

# Westchester County, New York

## PHA/HCV Survey

The Westchester County Planning Department is developing its *Analysis of Impediments to Fair Housing Choice [AI]*. The AI will identify all potential impediments in Westchester County and its municipalities and develop a plan that will address these impediments to fair housing choice. It will also be used to help develop any future housing and community development policy and actions, such as housing, economic development, infrastructure, and community and public facility investment over the next several years.

The AI is a study/plan required by the U.S. Department of Housing and Urban Development (HUD). The AI depends, in large part, on the opinions and experiences of the people and organizations that are knowledgeable about housing, revitalization and community development throughout Westchester County. In essence, your perspective and insight on how to best understand Westchester County's fair housing impediments and needs is critical.

### BACKGROUND

Name and Title of Person Completing Survey:	
Agency Name:	
Is your Agency a Public Housing Authority?	
How many total housing units?	In how many locations?
% Currently occupied:	# of Individuals housed:
Does your Agency administer Housing Choice Vouchers?	
# of vouchers administered:	# of Individuals housed:

### PUBLIC HOUSING WAITING LIST

Does your Agency have a waiting list for its Public Housing Units?	
# of households on list:	Length of average wait:
Are you accepting new applications?	

## 1. ENCUESTA RELACIONADA CON LA IGUALDAD DE OPORTUNIDADES DE VIVIENDA PARA EL C...

WFN, Inc. ha sido contratado por el Condado de Westchester para preparar un Análisis de los Impedimentos para la Igualdad de Oportunidades de Vivienda, el cual ayudará al Condado a identificar los problemas, así como las acciones necesarias para ayudar a proporcionar la igualdad de oportunidades de vivienda a todas las personas.

Por consiguiente, nuestra firma está recolectando información de las personas que trabajan en el Condado de Westchester, pero que no viven en Westchester; de personas que viven en Westchester y que podrían considerar mudarse de su comunidad actual; y de personas que no viven ni trabajan en Westchester, pero que podrían considerar mudarse al condado.

Por favor, tome un momento para responder a esta encuesta y así ayudarnos a identificar lo que usted considera importante desde su punto de vista, como residente o posible residente.

2.

1. ¿Dónde vive actualmente?

Nombre del condado:

2. Proporcione su código postal actual

código postal:

3. ¿Cuánto tiempo ha vivido en su residencia actual?

4. ¿Reside actualmente en una comunidad de personas de la tercera edad?

5. ¿Tiene familiares que no viven con usted pero que viven en el Condado de Westchester?

6. ¿Dónde trabaja?

Nombre del condado:

7. ¿Cómo se traslada al trabajo?

3.

1. En cuanto a su vivienda actual, ¿qué tan satisfecho puede decir que está?

6

2. Si no está satisfecho(a) con su vivienda actual, ¿cuál es la razón principal de su insatisfacción? (Marque todas las que apliquen)

- Está demasiado lejos de mi trabajo
- Es demasiado costosa
- Es demasiado pequeña
- Hay demasiadas personas
- El área es poco atractiva para vivir
- Las opciones de transporte público son limitadas
- La vivienda se encuentra en condiciones deficientes
- No es un buen lugar para mis hijos/las escuelas no son buenas en esta área
- Otro
- Otro. Por favor, describa

3. Si no vive en Westchester, ¿qué tan interesado estaría en mudarse al condado si existieran viviendas con igualdad de oportunidades y a costos económicos?

6

4. ¿Cuáles de las siguientes consideraciones son importantes para usted al momento de escoger un lugar para vivir? (Marque todas las que apliquen)

- Cercanía a sus familiares
- Establecimientos comerciales convenientes
- Opciones de guarderías
- Buenos lugares de recreación (parques, senderos para caminar, parques infantiles, canchas deportivas)
- Servicio de autobús Bee-Line
- Acceso conveniente a una estación del Tren de Metro-North
- Ubicación cercana al trabajo
- Lo atractivo del vecindario
- Precio de la vivienda
- Otro
- Ninguna de las anteriores
- Otro. Por favor, describa

5. Si está interesado en vivir en el Condado de Westchester, ¿es más probable que lo vea como una residencia temporaria o como una vivienda permanente?

 6

6. ¿Qué tan importante es que su vivienda tenga facilidades para las personas con discapacidades físicas?

 6

7. ¿Su familia requiere una vivienda con igualdad de oportunidades y de costo económico para personas de la tercera edad?

 6

4.

1. ¿Actualmente vive en una vivienda subsidiada con fondos públicos o recibe ayuda para el alquiler del programa Sección 8?

6

2. Si es soltero, ¿estaría dispuesto a compartir la vivienda con otra persona, en la cual cada uno tendría una habitación privada?

6

3. Califique cada uno de los siguientes puntos de acuerdo a qué tan necesarios los considera. Utilice un rango del 1 al 3, donde 1 indica la necesidad más alta y 3 la más baja.

Alquiler de vivienda de costo alcanzable	<input type="text"/>
Asistencia para adquirir una vivienda	<input type="text"/>
Asistencia para restaurar una vivienda	<input type="text"/>
Préstamos comerciales con bajas tasas de intereses	<input type="text"/>
Capacitación laboral	<input type="text"/>
Asesoría sobre el crédito	<input type="text"/>
Servicios de atención médica	<input type="text"/>
Servicios para la salud mental	<input type="text"/>
Servicios para personas de la tercera edad	<input type="text"/>
Servicios para jóvenes	<input type="text"/>
Servicios de transporte	<input type="text"/>
Parques y lugares de recreación	<input type="text"/>
Mejoría de las calles y de aceras	<input type="text"/>
Servicios para las personas desamparadas	<input type="text"/>
Servicios para las personas discapacitadas	<input type="text"/>
Otro. Por favor, especifique	<input type="text"/>

4. ¿En cuál de los siguientes campos trabaja?

 6

Otro. Por favor, describa

5. Describa brevemente su trabajo:

6. ¿A qué grupo de edad pertenece

 6

7. ¿Cuál es su estado civil actual?

 6

5.

1. ¿Cuál es su sexo?

 6

2. Incluyéndose a sí mismo, ¿cuántas personas hay en su familia u hogar?

 6

3. ¿Cuántos miembros de su familia son niños menores de 18 años de edad?

 6

4. ¿Cuántos jóvenes que residen con usted tienen más de 18 años de edad?

5. ¿Cuál es el ingreso anual de su familia (usted y su cónyuge/pareja y cualquier hijo dependiente, pero no personas que sólo comparten la vivienda)?

 6

6. ¿Actualmente alquila o es propietario de su vivienda?

 6

Otro. Por favor, describa

7. ¿Cuánto paga actualmente de alquiler o de hipoteca al mes?

 6

6.

1. ¿Cuál es su raza/grupo étnico?

 6

2. ¿En su vivienda se habla con regularidad otro idioma que no es el inglés?

 6

Sí. ¿Cuál idioma?

3. Si existieran nuevas opciones disponibles de viviendas justa a precios alcanzables en el Condado de Westchester, ¿consideraría mudarse con su familia?

 6

4. ¿Cuál sería la ubicación preferida para su vivienda?

 6

5. La disponibilidad de agentes hipotecarios o inmobiliarios que hablen varios idiomas, ¿lo incentivaría a considerar mudarse al Condado de Westchester?

 6

Sí. ¿Cuál idioma?

6. Identifique cualquier asunto particular a su familia que podría evitar que usted solicite una nueva vivienda justa a precios alcanzables en el Condado de Westchester (por ejemplo, necesidad de educación especial o servicios sociales):

7. Si actualmente es propietario de una vivienda dentro o fuera del Condado de Westchester, ¿se encuentra en riesgo de ejecución hipotecaria (foreclosure) o en el proceso de presentar o ya ha presentado una ejecución hipotecaria en los últimos dos años?

 6

7.

1. ¿Se encuentra en el proceso de declararse en quiebra o ya se ha declarado en quiebra en los últimos dos años?

6

2. Si responde afirmativamente a las preguntas 24 ó 25, se encuentra en ejecución hipotecaria, en riesgo de ejecución hipotecaria, en quiebra o en riesgo de quiebra debido a: (Marque todas las que apliquen)

- Factores relacionados con el costo de la vivienda tales como los pagos de la hipoteca y los impuestos de bienes raíces
- Pérdida de ingresos o desempleo
- Saldos de tarjetas de crédito pendientes de pago
- Costos para la manutención familiar
- Costos médicos
- Otro. Por favor, explique

Otro. Por favor, explique

3. ¿Algunos de los siguientes es un impedimento para que usted considere mudarse a Westchester?

6

4. Por favor, utilice el siguiente espacio para proporcionar comentarios adicionales.

8.

¡Gracias por completar Inspección de Envoltura de la Feria de Condado de Westchester!



## 1. Westchester County Fair Housing Survey

On behalf of Westchester County, WFN, Inc. has been retained to prepare an Analysis of Impediments to Fair Housing Choice, which will help the County identify issues and actions needed to help provide fair housing opportunities to everyone.

In addition to residents already residing in Westchester County, we are seeking information from people who work in Westchester County but do not live in Westchester; from people who already live in Westchester and might consider a move from their current community; and from people who neither live nor work in Westchester but might consider moving to the county.

2.

1. Where do you currently live?

Name of County (Outside of Westchester)

2. What is your current zip code?

ZIP:

3. How long have you lived in your current residence?

4. Do you currently reside in a senior community?

5. Do you have family member(s) not in your household who live in Westchester County?

6. Where do you work?

Name of County (Outside of Westchester)

7. How do you travel to work?

3.

1. Thinking about your currently living situation, how satisfied would you say you were?

 6

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

- Too far from work
- Too expensive
- Too small
- Too crowded
- Unattractive area to live
- Poor public transportation opportunities
- Housing in poor condition
- Not a good place for my kids/schools are not good in the area
- Other
- Other (Please describe)

3. If you do not already live in Westchester, how interested would you be in moving to the county if adequate fair and affordable housing existed?

 6

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

- Family nearby
- Convenient retail facilities
- Childcare opportunities
- Good recreation facilities (parks, trails, playgrounds, ball courts)
- Bee-Line bus services
- Convenient access to Metro-North Railroad station
- Location close to work
- Attractiveness of neighborhood
- Price of housing
- Other
- None of the above
- Other (please describe)

5. If you are interested in obtaining housing in Westchester County, would you be more likely to see it as a temporary residence or permanent housing?

6

6. How important is it that your housing provide accommodations for the physically challenged?

6

7. Does your household require fair and affordable senior housing?

6

4.

1. Do you currently live in public housing or receive Section 8 rental assistance?

 6

2. If you are single, would you be willing to share housing with a roommate where each person has a private bedroom?

 6

3. 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.

Affordable rental housing	<input type="text"/>
Homeownership assistance	<input type="text"/>
Home repair assistance	<input type="text"/>
Low interest business loans	<input type="text"/>
Job training	<input type="text"/>
Credit counseling	<input type="text"/>
Health care services	<input type="text"/>
Mental health services	<input type="text"/>
Senior services	<input type="text"/>
Youth services	<input type="text"/>
Transportation services	<input type="text"/>
Parks/recreation facilities	<input type="text"/>
Street/Sidewalk improvements	<input type="text"/>
Services for the homeless	<input type="text"/>
Services for disabled persons	<input type="text"/>
Other (Please specify)	<input type="text"/>

4. In which field are you employed?

 6

Other (please specify)

5. Briefly describe your job:

6. Which is your age group?

 6

7. What is your current marital status?

	6
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5.

1. What is your gender?

6

2. Including you, how many people are in your family or household?

6

3. How many members of your household are children under the age of 18?

6

4. How many children reside with you who are over 18?

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

6

6. Do you currently rent or own your place of residence?

6

Other (please specify)

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

6

6.

1. What is your Race/Ethnicity?

 6

2. Is a language other than English spoken regularly in your household?

 6

If Yes (Please specify what language)

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

 6

4. What would be your preferred location for housing?

 6

5. Would the availability of multi-lingual real estate brokers and mortgage brokers help in your considering a move to or within Westchester County?

 6

If Yes (please specify what language)

6. 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):

7. If you are a current homeowner in or out of Westchester County, are you at risk of foreclosure or are you in the process of filing or have filed a foreclosure within the last two years?

 6

7.

1. Are you in the process of filing or have filed a bankruptcy statement within the last two years?

6

2. If yes to question 7 on Page 6 or question 1 on Page 7, are you in foreclosure, at risk of foreclosure, in bankruptcy or at risk of bankruptcy due to: (Check all that apply)

- Factors related to housing cost such as mortgage payments and real estate taxes
- Loss of income or unemployment
- Outstanding credit card balances owned
- Family support costs
- Medical costs
- Other

Other (please explain)

6

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

4. Please use this space below to provide any additional comments.

8.

Thank you for completing Westchester County's Fair Housing Survey!



# 1.

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The AI is a study/plan required by the U.S. Department of Housing and Urban Development (HUD). The AI depends, in large part, on the opinions and experiences of the people and organizations that are knowledgeable about housing, revitalization and community development throughout Westchester County. In essence, your perspective and insight on how to best understand our housing impediments and needs is critical.

We sincerely appreciate your participation in this survey.

## 1. Name of Municipality (City/Town/Village)

## 2.

### 1. What are the current needs for the following:

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Affordable rental housing   | <input type="checkbox"/> Commercial rehabilitation     | <input type="checkbox"/> Water/sewer improvements         |
| <input type="checkbox"/> Homeownership assistance    | <input type="checkbox"/> Health care services          | <input type="checkbox"/> Street/sidewalk improvements     |
| <input type="checkbox"/> Home repair assistance      | <input type="checkbox"/> Mental health services        | <input type="checkbox"/> Services for the Homeless        |
| <input type="checkbox"/> Low interest business loans | <input type="checkbox"/> Senior services               | <input type="checkbox"/> Services for disabled persons    |
| <input type="checkbox"/> Job creation/retention      | <input type="checkbox"/> Transportation services       | <input type="checkbox"/> Other – Please specify:<br>_____ |
| <input type="checkbox"/> Job training                | <input type="checkbox"/> Parks/recreational facilities |   |

Other (please specify)

### 2. Is the Westchester Bee-Line Bus System accessible in your City/Town/Village?

- Yes                                    No

### 3. Are there plans to expand services/routes within your City/Town/Village?

- Yes  
 No

Other (please specify)

### 4. Are Bee-Line services easily accessible to residents without transportation?

- Yes  
 No

Other (please specify)

### 5. Is there access to the train system?

- Yes  
 No

6. Can the rest of the County be easily accessed through the transportation system from your City/Town/Village?

Yes

No

Other (please specify)

7. Are there any other transportation services available to those residents without access to a vehicle?

Yes

No

Other (please specify)

3.

1. Is there housing in your City/Town/Village for persons with disabilities?

Yes

No

2. If so, how many disability units exist in your City/Town/Village?

1-5

5-10

10-15

15-20

20 or more

3. Is there housing in your City/Town/Village for low to moderate income persons?

Yes

No

4. If so, how many units exist in your City/Town/Village?

1-5 units

5-10 units

10-15 units

15-20 units

20 or more units

5. If there are any affordable housing units in your City/Town/Village, where are they located?

6. Are there any Section 8 rentals/homes available in your City/Town/Village?

Yes

No

7. If so, how many units exist and what is the location of the units?

4.

1. If no Section 8 housing units exist, do you have any idea why?

2. Is there sufficient housing in your City/Town/Village for the elderly?

Yes

No

3. Are there shelters or housing units for homeless persons and/or families?

Yes

No

4. Are there any services/shelters for persons who are victims of domestic violence or abuse?

Yes

No

5. Are there examples of segregation in your City/Town/Village? (i.e. – minority "pockets," low-income persons, ethnicity, religion in terms of housing)

Yes

No

Other (please specify)

6. To the extent of any housing discrimination exists, has it improved or worsened in the last five years? How so?

7. Are you aware of any real estate practices that limit Fair Housing Choice in your City/Town/Village? (ex: Steering, Blockbusting, discriminatory deed restrictions, false denials of housing availability, etc)?

Yes

No

5.

1. If so, has evidence real estate practices that limit Fair Housing Choice been documented?

Yes

No

Other (please specify)

2. Are there adequate real estate professionals available for non-English speaking residents?

Yes

No

3. Is there documented evidence of persons experiencing discrimination in assessing borrower credit-worthiness in your City/Town/Village?

Yes

No

Other (please specify)

4. Are there problems faced by minorities in securing a mortgage loan in your City/Town/Village?

Yes

No

Other (please specify)

5. Are there persons experiencing "predatory" practices in mortgage lending or underwriting practices in your City/Town/Village?

Yes

No

Other (please specify)

6. Have you received any complaints of persons having been denied or steered away from obtaining a mortgage based on factors other than financial?

Yes

No

Other (please specify)

7. How might your (City/Town/Village)'s current local zoning laws limit the availability and location options for affordable housing?

6.

1. Do local building codes, fees and taxes increase costs as to limit the development of affordable housing with the effect of restricting housing choice?

Yes

No

If yes (please specify)

2. Do local zoning laws and occupancy codes limit the location and availability of group homes for the mentally disabled and shelters for the homeless? Where may these shelters/group homes be located?

Yes

No

If yes (please specify)

3. What is the process for the development of housing in your City/Town/Village?

4. What is the rezoning process (if required)?

5. Are there any infrastructure restrictions/limitations that may prohibit new development?

Yes

No

If yes (please specify)

6. Does your City/Town/Village have adequate water/sewer systems in place?

Yes

No

If yes (please specify)

7. What is the process for developing new water/sewer systems?

7.

1. Are the roads in good repair?

Yes

No

Other (please specify)

2. Is there any unpaved roads in your City/Town/Village?

Yes

No

3. The following list contains common impediments to Fair Housing. Identify any that exist in your City/Town/Village and provide examples if possible.

Availability of Affordable Owner-Occupied Housing

Municipal Regulations and Ordinances

Building or Zoning Code Provisions

Landlord Discriminatory or Unethical Practices

Banking/Lending/Mortgage Discriminatory or Unethical Practices

Real Estate/Realtor Discriminatory or Unethical Practices

Accessibility Barriers (Ex: Older Neighborhoods' Lack of Infrastructure, sidewalks, ramps, etc.)

Limited Financial Assistance for Home Ownership of Elderly, Disabled, Minority and Low-Income (# of Public Housing Vouchers)

Lack of Public Education and Awareness Regarding Rights and Responsibilities Under Federal, State and Local Fair Housing Laws

Other (please specify)



## HOUSING CHOICE VOUCHER WAITING LIST

Does your Agency have a waiting list for voucher applicants?

# of households on list:

Length of average wait:

Are you accepting new applications?

## VOUCHER PORTABILITY

On a scale of 1 – 10 with 1 being "not important" and 10 being "extremely important", how important is *voucher portability* to the clients you serve?

Can you cite any evidence (anecdotal or otherwise) of the importance of this need?

How can *voucher portability* be improved in Westchester County? Please describe any barriers to be overcome and list practical steps to be taken.

Does your Agency provide voucher portability options to clients? Describe.

## MOBILITY COUNSELING

On a scale of 1 – 10 with 1 being “not important” and 10 being “extremely important”, how important is *mobility counseling* to the clients you serve?

Can you cite any evidence (anecdotal or otherwise) of the importance of this need?

How can *mobility of voucher holders* be improved in Westchester County? Please describe any barriers to be overcome and list practical steps to be taken.

What are the most common reasons *your Agency's* voucher holders want to relocate to another community?

Does your Agency provide mobility counseling? If so, when? To whom? And under what terms?

Does your Agency provide any subsidies to assist households relocating to other communities?

Does your Agency provide housing counseling to clients or offer assistance in qualifying for a home loan or obtaining a market-rate rental?

#### **INTER-AGENCY AGREEMENTS**

Does your Agency have any Memorandums of Understanding or other agreements with other PHAs or voucher agencies that have streamlined processes or otherwise brought benefits to your clients? Please describe?

What types of agreements among housing authorities and voucher agencies are needed to improve coordination and delivery of housing services within Westchester County?

## **IMPEDIMENTS TO FAIR HOUSING CHOICE**

Based on your knowledge and experience, what do you perceive as the largest impediments to fair housing choice facing public housing residents and voucher holders? List as many as you are aware of.

## **OTHER INFORMATION**

If your Agency has any of the following information readily available and would like to submit it with this survey form, it will greatly assist our efforts to create an AI that accurately portrays fair housing access in Westchester County. Your assistance and cooperation is greatly appreciated.

- Policies & Procedures for tenant selection
- Copies of MOUs or Inter-Agency agreements
- Distribution of voucher holders by zip code, census tract, or other geographic area
- Demographic data on current residents/voucher holders
- Demographic data on wait-listed residents/voucher holders
- Brochures, flyers, or other published material that describes your Agency and/or your programs