HOUSING OSSINING TECHNICAL PAPER #3

Community Engagement Record



Submitted to the Village of Ossining

August 30th, 2017



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INTRODUCTION

In February 2017, the Village of Ossining commenced *Housing Ossining*, a six-month multidisciplinary study focused on the identification of housing policies that would best meet the diverse housing needs of present and future residents. Kevin Dwarka LLC, a New York City based land use and economic consulting firm, was engaged to analyze the village's housing needs, review best practices and formulate a broad set of housing policy strategies. Formulated with the help of extensive community input, the study culminated with the completion of four technical papers:

- Technical Paper #1: Quantitative Analysis
- Technical Paper #2: Regulatory Assessment
- Technical Paper #3: Community Engagement Record
- Technical Paper #4: Policy Framework

This document represents the study's third technical paper whose purpose is to memorialize the six month community engagement process. Consisting of roundtables, public presentations, listening sessions, interactive workshops, stakeholder interviews, and surveys, this process was designed to collect broad public input on housing needs as well as feedback on draft housing policies.

HOUSING NEEDS

KDLLC conducted outreach events on two days and launched an online survey in order to collect feedback pertaining to the Village of Ossining's housing needs. This section outlines the processes used to gather input from residents and stakeholders and includes brief summaries of the most prevalent themes raised by constituents.

Outreach Methods for March 6th Outreach Day

KDLLC and Village staff held a series of four roundtable discussions and two public listening sessions to solicit feedback on the Village's housing needs. The public listening sessions were advertised on the Village's website, on Facebook, and with posters that are included in Appendix B. The roundtable discussions and the first public listening session took place at the Ossining Operations Center at 101 Route 9A on Monday March 6th between 10:00am until 4:00pm. The second public listening session took place at Ossining High School on Monday March 6th between 7:00pm and 9:00pm. The three topic areas discussed throughout the day included:

- Housing Affordability
- Housing Conditions
- Quality of Life and Community

Each event lasted approximately an hour (except for the later public listening session) and was attended by representatives from various branches of Ossining's Village and Town governments, members of community organizations, professionals working in housing and real estate, and members of the public. Beginning with brief introductions, the engagement events commenced with a quick description of the project in terms of process and goals. Attendees were given a chance to ask questions about the process of the project before providing feedback on the existing conditions of housing and related issues in Ossining. A full list of the organizations and representatives in attendance at each roundtable is included in Appendix C. A schedule of the day's outreach events is included in Appendix A.

Outreach Methods for April 23rd Outreach Event

As part of an effort to gather further feedback from the public and to present some of the initial findings from the Existing Conditions Analysis, KDLLC held an outreach event on Sunday, April 23rd from noon to 3:00pm. The event was scheduled on a Sunday afternoon to provide those with long work hours on weekdays to be able to attend the event.

The event consisted of an outreach trivia activity with three goals: (1) encourage participants to learn about the existing conditions in housing in the Village of Ossining from posters hung around the room, (2) collect feedback from participants regarding their feelings about housing issues in Ossining, and (3) entertain participants while achieving the first two goals. To encourage families to attend the event, free pizza and snacks were provided and activities for children were available. The event was attended by approximately 30 members of the community. The posters used to advertise the event in English and Spanish are in Appendix B.

Housing Needs Survey

KDLLC created an online survey using Google Forms to provide further opportunities for community input regarding the Village of Ossining's housing needs. The format of the survey largely mirrored the questions asked during the April 23 outreach event. The housing need survey was posted on the Village of Ossining's website in English and Spanish shortly after the April 23 event. Eighteen responses were received in total.

Summary of Housing Needs Feedback

Based on the roundtable discussions with stakeholders, input provided by the public at the two listening sessions, and the responses to the online survey, a substantial quantity of feedback was collected. Although there were many thoughts and feelings about the housing issues facing the community, most comments were categorizable into one of the following topics:

- High and Increasing Rents
- Affordability Challenges for Young and Elderly Residents
- Residential Overcrowding
- High Usage and Expenses of Local Services
- High Taxes and Tax Burdens on Homeowners
- Poor Quality Living Conditions
- Lack of Effective Code Enforcement
- Challenges for Section 8 Renters
- Village Zoning Restrictions on Development and Renovation
- Inadequate and Mismatched Supply of Housing

The roundtable discussions included Village Representatives, Community Organizations, Developers, Bankers, Brokers, and Landlords. Public listening sessions were open to all members of the public. Fifteen members of the public attended the first session and 51 attended the later session.

Eighteen housing needs survey responses were received. It is important to note that 100% of survey respondents live in owner-occupied single-family homes which is not representative of the Village of Ossining as a whole as owner-occupied units comprise 46% of the Village and 40% of the units are single-family homes.

High and Increasing Rents

Many Ossining residents and community members have cited high and increasing rents as a mounting issue in the Village. When the market for homeownership plummeted in 2008 during the housing crisis, rental rates in Ossining starting to rise sharply. Since then, local asking rents have continued to skyrocket despite already being relatively high. Many residents are concerned about not being able to afford to stay in Ossining if rents continue to rise.

Affordability Challenges for Young and Elderly Residents

Two of the groups most affected by the high rents and cost of housing in Ossining are young adults and elderly residents. Rents have grown faster than starting salaries and young adults at the start of their careers cannot afford to move to Ossining even if they grew up there. Older adults who are at the end of their careers or retired struggle to continue living in Ossining. Low and fixed-incomes present major challenges to older renters facing frequent rises and homeowners facing precipitous tax increases.

Residential Overcrowding

Because there is a high demand for living in Ossining and a large Latino immigrant population has taken root in the Village, high rents have not prevented new residents from moving to the Village. Instead, these residents have chosen to consume less space with many sharing one apartment to be able to afford to in Ossining. Many residents and Village representatives cited overcrowding as one of the largest issues facing the village for several reasons. Overcrowding conditions are often unsafe and dangerous living conditions and there is a communal concern for safety. Another issue often cited by residents is that overcrowded homes increase the burden on local services like schools and garbage collection without adding to the tax base. Because landlords can actually charge more in overall rent to tenants of overcrowded apartments, overcrowding has the impact of raising the expected rents of homes in certain areas thereby feeding the issue of rising rents even more.

High Usage and Expenses of Local Services

As mentioned above, overcrowded homes consume more local services than would otherwise be consumed while no additional tax revenue is collected to pay for the increase in services. Although overcrowded homes are not entirely responsible for these issues, they have contributed to them in recent years. The Ossining School District has experienced a large increase in students over the past 20 years. The high usage of local services in the Village of Ossining has led to high fiscal burdens for the Village and the school district.

High Taxes and Tax Burdens on Homeowners

Due to the high strain on local services in Ossining, tax rates in the Village have increased substantially in the last 10 years. In addition, because the housing market languished during the Great Recession, tax rates had to increase even more just to keep up with the same level of tax revenue. Because the Village of Ossining has few commercial properties on its tax rolls, residential taxpayers have borne most of the burden. Many homeowners have expressed their dismay at the high tax rate in the Village of Ossining and the growing costs of homeownership.

Poor Quality Living Conditions

Much of the housing stock in the Village of Ossining is quite old, especially in some neighborhoods near the downtown. These homes require substantial maintenance for safe and healthful occupancy. The age of homes paired with overcrowding issues have led to poor living conditions for many Ossining residents. These poor conditions range from illegal basement apartments to unmaintained living spaces with severe health and safety hazards.

Lack of Effective Code Enforcement

Many residents, upset with the poor and overcrowded living conditions in the Village, have cited a lack of code enforcement as one of the issues they would like to see addressed. However, the Village of Ossining's code enforcement and building inspection team is well-aware of the persistent overcrowding and code violations in the Village, but the team faces obstacles in the judicial system that prevent effective enforcement from occurring. Unfortunately, ineffective code enforcement leaves some residents in dangerous housing conditions.

Challenges for Section 8 Renters

A number of residents and community members have mentioned that very low-income families have struggled to find apartments they can afford even when they have Section 8 Vouchers to augment the income they can spend on housing. Some of these residents have also suggested that certain landlords have violated fair-housing protections by discriminating based on a tenant's source of income. These issues create even-larger barriers for low-income individuals wishing to live or remain in Ossining.

Village Zoning Restrictions on Development and Renovation

Homeowners and developers have decried many issues with the Village's zoning code that make it challenging or impossible to develop vacant lots or renovate existing structures. Many of the Village's codes have been put in place to severely limit or slow down residential developments and expansions including a lack of development power by right. These antiquated zoning codes have stymied the supply of housing in the Village and residents' abilities to improve their own homes.

Inadequate and Mismatched Supply of Housing

While there is not a supply of newly-constructed units that are affordable to residents who are struggling with housing costs, a number of luxury units have been built in the last few years. Resident sentiment has been split over these developments. Some residents claim that luxury developments are one way to boost the Village's tax revenues while others have claimed that luxury developments are too expensive for currently residents and hasten gentrification and displacement processes.

HOUSING POLICY

KDLLC conducted two outreach events on June 8th and launched an online survey to solicit feedback pertaining to housing policies in the Village of Ossining. This section describes the processes used to collect input from residents as well as capsular summaries of the main ideas raised.

Outreach Methods for June 8th Outreach Events

KDLLC in partnership with the Village of Ossining held two public listening sessions for community members to view a presentation and provide feedback on a dozen broad housing-related policies devised by KDLLC. The main purpose of the listening session was to present a menu of housing policy options from which the Village might choose and solicit the thoughts, comments, and opinions of Village residents using posters and post-its. Following the public meetings, an online survey was released along with a copy of the slides and a video of the presentation. The feedback gathered during those events and the survey that followed is summarized in the document below.

The Village and KDLLC advertised and solicited resident and stakeholder attendance at the listening sessions in several ways. Poster invitations to the events were put up around the downtown area, the meetings were announced online on the Village of Ossining's website, and the event's poster was disseminated via Facebook.

The listening sessions presenting the policy options for the Housing Ossining project were held on June 8th, 2017 at noon and 7pm in the Ossining Community Center. In addition, Kevin Dwarka and Robert Joseph from KDLLC presented at the Village of Ossining's Board of Trustees Meeting the following week at 8 pm on June 14th, 2017.

Housing Policy Survey

KDLLC created an online survey using Google Forms to solicit community input regarding the Village of Ossining's housing policies. The Survey was posted on the Village of Ossining's website in English and Spanish by June 28th. One-hundred-and-fifty-seven responses were received in total.

Summary of Policy Needs Feedback

Based on quantitative data from the Village of Ossining and various public sources, as well as resident and stakeholder feedback from previous meetings and discussions, KDLLC proposed twelve policy strategies for addressing various housing issues in the Village of Ossining. These strategies respond directly to many of the problems identified by residents and confirmed by data. These policy strategies are:

- Improve Code Enforcement
- Reactivate Landlord Tenant Council
- Revise Comprehensive Plan
- Revise Zoning Code
- Change Parking and Transportation Policy
- Promote Affordable Housing Developments
- Modify Tax Exemption Policy
- Create New Housing Development Entities
- Encourage Homeownership
- **Modify Inclusionary Housing Rules**
- Modify Affordable Housing Fund
- Adopt Rent Stabilization
- Promote Commercial Development

At the public meetings, each policy was described on its own poster. Participants were given the opportunity to rank each poster as being a "High Priority", "Medium Priority", "Low Priority" or "Not a Priority (Remove this Policy)". In addition, post-it notes were provided to allow participants to provide comments and more nuanced feedback. The online survey that followed allowed participants to provide feedback in exactly the same way the live meetings did. This document organizes the feedback provided by participants categorized by the policy strategies listed above.

It is critical to note that the feedback provided by participants in the listening sessions and the online surveys are not representative of the Village as a whole. Almost 80% of online survey participants are homeowners compared to only 46% of the Village as whole. In addition, more than 70% of survey respondents live in a single-family home compared to less than 40% of the Village. Bearing these biases in mind is key to interpreting the implications of the results presented below.

Improve Code Enforcement

Of the twelve proposed housing policy strategies, few elicited more impassioned support than the strategy calling for a more proactive approach to enforcing the Village's building codes and ameliorating overcrowded living conditions. The vast majority of participants labeled it as a high priority and few participants recommended removing the strategy. For many survey respondents, human safety concerns and building habitability were their primary reasons for championing stricter code enforcement and increased labor capacity within the building department. Other respondents noted the impacts of weak code enforcement on school crowding, the visual aesthetics of their neighborhood, and traffic safety. Although one respondent raised concerns about the potential invasiveness of more aggressive code enforcement actions, many comments demanded a broad and consistent approach to inspections, especially of one-family and two-family homes.

Reactivate Landlord Tenant Council

Reactivation of the Landlord Tenant Relations Council is one of the moderately popular policy strategies. Almost two-thirds of participants rated the policy as a high or medium priority with just 12% rating it a non-priority. However, there was a notable division of opinion with regard to the potential of a landlord tenant council effectively resolving disputes, ensuring compliance with building standards, and protecting tenant rights. Supporters suggested that the council could help raise awareness of the codes and perhaps even obviate the need for rent stabilization. Meanwhile, opponents of the council expressed concern that the council could be biased toward tenants or saddle landlords with expectations not dictated by building codes. Other opponents questioned the efficacy of the council, noting that tenants may not feel empowered to voice complaints and that landlords may not ultimately be persuaded to make improvements.

Revise Comprehensive Plan

Revision of the comprehensive plan is generally ranked by participants as being a medium or high priority. About 16% of respondents believe that revising the comprehensive plan should not be a priority at all. Much of the negative reaction to the comprehensive plan strategy stemmed from concerns that increasing multi-family development in Ossining would distract from the more immediate issue of resolving overcrowding and building violations. Moreover, many respondents objected to higher densities on grounds that it would further strain the school district and the local road network, while also degrading the overall quality of life. A few respondents also suggested that the obstacles to development may be less attributable to the current state of the comprehensive plan and more linked to the land use approval process. Lastly, fixing regulations in key districts rather than a full-scale update to the comprehensive plan was suggested as a more modest approach to land use reform.

Revise Zoning Code

Revision of the zoning code appears to be slightly more popular than revising the comprehensive plan. Many participants deemed it a high or medium priority with approximately a third believing it to be a low or non-priority. However, of the comments received on revising the zoning code, a large number of them expressed either ambivalence or strong opposition to increasing densities by allowing for more multi-family housing, especially in areas where there are not currently high densities. Objections to

higher densities were often connected to broader observations that the Village's resources were already taxed, especially with regard to schools, parking, and roads. Others emphasized that zoning revision should not eclipse the importance of redressing building violations and the serious health considerations associated with unmaintained buildings.

Change Parking and Transportation Policy

Amending the Village's parking and transportation policies is one of the most highly rated policies in the set. About 46% of participants believe it to be a high priority and nearly another third believe it to be a medium priority. Of great concern to many residents is the proliferation of overnight parking on residential streets and the observed lack of enforcement of regulations requiring an overnight parking permit. Some respondents observed that the multiplicity of cars parked on both sides of the street in single family neighborhoods had adverse effects on traffic safety. Other responses rejected the idea of reducing parking requirements for new developments, suggesting that such requirements help thwart the possibility of overcrowding by limiting the number of housing units in an area.

Promote Affordable Housing Developments

Promoting affordable housing developments is a moderately popular policy. About 28% of participants rated it as not being a priority and just over 30% rated it as a high priority. Many survey respondents expressed the view that Ossining already has an abundance of affordable housing and objected to the idea that the Village should assume a more proactive approach to attracting an increased supply of affordable units. Behind some of the objections to affordable housing were related concerns about school capacity, overcrowding, and fears of increased tax burdens on single family homeowners due to lower-valued affordable housing developments. Suggested was the elimination of the Village's mandatory inclusionary housing policy, promotion of housing for seniors and millennials, and the development of supportive living facilities.

Modify Tax Exemption Policy

Modification of the Village's tax exemption policy is relatively highly rated despite about 18% of respondents rating it as not a priority. More than 65% of participants rated modifying the tax exemption policy as a high or medium priority. However, responses were widely mixed regarding this policy. Many participants favor eliminating PILOTs altogether, suggesting that Ossining does not need to provide subsidies to attract developers and especially not luxury developers. However, some respondents suggested the continued use of PILOTS but only for certain kinds of developments. Some respondents suggested that PILOTS should only be used for affordable developments, but others said they should be used only for luxury developments to lure in wealthier residents or for projects that did not generate any school children.

Create New Housing Development Entities

The creation of new housing development entities received an average rating from participants. Ratings are relatively evenly split between all of the designations with about a quarter not supporting the policy and a quarter believing it to be a high priority. Some of the opposition to this strategy is rooted in the idea that the barrier to housing development in Ossining is not a lack of technical expertise or human capacity, but simply the lack of interest by the development community. Other respondents, however, expressed their opposition to more affordable housing or housing generally on grounds that the Village was already overcrowded.

Modify Inclusionary Housing Rules

The modification of inclusionary housing rules received evenly split ratings from participants with about three-quarters of respondents expressing support. Relative to some of the other strategies, the proposed modification of inclusionary housing rules to provide a deeper level of affordability elicited a notably smaller number of written comments. Some of the negative comments focused on the tax impact of affordable housing on owners of single family homes, private property rights, and the attractiveness of the Village to new developers. Other comments mention the need to ensure that inclusionary housing provides access for disabled and mobility-impaired populations.

Modify Affordable Housing Fund

Modification of the Village's affordable housing fund was moderately received by participants with more than 60% of respondents rating the policy as a high or medium priority. Comments pertaining to this policy ranged quite a bit, but the general feeling of commenters is skepticism and confusion regarding its benefits. Some critics expressed opposition to more housing generally while others were concerned the policy would cost the Village and further strain its tax base. A few comments also reveal uncertainty about the policy with regard to its objective, the reasons for its failure to work in recent years, or the way in which it would be administered.

Adopt Rent Stabilization

By far, the adoption of rent stabilization is the least popular policy proposed. About 40% of participants rated the policy as not a priority while only about a quarter of participants rated it as a high priority. There were many comments strongly suggesting that rent stabilization would have an overall negative effect on the Village. Many commenters cited concerns that rent stabilization will lead to a devaluation of properties and therefore increase the tax burden on owners of single-family homes. Several other comments refer to issues inherent in the Emergency Tenant Protection Act (ETPA) that make it an imperfect housing policy. Such issues include the lack of attentiveness in ETPA to the housing needs for disabled persons since only buildings built prior to 1974, and therefore not necessarily ADA compliant, would be included within the pool of eligible buildings. Other noted weaknesses were the lack of any kind of income qualification to determine eligibility for rent stabilized apartments, the wedding of Section 8 to a lease, the administrative costs to run the program, and the perceived ineffectiveness of rent stabilization to redress overcrowding issues. Critics also pointed to the impact of rent stabilization on the capacity of landlords to meet maintenance costs. Finally, one respondent noted the potential for rent stabilization to create further divisiveness in the community by stirring feelings that not everyone was paying their fair share for housing. The very few statements in support of rent stabilization pointed to its effectiveness in enabling current residents to stay in the community and have access to safe affordable housing.

Promote Commercial Development

The promotion of commercial development is one of the most highly rated policies in the group. More than 70% of participants rated this policy as being a high priority and fewer than 5% rated the policy as not being a priority. Almost all of the comments supported commercial development or at least increasing the commercial tax base of the Village. Many respondents embraced increased commercial development with hopes that it would help reduce the property tax burden on their homes. Respondents also offered a wide range of suggestions for stimulating commercial development within the Village including the focusing of new commercial development on positive tax ratables rather than

tax exempt academic institutions, diversifying the types of retail downtown, forming a business improvement district, and reducing the administrative barriers to commercial development.

General Comments

Many of the general comments took an anti-development stance and claimed that the Village is already overpopulated and overcrowded.

Policy Rankings

A total of twelve draft housing policy strategies were presented at the public meetings and through the online survey. Participants were given the opportunity to rank each poster as being a "High Priority", "Medium Priority", "Low Priority" or "Not a Priority (Remove this Policy)". In addition, meeting attendees and survey participants were given the opportunity to provide more substantive written comments. The prioritization scores were then tabulated, resulting in the overall composite ratings to reveal which strategies were rated most highly and which ones were considered lower priority. The composite ratings are presented in the table below.

Highly Rated	Medium Rating	Low Rating
 Improve Code Enforcement 	 Modify Tax Exemption Policy 	 Adopt Rent Stabilization
Promote Commercial Development	 Modify Affordable Housing Fund 	
 Change Parking and Transportation Policy 	 Modify Inclusionary Housing Rules 	
	 Reactive Landlord Tenant Relations Council 	
	 Revise Zoning Code 	
	 Revise Comprehensive Plan 	
	 Promote Affordable Housing Development 	
	 Create New Housing Development Entities 	

HOUSING OSSINING TECHNCIAL PAPER #3: COMMUNITY ENGAGEMENT RECORD

Appendix A: Schedules

Appendix A-1: Schedule for March 6th, 2017

SCHEDULE OF EVENTS

10am to 11am Village Representatives Roundtable

11:15am to 12:15pm Community Groups Roundtable

12:30pm to 1:30pm Residents Listening Session A / Brown Bag Lunch

1:45pm to 2:45pm Developers, Bankers, Brokers Roundtable

3:00pm to 4:00pm Landlords Roundtable

7:00pm Residents Listening Session B

Appendix A-2: Schedule for April 23rd, 2017

Sunday Outreach Event

12pm to 3pm Sunday Outreach Event

Appendix A-3: Schedule for June 8th, 2017

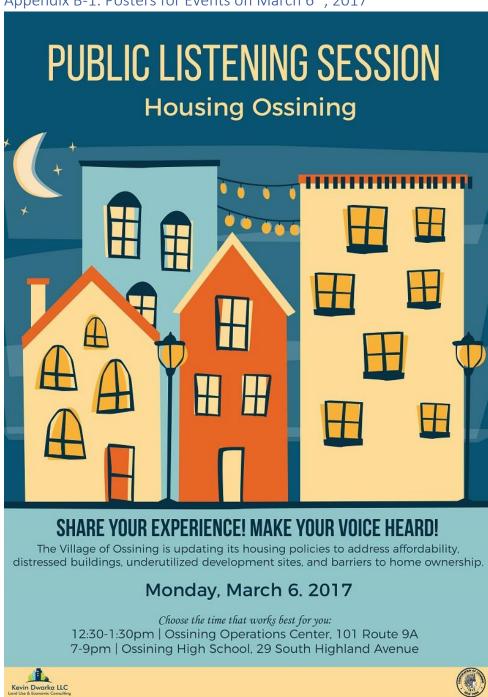
SCHEDULE OF EVENTS

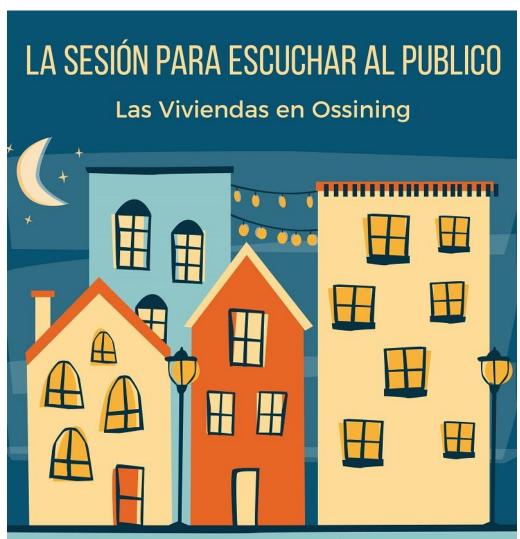
12pm to 1:30pm Policy Presentation A

7pm to 8:30pm Policy Presentation B

Appendix B: Outreach Advertisement Posters

Appendix B-1: Posters for Events on March 6th, 2017





ICOMPARTA SU EXPERIENCIA! IDÉ SU OPINION!

El Pueblo de Ossining está actualizando sus relgas de vivienda para abordar la asequibilidad de la vivienda, sobrepoblación de hogares, edificios en dificultades, sitios de desarollamiento subutilizados, y barreras a la propriedad de la vivienda.

El Lunes, 6 de Marzo

Elija la sesión mejor para Usted:

12:30-13:30 | Ossining Operations Center, 101 Route 9A 19:00-21:00pm | Ossining High School, 29 South Highland Avenue









Appendix B-3: Posters for Events on June 8th, 2017 Housing Ossining **Policy Presentation** June 8, 2017 Join us for one of two presentations on housing policy! We want Thursday | 12-1:30pm or 7-8:30pm your feedback Ossining's Joseph G. Caputo

Community Center
95 Broadway, Ossining, NY 10562



Appendix C: Participation in Public Engagement Events

Appendix C-1: Participation at Event on March 6th, 2017

Number of Participants Signed-In at Each Public Event		
Event	Time	Number of Participants
Public Listening Session A/ Brown Bag Lunch	12:30pm-1:30pm	15
Public Listening Session B	7:00pm-9:00pm	51

Appendix C-2: Roundtable Attendance on March 6th, 2017

Organization	Representative Name & Title
VILLAGE REPRESENTATIVES	
Village of Ossining	Marilyn Geraldo, Section 8 Coordinator
Village of Ossining	Paul Fraioli, Village Engineer, Village Manager
Village of Ossining	Stuart Kahan, Corporation Counsel
Village of Ossining	Joseph Agostinelli, Assistant Building Inspector
Village of Ossining	Angelo Manicchio, Fire Chief
Village of Ossining	Thomas Warren, Village Treasurer
Village of Ossining Historic Preservation	Joanne Tall, Chair
Commission	
Village of Ossining Planning Board	John Fry, Member
Town of Ossining	Dana Levenberg, Supervisor
Town of Ossining	Karen D'Attore, Board Member
Town of Ossining	Fernando Gonzalez, Assessor
Town of Ossining	John Hamilton, Building Inspector
Town of Ossining Zoning Board	Sal Carrera, Chair
Ossining Police Department	Kevin Sylvester, Chief
Ossining Volunteer Ambulance Corp.	Nick Franzioso, Captain
Ossining Union Free School District	Ray Sanchez, Superintendent
New York State Senate	Kimi Jeffrey
Westchester County Board of Legis.	Omar Herrera

Organization	Representative Name & Title
COMMUNITY ORGANIZATIONS	
Interfaith Council for Action Karen D'Attore, Executive Director	
Community Voices Heard	Julia Solow, Organizer
Westchester Residential Opportunities	Geoffrey Anderson, Executive Director
St Paul's Church	Cooper Conway, Reverend
Trinity Church	Carl Gensalves, Junior Warden
Neighbor's Link	Carola Bracco, Executive Director
Neighbor's Link Luisa Granda-Rodriguez, Operations	
Community Capital New York	Kim Jacobs, Executive Director
Housing Action Council	Robert Rosenbloom, Foreclosure Prevention
Ossining Boat and Canoe Club	Liz Feldman, Past Commodore

Organization	Representative Name & Title
DEVELOPERS, BANKERS, AND BROKERS	
Community Preservation Corporation	Doug Olcott, Regional Director
Community Preservation Corporation	Mary Paden, Senior Mortgage Officer
Community Preservation Corporation	Charles Keegan, Mortgage Analyst
Schatz Realty Group	Eric Schatz, Real Estate Agent
TD Bank	Frank Ippoliti, Mortgage and Loan Officer
M&T Bank	Julianne Giuffre, Loan Officer
Gershner Realty Services	Jerry Gershner, Realtor
Interfaith Council for Action	Karen D'Attore, Executive Director

Organization	Representative Name & Title		
LANDLORDS			
Eagle Rock Properties James Hausman, Owner Beldotti Management Michael Beldotti, Owner			
		Self-Employed	Stephen Dewey, Attorney
Building and Realty Institute	Jeff Hanley, Associate Director		
Interfaith Council for Action	Lateisha Jones, Finance Director		
Interfaith Council for Action	Karen D'Attore, Executive Director		

Appendix C-3: Participation at Event on April 23rd, 2017

Number of Participants Signed-In at Each Public Event		
Event	Time	Number of Participants
Sunday Engagement Event	12:00pm-3:00pm	30

Appendix C-4: Participation at Events on June 8th, 2017

Number of Participants Signed-In at Each Public Event		
Event	Time	Number of Participants
Policy Presentation A	12:00pm-1:30pm	29
Policy Presentation B	7:00pm-8:30pm	15