

**CONNECTING THE DOTS**  
**Working toward**  
**Comprehensive Community Development**



**August 2018**



**A Collaborative Effort with IFCA Housing Network**  
**and the Village of Ossining**

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

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## INTRODUCTION AND BACKGROUND

Hudson Valley Pattern for Progress (Pattern) is working with IFCA Housing Network and the Village of Ossining to establish a pathway forward to “Connect the Dots” under a Comprehensive Community Development approach for revitalization. A part of the research and process to create the strategic plan was to conduct a series of charrettes and community engagement sessions focusing on a targeted area known as “the Block.” Additionally, Pattern facilitated a community and economic development and housing charrette to explore revitalization efforts in the Village. The purpose of these sessions has been to obtain feedback from community stakeholders, including local service organizations, board members, school officials, professionals in land use and zoning, state funding representatives and financiers, both traditional and non-traditional.

IFCA Housing Network is a community based organization committed to fostering a wide range of housing options for residents as a crucial part of Comprehensive Community Development, which includes building sustainable, walkable neighborhoods with amenities, affordable housing and economic opportunities. The basic foundation of a healthy community and one of the most critical components to the wellbeing of an individual, family and the community as a whole is housing.

As part of the overall methodology to gather information and understand the current disposition of planning and local visioning efforts, a scan of existing reports, plans and studies has been conducted. There have been a number of municipal planning documents produced for the Village of Ossining over the past few years. These reports were funded through a variety of local and state sources as well as private resources, as in the case of SEQRA filings.

These documents have been prepared by a multitude of professional consultants, engineers, architects, planners, village staff, private developers and volunteers. In the aggregate, these planning documents represent valuable and critical information, which provides a background for policy and tools to improve the village. Multiple audiences can utilize these reports, including village staff, developers, business owners, financial and lending institutions, grant seekers and community and economic development organizations creating and implementing programs and developing projects.

A vast majority of the research methodology to produce the documents included feedback from local and regional organizations, residents, businesses and other community stakeholders. These documents required an enormous amount of research and analysis, offers substantial background and captured local opinion about community needs. Many of the recommendations, policies and strategies from the prior planning efforts and community engagement processes are still valid today and are incorporated within the recommendations.

Additionally, these documents play a significant role in identifying and securing funding for projects and programs for the village. As funding streams, competition for funding and grant applications become more complex, these documents are critical and represent necessary tools for analysis, which is often required for many federal and state application submissions.

When preparing funding application narratives and specific community need statements, it is important to note the local priorities, strategies, goals and objectives reflected in local documents. Having the ability to connect a needs statement to a locally adopted plan is critical and indicates local coordination among private and municipal entities. The following list represents existing planning documents, reports, studies and SEQRA filings in the Village of Ossining:

<b>Planning Documents, Reports and Studies</b>	<b>Year</b>
Housing Vacancy Rate Analysis	2018
Downtown Revitalization Working Committee	2017
Housing Needs Assessment	2017
Main Street / Spring Street Improvements Study	2016
ETPA Vacancy Study	2016
Market Square & Post Office Lots – Community Input Results	2015
Streamlining the Land Development Approval Process	2014
Factors Affecting Ossining UFSD Population	2014
Architectural Design Guidelines	2011
Waterfront Access & Trail Plan	2011
Local Waterfront Revitalization Plan	2011
Village of Ossining Comprehensive Plan	2009
Vision Plan	1998
<b>SEQRA Filings and Plans</b>	
Snowden Woods – SEQRA	2018
Hidden Cove – SEQRA	2018
Victoria Home – SEQRA	2015
Hudson Steppe – SEQRA	2014
217 North Highland – SEQRA	2012

## NEIGHBORHOOD REVITALIZATION – COMMUNITY STAKEHOLDER CHARRETTES

Pattern facilitated a series of two visioning charrettes with a focus on a neighborhood known locally as “the Block” – as shown on the map. Additionally, Pattern facilitated a third charrette, a “Community Conversation”, designed to address community development and housing. The goal of the first, two charrettes, was to better understand the opportunities and challenges facing the community, and to identify actionable strategies for revitalization. The block neighborhood faces a number of distinct challenges including historical divestment, residential overcrowding, and blighted properties. There is also concern within this neighborhood about the impact of a proposed luxury development that will directly abut the neighborhood at the end of Broad Avenue, a popular gathering place in the neighborhood. While the primary focus of the visioning charrettes was the block neighborhood, it is also necessary to consider the neighborhood within the greater context of the adjacent downtown Main Street area, and the Village as a whole.

For the purposes of this study, the Block neighborhood is bound geographically by Saint Paul’s Place and Waller Avenue to the north, South Highland Avenue to the east, William Street and South Street to the south, and Hunter Street to the west. The neighborhood is adjacent to the downtown and is the home to Ossining’s historic downtown residential district. It also contains important community facilities and institutions such as the Ossining Police Department, IFCA, and the soon to be home of Ossining Children’s Center. The neighborhood is geographically positioned as a gateway to new waterfront development opportunities and as an important link between Main Street and the proposed Sing Sing Prison Museum.



## CHARRETTE 1 FINDINGS

The first visioning charrette was held on May 7<sup>th</sup> from 6pm to 9pm at Down to Earth Markets in Ossining. The charrette was comprised of community leaders and representatives from community based organizations.

Charrette participants were asked to identify positive aspects about the neighborhood. Several of the participants spoke about the strong sense of community that exists in the neighborhood. Many of families in the neighborhood have lived in the community for generations and consider their home town to be a significant component of their identity – it means something to be from Ossining. Participants also pointed out that the close-knit community and the familiarity between neighbors has fostered a feeling of safety within the community.

Another positive aspect of the neighborhood identified during the charrette was walkability. The neighborhood is situated a couple of blocks from the stores and restaurants on Main Street. Within the neighborhood, there has been a recent uptick in new businesses, many of which have opened on Spring Street. Spring Street runs through the neighborhood and eventually intersects with Main Street, providing a walkable gateway corridor from the neighborhood to Main Street. The neighborhood is also within walking distance of the Ossining Metro North Station, providing easy access to New York City and other stations on the Hudson Line.

Following the discussion about the positive aspects of the neighborhood, charrette participants were asked to discuss some of the challenges facing the residents of the community. One of the primary issues raised was housing. A number of houses and apartments in the neighborhood are over-crowded and in a state of disrepair. Several factors contribute to this situation including absentee landlords, old housing stock, and high rental prices. Older houses are typically more expensive and difficult to maintain. This higher cost can result in situations where landlords and homeowners are either unwilling or financially unable to properly maintain their buildings, creating unsafe living conditions and visually dilapidated buildings.

Another challenge identified during the charrette was the perception that the neighborhood is unsafe and that it is generally a “bad” neighborhood with a lot of crime. Some of the charrette participants who are residents of the neighborhood stated that this perception is typically held by people who don’t live in the neighborhood. In their opinion, the neighborhood is generally safe and the perception of a high crime rate does not actually match the reality of the community. Deteriorating sidewalks was identified as another factor contributing to a negative perception of the neighborhood. Participants spoke about what they perceived to be a historical neglect of the neighborhood by previous Village government officials, especially as it relates to infrastructure investment and amenities.

Lastly, traffic was another challenge identified by charrette participants. Traffic on Spring Street can get significantly congested during peak commute times in the morning and afternoon. There are many houses with driveways on both Spring and State Street. The traffic can make it difficult for these residents to pull out of their driveway onto the street, especially if they are backing out of the driveway. In addition to commuter congestion, participants also spoke about traffic caused by large

trucks making deliveries to businesses on Spring Street. Delivery trucks parked on the street constrict the flow of two-way traffic into one travel lane, slowing down travel in both directions.

Next, charrette participants were asked about what improvements they would like to see in the neighborhood whether it be amenities, services, or policy changes – in short, their vision of the neighborhood. The suggestions raised are found in the list below:

- **Expanded youth services and programming**

Charrette participants discussed the lack of programming available for young residents in the community. One suggestion was to better utilize Nelson Park as a location for organized recreational programming

- **A community innovation center / resource center**

One of the charrette participants described their vision for a place in the neighborhood that would provide a variety of services to the community. This “community resource center” could provide services such as resume building, job placement, life skills training, and youth-oriented programming.

- **More mixed-use commercial development**

In the past, there used to be more “mom & pop” shops and corner stores scattered around the neighborhood. Many of these commercial uses have since gone out of business. Charrette participants suggested that the Village of Ossining look into the possibility of changing local zoning to encourage commercial development in target areas.

- **Change the use of the old A&P building on Broad Avenue to a use that is more suitable for a neighborhood.**

Currently this building is occupied by a paint brush manufacturer. Broad Avenue is a popular place for neighborhood residents to congregate. Additionally, there is an adjacent building on Broad Avenue that is ripe for redevelopment.

- **More arts and cultural venues**

Charrette participants discussed a desire for more venues in the Village to provide local artists and musicians a place to share their craft and their culture with the community. Other communities across the country have shown that attracting the “creative class” of artists and musicians can greatly assist local revitalization efforts.

- **More pop up shops**

Pop up shops provide a way for businesses to reach their target customers without the burdensome cost of purchasing or signing a long-term lease on a brick and mortar store front. Charrette participants discussed a desire for retail space in the Village that can be used for pop up shops.

- **More affordable daycare options**

Options for daycare are limited in the Neighborhood. Options are even more limited for the many low-income families. As a result, many families are turning to unlicensed child care providers as a last resort. Charrette participants reported that these unlicensed daycares often provide poor quality child care and can be dangerous.

- **Incubator / accelerator for business development**

Business incubators help people with a good idea for a business bring an idea to fruition. This is accomplished by providing things like office space, store front space, business management skills, and administration among other things. A business incubator in or near the neighborhood could be a valuable resource for residents who want to start a business but don't have all of the technical skills or financial resources to get their idea off the ground.

- **Ensure that Hudson Steppe development project accounts for the needs of the community**

The Hudson Steppe is a large planned luxury residential development project located along State Street near the terminus of Broad Avenue. Charrette participants voiced concerns about the impact that the development may have on their community. Concerns included the impact on existing traffic congestion, the impact on local public schools, and the general alteration of the community character. There was a concern expressed that this development could signal the beginning of gentrification in the area and bring with it the associated displacement of long-time residents. The charrette participants expressed a desire for the Hudson Steppe project to be cognizant of its potential impact on the community. A suggestion was offered that the development project should include ground-floor retail with businesses that serve the existing community.

- **Incorporate the School District in the Development Process**

The Ossining School District is growing and is currently overcrowded according to local school officials. As a result of development pressure, the school is faced with a challenge in allocating sufficient space for education services. The creation of a local Development Task Force may mitigate enrollment challenges associated with growth and assist in the decision making processes with the Village and Town of Ossining. Establish a regularly scheduled meeting, at least once per quarter, to discuss development and its impact on enrollment. Additionally, this task force will assist in the education and advocacy associated with substandard and overcrowded housing.

## **CHARRETTE 2 FINDINGS**

The second visioning charrette was held on June 4<sup>th</sup> from 1pm to 4pm at Hudson Link in Ossining. Participants of this charrette were community and economic development professionals including planners, developers, land use attorneys, bankers, and non-traditional lenders. The findings from the first charrette were shared with the participants of this second charrette as a way to inform and guide the discussion.

### **Housing**

Many low-income residents in Ossining are living in poorly-maintained and over-crowded housing units. This was a major concern voiced during the first charrette in May. Participants at the June 4<sup>th</sup> charrette were asked how these poor living conditions should be addressed going forward. Several ideas were discussed including the development of affordable housing, code enforcement, and policy changes.

One of the major contributing factors to poor living conditions in Ossining is the lack of incentive for developers and landlords to fix-up dilapidated and over-crowded buildings. Squeezing several families into buildings that were originally intended to be single family homes provides landlords with increased rental revenue. Limited housing supply means that these landlords can charge higher rents while providing inadequate building maintenance. Building new affordable housing units would provide residents with more housing options and weaken the position of exploitive landlords.

Aside from building new housing, another avenue for improving living conditions is fixing up the existing housing stock through increased code enforcement efforts. Village officials present at the charrette confirmed that the village has a plan for increased code enforcement. The Village has hired more people to carry out code enforcement and has provided them with upgraded technology to improve the quality and efficiency of code enforcement. Charrette participants discussed the need to consider residents who will be displaced by increased code enforcement. It was pointed out that undocumented residents may have difficulty applying for affordable housing and are at high risk of being displaced.

Also discussed during the charrette were a number of policy changes that the Village could implement to improve living conditions. One charrette participant said that the Village should consider increasing the affordable housing set aside requirement for new residential developments from 10% to 20%. Another suggestion was the implementation of a rental registration policy whereby a local regulation would require landlords to register with the Village and provide essential information. Yet another policy suggestion was the allowance of accessory dwelling units. Accessory dwelling units can provide a revenue stream and additional housing at a relatively low cost.

### **Commercial Development**

Charrette participants were asked about the current state of commercial development and the direction of future commercial development. The discussion identified a need for a retail market analysis to determine the balance of existing retail and demand. The results of such an analysis could inform decisions about the type of retail that could be successful in Ossining and specifically on Main Street. Several of the charrette participants agreed that filling existing storefront vacancies on Main

Street and increasing the amount of foot traffic should be a priority going forward. One suggestion for increasing foot traffic on Main Street is to encourage the development of second-story office space above ground-floor retail. Office space could increase the amount of people walking around and patronizing Main Street businesses during the day.

Another point of discussion was the relationship between residential development and commercial development. One of the charrette participants stated that people are the backbone of economic development, and therefore the immediate focus should be on residential development, and commercial development will follow. Following this statement there was a discussion about the need for Payment In Lieu Of Taxes (PILOT) programs to incentivize developers to build in Ossining. There was also discussion about the need for residential developments to allow for a mix of income levels. Housing designed for a mix of income levels is beneficial to communities as it provides affordable housing while also providing housing for residents with more discretionary income to spend at local businesses.

### **Business Incubator / Business Accelerator**

Charrette participants were asked about the process of creating business incubator or business accelerator and the feasibility of establishing one in Ossining. Several potential pitfalls were identified. Most business incubators need substantial subsidies which are especially to cover the operating budget during times when there are no tenants. For this reason, successful business incubators need committed partners that will provide funding, help with grant writing, and have a sustained interest in the incubator. Another potential pitfall is overshooting the market; business incubators need to be appropriately scaled to their community. A business incubator in Ossining would likely need to be relatively small in size, but could expand over time. One advantage of larger incubators is more idea sharing and collaboration among tenants.

### **Planning Consistency**

Capping off the charrette was a discussion about the need to consider how goals and recommendations identified in both charrettes relate to existing land use regulations and the upcoming comprehensive plan revision. There was a call for improved consistency between the Zoning Board of Appeals and the goals set forth in the comprehensive plan.

## **CHARRETTES 1 AND 2: FINDINGS CONSISTENT WITH PRIOR STUDIES**

It is important to consider the findings of the visioning charrettes in the context of the findings and recommendations of previous studies. As evidenced by the inventory of existing plans and reports, there has been a substantial amount of planning and research in recent years.

### **Village of Ossining Comprehensive Plan (2009)**

The 2009 Comprehensive plan is organized into 6 topic areas: Waterfront, Downtown, Transportation, Infrastructure, Housing, and Neighborhood Quality of Life. Within each of these topic areas, the plan sets forth a vision, objectives, and strategies to achieve those objectives.

One of the objectives in the Downtown chapter of the comprehensive plan is to promote and enhance downtown amenities and character. This objective is in line with the ideas about commercial development discussed in the second charrette. Another objective in the Downtown chapter is to promote additional economic development outside of the downtown “crescent” area. This objective is reinforced by the desire expressed in the first charrette for more commercial development in the “block” neighborhood.

The transportation chapter of the comprehensive plan includes objectives to improve traffic conditions and enhance walk-ability and bike-ability throughout the village. These objectives echo sentiments expressed in the first charrette about poor sidewalk conditions and traffic congestion during rush hour. This indicates the objectives are still important, if not more important today. The comprehensive plan was written almost 10 years ago yet walk-ability and traffic are still significant issues in the community.

The Housing and Neighborhood Quality of Life chapters include several objectives that are aligned with the findings of the visioning charrettes in this study. The objectives in these chapters include upgrading existing housing, creating new affordable housing, and alleviating overcrowding problems. Safe and affordable housing is one of the most critical issues facing Ossining and was one of the primary focuses of the visioning charrettes. The first charrette included first-hand accounts of the poor living conditions and high rents that exist in the Village. The second charrette included substantial discussion about affordable housing policy and how new affordable housing could alleviate rental prices and overcrowding.

### **Downtown Revitalization Working Committee Report (2017)**

The Downtown Revitalization Working Committee (DRWC) includes several findings and recommendations that are reinforced by the findings from the visioning charrettes in this study. The DRWC report does an excellent job of tying in their findings and recommendations with the objectives in the comprehensive plan. The report includes an appendix of comprehensive plan objectives. Members of the DRWC engaged in a brainstorming session where they identified the strengths, weaknesses, opportunities, and threats (SWOT analysis) for downtown Ossining. Some of the questions discussed in the visioning charrette effectively addressed these same questions while not explicitly being framed as a SWOT analysis. Below are findings that were identified by *both* the DWRC SWOT analysis and the visioning charrettes in this study.

### **Strengths**

- Exciting new small businesses / an uptick in new businesses
- Diversity of the community
- Community involvement

### **Weaknesses & Threats**

- Low foot traffic on Main Street
- Negative perception
- Lack of affordable youth programming
- Gentrification
- Housing

### **Opportunities**

- Become a home for artisans
- Increase the walkability of the community
- Embrace and capitalize on the unique aspects of Ossining
- Taking advantage of more grants
- Equitable development

## MOVING HOUSING FORWARD – A COMMUNITY STAKEHOLDER CONVERSATION

Pattern facilitated a conversation on the evening of July 12, 2018 with over 30 people representing a number of local community and service organizations, the Village Manager, Ossining Schools, planning and zoning board members, Chamber of Commerce and local builders, building owners, and Downtown Development Fund Council members. The purpose was to obtain feedback on current challenges and opportunities in community development and housing. The overall goal was to begin weaving community organizations together, both public and private, to connect the dots on the need for affordable housing, promoting economic development and designing next steps and recommendations toward the implementation of existing housing and community plans and strategies.

The session included a discussion on how affordable housing is defined, the 30% rule (discussed earlier in this paper) and the availability of rental housing as well as homeownership opportunities. The session also covered issues relating to how best to support the needs of the growing and changing community with sensitivity toward an overcrowded school district. Pattern provided the participants with a handout summarizing three vital pieces of information on housing:

1. Housing Policy – 8 Steps
2. Chapter 62 – Affordable Housing Policy
3. FAQ's - ETPA

Ossining is uniquely positioned and has great momentum to advance a range of housing opportunities through a comprehensive community development process that incorporates existing and new planning efforts. The state of New York has an abundance of funding opportunities, state housing and community development officials have visited the village with great interest in seeing the community advance, local policy is favorable with solid planning documents to work from, there are local land and building owners willing to talk about development and there are publicly and privately held parcels ripe for development.

Today's affordable housing developments are typically structured through a mixed income and often times a mix use approach, incorporating housing, live/work space, office, retail and/or commercial spaces. Adaptive Reuse is also an incredibly valuable re-development method many communities have undertaken to transition abandoned, vacant structures and blight into community assets.

The community stakeholders provided feedback regarding a strong need for housing, the challenges of addressing poor housing and concerns of displacement and the overcrowded school district. The combination of these existing conditions and challenges creates a Catch 22 scenario. The participants also discussed the challenge of providing assistance to those without a "voice", specifically assisting people who are most deeply impacted by substandard housing to voice their issues and concerns. The participants described how many people are living in very unsafe conditions and may be unaware of the dangers, which includes both immediate safety and long-term health consequences. How does a community fulfill the needs of affordable housing, attract a demographic with more disposable income higher to support the local economy and manage the possible increase of school children?

## POTENTIAL SOLUTIONS

In short, the community has the benefit of having a housing assessment, which contains recommendations and strategies (see below). Increasing the supply of quality affordable housing is imperative for the community, as opposed to simply having a high number of affordable homes for rental or homeownership opportunities. Code enforcement combined with outreach and education efforts conducted by Open Door, Neighbors Link, faith-based groups and churches are critical. These outreach and education efforts lead to stronger and more effective advocacy and support for Village code enforcement. Finally, a coordinated relocation effort facilitated through a combination of programs with IFCA, DSS and local real estate agencies along with grants for owner occupied small rental properties are all valuable resources and techniques to improve the living conditions and improve the housing stock.

New York State housing policy and programs are strongly encouraging and supporting mixed income and mixed use development appropriately scaled for the community. These programs are currently well funded and designed to leverage state resources with private investments through the creation of public private partnerships, which ultimately provides high quality and well maintained affordable housing. Although the currently proposed policies such of ETPA and set-asides may offer a method to increase affordable housing for the community, leveraged investment through state funded programs and partnerships facilitates the development of additional affordable housing at a faster rate. The community must work in tandem with non-profit and for profit developers to access state resources while moving ahead with the strategies provided in the housing assessment.

Improved housing quality provides a better foundation for childhood education. A synergistic approach must be established between housing development and the school district. An increased inventory of quality, affordable housing and a strong relationship between housing advocates and district leadership supports the school's commitment to children's health, wellbeing and education.

## HOUSING POLICY AND PLANNING TOOLS

The vast majority of the housing stock in the Village of Ossining is over 50 years old and a significant portion of it requires moderate to significant rehabilitation. This housing, both owner-occupied and rental, suffers from deterioration and overcrowding is a critical concern. Over the past few years, there has been two large luxury housing developments built and additional homes are in the development pipeline. Although there is a local law that requires a 10% set aside of homes as affordable to households earning less than 80% of the area median income, rental prices are rising and there is a risk of displacement.

A housing cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent, which include costs. For owners, housing cost is "select monthly owner costs" which includes mortgage payment, utilities, association fees, insurance and real estate taxes.

According to US Department of Housing and Urban Development (HUD), an affordable home is typically based upon a housing payment of no more than 30% of household monthly income. When a household pays more than 30% it is considered to be unaffordable and at more than 50% it is severely

cost burdened. The median household income in the Village of Ossining is \$62,900, which equates to \$1,572 per month ( $\$62,900 \times 30\% / 12$  months) available for housing.

Due to the age of the housing stock with high rehabilitation costs, high local taxes and generally stagnant wages, purchasing and maintaining a home is very difficult. As of July 12, 2018, there were 13 homes for sale on Zillow with a median price of \$372,000. The estimated annual tax bill on a home of the value is approximately \$16,000. With a 5% (\$18,600) down payment at current interest rates, typical underwriting standards and \$20,000 for closing costs – a family must earn an annual income of \$150,000 for the purchase.

The median household income in the Village of Ossining is \$62,900, which supports a mortgage of about \$150,000. According to Zillow - there are currently no homes on the market below \$235,000 and that was a foreclosure that likely needs \$100,000 in rehabilitation. According to the existing inventory of rental units provided in the Village of Ossining Housing Needs Assessment, the average rent for a 1BR unit was \$2,285; a 2BR was \$3,320 and a 3BR was \$3,063.

As such, many households are cost burdened and living in unaffordable housing – paying more than 30% of their gross income toward housing. Clearly there is a gap in what households can afford as compared to the cost of buying and maintaining a home and renting an apartment at the current market rates.

Zoning laws, comprehensive plans, streamlined development process, code enforcement and local incentives are typical tools for municipalities to utilize to foster and maintain a well-balanced community and provide a range of housing options. Appropriate revisions to these laws and plans, which we refer broadly to as “housing policy”, along with investment in a clear, fair, predictable, data driven land use application review and permitting process, can set the stage for the public-private-partnerships. This is fundamental to housing development, whether through preservation and rehabilitation of existing structures, demolition, or new construction. Housing policy sets the foundation for the provision of equal access to housing opportunities. The combination of effective economically viable housing programs and partnerships is necessary to accomplish the strategies identified within the Village of Ossining Housing Needs Assessment.

Sound and thorough housing policies provide a foundation and framework to facilitate equal access to housing opportunities in a holistic and inclusionary approach. Housing policy must address affordability concerns for all income ranges with special attention to the need for strong policy to serve very low- (50% AMI) to low-income (80% AMI) households.

Based on the recent housing needs assessment, data collection and analysis of the local housing inventory and the existing economic conditions, there is a growing disparity between wages earned in the local economy and housing costs for renters and homebuyers – as discussed above. This gap forces some residents to share housing, which may lead to overcrowding or to live further away from employment centers thereby driving up transportation costs.

In an effort to increase the number of housing options for local residents and to avoid “warehousing” any one demographic, a mixed-income approach toward housing production must be implemented. New housing development must be accomplished with transparency and with the establishment of

collaborative partnerships to create professional development teams to facilitate the construction of a wide range of housing options serving a range of incomes.

In order to support and enhance a continuum of housing efforts, resources must be combined from a multitude of smaller efforts and individual organizations. There are a number of local organizations in the community and economic development industry in the greater Ossining area. In the current funding environment, cost recovery for a single organization delivering housing services is extremely difficult and stand-alone agencies will simply not survive. In order to build a viable and sustainable organization, it is vital to combine revenue streams, talent and other resources.

One of the most critical components for successful community and economic development efforts is an active advocacy and education program. The provision of technical assistance and education on housing and local policy to area residents, building owners, businesses, community stakeholders and local officials is vital.

The housing production system is extremely complex; it requires professional development experience and financial capacity to create housing, especially for those populations who are typically underserved by the open market. Development tools include special forms of financing including local incentives and state and federal grants and loans in addition to investor driven mechanisms such as bonds and tax credits. Specialized knowledge and experience is required to successfully create public-private partnerships, secure financing and develop housing for targeted demographics. Building local capacity, participation and leadership from within the community raises accountability in local decision-making processes.

#### **OSSINING HOUSING NEEDS ASSESSMENT {Excerpts directly from “Housing Ossining”}**

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. The Village commissioned Kevin Dwarka LLC 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

The following summary table represents a portion of the fourth technical paper, a presentation of eight housing policy strategies that have been carefully vetted by village residents; both elected and appointed Village officials; landlords; community groups; and a cross-section of housing policy practitioners. For greater detail – please visit the Village of Ossining website and go to their planning department link.

## SUMMARY TABLE: TECHNICAL PAPER #4

Proposed Housing Policy Strategy	Purpose of Strategy
<b>#1 Increase Village Leadership in Economic Development</b>	Appoint an experienced professional economic development specialist to design and implement an inclusive economic development strategy that increases the commercial tax base, attracts new businesses, increases employment opportunities for lower income residents, maximizes development opportunities and complements the Village's housing policy framework.
<b>#2 Adopt a Proactive Approach to Building Code Enforcement</b>	Fully engage tenants, landlords, community groups, and citizens in a collaborative effort to increase awareness of building code regulations and ensure their compliance.
<b>#3 Modify Village Development Incentive Program</b>	Ensure that tax incentives for new development result in housing units that meet community needs for mixed income housing and inclusive economic development.
<b>#4 Expand the Village's Network of Local Housing Developers</b>	Expand the network of housing developers within the Village of Ossining in order to ensure a more diverse group of builders, enhance access to innovative funding sources, and align new development with housing and economic development goals.
<b>#5 Revise Village Affordable Housing Policy</b>	Provide a deeper and broader level of affordability requirements for new housing development to ensure access to affordable housing by lower income households and that supports mixed income housing.
<b>#6 Eliminate Regulatory Barriers to Housing Development</b>	Update the Village's Comprehensive Plan and Zoning Regulations to enable the construction of multi-family housing in places where there already is a prevailing pattern of multi-family housing.
<b>#7 Improve Transit Access and Reduce Automobile Dependency</b>	Limit the effects of automobile dependency on neighborhood conditions while increasing transit access and encouraging more affordable transit oriented development
<b>#8 Apply State Rent Stabilization Law to Eligible Multi-Family Buildings</b>	Protect renters from dramatic rent increases, poor building conditions, and displacement by regulating eligible buildings under the Emergency Tenant Protection Act.

## HOUSING IMPLEMENTATION AND PHASING RECOMMENDATIONS {Excerpts from “Housing Ossining”}

All eight policies should be considered by the Village of Ossining. The Village should exercise caution in the sequence in which various measures are further evaluated and undertake a careful process of advancing from one strategy to the next. As such, the policy strategies in this paper were not sequenced arbitrarily but rather in the order, albeit loosely defined, in which they should be implemented. It is expected that all of these policy strategies can be considered for adoption within the next 36 months.

The very first implementation action should be the appointment of an economic development specialist to support the Village’s Planning and Development Director on the implementation of an economic development strategy that harmonizes with the housing policies. The success of so many of these strategies is dependent on the building of strategic partnerships and designing of effective communication strategies. Besides supporting the Planning and Development Director in these areas, the economic development specialist could help analyze the funding options and fiscal impacts of the other strategies. Moreover, the specialist can help to address the issues of educational access, vocational training, and job placement that enhance the economic mobility of the Village’s lowest income residents.

Given the human safety concerns surrounding poor building conditions, the second strategy regarding code enforcement should become the Village’s second priority after hiring the economic development specialist. While ETPA offers a mechanism for redressing *some* of the distressed buildings, only a proactive code enforcement process run by the Village can address the property maintenance and overcrowding issues for *all* of the village’s building stock and especially its smaller multi-family buildings.

The third strategy related to modification of the Village’s development incentive program is an easy fix with broad support and should be done fairly soon so that it can affect imminent development proposals. It is important, however, that the Village not simply establishes a policy with regard to tax exemptions for new housing developments but examine the full range of incentives for attracting quality inclusive development to the Village.

The expansion of the Village’s network of local housing developers, as expressed in the fourth strategy, is a task highly appropriate for the development specialist. And with the development incentive program in place, it will be easier to promote the development of key sites in accordance with the goals of the Village’s housing and economic development policies.

The revision of the Village’s Affordable Housing Policy should then be done in lockstep with the elimination of regulatory barriers to housing development and the advancement of sustainable transportation policies. Housing, land use, and transportation are all interrelated disciplines that merit careful linkages through the updating of the Village’s comprehensive plan. In particular, the densification of land use within the Village’s downtown and train station area raises valid community concerns about traffic impacts, school capacity constraints, and community character. As such a holistic approach should be taken to proposals for intensifying land use so that they maximize community benefit and limit adverse impacts.

Finally, with its code enforcement practices, land use regulations, and economic development program firmly in place, the Village should then consider the viability of rent stabilization based upon current market trends and vacancy levels. The deferred consideration of ETPA should not be misunderstood as a rejection of its merits. As noted in the discussion of Policy Strategy #8, compared with other interventions, rent stabilization indeed promises the greatest protection against displacement for the tenants residing within ETPA eligible units. However, ETPA does not address the overwhelming variety of housing units in the Village nor can it fully resolve all of issues that the Village is currently confronting. For example, the issue of poor building conditions can and should be addressed for all residential units, not a subset of them. Moreover, careful attention must be paid to the supply of new housing units coming online into the Village. While ETPA confers benefits to existing tenants, it does not ensure fair and equitable access to new housing units nor does it link housing eligibility to economic need.

The prospect of Ossining becoming increasingly unaffordable is a legitimate concern especially given the spillover effects of the New York City housing market and changing settlement patterns in the Hudson Valley. If rental increases and tenant displacement in ETPA eligible buildings demonstrably begins to soar and if other code-enforcement strategies prove ineffective in redressing the building condition issues in older multi-family buildings, the Village should then re-evaluate the prudence of rent stabilization. However, the other more broadly applicable policies outlined in this framework should be implemented first.

## RECOMMENDATIONS

Consistent with the Mid Hudson Regional Economic Development Council, creating opportunities and the ability for residents to live, work and play in the urban center is critical to revitalization of the “Block” and the village as a whole. Establishing a diverse and strong economic base is vital for the growth of the Village and to leverage new private investment, which leads to a stable tax base and additional employment opportunities.

The 2017 Housing Needs Assessment commissioned by the Village includes a series of 8 policy strategies” in the section titled “Housing Ossining Technical Paper #4: Policy Framework.” Many of these policy strategies are consistent with Pattern’s recommendations including a greater focus on code enforcement and reducing barriers to development. In fact, Patterns recommendations directly incorporate many aspects of the 8 policy strategies, which are provided in a methodical approach to improving housing in the Village. To that point, Pattern also believes that it is important for the Village to implement all of the recommended policy strategies in the order they are presented.

In addition to the potential solutions identified above, the following recommendations are based on the findings and results of all three charrettes conducted in May, June and July of 2018 in addition to the analysis of existing planning documents. The recommendations are also consistent with the Village of Ossining 2018 Department Initiatives.

### **1. Create a “Community Organizational Taskforce”**

A major finding from this study reveals Ossining is home to a significant number of engaged citizens and community based organizations that are passionate about improving their community. However, these organizations and citizens have different missions, goals & objectives, and issues that are most important to them. As a result, revitalization efforts that could be coordinated across organizations and people are instead carried out in silos. It is for this reason that Pattern recommends the formation of a “Community Organizational Taskforce.” The taskforce should be comprised of representatives of community based organizations, Village, Town and County government representatives, school officials and local residents.

The mission of the taskforce would be to coordinate revitalization efforts in the Village to avoid duplicative efforts, build partnerships, and provide community education and advocacy. The taskforce should meet at least quarterly at the Ossining Public Library. The library is a fantastic community resource already being used by Village residents as a place to obtain local information. Locating the taskforce at the library will solidify the Library as a central hub of information and services for the community. The taskforce should work together to disseminate information about topics such as tenant rights, village regulations, and available community services.

Pattern believes that a Community Organizational Taskforce would greatly benefit the Village by creating partnerships, ensuring a coordinated effort among community based organizations and channeling the energy of the community to benefit residents and businesses.

## **2. Update the 2009 Comprehensive Plan**

The comprehensive plan is an important planning document that sets forth existing conditions, a vision for the community, and objectives to achieve that vision. It also is the foundation on which the zoning code is based. As such an impactful document, it is critical the comprehensive plan be updated to reflect the changing needs and direction of the Village. Representatives from the Village government have indicated new efforts are taking place to update the comprehensive plan. Pattern strongly encourages this course of action. Pattern also recommends substantial community engagement as part of the comprehensive plan update. In particular, the village should focus their efforts on engaging segments of the population that are traditionally underrepresented at planning meetings. Successful community engagement that is representative of the community may necessitate employing different approaches to outreach based on the target populations.

## **3. Ensure zoning is consistent with the comprehensive plan**

Representatives from the Village government have indicated they will be exploring the possibility of implementing a form-based zoning code. Implementing a form-based zoning code is also a recommendation of the Downtown Revitalization Working Committee. Pattern also recommends the Village look into implementing a form-based zoning code. However, regardless of whether a form-based code is implemented, the zoning code should be reviewed for consistency with the existing comprehensive plan. The zoning update should include an analysis regarding policy on “pop up shops”, makers space and mixed use development to include housing.

If the comprehensive plan is updated in the near future, any substantial changes to the zoning code should take place after the revision of the comprehensive plan. Pattern believes that the planned revision of the comprehensive plan represents an excellent opportunity to establish the framework for adopting a form-based zoning code.

## **4. Create a consistent development approval process including incentive packages**

Throughout the course of this study, Pattern heard conflicting reports about the effectiveness and efficiency of the approval process for land development in the Village. Additionally, developers were not made aware of incentives for development. Some reported that developers are walking away from the village, as they are finding it too difficult to get approvals in Ossining. However, others reported that the approval process is working fine and any perceived lack of development interest is more closely related to difficulties financing developments. The Village should continue to review their development approval process to ensure there are no unintentional barriers in place. The Village should revisit the recommendations set forth in the 2014 study by the Pace University School of Law titled “Streamlining the Land Development Approval Process in the Village Of Ossining – Final Report.” This report includes a series of recommendations to streamline the land development process in the Village.

The Village should consider the creation of a menu of incentive packages for developers, which may include real property tax phase-ins, payments in lieu of taxes (PILOT), and assistance and support with state grant applications. These incentives should be based on established and quantifiable social and economic development objectives, predetermined by the Village.

## **5. Code Enforcement**

Enforcing building and safety codes after long period of non-enforcement is a difficult and potentially painful process. Despite this difficulty, Pattern believes that it is a necessary step that will improve the quality of life for Village residents. In Ossining, there are many over-crowded households that are out of compliance and have created unsafe living conditions. The Village has taken steps to address this issue and other problems related to code enforcement. The Village has hired additional code enforcement staff and equipped them with improved tools to streamline the code enforcement process. While a greater focus on code enforcement will hopefully eliminate unsafe living conditions, some residents will be displaced from their current home as a result. The Village should be cognizant of the potential for displaced residents and establish a coordinated relocation process with housing non-profits, community based partners and government agencies.

## **6. Secure funds for Housing Rehabilitation**

Ossining has an aging housing stock, 54% built prior to 1960 and 35% before 1939. The Village housing tenure favors renters, as 54% of the residents live in rental housing. Pursuant to and in coordination with a code enforcement campaign, the Village, in conjunction with IFCA, should explore county and state funds as an incentive to meet the fiscal challenges of repairing the aging housing stock.

Rehabilitation programs are typically offered for both rental properties and owner-occupied housing. The New York State Office of Homes and Community Renewal make resources available through the Consolidated Funding Application for a variety of housing programs such as HOME Program and the state allocation of Community Development Block Grant (CDBG) funds. The Village is a participant in the county CDBG program.

Additionally, there are typically funds available through the New York State Affordable Housing Corporation and the Federal Home Loan Bank (FHLB). These two resources are often used in combination with the State of New York Mortgage Agency (SONYMA) products for homeownership opportunities. Recently, the County has issued an application for their federal allocation of CDBG funds.

## **7. Secure funds for Main Street improvement**

Traditionally, Main Streets and downtown areas have been the lifeblood of small to midsized communities such as Ossining. With this in mind, Pattern recommends that the Village seek out and apply for funds to improve Main Street in Ossining. The village has an annual opportunity to apply for a very competitive round of funding through the Downtown Revitalization Initiative (DRI). Additionally, the village may apply for the New York Main Street program and other grant opportunities through the NYS Consolidated Funding Application.

## **8. New York State Real Property Tax Laws**

The Village may also want to consider implementing a tax phase-in on capital improvements. There are multiple real property tax exemptions offered throughout the State of New York legislated through the Real Property Tax Law (RPTL). Property exemptions typically cover local property taxes including city, town and village. In some cases school and special district assessments are also exempt. The exemptions cover a wide range of properties from single family homes to multifamily and commercial properties. These exemptions are also provided to specific property owners who must meet eligibility requirements such as age and military status. Some exemptions are offered to new homeowners for purchasing a new home while others are offered for property improvements made on residential and commercial properties.

The RPTL's are often used to create incentives for reinvestment and to promote redevelopment and revitalization of communities. Local municipalities may utilize specific RPTL's to phase-in the increase of property taxes, which are due to a higher assessed value based upon improvements and reinvestment; however, not all properties are eligible. The RPTL's are typically designed to phase-in of the increased assessment due to improvements over a period of 5 or 10 years.

### **Capital Improvements to a One- or Two-Family Residential Property RPTL Section 421-f**

There is a section of the RPTL available known as 421-f, which offers a partial exemption from real property tax of the increase in assessed value attributed to capital improvements made to a one or two-family residence. In order to benefit from this law, counties, towns and villages may hold public hearings and adopt local laws to grant the exemption. In the case of school districts outside of NYC, there is an option to pass a resolution providing the exemption applies to the school taxes. There are limitations to the 421-f exemption and specific eligibility is based upon calculations made by the local assessor once the local districts adopt the law. The 421-f exemption has a statutory limit up to \$80,000 in increased market value, which represents a barrier for the redevelopment of abandoned and vacant properties that require substantial rehabilitation. The exemption phases-in over an eight year period.

<https://www.tax.ny.gov/forms/orpts/exemption.htm>

### **Capital Improvements to Multiple Dwelling Buildings (RP-421-k) - Conversion of Multiple Dwelling Buildings to Owner-Occupied 1- and 2-Family Residences**

An 8-year exemption of the increase (the portion attributable to the conversion, not for ordinary maintenance or repairs) in the assessed value when a former multiple dwelling is converted to a one- or two-family residence. A single family rental unit qualifies if it is converted to an owner-occupied unit. A property that was previously owner-occupied can be converted into either a one- or two-family residence. More than 50% of the square footage (after the new improvements) must be at least five years old. 100% of the increase in assessed value (attributable to the conversion) is exempt from city taxes in the first year; 87.5% in year 2; 75% in year 3; 62.5% in year 4; 50% in year 5; 37.5% in year 6; 25% in year 7; and 12.5% in year 8 – the final year. The exemption is limited to a \$100,000 increase in market value.

<https://www.tax.ny.gov/forms/orpts/exemption.htm>

### **First-Time Homebuyers of Newly Constructed Homes (RP-457)**

Section 457 of the Real Property Tax Law authorizes a partial exemption from real property taxation for “newly constructed homes” purchased by “first-time homebuyers.” Counties, cities, towns, and villages may hold public hearings and then adopt local laws granting the exemption. A five-year exemption of the portion of the property taxes for newly constructed 1- and 2-family owner-occupied homes that have not been previously occupied. A first-time homebuyer is defined as any person who has not owned – or whose spouse has not owned – a primary residence during the previous three years, and who does not own a vacation home or investment home. The exemption may start at 50% of the tax the first year, 40% in year 2, 30% in year 3, 20% in year 4, 10% in the final year and there may be income and purchase price limits.

[https://www.tax.ny.gov/pdf/current\\_forms/orpts/rp457ins.pdf](https://www.tax.ny.gov/pdf/current_forms/orpts/rp457ins.pdf)

### **Residential-Commercial Urban Exemption Program (RP-485-a) - Conversion of a Non-Residential Property into a Mix of Residential and Commercial Uses**

A 12-year tax exemption given for the increase in assessed value (the portion attributable to the conversion, not for ordinary maintenance and repairs) from a solely nonresidential use to a mix of residential and commercial uses. For the first eight years of the exemption, 100% of the increase (attributable to the conversion) in assessment is exempt from city tax. Thereafter, the exemption decreases by 20% a year (80% in year 9, 60% in year 10, 40% in year 11 and 20% in year 12). This exemption is transferrable to a new owner.

[https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt2/sec4\\_06/sec485\\_a.htm](https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt2/sec4_06/sec485_a.htm)

### **Construction, Alteration or Improvement of Commercial Property (RP-485-b)**

A 10-year tax exemption given for the increase in assessed value (the portion attributable to the construction, alteration or improvement of a commercial property but not for ordinary maintenance and repairs). In the first year, 50% of the increase (attributable to the construction, alteration, etc.) in the assessment is exempt from city, county and school taxes. The exemption continues for an additional nine years with the amount of the exemption declining by 5% each year (i.e., 45% in year 2, 40% in year 3, etc.). This exemption is transferable to a new owner.

[https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt2/sec4\\_06/sec485\\_b.htm](https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt2/sec4_06/sec485_b.htm)

## **9. Target Village-owned property and blighted property for redevelopment**

Consistent with the recommendation found in the Policy Framework section of the Ossining Housing Needs Assessment, the Village should follow these implementation steps:

1. Prepare a comprehensive inventory of development sites throughout the Village.
2. Determine the optimal land use scenarios for development sites based upon housing and economic development objectives.
3. Formulate a package of draft incentives (including tax exemptions but also density bonuses, and streamlined land use approval) for projects that advance the Village’s housing and economic development goals.
4. Solicit feedback on the draft incentives from economic development stakeholders.

5. Publish the incentive program so that prospective developers can easily understand the expectations and benefits of building within the Village.
6. Identify developers who can best address issues of affordability and economic development in conjunction with government funded programs ie: Low income tax credit housing LITCH,

This data should then be packaged and issued to developers as an RFP for redevelopment. Potential for redevelopment and adaptive reuse of existing buildings should include an analysis and strategy for potential acquisition of privately held property, which may be targeted toward buildings within “the Block.”

**SPECIAL NOTE: As a result of the 2<sup>nd</sup> stakeholder charrette, IFCA has been contacted by two large affordable housing developers referred by the HCR with strong interest in working in Ossining. This is a signal that NYS HCR is serious about funding projects in Ossining.**

#### **10. Create an Economic Development Strategy for Main Street and the surrounding neighborhood**

Economic development is a vital component to community revitalization. A number of participants in the charrettes had concerns about creating economic opportunities for Ossining. The prior Ossining Housing Assessment pointed to a recommendation of hiring a part- or full-time Economic Development Specialist. In lieu of hiring a staffer, which brings long term costs to a community, Ossining should examine a professional services contract to conduct a study of the village and the surrounding neighborhood. It is essential a market analysis and study be conducted prior to establishing local policy and creating incentives. The study should identify neighborhoods within the village to research and understand their socio-economic composition, needs and market demand. The study should include a special focus to create synergies between the Block, Main Street (downtown) and the waterfront that enhances existing assets and businesses and promotes rehabilitation, adaptive re-use and new construction. Additionally, special attention must be attributed to arts and culture to incorporate local artists, musicians and other members of the creative and innovation class, also known as “makers”.

The study should involve the creation of a local steering committee comprised of members representing the community based organizations, local businesses and residents. The process can work from the previously facilitated visioning sessions with citizens, local businesses, local elected officials, public school officials, other leaders and key partners to identify and understand local resources, and; to develop those resources to accommodate business growth and entrepreneurship within the community for a sustainable economic future.

The plan should provide a five-year strategy for sustainable growth and must include data about county and the region that can be used to target potential industry and businesses to the community. The plan should include specific information to enhance general information currently available and include a resource guide for local, county and state incentives. The research should

include an economic analysis of currently proposed mixed use developments to establish a market based summary of the types of businesses that are needed and sustainable in the village.

A general scope of work should include:

- SWOT Analysis (Strengths, Weaknesses, Opportunities and Threats)
- Review of community infrastructure
- Inventory of current Federal, State, County and City incentive and lending programs
- Economic and Demographic profile
- Consumer Leakage analysis
- Current conditions and Marketing analysis of potential business/industry opportunity
- Facilitated meetings and roundtables to ensure adequate community input
- Present findings on regular schedule to steering committee
- Development of achievable Action Steps with assigned roles and responsibilities
- Final Report presented to the village board and community in partnership with the steering committee

#### **11. Support local business and entrepreneurship**

The entrepreneurial spirit is alive and well in Ossining. Supporting local entrepreneurs empowers residents, fills out vacant commercial space, and creates a business community with a real stake in their neighborhood. One way to support local entrepreneurs is through the creation of a business incubator. There are many types, but generally speaking, business incubators provide commercial space and support services to help new business get off the ground. Most incubators are run by a nonprofit entity but private business incubators exist as well. The success of a business incubator is largely dependent on understanding of the market, an understanding of the community, and local support.

Another avenue for supporting local business is to develop flexible ready-to-use office space with accompanying services such as administrative support, IT services, and a staffed front desk. WeWork is a company that uses this business model to provide office space in cities throughout the world. Office space available through WeWork ranges from renting a single desk to renting a customizable office for hundreds of employees. WeWork generally locates in large cities so it is unlikely that they will operate in Ossining; however, their business model could be replicated in Ossining on a smaller scale. Flexible turnkey office space could attract established businesses, freelancers, and entrepreneurs to Ossining. Ideally such office space would be located on or near Main Street to increase foot traffic downtown and encourage patronization of local stores and restaurants.

## HOUSING COST BURDEN

Housing Cost Burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs" which includes mortgage payment, utilities, association fees, insurance and real estate taxes.

According to HUD, an affordable home is typically based upon a housing payment of no more than 30% of household monthly income. When a household pays more than 30% it is considered to be unaffordable and at more than 50% it is Severely Cost Burdened. Establishing the number of cost burdened households is critical when assessing the ability of existing and proposed housing stock to adequately provide for resident needs. .

The data associated with the Housing Cost Burden Analysis is based upon statistics from HUD, who produces annual "custom tabulations" of housing and income data. The methodology and data, in part, also includes information from U.S. Census Bureau statistics, which are not available through standard Census products. The methodology also includes statistics based on the "CHAS" data (Comprehensive Housing Affordability Strategy). The results demonstrate the extent of housing problems and housing needs for all income levels. The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). The CHAS data are typically used by local governments to plan how to spend HUD funds, and may also be used by HUD to allocate and distribute grant funds.

The Housing Cost Burden Analysis in this assessment is derived from CHAS data, which is currently based on the *2011-2015 American Community Survey (ACS) 5-year data*. This data represents the most recent tabulations, produced by HUD, and was made available in July 2017. Due to varying methodologies, the total housing unit counts in both owner and rental categories will differ slightly from the 2010 Census and the current ACS datasets.

The purpose of these tables is to show Housing Cost Burden by levels of income, which are expressed in terms of a percentage of the Household Area Median Family Income (HAMFI). The percentages of income are expressed in the following terms:

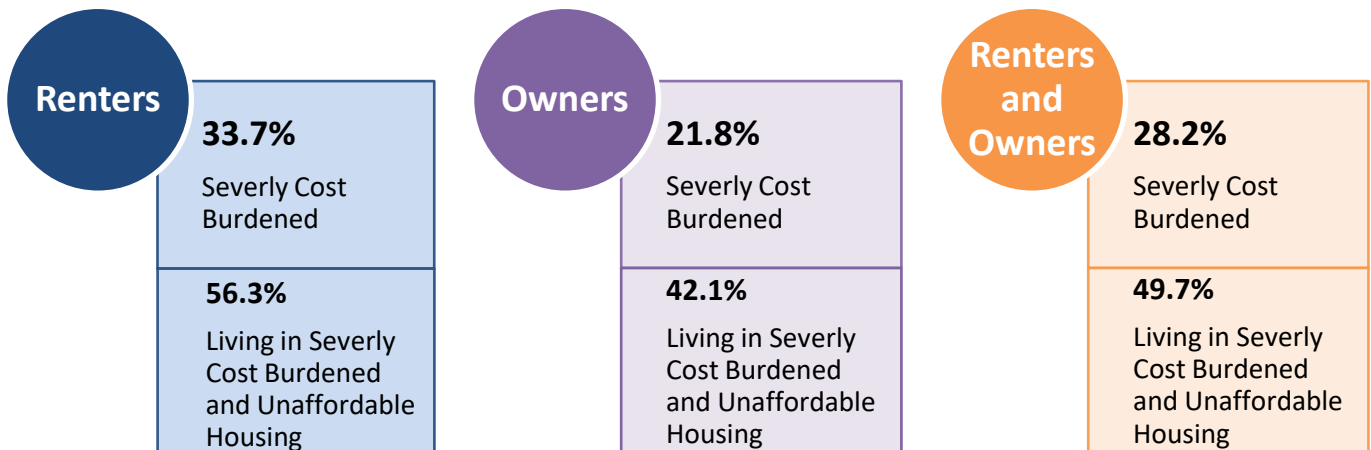
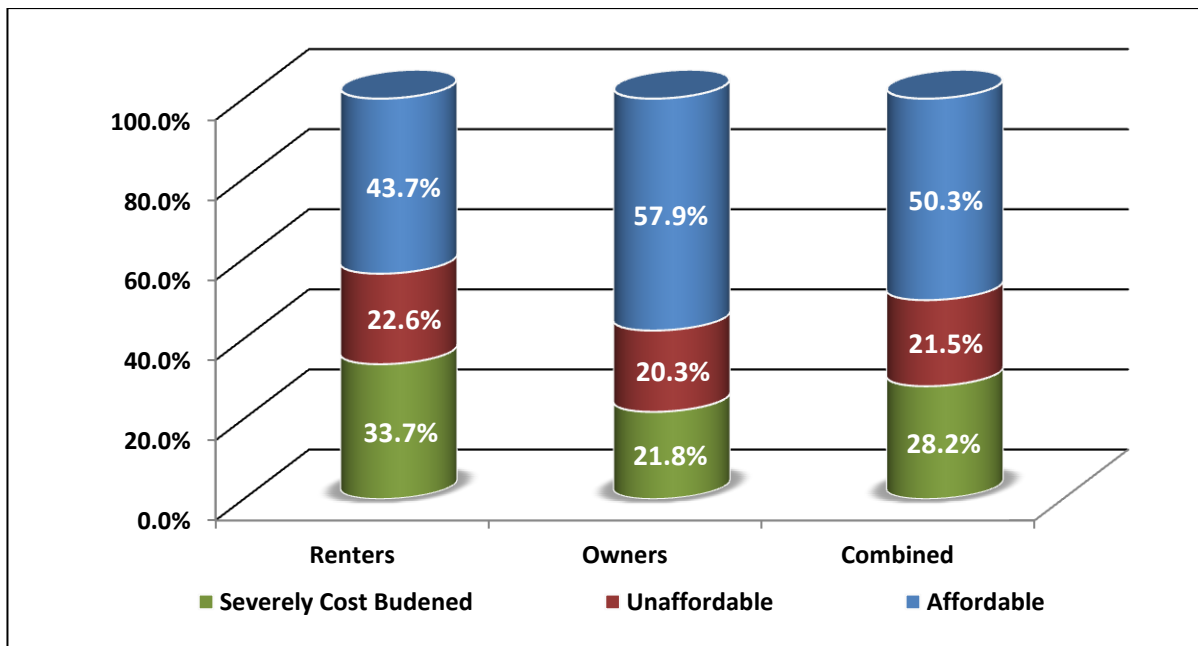
- Extremely Low Income: Household Income  $\leq$  30% HAMFI
- Very Low Income: Household Income  $>30\%$  to  $\leq 50\%$  HAMFI
- Low Income: Household Income  $>50\%$  to  $\leq 80\%$  HAMFI
- Not Low Income: Household Income  $>80\%$  HAMFI

There are three levels of affordability (% includes utilities):

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

## VILLAGE OF OSSINING – HOUSING COST BURDEN: ALL INCOME LEVELS

	Affordable	Unaffordable	Severe	Total
<b>RENTERS</b>	1,836	950	1,414	4,200
as a % of the total number	43.7%	22.6%	<b>33.7%</b>	100%
<b>OWNERS</b>	2,095	735	790	3,620
as a % of the total number	57.9%	20.3%	<b>21.8%</b>	100%
<b>COMBINED RENTERS AND OWNERS</b>	3,931	1,685	2,204	7,820
as a % of the total number	50.3%	21.5%	<b>28.2%</b>	100%



## VILLAGE OF OSSINING – HOUSING COST BURDEN DETAILS

### COMBINED RENTERS AND OWNERS

#### Number and Percentage of Owners and Renters by Income Level

	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	250	14.1%	1,525	85.9%	1,775
Household Income >30% to <=50% HAMFI	445	37.4%	745	62.6%	1,190
Household Income >50% to <=80% HAMFI	375	38.5%	600	61.5%	975
Household Income >80% to <=100% HAMFI	335	42.4%	455	57.6%	790
Household Income >100% HAMFI	2,215	71.7%	875	28.3%	3,090
Total	3,620	46.3%	4,200	53.7%	7,820

### RENTERS ONLY

#### Number of Renters by Affordability Level

	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	200	110	1,215	1,525	79.7%
Household Income >30% to <=50% HAMFI	55	495	195	745	26.2%
Household Income >50% to <=80% HAMFI	375	225	0	600	0.0%
Household Income >80% to <=100% HAMFI	410	45	0	455	0.0%
Household Income >100% HAMFI	796	75	4	875	0.5%
Total	1,836	950	1,414	4,200	33.7%

1,410 Renter Households =< 50% HAMFI  
Severely Cost Burdened

2,015 Renter Households =< 50% HAMFI  
pay over 30% toward rent

### OWNERS ONLY

#### Number of Owners by Affordability Level

	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	0	25	225	250	90.0%
Household Income >30% to <=50% HAMFI	90	100	255	445	57.3%
Household Income >50% to <=80% HAMFI	110	100	165	375	44.0%
Household Income >80% to <=100% HAMFI	175	50	110	335	32.8%
Household Income >100% HAMFI	1,720	460	35	2,215	1.6%
Total	2,095	735	790	3,620	21.8%

480 Owner Households =< 50% HAMFI  
Severely Cost Burdened

605 Owner Households =< 50% HAMFI  
pay over 30% toward owning a home

## CHARRETTE PARTICIPANTS

### May 7, 2018

Shawn Cribari; Howard Milbert  
 Tim Ives  
 Rev. Shaun Jones  
 Carola Bracco  
 Lindsay Farrell  
 Alita Zuber  
 Graig Galef  
 John Stylianou  
 Jon Zeltsman  
 Kevin Sylvester  
 Henry Welt  
 Kendall Buchanan  
 Maryann Sorese  
 Joanne Tall  
 Marlene Chatham  
 Police Lieutenant-  
 Victoria Gearity  
 Debbie McDonnell  
 Karen D'Attore

Ossining Children's Center  
 Briarcliff-Ossining Ministerial Association  
 Star of Bethlehem  
 Neighbors Link  
 Open Door Family Medical Centers  
 Ossining School District  
 Ossining School Board  
 Ossining Chamber of Commerce  
 Downtown Development Council  
 Ossining Police Department  
 Ossining Innovates  
 Sankofa  
 IFCA Board  
 Village Historic Preservation Commission, IFCA Board  
 IFCA Board  
 Village of Ossining Police  
 Village Mayor  
 Village Manager  
 IFCA – Executive Director

### June 4, 2018

Mary Paden  
 Kim Jacobs  
 Greg Maher  
 Darren Scott, Charlie Lesnick  
 Max Stach  
 John Cappello  
 Stephen Moroney  
 Laura Picone  
 Amanda Kelso  
 Regina Bagdasarova  
 John Frye  
 Sue Donnelly  
 Norma Drummond  
 Bianca Lopez  
 Joanne Tall  
 Sal Carrera  
 Maryann Sorese  
 Joe Clarke  
 Victoria Gearity  
 Debbie McDonnell  
 Paul Frioli

Community Preservation Corporation  
 Community Capital NY (CC NY)  
 Leviticus Fund  
 NYS Office of Homes and Community Renewal (HCR)  
 Planning - Nelson, Pope & Voorhis, LLC  
 Jacobowitz & Gubits - Land Use Attorney  
 TD Bank  
 TD Bank  
 TD Bank  
 TD Bank  
 Village Planning Board  
 Village Zoning Board  
 Westchester County Planning  
 Westchester County Executive's Office  
 Historic Preservation Commission (IFCA Board)  
 Economic Development Consultant  
 Leviticus (IFCA Board)  
 Village Planning Board  
 Village Mayor  
 Village Manager  
 Village/Town - Engineer

## July 12, 2018

Jon Zeltsman	Downtown Development Fund Council
Andy Kaplan	Downtown Development Fund Council
Jen Bensen	Downtown Revitalization Working Committee
Dana White	Downtown Revitalization Working Committee
John VanSteen	Greater Ossining Chamber of Commerce
Miriam Haas	Ossining Arts Council
Jerry Faiella	Sing Sing Museum
Abby Lewis	Ossining Innovates
Sal Carrera	Economic Development Consultant
Karen D'Attore	IFCA
Maryann Sorese	IFCA
Michele Noe	Open Door
Cooper Conway	Trinity Church
Ro Moran	Neighbors Link
John Fry	Village Architectural Review & Planning Board
Kaja Gam	Village Architectural Review & Planning Board
Sue Donnelly	Village Zoning Board of Appeals
Linda Levine	Ossining Public Library
David Whitlinger	Ossining Let's Talk
Daysi Briones	Contractor
Graig Galef	Ossining Schools - Board
Ray Sanchez	Ossining Schools - Superintendent
Debbie McDonnell	Village Manager
Shawn Cribari	Ossining Children's Center
Susan Komosa	Ossining Children's Center
Hilary Clark	Ossining Children's Center
Mike Beldotti	Village Planning Board

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Note: The above list of attendees does not include those who were invited and could not attend. The invitation list included a broad spectrum of local agencies and community stakeholders.

## GLOSSARY OF BASIC TERMS GENERALLY ASSOCIATED WITH HOUSING

**Affordable Housing** - Housing that costs no more than 30% of a household's income is considered to be "affordable" for that household. More specifically, "affordable housing" meets this 30% standard for low-income households (i.e., households earning below 80% of the area median income). For owners, housing costs include principal, interest, property taxes, and hazard insurance. For renters, costs include rent and tenant-paid utilities (except telephone and cable).

**Area Median Income (AMI)** - The midpoint between the lowest and highest income level for all households in a region. Each year, the Department of Housing and Urban Development (HUD) calculates and publishes the area median income for every metropolitan region in the country, which is one of the major determining factors of eligibility for assistance.

**Community Development Block Grant Program (CDBG)** - Created by the Housing and Community Development Act of 1974. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

**Extremely Low Income** - Adjusted income that is below 30% of the area median income (AMI) adjusted for household size and for the county or Metropolitan Statistical Area.

**Fair Housing** - Federal law that prohibits discrimination in housing, renting and lending based on race, color, national origin, religion, sex, family status, or disability. Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988.

**Fair Market Rent (FMR)** - Rent guidelines for various size units (studio, 1BR, 2BR, etc.) based on market rents for the area. These guidelines are set by HUD primarily to determine payment standards for its affordable housing programs (e.g., Housing Choice Vouchers). FMRs are published annually by HUD.

**HOME Program** - The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is designed exclusively to create affordable housing for low-income households.

**Housing Choice Vouchers** - Allow very low-income households to choose and lease privately-owned rental units. The main federal rental assistance program, vouchers are administered by local public housing agencies. Vouchers are provided to eligible households, and they find their own housing (it must meet program health and safety requirements). Housing voucher recipients must pay 30 percent of their monthly adjusted gross income for rent and utilities. The HUD calculates the maximum amount of allowable assistance as the area moderate-priced unit standard minus 30 percent of the household's income.

**Inclusionary Zoning** - These policies require (or provide incentives for) developers to include a minimum percentage of low- and/or moderate-income housing within new market-rate developments. Typical incentives include density bonuses (allowing additional units to be built), expedited permitting and relaxed design standards (e.g., minimum lot sizes or setbacks).

**Low Income** - Adjusted income that is between 50 and 80% of the area median income (AMI) adjusted for household size for the county or Metropolitan Statistical Area.

**Low Income Housing Tax Credits (LIHTC)** - A federal tax incentive that facilitates financing to develop low-income housing. The program provides dollar-for-dollar credit toward taxes owed by the housing owner. These tax credits can be sold, or used to back up bonds that are sold, to obtain financing to develop the housing. As with any other subsidy program, specific rules and eligibility requirements pertain to units funded with LIHTC.

**Market Rate** - Area rent levels for units without any subsidy or assistance from a public program.

**Mixed-Income** - A mix of residents with various income levels (including low income) within one development.

**Moderate Income** - Adjusted income that is between 80 and 120% of the area median income (AMI) adjusted for household size for the county or Metropolitan Statistical Area.

**Section 8** (see *Housing Choice Vouchers*) - Housing Assistance Payments Program, authorized by the Housing and Community Development Act of 1974. There are two types of Section 8 housing: 1) unit-based- landlords of privately owned units sign a Section 8 contract under which they agree to accept the fair market rent and receive a direct government payment; 2) tenant-based- as of October 1999, the Section 8 certificate and voucher programs merged and became the Housing Choice Voucher Program.

**Single Room Occupancy (SRO)** - Small private rooms that contain either food preparation or sanitary facilities, or both, and are designed to be inhabited by a single individual.

**Subsidized Housing** - There are two general types of housing subsidies: 1) development subsidies (supply side) to help construct or acquire housing, and 2) operating subsidies (demand side) that supplement the amount that residents can pay.

**Very Low Income** - Adjusted income below 50% of the area median income (AMI) adjusted for household size for the county or Metropolitan Statistical Area.

#### **TYPES OF HOUSING - BY LENGTH OF STAY AND LEVEL OF SUPPORT**

**Permanent Housing:** No time limit on length of stay in the housing or receive housing assistance. It is meant to be long-term. *“Permanent Supportive Housing” is permanent housing with support services available to help maintain housing and access community resources.*

**Transitional Housing:** HUD defines transitional housing as stays of up to 24 months (but stays can be shorter), which may or may not include a subsidy.

**Short-Term or Temporary Housing:** Housing intended for short-term or temporary occupancy (30, 60, or 90 days or less).

**Emergency Shelter:** Provides a place to stay or bed to sleep in overnight – typically for homeless or people otherwise experience a housing crisis and have no place to stay.

**Independent Living:** Housing provided for households with the ability to live on their own *without help* with daily living.

**Assisted Living:** Housing that provides *on-site services to help people* with daily living. It can be permanent or for a period of time. *Examples include: nursing homes, long-term care facilities, assisted living facilities, special care facilities, and hospice/respite care facilities.*

## **TYPES OF HOUSING - BY TYPE OF ASSISTANCE**

**Market Rate Housing:** Refers to properties rented or owned by people who pay market rent to lease the property or paid market value when they bought the property.

**Affordable Housing:** Refers to properties that were originally built using a tax and capital costs subsidy and are now required to provide *below-market rents* for low- to moderate-income people, persons with disabilities, and/or seniors. *Examples include: Low-Income Housing, Disabled Housing, and Senior Housing.*

**Subsidized Housing (Tenant-Based):** Provides a *voucher* and the ability to choose where to live in the community and lease from a private landlord that will accept the voucher. The program pays an ongoing monthly subsidy to assist with rent and utilities. The renter household is typically required to pay at least 30% of the gross household income toward rent and utilities, and is limited by fair market rent (FMRs). *Since it is tenant-based, the assistance is tied to the family, not the unit. The voucher typically moves with the family to another property. Examples include these subsidy programs:*

- *Section 8 Housing Choice Voucher*
- *ESG Rapid Re-Housing*
- *HOPWA Tenant Based Rental Asst*
- *Shelter Plus Care TBRA*
- *SHP TBRA*
- *HOME TBRA*

**Subsidized Housing (Project-Based):** Project-based housing assistance requires residency in a housing unit at the property being subsidized. The household is typically to pay at least 30% of gross income toward rent/utilities. *Since it is project-based, the assistance is tied to the property. If there is a move, the assistance is lost. Examples include:*

- *Section 8 Public Housing*
- *Homeless Project-Based Units*
- *HOPWA Facility-Based Housing*

**Homeless Prevention:** Provides assistance for persons who have their own apartment or house to prevent them from becoming homeless. *This type of assistance helps with past due rent, mortgage, or utility bills. Example include:*

- *ESG Homeless Prevention*
- *HOPWA Short-Term Rent, Mortgage, and Utility Assistance (STRMU)*
- *Other Financial Assistance or Temporary Financial Aid Programs (e.g., assistance provided by churches and other faith-based organizations)*

## TYPES OF HOUSING - BY DESIGN

**Multi-Family Dwellings:** Designed for many families to live on the property where each family has exclusive use of the portion of the property (unit) being leased or own (*for example, apartments, condominiums, lofts, and co-ops*).

**Single Family Dwellings:** A single family dwelling refers to a dwelling (*house*) on a property designed to be occupied by only one family.

**Single Room Occupancy (SRO):** An SRO unit is a *single room* designed to house only one person at a time. It may be smaller than a typical bedroom, and may only include a bed and storage space for personal belongings. An SRO unit provides living and sleeping space for the exclusive use of the tenant, but requires the tenant to share bathroom and/or kitchen areas.

**Manufactured Home (or Mobile Home):** A manufactured home is a *mobile home* connected to permanent utility hookups, is located on land owned by the home owner or on land at which he/she leases a space (such as a mobile home park), and is attached to real property (with a permanent foundation). This includes mobile homes, but *excludes* motor homes, trailers, recreational vehicles or RVs, and other like vehicles with wheels on the ground.

**Boarding Homes, Rooming Houses, or Group Homes:** A *boarding (or rooming)* house is an establishment primarily engaged in renting rooms, with or without board, on a long-term basis. A *rooming house* typically provides only for the rental of rooms, while a *boarding house* provides meals and may offer such amenities as maid service and laundry service. A boarding or rooming house may be a single family dwelling or a larger structure in which the owner rents out rooms to multiple families. *Group homes* tend to look like boarding homes, but they are typically a state-licensed facility intended for occupancy by elderly persons and/or persons with disabilities.

**Shared Housing:** People who have a roommate are said to be living in “shared housing.” For example, sharing a 2-bedroom apartment with another person who is not part of your immediate family.

# COMMUNITY DEVELOPMENT AND HOUSING RESOURCE GUIDE

There are numerous state and federal resources made available for community and economic development, housing and infrastructure in the form of grants, low interest financing and tax credits. There are a number of grant programs made available to municipalities, non-profit agencies and private developers, who in turn may provide resources to eligible households, individuals or business and property owners. The four comprehensive resources for federal, state and foundation resources include:

- ✓ **Federal Grants:** [www.grants.gov](http://www.grants.gov)
- ✓ **Catalog of Federal Domestic Assistance (CFDA):** [www.cfda.gov](http://www.cfda.gov)
- ✓ **Grants Action News:** [www.nyasembly.gov/gan](http://www.nyasembly.gov/gan)
- ✓ **Foundations:** [www.foundationcenter.org](http://www.foundationcenter.org)

## **Grants.gov**

This is a federal grants website that allows eligible grant seekers to search and apply for current competitive grant opportunities from ALL federal agencies. Grant seekers can check on notices of funding availability (NOFAs) posted in the last 7 days; sign up to receive e-mail notification of grant opportunities; and apply for federal grants through a unified process by downloading the application and submitting online. The website guides grant seekers in obtaining a DUNS (Dun and Bradstreet) number and registering at Grants.gov to apply and to track applications. For full federal program descriptions, see the Catalog of Federal Domestic Assistance (CFDA) below.

## **Catalog of Federal Domestic Assistance**

The CFDA, issued annually and updated continuously on the web, describes thousands of federal grants and non-financial assistance programs. Grant seekers can identify programs that might support their projects and can learn the program's objectives, requirements, application procedures and contacts. For current notices of funding availability, see Grants.gov.

## **New York State Grants Action News**

This publication is distributed on a monthly basis and includes descriptions and links to currently available grant resources from New York State, the federal government and private foundations. The publication also provides training resources and other valuable information in regards to incentives and programs.

## **Foundation Center**

The Foundation Center is the leading source of information on philanthropy, fundraising and grant programs. The Foundation Center offers the largest online, searchable database to assist in obtaining funding across the country. The website also provides training materials for grant writers and organizations seeking funding.

## **New York State Resources**

### **New York State Consolidated Funding Application (CFA)**

A majority of New York State grants and incentives are offered on an annual basis through the Consolidated Funding Application (CFA) process. The CFA process is typically announced in May of each year with applications due in late July.

State agencies and authorities making resources available in the 2017 CFA include: Empire State Development; NYS Canal Corporation; NYS Energy Research and Development Authority; Environmental Facilities Corporation; Homes and Community Renewal; Department of Labor; Office of Parks, Recreation and Historic Preservation; Department of State; New York Power Authority; Department of Environment Conservation; NYS Council on the Arts; and the Department of Agriculture & Markets. Additional CFA related documents can be found on the CFA home page at [www.regionalcouncils.ny.gov/cfa](http://www.regionalcouncils.ny.gov/cfa).

### **Additional NYS Infrastructure Resources:**

**New York State Environmental Facilities Corporation:** [www.efc.ny.gov/environmental-facilities-corporation](http://www.efc.ny.gov/environmental-facilities-corporation)

In relation to the American Recovery and Reinvestment Act, the Environmental Facilities Corporation (EFC) distributes grants to assist environmental initiatives. The EFC deals with issues pertaining to water reuse and conservation, energy efficiency, and environmental innovation. Grant seekers will be able to obtain applications through the EFC's website.

#### **Loan Programs**

[Clean Water State Revolving Fund](#)  
[Drinking Water State Revolving Fund](#)

#### **Grant Programs:**

[Engineering Planning Grant Program](#)  
[Green Innovation Grant Program](#)  
[Integrated Solutions Construction Grant Program](#)  
[Intermunicipal Water Infrastructure Grants Program](#)  
[Water Infrastructure Improvement Act](#)

#### **Other Programs**

[East of Hudson Septic System Rehabilitation Reimbursement Program](#)  
[Emergency Financial Assistance](#)  
[Industrial Finance Program](#)  
[Septic System Replacement Program](#)  
[Small Business Environmental Assistance Program](#)

**New York State Department of Transportation:** [www.nysdot.gov/funding](http://www.nysdot.gov/funding)

The grants distributed by the Department of Transportation exist to improve the roadways, the environment, and overall expense of commuting. The Department of Transportation also takes pedestrians and cyclists into consideration and offers grant opportunities for their commute. The following link provides a comprehensive list of all NYS DOT programs.

<https://www.dot.ny.gov/divisions/operating/opdm/local-programs-bureau>

**New York State Department of Environmental Conservation:** [www.dec.ny.gov/pubs/grants.html](http://www.dec.ny.gov/pubs/grants.html)

The Department of Environmental Conservation provides grants that are meant for environmental improvement and protection. An applicant will be classified in one of three groups, which will determine the size of the grant. The grants specifically focus on areas that include, water protection, environmental cleanup, land and forest protection, environmental justice, and solid waste.

### **New York State Office of Homes and Community Renewal (HCR)**

New York State Homes and Community Renewal (HCR) preserves housing affordability and works with many private, public and nonprofit sector partners to create inclusive, safe, “green,” and resilient places to live in New York State. HCR programs provide financing to create and preserve multifamily housing; administer programs to improve housing conditions, ensure accessibility, and save energy; provide bonding authority and other resources to facilitate local public improvements and job creation; and help thousands of low- and moderate-income New Yorkers purchase a home. HCR provides funding of services for low to middle income households and for special needs populations including veterans, seniors, homeless families, individuals with HIV/AIDS, and at-risk youth.

#### **HCR is comprised of five agencies:**

- Office of Homes and Community Renewal (HCR)
- Housing Trust Fund Corporation (HTFC)
- Housing Finance Agency (HFA)
- State of New York Mortgage Agency (SONYMA)
- Affordable Housing Corporation (AHC)

#### **NYS HCR Unified Funding Application**

<http://www.nyshcr.org/Funding/UnifiedFundingMaterials/2018/>

New York State Homes and Community Renewal (HCR) announces the availability of the following program on an annual basis, which typically includes:

- Housing Trust Fund (HTF)
- Low-Income Housing Credit (LIHC)
- Community Investment Fund Program (CIF)
- Supportive Housing Opportunity Program (SHOP)
- Public Housing Preservation Program (PHP)
- State Low Income Credits (SLIC)
- Middle Income Housing Program (MIHP)

A Request for Proposals (RFP) for Unified Funding (UF) site-specific multi-family project applications (Capital Applications) seeking funding under these programs is typically announced in mid to late summer. The UF Capital Applications are submitted using the Community Development Online (CDOL) Application System, located on HCR's website at: <http://www.nyshcr.org/Apps/CDOnline/>

### **Application Deadlines for 2018**

There are typically three UF application deadlines. The first deadline will be for Early Award Projects (EA), which meet criteria set forth in the RFP and are described, in part, below (October 4, 2018). The second deadline will be for Early Round Empire State Supportive Housing Initiative (ESSHI) Projects which meet criteria that will be set forth in the RFP and are described, in part, below (November 1, 2018). The third deadline will be for all other Capital Applications is December 5, 2018.

Example of Funding Allocations: UF 2018 FUNDS AVAILABLE (approximate budgets, subject to availability of appropriations)

- \$44.2 million in HTF funds
- \$31.8 million in CIF funds
- \$45 million in SHOP funds
- \$10 million in PHP funds
- \$4 million in SLIC funds
- \$37.5 million in LIHC Funds
- \$16 million in MIHP funds

## **Westchester County Division of Planning**

### **Community Development Block Grant**

The Community Development Block Grant (CDBG) Program is a federally funded program authorized by Title I of the Housing and Community Development Act of 1974. The CDBG Program is administered by the Westchester County Division of Planning.

CDBG funds provide communities with a great opportunity to undertake activities that focus on community development needs such as creating or expanding job opportunities, providing safe affordable housing, and/or addressing local public infrastructure and public facilities issues. The primary statutory objective of the CDBG program is to develop viable communities by providing decent housing and a suitable living environment by expanding economic opportunities, principally for persons of low and moderate income. The state must ensure that no less than 70% of its CDBG funds are used for activities that benefit low- and moderate-income persons. A low- and moderate income person is defined as being a member of a household whose income is less than 80% of the area median income for the household size. A principal benefit to low- and moderate-income persons requires at least 51% of the project beneficiaries to qualify as low- and moderate-income.

### **Eligible Activities / Program Benefit Requirements**

CDBG programs address and resolve a specific community or economic development need within one of the following areas: (1) Public Infrastructure (2) Public Facilities (3) Microenterprise (4) Community Planning.

### **New York Main Street Program (Consolidated Funding Application)**

The New York Main Street (NYMS) Program was created by the Housing Trust Fund Corporation (HTFC) in 2004 to provide resources to assist New York's communities with Main Street and downtown revitalization efforts. NYMS provides resources to invest in projects that provide economic development and housing opportunities in downtown, mixed-use commercial districts. A primary goal of the program is to stimulate reinvestment and leverage additional funds to establish and sustain downtown and neighborhood revitalization efforts.

#### **Eligible Types of Applicants:**

Eligible applicants for NYMS Program applications are Units of Local Government or organizations incorporated under the NYS Not-for-Profit Corporation Law that have been providing relevant service to the community for at least one year prior to application.

#### **Eligible Target Area:**

All NYMS activities must be located in an eligible target area. Applicants must clearly identify how the target area meets each of the components of the statutory definition of an eligible target area.

### **Traditional NYMS Target Area Building Renovation Projects**

Applicants may request between \$50,000 and \$500,000 for Target Area Building Renovation Activities. Requests must not exceed an amount that can be reasonably expended in the identified target area, within a 24-month term. Requests generally should not exceed the amount of documented property owner need in the target area.

- **Building Renovation:** Matching grants available for renovation of mixed-use buildings. Recipients of NYMS funds may award matching grants of up to \$50,000 per building, not to exceed 75% of the total project cost in a designated target area. Renovation projects that provide direct assistance to residential units may be awarded an additional \$25,000 per residential unit, up to a per-building maximum of \$100,000, not to exceed 75% of the total project cost.
- **Streetscape Enhancement:** Applicants may request up to \$15,000 in grant funds for streetscape enhancement activities, such as: planting trees, installing street furniture and trash cans, or other activities to enhance the NYMS target area. Streetscape enhancement grant funds will be awarded only for activity ancillary to a traditional NYMS building renovation project and cannot be applied for on its own. NYMS Downtown Anchor or Downtown Stabilization applicants may not request Streetscape funds. Streetscape enhancement activities must be reviewed for eligibility and approved by HTFC prior to commencement of construction or installation. Streetscape activities must be completed within the proposed building renovation target area.
- **Administrative and soft costs** are also eligible expenses covered by these grants. Each of these line items has specific requirements that may be found on the HCR website

### **NYMS Downtown Anchor Project:**

Applicants may request between \$100,000 and \$500,000 for a standalone, single site, “shovel ready” renovation project. The NYMS Downtown Anchor Project funds may not exceed 75% of the Total Project Cost. NYMS Downtown Anchor Project funds are intended to help establish or expand cultural, residential or business anchors that are key to local downtown revitalization efforts through substantial interior and/or exterior building renovations.

Applicants for NYMS Downtown Anchor Project funds must:

- Document a compelling need for substantial public investment;
- Document project readiness, as evidenced by funding commitments, developer site control, pre-development planning completed, and local approvals secured;
- Provide cost estimates to substantiate the request amount;
- Identify source(s) of available construction financing and matching funds;
- Demonstrate the importance of the project for the neighborhood, community and region;
- Provide a Business Plan and Market Analysis to demonstrate project viability.

### **NYMS Downtown Stabilization Program**

Applicants may request \$50,000 to \$500,000 to implement a Downtown Stabilization Program. Funds are available to assist with environmental remediation and associated construction costs, as well as other innovative approaches to stabilizing and developing downtown, mixed use buildings. NYMS Downtown Stabilization Program funds may not exceed 75% of the total project cost.

NYMS Building Stabilization Project funds are available for projects that meet the goals identified above, including, but not limited to asbestos management (surveys, abatement design plans, air monitoring, etc.), soil vapor intrusion testing and mitigation, building stabilization construction activities (e.g. roof stabilization in conjunction with asbestos remediation) or other projects that identify or mitigate risks associated with other hazardous materials or remove obstacles to future redevelopment. Applicants must demonstrate local program interest and commitments, and may propose assistance to a single property, or multiple properties.

### **Middle Income Housing Program (MIHP)**

MIHP provides financing assistance for acquisition, capital costs and related soft costs associated with the new construction of or the adaptive reuse of non-residential property to affordable middle income housing units as part of HCR’s ongoing efforts to create greater income diversity in affordable housing while also providing affordable housing options for middle income New Yorkers in certain high cost rental markets, or as part of a concerted neighborhood-specific revitalization effort.

MIHP offers gap financing to developments which include units that will be occupied by households earning above 60% of AMI, up to 130% of AMI. MIHP must be requested in combination with 9% LIHC and must meet the standard LIHC set-aside requirements; that is, 20% of the units affordable to households with incomes at 50% or less of AMI or 40% of the units affordable to households with incomes at 60% or less of AMI. It is expected that projects with higher rent levels serving higher income households will be able to leverage conventional debt and therefore request less subsidy per unit.

## **NYS Financing and Funding Resources for Developers**

### **Low Income Housing Tax Credit Program (LIHC) – Federal**

The LIHC program provides a dollar-for-dollar reduction in federal income tax liability for project owners who develop rental housing that serves low-income households. (Low-income is defined as households with incomes up to 60% of area median income.) The amount of LIHC available to project owners is directly related to the number of low-income housing units that they provide. Applicants eligible to receive allocations of LIHC include individuals, corporations, limited liability corporations and limited partnerships - with the latter two being the most widely used ownership entities. Economic and scoring incentives are provided to encourage the participation of Not-for-profit corporations in LIHC projects. <http://www.nyshcr.org/Programs/LIHC/>

### **State Low-Income Housing Credit Program (SLIHC) – New York State**

The NYS Low Income Housing Tax Credit Program (SLIHC) is modeled after the federal LIHC program. The SLIHC must serve households whose incomes are at or below 90 percent of the area median income (vs. the 60 percent standard of the federal program). <http://www.nyshcr.org/Programs/SLIHC/>

### **Housing Trust Fund (HTF) Program**

The New York State Housing Trust Fund (HTF) provides funding to eligible applicants to construct low-income housing, to rehabilitate vacant, distressed or underutilized residential property (or portions of a property) or to convert vacant or underutilized non-residential property to residential use for occupancy by low-income homesteaders, tenants, tenant-cooperators or condominium owners. <http://www.nyshcr.org/Programs/HousingTrustFund/>

### **NYS Historic Properties Tax Credits (Commercial and Homeowner Programs)**

Individual property owners who plan to rehabilitate an historic property can apply for a 20% income tax credit - 20% of Qualified Rehabilitation Expenditures (QRE) - on both state and federal income taxes. All rehabilitation work must meet federal preservation standards. For the homeowner tax credit, the residence must be an owner-occupied. Applicants must receive approval from the NYS Historic Preservation Office (SHPO) before work commences. <http://nysparks.com/shpo/tax-credit-programs/documents/NYSTaxCreditPrograms.pdf>

## **Additional Financing Resources for Multifamily Developers (municipalities are not eligible)**

### **New York State Housing Finance Agency (HFA) All Affordable Program**

HFA offers financing for both new construction of multifamily rental housing and funds for the preservation and rehabilitation of existing affordable multi-family rental housing. Tax-exempt, taxable and 501(c)(3) bond proceeds may be used to finance these developments. <http://www.nyshcr.org/Topics/Developers/MultifamilyDevelopment/AllAffordableProgram.htm>

**New Development** - To qualify for financing for new construction under the All Affordable Housing Program, all units must be affordable to households earning no more than 60% of the Area Median Income (AMI), adjusted for family size, in the county where the development will be located.

**Preservation** - Projects that were initially financed through federal and/or state affordable housing programs, as well as those not currently part of an affordable housing program, are eligible for the All Affordable Housing Program. To qualify, a majority of the units in a project must be affordable to households earning no more than 60% of the AMI for the county where the development is located. For tax-exempt bond financed projects, rehabilitation costs must not be less than 20% of the bond amount (if enhanced by SONYMA's Mortgage Insurance Fund). Other credit enhancers require varied percentages of rehabilitation.

**Subsidy Loans** - Developers who obtain new construction and preservation mortgages from HFA are also eligible for HFA's Second Mortgage "Subsidy Loans." These loans provide subordinate, low interest rate subsidy loans to projects that are receiving HFA financing and which require subsidy to maximize the number of affordable units and to reach lower income or special needs populations.

## **New York State Energy Research and Development Authority (NYSERDA)**

### **Low-Rise Residential New Construction (PON 2309)**

NYSERDA Low-rise Residential New Construction Program incorporates the New York ENERGY STAR® Certified Homes Program as well as NYSERDA's offer of eligibility for certain gut rehabilitation projects to participate and receive the alternative New York Energy Smart designation. These Programs are designed and intended to encourage the construction of single-family homes and low-rise residential dwelling units which operate energy more efficiently, are more durable, more comfortable, and provide a healthier environment for their occupants than would otherwise be achieved. Technical assistance and financial incentives are offered to builders and developers, as well as to Residential Energy Services Network (RESNET) Home Energy Rating System (HERS) Providers and their Home Energy Raters to encourage the adoption of progressive building practices. <http://www.nyserda.ny.gov/Funding-Opportunities/Current-Funding-Opportunities/PON-2309-low-rise-residential-new-construction-program.aspx>

## **Alternative Housing Financiers**

### **Community Preservation Corporation (CPC)**

CPC is a non-profit, affordable housing and community revitalization finance company with offices throughout New York State. The Hudson Valley office, located in Ossining, serves Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester counties. CPC offers construction financing, Freddie Mac conventional financing, supportive housing financing and other customizable loan programs. CPC has financed more than 170,660 affordable housing units. With \$9.7 billion in public and private investments, its work has helped revitalize countless neighborhoods and provided quality housing for low-income families, senior citizens, and individuals with disabilities.

CPC has been working in the Hudson Valley since the late 1980s and has provided financing for hundreds of affordable housing units. The approach is not to just provide funding; CPC provides technical assistance in the community revitalization process and leverages many other local and statewide resources. CPC has a variety of loan products in its arsenal with attractive rates and terms.

2 Church Street, Suite 207; Ossining, NY 10562  
(914)-747-2570 <http://communitytp.com/>

### **Community Capital of NY (CC NY)**

Community Capital New York (CC NY) is a nonprofit alternative lender that serves Dutchess, Orange, Putnam, Westchester, Rockland, Sullivan, and Ulster counties in New York State. Community Capital works collaboratively with communities to provide flexible, innovative financing and technical assistance to help them reach their community development goals particularly with regard to affordable housing and small-business development. Community Capital - a certified Community Development Financial Institution (CDFI) – offers financial, technical and education resources to affordable housing and economic development initiatives. CC NY provides financing that is not typically available from conventional lending institutions. For example, they can help with pre-development loans, feasibility loans and bridge loans. They can also – on a case-by-case basis – work with developers to meet special funding needs.

44 Executive Blvd; Elmsford, NY 10523  
Tel: 914.747.8020 <https://communitycapitalny.org/>

### **Leviticus Fund**

The Leviticus Fund supports transformative solutions that serve low-income and vulnerable people by combining flexible capital from social-impact investors and contributors with knowledge-sharing to create sustainable and affordable communities. The Leviticus Fund is a community development loan fund that spans the states of New York, New Jersey and Connecticut. This geographic landscape is certainly broad, yet the challenges for affordable, special needs and emergency housing, early education centers for children of low-income families, community health centers and other community facilities that improve communities and the lives of low-income residents cut across the region.

Leviticus recognizes that creating opportunities in these communities often makes a critical difference. That is why Leviticus partners with nonprofit organizations that are strong advocates for their communities. Their funds cover pre-development, acquisition, construction, mini-permanent and bridge loans, as well as working capital loans. For early education, Leviticus lends to both nonprofits and proprietary child care centers whose enrollment includes at least 50 percent of low-income families.

220 White Plains Road, Suite 125; Tarrytown, NY 10591  
Tel. 914.909.4381 [https://www.leviticusfund.org/borrow\\_overview.htm](https://www.leviticusfund.org/borrow_overview.htm)

## **Financing Programs for Homeownership**

There are a number of programs funded through the State of New York Mortgage Agency (SONYMA). These programs have very strict guidelines and eligibility requirements. To begin the process, there are housing agencies that provide home buyer assistance counseling. In some cases, counseling agencies may have additional grant assistance programs such as First Home Club (matching savings for down payment and closing cost assistance), Section 8 to Homeownership and housing rehabilitation grants for existing home owners. <http://www.nyshcr.org/SONYMA/>

### **State of New York Mortgage Agency (SONYMA)**

SONYMA provides a variety of low-interest mortgages primarily for first-time homebuyers. The agency also offers a popular down payment assistance program. Some of the programs are briefly outlined below. Others can be found on their website. Participating SONYMA lenders in the Mid-Hudson area: <http://www.nyshcr.org/Topics/Home/Buyers/ParticipatingLenders/>

### **SONYMA “Remodel New York”**

The Remodel New York Program provides competitive interest rate financing to qualified first-time homebuyers for the purchase and renovation of 1- and 2-family homes in need of improvements or repairs. The renovation cost must be, at minimum, the lower of \$5,000 or 5% of the property's appraised value (after the proposed repairs are made) and, at maximum, 40% of the property's appraised value after the proposed repairs are made. Down payment assistance of \$3,000 or 3% of the home purchase price (not to exceed \$15,000) is available. Eligible renovation includes repair or replacement of plumbing, electrical and heating systems, structural repairs, new kitchens, bathrooms and windows. Under Remodel New York, applicants do not have to be first-time homebuyers in federally designated targets areas. Income and purchase price limits apply.

<http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/RemodelNewYorkProgram.htm>

### **SONYMA’s Achieving the Dream Program**

The Achieving the Dream Program is geared towards low-income first-time homebuyers. The 30-year loan offers “lower” interest rates which can be used to finance one and two-family properties. Additionally, down-payment assistance can be provided up to \$15,000. A borrower must contribute 1 percent to the down payment costs.

<http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/AchievingtheDreamProgram.htm>

### **SONYMA’s Construction Incentive Program**

SONYMA's Conventional Plus Program is a new mortgage program that combines 30-year fixed rate mortgages with SONYMA down payment assistance for both first-time homebuyers and previous homeowners. The program may be used for the purchase of a primary home or for the refinance of an existing mortgage (on a primary home). The down payment assistance may also be used to pay closing costs (including an upfront single mortgage insurance premium, if necessary, and thus eliminating the monthly mortgage insurance premium payment).

<http://www.nyshcr.org/Topics/Home/Buyers/ConventionalPlusProgram.htm>

### **SONYMA's Down Payment Assistance Loan (DPAL)**

[http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan\(DPAL\).htm](http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan(DPAL).htm)

SONYMA offers homebuyers down payment assistance in conjunction with SONYMA financing. Down Payment Assistance Loan (DPAL) allows SONYMA borrowers to secure down payment assistance through a second mortgage that can be used in combination with any currently available SONYMA program. DPALs have no interest rate and no monthly payments and will be forgiven after ten (10) years as long as the borrower keeps the SONYMA financing in place, and continues to owner occupy his or her home. The SONYMA DPAL can now be used to pay all or a portion of a one-time mortgage insurance premium, if applicable, thus significantly reducing your monthly mortgage payment.

### **Federal Housing Administration (FHA) 203(k) Insured Mortgages**

The FHA 203(k) insured mortgage allows homebuyers to finance the purchase and rehabilitation of a property. Purchasers can borrow up to 110% of the “after-improved value” of the appraisal and also have a low down payment – as little as 3.5%. Owner-occupancy is required. The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though it must exceed \$5,000 in cost) to virtual reconstruction. A home that will be razed or has been demolished as part of rehabilitation is eligible, for example, provided that the existing foundation system remains in place. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four-unit structure. [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/203k](https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k)

The FHA 203 (k) Limited or “Streamlined” insured mortgage is an effective alternative to the 203 (k) Rehab loans when mainly cosmetic repairs are all that is required. Under the Streamlined program, a maximum of \$35,000 can be financed to improve or upgrade a home. No “structural repairs” are allowed. Borrowers are not required to hire engineers or architects under this program. A 203(k) consultant is also not required. Owner-occupancy is required.

[https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/203k/203k--df](https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df)

### **Assistance with Closing Costs, Down Payments**

**Federal Home Loan Bank First Home Club (FHC)** Potential Homebuyers may enroll in the First Home Clubs (FHC) at any time with an approved FHLBNY member community lender. (Approved member list: <http://www.fhlbny.com/community/housing-programs/fhc/hlb-participating-members.aspx> . The first-time homebuyer must participate in the program for a minimum of 10 months of systematic savings, up to a maximum of 24 months. For every \$1 saved and deposited into the dedicated account with the FHC member under a systematic schedule of savings, the FHLBNY will match with \$4, not to exceed \$7,500 in matching funds per household. Qualifying household income cannot exceed 80% of the median family income, adjusted for household size, for their current place of residence. <http://www.fhlbny.com/community/housing-programs/fhc/fhc-information-for-first-time-homebuyer.aspx>

### **Fannie Mae HomeStyle Renovation (HSR) Mortgage**

HSR mortgage allows purchasers to include renovations, repairs, or improvements totaling up to 50 percent of the as-completed appraised value of the property. Any type of renovation or repair is eligible as long as it is permanently affixed to the property and adds value. Eligible borrowers include individual home buyers, investors, nonprofit organizations, and local government agencies. The loan applies to one- to four-family principal residences, as well as to one-unit second homes or one-unit investor properties. Borrowers must engage a contractor to perform the renovation work. HSR mortgages are available through most conventional mortgage lenders. <https://www.fanniemae.com/singlefamily/construction-renovation#>