district proximity matches of up to the three-closest schools within 1.5 miles. In cases with multiple school matches, an enrollment-weighted score is used. The values are percentile ranked and range from 0 to 100 (chart 7). The higher the score, the higher the quality of the school system in a neighborhood.

According to this index, the average White non-Hispanic student has access to a higher quality school in his or her neighborhood while the average African American or Black student has access to a lower quality school in his or her neighborhood of all racial and ethnic groups in White Plains (chart 7).

The Department of Planning does not consider this measure of school proficiency to accurately reflect the quality of education in White Plains. The White Plains City School District is a school choice district with five elementary schools, two middle schools and one high school. This allows elementary and middle school students to apply to their school of choice regardless of where they live in the city. Students are generally given their first school selection choice. In 2015, 19 percent of school-aged students in White Plains attended private or parochial schools.

The racial or ethnic composition of all five public elementary schools is almost equal across the city (table 27) regardless of location and racial or ethnic composition of the census tract. This unique characteristic of the White Plains City School District underscores the fact that school choice provides diverse and integrated schools. Elementary and middle schools are also equally distributed throughout the city with locations in both the north and south ends (map 13).

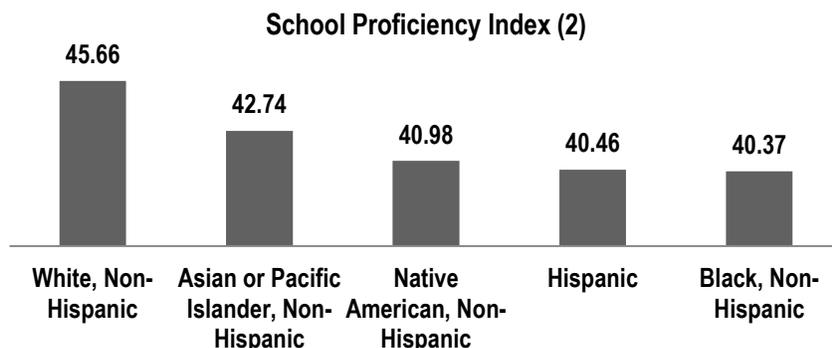


Chart 7 – Community Assets by Race/Ethnicity for White Plains, NY  
 Source: HUD; Great Schools; Common Core of Data; SABINS

The Department of Planning used grades 3-8 state English Language Arts (ELA) and Math exam data to supplement HUD’s school proficiency index data, which only uses grade 4 state exams to evaluate student proficiency. The data on the following pages is only for elementary school students, grades 3 through 5 and a student is considered proficient with a score of level 3 or 4 on an exam. Charts 28-31 compares two years (2014 and 2015) of exam data. Percentages marked in red reflect the respective elementary school with the highest proficiency rate by race or ethnicity.

Testing in both Math and ELA for the past two years shows that student proficiency by school based on race or ethnicity differed substantially. There is not a consistent trend for how each respective elementary school performed in student proficiency based on race or ethnicity.

Most schools exceed the state average for student proficiency in ELA based on race or ethnicity. The exception is the Mamaroneck Avenue School, which for two consecutive years was lower than the ELA state average for African American student proficiency and lower than the ELA state average for Hispanic or Latino student proficiency in 2014. The Post Road School in 2015 lagged behind the state ELA average for Hispanic or Latino and Asian student proficiency and in 2014 lagged behind the state ELA average for Hispanic or Latino student proficiency.

For Math, most schools exceed the state average for student proficiency based on race or ethnicity. The exception is the Post Road School, which in 2015 lagged behind the Math state average for White, Hispanic or Latino and Asian student proficiency and was on par with the state average for African American or Black students. In 2014, the Post Road School either was

on par or just below the Math state average for African American and Hispanic or Latino student proficiency.

Another criterion for measuring school quality is the four year graduation rate from high school. White Plains High School serves the entire White Plains City School District and all students have the same access to school quality. The overall four year graduation rate in 2015 is 86 percent, African American or Black is 88 percent, Hispanic or Latino is 80 percent, Asian is 85 percent and White is 93 percent. In 2014, the overall four year graduation rate was 85 percent, African American or Black was 71 percent, Hispanic or Latino was 82 percent, Asian was not computed and White was 95 percent

In 2016, a ranking by niche.com placed the White Plains High School at 25<sup>th</sup> in New York State for best quality of teachers. The ranking is based on student and parent review of teachers, teacher tenure, teacher absenteeism, student-teacher ratio and the Niche Academics Grade for the school.<sup>7</sup>

**Race or Ethnic Composition of Elementary Schools in the White Plains City School District**

Name	White	African American or Black	Hispanic or Latino	Asian or Native Hawaiian/Other Pacific Islander	Multiracial
Church Street School	20%	14%	55%	7%	4%
George Washington School	20%	14%	61%	4%	2%
Mamaroneck Avenue School	25%	13%	56%	3%	3%
Post Road School	21%	14%	58%	4%	3%
Ridgeway School	24%	12%	57%	4%	2%

Table 27 – Race or Ethnic Composition of Elementary Schools in the White Plains City School District  
Source: New York State School Report Card

**Percent Proficient in Grades 3-8 in English Language Arts Testing in 2015**

Grades 3-8 ELA 2015	White	African American or Black	Hispanic or Latino	Asian or Native Hawaiian/Other Pacific Islander	Multiracial
Church Street School	60%	25%	23%	62%	89%
George Washington School	54%	31%	21%	n/a	n/a
Mamaroneck Avenue School	51%	23%	16%	73%	33%
Post Road School	51%	21%	17%	46%	67%
Ridgeway School	51%	32%	30%	100%	100%
<b>New York State</b>	<b>38%</b>	<b>18%</b>	<b>20%</b>	<b>53%</b>	<b>36%</b>

Table 28 – Percent Proficient in Grades 3-8 in English Language Arts Testing in 2015 District  
Source: New York State School Report Card

<sup>7</sup> <http://k12.nichebeta.com/rankings/public-high-schools/best-teachers/methodology/>

**Percent Proficient in Grades 3-8 in English Language Arts Testing in 2014**

Name 3-8 ELA 2014	White	African American or Black	Hispanic or Latino	Asian or Native Hawaiian/Other Pacific Islander	Multiracial
Church Street School	50%	23%	21%	57%	83%
George Washington School	52%	38%	23%	78%	50%
Mamaroneck Avenue School	60%	10%	14%	38%	57%
Post Road School	42%	25%	14%	n/a	n/a
Ridgeway School	54%	18%	24%	92%	n/a
New York State	40%	17%	19%	50%	34%

Table 29 – Percent Proficient in Grades 3-8 in English Language Arts Testing in 2015  
Source: New York State School Report Card

**Percent Proficient in Grades 3-8 in Math Testing in 2015**

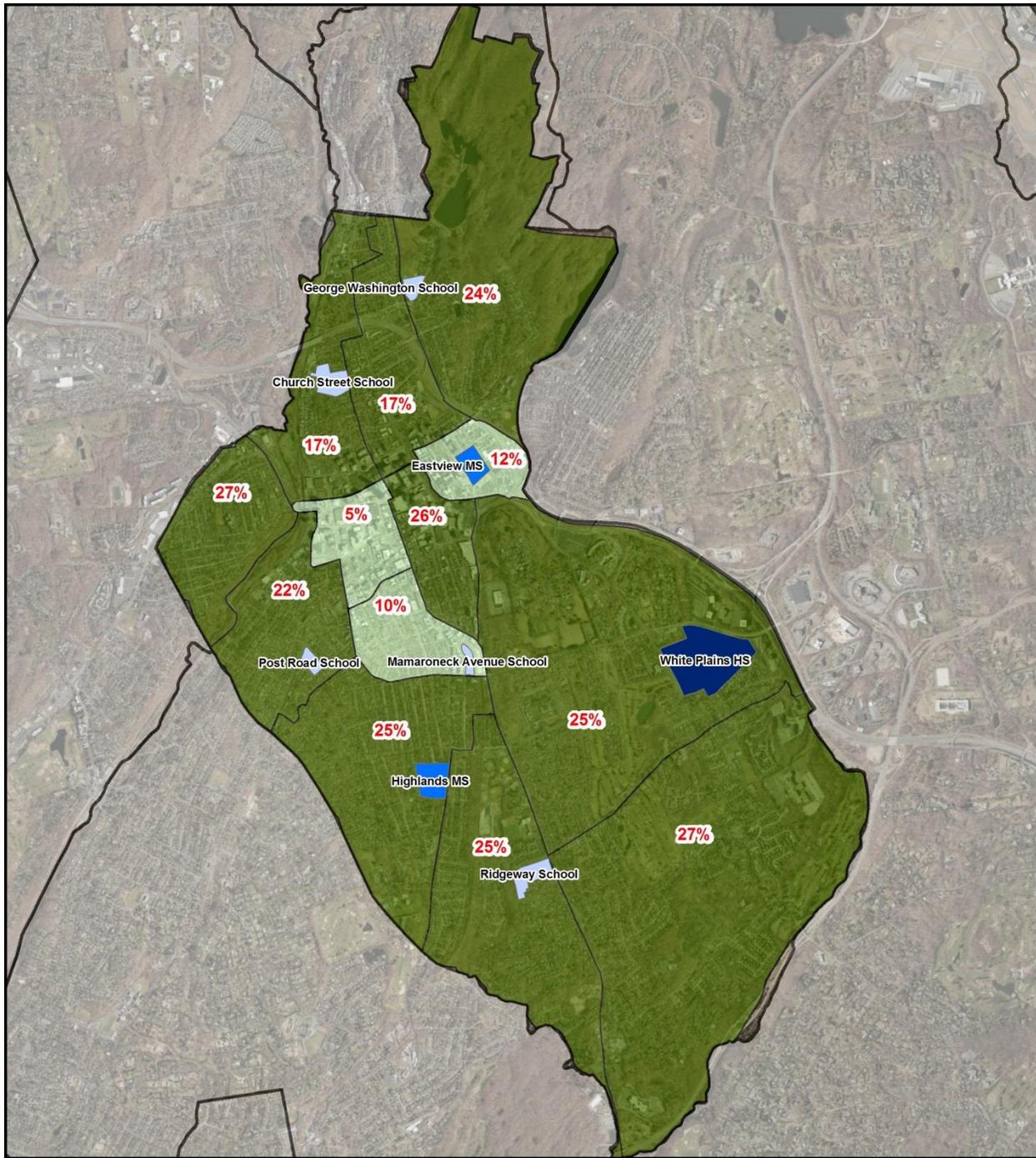
Name 3-8 Math 2015	White	African American or Black	Hispanic or Latino	Asian or Native Hawaiian/Other Pacific Islander	Multiracial
Church Street School	73%	25%	31%	83%	100%
George Washington School	61%	48%	30%	n/a	n/a
Mamaroneck Avenue School	69%	35%	33%	85%	67%
Post Road School	47%	21%	17%	50%	56%
Ridgeway School	63%	32%	39%	n/a	n/a
New York State	50%	21%	25%	66%	44%

Table 30 – Percent Proficient in Grades 3-8 in Mathematics Testing in 2015  
Source: New York State School Report Card

**Percent Proficient in Grades 3-8 in Math Testing in 2014**

Name 3-8 Math 2014	White	African American or Black	Hispanic or Latino	Asian or Native Hawaiian/Other Pacific Islander	Multiracial
Church Street School	69%	25%	32%	71%	83%
George Washington School	70%	38%	34%	100%	67%
Mamaroneck Avenue School	69%	17%	25%	86%	57%
Post Road School	60%	18%	22%	n/a	n/a
Ridgeway School	66%	22%	34%	85%	n/a
New York State	45%	20%	23%	65%	38%

Table 31 – Percent Proficient in Grades 3-8 in Mathematics Testing in 2015  
Source: New York State School Report Card



### WHITE PLAINS CITY SCHOOL DISTRICT SCHOOL LOCATIONS

- Elementary Schools
- Middle Schools
- White Plains HS

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0    0.25    0.5    1 Miles

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Map 13 – White Plains City School District School Locations  
Source: Department of Planning

### Labor Market Index

The labor market index measures the relative level of labor market engagement and human capital in a neighborhood based upon the level of employment, labor force participation, and educational attainment in a census tract. The index is computed using the following three measures: unemployment rate, labor-force participation rate and percent with a bachelor's degree or higher. The index contains values from 0 to 100 (chart 8) with a higher score indicating a higher level of labor force participation and human capital in a neighborhood

In White Plains, Whites are most likely to participate in the labor force at 84 percent followed by Asians at 77 percent, Native Americans at 73 percent, Hispanics or Latinos at 71 percent and African Americans or Blacks at 70 percent. Participation in the labor force remains very high in White Plains regardless of race or ethnicity especially compared to the New York Metro Area (table 26). For instance, labor market participation for Hispanics or Latinos and African American or Blacks is significantly higher in White Plains than the New York Metro Area.

The high market rate participation rate in White Plains is likely attributed to the city's favorable position of being a major regional employment center. African Americans or Blacks and Hispanic or Latinos on average live in neighborhoods close to employment opportunities in downtown White Plains and also live in areas that have access to high quality public transportation.

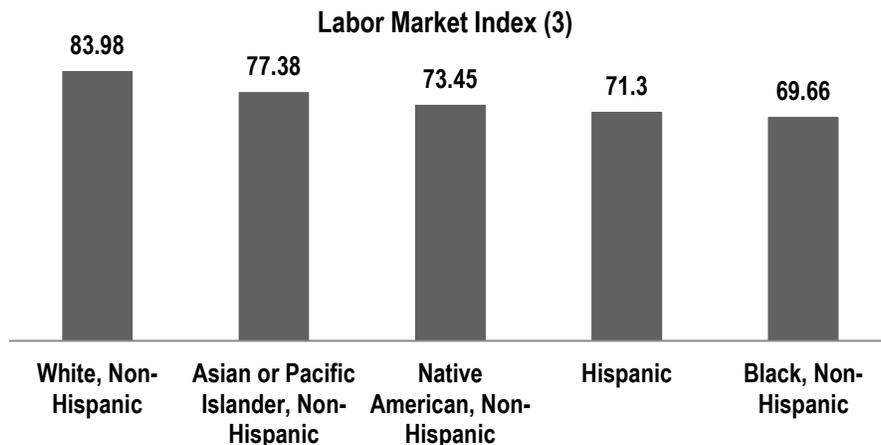


Chart 8 – Labor Market Index  
Source: HUD; ACS 2006-2010

### Transit Index

The transit index estimates transit trips taken by a family with the following characteristics: a 3-person single-parent family with income at 50 percent of the median income for renters for the region. The estimates come from the Location Affordability Index (LAI) and are based on census tracts. The index is based on values ranging from 0 to 100 with a higher score indicating a higher rate of public transit utilization by residents in a census tract. The index controls for income such that a higher index value will often reflect better access to public transit.

In White Plains, the Hispanic or Latino population, African American or Black and Asians populations are most likely to utilize public transportation at 94 percent followed by Native Americans at 92 percent and Whites at 91 percent (chart 9). The public transportation utilization rate is almost equal across racial or ethnic groups in White Plains. The White population is likely to utilize public transportation less because many live in the southern end of the city, which provides few public transportation options. Public transportation utilization rates in White Plains are similar to that of the New York Metro area (chart 9).

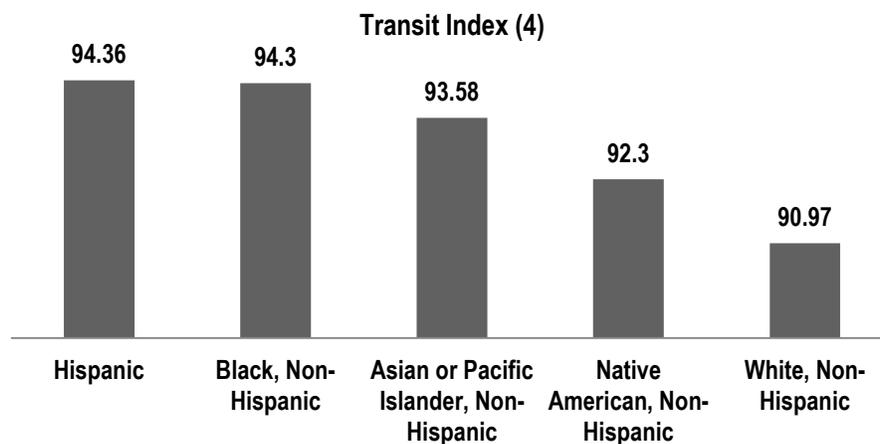


Chart 9 – Transit Index  
Source: HUD; Location Affordability Index data, 2008-2012

### Jobs Proximity Index

The jobs proximity index quantifies the accessibility of a given residential neighborhood at the census tract level as a function of its distance to all job locations within the New York Metro Area, with distance to larger employment centers weighted more heavily. The index is based on values ranging from 0 to 100 with a higher index value representing better access to employment opportunities for residents in a neighborhood.

In White Plains, the population with the best access to employment opportunities is the Asian population at 67 percent followed by the African American or Black population at 63 percent, Hispanic or Latinos at 62 percent, Whites at 58 percent and Native Americans at 55 percent (chart 10). This was higher than the New York Metro area’s access to employment for all racial or ethnic groups (table 28) and is most likely the result of White Plains serving as a major employment center.

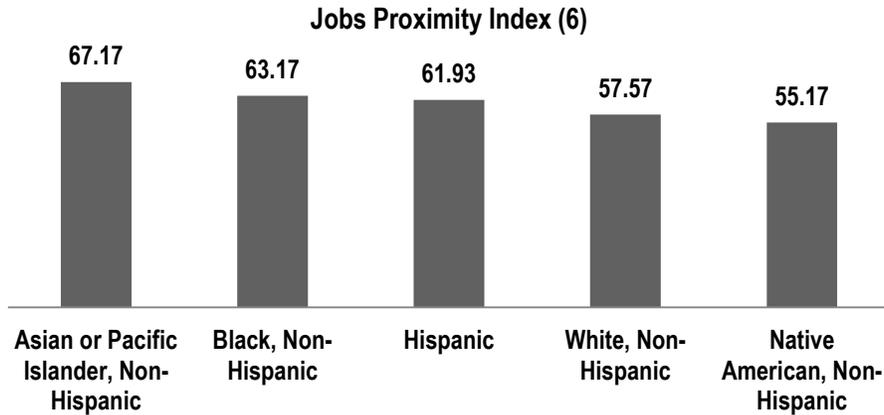


Chart 10 – Jobs Proximity Index  
Source: HUD; Longitudinal Employer-Household Dynamics (LEHD), 2010

### Environmental Health Index

The environmental health index estimates potential exposure to harmful toxins at a neighborhood level based on census tracts using data from the EPA on air quality carcinogenic respiratory and neurological hazards. The index is based on values ranging from 0 to 100 with a higher score indicating a lower exposure rate to toxins harmful to human health and better environmental quality of the neighborhood.

Overall, the environmental health index is similar between the White, Hispanic or Latino, African American or Black and Asian populations. The average score is between 13 and 14 percent. It is slightly higher for Native Americans (chart 11). The low percentages in the environmental health index suggest that all racial or ethnic groups in White Plains have a high exposure rate to toxins harmful to human health. Unlike the New York Metro area environmental health index, environmental quality does not differ across racial or ethnic groups (table 26).

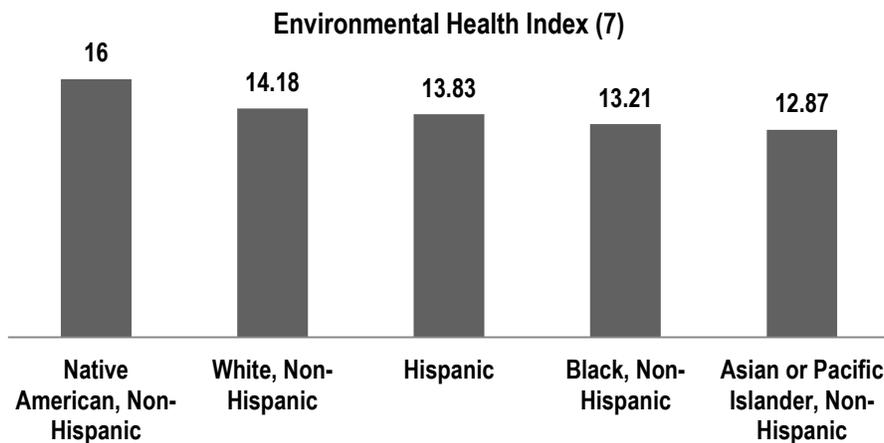


Chart 11 – Environmental Health Index  
Source: HUD; National Air Toxics Assessment (NATA), 2006

## **Persons with Disabilities, Seniors and Youth Concentration**

### **Persons with Disabilities**

Concentration of persons with disabilities was analyzed using 2010-2014 American Community Survey data by census tract. The percent of persons with a disability is of the total civilian noninstitutionalized population of the census tract and where a person has at least one of the following identified disabilities:

- Hearing
- Vision
- Cognitive
- Ambulatory
- Self-care
- Independent living

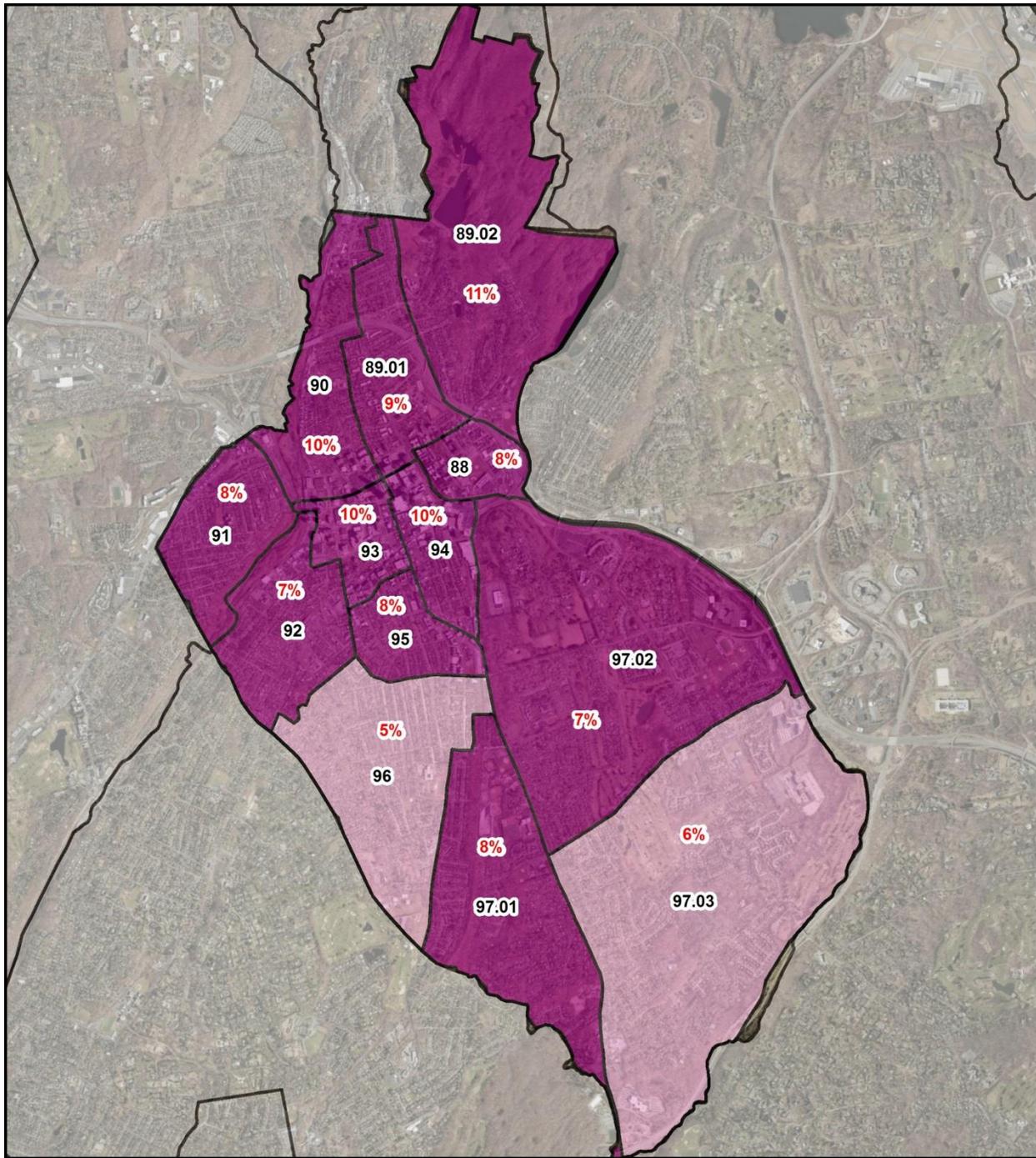
The overall average of persons with disabilities in White Plains is eight percent of the total city population, which is lower than the state average at 11 percent and the county average nine percent. In White Plains, the percent of persons with disabilities ranges from five to 11 percent per census tract (map 14). Census tract 96 in the southern end has the lowest concentration of persons with disabilities and census tract 89.02 in the northern end has the highest concentration of persons with disabilities. In general, northern end census tracts tend to have higher concentrations of persons with disabilities. This can be partially attributed to the availability of supportive housing options, senior housing options, SRO housing options and affordable housing options available in the northern end of the city.

### **Seniors**

Concentration of seniors was analyzed using 2010 decennial census data by census tract. The percent of seniors is of the total population of the census tract. The Department of Planning defines a senior as a person 62 years or older. In White Plains, the percent of seniors ranges from 13 percent to 32 percent (map 15). Census tract 97.03 has the highest concentration of seniors and census tracts 89.02, 91 and 92 have the lowest concentrations of seniors. The high concentration in the south end can be partially attributed to seniors aging in place and living in more established communities. This is compared to census tracts with the lowest concentrations, which have experienced shifts in racial/ethnic demographics and an influx of newer residents at a faster rate than the southern end.

### **Youth**

Concentration of youth was analyzed using 2007-2010 American Community Survey data by census tract. The Department of Planning generally defines youth as aged 24 years and younger or 18 years or younger. For youth concentration, youth aged 18 years or younger was analyzed. In White Plains, the percent of youth ranges from five percent to 27 percent (map 16). Census tract 97.03 has the highest concentration youth and census tract 93 has the lowest concentration of youth. Concentration of youth overall is equitably distributed throughout the city. Only three census tracts (88, 93, and 95) have significantly lower concentrations of youth, which is likely due to their location in the downtown, which has the largest concentration of apartment houses and singles or couples without children.



**PERSONS WITH DISABILITIES  
CONCENTRATION by  
CENSUS TRACT 2014 (ESTIMATED)**

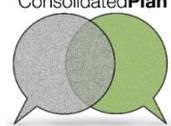
- 0% to 6% Disability Population
- 7% to 11% Disability Population

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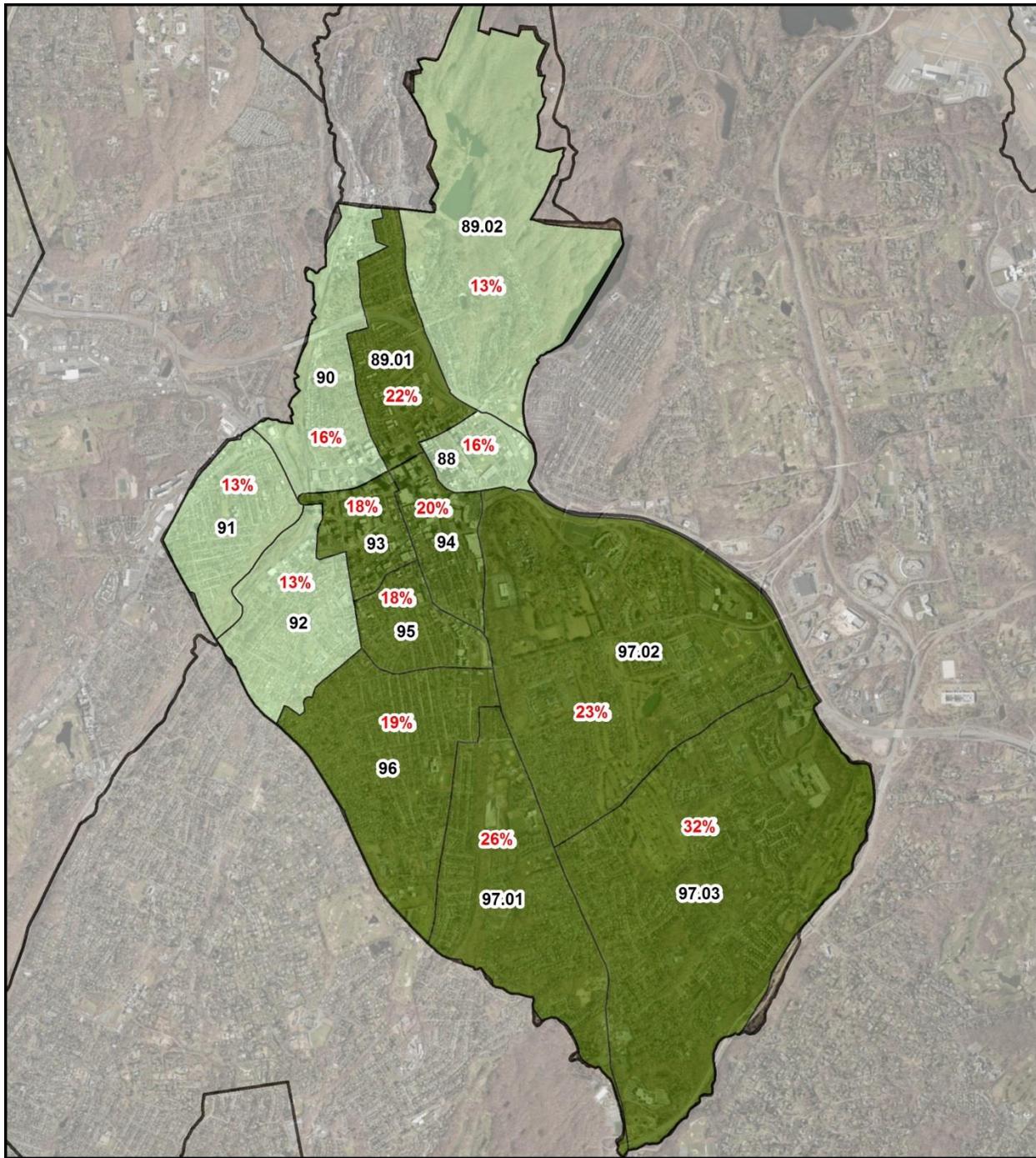


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Map 14 – Persons with Disabilities Concentration  
Source: Department of Planning



**SENIOR POPULATION CONCENTRATION  
62 YEARS AND OLDER by 2010  
CENSUS TRACTS**

- 13% to 16% Senior Population
- 17% to 32% Senior Population

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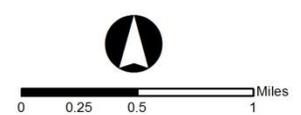


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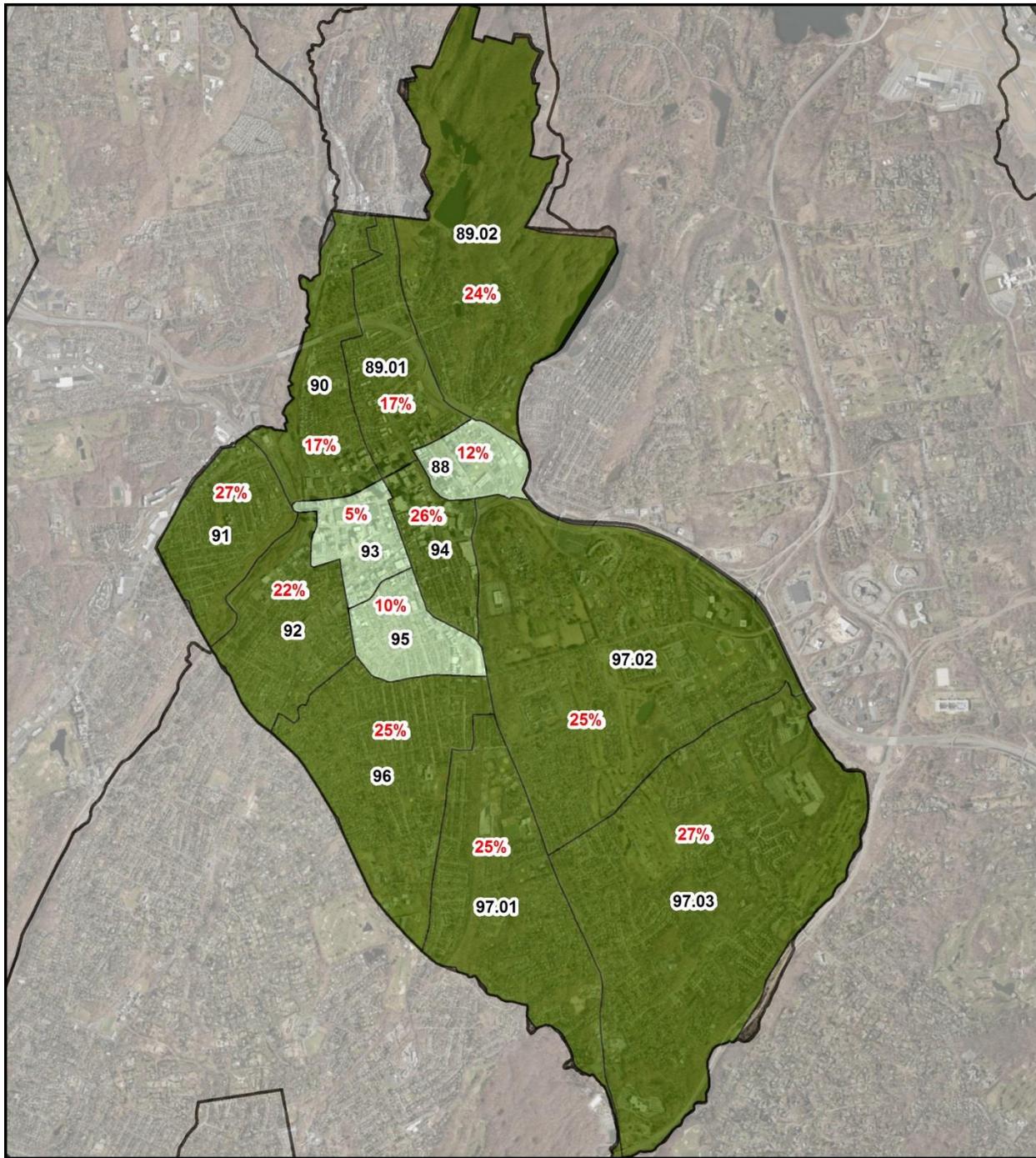


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Map 15 – Senior Population Concentration 62 Years and Older  
Source: Department of Planning



**YOUTH POPULATION CONCENTRATION  
18 YEARS AND YOUNGER by 2010 (ESTIMATED)  
CENSUS TRACTS**

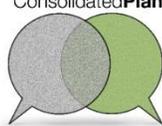
- 5% to 14% Youth Population
- 15% to 27% Youth Population

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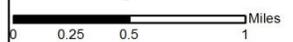


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Map 16 – Youth Population Concentration 18 Years and Younger  
Source: Department of Planning

# Housing Profile



## Housing Characteristics in White Plains

The following is a general overview of housing characteristics in White Plains. There are a total of 24,080 housing units in White Plains of which, the most common property type per tax parcel is 1-unit detached structures at 30 percent of total property types in White Plains. However, properties with 5-19 units and 20 or more units account for 54 percent of total housing units in White Plains (table 31). This suggests that the majority of the population lives in multifamily apartment buildings. Owners are more likely to inhabit properties with 3 or more bedrooms and renters are more likely to inhabit properties with 1 bedroom (tables 32 and 32A).

The median single family house value in 2014 is estimated to be \$507,800 in White Plains, which is slightly lower than the county but substantially higher than the state (table 33). Median gross rent in 2014 is \$1,544 in White Plains, which was higher than both Westchester County and New York County – Manhattan (table 34). Downtown White Plains residents are also more likely to rent than own compared to the rest of the city. Overall, 44 percent of households in White Plains rent (chart 12).

Map 17 shows all tax parcels in White Plains that are classified as residential, in red. The map shows that large swaths of the city are not residential uses. The northern tip of the city is home to Silver Lake Preserve, which is a 236 acre park owned by the county. Downtown White Plains (center of map) does not have many residential uses in its westerly portion due to an abundance of office/commercial uses. The south-eastern section of the city contains groupings of residential tax parcels surrounded by other uses such as: country clubs, office parks and hospitals.

**All residential properties by number of units (estimated)**

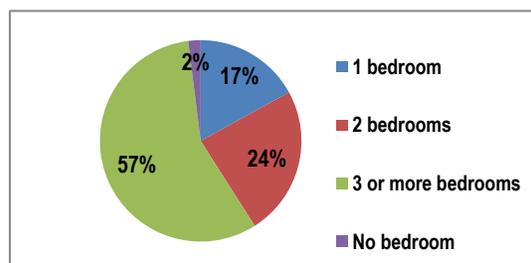
Property Type	Number of Units	%
1-unit detached structure	7,270	30%
1-unit, attached structure	857	4%
2-4 units	2,927	12%
5-19 units	2,361	10%
20 or more units	10,665	44%
Mobile Home, boat, RV, van, etc	0	0%
<b>Total</b>	<b>24,080</b>	<b>100%</b>

Table 31 – Residential Properties by Unit Number  
Data Source: HUD; 2007-2011 ACS

**Unit Size by Owner Occupied Households (estimated)**

	Owners	
	Number	%
No bedroom	215	2%
1 bedroom	2,030	17%
2 bedrooms	2,949	24%
3 or more bedrooms	6,973	57%
<b>Total</b>	<b>12,167</b>	<b>100%</b>

Table 32 – Unit Size by Tenure  
Data Source: HUD; 2007-2011 ACS



**Unit Size by Renter Occupied Households (estimated)**

	Renters	
	Number	%
No bedroom	926	9%
1 bedroom	4,400	41%
2 bedrooms	3,724	35%
3 or more bedrooms	1,580	15%
<b>Total</b>	<b>10,630</b>	<b>100%</b>

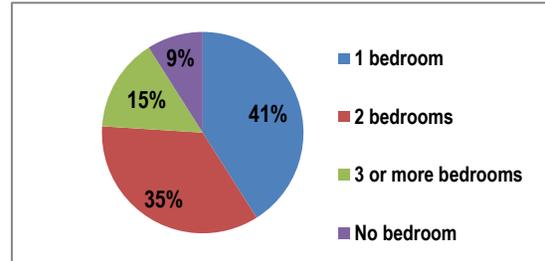


Table 32A – Unit Size by Tenure  
Data Source: HUD; 2007-2011 ACS

**Median House Value\* in 2014 (estimated)**

White Plains	Westchester	NYS
\$507,800	\$509,200	\$283,700

Table 33 – Median House Value\* in 2014 (estimated)  
Data Source: ACS 2014 Five Year Estimates

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

**Median Gross Rent in 2014 (estimated)**

White Plains	Westchester	Manhattan
\$1,544	\$1,354	\$1,480

Table 34 - Median Gross Rent in 2014 (estimated)  
Data Source: ACS 2014 Five Year Estimates

**Percent of Households that Rent, 2015**

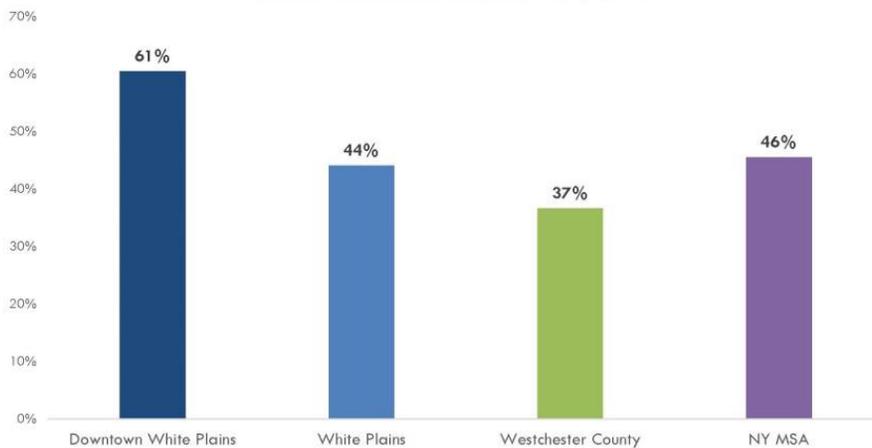
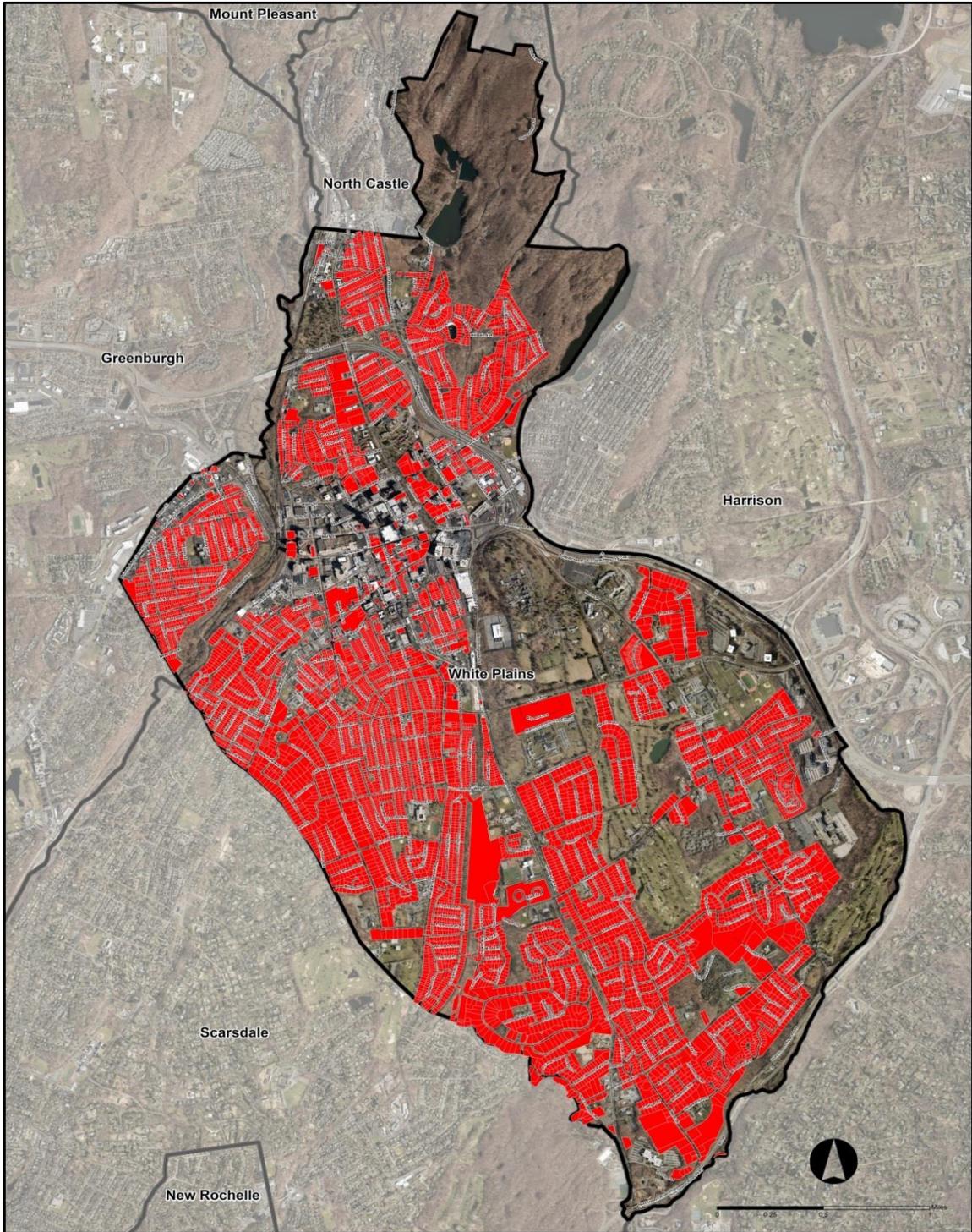


Chart 12 – Percent of Households that Rent in 2015  
Data Source: U.S. Census Bureau; ESRI



**RESIDENTIAL PARCELS IN WHITE PLAINS**

■ Residential Parcels

Date Modified: 02/17/2016

Planning Department  
 THE CITY OF WHITE PLAINS  
 70 Church Street  
 White Plains, NY 10601-2409

White Plains, NY  
 Consolidated Plan  
 YOUR VOICE COUNTS!

**Map 17 – Residential Parcels in White Plains**  
 Data Source: Department of Planning

## Affordable Housing

Affordable housing in White Plains is created and administered through a variety of Federal, State and Local programs including:

### Federal

- 221 (d)(3) Program
- Section 8 Housing Choice Voucher
- Section 8 Project-Based housing
- Section 8 Rental Assistance Demonstration (RAD)
- Section 9 Public Housing

### Federal/State

- Low-Income Housing Tax Credit Program (LIHTC)

### State

- Mitchell-Lama Housing Program

### Local

- Emergency Tenant Protection Act of 1974 (ETPA) – stabilized leases
- Rent Control
- Senior Citizens Rent Increase Exemption Program (SCRIE)
- Affordable Home Ownership Program (AHOP)
- Affordable Rental Housing Program (AHRP)
- Property Tax Exemption (PTE) for Senior Citizens and Persons with Disabilities

The area median income (AMI) for Westchester County in 2015 for a single person was \$74,000 and for a family of four was \$105,700 (table 40). Westchester County is amongst the highest counties in the United States for household AMI, in addition to, having one of the highest property tax rates in the country. As a result, housing and land values in Westchester County are exorbitantly high and make the creation of affordable housing in the county very expensive.

Map 18 shows where means-based federal, state and locally funded affordable housing is located in the City of White Plains. ETPA and rent controlled units are not shown on the map because both types of housing are not means-based affordable housing options exclusively for low, moderate or median-income residents. Affordable housing options are currently located in the northern end of the city. This is the result of residential multifamily zoning districts located primarily in the northern end of the city. The impediments and strategies section describes how the Department of Planning proposes to expand affordable housing production into the southern end of the city through the Affordable Housing Program.

Federal and state funded affordable housing and public housing on map 18 reflect properties where the entire building is affordable. Properties identified as part of the White Plains Affordable Housing Program may or may not include affordable housing in the entire building. Many of the properties identified are buildings with affordable rental apartments, which account for only 6 percent of total apartments in a building. The chart on the next page provides housing unit counts for all affordable housing units in the City of White Plains.

**Affordable and Low-income Housing Units in White Plains Assisted with Federal, State and Local Funding**

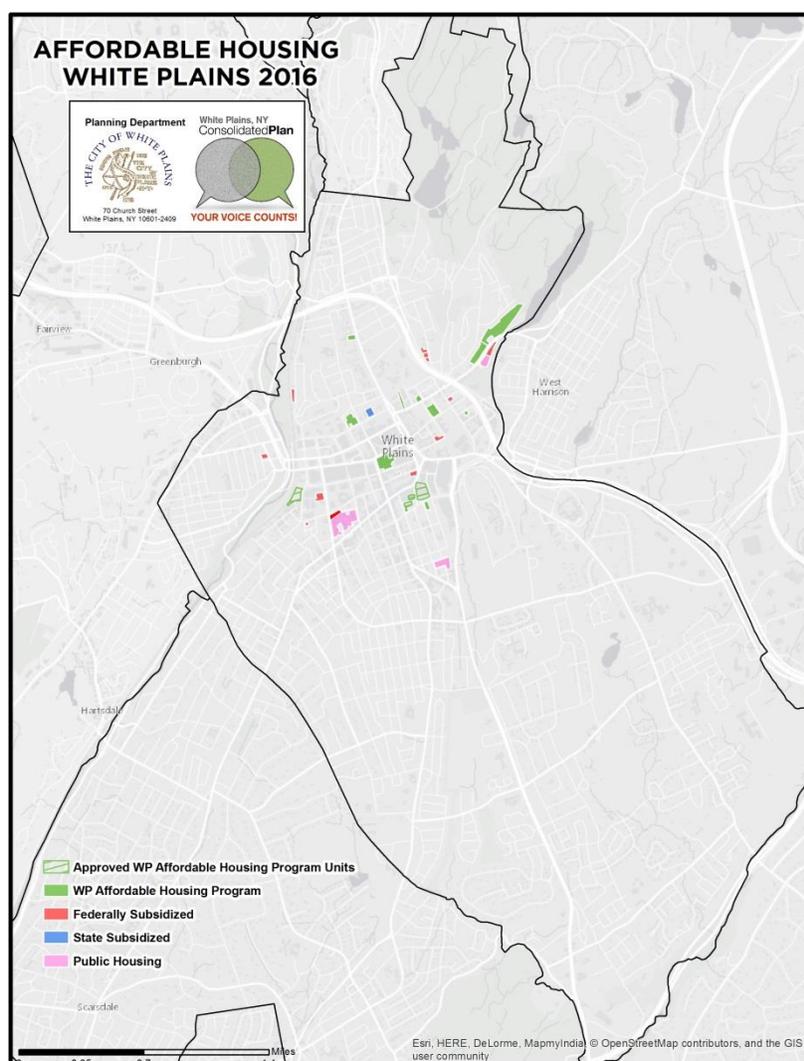
<b>0-30% AREA MEDIAN INCOME</b>			
<b>Section 8 Project Based Non-Senior Specific Housing/221 (d)(3) Program</b>			
<b>Property Name and Address</b>	<b>Funding/Family Type</b>		<b>Units</b>
40 Mitchell Place	Federal/Individuals, Families, Seniors		12
82 Bank Street	Federal/Individuals, Families, Seniors		35
13-15 Harmon Street (Battle Hill Houses)	Federal/Individuals, Families, Seniors		48
150 Lake Street (Lake Street Apartments)	Federal/Individuals, Families, Seniors		58
70 Ferris Street (Madison House)	Federal/Individuals, Families, Seniors		80
		<b>Total Units</b>	<b>233</b>
<b>Section 8 Project Based Senior Housing/221 (d)(3) Program</b>			
<b>Property Name and Address</b>	<b>Funding/Family Type</b>		<b>Units</b>
35 South Broadway (Armory Plaza)	Federal/Senior		52
40 Windsor Terrace (Franklin Windsor Apts)	Federal/Senior		100
76 S. Lexington Avenue (Station Plaza)	Federal/Senior		195
		<b>Total Units</b>	<b>347</b>
<b>Section 8 Housing Choice Vouchers (White Plains Housing Authority)</b>			
<b>Region</b>	<b>Funding/Family Type</b>		<b>Vouchers</b>
White Plains	Federal/Individuals, Families, Seniors		264
Westchester County	Federal/Individuals, Families, Seniors		5
Rockland County	Federal/Individuals, Families, Seniors		63
		<b>Total Vouchers</b>	<b>332</b>
<b>0-50% AREA MEDIAN INCOME – PUBLIC HOUSING (WHITE PLAINS HOUSING AUTHORITY)</b>			
<b>Property Name</b>	<b>Funding/Family Type</b>		<b>Units</b>
Winbrook Apartments*	Federal/Individuals, Families, Seniors		360
Prelude Apartments (Phase 1 of Brookfield Commons)*	Federal (Section 8 RAD)/Individuals, Families, Seniors		103
Schulyer Dekalb Apartments	Federal/Individuals, Families, Seniors		167
Lakeview Apartments	Federal/Seniors		95
		<b>Total Units</b>	<b>725</b>
<i>*90 units in Winbrook will be demolished. 103 units in the Prelude are provided creating a net gain for 13 additional units.</i>			
<b>0-60% AREA MEDIAN INCOME – FEDERAL LOW INCOME HOUSING TAX CREDIT (LIHTC)</b>			
<b>Property Name</b>	<b>Funding/Family Type</b>	<b>LIHTC Units</b>	<b>Total Units</b>
75 Kensico Ave (North Kensico Apartments)	Federal/n/a	63	74
18 Osborne Street (Main Osborne)	Federal/n/a	8	8
35 South Broadway (Armory Plaza)	Federal/n/a	52	52
24 South Kensico*	Federal/n/a	41	42
		<b>Total</b>	<b>164</b>
			<b>176</b>
<i>*also funded through the White Plains Affordable Housing Assistance Fund (AHAF)</i>			

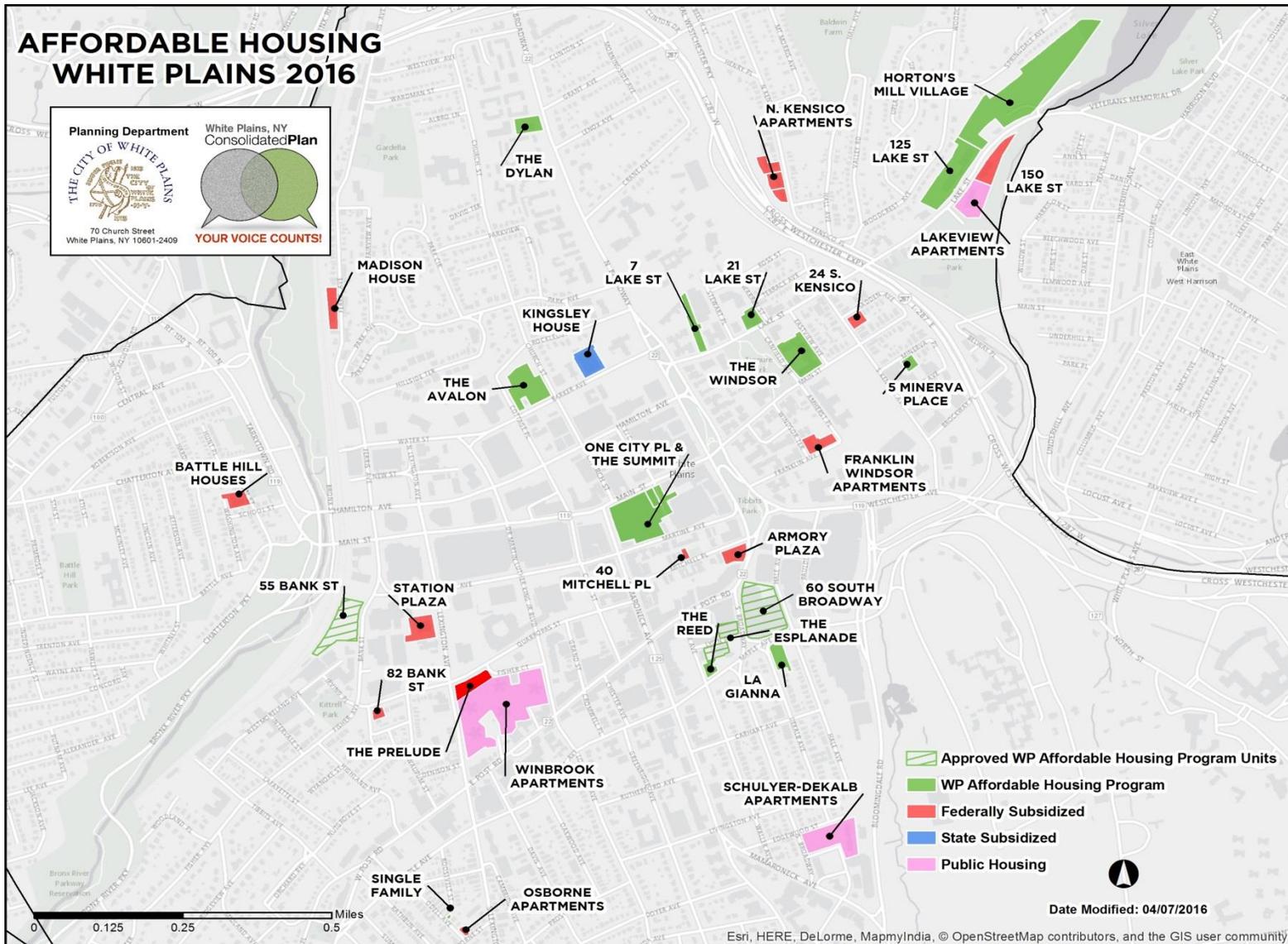
<b>60-79% AREA MEDIAN INCOME - AFFORDABLE HOUSING RENTAL PROGRAM (AHRP)</b>		
<b>Property Address and Name</b>	<b>Funding/Family Type</b>	<b>Units</b>
One City Place	Local/Individuals, Families, Seniors	3
6 City Place (The Summit)	Local/Individuals, Families, Seniors	6
2, 7 and 125 Lake Street (Cappelli Obligation)	Local/Individuals, Families, Seniors	11
27 Barker Avenue (The Avalon)	Local/Individuals, Families, Seniors	9
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
<b>Total Units</b>		<b>36</b>
<b>80-99% AREA MEDIAN INCOME - AFFORDABLE HOUSING RENTAL PROGRAM (AHRP)</b>		
<b>Property Address and Name</b>	<b>Funding/Family Type</b>	<b>Units</b>
One City Place	Local/Individuals, Families, Seniors	17
6 City Place (The Summit)	Local/Individuals, Families, Seniors	18
27 Barker Avenue (Cappelli Obligation)	Local/Individuals, Families, Seniors	1
27 Barker Avenue (The Avalon)	Local/Individuals, Families, Seniors	11
2 Canfield Avenue (The Windsor)	Local/Individuals, Families, Seniors	5
<b>Total Units</b>		<b>52</b>
<b>100% AREA MEDIAN INCOME - AFFORDABLE RENTAL HOUSING PROGRAM (AHRP)</b>		
<b>Property Address and Name</b>	<b>Funding/Family Type</b>	<b>Units</b>
27 Barker Avenue (Avalon)	Local/Individuals, Families, Seniors	2
<b>Total Units</b>		<b>2</b>
<b>PROJECTED UNITS - AFFORDABLE RENTAL HOUSING PROGRAM (AHRP)</b>		
<b>Property Address and Name</b>	<b>Funding/Family Type</b>	<b>Units/AMI</b>
55 Bank Street (under construction)	Local/Individuals, Families, Seniors	112/TBD
60 South Broadway (approved)	Local/Individuals, Families, Seniors	43/60%
The Esplanade (approval stage)	Local/Individuals, Families, Seniors	13/60%
80 Westchester Avenue (approval stage)	Local/Individuals, Families, Seniors	TBD
<b>Total Units</b>		<b>168</b>
<i>*AMI distribution of units not yet finalized</i>		
<b>80-120% AREA MEDIAN INCOME - AFFORDABLE HOME OWNERSHIP PROGRAM (AHOP)</b>		
<b>Property Address and Name</b>	<b>Funding/Family Type</b>	<b>Units</b>
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
<b>Total Units</b>		<b>32</b>
<b>MODERATE INCOME HOUSING</b>		
<b>Property Address and Name</b>	<b>Funding/Family Type</b>	<b>Units</b>
41 Barker Avenue (Kingsley House)	State Mitchell Lama Program/Seniors	163
<b>Total Units</b>		<b>163</b>

RENT REGULATED HOUSING		
Program	Funding/Family Type	Units
Rent Stabilization (non-SCRIE)	Local/Individuals, Families, Seniors	2762
Rent Control (non-SCRIE)	Local/Individuals, Families, Seniors	20
Senior Citizen Rent Increase Exemption (SCRIE)	Local/Seniors	19
CITY OF WHITE PLAINS PROPERTY TAX ABATEMENTS		
Property Tax Abatements	Funding/Family Type	Units
Senior Citizen	Local/Senior	181
Disabled	Local/Disabled	9

Table 35 – Affordable and Low-income Housing Units in White Plains Assisted with Federal, State and Local Funding

Data Source: White Plains Department of Planning 2016





Map 18 – Affordable and Low-income Housing Units in White Plains Assisted with Federal, State and Local Funding  
 Data Source: White Plains Department of Planning 2016

The following Affordable Housing section provides a description of different affordable housing programs and opportunities in the City of White Plains. It is organized by program type and income eligibility based on area median income.

### **Single Rooms Occupancy (SRO) Units or Beds (0-30 percent AMI)**

There are approximately 472 single room occupancy (SROs) units or beds with occupancy for 575 individuals distributed throughout the City in rooming houses, halfway houses, group homes or shelters. These units provide a critical housing need for individuals who are very low-income and cannot afford to rent an apartment.

### **Section 8 (0 – 50 percent AMI)**

The federal Section 8 Housing Choice Voucher program provides subsidized housing for residents earning an income between 0 and 50 percent of the area median income (AMI). However, housing authorities are obligated by law to provide 75 percent of vouchers to applicants whose incomes do not exceed 30 percent AMI or in Westchester County \$22,200 for a single person (table 40). The average annual income for a family with a Section 8 voucher is \$14,265.

Housing Choice Vouchers (HCV) allow 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 to be selected for a voucher 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 (table 30).

The Section 8 program also has project-based developments, which provides individual housing developments with Section 8 funding tied to a specific 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. 150 Lake Street is a former Section 8 subsidized building that transitioned to market-rate rents. The White Plains Housing Authority was able to secure 58 Section 8 Enhanced Vouchers for existing residents of the building in order to ensure continued affordability.

The Department of Planning spoke with the White Plains Housing Authority and Westchester Residential Opportunities, a fair housing organization, about Section 8 discrimination. While there are cases of landlords refusing to rent to a Section 8 voucher holder, the largest impediment Section 8 voucher holders experience is finding market-rate housing in White Plains within the Section 8 Fair Market Rents payment standard for Westchester Country (table 37). In other words, the amount of money a Section 8 voucher will pay is not enough money to cover market-rate rents in White Plains.

Eligible residents in the Section 8 Housing Choice Voucher 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. It 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.

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 37 – HUD Section 8 Payment Standards at 110 Percent of Fair Market Rent for Westchester

Data Source: White Plains Housing Authority 2015

### Public Housing – (0 – 50 percent AMI)

The White Plains Housing Authority (WPHA) administers public housing, LIHTC housing, Section 8 RAD. There are currently 622 public housing units and 103 LIHTC units eligible for people who earn between 0 and 50 percent (table 35) of the Westchester County Area Median Income (AMI) or \$52,850 for a family of four. The average annual income for a public housing/LIHTC family in White Plains is \$24,569. The waitlist for public housing/LIHTC is closed and the waiting period for people on the waitlist is two to four years.

All three WPHA developments have been approved to transition to Rental Assistance Demonstration Program (RAD) funding. As the federal government continues to reduce funding to maintain existing public housing developments, the WPHA views RAD conversion as an essential lifeline because it allows public housing to be converted to private ownership. Existing public housing cannot be leveraged on the private market because it is publicly owned. This severely limits the borrowing and spending power of a housing authority while letting buildings deteriorate. The private ownership structure that RAD creates allows the housing authority to borrow funding to rehabilitate its real estate portfolio and maintain buildings to contemporary standards.

The public housing/LIHTC units are located at three different sites in the northern end of the city (map 18). All are located in Community Development Target Areas including: Downtown South, Carhart and Kensico-Lake. The average public housing/LIHTC development is 62 percent African American or Black, 31 percent Hispanic or Latino, 5 percent White and 1 percent Asian (charts 13-15).

The Winbrook development was the first public housing site built in White Plains in 1949. It historically consisted of five mid-rise “tower-in-park” public housing towers with 450 total units. Winbrook has been classified as distressed and is in urgent need of capital repairs. The WPHA was able to secure funding from the federal, state, county and local governments to construct a brand new sustainable LIHTC building in conjunction with a private developer called The Prelude. It also contains the new White Plains Education and Training Center as described in Section MA-45 of the 2015-2019 Consolidated Plan.

The Prelude sits on former open green space of Winbrook. The Prelude is managed by WinnResidential and tenants in occupied units were given Section 8 Tenant Protection Vouchers in order to ensure affordability of units. After two years, these tenants will be given the option to port-out their vouchers and use them in other parts of the United States. Eventually, The Prelude will transition into a Section 8 supported RAD building, which will allow long-term affordability.

The Prelude opened in fall of 2015 and tenants were selected from all five of the existing Winbrook buildings. Today, four of the five towers are tenant occupied and the fifth tower (135 South Lexington Avenue) is slated for demolition in spring. Approximately 50 percent of residents from 135 South Lexington Avenue were placed into The Prelude and the other 50 percent came from the other four Winbrook towers. Residents from 135 South Lexington Avenue not placed into The Prelude have been placed into apartments in the other four Winbrook towers vacated by residents moving into The Prelude.

The Department of Planning spoke with staff at the White Plains Housing Authority about tenant selection for The Prelude to ensure selection practices were fairly administered. There are a variety of reasons why 50 percent of the residents from 135 South Lexington Avenue were placed into The Prelude. For instance, smokers and pet owners were not eligible for the new building since it is smoke and pet free, and in other cases residents decided to opt out of moving into the new building.

In the long term, the remaining four Winbrook towers will be demolished to make way for new housing, which will have a mix of low-income and market-rate housing units. Redevelopment is expected to take years and the next new building to be built is currently in the planning stages. When Winbrook is fully redeveloped it will be known as Brookfield Commons.

For additional information on the White Plains Housing Authority please see the 2015-2019 Consolidated Plan available for download on the city’s website or here:

<http://whiteplainsny.gov/DocumentCenter/View/1337>

### Lakeview Apartments

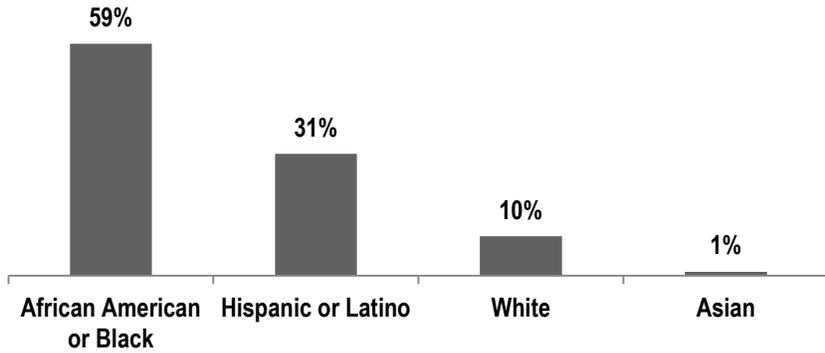


Chart 13– Race or Ethnicity of Lakeview Apartments  
Data Source: HUD

### Winbrook/Prelude Apartments

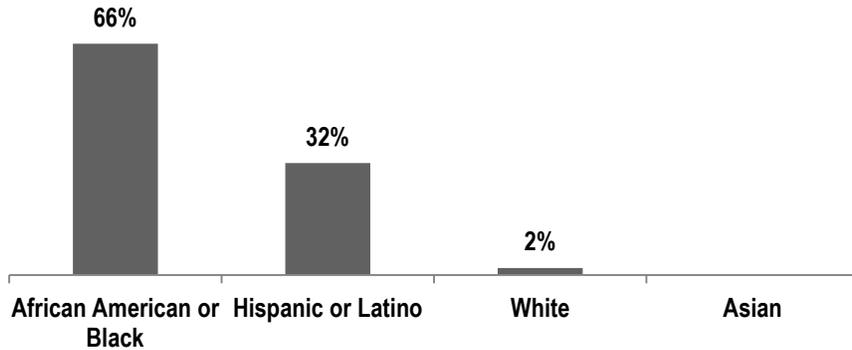


Chart 14 – Race or Ethnicity of Winbrook/Prelude Apartments  
Data Source: HUD

### Schuyler-Dekalb Apartments

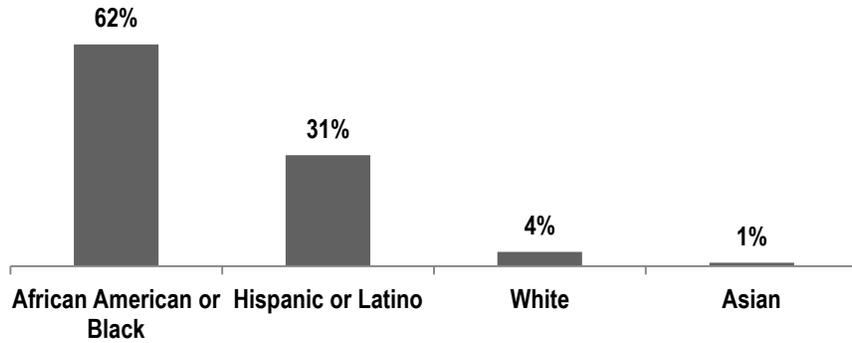


Chart 15 – Race or Ethnicity of Schuyler-Dekalb Apartments  
Data Source: HUD

### **White Plains Affordable Rental Program Housing - (60-100 Percent AMI)**

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 40 for 2015 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 persons and families 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

While the waitlist provides priority status, as noted above, any individual or family who would like to apply for the AHRP is permitted to do so without current residency or employment status in White Plains. However, the Department of Planning proposes to remove waitlist priority from the Affordable Rental Housing Program Rules and Procedures. In place of the priority waitlist, the Department of Planning proposes to affirmatively market the Affordable Rental Housing Program to prospective residents who are least likely to apply or know about the program, in order to ensure fair housing choice and diversity.

Through the AHRP, developers of rental multi-family buildings with over a set number of housing units must provide affordable rental housing on-site for perpetuity. The set aside for affordable housing units is generally 10 percent or six percent. The number of affordable units by bedroom size must be of the same proportion as market-rate apartments. The exact requirements vary between zoning districts and by the type of affordability of the unit.

To date, 90 affordable housing units<sup>8</sup> have been created since the program's inception 2003. In 2016, a projected 57 affordable housing rental units will be constructed as part of the 55 Bank Street project. As of 2015, 44 percent of residents lived in housing outside of White Plains and 56 percent of residents lived in housing within White Plains, prior to moving to an affordable housing unit (chart 16). The top three most common occupations of residents in the program are: professional services/management services, service economy/sales/customer service and administrative assistance/clerks (chart 17).

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<sup>8</sup> 15 Bank Street, when completed in 2003, provided 30 affordable housing units but only for a 10 year term. The units were not provided in perpetuity because the building was in construction when the Affordable Rental Housing Program was created and the City of White Plains reached an agreement with the developer where the units would be allowed to transfer to market rate.

### Place of Origin

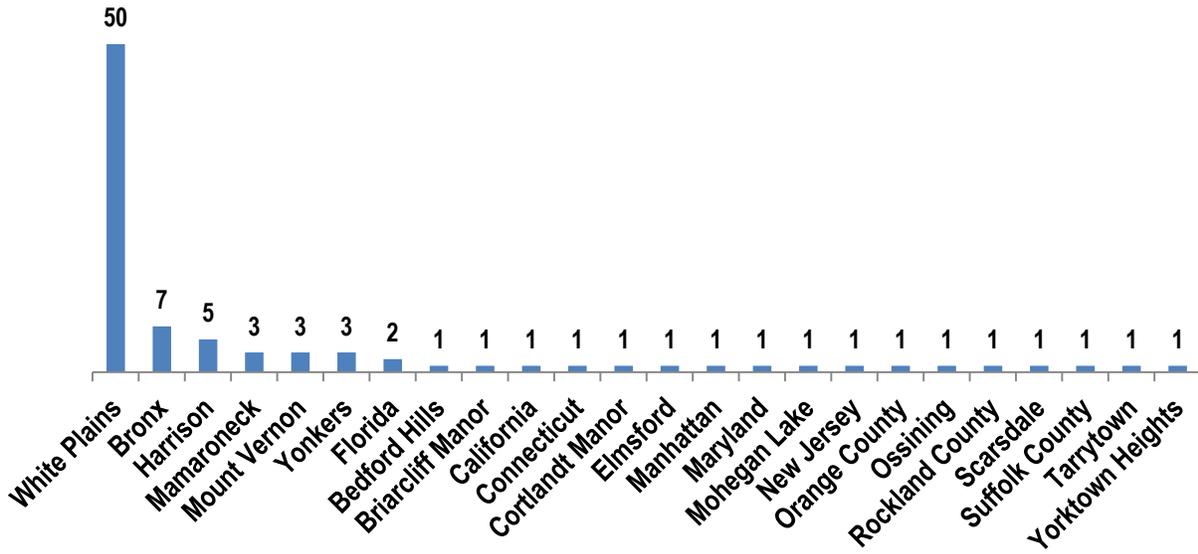


Chart 16– Place of Origin  
Data Source: Department of Planning

### Occupation of Residents

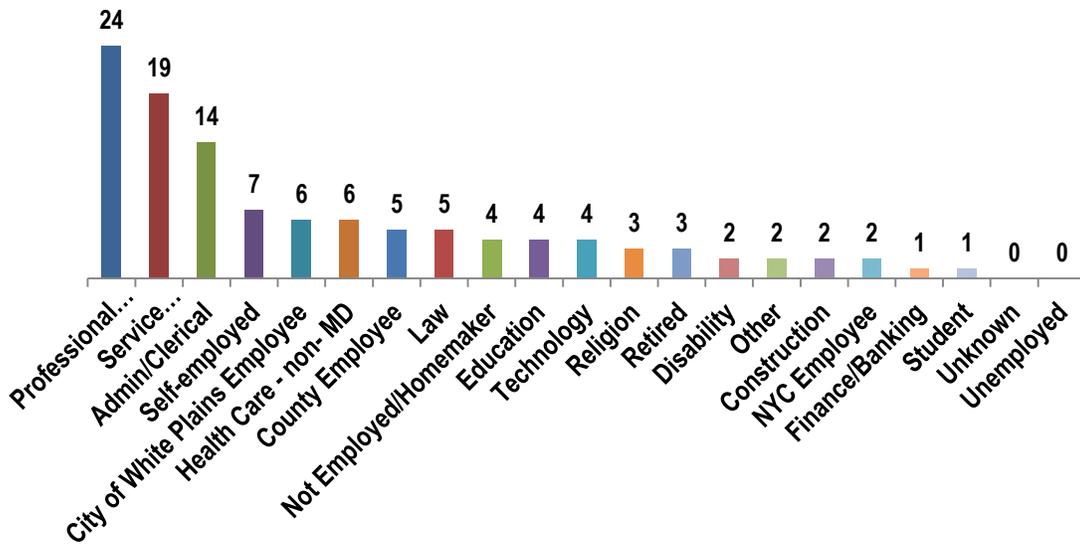


Chart 17 – Occupation of Residents  
Data Source: Department of Planning

The program is currently limited to only multifamily residential zoning districts in the northern end of the city and only under certain circumstances. For instance, a new multifamily residential building, regardless of total number of units, must provide a 10 percent set aside of affordable units on-site in the following zoning districts: RM-.35, RM-.04, B-3 in the Central Parking Area, CB-1, CB-2, CB-3, CB-4, UR-4, BR-1 and BR-2 pursuant to footnote (m) of Section 5.3 “Schedule of Dimensional Regulations: Non-residential” of the Zoning Ordinance, and B-1.

A new multifamily residential building with 30 or more units must provide a 10 percent affordable housing set-aside in the following zoning districts if they are located in census tract block groups with a low/mod concentration greater than the citywide low/mod percentage, which is 40 percent in 2016: B-3 outside the Central Parking Area, RM-.7, RM-1, RM-1.5, RM-1.5T, and RM-2.5. In almost circumstances, these zoning districts are located in areas of the city where the low/mod census tract block group percentage is greater than the citywide percentage. Thus, affordable housing is generally provided if the residential building has 30 or more units.

However, new multifamily residential buildings with 10 or more units in the same six zoning districts identified in the paragraph above must provide a 10 percent affordable housing set-aside if the zoning district is located in a census tract block group with a low/mod concentration less than the citywide low/mod percentage. In most circumstances, no affordable housing will be built because these zoning districts are located in areas of the city where the low/mod census tract block group percentage is greater than the citywide percentage. Thus, this regulation essentially prohibits the construction of affordable housing in most scenarios.

To be eligible for the ARHP, applicants must earn between 60 – 100 percent AMI. To be eligible for public housing or Section 8, applicants must earn below 50 percent AMI. This effectively provides no option for affordable rental housing for those earning 51 – 59 percent AMI.

In fall 2015, staff from the Department of Planning went on site tours of each multifamily residential building with affordable housing units regulated under the White Plains Affordable Rental Housing Program. In addition, staff also evaluated site plans to compare the size of affordable housing units to market rate units in the same building and to understand where within a development the affordable housing units are located. These revealed several important findings:

- in certain instances, affordable housing units were substantially smaller in square footage than their market rate counterparts of same bedroom size;
- the type of heating systems and how tenants pay for heat varied greatly between different developments;
- the size of affordable housing units by bedroom size varied greatly between developments; and
- affordable housing units are not always equally distributed between developments.

For instance, a studio in the city’s affordable housing program can range in size from approximately 320 square feet to approximately 500 square feet. However, a single person earning 60 percent AMI will pay \$1,100 per month (2015 HUD rents) regardless of square footage. Further, some developments have all electric heat where the tenant is required to pay

while other developments provide heat free of charge. The Department of Planning found that it was not aware of every development with electric heat, and thus, did not always calculate tenants' utility costs for an allowance for heat. Further, some developments distributed affordable units only on lower floors or in undesirable areas of the building while others distributed affordable units equally throughout the building.

The Department of Planning also analyzed application criteria and the process for the Affordable Rental Housing Program. It found that the application in use did not ask for applicants to voluntarily record their race or ethnicity. The application was immediately changed in order to analyze and ensure that the program was providing fair housing choice to all applicants. The Department of Planning also asked each management company to provide the criteria they use for checking an applicant's credit history. The findings revealed that each management company utilizes different criteria for credit checks including:

- Numerical FICO scores;
- Other numerical scoring methods; and
- No numerical scoring methods.

Further, each management company charges different application and credit check fees ranging from \$0 to \$400 per person, per application.

#### **White Plains Affordable Housing Ownership Program (80-120 percent AMI)**

Through the White Plains Affordable Housing Ownership Program (AHOP), developers of condominium multifamily buildings with over a 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.

#### **Rent Regulated Housing and SCRIE**

White Plains has 2,762 rent stabilized housing units administered under the locally adopted New York State Emergency Tenant Protection Act (ETPA). There is an additional 20 rent controlled housing units in White Plains. The Department of Planning does not keep data about lease rents for stabilized leases and controlled units because these housing units are offered on the private market. Stabilized and controlled rent increases are minimal each year, preventing large rent increases for tenants. Controlled unit rents tend to be lower than stabilized lease rents, and when the lease rent exceeds \$2,700 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.

For stabilized 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). For rent controlled leases, increases occur every two years at 9.5 percent for counties outside of New York City.

Through the 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, have a maximum annual gross income of \$18,500 or less and pay more than 1/3 of their disposable income towards rent. The maximum income for SCRIE in White Plains has not been raised in many years, and thus, only a small percentage of tenants qualify for the program. Further, the maximum income is significantly less than New York City and the City of Yonkers, which have both recently raised their maximum income requirements to \$50,000.

### **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 Income Special Needs Housing**

There are currently 163 units of supportive housing units for 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.

Housing discrimination for low- and moderate-income special needs residents is a consistent issue in both White Plains and the county. The Department of Planning met with Westchester Independent Living Center (WILC) to discuss fair housing issues effecting persons with disabilities. WILC identified that the most persistent fair housing violations are landlords' failure to allow modifications in rental apartments and buildings to create accessible spaces and landlords' refusal to accept Section 8 Housing Choice Vouchers.

WILC found that in one instance, a deaf couple was the victim of predatory lending when applying for a mortgage because they were not provided with an interpreter by a bank in White Plains. WILC also estimates that approximately 40 to 50 percent of new housing construction is not fully built in accordance with ADA compliance standards.

Though not a fair housing violation, many people with disabilities often cannot find housing in White Plains that is affordable and also have a difficult time passing a credit check.

## Cost of Housing

The following are general characteristics about the cost of housing in White Plains:

- Median house value in White Plains increased 81 percent from \$273,000 in 2000 to an estimated \$495,200 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

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%
<b>Total</b>	<b>10,630</b>	<b>100.0%</b>

Table 38 - Rent Paid  
Data Source: 2007-2011 ACS

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

Table 39 – Housing Affordability  
Data Source: 2007-2011 ACS

### Westchester County 2015 Area Median Income

Income Limits	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household
120% AMI	\$88,800	\$101,500	\$114,200	\$126,840	\$137,000	\$147,150
100% AMI	\$74,000	\$84,600	\$95,200	\$105,700	\$114,200	\$122,700
80% AMI	\$59,200	\$67,650	\$76,100	\$84,550	\$91,350	\$98,100
*60% AMI	\$44,400	\$50,760	\$57,120	\$63,420	\$68,350	\$73,620
*50% AMI	\$37,000	\$42,300	\$47,600	\$52,850	\$57,100	\$61,350
30% AMI	\$22,200	\$25,400	\$28,550	\$31,700	\$34,250	\$36,800

Table 40- Westchester County 2015 Area Median Income  
Data Source: Westchester Department of Planning

### Monthly Rental Limits Based on 30% of Income

Unit Size	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
120% AMI	\$2,200	\$2,538	\$2,855	\$3,171	\$3,425	\$3,679
100% AMI	\$1,850	\$2,115	\$2,380	\$2,643	\$2,855	\$3,068
80% AMI	\$1,479	\$1,690	\$1,901	\$2,114	\$2,283	\$2,451
60% AMI	\$1,110	\$1,269	\$1,428	\$1,586	\$1,713	\$1,841
50% AMI	\$925	\$1,058	\$1,190	\$1,321	\$1,428	\$1,534
30% AMI	\$555	\$635	\$714	\$793	\$856	\$920

Table 41 - Westchester County 2015 Area Median Income  
Data Source: Westchester Department of Planning

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. 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 39 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.

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 42.

**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 42– 2014 Rent Profile for Non-regulated Rental Housing**

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

As evidenced from table 42, 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 37 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.

## Condition of Housing Units Characteristics

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 and the Department of Planning Housing Inventory database.

### Housing Conditions 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 of the 2015-2019 Consolidated Plan.

*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.

## Housing Problems by Household Tenure

- 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

## 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

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%
<b>Total</b>	<b>12,167</b>	<b>100%</b>	<b>10,630</b>	<b>100%</b>

Table 45 - Condition of Units  
Data Source: 2007-2011 ACS

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%
<b>Total</b>	<b>12,167</b>	<b>100%</b>	<b>10,630</b>	<b>100%</b>

Table 46 – Year Unit Built  
Data Source: 2007-2011 ACS

### 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 47 – Risk of Lead-Based Paint

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

### 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. The code enforcement staff ensures that residents live in housing that is both safe for them and neighbors. Code enforcement is also conducted through a night canvassing program to identify unsafe conditions that are not normally 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. Department of Planning staff met with the Safe Housing Task Force to discuss fair housing issues in fall 2015. Task Force members stated that residents of White Plains often are forced to live in unsafe housing conditions because of a lack of credit history or ability to prove income. As a result, residents in this situation are often forced to move into housing that is often overcrowded, expensive and illegally subdivided because they are not able to rent housing in the regular rental market. Residents in unsafe or illegal housing tend to lack a lease making them particularly vulnerable to eviction.

In other instances, homeowners, particularly in Community Development Target Areas, illegally subdivide their houses to create rental apartments in order to receive rental income when they experience difficulty paying their mortgage or maintaining their house.

### 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.

## **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 45 provides information about owner and rental housing with one or more of the four housing conditions. 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 46 is good measure of owner or rental housing in need of rehabilitation but highlights an important issue of residents not able to afford housing on the private market.

### *2013 Windshield Survey*

The Department conducted and completed a Windshield Survey in 2013 of all residential properties in Community Development Target Areas. 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.

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).

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

### Housing 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 AML) 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*

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. Barker – 60%
2. Battle Hill – 55%

# Evaluation of Current Fair Housing Legal Status



The City of White Plains, at the time of this writing, does not have any fair housing complaints or compliance reviews where the Secretary of HUD has issued a charge of or made a finding of discrimination. Nor has any fair housing discrimination suits been filed by the Department of Justice or private plaintiffs against the City of White Plains.

In fall of 2015, the Department of Planning submitted freedom of information requests (FOIL) to learn more about fair housing complaints made against property owners within the municipal boundaries of White Plains to the Westchester County Human Rights Commission, the New York State Division of Human Rights and to HUD’s Fair Housing Office. The table below shows the number of claimants and the status of the trial for cases submitted between July 1, 2014 and July 31, 2015<sup>9</sup>:

July 1, 2014 through July 31, 2015	
Status	Number of Claimants
Trial has begun	1
Settlement agreement	1
Dismissed	2
Withdrawn	2
Open	2
<b>Total</b>	<b>8</b>

**Table 49 – Fair Housing Discrimination Claims**  
**Data Source: Department of Planning FOIL Requests**

In total, there were eight individual claimants who brought fair housing claims against landlords. Half of the cases were either dismissed or withdrawn. Almost all claims were based on discrimination of a disability, regardless if there was found basis for the claim. For the case that has gone to trial, the basis of the fair housing discrimination claim is disability. For the case in which a settlement agreement was reached, the basis of the fair housing discrimination claim was disability. For the two cases dismissed, the basis of these fair housing discrimination claims was disability and retaliation. For the two cases withdrawn, the basis of the fair housing discrimination claim was disability. For the two current open cases, the basis of the fair housing discrimination claim was disability and familial status, sex.

<sup>9</sup> Number of claimants is reflective only of the person making the claim. On some occasions the same person has filed multiple claims of the same nature but to different fair housing offices.

# Assessment of Current Public and Private Fair Housing Activities



**White Plains engages in the following fair housing activities:**

- Affordable Rental Housing Program
- Affordable Home Ownership Program
  - Affordable Housing Assistance Fund
- Fair and Affordable Housing Training – LULA 2015
- Fair Housing Training for all Department staff and CDCAC members – WRO 20214
- Fair Housing for People with Disabilities Training – LULA 2014
- Public education on fair housing
- Housing rehabilitation & improvement
  - Single family housing
  - Multifamily housing
  - Public housing
  - Community Facilities
  - Home Safety Initiative Program
- Funding of housing counseling agencies
- Federally subsidized housing:
  - Section 8 Housing Choice Program
  - Public housing
  - HUD subsidized multifamily housing
  - Mitchell-Lama Housing
- Emergency Tenant Protection Act (ETPA) for controlled and stabilized leases
  - Senior Citizen Rent Increase Exemption Program (SCRIE)
- City of White Plains homeowner property tax abatements: seniors or persons with disabilities
- Housing trainings and workshops (including both fair housing and credit/mortgage counseling) at the White Plains Education and Training Center, including:
  - SONYMA Information Seminar
  - Money Management Workshop
  - Free Credit Check and Banking Review
  - Fair Housing Rights
  - Section 8 Housing Choice Voucher Rights
  - Fair Housing for People with Disabilities
  - How Can You Spot Housing Discrimination?
  - Sexual Harassment and Fair Housing
  - Fair Housing Rights for Families

# Public Comments





## COMMUNITY DEVELOPMENT PROGRAM

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THOMAS M. ROACH  
MAYOR

CHRISTOPHER N. GOMEZ, AICP  
COMMISSIONER

LINDA K. PUOPLO  
DEPUTY COMMISSIONER

**Public Meeting**  
**Analysis of Impediments to Fair Housing**  
**City of White Plains City Hall - 255 Main St., Council Chambers**  
**April 21, 2016, 2016 - 7:00 p.m.**

### **ATTENDEES:**

Community Development Citizens Advisory Committee (CDCAC): *Dennis Power, Chair; Millie Castro; Paul Rutkowski; Emily Rowe Smith; Stephen Walfish*

Common Council Member Attendees: *The Honorable Milagros Lecuona*

City of White Plains Community Development: *Christopher N. Gomez, Commissioner; Linda Puoplo, Deputy Commissioner; Jonathan Kirschenbaum, Planner II; Grace Medina, Community Development Assistant*

Public: *Geoffrey Anderson, Executive Director of Westchester Residential Opportunities; and Mack Carter, Executive Director of White Plains Housing Authority*

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### **WELCOME AND INTRODUCTIONS**

*D. Power, Chair of the Community Development Citizens Advisory Committee, started the meeting at 7:00 pm by welcoming and introducing all attendees.*

### **OPENING REMARKS**

*C. Gomez, Commissioner of Planning, thanked all guests present and the Analysis of Impediments to Fair Housing work group for their hard work:*

*Chair Power, also thanked the work group and presented their names for acknowledgement:*

*Dennis Power – Chair, Community Development Citizens Advisory Committee (CDCAC)*

*Marlene Zarfes- Director of Fair Housing, and Geoffrey Anderson, Executive Director, Westchester Residential Opportunities*

*Elizabeth Mirisola – Senior Assistant Corporation Council, Department of Law*

*Damon Amadio – Commissioner, Department of Building*

*Mack Carter – Executive Director, White Plains Housing Authority*

*Larry Delgado – Attorney and Board Member, El Centro Hispano*

*Reverend Trollinger – Pastor, Calvary Baptist Church and President, Ministerial Fellowship Association*

*Geoffrey Smith – Attorney, Housing Advocate and White Plains Resident*

*Nick Wolff - Real Estate Broker, Rand Realty*

*Bill Brown - Former Councilman, White Plains Common Council and Affordable Housing expert*

*Stephen Walfish – CD Citizens Advisory Committee Member*

*Rose Noonan, Affordable Housing Advocate*

### **UNDERSTANDING THE PROCESS**

*Comm. L. Puoplo, discussed the work group meetings, as well as meetings with city departments and leaders of non-profit agencies to gather information. Interviews were conducted and feedback was integrated into the Analysis of Impediments (AI). It is a HUD requirement and the City is obligated to follow the citizen participation process that is part of the program.*

*Topics presented:*

- Background
- Definition

- Objectives

**Continuing Fair Housing Activities - White Plans engages in the following fair housing activities:**

- Affordable Rental Housing Program
- Affordable Home Ownership Program
- Fair housing staff development training
- Public education on fair housing
- Housing rehabilitation & improvement
- Funding of housing counseling agencies
- Federally subsidized housing:
- Emergency Tenant Protection Act (ETPA) for stabilized units and controlled units
- Senior Citizen Rent Increase Exemption Program (SCRIE)
- City of White Plains homeowner property tax abatements: seniors or persons with disabilities
- Housing trainings and workshops (including both fair housing and credit/mortgage counseling)

**DATA ANALYSIS FINDINGS** *Mr. Kirschenbaum presented in detail data findings collected during the process for two important categories – People and Housing. Please refer to AI document for all relevant data charts and supporting information gathered during the data research and collection.*

**IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE:** *Comm. L. Puoplo and J. Kirschenbaum presented the following information regarding the specific Impediments to Fair Housing Choice:*

Impediments to fair housing choice are defined as, any actions, omissions, or decisions taken that restrict housing choices or the availability of housing choice, or any actions, omissions, or decisions that have this effect for protected classes covered under the Westchester County Human Rights Law

- Impediments to be explored:
  - Cost of Housing
  - Knowledge of Fair Housing Laws
  - Discrimination or Steering
  - Age of Housing Stock
  - Zoning, Public Services and Improvements
  - Local Opposition to Change

**COMMENTS:**

1. **S. Walfish, CDCAC member, suggested that the telephone number to the Westchester County Human Rights Commission be added to the Fair Housing outreach posters.**
  - Comm. L. Puoplo agreed and the posters that White Plains displays will have the label with the Commission number.
2. **P. Rutkowski, CDCAC member, requested a clarification on “visit-ability standards”.**
  - Comm. L. Puoplo explained that it is the term used to describe housing that provides ADA accommodations for visiting guests with special needs.
  - Councilwoman M. Lecouna shared a popular term with the same meaning, “universal accessibility”.
3. ***In regards to the impediment of discrimination, P. Rutkowski asked if he were to place an ad in a periodical such as AARP, would that be a violation to fair housing.***
  - J. Kirschenbaum, CD Planner, explained that the ad in the publication is not the violation, it is the way the ad is worded that could be discriminatory.
4. ***When the topic of exploring Zoning Ordinance amendments that would allow dimensional requirement variances for existing buildings, Comm. C. Gomez added that there is also the option that waivers from the Planning Board under the current zoning ordinance, have the ability in environmental sensitive sites, to allow parcels or homes to encroach on the setback to preserve the environment features.***
5. ***When the topic of revising the existing Rules and Procedures to eliminate the consideration of the city-wide low/mod percentage in relation to the low/mod percentage of the census tract block group in which an applicable zoning district is located, M. Perri, CDCAC Member, asked if with the current zoning rules does any building that goes up in White Plains require a percentage of affordability?***
  - J. Kirschenbaum responded that it depended on the zoning district. Currently the zoning ordinances are written that only zones that allow multi-family buildings are held to the affordability rules.

6. **M. Carter, White Plains Housing Authority Executive Director**, where do we go from here within the next 5-years. This would be our report for HUD about steps we are taking, does HUD review it?

- Comm. L. Puoplo responded, in our Community Development 5-yr Consolidated plan, the City is required to create an Analysis of Impediments. In the annual report for each year of the 5-yr Con Plan, the strategies taken to address the impediments are reported to HUD. However, until now though HUD Entitlement Communities are required to go through the process, they are not submitted for review by HUD. The AI is kept in-house until and/or if, requested by HUD. In 2017 the process is changing and it the AI will be submitted and reported on through a HUD web based reporting system.
- Also, in 2017 the process will be standardized and entitlement communities will be required to report on initiatives in fair housing, Public Housing, and the Homeless population, through a coordinated effort with public housing and the County's Continuum of Care. Since Public Housing is under the WPHA, we are fortunate to have a working relationship with M. Carter and we have worked together to complete our reporting. HUD is requiring one plan to include all components.
- M. Carter added that they must currently submit an update to the plan. However, WPHA has the opportunity to join with the City and develop a joint plan and are more than happy to collaborate with the City to provide the most comprehensive plan for all our communities.

7. **Councilwoman M. Lecouna** commented on the following points:

- Council used to get an inventory of Affordable Housing units in White Plains and she requested these updates. She commented that maybe then the Council could see what units will be expiring soon from their affordability commitments. Right now Councilwoman Lecouna states that the Council does not know where the City stands.
- When new developments are discussed in Council, they ask for 10% of the apartments and then developers ask for lower income level considerations. The Council should have been strong in maintaining the 10% unit commitment.
- Is there a waiting list for apartments? We need to see the list if there are to know the inventory of units needed.
- The affordability housing term creates a stigma that apartments can't be beautiful. Some new Affordable Housing in other Westchester communities are beautiful and maybe a different term can be coined instead of Affordable Housing. We need a new term that is not public housing.
- Developers need to be held to their Affordable Housing commitments. When they promise units, we need to have the resources to penalize the developers and demonstrate that there are consequences if the units they committed to are not made available.
- People don't want to get into home ownership because maintaining the property is expensive. We have many services within the development building process in the field of sustainability to bring the costs down. If the City discussed sustainability with developers, it could help to bring maintenance costs down.
  - Comm. C. Gomez responded that there are programs to aide homeowners with offers that lower costs with energy saving initiatives. There is a big push in the City to offer these programs in Westchester and maybe an educational campaign for owners can be developed.
  - Comm. L. Puoplo responded that HUD strongly encourages the use of CD funding to aide homeowners with energy improvements initiatives and the Home Rehab Officer of the program encourages energy saving initiatives with each project considered.

**Closing:**

Chair D. Power closed the meeting after all comments and thanked all in attendance for their participation.,

Respectfully submitted,

Grace Medina  
Community Development Assistant