

Westchester County, New York

Analysis of Impediments to Fair Housing Choice

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I. Introduction

Each year, the U.S. Department of Housing and Urban Development [HUD] requires Community Development Block Grant [CDBG] entitlement grantees, such as Westchester County, to submit a certification that they will affirmatively further fair housing, and that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act of 1968. Title VIII of the Civil Rights Act of 1968, as amended, commonly known as the Fair Housing Act, prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability.

Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of HUD's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner that affirmatively furthers fair housing¹.

Local entitlement communities meet this obligation by performing an "Analysis of Impediments to Fair Housing Choice" [AI] within their communities and developing (and implementing) strategies and actions to overcome these barriers based on their history, circumstances, and experiences. This *Analysis* identifies the impediments to fair housing choice in the jurisdiction, assesses current fair housing initiatives, and describes actions the jurisdiction can take to overcome the identified impediments. If Westchester County identifies local impediments to fair housing choice, the County will take actions that address the impediments, at which time HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by:

- Identifying, analyzing and working to eliminate housing discrimination within the jurisdiction;
- Promoting fair housing choice;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities;
- And, fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through this process, Westchester County promotes fair housing choices for all persons, to include Protected Classes, as well as provides opportunities for racially and ethnically inclusive patterns of housing occupancy, identifies structural and systemic barriers to fair housing choice, and promotes housing that is physically accessible and usable by persons with disabilities.

¹ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume I (Chapter I: Fair Housing Planning Historical Overview, Page 13)*. March 1996.

Through its Community Planning and Development [CPD] programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant [CDBG] Program grantees (those Entitlement jurisdictions, such as Westchester County, that administer the above identified CPD Programs) to document AFFH actions in the CDBG and Comprehensive Housing Affordability Strategy [CHAS] annual performance reports that are submitted to HUD.

2. Definitions & Data Sources

As defined in *The Fair Housing Planning Guide*, the definition of “Affirmatively Further Fair Housing” [AFFH] requires a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken in this regard².

As described in *The Fair Housing Planning Guide*, the CHAS statute at Section 104(21) defines the term “certification” within the context of the Certification to Affirmatively Further Fair Housing [AFFH] to be:

- A written assertion
- Based on supporting evidence
- Available for inspection by the Secretary, the Inspector General and the public
- Deemed accurate for purposes of this Act unless the Secretary determines otherwise after:
 - Inspecting the evidence
 - Providing due notice and opportunity for comment³.

In carrying out its local Analysis of Impediments to Fair Housing Choice, Westchester County utilized the following definition of “Fair Housing Choice” as outlined by HUD:

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

Wherever the word “impediment” is used in this Analysis, it carries a specific definition. As defined in *The Fair Housing Planning Guide*, the definitions of impediments to fair housing choice include:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin⁴.

² U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 14)*. March 1996.

³ Ibid. Page 16.

⁴ Ibid. Page 26.

In carrying out its local Analysis of Impediments to Fair Housing Choice, Westchester County utilized the following definition of Protected Classes:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

Though different municipal jurisdictions within Westchester County may define “affordable” differently, the definition used throughout this analysis is congruent with HUD’s and Westchester County’s definition:

- The U.S. Department of Housing and Urban Development (HUD) defines "affordable" as housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners’ association fees.
- In 2010, housing affordable to a low-income family of four (income up to 80% of the area median income) residing in Westchester County would carry a total monthly cost of up to \$2,105, based on 30% of HUD’s area median income for the County.

Data Sources Used in This Analysis

- **Census Data** – Data collected by the Decennial Census for both 2000 and 1990 is used in this Analysis (Census 1990 data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the US Census Bureau to create several different datasets:
 - 2000 Census Summary File 1 (SF 1) – This dataset contains what is known as “100 percent data”, meaning that it contains the data collected from every household that participated in the 2000 Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income.
 - 2000 Census Summary File 3 (SF 3) – Containing sample data from approximately one in every six US households, this dataset is compiled from respondents who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value.
 - 1990 Census Summary Tape File 1 (STF 1) – Comparable to the Census 2000 SF 1, this dataset contains “100 percent data” collected from every household that participated in the 1990 Census and is not based on a representative sample of

the population. Only basic characteristics such as age, sex, and race are contained in this dataset.

- 1990 Census Summary Tape File 3 (STF 3) – Comparable to the Census 2000 SF 3, this dataset contains sample data from the approximately one in every six US households who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value.
- **American Community Survey [ACS]** – The American Community Survey is a relatively new component of the decennial census program that collects population and housing data every year, thus providing communities with more current data throughout the 10 years between censuses. ACS data is compiled from an annual sample of approximately 3 million addresses. This data is released in two different formats: single-year estimates and multi-year estimates.
 - 2008 ACS 1-Year Estimates – Based on data collected between January 2008 and December 2008, these single-year estimates represent the most current information available from the US Census Bureau, however, and these estimates are only published for geographic areas with populations of 65,000 or greater.
 - 2006-2008 ACS 3-Year Estimates – More current than Census 2000 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. It contains data collected between January 2006 and December 2008 and is published for geographic areas with populations of 20,000 or greater.
- **Federal Financial Institutions Examining Council [FFIEC]** – The FFIEC collects and publishes certain data used in connection with federal reporting responsibilities under the Home Mortgage Disclosure Act and the Community Reinvestment Act.
 - FFIEC 2009 Census Reports – All FFIEC Census Reports from 2003 forward are based upon Census 2000 data while the FFIEC’s Census Reports prior to 2003 are based on Census 1990 data. While most data fields in the 2009 Reports contain Census 2000 figures, some fields contain more current estimates that are arrived at through data processing by other federal agencies (most notably, a 2009 Estimated Median Family Income both by MSA and by census tract is provided by HUD, using HUD’s own, independent data processes).
 - Home Mortgage Disclosure Act [HMDA] Data – Financial institutions subject to the HMDA (including banks, credit unions, and other mortgage lenders) must annually submit certain mortgage loan data to the FFIEC. The FFIEC aggregates and publishes the data. The most current HMDA data used in this Analysis is based on loan records from the 2008 calendar year.

- **Stakeholder Surveys** – In conjunction with this Analysis, two different surveys were designed to collect information from key groups of community stakeholders. In all cases, these surveys were distributed in hard-copy format and were also hosted online through SurveyMonkey.com to provide an alternative means of response.
 - Westchester County Fair Housing Survey – The most general in scope, this survey was designed to collect input from a broad spectrum of the community and received responses from Westchester County residents and non-residents. The survey consisted of 39 distinct questions, allowing a mixture of both multiple choice and open-ended responses. In all, there were 854 respondents to this survey, though not every question was answered by every respondent. As a result, where a percentage of survey respondents is cited in this Analysis, it refers only to the percentage of respondents to the particular question being discussed and may not be a percentage of the full 854 survey respondents. Surveys were received over a 38-day period, from March 31, 2010 to May 7, 2010. Paper surveys received were manually entered by the Survey Administrator into SurveyMonkey for tabulation and analysis. To prevent “ballot stuffing”, the SurveyMonkey software bars the submission of multiple surveys from a single IP address. For ease of advertising the online version of the survey, the domain name “westchesterfairhousing.com” was purchased and pointed at the online version. This link to the online survey was distributed by County staff through the County’s website, and through various public meetings, email distribution lists, and through email targeted to major employers within the County, including hospitals and institutions of higher education. A Spanish translation of the same survey was also made available in hard copy and online. This survey received two responses.
 - Westchester County Municipal Survey – Targeted to mayors and town supervisors (or their respective designees) for all of Westchester County’s 45 municipalities, this survey sought to collect input from municipal officials and generate an understanding of the uniqueness the County’s cities, towns, and villages. An email was sent to the representative for each municipality with the survey document attached and with a link to the online version of the survey. The survey began April 19, 2010 and responses were submitted over an 85-day period, the last response being submitted July 13, 2010. Surveys were received from 26 of the County’s municipalities.
- **Stakeholder Interviews** – Key groups of community stakeholders were identified, contacted, and interviewed as part of this Analysis. These stakeholders included representatives of non-profit organizations (especially non-profit housing developers), municipal officials (often in conjunction with their completion of the Westchester County Municipal Survey previously described), and representatives of public housing authorities and Housing Choice Voucher-issuing agencies. Other stakeholders not belonging to any of these groups were occasionally interviewed as dictated by the course of research carried out for this Analysis. These interviews were generally structured around a standardized list of questions. Some interviews were conducted in-

person, but most were conducted by telephone. The length of most interviews ranged from 30 minutes to one hour. Representatives of 12 nonprofit organizations, 26 municipalities, and 12 public housing agencies were interviewed for this Analysis. A list of persons interviewed is contained in Appendix 14.

- **Public Meetings** – A total of six public meetings were held in order to provide a forum for County residents and other interested parties to contribute to this Analysis. Each of these meetings was held on a weeknight at 6:00 PM in different locations throughout the County, providing a variety of options for residents to attend. These meetings were advertised via flyers (in English and Spanish) distributed by the County using its various email distribution lists, posted on the County website, and posted on a number of the local municipal websites. Non-profits receiving the posters were asked to print and post or distribute them as appropriate. Taken together, these public meetings garnered the attendance of over 50 people. Depending upon the setting and the number of attendees, the format of these meetings ranged from roundtable discussions to moderated forums. Notes were taken of the public comments at all meetings.

3. Limitations of This Analysis

The following information, herein defined as Westchester County's Analysis of Impediments to Fair Housing Choice, was prepared for the purposes as previously described. Therefore, this report seeks to identify impediments and develop a proposed Fair Housing Action Plan as proposed solutions. Some of the impediments identified in this report will require additional research and on-going analysis by the County's Planning Department Staff. This report does not constitute a comprehensive planning guide; it simply provides analysis as to the current situation and prepares a plan of action to ameliorate existing impediments.

4. Historical Overview of Westchester County

The population makeup of Westchester County today is due in large part to historical patterns of settlement and development, dating back to the 1600s. The rich natural resources of the Hudson Valley area, including thick forests, abundant wildlife, and numerous water sources, made the region attractive to the Algonquin Tribes of Native Americans, who inhabited the land that would become Westchester County. European discovery and exploration of the land began as early as 1524, but it wasn't until the 1630s when, under the sponsorship of the Dutch West India Company, permanent settlements began to appear.⁵

The area that was to become New York, settled as New Amsterdam, was unique among America's early settlements in that it was a Dutch and not an English settlement. Westchester County's Dutch roots would profoundly shape the population and settlement of the area, as historian Russell Shorto describes: "Because of its geography, its population, and the fact that it was under the control of the Dutch (even then its parent city, Amsterdam, was the most liberal in Europe), this island city [Manhattan] would become the first multiethnic, upwardly mobile society on America's shores..."⁶ Shorto goes on to explain later: "When [the Dutch Republic] founded a colony based on Manhattan Island, that colony had the same features of tolerance, openness, and free trade that existed in the home country."⁷ The trademark tolerance of the Dutch was in generally shorter supply among the English Pilgrims and Puritans who were settling New England. From the 1640s through the 1660s, the English and Dutch struggled over control of New Amsterdam, with the English finally prevailing in 1664.⁸

Two general settlement patterns subsequently used by the English settlers continue to leave their mark on modern Westchester County: the traditional English town or village (to which Bedford, Eastchester, Mamaroneck, and Rye owe their development), and "freehold manors" (from which modern-day Cortlandt, Pelham, and Scarsdale are derived).⁹ Due in large part to the operation of the vast manors established across the County, an African American population, consisting mostly of slaves, began to take root, accounting for 13% of the County's population by the mid-1600s.¹⁰ Groups of Quakers (known for their tolerance and progressiveness) began fleeing religious persecution experienced in other colonies, and settled heavily in Chappaqua, Harrison, and Scarsdale. Not only would these Quaker communities later become a powerful voice for women's suffrage, but they are also "said to have been essential in running the County's active Underground Railroad."¹¹ Peekskill's relatively large African American population is thought to be a legacy of the City's prominence as a stop on the Underground Railroad.¹² In 1779 the community of Stony Hill in Harrison was established as the County's first free black community; similar free African American communities were

⁵ "History of Westchester." <http://www.westchestergov.com/history/1783.htm>.

⁶ Russell Shorto. *The Island at the Center of the World*. New York: Vintage, 2004.

⁷ Ibid.

⁸ "History of Westchester."

⁹ Ibid.

¹⁰ Roger Panetta. *Westchester: The American Suburb*. New York: Fordham University Press, 2006.

¹¹ Ibid.

¹² "Peekskill Underground Railroad." <http://www.hudsonrivervalley.org/library/pdfs/peekskillrailroad.pdf>

subsequently established in Bedford, New Rochelle, Ossining, Rye, and Yonkers, all reputed to have been Underground Railroad stops.¹³

Whether slaves, tenant farmers, or property owners, most residents of the area lived off the land and agriculture remained the primary occupation, though small cottage industries such as shoemaking and furniture crafting began to emerge as early as the 1700s.¹⁴ Vestiges of the region's agricultural history remain in the form of two and three acre land lots in areas such as Bedford and Pound Ridge. Some farms continue to thrive in Westchester County, particularly in the Croton watershed area.

The area's farming economy and abundant waterways began solidifying the symbiotic relationship between Westchester County and Manhattan in the early 1800s. As subsistence farmers began to realize that their surplus crops could be sold and as navigation improved along the Hudson, Croton, Saw Mill, and Bronx rivers, all flowing southward toward Manhattan, a vibrant agricultural trade network developed.¹⁵ This development would be vital to Westchester County's history, according to historian Roger Panetta:

*"This created a cash nexus that economically linked the county's farmers to the New York market, providing income and essential household goods and serving as a catalyst for closer transportation connections. This network was strengthened by the farmers' home industries, which produces baskets for oyster wholesalers and shoes and shirts for the city's emerging business class. New York City was becoming an increasingly important factor in the lives of Westchester's farmers, and the agricultural connection was a proto-suburban tie to the city."*¹⁶

Also occurring in the early 1800s, was New York State's abolition of slavery in 1827. Many freed slaves continued to work as servants under extremely oppressive conditions, however these conditions improved gradually over time as servants learned to set off bidding wars for their services and later threatened to unionize.

With the arrival of the rail lines after 1850 through the north-south valleys of Westchester, residential development, commerce and industry were attracted to the vicinity of railroad stations. Each of Westchester's six cities, 22 villages and numerous hamlets developed, or intensified development, around railroad stations. Major industrial development and housing for workers clustered in places with rail, road and water access such as Yonkers, Mount Vernon, Peekskill and Ossining. These urban centers remain to this day and due to their age, have evolved through the same problems as older urbanized centers across the nation. Westchester County's urban history of factories and housing for factory workers is described in detail in Westchester County's "Patterns for Westchester" comprehensive planning document.¹⁷

¹³ Roger Panetta.

¹⁴ Ibid.

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ Westchester County's "Patterns for Westchester". <http://www.westchestergov.com/patterns/ch1/ch1.htm>

By the late 1800s, a more recognizable, yet still prototypical, suburbanization was taking hold in Westchester County. New Yorkers who had prospered greatly in the burgeoning industrial age were drawn to the relative peace and quiet found in Westchester, though mainly their interests were in “country estates, serving as rural retreats and limited to summer use”.¹⁸ Among the ranks of the newly-wealthy who relocated to Westchester County during this period was Madame C.J. Walker, America’s first African American female millionaire who, after making her fortune in the cosmetics and hair care business, bought a mansion in Irvington in 1918.¹⁹

However, as transportation technology progressed, the commute between Westchester and Manhattan became progressively faster and more comfortable. By the mid-20th Century, summertime retreats transitioned into true suburbs. Cottages in numerous summer lake communities in northern Westchester were converted to year-round residences.

The Bronx River Parkway, the Saw Mill River Parkway, the Hutchinson River Parkway, the Taconic Parkway, and the Cross County Parkway, all completed between 1925 and 1932, greatly expanded the access of New Yorkers to Westchester County.²⁰ As a result, the population of Westchester County began growing at a rapid pace: between 1920 and 1929, Westchester’s population doubled; the population of Scarsdale grew by 176%, all while New York City grew only by 21%.²¹

Modern-day Westchester County bears similarity, at least where diversity, tolerance, and inclusion are concerned, to the New Amsterdam of the 1600s. Here again, Panetta’s work sums it up:

“The myth of the white suburb is shattered by the reality of its real, diverse population; and diversity meant anyone who did not have the Standard English ancestry. Westchester became home, very early in its history, to a myriad of immigrants who built its infrastructure, contributed to its thriving commerce, and sought permanent residence in its fresh air and beautiful hills. They represented then, as they still do, a wide variety of economic backgrounds, from the poorest to the wealthiest.”²²

From its early settlement as a multiethnic Dutch colony, through its agricultural millwork period, through the industrial and railroad age that attracted a sizable immigrant working class, to parkway construction and suburbanization with an inextricable economic link to New York City, the history of Westchester County profoundly shapes the present-day County and provides the historic context for this *Analysis*. Today, Westchester covers an area of 450 square miles and has a diverse population of approximately 950,237²³, residing in 45 municipalities with the County Seat being White Plains.

¹⁸ Roger Panetta.

¹⁹ Ibid.

²⁰ “History 1920-1983: Westchester Comes of Age.” <http://www.westchestergov.com/history>.

²¹ Roger Panetta.

²² Ibid.

²³ American Fact Finder 2006-2008 American Community Survey Estimates. <http://www.census.gov>

With New York City and Long Island Sound to the south, Putnam County to the north, Connecticut to the east, and the Hudson River and New Jersey to the west, the now largely suburban Westchester County has become the ideal place to live. According to 2010 HUD data, the Area Median Income was \$104,700. Westchester County ranks number two (number one being Manhattan) for wealthiest counties in New York State and the seventh wealthiest county nationally. Westchester County has long been associated with "old money" and with some of the country's wealthiest families, along with other places such as Greenwich, Connecticut, and the Long Island's Gold Coast.

Westchester County has an executive branch, headed by the Honorable County Executive Robert P. Astorino. The Westchester County Board of Legislators is the 17-member legislative branch of Westchester County.

Westchester County provides a wide array of emergency services and is supplemented by the services of 42 local police departments, 58 fire departments, 42 ambulance services, two Hazmat teams, a volunteer technical rescue team, a fire academy and a fire investigations unit. Each unit has career, volunteer or a combination of career and volunteer personnel. Westchester County Department of Emergency Services operates the main dispatching system for EMS and fire departments referred to as "60-Control" located in Valhalla. The department also provides numerous support services for the various agencies throughout the county.

According to the American Community Survey 2006-2008 Census Estimates, there were 360,295 housing units in 2008. The racial makeup of the County was:

- White – 68.4%
- African American - 14.1%
- Native American – 0.2%
- Asian – 5.6%
- Pacific Islander – 0.0%
- Some Other Race – 10.0%,
- Two or More Races – 1.8%

Additionally, 18.9% of Westchester County residents were Hispanic or Latino of any race.

The largest census-reviewed area in Westchester County is the City of Yonkers, New York's fourth-largest city, with a population of 194,051²⁴. The smallest is the community of Scotts Corners in the town of Pound Ridge with a population of 624. An historical analysis of the population growth in Westchester County has revealed significant population growth among Hispanic and African American populations, as shown in the following maps.

Historical populations

Census	Pop.	%±
1900	184,257	—
1910	283,055	53.6%
1920	344,436	21.7%
1930	520,947	51.2%
1940	573,558	10.1%
1950	625,816	9.1%
1960	808,891	29.3%
1970	894,104	10.5%
1980	866,599	-3.1%
1990	874,866	1.0%
2000	923,459	5.6%
Est. 2008	949,355	2.8%

²⁴ American Fact Finder 2006-2008 American Community Survey Estimates. <http://www.census.gov>

WESTCHESTER COUNTY, NEW YORK

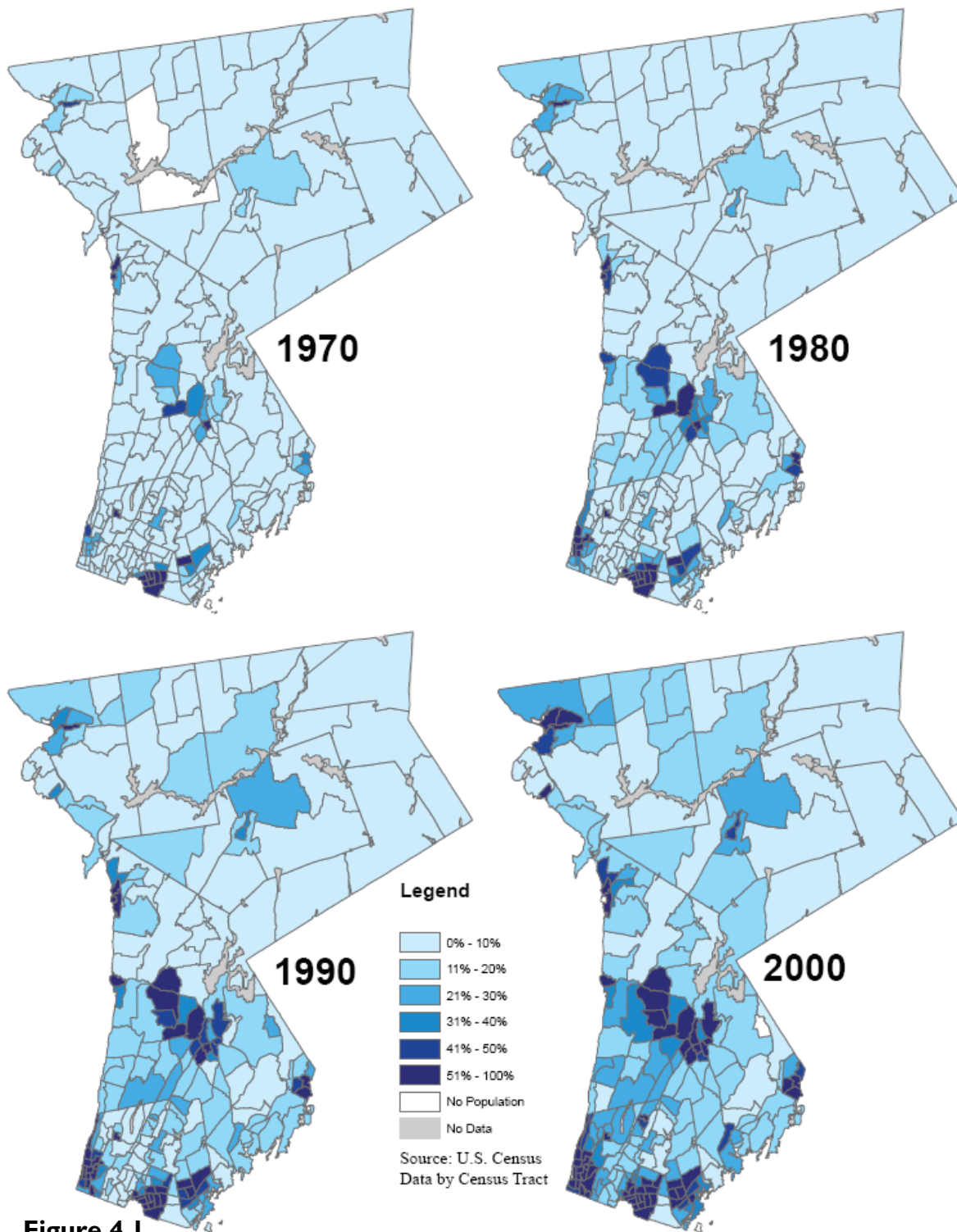


Figure 4.1
Racial Minority or Hispanic Population from 1970 -2000

WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

WESTCHESTER COUNTY, NEW YORK

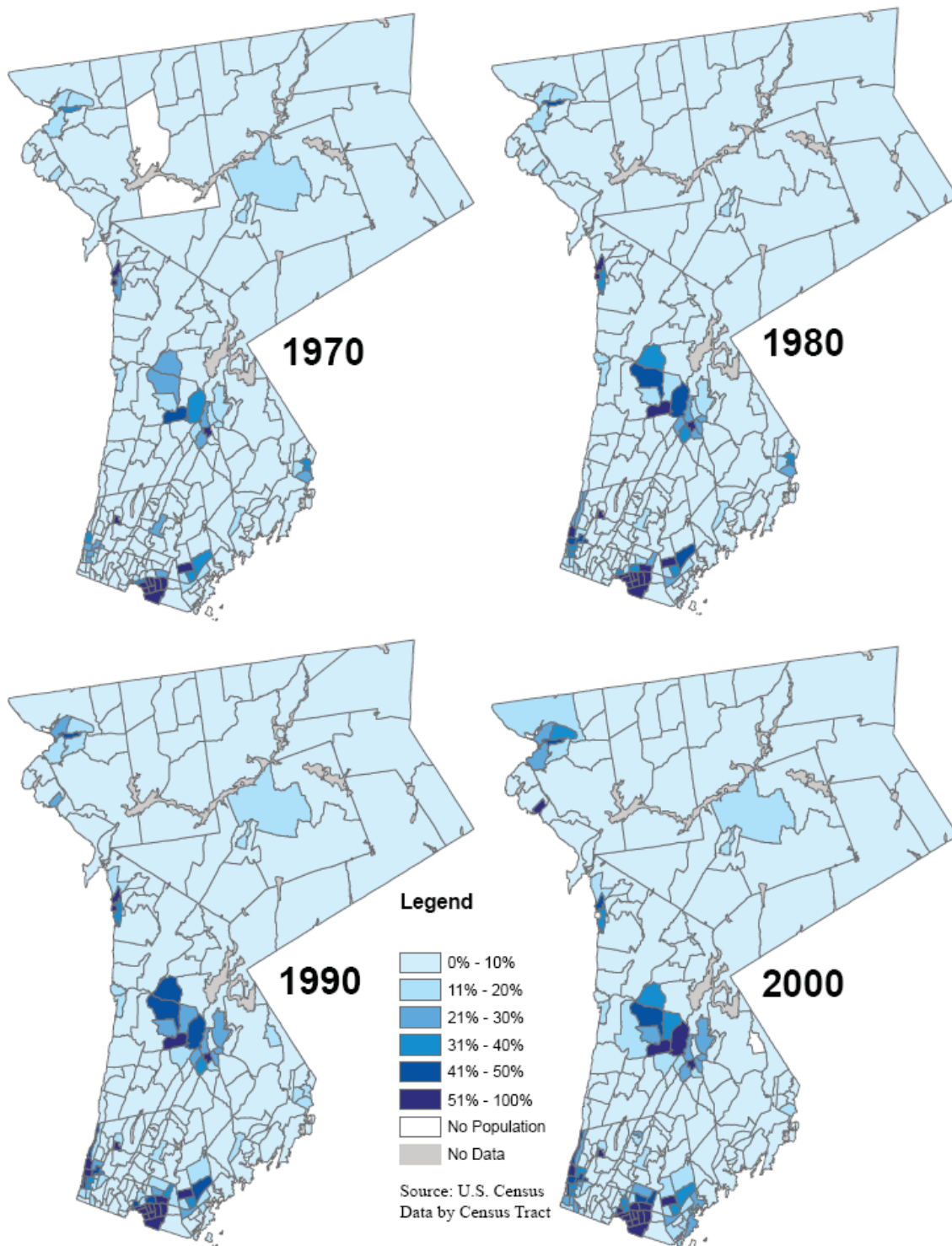


Figure 4.2 Black Population from 1970 - 2000

WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

Westchester County has six cities, 19 towns and 20 villages. Any land area in the county that is not contained in one of the cities is in a town. A town may have zero, one or multiple villages. A village can be located in more than one town, as two of Westchester's villages are. Additionally, two Westchester Villages are co-terminus towns, and one Westchester Town is a co-terminus village. A map displaying all of Westchester County's municipalities follows.

The six cities in the County (in order of size) are:

City	Population	Area (mi ²)
Yonkers	194,051	18
New Rochelle	71,688	10
Mount Vernon	65,269	4
White Plains (county seat)	52,912	9
Peekskill	27,580	4
Rye (also the name of a town)	14,955*	6

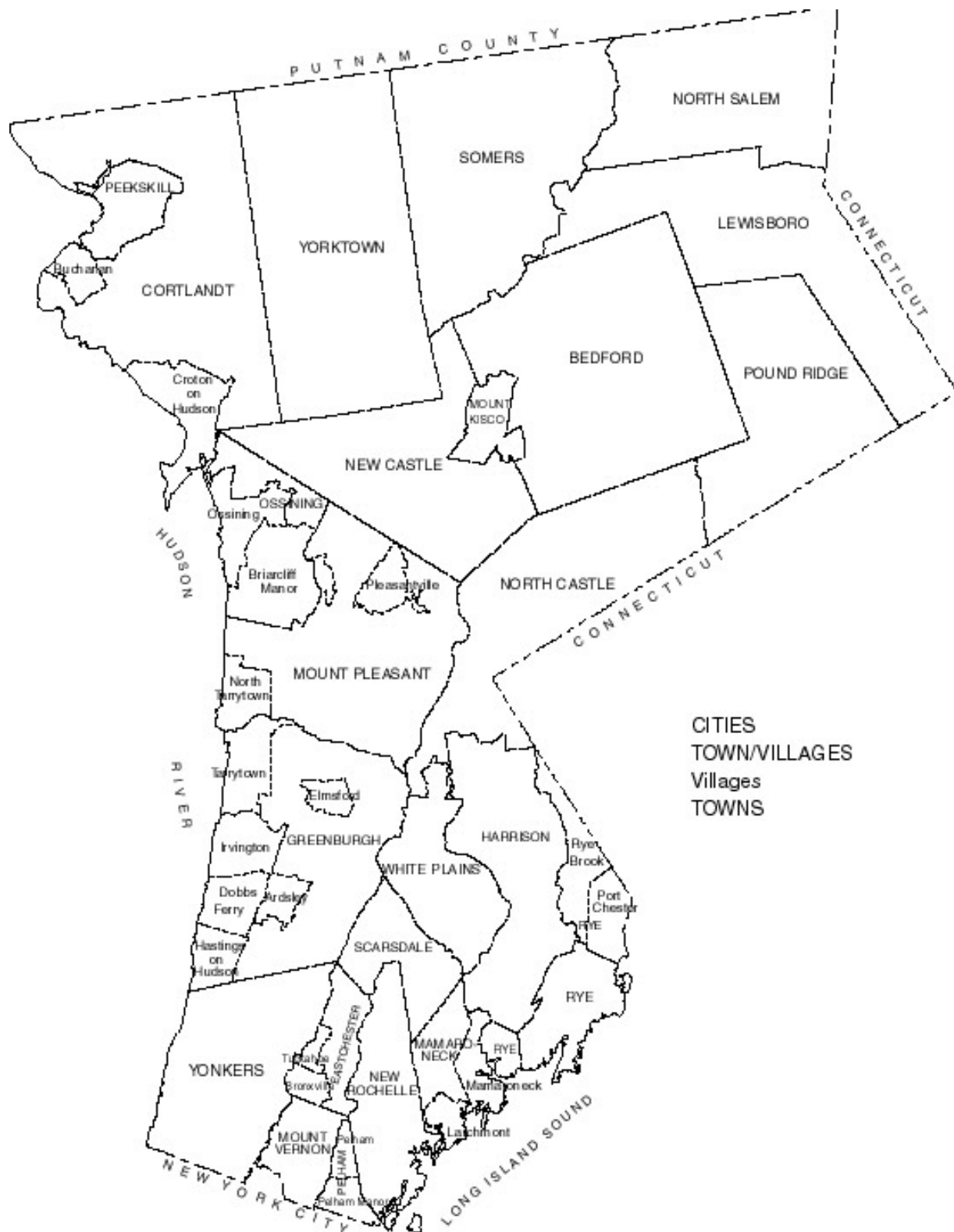
Table 4.1: City Size & Population

*Population figures are derived from 2006-2008 ACS Estimates except for Rye, which is from 2000 Census data.

The towns (with corresponding villages) are listed below:

- **Bedford** (contains no villages)
- **Cortlandt**
 - Buchanan
 - Croton-on-Hudson
- **Eastchester**
 - Bronxville
 - Tuckahoe
- **Greenburgh**
 - Ardsley
 - Dobbs Ferry
 - Elmsford
 - Hastings-on-Hudson
 - Irvington
 - Tarrytown
- **Harrison** (coterminous with the village of the same name)
- **Lewisboro** (contains no villages)
- **Mamaroneck**
 - Larchmont
 - Mamaroneck (*This village is shared with the Town of Rye.*)
- **Mount Kisco** (coterminous with the village of the same name)

- **Mount Pleasant**
 - Briarcliff Manor (*This village is shared with the Town of Ossining.*)
 - Pleasantville
 - Sleepy Hollow
- **New Castle** (contains no villages)
- **North Castle** (contains no villages)
- **North Salem** (contains no villages)
- **Ossining**
 - Briarcliff Manor (*This village is shared with the Town of Mount Pleasant.*)
 - Ossining
- **Pelham**
 - Pelham
 - Pelham Manor
- **Pound Ridge** (contains no villages)
- **Town of Rye**
 - Mamaroneck (*This village is shared with the Town of Mamaroneck.*)
 - Port Chester
 - Rye Brook
- **Scarsdale** (coterminous with the village of the same name)
- **Somers** (contains no villages)
- **Yorktown** (contains no villages)



Westchester County Department of Planning

MAP 1

Municipalities

5. Demographics

The following sections will provide a summary of demographic, economic and housing information based on 2000 Census data, which is the most recent dataset available containing complete demographic information for each city, town and village. The 2000 Census count was utilized in this analysis to provide a baseline from which information could be verified and compared for each municipality.

General Population Characteristics

As of the 2000 Census count, the total population residing in Westchester County was 923,459. The racial makeup in Westchester County consisted of 658,858 [71.3%] White, 131,132 [14.2%] Black or African American, 2,343 [0.3%] American Indian and/or Native Alaskan, 41,738 [4.5%] Asian and Pacific Islander, 61,227 [6.6%] from some other race, and 28,161 [3%] two or more races. For the 2000 Census, the U.S. Census Bureau defined “Hispanic or Latino” as an ethnicity and not a race. Westchester County’s population in 2000 included 144,124 [15.6%] Hispanic or Latino persons of any race.

Westchester County Cities & Towns - Population by Race: 2000												
Municipality		Total Population	Race						Hispanic or Latino of Any Race	Minority	Percent Minority	
			One Race									Two or More Races
			Population One Race	White	African American	American Indian	Pacific Islander	Other Race				
Westchester County		923,459	895,298	658,858	131,132	2,343	41,738	61,227	28,161	144,124	331,683	36%
North		264,794	254,660	218,827	18,402	457	8,635	8,339	5,040	24,896	54,533	21%
Central		227,499	218,021	163,080	22,871	561	14,751	16,758	7,467	39,891	81,211	36%
South		431,166	410,925	265,402	89,762	1,325	18,307	36,129	15,654	79,337	195,939	45%
Cities		427,122	409,844	247,270	101,532	1,514	17,430	42,098	17,278	90,541	218,401	51%
Towns		279,384	275,174	241,687	15,933	273	13,161	4,120	4,210	15,702	47,728	23%
Villages		216,953	210,280	169,901	13,667	556	11,147	15,009	6,673	37,881	65,554	24%
CITIES	Mount Vernon	68,381	65,346	19,577	40,743	219	1,491	3,316	3,035	7,083	51704	76%
	New Rochelle	72,182	69,894	49,001	13,848	141	2,369	4,535	2,288	14,492	31,910	44%
	Peekskill	22,441	21,400	12,819	5,732	95	548	2,206	1,041	4,920	11665	52%
	Rye City	14,955	14,769	13,401	190	16	972	190	186	718	2048	14%
	White Plains	53,077	51,019	34,465	8,444	182	2,426	5,502	2,058	12,476	24,334	46%
	Yonkers	196,086	187,416	118,007	32,575	861	9,624	26,349	8,670	50,852	96,740	49%
TOWNS	Bedford	18,133	17,887	15,867	1,291	16	373	340	246	1,372	3,075	17%
	Cortlandt	28,672	28,176	25,015	1,608	55	808	690	496	2,163	4,921	17%
	Eastchester	18,564	18,336	16,748	175	12	1,226	175	228	661	2,282	12%
	Greenburgh	41,828	40,770	26,724	8,489	57	4,379	1,121	1,058	3,422	17,042	41%
	Lewisboro	12,324	12,202	11,730	147	7	258	60	122	306	843	7%
	Mamaroneck Town	11,141	10,977	10,252	208	5	387	125	164	501	1,225	11%
	Mount Pleasant	26,151	25,889	23,048	1,493	14	1,027	307	262	1,369	3,976	15%
	New Castle	17,491	17,316	16,004	240	8	974	90	175	487	1,866	11%
	North Castle	10,849	10,719	10,022	191	3	435	68	130	449	1,167	11%
	North Salem	5,173	5,088	4,937	39	4	50	58	85	189	377	7%
	Ossining Town	5,514	5,422	4,820	234	8	253	107	92	394	949	17%
	Pound Ridge	4,726	4,669	4,515	57	3	79	15	57	116	303	6%
	Somers	18,346	18,173	17,400	313	9	342	109	173	543	1,340	7%
	Yorktown	36,318	35,799	32,919	1,103	51	1,254	472	519	2,112	4,792	13%

Table 5.1: Westchester County Population by Race Source: 2000 Census, SF 1 [Table 1 of 2]

Tables 5.1 and 5.2 show these figures for the County as a whole, for sub-regions within the County, and for the County's municipalities.

The right-most column in each of these tables displays the percentage of the population belonging to a minority group (a minority is defined as any person not classified as non-Hispanic White). It should be noted that that most towns contain villages and, to avoid double-

Westchester County Villages - Population by Race: 2000												
Municipality		Total Population	Race							Hispanic or Latino of Any Race	Minority	Percent Minority
			One Race						Two or More Races			
			Population One Race	White	Black or African American	American Indian	Asian and Pacific Islander	Other Race				
Westchester County Villages	Ardsley	4,269	4,214	3,586	65	4	528	31	55	182	824	19%
	Briarcliff Manor	7,696	7,615	6,983	133	4	422	73	81	241	871	11%
	Bronxville	6,543	6,458	6,012	75	3	320	48	85	192	673	10%
	Buchanan	2,189	2,168	2,106	15	4	26	17	21	76	137	6%
	Croton-on-Hudson	7,606	7,477	6,961	142	20	158	196	129	527	939	12%
	Dobbs Ferry	10,622	10,382	8,572	784	8	813	205	240	744	2,488	23%
	Elmsford	4,676	4,406	2,609	949	35	426	387	270	1,089	2,608	56%
	Harrison	24,154	23,751	21,686	345	21	1,316	383	403	1,618	3,570	15%
	Hastings-on-Hudson	7,648	7,516	6,867	180	13	317	139	132	344	965	13%
	Irvington	6,631	6,520	5,879	96	7	461	77	111	251	911	14%
	Larchmont	6,485	6,399	6,111	44	6	188	50	86	291	598	9%
	Mamaroneck	18,752	18,264	15,859	778	46	672	909	488	3,284	4,943	26%
	Mount Kisco	9,983	9,716	7,766	598	28	423	901	267	2,450	3,596	36%
	Ossining	24,010	23,006	14,520	4,858	115	1,007	2,506	1,004	6,654	12,716	53%
	Pelham	6,400	6,233	5,326	426	6	317	158	167	461	1,360	21%
	Pelham Manor	5,466	5,368	5,037	116	4	153	58	98	253	594	11%
	Pleasantville	7,172	7,032	6,480	208	13	207	124	140	528	1,000	14%
	Port Chester	27,867	25,964	16,914	1,949	112	584	6,405	1,903	12,884	15,933	57%
	Rye Brook	8,602	8,502	7,910	89	18	368	117	100	468	1,000	12%
	Scarsdale	17,823	17,579	14,989	271	3	2,245	71	244	467	3,229	18%
Sleepy Hollow	9,212	8,704	6,231	482	77	180	1,734	508	4,153	4,831	52%	
Tarrytown	11,090	10,705	8,588	781	24	725	587	385	1,793	3,476	31%	
Tuckahoe	6,211	6,052	4,595	628	6	607	216	159	549	1,862	30%	

Table 5.2: Westchester County Population by Race Source: 2000 Census, SF 1 [Table 2 of 2]

counting, population

statistics for the towns include only those persons living outside any villages contained that may be contained within the town. The Town of Pelham and the Town of Rye contain no land that is not incorporated within a village and so these towns are not listed in the tables; their population is wholly contained within their respective villages.

Additionally, the table on the following page (Table 5.3) is provided to depict the racial and/or ethnic composition of each municipality as a percentage of the total population of each municipality. The information provided is based on 2000 Census data, as this is the most recent count for all municipalities included in this analysis. As in the preceding tables, the population of towns listed excludes the population of the villages contained in the town; the towns of Pelham and Rye are not listed because their populations are wholly contained in villages.

Westchester County Racial Composition: 2000											
Municipality		Total Population	Race						Hispanic or Latino of Any Race	Minority	
			One Race					Two or More Races			
			Population One Race	White	Black or African American	American Indian	Asian and Pacific Islander				Other Race
Westchester County		100.0%	97.0%	71.3%	14.2%	0.3%	4.5%	6.6%	3.0%	15.6%	35.9%
North		100.0%	96.2%	82.6%	6.9%	0.2%	3.3%	3.1%	1.9%	9.4%	20.6%
Central		100.0%	95.8%	71.7%	10.1%	0.2%	6.5%	7.4%	3.3%	17.5%	35.7%
South		100.0%	95.3%	61.6%	20.8%	0.3%	4.2%	8.4%	3.6%	18.4%	45.4%
Cities		100.0%	96.0%	57.9%	23.8%	0.4%	4.1%	9.9%	4.0%	21.2%	51.1%
Towns		100.0%	98.5%	86.5%	5.7%	0.1%	4.7%	15%	15%	5.6%	17.1%
Villages		100.0%	96.9%	78.3%	6.3%	0.3%	5.1%	6.9%	3.1%	17.5%	30.2%
City of Yonkers	Mount Vernon	100.0%	95.6%	28.6%	59.6%	0.3%	2.2%	4.8%	4.4%	10.4%	75.6%
	New Rochelle	100.0%	96.8%	67.9%	19.2%	0.2%	3.3%	6.3%	3.2%	20.1%	44.2%
	Peekskill	100.0%	95.4%	57.1%	25.5%	0.4%	2.4%	9.8%	4.6%	21.9%	52.0%
	Rye City	100.0%	98.8%	89.6%	1.3%	0.1%	6.5%	1.3%	12%	4.8%	13.7%
	White Plains	100.0%	96.1%	64.9%	15.9%	0.3%	4.6%	10.4%	3.9%	23.5%	45.8%
	Yonkers	100.0%	95.6%	60.2%	16.6%	0.4%	4.9%	13.4%	4.4%	25.9%	49.3%
Town of Westchester	Bedford	100.0%	98.6%	87.5%	7.1%	0.1%	2.1%	1.9%	14%	7.6%	17.0%
	Cortlandt	100.0%	98.3%	87.2%	5.6%	0.2%	2.8%	2.4%	1.7%	7.5%	17.2%
	Eastchester	100.0%	98.8%	90.2%	0.9%	0.1%	6.6%	0.9%	12%	3.6%	12.3%
	Greenburgh	100.0%	97.5%	63.9%	20.3%	0.1%	10.5%	2.7%	2.5%	8.2%	40.7%
	Lewisboro	100.0%	99.0%	95.2%	1.2%	0.1%	2.1%	0.5%	10%	2.5%	6.8%
	Mamaroneck Town	100.0%	98.5%	92.0%	1.9%	0.0%	3.5%	1.1%	15%	4.5%	11.0%
	Mount Pleasant	100.0%	99.0%	88.1%	5.7%	0.1%	3.9%	1.2%	10%	5.2%	15.2%
	New Castle	100.0%	99.0%	91.5%	1.4%	0.0%	5.6%	0.5%	10%	2.8%	10.7%
	North Castle	100.0%	98.8%	92.4%	1.8%	0.0%	4.0%	0.6%	12%	4.1%	10.8%
	North Salem	100.0%	98.4%	95.4%	0.8%	0.1%	1.0%	1.1%	16%	3.7%	7.3%
	Ossining Town	100.0%	98.3%	87.4%	4.2%	0.1%	4.6%	1.9%	1.7%	7.1%	17.2%
	Pound Ridge	100.0%	98.8%	95.5%	1.2%	0.1%	1.7%	0.3%	12%	2.5%	6.4%
	Somers	100.0%	99.1%	94.8%	1.7%	0.0%	1.9%	0.6%	0.9%	3.0%	7.3%
	Yorktown	100.0%	98.6%	90.6%	3.0%	0.1%	3.5%	1.3%	14%	5.8%	13.2%
Village of Tuckahoe	Ardsley	100.0%	98.7%	84.0%	1.5%	0.1%	12.4%	0.7%	1.3%	4.3%	19.3%
	Briarcliff Manor	100.0%	98.9%	90.7%	1.7%	0.1%	5.5%	0.9%	1.1%	3.1%	11.3%
	Bronxville	100.0%	98.7%	91.9%	1.1%	0.0%	4.9%	0.7%	1.3%	2.9%	10.3%
	Buchanan	100.0%	99.0%	96.2%	0.7%	0.2%	1.2%	0.8%	1.0%	3.5%	6.3%
	Croton-on-Hudson	100.0%	98.3%	91.5%	1.9%	0.3%	2.1%	2.6%	1.7%	6.9%	12.3%
	Dobbs Ferry	100.0%	97.7%	80.7%	7.4%	0.1%	7.7%	1.9%	2.3%	7.0%	23.4%
	Elmsford	100.0%	94.2%	55.8%	20.3%	0.7%	9.1%	8.3%	5.8%	23.3%	55.8%
	Harrison	100.0%	98.3%	89.8%	1.4%	0.1%	5.4%	1.6%	1.7%	6.7%	14.8%
	Hastings-on-Hudson	100.0%	98.3%	89.8%	2.4%	0.2%	4.1%	1.8%	1.7%	4.5%	12.6%
	Ivington	100.0%	98.3%	88.7%	1.4%	0.1%	7.0%	1.2%	1.7%	3.8%	13.7%
	Larchmont	100.0%	98.7%	94.2%	0.7%	0.1%	2.9%	0.8%	1.3%	4.5%	9.2%
	Mamaroneck	100.0%	97.4%	84.6%	4.1%	0.2%	3.6%	4.8%	2.6%	17.5%	26.4%
	Mount Kisco	100.0%	97.3%	77.8%	6.0%	0.3%	4.2%	9.0%	2.7%	24.5%	36.0%
	Ossining	100.0%	95.8%	60.5%	20.2%	0.5%	4.2%	10.4%	4.2%	27.7%	53.0%
	Pelham	100.0%	97.4%	83.2%	6.7%	0.1%	5.0%	2.5%	2.6%	7.2%	21.3%
	Pelham Manor	100.0%	98.2%	92.2%	2.1%	0.1%	2.8%	1.1%	1.8%	4.6%	10.9%
	Pleasantville	100.0%	98.0%	90.4%	2.9%	0.2%	2.9%	1.7%	2.0%	7.4%	13.9%
	Port Chester	100.0%	93.2%	60.7%	7.0%	0.4%	2.1%	23.0%	6.8%	46.2%	57.2%
	Rye Brook	100.0%	98.8%	92.0%	1.0%	0.2%	4.3%	1.4%	1.2%	5.4%	11.6%
	Scarsdale	100.0%	98.6%	84.1%	1.5%	0.0%	12.6%	0.4%	1.4%	2.6%	18.1%
	Sleepy Hollow	100.0%	94.5%	67.6%	5.2%	0.8%	2.0%	18.8%	5.5%	45.1%	52.4%
	Tarrytown	100.0%	96.5%	77.4%	7.0%	0.2%	6.5%	5.3%	3.5%	16.2%	31.3%
	Tuckahoe	100.0%	97.4%	74.0%	10.1%	0.1%	9.8%	3.5%	2.6%	8.8%	30.0%

Table 5.3: Westchester County Racial Composition Source: 2000 Census, SF 1.

Protected Class Analysis

While the racial composition analysis above reveals some information as to the concentration of minorities within municipalities of Westchester County, it does not depict the full picture. In order to gain greater insight as to the possible segregation of the County's population based on race, gender, familial status, national origin and disability, the following Protected Class Analysis was prepared. *[Note: A Protected Class analysis was not completed based on Religion at the Census Tract level, as the Census does not collect information on religious affiliation.]* In order to facilitate the analysis, tables were created using data from the FFIEC 2009 Report to organize the data on each Protected Class relative to each census tract. These tables are included in the appendix. For reference, a map of the County's census tracts from the 2000 Census appears below.

For each Protected Class analyzed here, another set of tables shows the County-wide population trend for the Protected Class since 1990. The map that follows these tables will show the percentage of the population in each Census tract that are of each selected Protected Class. The values were classified according to their deviation from the mean (the County-wide population from the 2006-2008 ACS estimates) and then mapped at intervals of 1.0 standard deviation. The central class was defined as the mean value +/- 0.5 standard deviation, with each additional class at +/- 1 standard deviation beyond the central class.

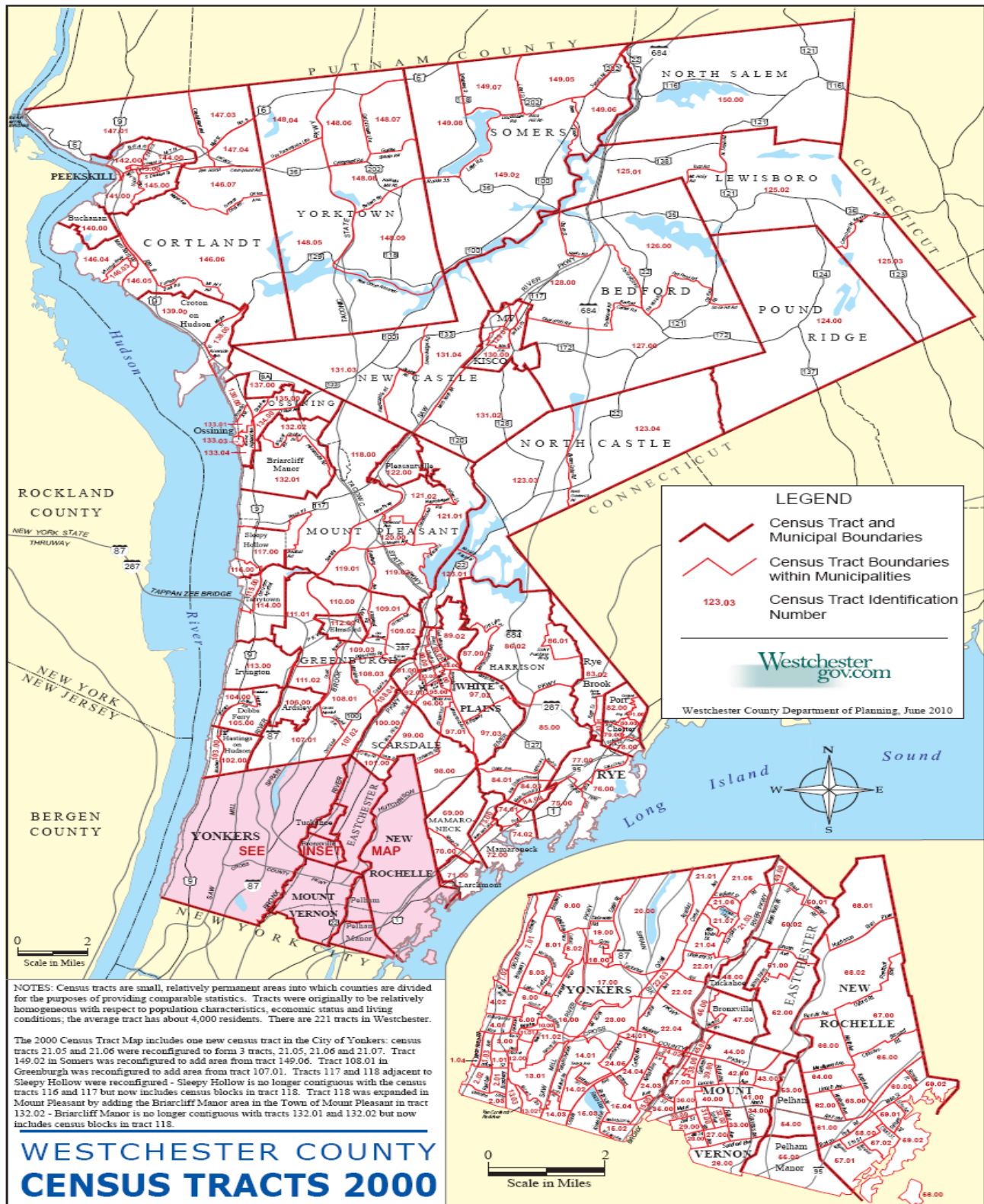


Figure 5.1: Westchester County Census Tracts: 2000 Source: westchestergov.com

Protected Class Analysis: Race

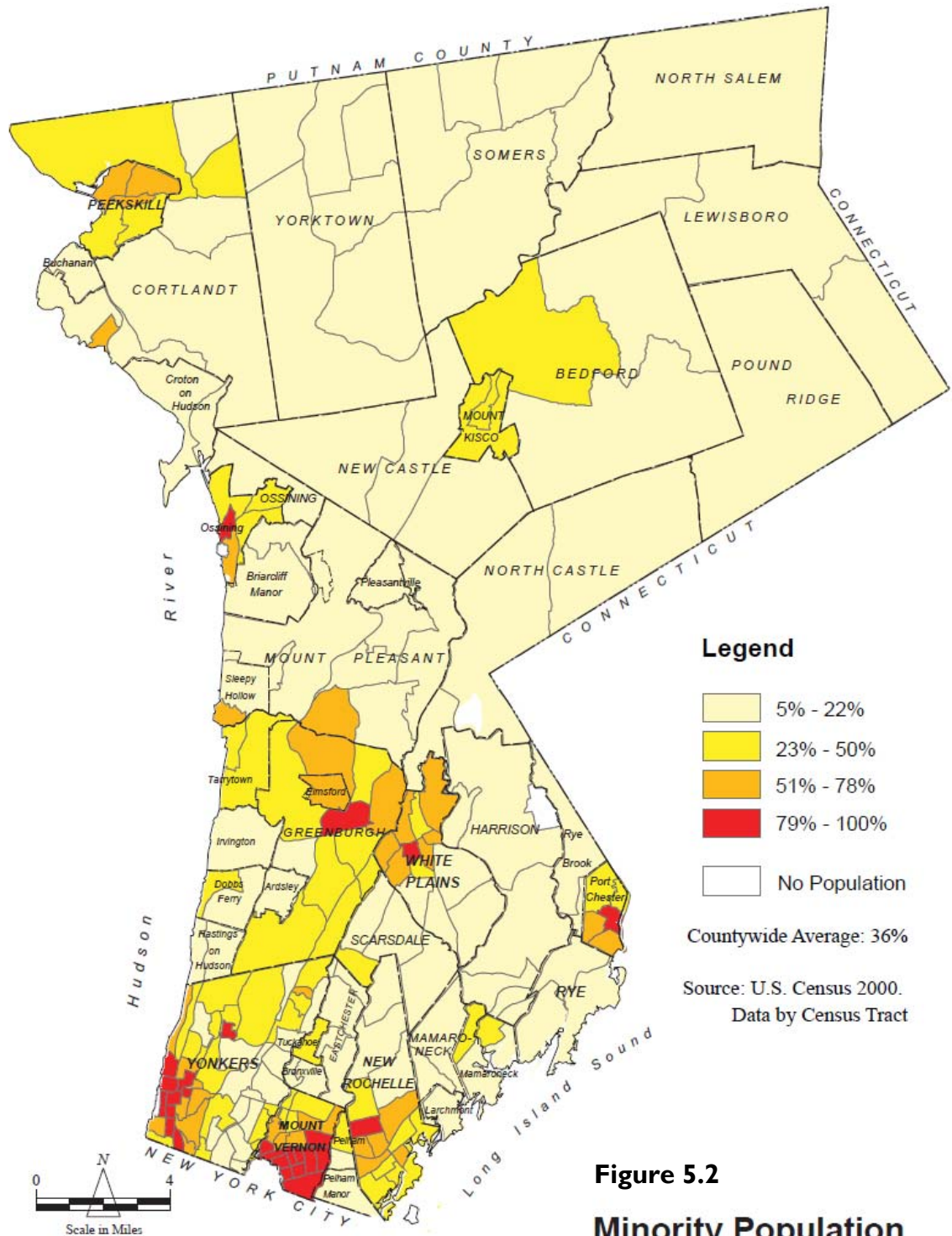
Historically, Westchester County has observed shifts in population trends, as is evidenced in Table 5.4 [below]. Generally, as the County's total population has grown since 1990, the non-Hispanic White population has declined, though this population group remains the majority. Notable increases in minority populations such as Black-alone and Asian/Hawaiian/Pacific Islander-alone are observed. The reader should be aware that the definitions and classifications used from one decennial census to the next are subject to change. The sharp increase in population falling into the "Other Population/Two or More Races" category is indicative of such a change in the Census itself and should not be interpreted strictly as a surge in this population group.

Westchester County Historical Racial/Ethnic Composition							
	Total Population	Non-Hispanic White	American Indian	Asian/ Hawaiian/ Pacific Islander	Black	Other Race/ Two or More Races	Hispanic (any Race)
1990	874,866	640,558	1,405	32,169	120,195	26,789	86,194
2000	923,459	591,776	2,343	41,738	131,132	89,388	144,124
2006-2008	950,237	573,479	1,576	53,215	134,265	111,317	179,796

Westchester County Historical Racial/Ethnic Composition							
	Total Population	Non-Hispanic White	American Indian	Asian/ Hawaiian/ Pacific Islander	Black	Other Race/ Two or More Races	Hispanic (any Race)
1990	100.0%	73.2%	0.2%	3.7%	13.7%	3.1%	9.9%
2000	100.0%	64.1%	0.3%	4.5%	14.2%	9.7%	15.6%
2006-2008	100.0%	60.4%	0.2%	5.6%	14.1%	11.7%	18.9%

Table 5.4. Westchester County Historical Racial Composition Source: 1990 Census STF 1, 2000 Census SF 1, 2006 – 2008 ACS Estimates

WESTCHESTER COUNTY, NEW YORK



WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

WESTCHESTER COUNTY, NEW YORK

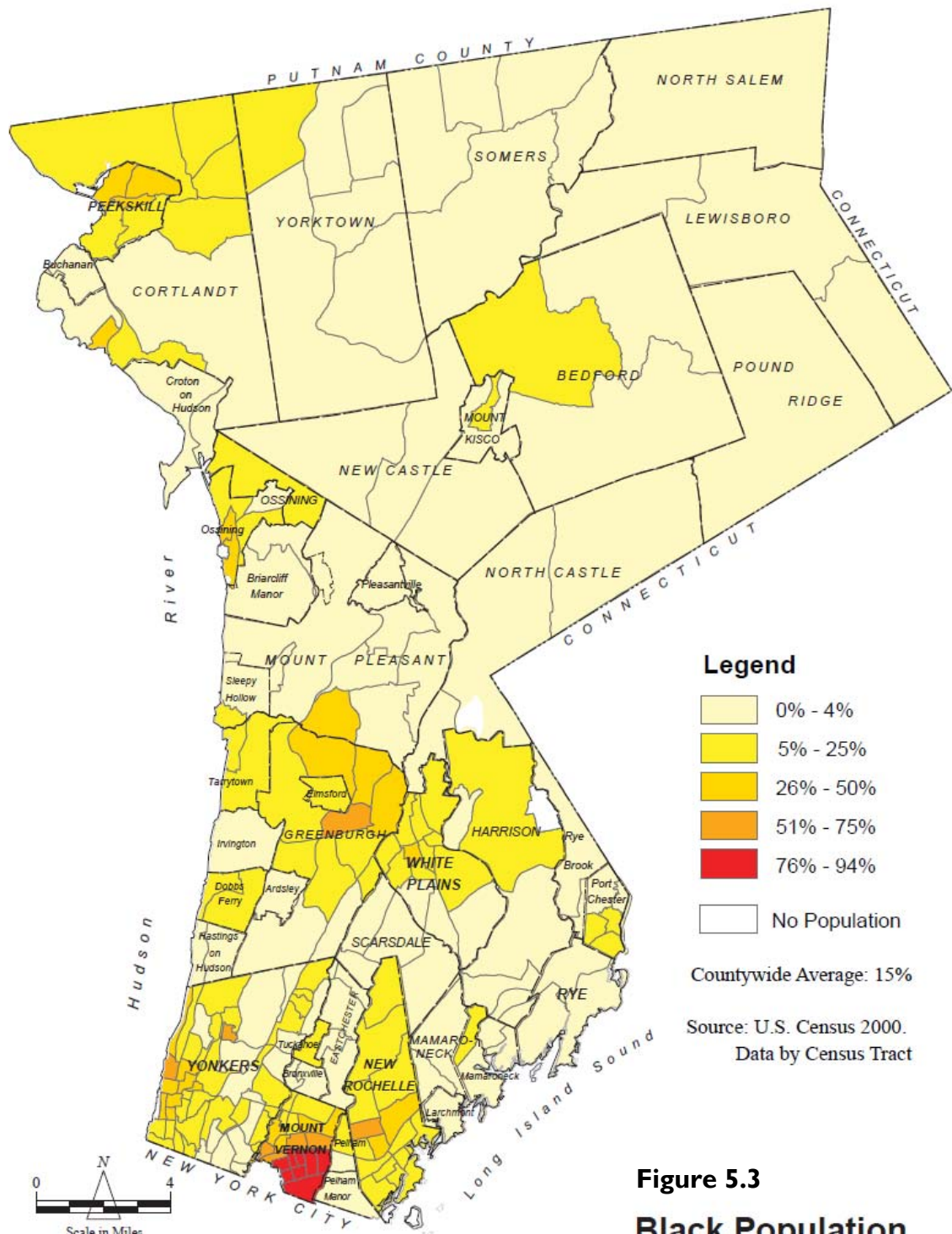


Figure 5.3
Black Population

WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

WESTCHESTER COUNTY, NEW YORK

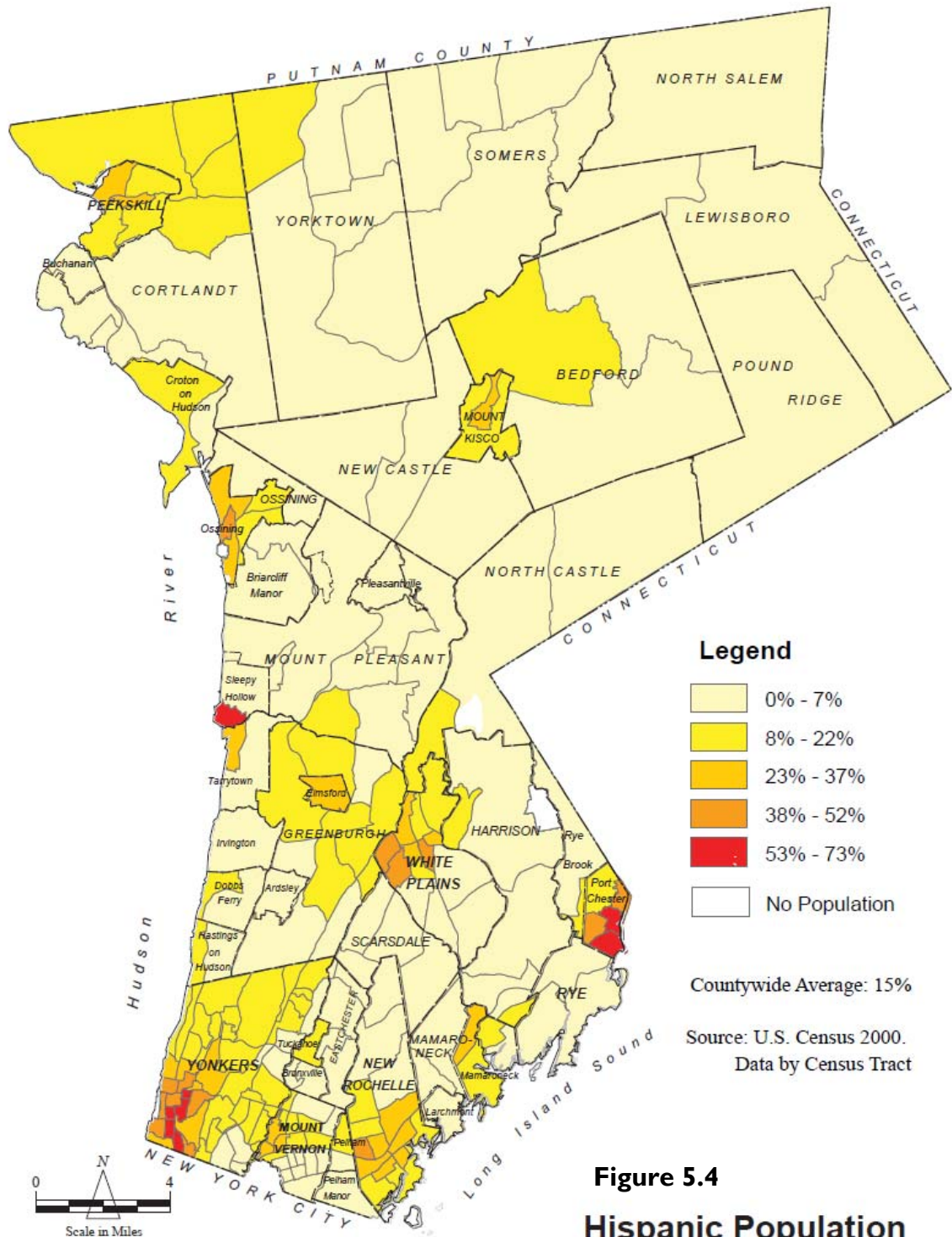


Figure 5.4
Hispanic Population

WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

The analysis provided in this section concerns race and ethnicity. The first of these three maps shows the concentrations of minorities (again, defined as all persons not classified as non-Hispanic White), a population group that may be defined by race as well as ethnicity. Based on 2006-2008 ACS estimates, minorities made up 38.8% of the overall County's population. Using this average, the first map shows both those parts of the County with high and low minority concentrations, relative to the County average. Five of the cities in Westchester County (Mount Vernon, New Rochelle, Peekskill, White Plains, and Yonkers) have at least portions of their area included among the County's areas of highest minority concentrations. Additionally, a pocket of high minority concentration exists in central Greenburgh, in Ossining, and in Port Chester. Nearly all areas of north Westchester County and much of the southeastern portion of the County show significantly low concentrations of minorities.

The second map in this set depicts concentrations of persons identifying themselves as Black-alone. Based on 2006-2008 ACS estimates, Blacks made up 14.1% of the overall County's population. Within individual census tracts, the concentration of Blacks ranged widely, from 0.3% in Tract 50.01 (Eastchester) to 90.9% in Tract 33 (Mount Vernon). The map shows that areas of high concentrations of Blacks exist in portions of Cortlandt, Greenburgh, Mount Vernon, New Rochelle, White Plains, and Yonkers. Large areas of northern Westchester as well as some pockets in southern Westchester have low concentrations of Blacks.

The final map in this set shows locations of concentrations in the Hispanic population. The average concentration of Hispanics for the County as a whole was 9.0% based on 2006-2008 ACS estimates; actual concentrations within individual tracts ranged from 1.7% in Tract 149.05 (Somers) to 72.6% in Tract 80 (Port Chester). With few exceptions (Elmsford, Mount Kisco, White Plains) high concentrations of Hispanics appear mainly along the County's perimeter. Most of northern Westchester and also the southeastern portions of the County (the exception here being Port Chester) have Hispanic concentrations significantly below average for the County.

Protected Class Analysis: Gender

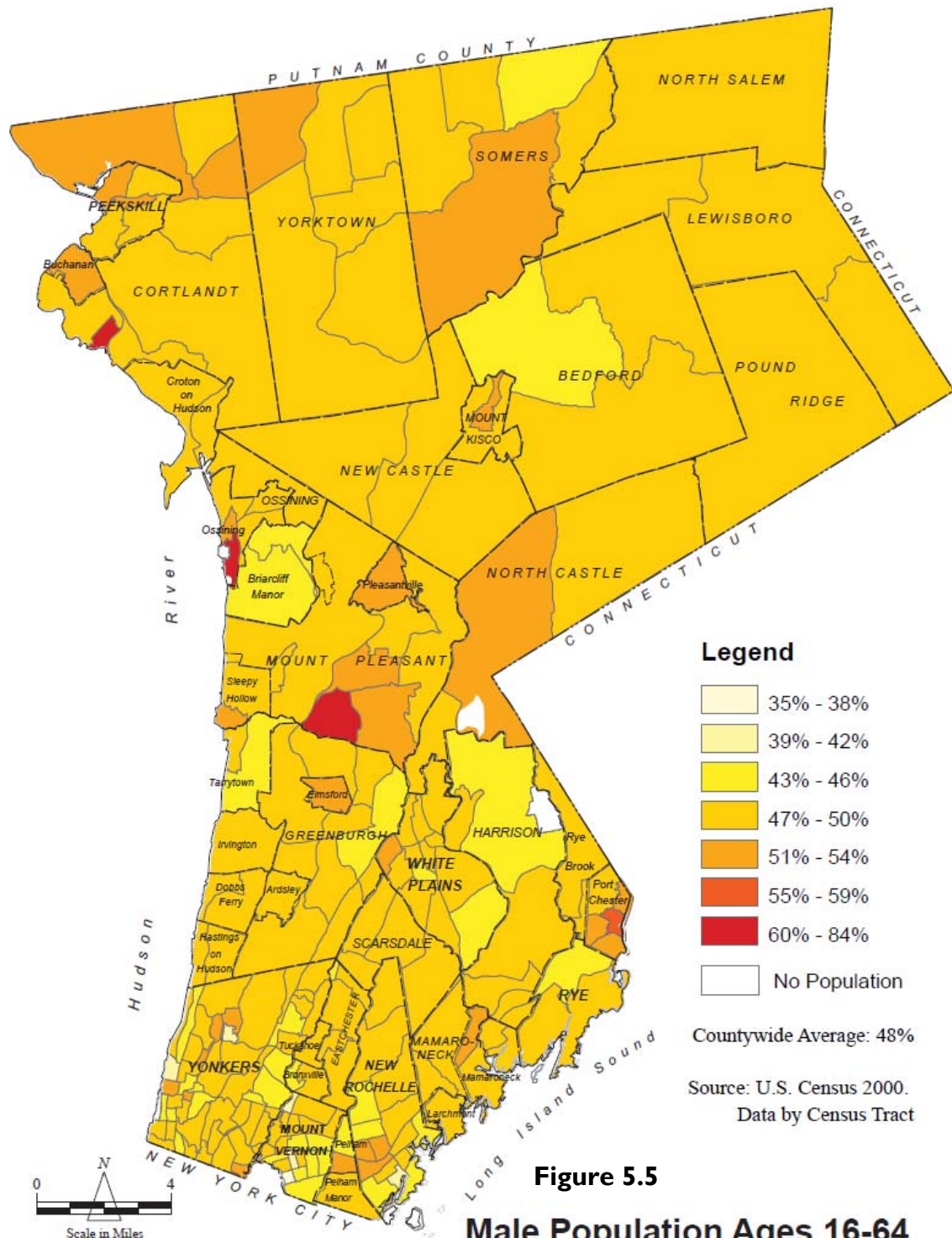
While remaining largely stable since 1990, the balance between males and females in Westchester County shows a slight trend wherein the proportion of males grew slightly as the proportion of females declined slightly between 2000 and the time of the 2006-2008 ACS estimates. Table 5.5 [below] shows that in the most recent ACS estimates, the average concentration of males across the County was 48.2%, as compared with females at 51.8%. Because women have a longer life expectancy than men, areas within the County that have high concentrations of females could be "naturally-occurring retirement communities" or communities with large nursing homes located in them. On the other hand, single-parent, female-headed households will naturally tend to have higher proportions of females to males and so areas of high female concentrations could also occur where this family type is prevalent. These being more phenomena of age or familial status than gender, an attempt is made to control for these additional variables. In order to isolate the gender variable from its linkage with age and familial status, the following analysis considers gender only among the population aged 16 to 64.

Westchester County Historic Gender Composition			
	Total Population	Male	Female
1990	874,866	415,280	459,586
2000	923,459	441,722	481,737
2006-2008	950,237	458,014	492,223

Westchester County Historic Gender Composition			
	Total Population	Male	Female
1990	100.0%	47.5%	52.5%
2000	100.0%	47.8%	52.2%
2006-2008	100.0%	48.2%	51.8%

Table 5.5: Westchester County Historic Gender Composition *Source: 1990 Census STF 1, 2000 Census SF 1, 2006 – 2008 ACS Estimates*

WESTCHESTER COUNTY, NEW YORK



WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

Protected Class Analysis: Familial Status

Showing only a minimal fluctuation since 1990, the percentage of Westchester County households classified as “Families with Children” was estimated at 33.0% in the 2006-2008 ACS. Within individual census tracts this percentage ranged more widely, from 4.3% in Tract 119.02 (Mount Pleasant) to 50.0% in Tract 146.03 (Cortlandt). The very low 4.3% appears to be an anomaly, as the next lowest percentage is 13.2% in Tract 22.03 (Yonkers). In general, the observation can be made that the distribution of families with children across the County is more uniform relative to other Protected Classes analyzed here. The actual spread in percentages is much closer to the County average than the ranges observed in the race/ethnicity analysis, for example.

Westchester County Familial Status Composition - Demographic Trend

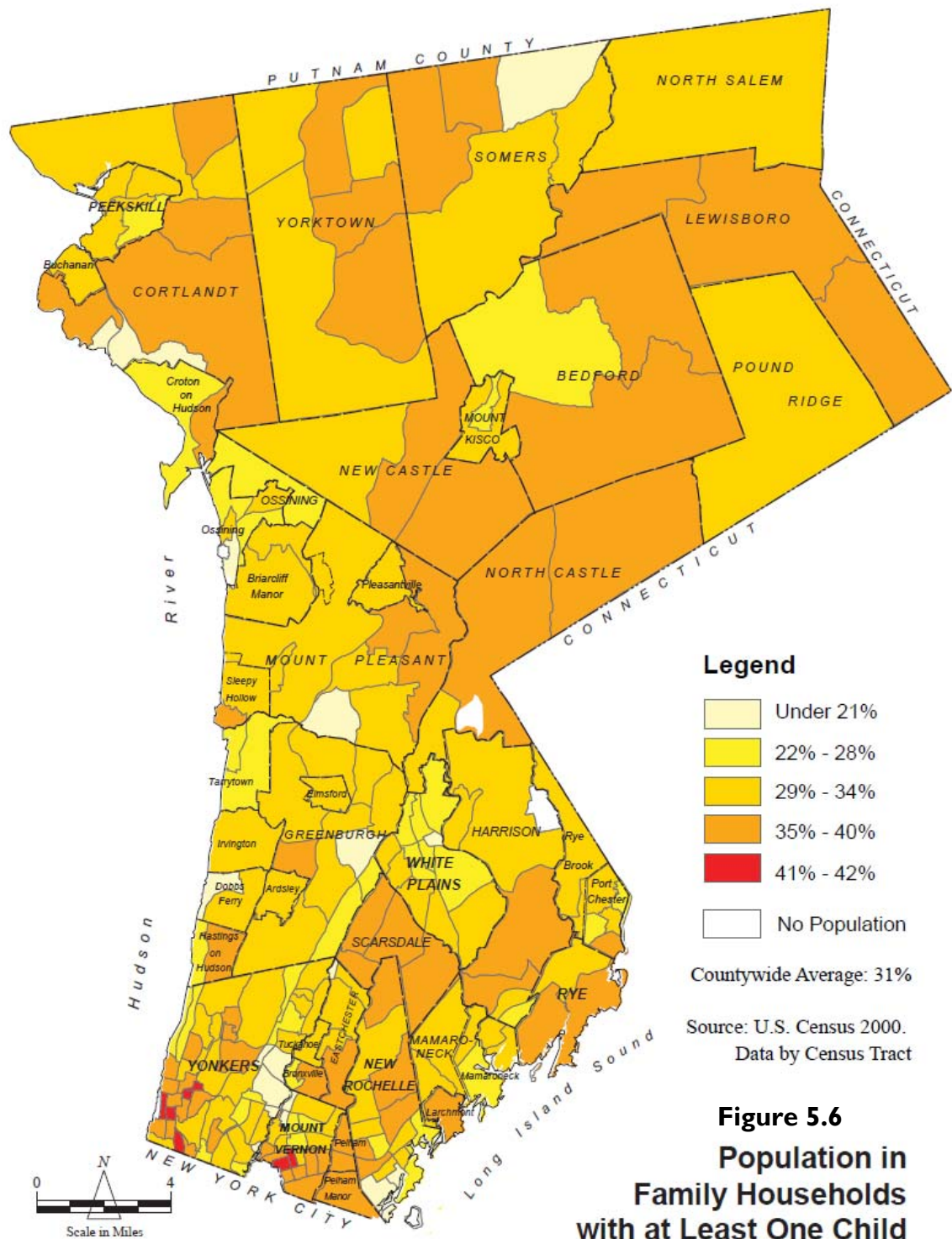
	Total Households	Families	Families w/Children	Married Couple Families	Married Couple Families w/Children	Male HH, no Wife	Male HH, no Wife, with Children	Female HH, no Husband	Female HH, no Husband, with Children	Non-Family Household	HH Living Alone	HH Living Alone [over 65 years]
1990	320,030	227,827	108,578	180,235	80,787	10,489	3,576	37,133	19,341	--	79,330	--
2000	337,142	235,201	114,677	181,690	88,975	--	--	41,145	21,174	101,941	86,956	34,571
2006-2008	338,682	232,214	111,746	177,584	84,599	13,269	4,914	41,361	22,233	106,468	92,574	36,046

Westchester County Familial Status Composition - Demographic Trend

	Total Households	Families	Families w/Children	Married Couple Families	Married Couple Families w/Children	Male HH, no Wife	Male HH, no Wife, with Children	Female HH, no Husband	Female HH, no Husband, with Children	Non-Family Household	HH Living Alone	HH Living Alone [over 65 years]
1990	100.0%	71.2%	33.9%	56.3%	25.2%	3.3%	1.1%	11.6%	6.0%	--	24.8%	--
2000	100.0%	69.8%	34.0%	53.9%	26.4%	--	--	12.2%	6.3%	30.2%	25.8%	10.3%
2006-2008	100.0%	68.6%	33.0%	52.4%	25.0%	3.9%	1.5%	12.2%	6.6%	31.4%	27.3%	10.6%

Table 5.6: Westchester County Familial Status Composition Source: 1990 Census STF 1, 2000 Census SF 1, 2006 – 2008 ACS Estimates

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As noted earlier, distribution of families with children ranges less widely than some other variables studied for this Protected Class analysis. A simple glance at the map reveals that the vast majority of the County can be included in one of the three colors representing the range 22% to 40%. Pockets at the low end exist, but they are scattered and include portions of Cortlandt, Eastchester, Mount Pleasant, and Yonkers. Less scattered are the tracts with very high percentages of families with children, all of which appear in the Yonkers and Mount Vernon areas.

Protected Class Analysis: National Origin

Based on 2006-2008 ACS data, Westchester County had a total of 228,231 foreign-born residents. The majority (54.7%) of these foreign-born residents were born in Latin America; 22% were born in Europe; 19% were born in Asia; the balance were born in Africa, North America, or Oceania. As percentages of the total County population, these foreign-born populations are much smaller but significant nonetheless: 24% of Westchester County residents are foreign-born; 13.1% of the County's residents were born in Latin America.

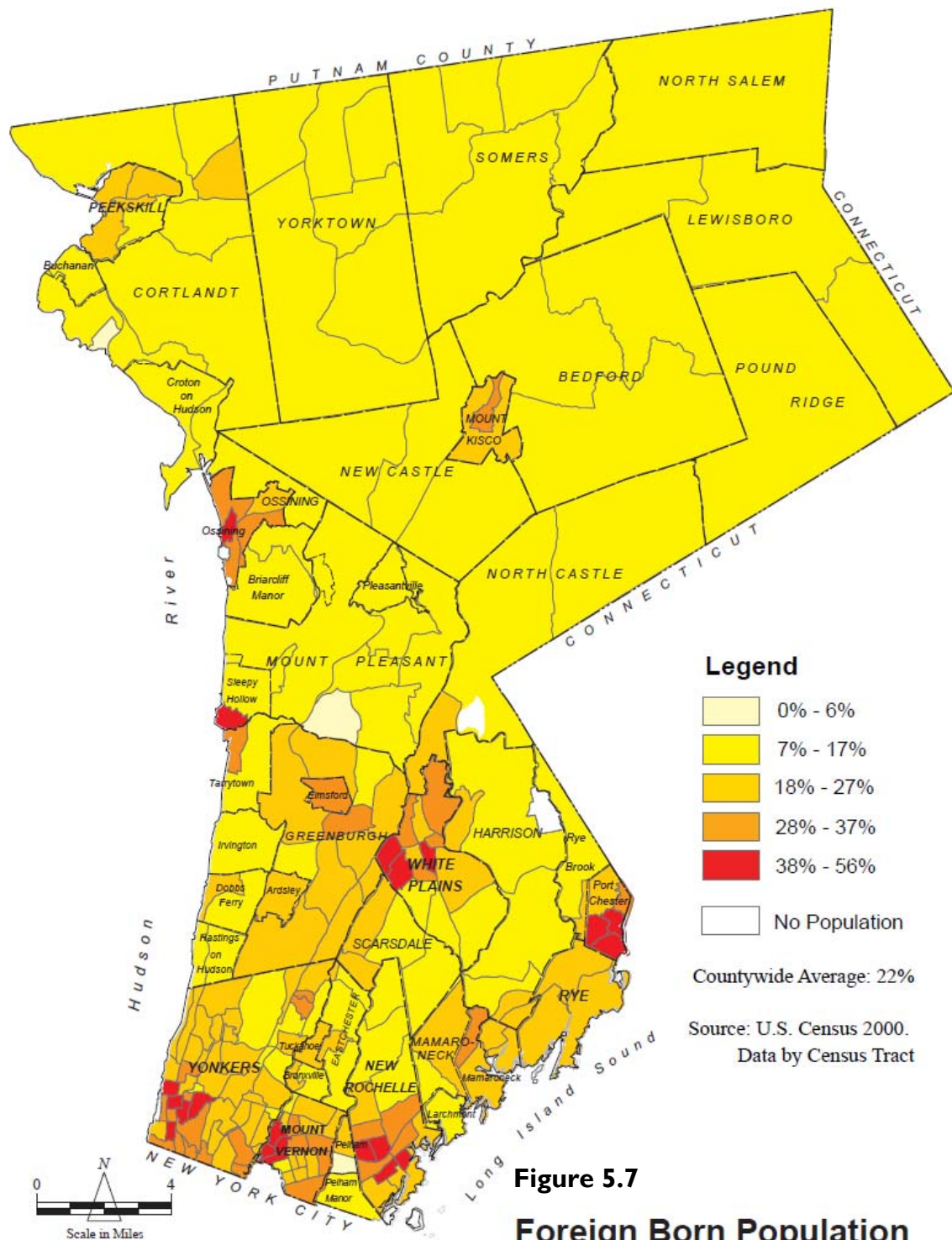
Turning now to the percentage of County residents who are foreign-born, the highest concentrations of foreign-born residents are found in portions of the three cities in the south County (Mount Vernon, New Rochelle, Yonkers) as well as in Ossining, Port Chester, Sleepy Hollow, and White Plains. Mount Kisco and Mamaroneck also have significantly higher than average foreign-born concentrations. Areas with the lowest concentrations include Cortlandt, Mount Pleasant, and Pelham.

Westchester County National Origin Analysis								
	Total Population	Total Foreign-Born	Foreign-Born: Europe	Foreign-Born: Asia	Foreign-Born: Africa	Foreign-Born: Latin America	Foreign-Born: North America	Foreign-Born: Oceania
1990	874,866	158,597	--	--	--	--	--	--
2000	923,459	205,429	56,422	14,906	5,381	103,564	2,830	631
2006-2008	950,237	228,231	50,819	43,476	5,730	124,835	2,744	627

Westchester County National Origin Analysis								
	Total Population	Total Foreign-Born	Foreign-Born: Europe	Foreign-Born: Asia	Foreign-Born: Africa	Foreign-Born: Latin America	Foreign-Born: North America	Foreign-Born: Oceania
1990	100.0%	18.1%	--	--	--	--	--	--
2000	100.0%	22.2%	6.1%	1.6%	0.6%	11.2%	0.3%	0.1%
2006-2008	100.0%	24.0%	5.3%	4.6%	0.6%	13.1%	0.3%	0.1%

Table 5.7: Westchester County National Origin Analysis Source: 1990 Census STF 3, 2000 Census SF 3, 2006 – 2008 ACS Estimates

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Protected Class Analysis: Disability

The U.S. Census Bureau has frequently varied its definition and methodology for calculating the number of persons with disabilities, making it difficult to compare data over multiple years. The 1990 Census did not include an indicator of disability status and the 2000 Census uses a methodology inconsistent with that used in later American Community Survey instruments.²⁵ Furthermore, from 2006 forward, the sample definition for “civilian noninstitutionalized population” included noninstitutionalized group quarters populations that were previously excluded. The Census Bureau cautions that this change may “have a noticeable impact on the disability distribution.”²⁶ Therefore, for this analysis the 2007 single-year ACS estimates are used without any comparison with data from other years; the reader will note that this is inconsistent with the prior Protected Class analyses.

Westchester County Disability Analysis			
	Total Population	Total Civilian, Noninstitutionalized Population, Aged 5-65	Total Civilian, Noninstitutionalized Population, Aged 5-65, With 1 or more Disabilities
1990	874,866	--	--
2000	923,459	--	--
2007	951,325	749,595	50,412

Westchester County Disability Analysis			
	Total Population	Total Civilian, Noninstitutionalized Population, Aged 5-65	Total Civilian, Noninstitutionalized Population, Aged 5-65, With 1 or more Disabilities
1990	100.0%	--	--
2000	100.0%	--	--
2007	100.0%	78.8%	5.3%

Table 5.8: Westchester County Disability Analysis

Source: 2007 ACS Estimates

The 2007 ACS estimates show that approximately 5.3% of the County’s civilian, non-institutionalized population aged 5 to 65 was disabled. Because the ACS does not provide disability data at the census tract level, individual tracts can only be compared to one another using 2000 Census data. Using 2000 data, many tracts have a disability proportion of 0.0%, however this ranges upward to 81.3% (Tract 43 – Mount Vernon), even 95.4% (Tract 133.04 – Ossining). This tract-level data does not control for people with disabilities who may be institutionalized, so these exceptionally high numbers may be attributed to the presence of nursing homes, hospitals, or other such institutions.

²⁵ “Technical Documentation.” 2000 Census of Population and Housing, Summary File 3. <http://www.census.gov/prod/cen2000/doc/sf3.pdf>

²⁶ “2007 Subject Definitions.” American Community Survey. [http://www.census.gov/acs/www/Downloads/2007/usedata/2007 ACS Subject Definitions.pdf](http://www.census.gov/acs/www/Downloads/2007/usedata/2007%20ACS%20Subject%20Definitions.pdf)



Protected Class Analysis: Summary of Findings

Below are a few assumptions that can be drawn from the data previously analyzed:

1. The most saturated racial/ethnic minority concentrations are apparent in the southern parts of the County, most predominantly in Yonkers, Mount Vernon and New Rochelle, with the remaining areas of concentration being in the central area to include the east and west bordering areas.
2. Based on this analysis the gender composition in Westchester County and its municipalities reveal significant concentrations of female populations in southern Westchester. This population concentration could be related to the age of the population. Many of the tracts that are heavily male populated are consistent with tracts that have heavily Hispanic concentrations to include Port Chester, Sleepy Hollow and Ossining.
3. More “non-traditional” families [non-family households, householders living alone and non-married families with children] reside in the southern parts of the County to include Yonkers, Mount Vernon, Eastchester and New Rochelle.
4. Below-average concentrations of married couple families with children [traditional households] are present in the northwest corridor of the County. This below-average concentration in the northern part of the County is present in Peekskill, Ossining, and Cortlandt.
5. The most saturated concentrations of Latin American foreign-born minorities are apparent in the southern parts of the County, most predominantly in Yonkers, Mount Vernon and New Rochelle, with the remaining areas of concentration being Mamaroneck, White Plains, Greenburgh, Elmsford, Mount Kisco, Ossining and Peekskill.
6. The most saturated concentrations of Asian foreign-born minorities are apparent in the central parts of the County, most predominantly in White Plains, Greenburgh, Ardsley, Harrison and Scarsdale.

Further analysis of affordable housing, employment, infrastructure, and land use will provide answers as to why these concentrations exist where they do. An analysis of housing discrimination based on fair housing complaints will also provide a more in-depth review of housing conditions in each municipality in Westchester County.

Public Schools

Public education in Westchester County, while generally very good, is administered through a fragmented system of 47 independent school districts, (more than the number of municipalities in the County) as shown in the following map. With the exception of Peekskill, city school districts are coterminous with municipal boundaries. Many school districts that serve towns and villages do not align with existing municipal boundaries. School taxes in Westchester County are exceptionally high, perhaps due to the duplication of administrative functions among these districts and possibly also due to the high costs of the superior education provided in most districts.

According to the New York State Department of Education's Fiscal Analysis and Research Unit in 2007- 2008, Westchester County had the highest average of public schools expenses per pupil at \$22, 699.

Average Public School Expenses 2007-2008	
County/City	Expenses per Pupil
Dutchess	\$16,296
Orange	\$17,289
New York City	\$19,075
Suffolk	\$19,550
Rockland	\$20,905
Putnam	\$21,244
Nassau	\$21,795
Westchester	\$22,699

Table 5.9: Average Public School Expenses Source: NY State Department of Education Fiscal Analysis & Research Unit
http://www.oms.nysed.gov/faru/Profiles/profiles_cover.html

Property taxes, including school taxes, are discussed more specifically in a later section of this analysis; however a discussion of the public schools in Westchester County cannot occur apart from some discussion of the effect of the public education system on County property taxes. Comments collected at public meetings and through interviews of municipal officials and nonprofit leaders have suggested that in some communities, general opposition exists toward families with children moving into the community. This opposition stems from concern for further escalating school taxes. These interviews further suggested that affluent families who live in Manhattan are drawn to Westchester County when their children reach school-age, willingly trading off expensive private school tuition for the County's higher property taxes.

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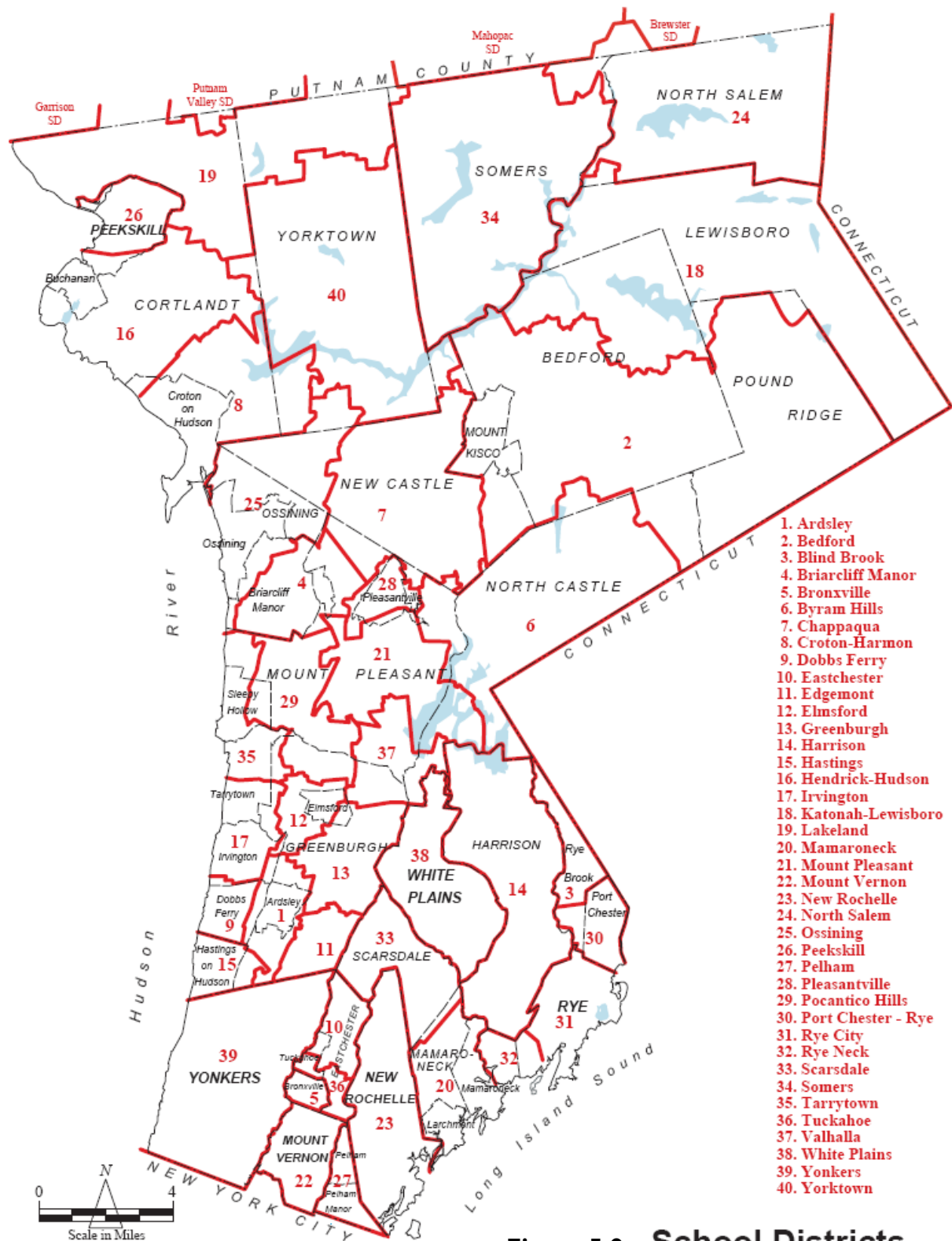


Figure 5.9 School Districts

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Some Westchester County public schools are considered to be among the nation's best, while others are less exceptional. An evaluation of the County's public high schools was published in Westchester Magazine in 2009. The article points out several dramatic statistics, especially, regarding graduation rates:

*"Of the county's 44 public high schools, six schools (Briarcliff, Blind Brook, Bronxville, Edgemont, Pleasantville, and Valhalla) had perfect (100 percent) four-year graduation rates. Only 9 had graduation rates under 90 percent: Elmsford (87), New Rochelle (78), Ossining (78), Peekskill (73), Port Chester (69), Sleepy Hollow (82), White Plains (84), Yonkers's Lincoln (83) and Yonkers's Roosevelt (67)."*²⁷

The names of these same schools, both those in top bracket, and those in the lower bracket, appear again and again when comparing quality indicators among schools, using the statistics compiled for the Westchester Magazine article. Blind Brook, Bronxville, and Edgemont High Schools not only had 100% graduation rates, but also had average SAT scores among the top ten public high schools in the County, and had a highly-educated faculty, with 100% holding advanced degrees. By contrast, Elmsford, Peekskill, Port Chester, Sleepy Hollow, Lincoln, and Roosevelt High Schools not only had the lowest graduation rates in the County, but also had average SAT scores among the bottom ten public high schools in the County. Lincoln and Roosevelt, both in Yonkers, additionally had fewer than 90% of their faculty holding advanced degrees.²⁸

It is worth noting that the lower-performing public schools in Westchester County may be average and above-average performers when compared to state and national averages. Roosevelt High School in Yonkers had the lowest four-year graduation rate in the County, at 67%. By comparison, the average four-year graduation rate for all New York public high schools was 64.4% in 2006 and the national average was 68.6%.²⁹ Comparison of SAT scores hints at a different story, but these data cannot be compared reliably. In the Westchester Magazine report, the average combined SAT score of Westchester County's ten lowest-performing public high schools (lowest-performing with regard to average combined SAT scores) was 1298.8 out of a possible score of 2400. Meanwhile the average for all New York test-takers in 2009 was 1465 and the national average was 1509.³⁰ It is important to point out that the New York and the national averages are based on all SAT test-takers in those geographies and not just public school students. Additionally, the College Board cautions against comparison of average SAT scores because those schools that encourage students to apply to colleges will have a larger percentage of test-takers, often resulting in lower average scores.³¹

²⁷ Dave Donelson. "High School Report Card." Westchester Magazine March 18, 2009.

²⁸ Ibid.

²⁹ National Center for Higher Education Management Systems. "Public High School Graduation Rates" (<http://www.higheredinfo.org/dbrowser/index.php?measure=23>).

³⁰ College Board. "Total Group Report: College-Bound Seniors 2009" and "New York State Report: College-Bound Seniors 2009" (<http://professionals.collegeboard.com/data-reports-research/sat/cb-seniors-2009>)

³¹ Ibid.

The poorer performance of Yonkers' schools relative to that of public schools elsewhere in the County reflects the connection between public schools and housing choice. Families who place a high value on living in a district with high-performing public schools would not likely choose to live in Yonkers, yet without affordable housing options located in other school districts, some households may have to compromise on this value. Yonkers residents, speaking at a public meeting, said that affordable housing is not located near good public schools. The County's better schools were said to be far away, difficult to get to, and difficult to get into. At least one resident stated that she would prefer to live in a community that would provide her children with better schools, but that those communities are too expensive for her. In this case, the lack of affordable housing in high-performing school districts limits the housing choices of those households concerned about the quality of public education provided.

Economic Analysis: Income

As of the 2000 Census, the median income for a household in Westchester County was \$63,582, and the median income for a family was \$79,881. Males had a median income of \$53,136 versus \$39,966 for females. In 2000, the per capita income for Westchester County was \$47,978.

Westchester County Cities & Towns: Economic Profile Highlights														
	Municipality	Income and Benefits [households]											Median household income	Median family income
		Total households	Less than \$10,000	\$10,000 - \$14,999	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 to \$199,999	\$200,000 or more		
CITIES	Westchester	337,486	24,492	14,518	27,654	28,000	39,970	56,607	41,497	48,193	21,507	35,048	\$63,582	\$79,881
	Mount Vernon	25,722	3,064	1,745	3,048	3,202	3,871	4,737	2,507	2,441	713	394	\$41,128	\$49,573
	New Rochelle	26,235	2,406	1,538	2,387	2,180	3,266	4,412	3,114	3,218	1,499	2,215	\$55,513	\$72,723
	Peekskill	8,695	845	451	950	971	1,306	1,802	1,109	870	242	149	\$47,177	\$52,645
	Rye City	5,375	158	84	236	225	479	529	691	937	370	1,666	\$110,894	\$133,231
	White Plains	20,951	1,682	977	1,880	1,923	2,714	3,754	2,484	2,854	1,075	1,628	\$58,545	\$71,891
	Yonkers	74,358	9,176	4,793	8,312	8,028	10,245	13,447	8,753	7,713	2,066	1,825	\$44,663	\$53,233
TOWNS	Bedford	5,763	152	155	300	298	441	858	676	984	551	1,348	\$100,053	\$118,820
	Cortlandt	13,508	562	368	808	978	1,446	2,561	1,981	2,704	1,098	1,002	\$75,442	\$89,053
	Eastchester	12,614	623	327	742	872	1,392	2,082	1,654	2,195	932	1,795	\$78,224	\$103,369
	Greenburgh	33,088	1,180	854	1,995	2,312	3,502	5,598	4,581	5,694	3,149	4,223	\$80,379	\$99,198
	Lewisboro	4,224	65	37	103	136	329	523	636	806	515	1,074	\$112,462	\$129,473
	Mamaroneck Town	10,991	506	392	655	633	1,196	1,678	1,059	1,473	887	2,512	\$84,213	\$118,774
	Mount Pleasant	13,799	475	346	944	999	1,478	2,198	1,809	2,684	1,135	1,731	\$81,072	\$96,403
	New Castle	5,753	64	65	166	135	270	523	520	913	851	2,246	\$159,691	\$174,579
	North Castle	3,588	58	53	164	115	254	518	397	518	413	1,098	\$117,815	\$141,764
	North Salem	1,780	30	27	66	147	114	236	266	517	170	207	\$100,280	\$109,468
	Ossining	12,357	708	476	963	1,029	1,490	2,099	1,484	1,877	931	1,300	\$65,485	\$81,943
	Pelham	4,141	112	119	199	288	430	531	545	634	393	890	\$91,810	\$111,502
	Pound Ridge	1,703	16	25	35	24	80	180	179	291	237	636	\$153,208	\$168,040
	Rye	15,433	1,236	595	1,483	1,399	1,998	2,845	1,891	2,061	851	1,074	\$56,675	\$65,342
	Somers	6,808	117	169	366	348	725	1,157	916	1,570	709	731	\$89,528	\$103,950
	Yorktown	12,568	453	440	832	721	1,295	1,833	2,204	2,642	1,292	856	\$83,819	\$94,984

Table 5.10: Selected Westchester County Economic Profile Highlights Source: 2000 Census [Table 1 of 2]

Note: Data for the towns in this table includes data for the villages located within the towns.

As depicted in Tables 5.10 & 5.11 [both above and on the following page], average income in many of the County's cities, towns and villages is relatively consistent with the aforementioned County averages; however, some significant variations exist as well. As evidenced in both the

median household and median family figures, some areas (most notably Briarcliff Manor, Bronxville, New Castle, Pound Ridge, and Scarsdale) fall well above the County's income averages, while other municipalities (most notably Mount Vernon, Peekskill, Port Chester, and Yonkers) rank well below the average.

Westchester County Villages: Economic Profile Highlights														
		Income and Benefits [households]											Median household income	Median family income
		Total households	Less than \$10,000	\$10,000 - \$14,999	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 to \$199,999	\$200,000 or more		
Municipality														
VILLAGES	Ardsley	1,432	25	23	42	55	94	232	195	344	168	254	\$105,293	\$116,239
	Briarcliff Manor	2,425	89	56	97	72	92	267	241	417	368	726	\$133,272	\$157,607
	Bronxville	2,315	56	43	110	86	129	193	170	392	210	926	\$144,940	\$200,000
	Buchanan	809	32	16	71	85	83	202	120	111	57	32	\$62,604	\$73,764
	Croton-on-Hudson	2,801	58	68	133	170	314	511	372	637	255	283	\$84,744	\$100,182
	Dobbs Ferry	3,814	111	111	386	347	411	639	465	591	422	331	\$70,333	\$93,127
	Elmsford	1,612	85	59	125	141	243	291	248	242	113	65	\$61,685	\$71,630
	Harrison	8,389	384	295	533	537	916	1,303	1,049	1,277	590	1,505	\$80,738	\$98,167
	Hastings-on-Hudson	3,090	110	96	177	172	297	553	423	471	353	438	\$83,188	\$111,227
	Irvington	2,509	86	72	103	126	200	391	327	423	229	552	\$96,467	\$120,895
	Larchmont	2,433	58	71	121	105	145	350	201	383	234	765	\$123,238	\$163,965
	Mamaroneck	7,097	509	250	546	566	925	1,385	837	971	446	662	\$62,510	\$75,093
	Mount Kisco	3,995	336	136	350	364	559	770	549	466	182	283	\$55,420	\$68,219
	Ossining	8,219	597	405	778	894	1,182	154	1,032	1,032	375	340	\$52,185	\$60,179
	Pelham	2,280	69	87	103	201	269	301	358	349	186	357	\$82,430	\$95,929
	Pelham Manor	1,861	43	32	96	87	161	230	187	285	207	533	\$112,553	\$138,231
	Pleasantville	2,653	89	61	144	277	221	365	369	557	253	317	\$86,632	\$105,227
	Port Chester	9,553	1,010	477	1,106	1,068	1,491	1,791	1,099	981	307	223	\$45,381	\$51,025
	Rye Brook	3,149	55	83	172	111	267	496	404	619	294	648	\$98,864	\$111,287
	Scarsdale	5,648	84	51	157	136	174	433	443	854	656	2,660	\$182,792	\$200,000
	Sleepy Hollow	3,174	182	142	400	250	479	540	385	461	93	242	\$54,201	\$63,889
	Tarrytown	4,539	244	124	268	434	652	809	631	631	313	433	\$68,762	\$82,445
	Tuckahoe	2,637	209	100	226	136	446	479	398	411	115	117	\$60,744	\$78,188

Table 5.1 I: Selected Westchester County Economic Profile Highlights Source: 2000 Census [Table 2 of 2]

Note: Data for the towns in this table includes data for the villages located within the towns.

Tables 5.12 and 5.13 depict the variances found in each city, town and village, as well as the percentage of the residents per income category. As indicated in blue in Tables 5.12 and 5.13 [below and on the following page], residents of Mount Vernon, Peekskill, Port Chester, and Yonkers have an average household and family income of 25% or more below the average in the County.

Westchester County Cities & Towns: Economic Profile Highlights																
Municipality		Income and Benefits [households]											Median household income	Median family income	Median earning for workers for workers [dollars]	
		Total households	Less than \$10,000	\$10,000 - \$14,999	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 to \$199,999	\$200,000 or more			Median earnings for male, fulltime, year-round	Median earnings for female, fulltime, year-round
CITIES	Westchester	100.0%	7.3%	4.3%	8.2%	8.3%	11.8%	16.8%	12.3%	14.3%	6.4%	10.4%	100.0%	100.0%	100.0%	100.0%
	Mount Vernon	100.0%	11.9%	6.8%	11.8%	12.4%	15.0%	18.4%	9.7%	9.5%	2.8%	1.5%	64.7%	62.1%	68.7%	82.2%
	New Rochelle	100.0%	9.2%	5.9%	9.1%	8.3%	12.4%	16.8%	11.9%	12.3%	5.7%	8.4%	87.3%	91.0%	94.5%	96.4%
	Peekskill	100.0%	9.7%	5.2%	10.9%	11.2%	15.0%	20.7%	12.8%	10.0%	2.8%	1.7%	74.2%	65.9%	71.7%	87.0%
	Rye City	100.0%	2.9%	1.6%	4.4%	4.2%	8.9%	9.8%	12.9%	17.4%	6.9%	31.0%	174.4%	166.8%	181.8%	130.2%
	White Plains	100.0%	8.0%	4.7%	9.0%	9.2%	13.0%	17.9%	11.9%	13.6%	5.1%	7.8%	92.1%	90.0%	89.8%	92.4%
	Yonkers	100.0%	12.3%	6.4%	11.2%	10.8%	13.8%	18.1%	11.8%	10.4%	2.8%	2.5%	70.2%	66.6%	78.3%	87.0%
	TOWNS	Bedford	100.0%	2.6%	2.7%	5.2%	5.2%	7.7%	14.9%	11.7%	17.1%	9.6%	23.4%	157.4%	148.7%	166.7%
Cortlandt		100.0%	4.2%	2.7%	6.0%	7.2%	10.7%	19.0%	14.7%	20.0%	8.1%	7.4%				
Eastchester		100.0%	4.9%	2.6%	5.9%	6.9%	11.0%	16.5%	13.1%	17.4%	7.4%	14.2%	123.0%	129.4%	134.4%	119.4%
Greenburgh		100.0%	3.6%	2.6%	6.0%	7.0%	10.6%	16.9%	13.8%	17.2%	9.5%	12.8%	126.4%	124.2%	120.8%	116.7%
Lewisboro		100.0%	1.5%	0.9%	2.4%	3.2%	7.8%	12.4%	15.1%	19.1%	12.2%	25.4%	176.9%	162.1%	159.2%	122.4%
Mamaroneck		100.0%	4.6%	3.6%	6.0%	5.8%	10.9%	15.3%	9.6%	13.4%	8.1%	22.9%	132.4%	148.7%	152.9%	106.8%
Mount Pleasant		100.0%	3.4%	2.5%	6.8%	7.2%	10.7%	15.9%	13.1%	19.5%	8.2%	12.5%	127.5%	120.7%	114.3%	102.6%
New Castle		100.0%	1.1%	1.1%	2.9%	2.3%	4.7%	9.1%	9.0%	15.9%	14.8%	39.0%	251.2%	218.5%	188.2%	168.3%
North Castle		100.0%	1.6%	1.5%	4.6%	3.2%	7.1%	14.4%	11.1%	14.4%	11.5%	30.6%	185.3%	177.5%	163.6%	123.9%
North Salem		100.0%	1.7%	1.5%	3.7%	8.3%	6.4%	13.3%	14.9%	29.0%	9.6%	11.6%	157.7%	137.0%	128.4%	104.9%
Ossining		100.0%	5.7%	3.9%	7.8%	8.3%	12.1%	17.0%	12.0%	15.2%	7.5%	10.5%	103.0%	102.6%	96.5%	101.6%
Pelham		100.0%	2.7%	2.9%	4.8%	7.0%	10.4%	12.8%	13.2%	15.3%	9.5%	21.5%				
Pound Ridge		100.0%	0.9%	1.5%	2.1%	1.4%	4.7%	10.6%	10.5%	17.1%	13.9%	37.3%	241.0%	210.4%	188.2%	126.5%
Rye		100.0%	8.0%	3.9%	9.6%	9.1%	12.9%	18.4%	12.3%	13.4%	5.5%	7.0%	89.1%	81.8%	80.7%	92.3%
Somers		100.0%	1.7%	2.5%	5.4%	5.1%	10.6%	17.0%	13.5%	23.1%	10.4%	10.7%	140.8%	130.1%	148.1%	113.5%
Yorktown		100.0%	3.6%	3.5%	6.6%	5.7%	10.3%	14.6%	17.5%	21.0%	10.3%	6.8%	131.8%	118.9%	116.8%	109.8%

Table 5.12: Selected Westchester County Economic Profile Highlights Source: 2000 Census [Table 1 of 2]

As indicated in green in Tables 5.12 and 5.13 [below and on the preceding page], residents in many of the northern and central cities, towns and villages of Westchester County (to include Briarcliff Manor, Bronxville, New Castle, Pound Ridge, and Scarsdale as the most extreme examples) have an average household and family income of 25% or more above the average in the County.

Westchester County Villages: Economic Profile Highlights																
Municipality		Income and Benefits [households]											Median household income	Median family income	Median earning for workers [dollars]	
		Total households	Less than \$10,000	\$10,000 - \$14,999	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 to \$199,999	\$200,000 or more			for male, fulltime, year-round	for female, fulltime, year-round
VILLAGES	Ardsley	100.0%	1.7%	1.6%	2.9%	3.8%	6.6%	16.2%	13.6%	24.0%	11.7%	17.7%	165.6%	145.5%	146.8%	143.2%
	Briarcliff Manor	100.0%	3.7%	2.3%	4.0%	3.0%	3.8%	11.0%	9.9%	17.2%	15.2%	29.9%	209.6%	197.3%	188.2%	153.2%
	Bronxville	100.0%	2.4%	1.9%	4.8%	3.7%	5.6%	8.3%	7.3%	16.9%	9.1%	40.0%	228.0%	250.4%	188.2%	153.1%
	Buchanan	100.0%	4.0%	2.0%	8.8%	10.5%	10.3%	25.0%	14.8%	13.7%	7.0%	4.0%	98.5%	92.3%	95.9%	84.2%
	Croton-on-Hudson	100.0%	2.1%	2.4%	4.7%	6.1%	11.2%	18.2%	13.3%	22.7%	9.1%	10.1%	133.3%	125.4%	124.1%	115.2%
	Dobbs Ferry	100.0%	2.9%	2.9%	10.1%	9.1%	10.8%	16.8%	12.2%	15.5%	11.1%	8.7%	110.6%	116.6%	123.3%	125.3%
	Elmsford	100.0%	5.3%	3.7%	7.8%	8.7%	15.1%	18.1%	15.4%	15.0%	7.0%	4.0%	97.0%	89.7%	80.0%	96.5%
	Harrison	100.0%	4.6%	3.5%	6.4%	6.4%	10.9%	15.5%	12.5%	15.2%	7.0%	17.9%	127.0%	122.9%	120.2%	104.0%
	Hastings-on-Hudson	100.0%	3.6%	3.1%	5.7%	5.6%	9.6%	17.9%	13.7%	15.2%	11.4%	14.2%	130.8%	139.2%	144.5%	126.9%
	Irvington	100.0%	3.4%	2.9%	4.1%	5.0%	8.0%	15.6%	13.0%	16.9%	9.1%	22.0%	151.7%	151.3%	161.3%	126.9%
	Larchmont	100.0%	2.4%	2.9%	5.0%	4.3%	6.0%	14.4%	8.3%	15.7%	9.6%	31.4%	193.8%	205.3%	188.2%	124.0%
	Mamaroneck	100.0%	7.2%	3.5%	7.7%	8.0%	13.0%	19.5%	11.8%	13.7%	6.3%	9.3%	98.3%	94.0%	98.1%	100.6%
	Mount Kisco	100.0%	8.4%	3.4%	8.8%	9.1%	14.0%	19.3%	13.7%	11.7%	4.6%	7.1%	87.2%	85.4%	85.5%	100.2%
	Ossining	100.0%	7.3%	4.9%	9.5%	10.9%	14.4%	1.9%	12.6%	12.6%	4.6%	4.1%	82.1%	75.3%	76.1%	92.5%
	Pelham	100.0%	3.0%	3.8%	4.5%	8.8%	11.8%	13.2%	15.7%	15.3%	8.2%	15.7%	129.6%	120.1%	126.7%	103.5%
	Pelham Manor	100.0%	2.3%	1.7%	5.2%	4.7%	8.7%	12.4%	10.0%	15.3%	11.1%	28.6%	177.0%	173.0%	175.1%	131.2%
	Pleasantville	100.0%	3.4%	2.3%	5.4%	10.4%	8.3%	13.8%	13.9%	21.0%	9.5%	11.9%	136.3%	131.7%	117.3%	120.0%
	Port Chester	100.0%	10.6%	5.0%	11.6%	11.2%	15.6%	18.7%	11.5%	10.3%	3.2%	2.3%	71.4%	63.9%	61.8%	81.2%
	Rye Brook	100.0%	1.7%	2.6%	5.5%	3.5%	8.5%	15.8%	12.8%	19.7%	9.3%	20.6%	155.5%	139.3%	142.5%	114.3%
	Scarsdale	100.0%	1.5%	0.9%	2.8%	2.4%	3.1%	7.7%	7.8%	15.1%	11.6%	47.1%	287.5%	250.4%	188.2%	155.9%
	Sleepy Hollow	100.0%	5.7%	4.5%	12.6%	7.9%	15.1%	17.0%	12.1%	14.5%	2.9%	7.6%	85.2%	80.0%	75.1%	80.4%
	Tarrytown	100.0%	5.4%	2.7%	5.9%	9.6%	14.4%	17.8%	13.9%	13.9%	6.9%	9.5%	108.1%	103.2%	116.1%	102.7%
	Tuckahoe	100.0%	7.9%	3.8%	8.6%	5.2%	16.9%	18.2%	15.1%	15.6%	4.4%	4.4%	95.5%	97.9%	105.8%	102.8%

Table 5.13: Selected Westchester County Economic Profile Highlights Source: 2000 Census [Table 2 of 2]

Economic Analysis: Poverty

As evidenced in the Tables below, Mount Vernon, New Rochelle, and Yonkers all fell well below the average for families and individuals living below poverty level. Conversely, Ardsley, and Briarcliff Manor, and Pound Ridge all had less than 1% of their resident families in poverty.

Westchester County Cities & Towns: Economic Poverty Percentages													
Municipality		Percentage of families and people whose income is below poverty level											
		All families	With related children under 18 years	With related children under 5 years only	Families with female householder, no husband present	With related children under 18 years	With related children under 5 years only	All people	18 years and over	65 years and over	Related children under 18 years	Related children 5 to 17 years	Unrelated individuals 15 years and over
Westchester		6.4%	9.4%	11.3%	20.1%	28.8%	40.3%	8.8%	7.9%	7.6%	11.0%	10.7%	19.1%
CITIES	Mount Vernon	21.9%	28.0%	36.3%	21.9%	28.0%	36.3%	14.2%	12.8%	13.7%	18.3%	17.3%	23.6%
	New Rochelle	20.1%	27.4%	40.0%	20.1%	27.4%	40.0%	10.5%	9.9%	10.0%	12.1%	11.5%	22.6%
	Peekskill	10.3%	14.9%	20.2%	22.4%	30.5%	36.6%	13.7%	12.2%	8.4%	17.8%	15.7%	22.4%
	Rye City	1.6%	1.8%	1.8%	6.2%	12.7%	11.9%	2.5%	2.8%	5.1%	1.8%	1.7%	9.5%
	White Plains	6.5%	10.6%	12.4%	19.6%	30.4%	42.1%	9.8%	9.0%	7.2%	12.2%	12.3%	18.4%
	Yonkers	13.0%	20.4%	24.3%	29.7%	42.0%	55.2%	15.5%	12.5%	9.9%	24.8%	24.5%	21.7%
TOWNS	Bedford	2.4%	4.2%	7.8%	7.6%	16.2%	50.9%	4.9%	4.8%	3.3%	4.9%	3.8%	17.7%
	Cortlandt	2.9%	3.2%	3.4%	11.5%	16.7%	23.8%	4.5%	4.6%	5.1%	4.1%	4.5%	15.7%
	Eastchester	3.0%	4.0%	5.7%	9.4%	12.7%	26.9%	4.2%	4.3%	5.2%	3.4%	2.6%	10.7%
	Greenburgh	2.0%	2.6%	3.2%	5.8%	7.3%	10.8%	3.9%	3.8%	4.8%	3.4%	3.6%	13.2%
	Lewisboro	1.4%	1.4%	0.0%	13.9%	12.4%	0.0%	1.9%	2.1%	2.7%	1.3%	1.7%	9.8%
	Mamaroneck Town	2.9%	3.6%	4.5%	10.9%	14.1%	10.2%	4.5%	4.8%	7.1%	3.7%	3.4%	15.1%
	Mount Pleasant	2.6%	3.8%	4.9%	11.4%	17.5%	22.4%	4.9%	4.9%	3.5%	4.2%	4.4%	21.6%
	New Castle	2.0%	2.8%	5.1%	12.5%	15.3%	41.8%	3.5%	2.9%	3.6%	4.6%	4.3%	13.9%
	North Castle	1.0%	1.8%	1.5%	4.3%	9.5%	0.0%	3.0%	3.6%	3.4%	1.7%	2.0%	21.0%
	North Salem	1.5%	1.6%	0.0%	8.7%	16.4%	0.0%	2.0%	1.9%	0.0%	2.2%	3.0%	6.9%
	Ossining	5.0%	7.0%	7.0%	19.1%	27.2%	42.9%	8.4%	8.4%	9.2%	8.3%	8.6%	23.5%
	Pelham	2.2%	3.3%	2.2%	7.9%	15.3%	19.4%	3.7%	3.5%	3.2%	4.3%	4.9%	13.9%
	Pound Ridge	0.9%	1.1%	2.6%	7.4%	13.7%	63.6%	1.7%	2.1%	2.8%	0.6%	0.0%	11.7%
	Rye	6.9%	9.6%	11.0%	16.3%	25.7%	38.4%	9.8%	9.5%	8.5%	10.5%	10.3%	21.9%
	Somers	1.2%	1.2%	1.5%	5.2%	7.8%	12.9%	2.0%	2.1%	2.2%	1.6%	1.7%	9.1%
	Yorktown	1.9%	3.0%	3.4%	9.2%	14.3%	33.3%	2.9%	2.6%	4.3%	3.3%	3.1%	12.1%

Table 5.14: Selected Westchester County Economic Profile Highlights Source: 2000 Census

Westchester County Villages: Economic Poverty Percentages													
Municipality		Percentage of families and people whose income is below poverty level											
		All families	With related children under 18 years	With related children under 5 years only	Families with female householder, no husband present	With related children under 18 years	With related children under 5 years only	All people	18 years and over	65 years and over	Related children under 18 years	Related children 5 to 17 years	Unrelated individuals 15 years and over
VILLAGES	Ardsey	0.4%	0.8%	0.0%	5.8%	9.3%	0.0%	1.3%	1.4%	3.8%	0.4%	0.6%	12.1%
	Briarcliff Manor	0.8%	0.7%	0.0%	0.0%	0.0%	0.0%	2.5%	3.1%	5.0%	1.1%	1.5%	20.7%
	Bronxville	1.7%	2.4%	6.0%	12.2%	19.4%	100.0%	2.7%	3.0%	2.9%	1.6%	0.5%	9.6%
	Buchanan	2.2%	4.4%	4.4%	7.1%	13.0%	0.0%	3.9%	3.1%	1.8%	6.3%	6.8%	12.1%
	Croton-on-Hudson	1.8%	2.6%	3.9%	9.2%	16.9%	60.9%	3.4%	3.4%	1.2%	3.2%	2.4%	12.8%
	Dobbs Ferry	1.8%	2.8%	3.6%	3.7%	5.4%	0.0%	5.6%	4.9%	7.2%	4.8%	5.3%	18.4%
	Elmsford	6.7%	8.1%	11.4%	10.6%	0.0%	0.0%	9.3%	8.2%	11.6%	12.9%	13.3%	18.3%
	Harrison	4.2%	5.3%	3.5%	15.3%	21.1%	6.1%	5.6%	5.7%	7.8%	5.3%	5.5%	17.8%
	Hastings-on-Hudson	1.5%	1.7%	1.4%	8.4%	7.8%	33.3%	3.5%	3.6%	1.9%	2.7%	3.1%	13.6%
	Irvington	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	3.1%	3.5%	0.9%	0.0%	0.0%	16.0%
	Larchmont	1.6%	1.9%	1.7%	14.1%	15.3%	0.0%	2.3%	2.6%	5.1%	1.5%	0.9%	8.1%
	Mamaroneck	4.2%	5.3%	8.0%	7.6%	10.4%	13.6%	6.9%	6.9%	9.0%	6.7%	6.8%	19.5%
	Mount Kisco	7.4%	9.3%	8.6%	18.4%	27.5%	69.4%	10.5%	10.3%	13.8%	11.0%	11.5%	20.7%
	Ossining	7.6%	11.0%	11.0%	23.6%	32.9%	45.6%	10.6%	9.8%	8.3%	12.9%	13.5%	21.6%
	Pelham	1.3%	2.4%	2.3%	4.4%	9.5%	0.0%	3.3%	3.4%	3.7%	2.9%	2.8%	14.9%
	Pelham Manor	3.1%	4.3%	2.1%	13.1%	22.0%	36.8%	4.3%	3.6%	2.7%	5.8%	7.2%	12.3%
	Pleasantville	2.0%	3.0%	3.4%	0.0%	0.0%	0.0%	4.4%	4.8%	3.5%	3.0%	2.5%	15.5%
	Port Chester	10.1%	14.1%	15.1%	20.8%	31.6%	43.4%	13.0%	12.3%	12.6%	15.3%	14.9%	24.0%
	Rye Brook	1.8%	1.4%	1.4%	5.0%	0.0%	0.0%	2.9%	3.6%	1.4%	1.0%	1.0%	13.8%
	Scarsdale	1.7%	2.8%	3.6%	10.1%	17.6%	0.0%	2.8%	2.6%	2.3%	3.2%	3.2%	16.2%
	Sleepy Hollow	5.7%	7.5%	9.6%	19.9%	30.3%	34.8%	7.4%	6.6%	7.9%	9.3%	10.1%	16.7%
	Tarrytown	1.8%	3.7%	3.9%	5.2%	10.4%	20.0%	4.7%	4.5%	4.6%	5.4%	6.7%	13.2%
	Tuckahoe	5.7%	7.0%	6.6%	21.3%	24.6%	42.2%	7.2%	7.1%	9.1%	5.6%	5.3%	16.2%

Table 5.15: Selected Westchester County Economic Profile Highlights *Source: 2000 Census*

Economic Analysis: Employment

As of February 2010, 7.2% of the labor force was unemployed, a sharp increase from rates that held under 5% (and frequently under 4%) between mid-2004 into the last quarter of 2008.³² This increase is linked to the economic recession felt in most parts of the United States, but it is still significantly lower than the February, 2010 national unemployment rate of 9.7%.³³

**Westchester County Unemployment Rate
2003-2010**

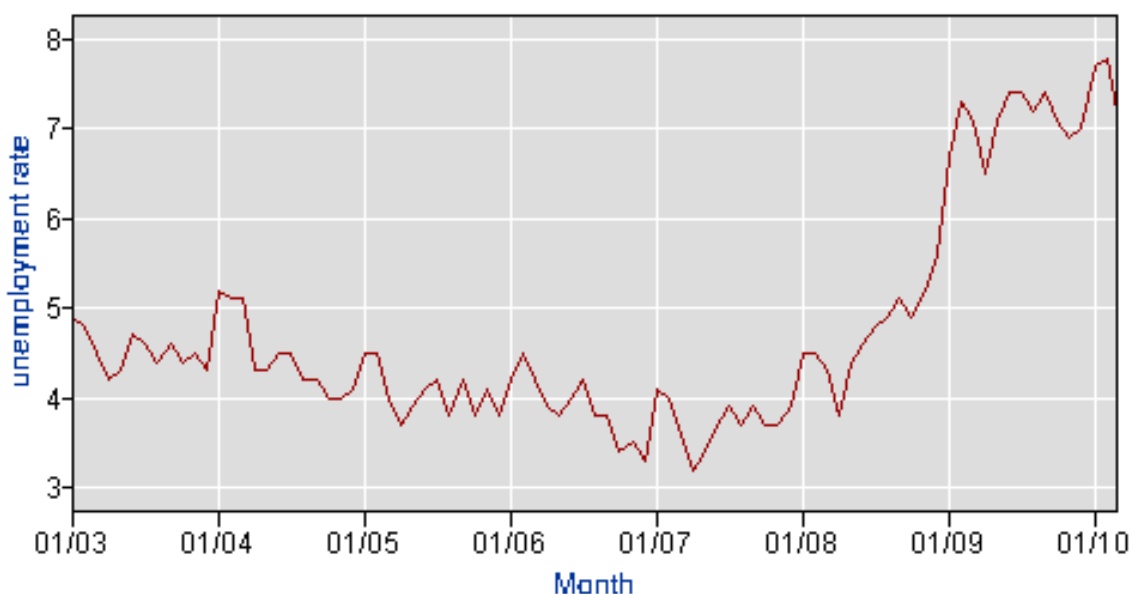


Figure 5.10: Westchester County Unemployment Rate: 2003-2010, [Source: Bureau of Labor Statistics' Local Area Unemployment Statistics, Series LAUCN36119003]

It would be deceptive to provide an analysis of the County's economy without noting the strong interdependence between Westchester County and the surrounding New York City metropolitan area. Despite steady growth in the number of businesses located in the County, many parts of Westchester remain bedroom communities for New York City, with residents commuting into Manhattan or the other boroughs for work and then returning home to Westchester County. County residents attending a public meeting in Sleepy Hollow expressed the opinion that Westchester County's suburbs are less dependent upon New York City than they may have been ten or fifteen years ago, not necessarily because of growth in the County's industry, but because of growth in home-based businesses and in opportunities for people to work from home. This opinion serves to relate public perception, but it may also be borne out in actual statistics. American Community Survey estimates from 2008 show that 4.9% of Westchester County's workers aged 16 and over worked from home, this up from 3.8% reported by the 2000 Census. While barely a percentage point increase, this does represent what may be a significant jump from 16,305 to 22,771 workers, a difference of 39%.

³² Bureau of Labor Statistics. "Databases & Tables by Subject" (<http://data.bls.gov>) Series ID LAUCN36119003.

³³ Ibid. Series ID LNS14000000.

The table below (Table 5.16) lists employment in Westchester County by sector.

Employment by Industry Sector	
Industry	Number of Employees
Health Care and Social Assistance	69,438
Retail Trade	51,589
Professional, Scientific, and Technical Services	30,298
Finance and Insurance	27,320
Administrative, Support, Waste Management, and Remediation Service	27,092
Construction	26,393
Accommodation and Food Services	23,946
Other Services (except public administration)	21,646
Wholesale Trade	21,127
Management of Companies and Enterprises	19,373
Educational Services	17,725
Manufacturing	14,133
Information	13,926
Transportation and Warehousing	10,822
Real Estate and Rental and Leasing	9,203
Arts, Entertainment and Recreation	7,924
Utilities	2,854
Forestry/Fishing/Hunting/Agriculture Support	196
Mining	--
Unclassified	--
Total All Industries	395,201

Table 5.16: Employment by Industry Sector [Source: Westchester County Department of Planning Databook]

Employing 18% of the County's workforce, the health care and social assistance sector is the largest in Westchester County. Following health care with 13% of the workforce, retail trade is the second largest sector. Rounding out the top five industry sectors are professional/scientific/technical services, finance/insurance, and administrative support, with 7.6%, 6.9%, and 6.9% respectively. Taken together, these five sectors account for over 50% of the County's workforce. Public sector employees are classified according to their functional duties and may appear in any of the industry categories listed.

Based on the historical development of the County from the south and west toward the north and east, and influenced by infrastructure and watershed limitations, there exists some disparity in the locations of employment opportunities within the County. As shown in Figure 5.11, Selected Major Employment Sites, the vast majority of employment sites are located in the southern half of the County. Towns such as North Salem, Lewisboro, Pound Ridge, and New Castle have sparse numbers of major employment sites; however, a low number of employment sites in an area does not necessarily indicate a lack of economic activity. In the

case of North Salem, for instance, large amounts of land are used for agricultural purposes. Such land-intensive industry, while contributing to the local economy, requires relatively small numbers of workers.

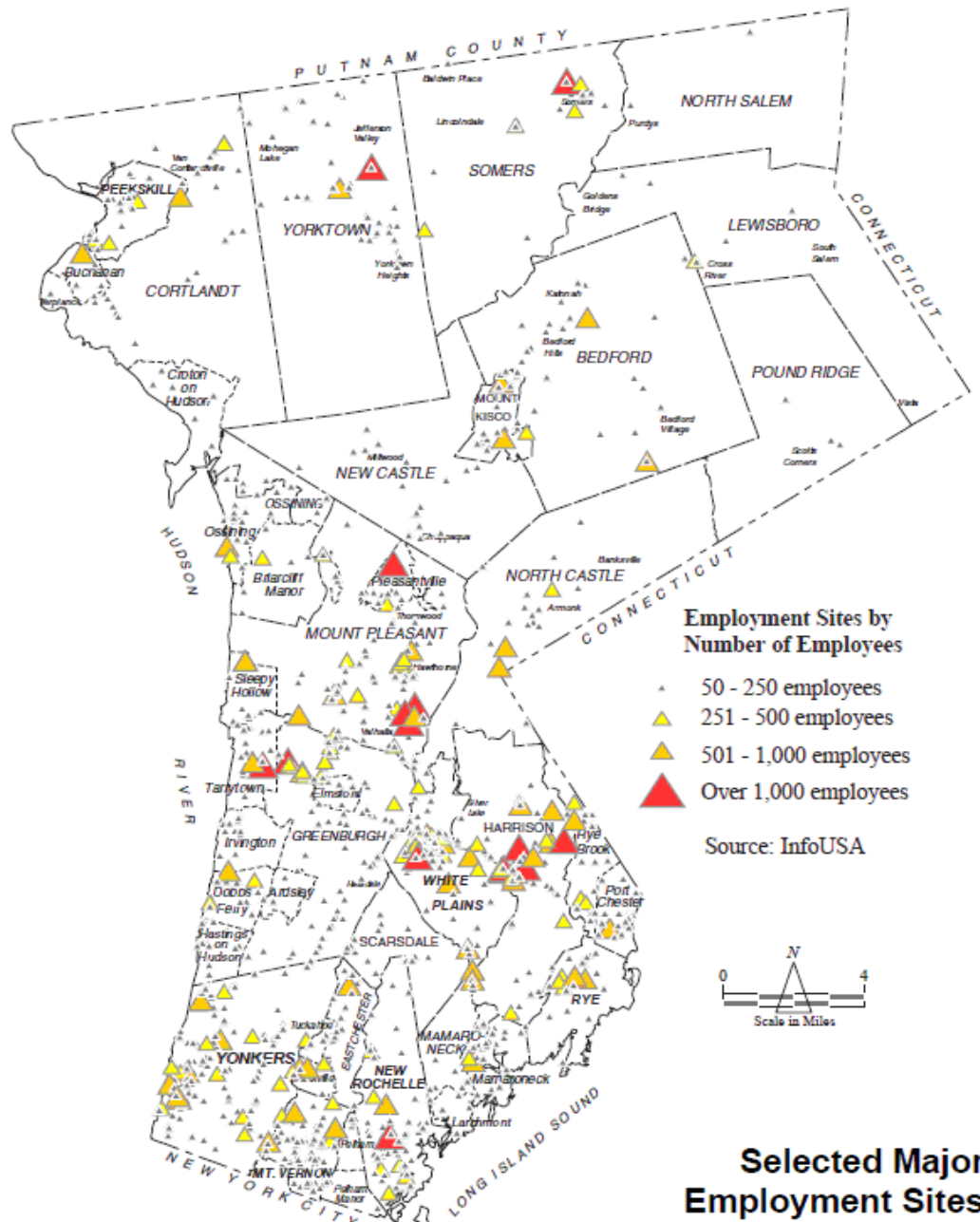


Figure 5.11 [Source: Westchester County Department of Planning Databook]

Additional detailed information on Westchester County's economy is compiled by the Westchester County Department of Planning and made available in the Westchester County Databook. This publication was last updated in January, 2010 and features descriptive data on a variety of subjects. Access to the Databook is available through the County's website (<http://www.westchestergov.com/planning/research/Databook/Databook.pdf>).

6. Fair Housing Education

Assessing Information About Fair Housing

The Westchester County Human Rights Commission is a 15-member body composed of individuals appointed by the County Executive and confirmed by the Westchester County Board of Legislators. The Commission has accepted discrimination complaints since July 2000, but prior to 2008 the law under which the Commission operated with regard to fair housing was not substantially equivalent to the federal Fair Housing Act of 1968 (FHA), as amended in 1988 (FHAA).

In 2008, the Westchester County Board of Legislators passed the Westchester County Fair Housing Law – (Local Law No. 4-2008, amending Chapter 700 of the Laws of Westchester County). This amendment makes the law substantially equivalent with federal law so that Westchester County could partner with HUD to allow the commission to undertake local enforcement of the Fair Housing Act. Any claim regarding fair housing that is submitted to HUD is now referred directly to the Westchester County Human Rights Commission, which acts as HUD's local agency to investigate and hear claims of discrimination.

The 2008 amendment created a Fair Housing Board, consisting of five members from the Human Rights Commission appointed by the County Executive, subject to confirmation by the County Board of Legislators. Board members serve for a term of three years; the chair is elected by the board members. The Human Rights Commission's Executive Director also serves as the Board's Executive Director but is not an official member.

The Board receives, directs investigation of, and ensures administration of appropriate solutions to, discriminatory real estate practices and complaints. The Board formulates policies and practices that the Commission receives, investigates, conciliates, mediates, adjudicates and otherwise resolves the complaints.

The 2008 amended legislation establishes a system whereby the Fair Housing Board accepts or, under certain circumstances, initiates complaints, determines whether it has jurisdiction, and determines whether there is probable cause for discrimination. The Board has the power to engage in dispute resolution, including, but not limited to, mediation and conciliation prior to a finding of probable cause or dismissal of a claim. The law establishes that if there is probable cause there will be a public hearing over an administrative law judge, to whom the Board has referred the case, will preside. The Board ensures that administrative hearings are held when necessary and that administrative judges are available to hear the cases. The Board reviews the findings and recommendations of the administrative law judge and either adopts, modifies or rejects, in whole or in part, the findings and recommendations. Relief may include ceasing to undertake the discriminatory actions, taking affirmative action, award of compensatory or punitive damages, reimbursement of expenses, assessing a civil penalty, or reporting of manner of compliance.

Fair Housing Activities

Westchester County requires that all developers and not-for-profit housing organizations which receive County funding for the provision of affordable units complete an Affirmative Fair Housing Marketing Plan and resident selection plan that abides by the County's fair housing requirements. The affirmative marketing plan aims to ensure that Protected Classes are adequately considered in unit marketing efforts.

Westchester County has a significant number of non-profit housing organizations that play an important role in the provision of fair housing and affordable housing in the County. The County provides supportive funding for many of their fair housing and affordable housing activities. The Westchester Not-for-Profit Housing Coalition is a member organization of 18 non-profit housing organizations that work to provide affordable housing and housing services to individuals, municipalities, and developers throughout the county. The organizations range from experienced groups such as Westhab, a developer and manager of a large number of affordable units, to smaller groups that produce small projects over a longer period of time.

Westchester Residential Opportunities (WRO), a nonprofit housing agency founded in 1968, champions the expansion of non-discriminatory housing opportunities for low- and moderate-income people, minorities, senior citizens, and the psychiatrically disabled in Westchester County. It is a HUD-certified housing counseling agency, a licensed real estate broker, and a United Way agency. All of the WRO's housing services for consumers are free and are funded by government grants, private contributions, and corporate support. The County provided CDBG and other County funding to WRO to create a database on housing that serves individuals with physical impairments. The database notes whether buildings are accessible and/or have unit and common area amenities that are accessible to persons with disabilities. WRO also operates a County-funded program called "Rescue", designed to prevent housing evictions, and a foreclosure prevention program called "Don't Borrow Trouble" that was started by Freddie Mac.

WRO works with real estate agents, managing agents, and landlords to ensure that fair housing laws are followed. They also work with banks and other lenders to ensure that fair lending procedures are practiced and train and educate cooperative and condominium boards to prevent discriminatory decisions. WRO's Fair Housing Office advocates for persons who contact it with fair housing complaints.

A final key role of the WRO is the conducting of fair housing testing. A testing scenario typically consists of "matched teams" of at least two people of different racial and ethnic groups but of the same gender and approximately the same age in order to test the market for differential treatment. All of the testers involved receive the same training and are assigned similar incomes, occupations, and family characteristics for purposes of validating the testing variables. During the test, the matched teams visit landlords, co-op boards or real estate agents in succession (meaning one team member approaches the landlord followed by the other team member) to inquire about available housing. On a detailed survey form, each tester records what he or she is told during this visit. Discrimination is determined by systematically less favorable treatment of minority testers. The resulting information may be used to refine

outreach and education efforts or be used in official actions towards any organization violating Fair Housing laws.

Actions taken by individual municipalities have also affirmatively fostered fair housing. Communities take a range of approaches to providing varied housing resources, including enacting ordinances and providing developer incentives.

Many communities in Westchester have now adopted inclusionary zoning ordinances that mandate that affordable units be provided in new development, however the definition of an affordable unit is defined locally by the municipality and may not be congruent with the County's definition (e.g. income limits exceeding 80% of AMI). In order to uniformly measure the progress of the municipalities, and the County as a whole, in meeting affordable housing goals, the County encourages the adoption of a uniform definition. A provision to standardize affordable housing definitions across the County is included in the County's model zoning ordinance, which is being offered to the municipalities.

Eight municipalities require that a minimum of 10 percent of all residential units proposed in new development be set aside as affordable units. These eight municipalities are the Towns of Bedford; Cortlandt; Greenburgh; North Salem; and Somers, and the Villages of Hastings-on-Hudson, Ossining, and Port Chester. Of these, Bedford requires 20% of multifamily units to be affordable and North Salem requires 20% affordable units in a Planned Development District.

The Village of Tuckahoe has affordable housing legislation that encourages developers to provide workforce housing units in exchange for a development bonus. The law was enacted six years ago, and although there has been significant development in and around the downtown, no developers have provided affordable units. The Village then identified provisions of the law that they determined to be an impediment to its use, such as having the Village's Housing Authority monitor unit affordability, and modified them. The Village is now considering additional incentives, such as providing additional development through an increase in the floor area ratio (FAR), to encourage use of the ordinance and provision of affordable units in projects in the planning stages.

The Town of Lewisboro has legislation that requires provision of middle-income housing units in multifamily new development if that development takes advantage of bonus provisions authorized by the Planning Board. A bonus of up to 40 percent of permitted units may be authorized, and one-third of any authorized bonus must be provided as middle-income housing (as defined by the Town).

Fair Housing Resources

The County continues to advertise the availability of rehabilitation funds in programs such as Lead Safe Westchester, NYS Affordable Housing Corporation Home Improvement Program Funds, the Weatherization Referral Assistance Program (WRAP), and Residential Emergency Services to Offer Repairs to the Elderly (RESTORE) programs, all of which are used to maintain the housing stock and ensure habitability and availability of affordable units. The County also continues to participate in housing events, such as the annual Affordable Housing Expo and home shows to promote its housing rehabilitation and affordable housing programs.

While fair housing and affordable housing are not interchangeable terms, the provision of affordable housing is inextricably linked to efforts to promote fair housing practices. Therefore, the County's efforts to provide affordable housing must also be carefully examined as efforts to promote fair housing.

Westchester County has worked to provide a variety of programs that facilitate the development of fair housing and affordable housing and to undertake initiatives that reduce obstacles associated with affordable housing, including the high cost of producing such housing. Beyond offering resources for affordable housing, the County has shared housing program information with people who utilize the information to expand and improve fair housing and affordable housing in the county.

The County's CDBG Property Improvement Program (PIP) is used for the rehabilitation of single or multifamily ownership and rental units. The program provides low- or zero-interest loans as long as the housing's occupants meet certain income restrictions. The program provides funding to address health and safety issues and is leveraged by other County affordable home improvement, rehabilitation or repair program funds listed above, increasing their ability to preserve housing for low and moderate income households and improve housing conditions. The PIP and associated funding fosters fair housing because it targets the existing housing stock, which tends to be more affordable and therefore more often occupied by low- and moderate-income households.

Since 2005, the County has also been promoting housing rehabilitation in Neighborhood Revitalization Strategy Areas (which are low- and moderate-income areas) through grants, rather than loans, to property owners. The program leverages other housing program funds from New York State and HUD and can positively impact targeted neighborhoods by improving the existing affordable housing stock for low- and moderate-income households. The program was completed in the City of Peekskill and will expand to operate in neighborhoods in the Village of Port Chester in 2010.

The County's Housing Implementation Fund (HIF) program utilizes County bond funds to pay for infrastructure related to the development of affordable housing units. Infrastructure can include sidewalks, storm sewers, parking lots, and lighting or similar public improvements on the site or in the neighborhood surrounding the proposed development. Funds are utilized to build owner- and renter-occupied affordable units that must remain affordable for a minimum of 50 years.

Inter-municipal agreements between the County and the local governments identify the requirements for receipt of HIF funds, including resale and refinancing restrictions, the recapture of funds if the home is sold within the first ten years of affordability, and the retention of affordability for a minimum of 50 years (funding provided in the past may have carried shorter affordability periods, but current requirements are set at no less than 50 years). The municipality in which the affordable unit is located takes title to any associated infrastructure improvements in the public right-of-way, which includes maintenance of these improvements as required through local ordinance. Some improvements may be located on

private property via an easement to allow creation of the infrastructure in support of the affordable housing, such as parking, on-site walkways, etc. In these cases the responsibility for maintenance is often assumed by the rental property owner, or is provided by a homeowners association if one exists. As of January 2010, over \$46.8 million has been approved for infrastructure in support of a total 2,040 affordable units.

The New Homes Land Acquisition Program uses County bond funds to purchase land to be utilized for the development of affordable housing. This program provides funding for owner- and renter-occupied homes that must remain affordable for a minimum period of 50 years (again, funding provided in the past may have carried shorter affordability periods, but current requirements are set at no less than 50 years). The program received its first appropriation in 1992 and was restructured to begin purchasing land in 2000. As of January 2010, over \$38 million had been approved for land acquisition to provide a total 1,550 units of affordable housing.

The County also uses its federal HOME Investment Partnership Program funding to develop and support affordable housing. Eligible activities include funding for new construction or rehabilitation to create new affordable homeownership or rental housing units. Units funded under the program can be single or multifamily units. The County has participated in the HOME program since its inception in 1992, and as of January 2010 has financed 497 HOME units that have been approved in Consortium communities and/or serve residents from Consortium communities. The cities of Yonkers, New Rochelle, and Mount Vernon also have their own annual HOME resources.

It should be noted that in some cases, the housing developments assisted by the County may receive funds under one, two or all three of the above programs: HIF, NHLA or HOME programs. Therefore, there may be some replication in the unit count provided above for each specific program. **As of January 2010, for the entire period the County administered these programs, the number of units created totals 3,378.**

The Westchester County Legacy Program, begun by the County in 2001, has historically provided up to \$10 million annually from the County's capital budget for the protection and enhancement of open space. Funds can be utilized to acquire open space or to provide capital improvement funds for active recreation facilities, including ball fields. Funding from this program is available to all municipalities in the County. As part of the program, the receiving municipality has certain obligations identified in an inter-municipal agreement, including responsibility to operate the facility or maintain the open space on behalf of the County. Tied to the provision of recreation facilities and open space is the responsibility to meet other County goals, such as the provision of a specified number of affordable housing units as identified in the Housing Allocation Plan developed by the County's Housing Opportunity Commission. In situations where a municipality has met or exceeded their allocation, they may be asked to consider obligations other than housing in return for funds from the Legacy Program. Funding from this program is reviewed and approved by the Westchester County Board of Legislators. The number of affordable units required is based upon housing allocations established by the Affordable Housing Allocation Plan (the 1990-1999 plan for Legacy commitment prior to 2006 or 2000-2015 plan for later commitments). All obligations, including

penalties for non-performance, are identified in signed inter-municipal agreements between the jurisdiction and the County.

Affordable Housing Planning

The Westchester County Housing Opportunity Commission was created by the County Board of Legislators in 1994 to enlist local civic organizations and governments to support its original goals of producing 5,000 affordable housing units by 2000. The Commission developed and implemented a needs assessment towards this goal. An updated assessment identified the need to create an additional 10,768 units of affordable housing, to meet the County's need identified through 2015 by a 2004 study conducted by the Center for Urban Policy Research at Rutgers University. A new allocation plan produced in 2005 identified how the needed units should be apportioned to the County municipalities. Through 1999, a total of 2,309 units were created, and between 2000 and 2008, an additional 2,659 units were created. Continuing to implement its allocation plan, the Housing Opportunity Commission identified an Action Plan in 2005 of ideas the County should consider and pursue to assist in the production of the needed units. One component of that Action Plan was completed when the County Department of Planning undertook a study to demonstrate the feasibility of building housing, including affordable housing, on the sites of underutilized office parks throughout the County. The Commission has been instrumental in raising awareness of the affordable housing allocations of individual communities and educating people on the need to set and meet local housing goals.

Marketing and Outreach Efforts

The County and local non-profit agencies, which are funded in part by Westchester County, engage in several marketing and outreach activities on an annual basis, with the goal of fostering affordable housing and furthering fair housing.

Below is a short description of several of the efforts of the County and the WRO:

- The Annual Housing Expo provides a venue where not-for-profit housing agencies and home improvement vendors can interact with and provide information to low- and moderate-income households regarding housing programs and housing maintenance and repair options. The County funds the event, and attends and advocates for its lead-based paint abatement program and home improvement programs. The Expo is held at the County Center and is targeted to all households. The County advertises the Expo in a variety of print and radio means, including by sending a flyer to all municipalities to be posted and distributed to appropriate parties. Attendance exceeds 1,000 people annually.
- Conducting a series of education initiatives to affirmatively foster fair housing practices in the County.
- Producing and distributing the "Housing Alive" video.
- Conducting "Housing Alive" tours of County-funded affordable housing developments.
- Publication of "A Roof Over Your Head", a housing resource guide.

- In addition to receiving, resolving, and referring fair housing complaints, WRO plays an important role in educating individuals and businesses regarding their fair housing rights and obligations.
 - sends letters to local social and service clubs (e.g., Rotary, Lions Club), the Chamber of Commerce throughout the County, volunteering to speak at their meetings;
 - Conducts Fair Housing Seminars regularly at local businesses, churches, schools and various other civic or social societies, including for home associations;
 - Contacts senior citizen centers to speak with them about their fair housing rights;
 - Educated approximately 1,000 people on fair housing issues over the last two years;
 - Through the Westchester County Board of Realtors, hold seminars at individual real estate offices throughout the county educating realtors regarding the fair housing law and their obligations under the law. It conducts one and a half hour sessions in real estate offices throughout the county, often having two or more offices convene in one office for each session. WRO has met with more than 500 real estate offices, educating about 4,000 people over the last two years;
 - Instituted a “Don’t Borrow Trouble” program, which is a public education campaign to provide clear-cut information to homeowners to help them prevent being subject to devastating credit problems and to show them how to avoid becoming a victim of predatory lending;
 - Developed a DVD of speakers on fair housing issues specifically targeted to cooperative and condominium board members to educate them on fair housing issues;
 - April is Fair Housing Month and holds special workshops during this month;
 - Initiated a new program called “Westchester Access to Home.” This program is a community collaborative to make the homes of low-income families and individuals significantly more accessible for persons in wheelchairs and with other mobility impairments. Its focus is to reduce housing barriers that lead to nursing home placement and to promote independent living;

In addition to the activities listed above, Westchester County has established the Westchester Human Rights Commission to discuss Fair Housing Rights and issues. The Commission convenes meetings with architects, engineers and housing advocates to discuss Fair Housing Rights and remind them of the requirements of providing reasonable accommodations, including such things as access ramps to buildings and units. In an effort to promote fair and affordable housing in Westchester, the County Planning Department publishes documents such as “A Roof Over Your Head” to provide tenants, landlords, homeowners, elderly or disabled persons with a comprehensive fair housing rights information. The Board of Legislators also conducts outreach activities.

Westchester County has developed an Affirmative Fair Housing Marketing Plan (included in full in the Appendices) and an Education and Outreach Plan.

7. Fair Housing Complaints

According to the National Fair Housing Alliance, “Of the many categories of complaint data for housing discrimination, rental cases continue to represent the largest number of complaints, primarily because it is easier to recognize this type of discrimination and most fair housing groups have to assign staff to rental complaints, leaving a shortage of trained staff to initiate sales, lending or insurance investigations”. While race remains the primary basis for discrimination, HUD finds that more complaints are being documented on the basis of disability. HUD notes that if this current trend continues, housing complaints on the basis of disability will exceed those based on race in the future.

This review of complaints shows that the number of complaints in violation of the Fair Housing Act is limited. A lack of filed complaints does not indicate that a problem doesn’t exist. Many households do not file complaints because they are uneducated as to the process for filing a complaint. However, there are households that are aware that they are experiencing housing discrimination, but they are simply not aware that this discrimination is against the law. Finally, most households are more interested in achieving their first priority of finding decent affordable housing and prefer to avoid going through the process of filing a complaint and following up to ensure the case is resolved.

Housing discrimination is often subtle. However, the following issues could significantly impact members of Protected Classes that may result in impediments to housing choice:

- Discriminatory practices against minority home seekers often include rude or hostile treatment, withheld information about housing availability, differing terms and conditions of rental or sale, and lack of follow-up.
- A 2003 study by the McAuley Institute’s National Women and Housing Task Force [NWHTF] found that “...[W]omen of color bear the brunt of anti-family sentiments among landlords and realtors,” since 80% of black and Hispanic heads of households have children, compared with 60% of all female head of households nationwide.
- Women whose source of income includes child support and alimony are viewed as less reliable and creditworthy than a full-time salary, placing these women in at a higher risk of discrimination.
- It has been determined that among the disabled, housing discrimination is exacerbated by a widespread lack of understanding of the reasonable accommodation standards of the Fair Housing Act.

“How Much Do We Know” published by HUD in 2002, reports that only half of the public could correctly identify as “unlawful” six out of eight scenarios describing illegal fair housing conduct. Less than one-fourth of the public knows the law in two or fewer of the eight cases. In addition, 14% of the adult population claims to have experienced some form of housing discrimination at one point or another in their lives. Of those who thought they had been discriminated against, 83% indicated they had done nothing about it, while 17% say they did pursue it.

Individuals with more knowledge are more likely to pursue a complaint than those with less knowledge of fair housing laws. Therefore, there is an association or “link” between knowledge of the law, the discernment of discrimination, and attempts to pursue it. Locally, it is critical that there are efforts in place to educate, to provide information, and to provide referral assistance regarding fair housing issues in order to better equip persons with the ability to assist in reducing impediments.

Complaints Filed With New York State Division of Human Rights

The New York State Division of Human Rights (NYSDHR) receives complaints by households regarding alleged violations of the Fair Housing Act. The tables [below] describe in minor detail the 377 complaints filed against Westchester County [and municipalities therein] from January 1, 2000 through April 30, 2010. The table on the following page identifies each complaint based on the status of the Protected Class under the Fair Housing Laws, the basis for the complaint, the resolution and location in which the complaint occurred.

Table 7.1: NYSDHR Complaints Received Jan.1-2000 – Apr.30, 2010

Location	# Filed	# Closed	With Cause	# Open	Disab.	Race/ Color	Fam. Stat.	Mar. Stat.	Sex	Nat. Origin	Opp. Discr./ Retal.	Creed	Sex. Orien.	Age	Conv Rec
Ardley	7	6	2	1	5	1	1	1	1	0	0	0	0	0	0
Briarcliff Manor	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0
Bronxville	15	13	3	2	10	2	1	0	1	1	1	0	1	0	0
Cortlandt Manor	1	1	0	0	0	0	1	0	1	0	0	0	0	0	0
Croton Falls	1	1	1	0	1	0	0	0		0	0	0	0	0	0
Croton-on-Hudson	5	5	0	0	3	3	0	0	3	1	1	0	0	0	0
Dobbs Ferry	3	3	0	0	2	0	0	0		0	1	0	0	0	0
Eastchester	3	3	0	0	1	1	0	0		1	0	0	0	0	0
Elmsford	12	12	0	0	4	3	3	0	2	5	3	0	0	0	0
Harrison	2	2	1	0	0	2	0	0		0	0	0	0	0	0
Hartsdale	8	8	0	0	1	2	3	0	3	4	0	0	0	0	0
Hawthorne	1	1	0	0	0	0	1	1		0	0	0	0	0	0
Irvington	3	1	0	2	3	1	2	0	2	2	2	0	0	0	0
Jefferson Valley	3	3	0	0	1	2	0	0	1	1	0	0	0	0	0
Katonah	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
Lake Mohegan	2	2	0	0	0	0	1	0	0	2	0	2	0	0	0
Larchmont	2	2	1	0	1	0	0	1	2	1	0	0	0	0	0
Lincolndale	1	1	0	0	0	0	1	0	0	0	0	0	1	0	0
Mamaroneck	16	14	1	2	11	5	3	1	2	3	1	1	0	0	0
Montrose	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
Mount Kisco	9	9	0	0	6	3	1	1	2	3	0	0	0	0	0
Mount Vernon	15	11	2	0	6	3	7	2	9	3	4	2	0	1	0
New Rochelle	22	22	1	0	10	12	4	5	6	2	0	1	1	0	0
Ossining	10	10	1	0	7	4	1	0	0	0	0	1	0	0	0
Outside Westchester	80	77	3	3	37	27	13	3	17	20	3	7	0	0	0
Peekskill	7	7	0	0	5	2	0	0	1	1	0	1	0	1	0
Pelham	3	3	0	0	2	1	0	0		1	0	0	0	0	0
Pleasantville	3	3	1	0	0	2	1	0	1	0	0	0	0	0	0
Port Chester	11	11	0	0	7	3	2	0	2	3	0	2	0	0	0
Rye	2	2	0	0	2		0	0		0	0	0	0	0	0
Rye Brook	2	2	0	0	1	1	0	0	1	0	0	0	0	0	0
Scarsdale	11	11	2	0	6	4	1	0		1	1	0	0	0	0
Sleepy Hollow	2	2	0	0	1	2	0	0	1	0	0	0	0	0	0
Somers	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0
Tarrytown	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0
Tuckahoe	4	4	1	0	3	3	1	0	2	0	0	0	0	0	0
Valhalla	2	2	0	0	1	0	0	0	0	0	0	0	0	0	0
White Plains	29	27	1	2	15	15	5	2	8	3	1	1	0	1	1
Yonkers	66	58	4	8	27	32	17	3	16	15	7	2	0	1	1
Yorktown Heights	5	5	0	0	4	1	0	0	0	1	0	0	0	0	0
TOTALS	377	352	24	21	190	137	71	20	84	74	26	20	3	4	2

Source: New York Division of Human Rights

*Note: "Outside Westchester" depicts complaints filed against property owners or agencies whose corporate office is located outside of Westchester County, but managing housing units inside of the County.

As listed in Table 7.1, the number one complaint involves Disabilities [190] at 50% with Race/Color [137] the second at 36%, while the other top complaints involved sex [84], national origin [74] and familial status [71]. Of the 377 complaints filed with the New York Division of Human Rights, 24 had a “Cause Determination” and 21 cases are still open. Of complaints with a cause determination, 69% were complaints regarding disability, 23% regarding race/color, 11% regarding national origin, 9% regarding familial status, and 6% regarding sex. All other categories of complaints with cause represented 3% or fewer of the total received. The complaints as presented from the New York Division of Human Rights [NYSDHR] are found in full in the Appendix.

Complaints Filed With Westchester County Human Rights Commission

Housing discrimination complaints were also received and investigated by the Westchester County Human Rights Commission. Between January 1, 2000 and May 19, 2010, there were 406 complaints made to the Commission (not all of these resulted in formal complaints being filed, however). Among the complaints received by the Commission, allegations of discrimination based on disability status were the most common (109 complaints). Discrimination with regard to race and color ranked second (106 complaints), “other” complaints (such as criminal or military status) ranked third (65 complaints), ethnicity ranked fourth (46 complaints). Again, it should be noted that these complaint numbers may exceed the total number of filings, due to multiple discrimination allegations within a single complaint. Of the 14 complaints determined by the Commission to have cause, 57% were complaints of discrimination with regard to disability, 36% in regard to familial status, 28% in regard to marital status, and 21% in regard to age. The complaints as presented from the Westchester County Human Rights Commission [WCHRC] are found in full in the Appendix.

Table 7.2: WCHRC Complaints Received Jan.1-2000 – May 19, 2010

Location	# Filed	# Closed	# Open	With Cause	Disab.	Race Color/	Fam. Stat.	Mar. Stat.	Sex	Nat. Origin	Age	Citizenship	Sex. Orient.	Religion	Ethnicity	N/A	Other/Crim stat.
Ardsey	2	2	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0
Bedford Hills	2	2	0	0	2	0	0	0	0	1	0	0	1	0	1	0	0
Briarcliff Manor	1	1	0	1	0	1	1	0	0	0	0	0	0	0	1	0	0
Bronxville	7	6	1	1	3	1	1	2	0	0	2	0	1	0	0	0	0
Cortlandt Manor	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0
Croton-on-Hudson	8	8	0	0	3	2	0	0	0	0	1	0	0	0	1	2	1
Dobbs Ferry	4	4	0	0	1	0	0	0	0	0	0	0	1	0	0	2	1
Greenburgh	6	6	0	0	3	0	0	0	0	0	0	0	0	1	0	0	1
Eastchester	2	2	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1
Elmsford	6	6	0	0	1	2	0	0	0	0	0	0	0	0	2	0	4
Harrison	2	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Hartsdale	7	6	1	0	5	1	0	0	0	1	0	0	0	0	1	0	1
Hastings on Hudson	6	5	1	1	3	4	1	1	1	1	0	1	0	0	1	1	0
Hawthorne	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Irvington	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
Lake Mohegan	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Larchmont	4	4	0	0	1	0	0	0	0	0	0	0	0	1	0	0	2
Mamaroneck	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0
Maryland	1	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0
Mount Kisco	14	9	5	0	7	4	0	1	1	0	1	1	1	0	0	2	0
Mount Vernon	35	30	5	0	10	2	2	1	3	0	0	0	0	1	2	5	9
New Castle	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
New Rochelle	28	27	1	0	4	9	1	1	0	3	1	0	1	0	8	7	2
North Salem	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Ossining	12	11	1	1	3	4	0	0	0	1	1	0	2	0	2	1	2
Outside Westchester	34	32	2	0	7	2	3	2	2	1	0	0	0	0	0	5	2
Peekskill	14	11	3	0	6	6	2	1	1	1	0	1	0	0	2	1	4
Pelham	5	5	0	0	2	2	0	0	0	0	0	0	0	0	0	0	1
Pelham Manor	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
Pleasantville	3	3	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0
Port Chester	17	17	0	0	3	9	1	1	1	3	0	1	0	2	5	1	2
Pound Ridge	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Rye	2	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Rye Brook	2	2	0	0	0	3	0	0	0	0	0	0	0	0	1	2	0
Scarsdale	11	11	0	2	6	7	1	0	0	2	1	0	1	0	2	0	0
Sleepy Hollow	7	7	0	0	2	2	1	1	0	0	2	0	0	0	0	1	2
Somers	4	4	0	1	3	0	0	0	0	0	2	0	0	0	0	0	1
Tarrytown	4	4	0	1	1	1	0	0	0	1	0	0	0	0	1	1	1
Tuckahoe	3	3	0	0	2	0	2	0	0	1	0	0	0	0	0	1	0
Valhalla	8	8	0	0	2	1	0	1	1	0	0	0	2	0	2	0	3
White Plains	62	60	2	3	9	16	1	1	1	3	0	0	2	0	3	8	11
Yonkers	59	59	0	1	8	24	1	1	0	2	2	0	0	1	10	2	13
Yorktown Heights	7	7	0	0	5	0	0	0	0	0	1	0	0	0	0	1	0
Unknown	4	4	0	0	2	0	0	0	0	0	0	0	0	0	1	1	0
TOTALS	406	383	23	14	109	106	21	15	11	22	14	4	12	7	46	53	65

Source: Westchester County Human Rights Commission [WCHRC] *Note: "Outside Westchester" depicts complaints filed against property owners or agencies whose corporate office is located outside of Westchester County, but managing housing units inside of the County.

Based on the aforementioned information, it is apparent that Disabilities and Race are the most frequently cited basis for housing discrimination complaints in Westchester County, and that most of the complaints involve rental properties. These situations frequently occur when property managers and landlords purposefully give misinformation about housing availability and cost to avoid renting to Protected Classes.

Home Mortgage Lending Practices

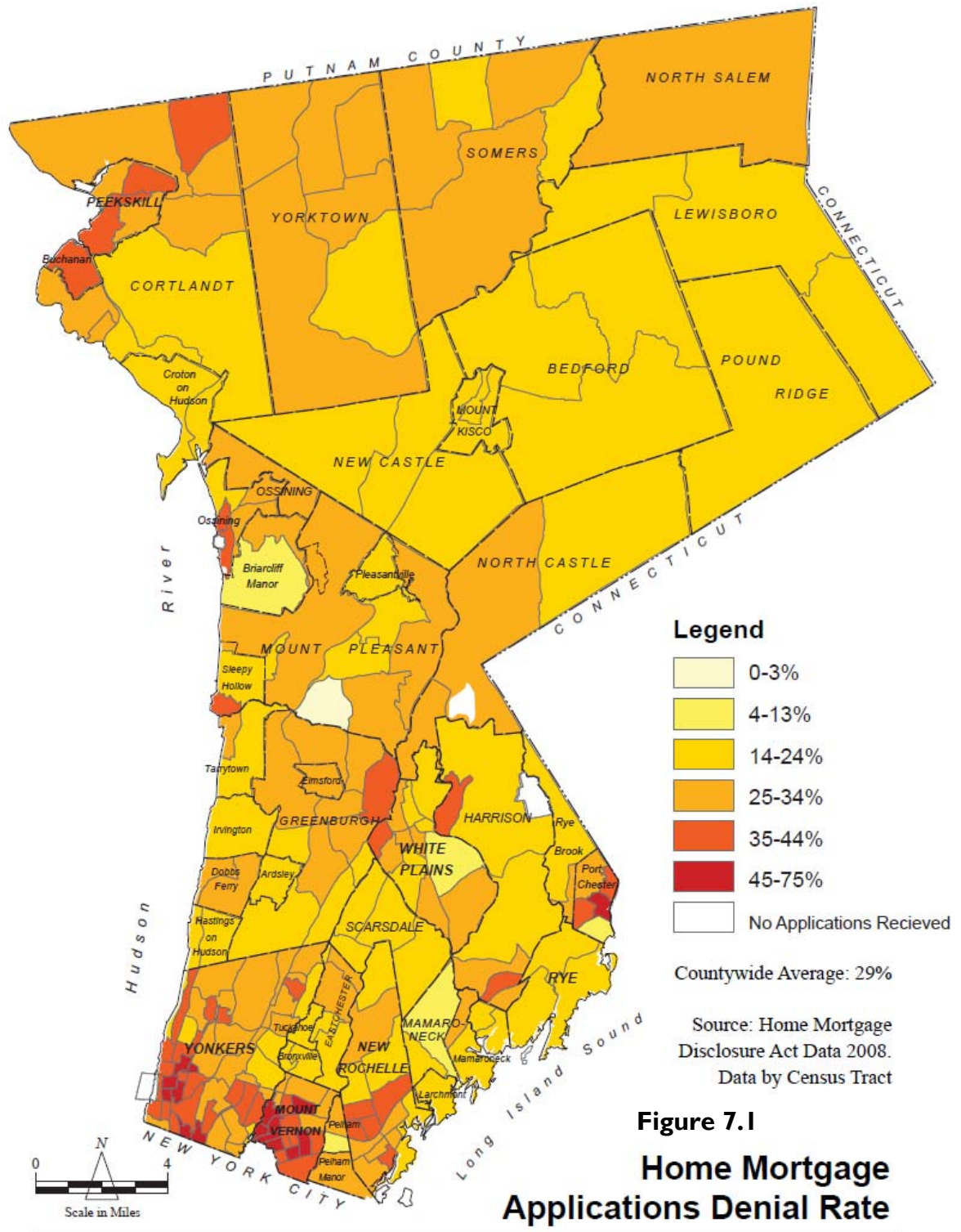
Historically, barriers to Fair Housing Choice have included the practices of the lending community that have denied mortgages to minorities, at a substantially higher rate than Caucasians. An analysis of Home Mortgage Disclosure Act [HMDA] from 1999 through 2008 reveals this trend exists in areas of Westchester County.

Home Mortgage Disclosure Act Analysis

As depicted on the following map, the HMDA data provides a detailed image of the mortgage application denial rates by Census Tract. While analysis of the 2008 HMDA does show a trend that high minority population census tracts are receiving mortgage denials at higher rates than the lower minority tracts, these trends could be accounted for by authentic economic factors such as creditworthiness. Further research [to include testing] into the mortgage lending and underwriting practices in Westchester County is required in order to determine if any impediments to further Fair Housing Choice exist. The County's track record in partnering with the WRO should be beneficial in this regard, as the WRO is experienced in testing. The County should consider funding the WRO or similar organizations for the purpose of monitoring mortgage lending and underwriting practices. These monitoring activities may range from reviewing and analyzing data available to the general public, such as HMDA data, to conducting carefully designed systematic fair housing audits to determine the extent of discriminatory practices [if any] in a particular segment of the housing market.

Comprehensive HMDA data from 1999 through 2008 is available in the appendices of this report.

WESTCHESTER COUNTY, NEW YORK



WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

8. Affordable Housing Snapshot

Affordability is an important aspect in regards to fair housing choice and individuals being able to obtain secure, safe, and decent housing. It is also a significant factor for residents attempting to select housing that meets their current family needs. The U.S. Department of Housing and Urban Development [HUD] defines “housing affordability” as housing-related expenses (rent and utilities) that do not cost more than 30 percent of a family’s income.³⁴ Homeowners or renters who are paying more than 30 percent of their income on housing-related costs are at risk for experiencing cost burdens. Gross cost burdens is generally defined as individuals paying 30-50 percent of gross household income while severe cost burden is generally defined housing costs that exceed 50 percent of gross household income. Such a standard allows sufficient income for other basic elements of living, such as food, medical care, transportation and clothing.

HUD presents affordability data by income ranges based on median family income. HUD divides low- and moderate-income households into categories, based on their relationship to the median family: extremely low-income (earning less than 30 percent of the MFI), very low-income (earning between 30 and 50 percent of the MFI), low-income (earning between 50 and 80 percent of the MFI) and moderate-income (earning between 80 and 95 percent of the MFI). According to HUD, the 2010 Median Family Income (MFI) for a 4-person household in Westchester County, NY Statutory Exception Area is \$104,700.

Westchester County, NY Statutory Exception Area FY 2010 Income Limit Summary										
FY 2010 Income Limit Area	Median Income	FY 2010 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Westchester County, NY Statutory Exception Area	\$104,700	Very Low (50%) Income Limits	\$36,650	\$41,900	\$47,150	\$52,350	\$56,550	\$60,750	\$64,950	\$69,150
		Extremely Low (30%) Income Limits	\$22,000	\$25,150	\$28,300	\$31,400	\$33,950	\$36,450	\$38,950	\$41,450
		Low (80%) Income Limits	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800

Table 8.1: FY2010 Income Limits: Source: Department of Housing & Urban Development, HUD User Dataset, Income Limits, www.huduser.org.

*Note: **Westchester County, NY** is part of the **Westchester County, NY Statutory Exception Area**. Consequently all information presented above applies to all of the Westchester County, NY Statutory Exception Area.

³⁴ U.S. Department of Housing and Urban Development, <http://www.hud.gov/offices/cpd/affordablehousing/index.cfm>

Housing choices are fundamentally limited by household income and purchasing power. Cost, therefore, restricts housing choice, particularly for those with lower incomes. In many cases, minority households have a much higher incidence of poverty and are therefore, disproportionately impacted by housing costs as well as other individuals included in the protected classes that may have limited incomes.

Housing

The 2000 U.S. Census reported 349,445 housing units in Westchester County. The most common type of housing in the County is single-family detached units. Of the total housing units, 156,704 [45%] were single-family detached units, while 77,666 [22%] were multi-family units. According to the 2000 Census, Westchester County has a considerably smaller portion of mobile homes which is comprised of 0.2% of the total housing units for the County.

The tables on the next few pages provide a detailed point-in-time overview of average listing price and median sales price in Westchester County and its municipalities. These numbers, current as of May, 2010, change often and can vary widely depending on new listings or recent sales. ZIP codes are listed in these tables from lowest to highest median sales price. Some ZIP codes with insufficient recent sales data are not listed, so as not to skew results. The areas/ZIP codes not listed in these tables are Ardsley-on-Hudson, Croton Falls, Mount Vernon, and West Harrison (10503, 10519, 10551, and 10604, respectively).

Area	Westchester County ZIP Codes	Avg. listing price	Median sales price
Montrose	10548	\$444,274	\$165,000
Shenorock	10587	\$347,778	\$195,000
Mount Vernon	10550	\$341,833	\$219,420
Yonkers (North)	10703	\$326,508	\$230,560
Mount Vernon	10553	\$324,234	\$267,950
Peekskill	10566	\$253,218	\$278,750
Lincolndale	10540	\$472,877	\$281,775
New Rochelle (Castle)	10801	\$457,186	\$298,900
White Plains (Main)	10601	\$790,739	\$300,000
Somers	10589	\$533,532	\$307,000
Shrub Oak	10588	\$484,878	\$340,000
Verplanck	10596	\$299,446	\$347,000
Mohegan Lake	10547	\$356,723	\$350,000
Yorktown	10598	\$505,613	\$350,000
Jefferson Valley	10535	\$381,300	\$355,000
Cross River	10518	\$1,394,913	\$355,670
Yonkers (East)	10704	\$304,404	\$365,000
Buchanan	10511	\$415,826	\$367,500
Yonkers (Main)	10701	\$294,602	\$371,250
White Plains (North)	10603	\$369,235	\$373,750
Mount Vernon (Fleetwood)	10552	\$342,103	\$373,750
Ossining	10562	\$441,541	\$375,000
Yonkers (South)	10705	\$336,304	\$420,000
Cortlandt Manor	10567	\$542,729	\$425,000
Yonkers (Centuck)	10710	\$384,531	\$438,500
Thornwood	10594	\$720,726	\$442,000

Table 8.2: Westchester County Average Listing Price. Source: www.trulia.com
[1 of 3]

Area	Westchester County ZIP Codes	Avg. listing price	Median sales price
White Plains (Central)	10606	\$473,279	\$445,750
Tuckahoe	10707	\$532,748	\$457,750
Harrison	10528	\$1,439,261	\$460,000
White Plains	10607	\$563,144	\$460,000
Millwood	10546	\$514,133	\$465,000
Croton on Hudson	10520	\$572,860	\$473,065
Crompond	10517	\$699,000	\$500,000
Hawthorne	10532	\$553,557	\$500,000
Tarrytown/Sleepy Hollow	10591	\$795,971	\$510,000
South Salem	10590	\$911,928	\$510,079
Dobbs Ferry	10522	\$835,943	\$515,000
Port Chester	10573	\$629,142	\$520,000
New Rochelle (South Side)	10805	\$434,682	\$522,080
Elmsford	10523	\$471,242	\$534,700
Valhalla	10595	\$670,816	\$535,000
Purdys	10578	\$529,953	\$547,000
Hartsdale	10530	\$422,379	\$562,500
Irvington	10533	\$1,320,082	\$565,000
North Salem	10560	\$2,225,802	\$576,250
Granite Springs	10527	\$563,333	\$602,500
Briarcliff Manor	10510	\$962,799	\$627,500
New Rochelle (Wykagyl)	10804	\$885,422	\$630,000
White Plains (Gedney)	10605	\$595,038	\$632,500
Eastchester	10709	\$698,225	\$638,750
Amawalk	10501	\$1,037,036	\$645,000
Mamaroneck	10543	\$929,273	\$660,000
Katonah	10536	\$1,299,796	\$665,000
Pelham	10803	\$864,387	\$671,500
Pleasantville	10570	\$685,648	\$710,000

Table 8.3: Westchester County Average Listing Price. Source: www.trulia.com

[2 of 3]

Area	Westchester County ZIP Codes	Avg. listing price	Median sales price
Ardley	10502	\$1,030,280	\$715,000
Baldwin Place	10505	\$756,857	\$740,000
Waccabuc	10597	\$1,843,821	\$799,000
Goldens Bridge	10526	\$517,105	\$833,000
Hastings on Hudson	10706	\$744,715	\$875,000
Larchmont	10538	\$1,150,370	\$925,000
Bedford	10506	\$2,011,319	\$957,500
Chappaqua	10514	\$1,425,813	\$991,500
Scarsdale	10583	\$1,298,165	\$1,000,000
Bronxville	10708	\$807,784	\$1,009,500
Armonk	10504	\$1,870,378	\$1,221,250
Rye	10580	\$1,735,286	\$1,250,000
Pound Ridge	10576	\$1,782,273	\$1,467,500
Mount Kisco	10549	\$1,539,602	\$1,845,000
Bedford Hills	10507	\$1,708,442	\$2,000,000
Purchase	10577	\$3,692,378	\$2,640,000

Table 8.4: Westchester County Average Listing Price. Source: www.trulia.com
[3 of 3]

Affordable Homeownership

According to the 2000 Census data in Table 8.5 [Affordability Snapshot] for Westchester County, several municipalities have a significant number of monthly homeowner costs that exceed 30 percent of their household income. The data revealed that in municipalities such as Mount Vernon, New Rochelle, Yonkers, Greenburgh, Mount Pleasant, and Rye all have a disproportionate number of resident households with housing expenses exceeding their monthly incomes. Additionally, housing values and occupancy affordability correlate directly with factors of stock and owner-occupancy.

Affordability Snapshot

		Median value of home [in dollars]	Median of selected monthly owner costs		Median gross family income monthly	Selected monthly owner costs as a % of household income					
			With a mortgage [dollars]	Not mortgaged [dollars]		Less than 15 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35.0 percent or more
Municipality	Westchester	\$325,800	\$2,372	\$867	\$6,657	42,523	23,668	20,631	15,259	10,507	34,854
CITIES	Mount Vernon	\$240,900	\$2,076	\$806	\$4,131	868	664	614	475	415	1,501
	New Rochelle	\$346,900	\$2,566	\$1,000	\$6,060	2,521	1,629	1,316	827	701	2,234
	Peekskill	\$160,400	\$1,588	\$532	\$4,387	667	601	344	267	282	616
	Rye City	\$635,700	\$3,320	\$1,000	\$11,103	1,427	609	293	249	144	661
	White Plains	\$344,100	\$2,329	\$777	\$5,991	2,159	1,066	1,031	583	484	1,430
	Yonkers	\$239,300	\$1,906	\$704	\$4,436	5,206	2,617	2,240	1,919	1,100	4,658
TOWNS	Bedford	\$447,000	\$2,916	\$999	\$9,843	1,115	610	511	288	189	939
	Cortlandt	\$234,400	\$1,938	\$2,407	\$7,421	2,529	1,636	1,385	1,081	822	1,884
	Eastchester	\$391,800	\$2,857	\$1,000	\$8,614	1,606	873	738	458	333	1,428
	Greenburgh	\$331,900	\$2,488	\$956	\$8,267	4,520	2,694	2,503	2,054	1,268	3,780
	Lewisboro	\$403,000	\$2,614	\$945	\$10,789	897	498	574	419	250	714
	Mamaroneck Town	\$553,700	\$3,190	\$1,000	\$9,898	1,828	871	737	417	339	1,169
	Mount Pleasant	\$349,800	\$2,414	\$813	\$8,034	2,214	1,340	1,397	971	750	1,960
	New Castle	\$533,900	\$3,301	\$1,000	\$13,308	1,754	752	595	537	362	877
	North Castle	\$588,500	\$3,040	\$958	\$11,814	886	464	328	287	155	763
	North Salem	\$303,600	\$2,349	\$797	\$9,122	345	185	225	124	131	318
	Ossining	\$264,200	\$2,257	\$872	\$6,829	1,568	1,041	1,020	599	386	1,593
	Pound Ridge	\$598,200	\$3,361	\$1,000	\$14,003	487	283	165	121	133	262
	Somers	\$293,000	\$2,107	\$747	\$8,663	1,535	1,015	896	698	359	1,247
	Yorktown	\$246,600	\$2,053	\$785	\$7,915	2,262	1,461	1,503	1,169	714	2,041
VILLAGES	Ardsley	\$358,600	\$2,578	\$1,000	\$9,687	340	204	167	163	111	238
	Briarcliff Manor	\$450,700	\$3,027	\$1,000	\$13,134	529	614	279	153	96	411
	Bronxville	\$959,600	\$4,000	\$1,000	\$16,667	541	136	129	37	44	211
	Buchanan	\$210,700	\$1,651	\$500	\$6,140	193	88	52	72	49	76
	Croton-on-Hudson	\$266,600	\$2,103	\$760	\$8,349	467	361	294	213	177	372
	Dobbs Ferry	\$325,900	\$2,449	\$1,000	\$7,761	422	305	247	206	94	401
	Elmsford	\$236,300	\$2,115	\$664	\$5,969	176	155	65	90	32	178

Harrison	\$578,700	\$3,111	\$1,000	\$8,181	1,465	562	335	302	236	1,011
Hastings-on-Hudson	\$402,100	\$2,699	\$1,000	\$9,269	499	275	191	176	107	316
Irvington	\$437,600	\$2,958	\$1,000	\$10,075	323	250	191	118	120	306
Larchmont	\$656,300	\$3,538	\$1,000	\$13,664	612	200	172	108	87	235
Mamaroneck	\$361,700	\$2,441	\$1,000	\$6,258	704	465	367	244	204	705
Mount Kisco	\$283,800	\$2,108	\$705	\$5,685	447	150	243	190	74	264
Ossining	\$207,200	\$1,912	\$865	\$5,015	687	440	494	268	226	880
Pelham	\$345,900	\$896	\$391	\$7,994	366	201	161	151	58	335
Pelham Manor	\$488,500	\$1,092	\$378	\$9,379	369	222	223	134	93	417
Pleasantville	\$346,900	\$2,635	\$1,000	\$8,769	387	151	181	211	96	357
Port Chester	\$259,300	\$2,041	\$794	\$4,252	489	351	288	283	205	786
Rye Brook	\$433,300	\$2,771	\$1,000	\$9,274	725	320	297	228	190	523
Scarsdale	\$708,000	\$3,939	\$1,000	\$16,667	1,954	687	509	272	252	1,079
Sleepy Hollow	\$367,200	\$2,683	\$779	\$5,324	182	131	149	116	88	161
Tarrytown	\$299,900	\$2,461	\$877	\$6,870	506	222	199	194	128	297
Tuckahoe	\$309,700	\$2,323	\$788	\$6,516	167	130	134	32	39	149

Table 8.5: Affordability Snapshot: Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94.

This percentage of high costs can be associated with monthly expenses relative to homeownership and can be a significant influence on the foreclosure rates in Westchester County. According to the 2000 Census, Westchester County has 148,232 owner-occupied housing units of which 3768 are in foreclosure as stated in Realty Trac's March 2010 Foreclosure report.³⁵ A high percentage of foreclosure rates are located in pockets of Mount Vernon, Yonkers, Port Chester, and New Rochelle, which is consistent with the high percentages of low-moderate income persons residing in these areas. These high foreclosure rates could be attributed to the limited capacity of low to moderate-income persons to pay monthly housing expenses, whether mortgage or rent payments, especially in the current economic climate with high unemployment rates.

³⁵ Realty Trac, March 2010 Real Estate Trends: Foreclosure, www.realtytrac.com

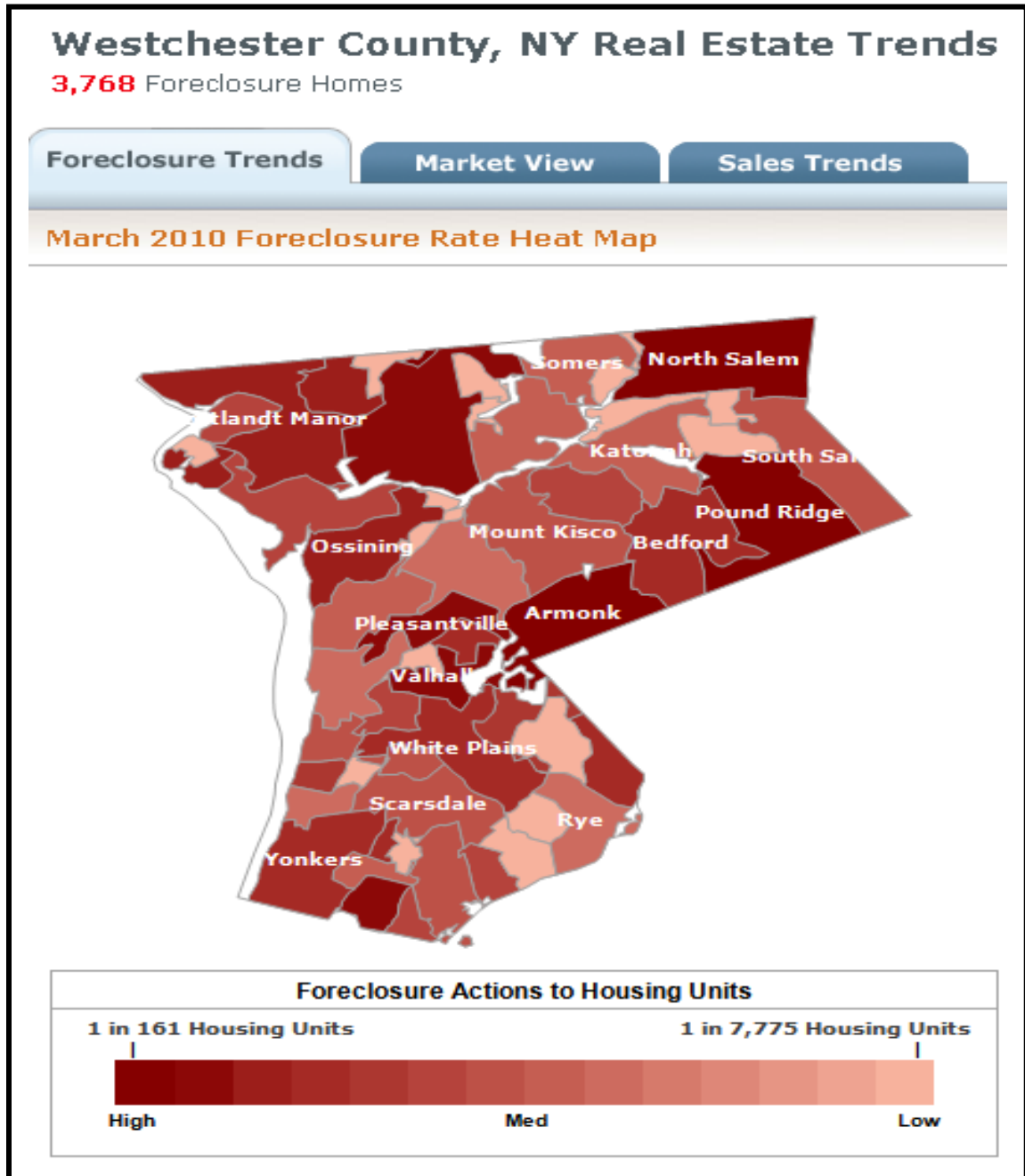


Figure 8.1 Westchester NY Real Estate Trends Source: Realty Trac, March 2010 Real Estate Trends, www.realtytrac.com

As indicated in Table 8.6 [Affordability Snapshot for the Total Percentage of Household Income Costs] Westchester County has a significant percentage of homeowners spending more than 30 % of their annual household income on housing-related costs in several municipalities.

According to the 2000 Census data, Mount Vernon and Port Chester have the highest percentages at 42% and 41.3% of owners spending more than 30% of their annual household income on housing-related costs. While the two lowest percentages at 24.4% and 24% in Briarcliff Manor and Rye City.

The 2000 Census data shows that severe housing cost burdens exist for municipalities in Westchester County.

Affordability Snapshot Total Percentage of Household Income Costs [30 -35 or More]			
		Owner Household Costs 30% or more	% Owner Household Costs 30% or more
Municipality	Westchester	45,361	31.0%
CITIES	Mount Vernon	1,916	42.0%
	New Rochelle	2,935	32.0%
	Peekskill	898	32.0%
	Rye City	805	24.0%
	White Plains	1,914	28.0%
	Yonkers	5,758	32.0%
TOWNS	Bedford	1,128	31.0%
	*Cortlandt	3,000	41.5%
	Eastchester	1,761	32.0%
	Greenburgh	5,048	30.0%
	Lewisboro	964	29.0%
	Mamaroneck Town	1,508	28.0%
	Mount Pleasant	2,710	31.0%
	New Castle	1,239	25.4%
	North Castle	918	31.8%
	North Salem	449	33.8%
	Ossining	1,979	31.9%
	Pound Ridge	395	27.2%
	Somers	1,606	27.9%
	Yorktown	2,755	30.1%
VILLAGES	Ardsley	349	28.5%
	Briarcliff Manor	507	24.4%
	Bronxville	255	23.2%
	Buchanan	125	23.6%
	Croton-on-Hudson	549	29.1%
	Dobbs Ferry	495	29.6%
	Elmsford	210	30.2%
	Harrison	1,247	31.9%
	Hastings-on-Hudson	423	27.0%
	Irvington	426	32.6%
	Larchmont	322	22.8%
	Mamaroneck	909	33.8%
	Mount Kisco	338	24.7%
	Ossining	1,106	36.9%
	Pelham	393	30.5%
	Pelham Manor	510	34.6%
	Pleasantville	453	32.8%
	Port Chester	991	41.3%
	Rye Brook	713	31.2%
	Scarsdale	1,331	28.0%
	Sleepy Hollow	249	30.1%
	Tarrytown	425	27.5%
	Tuckahoe	188	28.9%

Table 8.6: Affordability Snapshot of Household Income: Source: U.S. Census Bureau, 2000 Census, www.census.gov.

Affordable Rentals

Other information detailed in Table 8.7 is relative to rental tendencies and rental rates in Westchester County. The 2000 Census counted 349,445 housing units in Westchester County with an occupancy rate of 96.5%.

According to the National Low Income Housing Coalition's "Out of Reach" 2010 Annual Report, in Westchester County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,621 and in order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$5,403 monthly or \$64,840 annually³⁶.

On the basis of this salary analysis, the renter must work well above and beyond 40 hours per week to meet the two-bedroom FMR affordability rate. As depicted in Table 8.7 [Westchester County Renter Affordability Comparison with the State of New York], 61% of Westchester residents are unable to afford a two bedroom at the fair market value as assessed by HUD and they would

Westchester County Renter Affordability Comparison		
	New York	Westchester County
Number of Households (2000)		
Total	7,056,860	337,142
Renter	3,317,613	134,377
% Renter	47%	40%
2010 Estimated Area Median Income		
Annual	\$73,221	\$104,700
Monthly	\$5,993	\$8,725
30% of AMI	\$21,358	\$31,410
Maximum Affordable Monthly Housing Cost by % of Estimated AMI		
30%	\$534	\$785
50%	\$890	\$1,309
80%	\$1,464	\$2,094
100%	\$1,780	\$2,618
2010 Fair Market Rent (FMR)		
Zero-Bedroom	\$1,007	\$1,169
One-Bedroom	\$1,094	\$1,394
Two-Bedroom	\$1,241	\$1,621
Three-Bedroom	\$1,536	\$1,955
Four-Bedroom	\$1,726	\$2,410
% Change from 2000 Base Rent to 2010 FMR		
Zero-Bedroom	58%	67%
One-Bedroom	60%	68%
Two-Bedroom	57%	68%
Three-Bedroom	57%	68%
Four-Bedroom	58%	68%
Annual Income Needed to Afford FMR		
Zero-Bedroom	\$40,277	\$46,760
One-Bedroom	\$43,752	\$55,760
Two-Bedroom	\$49,660	\$64,840
Three-Bedroom	\$61,447	\$78,200
Four-Bedroom	\$69,030	\$96,400
Percent of Estimated AMI Needed to Afford FMR		
Zero-Bedroom	57%	43%
One-Bedroom	61%	53%
Two-Bedroom	70%	62%
Three-Bedroom	86%	75%
Four-Bedroom	97%	92%
Renter Household Income		
Estimated Median Renter Household Income	\$39,972	\$48,896
Percent Needed to Afford 2 BR FMR	124%	133%
Rent Affordable at Median	\$999	\$1,222
% Renters Unable to Afford 2 BR FMR	58%	61%

Table 8.7: Westchester County Renter Affordability. Source: National Low Income Housing Coalition, "Out of Reach" 2010 Annual Data, <http://www.nlihc.org/>

³⁶ National Low Income Housing Coalition, "Out of Reach" 2010 Annual Data, <http://www.nlihc.org/>

need to work 4.3 full-time jobs at minimum wage needed to afford fair market rent in Westchester County. A worker earning minimum wage must work 163 hours a week to be able to afford a two bedroom unit renting at the FMR. This is 19 hours more than there are in a week.

Westchester County Vacancy Rates

According to the 2000 Census data, the vacancy rates as a percentage of total housing units are highest in North Salem [10.9%], Buchanan, [10.7%] and Pound Ridge [9%]. Other municipalities have marginally low vacancy rates as depicted in the following table. Low vacancy rates are reflective of high demand, which will continue to add pressure to increase rents. Low vacancy rates could also mean that prospective renters, particularly low-income renters, have a difficult time finding housing in Westchester County and its surrounding municipalities. The owner-renter housing unit proportions in Westchester County (43% to 39%) are substantially more evenly split than in areas such as Rye City, (63% to 24%), Yonkers (23% to 56%), Mount Vernon (17% to 63%), Port Chester (25% to 56%), and Sleepy Hollow (25% to 63%) which have a substantial amount of low income residents, as shown in Table 8.8. The table on the following page provides a snapshot of Westchester County vacancy status by type of unit.

Westchester County Housing Vacancy Status										
		Total Units	Occupied housing units	% Occupied housing units	Total Vacant Units	% Total Vacant Units	Owner Occupied Units	Renter Occupied Units	% Owner Occupied Units	% Renter Occupied Units
Municipality	Westchester	349,445	337,142	96.5%	12,303	3.5%	148,232	134,039	43.97%	39.76%
CITIES	Mount Vernon	27,048	25,729	95.1%	1,319	4.9%	4,591	16,319	17.84%	63.43%
	New Rochelle	26,995	26,189	97.0%	806	3.0%	9,291	13,016	35.48%	49.70%
	Peekskill	9,053	8,696	96.1%	357	3.9%	2,786	4,647	32.04%	53.44%
	Rye City	5,559	5,377	96.7%	182	3.3%	3,397	1,342	63.18%	24.96%
	White Plains	21,576	20,921	97.0%	655	3.0%	6,787	9,942	32.44%	47.52%
	Yonkers	77,589	74,351	95.8%	3,238	4.2%	17,812	42,212	23.96%	56.77%
TOWNS	Bedford	6,020	5,731	95.2%	289	4.8%	3,686	1,398	64.32%	24.39%
	Cortlandt	14,065	13,517	96.1%	548	3.8%	9,416	3,000	69.66%	22.91%
	Eastchester	13,035	12,626	96.9%	409	3.1%	5,455	3,616	43.20%	28.64%
	Greenburgh	34,084	33,043	96.9%	1,041	3.1%	16,907	9,916	51.17%	30.01%
	Lewisboro	4,465	4,218	94.5%	247	5.5%	3,364	343	79.75%	8.13%
	Mamaroneck Town	11,255	10,929	97.1%	326	2.9%	5,376	3,628	49.19%	33.20%
	Mount Pleasant	13,985	13,737	98.2%	248	1.8%	8,672	3,833	63.13%	27.90%
	New Castle	5,843	5,732	98.1%	111	1.9%	4,884	457	85.21%	7.97%
	North Castle	3,706	3,583	96.7%	123	3.3%	2,889	447	80.63%	12.48%
	North Salem	1,979	1,764	89.1%	215	10.9%	1,333	236	75.57%	13.38%
	Ossining	12,733	12,355	97.0%	378	3.0%	6,232	4,458	50.44%	36.08%
	Pound Ridge	1,868	1,699	91.0%	169	9.0%	1,459	89	85.87%	5.24%
	Somers	7,098	6,802	95.8%	296	4.2%	5,771	410	84.84%	6.03%
	Yorktown	12,852	12,556	97.7%	296	2.3%	9,178	1,733	73.10%	13.80%
VILLAGES	Ardsey	1,458	1,434	98.4%	24	1.6%	1,223	119	85.29%	8.30%
	Briarcliff Manor	2,496	2,426	97.2%	70	2.8%	1,894	303	78.07%	12.49%
	Bronxville	2,387	2,312	96.9%	75	3.1%	1,098	540	47.49%	23.36%
	Buchanan	912	814	89.3%	98	10.7%	533	232	65.48%	28.50%
	Croton-on-Hudson	2,859	2,798	97.9%	61	2.1%	1,897	674	67.80%	24.09%
	Dobbs Ferry	3,941	3,792	96.2%	149	3.8%	1,675	1,557	44.17%	41.06%
	Elmsford	1,748	1,666	95.3%	82	4.7%	702	848	42.14%	50.90%
	Harrison	8,657	8,372	96.7%	285	3.3%	3,942	2,917	47.09%	34.84%
	Hastings-on-Hudson	3,193	3,093	96.9%	100	3.1%	1,583	1,050	51.18%	33.95%
	Irvington	2,601	2,518	96.8%	83	3.2%	1,317	642	52.30%	25.50%
	Larchmont	2,470	2,418	97.9%	52	2.1%	1,421	691	58.77%	28.58%
	Mamaroneck	7,328	7,074	96.5%	254	3.5%	2,700	2,865	38.17%	40.50%
	Mount Kisco	4,103	3,993	97.3%	110	2.7%	1,404	1,771	35.16%	44.35%
	Ossining	8,515	8,227	96.6%	288	3.4%	3,005	3,940	36.53%	47.89%
	Pelham	2,337	2,287	97.8%	50	0.02%	1,287	1,000	55.07%	42.78%
	Pelham Manor	1,909	1,862	97.5%	47	0.2%	1,470	185	77.00%	09.69%
	Pleasantville	2,684	2,637	98.2%	47	1.8%	1,399	722	53.05%	27.38%
	Port Chester	9,772	9,531	97.5%	241	2.5%	2,407	5,408	25.25%	56.74%
	Rye Brook	3,247	3,144	96.8%	103	3.2%	2,290	506	72.84%	16.09%
	Scarsdale	5,795	5,662	97.7%	133	2.3%	4,794	502	84.67%	8.87%
	Sleepy Hollow	3,254	3,182	97.8%	72	2.2%	827	2,005	25.99%	63.01%
	Tarrytown	4,688	4,533	96.7%	155	3.3%	1,553	2,134	34.26%	47.08%
	Tuckahoe	2,729	2,627	96.3%	102	3.7%	651	1,387	24.78%	52.80%

Table 8.8: Westchester County Housing Vacancy Status. Source: U.S. Census Bureau, Census 2000 Summary File 3. Matrices H1. H7. H20. H23. H24. H30. H34. H38. H40. H43. H44. H48. H51. H62. H63. H69. H74. H76. H90. H91.

Workforce Housing

Some definitions may tie affordability to the portion of a household's income expended for housing costs. Other definitions may include housing that is affordable to households with incomes up to 120% or more of the AMI, which would be \$126,360 or more for a family of four in Westchester County. Still others may equate affordable housing with public housing, which is generally restricted to households with incomes up to 50% of the AMI (\$52,350 for a family of four in Westchester County). The ambiguity of the term "affordable housing" and the negative connotations that can be associated with it (e.g. subsidized housing, public housing, housing for households receiving public assistance) often leads to a substitution term such as "workforce housing".

Workforce housing would generally be for households with incomes 50%-80% of the AMI, excluding those with very low (under 50% AMI) and extremely low (under 30% AMI) incomes. It should be noted that in Westchester County, due to the tendency of residents with very high incomes to skew the AMI upwards, persons who would traditionally be classified as "workforce" individuals may have incomes that fall below the 50% AMI threshold.

Workforce housing implies that the occupants are hardworking people who contribute to the community and is a term that may be more palatable to affordable housing opponents. Throughout Westchester County, the phrase "municipal worker housing" is also used to narrow down the perception even further, calling up images of police officers and firefighters who will occupy the subject housing units. However, comments received at a public meeting in Greenburgh indicated that even professional municipal employees with advanced degrees typically earn incomes under the limits necessary to qualify for workforce housing.

Anecdotal evidence suggests a need for more workforce housing in the County. One County resident, at a public meeting in Sleepy Hollow, observed that schools are closing more often for snow days, not because the students have difficulty navigating the streets of the town or village, but because the teachers have difficulty commuting in from other towns or from outside the County. If teachers could afford to live in the communities where they teach, this would not be an issue. Other Westchester County residents have noted that transportation infrastructure is unnecessarily strained due to the large numbers of service workers who work in the County but cannot afford to live there and must commute large distances back and forth.

Public resistance to workforce housing or municipal worker housing may not be as strong as it would be toward affordable housing for very low-income residents (the "working, but poor" in the words of one resident) with incomes up to 50% of AMI. Workforce housing is important and needed in Westchester County, but not to the exclusion of other affordable housing types. Workforce housing may be a political inducement to encourage municipalities to build fair and affordable housing.

Public Assisted Housing Program / Section 8 Housing Choice Voucher Programs

Public or assisted housing was created by the Congress of the United States in 1937. Its purpose was to provide decent, safe, sanitary and affordable housing to families unable to pay market rate rents. The assistance was to be temporary in nature, and structured to allow residents to move in, move up and move out. Today, there are approximately 1.5 million U.S. households residing in public housing units, managed and maintained by over 3000 local housing authorities and funded on an annual basis by Congress. The funds are distributed by the Department of Housing and Urban Development who also provides technical assistance and oversees compliance governed by the authority of Federal law and regulations.

The Section 8 Housing Choice Voucher Program is the federal government's program for assisting very low-income households, including families, individuals, elderly and disabled individuals, with renting decent, safe, sanitary and affordable housing in the community. Public Housing Authorities and Public Housing Agencies administer the Voucher Program locally. Participants of the Housing Choice Voucher Program are allowed to locate and lease privately owned single-family homes, apartments and manufactured homes. The participants possessing a Housing Choice Voucher are allowed to choose any housing that meets the Program requirements if the owner agrees to participate.

These public housing programs provide residents or potential residents of Westchester County and its municipalities with options for individuals seeking affordable rental rates. Tenants in public housing programs normally pay no more than 30 percent of their monthly income for rent otherwise known as rent controlled programs. Eligibility requirements are based on income and household size, as well as other guidelines outlined by the agency.

Westchester County has 15 Section 8 Housing Choice Voucher programs throughout the County, including the Westchester County Section 8 Program. Eligible tenants receive vouchers to locate affordable housing within the community. All units must meet Housing Quality Standards (HQS) set by HUD regulations and the Section 8 Housing Choice Voucher Program policies. The Voucher holder's portion of rent is determined by their income. Once all Program requirements and regulations are met, the Section 8 Housing Choice Voucher Program will pay a subsidy directly to the owner/landlord/agent on behalf of the low-income family. This subsidy is the difference between the actual reasonable rent charged by the landlord and the amount paid by the participants.

Many of the Housing Choice Voucher Programs have extensive waiting lists. Westchester County also operates a Housing Choice Voucher Program but is not listed on the following HUD table because the County receives funds indirectly through the State of New York. The Westchester County Section 8 Housing Choice Voucher program has over 7900 applicants on the waiting list with an average wait time of 5 years. As depicted in Table 8.9, prospective Section 8 applicants could spend from 7 to 48 months on the waiting list with additional months to wait before the actual move in date ranging from 1- 197 months. The subsidized rent per month for eligible tenants can range from \$363 - \$591.

Westchester County Inventory of Subsidized Housing

Program Label	Name	Tot Units	Pct Occupied	People Total	Rent Per Month	Pct Female Head	Pct Disabled All	Pct Minority	Pct Black	Pct Native American	Pct Asian	Pct Hispanic	Months Waiting	Months From Move-in
Public Housing	MOUNT KISCO HOUSING AUTHORITY	76	99	182	521	71	14	73	33	0	5	35	28	135
Public Housing	TUCKAHOE HOUSING AUTHORITY	149	98	288	515	71	9	75	65	0	0	10	19	187
Public Housing	TARRYTOWN MUNICIPAL HOUSING AUTHORITY	151	97	326	591	66	8	70	39	0	1	30	42	197
Public Housing	PORT CHESTER HOUSING AUTHORITY	337	94	688	441	78	8	75	44	0	0	30	12	150
Public Housing	WHITE PLAINS HOUSING AUTHORITY	712	99	1,683	499	76	8	97	70	0	1	26	25	171
Voucher	GREENBURGH HOUSING AUTHORITY	303	83	623	448	83	15	80	66	0	0	14	40	78
Public Housing	GREENBURGH HOUSING AUTHORITY	115	99	289	653	79	6	96	92	0	1	4	12	104
Public Housing	PEEKSKILL HOUSING AUTHORITY	282	94	684	482	83	6	89	79	0	0	10	16	167
Voucher	NEW ROCHELLE HOUSING AUTHORITY	201	98	461	411	82	15	77	58	1	0	19	48	90
Public Housing	NEW ROCHELLE HOUSING AUTHORITY	543	90	947	373	70	19	88	83	0	0	5	11	195
Voucher	VILLAGE OF OSSINING SECTION 8 PROGRAM	254	93	561	501	84	18	89	62	0	2	25	41	84

Voucher	VILLAGE OF MAMARONECK HA	387	95	4	4	4	4	4	4	4	4	4	4	4
Voucher	TOWN OF EASTCHESTER	255	98	447	477	81	19	25	16	0	1	8	3	92
Voucher	VILLAGE OF PELHAM HA	155	93	325	533	89	13	72	54	0	1	17	19	97
Voucher	CITY OF NEW ROCHELLE HOUSING AUTHORITY	34	100	35	369	65	31	91	57	0	0	35	18	103
Public Housing	CITY OF NEW ROCHELLE HOUSING AUTHORITY	1,111	82	2,017	456	81	20	75	56	0	1	17	24	120
Voucher	TOWN OF MAMARONECK HA	260	87	1,097	398	76	24	53	31	0	1	20	18	109
Voucher	VILLAGE OF PORT CHESTER	307	94	672	473	80	21	76	40	0	0	37	16	102
Voucher	TOWN OF YORKTOWN	152	97	212	363	74	43	19	12	0	1	6	7	85
Voucher	CITY OF PEEKSKILL	608	86	1,141	422	78	18	60	43	0	0	16	41	78
Voucher	VILLAGE OF MOUNT KISCO	109	100	243	474	76	21	51	15	1	1	34	16	101
Voucher	THE MUNICIPAL HSNG AUTHORITY CITY YONKERS	2,459	89	5,903	494	86	9	93	37	0	0	55	9	71
Public Housing	THE MUNICIPAL HSNG AUTHORITY CITY YONKERS	2,029	96	3,615	378	76	19	84	36	0	1	47	34	123
Public Housing	NORTH TARRYTOWN HOUSING AUTHORITY-Sleepy Hollow	86	100	173	565	66	13	88	64	0	0	25	44	164

Table 8.9 Westchester County Inventory of Subsidized Housing Source: U.S. Department of Housing & Urban Development, HUD PIH database, http://www.huduser.org/portal/picture2008/form_2p4.odt

Mobility Counseling

The fundamental goal of the relatively small number of mobility counseling programs operated nationwide is to “open access to better neighborhoods and promote upward mobility”.³⁷ In general, such programs assist households holding Housing Choice Vouchers who are interested in relocating to areas with lower poverty concentrations than those where the households currently reside. In addition to poverty, minority concentrations and race may also be factors in defining target areas for participants to relocate into.

Though Housing Choice Vouchers are portable, a voucher holder who wants to move to a “better neighborhood” may face numerous challenges, such as saving money for security and utility deposits, paying for moving supplies and movers, not knowing how to enroll children in a new school, let alone the psychological barriers related to leaving behind one’s community and social network. For all their apparent ills, neighborhoods with high rates of crime and poverty are still considered “home” to many people who live in them and even the possibility of a better life is not a strong enough persuasion to uproot some from the places they call home.

Racism and classicism in more affluent communities may additionally contribute to voucher holders’ unwillingness to move. At a public meeting held in a public housing community room in Yonkers, attendees spoke of local news coverage showing residents of an affluent Westchester County community visibly outraged in reaction to the suggestion that affordable housing be constructed in their community. Said one resident who attended the Yonkers meeting: “If a higher-income community doesn’t want me there, I don’t want to live there.” Another resident noted that she would be concerned for the welfare of her children if they were the only minorities in an otherwise all-White school. Still another Yonkers resident cited a fear of a “passive” type of racism wherein affluent White families would choose not to include a Black family in neighborhood activities or house meetings. Practical concerns associated with leaving one’s social network behind were expressed at public meetings in both Yonkers and Greenburgh: “If I have to work late one night, who would I ask to go over and check on my kids?” and “Will I be able to find a faith community like the one I’m leaving behind?”.

Mobility counseling to help break down some of these barriers for those voucher holders who do wish to move to other neighborhoods may be the most significant challenge for programs of this sort in Westchester County. Despite the aforementioned obstacles, there remain residents who would move if given the opportunity. “I should be able to live wherever I choose. If I have an opportunity to live in a better neighborhood, I’m going to live there. It doesn’t matter what the other residents think about me”, said a Yonkers resident. It is for residents of similar opinions that a robust mobility counseling program is needed in Westchester County.

Unfortunately, mobility counseling programs are somewhat limited and tend to be offered only on an ad hoc basis. All of the public housing authorities and agencies administering Housing Choice Vouchers in Westchester County were surveyed for this analysis. Of the nine agencies who responded to specific questions about their mobility counseling offerings, five stated that it

³⁷ Mary K. Cunningham and Susan J. Popkin, et. al. “CHAC Mobility Counseling Assessment: Final Report.” The Urban Institute, October 2002.

was not offered. For the four respondents who do offer mobility counseling, it is typically not a coordinated, standalone program, but rather notice given residents during annual certification meetings that voucher portability is an option and that information and assistance is available if needed. Frequently these agencies responded that they do advise and assist residents on mobility, but only when a resident has expressed a desire to move and has requested assistance.

A notable exception is the Enhanced Section 8 Outreach Program, which was established under a consent decree entered in the US District Court for the Southern District of New York in 1993. The program is charged with recruiting landlords in “nonpoor, nonminority areas into the Section 8 program” and functions as a sort of real estate office for voucher holders.”³⁸

Senior Housing

As a protected class, seniors have a right to fair housing choice, yet the housing needs of seniors can diverge significantly from the needs of other groups. With household sizes often smaller than that of families, seniors tend to desire smaller homes. As people age, their ability to maintain and care for a home and yard without assistance diminishes, leading many seniors to consider apartment living or assisted living arrangements, where some of these functions are performed by others.

Westchester County Department of Senior Programs and Services maintains a list of senior housing sites that includes the name and location of the property and contact information for the property management entity. This list, along with information on special housing rights granted seniors, applying to Section 8 programs, and a list of questions to ask when applying for senior housing, is included in the publication “A Guide to Westchester Senior Housing Sites”. The guide lists 69 individual apartment complexes offering senior housing. Of the 69 properties, 21 (30%) are in Yonkers, with the balance scattered throughout the rest of the County. The list does not provide information on the number of actual units available in these apartment complexes.

The New York State Department of Health maintains a list of nursing homes throughout the state. The Department’s online directory shows 42 nursing homes located in Westchester County, with a total bed count of 6,600. Extensive additional information on each facility, including contact information, certifications, occupancy rates, and a link to the facility’s website are available through this directory. Table 8.10 lists the nursing homes in the County sorted by location.

³⁸ Elsa Brenner. “After a Suit, Moving to a New Life.” New York Times November 7, 1993.

Westchester County Nursing Homes		
Property Name	Location	Number of Beds
Elant at Brandywine, Inc	Briarcliff Manor	131
Field Home-Holy Comforter	Cortlandt Manor	200
Sky View Rehabilitation and Health Care Center, LLC	Croton On Hudson	192
Bethel Nursing & Rehabilitation Center	Croton-On-Hudson	200
St Cabrini Nursing Home	Dobbs Ferry	304
Andrus On Hudson	Hastings-On-Hudson	247
Rosary Hill Home	Hawthorne	72
Sarah Neuman Center for Healthcare and Rehabilitation	Mamaroneck	300
North Westchester Restorative Therapy and Nursing Center	Mohegan Lake	120
New York State Veterans Home at Montrose	Montrose	252
The Wartburg Home	Mount Vernon	240
Westchester Center for Rehabilitation & Nursing	Mount Vernon	240
Bayberry Nursing Home	New Rochelle	60
Dumont Masonic Home	New Rochelle	196
Glen Island Center for Nursing and Rehabilitation	New Rochelle	182
Helen and Michael Schaffer Extended Care Center	New Rochelle	150
Sutton Park Center for Nursing and Rehabilitation	New Rochelle	160
United Hebrew Geriatric Center	New Rochelle	294
Bethel Nursing Home Company Inc	Ossining	78
Cedar Manor Nursing & Rehabilitation Center	Ossining	153
Sunshine Children's Home and Rehab Center	Ossining	44
Victoria Home	Ossining	49
Cortlandt Healthcare LLC	Peekskill	120
West Ledge Rehabilitation and Nursing Center	Peekskill	100
King Street Home Inc	Port Chester	120
Port Chester Nursing & Rehab Centre	Port Chester	160
Salem Hills Rehabilitation and Nursing Center	Purdys	126
Waterview Hills Rehabilitation and Nursing Center	Purdys	130
The Osborn	Rye	84
Sprain Brook Manor N H	Scarsdale	121
Kendal On Hudson	Sleepy Hollow	42
Somers Manor Nursing Home Inc	Somers	300
Tarrytown Hall Care Center	Tarrytown	120
Hebrew Hospital Home of Westchester Inc	Valhalla	160
Westchester Meadows	Valhalla	20
Nathan Miller Center for Nursing Care	White Plains	65
Schnurmacher Center for Rehabilitation and Nursing	White Plains	225
White Plains Center for Nursing Care, LLC	White Plains	88
Michael Malotz Skilled Nursing Pavilion	Yonkers	120
Regency Extended Care Center	Yonkers	315
Sans Souci Rehabilitation and Nursing Center	Yonkers	120
St Josephs Hosp Nursing Home of Yonkers N Y Inc	Yonkers	200
Total Beds		6,600

Table 8.10: Westchester County Nursing Homes

Source: New York State Department of Health. "Westchester County Nursing Homes"

http://nursinghomes.nyhealth.gov/browse_search.php?form=COUNTY&rt=westchester

Though information obtained from the New York State Department of Health indicates a total of 6,600 nursing home beds in the County, elsewhere on its website, the same Department provides an estimate, by county, of the number of residential health care facility (RHCF) beds needed. The State Department of Health estimates the County's total need for RHCF beds at 6,716 and documents the existing number of beds to be 6,755, indicating a slight oversupply of beds, meeting 100.6% of the need.³⁹

Housing for Persons with Disabilities

For people with disabilities in Westchester County, the Office for the Disabled provides an array of information and resources from a comprehensive online resource guide, to para-transit assistance, handicapped parking permits and ADA compliance and there are funds available through various County programs to landlords and eligible disable households to modify housing units to accommodate their disability. Additionally, in compliance with federal, state and local law, all rental housing funded through Westchester County includes accessible/adaptable units adding to the number of units for this population. To specifically address the housing needs of this protected class, the Westchester County Department of Planning offers another set of resources for finding accessible housing. Through a partnership with Westchester Residential Opportunities, the Department of Planning maintains a database of multi-family apartment

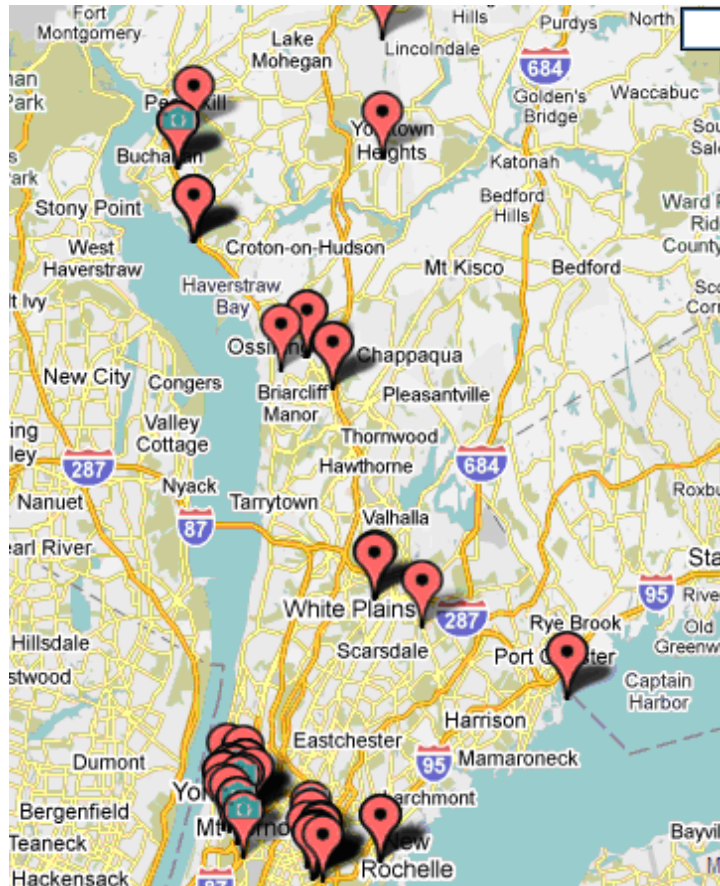


Figure 8.2: Accessible Apartments Available: May 16, 2010

Data Source: <http://www.nyhousingsearch.gov/>, Map data © 2010 - Google

complexes (with 25 or more housing units) throughout the county, with a rating of their degree of accessibility and descriptions of their specific accessible and non-accessible features. Of 727 total buildings featured in the database, only 58 (8%) were determined to have “good access”. Another 207 buildings were rated as having “adequate access”, 170 with “limited access”, and 292 (40%) with “no access”.

³⁹ New York State Department of Health, “Estimates of RHCF Bed Need by County” (http://www.nyhealth.gov/facilities/nursing/rhcf_bed_need_by_county.htm)

New York State provides an online search tool at NYHousingSearch.gov that allows a straightforward search for accessible housing options. A sample search conducted on May 16, 2010 found 62 properties in Westchester County with accessible units available, however upon closer inspection, 21 of these properties had waiting lists. The locations of the properties with accessible units available on this particular date are plotted on the map appearing as Figure 8.2. The vast majority of properties appear clustered in Mount Vernon, New Rochelle, and Yonkers with the balance relatively well-distributed through northern and middle portions of the County. Gaps, however, are found in such areas as Mamaroneck, Scarsdale, Tarrytown, Mount Kisco, and Bedford. It should be noted that this map is only a point-in-time depiction of available units. Accessible units may exist in these other communities but had no vacancies at the time this sample search was conducted.

While apartment buildings accessible to people with disabilities are somewhat scarce, New York's Padavan Law helps ensure an adequate supply of group homes for people with mental illnesses. Under the Padavan Law, as long as a proposed group home meets all applicable state codes, the siting of the project is allowed to bypass local zoning processes. Many municipal officials and nonprofit housing developers interviewed in the course of this analysis cited the Padavan Law and assigned a low priority to the need for group homes relative to needs for other types of housing.

Cost of Living

The cost of living in Westchester County is high. The County's proximity to New York City, its suburban character, and its outstanding public schools make it a highly attractive, and therefore expensive, place to live. According to the U.S. Bureau of Labor Statistics, the 2010 Consumer Price Index (CPI) for New York, New Jersey and the Connecticut Metropolitan Area is 240.53 while the US urban average CPI is 218.01. The CPI provides annual regional cost analyses of housing, food, fuels and utilities, transportation, medical care and education. Factors contributing to the high cost of living are contingent upon the high taxes and high cost of transportation.

Consumer Price Index (CPI) Regional Cost of Living April 2009-April 2010			
Consumer Price Index (CPI) (1982-84) = 100	April 2009	April 2010	Percent Change
US Urban Average	213.24	218.01	2.2%
Northeast Region (Me, MA, NH, NJ, NY, PA, RI, VT)	227.84	233.62	2.5%
New York-Northern N.J. Long Island	235.58	240.53	2.1%

Table 8.1 I: Consumer Price Index Regional Cost of Living. Source: US Bureau of Labor and Statistics www.bls.gov

Westchester County Taxes

Taxation policies in municipalities have a significant impact on affordable housing and fair housing choice. The increase of property taxes can detrimentally impact low-moderate income families, persons with disabilities, and seniors who may already have a have gross housing cost burdens and may be on a fixed income. Westchester County taxes are ad valorem taxes based on the assessment of the property value. According to the New York State Office of Real Property Services, the real property taxes assessed in the municipalities, towns, villages, cities, Counties, school, and special districts are utilized to support municipal services as well as other necessary services for residents. Tax rate does vary distinctly between municipality, County, city, village, or township. High property taxes in Westchester County and its municipalities place a particular burden on low income homeowners by increasing their overall housing costs. The majority of the tax burden on Westchester County residents results from increased school taxes. Westchester County taxes have continued to increase annually thereby increasing annual housing costs for Westchester County residents.

As depicted in the table below, Westchester County has the highest rank for the cost of property taxes paid in the US. The median real estate tax paid by residents is \$8,404 in which property taxes constitutes 7.55% of the household income.

Property Tax on Owner-Occupied Housing, by County, Ranked by Property Taxes Paid*, 2006-2008 (3-Year Average)								
County	Median Real Estate Taxes Paid	Rank	Median Value Owner-Occupied Housing Units	Tax as % of Home Value	Rank	Median Household Income for Homeowners	Tax as % of Income	Rank
Westchester County, New York	\$8,404	1	\$581,900	1.44%	5	\$111,243	7.55%	4
Hunterdon County, New Jersey	\$8,347	2	\$465,100	1.79%	1	\$111,334	7.50%	5
Nassau County, New York	\$8,306	3	\$507,500	1.64%	2	\$103,831	8.00%	1
Bergen County, New Jersey	\$7,997	4	\$491,000	1.63%	3	\$101,326	7.89%	2
Rockland County, New York	\$7,798	5	\$496,900	1.57%	4	\$102,409	7.61%	3

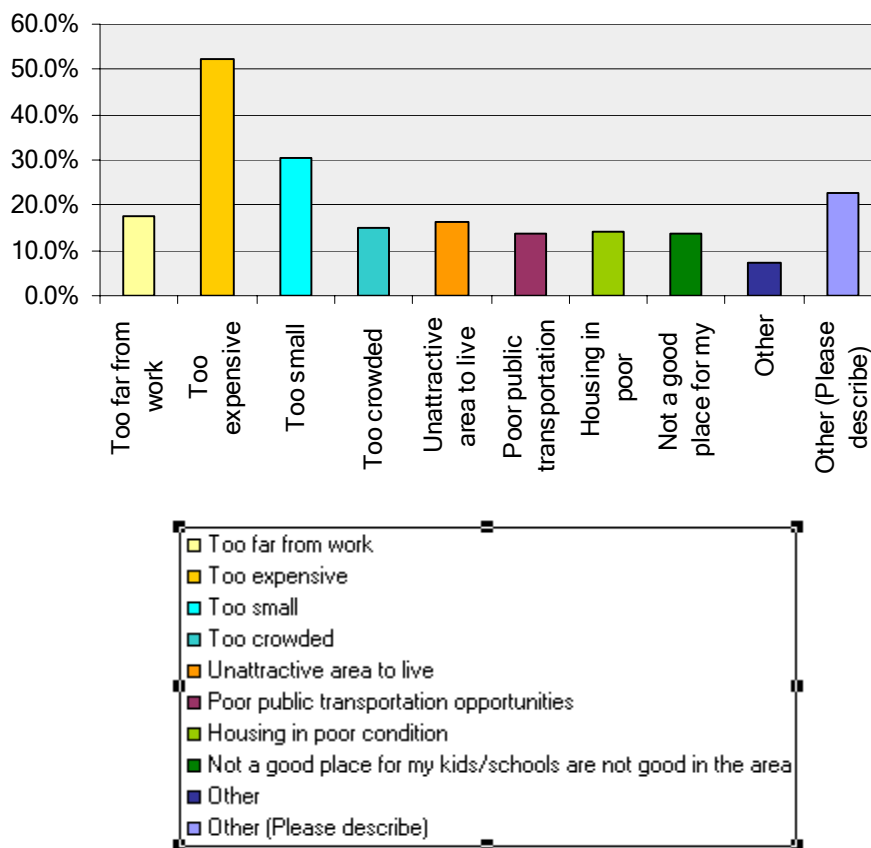
Table 8.12: U.S. County Tax Comparison. The figures in this table are for property taxes paid by households in owner-occupied housing. As a result, they exclude property taxes paid by businesses, renters, and others. All data come from the 2008 American Community Survey 3-Year Estimates from the U.S. Census Bureau. www.taxfoundation.org

Affordable Housing

Public Opinion

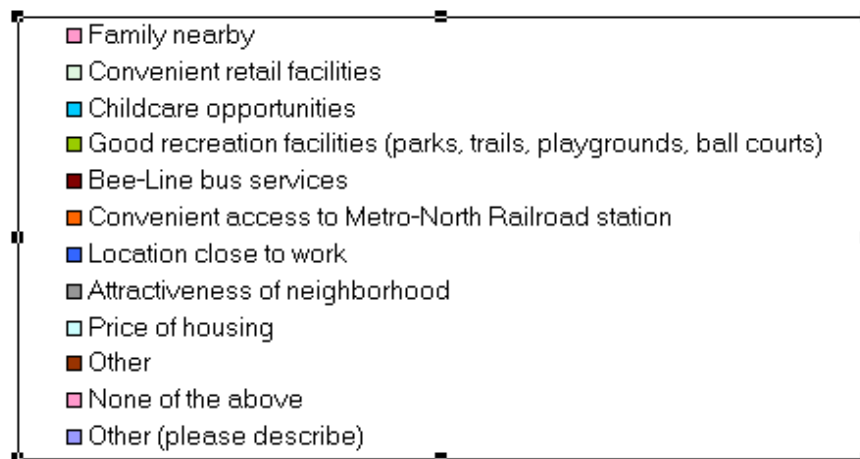
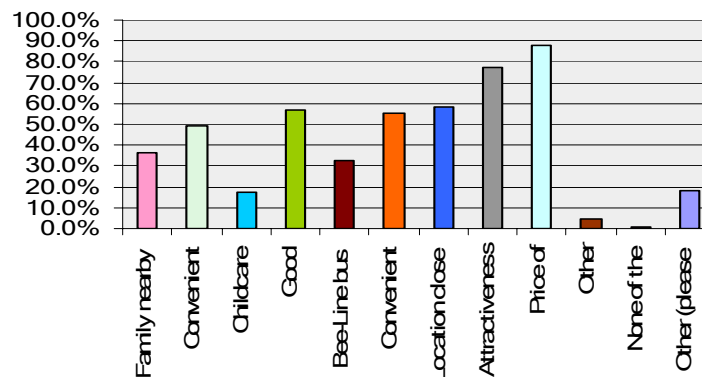
In an attempt to assess the impact of affordable housing on Fair Housing Choice in Westchester County, a public opinion survey was conducted with residents of Westchester County and its' surrounding municipalities. Out of 555 survey respondents who answered this question, 291 [52.4%] of the respondents stated that they were unsatisfied with their current living situation because it was too expensive.

If you are not satisfied with your current living situation, what is the primary reason for your dissatisfaction? (Check all that apply)



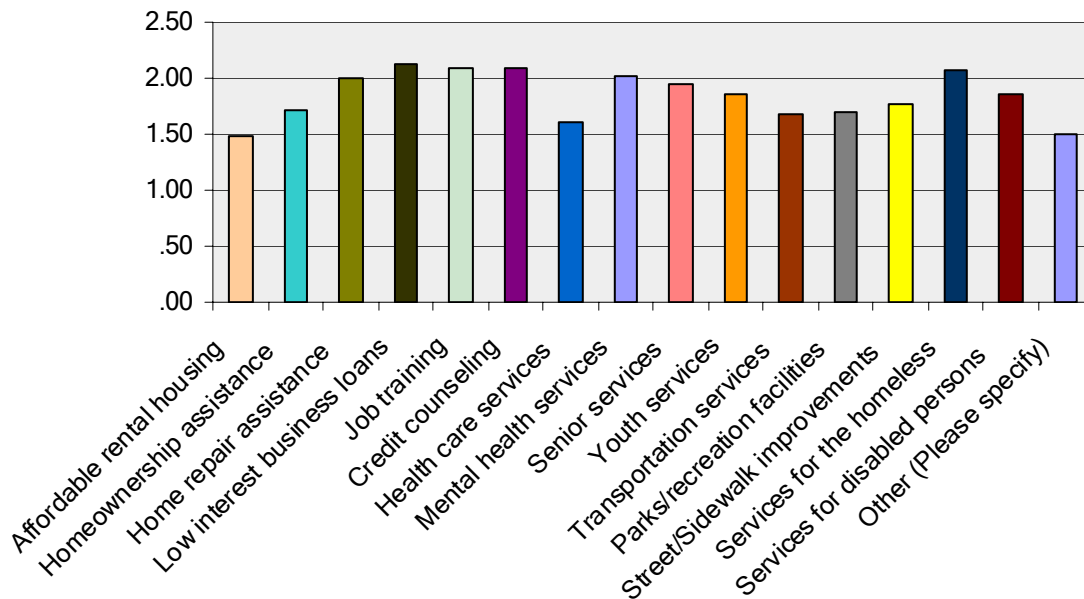
As depicted in the chart below the same respondents indicated that the most important factor in choosing a place to live was dependent upon the price of housing. Out of 729 survey respondents answering a question on important considerations in choosing a place to live, 641 [87.9%] stated that the price of housing was the most important factor in choosing housing.

Which of the following are important considerations to you in choosing a place to live? (Check all that apply)



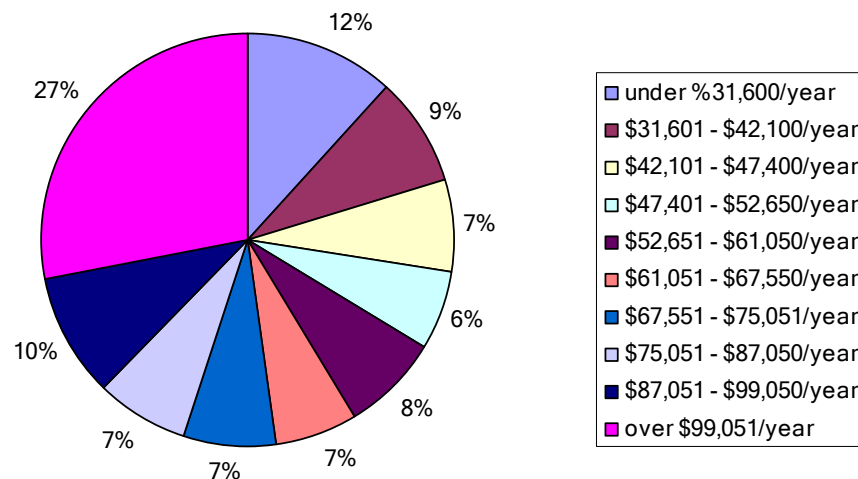
The following survey question was utilized to assess the needs Westchester residents. Out of 854 total survey respondents, 666 ranked their needs. Among these 666 respondents, affordable rental housing ranked as the highest need in the County.

Please rate what you consider the need for each of the following items using the range from 1 to 3, with 1 indicating the highest need and 3 the lowest need.



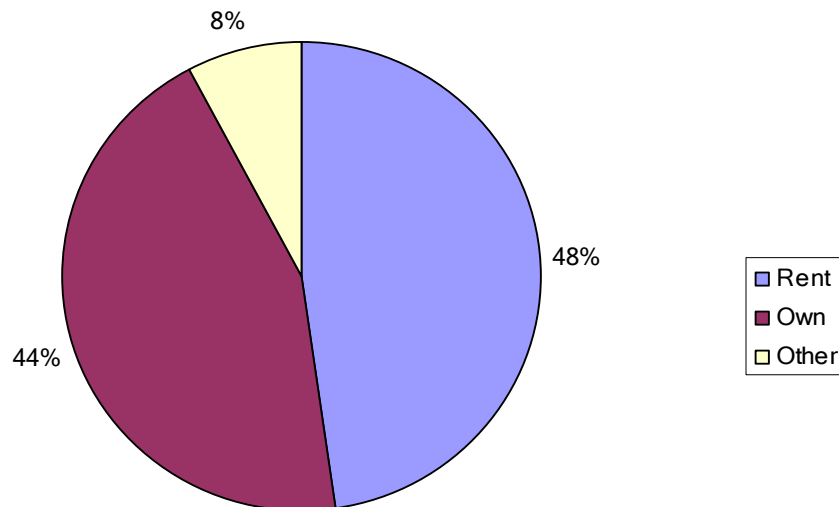
As depicted in the following chart, of 645 survey respondents classifying their household income level, 181 [28.1%] had an annual household income of over \$99,051.

What is the annual income of your household (you and your spouse/partner and any dependent children but not roommates)?



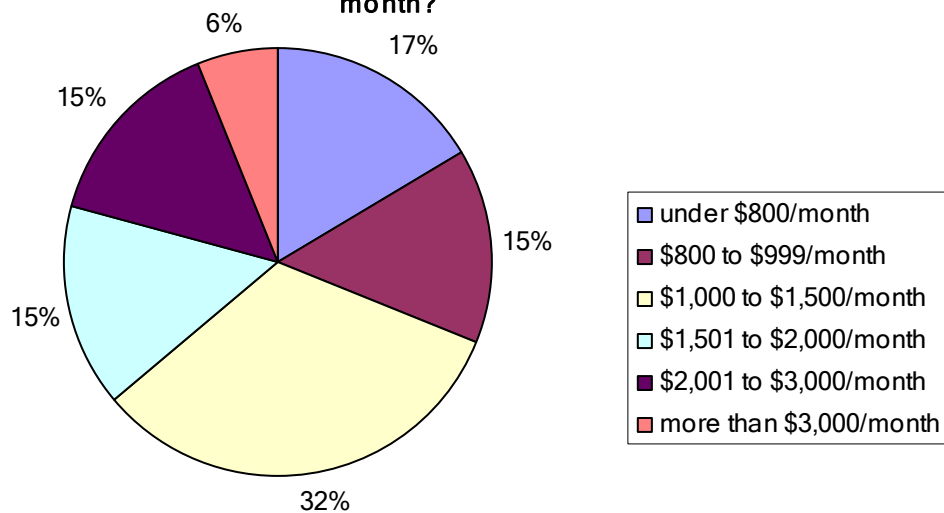
As depicted in the following graph, the percentage of renters and owners surveyed were marginally equitable with 48% of respondents residing in rental units and 44% homeowner respondents.

Do you currently rent or own your place of residence?



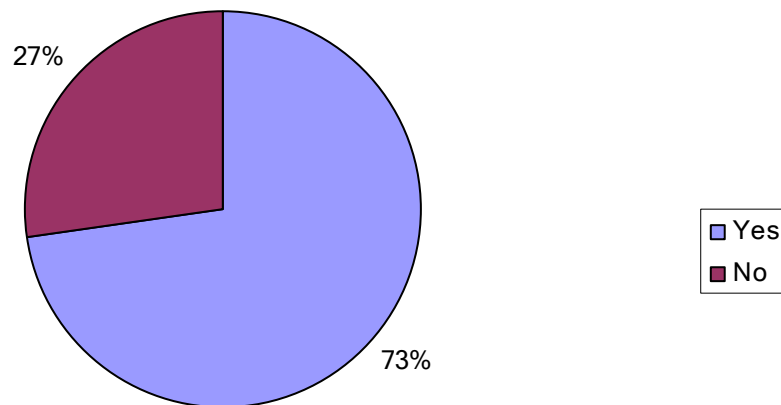
The following survey question was utilized to assess the current rent or mortgage payments of Westchester residents. Out of 629 respondents to this question, a plurality [32.6%] paid \$1,000 to \$1,500 per month on rental or mortgage payments, 15.3% paid between \$1,501 and \$2,000 per month, and 21.0% paid over \$2,000 per month.

How much do you currently pay in rent or mortgage payment per month?



The fair housing survey revealed that many Westchester residents would consider alternative housing if affordable housing opportunities were created. Of the 655 respondents to this question, 477 [72.8%] would consider moving their household if new affordable housing opportunities were available in Westchester County.

If new opportunities for fair and affordable housing were available throughout Westchester County, would you consider moving your household?



In an effort to adequately assess housing concerns that may prevent residents from applying for affordable housing in Westchester the following survey question was asked:

If you qualify for affordable housing, please identify any concerns particular to your household that might prevent you from applying for new fair and affordable housing in Westchester County (for example, special education or social service needs).

Responses noted are as follows: Affordability, Housing Costs, School System, Lack of Income, Income eligibility, High taxes, Accessibility, Lack of down-payment, Lack of information and assistance with process, Location, Family income is too high, Proximity to schools, Safety concerns, Service for elderly, Social service needs, and availability of transportation.

*See appendix for a complete list of survey questions included in the Westchester Fair Housing Survey.

Summary of Findings

Affordable housing costs in Westchester County and its surrounding municipalities is a consistent concern among residents and non-residents. High taxes and increased housing related expenses can place significant cost burdens on residents which may impact their ability to obtain affordable housing as cost tends to restrict housing choice, particularly for those with lower incomes.

The lack of an adequate supply of affordable housing causes many service-sector and even some professional-sector workers to live long distances from the places they work, resulting in long commute times and inordinate strain on the County's infrastructure systems. Since workforce housing or municipal worker housing may be more palatable to some communities generally reluctant to encourage affordable housing, it may be important for the County to incentivize housing affordable to those with low and very-low incomes by blending it with workforce housing. The County must also ensure that its education and promotional campaigns help residents to see the value and necessity of all ranges of affordable housing, not just workforce housing.

Given the strong barriers that prevent lower-income households from seeking housing in neighborhoods with high median incomes and with low concentrations of minorities, a strong, coordinated, and intentional mobility counseling program is needed. The program will need to address both practical barriers and psychological barriers, thus working at the roots of issues that have prevented greater integration of Westchester County's communities while simultaneously mitigating the symptoms of these issues.

Housing options for seniors appear to be relatively widely available, though a disproportionate share of the properties offering senior housing appears to be concentrated in Yonkers. Further research into seniors' housing choice outside Yonkers may be recommended, however, the results of interviews and surveys indicate that senior housing is not a high priority need in Westchester County. According to calculations made by the New York State Department of Health, the County's current supply of residential health care facility beds is sufficient to meet the County's needs.

Surveys and interviews conducted in conjunction with this Analysis did not suggest a strong need for additional group housing accommodations and this research does not suggest otherwise. The lack of fully accessible apartments for persons with disabilities may pose a strong barrier to this population's housing choice. Only 8% of the multi-family properties surveyed in the County had "good accessibility" for persons with disabilities. An unscientific search for available accessible apartments in the County showed the majority to be in the southern portion of the County (Mount Vernon, New Rochelle, and Yonkers) with notable gaps in some middle- and north-County towns and villages.

Implementation Plan Summary

Under the terms of the Stipulation and Order of Settlement and Dismissal entered in *U.S. ex rel. Anti-Discrimination Center v. Westchester*, Westchester County is required to prepare an Implementation Plan to outline the County's proposed process and plan for development of 750 affordable affirmatively further fair housing units over a seven year period. The County has received comments on its revised Implementation Plan dated March 12, 2010 and the final plan is under development as of July 2010.

Funds totaling \$51.6 million are available for the Implementation Plan. These funds include \$21.6 paid to the federal government and returned as a credit to the County's CDBG account. \$30 million in County funds provides the balance of Implementation Plan funding; all of these funds are derived from County tax levies.

A model ordinance to advance affordable affirmatively further fair housing units in the County's municipalities has been drafted by the County as part of the Implementation Plan and will be promoted to the municipalities. Also, an expenditure of \$400,000 over five years is planned to provide outreach, advertising, and public education regarding fair housing choice.

Most significantly, the County will assist in the development of 750 affordable affirmatively further fair housing units in 31 Westchester County towns and villages over a seven-year period. The Implementation Plan calls for all 750 units to have financing and building permits in place by the end of calendar year 2016.

As per the Stipulation and Settlement, following the federal monitor's approval and acceptance of the Implementation Plan, Westchester County shall incorporate the Implementation Plan into its Analysis of Impediments.

9. Infrastructure

Transportation

Public transportation can play a significant role in increasing the supply of affordable housing to groups in need and others protected under fair housing laws. The issue at hand regarding transportation and fair housing choice revolves around the ease with which a resident can travel from home to work. If public transportation is inefficient in providing access from a residence to employment centers, that neighborhood becomes inaccessible to those without dependable means of transportation, particularly very low-income residents, the elderly, and persons with disabilities.

Commuting in

Westchester County

Westchester County offers a wide array of transportation services for residents and workforce individuals who are commuting in the area. In comparison to other New York Metropolitan counties outside of New York City, a high percentage of workers in Westchester County utilize public transit. According to the 2000 Census, 20.4% of workers utilized public transit in Westchester County. The 2006-2008 American Community Survey estimates that 20.8% of workers in Westchester utilized public transit. The most common choice for commuting to work is driving alone. As depicted in the following figure, 61.6% of residents for Westchester County and its municipalities commute to work using a car, truck, van or drive alone; 9.5% commute to work

Public Transit Use for Workers 16 and older Commuting to Work New York Metropolitan Area Counties					
County	2000 Census	%	2006-2008 Census Estimates	%	Percent Difference from 2000-2008
Bergen County, NJ	46,957	11.0%	57,784	13.1%	2.1%
Bronx County, NY	222,835	53.7%	296,520	56.2%	2.5%
Dutchess County, NY	5,342	4.2%	6,789	4.8%	0.6%
Essex County, NJ	61,185	18.6%	67,656	19.6%	1.0%
Hudson County, NJ	88,926	33.6%	113,405	37.8%	4.2%
Kings County, NY	517,635	57.4%	644,069	60.4%	3.0%
Nassau County, NY	97,411	15.7%	105,328	16.2%	0.5%
New York County, NY	449,013	59.6%	482,209	57.2%	-2.4%
Orange County, NY	7,203	4.7%	8,965	5.0%	0.3%
Passaic County, NJ	16,944	8.1%	19,753	8.8%	0.7%
Putnam County, NY	3,481	7.2%	3,481	7.1%	-0.1%
Queens County, NY	441,177	47.4%	537,379	50.6%	3.2%
Richmond County, NY	54,190	28.4%	68,368	31.6%	3.2%
Rockland County, NY	10,846	8.2%	12,480	9.1%	0.9%
Suffolk County, NY	45,808	6.8%	43,924	4.1%	-2.7%
Union County, NJ	25,294	10.6%	22,701	9.1%	-1.5%
Westchester County, NY	86,735	20.4%	92,655	20.8%	0.4%

Table 9.1 Public Transit Use Comparison: Source: U.S. Census Bureau, American Community Survey 2006-2008 Estimates, www.census.gov

by carpooling; 20.4% commute to work by public transportation; 4% commute to work by walking; 0.6% commute by other means; and 3.8% of residents worked from home.

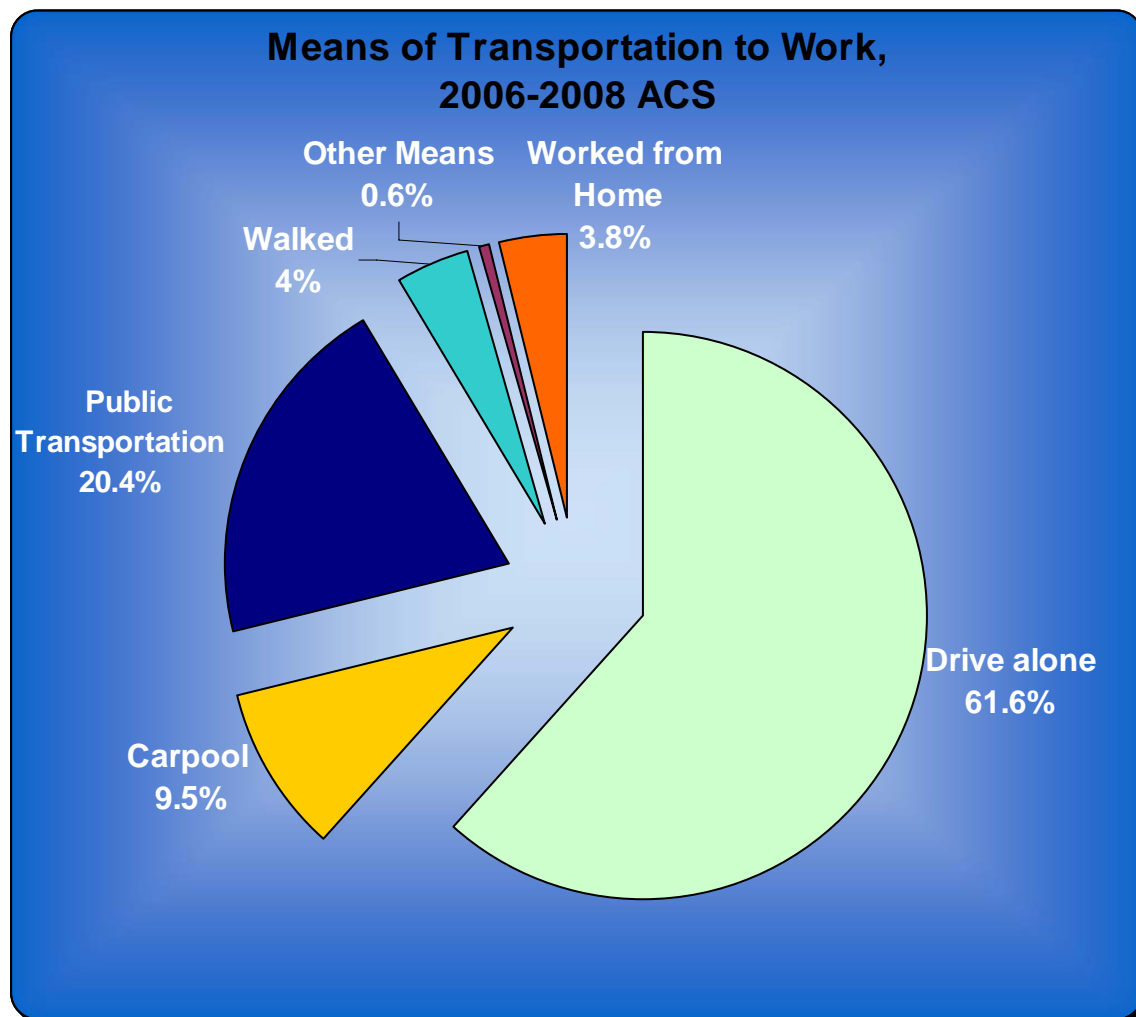


Figure 9.1: Means of Transportation to Work - Westchester County Residents: Source: U.S. Census Bureau, American Community Survey 2006-2008 Estimates, www.census.gov

**2000 Means of Transportation to Work
Westchester County, NY**

		Commuting to work [Workers 16 and older]													
		Workers 16 years and over	% of all workers	Car, truck, van - drive alone	%	Car, truck, van - carpool	%	Public transportation	%	Walked	%	Other means	%	Worked from home	%
Municipality	Westchester	425,052	100%	261,742	61.6%	40,384	9.5%	86,735	20.4%	17,180	4%	2,706	0.6%	16,305	3.8%
CITIES	Mount Vernon	30,158	7.10%	15,471	51.30%	3,808	12.63%	8,287	27.48%	1,644	5.45%	340	1.13%	608	2.02%
	New Rochelle	33,204	7.81%	19,916	59.98%	3,939	11.86%	5,919	17.83%	2,202	6.63%	278	0.84%	950	2.86%
	Peekskill	10,719	2.52%	7,112	66.35%	1,518	14.16%	1,266	11.81%	539	5.03%	104	0.97%	180	1.68%
	Rye City	6,587	1.55%	3,738	56.75%	148	2.25%	2,043	31.02%	146	2.22%	38	0.58%	474	7.20%
	White Plains	26,032	6.12%	15,534	59.67%	2,421	9.30%	5,140	19.74%	1,850	7.11%	178	0.68%	909	3.49%
	Yonkers	82,251	19.35%	47,567	57.83%	10,039	12.21%	19,016	23.12%	3,449	4.19%	477	0.58%	1,703	2.07%
TOWNS	Bedford	7,795	1.83%	4,886	62.68%	595	7.63%	1,439	18.46%	248	3.18%	15	0.19%	612	7.85%
	Cortlandt	18,776	4.42%	13,068	69.60%	1,487	7.92%	2,729	14.53%	402	2.14%	96	0.51%	994	5.29%
	Eastchester	14,587	3.43%	8,108	55.58%	770	5.28%	4,402	30.18%	579	3.97%	62	0.43%	666	4.57%
	Greenburgh	44,016	10.36%	27,860	63.30%	3,318	7.54%	9,525	21.64%	1,205	2.74%	208	0.47%	1,900	4.32%
	Lewisboro	6,192	1.46%	4,547	73.43%	331	5.35%	838	13.53%	21	0.34%	9	0.15%	446	7.20%
	Mamaroneck Town	13,716	3.23%	7,005	51.07%	744	5.42%	4,311	31.43%	635	4.63%	98	0.71%	923	6.73%
	Mount Pleasant	19,482	4.58%	13,307	68.30%	1,735	8.91%	2,930	15.04%	740	3.80%	91	0.47%	679	3.49%
	New Castle	8,309	1.95%	5,086	61.21%	435	5.24%	2,101	25.29%	41	0.49%	44	0.53%	602	7.25%
	North Castle	5,165	1.22%	3,776	73.11%	332	6.43%	672	13.01%	112	2.17%	11	0.21%	262	5.07%
	North Salem	2,569	0.60%	1,877	73.06%	206	8.02%	316	12.30%	43	1.67%	8	0.31%	119	4.63%
	Ossining	16,777	3.95%	10,672	63.61%	1,903	11.34%	2,836	16.90%	461	2.75%	217	1.29%	688	4.10%
	Pelham	5,585	1.31%	2,991	53.55%	380	6.80%	1,641	29.38%	192	3.44%	20	0.36%	361	6.46%
	Pound Ridge	2,319	0.55%	1,489	64.21%	191	8.24%	303	13.07%	119	5.13%	5	0.22%	212	9.14%
	Rye	20,824	4.90%	12,959	62.23%	2,635	12.65%	3,259	15.65%	1,302	6.25%	152	0.73%	517	2.48%

VILLAGES	Somers	8,351	1.96%	6,412	76.78%	587	7.03%	783	9.38%	33	0.40%	52	0.62%	484	5.80%
	Yorktown	17,918	4.22%	14,131	78.86%	1,326	7.40%	1,511	8.43%	160	0.89%	57	0.32%	733	4.09%
	Ardsley	2,073	0.49%	1,548	74.67%	78	3.76%	294	14.18%	13	0.63%	23	1.11%	117	5.64%
	Briarcliff Manor	3,299	0.78%	2,055	62.29%	197	5.97%	709	21.49%	104	3.15%	20	0.61%	214	6.49%
	Bronxville	2,951	0.69%	937	31.75%	125	4.24%	1,363	46.19%	255	8.64%	34	1.15%	237	8.03%
	Buchanan	1,087	0.26%	899	82.70%	94	8.65%	65	5.98%	0	0.00%	5	0.46%	24	2.21%
	Croton-on-Hudson	3,965	0.93%	2,261	57.02%	242	6.10%	971	24.49%	142	3.58%	5	0.13%	344	8.68%
	Dobbs Ferry	5,101	1.20%	3,168	62.11%	265	5.20%	1,132	22.19%	312	6.12%	12	0.24%	212	4.16%
	Elmsford	2,183	0.51%	1,529	70.04%	218	9.99%	336	15.39%	54	2.47%	24	1.10%	22	1.01%
	Harrison	10,851	2.55%	7,030	64.79%	617	5.69%	2,154	19.85%	556	5.12%	55	0.51%	439	4.05%
	Hastings-on-Hudson	3,904	0.92%	2,389	61.19%	195	4.99%	992	25.41%	84	2.15%	8	0.20%	236	6.05%
	Irvington	3,184	0.75%	2,034	63.88%	122	3.83%	724	22.74%	43	1.35%	35	1.10%	226	7.10%
	Larchmont	3,074	0.72%	1,275	41.48%	207	6.73%	1,171	38.09%	111	3.61%	40	1.30%	270	8.78%
	Mamaroneck	8,814	2.07%	5,382	61.06%	790	8.96%	1,739	19.73%	503	5.71%	51	0.58%	349	3.96%
	Mount Kisco	5,161	1.21%	3,141	60.86%	499	9.67%	800	15.50%	449	8.70%	68	1.32%	204	3.95%
	Ossining	10,994	2.59%	6,853	62.33%	1,516	13.79%	1,733	15.76%	358	3.26%	182	1.66%	352	3.20%
	Pelham	3,110	0.73%	1,603	51.54%	241	7.75%	938	30.16%	147	4.73%	7	0.23%	174	5.59%
	Pelham Manor	2,475	0.58%	1,388	56.08%	139	5.62%	703	28.40%	45	1.82%	13	0.53%	187	7.56%
	Pleasantville	3,383	0.80%	2,358	69.70%	187	5.53%	567	16.76%	99	2.93%	27	0.80%	145	4.29%
	Port Chester	13,131	3.09%	7,799	59.39%	1,994	15.19%	1,880	14.32%	1,099	8.37%	125	0.95%	234	1.78%
	Rye Brook	4,145	0.98%	2,778	67.02%	272	6.56%	818	19.73%	78	1.88%	27	0.65%	172	4.15%
	Scarsdale	7,708	1.81%	4,058	52.65%	420	5.45%	2,514	32.62%	52	0.67%	23	0.30%	640	8.30%
	Sleepy Hollow	4,259	1.00%	2,163	50.79%	832	19.54%	803	18.85%	335	7.87%	23	0.54%	103	2.42%
	Tarrytown	5,950	1.40%	3,597	60.45%	523	8.79%	1,179	19.82%	429	7.21%	10	0.17%	212	3.56%
	Tuckahoe	2,983	0.70%	1,699	56.96%	181	6.07%	887	29.74%	141	4.73%	11	0.37%	64	2.15%

Table 9.2: Westchester County Means of Transportation to Work: Source: U.S. Census Bureau, 2000 Census, SF 3

Transportation System

Westchester County's transportation system includes access to passenger rail service, bus service, an airport served by seven scheduled passenger airlines with nonstop service to many destinations and a significantly developed pedestrian and bicycling network. In addition to Westchester's multi-modal transportation system, the County is traversed by four interstate highways and several parkways that provide easy access to New York City, Connecticut, upstate New York and connections to New Jersey as well.

Interstate Rail

Amtrak, the national passenger rail corporation, provides service from three stations in Westchester County – Yonkers, Croton-Harmon (Croton-on-Hudson) and New Rochelle. New Rochelle is on the Northeast Corridor Mainline [NEC], the 457-mile corridor that provides regional train service to Boston, New York and Washington, D.C. and is primarily owned by Amtrak. The NEC has more than a dozen passenger and freight railroads operating on the corridor daily⁴⁰. The NEC is the busiest railroad corridor in the United States and one of the top 10 busiest railroad corridors in the world.

Amtrak's NEC rail services have continued to increase in air-rail market share, capturing 49 percent of the travelers between New York and Boston, and 62 percent between New York and Washington, D.C.⁴¹ The NEC also provides connections to the major airports in the Northeast, including Baltimore-Washington International (BWI) Thurgood Marshall International, and Newark Liberty International Airport.

The Adirondack, Empire Service, Ethan Allen Express, Lake Shore Limited and Maple Leaf trains run along the Hudson River in Westchester and serve Croton-Harmon with more limited service at Yonkers. These lines provide direct service to Albany, Montreal, Toronto, Buffalo, Rutland VT and points in-between.

Metropolitan Rail

The Metropolitan Transportation Authority (MTA) Metro-North Railroad provides passenger rail service to many communities in Westchester County via 44 stations. Its three service lines [Hudson Line, Harlem Line, and New Haven Line] extend north from midtown Manhattan's Grand Central Terminal to Poughkeepsie, Wassaic NY and New Haven CT, respectively.

Ridership on Metro-North Railroad increased 9% between 2002 and 2008. The 83.6 million rail rides in 2008 was the highest ridership in Metro-North history. Approximately 60% of the ridership is from Westchester County with, in 2008, 87,000 daily rides from Westchester County each weekday. A significant trend has been the increase in morning peak reverse ridership which, in 2008, totaled 10,000 rides; these are individuals traveling north from Grand Central Terminal and the Bronx to stations in Westchester. Approximately 3,100 customers reverse commute to White Plains and 450 customers travel inbound (southbound) to White Plains from Upper Harlem stations each weekday. According to Metro-North, White Plains

⁴⁰ Amtrak: High-Speed Rail: A National Perspective High-Speed Rail Experience in the United States, www.amtrack.com/aboutus

⁴¹ Amtrak: High-Speed Rail: A National Perspective High-Speed Rail Experience in the United States, www.amtrack.com/aboutus

(the 3rd highest volume station behind Grand Central and Stamford CT) is becoming a bigger destination than origin station.

Metro-North Railroad Station Listing

Stations That Are on Metro-North East of Hudson Lines Stations Underlined are in Westchester County		
Grand Central Terminal		Harlem - 125th Street
Harlem Line	Hudson Line	New Haven Line
<ul style="list-style-type: none"> Appalachian Trail <u>Bedford Hills</u> Botanical Garden Brewster <u>Bronxville</u> <u>Chappaqua</u> <u>Crestwood</u> <u>Croton Falls</u> Dover Plains <u>Fleetwood</u> Fordham <u>Goldens Bridge</u> Harlem Valley- Wingdale <u>Hartsdale</u> <u>Hawthorne</u> <u>Katonah</u> Melrose <u>Mount Kisco</u> <u>Mount Pleasant</u> <u>Mount Vernon West</u> <u>North White Plains</u> Patterson Pawling <u>Pleasantville</u> <u>Purdy's</u> <u>Scarsdale</u> Southeast Ten Mile River Tremont <u>Tuckahoe</u> <u>Valhalla</u> Wakefield Wassaic <u>White Plains</u> Williams Bridge Woodlawn 	<ul style="list-style-type: none"> <u>Ardsey</u> Beacon Breakneck Ridge Cold Spring <u>Cortlandt</u> <u>Croton Harmon</u> <u>Dobbs Ferry</u> Garrison <u>Glenwood</u> <u>Greystone</u> <u>Hastings on Hudson</u> <u>Irvington</u> <u>Ludlow</u> Manitou Marble Hill Morris Heights New Hamburg <u>Ossining</u> <u>Peekskill</u> <u>Phillipse Manor</u> Poughkeepsie Riverdale <u>Scarborough</u> Spuyten Duyvil <u>Tarrytown</u> University Heights Yankees - E. 153rd St <u>Yonkers</u> 	<ul style="list-style-type: none"> Bridgeport Cos Cob Darien East Norwalk Fairfield Glenbrook Green's Farms Greenwich <u>Harrison</u> <u>Larchmont</u> <u>Mamaroneck</u> Milford <u>Mount Vernon East</u> New Canaan New Haven - Union Station <u>New Rochelle</u> Noroton Heights Old Greenwich <u>Pelham</u> <u>Port Chester</u> Riverside Rowayton <u>Rye</u> South Norwalk Southport Springdale Stamford Stratford Talmadge Hill Westport

Table 9.3: Metro-North Train Station Listing: Source: Metropolitan Transportation Authority, <http://www.mta.info/mnr/html/mnrmap.htm>

Due to the recent downturn in the economy, Metro-North experienced a 4% decrease in ridership on the three East of Hudson rail lines. The economic conditions have led Metro-North to make some service reductions across all three lines.

The total number of parking spaces available at station parking lots in Westchester County is 26,400. Approximately 1,370 spaces have been added since 2000. Metro-North is aggressively seeking opportunities to initiate or to participate in transit oriented development projects near the train stations. [Source: MTA Metro-North Railroad presentation to the Westchester County Executive July 2009]

The MTA provides reduced-fare benefits for individuals with qualifying disabilities. In order to receive reduced fare-benefits individuals must present a Reduced Fare ID Card, a Reduced Fare MetroCard or a Para Transit card.



Figure 9.2: Metro-North Train Lines: Source: Metropolitan Transportation Authority, <http://www.mta.info/mnr/html/mnrmap.htm>

Bus Services

Westchester County's Bee-Line Bus System provides daily and convenient transportation. The Westchester County Department of Transportation provides management oversight and uses three fixed-route operations contractors: Liberty Lines Transit, Inc., PTLA Enterprise, Inc., and Port Chester-Rye Transit, Inc. The Bee-Line system of 67 routes carries approximately 114,000 passengers on an average weekday (105,000 average daily). The projected annual ridership for 2010 is 32,663,532 passengers. The Bee-Line is one of the 50 largest transit systems in North America based on ridership. The Bee-Line is the largest non-MTA transit system in New York State based on ridership.

The system serves approximately 3,000 bus stops and connects with six New York City subway lines. Service on fixed routes is provided weekdays from 5:07 a.m. to 1:54 a.m. Saturday service is operated from 5:30 a.m. to 1:54 a.m. and Sunday service from 5:30 a.m. to 12:49 a.m.

According to the Westchester County Department of Transportation, more than 65 percent of all Westchester County residents are within walking distance of a Bee-Line bus route⁴².

The Bee-Line Bus system fleet consists of 346 buses for fixed-route service, including 60-foot articulated buses, 40-foot Hybrid buses, standard transit coaches and commuter coaches. The current peak requirement is for 281 vehicles. Westchester County also has a fleet of 80 vans, which are operated by its contractor for ADA para-transit service.

Westchester County Bee-Line Bus Fares	
➤	Fare for one regular ride with one free transfer on the Bee-Line is \$2.25
➤	Fare on the Bee-Line for Unlimited Ride MetroCard:
▪	1- Day \$8.25
▪	7-Days \$27.00
▪	14-Days \$51.00
▪	30-Days \$89.00
➤	A discounted fare of \$1.10 (\$2.75 on Express routes) is available to seniors and disabled riders.

Table 9.4: Bee-Line Bus Fares: Source: Westchester County Bee-Line System, <http://www.beelinebus.com/>

The Para Transit system provides for alternative transportation services for people who are unable to use regular Bee-Line buses because of a disability. Riders who are disabled or age 65 and older are eligible for discounted fares on the Bee-Line. The qualifications for the discounted

⁴² Westchester County Government, Westchester County Bee-Line System, <http://www.beelinebus.com/>

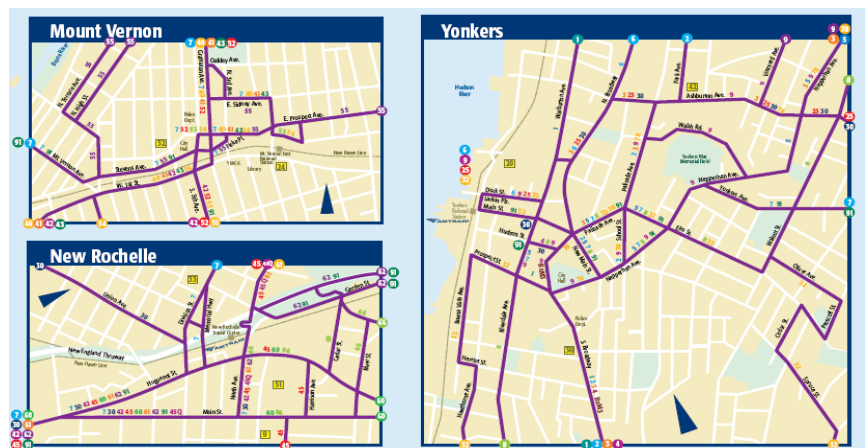
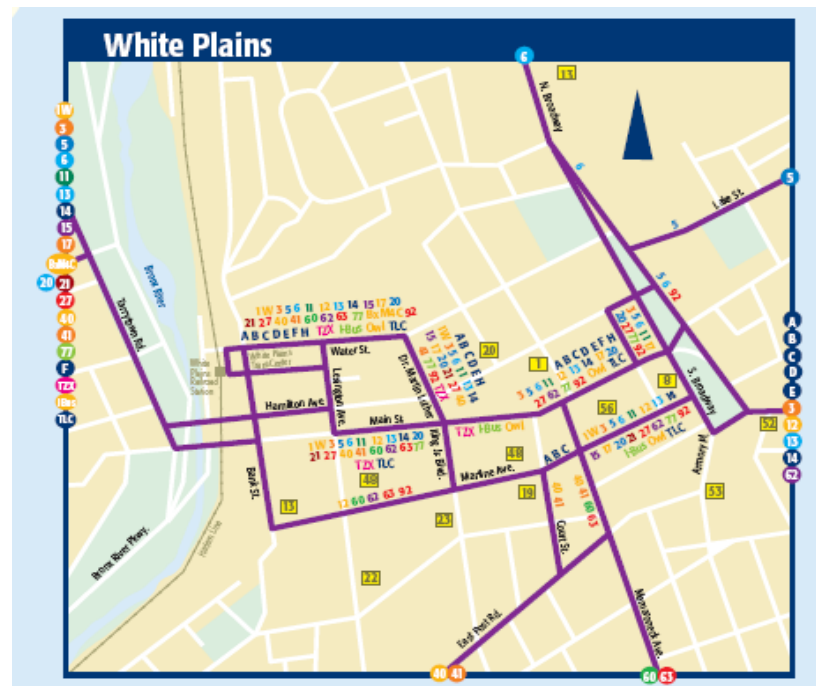
Bee-Line rate include NYC Department of the Aging ID card, a valid Medicare card, an Access-A-Ride ID card or a MTA Reduced-Fare ID card.

The Bee-Line offers a variety of bus routes to travel in Westchester County and extend into the Bronx and Putnam County. The routes include local service, express limited stops, bus to rail stops, summer service, and shuttle service. Additionally, the Bee-Line also provides connecting service to other bus services in surrounding areas.

As shown in Figure 9.3, a majority of the Westchester Bee-Line routes travel through the more densely populated areas of Westchester County, with particular focus on the cities of Yonkers, Mount Vernon, New Rochelle and White Plains. Several routes connect the major cities and link to key sites such as the Westchester Medical Center, the County Airport and several college campuses.

Residents living in less densely populated areas of northern Westchester have limited access to the Bee-Line bus service as compared to residents of Central and Southern Westchester as shown in the following maps.

Figure 9.3: Bee-Line Routes in Downtown Areas:
Source: Westchester County Department of Transportation,
<http://www.beelinebus.com/>



the bee-line system

Points of Interest

LEGEND

- Bus Route
- Bus Rapid Transit
- Commuter Rail
- Light Rail
- Subway
- Interstate
- State Route
- County Route
- Local Road
- Waterway
- Parkway
- Highway
- Expressway
- Freeway
- Turnpike
- Expressway
- Freeway
- Turnpike

WHITE PLAINS

Mount Vernon

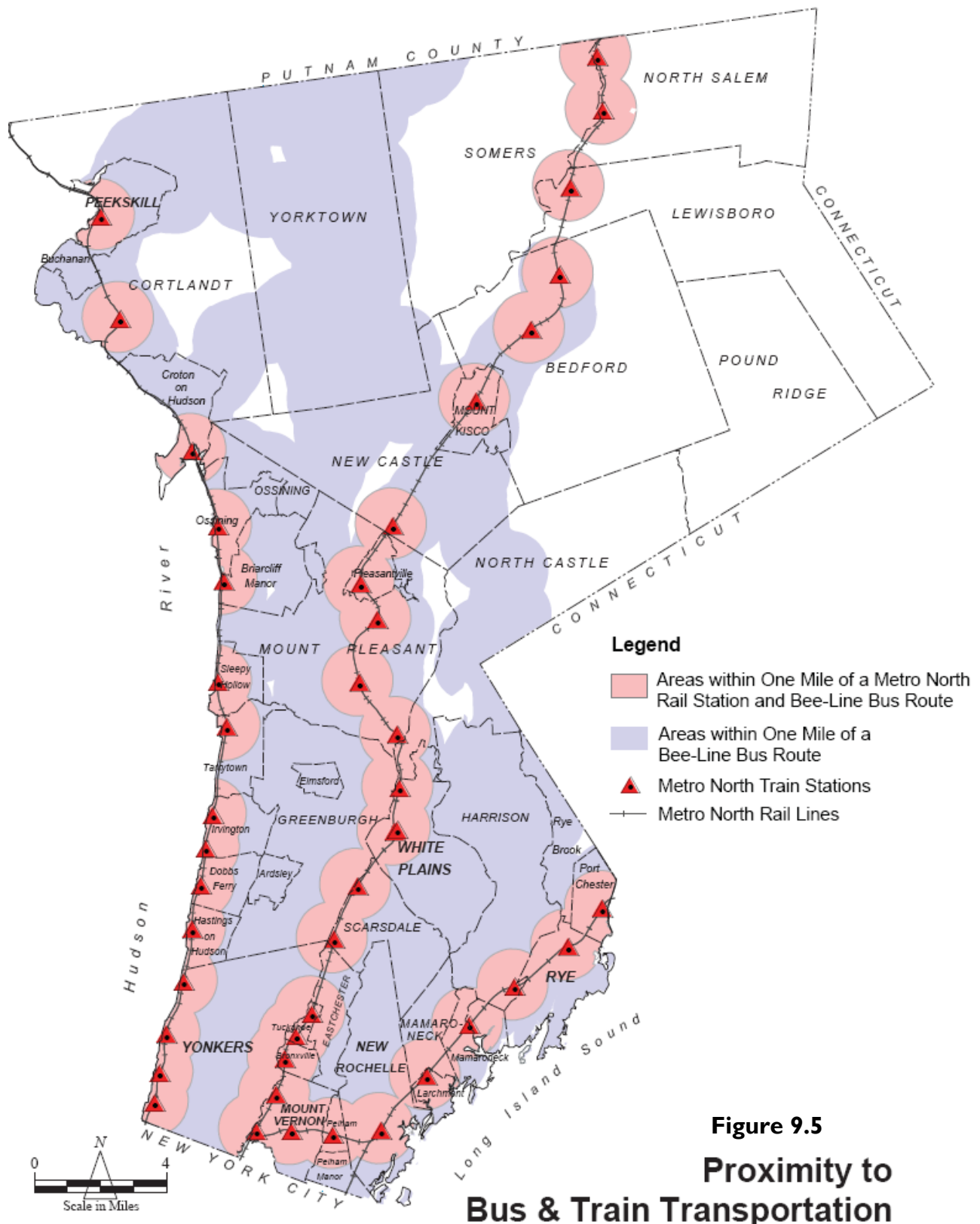
New Rochelle

Yonkers

2010 the bee-line system

Source: Westchester County Transportation Department, <http://www.beelinebus.com/>

WESTCHESTER COUNTY, NEW YORK



Air Travel

The Westchester County Airport provides air transportation to more than 1.8 million passengers annually⁴³. The airport is located in the towns of Harrison and North Castle and the Village of Rye Brook and provides commercial, corporate, and general aviation services. According to the Westchester County Department of Transportation, over 45% of the flights handled at the airport were corporate flights, 35% of the flights were general aviation, and 20% of the flights were commercial. The airport is currently served by a seven scheduled passenger airlines.

Roads

Major thoroughfares in Westchester County include:

- Interstate 87;
- Interstate 95;
- Interstate 287; and
- Interstate 684.

Interstate 87 (the New York State Thruway) provides access through the western part of the County and runs from the New York City border to the Tappan Zee Bridge crossing of the Hudson River. Interstate 95 provides access through the southern part of Westchester County linking New York City with Connecticut. Interstate 287 provides access east-west across the County linking I-95 at the Connecticut border with I-287 near the Tappan Zee Bridge. I-684 extends north from I-287 at White Plains to Putnam County and a link with the east-west I-84. Additionally, other major roadways located in Westchester County include several parkways, such as Bronx River Parkway, Cross County Parkway, Hutchinson River Parkway, Saw Mill River Parkway, Sprain Brook Parkway, and the Taconic State Parkway, which provide access throughout Westchester and its municipalities as depicted in the Westchester County State and Road Map on following page. While these roads all serve Westchester County, the County does not have maintenance responsibility or jurisdiction over all these roads.

⁴³ Westchester County Department of Transportation, <http://airport.westchestergov.com/>

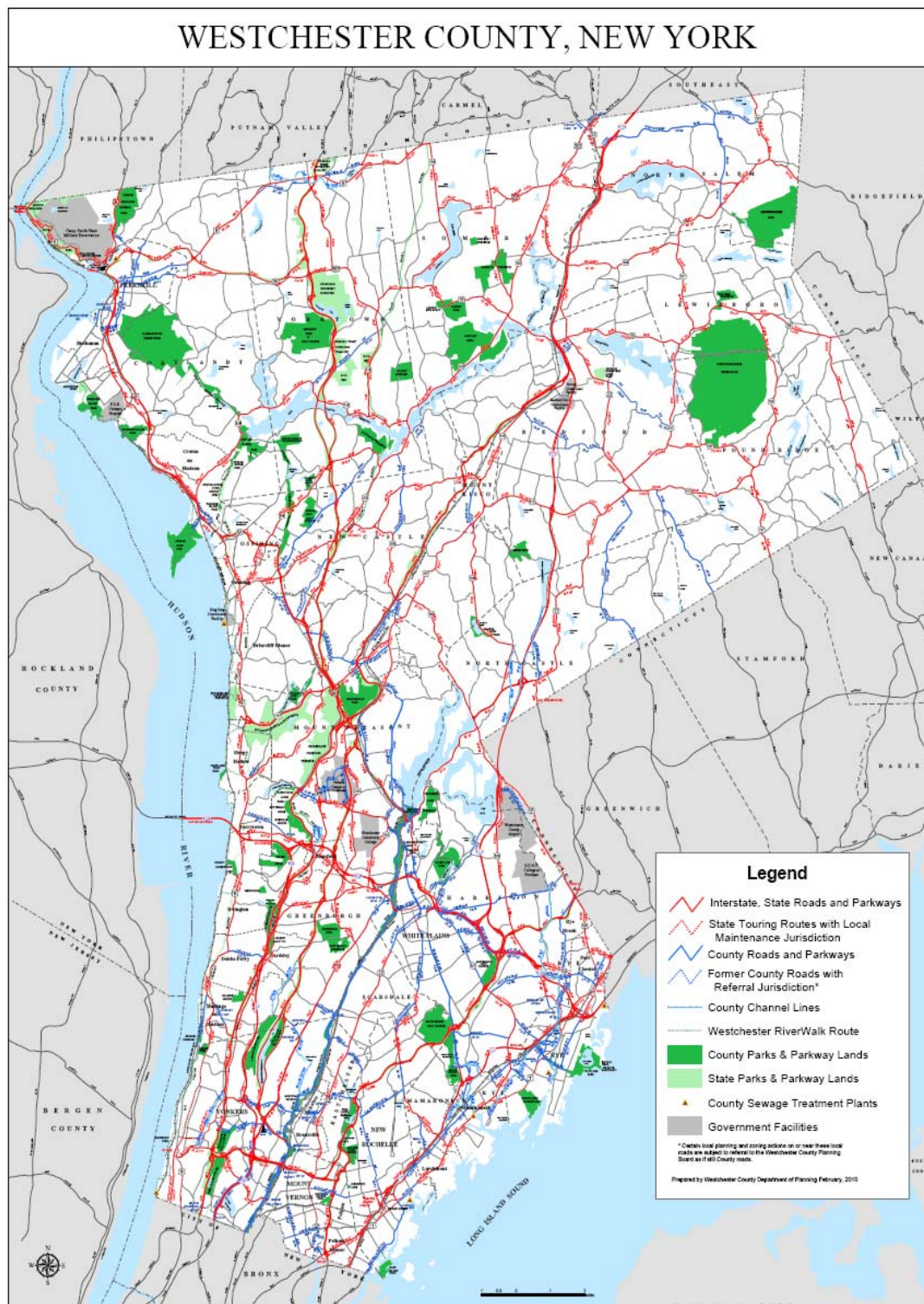


Figure 9.6: Westchester County, State Roads and Parks Map: Source: Westchester County Department of Public Works <http://publicworks.westchestergov.com>

Pedestrian & Bicycle Network

Westchester County offers a more economical and energy efficient means of transportation by providing an extensive pedestrian and bicycle network system. Due to topography, it is not practical to construct such routes in some places, but north-south routes running along the County's various rivers tend to be favorable options. According to the 2006-2008 American Community Survey estimates, 17,180 [4%] of commuters walk to work daily and 2,703 [0.63%] of commuters use other means of transportation to work.

Westchester County has several bicycle and pedestrian trailways including:

- Westchester RiverWalk
- Bronx River Pathway
- North County Trailway
- South County Trailway

When complete, Westchester RiverWalk will parallel the Hudson River for 50 miles through 14 municipalities; 33 miles are presently constructed with additional sections in development. The Bronx River Pathway extends north from Mount Vernon through Eastchester, Scarsdale, White Plains and Greenburgh. The North and South County Trailways were built on the former right-of-way of the Putnam Division railroad and extend north from the New York City line to and the Putnam County line where it becomes the Putnam Bicycle Trail. Several municipalities have constructed local bicycle trails. These bike trails are most conducive to recreational use or for transportation to schools, but are not intended for commuting, as they are not adjacent to housing or employment centers. In addition to providing an extensive bicycle and pedestrian network, Westchester County has also continued to increase accessibility to bicycle parking facilities for commuters.

Transportation and Fair Housing Choice

Public Comments

In an attempt to assess the impact of transportation on Fair Housing Choice in Westchester County, a public opinion survey was conducted with residents of Westchester County and its' surrounding municipalities.

The most common mode of transportation among respondents is driving a car. Out of 815 survey respondents who answered a question regarding their means of transportation to work, 470 [57.7%] of the respondents stated that they travel to work by driving a car.

Key transportation issues emerged during the initial preparation phase of this analysis which included interview consultations with stakeholders [i.e., nonprofits, housing developers, municipal officials, Westchester County staff, and residents], collection of surveys, and public meetings. The comments noted regarding transportation issues in Westchester County and its municipalities include the following:

Bedford, NY: Residents recommended that "public transportation needs to be expanded [to improve travel] from the eastern side of the County to the western side".

Sleepy Hollow, NY: Residents have the perception that “the public transportation system is generally good but could be an impediment because of lack of access to transit [either train stations or bus lines] is not readily available throughout the county”. Additionally, “north-south transit is more prevalent while transit options for east-west transportation are very limited”.

Tuckahoe, NY: Residents have the perception that “the roads traveling from east to west are in terrible condition”.

White Plains, NY: Residents recommended “there is an extensive need for bike, pedestrian, bus, rail, mass transit improvements”.

Westchester County, NY: Residents have the perception that “public transportation is designed to reach “hubs” but bad in other areas”. Additionally, residents stated that “east-west transportation is largely unavailable”. Residents feel that “transportation is a direct impediment, however if housing was located near jobs, there would be no need for better transportation”.

“The Tappan Zee Bridge is falling down because there is no affordable housing here [i.e. infrastructure heavily used to help lower-income people get to Westchester for work because they cannot live near their places of work]”.

Residents also perceive that “transportation is a major impediment in Westchester because public transportation is often hard to get around to surrounding towns, villages, and Cities”.

Yonkers, NY: Residents have the perception “that public transportation is inadequate and transit schedule should be available at all hours”.

Different results were reported in the Bee-Line System Onboard Survey conducted by CJI Research Corporation for Westchester County in November and December 2007. The total “effective distribution,” defined as a rider accepting the survey materials and agreeing to complete a survey form, was 12,823. Of these, 9,243 returned a survey form that was sufficiently complete to be included in the analysis—resulting in for an effective return rate of 72%. The key findings of this survey are presented below:

- Bee-Line is used intensively. In 2007, 76% of riders used the bus five or more days each week. This is statistically unchanged from 2003, when 75% of riders used Bee-Line that frequently.
- Almost two-thirds of Bee-Line riders (63%) have no vehicle and are dependent upon transit. Conversely, 37% have a vehicle but choose to use the bus. This, too, is statistically unchanged from 2003.
- Sixty-one percent (61%) use Bee-Line for work-trips. This is identical to the 2003 result and is also similar to the percentages of work-trips reported in comparable transit systems.
- The greatest change in the survey results between 2003 and 2007 relates to fare payment. In 2003, 61% paid the fare in cash, while 39% used a prepaid fare medium. In 2007, only 34% used cash while 66% used a prepaid fare medium. This was a result of Bee-Line’s acceptance of MetroCard.

- More riders in 2007 (66%) compared to 2003 (61%) said they transferred, whether within the Bee-Line system or between Bee-Line and another system. One consequence of the introduction of the MetroCard to Bee-Line has been an increase from 10% to 21% of riders who said that they had transferred to their Bee-Line bus from the New York City Subway.
- More than half of Bee-Line trips originate in Yonkers (30.2%) or in New York City (21.6%). Most of the New York City trips originate in the Bronx (specifically, 17.8% of all riders).
- Bee-Line riders, like those of most transit systems in the United States, tend to be young. In 2003, 67%, and in 2007, 62% were 39 or younger.
- In 2007, most riders identified themselves as either African-American (42%) or Hispanic (34%). While the percentages of other ethnic/cultural groups decreased only slightly, the offsetting increase of 4% was concentrated among Hispanic riders whose percentage rose from 30% in 2003 to 34% in 2007.
- The income distribution of rider households is fairly typical of transit ridership nationally. In 2007, almost one-fourth (23%) of riders reported household incomes of less than \$10,000.
- Bee-Line riders continue to give the service high marks for quality. A total of 66% rated service as good or excellent in 2007, up somewhat from the 63% who rated it similarly in 2003.

Summary of Findings

Public transportation can play a significant role in increasing access to affordable housing for low and moderate-income residents in Westchester County. The availability of public transportation can be a factor in employment and affordable housing opportunities. Additionally, accessibility of public transportation is essential in implementing efforts to expand affordable housing to groups in need and those of the Protected Classes. The lack of a relationship between public transit, employment opportunities and affordable housing may influence fair housing choice because persons who depend on public transit will have limited choices regarding places to live.

Conversations with non-profits and community leaders and results of the survey conducted for this report have identified barriers to transportation in southern and central Westchester County that include the limitations on transit schedules, the availability of transit stops and sufficient connections for commuters. However, the Westchester County Bee-Line Onboard System Survey found that Bee-Line riders give the service high marks for quality with a total of 66% rating the service as good or excellent in 2007, up from the 63% who rated it similarly in 2003. More than half of Bee-Line trips originate in Yonkers (30.2%), or in New York City (21.6%).⁴⁴ The Bee-Line bus system carries approximately 114,000 passengers on an average weekday and 105,000 average passengers daily. The Bee-Line survey found that almost two-thirds of Bee-Line riders (63%) have no vehicle and are dependent upon transit. Conversely, 37% have a vehicle but choose to use the bus.

⁴⁴ Westchester County Bee Line System Onboard Survey, Executive Summary.

A lack of public bus transportation in less densely populated areas of Westchester County makes such areas inaccessible to all individuals including low-income and elderly residents who depend solely on public transit. Research conducted for this report identified limited transportation options exists for commuters traveling east-west in Westchester County.

Water/Sewer Infrastructure

Water

Water supply in Westchester County is provided by a combination of municipal and private community water suppliers as well as private, on-lot wells. Community water suppliers serve 95% of the County's population. Municipal suppliers include the County, local governments and private companies.

The principal water source for both municipal and private suppliers is the New York City water supply system. There are areas which rely on local ground water or surface sources either wholly, or as a supplement to the New York City source. Approximately 85% of the County's population is served by the New York City Water System, mostly located in the central and southern parts of the County.

The health, welfare and economic well-being of nearly nine million residents in the five counties of New York City and of an increasing number of upstate New York communities is inextricably tied to the quality of the source waters in the watersheds of the New York City Water Supply located in Westchester, Putnam, Dutchess, Delaware, Ulster, Greene, Sullivan and Schoharie Counties, and Fairfield County in Connecticut. The high quality of these waters faces a continuing threat from the cumulative and episodic impacts of pollution sources generated by certain land uses and activities in the watersheds. The New York City reservoir system consists of three systems that are linked to new York City by an extensive system of aqueducts:

- **Catskill System** – principally located west of the Hudson River
- **Croton System** – principally located in northern Westchester County
- **Delaware System** – principally located west of the Hudson River

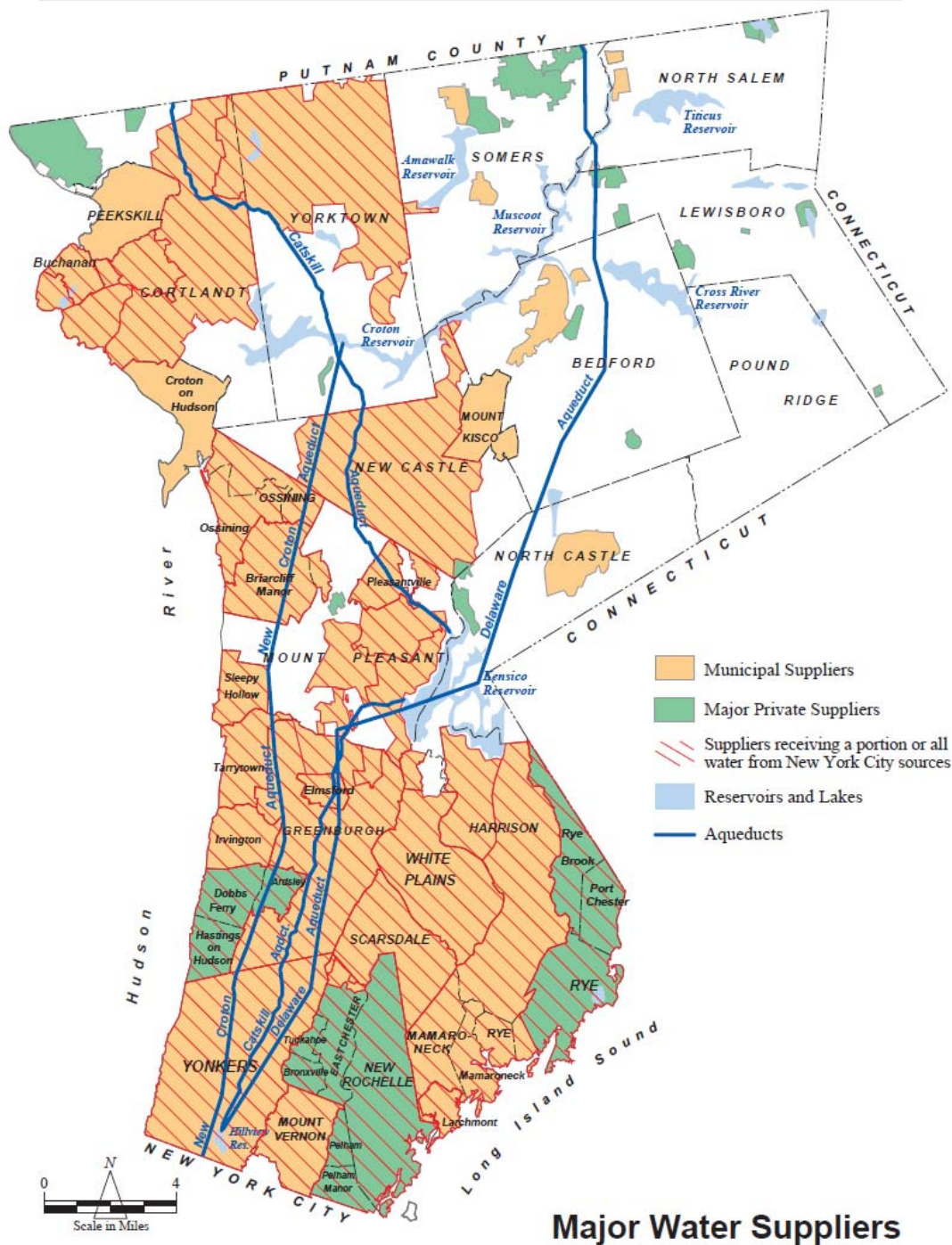
Most of Westchester's water is supplied by the Catskill and Delaware systems; however, much of Northern Westchester is served by individual well water. The Kensico Reservoir, part of the Catskill and Delaware systems, is located in the Town/Village of Harrison, Town of North Castle and Town of Mount Pleasant. The Hillview Reservoir is located in the City of Yonkers.

Most of the approximately 106,000 County residents who live in the Croton Watershed in northern Westchester are served by ground water supplies (municipal, community and individual wells).

Two inter-municipal water suppliers, the Westchester Joint Water Works (WJWW) and the Northern Westchester Joint Water Works (NWJWW) – both of which are public benefit corporations – were established under inter-municipal agreements. The WJWW includes the Town of Mamaroneck, the Villages of Mamaroneck and Larchmont and portions of the

Town/Village of Harrison and the City of Rye. The NWJWW (formerly County Water District #2) includes portions of the towns of Yorktown, Somers and Cortlandt and the Montrose Improvement District. The City of Peekskill's water supply and system serves Peekskill and parts of Cortlandt and Yorktown.

WESTCHESTER COUNTY, NEW YORK



WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

Figure 9.7: Westchester County Major Water Suppliers: Source: westchestergov.com

Four County water districts were established to distribute water and/or provide treatment, maintenance or administration services. Each covers several municipalities or portions of others. Only districts 1 and 3 continue to function as County districts. The water districts are:

- **County Water District (CWD) 1** - White Plains, Yonkers, Mount Vernon, and the Village of Scarsdale.
- **CWD 2** – (Now operating as the Northern Westchester Joint Waterworks) Portions of the towns of Yorktown, Cortlandt and Somers.
- **CWD 3** - Valhalla Campus at Grasslands and Westchester Community College
- **CWD 4** – City of Rye, and the villages of Rye Brook and Port Chester, which are currently serviced by United Water of New Rochelle.

Not all properties within an area served by a water supplier receive water from the supplier. Individual properties may instead receive water from on-site private wells, surface sources, or from a supplier in an adjoining area. Properties not located within a service area must obtain water from on-site wells and surface sources or from the supplier in an adjoining area.

Sewer

The existing sewage collection and treatment systems are found primarily in the southern and central portions of the County as shown in the map on the following page. Municipal collection systems connect with the County trunk sewers (which provide service for 13 sewer districts). However, not all areas within districts are served by public sewers.

WESTCHESTER COUNTY, NEW YORK

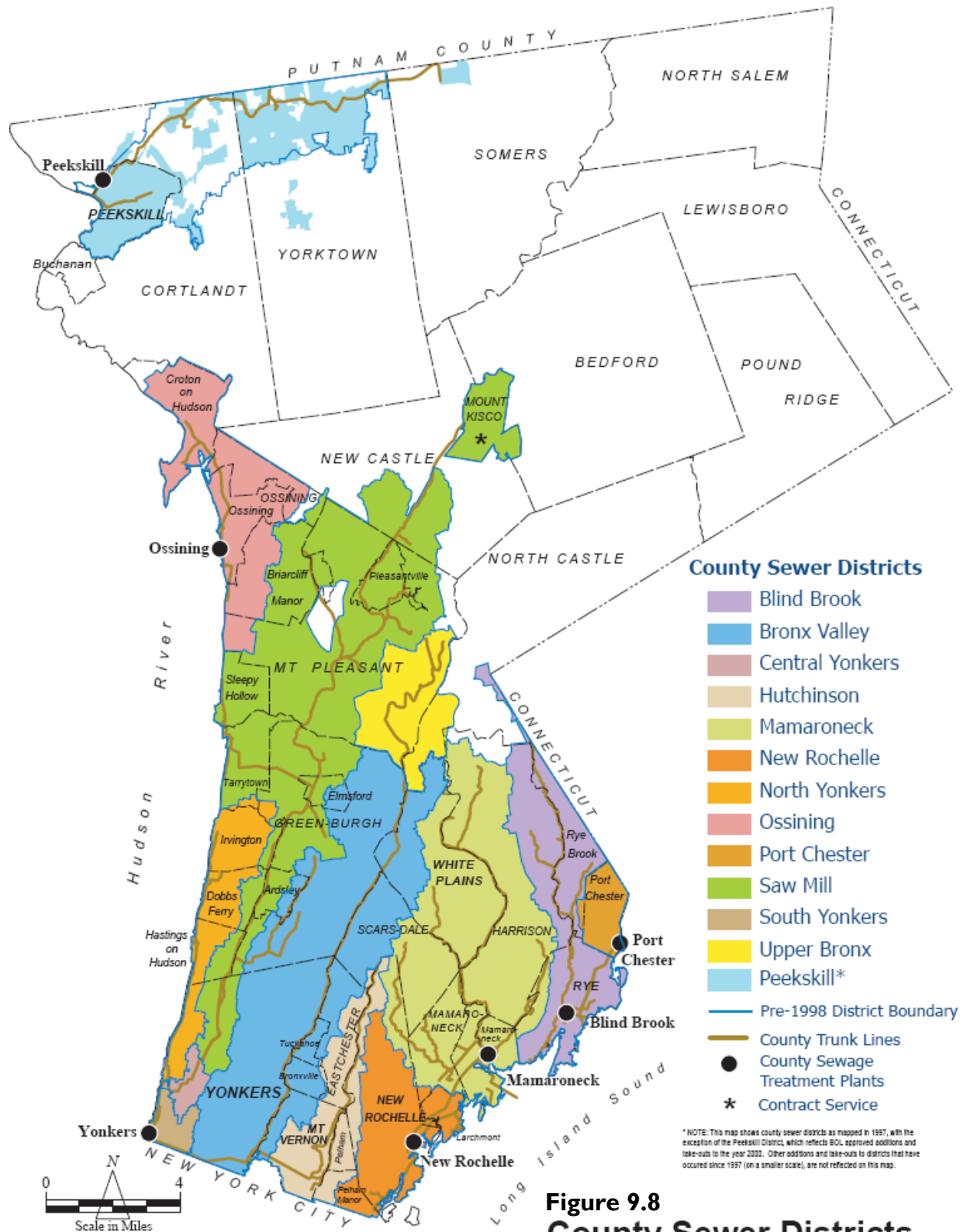


Figure 9.8
County Sewer Districts

WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

The southern, central and northwestern areas of the County receive service from the County's seven wastewater treatment plants:

Long Island Shore

Blind Brook
Mamaroneck
Port Chester
New Rochelle

Hudson River Shore

Yonkers
Ossining
Peekskill

These plants are strategically located to provide service for nearly 90% of Westchester's population. These plants are linked to more than 194 miles of sewer lines and 40 pump stations. The following map depicts the County-Sewer Districts within Westchester County.

Approximately one-third of the County's land area is dependent on septic systems, with most of this land located within the Croton Watershed. Most areas of Northern Westchester towns and villages depend upon septic systems. Some areas are served by the 28 privately and municipally-owned wastewater collection, treatment and disposal systems that together discharge four million gallons of treated effluent daily.

Watersheds

There are six major drainage basins in Westchester County (as shown in the map on the next page):

- Upper Hudson River
- Croton River
- Lower Hudson
- Upper Long Island Sound
- Bronx River
- Lower Long Island Sound

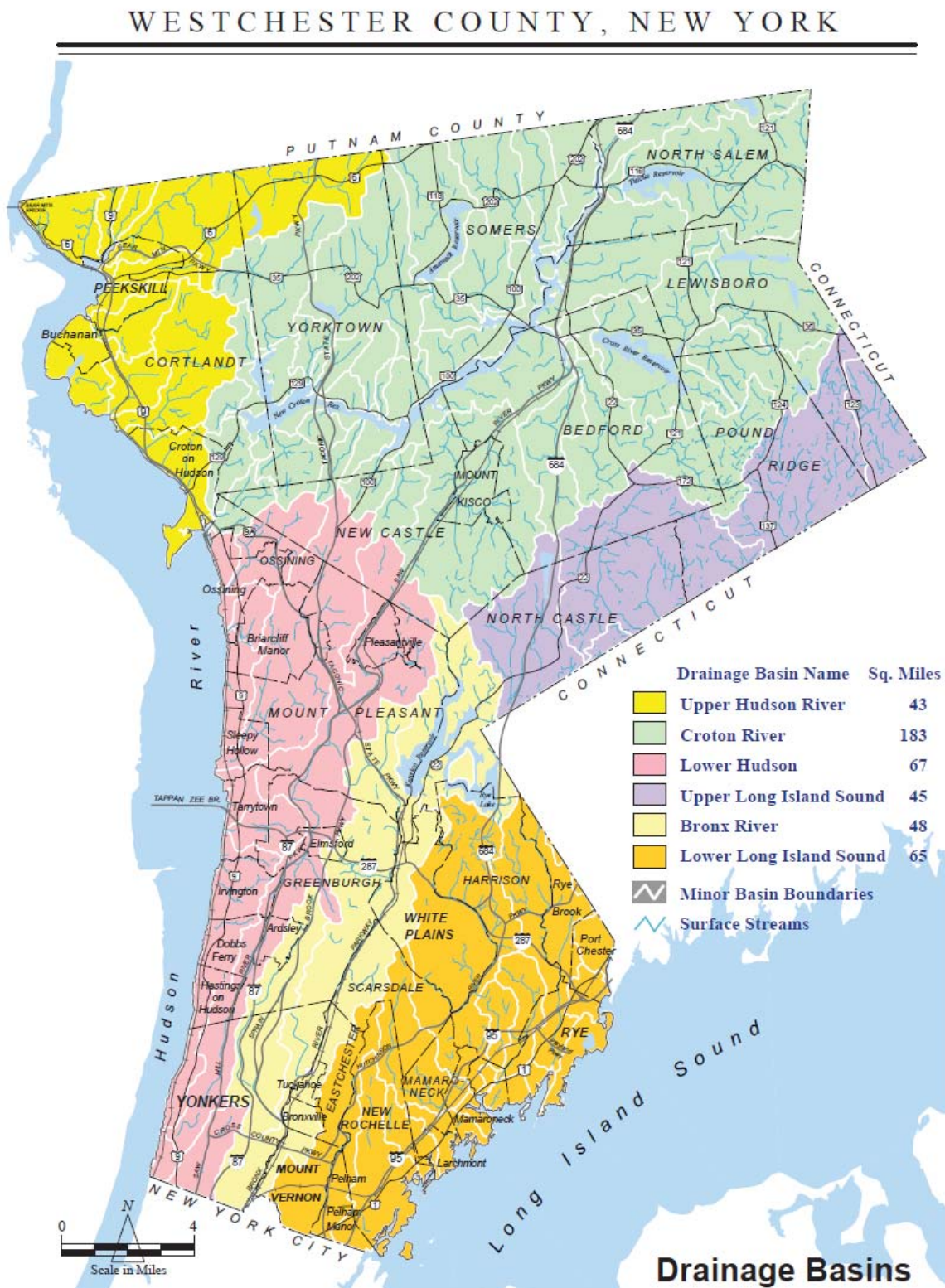
Watershed protection is by necessity, a major concern in the county. Of critical importance, a large number of reservoirs provide drinking water for residents living in Westchester, New York City and several cities in Connecticut. Two estuaries (Long Island Sound and lower Hudson River), provide numerous recreational and economic development opportunities to the entire metropolitan area, making their preservation all the more critical.

The special circumstances of the Croton and Kensico Watersheds merit closer attention. The Croton Watershed encompasses five reservoirs, the Kensico one reservoir. Twelve of Westchester County's 45 municipalities lie within the boundaries of these watersheds, totalling 42% of the County's land area, or 119,751 acres. The 12 municipalities are:

Town of Bedford
Town of Cortlandt
Town of Lewisboro
Town of New Castle
Town of North Castle
Town of North Salem
Town of Somers
Village/Town of Mount Kisco
Town of Yorktown
Village/Town of Harrison
Town of Mount Pleasant

In 1997, Westchester County was one of over 80 governmental agencies and environmental groups who signed the historic Memorandum of Agreement (MOA) to protect New York City's drinking water supply.

Figure 9.9: Westchester County Major Drainage Basins: Source: westchestergov.com



WESTCHESTER COUNTY DEPARTMENT OF PLANNING 2010

Memorandum of Agreement Partners

Town of Bedford	Town of North Salem
Town of Cortlandt	Town of Pound Ridge
Town of Harrison	Town of Somers
Town of Lewisboro	Town of Yorktown
Town of Mount Pleasant	Village/Town of Mount Kisco
Town of New Castle	County of Westchester
Town of North Castle	City of New York

The MOA identifies the elements of a groundbreaking watershed protection program which will protect drinking water for almost nine million New Yorkers without inhibiting the economic vitality of the watershed communities. The MOA consists of the following watershed protection programs: Land Acquisition, Watershed Regulations, Watershed Protection Programs, and a Watershed Protection and Partnership Council. Westchester and its partners are working together to protect the New York City Watershed.

The Croton Watershed for the New York City water supply system encompasses all or parts of ten municipalities in Westchester County - a total of 113,265 acres (177 square miles) which represent 39 percent of Westchester County's total area. The Kensico watershed's drainage basin is 13 square miles and includes portions of the Towns of Harrison, Mount Pleasant, North Castle and a small part of Fairfield County, Connecticut. The Kensico basin land area contains 6,406 acres. As of December 31, 2005, NYC's Department of Environmental Protection (DEP) owned 2,252 acres of reservoir buffer land, or 35.2 percent of the basin land area, and another 104 acres (1.6 percent) were protected by non-City entities.

The quality of the drinking water supplied to New York City and upstate communities which draw from the New York City water supply depends primarily on the quality of the source waters which feed the reservoirs. The source waters and reservoirs are vulnerable to degradation and contamination from various sources and activities, including, but not limited to:

- (1) Wastewater discharges to surface water and groundwater;
- (2) Urban, suburban, rural, mining, silvicultural and agricultural land use practices that result in nonpoint source runoff of pollution and/or in adverse changes in the natural rate at which water flows into and through a delineated drainage basin; and
- (3) Improper use, handling, storage, transport and/or disposal of substances, including but not limited to, hazardous substances, radioactive materials, pesticides, fertilizers, winter highway maintenance materials, solid wastes, and animal wastes.

All types of development, either alone or in conjunction with any other related activities, may constitute a source of contamination to or degradation of the water supply, may cause a contravention of the State water quality standards set forth in 6 NYCRR Parts 701-705 and may result in the impairment of the use of the water supply for drinking, culinary or food processing purposes.

The 1998 Croton Watershed Wastewater Diversion Study examined the feasibility of diverting wastewater, generated in the Croton and Kensico watersheds, to wastewater treatment plants outside the watershed for treatment. The study looked at wastewater generated by existing wastewater treatment plants and 30 “focus areas” not currently served by wastewater treatment plants. Focus Areas were areas currently experiencing septic system failures, areas with dense development that may require sewers and areas which because of planned development may require sewers.

The Diversion Study determined that diversion of wastewater was feasible, but would cost over \$500 million to implement. The Northern Westchester Watershed Committee selected the five priority wastewater projects to receive partial project funding from the East of Hudson Water Quality Investment Program (EOH Fund) in the amount of \$10 million each: 1) Hallocks Mill Sewer District in Yorktown; 2) Riverwoods and Random Farms WWTPs and the Stanwood and Yeshiva Focus Areas in New Castle and Bedford; 3) Bedford Hills/Katonah Focus Area in the Town of Bedford; 4) Lake Shenorock Focus Area in the Town of Somers; and, 5) Peach Lake Focus Area in the Town of North Salem.

The Peach Lake project is the only one that has advanced to construction of a new wastewater treatment plant and collection system. It is anticipated that, even with the \$10 million in EOH funds and ARRA funding that the Town has received, the 330+ households in the new Peach Lake Sewer District will pay approximately \$1,200/year in sewer tax for these improvements.

The Watershed Rules and Regulations imposed by the New York State Department of Environmental Conservation and the New York City Department of Environmental Protection, in addition to the regulations protecting different environmental features that exist in the county (such as wetlands or steep slopes), limit construction opportunities to those that can be served by on-site wells and septic systems in many areas. In addition, large areas of land have been purchased by New York City and land trust organizations to protect the watershed system from environmental impacts of development.

Westchester County's economic, recreational and environmental well-being is directly tied to the health of Long Island Sound, which is designated an “Estuary of National Significance”. Westchester County also has designated the shore of this estuary a critical environmental area. In order to protect this resource, county agencies, working with municipalities, have been actively involved in programs to improve water quality and fish and wildlife habitat in the sound's watershed (or drainage basin) in Westchester. Nonpoint source pollution (or polluted stormwater) control is at the heart of these improvement efforts.

Summary of Findings

Nearly 40% of Westchester's land area is part of the NYC Water Supply System Watershed, with more stringent drinking water supply protection regulations that apply to construction, stormwater management and wastewater infrastructure. These regulations make development in this area of the County more complicated. Developers must obtain expertise in these areas to ensure that any development provides the necessary protections to avoid degradation of these important water supplies.

Multifamily housing development is difficult due to limited public sewer infrastructure and septic sewer requirements. Any project within the watershed is subject to review by NYC DEP in addition to the review required by the NYS Department of Environmental Conservation (DEC) and the local municipality, adding time and costs to the approval process, as well as the possibility of denial and potential later litigation by environmental activist groups. The cost of compliance with complex watershed regulations is particularly burdensome to non-profit housing developers who typically operate with slimmer margins than a similar for-profit entity.

10. Land Use

In 2010, the Westchester County Planning Department released a study which provided an exhaustive review and detailed look at land use, existing conditions and development trends within the County. This study was prepared as part of Westchester County's seminal comprehensive planning program known as Westchester 2025, which describes land use planning as the core for the County's vision for sustainable development for its 43 municipalities that are tasked with formulating individual land use regulation.

As such, the report titled Land Use in Westchester (Appendix 10) is attached as a comprehensive resource guide for not only the reader, but land use planners, government officials, policymakers and the residents of Westchester County. Land Use in Westchester provides a snapshot analysis of current development patterns along with detailed maps that provide the reader a visual medium for a particular jurisdiction as it relates to various land uses. The information presented was gathered through research by County Planning personnel that included review of public land assessment records, aerial photography and conversations and review efforts with various officials from all of the municipalities.

New York State Home Rule

The home rule powers available to New York local governments are among the most far reaching in the nation and the extent of these powers makes each local government a full partner with the state in the shared responsibility for providing services to the people.⁴⁵

In a broader context, home rule describes typical government functions traditionally reserved by local governments without interference by the state. By understanding and recognizing the far-reaching implications of their inherent powers and by continuing to utilize them, local governments can continue to provide much needed services for their residents.⁴⁶

Local Legislative Power⁴⁷

The Westchester County Board of Legislators has the power to enact local laws, acts, and resolutions.⁴⁸ However, in New York State, cities, villages and towns, but not counties, are given the power to zone.

Local Law Power

Article IX of the State Constitution was implemented in 1964 by the State Legislature through the enactment of the Municipal Home Rule Law, which reiterates and explicates the constitutional local law powers and provides procedures for adopting local laws. An example of local law power is the power to adopt or amend local laws relating to the use of land within a

⁴⁵ New York State Local Government Handbook, Chapter IV, Introduction, Local Government Home Rule Power, Pg. 29

² New York State Local Government Handbook, Pg. 34

⁴⁷ New York Local Government Handbook, Pg. 35

⁴⁸ Laws of Westchester County §209.91 and §107.21(2).

municipality which are not inconsistent with the provisions of the Constitution or with any general law.

The Impact of the New York Home Rule

The zoning and development regulations in the northern portion of Westchester County are impacted by three primary obstacles that interviews with non-profit housing developers and anecdotal research uncovered. One – infrastructure [road and sewer]; two – transportation [especially east to west]; and three – an outdated sewage management code for on-site in-ground sewage disposal where central sewer connections are not available or cannot be provided. Though not as frequently noted by the developers interviewed, a lack of available land and environmental constraints such as wetlands and steep slopes are also significant limiting factors. Each of these inherent obstacles plays a major role in how municipalities in the northern-most section of Westchester formulate their land use and zoning laws. And because of the broad use of the home rule, policy was crafted that best fit the needs of the community and the characteristics of the land itself.

For barriers to affordable housing to be effectively eliminated, a fair housing action plan must be cognizant of the home rule dynamic and the influence it plays in determining viable land use strategies and development policies for jurisdictions within Westchester County. If Consortium jurisdictions are acting under the auspices of the home rule as is their constitutional right, the jurisdictions must be mindful of their obligations under the National Housing & Community Development Act of 1974.

Zoning Ordinances

One manifestation of the broad authority exercised by Westchester County's municipalities under New York's Home Rule, is the local approach to zoning. All municipalities in the County with land use regulatory authority have enacted their own zoning codes, indeed some villages were formed for the specific purpose of creating and enforcing a particular zoning code over an area, this according to one town supervisor interviewed for this Analysis. As such, land use in Westchester County is governed variously by 43 local zoning ordinances (the Town of Rye and the Town of Pelham do not regulate land use or zoning in the villages they contain). These ordinances vary widely from one community to another, not only in substance, but also in definitions and calculations. Therefore, comparing one town's maximum floor area ratio with another's may not provide a true comparison, as the calculation of such a ratio or the definition of floor area may differ between ordinances. A municipality must develop a master plan, set forth findings, and involve the public prior to enacting any zoning regulation. In some municipalities, outside agencies (such as the DEP or the County Planning Board) may weigh in.

Some ordinances have the effect of substantially limiting affordable housing; others require fair and affordable housing. For the purpose of this Analysis, detailed research into each municipality's zoning ordinance was conducted. The results of this highly specific research are available in the Appendix (Appendix 12). By way of summary, the most restrictive zoning practices, with respect to fair and affordable housing are listed below.

- **Zoning for Large Lot Sizes:** Zoning that requires minimum lot sizes in certain one-family residential districts of 3 to 4 acres is not uncommon in Westchester County. Often, the impetus for such zoning policy is the preservation of the historical character of a place, for example large estates or farmland, or a significant presence of sensitive natural features, such as wetlands and steep slopes. The quarter-acre minimum may be sufficiently small to allow for affordable housing, if the development is highly subsidized. On the other hand, given the extraordinarily high land values in Westchester County (often exceeding \$1 million per acre), a single family home on one acre has almost no chance of being made affordable.
- **Low Floor Area Ratios:** A floor area ratio (FAR) is generally the ratio of a building's floor area to the total lot size (though variations of this definition may exist between individual ordinances). High FARs allow denser development by defraying high land and development costs over a greater number of housing units, thus creating better opportunities for housing units that can be made affordable. Higher floor area ratios allow developers to fit more housing units onto a piece of property, distributing high land costs over more units and keeping the cost per unit down. This is an important tool for affordable housing developers and one that is placed out of reach by low FARs.

Affordable Housing Ordinances

In October 2009, the Westchester County Department of Planning prepared a detailed analysis of the Fair and Affordable Housing Ordinance by jurisdiction (Appendix 11). Of the 43 jurisdictions with land use regulatory authority within Westchester County, 15 had no Affordable Housing Ordinance of any kind, 17 had no inclusionary zone requirements, and only four had income limits that were consistent with the HUD Median Income limits for Westchester County.

As previously discussed under the home rule section, an ordinance is an act of local legislation on a subject specifically delegated to local governments. As such, for these jurisdictions that have no affordable fair housing ordinance of any kind, the body politic for that municipality would need to create legislation and formally vote for its approval. Again, the broad and far-reaching implications of the home rule are evident due to the powers invested in each municipality. Some municipalities are actually zoned in a particular way due to New York State court decisions.

Westchester County has developed a model affordable housing ordinance and offered it as an example to the municipalities within the County. Additionally, Westchester has and should continue to engage in substantive dialogue with those municipalities that are part of their Consortium to determine the likelihood of those municipalities creating and adopting ordinances based on the County's model ordinance.

Not-In-My-Backyard (NIMBY)

One factor that will confront nearly any developer in Westchester County is a strong "Not In My Backyard" [NIMBY] attitude towards new development. Evidence of this attitude is

apparent from interviews with housing developers in the County, resident comments at public meetings, and also in the prolonged local land use approval processes. Although NIMBYism can arise in the context of almost every type of proposed development, from upscale shopping malls to educational facilities and even very large single family homes, it can also refer to citizen-directed actions aimed at preventing the development of affordable or subsidized housing in or near an existing residential community. Many communities include residents who will object to locating subsidized housing in areas that are in or near their neighborhoods.

In general, NIMBYism can often be a result of fear and suspicion of people who will occupy affordable or subsidized housing; people who are different from the neighborhood's current residents. The differences that typically trigger NIMBYism in communities across the Country include race, income, source of income, national origin, ethnicity and family status. Various misconceptions about the effects of low-income and special-use housing are prevalent. The most common, that the placement of low-income or special-use housing adversely affects property values, has been disproved by numerous studies.⁴⁹ The effects of NIMBYism in Westchester County may be reduced when a proposed housing development takes into account the needs in its own "backyard", while at the same time addressing a broader, regional need.

⁴⁹ For example: *The Effects of Subsidized and Affordable Housing on Property Values: A Survey of Research* 1988, pg.i, Martinez, Marco and *Gaining Community Acceptance*. 1991, pg. 14, Dear, Michael.

II. Regional Impediment Analysis

Within Westchester County, there are four additional entitlement communities [Mount Vernon, New Rochelle, White Plains, and Yonkers] that receive HUD funding for Affordable Housing activities. Every other municipality is included in the Westchester County Consortium except for Mount Pleasant. Because each additional entitlement community receives its own formula share of HUD funds, it's responsible for preparing its own Analysis of Impediments [A.I.] to Fair Housing.

Using readily available A.I.'s from Mount Vernon, New Rochelle, White Plains, and Yonkers, the following section will attempt to define "common impediments" based on each independent analysis and to identify how various factors that impact Westchester County as a whole. If common impediments are identified, they are notated accordingly.

Mount Vernon

The following impediments were identified in the City of Mount Vernon's A.I., dated November 2009:

- The lack of financing and lack of affordable housing for a significant number of people
- A lack of education on Fair Housing laws, rights and responsibilities on the part of the home seekers and home providers;
- Lack of housing choices in non-minority census tract areas for Section 8 certifications and voucher holders has caused program participants to segregate in predominantly low income areas;
- Lack of a local fair housing ordinance to enforce fair housing;
- Substandard housing in low income areas;
- Lack of accessible housing for persons with disabilities.

New Rochelle

The following impediments were identified in the City of New Rochelle's A.I., dated June 2008:

- Reluctance of landlords and large privately-owned apartment complexes to rent to Section 8 Housing Choice Voucher tenants;
- Inadequate supply of affordable housing;
- Lack of available vacant land to build affordable housing projects;
- Lack of accessible housing units for the disabled;

- Presence of lead-based paint in the City's aging housing stock limits housing choice for families with small children;
- Discriminatory practices of co-op boards in approving potential purchases.

White Plains

The following impediment was identified in the City of White Plains 2008-2009 A.I.:

- The inadequate supply of rental and home ownership housing options for minority households

Yonkers

The following impediments were identified in the City of Yonkers 2010-2014 Consolidated Plan:

- Limited financial resources available to address identified priority housing needs;
- Cost of housing.

Summary of Findings

Although a number of impediments were identified county-wide, the central link among Mount Vernon, New Rochelle, White Plains, and Yonkers were the cost of land and the lack of affordable housing. Regardless of the housing market, the County is in a position where "outside forces" dictate and control these identified impediments.

Even under the best of economic circumstances, it is difficult to offer incentives to developers if land and infrastructure costs are too high or if in the obvious case if land is simply not available. When you add in the land use/zoning ordinance variable in which the New York home rule powers grant broad discretion to municipalities, and extensive permitting processes can lead to barriers that can contribute to fair housing impediments in Westchester County.

Access to Employment Centers Study

In March 2010, AKRF, Inc., a multi-disciplinary environmental, planning and engineering firm prepared an employment centers study (See Appendix) for the South Western Regional Planning Agency (SWRPA) and the Westchester County Department of Planning. This study focused on identifying the most effective locations for attainable housing within a clearly defined study area that was comprised of Westchester County and eight Connecticut towns that encompassed the Southwestern Connecticut Region (Darien, Greenwich, New Canaan, Norwalk, Stamford, Weston, Westport, and Wilton). In particular, this study did a detailed analysis of "employment centers" which were based on a grouping of zip codes (Westchester County only) and Census tracts (SWRPA region only) that provided a sizable number of both businesses and workers.

In the Introduction section of this study, AKRF summarized perfectly the insurmountable task faced by Westchester County in attempting to eliminate potential barriers to affordable housing as it relates to how residential and commuting patterns and job markets affect fair housing choice within Westchester County.

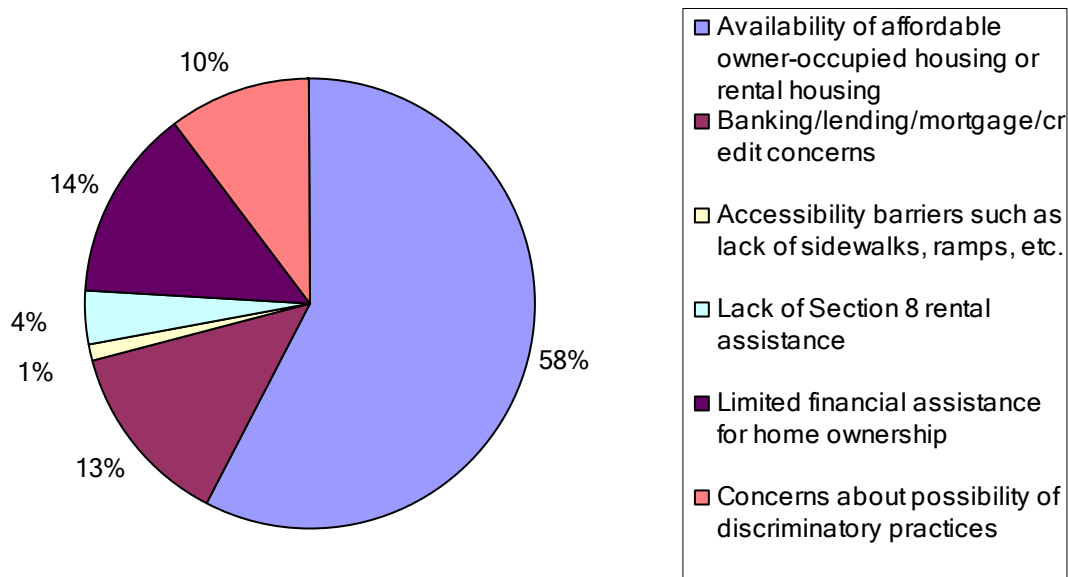
“While businesses in this study area provide many valuable jobs, the region is also home to some of the most affluent residential communities in the New York Metropolitan Area. Many of the homes in these communities are unattainable to the workforce employed by companies in the region’s employment centers. The lack of attainable housing affects not only low-income workers but middle income families, municipal employees, volunteer firefighters, young families, single-parent households, apartment renters, and first-time homebuyers-groups that are important to community life but that may be unable to afford market-rate housing. Businesses that require skilled workers and a stable workforce suffer when teachers, police and fire personnel, local government workers, and young families cannot afford housing”.⁵⁰ AKRF’s study analyzed existing traffic conditions on the ability to find attainable affordable housing and provides strategies to identify the most effective locations for future housing development.

⁵⁰ Access to Employment Centers Study, Task 5: Housing Assessment, Introduction, Page I

12. Current Impediments and Proposed Fair Housing Action Plan

The Fair Housing Choice survey conducted for this *Analysis* received a total of 854 responses and clearly revealed that the availability of affordable owner-occupied housing or rental housing was a direct impediment for residents seeking to move to or within Westchester County. Out of 383 survey respondents who responded to a specific question regarding such impediments, 220 [57%] of the respondents stated that the availability of affordable owner-occupied housing or rental housing was an impediment to fair housing choice in Westchester County.

Are any of the following impediments to your considering a move to or within Westchester?



Impediment # 1: High Cost of Living

The cost of living in Westchester County is high. The County's proximity to New York City, its suburban character, and its outstanding public schools make it a highly attractive, and therefore expensive, place to live. Contributing to the high cost of living are at least three distinct factors: the high cost of land, the high cost of transportation, and high taxes.

1.1 High Cost of Land

Several factors have the effect of limiting the amount of land available for development in Westchester County. Key among them are the regulations of the New York State Department of Environmental Conservation and the New York City Department of Environmental Protection. Their respective regulations effectively put vast stretches of Westchester County land off-limits to development in order to protect the watersheds relied upon for drinking water by the County and New York City. Also constraining development is the fact that significant areas of northern Westchester County are not served by public sewer and water systems. The high demand for land in the County

paired with a limited supply of developable land creates a scenario wherein the cost of land steadily escalates.

Recommendation:

Obviously, Westchester County has little control over the value of land in the County, as this is a market-controlled factor. However, the effects of high land costs can be mitigated through subsidies offered by the County. The County should continue to dedicate financial resources to defray the cost of land when the land will be developed for fair and affordable housing. The feasibility of property tax exemptions or reductions should be examined for land subsidized with County funds for the purpose of creating fair and affordable housing. In light of the limited supply of available, developable land in the County, the County should dedicate staff to the task of locating or assembling parcels that present opportunities for affordable housing development and communicating those opportunities to nonprofit developers. In areas where sanitary sewer is unavailable, the County may additionally consider subsidizing the costs of on-site wastewater treatment systems, as such systems will be necessary to support any development.

1.2 High Cost of Transportation

In general, getting around Westchester County and around the region can be expensive, yet the connectivity between the County and its region is one of the keys to Westchester's popularity as a place to live. Highways, parkways, and Interstates all provide routes through the County and into New York City, but it can be expensive to own and operate a personal vehicle in the New York area. The Metro-North Railroad offers commuter rail service into Manhattan from Grand Central Station to northern Westchester, which is an expensive commute option for people with low-paying jobs. Surveys conducted with Westchester County residents, non-profits, and municipalities revealed that significant public transportation limitations exist in southern and central Westchester County due to the limited transit schedules. The survey also revealed accessibility limitations in the northern part of the County.

Recommendation:

The County should continually monitor the potential need for improved transit accessibility for northern County residents and be prepared to expand routes in that region as may be required by future needs. The denser population and greater concentration of employment centers in the southern portions of the County may require a study of the feasibility of expanding operating hours, perhaps in conjunction with less frequent service, to accommodate workers with non-traditional work schedules. Additionally, Westchester County Department of Transportation has conducted studies to identify similar clusters of towns and villages that display such synergistic opportunities and spur development of sidewalks and bike lanes to heighten connectivity to the Westchester RiverWalk for the towns and villages along the Hudson River. When opportunities are identified, the County should be the convener of stakeholder governments (at the state, city, town, and village levels, as appropriate) and encourage their support for identified projects.

1.3 High Cost of Taxes

Annual increases in property taxes contribute to escalating monthly housing costs for both owners and renters residing in the County. The current taxation policies utilized by municipalities in the County have a significant impact on affordable housing and fair housing choice. Low and moderate-income families, persons with disabilities, and seniors who may already have exorbitant housing costs are at a greater risk of not being able to afford to live in certain areas due to the increased housing costs. High property taxes in Westchester County and its municipalities place a particular burden on low income homeowners by increasing their overall housing costs.

Recommendation:

Westchester County should look for opportunities to limit increases in the County tax levy.

Impediment # 2: Local Land Use Approval Process

In interviews with nonprofit developers, the length of time and complexity of the zoning review process was cited numerous times as an impediment to construction of additional affordable housing units. One nonprofit leader summarized the process like this: “submit your plan to the town board for denial, before submitting it to the zoning board for approval, before resubmitting it to the town board for approval before finally submitting to the county board for final approval.” This statement may or may not accurately describe the actual process, but it is helpful in expressing frustration with an often complex and tedious approval process.

The land use boards of local municipalities, such as the planning and zoning boards, are generally comprised of volunteer citizens with limited training in planning or zoning. Hence, compliance with such laws as the State Environmental Quality Review Act (SEQRA) may be prolonged as board members who are generally not planners or lawyers by profession navigate the timeframes set forth in the statute on behalf of their communities. In addition, in the case of larger developments, SEQRA compliance may mandate that agencies other than the local municipality be involved in the process. Given Westchester County’s exceptionally high property taxes, the carrying costs on a project that remains in pre-development for years places a significant burden on the developer.

Municipal zoning ordinances vary widely across the County. An affordable housing developer may find a development model that works in one village only to discover that the same model cannot be applied in any other village due to the differing zoning variations. Zoning for high minimum lot sizes, low floor area ratios, and low maximum building heights requires a careful balancing act in order to produce housing that can be dense enough to defray high land costs and be affordable to buyers or tenants.

Westchester County is extremely limited in the action it can take to resolve the problems. The municipal home rule powers allowed through New York State Law significantly impact land use and zoning ordinances relative to affordable housing and limit the County’s ability to impose requirements or actions upon the municipalities.

Recommendation:

Westchester County should strongly encourage municipalities to develop fair housing ordinances, similar to that promoted in the Westchester County Fair and Affordable Housing Model Ordinance Provisions. Westchester should continue to engage in substantive dialogue with municipalities urging them to give priority to fair and affordable housing development in their calendars and agendas, with the intent where feasible, of shortening minimum advance submission deadlines to the extent possible, and otherwise streamlining the process. Further, the County should continue providing technical assistance and training through the Westchester Municipal Planners Federation which provides regular training sessions to the volunteer citizens who serve on the local land use boards of their municipalities.

Impediment # 3: Local Opposition to Change [NIMBY]

Non-profit interviews and comments received from County residents indicate a pervasive “Not In My Backyard” [NIMBY] attitude in Westchester County that is manifested in numerous ways. Comments from residents and public hearings held during the preparation of this Analysis suggest that pushback against change in general and against fair and affordable housing in particular appears to come from a broad cross section of residents including lower-, middle-, and upper-income residents. The political will to support any sort of affordable housing legislation, or even a particular affordable housing project, is generally in very short supply.

Recommendation:

An educational campaign is needed to educate residents of Westchester County on what fair housing is, who needs it, what it looks like, and why it is needed in their communities. Frank and open discussions about race, racism, and discrimination may be helpful for the community. Trusted community institutions (such as churches, synagogues, mosques, colleges, and universities) should be recruited to facilitate these conversations. Programs that provide technical assistance to housing developers and inform County residents of fair housing opportunities should continue to receive County support.

Impediment #4: Limited Subsidized Housing & Programs

The extended wait-time for subsidized housing either through Housing Choice Vouchers or through public housing reduces the choice of affordable housing for residents in Westchester County. Additionally, mobility counseling is needed to help those households receiving vouchers and those living in public housing overcome fears of the unknown associated with moving to other communities that may provide fair housing and greater employment and educational opportunities.

Recommendation:

While the amount of funds available for both public housing and for Housing Choice vouchers is determined by HUD, the County supplements these funds in order to provide more housing opportunities. To the extent the County finds vouchers and housing subsidies to be effective means of increasing affordable housing options, funds for these programs may be further supplemented with other locally-controlled funds. The feasibility of a revolving downpayment fund should be considered. A coordinated, comprehensive, county-wide mobility counseling program should also be funded, continued, and widely promoted.

Conclusion

While Westchester County is diligently working towards achieving Fair Housing Choice for its residents, there are still impediments in place and areas of concern that warrant additional action in order to be fully resolved.

This Analysis is an attempt to identify major obstacles to fair housing access in Westchester County, as well as a proposal of viable recommendations for solutions to these impediments. It is important to note that some of the impediments identified in this report are related to municipal actions that may be beyond Westchester County's control.

The recommendations proposed in this analysis address the issues relative to cost of living, local land use approval process, NIMBYism, and limited subsidized housing and programs and can assist Westchester County in achieving the reality of a County that truly embraces and implements Fair Housing Choice.

Appendices

1. Westchester Affirmative Fair Housing Marketing Plan
2. Westchester Fair Housing Outreach & Education Plan
3. Westchester County Centralized Intake & Housing Outreach Plan
4. Westchester Fair Housing Action Plan
5. Census Tables: Protected Class Analysis
6. Westchester Housing Mortgage Data [HMDA]
7. Westchester County Fair Housing Complaints
8. 2005-2009 City/County/Town/Village Taxes
9. Bee-Line System On-Board Survey conducted by CJI Research corporation for Westchester County in November and December 2007
10. Land Use Study
11. Affordable Housing Ordinance & Zoning Review
12. Westchester County Zoning Abstracts
13. Access to Employment Centers Study: South Western Regional Planning Agency [SWRPA] and Westchester County Department of Planning
14. List of Survey Contacts
15. Sample Surveys
16. Survey Results