# NASSAU URBAN COUNTY CONSORTIUM

## FIVE YEAR (2010-2014) CONSOLIDATED PLAN & & ANNUAL ACTION PLAN



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### NASSAU URBAN COUNTY CONSORTIUM CONSOLIDATED PLAN & ANNUAL ACTION PLAN

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# **Introduction and Executive Summary**

#### **INTRODUCTION**

The Nassau County Office of Housing & Intergovernmental Affairs (OHIA) is the overall administrative agent for the Federal Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program (HOME) and the Emergency Shelter Grant (ESG) Program, which are all funded through the Federal U.S. Department of Housing & Urban Development (HUD). These programs are intended to support the goals of providing decent housing, providing a suitable living environment and expanding economic opportunities for low and moderate income people.

As of 1995, HUD has required Nassau County to consolidate the submission requirements for all of the above formula grant programs in order to provide coordinated neighborhood and community development strategies to revitalize communities. It also creates the opportunity for citizen participation to occur in a comprehensive context. This document represents Nassau County's Consolidated Strategy and Plan designed through a collaborative process to establish housing and community development actions that will be undertaken and/or supported over the five year period of Federal Fiscal Years 2010 through 2014.

## Nassau County, New York Urban County Consortium Consolidated Plan for 2010 Executive Summary

Nassau County, New York encompasses a 287 square mile-area on Long Island and is bounded on the west by the Borough of Queens, on the north by the Long Island Sound, on the east by Suffolk County, and on the south by the Atlantic Ocean. Nassau has evolved during the last 65 years, from a bedroom community with strong economic ties to New York City, to a densely developed suburban and urban county with a strong economic base of its own. The County has been participating in the Federal Community Development Block Grant Program since its inception in 1975. The Urban County Consortium, one of the largest in the nation, currently includes 34 separate municipalities encompassing over 90% of Nassau's population.

The Nassau County Consolidated Plan presents a five-year strategy for addressing housing and community revitalization needs within the 34 member Urban County Consortium. It includes a One Year Action Plan for spending approximately \$21,524,865 in Community Development Block Grant, HOME, Emergency Shelter Grant and program income funds. These funds will he spent on housing and community development related activities along with program administration and planning.

#### A. Citizen Participation

In preparation of the Consolidated Plan, the Nassau County Office of Housing & Intergovernmental Affairs (OHIA) consulted and coordinated with over 100 agencies serving the County, including Consortium communities, public housing authorities, urban renewal agencies, and numerous County departments and notfor-profit organizations that were interested in providing input on housing and community development needs and strategies. Although only two are required, three public hearings were held after being publicized in a County-wide newspaper. Prior to the third hearing, a draft of the Consolidated Plan was available for public review for a 30 day period. Citizen comments received at each hearing, and in writing, are responded to in the final Plan, which will be submitted to HUD. In addition, the County Office of Housing and which is responsible for CDBG program Intergovernmental Affairs, administration (including preparation of this Consolidated Plan), established a team including representatives from the Nassau County Office of Housing and Homeless Services (Housing Choice Voucher Program), Long Island Coalition for the Homeless (Continuum of Care), Nassau County Planning Commission, and various County health and human services departments, as well as representatives from public housing authorities. These representatives provided input to County Staff and consultants in the preparation of the Consolidated Plan and helped coordinate information gathering.

The Plan will be submitted to the Nassau County Legislature for review and approval during two consecutive Legislative sessions held on July 12 and July 19, 2010. The final Plan will be submitted to HUD following Legislative approval. A revised Citizen Participation Plan accompanies the Consolidated Plan document. It calls for public hearings and it also specifies when program changes require amendments to the Consolidated Plan.

#### **B.** Community Profile

Nassau's 34 member Consortium includes 3 large towns (unincorporated areas), 2 cities, and 29 large and small villages, providing a broad cross section of urban and suburban problems, such as a shortage of affordable, decent housing and job opportunities; a growing homeless population; aging infrastructure; a growing need for support services to meet the demands of a changing population; and a need for job creation and retention, both separate and part of revitalization efforts needed in local business areas.

At the time of this writing, the 2010 Census is underway. Year 2010 demographic data is not expected to be available until 2012 or later. Therefore, this Consolidated Strategy and Plan has been developed using demographic estimates and projections produced by ESRI Business Information Solutions, a proprietary data source that uses 2000 U.S. Census baseline data.

In 2009, the population of Nassau County was 1,321,125, down 1% from 2000. In 2009, 75.7% of Nassau's population were White (alone); 11.0% were Black (alone); 0.2% were American Indian, Eskimo, or Aleut (alone); 6.3% were Asian or Pacific Islander (alone); 4.1% were some other race (alone); and 2.7% were two or more races. Ethnicity data indicates that 11.8% of the population were of Hispanic Origin.

According to ESRI household income estimates for 2009, Nassau County's median family income was \$101,900. Based on the ESRI income estimates, 42% of all households in Nassau County were considered low-to-moderate income in 2009 (defined as those households with incomes below 80% of the County median family income). The percentage of Hispanics in the low and very-low income categories was disproportionately high as compared to other ethnic groups. Several communities throughout the Consortium contained concentrations of Black and Hispanic populations.

The housing supply in Nassau County is largely owner-occupied, typical of suburban counties in the New York metropolitan area. In 2009, 75.3% of the housing supply was owner occupied and 19.4% was renter occupied. The vacancy rate was 5.3%. The demand for housing is exacerbated by the high cost of housing and available land. The estimated median house or condo value in 2008 was \$504,600, up from \$204,200 in 2000. Median monthly housing costs for homes

and condos with a mortgage was \$2,989 and median monthly housing costs for units without a mortgage was \$1,001.

#### 1. Recent Housing Activity

Prices for single family homes have continued to soar, resulting in tear downs and construction of very large homes in several communities. Homeownership for persons of low and moderate income continues to be an important goal of the County as many families with children cannot afford to purchase a starter home in Nassau. The County Executive's Next Generation Housing Initiative has been designed to begin to address this need, including the need for affordable housing for school teachers, municipal workers and volunteers. Several Consortium communities have continued to address the needs of first time homebuyers. Very active programs continue in Roosevelt and New Cassel, for example. Other efforts include a new townhouse zoning in Oyster Bay specifically designed as starter housing. The County's downpayment assistance program, project based Section 8 assistance, and recent efforts to construct affordable housing by local housing authorities (e.g., North Hempstead and Freeport) will help address this need.

Housing development in Nassau County has begun to shift a bit from single family to multifamily products, given limited land available for additional subdivision activity. Multifamily housing development has included condominium, cooperative, and rental developments in Glen Gove, Freeport, Roslyn, New Cassel and Elmont. In the Town of Hempstead, the Planned Unit Development (PUD) zoning at Roosevelt Raceway has a 20% set aside for affordable units. An incentive zone, with an affordable requirement for senior housing is currently being developed by the Village Board in Great Neck Plaza. In Roosevelt, the Town of Hempstead has initiated planning for a Golden Age project, similar to the recently constructed senior development in Elmont. While some progress has been made, opposition to the new housing continues at the local level.

#### 2. Housing Market and Housing Needs Factors

Based on 2009 demographic estimates, Nassau County has 465,356 total year round housing units, of which 75.3% are owner occupied, 19.4% are renter occupied, and 5.3% are vacant.

According to HUD's 2000 CHAS Data Report, 33.7% of all households in the Consortium had housing problems defined as cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

An examination of factors including age and condition of housing stock, indicates that most of the substandard units are suitable for rehabilitation.

Nearly 4,700 Nassau County income-constrained households lived in overcrowded housing in 2006<sup>1</sup>.

Overall, ESRI income estimates for 2009 indicate that approximately 42% of Nassau's households earned 80% or less of the County median family income in 2009. HUD considers these households to be low and moderate income. Of these households, 35.4% are renters and 64.6% are homeowners. Among renters, elderly and small family households predominate; among the owners, elderly households exceed non-elderly households in the lowest income categories, but this ratio reverses as incomes rise.

The existence of housing problems, including such factors as cost burden and overcrowding, generally decline as incomes increase. While historically, the elderly appeared to have a greater degree of housing problems, particularly in the lowest income categories, 2000 CHAS data indicate that problems are increasing for small (2-4 person) and large (5+ person) families, as well as "other" households -- non-elderly single persons.

Like other areas throughout the New York metropolitan region, Nassau County has experienced a spiraling of housing costs over the last 30 years. The upward pressure of housing costs in Nassau County, as elsewhere, can be attributed to a number of factors, including a shortage of developable land with available infrastructure and reasonable zoning controls, and a "boom" economy throughout most of the 1980s and late 1990s which resulted in escalating land prices and expensive housing targeted to the most lucrative segments of the market. Historically low interest rates have helped to push the market still higher in past years.

More recently, since the latter part of 2007 the United States economy has been in recession and foreclosure and unemployment rates have skyrocketed. The economic strains that existed prior to the recession have become exacerbated by increases in unemployment rates, drastic shifts in property values and overall reductions in local tax generation.

Low and moderate income households continue to need rental assistance and affordable housing options, and many owners need rehabilitation assistance. Low income, first time homebuyers need assistance with down payments and closing costs. Reductions in HUD subsides for the Section 8 and CDBG programs would seriously affect the County's ability to meet its affordable housing needs.

<sup>&</sup>lt;sup>1</sup> Economics Research Associates, "Nassau County Affordable Housing Study," October 31, 2008.

#### 3. Public and Assisted Housing Needs

Nassau County has an estimated 7,450 housing units with some type of federal assistance. Of these, approximately 3,789 are public housing, and approximately 3,200 are other project based assisted housing developments built under Section 202, Section 8 and Section 236 Programs, as well as tenant based assistance under the Section 8 Certificate and Voucher Programs. There are long waiting lists for all assisted and public housing. Several of the Public Housing Authorities (PHA's) in Nassau County have been identified as "troubled" by HUD due largely to increasing costs and limited financial resources, particularly where PHA's operate underfunded New York State assisted housing projects. Efforts are underway to privatize some of this housing to help address economic difficulties.

#### 4. Homeless Needs

Several sources of data are used by Nassau County to quantify homeless needs, with the number of homeless persons cited in each varying significantly. An increasing number of shelters and facilities for the homeless and those threatened by homelessness have been developed in Nassau County by various voluntary agencies. These include emergency shelters with 421 beds; transitional facilities with 225 beds; permanent supportive housing facilities, including 742 units; and other facilities such as day shelters and soup kitchens. With a growing homeless population, there is a continuing need to provide support to existing facilities, and expand services in appropriate locations.

Service providers for special needs populations indicated the following needs, in addition to affordable housing:

- Elderly and frail elderly need assistance with activities of daily living and transportation, and access to housing alternatives that integrate age-accommodating design features and access to supportive assistance.
- The physically disabled require adaptive housing which are free of architectural barriers.
- Persons with mental disabilities who are being discharged from hospitals, and do not have family or friends to stay with temporarily, need supportive group living environments, including supervised living and apartment living.
- Other special populations, such as persons with AIDS, victims of domestic violence, substance abusers, and others also have housing needs.

#### 5. Barriers to Affordable Housing

Obstacles the County faces in addressing its housing needs include lack of vacant land; high cost of land; limited availability of funds; limited number of Section 8 certificates and vouchers; local opposition; limited non-profit funding and capacity; and high construction costs. Initiatives are being undertaken by several communities in the Consortium to overcome some of these conditions. These include: incentive zoning/density bonuses; streamlining regulations to expedite approvals; creative use of public subsidies and tax credits; provision of extensive technical assistance to non-profit housing organizations; and greater involvement by localities in assembling blighted properties for redevelopment utilizing the power of eminent domain. The County continues to pursue and encourage affordable housing opportunities in an attempt to meet this need. Community meetings have also been held throughout the County to address local issues and concerns, including the need for starter housing and NIMBY-ism.

#### 6. Lead Based Paint

Based on U.S. Census 2005-2007 American Community Survey 3-year Estimates, 93% of the homes in Nassau County were constructed prior to 1980, when lead based paint was still in use. Of the units built before 1980, it is estimated that 10% are occupied by low income households. According to the 2009 HUD Lead Grant Application, in the most recent 12 month period, approximately 30,000 children were tested for lead poisoning, 27,600 of whom were less than 6 years old. Of the 30,000 tested, 66 had blood lead levels equal to or greater than 10 ug/dL (0.2%). The County OHIA and various Consortium communities, have developed lead based paint assessment programs to assure that identified problems are addressed as part of HUD funded rehabilitation and related programs. In addition, Nassau County was awarded \$4,000,000 in 2009 Lead Hazard Reduction Demonstration funds to expand the County's capacity to control residential lead-based paint hazards that threaten the long term health of children under the age of six years who are living in privately owned single-family and multifamily housing.

#### 7. Community Development Needs

Non-housing community development needs in Nassau County include a wide range of activities:

- Public facilities and improvements in low and moderate income target areas. including improvements to parks, recreation facilities, streets and sidewalks;
- Public services, in the areas of employment, day care, senior transportation and nutrition, and youth programs, in response to critical needs and limitations on other funding sources;
- Economic development, commercial area improvements and

Brownfield area remediation, designed to invest in targeted areas as a means of providing aesthetic improvements as well as creating and retaining jobs;

- Architectural barrier removal to eliminate physical design features which restrict access to the physically impaired; and
- Historic preservation to restore and/or maintain properties essential to community revitalization.

### C. Housing and Community Development Strategy

Nassau County's strategic plan identifies objectives that have been developed in accordance with goals for providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate income persons. It builds upon several County and community-initiated planning studies (e.g., Workforce Housing Initiatives, Nassau HUB Planning Study, vision plans in Elmont, Roosevelt, New Cassel and Glen Cove, and Farmingdale vision/downtown plan), a comprehensive plan in Long Beach and Inwood, and a recently completed Action Plan for Nassau Road in Roosevelt, which will be developed by the Town and County.

Additionally, each Consortium community has submitted to OHIA, a proposed three year program for potential use of CDBG funds, recognizing the need for multi-year planning for large projects.

Given these efforts, the Consolidated Plan has identified the following priorities.

#### 1. **Priorities**

Housing priorities

- Rehabilitation assistance for low and moderate income households residing in existing housing;
- Expansion of home ownership opportunities for low and moderate income households;
- Rental assistance to very low income households;
- New construction of rental housing for very low income households including seniors;
- Substantial rehabilitation for the expansion of homeownership and rental opportunities for low and moderate income households;
- Housing support services for low and moderate income households;
- Provision of housing and support services for the homeless and for others with special needs;
- Maintenance and operation of public housing; and
- Removal of impediments to housing choice and affirmatively furthering fair housing.

#### Community development priorities

- Provision of new and improved public facilities and infrastructure improvements;
- Provision of programs and services to address the needs of senior citizens, youth and others;
- Enhancement of business areas to eliminate and prevent blight and create and retain jobs;
- Provision of improvements which remove architectural barriers to accessibility; and
- Elimination and prevention of blight through rehabilitation, demolition, redevelopment, Brownfield remediation, and code enforcement.

### 2. Anti-Poverty Strategy

Many of the strategies set forth in this Consolidated Plan are directed at reducing the number of households in poverty or providing housing and supportive services to prevent families and individuals from falling below the poverty line. The County's "No Wrong Door" program is a partnership between the County and Nassau University Medical Center and Families Together in NYS, Inc., designed to promote emotional wellness for children and their families in Nassau County. It utilizes coordination between various County agencies to streamline the delivery of social services to those in need.

#### 3. Housing and Community Development Resources

Nassau County anticipates that funding will be available from federal, state and private sources. Federal resources include the Community Development Block Grant, HOME Investment Partnerships (HOME), Emergency Shelter Grant, Housing Choice Voucher Program (Section 8 Housing) and Project-Based Voucher Program, Comprehensive Grants for PHA's, Comprehensive Improvement Assistance Program (ClAP), and Low Income Tax Credit programs, among others. Resources available from the State of New York are likely to include funds made available through the Affordable Homeownership Development Program and Housing Trust Fund. Private resources include financing made available through local banks, and programs made available through the Federal Home Loan Bank and SONYMA.

#### 4. Coordination of Strategic Plan

The Consolidated Plan will be carried out with the assistance of numerous public and private organizations, with primary responsibility being taken by the Nassau County Office of Housing & Intergovernmental Affairs, the administering agent for overseeing the CDBG, HOME, Emergency Shelter Grant, and several Section 8 Existing Programs. Section 8 programs are

also operated by several other housing authorities throughout the County, and there are nine housing authorities which apply directly to HUD for Comprehensive Grant funds. Many non-profit organizations are involved in carrying out homeless and affordable housing activities, and State agencies and local lenders provide competitive housing grants. Gaps in the institutional structure include occasional difficulty in coordinating activities among the County's various participating agencies and departments, including the public housing authorities which provide limited input to the planning process.

#### **D.** One Year Action Plan

#### 1. Summary of Major Projects

The Nassau County Consortium One Year Action Plan outlines the proposed use of approximately \$21,524,865 in CDBG, HOME, and Emergency Shelter Grant funds, in addition to program income. Funds will be spent on a wide range of housing and community development activities including new construction and rehabilitation of housing; commercial and economic improvements; public services for senior, youths and other low income persons; architectural barrier removal in private homes and in public buildings; homeless shelter operations and renovation; acquisition, demolition and relocation activities of blighted properties in targeted redevelopment areas; and infrastructure improvements in low income areas; and other related activities. Activities will be carried out in designated revitalization areas such as New Cassel, Roosevelt, Inwood, Elmont, Freeport, Glen Cove, Hempstead Village, East Rockaway, Farmingdale, Mineola, Westbury and New Hyde Park. Some activities are Consortium-wide.

#### 2. Housing Goals

Highlights of Nassau's housing goals for the first year of the Consolidated Plan include the rehabilitation of approximately 150 units of housing; new construction of approximately 65 units of affordable housing for renters and owners; provision of rental assistance to over 3,000 low income households; downpayment assistance to 25 first time homebuyers; and provision of homeless support services, operating and renovation assistance that will benefit an estimated 700 homeless or at-risk individuals.

Funds for housing rehabilitation and urban renewal activities that help to create housing sites are derived from the CDBG program. The HOME program funds the County's first time homebuyer assistance program, which is administered by the Long Island Housing Partnership. HOME funds are also allocated for not-for-profit sponsored housing development. Funding for fair housing services is derived from CDBG funds.

Emergency Shelter Grant (ESG) funds are being provided to approximately 10 different organizations. Priority is given to shelter providers that leverage operating subsidies with the Department of Social Services, apply for additional funding as part of the Continuum of Care network, and are partners with the Nassau County Warm Bed program, which is administered by the Nassau County Housing Choice Voucher program.

### **Proposed 2010 CDBG Allocations**

NCOHIA Administration	\$1,122,000	
Nassau County Planning	\$215,000	
Nassau County Rehab Services	\$554,000	
Nassau County Project Delivery	\$212,000	
Section 108 Loan Reserve	\$425,000	
Nassau County Special Projects	\$170,000	
Non-Profit Direct Awards	\$940,000	
TOTAL OHIA SUB-ALLOCATION	,	\$3,638,000
Hempstead Town	\$4,621,000	
North Hempstead Town	\$1,063,000	
Oyster Bay Town	\$1,600,000	
Long Beach City	\$808,000	
Glen Cove City	\$529,967	
Hempstead Village	\$1,458,496	
Freeport Village	\$794,190	
Rockville Center Village	\$311,000	
TOTAL "BIG 8" SUB-ALLOCATION		\$11,185,653
Bayville	\$25,000	
Bellerose	\$30,000	
Cedarhurst	\$70,000	
East Rockaway	\$155,000	
Farmingdale	\$200,000	
Floral Park	\$20,000	
Great Neck Plaza	\$14,000	
Lynbrook	\$110,000	
Malverne	\$60,000	
Massapequa Park	\$50,000	
Mineola	\$250,000	
New Hyde Park	\$150,000	
Sea Cliff	\$48,200	
South Floral Park	\$25,000	
Stewart Manor	\$25,000	
Valley Stream	\$540,000	
Westbury	\$275,000	
Williston Park	\$45,000	
TOTAL SM VIL SUB-ALLOCATION		\$2,092,200
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TOTAL	\$16,915,853	\$16,915,853

# I. Managing the Process

#### I. Managing the Process

#### A. Lead Agency

The Nassau County Office of Housing and Intergovernmental Affairs (OHIA) is the lead agency for the coordination of the consolidated planning and submission process. To enhance coordination between public and assisted housing providers, and among private and governmental health, mental health, and service agencies, OHIA carried out a mass outreach by mail prior to each of the three public hearings. Mailings went to over 100 organizations, representing all of the above types of housing providers. The outreach material described the consolidated planning process, and solicited input from these various organizations. These agencies are listed in Appendix III and the summaries of public hearing comments/testimony can be found in Appendix IV.

#### **B.** Required Consultation

In the preparation of the Consolidated Plan, OHIA consulted and coordinated with appropriate public and private agencies to assure that the Consolidated Plan is a comprehensive document that addresses statutory requirements. Consultation and coordination efforts included outreach, in person, by mail and/or by telephone, to over 100 agencies serving Nassau County including: left off here 34 member communities of the Nassau County Consortium for Community Development Block Grant and HOME funds, nine public housing authorities, five urban renewal agencies, seven County departments, and approximately 50 non-profit community development/social service agencies.

Outreach meetings and/or materials described the Consolidated Plan process, HUD's intent in consolidating grant submissions, and the importance of participation by interested agencies in providing input on housing and community development needs and strategies.

Special efforts were made to consult with social service agencies regarding housing needs of children, elderly persons, persons with disabilities, homeless persons, and others with special needs. These included discussions with: the Nassau County Department of Senior Citizen Affairs regarding senior citizen housing needs; the Nassau County Office of Physically Challenged regarding the housing problems encountered by mobility impaired persons; the Nassau County Youth Board regarding the needs of children; the Nassau County Department of Social Services (DSS) regarding the needs of individuals and families that are homeless or are threatened with homelessness; and various non-profit groups that deal with special needs populations such as persons with HIV/AIDS.

#### C. Institutional Structure

The institutional structure through which Nassau County will carry out its housing and community development strategies includes participation by public agencies and nonprofit agencies which have various levels of experience in carrying out housing and community development projects.

At the County level, OHIA administers and coordinates the CDBG and HOME Programs. The Nassau County Office of Housing and Homeless Services (OHHS) will administer the Emergency Shelter Grants Programs beginning in FFY 2010. Funding for the CDBG program, which constitutes the largest of the programs in terms of its funding level is allocated to 34 consortium communities and to various non-profit organizations servicing the County. Within that context, the large communities administer most housing programs on their own, with periodic monitoring from OHIA. The large communities include: the Towns of Hempstead, North Hempstead, and Oyster Bay; the Cities of Long Beach and Glen Cove; and the Villages of Freeport, Hempstead and Rockville Centre. Each has professional staff to administer community development and housing programs. OHIA directly administers housing rehabilitation programs on behalf of the villages and cities in the Consortium.

Section 8 Existing Programs are administered by the Towns of Hempstead, North Hempstead, and Oyster Bay; the Cities of Glen Cove and Long Beach; and the Villages of Hempstead, Rockville Centre, Freeport and Sea Cliff; and the Nassau County OHHS. OHHS also administers Section 8 for the smaller Villages of Farmingdale and Island Park.

Nassau County's Department of Social Services (DSS) is the County's lead governmental agency with responsibility for meeting the needs of homeless persons. OHIA and OHHS work closely with DSS in the administration of the Emergency Shelter Grants Program. OHIA will continue to encourage close coordination between the County departments with the transfer of administrative control of the ESG Programs to OHHS.

Public housing authorities also play an important role in carrying out the County's housing strategy as they apply directly for federal funds available under the Comprehensive Grant program. There are nine housing authorities in Nassau County which oversee public housing projects. They include: the Towns of Hempstead, North Hempstead, and Oyster Bay; the Cities of Glen Cove and Long Beach; and the Villages of Freeport, Great Neck, Hempstead and Rockville Centre.

Local and/or neighborhood based non-profits play an important role in the areas of housing and community development. OHIA supports the efforts of these organizations by providing technical assistance in project planning, implementation, and funding.

OHIA also works with two regional non-profit agencies --the Long Island Housing Partnership (LIHP) and Long Island Housing Services (LIHS). LIHP is a non-profit housing group established to create low-income housing opportunities throughout Nassau and Suffolk Counties. LIHP provides technical assistance to non-profit housing organizations, including Community Housing Development Organizations (CHDOs), in the implementation of housing projects. It also helps administer the County's Downpayment Assistance Program. Long Island Housing Services provides fair housing assistance to low-income households to help prevent evictions and housing discrimination.

Gaps in the institutional structure primarily include the occasional difficulty in coordinating activities of the County's various housing agencies and departments. In fiscal year 2010, OHIA will take remedial actions to improve the institutional structure over the coming year. This will primarily involve increasing the dissemination of information about the County's programs, and Consolidated Plan planning and submission requirements.

#### **D.** Citizen Participation

To best meet the intent of the Consolidated Plan in terms of promoting neighborhood and community development strategies to revitalize communities, OHIA has developed and has followed a detailed citizen participation plan to assure the opportunity for citizen participation to occur in a comprehensive context. A copy of the current citizen participation plan is provided as Appendix I.

The citizen participation plan elements include soliciting public participation; providing timely access to public hearings and relevant information; providing technical assistance to low-income groups in preparing housing and community development proposals; conducting hearings that are accessible and adequately publicized; providing timely responses to comments and grievances; and meeting the needs of non-English speaking residents and others with special needs, such as persons with mobility, visual or hearing impairments.

OHIA held three public hearings during this consolidated planning process. A needs hearing was held on February 2, 2010 at 1550 Franklin Avenue in Mineola, New York. The initial public hearing was held to announce the start of the Consolidated Planning process, the funding anticipated to be received by Nassau in fiscal year 2010 and to release funding applications. Attendees were encouraged to provide testimony regarding housing and community development needs.

A second hearing was held on June 3, 2010 at 1550 Franklin Avenue in Mineola, New York to discuss housing needs and to solicit input from local municipalities,

housing developers, property managers, and advocates regarding Nassau's housing priorities for the next five years.

A third public hearing was held on June 15, 2010 at 1550 Franklin Avenue in Mineola, to present the proposed strategy and use of funds. As with the first and second hearings, attendees were encouraged to comment and provide input on the strategy and plan and the County's fair housing programs.

Prior to the third hearing, a Notice was published in *Newsday* announcing that the Plan would be available for a 30 day written comment period. Housing and community development objectives were also published in *Newsday*. The Draft Consolidated Plan was made available at Nassau County Office of Housing and Intergovernmental Affairs for review by Consortium Communities, County, local agencies, the not-for-profit sector and the general public. Adjacent jurisdictions including the City of New York, Suffolk County and the Towns of Babylon and Huntington were notified in writing of the availability of the Draft Consolidated Plan, as was the Town of Islip, which administers the Housing Opportunities for Persons With AIDS (HOPWA) Program for Long Island. In addition, the non-consortium communities within Nassau County were also notified. The correspondence sent to the adjacent jurisdictions and a listing of the jurisdictions is provided in Appendix II. A summary and copy of comments received at the hearings, and during the written comment period, is provided in Appendix IV.

# **II. Housing and Community Development Needs**

#### II. Housing and Community Development Needs

#### A. Market Conditions

#### 1. Background and Trends

During the latter half of the 20<sup>th</sup> Century, Nassau County evolved from a bedroom community that relied heavily on New York City to a largely self sufficient, densely developed suburban and urban county.

During the post World War II building boom, Nassau County's proximity to New York City and its large undeveloped tracts of land led to significant housing construction and population growth. Large residential subdivisions and single-family homes were developed in the County.

New challenges have developed over the past 25 years as Nassau County has matured into a suburban landscape. Significant increases to housing cost have led to shortages in housing availability, particularly for seniors and young families. It has become necessary to increase the supply of suitable affordable housing while maintaining the suburban characteristics of the County. In addition, certain areas with older housing stock have suffered from deterioration and social and economic decline. Some of the County's communities exhibit challenges faced in many of the Country's urban areas.

Adding to the challenges of significant increases to the cost of housing, in 2007 the United States economy slid into a recession, resulting in skyrocketing rates of unemployment and foreclosures. This has led to even greater challenges for community development programs in the County. While the recession has shifted the high costs of housing downward in some areas, the strains of high taxes, utility costs and interest rates are not likely to change dramatically enough to ease the demands for deeply subsidized housing. In addition, the region has seen significant increases to unemployment rates.

Nassau County has been participating in the Federal Community Development Block Grant (CDBG) Program since its inception in 1975. The Nassau Urban County Consortium (Consortium) was established by the United States Department of Housing and Urban Development (HUD) as the vehicle to facilitate the distribution of Federal housing funding to local communities. As it is currently comprised, the Consortium is one of the largest in the United States, encompassing 34 communities. The Consortium includes: three (3) towns: Hempstead, North Hempstead and Oyster Bay; two (2) cities: Glen Cove and Long Beach; and 29 villages: Bayville, Bellerose, Cedarhurst, East Rockaway, Farmingdale, Floral Park, Flower Hill, Freeport, Great Neck, Great Neck Estates, Great Neck Plaza, Hempstead, Island Park, Lynbrook, Malverne, Manorhaven, Massapequa Park, Mineola, Munsey Park, New Hyde Park, Plandome Heights, Rockville Centre, Roslyn, Sea Cliff, South Floral Park, Stewart Manor, Valley Stream, Westbury and Williston Park.

One of the goals of the design of the Nassau County CDBG Program is to address housing needs within the County. The program is administered and coordinated by the Nassau County Office of Housing and Intergovernmental Affairs (OHIA). Within that context, the large communities in the Consortium administer most housing and community development programs on their own. OHIA administers programs on behalf of all of the smaller villages in the Consortium.

Nassau County's general approach to housing and community development has been to establish a composite of programs that provide an opportunity for each member community to establish its own priorities. However, these priorities must be designed to meet the objectives of the County's overall housing and community development activities. This includes improvement of housing stock, elimination and prevention of slums and blight, provision of new housing opportunities, upgrading of neighborhoods and the retention and creation of jobs.

#### 2. Demographics

Based on United States Census of Population and Housing Data for 2000 and population projections from ESRI (ESRI Business Information Solutions is a proprietary data source that uses 2000 U.S. Census baseline data to provide projections for 2009 and 2014), the population of Nassau County decreased from 1,334,544 in 2000 to 1,321,125 by 2009 (a decrease of approximately 1.0%). ESRI projects that the County population will continue to decrease to 1,300,002 by 2014 (a decrease of approximately 1.6% from 2009).

The racial composition of the population has also experienced changes. Based on 2000 Census data, approximately 79.3% of the population was White, 10.1% Black, 4.8% Asian or Pacific Islander, 3.6% some other race, 2.1% two or more races and 0.2% American Indian. Of those groups, approximately 10.0% were of Hispanic origin. ESRI projections for 2009 estimate that the white population decreased to 75.7%, while all other populations increased, except for American Indian, which remained at 0.2% of the population. ESRI projects that the White population will continue to decrease through 2014 to 73.7% of the population, while the other populations will continue to increase; except for American Indian, which will remain at 0.2% of the population.

Total Population and Kace/Ethnicity				
	2000	2009	2014	
Total Population	1,334,544	1,321,125	1,300,002	
White Alone	79.3%	75.7%	73.7%	
Black Alone	10.1%	11.0%	11.5%	
American Indian Alone	0.2%	0.2%	0.2%	
Asian or Pacific Islander Alone	4.8%	6.3%	7.3%	
All Others	5.7%	6.8%	7.4%	
Hispanic Origin	10.0%	11.8%	12.8%	

 Table I

 Total Population and Race/Ethnicity

Source: US Census Data (2000), ESRI (2009 & 2014)

In addition to a decreasing population, the number of households in Nassau County are also estimated to have declined and are projected to continue to decline. In 2000, there were 447,387 households. The number of households declined to approximately 440,825 in 2009 (a decrease of 1.5%), and by 2014 households are expected to continue to decline to 433,532 (a decrease of 1.7% from 2009).

Median family income is also important in assessing housing demand. The 2009 Median Family Income estimate from HUD for Nassau County is \$101,900, while the state of New York is \$67,900 and the entire country is \$64,000. Based on income estimates for 2009 as provided by ESRI, approximately 42% of Nassau's households were at or below 80% of the 2009 County median income. HUD considers these households to be low and moderate income, and eligible to participate in several Federal housing programs. Of those making 80% or less of area median income, over 50% earn less than 50% of area median income. This signifies that the majority of the households earning less than 80% of area median income fell within HUD's definition of "Low-Income" based on 2009 income estimates.

Nassau County currently targets its comprehensive community development efforts in several lower income areas such as Elmont, Roosevelt, Inwood, Glen Cove, Village of Hempstead, New Cassel and Freeport.

Housing rehabilitation programs, construction of affordable housing and housing redevelopment activities have been, and will continue to be, targeted in these areas. Tenant-based assistance provided through the Housing Choice Voucher Program (Section 8) is scattered throughout the County based on tenant choice.

The locations that contain concentrations of low and moderate income households are identified on Maps 2 and 3 and are listed in Table II. Areas of low and moderate income concentrations are defined as those areas (which include census tracts, or two or more contiguous block groups) where at least 35.8% of the households are classified as moderate, low or very low income, as defined by HUD (household incomes less than or equal to 80% of the County's median family income). However, Maps 2 and 3 identify all census block groups that have at least 35.8% of households classified as moderate, low or very low income; projects will be evaluated on a case by case basis to ensure eligibility of the area.

Low and moderate income areas that have concentrations of Black or Hispanic populations are identified on maps 2 and 3 and are listed on Table III. Areas of low and moderate income Black or Hispanic concentrations are defined as those low or moderate income areas where Black or Hispanic populations are at least 10% of the overall population of that area, per the 2000 Census.

Low	Low and Moderate Income Concentrations by Census Block Group					
Community	Census Tract/Block Group	Community	Census Tract/Block Group			
Albertson CDP	302400/2, 3, 4, 5		414100/1, 2, 3, 5			
	412900/4, 6		414201/4, 5			
Baldwin CDP	413500/ 1, 6		414202/1, 2, 3, 4			
Baidwill CDF	413600/2,3,6	Village of Freeport	414301/1, 2			
	413700/1, 2, 4	Village of Freeport	414302/1, 2, 5, 6			
Baldwin Harbor CDP	413803/2, 3		414400/1, 2, 3, 4, 5			
Bay Park CDP	412200/2, 4, 6		414501/1, 3, 4, 5			
Village of Bayville	517901/4		414502/1, 2, 3			
Village of Bayville	517902/1	Garden City Park CDP	303202/1, 2, 4			
Bellerose Terrace CDP	404300/2	Garden City South CDP	405800/2, 5			
	415300/1, 2, 3, 5, 6		517000/2			
Bellmore CDP	415401/1, 2		517101/2, 3, 4, 5, 6			
	415402/1	City of Glen Cove	517102/2			
Bethpage CDP	520001/1, 2, 3, 4	City of Gieli Cove	517200/1, 2, 3, 4, 5			
Bellipage CDF	520002/1, 2, 3, 4		517301/1, 2, 3			
Carle Place CDP	303800/1		517302/5, 6, 7			
Village of Cedarhurst	411200/1, 3, 4, 5	Glen Head CDP	517600/1, 2, 3			
East Atlantic Beach CDP	416300/1	Village of Great Neck Plaza	300500/3			
East Garden City CDP	407301/1	Village of Great Neck Flaza	300700/1, 2, 3			
Fast Massapagua CDR	521802/1	Village of Great Neek	300300/1			
East Massapequa CDP	522000/1, 2, 3, 5	Village of Great Neck	300400/4, 5			
	407700/4	Greenvale CDP	302101/1			
	407802/5		406700/1, 2, 3, 4			
	407900/1, 2, 5		406800/1, 2, 3, 4			
East Meadow CDP	408000/1, 2, 3, 6		406900/1, 2, 3, 4			
	408100/2, 7	Village of Hempstead	407000/1, 2, 3, 4, 5, 6			
	408200/1, 3, 4, 5, 6, 7	Vinage of Hempstead	407101/1, 2, 3, 4, 5			
	408300/3, 5, 6, 8		407102/1, 2, 3, 4			
Village of Fast Deckeway	412100/1, 2, 3, 6		407201/1, 2, 3			
Village of East Rockaway	412200/1, 2, 6		407202/4, 5			
	404800/1, 2, 4	Herricks CDP	303102/4			
	404901/1, 2, 3, 5	Hewlett CDP	411700/1, 3, 5, 6			
Elmont CDP	404902/1, 2		518900/1, 2, 3, 6, 7, 8			
Elinonit CDP	405000/1, 3, 4		519000/1, 4, 5, 7			
	405100/1, 3, 5, 7		519100/1, 3, 6			
	405200/1, 2, 3, 4	Hicksville CDP	519200/3, 4			
Village of Farmingdale	520401/4, 5		519300/1, 2, 3, 4, 5			
village of Farmingdale	520402/2, 3, 4		519400/1, 2, 3, 4, 5			
	404400/1		519500/3, 4, 5			
Village of Floral Park	404500/1, 2, 4, 5	Larra e d CDD	411000/1, 2, 3, 4, 5			
	404600/1	Inwood CDP	411100/1, 2, 3, 4, 5, 6			
	405301/5, 7, 8	Village of Island Park	416202/1, 2, 3, 4			
	405302/3, 4	Jericho CDP	518502/3			
Erephlin Course CDD	405400/2, 3, 4, 5, 6	Lakeview CDP	406202/1, 2, 4			
Franklin Square CDP	405500/1, 2, 3, 4, 5, 6					
	405600/1, 2, 3, 4, 5					
	405700/2, 4, 6					

 Table II

 Low and Moderate Income Concentrations by Census Block Group

Community	Census Tract/Block Group	Community	Census Tract/Block Group
	408600/2, 4	North Merrick CDP	414700/1
	408700/1, 2, 4		302700/3
	408800/1, 2, 3, 4, 5, 6, 7	North New Hyde Park	302800/2, 4, 5, 6, 7
	408900/1, 2, 3, 4, 5		302900/3
	409000/2, 3, 6, 7		409800/2
Levittown CDP	409100/1, 3, 6	North Valley Stream	409900/1, 2, 3, 4, 5, 7
	409200/2, 3, 4, 5, 6, 7	- CDP	410000/2, 3, 5
	409300/2, 4, 5		409600/1, 2, 6
	409400/1, 3, 4	North Wantagh CDP	409700/1
	409500/2, 4	7	415500/1, 2
Lido Beach CDP	416900/9		413002/1
Locust Valley CDP	517802/2, 3		413100/3, 5
	416400/1, 2, 3, 4, 5	Oceanside CDP	413200/1, 2, 3, 4, 6
	416500/1, 2, 3, 4, 5	-	413300/1, 2
	416600/1, 2, 3, 5	-	413400/9
City of Long Beach	416701/5, 6, 7	Old Bethpage CDP	520100/1
	416702/3, 4, 5	Oyster Bay CDP	518000/1, 2, 3, 5
	416800/3		520200/3, 4
	411800/1, 2, 3, 4, 5	Plainedge CDP	520300/1, 2, 3, 4, 5, 6
	411901/1, 2		519601/2, 4
Village of Lynbrook	411902/3, 5, 6	Plainview CDP	519704/3
	412000/2, 3, 5		519801/2
	410100/1	Port Washington CDP	301300/1, 3, 5
Village of Malverne	410200/2		412301/2, 7
Manhasset CDP	301800/5	Village of Rockville	412302/1, 2, 4
	521100/1, 3, 5	Centre	412400/3, 4, 6
Massapequa CDP	521200/1, 3		413900/1, 2, 3, 4, 5, 6
	521500/5	Roosevelt CDP	414001/1, 2, 3, 4
	521601/5	_	414002/4, 5, 6, 7
Village of Massapequa Park	521602/5	Roslyn Heights CDP	302200/1, 2
	521700/1		407600/1, 2, 3
Merrick CDP	415000/4, 6	Salisbury CDP	407700/1
	303500/2, 4, 5		407801/1
Village of Lynbrook Village of Malverne Manhasset CDP Massapequa CDP Village of Massapequa Park Merrick CDP Village of Mineola New Cassel CDP Village of New Hyde Park North Bellmore CDP	303600/1, 2, 3, 4, 5	Village of Sea Cliff	517400/1, 3
	303700/1, 2, 4, 5, 6	-	415900/6
	304201/1, 2, 3, 4, 5, 6, 7	<ul> <li>Seaford CDP</li> </ul>	416100/4
New Cassel CDP	304202/2, 3, 4		520501/2
	303000/1, 2, 3, 4, 5, 6	South Farmingdale CDP	520502/1
Village of New Hyde Park	404700/1, 2, 4		520600/3, 4, 5
	+0+700/1, 2, +	Village of South Floral	52000075; 4; 5
	408500/1, 4	Park	404800/3
North Bellmore CDP	414800/2, 3, 4, 5, 6, 7	South Hempstead CDP	412800/1
		South Valley Stream	
	414900/3	CDP	410900/1
North Lynbrook CDP		Village of Stewart	
	410200/4	Manor	406300/2
	520700/1, 4, 5	Syosset CDP	518400/1
North Massapequa CDP	520800/2, 4, 5		
Tioran Massapequa CDI	520900/2, 3, 4		
	521000/1, 2, 3, 5		

Community	Census Tract/Block Group
	407302/3, 4
Uniondale CDP	407401/1, 2, 3, 5, 6, 7
Uniondale CDF	407501/6, 7, 8
	407502/1, 2, 3, 4, 5
University Gardens CDP	300800/3
	410300/1, 2, 4, 5, 6
	410400/1, 2, 4
University Gardens CDP       1         Village of Valley Stream       1         Wantagh CDP       1         West Hempstead CDP       1	410500/1, 2, 3, 4, 6, 7
	410600/1, 3, 4, 5, 7
	410700/2, 4, 5, 6, 7
	410800/1, 2, 3, 5
Wantagh CDP	415600/4, 7
wantagh CDF	415700/4
	405900/1
	406001/1, 5, 6, 7
Uniondale CDP University Gardens CDP Village of Valley Stream Wantagh CDP West Hempstead CDP Village of Westbury Village of Williston Park	406002/2
	406100/3
	406201/1, 3
	406700/4
	304001/1
Village of Westbury	304002/1, 2, 3, 4, 7
	304100/3
Village of Williston Park	303301/1, 3
V mage of Winiston Fark	303302/3, 4
Woodmere CDP	411400/4

Black and Hispanic Concentrations by Census Tract				
Community	Census Tract			
	Black	Hispanic		
	4129	4135		
Baldwin CDP	4135	4136		
	4136	4137		
Baldwin Harbor CDP	4145.01	4145.01		
Village of Bellerose	-	4043		
Bellerose Terrace CDP	-	4043		
East Garden City CDP	4073.01	-		
East Massapequa CDP	5220	5220		
East Meadow CDP	4078.02	4078.02		
Elmont CDP	4048	4048		
	4049.01	4049.01		
	4049.02	4049.02		
	4050	4050		
	4051	4051		

 Table III

 Black and Hispanic Concentrations by Census Tract

Community	Censu	is Tract
Community	Black	Hispanic
	4052	4052
Village of Farmingdale	-	5204.01
Village of Faithinguate	-	5204.02
	4141	4141
	4142.01	4142.01
	4142.02	4142.02
Village of Freeport	4143.01	4143.01
village of Fleepolt	4143.02	4143.02
	4144	4144
	4145.01	4145.01
	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	4145.02
Garden City Park CDP	-	3032.02
	5172	5171.01
City of Glen Cove	5172	
City of Cleff Cove	-	5173.01
	Black         Hispanic $4052$ $40$ $ 5204$ $ 5204$ $ 5204$ $4141$ $412$ $4141$ $412$ $4142.01$ $4142$ $4142.02$ $4142$ $4143.01$ $4143$ $4143.02$ $4143$ $4143.02$ $4143$ $4145.01$ $4145$ $4145.01$ $4145$ $4145.02$ $4145$ $4145.02$ $4145$ $4145.02$ $4145$ $4145.02$ $4145$ $4145.02$ $4145$ $4145.02$ $4145$ $ 5173$ $ 5173$ $ 5173$ $ 5173$ $ 5173$ $ 5173$ $ 5173$ $4067$ $4060$ $4067$ $4060$ $4072.01$ $4071$ $40$	5173.02
Village of Great Neck	-	3003
	4067	4060.01
	4068	4067
	4069	4068
	4070	4069
Village of Hempstead	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	
Village of Hellipstead	4071.02	4071.01
	4072.01	4071.02
	-         5173.           -         30           4067         4060.           4068         40           4069         40           4070         40           4071.01         40           4072.01         4071.           4072.02         4072.	4072.01
	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	4072.02
	4128	4073.02
Hicksville CDP	-	5189
	-	5193
Inwood CDP	4110	4110
	4111	4111
Village of Island Park	-	4162.02
Lakeview CDP	4062.02	-
Locust Valley CDP	-	5178.02
	4165	4165
City of Long Beach	-	4166
City of Long Deach	-	4167.01
	-	4167.02
Manhasset CDP	3018	-

Community	Census Tract		
Community	Black	Hispanic	
Village of Manorhaven	-	3011.01	
Village of Mineola	-	3036	
New Cassel CDP	3042.01	3042.01	
	3042.02	3042.02	
	4098	4099	
North Valley Stream CDP	4099	4100	
	4100	-	
Village of Old Westbury	3025.02	-	
vinage of old westbury	3039	-	
Oyster Bay CDP	-	5180	
Port Washington CDP	-	3013	
	4124	4123.01	
Village of Rockville Centre	-	4123.02	
	-	4124	
	4139	4139	
Roosevelt CDP	4140.01	4140.01	
	4140.02	4140.02	
Roslyn Heights CDP	3022	-	
South Floral Park	4048	4048	
South Hempstead CDP	4128	-	
	4073.02	4073.02	
Uniondale CDP	4074.01	4074.01	
emondale eDi	4075.01	4075.01	
	4075.02	4075.02	
	4103	4103	
Village of Valley Stream	4104	4104	
	-	4105	
West Hempstead CDP	4062.01 40		
	-	4062.01	
Village of Westbury	3041	3040.02	
, mage of trestoury	-	3041	

### 3. Housing Supply

a. Summary

The housing supply in the Nassau County Consortium is largely owner occupied, typical of suburban counties in the New York metropolitan area. The 2000 Census data for Nassau County indicates that approximately 2.3% of housing units were vacant. ESRI data indicates that in 2009, vacant housing units increased to 5.3%; by 2014, vacant housing units will increase further to 6.9%. Despite the increase in vacancy rates, median home values continue to increase. The median cost of owner occupied housing in Nassau County almost quadrupled during the 1980's, continued to increase during the 1990's to a 2000 median of \$240,200, and by 2009 reached \$442,477. By 2014, median home values are expected to increase to \$543,700.

The scarcity of affordable rental units is also a concern, with many rental units lost during the 1980's to cooperative and condominium conversions. According to 2000 Census figures, less than 20% of Nassau County's housing units are rentals. ESRI data indicates that the amount of rentals will remain approximately the same in 2009, while the percentage of rental units will decrease to 16.9% of the County's housing units by 2014. Moreover, as of 2005, the combined length of public housing authority waiting lists and for Tenant-Based Housing Choice Vouchers (Section 8) and Project-Based Vouchers in the County included the names of over 12,150 households. Given that many of these wait lists have remained closed while the demand for housing increases, current wait lists likely exceed 12,000 persons/households.

Substandard housing represents 3% to 4% of the total housing stock, and most of these units are likely suitable for rehabilitation. Concentrations of substandard housing exist in areas such as Hempstead Village, Roosevelt, Inwood, Elmont, Jamaica Square, New Cassel and Freeport.

There is an extensive inventory of homeless facilities and services in Nassau County, overseen by the Nassau County Office of Housing and Homeless Services (OHHS), Nassau County Department of Social Services (DSS) and non-profit housing providers. OHHS has entered into a Memorandum of Understanding with DSS to monitor shelter provider's performance and open new emergency shelters on an as needed basis. OHHS staff also performs all emergency housing placements for DSS. Special needs housing for the non-homeless is provided by a range of non-profit housing providers and supported by the Department of Social Services.

#### b. General Market and Inventory

Based on the 2000 Census, Nassau County had 458,151 housing units, of which 97.7% were occupied. Of these, 78.4% were owner-occupied while 19.3% were renter-occupied. ESRI data indicates that in 2009, 75.3% of housing units were owner occupied while 19.4% were renter occupied units. By 2014, owner occupied units are expected to comprise 76.2% of all housing units while rental units will comprise 16.9% of all units.

Most of the housing in Nassau County consists of units of 3 or more bedrooms; rental units were generally smaller and included a greater percentage of studio and 1-bedroom units.

The vacancy rate in 2000 was 2.3%, but rose to 5.3% in 2009 and is expected to increase to 6.9% in 2014 (see Table IV below).

Market Inventory & Conditions – Occupied Units						
Category	0 & 1 Bedroom	2 Bedroom	3 or More Bedroom	Total		
Total Year Round Housing	NA	NA	NA	458,151		
Occupied Units	52,281	63,789	331,317	447,387		
Renter	39,935	25,427	22,768	88,130		
Owner	12,346	38,362	308,549	359,259		

 Table IV

 Market Inventory & Conditions – Occupied Units

Source: US Census, 2000. Units by bedroom count were unavailable for 2009.

An examination of factors including age of housing and housing overcrowding indicates that approximately 3% to 4% of units can be considered as substandard. Based on the experience of the Nassau County Consortium, most of the substandard units were suitable for rehabilitation, defined as those units for which rehabilitation costs would not exceed 75% of replacement value.

c. Assisted Housing Supply

Nassau County has an estimated 7,700 units of assisted housing, including project-based assistance with units built under public housing, Section 202 and Section 236 programs, as well as tenant-based assistance under the Housing Choice Voucher Program (Section 8). In regard to units receiving project-based assistance, no units are anticipated to be lost from the housing inventory.

The following is an inventory of Housing Choice Vouchers and other assisted housing, such as Section 202, Section 236 and new Section 8 project-based construction projects. Public housing is addressed in a later section.

#### **Housing Choice Voucher Programs (Section 8)**

There are nine housing entities in Nassau County which administer Housing Choice Voucher Programs. These are listed in Table V. The Nassau County Office of Housing and Homeless Services (OHHS) is the local administrator in Nassau County for the New York State Division of Housing and Community Renewal (DHCR) Public Housing Authority (PHA) Statewide Section 8 Program. OHHS also administers a small number of vouchers for two villages – the Village of Island Park and the Village of Farmingdale. The 2005-2009 Consolidated Plan detailed wait lists of hundreds, if not thousands, for each of the various agencies/authorities below. The wait lists are not expected to have changed significantly.

Housing Agency Voucher Distribution           Community or PHA Program Administering Housing Choice Vouchers	# of Vouchers
Village of Freeport Housing Authority	211
City of Glen Cove Community Development Agency	340
Town of Hempstead Housing Authority	423
Village of Hempstead Housing Authority	475
City of Long Beach Housing Authority	389
Town of North Hempstead Housing Authority	225
Town of Oyster Bay Housing Authority	50
Village of Rockville Centre	303
Village of Sea Cliff	20
Village of Farmingdale (administered by Nassau County)	20
Village of Island Park (administered by Nassau County)	40
Nassau County	3,411
Total Vouchers	5,907

 Table V

 Housing Agency Voucher Distribution

Source: Association of Long Island Housing Agencies, 2009.

There are two basic types of rental subsidies that OHHS administers; tenant-based and project-based.

#### **Tenant-Based "Housing Choice Vouchers"**

Nassau County tenant-based vouchers increase affordable housing choices for very low-income families (i.e., families with income below 50% of area median income). Families with a tenant-based voucher choose and lease safe, decent and affordable privately owned rental housing that meets HUD's Housing Quality Standards (HQS) and has a reasonable rent as compared to other units in the area. This program creates a three-way relationship between the local housing agency, the eligible family and the owner/landlord. The staff provides an array of services to families, including resource development, landlord mediation and human services referrals.

The Housing Choice voucher provides an opportunity to deconcentrate pocks of poverty and integrate neighborhoods by providing a tenant with a grant that will provide a partial rent subsidy making housing opportunities throughout Nassau County attractive.

#### **Project-Based Voucher Program**

Vouchers are an added component to an affordable housing Project-based vouchers differ from tenant-based program. vouchers where the Housing Agency enters into an assistance contract with the owner for specified units and for a specific term; usually 15 years. "Project-Basing" of vouchers promotes new construction or substantial rehabilitation of existing units for families, seniors and physically challenged. The County can secure landlord participation by committing a set number of voucher units to existing property. Nassau County can combine project-based vouchers with Low Income Housing Tax Credits. HOME funds or others sources to further expand development. The Section 8 Project-Based Program can hold great promise to deconcentrate neighborhoods, improve program utilization rates and increase "affordable housing development" programs.

#### Homeownership Voucher Program – Housing Counseling

The Homeownership Center of the Office of Housing and Homeless Services (OHHS) has been successful in providing homeownership counseling to those participating in the Housing Choice Voucher Homeownership Program as well as the general public.

The purpose of this counseling program is to provide first time homebuyers with the necessary information to make smart decisions when shopping for a mortgage and a home. Participants enrolled in this program are exposed to understanding the pros and cons of homeownership, the importance of budgeting, understanding credit, house hunting strategies, the mortgage loan process, and how to protect their investments.

This program gives those individuals participating in the Housing Choice Voucher Program the opportunity to become a homeowner. Participants in the Housing Choice Voucher Program can convert the rental subsidy they currently receive into monthly assistance towards homeownership expenses, including mortgage payments, real estate taxes and utility bills. Through collaboration with our bank partners, first mortgages will be made available for qualified Housing Choice Voucher first-time homebuyers. In addition, in partnership with a not-for-profit agency, families will be able to obtain a second mortgage. The Federal Home Loan Bank of New York (FHLBNY) approved the Nassau County Homeownership Center to provide homeownership counseling to potential first-time homebuyers joining the First Home Club. In collaboration with our bank partners, the Department can provide participants with a grant of up to \$5,000 to assist with down payment and closing costs through the FHLBNY.

In addition to the basic rental subsidy provided through the Housing Choice Voucher Programs, the following additional efforts are pursued by Nassau County.

#### **Financial Literacy**

The Financial Fitness program is the Federal Deposit Insurance Corporation (FDIC) Money Smart Curriculum. Nassau County's "Money 101" increases an individual's personal knowledge of financial planning through hands on training. The participants in our Family Self Sufficiency Program are required to complete this program. This program is offered to community-based organizations and high school students in Nassau County.

The subject matter covered in the workshops consist of: 1) Budgeting; 2) Spending Your Money; 3) Saving Your Money; 4) Understanding Your Credit; 5) Living Beyond Your Means; and 6) Protecting Your Identity.

#### Family Self-Sufficiency (FSS) Program

The National Affordable Housing Act of 1990 authorized the FSS Program, sponsored by HUD. The purpose of the FSS program is to promote the development of local strategies to coordinate the use of rental subsidies with public and private resources to help participants in the Housing Choice Voucher rental assistance program become self sufficient through education, training, case management and other supportive services.

The overall program goal is to assist low-income families to find and utilize all services needed to better their lives. FSS develops strategies to assist families in obtaining employment that will lead to economic independence and self-sufficiency. Staff collaborates with welfare agencies, schools, businesses and other local partners to develop a comprehensive program.

Program funds (escrow deposits) come from the HUD Housing Choice Voucher/Rental Assistance Program, and remain the property of HUD until such time as the FSS family successfully completes required program goals. The FSS Program Coordinating Committee (PCC) collaborates with local service providers. The PCC is comprised of persons from public and private sectors of the community, local government and housing agencies, which meets monthly. This group maintains networking mechanisms for referral of resources to all the families served by the County.

## **Other Assisted Housing**

Table VI includes an inventory of other subsidized housing, including project based Section 8, Section 202 and other programs.

# Units	Location	Address	Program
130	Baldwin	Halandia Shores, 2878 Grand Avenue	Section 8
100	East Meadow	Mitchell Houses, 1486 Front Street	Section 8
79	Farmingdale	Hardscrabble Apartments, 400 Main Street	Section 202
97	Freeport	Rev. Timothy C Peternana Apartments, Randall Avenue	Section 202
50	Glen Cove	Samuel R. Pierce Housing, 136 glen Street	
112	Garden City Park	Denton Green Apartments, 500 Denton Avenue	Mitchell Lama
237	Hempstead	Jackson Street	Mitchell Lama
294	Hempstead	Greenwich Gardens, 155 Greenwich Street	
128	Hempstead	Woods Edge Apartments, 130 Jerusalem Avenue	
150	Inwood	Mary's Manor, 60 Doughty Boulevard	Section 202*
126	126 Lynbrook Nathan Hale Apartments, 30 Doxsey Place		
57	Oceanside	Bishop Kellenberg Housing, 2477 Long Beach Road	Section 202
95	Rockville Centre	Mill River House, 40 Maine Avenue	
165	Rockville Centre	Halandia Court, 266 & 274 North Centre Avenue	Section 202
192	Valley Streat	Charles J. Monica Sr. Village, Hicks Street & Payan Avenue	
87	Port Washington	Cow Bay Housing, Baygreen Lane	
130	Long Beach	Pine Towne Homes, East Pine Street	Section 236/Section 8 Loan Mgt.
417	Hempstead	Terrace Avenue Housing, 100 Terrace Avenue	Section 8 Loan Mgt.
104	Roslyn	Roslyn Plaza	Section 8
240	Hempstead	295 South Franklin Street	Section 8 Loan Mgt.
75	Uniondale	Saint Agnes, Jerusalem Avenue	Section 202
52	Manhasset	Pondview Homes, High Street	Privatized Public Housing
71	Roslyn Heights	Laurel Homes, Linden Street	Privatized Public Housing

Table VIOther Types of Subsidized Housing

#### 4. Housing Demand and Affordability

To the west of Nassau County are the New York City Boroughs of Queens and Brooklyn and to the east is Suffolk County. The proximity to New York City, lack of developable land and available transportation infrastructure have lead to dramatic increases in housing costs in Nassau County.

The economic "boom" throughout most of the 1980's and the late 1990's resulted in escalating land prices. Much of the housing development from the 1980's to the present has been targeted to the luxury market. The recent recession in the later part of the first decade of the 21<sup>st</sup> century resulted in stagnant home prices, but median home prices are expected to continue to rise.

Housing Values						
Census Year	Median Home Value	% Increase				
1980	\$56,600	-				
1990	\$209,500	270%				
2000	\$240,250	15%				
2009*	\$442,500	107%				
2014*	\$543,600	23%				
*	$1 \dots 1 \dots 1 \dots D$					

Table VII Housing Values

\*Census data not available. Data from ESRI was utilized.

As previously noted, housing costs continue to rise. Between 1980 and 1990, the County experienced a significant increase in median home values of 270%. In comparison, between 1990 and 2000, home values increased by only 15%. ESRI data projections for 2009 suggest a significant increase in median home values of 107%, followed by an additional increase of approximately 23% by 2014. Census figures on contract rents of rental housing were reported as \$678 in 1990 and \$964 in 2000. There is no data available on contract rents for 2010. Average advertised rents in 2010 range from \$700 to \$1,000 for studios, \$900 to \$1,300 for 1-bedrooms and \$1,400 to \$1,800 for 2-bedrooms.

An examination of cost and size of units by number of bedrooms and tenure based on 2000 State of the Cities Data System Comprehensive Housing Affordability Strategy (CHAS) data found that 28,873 occupied rental units and 10,359 occupied owner units in Nassau County were affordable to households with incomes between 0% and 50% of the County's median family income, and an additional 27,998 occupied rental units and 24,867 occupied owner units were affordable to households earning between 51% and 80% of median income. This indicates that only 22.6% of housing units in the County were affordable to low and moderate income households, defined by HUD as households earning less than 80% of the County's median family income. Table VIII provides a

summary of occupied housing units broken down by bedroom size, tenure and income, as follows:

	0-1	BR	2 I	2 BR		r More	Total	
Income	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
0-50% of Median	13,829	2,519	7,646	1,880	7,398	5,958	28,873	10,357
51-80% of Median	13,698	1,481	8,884	2,632	5,416	20,754	27,998	24,867
0-80% of Median	27,527	4,000	16,530	4,512	12,814	26,712	56,871	35,224

 Table VIII

 Affordability and Size of Occupied Units by Tenure

Source: CHAS Data Book, 2000.

As illustrated above, units affordable at less than 80% of median income are suitable for those most in need, which generally includes small family households. For renters, there were more 0-1 bedroom units at affordable rents than 2 or 3 bedroom units. For owners, there were a greater number of 3 bedroom units, which still remains the typically sized owner-occupied unit.

Table IX provides information on the fiscal year 2005 HUD Fair Market Rents (FMR) and rents affordable at 30% to 50% of the County's median family income (FMR is available for the Fiscal Year 2010, but the corresponding Maximum Affordable Monthly Housing Cost Calculations are unavailable. The 2005 data is used to provide comparable data). FMR is the rent, including utilities, which (as determined annually by HUD) would be required to be paid in order to obtain privately owned, existing, decent, safe and sanitary housing of a moderate nature. Rents affordable at 30% to 50% of the County's median family income are those rents which are considered by HUD to be affordable to very low income households. The FMR's are significantly higher than the rent that is affordable to the very low income. Since market rents are typically higher than HUD established FMR's, this signals a significant disparity between rent and incomes.

2005 HOD Fan Market Kents, Nassau County						
Unit Size	Applicable FMR's	Rent Affordable at 30% to 50% FMI				
0 Bedrooms	898	640				
1 Bedroom	1,037	640				
2 Bedrooms	1,225	640				
3 Bedrooms	1,625	640				
4 Bedrooms	1,771	640				

Table IX 2005 HUD Fair Market Rents, Nassau County

Source: HUD Fair Market Rents, 2005; HUD Maximum Affordable Monthly Housing Cost Calculations, 2004.

The 2010 FMR's for Nassau County have increased for all bedroom sizes. Given that the cost of housing continues to increase in Nassau County, it is likely that a disparity still exists between rent and incomes.

2010 Fair Market Kents	, Nassau County
Unit Size	Applicable FMR's
0 Bedrooms	1,167
1 Bedroom	1,348
2 Bedrooms	1,592
3 Bedrooms	2,113
4 Bedrooms	2,302

Table X2010 Fair Market Rents, Nassau County

Source: HUD Fair Market Rents, 2010

## B. Non-Homeless Housing Needs

#### 1. Current Estimates

Housing assistance needs of low and moderate income persons is presented in Table XI and provides estimates of housing needs broken out by income group, tenure and family type.

Overall, in 2000, an estimated 29.4% of households in the Nassau County Consortium were considered by HUD to be extremely low (0-30% of median), low (31-50% of median), and moderate (51-80% of median) income in aggregate, earning less than 80% of median income. Since then, 2009 estimates indicate that approximately 42% of all households in Nassau County earn less than 80% of median income. It should be noted that the HUD low income definition was based on the national median income limits, and not the median income limits for the Nassau-Suffolk MSA at that time. As a result of HUD's policy to cap the median income at the national median, Nassau County's low income limit was at 63% of the MSA median and not the standard 80% limit. This policy by HUD had the effect of undercounting the number of low income persons residing in the consortium, and reducing the number of households that could participate in Federal housing programs.

Of the HUD defined extremely low, low and moderate income households, 35.9% were renters and 64.1% were homeowners. Among the renters, elderly and small family households predominated; among the owners, elderly households exceeded non-elderly households in the lowest income categories, but this ratio reversed as incomes rose.

		Renters				Owners					
	Elderly (1 & 2 members)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owners	Total
Household by Type, Income & Housing Problem	(A)	<b>(B</b> )	(C)	( <b>D</b> )	(E)	( <b>F</b> )	(G)	(H)	(I)	( <b>J</b> )	( <b>K</b> )
1. Household Income <= 50% MFI	10,997	10,542	4,207	6,490	32,236	28,559	11,097	5,065	3,635	48,356	80,592
2. Household Income <=30% MFI	8,198	5,602	1,862	4,111	19,773	14,087	4,734	1,712	2,089	22,622	42,395
3. % with any housing problems	61.9	85.2	91.6	68.4	72.6	86.0	88.8	90.3	76.4	86.0	79.8
4. % Cost Burden >30%	60.9	80.4	84.6	65.7	69.7	85.9	88.7	87.9	76.0	85.7	78.2
5. % Cost Burden >50%	43.4	69.5	63.5	58.6	55.8	67.4	82.6	82.6	71.0	72.0	64.5
6. Household Income >30 to <=50% MFI	2,799	4,940	2,345	2,379	12,463	14,472	6,363	3,353	1,546	25,734	38,197
7. % with any housing problems	69.1	80.0	91.0	79.6	79.5	61.2	84.7	87.9	80.5	71.7	74.2
8. % Cost Burden >30%	67.7	72.4	62.9	77.7	70.6	61.1	84.4	85.6	79.8	71.2	71.0
9. % Cost Burden >50%	33.3	25.4	18.1	33.4	27.3	22.0	62.4	60.7	53.8	38.9	35.1
10. Household Income >50 to <=80% MFI	1,495	4,279	1,813	3,031	10,618	11,270	10,239	4,534	2,206	28,249	38,867
11.% with any housing problems	50.8	56.6	80.6	52.5	58.7	29.5	71.0	83.1	63.2	55.8	56.6
12.% Cost Burden >30%	49.9	45.8	29.4	49.0	44.5	29.4	70.5	77.5	63.2	54.7	51.9
13. % Cost Burden >50%	7.8	5.1	1.5	7.0	5.4	10.5	35.2	20.8	36.0	23.1	18.3
14. Household Income >80% MFI	3,516	17,941	4,209	13,114	38,780	43,778	144,670	42,001	17,068	247,517	286,297
15.% with any housing problems	12.4	12.2	53.3	10.8	16.2	9.4	18.8	24.8	26.3	18.7	18.3
16.% Cost Burden >30%	11.2	6.2	4.3	8.7	7.3	9.3	18.3	18.9	25.8	17.3	16.0
17. % Cost Burden >50%	2.4	0.5	0.3	0.3	0.6	2.0	2.4	1.9	6.2	2.5	2.2
18. Total Households	16,008	32,762	10,229	22,635	81,634	83,607	166,006	51,600	22,909	324,122	405,756
19. % with any housing problems	51.2	40.7	73.7	34.1	45.1	34.0	26.6	36.2	38.1	30.8	33.7
20. % Cost Burden >30	50.2	34.1	36.8	31.7	36.9	33.9	26.0	30.7	37.6	29.6	31.1
21. % Cost Burden >50	29.3	16.7	16.1	15.3	18.7	17.6	9.0	10.0	18.2	12.0	13.4

 Table XI

 Housing Assistance Needs of Very Low, Low and Moderate Income Households, Nassau County

Source: State of the Cities Data Systems (SOCDS), Comprehensive Housing Affordability Strategy (CHAS), Data Book, 2000.

The existence of housing problems, including such factors as cost burden and overcrowding, generally declined as incomes increased. While historically the elderly appeared to have a greater degree of housing problems, particularly in the lowest income categories, 2000 data indicated that problems were increasing for small (2 to 4 persons) and large (5+ persons) families, as well as "other" households (non-elderly single persons).

a. *Extremely Low Income* is defined as households earning between 0% and 30% of the median family income (MFI) based upon HUD adjusted income limits. Within this category there were 42,395 households, representing 10.4% of the total households in the County.

Approximately 79.8% of all extremely low income households had housing problems, as compared to 33.7% of all County households with housing problems. HUD defines housing problems as those units lacking complete plumbing, overcrowded units with 1.01 persons or more per room, and units where the household pays more than 30% of income towards housing. HUD defines severely cost burned as those households paying in excess of 50% of income towards housing costs. Approximately 64.5% of the extremely low income households were severely cost burdened.

Of the extremely low income households, 46.6%, or 19,773 were renter type, while 53.4, or 22,622, were owner type. HUD provided data on renters based on elderly, small, large and other household types. The majority of the extremely low income renters – approximately 70% -- were comprised of elderly and small family households.

Approximately 72.6% of extremely low income renter households had housing problems, compared to 45.1% of all County renter households. A closer look at renter family types showed that small, large and other family types had higher percentages of housing problems than elderly households.

Renter households with incomes below 30% MFI had a greater incidence of severe cost burden than those with MFI of 31% to 50%, with a heavier burden placed on small and large families.

Of the 22,622 extremely low income owner households, approximately 86.0% had housing problems, as compared to 30.8% of all County homeowners. These housing needs occurred at a greater percentage among large family owners.

Approximately 72% of extremely low income owner households were considered severely cost burdened.

#### **Disproportionate Need**

Extremely low income Hispanic renters had disproportionately greater housing problems as compared to all other renters in this category.

Specifically, 89.8% of extremely low income Hispanic renters reported housing problems, compared to 68.8% of extremely low income Black renters, and 72.6% of all extremely low income renters.

Among owners, Blacks had disproportionately greater housing needs, with 90.1% experiencing housing problems, compared to 86.0% of extremely low income Hispanic owners. Approximately 86.0% of low income owners experienced housing problems.

*b. Low income* is defined as households earning between 31% and 50% of the MFI based upon HUD adjusted income limits. Within this category there were 38,197 households, representing approximately 9.4% of the total households in the Consortium.

Approximately 74.2% of low income households had housing problems, as compared to 33.7% of all Consortium households. Of the 74.2%, approximately 35.1% were severely cost burdened.

Of the low income households, 32.6% were renters and 67.4% were owners. Approximately 62% of the renters were comprised of elderly and small family households.

An estimated 79.5% of low income renter households experienced housing problems, as compared to 45.1% of the total County renter households. Looking specifically at household types, small and large family types experienced a greater percentage of housing problems than elderly and other families. Approximately 27.3% of low income renters were considered severely cost burdened. Additionally, large families in this category experienced problems related to overcrowding.

Of the 25,734 low income owner households, 71.7% had housing problems, compared to 30.8% of all County homeowners. Approximately 38.9% were considered severely cost burdened. These housing needs were more heavily weighted among large family owners.

#### **Disproportionate Need**

Among low income renters, Hispanic households had disproportionately greater needs in terms of housing problems in relation to Black and all low income renters. Specifically, 90.4% of all low income Hispanic renters had housing problems, compared to 72.4% of all low income Black renters and 79.5% of all low income renters.

A similar trend is reflected among low income owners. Approximately 90.3% of all low income Hispanic owners had housing problems, compared to 89.3% of all low income Black owners and 71.7% of all low income owners.

*Moderate Income* is defined as households earning between 51% and 80% of the MFI based upon HUD adjusted income limits. Within this category, there were 38,867 households representing 9.6% of the total households in the consortium.

Approximately 56.6% of moderate income households had housing problems, compared to 33.7% of all County households. Approximately 18.3% of moderate income households were severely cost burdened.

Of the moderate income households, 27.3% were renters and 72.7% were owners. Approximately 54% of the renters were comprised of elderly and small family households.

An estimated 58.7% of moderate income renter households experienced problems, compared to 45.1% of the total County renter households. Looking specifically at household types, small and large family types experienced a greater percentage of housing problems than elderly and other families. A small percentage (5.4%) of moderate income renters were considered severely cost burdened.

Of the 28,249 moderate income owner households, 55.8% had housing problems, compared to 30.8% of all County homeowners. These housing needs were most heavily weighted among large family owners. Approximately 23.1% of owner households were considered severely cost burdened.

#### **Disproportionate Need**

In comparison to Black households and all total moderate income households, Hispanic renters had a greater incidence of reported housing problems among moderate income households. Specifically, 71.8% of Hispanic moderate income renter households had housing problems, compared to 50.1% of all Black households and 58.7% of all moderate income renter households.

A similar trend is reflected among moderate income owners. Approximately 82.3% of all moderate income Hispanic owners had housing problems, compared to 80.6% of all moderate income Black owners and 55.8% of all moderate income owners.

*d. Middle Income* is defined as households earning between 81% and 95% of MFI based upon HUD adjusted income limits. Within this category there were 286,297 households representing 70.6% of the total households in the Consortium.

Approximately 18.3% of middle income households had housing problems, as compared to 33.7% of all County households with housing problems. A small number (2.2%) were severely cost burdened.

The middle income households were predominately owner type, representing 86.5% of this category. Renter households numbered 38,780, representing 13.5% of middle income households. Small family households and other households comprised the majority (70.9%) of middle income renter households. Approximately 16.2% of middle income renter households had housing problems, as compared to 45.1% of all County renters. Large families had the greatest percentage of housing problems at 53.3%, approximately 40% greater than the other family types. An extremely small percentage (0.6%) of middle income renters were considered severely cost burdened.

Of the 247,517 middle income owner households, 18.7% had housing problems, compared to 30.8% of all County owner households. Housing problems were more heavily weighted among other household owners. Approximately 2.5% of middle income owner households were considered severely cost burdened.

#### **Disproportionate Need**

Hispanic renters had a greater incidence of reported housing problems among middle income households when compared to Black and all middle income renter households. Specifically, 42.8% of Hispanic middle income renter households had housing problems, compared to 18.1% of all Black households and 16.2% of all middle income renter households.

A similar trend is reflected among middle income owners, with approximately 34.7% of Hispanic owners having housing

problems, compared to 28.4% for all middle income Black owners and 18.7% of total middle income owners.

#### 2. Socio-economic Trends

While the data presented above provides a clear image of current conditions, a number of important trends expected in the near future also contribute to the evaluation of housing needs.

The number of new housing units constructed annually had increased steadily in Nassau County since the mid-1990's. Given the recent recession and the ESRI data projections for housing units in 2009 to 2014, it is not likely that the increase in housing units has continued or will continue through 2014. ESRI data estimates that there were 465,356 housing units in Nassau County in 2009, up from 458,151 in 2000. By 2014, housing units are projected to increase to 465,841, an increase of 485 units from 2009.

The New York State Department of Labor estimates that Nassau County currently has a workforce of approximately 648,700. The recent recession has taken a toll on employment in the County; in 2005, the 2005-2009 Consolidated Plan reported a workforce of approximately 718,500, with an unemployment rate of 3.1%. As of April 2010, the unemployment rate of Nassau County is 6.4%, down from 6.6% in April 2009. While the number of unemployed workers has increased as a result of the recession, the County remains healthy in comparison to other parts of the State and Country. As a whole, the unemployment rate for the State of New York in April 2010 was 8.2%; the unemployment rate for the entire Country was 9.5%.

While the County's population may decrease over the next few years, the task of providing housing for low and moderate income families and individuals will continue to affect Nassau County. The population is aging, and homeless and special populations continue to be in need. Even with the recession, the disparity between both middle and upper middle classes and the poor will continue to increase. Despite the projected population decrease in the County, housing costs are projected to continue to increase. In addition, the recent recession has resulted in even more cuts to funding for County programs. Given the current economic crisis and the likely difficulty in constructing and renovating units in the near future, housing problems in Nassau County will likely remain constant.

#### C. Homeless Needs

#### 1. Programs Provided by County Departments, Agencies and Non-Profits

Through Nassau County's extensive homeless intervention services utilizing various providers, approximately 3,952 individuals were assisted during Fiscal Year 2008.<sup>2</sup> Through the first four years of the 2005-2009 Consolidated Plan, the County had assisted 14,309 individuals and families; the 2005-2009 Consolidated Plan estimated that 8,250 persons would be assisted during the five years. Two-hundred sixty-two homeless persons were assisted by various County programs during the period between July 1, 2007 and July 1, 2010. Of this total 5.7% were classified as "Hispanic/Latino" while 94.3% were "Non-Hispanic/Non-Latino". Racially, those assisted were: 59.5% Black or African-American; 35.9% White; 1.5% American Indian or Alaskan Native; 1.5% Multi-Racial; and 1.1% Asian. No data was reported for the remaining 0.4%.

a. Nassau County Homeless Task Force

Prior to the preparation of the 2005-2009 Consolidated Plan, Nassau County created a Homeless Task Force composed of governmental and non profit agencies that impact the homeless residents of Nassau County. The purpose in creating the task force was to answer the challenges of homelessness and coordinate resources that eliminate barriers to self sufficiency.

In its efforts to consider and create solutions for the need for additional emergency shelters, streamlining the processes, providing transportation and encouraging educational and vocational training to help homeless families and those at risk of homelessness, the Homeless Task Force lead efforts in partnership with the Continuum of Care network in preparing Nassau County's 10-Year Plan to End Homelessness.

#### b. Nassau County 10-Year Plan to End Homelessness

The Nassau County 10-Year Plan was finalized in June 2008. The 10-Year Plan seeks to address the needs of persons who are homeless and persons at risk of homelessness, and the cases of homelessness in Nassau County. A 30 member Steering Committee and subcommittees were created to assist in guiding the development of the plan.

The document identifies types of homelessness, defines the need, key causes of homelessness, existing County assets to fight homelessness, impediments to reducing and ending homelessness,

<sup>&</sup>lt;sup>2</sup> Nassau Urban County Consortium Consolidated Annual Performance Evaluation Report (CAPER), FY 2008.

a cost analysis, recommended goals and actions and a plan for implementation.

The broad-based planning effort that led to the creation of the 10-Year Plan resulted in the identification of opportunities to better address the needs of persons who are homeless and assist those who are at risk of homelessness from becoming homeless. Existing community assets and proposed programs and resources will form the basis of continuing and future efforts to address the goals and actions identified in the Plan.

## c. Nassau County "No Wrong Door Program"

The "No Wrong Door" program provides coordinated assistance to individuals and families in need. The purpose of the program is to provide a single point of entry into the Nassau County Health and Human Services system. This will provide access for those in need to determine eligible programs.

The single point of entry will provide access to the Departments of Social Services, Health, Mental Health, Drug & Alcohol, Senior Citizen Affairs, Youth Board, Veterans Service Agency and the Office for the Physically Challenged. Through these programs homeless and non-homeless persons are provided with nonhousing community development services.

# d. Family Unification Housing Vouchers (Administered in collaboration with OHHS)

This program provides housing vouchers made available to families for whom the lack of adequate housing is a primary factor in the separation, or threat of imminent separation, of children from their families, or in the prevention of reunifying the children with their families. Family unification vouchers enable families to lease decent, safe and sanitary housing.

Families are eligible for these vouchers if they meet two conditions:

- The public child welfare agency has certified that it is a family for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child, or children, in out-of-home care, or in the delay of discharge of a child, or children, to the family from out-of-home care; and
- The Housing Agency has determined the family is eligible for a housing choice voucher.

 e. Homeless Hotline – 1 866-WARM-BED (administered by OHHS) This program was created in response to the homeless crisis identified by the Homeless Task Force. The phone line is operated 24 hours per day, 7 days a week from December to March to serve families and individuals seeking homeless relief during the winter months. The program provides emergency housing intervention and supported assistance to the County's homeless.

# f. Nassau County Homeless Intervention Team (HIT)

This program emphasizes preventing homelessness as the most efficient way of addressing Nassau County's homeless crisis among families and individuals.

The HIT has been functioning for several years in Nassau County. The team is a Health and Human Services collaboration among the Department of Social Services Adult Services; Department of Mental Health, Chemical Dependency and Developmental Disabilities Services; Veterans Service Agency; and various other County and not-for-profit agencies that may be called upon to join the team on occasion for specific outreach areas or populations. The team consists of trained and experienced case workers and/or other professionals who are able to conduct a general assessment of a homeless person's needs and assist the person with accessing appropriate services and/or care.

The mission of HIT is to provide outreach in the community to any area where potentially homeless individuals appear to be residing or congregating. The referrals that come in from residents and businesses in the community as well as local law enforcement, State Police and agencies are followed up with a field visit to the identified site. The team, accompanied by a law enforcement officer, routinely visits sites behind commercial buildings, in parking lots, libraries, parks, areas adjacent to highways/parkways and any other locations to which they are referred.

The team members interview persons who appear to be homeless and offer them services. Team members may assist individuals in filing for government benefits and in accessing temporary housing or medical care and other services and benefits. Cards are offered to persons interviewed to provide them with phone numbers where they may reach out for help if they are not willing or able to accept help at the time of the HIT visit. The team conducts field visits to known sites several mornings per week and increases their presence in the community during extreme weather conditions. HIT cannot force services or housing on any individual who is self-directing and chooses to decline this assistance. Their focus is on building a rapport with the identified homeless person in the community to foster a comfort level that will convince the individual to accept offered assistance/services.

#### g. Nassau Department of Social Services

In an emergency, eligible individuals and families can be assisted with shelter and other items of need on a temporary basis to help them meet their emergency and move as quickly as possible to a stable, self-sufficient role in the community. If a family or individual is threatened with eviction or foreclosure, assistance is available to save the current housing. These programs are: Emergency Assistance to Families, Emergency Assistance to Adults and Emergency Safety Net Assistance. These programs were designed to meet one-time non-recurrent emergency situations.

Emergency Assistance to Adults (EAA) provides assistance to individuals in receipt of Supplement Security Income (SSI) who are facing emergency situations such as homelessness, utility or fuel emergencies or other items of need.

Emergency Assistance to Families (EAF) provides assistance to families to meet emergency situations that are sudden, not foreseen and beyond their control. Such needs may include but are not limited to, homelessness, fuel needs and utility shut off. The household must include a minor child who is without immediately accessible resources to meet his needs.

Emergency Safety Net Assistance (E-SNA) provides assistance to persons not eligible for recurring public assistance benefits, EAA or EAF. The individual or family must present an emergency need and be without immediately available income or resources to meet the emergency. The income standard for E-SNA is 125% of the Federal Income Poverty Line.

Eligibility requirements vary depending on the program and are set by Federal and State Regulation. Household composition and residence, income and resources, living arrangements and expenses, employability and alien status are some of the factors which will be explored to determine eligibility for assistance. An application must be completed and an eligibility determination made prior to the granting of benefits. Adult applicant for FA and SNA must be screened for substance abuse. Those individuals assessed to be in need of treatment must comply with an approved treatment plan in order to remain eligible for benefits.

Victims of Domestic Violence are screened and their needs assessed. In certain instances, based upon the recommendation of the domestic violence liaison, some eligibility requirements may be waived for a period of time in order to allow the individual and/or family to reestablish itself safely.

As part of its efforts to prevent homelessness, Nassau County contracts with Nassau//Suffolk Law Services to prevent evictions through a program which expedites payment of delinquent rents and enables tenant relocation through payment of broker fees and security. This program is augmented with the Emergency Assistance to Families Program that assists with emergency housing bills on a one-time basis to prevent evictions.

*Office of Housing and Homeless Services – Homelessness Prevention and Rapid Re-housing Program (HPRP)*  The Office of Housing and Homeless Services The Office of Housing and Homeless Services received \$6.5 million dollars through the Homelessness Prevention and Rapid Re-Housing Program (HPRP), which was allocated through the American Recovery and Reinvestment Act of 2009 (ARRA).

HPRP is a program designed to provide homelessness prevention assistance to households who would otherwise become homeless many due to the economic crisis—and to provide assistance to rapidly re-house persons who are homeless as defined by section 103 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302). Three key elements of the program are prevention, diversion and rapid re-housing.

Homelessness prevention services entail providing the necessary resources and support to prevent people from becoming homeless. Those at risk of homelessness are identified and assessed. Appropriate preventative measures, such as financial assistance, case management and housing stabilization are taken.

Homelessness diversion techniques are used to prevent homelessness for those who are applying for emergency shelter. These techniques include: helping people return to housing they have just left; using financial incentives or mediation to allowing moving in with friends or relatives; or the location of other housing if no other alternatives exist. The targeted population for the rapid re-housing component of the program is the homeless. People who are already homeless are rapidly re-housed using any combination of financial assistance, case management, housing location and stabilization services.

In addition to financial assistance, HPRP has also contracted with Nassau/Suffolk Law Services, Committee Inc. to provide legal intervention to households that are involved in eviction proceedings commenced by their Landlords as well as providing legal advice regarding the Emergency Tenant Act.

Of those homeless persons assisted through the Nassau County HPRP Program during the period from July 1, 2007 through July 1, 2010, 6.3% were classified as "Hispanic or Latino" while 93.7% were "Non-Hispanic/Non Latino". Racially, 37.7% were White, 59.2% were Black or African-American, 1.0% were American Indian or Alaskan Natives and 2.1% were Multi-Racial.

# *i.* Nassau County Department of Drug and Alcohol

Drug and Alcohol caseworkers complete an assessment of clients that recently complete residential drug treatment programs to determine the client's post treatment housing. In addition, they work with inmates at the Nassau County Correctional Center to locate housing for ex-offenders with substance abuse problems. Approximately 90% go to the home of a friend or relative and 10% are homeless. There is limited space availability at treatment centers or sober houses providing transitional or temporary housing.

# j. Nassau County Department of Veteran Affairs

According to the Veterans Affairs Department, jobless veterans often have other social problems such as drug abuse and homelessness, with these problems found in almost 90% of the jobless veterans served by the department. Without addressing these problems, veterans are not ready to hold jobs.

The Veterans Service Agency addresses the problem of homeless veterans in the County through available programs that include coordination with the New York State Department of Labor and the Department of Veterans Affairs Homeless Veterans Coordinator and assistance with veteran applications for pension and disability benefits through the Department of Veterans Affairs New York Regional Office. The Agency also transports homeless veterans to the VA Medical Center Northport Campus in Suffolk County where homeless veterans are housed at the Salvation Army Veterans Residence. The Agency also places homeless veterans with the Family and Children's Association Veterans Residence in West Hempstead and with United Veterans Beacon House at two locations in Nassau County and with 12 locations in Suffolk County. United Veterans Beacon House provides case management that attempts to help prepare veterans for work.

# k. Nassau County Continuum of Care Group

Since 1995, the core of the community planning process to identify and address the needs of the homeless in NC has been the Nassau Continuum of Care (CoC) Group, initiated and led by the Nassau-Suffolk Coalition for the Homeless (NSCH) and Community Advocates (CA). The Group has encouraged and facilitated information-sharing, planning and strategizing among Nassau County's various public and private agencies, community and religious organizations, banks, foundations and advisory committees concerned with housing and services for the homeless.

The 2009 CoC application for Nassau County identifies an unmet need of 209 permanent supportive housing beds for individuals and 238 permanent supportive housing beds for households with families with children. These figures represent homeless persons who are eligible for CoC funding; those persons identified and diagnosed as part of the special needs population (the chronically homeless, persons with serious mental illness, histories of substance abuse, HIV/AIDS, veterans and victims of domestic violence). Persons considered chronically homeless have declined significantly since 2007. In 2007, 164 persons were considered chronically homeless; in 2009 the number has decreased to 7.

The CoC's estimates omit the so-called "general homeless population", which includes families and individuals on waiting lists for Housing Choice Vouchers and the "hidden homeless"; the thousands of persons living doubled and tripled up (substandard units, illegal housing) in emergency and temporary arrangements throughout the County.

While progress is being made in the County to provide shelter for the homeless, there remains a significant unmet need for permanent supportive housing.

# *l.* Nassau County Youth Board

The New York State Runaway and Homeless Youth Act provides funding through local Youth Bureaus to implement a continuum of services and support for runaway/homeless youth and their families. Nassau County Youth Board administers contracts to local agencies known as the RHYA Direct Service Network as follows: Family and Children's Association – Nassau Haven (Nassau County's only emergency housing), the Family Mediation Project, Walkabout for Men and Women (transitional independent living support programs), Long Island Crisis Center (24 hour hotline services), the Street Outreach Project, Pride for Youth and by referral to other youth-serving agencies throughout the County.

Youth Board facilitates Network meetings once per month and quarterly meetings with Nassau County Department of Social Services; Child Protective Services and Children's Services Units, Nassau County Probation and the Special Services Squad which houses the Juvenile Aid Bureau of the Nassau County Police Department. These meetings focus on the coordination of resources, dialogue and evaluation, key service gaps, program planning and resource development.

Youth Board estimates that a minimum of 4,000 youth runaway each year in Nassau County. Intake data in 2003 revealed that of the 635 adolescents served;

- 95% experienced significant problems in their families including abuse, neglect and economic strife;
- 63% had either Juvenile or Family Court involvement;
- 22% reported physical or sexual abuse;
- 56% reported they were abused or neglected by a parent or guardian;
- 20% were involved in multiple service systems (i.e., Social Services, Mental Health, Probation, etc)

# *m.* Non Profit Activities

Nassau County's services are supplemented by community and faith based organizations, including many of the agencies in the CoC Group.

La Fuerza Unida de Glen Cove provides bilingual homeless prevention services in the Glen Cove area. Family and Children's Association (FCA) provides free walk-in help for a variety of problems – including eviction – through its Center for Advocacy, Information and Resources (CAIR) unit in Hempstead. Circulo de la Hispanidad provides homeless prevention services. Catholic Charities, Vincent de Paul, the Salvation Army and the Long Island Council of Churches and Nassau-Suffolk Coalition for the Homeless occasionally have the ability to provide small emergency grants for rent or security payments. The United Way of Long Island collects funding through FEMA and administers the funds through the FCA CAIR program. Legal services and homeless prevention efforts are also provided by various organizations. Agencies have received legal assistance from Nassau-Suffolk Law Services, FCA's CAIR, Community Advocates and others organizations have advocated for changes in the eviction process to prevent the loss of household possessions through storage regulations.

The shortage of affordable rental housing, the high cost of housing in general and the influx of immigrants to Long Island to meet the demand for inexpensive labor has led to an increase in illegal occupancy primarily by tenants who are undocumented. Local building departments enforce health and safety codes due to overcrowded and substandard housing by evicting tenants and prosecuting landlords. These evictions can lead to dislocation of tenants with some undocumented and ineligible for social services benefits. The County works with local non-profit and faith based organizations to provide for housing relocations for tenants displaced by illegal housing evictions.

# 2. Outreach and Assessment in Nassau County

Nassau County has coordinated outreach and assessment efforts through the various agencies that comprise the "No Wrong Door Program". In particular, the Homelessness Prevention and Rapid Re-housing Program administered by the Office of Housing and Homeless Services and the Veteran's Service Agency outreach program. The Nassau County agencies collaborate closely with both non-profit and private groups.

# a. Nassau County Continuum of Care Group

Outreach and intake provide entry into the CoC system so that needs can be assessed and referrals made to the appropriate services and residential placements. Most of Nassau County's homeless live doubled or tripled up with relatives or friends in emergency and temporary arrangements; many of these people are not known to service providers and have difficulty entering the system. Other homeless persons scattered throughout Nassau County live in streets, parks, alleys, garages, transportation depots, all-night commercial establishments, cars, abandoned buildings and other squatter situations. Many of these people will not ask for help by visiting an outreach site and must be approached where they live or congregate.

# b. Nassau County Department of Social Services

DSS has the primary responsibility for assisting the County's homeless. DSS has contracted with OHHS to perform all emergency placements of eligible families and individuals. The DSS Housing Unit assists families and individuals through

identification and placement in either temporary or permanent housing, depending on the needs and the type of shelter available. Homeless families and individuals, as well as those in danger of becoming homeless, apply in person to DSS between 9:00 AM and 5:00 PM; after basic assessment interviews by DSS caseworkers, OHHS case managers make referrals to appropriate services and emergency housing. After 5:00 PM, homeless persons can call DSS and speak to a caseworker regarding available emergency shelter. Homeless families or individuals are referred to shelter for the night, with the understanding that they must come to DSS the following day to establish their eligibility in order to continue receiving assistance.

Outreach services to homeless people living on the street and in public places are often provided in conjunction with homeless shelters, food and nutrition services and other public service programs operated by non-profit and faith based organizations. The many programs servicing Nassau County include, but are not limited to:

- American Red Cross;
- Bethany House;
- Catholic Charities;
- Circulo de la Hispanidad;
- Economic Opportunity Commission/Community Action Program;
- Interfaith Nutrition Network (INN);
- Long Island Cares;
- La Fuerza Unida de Glen Cove;
- Progressive Tenants Association;
- Salvation Army;
- SNAP Long Island;
- Society of St. Vincent de Paul;
- Family and Childrens Association;
- Mommas House;
- Nassau County Coalition Against Domestic Violence; and
- South Shore Association for Independent Living (SAIL)

FCA offers outreach and assessment services at six locations. FCA's walk-in crisis center (CAIR) provides immediate crisis intervention to the homeless and those on the verge of becoming homeless. The Nassau County Coalition Against Domestic Violence uses its hotline as an outreach and assessment tool. The Metropolitan Transportation Authority provides the Homeless Outreach Services Program that attempts to reach the homeless that use Long Island Rail Road (LIRR) stations, overpasses and facilities for shelter. The service refers the homeless to appropriate agencies. Nassau-Suffolk Coalition for the Homeless operates a toll free line for homeless persons and assists homeless persons with information, referral and advocacy.

Nassau County governmental and non-profit agencies and the County led Homeless Intervention Team (HIT) have expanded their outreach to chronically homeless individuals through increased collaboration between providers, advocates, government agencies and law enforcement. This partnership led to the development and implementation of procedures for working with the chronically homeless. Law enforcement officials automatically refer chronically homeless persons with the HIT team.

Approximately 200 agencies/organizations/non-profits/faith-based groups offer diverse services and resources at sites scattered throughout Nassau County. Access and information sharing were expanded by the NSCH's development of the Directory/Database of Basic and Emergency Services for the Homeless in Nassau and Suffolk County. The Directory is a comprehensive reference guide for providers and advocates and an empowerment tool for homeless people. The Directory is available in hard copy and on the NSCH website, each designed for the widest use and updating capability. The Directory/Database was last updated in May 2008.

# c. Nassau County Youth Board

Through NYS Office of Children and Family Services funding, Long Island Crisis Center maintains the 24/7 hotline, extensive community outreach and education. Additionally, Street Outreach services are supported through the U.S. Department of Health and Human Services.

# 3. Emergency Shelter

Emergency shelter is the first step in the move towards transitional and/or permanent housing, which is an important component of the CoC system. Quality emergency shelter requires support services and referrals to appropriate service providers and/or housing to help homeless individuals and families move through the continuum as expeditiously as possible. Most proprietary shelters and rooming houses do not provide such services or referrals. Federal Emergency Shelter Grants (ESG) matched on a oneto-one basis with private funds or in-kind services (the match in Nassau County's ESG program is generally met through the donation of buildings for use as emergency shelters) help provide emergency housing services for a small portion of Nassau's homeless. The CoC reported in its 2009 application that there were approximately 106 individuals and 315 persons with children in emergency shelter; there was an unmet need of 9 beds. There are several organizations provided with funding from the ESG program. Based on data provided to OHIA for the Fiscal Year 2008 CAPER, in 2008 INN served 876 persons, Mother of Good Counsel Home served 15 persons, North Shore sheltering served 60 persons, Bethany House served 158 persons, Momma's House served 96 persons, Glory House served 9 persons, Nassau/Suffolk Coalition Against Domestic Violence served 93 persons, St. Vincent de Paul Anthony House served 24 persons, St. Vincent de Paul Dismas House served 17 persons, Family & Children's Associated served 281, SAIL served 95 persons and SCO Madonna Heights served 112 persons.

#### 4. Transitional Housing

Some individuals and families leaving shelters and other emergency and temporary housing need transitional before permanent housing, with a variety of support, including rent subsidies or supplements and other financial assistance, help in relocating, and case management and aftercare services. Homeless persons, particularly the chronically homeless, may need intensive case management to help them move from homelessness to permanent housing. Transitional housing with intensive support and treatment helps clients/consumers move through the continuum to independent living. The CoC identified 89 transitional housing beds for individuals and 136 for persons in families with children. At the time of the 2009 application, the CoC documented an unmet need of one (1) bed for individuals.

The Salvation Army received a 1996 SHP award to establish a transitional supportive housing program at the Northport Veterans Administration Medical Center. The program, which began operating in 1997, provides housing and services for 41 homeless veterans. MTI Residential Services in collaboration with FEGS, received a 1998 SHP award to develop 12 beds of transitional supportive housing with a concentrated training program in community life skills, job readiness and work opportunities for homeless male and female veterans with mental illness, histories of substance abuse and other disabilities.

Other sub-sets of the homeless population that need a supportive housing environment on an interim basis in preparation for fully independent living include homeless and runaway youth, pregnant and parenting adolescents, victims of domestic violence, recovering substance abusers and mentally ill persons. Services at transitional facilities are designed to help individuals and families regain or achieve independent living skills and economic self-sufficiency. At last count, Nassau County nonprofit agencies operate eight transitional facilities offering case management and support services up to 18-24 months. A significant portion of Nassau County's homeless population are victims of domestic violence. Some of this population can be accommodated in emergency shelters; the Nassau County Coalition Against Domestic Violence provides 68 transitional housing beds with rent subsidies and special support services for abused women and children.

# 5. Permanent Housing

While efforts over the past 10 to 15 years have established some permanent housing and services for domestic violence victims, it is clear that housing will continually be in demand by many families to help them make the transition from crisis situations to safety, stability and selfsufficiency. Despite the recent recession, the cost of land to develop new housing will remain high, and zoning regulations are extremely restrictive. Rental subsidies represent the most efficient and effective way to increase the availability of low-cost housing. CoC agencies will continue to address the need for more rental subsidies with local, state and federal officials at meetings and public hearings.

The FCA/CAIR program – Project Homestart – provides rental assistance and a broad array of support services to homeless persons whose lives have been complicated by substance abuse and other disabilities. Thirty families and ten individuals are assisted at any one time. Rental subsidies allow participants in recovery to live in decent housing and children who have been in foster care to be reunited with their families. Sixty-eight homeless persons were assisted by Project Homestart during the period from June 1, 2007 to July 1, 2010. Of the total 97.1% were classified as "Non-Hispanic/Non-Latino" while 2.9% were "Hispanic/Latino". Racially, the breakdown was: 60.3% Black or African-American; 32.4% White; 4.4% Asian; and 1.5% American Indian or Alaskan Native. No racial data was reported for the remaining 1.5%.

NCCADV provides rental subsidies and services for victims of domestic violence and their families so that participants can find safe, affordable housing when leaving the Coalition's emergency shelter and can continue to receive the special services each needs to reach self sufficiency. However, there are many other homeless domestic violence families that cannot be housed at the Safe Home for Abused Families shelter that come to NCCADV through its 24-hour hotline, staff referrals and referrals from the regular shelter system, DSS and the Office of Housing and Homeless Services and other agencies.

Most homeless individuals and families need more than rental subsidies to obtain and remain in decent, stable living situations. These persons also need training in daily living skills, better education and job skills, work opportunities and job placement help, legal assistance and other supportive services. The CoC Group views all of these as necessary elements in a comprehensive Continuum of Care system.

# 6. Permanent Supportive Housing

Permanent supportive housing has been identified by the CoC Group as the most critical gap in Nassau County's Continuum of Care system. The existing scattered site and multi-family units sponsored by non-profit agencies do not meet the demand, particularly for those persons that could leave emergency shelters, transitional housing, hospitals and treatment programs for permanent housing with supportive services, if such housing were available. Individuals and families are forced to stay in inappropriate and more expensive settings because of the scarcity of permanent rental units. Self-sufficiency is an impossible goal for most homeless persons until they obtain stable housing. Certain segments of the homeless population with specific disabilities require permanent housing with supportive services to meet their special needs so they can gain selfsufficiency to the greatest extent possible. This includes mentally ill and physically disabled persons, including dually-diagnosed, mentally ill/mentally retarded persons, survivors of traumatic brain injuries, and persons with HIV/AIDS.

Overall, the demand for permanent supportive beds has significantly reduced since the preparation of the 2005-2009 Consolidated Plan. There are currently 276 permanent supportive housing beds for individuals and 466 for persons in families with children. In addition, 18 beds are currently under development. There is an estimated unmet need of 209 beds for individuals and 238 for persons in families with children. In 2005, the unmet need for individuals was lower (133 beds), but for persons in families with children the need was significantly higher (915 beds). These beds serve youth, victims of domestic violence, persons with HIV/AIDS, veterans, seriously mentally ill adults, those with substance abuse problems and the chronically homeless.

#### HUD Table 1A **Homeless and Special Needs Populations**

		Current Inventory	Under Development	Unmet Need Gap
	Ind	lividuals		
Example	Emergency Shelter	100	40	26
	Emergency Shelter	106	0	9
Beds	Transitional Housing	89	0	1
	Permanent Supportive Housing	276	8	209
	Total	471	8	219
	P	ersons in Families Wit	th Children	
	Emergency Shelter	315	0	0
Beds	Transitional Housing	136	0	0
	Permanent Supportive Housing	466	10	238
	Total	917	10	238

ote: The above figures are for the countywide Continuum of Care.

#### Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless	Sheltered		Unsheltered	Total	
Population -	Emergency	Transitional			
Number of Families with Children (Family Households):	103	60	7	170	
1. Number of Persons in Families with Children	273	128	14	415	
2. Number of Single Individuals and Persons in Households without children	121	73	88	282	
(Add Lines Numbered 1 & 2 Total Persons)	394	201	102	697	
Part 2: Homeless Subpopulations	Shelte	red	Unsheltered	Total	
a. Chronically Homeless	6		1	7	
b. Seriously Mentally Ill	89		0	89	
c. Chronic Substance Abuse	91		0	91	
d. Veterans	46		0	46	
e. Persons with HIV/AIDS	10		0	10	
f. Victims of Domestic Violence	26		0	26	
g. Unaccompanied Youth (Under 18)	0		0	0	

Note: The figures in Part 1 Homeless Population and Part 2: Homeless Subpopulations are for the countywide Continuum of Care system.

# 7. Supportive Services

The provision of permanent housing is the most important element in helping the homeless move to stability and independence; support services, however, such as case management, substance abuse treatment, mental health care and life skills training are also essential, as are legal and employment services. The CoC Group estimates that one in three of Nassau County's homeless individuals and families require legal guidance, counsel or representation in order to secure permanent housing and/or obtain the public and private income-enhancing benefits to which they are entitled. The CoC Group has found that more than half of Nassau County's homeless youth and adults require job readiness training, employment services and placement programs to make the transition into permanent housing and to attain self-sufficiency to the greatest extent possible. Employment and legal services are fundamental components of the CoC system.

The Homeless Rights Project enabled Nassau/Suffolk Law Services to increase its capacity to handle homeless cases starting in July 1997. The Nassau/Suffolk Law Services continue to provide services to homeless persons, especially in relation to legal issues critical to re-housing.

## **D.** Other Special Needs – Non-Homeless

## 1. Elderly

As was typical of trends throughout New York State, Nassau County experienced the aging of its seniors – growing numbers of the oldest elderly population remaining in the community and requiring increasing services and supportive assistance to maintain a viable life style. The frail elderly are defined by the Older American Act of 1965 as persons 75 years and older. In 2000, approximately 7.1% (or 94,750 persons) of the population was considered frail elderly; in 2009, despite the overall estimated decrease in County population, it is estimated that approximately 7.9% (or 104,350) of the population was considered frail elderly.

In contrast to the past preferences of moving to warm weather climates, the current elderly populations prefer to remain living in their communities. Communities need to continue to design and develop appropriate housing models and programs that will ensure that the living environments of aging residents will remain viable and accommodating over time. This challenge involves addressing substandardness of owner and renter properties, rental subsidies, financial assistance for elderly homeowners, and development of a variety of affordable housing alternatives that integrate age-accommodating design features and access to congregate meals, supportive assistance and health related care.

The Nassau County Department of Senior Citizen Affairs offers various services to the elderly population; however, a significant number of calls for assistance are in relation to housing. The Nassau County housing authorities operate public housing and Section 8 programs and currently have extensive waiting lists for seniors.

Over time, as elderly residents are gaining in place, there is an increasing need to provide services to the elderly in areas of personal hygiene, nutrition and transportation. There is a great need for the development of Enriched Housing units for the frail elderly which couples important support services with housing for the frail elderly.

The Nassau County Department of Senior Citizen Affairs has an extensive program to assist the elderly and frail elderly, which includes: transportation, referral assistance, case management, homemaker/person care, Alzheimer's service, legal assistance, home delivered meals, congregate meals, care assistance, counseling, adult day care, health promotion, employment service, recreation, long term care service, housing assistance, weatherization, energy assistance, emergency fuel and volunteers.

## 2. Persons with Mental Disabilities

Nassau County currently provides community residence, supportive housing and independent living facilities for the mentally ill. The County needs planning activities and a facility(ies) to meet the needs of patients who are being discharged from hospitals and do not have families or friends to reside with on a temporary basis.

Supportive housing, including supervised residences and supportive apartment living, are offered to adults with severe psychiatric conditions by the several agencies under contract with the New York State Office of Mental Health. The agencies and non-profits include, but are not limited to:

- Central Nassau Guidance and Counseling Services;
- Family Residences and Essential Enterprises (FREE);
- Federation of Organizations for the NYS Mentally Disabled;
- Long Island Jewish Medical Center;
- Melillo Center for Mental Health;
- Mental Health Association of Nassau County;
- Mercy Haven;
- Mercy Medical Center;
- Residential Experience in Adult Living;
- South Shore Association for Independent Living;
- Family and Children's Association;
- Federation Employment & Guidance Service;
- Catholic Charities; and
- Hispanic Counseling Center.

#### 3. Alcohol and Drug Addiction Services

The Nassau County Department of Drug and Alcohol Addiction provides administrative, fiscal and clinical oversight to two community residence programs and residential crises centers. The Department no longer directly operates residential treatment and rehabilitation facilities.

In 2007, a 35 bed adult inpatient substance abuse rehabilitation center was opened at the Nassau University Medical Center.

#### 4. Persons Diagnosed with HIV/AIDS

Nassau County government has HIV/AIDS-Sexually Transmitted Disease Services through the Health Department and an AIDS Services Coordinator through the Social Services Department. These two services are responsible for ensuring that those testing positive for HIV/AIDS are aware of and receive all necessary services provided by the County. The Health Department also provides free testing. The Health Department focuses on education, testing and counseling, as well as coordinating a referral program. In addition, the HIV/AIDS Bureau administers the \$6 million Ryan White Care Act grant, which provides services to those living with HIV/AIDS, including ambulatory care, outpatient medical care, transportation, dental services, emergency financial assistance and client advocacy.

The Social Services Department is responsible for providing awareness of the availability of public and private agencies that specialize in care and services for those with HIV/AIDS.

The Long Island Association for AIDS Care is a non-profit agency, which services to advocate for the needs of the population as well as provide educational services to the general population. Community residences have been developed by the agency.

The most recent data available for Nassau County was provided by the New York State Department of Health, which reported that in 2007, approximately 4,283 persons with HIV/AIDS resided in the County<sup>3</sup>.

Housing available for those with HIV/AIDS is typically unsuitable due to safety of temporary housing, lack of sufficient heating and difficulty in providing special dietary requirements.

#### 5. **Post-Hospital Services**

The care of patients returning to the community from psychiatric hospitals is the responsibility of the County Department of Mental Health, Mental Retardation and Development Disabilities. Through its case management system all such people are guided to appropriate housing if their own housing is not available or feasible. Contracted services are also provided, known as community support services, which offer social services and other forms of assistance to disabled persons living in the community in order to foster and maintain their independence.

#### 6. Physically Disabled

According to previous estimates from the Nassau County Office of Physically Challenged, federal figures indicate that 20% of the total population are disabled persons. Based on an extrapolation of these figures, an estimated 150,000 disabled persons reside in Nassau County. United States Census data from 2000 supports this, as approximately estimating approximately 170,000 disabled persons.<sup>4</sup>

<sup>&</sup>lt;sup>3</sup> New York State Department of Health. Accessed May 26, 2010.

<sup>&</sup>lt;http://www.nyhealth.gov/diseases/aids/statistics/epi/2007/docs/nassau\_suffolk.pdf>

<sup>&</sup>lt;sup>4</sup> The dataset included those with sensory disability, physical disability, mental disability and self-care disability.

According to Catholic Charities, a 1986 study undertaken by the International Center for Disabilities in conjunction with Louis Harris & Associates found that the number of disabled persons requiring adaptive housing was estimated at approximately 2% of the total disabled population. Based on these figures, it is estimated that 3,000 to 3,500 Nassau County residents with disabilities require adaptive housing.

The housing needs of the physically disabled vary depending upon the type of ailment/disability. Persons in wheelchairs require barrier free design in entryways, doorways and hallways, and accessible fixtures and appliances. Those on life support systems, using guide dogs, or that have hearing or visual impairments would have other housing related needs.

	Priority		<b>Dollars to</b>		
SPECIAL NEEDS SUBPOPULATIONS	Need Level High, Medium, Low, No Such Need	Unmet Need*	Address Unmet Need	Multi- Year Goals	Annual Goals
Elderly	High	3000	\$3 mill		
Frail Elderly	Medium	1000	\$1 mill		
Severe Mental Illness	Medium	600	\$600 K		
Developmentally Disabled	Medium	2	\$450 K		
Physically Disabled	Medium	25	\$500 K		
Persons w/ Alcohol/Other Drug	Medium	50	\$100 K		
Addictions					
Persons w/HIV/AIDS	Medium	8	\$200 K		
Victims of Domestic Violence	Medium	**	**		
Homeless Youth	Medium		\$500 K		
Other					
TOTAL			\$6.35 mill+		

 Table 1B

 Special Needs (Non-Homeless) Populations

\* Needs based on prior Consolidated Plan, assuming some progress has been make, but problems have continued for certain special needs groups have increased with increases in population (e.g. elderly). \*\* Data not available at this time.

#### 7. Public Housing Needs

There are nine housing authorities currently operating within Nassau County, managing a total of 3,789 units for families and senior citizens. The County is working closely with public housing authorities to rehabilitate and expand housing opportunities for income eligible families.

This includes the privatization of some units as tax credit development with the County providing HOME funding. In addition to the Public Housing Authorities, the Village of Island Park has a housing agency that maintains 40 units at 347 Long Beach Road.

The following is an inventory of public housing in the consortium by Housing Authority. The inventory includes information regarding the location and number of units per development. HUD Table 4 supplements this inventory providing information on public housing needs and strategies. The information provided in the following tables reflects data supplied in the housing authority 5-year plans.

PHA	Location	Address	# of Units
	Baldwin	Brookside Gardens, 1810 N Grand Avenue	78
	Bellmore	Bellmore Gardens, 200 Bellmore Avenue	98
	Elmont	Westover Gardens, 138 Elmont Road	130
	Franklin Square	Dogwood Terrace, 1182 Martha Place	104
	Levittown	Newbridge Gardens, 55 N Newbridge Road	84
	Oceanside	Mill River Gardens, 2900 Rockaway Avenue	106
	Uniondale	Meadowbrook Gardens, 750 Jerusalem Avenue	80
Town of Hempstead	Uniondale	Park Gardens, 840 Uniondale Avenue	120
	Valley Stream	Green Acres, 400 Flower Road	120
	Wantagh	Eastover Gardens, 1150 Seamans Neck Road	144
	Roosevelt	Centennial Gardens, 2 Babylon Turnpike & Nassau Blvd	50
	Westbury	460 Salisbury Park Drive	100
	Inwood	Bayview Gardens, 339 Bayview Garden Avenue	45
	Inwood	Inwood Gardens, 255 Lawrence Avenue	50
		Total	1,309
Town of North	Manhasset	Manhasset Valley Residence, 155 E Shore Road	99
Hempstead	New Cassel	Magnolia Gardens, 899 Broadway	90
Ĩ		189	
Town of Oyster Bay	Bethpage	7 Burkhardt Avenue	37
	Hicksville	355 Newbridge Road	72
	Oyster Bay	125 W Main Street	96
	Massapequa	20 Lake Street	75
	Plainedge	50 Hickville Road	36
	Syosset	40 Eastwood Road	95
	Plainview	80 Barnum Avenue	69
	Massapequa	201 Oakley Avenue	173

 Table XII

 Public Housing Authorities, Nassau County

РНА	Location	Address	# of Units			
	Plainview	115 Central Park Road	117			
	Old Bethpage	108 Round Swamp Road	140			
		Total	910			
	Glen Cove	Harold Seidman Village, Butler Street	64			
	Glen Cove	Kennedy eights, Burns Avenue	48			
City of Glen Cove	Glen Cove	Lee Gray Court, Hill Street	38			
	Glen Cove	Dan Daly, Burns Avenue	100			
		Total	250			
	Long Beach	Morton Cohen Apartments, 35 E Broadway	65			
City of Long Beach	Long Beach	Sonny Duckman Apartments, 175 W Broadway	65			
	Long Beach	Michael J Valenti Apartments, 415 National Blvd	65			
	Long Beach	Sol Scher Apartments, 225 West Park Avenue	71			
	Long Beach	Channel Park Homes, 500 Center Street	108			
	Total					
	Freeport	Rev. John J Madden Sr. Citizen Apartments, 240-160 S Main Street	150			
	Freeport	Dr. E. Mitchell Mollette, 100 N Main Street	100			
Village of Freeport	Freeport	Moxey Rigby Apartments, Buffalo Avenue and Albany Ave	100			
	Freeport	88 Evans Avenue	1			
	Total					
Village of Great Neck	Great Neck	700 Middle Neck Road	75			
Village of Great Neek	Total					
	Hempstead	Totten Towers, 20 Totten Street	75			
	Hempstead	Gen. Douglas MacArthur Senior Village, 260 Clinton Street	144			
Village of Hempstead	Hempstead	Yale Street	32			
	Hempstead	Gladys Avenue & Henry Street	30			
	Total					
Village of Rockville	Rockville Centre	579 Merrick Road	50			
Centre		Total				
	Total F	Public Housing Authority Units	3,789			

# 8. Lead Based Paint Needs

Hazards of housing-related environmental concerns, such as lead based paint, also affect the housing market inventory. Lead based paint hazards can be caused by peeling paint and abrasive surfaces on windows and door frames.

The Nassau County Health Department plays a major role in screening for lead based paint hazards. Referrals of children that may be poisoned are made by doctors, county clinics and hospitals. In 2009, Nassau County prepared an application for the Lead Hazard Reduction Demonstration Grant Program from HUD. In the most recent 12 month period, approximately 30,000 children were tested for lead poisoning, 27,600 of which were less than 6 years old. Of the 30,000 tested, 66 had blood lead levels equal to or greater than 10 ug/dl (0.2%). The successful application proposed abating 170 rental units, testing of 80% of children located in low-income communities for lead poisoning, community outreach and the development of a database of lead safe units in Nassau County.

The Health Department has established that the highest concentrations of elevated lead levels are found in the communities of Hempstead, Freeport, Roosevelt and New Cassel.

## 9. Barriers to Affordable Housing and Community Development

The following are obstacles that Nassau County must face in addressing its housing and community development needs.

# a. Lack of Vacant Land

Nassau County is highly developed, with little vacant or undeveloped land remaining. Where land is available, zoning generally permits more lucrative and larger scale development.

The limited amount of developable land restricts the number of new rental units and homeownership housing that can be built. The lack of land results in new units being constructed on in-fill sites or properties assembled through urban renewal. This is often advantageous to help stabilize or revitalize some communities, as it limits the number of units that may be developed at one time, thus reducing the economies of scale for each project.

# b. High Cost of Land

A limited supply of land and high demand results in higher property costs, particularly for undeveloped land. The property values for parcels of land are cost prohibitive and generally precludes the development of housing. Typically, increasing the number of dwelling units on a site would help to offset the high land costs. However, there are very few high density residential sites left in the County. Throughout the County, non-profit organizations are searching for ways to secure parcels of land through non-conventional sources, such as land donations made by municipalities, the County and or the State.

#### c. Limited Availability

There is a strong competition for available affordable housing funding. The County's annual allocations of CDBG and HOME funds have declined steadily from their highpoint in 2003, and there are often more requests for funding than monies available. Other Federal and State funds are also limited. Not-for-profit and for-profit developers seeking to build affordable housing are all competing for the same limited pool of funds.

# **10.** Community Development Needs

Since inception of the Urban County Program in 1975, the County's overall approach toward selecting community development projects is to permit each Consortium community to define its own needs and to develop programs to meet these needs, within the context of an overall Countywide approach for the entire Community Development effort. Although this approach toward the use of CDBG funds has been in effect for nearly 30 years, beginning in FFY 2003, the County has made its Consortium communities develop multi-year strategies for the use of funds. With this multi-year planning approach, the communities and County can better allocate funds particularly for large projects that require more than one year to implement.

The result of this planning process is a County directed program that addresses locally defined needs. The resulting program provides for the upgrading of the overall living environment of low and moderate income families and the elimination of blighted conditions through a combination of financial assistance, public initiatives to stimulate private improvements and a series of related public improvements. The program is also designed to enable communities to address urgent needs, when applicable.

The following summary of CDBG needs is based both on the County efforts as well as the local CDBG communities' three year plans.

# a. Public Facilities and Improvements

Improvements to parks, neighborhood facilities, streets, sidewalks, and parking areas, and upgrading of existing utilities are all needed in lower income neighborhoods. In the small Consortium villages, this often includes senior citizen center improvements, as well as street and sidewalk improvements, as part of programs to revitalize local shopping areas.

Public facility needs are summarized below:

The largest community development needs for public facilities and improvements are in the low and moderate income target areas of the Town of Hempstead and the City of Long Beach. In Hempstead, streetscape improvements are needed in commercial revitalization areas, including Baldwin, Franklin Square, Elmont, Roosevelt and Inwood; where such improvements complement ongoing facade programs. In the Villages of Cedarhurst, East Rockaway, Farmingdale, Hempstead, Lynbrook, Mineola, New Hyde Park and Valley Stream, downtown programs including street, sidewalk and parking improvements are in various stages of implementation.

Improvements to indoor and outdoor recreation facilities are another important need, with specific projects identified in Roosevelt, Hempstead Village, Long Beach and Rockville Center.

#### b. Public Services

There is a tremendous need among lower income County residents for public service programs that provide a range of services and opportunities, including employment, day care, education, transportation, senior citizen and youth programs and cultural activities. Existing countywide services need to be expanded and new programs established. Funds are in very short supply. Public services need to be provided throughout the County but particularly in the eight large communities -- the Towns of Hempstead, North Hempstead and Oyster Bay, Cities of Glen Cove and Long Beach, and Villages of Freeport, Hempstead, and Rockville Centre -- where there are concentrations of senior citizens and low and moderate income households that need these services and programs. Senior services are also provided in certain small communities, such as Bellerose, Westbury, Sea Cliff and Great Neck Plaza.

#### c. Architectural Barrier Removal

Architectural barriers in both homes and public facilities continue to represent major obstacles to mobility for handicapped persons. Although significant progress has been made over the past decades, there is a continuing need for the removal of such barriers to comply with applicable provisions of the Americans with Disabilities Act (ADA). Activities need to be carried out Countywide to provide ramps, elevators, door widenings, bathroom improvements, sidewalk curb cuts and other means of making both public and private areas accessible.

#### d. Economic Development and Commercial Improvements

An investment of resources in targeted areas is required to retain existing jobs and to create new employment opportunities for low and moderate income neighborhood residents. Local business areas require improvements such as commercial rehabilitation, landscaping, new storefront facades and signs, off street parking and curb and sidewalk improvements in order to both attract new customers and to better meet neighborhood shopping needs. Nassau County has been providing capital funds to complement CDBG funds in areas such as New Cassel, Westbury, Floral Park, Massapequa, New Hyde Park, Mineola, Roosevelt, Farmingdale, Bethpage, Elmont, Inwood and many others, where commercial areas need upgrading.

The use of CDBG for urban renewal activities (acquisition, demolition, relocation, disposition) continues to be an important need in Roosevelt, New Cassel, Inwood, Jamaica Square (Elmont), Glen Cove and Hempstead Village.

In addition, the County CDBG program has identified a need for small business loans and gap financing for redevelopment projects, which are necessary to better retain and create new jobs for low and moderate income persons. Several of the larger Consortium communities, including Hempstead Town and Village, North Hempstead and Glen Cove have identified economic development needs specific to their community. Section 108 loan guarantees are useful as an additional economic development tool. Section 108 has been utilized for major redevelopment in the City of Glen Cove and the Village of Hempstead.

#### e. Historic Preservation

The need to restore and preserve historic structures and facilities is an important County-wide need, albeit one that has only limited applicability to the CDBG program, since historic preservation must meet a national objectives (e.g., benefit low and moderate income persons or elimination of blight). III. Housing and Community Development Strategic Plan

#### III. Housing and Community Development Strategic Plan

The Nassau County strategic plan identifies objectives that have been developed in accordance with goals for providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate income persons. It takes into consideration the needs of the 34 consortium communities and establishes priorities and objectives on a consortium-wide basis. Nassau County has chosen to submit a 5 year plan which projects resources to be available and the needs that can be met with those resources.

#### A. Basis and Assignment of Priorities

The HUD Priority Housing Needs/Investment Plan Table breaks out the County's priority needs by household type, income, and housing problem. Priority need levels of High (H), Medium (M), Low (L) or No Such Need (N) are given to each household type based on income level (0-30%, 31-50%, or 51-80% MFI) and housing problem (cost burden, substandard housing or overcrowded conditions).

HUD has defined priority levels as follows:

**High Priority:** The County plans to use funds made available for activities that address this need during the 2010-2014 period.

**Medium Priority:** The County may use funds made available for activities to address this need during 2010-2014. Also, the County will take other actions to help this group locate other sources of funds.

**Low Priority:** The County does not plan to use funds made available for activities to address this need during the 2010-2014 period. The County will consider certifications of consistency for other entities' applications for Federal assistance.

**No Such Need:** The County finds there is no need, or the County shows that this need is already substantially addressed.

These priority ratings were further defined by assessing the percentages of needs presented in HUD Table 2A, Priority Housing Needs/Investment Plan Table and HUD Table 2B, Priority Community Development Needs. The Priority Housing Needs Table (HUD Table 2A), the basis for defining housing needs in the County's Comprehensive Housing Affordability Strategy (CHAS), breaks out housing needs by income and household type using 2000 Census compilations prepared by HUD. This was further augmented by the County's in-depth knowledge of housing and community development needs within the consortium, as well as consultation with social service agencies regarding needs of the homeless and special needs populations.

Priority needs are discussed as follows:

#### 1. Housing

#### a. Substandard Housing

In accordance with HUD instructions in preparing this plan, substandard has been defined as all units identified by HUD as overcrowded (>1.0 persons per room) and all units lacking complete plumbing or kitchen facilities. Suitable for rehabilitation is defined as units where the cost of rehabilitation is less than 75% of the replacement value.

An examination of factors including age of housing and overcrowding indicates that approximately 3% to 4% of units in the Consortium can be considered as substandard, including 20% of pre-1940 housing. Based on the experience of the Nassau County Consortium, most of these substandard units were suitable for rehabilitation. It is far more cost effective to rehabilitate existing housing stock than have it deteriorate and need to be replaced. Since 75.3% of the County's housing is owner-occupied, it is assumed that most of the housing with physical defects is owner occupied, as well. More than half of all Nassau County households earning less than 80% of median were homeowners. Therefore, rehabilitating substandard housing has been assigned a High priority for all owner households. Among renter households, substandard housing is given a Medium priority for small and elderly households and Low priority for large households, based on each household types's proportionate share of total households earning less than 80% of median.

The Priority Housing Needs/Investment Plan Goals are based on a projection of accomplishments over the next five years. It projects that the County will meet 5% of substandard housing needs over that time period, mostly through new construction for renters, and rehabilitation activities for owners.

Specifically, the goals for addressing substandard housing are based on average new construction costs of \$150,000/unit and residential rehabilitation costs of \$20,000/unit.

#### b. Cost Burden

The problems of cost burden – households paying more than 30% and 50% of income for housing – were assigned priorities based on the percentage of households experiencing such cost burden problems within the household and income category reflected in Section II, Non-Homeless Housing Needs, Table XI, Housing

Assistance Needs of Very Low, Low and Moderate Income Households. Generally, a **High** priority was assigned where needs were 50% or greater for all households in the category; **Medium** was assigned where needs were 30% to 49% of the category; **Low** was assigned where needs were 10% to 29% of the category; and **No Such Need** was assigned where needs were less than 10% of the category.

The estimated number of units that could be assisted were derived from the numbers of households in need in Table XI. The goals are based on a projection of accomplishments over the next five years. It projects that the County will meet 5% of the cost burden need over that time period through the Section 8 Existing Programs operated by OHHS and the nine housing authorities in Nassau.

Specifically, the goals for assisting cost burdened households is based on the average per year rental assistance costs experienced by the Section 8 Existing Programs, which is approximately \$5,000 per year per household.

Cost burden priorities differ by income category, and are discussed as follows:

- Extremely Low Income. In the 0-30% MFI - extremely low income - - category, a **High** priority has been assigned for all household and tenure types, for both cost burden of >30% and >50%. The 0%-30% income group is the lowest income category. With high housing costs currently experienced in the County, and few affordable vacancies, this group is most affected by cost burden. Extremely low income, cost burdened households primarily include elderly on fixes incomes, and small and large families on public assistance and Supplemental Security Income benefits (SSI) or Social Security Disability benefits (SSD). The principal need for these households is rent subsidy assistance, and in the case of owners, rehabilitation of their dwelling units.
- Low Income. In the 31-50% MFI -- low income -- category, cost burden remains a problem. For all households cost burden of >30% is assigned a **High** priority.

Like the extremely low income group, most households who are of low income are paying more than they can afford for housing, such as seniors living on fixed incomes, young families starting out with their first homes, and families and individuals with marginal employment. Many are on assisted housing waiting lists. This category is also likely to include households affected by employment layoffs.

According to HUD data, severe cost burden (>50%) is less of a problem for all households and is assigned a **Medium** priority.

Moderate Income. In the 51% to 80% MFI -- moderate • income -- category, all household categories, with the exception of large family renters, experience a high degree of >30% cost burden. Like the 0% to 30% and 31% to 50% income categories, cost burden of >30% is a High priority need, which can be attributed to the County=s low vacancy rate and the cost of market rentals. In addition, households in this category are not eligible to participate in Federal Section 8 assisted housing or other assisted and public housing programs and seek housing from within the available pool of market housing. For large family renters, >30% cost burden eases modestly to a Medium priority need. It is a Low priority for elderly owners, due to their actual number which is relatively low in comparison with the other household categories.

Severe cost burden (>50%) is a **Low** priority need for all household categories, with the exception of elderly renters. Severe cost burden is not a priority (**No Such Need**) for elderly renter households who are within the 51%-80% income category.

c. Overcrowding.

HUD defines overcrowding as housing occupancy of 1.01 or more persons per room, and includes it in their definition of housing problems. Except for some large families, particularly in communities with high concentrations of Hispanic households, overcrowding is not significant independent of cost burden. Therefore, with the exception of large family renters, all households are assigned a **Low** priority for overcrowding. Large families are assigned a **Medium** priority.

Projected accomplishments toward addressing overcrowded housing over the next five years anticipate the County will meet 5% of the need. This would largely be accomplished through new construction of rental and ownership housing, at an estimated cost of \$150,000 per unit.

d. Geographical Allocation

The County will focus investment towards housing needs throughout the Consortium. A majority of the new housing and housing improvements is anticipated to occur within the towns of Hempstead and North Hempstead; villages of Freeport and Hempstead; and cities of Long Beach and Glen Cove.

#### 2. Homeless

Homeless needs in Nassau are met by the Nassau County Office of Housing and Intergovernmental Affairs (OHIA), Nassau County Office of Housing and Homeless Services (OHHS), the Nassau Continuum of Care Group (CoC), and a network of housing organizations who provide housing and services for the homeless. Most of the funds and programs earmarked for homeless assistance emanate from these agencies. Homeless housing priorities were established by input from these County agencies, together with the Nassau CoC and the Nassau County Homeless Task Force, which prepared the *10 Year Plan to End Homelessness*.

In regard to homeless outreach and assessment, a rating of **High** has been established for families and individuals. The Department of Social Services assesses the needs of persons reporting for homeless housing and support services. The Department of Housing and Homeless Services manages emergency housing to ensure that all clients in need of shelter are appropriately housed. With funding through the Homeless Prevention and Rapid Re-housing Program, the OHHS provides assistance to persons who are in danger of becoming homeless and are not eligible for emergency assistance.

The need for placement in emergency housing is given a **Low** priority. This includes households that have no housing resources available to them. The needs for transitional and permanent supportive housing are given a **Medium** priority, and will be funded over the next five years by the CoC. The need for permanent housing is assigned a **High** priority, and will be funded over the next five years by the CoC as well.

**Geographical Allocation.** Of particular concern are issues of concentration of homeless housing and permanent housing for homeless persons in certain neighborhoods which already have significant amounts of assisted, supportive or special needs housing. Communities will be supported in considering applications for homeless housing on a case by case basis, where priority can be given to homeless households with that particular community as its community of origin.

#### 3. Special Needs

Nassau County is home to a wide array of social service agencies, which provide support programs for the mentally ill, developmentally disabled, alcohol/substance addicts, elderly and frail elderly, at risk youth and others. Special needs housing for the homeless is assigned a **High** priority by CoC which will apply for funds to serve these populations. Nonhomeless special housing needs are assigned a **Low** priority for the Consortium, which means that it will support applications put forth by other entities for these purposes.

#### 4. Non-Housing Community Development Needs

The County's non-housing community development priorities have been, and continue to be, the improvement of public facilities and services for low and moderate income senior citizen and disabled persons; handicapped access improvements; neighborhood stabilization through code enforcement, blight elimination and infrastructure improvements; and economic revitalization through improvement to commercial and retail facilities which expand job opportunities for County residents.

Community development priorities of **High**, **Medium**, **Low or No Such Need** are established based on a number of on-going planning studies (e.g., in Freeport, Farmingdale, Roosevelt, Mineola, Glen Cove and Elmont) and the projected CDBG budget over the next three to five years.

a. Public Facilities

Senior and recreational facilities have all been identified as having a **High** need as projects within these categories are anticipated to receive funding within the next five years.

Activities which the County may fund over the next 5 years and which have received a need of **Medium**, include funding for youth centers, childcare centers and health centers.

Low Priority and No Such Need is assigned to other public facilities.

b. Infrastructure Improvements

Activities targeted to Brownfield redevelopment, or sidewalk and street improvements in low and moderate income areas are part of community-wide revitalization projects assigned **High** need for the Consortium, as this type of activity is expected to be funded within the next five years. Activities which may be funded, and are assigned a **Medium** need, include such improvements outside designed target areas. When such activities are located in a low/mod area, but not in area with a comprehensive community revitalization program they are of a medium or low priority. Solid waste facilities and other infrastructure needs are generally not CD eligible within the Consortium and have been assigned **No Such Need**.

c. Public Services

Nassau County Consortium communities administer and/or support a wide range of services for various needy populations residing in the County. A **High** need is given to continuing to provide services to senior citizens, handicapped persons, youth, fair housing, tenant/landlord counseling and childcare services particularly when such services are part of a comprehensive community revitalization effort. Programs and funding for all the above services are in place and will continue to be funded, as permitted under CDBG regulations.

Other services relating to recreation, employment, crime prevention and public health may be funded by the County in the next five years, and are therefore a **Medium** need.

Other public service needs are assigned a **Low** priority. These activities may not be funded by the County over the next 5 years, however the County will support such programs initiated by other entities to carry out such activities.

d. Accessibility

Compliance with the American Disabilities Act (ADA) will continue to be a **Medium** need for the County. Activities to make public buildings, parks, and public facilities accessible to the disabled will be carried out over the next 5 years.

e. Economic Development

Commercial rehabilitation projects, small business loans, brownfield remediation, and redevelopment of local business areas with gap financing are assigned a **High** need. Improvements to retail and commercial enterprises in Farmingdale, Freeport, Elmont, New Hyde Park, Hempstead, New Cassel, Glen Cove, Westbury, Mineola and other local business areas will be undertaken over the next five years with CDBG program and Section 108 Loan guarantee program and other funds. The County's goal is to provide an array of inexpensive financing to fund the attraction and expansion of businesses from microenterprise loans to tax exempt financing. Both commercial rehabilitation and expansion improvements are anticipated to create and retain jobs and complement other neighborhood revitalization efforts. Technical assistance provided by other agencies serving businesses in Nassau will be supported by the County, and is assigned a **Low** priority.

Other businesses, economic development and commercial industrial improvements are not identified at this time and would likely not be assisted within the next five years. However, these categories are assigned a **Low** priority since the County will support applications put forth by other entities to carry out these activities.

#### f. Other Community Development

Lead based paint hazard reduction and code enforcement are assigned a **High** need and will be carried out over the next 5 years in concert with the County=s Residential Rehabilitation Program and Lead Hazard Reduction efforts.

Preservation of historic residential buildings may be funded, through residential rehabilitation activities, and is assigned a **Low** need, given the limitations on funding such activities consistent with CDBG regulations.

#### g. Administration and Planning

Planning has been assigned a **High** need and for the purposes of this plan, it also includes administrative services related to the CDBG program.

	Y HOUSING NEEDS		ority	<b>Unmet Need</b>	
(household	15)	0-30%	Н	4,773	
	Creatil Datatad	31-50%	H	3,952	
	Small Related	51-30%	H	2,422	
		0-30%	M	1,706	
	Large Related	31-50%	M	2,134	
	Large Related	51-30%	M	1,461	
Renter		0-30%	H		
Kenter	T1 de else		H H	5,075	
	Elderly	31-50%		1,934	
		51-80%	M	759	
		0-30%	L	2,812	
	All Other	31-50%	L	1,894	
		51-80%	L	1,591	
		0-30%	L	4,204	
	Small Related	31-50%	М	5,389	
		51-80%	Н	7,270	
		0-30%	L	1,546	
	Large Related	31-50%	М	2,947	
Owner		51-80%	Н	3,768	
		0-30%	L	12,115	
	Elderly	31-50%	М	8,857	
	5	51-80%	М	3,325	
		0-30%	L	1,596	
	All Other	31-50%	L	1,245	
		51-80%	L	1,394	
	Elderly	0-80%	Н	*	
	Frail Elderly	0-80%	М	*	
	Severe Mental Illness	0-80%	М	*	
Non-	Physical Disability	0-80%	М	*	
Homeless	Developmental Disability	0-80%	М	*	
Special	Alcohol/Drug Abuse	0-80%	М	*	
Needs	HIV/AIDS	0-80%	M	*	
	Victims of Domestic	0-80%	H	*	

Table 2A Nassau Urban County Consortium Priority Housing Needs/Investment Plan Table

Source of data: HUD CHAS Data Report. \* Data not currently available.

### Table 2A Nassau Urban County Consortium Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr.	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5
·	Goal	Goal	Goal	Goal	Goal	Goal
	Plan/Act	Plan/Act	Plan/Act	Plan/Act	Plan/Act	Plan/Act
Renters	15,650	3,150	3,155	3,135	3,105	3,105
0 - 30 of MFI	3,036	608	607	607	607	607
31 - 50% of MFI	12,277	2,454	2,456	2,456	2,456	2,455
51 - 80% of MFI	312	79	82	66	42	43
80 – 120% of MFI	25	9	10	6		
Owners	1,110	230	230	220	215	215
0 - 30 of MFI						
31 - 50 of MFI	150	30	30	30	30	30
51 - 80% of MFI	925	185	185	185	185	185
80 – 120% of MFI	35	15	15	5		
Homeless						
Individuals/Families						
Non-Homeless Special Needs						
Elderly						
Frail Elderly						
Severe Mental Illness						
Physical Disability	25	5	5	5	5	5
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total	16,785	3,385	3,390	3,360	3,325	3,325
Total Section 215	850	170	170	170	170	170
215 Renter	525	105	105	105	105	105
215 Owner	325	65	65	65	65	65

	Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units	125	25	25	25	25	25
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	750	150	150	150	150	150
Homeownership assistance						
HOME						
Acquisition of existing rental units						
Production of new rental units	250	50	50	50	50	50
Rehabilitation of existing rental units	150	30	30	30	30	30
Rental assistance	100	00	00	00		00
Acquisition of existing owner units						
Production of new owner units	200	40	40	40	40	40
Rehabilitation of existing owner units						
Homeownership assistance	125	25	25	25	25	25
HOPWA						-
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						
Rental Assistance (Nassau County	15,000	3,000	3,000	3,000	3,000	3,000
Housing Choice Voucher Program)	15,000	5,000	5,000	5,000	5,000	5,000
Supportive services and transitional	10,661	2,821	2,821	2,819	1,100	1,100
housing to those at risk of homelessness	10,001	2,021	2,021	2,017	1,100	1,100
NSP						
Substantial rehabilitation of existing	125	45	50	30		
rental units	125		20			
Substantial rehabilitation of existing	35	15	15	5		
owner units				-		
	1					

Table 2A Nassau Urban County Consortium Priority Housing Activities

Notes: HOPWA funds are received through the Town of Islip.

Table 2B	
Nassau Urban County Consortium	
<b>Priority Community Development Needs</b>	

Priority Need	Priority Need Level		
Acquisition of Real Property	Medium		
Disposition	High		
Clearance and Demolition	Medium		
Clearance of Contaminated Sites	High		
Code Enforcement	High		
Public Facility (General)			
Senior Centers	High		
Handicapped Centers	Medium		
Homeless Facilities	Medium		
Youth Centers	Medium		
Neighborhood Facilities	Medium		
Child Care Centers	Medium		
Health Facilities	Medium		
Mental Health Facilities	Medium		
Parks and/or Recreation Facilities	High		
Parking Facilities	Medium		
Tree Planting	Medium		
Fire Stations/Equipment	Medium		
Abused/Neglected Children Facilities	Medium		
Asbestos Removal	Medium		
Non-Residential Historic Preservation	Low		
Other Public Facility Needs	Low		
Water/Sewer Improvements	Medium		
Street Improvements	High		
Sidewalks	High		
Solid Waste Disposal Improvements	No such need		
Flood Drainage Improvements	Low		
Other Infrastructure	Low		
Senior Services	High		
Handicapped Services	Low		
Legal Services	Medium		
Youth Services	Medium		
Child Care Services	Medium		
Transportation Services	Medium		
Substance Abuse Services	Medium		
Employment/Training Services	High		
Health Services	Medium		
Lead Hazard Screening	Low		
Crime Awareness	Medium		
Fair Housing Activities	High		
Tenant Landlord Counseling	High		
Other Services	Medium		

C/I* Land Acquisition/Disposition	Low
C/I* Infrastructure Development	Medium
C/I* Building Acq/Const/Rehab	Low
Other C/I*	Low
ED Assistance to For-Profit	Low
ED Technical Assistance	Medium
Micro-enterprise Assistance	High

\* Commercial or Industrial Improvements by Grantee or Non-profit.

#### **B.** Five Year Objectives and Strategies

Nassau County's strategies reflect the need to maintain and strengthen the diverse character and qualities of Nassau County through economic growth, balanced with neighborhood preservation, community facility improvements, the improvement of the existing housing stock and creation of new housing opportunities.

The following section outlines the County's five year strategy for addressing needs in the areas of housing, homelessness, special populations, public housing, and community development. HUD Table 2C provides the Summary of Specific Housing and Community Development Objectives.

#### 1. Housing

## a. Housing rehabilitation assistance for extremely low, low and moderate income households

**Description:** Elimination of substandard housing is a priority need for all household types and income categories. In accordance with HUD instructions in preparing this plan, substandard has been defined as all units identified by HUD as overcrowded (>1.0 persons per room) and all units lacking complete plumbing or kitchen facilities. Suitable for rehabilitation is defined as units where the cost of rehabilitation is less than 75% of the replacement value. An examination of factors including age of housing and overcrowding indicates that approximately 3% to 4% of units in the Consortium can be considered as substandard, including 20% of pre-1940 housing. Based on the experience of the Nassau County Consortium, most of these substandard units were suitable for rehabilitation.

Most of the substandard housing units are likely occupied by households earning less than 80% of median income. Many of these units need energy efficiency improvements and may also have lead based paint. It is more cost effective to rehabilitate existing housing than have it deteriorate and need to be replaced.

**Strategy:** Housing rehabilitation activities will be undertaken consortium wide to maintain existing housing stock. Assistance will be targeted to extremely low, low and moderate income households. Consortium communities will be encouraged to conduct special outreach to Black and Hispanic households who were identified as having disproportionate housing needs.

Improvements will include elimination of code violations and incipient violations, structural and utility improvements, energy efficiency, and lead based paint abatement. In most cases, assistance will be provided in the form of a grant or a deferred loan. Federal Community Development Block Grant (CDBG) funds will be the primary financial resource utilized to carry out rehabilitation efforts. Non-Federal resources may include private property owner funds and/or bank funds used to match Federal CDBG grants, although consortium members do not have match requirements as part of CDBG residential rehabilitation programs.

**Geographical Location:** Residential rehabilitation activities will be undertaken consortium-wide, in areas with older housing stock, multi-family housing and low income concentrations, as well as areas or neighborhoods with scattered or spot housing needs.

Rehabilitation is located in the towns of Hempstead, Oyster Bay and North Hempstead, the City of Long Beach, and villages of Freeport. Rockville Centre. Bayville, East Rockaway, Farmingdale, Lynbrook, Mineola, and Valley Stream. Rehabilitation is also carried out in most of the small villages in the consortium.

Some of these communities (e.g., North Hempstead, Oyster Bay and Hempstead Towns) have in-house staff resources to administer the rehabilitation program. Elsewhere, rehabilitation is undertaken by OHIA staff.

**Accomplishments:** The Nassau County Consortium five year goals include the rehabilitation of 750 homeowner and 250 renter dwelling units at an average cost of \$15,000 - \$20,000 per unit.

## b. Expansion of housing opportunities for low and moderate income first time homebuyers

**Description:** The housing supply in the Nassau County Consortium is largely owner occupied, typical of suburban counties in the New York metropolitan area. The vacancy rates suggest that the housing market is tight, even though both the County's population and number of households have declined.

The demand for housing continues to be exacerbated by the high cost of housing and available land. The median cost of owner occupied housing in Nassau County almost quadrupled during the 1980's, continued to increase during the 1990's to a 2000 median

of \$240,200, and by 2009 reached \$442,477. By 2014, median home values are expected to increase to \$543,700.

**Strategy:** Nassau County will support the development of low cost homeownership housing to expand its supply of affordable housing. Housing will be developed for low and moderate income first time homebuyers who will occupy the dwellings as their primary residences. CDBG and HOME funds will be used to write-down mortgages, and/or downpayment and closing costs, and/or acquire land. The County will continue to fund its highly successful First Time Homebuyer Down Payment Program which subsidizes downpayments for lower income households.

New York State resources provided through the Affordable Housing Corporation (AHC) will also be tapped. AHC funds will be used similarly to CDBG and HOME funds. Private lenders will be involved to provide construction financing to housing developers and to provide permanent financing to homeowners.

Affordable housing in Nassau is typically initiated by a local municipality and is frequently developed with the assistance of non-profit, neighborhood-based organization or private developer. The County is directly involved in providing affordable housing assistance through its First Time Homebuyer Down Payment Assistance Program initiative. The County will continue to support municipalities and other entities -- for-profit and non-profit -- in expanding affordable homeownership opportunities. This will include support of applications put forth by public housing agencies undertaking homeownership activities. Individual Communities undertaking affordable housing new construction will be encouraged to coordinate with the New York State Affordable Housing Corporation (AHC), New York State Division of Housing and Community Renewal (DHCR) and the State of New York Mortgage Agency (SONYMA), and local lending institutions in providing additional assistance. Municipalities, nonprofits, like the Long Island Housing Partnership, and CHDOs will be encouraged to conduct additional outreach to extremely low, low and moderate income Hispanic renter households which were identified as having disproportionate housing needs.

**Geographical Location:** Locations of affordable housing will likely include Hempstead Village, Roosevelt, Freeport, New Cassel, Farmingdale, Glen Cove, Inwood, and Long Beach. These communities have assembled, or are currently assembling, sites and anticipate moving ahead with housing construction within the next 5 years. In each case, public/private partnerships have been or will be established where the municipality and/or County will write down costs of privately developed housing. The investment towards new affordable housing in these communities will stabilize neighborhoods through development of vacant land and expanding housing opportunities for low income residents.

Downpayment assistance will be provided countywide.

**Accomplishments:** Five year goals will include the development of approximately 60 single family homes for low and moderate income homebuyers, and the provision of downpayment assistance to 25-40 households per year.

#### c. Rental assistance for extremely low and low income households

**Description:** Census figures on contract rents of rental housing were reported as \$678 in 1990 and \$964 in 2000. There is no data available on contract rents for 2010. Average advertised rents in 2010 range from \$700 to \$1,000 for studios, \$900 to \$1,300 for 1-bedrooms and \$1,400 to \$1,800 for 2-bedrooms. Although new multi-family housing construction includes some rental development, most of this development is at market rates and higher. Senior housing is being pursued in some localities, but few opportunities for low-income rental housing have been evident. Moreover, the combined waiting lists for public housing and Housing Choice Voucher programs includes the names of over 12,150 households.

**Strategy:** Nassau County will provide rental supplements to extremely low and low income households to offset the high cost of rental housing in the county. This priority will be addressed through the Federal Section 8 Existing Certificate and Housing Choice Voucher Programs.

Individual households will apply for assistance through the County OHIA or nine local housing agencies which administer Section 8 Programs. Eligible households will be required to pay 30% of their income towards rent; the balance would be covered by the Section 8 Program (with housing vouchers, households have the option of paying more than 30% of their income towards rent; the balance would be covered by the program.)

The County will encourage the development of multi-family housing with set-asides or incentives for below market rate rental housing development, and will provide funds to support proposed developments with an affordable rental component. **Geographical Location:** Although rental housing is needed throughout the Consortium, it is likely to be located in downtown areas and near railroad stations. Section 8 rental assistance will be primarily provided to households that will reside within Nassau County. However, due to the portability of certificates/vouchers, some Section 8 program participants may locate outside of the county.

**Accomplishments:** Goals will include assistance to 3,000 renter households per year. Primary beneficiaries will include senior citizen and small family households.

*d.* New construction of rental housing for extremely low and low income senior citizens and households

**Description:** As with Strategy 1c, rental assistance for extremely low- and low-income households, the unavailability of affordable rental units due to low vacancy rates and co-op and condo conversions, the length of assisted housing waiting lists, and the high cost of available rentals all support the strategy of developing new rental housing. The assessment of affordable units available to various income groups in Section III illustrates how extremely low and low income households are locked out of the rental market.

Strategy: Nassau County will support the development of rental housing by providing HOME funds to assist in funding the construction of rental housing units for extremely low and low income households in the consortium. Rents will be set in accordance with Section 8 Fair Market Rents and HOME Program requirements. The County will provide technical assistance to developers in leveraging HOME funds with Low Income Housing Tax Credits, and housing grants available through NYS DHCR=s Housing Trust Fund Program. The County will continue to support funding applications put forth by other entities for new rental housing at appropriate sites. This includes proposals put forth for Federal Section 202 financing. The County will encourage private and non-profit developers to conduct special outreach to Hispanic households who have been identified as having disproportionate housing needs.

**Accomplishments:** The County anticipates that an estimated 250 rental units will be developed over the next 5 years.

**Geographical Location:** Several projects are proposed and anticipated to be completed by 2014. These include the Twin Oakes Development in Hempstead, Spinney Hill Redevelopment in Manhasset, Foster Meadow Senior Development in Elmont, single-family housing development in Inwood, scattered site in-fill housing developments at various sites and additional housing in New Cassel. Housing in other locations on a project by project basis will be considered.

e. Substantial rehabilitation for the expansion of rental and homeownership opportunities for extremely low, low and moderate income households

> **Description:** The need to expand rental and homeownership opportunities for extremely low, low and moderate income households is clearly demonstrated in Strategies 1b, c and d, above. Substantial rehabilitation is an additional tool to provide housing opportunities and revitalize communities. Despite successful homesteading programs in the past, several communities in Nassau County have suffered from foreclosures and abandonment resulting in scattered units of vacant, tax foreclosed housing which are not only a blight to the community, but a wasted housing resource. With substantial rehabilitation assistance, these units can avoid demolition, and return to the tax rolls.

> The Neighborhood Stabilization Program (NSP) was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is being realized. Nassau County's allocation of NSP1 funds is approximately \$7.67 million.

> NSP is a component of the Community Development Block Grant (CDBG). The CDBG regulatory structure is the platform used to implement NSP and the HOME program provides a safe harbor for NSP affordability requirements. NSP grantees develop their own programs and funding priorities. However, NSP grantees must use at least 25 percent of the funds appropriated for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of the area median income. In addition, all activities funded by NSP must benefit low- and moderate income and middle income persons whose income does not exceed 120 percent of area median income. Activities may not qualify under NSP using the "prevent or eliminate slums and

blight" or "address urgent community development needs" objectives. NSP eligible communities in Nassau County include: Elmont; Freeport; Hempstead; Lakeview; New Cassel/Westbury; Roosevelt; South Floral Park; and Uniondale.

In addition, there are underutilized non-residential facilities in the Consortium which could be converted to residential use. These include vacant or underutilized schools, shopping centers and other uses.

**Strategy:** Nassau County will support the substantial rehabilitation of housing by providing HOME and NSP funds to assist in the creation of housing for renter and homeowner households.

HOME and NSP funds will be provided to non-profit and other housing entities to acquire and rehabilitate vacant tax foreclosed homes, which would be sold to first time homebuyers as affordable housing. Additional outreach will be encouraged for minority households who have been identified as having disproportionate housing needs. The County will support applications put forth by other entities for the conversion of non-residential buildings to housing. This may include vacant or underutilized school buildings, convents or other non-residential uses.

**Accomplishments:** The County anticipates that approximately 150 housing units will be created through substantial rehabilitation efforts over the next 5 years, including scattered site abandoned and foreclosed properties in Elmont; Freeport; Hempstead; Lakeview; New Cassel/Westbury; Roosevelt; South Floral Park; and Uniondale.

**Geographical Location:** Activities will be carried out Consortium-wide.

*f.* Housing support services for extremely low, low and moderate income households

**Description:** Extremely low, low and moderate income households require support services directly related to housing or housing assistance or to achieve self sufficiency and/or gain the skills necessary to improve housing in their community.

**Strategy:** Several Public Housing Authorities (PHAs) in the County are implementing Family Self Sufficiency (FSS) programs. The FSS program, which is tied to the Section 8 Existing Program,

provides a broad range of support services to assist low income households in achieving housing and economic self sufficiency. Services will include rent assistance, job training, counseling, and educational programs. It is anticipated that these services will be provided as in-kind activities through other public agencies.

The Nassau OHHS coordinates with the DSS in undertaking the Section 8 Family Unification Program to help rejoin families which have been separated as a result of domestic problems.

In addition, Nassau County will continue to provide CDBG funds to non-profit organizations which provide housing and support services to extremely low, low and moderate income households. These organizations will likely include the Long Island Housing Partnership which provides development training seminars to nonprofit community groups serving low income areas and mortgage counseling to households participating in the Downpayment Assistance Program; and Long Island Housing Services which provides fair housing services to low income persons.

Accomplishments: Implementation of Section 8 FSS Program by the OHHS and other PHAs in Nassau. Housing services will be provided to Long Island Housing Services (LIHS) and/or nonprofit organizations over the next five years. LIHS will provide fair housing counseling.

**Geographic Distribution:** Services will be provided on a countywide basis.

## Table 2C Summary of Specific Housing and Community Development Objectives

Availability/Accessibility of Decent Housing (DH-1)							
	Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
1	New construction of rental housing	HOME	2010	# of new	50		%
	for extremely low and low income		2011	affordable rental	50		%
	persons and seniors		2012	units	50		%
			2013		50		%
			2014		50		%
			MULTI-	YEAR GOAL	250		%
2	Expansion of housing opportunities	HOME	2010	# of new	40		%
	for low and moderate income first	NSP	2011	affordable	40		%
	time homebuyers		2012	homeowner units	40		%
	5		2013		40		%
			2014		40		%
			MULTI-	YEAR GOAL	200		%
		Affordabil	ity of Dece	nt Housing (DH-2)			
1	Expansion of housing opportunities	HOME	2010	# of households	25		%
	for low and moderate income first		2011	provided	25		%
	time homebuyers		2012	downpayment	25		%
			2013	assistance	25		%
			2014		25		%
			MULTI-	YEAR GOAL	125		%
2	Rental assistance for extremely low	Housing	2010	# of households	3,000		%
-	and low income households	Choice	2011	provided rental	3,000		%
	and low meetine nouseholds	Voucher	2011	assistance	3,000		%
		Program	2012	assistance	3,000		%
		Tiogram	2013		3,000		%
				YEAR GOAL	15,000		70
3	Substantial rehabilitation for the	NSP	2010	# of housing	90		%
5	expansion of rental and	HOME	2010	units created or	95		%
	homeownership opportunities for	HOWL	2011	retained through	65		%
	very low, low and moderate-income		2012	substantial	30		<sup>70</sup> %
	households		2014 MULTI-	rehabilitation YEAR GOAL	30 310		%
4	Provide housing support services for	PHA	2010	# of households	12,000		%
4	very low, low and moderate income	FSS	2010		12,000		70 %
	households.	гээ		served	· · · · · · · · · · · · · · · · · · ·		
	nousenoids.		2012		12,000		%
			2013		12,000		%
			2014 MULTI-	YEAR GOAL	12,000 60,000		%
5	Housing rehabilitation assistance for	CDBG	2010	# of owner units	150		%
	extremely low, low and moderate	HOME	2011	rehabilitated	150		%
	income owner households	LHRP	2012		150		%
	(rehabilitate units at an average cost		2013		150		%
	of \$20,000/unit)		2013		150		%
				YEAR GOAL	750		%
6	Housing rehabilitation assistance for	CDBG	2010	# of rental units	25		%
	extremely low, low and moderate	HOME	2011	rehabilitated	25		%
	income renter households		2012		25		%
	(rehabilitate units at an average cost		2012		25		%
	of \$20,000/unit)		2013		25		%
	51 \(\vee\)20,000/\(unit)			YEAR GOAL	125	1	%
			WIULII-	I LAK GUAL	145	1	70

#### Grantee Name: Nassau Urban County Consortium

	Specific Objective	Source of	Year	able Living Environmer Performance	Expected	Actual	Percent
	Specific Objective	Funds	Tear	Indicators	Number	Number	Completed
1	Provide programs and services	CDBG	2010	# of low and	50,000		%
	to address the needs of seniors,		2011	moderate income	50,000		%
	youth and other very low, low		2012	persons served	50,000		%
	and moderate income persons		2012	persons served	50,000		%
	and moderate meome persons		2013		50,000		%
				EAR GOAL	250,000		%
2	Provide improvements to	ABLE	2010	# of units funded to	5		%
-	homes and public facilities	Program	2011	remove architectural	5		%
	which remove barriers that	riogram	2012	barriers	5		%
	restrict access by the physically		2012	burrers	5		%
	disabled		2013				
	disabled			EAR GOAL	5 25		%
		Sustainability					/0
1	Eliminate and prevent blight	CDBG	2010	<b>iving Environment (SI</b> # of urban renewal	200		%
	through rehabilitation,	000	2010	and annual plan	200		70 %
	demolition and redevelopment		2011		200		
				projects/activities			%
	activities, as well as code		2013		200		%
	enforcement		2014		200		%
			MULTI-YE	AR GOAL	1,000		%
2	Provide new and improved	CDBG	2010	# of	100		%
	PF&I improvements to		2011	projects/improve-	100		%
	improve the environment for		2012	ments in targeted	100		%
	very low, low and moderate		2013	CDBG eligible areas	100		%
	income households		2014	e	100		%
			MULTI-YE	AR GOAL	500		%
3	Evaluate and reduce lead	CDBG	2010	# of housing units	40		%
	based paint hazards in the	LHRD	2011	inspected for lead	55		%
	Consortium	Lintz	2012	based paint and	75		%
	Consolitum		2012	hazards removed	15		%
			2013	nazarus removed			%
			MULTI-YE		170		%
							70
1				conomic Opportunity (		1	0/
1	Target services to reduce the	CDBG	2010	# of households	3,500		%
	number of households living in		2011	assisted	3,500		%
	poverty		2012		3,500		%
			2013		3,500		%
			2014		3,500		%
			MULTI-YE	CAR GOAL	17,500		%
		Sustainabil		nic Opportunity (EO-3		•	
	Specific Objective	Source of	Year	Performance	Expected	Actual	Percent
		Funds		Indicators	Number	Number	Completed
1	Upgrade the physical condition	CDBG	2010	# of projects or	40		%
	of local business areas to		2011	businesses assisted	40		%
	eliminate and prevent blight,		2012		40		%
	and create and retain jobs		2013		40		%
	J		2014		40		%
						1	

#### 2. Homeless

a. Provision of housing and services for the homeless

**Description:** In order to address chronic homelessness in Nassau County, the County has implemented a comprehensive plan to end homelessness in Nassau County within the next ten years. This "Ten Year Plan to End Homelessness" presents a graphic picture of the extent of homelessness and the numbers of Nassau residents who regularly live on the verge of homelessness. The plan provides for a central database and source of information that will improve programs, expand resources and target service delivery more effectively to reach individuals and families. The Plan will help stimulate the development and provision of affordable rental housing and appropriate supportive housing throughout the County. This was a collaborative effort on behalf of many Nassau County agencies, non-profit entities, planners, and community based and faith based organizations. By investing in the prevention of homelessness, the plan aims to:

- Prevent housed families and individuals from becoming homeless
- Prevent individuals (including youth) from becoming homeless upon discharge from medical/mental health institutions, assisted living facilities, nursing homes, and prison; identify persons with mental illness who may be at risk for homelessness and direct them to appropriate housing and support services
- Prevent veterans from becoming homeless upon discharge, assure they receive necessary services and link homeless veterans to appropriate services and assistance.
- Implement a "housing first approach" to help people exit homelessness
- Increase the number of emergency, transitional and permanent housing units in the County to address the needs of the chronically homeless and other homeless individuals (including youths) and families, and reduce or minimize the length of time people remain homeless or in transitional housing.
- Expand and increase access to services and resources that will assist homeless persons and those persons on the verge of homelessness and improve their lives (including youth).
- Provide educational opportunities and job training for homeless persons (including youth) and persons at risk of homelessness.

The Nassau County Continuum of Care Group utilizes HUD SHP funds on behalf of Nassau County service providers and housing developers for the acquisition and rehabilitation of housing for transitional and permanent housing for the homeless and special needs homeless. The Nassau Continuum of Care Group is an open committee, consisting of members of non-profit organizations, government entities, grassroots and faith-based organization, as well as consumers. The mission of this group is strategic planning, networking and coordination of housing and services in order to ensure a seamless continuum of care for homeless persons in the region. The ultimate goal is the reduction/elimination of long-term homelessness through the development and maintenance of programs, increase in access to housing and services for the homeless and prevention activities.

**Strategy:** Identified on Table 1C, Summary of Specific Homeless/Special Needs Objectives, are the specific strategies to be carried out on the Federal, State and local level including extensive advocacy. Nassau County will continue to utilize Federal Emergency Shelter Grant (ESG) funds to help in providing emergency housing and services for the homeless. As per ESG program requirements, Federal funds will be matched on a one to one basis with private funds or in-kind services. The match in Nassau's ESG program is generally met through the donation of buildings for use as emergency shelters or in-kind contributions of services and fundraising.

Activities to address emergency shelter needs will primarily include the rehabilitation of existing facilities and the provision of needed services such as meals, counseling, and job training. Services will also be provided to special needs homeless, such as those that are victims of domestic violence, run-away youth, etc. Primary beneficiaries will likely include single person and small family households. Assistance will also be provided to individuals and families with children (especially those with incomes below 30 percent of median) to prevent homelessness.

To encourage the "continuum of care" approach to addressing homeless needs, the County will support applications submitted to HUD by the COC primarily for funding of transitional and permanent housing at appropriate sites.

The Homelessness Prevention and Rapid Re-Housing Program is part of the American Recovery and Reinvestment Act of 2009 (ARRA). The goal of this program is to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance. The funds will provide for a variety of assistance, including: short-term or medium term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

Accomplishments: It is anticipated that ESG funds will assist approximately 1,100 individuals or households per year with emergency shelter, transitional housing and supportive services for homeless individuals and families and those at risk of homelessness. HPRP funds will assist approximately 1,235 individuals or households over three years with short terms rent, mortgage and utility payments to prevent homelessness. ESG and HPRP funds will assist approximately 3,926 individuals or households over three years with services to prevent homelessness among at-risk populations.

**Geographic Distribution:** Activities will be carried out Countywide.

#### 3. Special Needs

a. Provision of housing and support services for others with special needs

**Description:** Non-homeless special needs populations include the elderly and frail elderly, persons with mental disabilities, persons with alcohol and drug addictions, persons diagnosed with HIV/AIDS, the physically disabled and persons returning to the community from psychiatric hospitals. Each of these groups has difficulty in obtaining affordable housing which is suitable to meet their needs.

**Strategy:** Nassau County will continue to provide assistance to senior citizens and other special needs populations through a range of CDBG public service activities. Several consortium members provide senior citizen nutrition, transportation, and medical programs, as well as programs for substance abuse counseling.

In addition, Nassau County, as part of the Nassau/Suffolk Eligible Metropolitan Area (EMA), is eligible to receive Federal HOPWA Program (Housing for Persons with AIDS) funds to improve existing facilities for this special needs group through the provision of supportive health services and assistance with operating costs. The Town of Islip has been assigned by HUD as the grantee for the EMA. HOPWA funds will continue to be distributed among sites in both Nassau and Suffolk counties.

Accomplishments: Housing and support services are expected to assist 6,500 seniors and other special needs persons per year.

**Geographical Location:** Public services to other special needs groups will be provided throughout Nassau County.

Specific Objectives	Sources of Funds	Performance Indicators	Expected Number (over 5 years)
Homeless Objectives			
Expand the supply of decent low cost housing for homeless and low-income persons.	ESG HOME	Additional low cost housing and reduced number of homeless persons	1,250
Increase the supply of permanent supportive housing for homeless and chronically homeless populations.	HOME	Number of units	15
Provide emergency shelter, transitional housing, and supportive services to homeless individuals and families and those at risk of homelessness	ESG	# of individuals /families served	1,100 annually
Provide short term rent, mortgage and utility payments to prevent homelessness.	HPRP	# of individuals /families served	1,235 over three years
Provide services to prevent homelessness among at- risk populations.	ESG HPRP	# of individuals /families served	3,926 over three years
Special Needs Objectives			
Provide case management and coordination of referrals to existing housing and support services for the non-homeless special needs population.	CDBG	# of individuals /families served	6,500 annually
Other Objectives			
	Expand the supply of decent low cost housing for homeless and low-income persons.         Increase the supply of permanent supportive housing for homeless and chronically homeless populations.         Provide emergency shelter, transitional housing, and supportive services to homeless individuals and families and those at risk of homelessness         Provide short term rent, mortgage and utility payments to prevent homelessness.         Provide services to prevent homelessness among atrisk populations.         Special Needs Objectives         Provide case management and coordination of referrals to existing housing and support services for the non-homeless special needs population.	Homeless ObjectivesESG HOMEExpand the supply of decent low cost housing for homeless and low-income persons.ESG HOMEIncrease the supply of permanent supportive housing for homeless and chronically homeless populations.HOMEProvide emergency shelter, transitional housing, and supportive services to homeless individuals and families and those at risk of homelessnessESGProvide short term rent, mortgage and utility payments to prevent homelessness.HPRPSpecial Needs ObjectivesESGProvide case management and coordination of referrals to existing housing and support services for the non-homeless special needs population.CDBG	Homeless ObjectivesAdditional low cost housing for homeless and low-income persons.ESG HOMEAdditional low cost housing and reduced number of homeless personsIncrease the supply of permanent supportive housing for homeless and chronically homeless populations.HOMENumber of unitsProvide emergency shelter, transitional housing, and supportive services to homeless individuals and families and those at risk of homelessnessESG# of individuals /families servedProvide short term rent, mortgage and utility payments to prevent homelessness.HPRP# of individuals /families servedProvide services to prevent homelessness among at- risk populations.ESG# of individuals /families servedProvide case management and coordination of referrals to existing housing and support services for the non-homeless special needs population.CDBG# of individuals /families served

# Table 1CNassau Urban County ConsortiumSummary of Specific Homeless/Special Needs Objectives<br/>(Table 1A/1B Continuation Sheet)

\* HPRP Program runs through

#### \*Outcome/Objective Codes

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

#### 4. Community Development Objectives and Strategies

In addition to three year planning applications as currently required for each Consortium community, several communities are undertaking large scale urban renewal projects with the potential for significant economic revitalization and community renewal. These projects include the Town of Hempstead which is focusing its efforts in Baldwin and Elmont, the Village of Hempstead HUB project, the Village of Freeport Downtown Revitalization Project, including a new vision for North Main Street, the City of Long Beach Superblock and Bayfront projects, the City of Glen Cove Waterfront Revitalization Project, the Village of New Hyde Park's Operation Downtown, the Town of North Hempstead's New Cassel Revitalization Project and transit oriented development in the Villages of Farmingdale and Mineola. The Town of Hempstead has approved the goahead for an urban renewal plan in Baldwin. The town is in the process of overseeing an \$18 million revitalization plan of the blighted area along Grand Avenue. The plan aims to make the area a destination for shoppers. In addition the Town of Hempstead is also looking to develop the Belmont Racetrack area to make it an integral part of the area's economic foundation. The Town of Oyster Bay has been in discussions with civic associations and chamber of commerce leaders regarding revitalizing downtown Hicksville. A steering committee is in the works to lay out a plan and present it to the public in the near future.

The communities' three year application and the above initiatives provided the basis for the following objectives and strategies.

a. Provision of new and improved public facilities and infrastructure improvements to improve the environment for very low, low and moderate income households

**Description:** The Consortium places a **high priority** on making improvements to senior centers, parks and recreational facilities and street and infrastructure improvements, and a **medium priority** on improvements to youth centers, childcare centers, parking facilities. However, when such activities are part of a comprehensive community revitalization program they receive a **high priority**.

**Strategy:** Target CDBG funds to low income communities and neighborhoods where improvements are needed to parks, neighborhood and senior facilities, streets, sidewalks, and parking areas. Undertake multi-year programs, when appropriate, given funding constraints.

**Accomplishments:** Given past experience and the three year projections submitted by each community, it is likely that CDBG funds will continue to be allocated for a variety of projects in most of the Consortium communities over the next five years for improvements to streets and sidewalks; youth, daycare and senior centers; and parks and recreational facilities. In many cases, these improvements are part of CDBG funded, community-wide revitalization efforts.

**Geographical Location:** Identified low-mod target areas that meet CDBG eligible requirements for all activities (other than senior centers which may be located outside such areas).

b. Upgrade the physical condition of local business areas to eliminate and prevent blight, and create and retain jobs

**Description:** Central business districts and neighborhood commercial areas need to be enhanced through multi-faceted programs that address both the physical and economic problems in each area. Lower income target areas such as Roosevelt, Inwood, Jamaica Square, New Hyde Park, East Rockaway, Farmingdale, Freeport, Hempstead, Hicksville, Glen Cove, Mineola, New Cassel, Baldwin, Franklin Square, Valley Stream, and Westbury, among others, require technical assistance and funding to develop commercial and/or economic development programs. The Consortium places a **high** priority on these, and other economic development activities.

**Strategy:** The County will continue its capital funding, in coordination with CDBG funds for street improvements, parking, commercial rehabilitation and business expansion, and other eligible CD activities which will result in upgrading local business areas.

The use of Section 108 Loan Guarantee funds will also be used for economic development project financing, when applicable, along with CDBG funding, economic development loans and technical assistance to provide gap financing through other state and federal programs.

Accomplishments: Improve commercial and industrial facilities and local business areas, and create and retain jobs.

c. Provide programs and services to address the needs of senior citizens, youth and other extremely low, low and moderate income persons

**Description:** Given severe cut backs in other funding sources, public services continue to be identified as **high** and **medium** priorities by the Consortium and include a wide range of programs and services for low income populations, senior citizens and handicapped persons. Programs are provided for transportation, recreation, health services, employment training, crime awareness, fair housing and childcare.

**Strategy:** Given three year projections and limited availability of other funding, the County will continue to provide CDBG funding for services to seniors, youth, handicapped and other disadvantaged persons.

**Geographical Location:** Although mostly focused on CDBG target areas, the need for certain services (e.g., senior services) are consortium wide.

Accomplishments: Based on the current level of services provided, over five years a projection will include assistance to: 30,000 senior citizens and 20,000 low income persons, including youth and handicapped populations.

*d. Provide improvements to homes and public facilities which remove barriers that restrict access by the physically disabled* 

**Description:** While all of the Consortium communities have been addressing the requirements of the American's with Disabilities Act (ADA), lack of municipal resources and an absence of funding sources have prevented them from fully implementing all of the guidelines.

It is estimated that 5,000 Nassau County residents with disabilities require adaptive housing. The accessibility needs of the physically handicapped include barrier free design in entryways, doorways and hallways, and accessible fixtures and appliances. This is a **medium** priority activity.

**Strategy:** The County will continue to support efforts by the Consortium communities to meet ADA requirements by providing CDBG funds to remove architectural barriers which restrict access to the physically disabled at public facilities and in private homes where a household member is handicapped.

#### Geographical Location: Consortium wide.

Accomplishments: Accomplishments will include construction of ramps and/or elevators; redesigned bathrooms and doorways to accommodate wheelchairs; drop curbs at intersections; and other related improvements.

*e. Eliminate and prevent blight through rehabilitation, demolition and redevelopment activities, as well as code enforcement* 

**Description:** Several of the Consortium's low income communities are also plagued by blight and deterioration caused by vacant, boarded up structures; overgrown vacant lots which are used for dumping debris; and other environmental deficiencies, including brownfields, which hinder improvement efforts. Most redevelopment activities have been identified as a **high** priority.

**Strategy:** The County Consortium will continue to provide CDBG funds for urban renewal planning, real property acquisition, relocation, and demolition activities and brownfield remediation to assist in the redevelopment of blighted areas. Rehabilitation and code enforcement activities will also be funded where clearance is not warranted, but where upgrading is needed to ensure safe and sanitary conditions.

Accomplishments: Complete and/or continue urban renewal activities in: Roosevelt, Inwood, Baldwin and Elmont communities of the Town of Hempstead; the New Cassel community of North Hempstead, the Villages of Hempstead and Freeport; and Cities of Glen Cove and Long Beach.

**Geographical Location:** New Cassel, Roosevelt, Inwood, Elmont, Baldwin, Hempstead Village, Freeport, Glen Cove and Long Beach.

#### 5. Anti-Poverty Strategy

According to the 2000 Census, there were 23,537 families in Nassau County living below the poverty level. Most of these families resided in Hempstead, Inwood, Freeport, New Cassel, Long Beach, Glen Cove, Roosevelt, and Roslyn Heights.

Many of the strategies set forth in the Consolidated Plan are directed at reducing the number of households living in poverty, or providing housing and supportive services to prevent families and individuals from falling below the poverty line. Among other efforts, the Section 8 Family Self Sufficiency (FSS) program will continue to be helpful in reducing the number of households below the poverty line and will teach self-help skills to extremely low and low income families with children. The Program combines HCVP rental subsidies and public and private sector services and resources to help Section 8 rental assistance recipients to achieve economic independence.

Services available include: child care, personal and career counseling, adult basic education, higher education, job training and placement, and any other programs needed to help a family meet the goal of self-sufficiency. The consolidation of County agencies that serve the low income population in one location, known as "No Wrong Door" (DSS, OHHS, etc.) has been designed to make the provision of services more effective.

Where feasible, the Nassau County CDBG Program will continue to target public services to very low income families.

#### 6. Lead Based Paint

To evaluate and reduce lead based paint hazards in the Consortium, OHIA and various Consortium communities have developed a lead based paint assessment programs, with a HUD-approved protocol to assure that problems are addressed as part of HUD funded housing rehabilitation and related programs.

Under these programs, any housing unit built before 1978 must be tested for the existence of lead-based paint. Regulations require that units be inspected for lead based paint by a certified inspector, and removed by an EPA certified contractor.

The Nassau County Department of Health will continue to conduct testing of lead based paint hazards and the incidence of lead based paint. The Health Department will also distribute detailed outreach and educational material on the removal of lead based paint, possible sources of lead in and around the home and hazards associated with lead based paint. The County Health Department will also maintain a list of lead assessment and abatement companies that have taken a HUD/NAR Lead Remodelers course and are EPA certified.

Nassau County was recently awarded \$4,000,000 in Lead Hazard Reduction Demonstration funds to expand the County's capacity to control residential lead-based paint hazards that threaten the long term health of children under the age of six years who are living in privately owned single-family and multifamily housing. The program will evaluate 202 homes for lead paint and lead hazards, eliminate lead hazards in 170 homes, affecting approximately 340 children. The program will conduct outreach and education with a minimum of 12 community groups to reach at least 500 people through Healthy Nassau Lead Safe Home campaign and literature. The program will also provide training to approximately 110 individuals (contractors, do-ityour-selfers, housing inspectors) in EPA/HUD Lead Safe Work Practices Training. Nassau County will be partnering with the Nassau County Department of Health, Community Development Corporation of Long Island and Nassau University Medical Center in this program. In an effort to maximize program impact, targets include:

- Units occupied by a child under the age of six who has tested positive for an elevated blood lead level.
- Privately owned rental units in low income target areas, including: Elmont, Hempstead, Freeport/Roosevelt and New Cassel/Westbury.
- Units eligible for CDBG rehabilitation, Neighborhood Stabilization Program, and/or weatherization funding, where lead hazard control activities can be integrated with other home improvements.

# **IV. Action Plan: One Year Use of Funds**

# IV. Action Plan: One Year Use of Funds

#### A. Sources of Funds

The following identifies resources from public and private sources, including those amounts allocated under HUD formula grant programs and program income that are reasonably expected to be made available to Nassau County to carry out the Consolidated Plan.

# 1. Federal Funding Sources

The following are funds expected to be provided to the Nassau County Consortium through the U.S. Department of Housing and Urban Development:

a. Community Development Block Grant Program (CDBG) The CDBG Program is a Federal entitlement program with the objective of assisting low and moderate income persons, eliminating slums and blight and/or addressing urgent community development needs. In Federal fiscal year 2010, \$16,915,853 in CDBG funds will be provided to Nassau County and allocated to participating municipalities and other eligible entities. An estimated 90% of these funds will be used to benefit extremely low, low and moderate income persons.

CDBG funds, and program income, can be used for a wide range of activities related to housing, economic development, commercial revitalization, public services, infrastructure, and public facilities.

**Neighborhood Stabilization Program (NSP).** The NSP is a component of the Community Development Block Grant, established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment through the purchase and redevelopment of foreclosed and abandoned homes and residential properties. Nassau County's allocation of NSP1 funds is approximately \$7.67 million.

At least 25 percent of the funds appropriated will be used for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of the area median income. In addition, all activities funded by NSP must benefit low- and moderate income and middle income persons whose income does not exceed 120 percent of area median income. NSP eligible communities in Nassau County include: Elmont;

Freeport; Hempstead; Lakeview; New Cassel/Westbury; Roosevelt; South Floral Park; and Uniondale.

NSP funds will be provided to non-profit and other housing entities to acquire and rehabilitate vacant tax foreclosed homes, which would be sold to first time homebuyers as affordable housing.

#### b. HOME Investment Partnerships Program

The HOME Program is a Federal housing initiative with the primary objectives of expanding the supply of owner and rental housing for low income households. Nassau County anticipates receiving \$3,907,638 in HOME funds in Federal fiscal year 2010. In addition, approximately \$50,000 in HOME program income is expected to be received. Funding is targeted to projects which will provide rental, homeownership and transitional housing for extremely low, low and moderate income households through new construction, acquisition, and substantial rehabilitation activities.

Funds can be used for housing related activities including real property acquisition, rehabilitation, new construction, tenant based assistance, homebuyer assistance, and support services. The HOME Program requires a 25% match of funds from non-Federal sources. In FFY 2010, match funds for the Nassau County HOME Program will likely be derived from private funding and from New York State housing programs such as the Housing Trust Fund, and Low Income Tax Credit equity. In addition, the County has sufficient match contributions from previous HOME grant years that it may carry over to the FFY 2010 program year.

#### c. Emergency Shelter Grant Program (ESG)

The ESG Program is a Federal entitlement program which provides funding to improve the quality of existing emergency shelters, to restrict the increase of homelessness through the funding of prevention programs as well as to fund existing shelter services. In Federal fiscal year 2010, Nassau County is expected to receive \$701,374 in ESG funds, which will be allocated to non-profit homeless providers in the County. The ESG Program requires a 100% match of non-Federal funds to ESG funds. The match can be provided through State and local funds, contributions, and value of real property.

ESG funds will be used for renovation, conversion of buildings, rehabilitation, essential services/social services, homelessness prevention, and operating costs.

Homelessness Prevention and Rapid Re-Housing Program (HPRP). HPRP is part of the American Recovery and Reinvestment Act of 2009 (ARRA). This goal of the program is to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance. The funds will provide for a variety of assistance, including: short-term or medium term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

d. Housing Opportunities for Persons with AIDS (HOPWA) Nassau County is part of an eligible metropolitan area (EMA) which receives HOPWA funds. The EMA includes Nassau and Suffolk Counties, and the Towns of Islip, Babylon and Huntington. The EMA is expected to receive an allocation of \$1,848,859 in HOPWA funds for FY 2010.

The Town of Islip has been designated by HUD as the lead recipient for HOPWA funds and is responsible for distributing the funds to eligible entities within the EMA. This region is the recipient of funding through Ryan White Titles I and II as well as through ADAP, ADAP+ and Homecare programs offered through New York State AIDS Institute. Title I funds, approximately \$5 million annually, are distributed among HIV/AIDS agencies primarily for medical reimbursement costs and links their clients to all necessary services including, case management, primary care, housing, counseling and entitlements. None of these funds are used for the creation of housing.

Working with United Way of Long Island and with the 44 member Nassau-Suffolk HIV/AIDS Planning Council, the Town of Islip conducted a needs assessment of housing and support services for Long Island. Based on the needs assessment, it was determined that while funding for services is also not adequate to the need, the lack of actual housing is a problem that cannot be addressed with the available funds. Recent surveys and public hearings targeting HIV infected individuals have indicated that housing and transportation are the two most frequently cited problems for this population.

It was decided, therefore, that the HOPWA funds in Nassau/Suffolk counties would be used only for "bricks and

mortar", and that agencies accepted for funding would link their clients to services provided with other sources of funding. At a March 24, 2010, meeting of the Nassau-Suffolk HIV/AIDS Planning Council, this policy was reaffirmed.

The following are programs expected to be carried out by housing authorities and other housing offices in Nassau County:

a. Housing Choice Voucher Program (Section 8 Housing) The goal of the Housing Choice Voucher Program (Section 8) is to increase affordable rental housing choices for eligible very low and low-income families, senior citizens and disabled households through a rental subsidy to rent decent, safe and sanitary housing from the private rental housing market.

The Housing Choice Voucher Program is a rental subsidy program where the tenant pays up to 30% of his/her income toward the rent and the balance is a grant paid directly to the landlord. The assisted tenants rent units in private homes and apartments throughout Nassau County. Eligible applicants must be extremely low and low income, earning less than 50% of median family income. The purpose of the program is to prevent homelessness by providing a housing subsidy. Senior citizens and the disabled on fixed incomes and working families with small children constitute the majority of grant recipients.

Nassau County Office of Housing & Homeless Services (OHHS) is the local administrator in Nassau County for the New York State Division of Housing and Community Renewal (DHCR) Housing Choice Voucher Program. Nassau County manages the distribution of over \$28 million in annual rent subsidies on behalf of Nassau County residents. OHHS serves approximately 9,500 persons including over 6,500 children.

#### Tenant-Based "Housing Choice Vouchers"

Tenant-based vouchers increase affordable housing choices for very low-income families (i.e. families with income below 50% of area median income). Families with a tenant-based voucher choose and lease safe, decent, and affordable privately owned rental housing that meets HUD's Housing Quality Standards (HQS) and has a reasonable rent as compared to other units in the area. This program creates a three-way relationship between the local housing agency, the eligible family and the owner/landlord. The staff provides an array of services to our families including resource development, landlord mediation and human services referrals.

#### Project-Based Voucher Program

Vouchers are an added component to an affordable housing program. Project-based vouchers differ from tenant-based vouchers where the Housing Agency enters into an assistance contract with a private owner for specified units and for a specified term. 'Project-Basing' of vouchers promotes new construction or substantial rehabilitation of existing units for families, seniors and the physically-challenged.

The County can secure landlord participation by committing a set number of voucher units to existing property. These redevelopments often leverage other sources of financing such as tax exempt bonds, Federal and State Low Income Housing Tax Credits, HOME funds or other sources to expand further development.

In addition, there are a number of housing developments where there is an existing housing assistance program contract between HUD and the private property owner. Nassau County periodically reviews the list of soon to expire project based contracts to reach out to property owners to assist in protecting tenants with an extension of the contract coupled with renovations financed through a variety of funding sources.

#### Family Self-Sufficiency (FSS) Program

The National Affordable Housing Act of 1990 authorized the Family Self-Sufficiency Program, sponsored by HUD. The purpose of the FSS program is to promote the development of local strategies to coordinate the use of rental subsidies with public and private resources to help participants in the Section 8 voucher rental assistance program become self-sufficient through education, training, case management and other supportive services.

The overall program objective is to assist low-income families to find and utilize all services needed to better their lives. FSS develops strategies to assist families in obtaining employment that will lead to economic independence and self-sufficiency. Staff collaborates with welfare agencies, schools, businesses, and other local partners to develop a comprehensive program.

Program funds (escrow deposits) come from the HUD Housing Choice Voucher/Rental Assistance Program, and remain the property of HUD until such time as the FSS family successfully completes required program goals. Family Self-Sufficiency Program Coordinating Committee (PCC) collaborates with local service providers. The PCC is comprised of persons from public and private sectors of the community, local government and housing agencies, which meets monthly. This group maintains networking mechanisms for referral of resources to all the families served by the Department within the County.

#### Financial Literacy

The Financial Fitness program is the Federal Deposit Insurance Corp. (FDIC) Money Smart curriculum. Nassau County's "Money 101" increases an individual's personal knowledge of financial planning through hands on training. The participants in our Family Self Sufficiency Program will be required to complete this program. The program is offered to community-based organizations and high school students within the County.

#### Family Unification - Homeless Program

Family Unification Program vouchers are made available to families for whom the lack of adequate housing is a primary factor in the separation, or threat of imminent separation, of children from their families or in the prevention of reunifying the children with their families. Family Unification Program enables families to live in affordable decent, safe and sanitary housing. Families are eligible if the public child welfare (Department of Social Services) has certified that they are a family for whom the lack of adequate housing is a primary factor in the imminent placement of the children or in the delay of discharge of children to the family from foster care. The DSS Child Protective/Preventive/Foster Care units make referrals to this program.

#### Homeownership Voucher Program

Participants in the Housing Choice Voucher Program can convert their tenant-based voucher, if eligible, to the Homeownership Voucher Program. This program gives those individuals participating in the Housing Choice Voucher Program the opportunity to become a homeowner. Families must meet the Housing Choice Voucher Program requirements including housing counseling and participation in the Family Self Sufficiency program. Participants also receive grants from the HOME downpayment assistance program.

Through collaboration with partner lending institutions, first mortgages will be made available for qualified Housing Choice Voucher homeownership first-time homebuyers. In addition, in partnership with a not-for-profit agency, families will be able to obtain a second mortgage. The Federal Home Loan Bank of NY (FHLBNY) approved OHHS to provide homeownership counseling to potential first-time homebuyers joining the First Home Club. In collaboration, with our bank partners, the Department can provide participants with a grant up to \$5,000 to assist with down payment and closing costs through the Federal Home Loan Bank of New York.

# Mainstream Program

Mainstream Program Housing Choice Vouchers are available to eligible disabled individuals or families, regardless of their disability. A Mainstream eligible family is a family where the head of household, spouse, or sole member is a person with disabilities.

# Homeless Hotline - 1-866-WARM-BED

This program was activated in response to the homeless crisis. It is a one-stop phone in program operated 24 hours per day, 7 days a week from December to March to serve families and individuals seeking homeless relief during the cold winter months. Warm-Bed provides emergency housing intervention and supported assistance to the county's homeless.

#### Housing Counseling

Nassau County's Housing Counseling Center is HUD Certified and provides housing counseling for first time homebuyers, employer assisted homebuyers, post purchase and default prevention, home equity conversion and rental housing counseling. Nassau established a hotline: 516-571-HOME for default counseling.

# b. Comprehensive Grant Program

The Comprehensive Grant Program is a Federal formula based capital improvement funding program for federally subsidized housing authorities to make physical and management improvements. The program objectives include upgrading living conditions, correcting physical deficiencies and achieving operating efficiency at public housing developments.

#### c. Comprehensive Improvement Assistance Program (CIAP)

The CIAP Program assists smaller (less than 250 unit) federally subsidized housing authorities to finance capital improvements in public housing developments to upgrade living conditions, correct physical deficiencies, and achieve operating efficiency and economy. Based on the information received by housing authorities in preparation of the Consolidated Plan, the Great Neck and North Hempstead Housing Authorities are likely to receive CIAP funding. d. Low Income Housing Tax Credit Program

The Low Income Housing Tax Credit Program involves the allocation of federal tax credits which provide a dollar - for - dollar reduction in Federal income tax liability for eligible applicants who invest in qualified low income rental housing projects. Qualified owners must acquire, improve, develop, or rehabilitate rent restricted units which must be occupied by low income households. Tenants may not be charged rent which is greater than 30% of the area median income, based on unit size.

Eligible applicants/owners include individuals, partnerships, limited partnership corporations and Sub-chapter S corporations. Priority for funding is given to applicants experienced in development and operation of low income housing.

In addition, project financed with NYS HFA bonds or Industrial Development Agency bonds may apply for as-of-right tax credits.

In FFY 2010, it is anticipated that large scale rental projects assisted with HOME funds will apply to the State for Low Income Housing Tax Credits. The LIHTC program is the primary financing mechanism for both new construction as well as acquisition/ preservation projects in Nassau County.

#### e. EPA Brownfield Revitalization Program

Nassau County and its Consortium members have used Brownfield Assessment Grants in connection with their CDBG and HOME assisted projects. Glen Cove is a USEPA Brownfields Showcase Community and has been leveraging CDBG and EPA funds to remediate and redevelop a 214-acre waterfront redevelopment project. North Hempstead and Long Beach have received EPA Brownfields Assessment Funds to assess properties for their HUD assisted redevelopment projects.

Nassau County has also received an EPA Brownfield Revolving Loan Fund, which may be used for remediation of projects assisted with CDBG. As part of this grant, Nassau County formed the NY Metro Brownfields Redevelopment Fund Program, which is an innovative public-private partnership comprised of Nassau County; the City of New York; the U.S. Environmental Protection Agency; the NYS Department of Environmental Conservation; the not-forprofit organizations, New Partners for Community Revitalization, Inc, and Sustainable Long Island.

The Fund Program is designed to support community revitalization goals through the cleanup and re-use of Brownfield sites in

distressed neighborhoods throughout the New York metropolitan region. This is the first regional remediation financing mechanism in the country to use federal grants to leverage private loan capital for Brownfield projects, whereby EPA funds are used as loan guarantees for cleanup loans originated by the private sector.

# 2. Non-Federal Public Sources

a. NYS Affordable Homeownership Development Program (AHC The AHC program is a competitive state program that provides loans and grants up to \$25,000 per unit for first time homebuyer housing. Eligible applicants include local governments and nonprofit housing organizations. AHC funds can be used for acquisition, rehabilitation, new construction, site improvements and homebuyer assistance. Eligible households are generally those with incomes not exceeding the area median. It is anticipated that first time homebuyer projects to be carried out in the Consortium this year will take advantage of the program.

# b. NYS Housing Trust Fund (HTF)

The HTF Program is a competitive state program which can provide up to \$75,000 per unit in the form of a grant or loan for new housing. The Trust Fund gives priority to units targeted to extremely low income households. Eligible applicants include local governments, housing nonprofits, private developers, housing development fund companies and housing authorities. HTF funds can be used for construction, rehabilitation or conversion of property into a cooperative, condominium, homesteading or rental project.

During FFY 2010 it is anticipated that large scale HOME assisted rental projects will apply for Housing Trust Fund money.

# c. New York State Housing Tax Credit Program

New York State provides a competitive housing tax credit program that is similar to the Federal Low Income Housing Tax Credit program.

In FFY 2010, it is anticipated that large scale rental projects assisted with HOME funds will apply to the state for Low Income Housing Tax Credits.

# d. Tax Exempt Bond Programs

New York State Housing Finance Agency provides tax exempt bond financing for the development or preservation of affordable rental housing including an 80/20 program (20% affordable at 50% AMI) and a 60/40 program (40% affordable at 60% AMI) as well as all affordable bonds.

The Nassau Industrial Development Agency and the Town of Hempstead Industrial Development Agency also provide tax exempt bonds for rental housing finance as well as for financing other non housing development. In addition, both IDAs provide a Payment In Lieu of Tax program (PILOT) where affordable units are assessed at 10% of gross shelter rent for real property taxes.

In FFY 2010, it is anticipated that large scale rental projects assisted with HOME funds will apply to finance projects with tax exempt bonds.

e. SONYMA

The State of New York Mortgage Association provides below market interest rate mortgages to low and moderate income families in eligible areas of Nassau County. Many affordable housing projects throughout the county have been able to secure SONYMA mortgage financing for new homeowners, and it is possible that this source would be tapped for homeownership projects which will be carried out within the Consortium.

f. Homeownership and Economic Stabilization for Long Island Program (HELP Long Island) The NYS Long Island Senate Delegation allocated to the Long

Island Housing Partnership \$25 million to assist Long Island businesses retain and recruit employees through homeownership.

Many large and small businesses, including hospitals and universities are actively promoting the program to their employees and both the employer and the employee will benefit. Over 25 Long Island employers are currently participating in the HELP Program. The mission of the HELP Long Island Program is to retain and recruit a skilled and motivated workforce on Long Island to ensure economic stability into the future. To advance this mission, the program provides employees of participating businesses financial assistance to purchase and rehabilitate a home on Long Island. An employer with one or more non-related employees may provide qualified employees with housing assistance as part of their employee benefit plan.

As part of the program, employers would provide an employee with a minimum contribution of \$3,000 (for employers with fewer than 50 employees) or \$5,000 (for employers with more than 50

employees), up to \$10,000 per employee. The HELP Long Island Program matches the employer's contribution 3 to 1.

In addition, HELP assistance can be provided for homeownership development that is "smart growth". The County anticipates leveraging its HOME assistance for homeownership with HELP dollars.

g. New York State Department of State Grants

# Environmental Protection Fund

The Department of State's Division of Coastal Resources administers Environmental Protection Fund grants available to local governments for planning, design and construction projects that advance preparation or implementation of LWRPs, community revitalization strategies, watershed management plans, coastal education programs, blue way trails, and urban waterfront redevelopment. All grants are awarded on a 50-50 matching basis.

# Brownfield Opportunity Areas (BOA) Program

The BOA Program is designed to assist communities' efforts to foster redevelopment and return dormant and blighted land into productive and catalytic areas while restoring environmental quality. This program provides municipalities and communitybased organizations with resources to address local brownfields providing area-wide Brownfield Redevelopment Planning, access to expert environmental and economic analysis, and environmental site assessment for strategic redevelopment parcels.

The program goal is to work in partnership with local communities - governments and not-for-profits - to develop and realize a community vision for brownfields redevelopment. The BOA program also brings together the Division of Coastal Resources' planning and community development expertise and New York State Department of Environmental Conservation's expertise in cleaning up sites. The goal of the BOA program is to help communities:

- Assess the full range of community problems posed by multiple brownfield sites
- Build a shared vision and consensus on the future uses of strategic brownfield sites
- Coordinate and collaborate with local, state, and federal agencies, community groups and private-sector partners;
- Develop public-private sector partnerships necessary to leverage investment in development projects that can revitalize

diverse local communities and neighborhoods.

Nassau County's coastal communities apply for EPF funds for their waterfront revitalization projects and communities apply for BOA funding for Brownfield Redevelopment Planning, leveraging their CDBG assistance.

h. New York State Empire Zone (EZ) Program

The Empire Zone Program offers significant tax incentives and utility reduction benefits to certified businesses located or investing in a designated EZ to encourage economic and community development, business investment and job creation. Nassau County has been awarded participation in the New York State Empire Zone Program which offers significant incentives to firms locating and expanding in Nassau County.

Nassau County applied for Empire Zone designation for underserved low/ moderate income areas zoned for commercial and business uses in an effort to spur economic development.

#### *i.* Local Resources

**Nassau County Community Revitalization Program.** The Nassau County Legislature provides infrastructure funding for streetscape, parks and other improvements through its Community Revitalization Program which is part of the County's capital fund program. Communities leverage CRP funds with CDBG to finance infrastructure projects.

**Nassau County Environmental Bond Fund.** Nassau County residents approved a Nassau County Environmental Bond Fund which is used for preservation of open space, recreational improvements and brownfields revitalization. Several communities have applied for and been awarded Environmental Bond Funds to leverage their CDBG projects.

**Other Local Resources.** Local resources are provided by the local municipalities. The County and some consortium municipalities have expedited project review procedures for affordable housing, which can represent a great savings in development. Some communities have underwritten the cost of land. Other communities leverage their CDBG funds with local capital funds for infrastructure projects.

The Nassau County OHIA and certain communities provide technical assistance to private developers and not-for-profit

sponsors, helping to facilitate housing projects, with assistance provided in site design, zoning, local approvals and financing.

# **3. Private Resources**

a. Local Banks

Local financial institutions will provide construction and permanent financing for the development of affordable housing and coordinate with local municipalities in the screening of first time homebuyers for participation in affordable housing developments.

# b. Grow Nassau Fund

The Grow Nassau Fund is an SBA 7 A loan program that provides loans for a wide range of business purposes to support their development and expansion goals. The unguaranteed portion of the loan fund was provided, in part, through a grant from North Fork Bank with the participation of the Nassau County Industrial Development Agency, along with funds provided by Grow America Fund, Inc. No County funds are to be included in the Grow Nassau Fund. The County is providing administrative assistance to the Grow Nassau Fund pursuant to the County's participation in the United States Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program.

*Federal Home Loan Bank (FHLB)* The FHLB operates an affordable housing program which provides subsidies in the form of low interest loans or grants to finance the purchase, construction and/or rehabilitation of owner occupied homes for extremely low, low and moderate income households.
 The FHLB funds projects through its member banks and may provide assistance to County housing projects during FFY 2010.

#### d. Non-Profit

Nassau County works with numerous non-profit housing organizations in developing affordable housing. The Long Island Housing Partnership provides seminars and training to several groups that are already established as CHDOs but require technical assistance and guidance in the planning and development of HOME funded projects.

#### **B.** Activities

CDBG, HOME, and ESG Program activities proposed to be carried out by the Nassau County Consortium in Federal Fiscal Year 2010 are described in HUD

Table 3. Activities will be carried out consortium-wide in both minority and nonminority areas, and are designed to meet the goals set forth in the Housing and Community Development Strategic Plan, Section III, of this Consolidated Plan.

Funds will be spent on a wide range of housing and community development activities including new construction and rehabilitation of housing; commercial and economic improvements; public services for seniors, youths and other low income persons; architectural barrier removal in private homes of income eligible residents and in public buildings; homeless shelter operations and renovation; acquisition, demolition and relocation activities of blighted properties in targeted redevelopment areas; and infrastructure improvements in low income areas; and other related activities.

A project-by-project description broken down by community is attached hereto and made a part of this Action Plan. Communities submitted applications detailing planned or continuing projects. They were asked to prioritize their projects. The funding applications were reviewed by staff including the Community Development Representative that works directly with the community. Follow up meetings and phone calls were made to consortium members to discuss their projects and their priorities for funding.

The "Big 8" consortium members consisting of the Towns of North Hempstead, Hempstead and Oyster Bay, the Cities of Long Beach and Glen Cove, and the Villages of Hempstead, Freeport and Rockville Centre have been receiving planning and program administration funding and a relatively level amount of funding over the past years. These are the larger communities with urban renewal agencies and public housing authorities that generally work on multi year projects. The remaining Consortium members are funded on a competitive basis based on the three-year planning process. For example, a village may only need design funding one year and may need construction funding the next year. Residential rehabilitation funding levels are based on a reasonable estimate of the number of projects the community can complete within the year.

# ADDITIONAL SUBMISSION REQUIREMENTS

#### C. Additional HOME Submission Requirements

#### 1. First Time Homeownership Recapture Guidelines

The following is the Consortium's resale/recapture guidelines for first time homebuyers assisted through the HOME program.

• Program funds will be secured by a first or second mortgage on all HOME assisted units. That mortgage will be due and owing during the affordability period if at any time the unit is not occupied as the principal residence of the mortgagor.

In the event of sale or other transfer of the property during the period of affordability, the HOME mortgage shall be due and payable from the net proceeds of the sale. Net proceeds of the sale shall be defined as the resale price less any remaining outstanding balance on a (non-HOME) first mortgage loan, and less the homeowner's investment.

The homeowner's investment shall be defined as the sum of the homeowner's equity, down payment and closing costs, the equity achieved through mortgage principal repayments, and the value of approved capital improvements, if any. Approved capital improvements will be those constructed in conformance with state and local codes, and condominium/cooperative or homeowners association rules where applicable, and for which building permits and certificates of occupancy have been obtained.

In the event that the net proceeds less the homeowner's investment shall be insufficient to repay the outstanding HOME mortgage in its entirety, the County shall agree to accept less than the full amount of these proceeds in satisfaction of its mortgage.

Repayments will be used to fund additional housing activities consistent with the HOME program regulations at the time of repayment.

#### 2. Tenant-Based Rental Assistance

Nassau County is not anticipating the use of HOME funds for tenantbased rental assistance activities with FFY 2010 HOME funds.

# **3.** Other Forms of Investment

The Consortium will continue to invest HOME funds through the same forms as indicated in CFR 92.205(b). These include investing HOME funds as equity investments, interest-bearing loans or advances, noninterest-bearing loans or advances, interest subsidies consistent with the HOME program requirements, deferred payment loans or grants.

# 4. Match Requirements

The HOME program requires that 25% of all funds expended in a fiscal year be matched by non-Federal sources. Such sources may include cash contributions that are permanently contributed to the HOME project, forgone taxes, fees and charges that are normally imposed or charged on projects in the jurisdiction, donated land or other real property, on and off-site infrastructure improvements, donated site preparation, construction

materials and labor, and below market interest rate loans for borrowed funds.

Most of the HOME assisted projects provide more than 25% of the matching requirement. Nassau County continues to accrue carry over match.

# 5. Affirmative Marketing/MBE and WBE Outreach

**MBE/WBE Outreach.** Nassau County will undertake affirmative marketing and minority and women business (MBE and WBE) outreach activities as part of implementation of the HOME Program primarily with the assistance of the Nassau County Office of Minority Affairs (OMA) and Nassau Coordinated Agency for Spanish Americans (CASA).

- Nassau OMA locally certifies minority and women owned businesses and maintains a comprehensive list of these businesses in coordination with the Nassau County Office of Purchasing.
- Nassau OHIA provides outreach to minority businesses through OMA, CASA, local media and industry specific publications.
- Nassau OHIA developed procurement procedures that facilitate opportunities for minority and women owned businesses.
- Nassau OHIA sponsors MBE/WBE trainings and workshops through OMA.
- Nassau OHIA provides technical assistance in preparing bid packages.

Affirmative Marketing. Nassau County will implement the procedures and requirements for affirmatively marketing units assisted with HOME funds where there are vacant units in developments of five or more units and where new units are constructed. The County's efforts to affirmatively promote fair housing in addressing areas of excessive racial/ethnic minority concentration will include outreach to all segments of the Consortium when undertaking various aspects of the HOME program.

<u>Informing the Public, Owners, and Prospective Tenants</u>: Nassau County will take steps to ensure that the public, owners receiving assistance through the HOME Program, and potential tenants are aware of Federal Fair Housing laws. All applicants will receive information regarding the County's affirmative marketing policy and fair housing laws as follows:

- The County will include a statement regarding the affirmative marketing policy in all media releases that informs the public about the HOME Program. All owners and tenants will receive a copy of the applicable fair housing laws;
- The County will include the Equal Housing Opportunity slogan in

other media announcements;

• The County will work with applicants to the HOME Program to develop affirmative marketing plans. The County will provide technical assistance to recipients of HOME funds to conduct affirmative marketing and to ensure that all fair housing procedures are followed.

<u>Practices and Requirements for Owners Receiving HOME Funds</u>: Nassau County will provide owners of units assisted with HOME funds with information about their obligations to affirmatively market vacant units. These procedures will include:

- Notification of the Nassau County Housing Choice Voucher Program that a unit is available;
- Advertising in local newspapers and including the Equal Housing Opportunity slogan;
- Notifying local not-for-profit housing organizations and service providers that provide housing referral information.

<u>Special Outreach Efforts:</u> The County will conduct special outreach to solicit applications for vacant units from persons in the housing market who are least likely to apply for housing. This outreach will be conducted with not-for-profit housing organizations, municipal officials, and the County Housing Choice Voucher Program.

<u>Recordkeeping:</u> The County will carry out an annual assessment of each project that is assisted with HOME funds. This form will record the affirmative marketing steps that are taken by owners whenever vacant units are available. Each recipient of HOME funds will be responsible for maintaining records and providing information to Nassau County in completing the assessment.

<u>Assessment of Affirmative Marketing Efforts:</u> The County will take the following steps to ensure that affirmative marketing procedures are followed:

- Each applicant for HOME funds will be required to outline the affirmative marketing procedures it intends to follow. The County will assess this plan and provide suggestions on ways to improve it, if required.
- At the time units become available, the County will monitor the affirmative marketing procedures followed by owners and/or project sponsors.
- Once the units are occupied, HOME recipients will be responsible for submitting data on those individuals who occupy the HOME assisted units. The County will assess these results and determine

whether affirmative marketing goals were achieved. The County will discuss these results with HUD representatives during annual monitoring visits.

#### 6. Fair Housing:

The Nassau County Consortium, which encompasses municipalities that include over 90% of the County population, is dedicated to and obligated to the execution of its housing and community development activities in a manner that affirmatively furthers fair housing. The Consortium has developed its Housing and Community Development Program to include a series of objectives designed to address the needs of community residents regardless of race, color, religion, sex, disability status or national origin.

The Nassau County Consortium endorses the belief that equal and free access to housing is vital to securing essential needs and pursuing various personal, educational, and employment goals.

# Fair Housing Legislation

The Fair Housing laws establish the right of all persons to be guaranteed access to housing devoid of discriminatory practices related to status. Title VIII of the Civil Rights Act of 1968 along with the Fair Housing Amendments of 1988, (together known as the Fair Housing Act), New York State Human Rights Law (NYS Executive Law Article 15, Section 296 et. seq.), and Nassau County Local Law No. 9-2006 establish protected classes under those laws.

The Fair Housing Act prohibits discrimination in housing on the basis of race, color, national origin, religion, gender, familial status, or disability. In addition to the seven federal protected classes, New York State Human Rights Law protects the following additional classes from discrimination: age, sexual orientation, military status, and marital status. In addition, the Nassau County law prohibits discrimination on the basis of source of income and sexual orientation.

These laws establish that discrimination in the sale, rental, financing, and insuring of housing is prohibited by law.

Nassau County's local Human Rights Law, effective January 1, 2007, provides for enforcement of fair housing rights and penalties to protect residents against human rights violations. The Nassau County Human Rights Commission has the power to:

- Receive and investigate complaints of discrimination.
- Initiate its own investigation of violations of the Local Law.

- Hold hearings, compel the attendance of witnesses, and take testimony under oath
- Require the production of evidence.
- Cooperate with qualified non-profits: make referrals to assist with investigating claims by testing.

In addition, the Office of the County Attorney has the power to obtain enforcement including the ability to:

- Enforce corrective orders and penalties and fines that have been assessed
- Commence a court proceeding for an order to "show cause" as to why the person complained about should not be directed to cause certain acts to be done
- Obtain injunctive relief so that innocent third parties do not rely upon the rental or sale of a house during the processing of the complaint
- Post public notices advising that the housing is the subject of a complaint before the Human Rights Commission.

Civil penalties for unlawful discriminatory practices or for violating orders of the Human Rights Commission may include:

- In any matter where the Commission or a court of competent jurisdiction finds that a person has engaged in a discriminatory practice in violation of the law, the Commission or such court shall impose a civil penalty in an amount not more than fifty thousand dollars. Where the Commission finds that an unlawful discriminatory practice was the result of the respondent's wanton or malicious act, the Commission or court shall impose a civil penalty in an amount not more than fifty thousand dollars.
- Any person who fails to comply with an investigative order, mediation and conciliation order, or decision and order issued by the Commission shall be liable for a civil penalty of not more than fifty thousand dollars and an additional civil penalty of not more than one thousand dollars per day for each day that the violation continues.

#### Nassau County Analysis of Impediments to Fair Housing Choice

Nassau County has prepared two Fair Housing Analysis of Impediments ("AI") and is currently updating the AI in its Fair Housing Plan. The AI includes the Participating Jurisdiction. The Participating Jurisdictions are the communities that are part of the Nassau Urban County Consortium. The non-member communities are part of the New York State Division of Community Renewal Analysis of Impediments. Nassau County conducted its initial Fair Housing Analysis of Impediments during the 1995-1996 timeframe in conjunction with its initial Consolidated Plan for the Participating Jurisdiction.

In 2004, the five entitlement communities on Long Island, Nassau County, Suffolk County, Town of Babylon, Town of Islip and Town of Huntington prepared an updated Long Island Fair Housing Analysis of Impediments. This AI was prepared by ICF Consulting, a funded HUD technical services consultant. This AI was completed using 2000 Census information. The preparation of the 2004 Analysis of Impediments was coordinated by Long Island Housing Services ("LIHS"). Long Island Housing Services is a private, non profit agency that investigates and prosecutes housing discrimination complaints on Long Island. LIHS is a 40 year old fair housing advocacy and enforcement agency that is a HUD qualified Fair Housing Initiatives Program (FHIP) organization. The 2004 Analysis of Impediments used 2000 Census data.

Nassau County has been actively updating its AI over the last 5 years. The Nassau County Office of Housing and Intergovernmental Affairs (OHIA) has prepared the current AI and Fair Housing Plan using HUD's Fair Housing Planning Guide for the basis of the preparation of the plan. The Nassau County AI and Fair Housing Plan utilizes a variety of data sources and anecdotal information, which have been used to compile and analyze the material presented in the Plan, and to develop the actions to overcome impediments to fair housing.

Prior to adoption of the Plan, Consortium members, non profit organizations, and other members of the public were provided an opportunity to review and comment on the draft Plan together with the 2010-2014 Consolidated Plan and a public meeting was held, including a 30 day comment period, prior to submission of the Plan to HUD.

The Plan and AI has been updated in coordination with this 2010-2014 Consolidated Plan, and will be updated as need in accordance with HUD's Fair Housing and Equal Opportunity recommendations.

#### Fair Housing Programs

Nassau County's Office of Housing and Intergovernmental Affairs (OHIA) has been providing annual grant funds to Long Island Housing Services for its fair housing activities for years. Over the years, OHIA has funded LIHS with \$737,500 in HOME and CDBG grant funding for Fair Housing Enforcement activities. This has enable LIHS to leverage even more HUD competitive grant funding.

This CDBG funded public service grant enables LIHS to compete for and receive HUD Fair Housing Private Enforcement Initiative Funding (FHIP).

Funding Provided to Long Island Housing Services 2004-2009				
Year	Nassau CDBG	Nassau HOME	HUD FHIP	Total
2004	0	\$150,000	\$200,176	\$370,000
2005	\$150,000	0	\$220,000	\$395,417
2006	\$125,000	0	\$270,417	\$382,917
2007	\$112,500	0	\$270,417	\$370,417
2008	\$100,000	0	\$270,417	\$370,000
2009	\$100,000	0		
Totals	\$587,500	\$150,000		

Long Island Housing Services (LIHS) is a private, non-profit agency that investigates housing discrimination complaints, and tests for housing discrimination on a random basis. The major activity at LIHS is case-bycase enforcement of fair housing laws when individual persons or families encounter specific incidents of discrimination that violate those laws.

LIHS' investigations consist of a wide variety of activities depending on specific circumstances of the incident-determining jurisdiction aspects, interviewing clients and other potential witnesses, gathering and analyzing related documentation, demographic information, researching property records and neighborhood compositions, monitoring advertisements, as well as conducting phone or site visit testing when appropriate and feasible. If an investigation finds sufficient evidence of discrimination and the housing is not otherwise exempt, and if the client is willing and able to pursue the matter, LIHS may assist in reaching an informal conciliate resolution, or else will institute a formal enforcement action through governmental agencies and/or Federal District Court. Services may also include assisting the victim to secure experienced legal counsel. LIHS is the only Long Island agency performing these essential pre-filing tasks.

# D. Additional ESG Submission Requirements

An increased number of shelters and facilities for the homeless and those threatened by homelessness have been developed in Nassau County by various voluntary agencies. These include emergency shelters, transitional facilities, permanent supportive housing facilities, and other facilities such as day shelters and soup kitchens. With a growing homeless population and unmet homeless needs previously not addressed, there is a continuing need to provide support to existing facilities, expand services in appropriate locations and to create new services. The County targets ESG funding towards assisting these various agencies.

#### 1. Process and Criteria for Awarding ESG Funds

To award ESG funds, the Nassau County OHIA published a Notice of Funding Availability (NOFA) in Newsday, and sent a copy of the NOFA

to homeless housing providers and other housing non-profits operating in Nassau County.

Criteria for selecting projects for funding included:

- Experience of the applicant in developing and/or operating homeless housing;
- Experience of the applicant in working with the federal Emergency Shelter Grant Program, including, but not limited to compliance with reporting and expenditure requirements;
- Administrative capabilities and financial capacity in undertaking proposed projects;
- Proposals that implement recommendations identified in Nassau County's 10 Year Plan to End Chronic Homelessness;
- Proposals that invest in the prevention of homelessness including preventing housed families and individuals from becoming homeless; preventing individuals from becoming homeless upon discharge from institutions; and preventing veterans from becoming homeless upon discharge.
- Proposals that meet the needs of homeless subpopulations as defined by HUD including the chronically homeless, veterans, persons with chronic disabilities (physically disabled, severely mentally ill, chronic substance abusers, and HIV/AIDS), victims of domestic violence, youth, and elderly.
- Projects that leverage other resources;
- The availability of matching resources; and
- Degree of assistance provided to the homeless including implementing a "Housing First Approach" to help people exit homelessness.

The County has made efforts in recent years to increase the number of non-profit operated shelters to reduce the use of hotels for shelter. Unlike the non-profit shelters, the hotels provide no services to assist the clients in transitioning to permanent housing. The County funds shelter providers who shelter victims of domestic violence, mothers with infants, families with children, men, women, unaccompanied youth, and formerly incarcerated persons.

# 2. Matching Funds

In accordance with ESG regulations, grant funds will be matched 100% by non-Federal sources. This will include the donation of buildings, in-kind services, contributions, and state and local funds.

Nassau County's Emergency Shelter Grant Program is used to fund nonprofit organizations that operate emergency shelters and transitional housing. The shelter providers use emergency shelter funds to rehabilitate shelters, provide additional operating funds, and essential services. Most of the shelters provide their matching funds through the operating "per diem" provided by the Nassau County Department of Social Services. Some of the non-profits meet their match through fundraising activities.

#### E. Additional HOPWA Submission Requirements

Nassau County is not a direct recipient under the HOPWA Program, but will participate to the extent possible in the program conducted by the Town of Islip which is the HUD designated HOPWA administrator.

# F. Anti-Poverty Strategy

Nassau County has adopted a "No Wrong Door" policy, which is based upon the concept that clients in need of various social services should have easy access to those services and not experience delays as they negotiate a very large and sometimes unwieldy bureaucracy.

The Nassau County Health and Human Services (HHS) vertical is composed of the following seven departments: Health, Mental Health, Chemical Dependency and Developmental Disabilities, Office for Physically Challenged, Senior Citizens Affairs, Social Services, Veterans Service Agency and Youth Board.

The "No Wrong Door" service delivery model provides a single point of entry for citizens requiring assistance to all HHS agencies and services resulting in "one-stop shopping" and integrated case management. The Vertical's management has consolidated the majority of the real estate, the technology, and the staff into one location. As a result, clients, government workers, and community-based organizations now collaborate to provide long term, effective solutions.

During 2007, Nassau County began a new initiative to expand the "No Wrong Door" initiative to include a pilot school district: the Roosevelt School District. In this pilot program the district and the County are working together to assist the students of the district and their families. In 2008, the County expanded this program to the Hempstead school district.

Nassau County Office of Housing and Homeless Services participates in "No Wrong Door" in its administration of housing and homeless programs in the County. OHHS has been implementing a variety of programs to combat homelessness and encourage homeownership.

Nassau County has implemented a Homeless Task Force that is working on reducing homelessness in Nassau County and is charged with making recommendations for change.

In addition, the County through OHIA has commissioned a 10 Year Plan to End Chronic Homelessness developed with significant input from OHHS, HHS vertical agencies, non profit providers, and homeless individuals.

The Long Island Coalition for the Homeless continues to serve as the lead agency for the preparation and coordination of grant preparation and implementation of the Nassau County Continuum of Care group which receives funding under the HUD Super NOFA.

In addition, many of the communities in the Consortium fund a variety of public service activities, including employment and job training programs, counseling, education, and others, which also help to address poverty conditions in the Nassau County Consortium.

# G. Other Actions

Other actions Nassau County will carry out during Federal fiscal year 2010 are outlined below.

#### 1. Plans to Remove Obstacles

The plans to address obstacles to affordable housing are addressed in the Strategic Plan section of the document.

Activities will include zoning and urban renewal initiatives and County technical assistance programs.

#### 2. Evaluate and Reduce Lead Based Paint Hazards

As indicated in the Strategic Plan, the County will continue its efforts to notify owners of pre-1978 housing who participate in CDBG, HOME, ESG, and Housing Choice Voucher funded housing programs of potential lead based paint hazards through distribution of printed material to each applicant. Beginning in September 2000, HUD has required grantees to begin implementing new Federal procedures on lead based paint reduction.

Nassau County OHIA provides the 8 hour HUD/EPA Lead Safe work practices training for County and municipal staff as well as contractors several times each year. In addition, Nassau OHIA has a contract with a training school to provide training as needed to incoming staff and contractors.

In addition, Nassau County OHIA will continue to maintain a cooperative program with the Nassau County Department of Health where the Health Department notifies the OHIA if an investigation identifies an OHIA client with a lead poisoned child or living in a dwelling with lead based paint hazards. Nassau County was recently awarded \$4,000,000 in Lead Hazard Reduction Demonstration funds to expand the County's capacity to control residential lead-based paint hazards that threaten the long term health of children under the age of six years who are living in privately owned single-family and multifamily housing. The program will evaluate 202 homes for lead paint and lead hazards, eliminate lead hazards in 170 homes, affecting approximately 340 children. The program will conduct outreach and education with a minimum of 12 community groups to reach at least 500 people through Healthy Nassau Lead Safe Home campaign and literature. The program will also provide training to approximately 110 individuals (contractors, do-it-your-selfers, housing inspectors) in EPA/HUD Lead Safe Work Practices Training. Nassau County will be partnering with the Nassau County Department of Health, Community Development Corporation of Long Island and Nassau University Medical Center in this program. In an effort to maximize program impact, targets include:

- Units occupied by a child under the age of six who has tested positive for an elevated blood lead level.
- Privately owned rental units in low income target areas, including: Elmont, Hempstead, Freeport/Roosevelt and New Cassel/Westbury.
- Units eligible for CDBG rehabilitation, Neighborhood Stabilization Program, and/or weatherization funding, where lead hazard control activities can be integrated with other home improvements.

#### 3. Reduce the Number of Poverty Level Families

As indicated in the Strategic Plan, the Housing Choice Voucher Program carried out by nine Section 8 programs and the Nassau County FSS Programs to be carried out countywide by nine housing authorities will be instrumental in assisting families who are living below the poverty level to become more self sufficient by improving their skills and income producing capacity. In addition, CDBG funded public services geared toward employment training, education, and counseling will also be instrumental in helping extremely low-income families.

#### 4. Section 3 Compliance

As a recipient of federal financial assistance from the U.S. Office of Housing and Urban Development (HUD), the County of Nassau is subject to the requirements of *Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. § 1701u*. Section 3 is a provision of the Housing and Urban Development (HUD) Act of 1968 that helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. Members of the Nassau County Consortium will work, to the greatest extent feasible, to ensure that opportunities for training and employment will be given to low- and very low-income

residents of Nassau County, and that contracts for work in connection with eligible projects will be made available to Section 3 business concerns that provide economic opportunities for low- and very low-income persons residing in Nassau County.

# 5. Coordination

The Nassau County Consortium, through the Office of Housing and Intergovernmental Affairs, will work with municipalities, not-for-profit organizations, and other County agencies to provide linkages between services and providers.

# 6. Public Housing Improvements and Resident Initiatives

The County's nine public housing agencies/authorities have all indicated plans to modernize their housing units and in some cases, provide job training/counseling services for residents.

# 7. Underserved Needs

The Five Year Consolidated Plan finds that lower income Hispanic households may be underserved. The Nassau County Office of Housing and Intergovernmental Affairs will coordinate with Nassau County CASA (Coordinating Agency for Spanish Americans) to improve outreach to the Hispanic Community.

# H. Monitoring Plan

The Nassau County OHIA monitoring plan includes individual and group meetings and/or discussions with Consortium members on a periodic basis to ensure the timely completion of housing activities as well as to update members on new regulations, program changes, etc.

Individual program reviews take into account such factors as expenditure of funds, obligation of funds, award of third party contracts, and other measures of progress. Where a community's progress lags behind its stated goals, further reviews are undertaken to identify and resolve problems as quickly as possible.

Nassau County has initiated quarterly meeting with Consortium members with a program that includes technical assistance and planning. Consortium members are encouraged to share ideas on Community Development activities and implementation of regulations.

Periodic meetings are conducted with the eight large communities: Towns of Hempstead, North Hempstead and Oyster Bay; Cities of Glen Cove and Long Beach; Villages of Hempstead, Freeport and Rockville Centre. These communities administer comprehensive revitalization and/or urban renewal programs requiring additional oversight by the County OHIA.

Periodic meetings are planned for non-profit organizations as well. The purpose of these meetings is to provide special technical assistance and training to novice organizations in the planning and implementation of activities funded by the OHIA through CDBG, HOME and ESG programs.

Nassau OHIA has been working with the HUD field office on providing training to staff, sub recipients, developers, contractors and CHDO's.

**Appendix I. Citizen Participation Plan** 

# Appendix II. Correspondence to Adjacent Jurisdictions

**Appendix III. Circulation** 

**Appendix IV. Citizen Participation and Summary of Public Comments/Testimony**  Appendix V. Public Housing Authority Correspondence 2010 Consolidated Plan Maps 1, 2 and 3

# INSERT MAPS 1-3 HERE

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