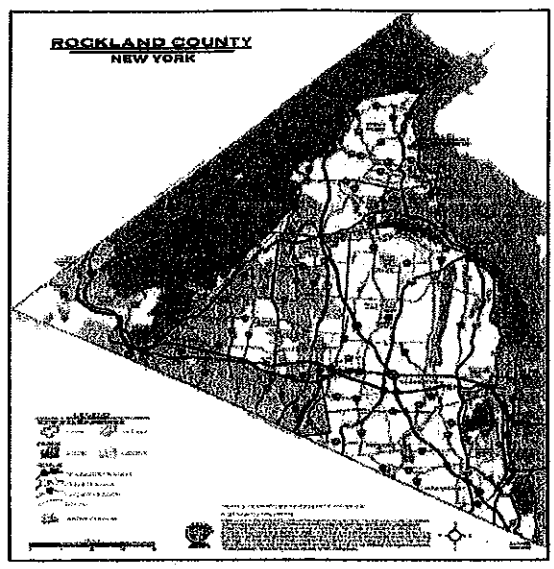

Analysis of Impediments to Fair Housing Choice

Rockland County, NY

Prepared For:
Rockland County
Office of Community Development

Prepared By:
Bay Area Economics

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Executive Summary

Equal and free access to housing is fundamental to meeting essential needs and pursuing personal, educational, employment, and other goals. Because housing choice is so critical, fair housing is a goal that Government, public officials, and private citizens must achieve if equality of opportunity is to become a reality.- HUD Fair Housing Planning Guide

Purpose of the Analysis of Impediments to Fair Housing

The Analysis of Impediments to Fair Housing Choice (AI) is an important policy tool utilized by local jurisdictions to promote fair housing. Prepared according to US Housing and Urban Development Department (HUD) guidelines, this AI is for Rockland County, New York. The AI examines policies and practices that may limit an individual's or a household's ability to choose housing in an environment free from discrimination. The AI assembles fair housing information, identifies any existing public or private sector barriers that limit housing choice, and proposes actions to overcome those barriers.

As part of the Consolidated Plan preparation process, and as a requirement for receiving HUD grant funding, entitlement jurisdictions like Rockland County are required to certify to HUD that they are affirmatively furthering fair housing. Rockland County has undertaken this update of its AI in conjunction with preparation of the County's 2010-2014 Consolidated Plan.

HUD specifically defines impediments to fair housing choice as:

- 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; or
- Any actions, omissions or decisions that have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

In addition, Rockland County and New York State Fair Housing laws include the above criteria as well as discrimination based on the additional criteria of marital status, age, sexual orientation and military status.

Study Approach and Community Outreach

Rockland County commissioned Bay Area Economics (BAE) to assist with the preparation of this AI. Staff from the County and local jurisdictions worked with BAE to:

- Analyze data, documents, current programs, and practices;
- Identify barriers to fair housing choice; and
- Develop strategies for removing impediments and affirmatively furthering fair housing.

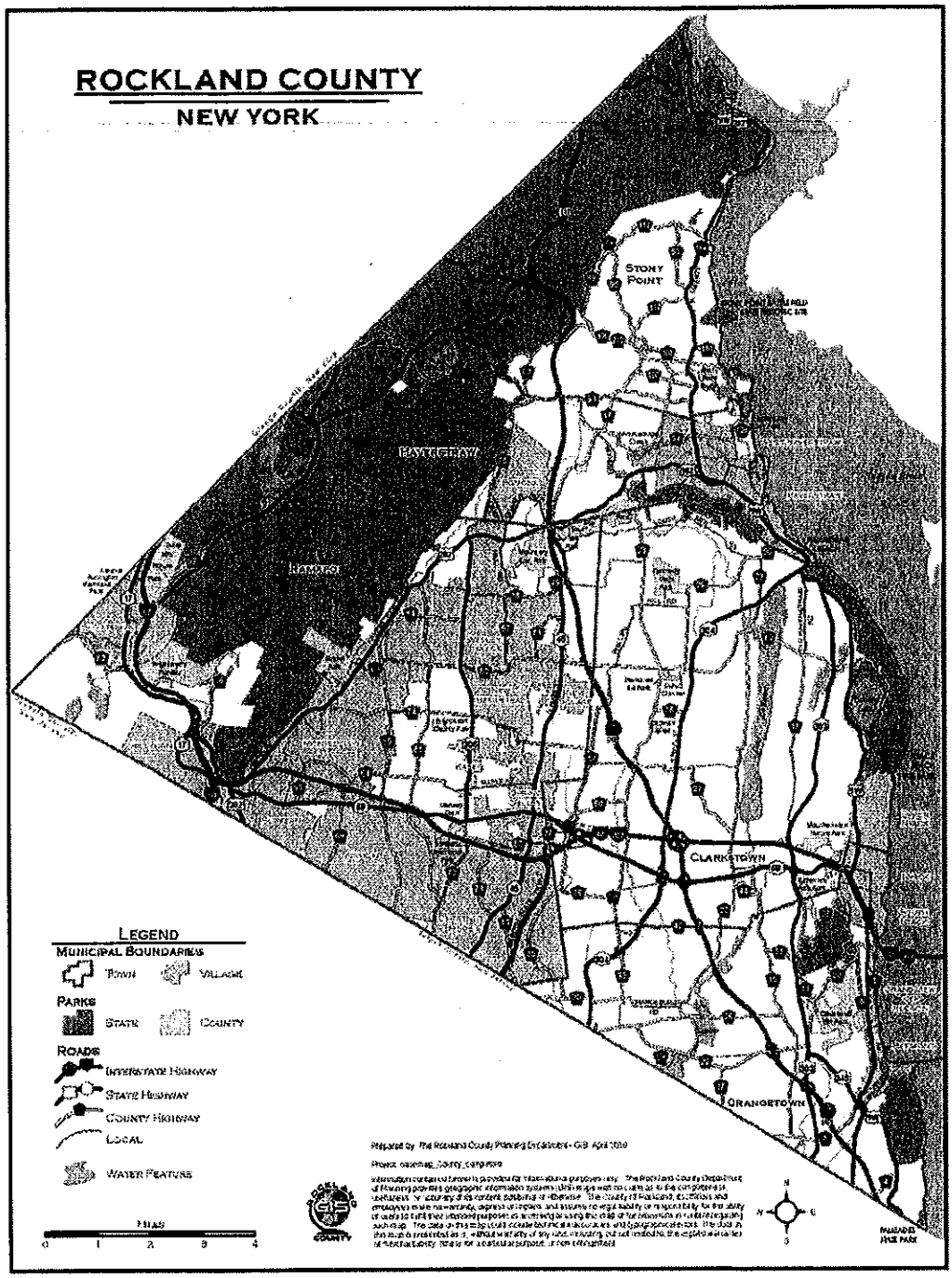
Measures of Disparate Treatment. Complaints about fair housing are one indicator of the presence of impediments to fair housing choice. Data on fair housing complaints and cases from 2000 to 2009 from the Rockland County Commission on Human Rights were obtained and analyzed. BAE also conducted interviews with County, Town and Village staff, elected and appointed officials, local fair housing service providers, affordable housing developers and a variety of community stakeholders about the full range of fair housing issues in Rockland County.

Measures of Disparate Impact. In addition to analyzing demographic and economic trends, city planning documents, local housing policies, land use and zoning programs and ordinances were analyzed to determine any direct or indirect impact on fair housing. The Rockland County Consolidated Plan was consulted in depth, as it was being developed at the same time this AI was being completed.

Community Outreach. BAE consulted with the Office of Community Development to conduct outreach to all segments of the Rockland County community. First, a series of focus groups were conducted with local affordable housing developers, service providers, advocates, and mortgage lenders to elicit feedback about barriers to fair housing in the County and existing efforts directed at removing these barriers. To augment these focus groups, two sets of public meetings were held on January 11, 2010 and March 4, 2010 to provide an opportunity for community input and public comment. In addition, BAE conducted individual interviews with key stakeholders from such entities as the Commission on Human Rights and various housing advocacy groups working in distinct areas of Rockland County.

Overview of County Jurisdictions

As depicted on the next page, Rockland County is comprised of five towns and 19 villages, each with varying degrees of policy and planning responsibility, oversight, and regulatory authority beyond that of the County's. It is important to understand which local public entities below the county level are also responsible for enforcing and encouraging fair housing. Along with these 24 defined jurisdictions below the county level, there are also 16 Census Designated Places (CDPs), which do not have municipal authorities but are recognized places.



Source: Rockland County, 2010.

General Demographic and Economic Trends

Population and Household Growth. As of 2009, Rockland County had a population of 297,500, or 1.6% of the population of the New York Metropolitan Statistical Area (MSA). The County's population is growing at a rate similar to the overall metropolitan region, but with dramatic differences in the rate of increase across the County. The Town of Haverstraw and certain areas in the Town of Ramapo have experienced more rapid rates of household increase and population growth from 2000 to 2009 than the County as a whole.

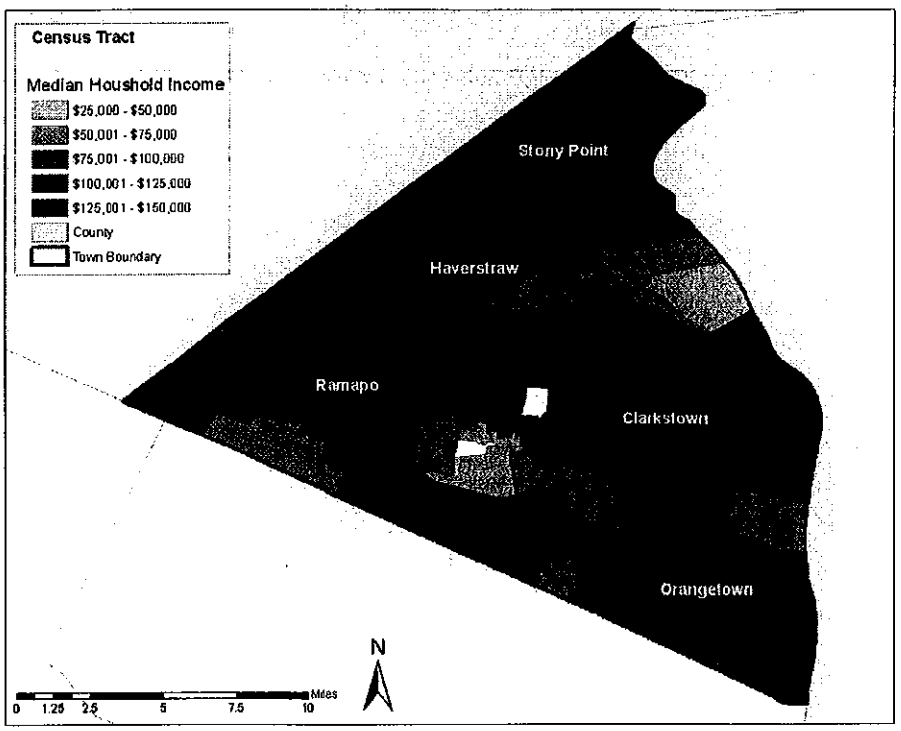
Population and Household Characteristics. A suburban area with a large percentage of family households, Rockland County's average household size of 3.0 is higher than the average of 2.71 for the MSA overall. Consistent with the County's large family population, the average age is lower than in the MSA.

Household Income. Rockland County's median household income in 2009 was over $83,000, which is 32 percent higher than the New York MSA ($63,000). Within Rockland County, however, significant differences in household income exist across jurisdictions with certain areas in Ramapo and Haverstraw having relatively low median household incomes compared to higher income areas of the County (see figure below).

Tenure. The County has a higher percentage of homeowners relative to the New York MSA; 72 percent of Rockland County households were homeowners, compared to 51 percent in the MSA. As with income, household tenure varies significantly across the County by census tract.

Incomes Related to Affordability. Affordability is generally discussed in the context of households with different income levels. Households are categorized as extremely low-income, very low-income, and low-income, based on household size and percentages of the Area Median Income (AMI). These income limits are established annually by HUD. Federal, State, and local affordable housing programs generally target households earning up to 80 percent of AMI. Some local programs may provide assistance to households earning up to 120 percent of AMI. The area median income in Rockland County of a 4-person family in 2010 was $102,000 according to HUD.

Median Household Income by Census Tract, 2009



Source: ESRI; Claritas, Inc., 2009; BAE, 2010.

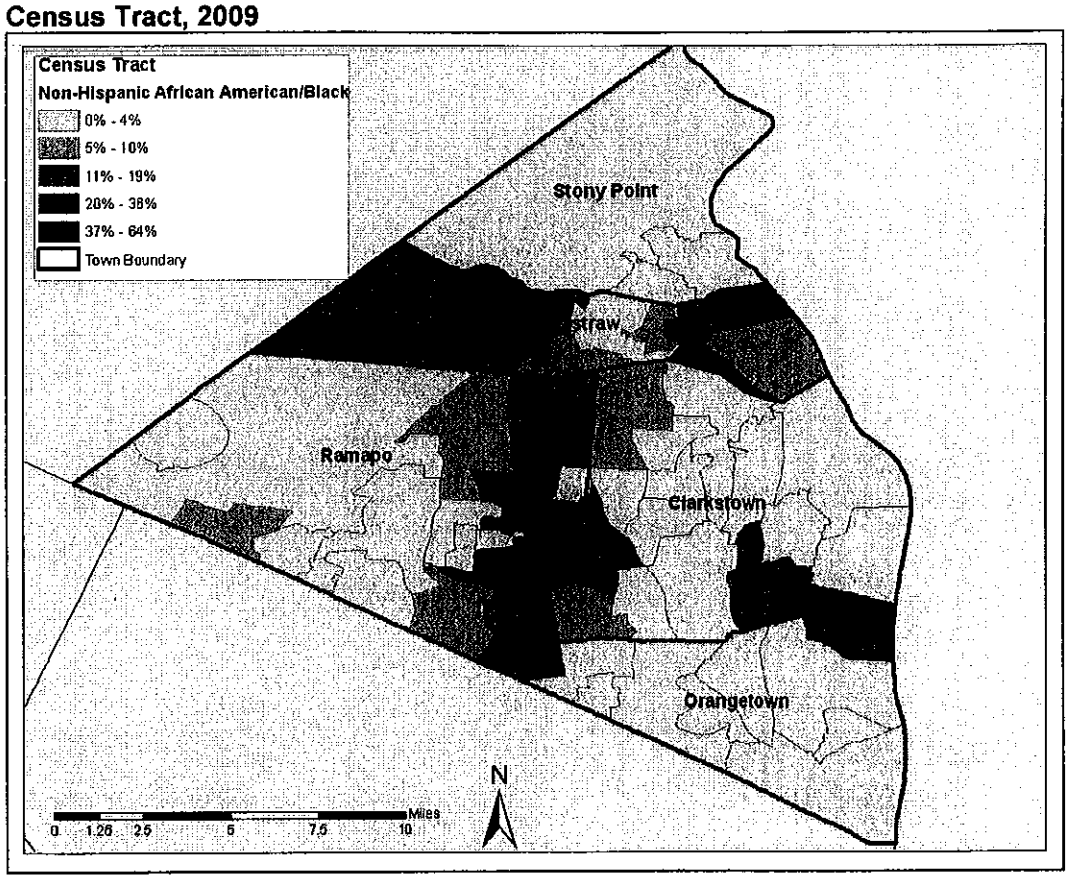
Unemployment and Employment. Rockland County has a lower rate of unemployment (7%) than the MSA overall. The County's largest employment sectors are in public administration, education and health care and the two largest concentrations of jobs are in Haverstraw to the north, and in the Spring Valley/Monsey area, centrally located in the County, on the eastern border of the Town of Ramapo. These two areas coincide with the densest areas of population and lowest income concentrations as well.

Fair Housing Demographics

Race, Ethnicity and National Origin. In 2009, the County population was 68 percent Non-Hispanic White, compared to 72 percent in 2000, indicating that the county has become slightly more diverse in terms of race and ethnicity. However, using an analysis of race concentrations by Census tract, it appears that the County is more segregated in 2009 than in 2000. Two maps presented below profile first the distribution of the African-American population in Rockland

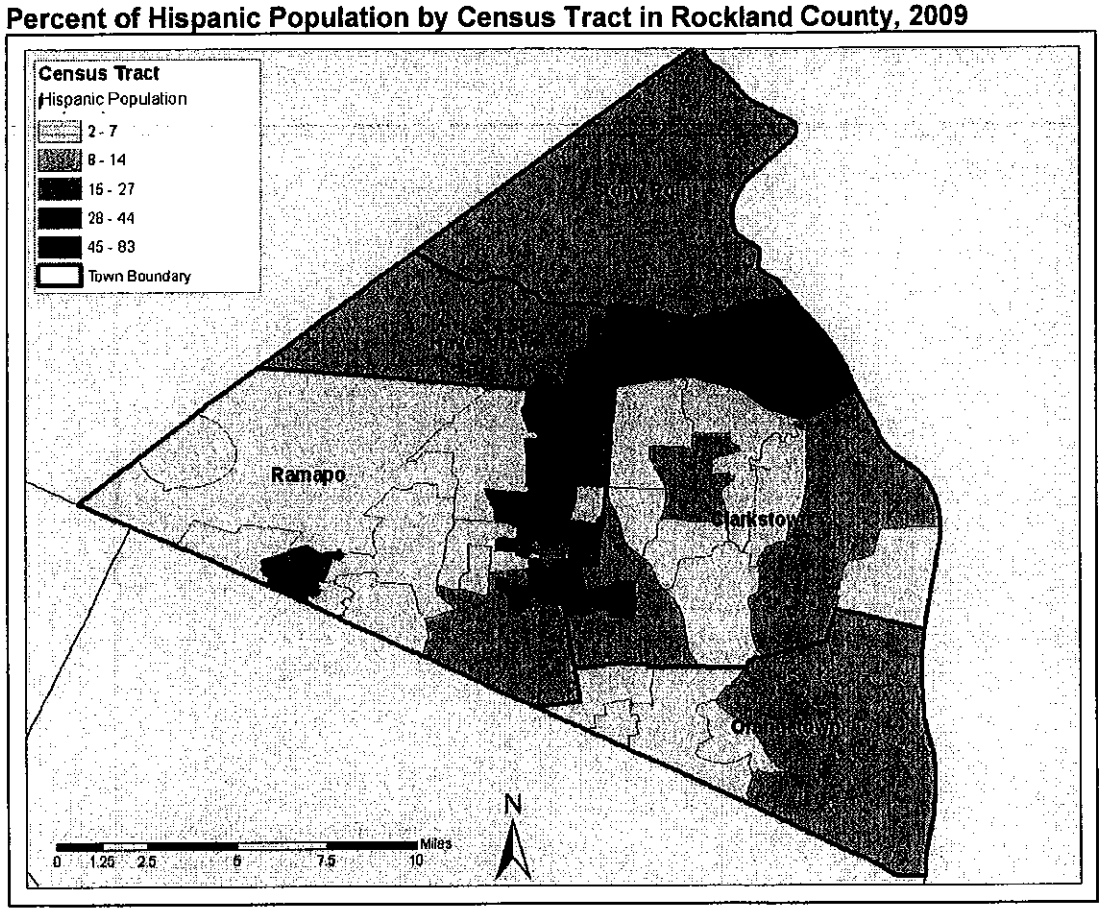
County and then the Hispanic population.

Percent of Non-Hispanic African American Population in Rockland County by Census Tract, 2009



Source: United States Census Bureau, 2009; Claritas, Inc., 2009; ESRI; BAE, 2010.

Percent of Hispanic Population by Census Tract in Rockland County, 2009

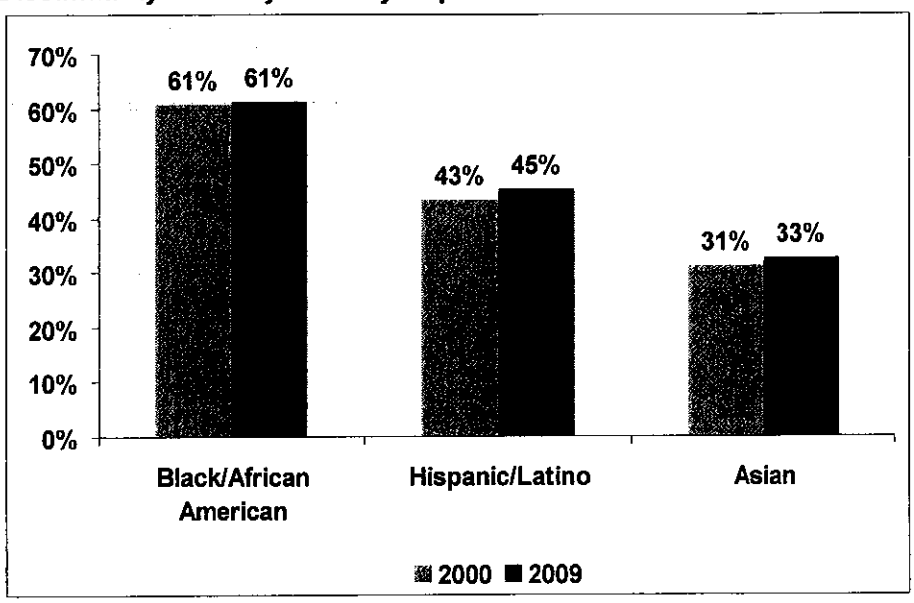


Source: United States Census Bureau, 2009; Claritas, Inc., 2009; ESRI; BAE, 2010.

Dissimilarity Index Analysis. A measure commonly employed by demographers and sociologists to analyze patterns of racial/ethnic concentration is the "dissimilarity index." The index is a measure of the evenness with which two groups (generally a minority group compared to a majority race or ethnic group) are distributed across the geographic areas that make up a larger area, such as Census tracts within a county. The index ranges from 0 to 100, with 0 meaning no segregation or spatial disparity, and 100 being complete segregation between the two groups. The index score can also be interpreted as the percentage of one of the two groups in the calculation that would have to move to a different geographic area in order to produce a completely even distribution.

Analyzing 2000 and 2009 data by Census tract results in the following dissimilarity indices for three minority groups in Rockland County:

Dissimilarity Index by Minority Population



Source: Claritas, Inc., 2009; BAE, 2010.

This analysis indicates that 61 percent of Non-Hispanic African Americans, 45 percent of Hispanics, and 33 percent of Non-Hispanic Asians would need to move to a different Census tract in order to achieve spatial integration with the Non-Hispanic White population.[1] In general, an index score above 60 is considered high, 30 to 60 is considered moderate, and below 30 is considered low.[2] As such, this analysis indicates that the County's Hispanic and Non-Hispanic Asian populations experience relatively low to moderate segregation relative to Non-Hispanic Whites. Although they are considered moderate to low, they did increase from 2000 levels, indicating higher levels of segregation. The County's Non-Hispanic Black/African American population is considered highly segregated and this remained unchanged from 2000 to 2009.

Religion. Due to federal law, the United States Census is unable to collect data on religion. However, linguistic data and a variety of other sources indicate that there are concentrations of population based on various religious communities throughout the County. In particular, certain areas in the Town of Ramapo are home to one of the largest and fastest growing orthodox Jewish communities in the United States.

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[1] Assuming no movement in the Non-Hispanic White population.

[2] Massey, D.S. and N.A. Denton. *American Apartheid: Segregation and the Making of the Underclass.* Cambridge: Harvard University Press. 1993.

Familial Status, Marital Status, and Gender. Rockland County has a relatively high percentage of married couple families with children compared to the MSA as a whole. One major difference between the County and the MSA in this case is that the majority of County households below the poverty level are married couples with children. In comparison, most households in the MSA below the poverty level are households headed by females with children.

Disability and Age. While a smaller percentage of the County's population is either physically or mentally disabled than the MSA overall, the distribution by age group differs. In the larger MSA, the age group of 18-64 is the largest portion of the disabled population; in Rockland County, it is the population 65 years and older. Although there is no apparent segregation based on disability, disabled households do tend to have lower incomes than the balance of the non-disabled households in the county.

In October 2010, the Legislature of Rockland County released a comprehensive report on the status of seniors in Rockland County entitled ***Project Tomorrow: Aging in Place.*** This report documented the strong desire of most Rockland County senior citizens to remain in their communities as they age and also identified various public and private sector barriers that often limit opportunities for seniors to age in place. In terms of housing, the report fond that regularoty barriers and land use restrictions play a major role in preventing the development of affordable housing suitable the needs of seniors. Specifically, the report cites "NIMBYism and regularoty restrictions on everything from signage to acreage to water usage" as major obstacles to building an adequate supply of housing for the elderly in most parts of Rockland County.[3]

Housing Needs and Housing Market Conditions

Housing Stock Characteristics. The vast majority of housing units (61 percent) in Rockland County are single-family detached units. This is very different from the MSA overall, where only one-third of housing units are detached. A high number of detached dwellings may present an obstacle for lower-income families who cannot afford to own and maintain a single-family detached home. Most of the towns have housing stocks similar to the County overall, with the exception of Haverstraw. In Haverstraw, 60 percent of the entire housing stock is attached, creating a different dynamic in terms of housing market conditions and needs.

Building Permit Trends. Rockland County has not been immune from the recent housing bubble. The number of building permits issued annually varied somewhat from 2001 to 2008. However the most drastic decrease was from 256 single-family building permits issued in 2008 to 79 single-

[3] ***Project Tomorrow: Aging in Place*** Page 23.

family building permits issued in 2009. Within the towns of Rockland County, a significant amount of single-family and multi-family development took place in Ramapo from 2000 to 2009, with Clarkstown also approving a relatively large number of units. Relatively little new housing has been developed in the Towns of Stony Point and Orangetown.

Housing Affordability and Cost Burdens. According to HUD standards, a household is considered "cost-burdened" (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. Households are "severely cost burdened" if they pay more than 50 percent of their income on housing costs. Thirty-two (32) percent of households in Rockland County were cost-burdened in 2000, spending more than 30 percent of their income on housing. This included 14 percent of households who were severely cost burdened, spending more than half of their gross income on housing costs. The incidence of housing overpayment was more common among renter households than owners. During the current economic downturn, the rate of overpayment may have increased due to rising unemployment as suggested by detailed housing affordability analyses conducted for this AI.

Current Fair Housing Legal Status

The Rockland County Fair Housing Board (FHB) oversees the County's Commission on Human Rights and has the authority to investigate, attempt to conciliate, and if necessary, adjudicate housing discrimination complaints. The Commission on Human Rights has also signed a Memorandum of Understanding with HUD, which authorizes it to act as an agency of HUD in investigating housing discrimination claims. In 2009, the agreement between HUD and the Commission was extended for five years, effective through 2014.[4]

The number of fair housing complaints filed with the Rockland County Fair Housing Board between 2000 and 2009 ranged from six to 30 complaints a year. Disability was the most common basis cited in fair housing complaints, appearing in 51 percent of all complaints filed over this time period. Race appeared in 71 percent of complaints in 2008 and 38 percent of complaints overall between 2000 and 2009.

National origin and sex were each cited in 14 percent of all complaints filed between 2000 and 2009. Age and marital status were not common bases for complaints. These two bases each appeared in less than 10 percent of complaints between 2000 and 2009. Color and sexual orientation were the least cited bases of housing discrimination complaints filed with the FHB. Between 2000 and 2009, there were no complaints filed on the basis of color or sexual

[4] HUD recognizes state and local agencies that enforce fair housing laws that are substantially equivalent to the federal Fair Housing Act. In the MOU, HUD indicates that the Rockland County Fair Housing Law is substantially equivalent to the Fair Housing Act.

orientation.

Creed or religion has typically appeared in a small proportion of fair housing complaints. However, in 2009, creed or religion represented the most common basis of complaint, appearing in 64 percent of complaints filed that year. This represents a substantial increase from previous years. Between 2003 and 2006, there were no complaints filed on the basis of religion. It should be noted that the 14 complaints involving religion or creed were Secretary Initiated Complaints. These complaints were initiated by the Executive Secretary of the FHB rather than a particular individual or organization and involved allegations of discriminatory advertising. All but two of these cases have been conciliated.[5]

Westchester Residential Opportunities, Inc. Fair Housing Testing

In January, 2011, Westchester Residential Opportunities, Inc. (WRO) released a the results of fair housing testing conducted in Westchester, Putnam and Rockland Counties between February, 2009 and August, 2010. Funded by a grant from HUD, the study involved sending two testers – one from a protected class and one control tester – to rental housing offices to seek housing offered for rent. The testers in the case of the WRO study were African-American and Hispanic while the control testers were white. In Rockland County, 26 tests were conducted, focused primarily on the Pearl River area. Of the 26 tests, nine showed unequal treatment, all involving a Black/African-American tester. No cases of unequal treatment involving an Hispanic tester were identified.

As a result of this study, WRO has filed complaints with the Rockland County Commission on Human Rights against three offices where multiple unequal results indicated a systematic pattern of discrimination. In response to the study, the County Community Development Office is also seeking to partner with WRO in certain parts of the County to engage in education and outreach activities concerning fair housing.

Public and Private Sector Impediments to Fair Housing Choice

Public Sector. Given the fragmented nature of Rockland County's regulatory and planning environment, a broad range of jurisdictions maintain policies and ordinances that have the potential to raise fair housing concerns. In particular, local zoning ordinances can impact the production of multifamily housing, accessory dwelling units, emergency shelters, transitional housing, and community care facilities, all of which serve lower-income households and special needs populations. Many jurisdictions in the County do not currently have land use policies and zoning in place which would permit the development of a full range of choices to meet the

[5] Fair Housing Board, "Fair Housing Board Enforcement of the Fair Housing Law," 2009.

County's diverse housing needs and facilitate fair housing choice for all segments of the population.

Private Sector. In addition to governmental constraints, there may be non-governmental factors which may constrain the production of new housing or impede fair housing. These could include market-related conditions such as the availability of mortgage financing or land and construction costs, or other private sector activities such as application processes for affordable housing developments.

- **Lending Policies and Practices.** Enacted by Congress in 1975, the Home Mortgage Disclosure Act requires lending institutions to publically report home loan data. Lenders must provide information on the disposition of home loan applications and disclose applicant information, including their race or national origin, gender, and annual income. HMDA data indicates which banks are lending in communities and provides insight into lending patterns, including denial rates and the types of loans issued (e.g., home improvement loans, home purchase loans). In 2008, approximately 3,800 home purchase loan applications were submitted in Rockland County. Approximately 56 percent of these loans were approved. Loan approval rates for home purchase loans varied by race. Loan applications submitted by Asian persons had the highest approval rate at 70 percent. White applicants had the second highest approval rate at 63 percent. Black /African American applicants had an approval rate of 47 percent. Many factors can influence loan application approval rates, including household income, income-to-debt ratio, credit rating, and employment history.

- **Foreclosures.** As in much of the MSA, Rockland County has also suffered from higher than normal foreclosure rates due to the recent economic downturn. In addition to disrupting the housing markets in general, foreclosures have also damaged many household credit ratings, limiting the ability to purchase a home in the future. National data shows that subprime mortgages (which have a strong correlation with foreclosure risk) disproportionately occurred in communities of color, raising a fair housing concern.[6]

- **Affordable Housing Finance**. According to local affordable housing developers, the availability of land and financing present the biggest barriers to producing new subsidized housing. Although construction costs have in some cases remained stable or declined in recent years, the tightened credit market and decline in State and local subsidies have made it challenging for affordable housing developers to take advantage of these lower costs. At the same time, the scarcity of land zoned for multi-family or special needs

[6] *Losing Ground: Foreclosures in the Subprime Market and Their Cost to Homeowners.* Center for Responsible Lending. December 2006.

housing types seriously constrains the ability of affordable housing developers and providers to structure financially viable developments.

Recommendations to Affirmatively Further Fair Housing

1. Secure Federal Funding for Community Development Activities

Federal entitlement grants represent a primary source of funding for local affordable and fair housing activities, including contracting with fair housing service providers. These dollars are particularly important today, given the fiscal concerns experienced by many local jurisdictions. These funds should be directed within Rockland County that actively support and promote air housing.

2: Expand Fair Housing Activities and Services

The AI finds that fair housing represents an ongoing concern throughout Rockland County particularly with respect to race, ethnicity, nationality, religion and disability. This assessment is made both on evidence of direct discrimination and disparate treatment across the County, as well as evidence of programs and policies which serve to limit fair housing choice for certain populations. In particular, interviews with local service providers and other key stakeholders indicate that many home seekers and landlords are unaware of federal and state fair housing laws with respect to race, ethnicity, nationality and religion. They also remain unfamiliar with protections offered to individuals and households in all of the protected categories.

3: Support Affordable Housing Production in All Areas of the County

The analysis of rents, home sales prices, and local household incomes indicates that despite the reduction in home sale prices and rent levels in some parts of the County, many low-income households remain priced out of the local market. In particular, areas in Stony Point and Orangetown as well as a variety of other Villages and sub-areas across all five towns do not currently permit the development of affordable housing in any configuration that would be financially feasible for a developer or provider of affordable housing. As a result, a significant share of Rockland county households are cost-burdened, overcrowding remains a pressing concern in many areas, and local housing authorities and affordable housing property managers report lengthy waiting lists.

4: Ensure Consistency Between Local Zoning Ordinances and Fair Housing Choice

Local jurisdictions' zoning requirements must comply with State law, the Federal Fair Housing Act of 1968, and the Fair Housing Amendments Act of 1988. At present, it appears that some local zoning policies and regulations may conflict with State and Federal requirements, particularly with respect to allowing the development of multi-family housing at a variety of densities and affordability levels.

Introduction

Purpose of the Analysis of Impediments to Fair Housing

The Analysis of Impediments to Fair Housing Choice (AI) is an important policy tool utilized by local jurisdictions to promote fair housing. Prepared according to US Housing and Urban Development Department (HUD) guidelines, this AI is for Rockland County, New York. The AI examines policies and practices that may limit an individual's or a household's ability to choose housing in an environment free from discrimination. The AI assembles fair housing information, identifies any existing public or private sector barriers that limit housing choice, and proposes actions to overcome those barriers.

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- Identify barriers to fair housing choice; and
- Develop strategies for removing impediments and affirmatively furthering fair housing.

To identify additional factors that could indicate barriers to fair housing, data was analyzed relating to variables such as population and household trends, age, household income, concentrations of ethnic and racial minority populations, housing affordability indicators, overcrowding, and the geographic distribution of affordable housing related to employment centers. The AI incorporates numerous sources including the U.S. Census, the New York State Division of Housing and Community Renewal (DHCR), the regional council of governments, and Claritas, Inc., a private demographic data provider.

Measures of Disparate Treatment. Complaints about fair housing are one indicator of the presence of impediments to fair housing choice. Data on fair housing complaints and cases from 2000 to 2009 from the Rockland County Commission on Human Rights were obtained and analyzed. BAE also conducted interviews with County, Town and Village staff, elected and appointed officials, local fair housing service providers, affordable housing developers and a variety of community stakeholders about the full range of fair housing issues in Rockland County.

Measures of Disparate Impact. In addition to analyzing demographic and economic trends, city planning documents, local housing policies, land use and zoning programs and ordinances were analyzed to determine any direct or indirect impact on fair housing. The Rockland County Consolidated Plan was consulted in depth, as it was being developed at the same time this AI was being completed. Focus groups were also conducted with local affordable housing developers, service providers, advocates, and mortgage lenders to elicit feedback about barriers to fair housing in the County and existing efforts directed at removing these barriers. To augment these focus groups, two sets of public meetings were held on January 11, 2010 and March 4, 2010 to provide an opportunity for community input and public comment.

Overview of County Jurisdictions

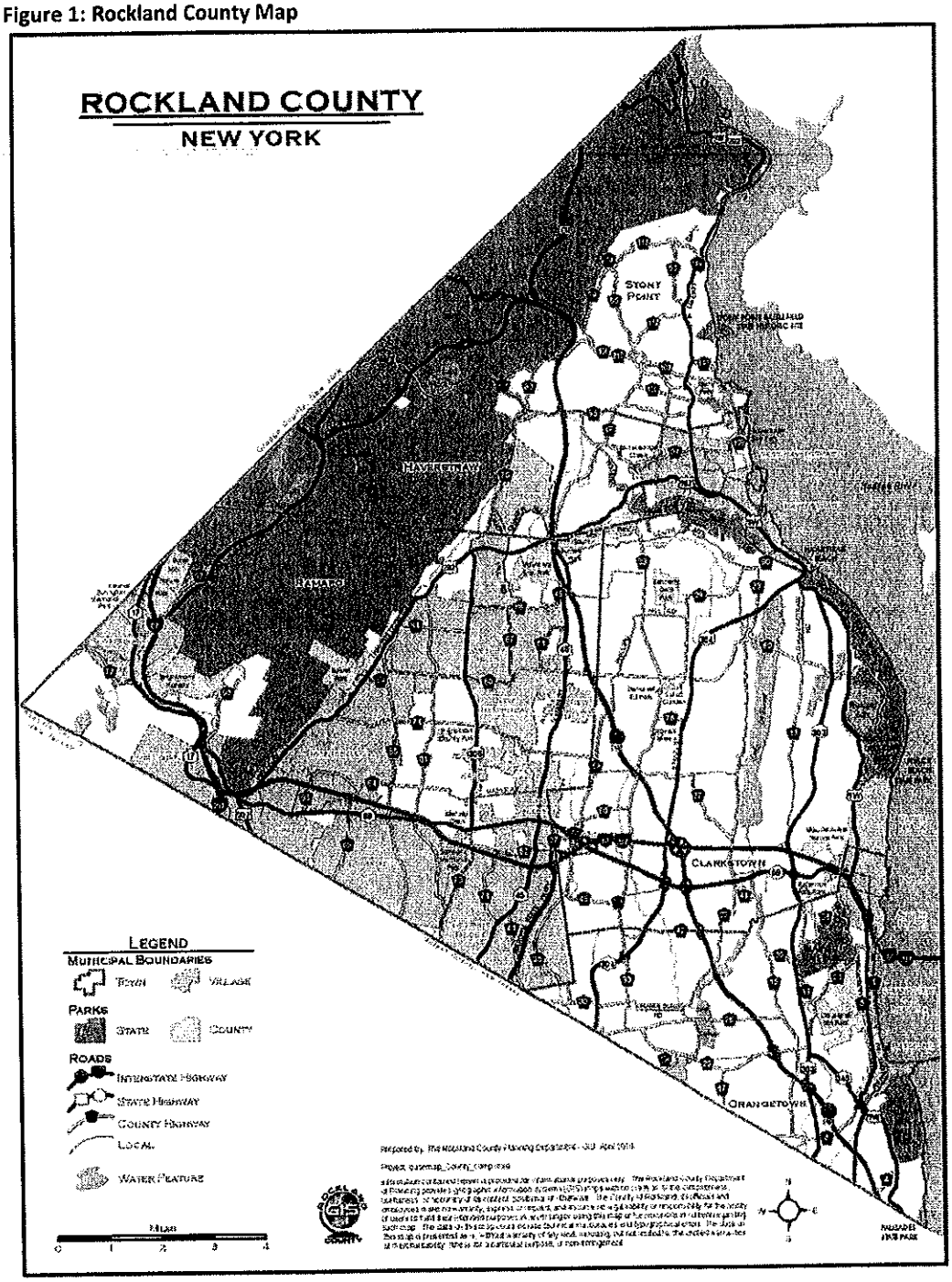
Rockland County is comprised of five towns and 19 villages, each with varying degrees of responsibility, oversight, and regulatory authority beyond that of the County's. Figure 1 provides a map of Rockland County, along with the town and village boundaries. It is important to understand which local public entities below the county level are also responsible for enforcing and encouraging fair housing.

The County's town and village organization will likely impact how the fair housing recommendations are implemented, as the Town of Ramapo will require a different approach with its 11 villages relative to the Town of Stony Point, with no village-level authorities. Along with these 24 defined jurisdictions below the county level, there are also 16 Census Designated Places (CDPs), which do not have municipal authorities but are recognized places, and referred to throughout this report. Identified CDPs include:

- Bardonia- Town of Clarkstown
- Blauvelt- Town of Orangetown
- Congers- Town of Clarkstown
- Hillcrest- Town of Ramapo
- Monsey- Town of Ramapo
- Mount Ivy- Town of Haverstraw
- Nanuet- Town of Clarkstown
- New City- Town of Clarkstown
- Orangeburg- Town of Orangetown
- Pearl River- Town of Orangetown
- Stony Point- Town of Stony Point
- Tappan- Town of Orangetown
- Thiells- Town of Haverstraw
- Valley Cottage- Town of Clarkstown
- Viola- Town of Ramapo
- West Nyack- Town of Clarkstown

Along with the towns and villages, these CDPs add another layer of analysis to the County's effort to further fair housing choice throughout its various jurisdictions.

Figure 1: Rockland County Map



Source: Rockland County, 2010.

Report Organization

Following this introductory section, the AI begins with an analysis of demographic and economic trends that provides background on Rockland County's residents and its current economic base. The report then goes on to analyze the various demographic groups specifically identified in Fair Housing law. This Fair Housing Demographics section includes the mapping of geographic differences in racial composition and median income across the County's Census Tracts to discern patterns within the County that could be related to a lack of fair housing choice. Building on the demographic, economic and fair housing demographics analyses, the report then provides and analysis of housing market conditions in Rockland County, including age, type and cost of housing, as well as recent housing development activity. The following chapter describes activity in Rockland County associated with fair housing since 2000, including fair housing complaints that have been filed in with the Rockland County Human Rights Commission and the activities undertaken by the County since the completion of the last AI. Finally, the AI presents the public and private impediments to fair housing choice that exist in Rockland County, given the findings of the previous chapters, and offer recommendations for improving fair housing choice within the County.

General Demographic and Economic Trends

Like much of the New York Metropolitan Region, Rockland County has undergone significant demographic and economic changes in recent years. Building from the 2000 US Census and incorporating more recent data sources as available, this Section presents quantitative and qualitative data to establish the context for understanding and addressing barriers to fair housing choice in the County as a whole and across its various Towns, Villages and Hamlets (CDPs). In many circumstances where data from Rockland County as a whole is presented, data from the New York-New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area ("New York MSA") is also included as a comparison point. Where appropriate, data for Towns, Villages, and Census-Designated Places in Rockland County is presented, as well as data by Census Tract. Quantitative data sources include the United States Census; the American Community Survey; Rockland County; New York State; and Claritas, Inc., a private demographic data vendor. Whenever possible, the AI presents the most recent data reflecting current market and economic conditions. For example, data from Claritas, Inc. which estimates current demographic trends based on the 2000 Census, is often used to provide 2009 data. Similarly, data from the 2008 American Community Survey is used for the larger geographic areas such as Rockland County overall.

Appendix A provides additional detailed tables to supplement the charts and figures provided in this section.

General Demographic Patterns

Population and Household Trends

Table 1 below displays population and household patterns for Rockland County and the New York MSA. In 2009, Rockland County had a population of approximately 297,500 residents. Population and household growth in the County averaged 0.4 percent annually between 2000 and 2009, a slightly higher rate than the New York MSA, which experienced 0.3 percent population growth. Five-year growth estimates indicate that this pattern will continue into the near future. Table 2 below shows population and household trends in the County by Town, Village, and CDP. While population and household growth took place in various concentrations throughout the County, over one-third of the 3,700 new households from 2000 to 2009 were located in the Town of Ramapo.

Household Size. The average household size in Rockland County in 2009 was 3.00 persons per household. This is slightly higher than the MSA's average household size of 2.71. A more detailed analysis of household size and composition will is provided later in this AI.

Household Income. Rockland County's median household income in 2009 was over $83,000, which is 32 percent higher than the New York MSA ($63,000). In 2000, the County's median income was 38 percent higher than the MSA's, suggesting that the disparity in incomes between the County and the MSA is decreasing. Household income patterns will be discussed in greater detail later in this AI.

Tenure. The County has a higher percentage of homeowners relative to the New York MSA; 72 percent of Rockland County households were homeowners, compared to 51 percent in the MSA. The higher homeownership rate is typical of more affluent suburban locations and is consistent with the relatively high median household income that is found in Rockland County. However, this pattern may also suggest that a shortage of rental apartment units could exist in the County, impacting housing choice for certain groups. Later sections of this analysis will explore this potential housing supply issue in further detail.

Table 1: Population and Household Trends

	Rockland County				
	2000	2009	Avg. Annual Change 2000-2009	2014	Avg. Annual Change 2009-2014
Population	286,753	297,548	0.4%	303,213	0.4%
Households	92,675	96,385	0.4%	98,267	0.4%
Average Household Size	3.01	3.00		3.00	
Median Household Income	$69,252	$83,224		$90,665	
Median Age	36.2	37.3		36.8	
Tenure					
Renter	28.3%	28.4%		28.5%	
Owner	71.7%	71.6%		71.5%	

	NY MSA (a)				
	2000	2009	Avg. Annual Change 2000-2009	2014	Avg. Annual Change 2009-2014
Population	18,323,002	18,870,038	0.3%	19,167,656	0.3%
Households	6,676,963	6,823,897	0.2%	6,915,509	0.3%
Average Household Size	2.69	2.71		2.71	
Median Household Income	$50,216	$62,945		$68,996	
Median Age	36.8	38.1		39.2	
Tenure					
Renter	49.3%	49.0%		48.9%	
Owner	50.7%	51.0%		51.1%	

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Table 2: Population and Household Trends by Town, Village, and CDP

Jurisdiction	2009 Population	2009 Households	Change in Households Since 2000 Number	Change in Households Since 2000 Percent
Rockland County	**297,548**	**96,385**	**10,795**	**3.8%**
Towns				
Ramapo	114,619	32,856	1,295	4.1%
Clarkstown	82,593	28,346	649	2.3%
Orangetown	49,123	18,050	720	4.2%
Haverstraw	36,070	12,020	765	6.8%
Stony Point	15,143	5,113	281	5.5%
Villages				
Spring Valley	26,072	7,594	28	0.4%
Haverstraw	10,959	3,040	224	8.0%
Suffern	10,776	4,532	-102	-2.2%
West Haverstraw	10,752	3,682	140	4.0%
Airmont	8,538	2,619	277	11.8%
Chestnut Ridge	7,952	2,634	83	3.3%
Nyack	6,692	3,235	47	1.5%
New Square	5,866	1,051	231	28.2%
New Hempstead	5,144	1,363	81	6.3%
Wesley Hills	5,053	1,477	47	3.3%
Montebello	4,172	1,321	158	13.6%
Kaser	3,546	705	58	9.0%
South Nyack	3,365	1,168	-33	-2.7%
Sloatsburg	2,916	995	-51	-4.9%
Piermont	2,863	1,333	144	12.1%
Pomona	2,807	938	32	3.5%
Upper Nyack	1,784	695	-17	-2.4%
Hillburn	826	251	-22	-8.1%
Grand View	296	135	3	2.3%
Census Designated Places				
New City	33,744	11,150	120	1.1%
Nanuet	17,717	6,409	434	7.3%
Pearl River	16,071	5,759	220	4.0%
Monsey	15,420	3,152	171	5.7%
Stony Point	12,353	4,188	197	4.9%
Valley Cottage	9,084	3,326	-21	-0.6%
Congers	8,328	2,755	60	2.2%
Mount Ivy	7,287	2,985	292	10.8%
Hillcrest	7,131	1,949	-30	-1.5%
Tappan	7,062	2,409	148	6.5%
Viola	6,777	1,942	261	15.5%
Blauvelt	5,556	1,700	136	8.7%
Thiells	4,941	1,591	88	5.9%
Bardonia	4,377	1,483	33	2.3%
Orangeburg	3,368	1,349	14	1.0%
West Nyack	3,304	1,136	29	2.6%

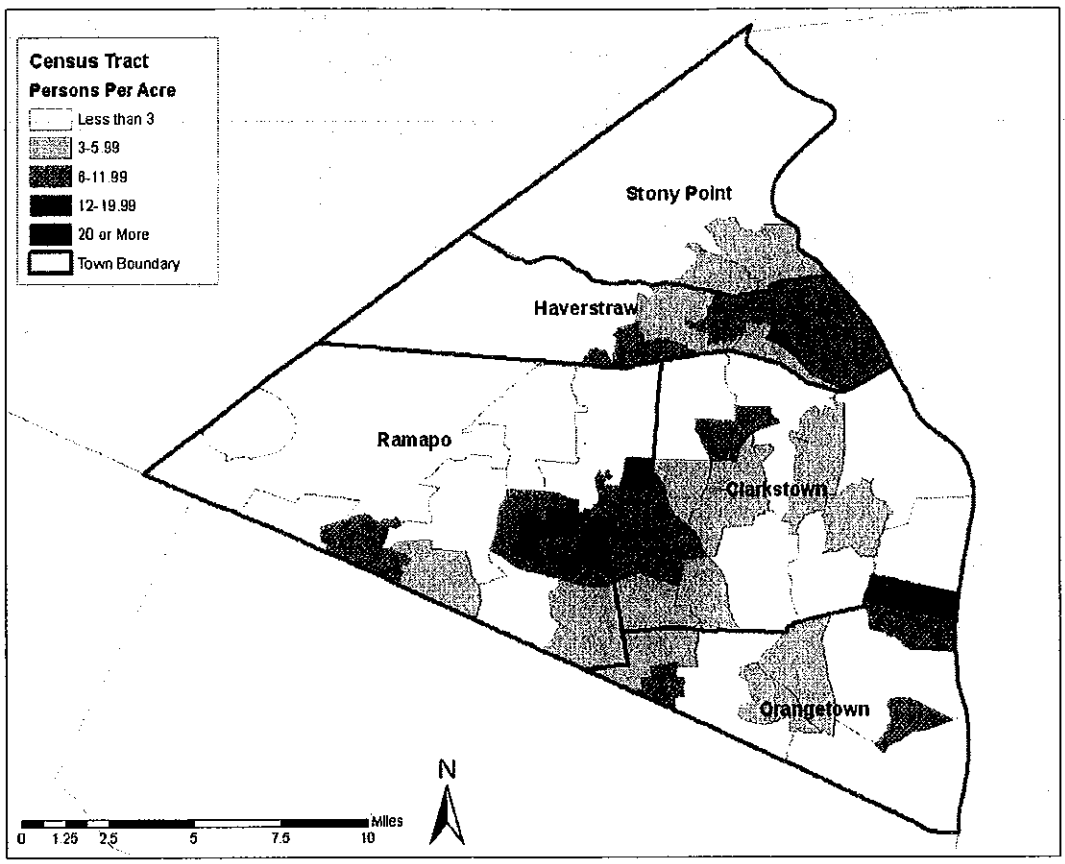
Source: Claritas, Inc., 2009; BAE, 2010.

Growth trends vary greatly by town, village, and CDP. For example, although the County as a

whole grew by 3.8 percent from 2000 to 2009, growth rates by town over the same period ranged from 2.3 percent in Clarkstown to 6.8 percent in Haverstraw. Villages and CDPs showed an even broader range of growth rates. At the village level, New Square grew by 28 percent and the villages of Airmont, Piermont, and Montebello experienced double-digit percentage growth in households as well. Conversely, Hillburn showed a net loss of households of eight percent and four other villages experienced a loss of households over the period. At the CDP level, the range was 15.5 percent growth for Viola, while both Hillcrest and Valley Cottage experienced negative growth of 1.5 and 0.6 percent respectively. These trends suggest that the County's moderate growth may be masking a wide variety of growth patterns within the Towns, Villages, and CDPs.

Figure 2 shows population density by Census tract, shedding light on where the County's population is concentrated. Haverstraw and Ramapo, the two towns with the lowest percentages of owner-occupied housing (62.7 percent and 63.9 percent, respectively) have the highest concentrations of individuals per acre, suggesting higher density development patterns, such as more multifamily units and/or smaller lot sizes. It should be noted that the Western portions of Haverstraw and Stony Point contain parkland, which does not contain households.

Figure 2: Persons per Acre in Rockland County, 2009



Source: Claritas, Inc., 2010; ESRI; BAE, 2010.

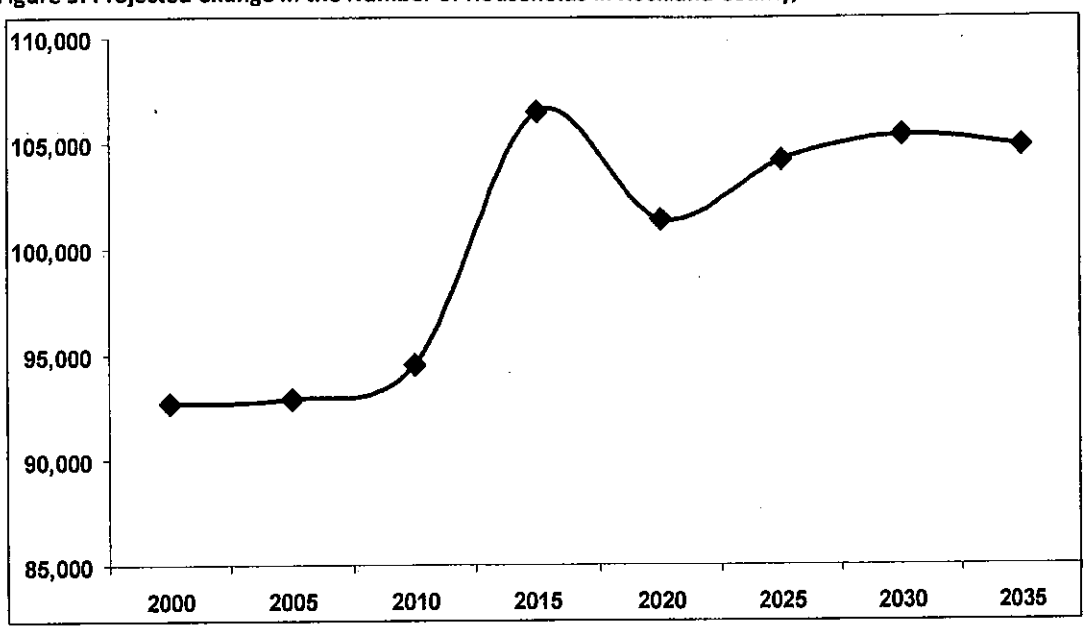
These relatively denser areas of Ramapo and Haverstraw are relevant in later sections of this report that cover topics such as concentrations and segregation by race and ethnicity.

Long-Range County Household Growth Trends

Long-range growth forecasts provided by the New York Metropolitan Transportation Council suggest that Rockland County will experience a two percent annual increase in the number of households from 94,500 households in 2010 to 106,500 households in 2015 (see Figure 3). This growth rate is not expected to be sustained, however, with a decrease in the number of households in the County projected from 2015 to 2020, and then leveling out from 2020-2035.

While the number of households in Rockland County is expected to fluctuate over the next twenty years, the number of individuals in the Rockland County population is expected to continue to rise steadily suggesting that the average household size may increase further in future years.

Figure 3: Projected Change in the Number of Households in Rockland County, 2000-2035



Source: New York Metropolitan Transportation Council, 2010; BAE, 2010.

Household Size, Household Type, and Age Trends

Rockland County's household sizes are generally larger than those of the New York MSA as a whole. There are substantially fewer one-person households (19.7 percent versus 26.8 percent in the MSA) and higher percentages of larger households. As shown in Table 3, of the 96,000 households in the County, over a third have four or more people per household.

Table 3: Household Size

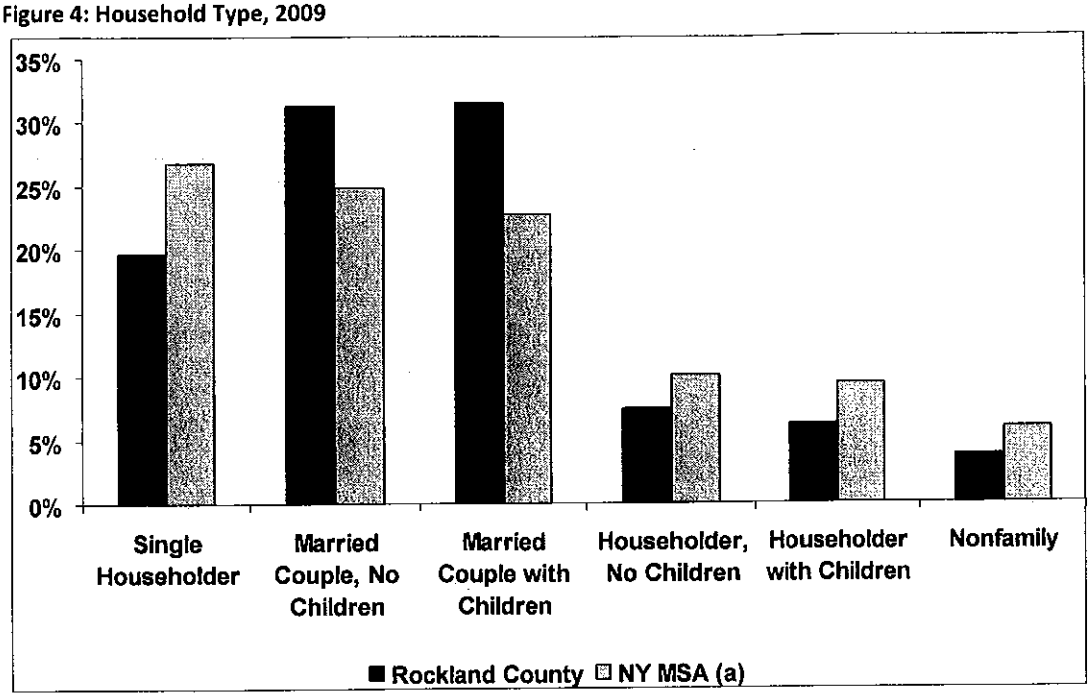
	Rockland County					
	2000		2009		2014	
Size	Number	Percent	Number	Percent	Number	Percent
1 Person	17,843	19.3%	18,998	19.7%	19,559	19.9%
2 Persons	27,027	29.2%	27,919	29.0%	28,383	28.9%
3 Persons	16,278	17.6%	17,102	17.7%	17,491	17.8%
4 Persons	15,867	17.1%	16,137	16.7%	16,277	16.6%
5 Persons	8,346	9.0%	8,499	8.8%	8,597	8.7%
6 or More Persons	7,314	7.9%	7,730	8.0%	7,960	8.1%
Total	**92,675**	**100%**	**96,385**	**100%**	**98,267**	**100%**
	NY MSA (a)					
	2000		2009		2014	
Size	Number	Percent	Number	Percent	Number	Percent
1 Person	1,799,500	27.0%	1,827,448	26.8%	1,852,274	26.8%
2 Persons	1,897,677	28.4%	1,925,885	28.2%	1,946,723	28.2%
3 Persons	1,125,362	16.9%	1,161,323	17.0%	1,180,151	17.1%
4 Persons	994,705	14.9%	1,001,827	14.7%	1,007,069	14.6%
5 Persons	500,970	7.5%	519,389	7.6%	527,199	7.6%
6 or More Persons	358,749	5.4%	388,025	5.7%	402,093	5.8%
Total	**6,676,963**	**100%**	**6,823,897**	**100%**	**6,915,509**	**100%**

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Household types are consistent with these household size patterns as well (see Figure 4). A family household is a group of two or more people related by birth, marriage, or adoption and residing together. The County has a lower percentage of single householders and nonfamily households and a higher percentage of family households. Family households, including married couples with and without children and householders with children, accounted for 69 percent of Rockland County households in 2009. This trend differs from the MSA, where just 57 percent of households were considered family households.

Figure 4: Household Type, 2009



Notes:

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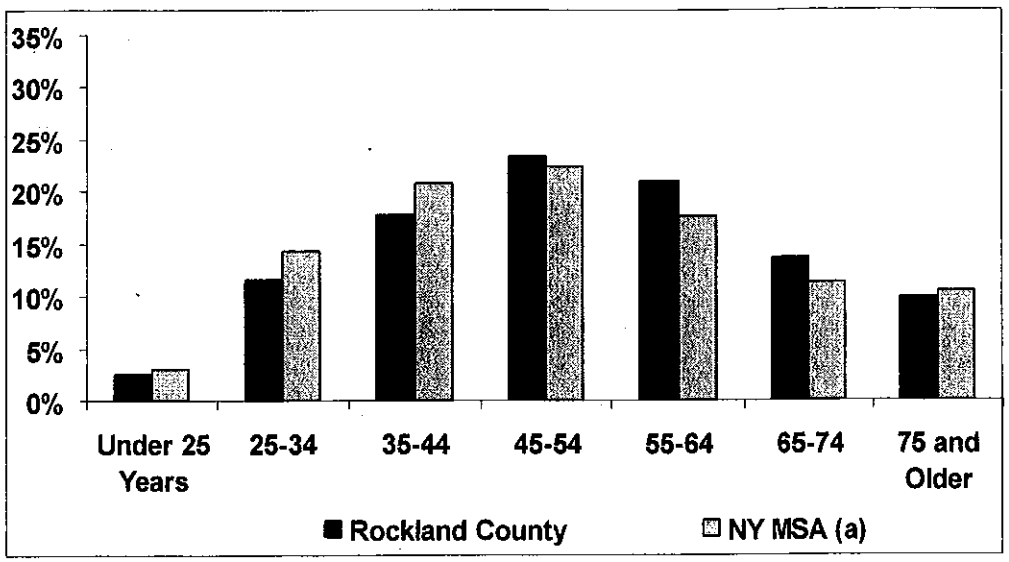
Source: Claritas, Inc., 2009; BAE, 2010.

Rockland County householders are slightly older than New York MSA householders overall (see Figure 5).[7] A greater percentage of Rockland County householders (69 percent) are 45 years or older, compared to 61 percent in the entire MSA.

[7] The Census Bureau defines a householder as the person (or one of the people) in whose name the housing unit is owned or rented. If the house is owned or rented jointly, the person designated as the householder is the "reference person" to whom the relationship of all other household members is recorded.

Figure 5: Age of Householder Distribution, 2009



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Source: Claritas, Inc., 2009; BAE, 2010.

Moving Patterns

Moving patterns appear similar in Rockland County and the New York MSA (see Table 4). Most households stayed in the same house that they lived in the year previously. Of the households that did relocate, they moved into a new house in the same general area as where they were living previously.

Table 4: Moving Patterns in Rockland County, 2008

	Rockland County		NY MSA (a)	
Residence 1 Year Ago	**Number**	**Percent**	**Number**	**Percent**
Same House	272,725	92.5%	16,925,312	90.2%
Different House in County	12,241	4.2%	1,050,974	5.6%
Different House in State	4,123	1.4%	362,818	1.9%
Different House in the U.S.	3,348	1.1%	251,936	1.3%
Lived Abroad	2,382	0.8%	163,849	0.9%
Total	**294,819**	**100%**	**18,754,889**	**100%**

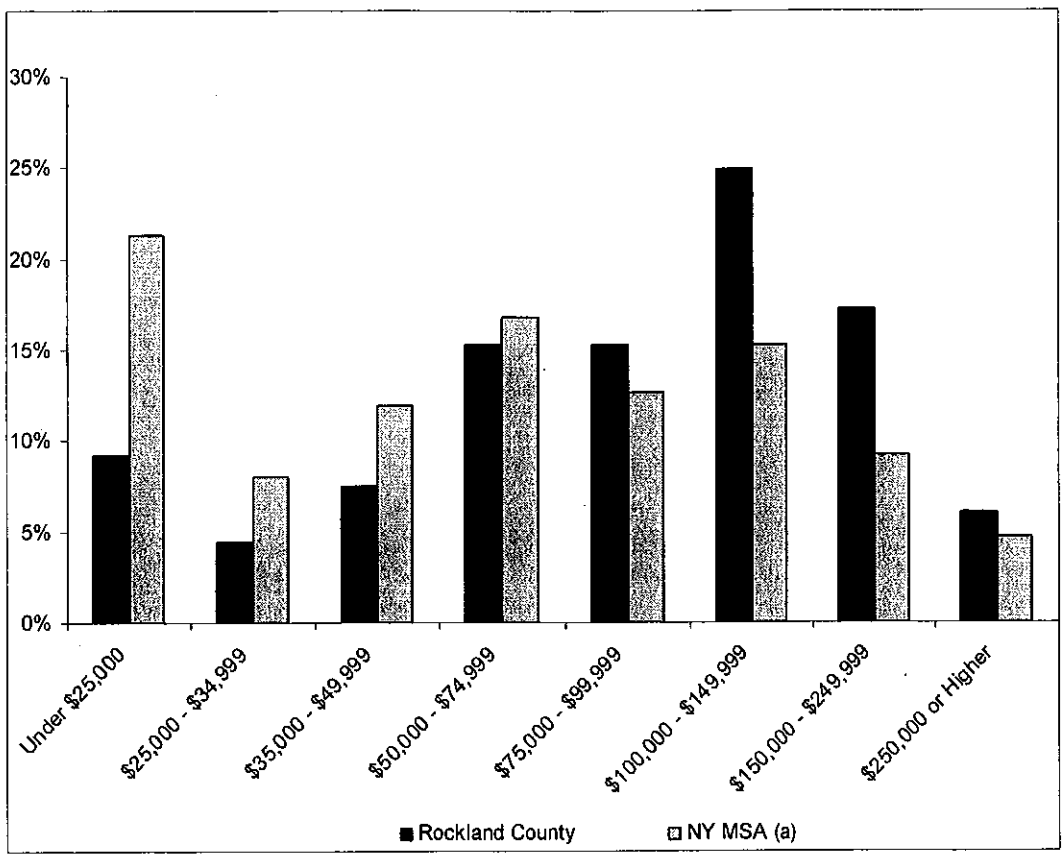
Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: U.S. Census American Community Survey, 2008; BAE, 2010.

Income Patterns and Trends

The County's median income is much higher than that of the larger MSA. Figure 6 compares County household income ranges to those of the MSA to show in more detail where the differences in income exist. There are notably large differences on both ends of the income spectrum. In the under $25,000 income range, the County's proportion of nine percent is less than half of that of the MSA (21 percent). The County also has lower proportions in all income ranges under $75,000. This pattern is offset by substantially higher percentages of high income households, particularly in the $100,000 to $149,999 range, which is 25 percent of the County's households.

Figure 6: 2009 Household Incomes, Rockland County and MSA



Notes:

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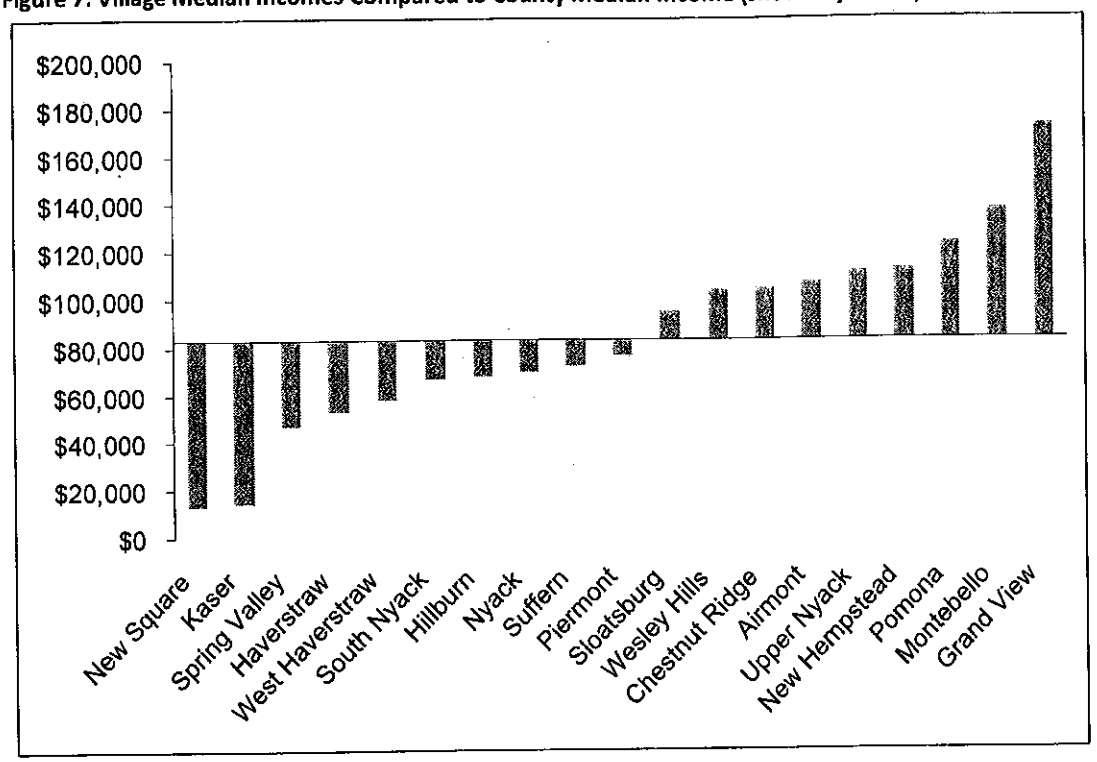
Source: Claritas, Inc., 2009; BAE, 2010.

Approximately 48 percent of the County's households have incomes greater than $100,000, compared to 29 percent of the MSA. The large differences in percentage confirm that the County is quite affluent relative to the larger MSA.

While the County has high incomes relative to the MSA, within the County at the town and village level, incomes vary dramatically. Figure 7 shows each village's median income relative to the County's median income (reflected by the X-axis), underscoring the wide variety of incomes by village.

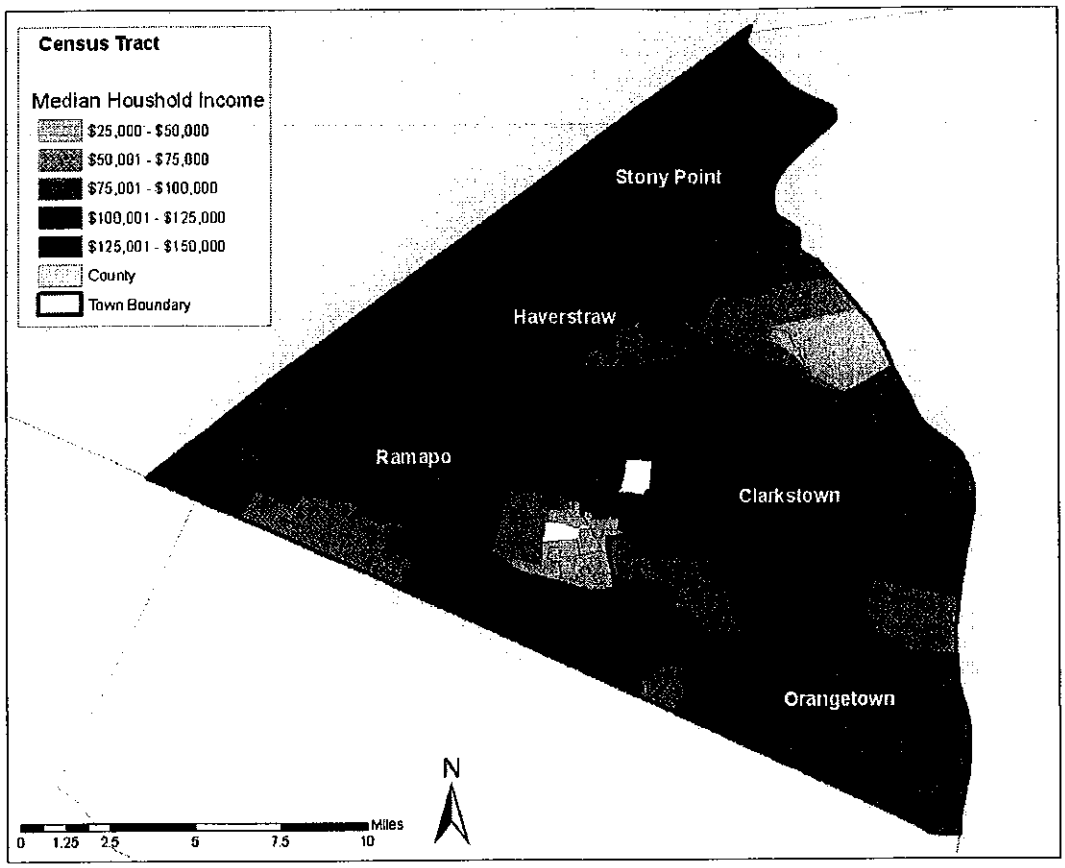
Figure 7: Village Median Incomes Compared to County Median Income (shown by X-Axis)



Source: Claritas, Inc., 2009; BAE, 2010.

While the median income was $83,000 in 2009, the Village of Grand View had a median income of $173,000 while two other villages, New Square and Kaser, had median incomes under $15,000. Figure 7 shows median household incomes by Census tract.

Figure 8: Median Household Income by Census Tract, 2009



Source: ESRI; Claritas, Inc., 2009; BAE, 2010.

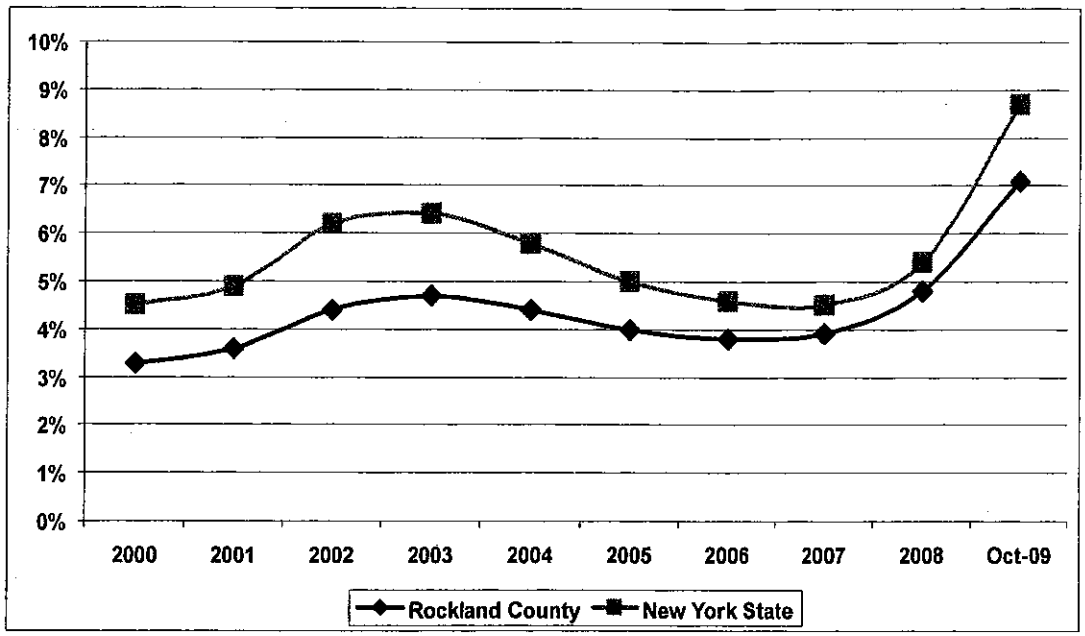
New Square and Kaser are the two areas shaded in white. Notably, the areas with the highest densities identified earlier are also areas of concentrations of incomes on the lower end of the range.

Employment Overview

Labor Force Statistics

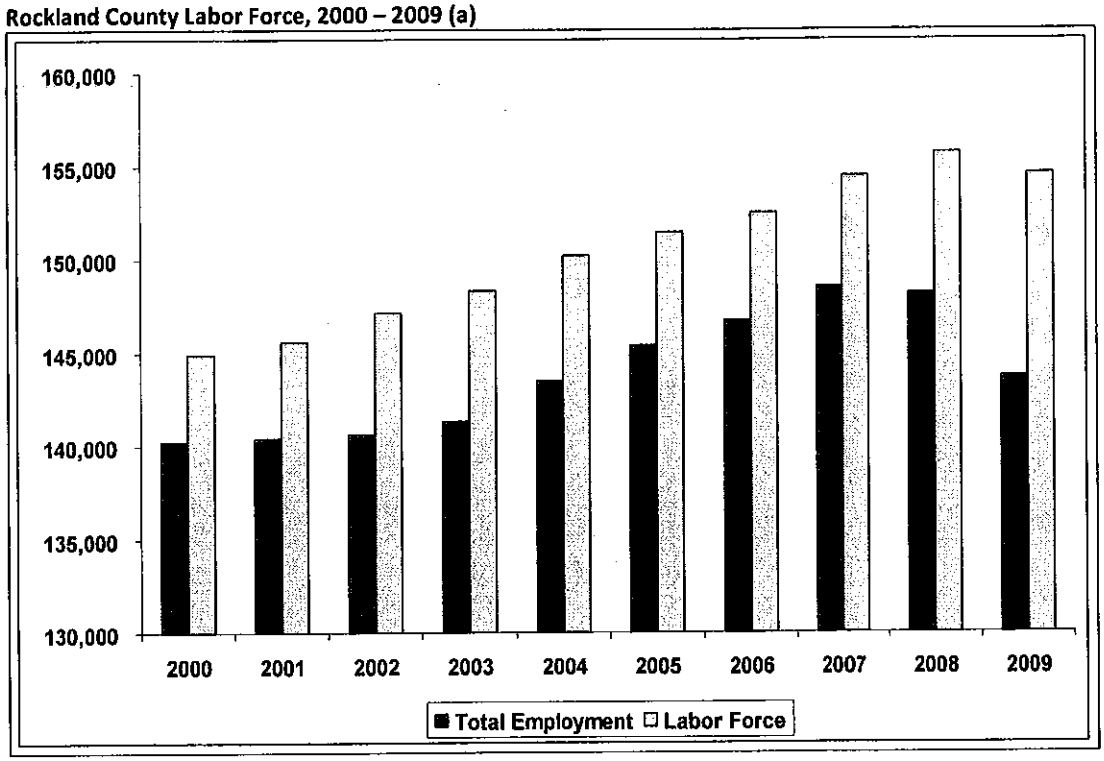
Rockland County's labor force has historically been relatively stable. Figure 9 shows Rockland County's unemployment rate, which has fluctuated between three and five percent until 2009, when the rate increased to approximately seven percent. It remains below New York State's overall unemployment rate. Additionally, the number of residents in Rockland County's labor force gradually increased from 2000 until 2009, when it decreased by approximately 1,000 individuals (Figure 10).

Figure 9: Unemployment Rate, 2000-October 2009



Source: New York State Local Area Unemployment Statistics Program, 2010; BAE, 2010.

Figure 10: Total Employment and Total Number of Individuals in the Rockland County Labor Force, 2000 – 2009 (a)



Notes:

(a) 2009 data is for October 2009.

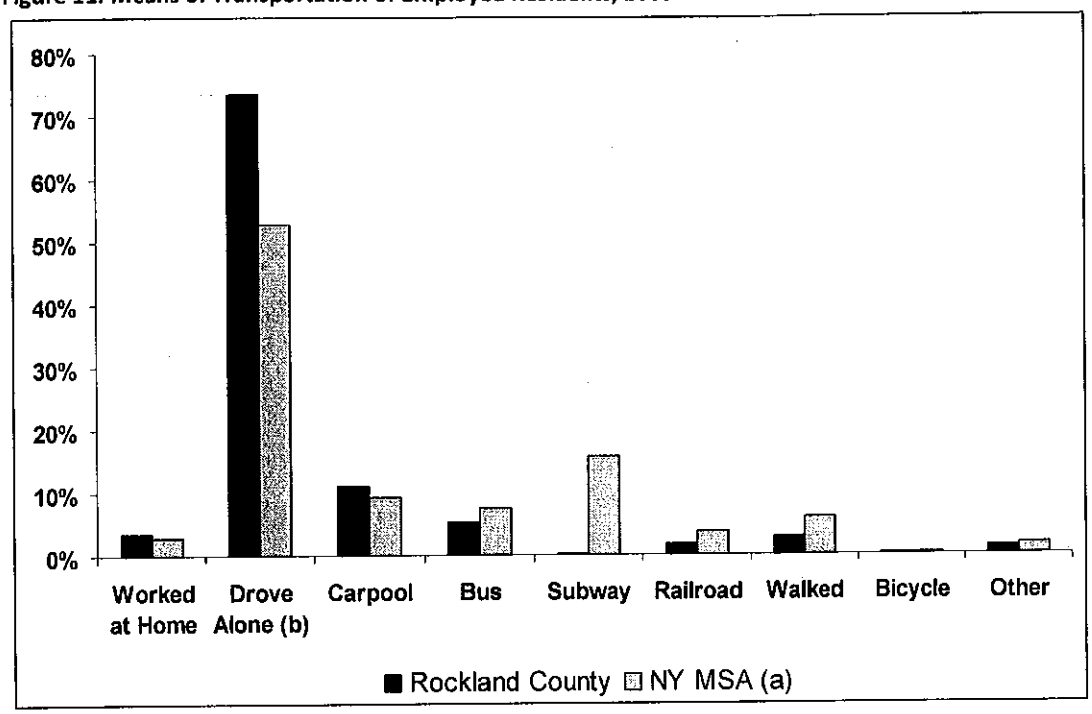
Source: New York State Local Area Unemployment Statistics Program, 2009; BAE, 2010.

The number of employed residents in Rockland County increased between 2000 and 2007 before falling as a result of the current economic recession. Between 2008 and 2009, the number of employed residents decreased from 148,200 employed residents to 143,700 employed residents.

Journey to Work

Far more commuters in Rockland County either drove alone or carpooled relative to the MSA, suggesting a more auto-dependent workforce, as shown in Figure 11. This pattern stands to reason given the limited access to public transportation such as the subway, which is more readily accessible in other parts of the metropolitan area. This pattern will be explored further in later sections as it relates to affordability and access to employment.

Figure 11: Means of Transportation of Employed Residents, 2009



Notes:

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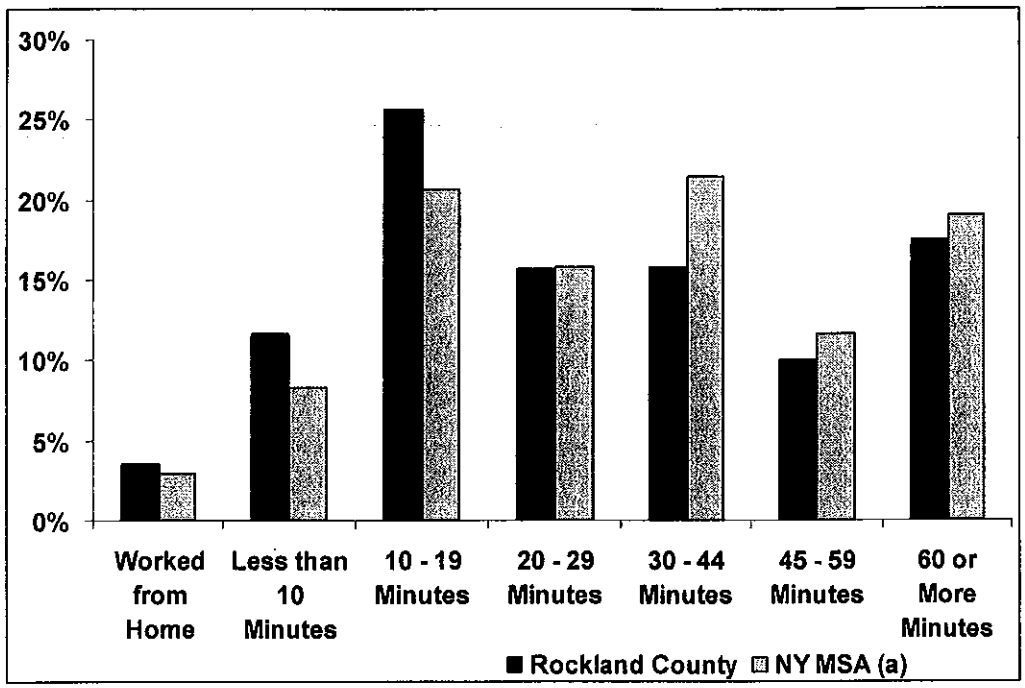
Source: Claritas, Inc., 2009; BAE, 2010.

Commuting Patterns

Relative to the MSA as a whole, Rockland County commuters generally experience shorter commutes. A far greater percentage of the workforce has commutes shorter than 20 minutes (40 percent in the County versus 32 percent in the MSA). Given the County's geographic location relative to region's largest employment core, New York City, the overall commute trend suggests that a relatively low percentage of workers are commuting into the City.

This conclusion is supported by Figure 13, which is a map of where various concentrations of Rockland County residents work in the region. The map shows a large amount of residents who live in the County also work in the County, along with a secondary group that does commute into New York City.

Figure 12: Travel Time to Work of Employed Residents, 2009

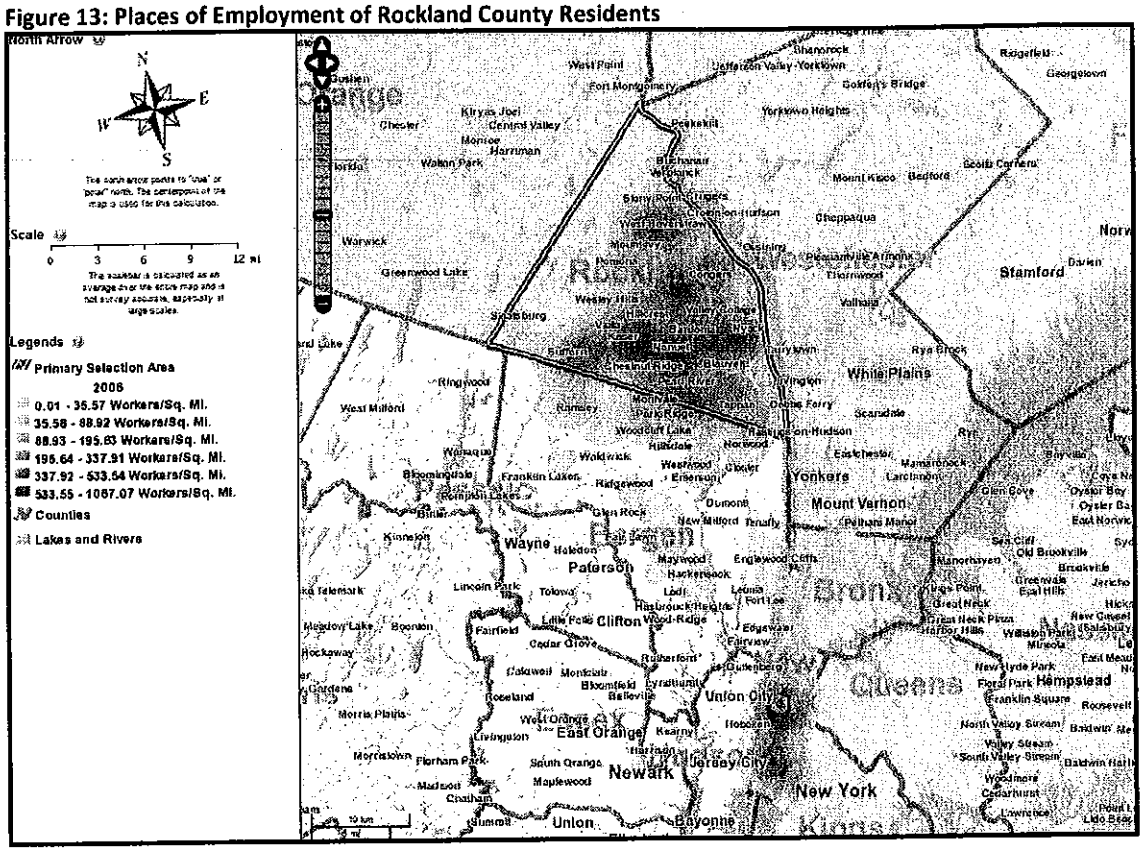


Notes:

(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon,Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; And the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Figure 13: Places of Employment of Rockland County Residents

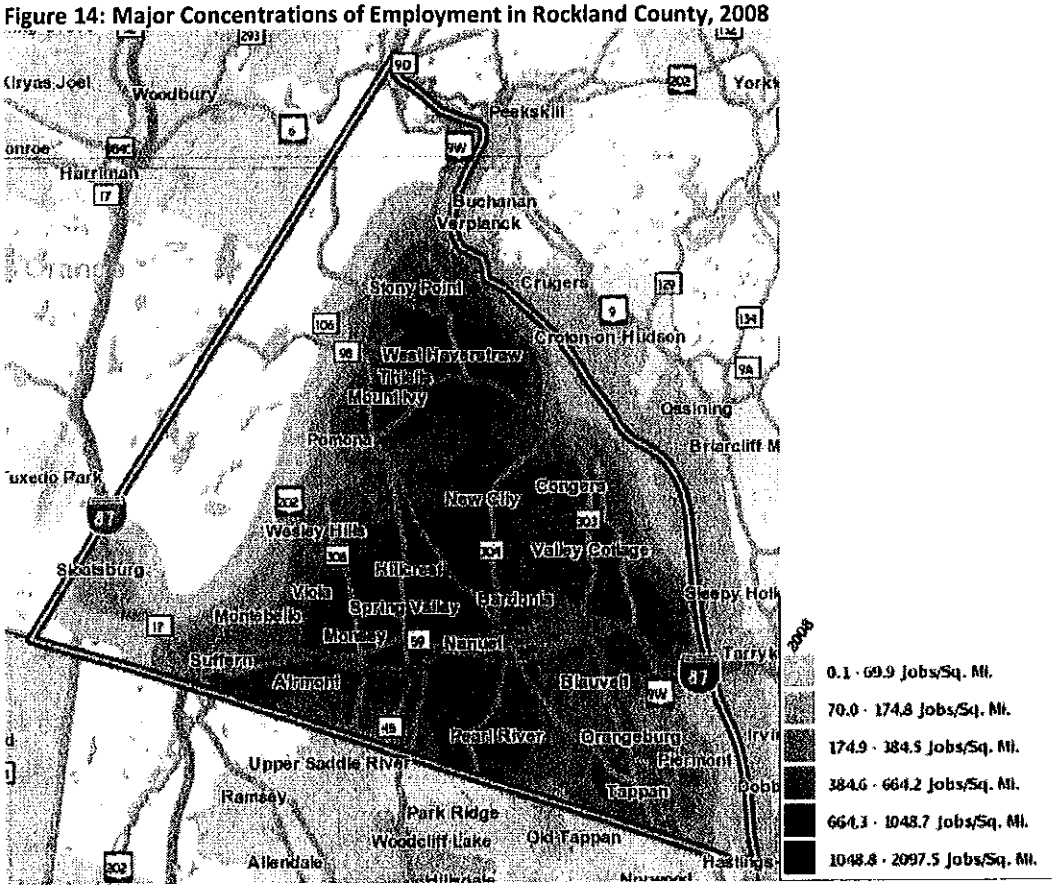


Source: U.S. Census Bureau, 2009; BAE, 2010.

Major Job Centers in the County, and Major Employers

Figure 14 shows job concentrations throughout the County, with the darker shades of blue representing denser job concentration by area.

Figure 14: Major Concentrations of Employment in Rockland County, 2008

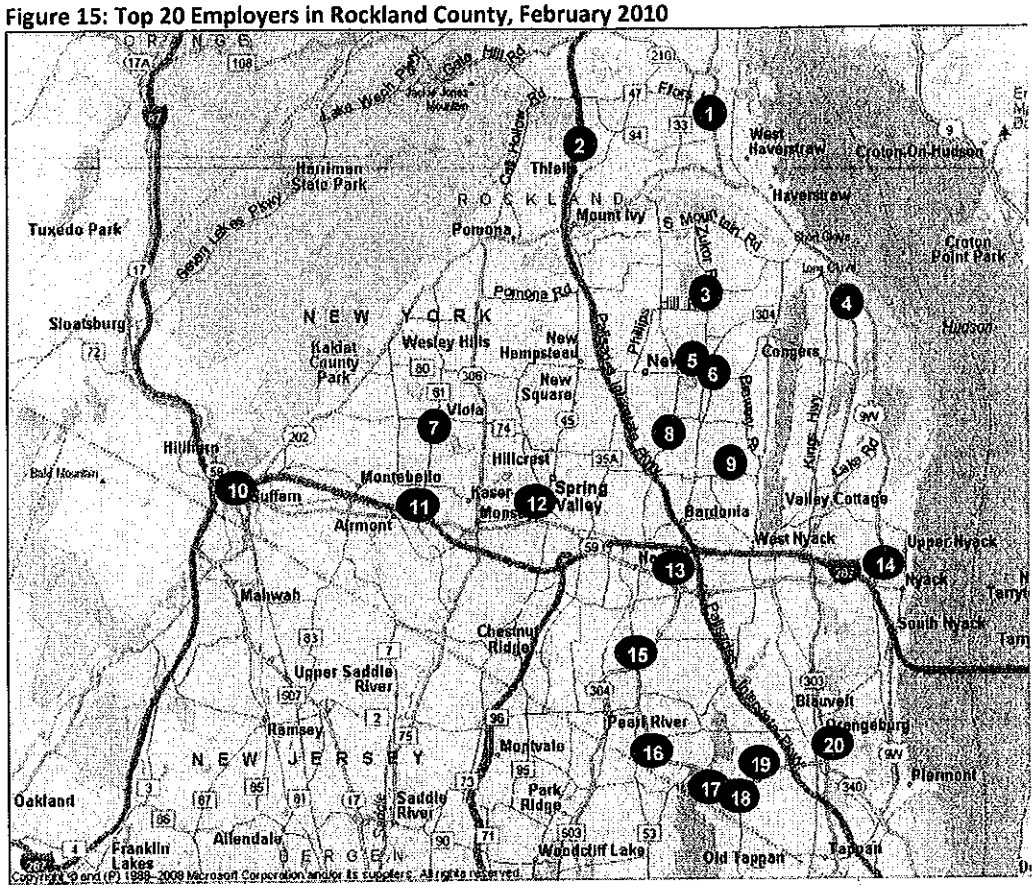


Source: U.S. Census, Bureau, 2009; BAE, 2010.

The two largest concentrations of jobs are in Haverstraw to the north, and in the Spring Valley area, centrally located in the County, on the eastern border of the Town of Ramapo. These two areas coincide with the densest areas of population and lowest income concentrations as well.

Figure 15 shows the location of the top 20 employers in Rockland County, and Table 5 shows the number of individuals that each company or organization employs. Most employers are scattered throughout Rockland County, suggesting an availability of jobs for many residents who may have limited access to transportation networks. Many of Rockland County's top employers are in the healthcare sector, which typically yields a diverse range of jobs and salaries, given the varying employment characteristics of healthcare operations.

Figure 15: Top 20 Employers in Rockland County, February 2010



Source: Rockland County Economic Development, 2010; BAE, 2010.

Table 5: Major Employers in Rockland County

Map Key	Company/Institution	Number of Employees
1	Helen Hayes Hospital	843
2	Hudson Valley Dev. Disabilities Services Office	500
3	A&T Healthcare, LLC	650
4	ARC of Rockland County	633
5	Rockland County	3,385
6	Town of Clarkstown	700
7	SUNY Rockland Community College	845
8	Jawonio, Inc.	811
9	BOCES of Rockland County	780
10	Good Samaritan Hospital	1,651
11	Northern Services	1,100
12	Chestnut Ridge Transportation, Inc.	625
13	Camp Venture, Inc.	600
14	Nyack Hospital	1,400
15	Wyeth	3,130
16	Orange and Rockland Utilities, Inc.	740
17	Verizon Wireless	900
18	Chromalloy New York	520
19	Rockland Psychiatric Center	1,000
20	Nice-Pak Products, Inc.	767

Source: Rockland County Economic Development, 2010; BAE, 2010.

Jobs-Housing Balance

Jurisdictions often seek a balance between housing and jobs because of the associated benefits of reduced driving and congestion, fewer greenhouse gas emissions and pollution, and lower costs to commuters and businesses, among other things. The jobs-housing ratio compares the number of employed residents to the number of jobs in the jurisdiction.

Rockland County has a higher number of employed residents than local jobs. During the second quarter of 2009, there was an average of 111,300 jobs in Rockland County.[8] During the same time period, there were approximately 144,100 employed residents in the County.[9] The County has approximately 1.29 employed residents for every job located within the jurisdictional boundary. This indicates that a proportion of employed residents must look outside the County to find employment. As such accessibility between jobs and housing is an important factor for Rockland County.

Public Transportation and Linkage to Employment

There is a variety of transportation modes available from Rockland County to New York City,

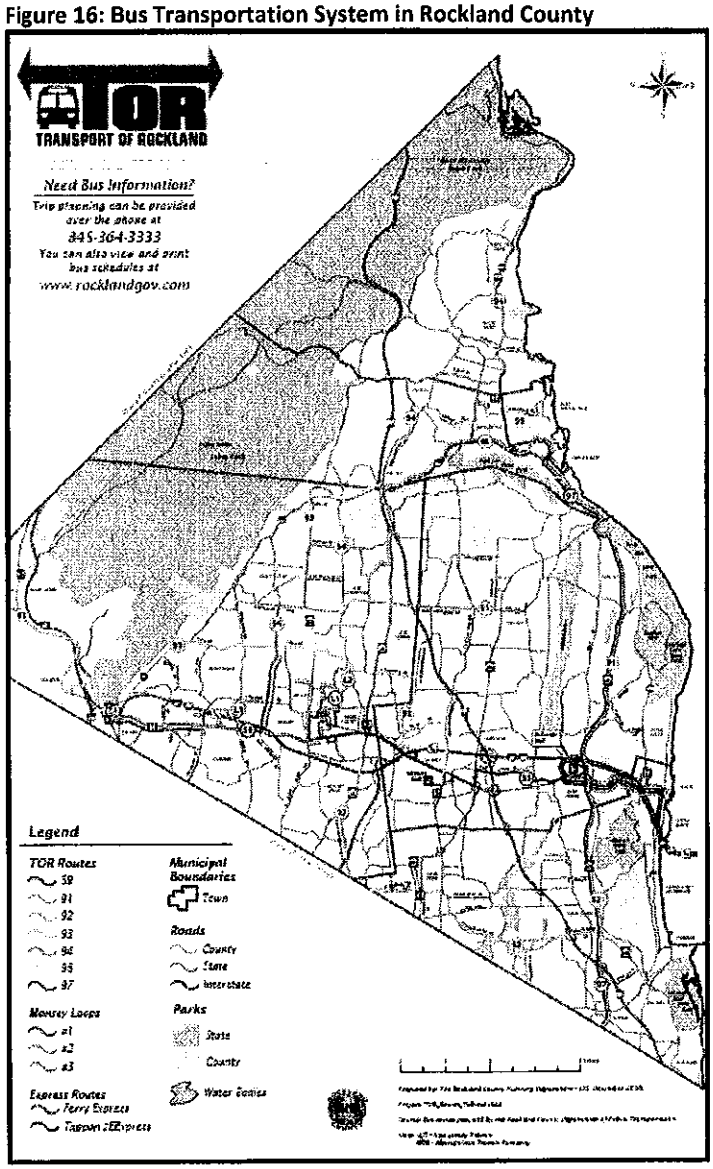
[8] NYS Department of Labor, Quarterly Census of Employment and Wages (QCEW), 2009.

[9] NYS Department of Labor, Unemployment Statistics Program, 2009.

including rail, bus, and ferry service. Bus service remains the only transportation available for individuals who wish to commute within Rockland County. Fares are relatively affordable at $1.50 for individuals, with a discounted rate of $.40 for senior and disabled citizens. Buses run approximately every 20 minutes throughout the week, and bus service is available to most parts of the County (see Figure 16).[10]

[10] Source: Rockland County Department of Transportation, 2010.

Figure 16: Bus Transportation System in Rockland County



Source: Rockland County Transportation Services, 2010; BAE, 2010.

Based on the bus route map, the public transportation network appears to serve the employment concentrations well. There are increased route options in eastern Ramapo and Haverstraw, and linkages to the east, for commuters to New York City as well.

Fair Housing Demographics

HUD's definition of fair housing defines discrimination in housing choice based on the following criteria: race, color, religion, sex, disability, familial status, and national origin. As such, this section provides an overview of relevant local demographics related to the above criteria, as available. A common misconception of the Fair Housing Act is that a lack of affordable housing represents a specific form of fair housing violation or impediment. However, income in and of itself is not an identified criterion in the definition of fair housing choice above. For an undersupply of affordable housing to represent an impediment to fair housing, a linkage must be made between income level and the identified discriminatory criteria. For example, if certain groups (e.g., minorities, disabled population, or certain religious groups) in the defined area demonstrate relatively lower incomes, only then can the absence of affordable housing in that area be considered an impediment to fair housing. Therefore, when possible, income by race, ethnicity, disability, etc., is analyzed to determine if this linkage exists.

Along with income analysis, identification of spatial concentrations of these different groups provides an understanding of the level of geographic segregation throughout the County. If high levels of segregation exist, these patterns need to be analyzed further to determine if impediments to fair housing are a major cause.

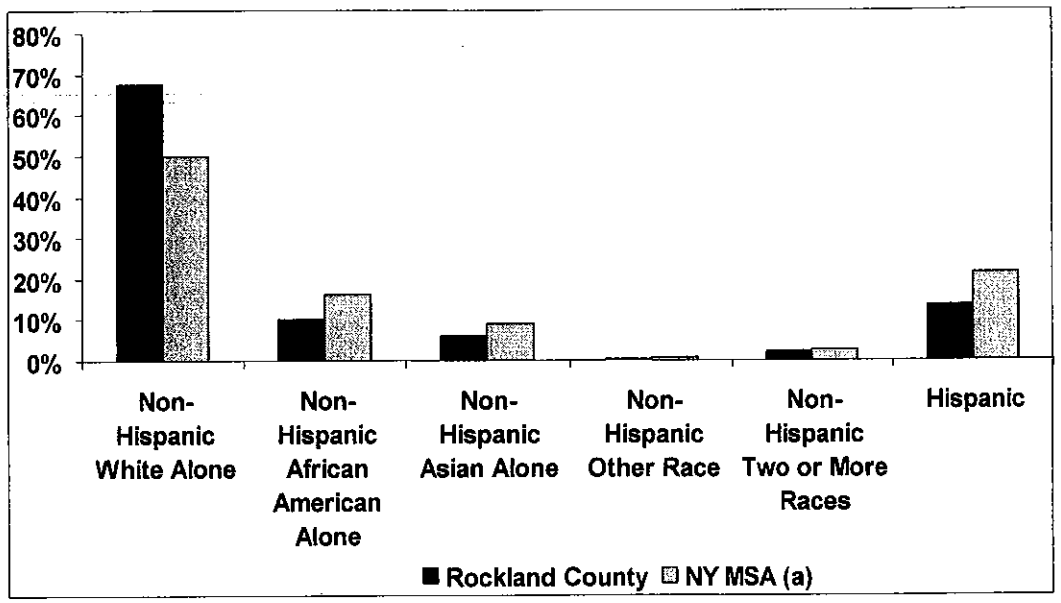
Race and Ethnicity

The following section details some of the basic demographic information related to the County's race, ethnicity, and income patterns, which will help form the basis of much of the analysis of impediments going forward.

Racial Characteristics for the County and each of its towns and villages

The County has a much higher percentage of non-Hispanic White population than that of the MSA, as shown in Figure 17. Conversely, the County has lower percentages of minority races and ethnicities, with the biggest difference in the Hispanic population.

Figure 17: Racial/Ethnic Population Characteristics in Rockland County and the MSA, 2009



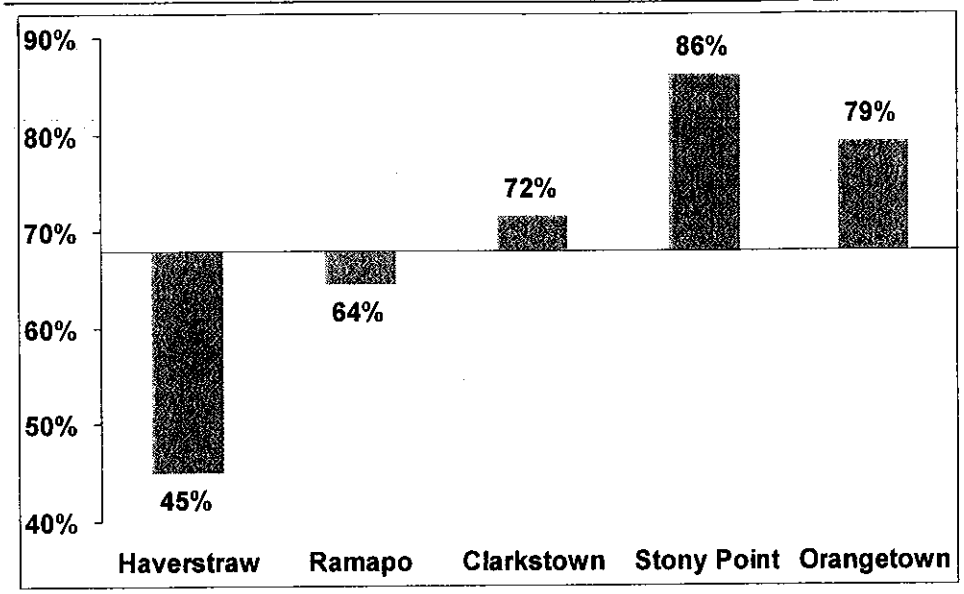
Notes:

(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

On the town level, Stony Point, Orangetown, and Clarkstown have higher percentages of Non-Hispanic White population than the County average of 68 percent, while Ramapo and Haverstraw have lower percentages than the County average. Figure 18 shows this trend, using the County average as the X-axis of the chart.

Figure 18: Percentage of Non-Hispanic White Population by Town, Rockland County, 2009 (a)



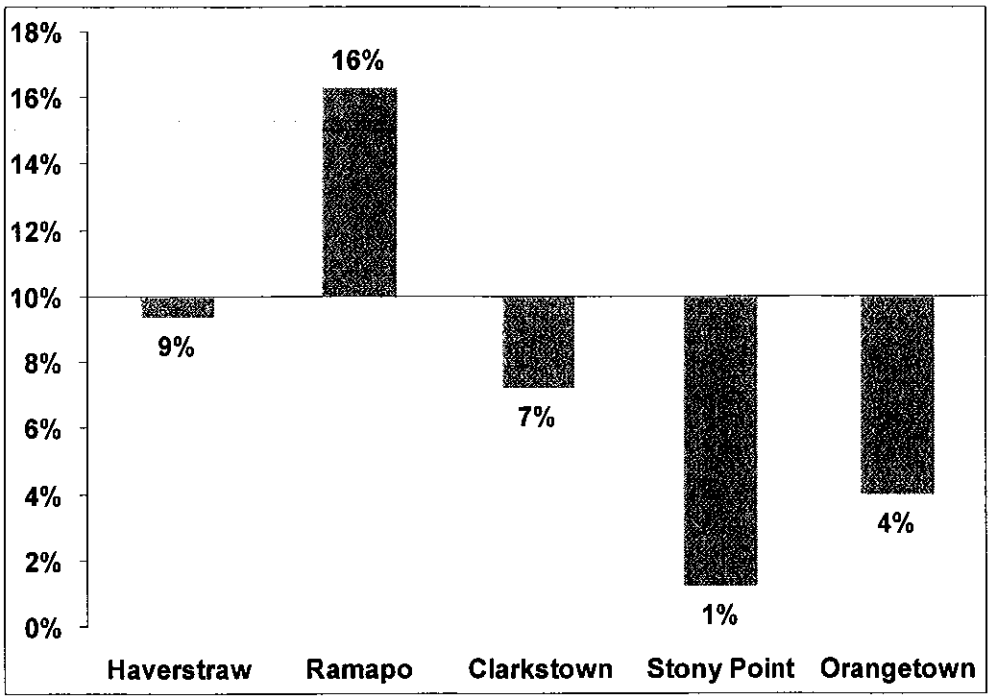
Notes:

(a) County average of 68 percent represents the X-axis.

Source: Claritas, Inc., 2009; BAE, 2010.

For the Non-Hispanic African American population, the only town with a percentage higher than that of the County is Ramapo, with the remaining four showing lower percentages, in inverse order of the Non-Hispanic White percentages above.

Figure 19: Percentage of Non-Hispanic African American Population by Town, Rockland County, 2009 (a)



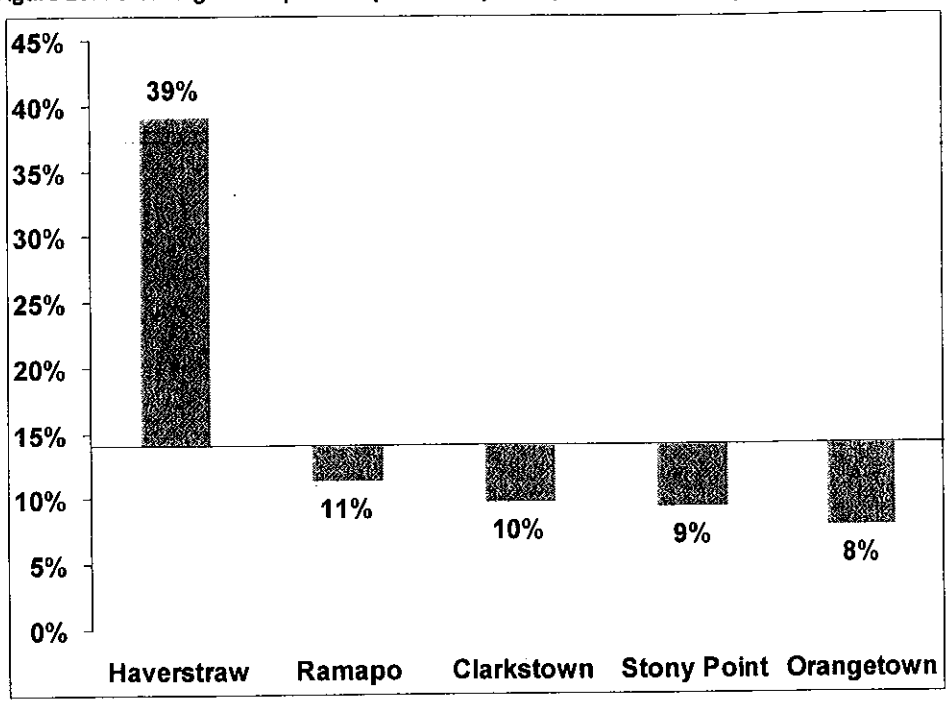
Notes:

(a) County average of 10 percent represents the x-axis.

Source: Claritas, Inc., 2009; BAE, 2010.

A similar pattern exists for the Hispanic population, with one town, Haverstraw, showing a significantly higher percentage (39 percent) than that of the County average (14 percent), with the remaining four towns showing a lower percentage than the County average.

Figure 20: Percentage of Hispanic Population by Town, Rockland County, 2009 (a)



Notes:

(a) County average of 14 percent represents the x-axis.

Source: Claritas, Inc., 2009; BAE, 2010.

This cursory race/ethnicity concentration analysis suggests that Stony Point and Orangetown have high concentrations of Non-Hispanic Whites, Ramapo has a high concentration of Non-Hispanic African Americans, and Haverstraw has a very high concentration of Hispanic population. These concentrations suggest some level of racial/ethnic segregation that needs to be explored further in the context of fair housing. Analysis in later sections will shed further detailed light on these race/ethnicity patterns.

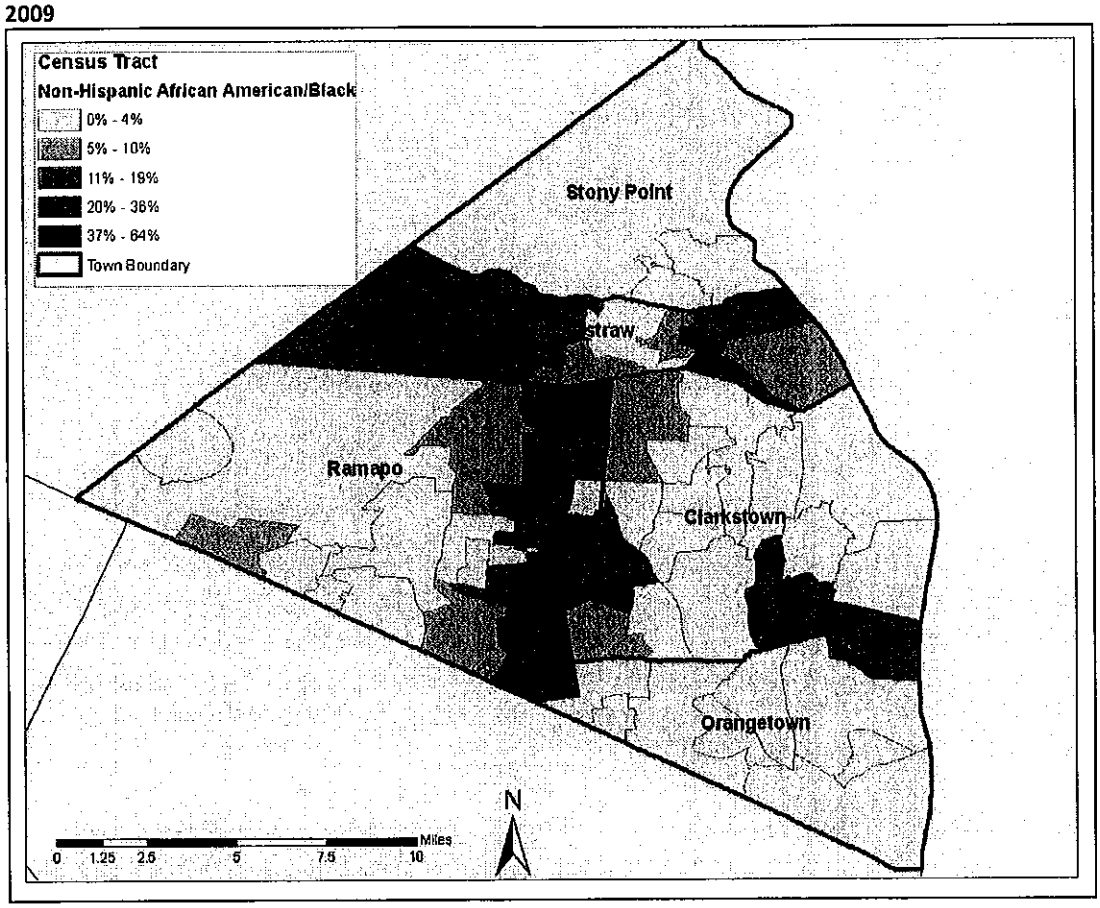
Race/Ethnicity Segregation Analysis

The following section details preliminary segregation patterns throughout the County. Although this analysis is designed to determine if segregation exists within the county, the presence of segregation does not necessarily mean that impediments to fair housing exist. Rather, the segregation analysis provides a starting point to build upon. If there are low levels of segregation, it is highly unlikely that race-based impediments to fair housing exist. Conversely, if there are moderate to high levels of segregation, this pattern is an indicator that race-based impediments could exist, and requires further analysis.

Geographic Concentrations by Race/Ethnicity

The following maps show percentages of race by Census tract throughout the County, and suggest that there may be moderate to high levels of segregation. Figure 21 shows the location of those Census tracts with the highest percentages of Non-Hispanic African American population. These Census tracts are consistent with the high percentage of Non-Hispanic Black/African Americans found in the Town of Ramapo.

Figure 21: Percent of Non-Hispanic African American Population in Rockland County by Census Tract, 2009

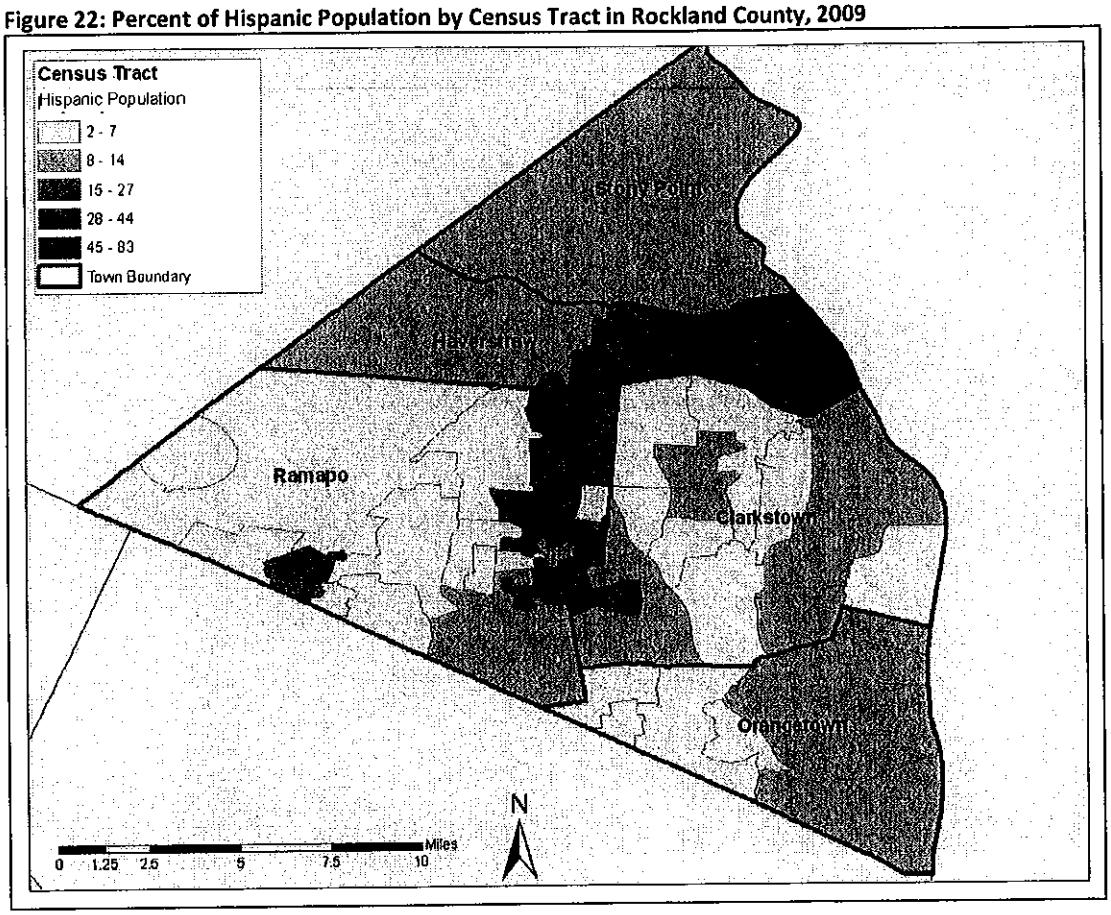


Source: United States Census Bureau, 2009; Claritas, Inc., 2009; ESRI; BAE, 2010.

Similarly, the Hispanic population shows high concentrations in a small number of Census tracts located in the Town of Haverstraw, as shown in Figure 22. There are also some Census tracts in the Town of Ramapo with high Hispanic concentrations that are either the same tracts as those

with high Non-Hispanic African American concentrations, or within close proximity to them.

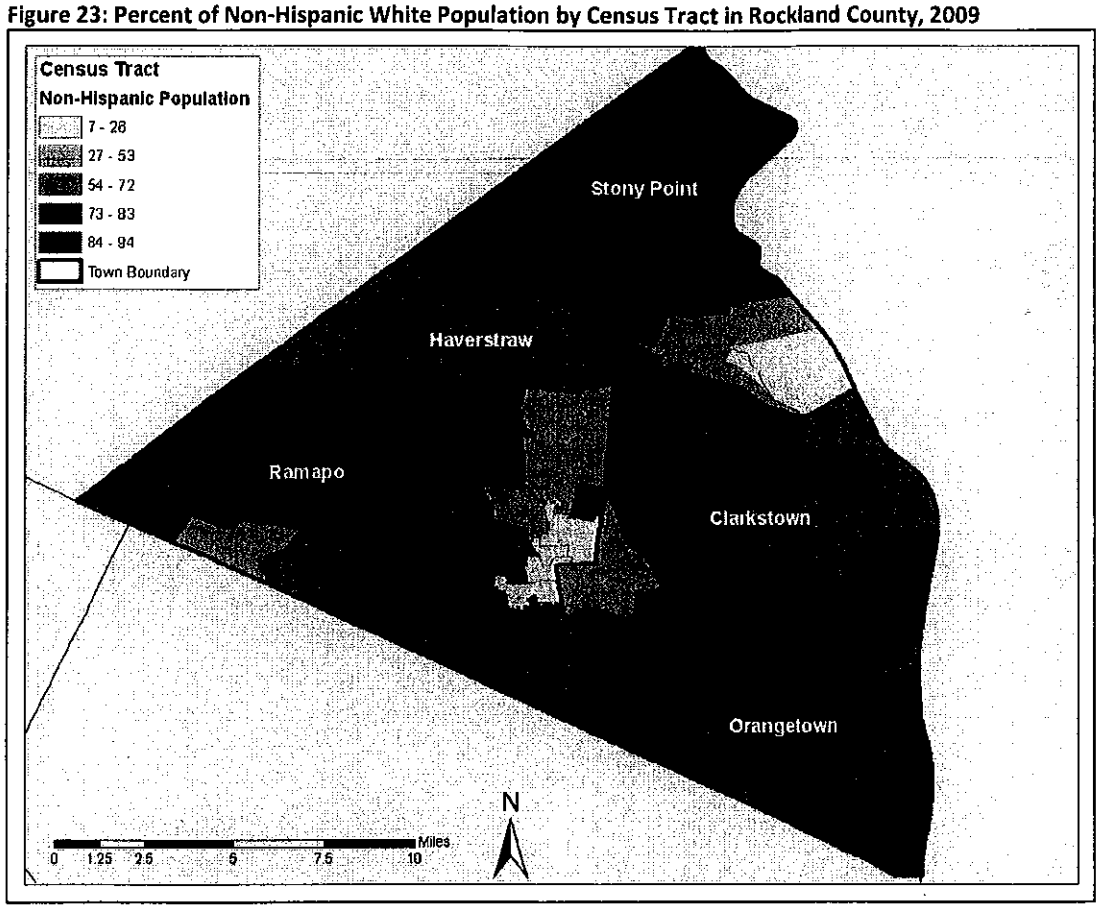
Figure 22: Percent of Hispanic Population by Census Tract in Rockland County, 2009



Source: United States Census Bureau, 2009; Claritas, Inc., 2009; ESRI; BAE, 2010.

The map of Non-Hispanic White concentrations by Census tract resembles a photographic negative of the previous maps, with high concentrations throughout the remaining balance of the County, as shown in Figure 23.

Figure 23: Percent of Non-Hispanic White Population by Census Tract in Rockland County, 2009



Source: United States Census Bureau, 2009; Claritas, Inc., 2009; ESRI; BAE, 2010.

Based on the geographic analysis above, there do appear to be patterns of segregation in the County that should be examined further.

Historical Trends

In 2009, the County population was 68 percent Non-Hispanic White, compared to 72 percent in 2000, indicating that the county as a whole has become slightly more diverse in terms of race and ethnicity. However, using an analysis of race concentrations by Census tract, where a concentration is defined as being 15 percent higher than the County average, it appears that the County is more segregated in 2009 than in 2000. In 2000, there were 11 Census tracts with defined concentrations of Non-Hispanic White households (those tracts with Non-Hispanic White household percentages higher than 91 percent). In 2009, the number of tracts with white concentrations increased from 11 to 17. In 2000, five Census tracts showed concentrations Non-Hispanic African American households, and these five combined represented 50.8 percent of all

County Non-Hispanic African American households. In 2009, these same five Census tracts showed concentrations, and represent 50.5 percent, indicating minimal change from 2000. In 2000, four Census tracts had concentrations of Hispanic households, representing 28.9 percent of all County Hispanic households. In 2009, there were five Census tracts, representing 29.7 percent of all County Hispanic households. This pattern suggests that Hispanic households became slightly more concentrated.

Dissimilarity Index Analysis

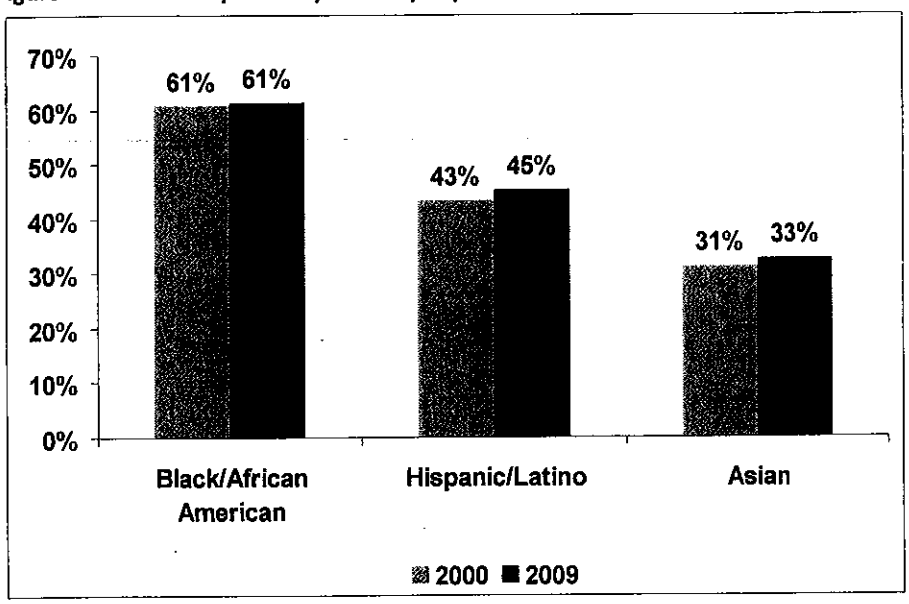
A measure commonly employed by demographers and sociologists to analyze patterns of racial/ethnic concentration is the "dissimilarity index." The index is a measure of the evenness with which two groups (generally a minority group and Whites) are distributed across the geographic areas that make up a larger area, such as Census tracts within a county. The index ranges from 0 to 100, with 0 meaning no segregation or spatial disparity, and 100 being complete segregation between the two groups. The index score can also be interpreted as the percentage of one of the two groups in the calculation that would have to move to a different geographic area in order to produce a completely even distribution.

The formula for calculating the dissimilarity index for the County and Towns, by Census tract, is as follows: $D= 0.5 \Sigma | P_{ig}/P_g-P_{ih}/P_h |$

- P_{ig} is the population of group g in Census tract i
- P_{ih} is the population of group h in Census tract i
- P_g is the total population of group g in the County and
- P_h is the total population of group h in the County

Analyzing 2000 and 2009 data by Census tract results in the following dissimilarity indices for three minority groups:

Figure 24: Dissimilarity Index by Minority Population



Source: Claritas, Inc., 2009; BAE, 2010.

This analysis indicates that 61 percent of Non-Hispanic African Americans, 45 percent of Hispanics, and 33 percent of Non-Hispanic Asians would need to move to a different Census tract in order to achieve spatial integration with the Non-Hispanic White population.[11] In general, an index score above 60 is considered high, 30 to 60 is considered moderate, and below 30 is considered low.[12] As such, this analysis indicates that the County's Hispanic and Non-Hispanic Asian populations experience relatively low to moderate segregation relative to Non-Hispanic Whites. Although they are considered moderate to low, they did increase from 2000 levels, indicating higher levels of segregation. The County's Non-Hispanic Black/African American population is considered highly segregated, but remained unchanged from 2000 to 2009.

Below the County-wide level, dissimilarity indices for the five towns sheds further light on segregation patterns by race and ethnicity. Figure 25 shows the index by town for Non-Hispanic African Americans, reflecting a broad range of segregation patterns by town. Ramapo, which has the highest percentage of Blacks/African Americans, is also the most heavily segregated, with a dissimilarity index of 71 percent.

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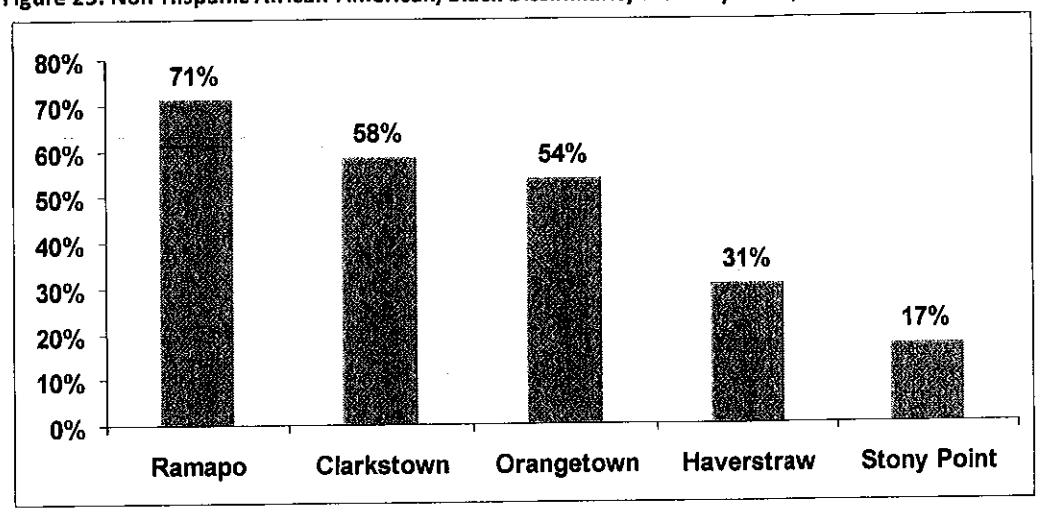
[11] Assuming no movement in the Non-Hispanic White population.

[12] Massey, D.S. and N.A. Denton. *American Apartheid: Segregation and the Making of the Underclass.* Campbridge: Harvard University Press. 1993.

Figure 25: Non-Hispanic African-American/Black Dissimilarity Index by Town, 2009

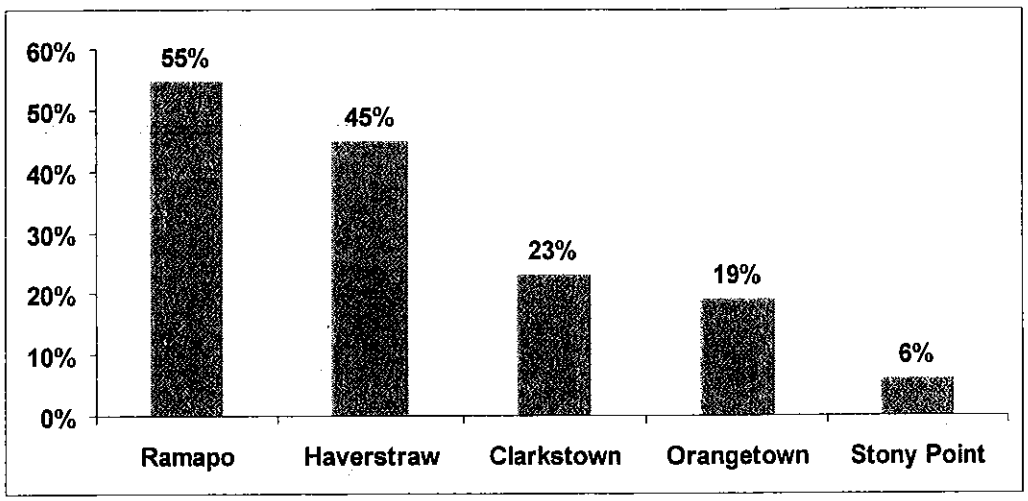


Source: Claritas, Inc., 2009; BAE, 2010.

Clarkstown and Orangetown also show relatively high indices at 58 and 54 percent respectively, while Haverstraw and Stony Point show low levels of segregation. Stony Point's 17 percent is the lowest, however, this town as a whole is only comprised of 1 percent Non-Hispanic African Americans, suggesting that segregation has occurred above the town level.

For the Hispanic Population, Ramapo again showed the highest levels of segregation, with a dissimilarity index of 55 percent, which is higher than the County-wide average of 45 percent. Haverstraw, which houses by far the highest percentage of Hispanic population, shows an index of 45 percent, likely influencing the County average to a certain extent.

Figure 26: Hispanic Dissimilarity Index by Town, 2009



Source: Claritas, Inc., 2009; BAE, 2010.

Clarkstown, Orangetown, and Stony Point all show low levels of segregation of Hispanic populations.

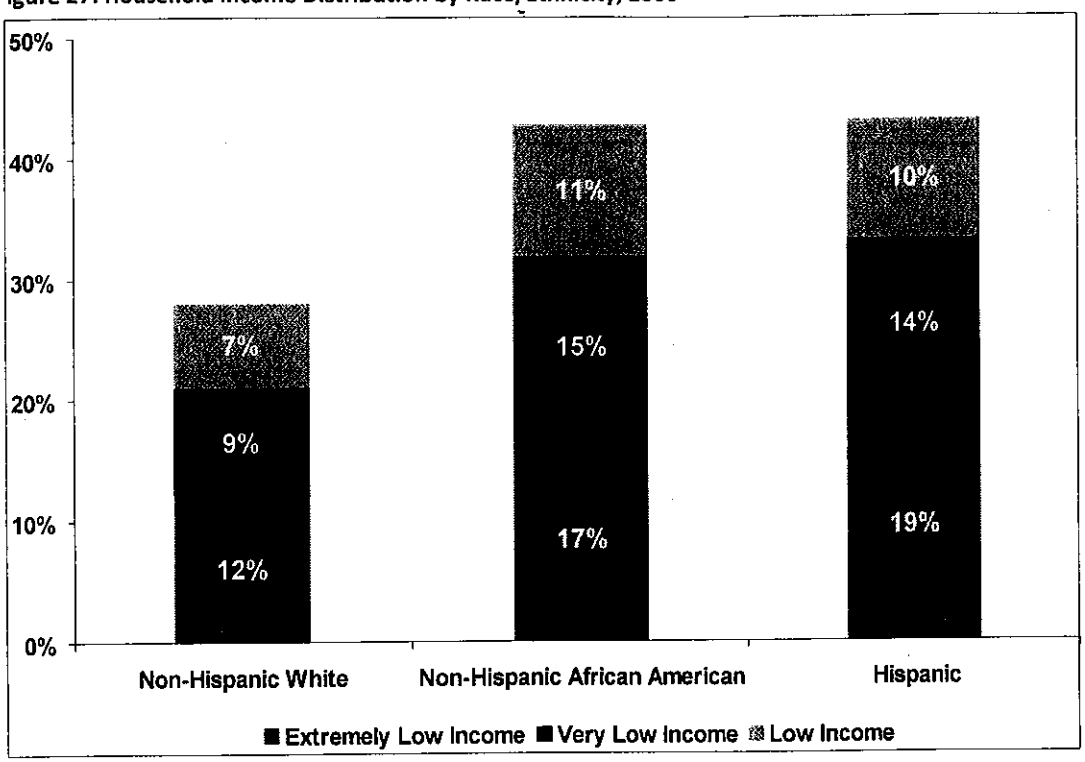
Income Distribution by Race/Ethnicity

For planning purposes, households are categorized by HUD as very low-income, low-income, or moderate-income based on percentages of the County's Median Family Income (MFI). These income categories are defined below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI
- Moderate-Income: More than 80 percent of County MFI

HUD publishes this income based on the 2000 Census in the Comprehensive Housing Affordability Strategy (CHAS). Figure 27 shows the percentage of households by race and ethnicity that are extremely low-, very low-, or low-income, that is those earning less than 80 percent of MFI. 30 percent of all County households were classified as lower income in 2000. However, this average varies significantly by race and ethnicity. For Non-Hispanic White households, 28 percent were considered low income, with 72 percent having moderate incomes or higher. However, for both Non-Hispanic African American households and Hispanic households, 43 percent of households were lower income, with only 57 percent classified as having moderate or higher incomes..

Figure 27: Household Income Distribution by Race/Ethnicity, 2000



Source: U.S. Department of Housing and Urban Development, 2000; BAE, 2010.

Based on this data, the case can be made that there is a linkage between race/ethnicity and low income levels in the County. As such, any identified lack of affordable housing can arguably be identified as an impediment to fair housing choice for both Hispanic households as well as Non-Hispanic African American households.

Nationality

Impediments to fair housing based on nationality include discrimination against foreign-born population and households. In many cases this demographic category can overlap with certain race and ethnicity characteristics of a defined area, as described above. Rockland County has a slightly higher percentage of U.S.-born population than the MSA overall (see Table 6). Of the Rockland County residents born outside of the United States; the majority (49 percent) were born in Latin America, followed by Asia and Europe (see Appendix A).

Table 6: Place of Birth Residents, 2008

	Rockland County		NY MSA (a)	
Place of Birth	**Number**	**Percent**	**Number**	**Percent**
United States	231,622	77.6%	13,123,494	69.0%
Puerto Rico or American Parents	5,439	1.8%	555,271	2.9%
Outside of United States	61,484	20.6%	5,328,033	28.0%
Total	**298,545**	**100%**	**19,006,798**	**100%**

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: American Community Survey, 2008; BAE, 2010.

Using Census tract-level data from 2000, when the County had 19.6 percent foreign-born population, there does not appear to be County-wide segregation based on nationality. The dissimilarity index for foreign-born versus U.S.-born population is 24 percent, indicating low levels of segregation. There are, however, certain areas that show concentrations as high as 51 percent foreign-born at the Census-tract level. These areas of high concentrations of foreign-born population overlap with the areas of highest concentration of Non-Hispanic African American population in Ramapo and Hispanic population in Haverstraw. This data suggests that the category of nationality shows a high degree of overlap with the race and ethnicity category in the County.

Limited English Proficiency

Given the diversity of Rockland County, there is a large proportion of the population who speaks a language other than English at home. In Rockland County in 2000, approximately 30 percent of residents spoke a language other than English at home. As shown in Table 7, the most common languages other than English spoken in Rockland County were Spanish and Yiddish. The language spoken at home may also serve as an impediment to acquiring housing.

Table 7: Language Spoken at Home, 2000

Language	Rockland County Number	Rockland County Percent	New York MSA Number	New York MSA Percent
English Only	185,673	70.1%	4,799,166	55.2%
Spanish or Spanish Creole	24,218	9.1%	1,984,818	22.8%
Yiddish	13,095	4.9%	97,606	1.1%
French Creole	8,346	3.1%	99,769	1.1%
Italian	3,842	1.4%	176,397	2.0%
Tagalog	3,454	1.3%	53,207	0.6%
Hebrew	3,294	1.2%	55,803	0.6%
Other	23,080	8.7%	1,422,638	16.4%
Total (a)	**265,002**	**100%**	**8,689,404**	**100.0%**

Notes:
(a) Due to smaller SF-3 sample size, and due to exclusion of population less than five years old, the population total differs from Table 1.
Source: U.S. Census Bureau, PCT-10, SF-3, 2000;
BAE, 2010.

Religion

Due to federal law, the United States Census is unable to collect data on religion. However, anecdotal information suggests that there are concentrations of population based on various religious cultures in the County, most notably the Hasidic Jewish populations of Kaser, New Square, and Monsey. Although no data is available on populations by religion, anecdotal information regarding the historical development patterns of the County coupled with cultural barriers suggests that this has led to a form of segregation by religion. Although data on religion is not available, language data can confirm concentrations of certain religious cultures in the County.

As of the 2000 Census, approximately five percent of the County's population older than the age of five spoke Yiddish as their primary language; traditionally, Yiddish is the language of Jewish communities from Central and Eastern Europe, and the language continues to be maintained in certain orthodox communities primarily in North America and Israel. Ninety percent of this group of 13,100 people were concentrated in just six Census tracts. Although only five percent of the County as a whole spoke Yiddish, these six tracts ranged between 23 to 75 percent Yiddish-speaking population. The County's dissimilarity index for Yiddish speaking population compared to all other languages was 85, indicating very high levels of segregation. This high degree of segregation is not surprising based on cultural norms that result in tightly knit religious communities. Although this type of segregation may not be a result of outside discrimination, these highly segregated geographic areas likely have the potential for religious-based fair housing impediments. This could occur in both directions, with local property owners unwelcome to

outsiders practicing different religions as well as surrounding areas of secular populations potentially discriminating against the population of places like New Square and Kaser, should they seek housing in the surrounding areas.

Familial Status, Marital Status, and Gender

Housing discrimination based on familial status typically occurs when a prospective tenant is turned away because of the presence of children. Table 8 shows the poverty characteristics by household type for Rockland County and the MSA in 2000 and 2009. The total percentage of households that are below the poverty level has increased slightly, from 6.3 percent of all Rockland County households in 2000 to 6.9 percent of all Rockland County households in 2009. This is a much lower percentage than in the MSA overall.

One major difference between the County and the MSA in this case is that the majority of County households below the poverty level are married couples with children. In comparison, most households in the MSA below the poverty level are households headed by females with children. This data suggests that any lack of affordable housing also represents an impediment to fair housing choice based on familial status, for those households with children.

Table 8: Household Poverty Characteristics

	Rockland County				New York MSA (a)			
	2000		2009		2000		2009	
Below Poverty Level	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Married Couple, Children	2,358	3.3%	2,541	3.4%	125,368	2.8%	124,969	2.7%
Married Couple, No Children	680	0.9%	697	0.9%	63,592	1.4%	62,845	1.4%
Male Householder, Children	194	0.3%	324	0.4%	24,865	0.5%	32,222	0.7%
Male Householder, No Children	88	0.1%	126	0.2%	12,743	0.3%	15,123	0.3%
Female Householder, Children	1,062	1.5%	1,243	1.7%	228,666	5.0%	237,324	5.2%
Female Householder, No Children	123	0.2%	177	0.2%	38,666	0.9%	40,381	0.9%
Total Below Poverty Level	4,505	6.3%	5,108	6.9%	493,900	10.9%	512,864	11.2%
At or Above Poverty Level								
Married Couple, Children	28,966	40.4%	29,463	39.9%	1,528,820	33.8%	1,535,794	33.5%
Married Couple, No Children	27,545	38.4%	27,837	37.7%	1,534,550	33.9%	1,535,862	33.5%
Male Householder, Children	1,346	1.9%	1,400	1.9%	110,250	2.4%	115,473	2.5%
Male Householder, No Children	1,541	2.1%	1,533	2.1%	143,545	3.2%	140,645	3.1%
Female Householder, Children	4,179	5.8%	4,589	6.2%	392,259	8.7%	410,948	9.0%
Female Householder, No Children	3,659	5.1%	3,839	5.2%	325,244	7.2%	338,317	7.4%
Total At or Above Poverty Level	67,236	93.7%	68,661	93.1%	4,034,668	89.1%	4,077,039	88.8%
Total	71,741	100%	73,769	100%	4,528,568	100%	4,589,903	100%

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland and Westchester, New York.

Source: Claritas, Inc., 2009; BAE, 2009.

Female-Headed Households

According to the 2006 American Community Survey, 43 percent of single-parent female-headed households nationwide live at or below the federal poverty level, compared to national poverty rate of 10 percent. Single mothers have a greater risk of falling into poverty than single fathers

due to factors such as the wage gap between men and women, insufficient training and education for higher-wage jobs, and inadequate child support. Households with single mothers also typically have special needs related to access to day care/childcare, health care, and other supportive services.

In Rockland County overall, approximately five percent of all households are headed by females with children. While the Towns of Clarkstown, Orangetown, Ramapo, and Stony Point all have trends similar to the County overall, 8.3 percent of all households in Haverstraw are headed by women with children. Given that there are more lower-income households in Haverstraw, female-headed households in the Town may be even more at risk to not being able to obtain full access to housing.

Table 9: Female Headed Households with Children

Jurisdiction	Number	Percent of Total Households
Rockland County	4,759	4.9%
Town of Clarkstown	1,135	4.0%
Town of Haverstraw	1,003	8.3%
Town of Orangetown	662	3.7%
Town of Ramapo	1,758	5.4%
Town of Stony Point	201	3.9%

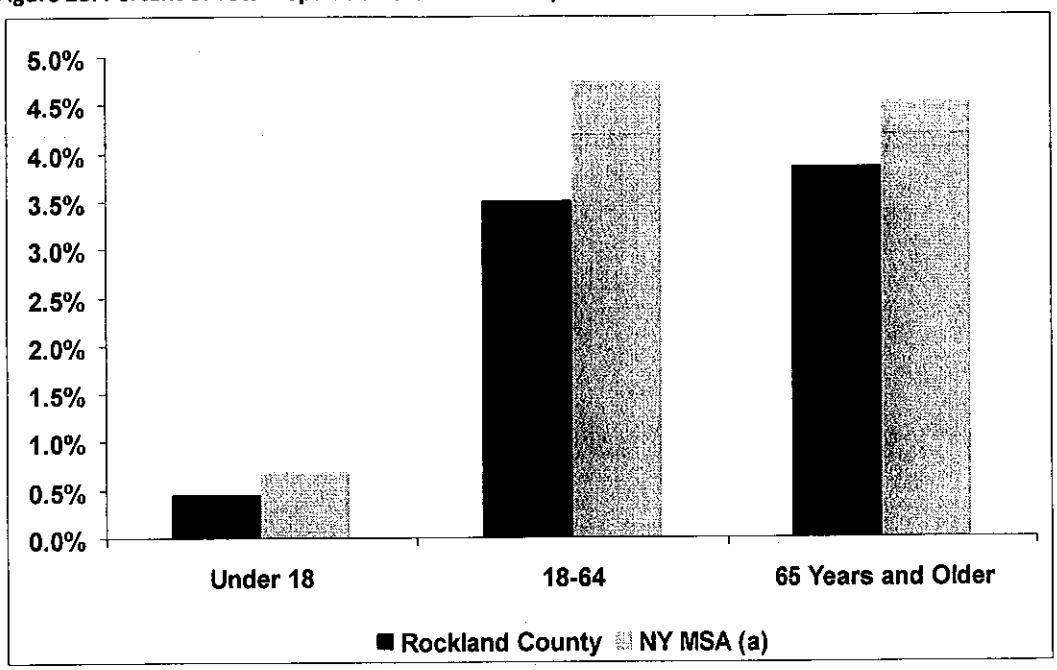
Source: Claritas, Inc., 2010; BAE, 2010.

The dissimilarity index for female-headed households with children is 30 percent, suggesting low levels of segregation based on this criteria. However, although the County-wide average is just five percent, as of 2000, there were Census tracts in Ramapo and Haverstraw that had percentages as high as 46 percent female-headed households with children. These are the same Census tracts that show the highest concentrations of Non-Hispanic African Americans in Ramapo and Hispanics in Haverstraw.

Disability and Age

Figure 28 below shows the percentage of Rockland County's population that is disabled, compared to the New York MSA. While a smaller percentage of the County's population is disabled than the MSA overall, the breakdown by age group differs. In the larger MSA, the age group of 18-64 is the largest portion of the disabled population; in Rockland County, it is the population 65 years and older.

Figure 28: Percent of Total Population that is Disabled, 2008



Notes:

(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

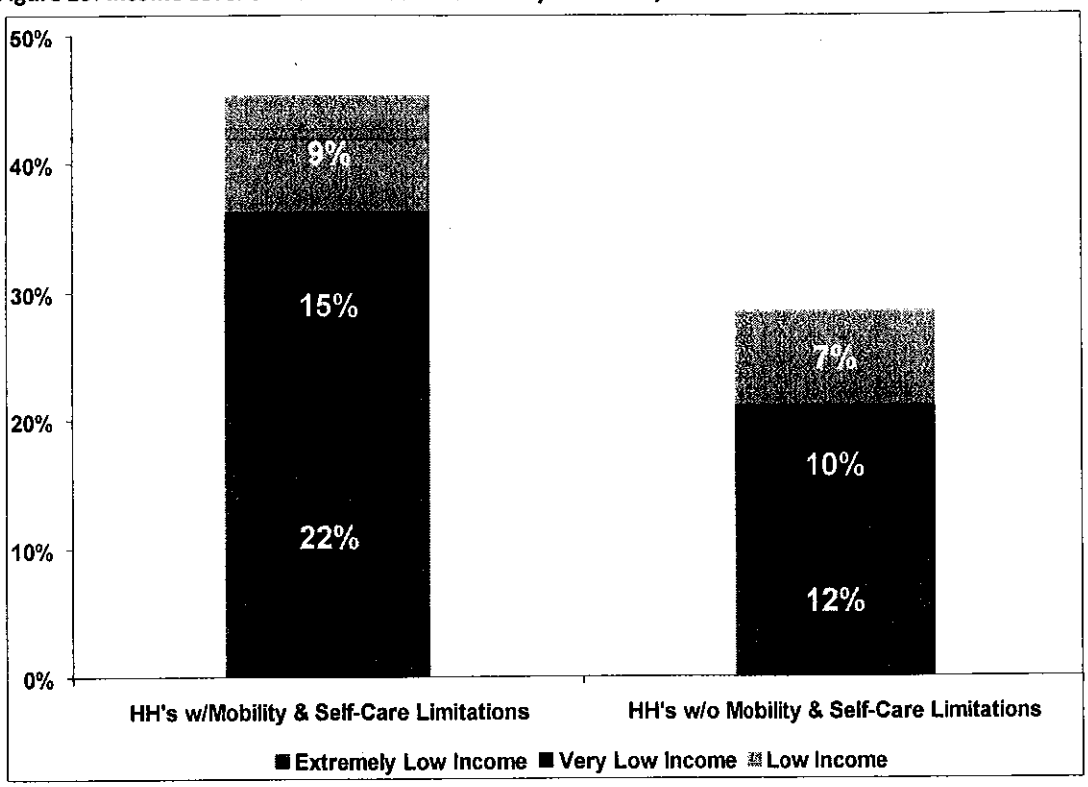
Source: American Community Survey, 2008; BAE, 2010.

The dissimilarity index for the disabled population at the County level using Census tract-level data from 2000 is low at 13 percent, suggesting very low levels of segregation based on disability.

Although there is no apparent segregation based on disability, disabled households do tend to have lower incomes than the balance of the non-disabled households in the county. Figure 29 shows the percentage of low-, very low-, and extremely low-income for households with mobility or self-care limitations[13] versus those without these limitations.

[13] According to HUD, Mobility or Self Care Limitations includes "all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home."

Figure 29: Income Level of Disabled Rockland County Residents, 2000



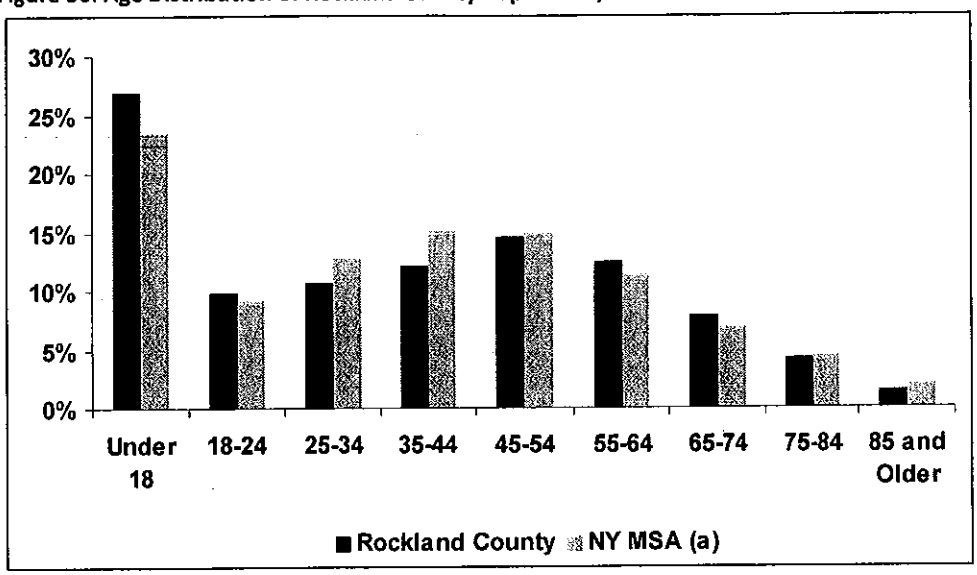
Source: U.S. Department of Housing and Urban Development, 2000; BAE, 2010.

45 percent of all households with mobility or self-care limitations have low incomes, below 80 percent of County MFI, compared to just 28 percent of households without such limitations. This data suggests that a substantially higher proportion of certain disabled households have low incomes relative to the non-disabled households. As such, any demonstrated undersupply of affordable housing could be characterized as an impediment to fair housing choice for this group.

Age

Although age is not a specified category identified by the federal Fair Housing Act, Rockland County specifically includes age in its local legal definition of fair housing. While the New York MSA has a higher percentage of individuals aged 25 to 54 years old, Rockland County has a larger amount of the population that is either under the age of 18 or over the age of 55 (see Figure 30). In 2009, 13.7 percent of the County's population was estimated to be 65 years or older.

Figure 30: Age Distribution of Rockland County Population, 2009



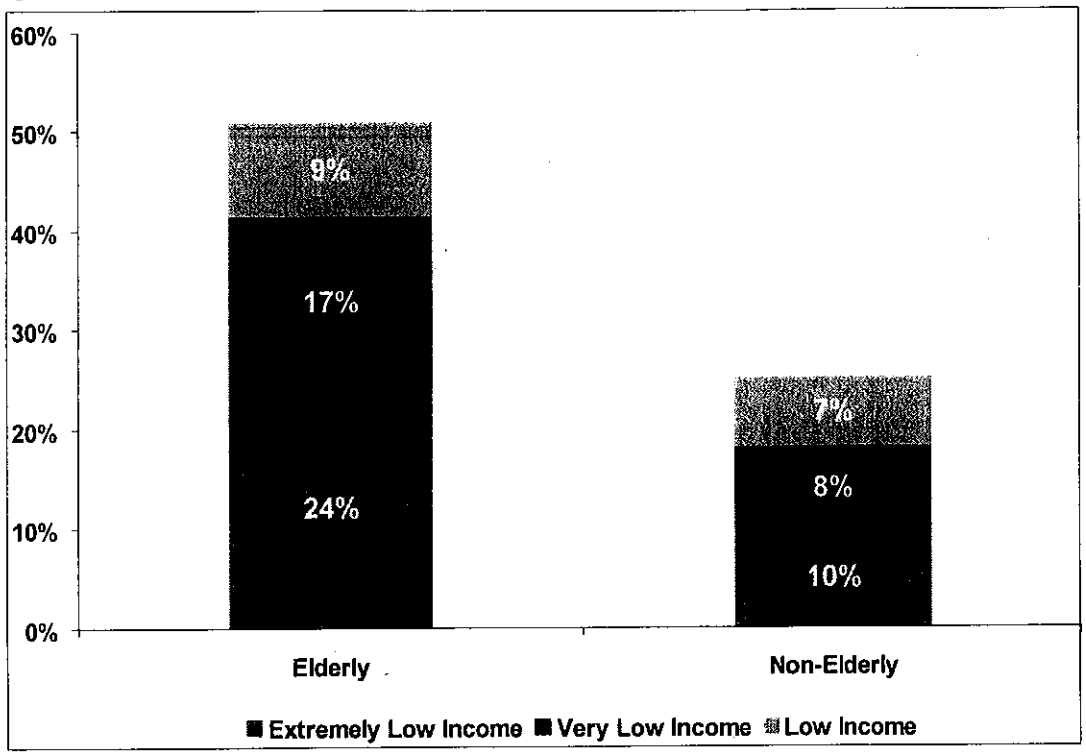
Notes:

(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

The dissimilarity index for the population aged 65 and over is 16 percent, suggesting low levels of geographic segregation based strictly on age. However, elderly households (defined as one- and two-person households where either member is 62 years or older) do show higher proportions of low income households relative to younger age groups. Figure 31 shows the percentages of elderly and non-elderly households that were extremely low-, very low-, and low-income in 2000.

Figure 31: Income Level by Age Group of Rockland County Residents, 2000



Source: U.S. Department of Housing and Urban Development, 2000; BAE, 2010.

Over half of all elderly households have low incomes as defined by HUD, compared to just 25 percent of non-elderly households. Based on this age by income information, any lack of affordable housing in the area could be classified as an impediment to fair housing choice for the elderly population as well.

Rockland County is expected to see a substantial increase in its elderly population, aged 65 years and older, between 2000 and 2015. The Rockland County Office for the Aging projects a 41 percent increase in the number of elderly Rockland County residents over this 15 year period, totaling almost 48,000 residents in 2015. By comparison, the County's total population is expected to increase by just 1.7 percent during the same time frame. Elderly residents have a high housing cost burden

Homeless Population

It is difficult to accurately gauge the homeless population at any given time, due to their transient nature. A homeless population count, conducted by Rockland County, was completed on January

26, 2010. Table 10 shows the homeless population of Rockland County, taken during the count on January 26, 2010. A total of 141 homeless individuals were counted on this date. Approximately one-third (34 percent) of the homeless individuals counted were in a household with children.

Table 10: Homeless Population of Rockland County, January 26, 2010

	Sheltered			
Household Type	**Emergency**	**Transitional**	**Unsheltered**	**Total**
Families with Children (a)	23	25	0	48
No Children	15	26	52	93

Notes:
(a) All persons in each household are included.

Source: Rockland County, 2010; BAE, 2010.

Of the sheltered population, a large portion is characterized as seriously mentally ill or having chronic substance abuse problems (see 11). Additionally, almost one quarter (22.8 percent) of the population are characterized as victims of domestic violence, which are likely to have children included in that population, and may have limited support systems in place.

Table 11: Characteristics of Rockland County Homeless Population, January 26, 2010

Characteristics	Number	Percent
Chronically Homeless	3	1.9%
Seriously Mentally Ill	66	40.7%
Chronic Substance Abuse	53	32.7%
Veterans	2	1.2%
Persons with HIV/AIDS	0	0.0%
Victims of Domestic Violence	37	22.8%
Unaccompanied Youth (Under 18)	1	0.6%
Total	**162**	**100%**

Source: Rockland County, 2010; BAE, 2010.

Emergency Shelters, Transitional Housing

There is currently an unmet need for shelters for the various homeless subpopulations in Rockland County. While there are currently 512 beds available for homeless individuals, almost all (486 of 512 total beds) are located in permanent supportive housing locations, with no emergency shelter beds available for individuals.[14]

[14] Source: Rockland County Consolidated Plan, 2010.

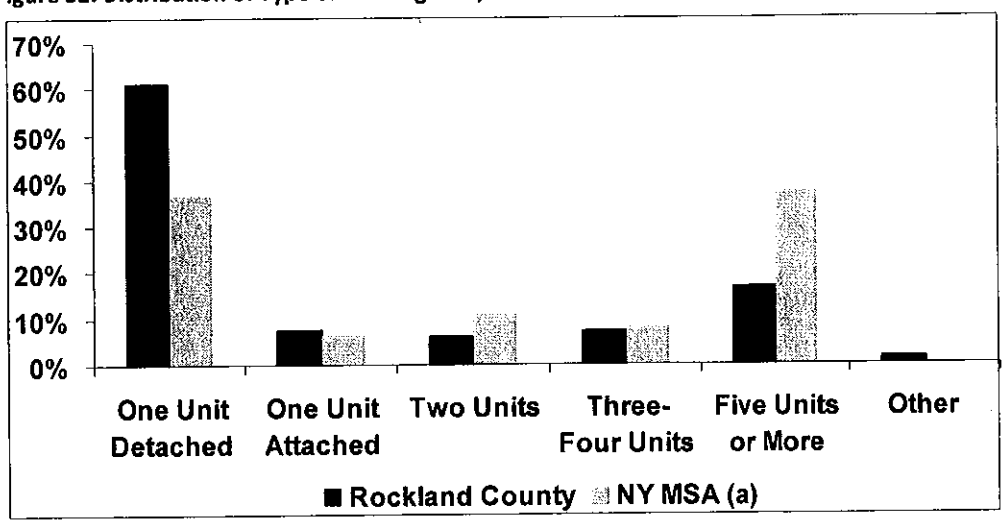
Housing Needs and Housing Market Conditions

Housing Characteristics

Distribution of Housing Types

The vast majority of housing units (61 percent) in Rockland County are single-family detached units (see Figure 32). This is very different from the MSA overall, where only one-third of housing units are detached. A high number of detached dwellings may present an obstacle for lower-income families who cannot afford to own and maintain a single-family detached home.

Figure 32: Distribution of Type of Housing Unit, 2009



Source: Claritas, Inc., 2009; BAE, 2010.

Table 12 shows the distribution of housing unit types by town in Rockland County. Most of the towns have housing stocks similar to the County overall, with the exception of Haverstraw. In Haverstraw, 60 percent of the entire housing stock is attached, creating a different dynamic in terms of existing housing needs.

Table 12: Housing Type by Number of Unites by Town, 2009

	Clarkstown		Haverstraw		Orangetown		Ramapo		Stony Point	
Number of Units	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
One Unit Detached	20,456	71%	4,974	40%	12,079	65%	18,933	56%	4,262	81%
One Unit Attached	2,663	9%	1,839	15%	530	3%	2,309	7%	51	1%
Two Units	1,002	3%	1,066	9%	1,350	7%	2,311	7%	264	5%
Three-Four Units	1,477	5%	1,160	9%	1,259	7%	2,991	9%	178	3%
Five or More Units	3,145	11%	2,620	21%	3,367	18%	7,271	21%	150	3%
Other	205	1%	719	6%	44	0%	28	0%	348	7%
Total	28,948	100%	12,378	100%	18,629	100%	33,843	100%	5,253	100%

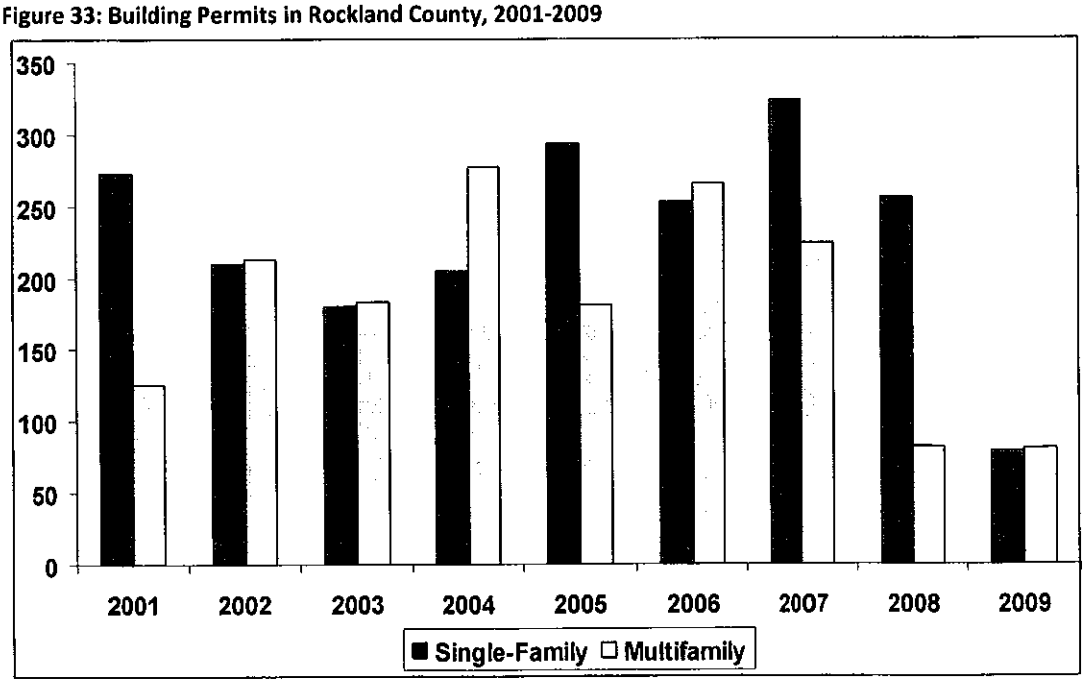
Source: Claritas, Inc., 2009; BAE, 2009.

Building Permits County-Wide and by Village/Town

Rockland County has not been immune from the recent housing bubble. The number of building permits issued annually varied somewhat from 2001 to 2008, however the most drastic decrease was from 256 single-family building permits issued in 2008 to 79 single-family building permits issued in 2009 (see Figure 33 below).

Within the towns of Rockland County, a significant amount of both single-family and multi-family development took place in Ramapo over the time period studied, while a significant amount of multifamily development took place in Clarkstown in (see Appendix A for more detail).

Figure 33: Building Permits in Rockland County, 2001-2009

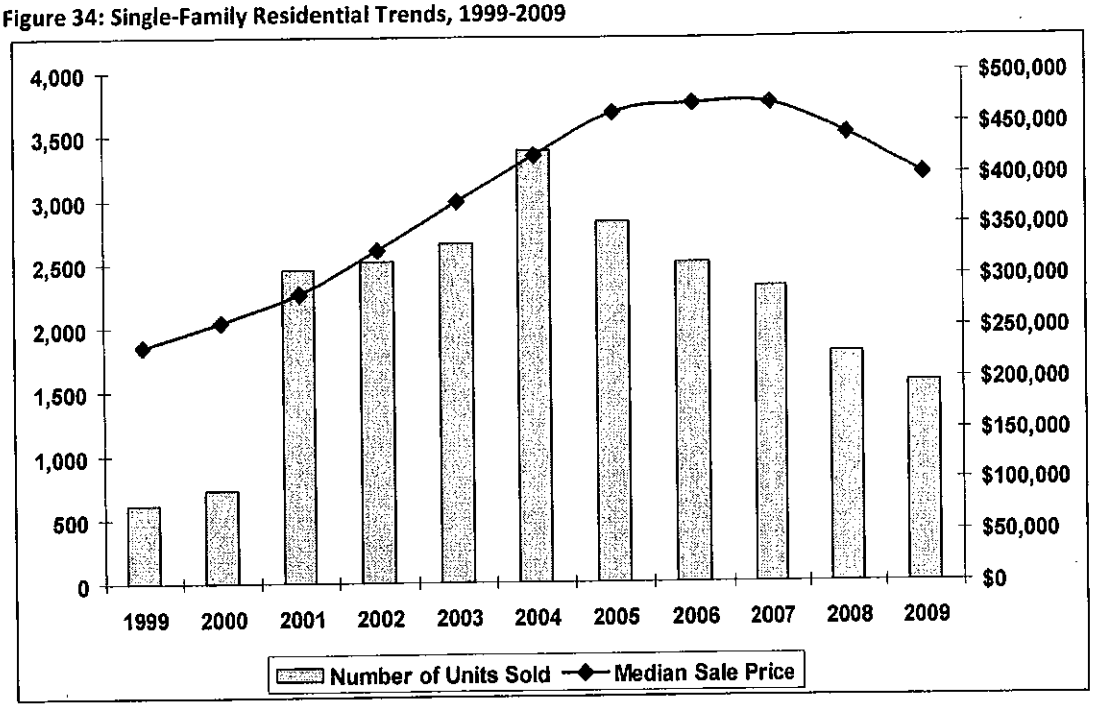


Source: U.S. Department of Housing and Urban Development, 2010; BAE, 2010.

Median Housing Value and Change in Median Housing Value Since 1999

Figure 34 shows the number of single-family residences sold per year from 1999 to 2009, as well as the median sale price for each year. Single-family residential sales trends in Rockland County appear to be similar to national trends, with the median sale price increasing until 2006, when it began to decline. Similarly, the total number of units sold each year has declined significantly in recent years.

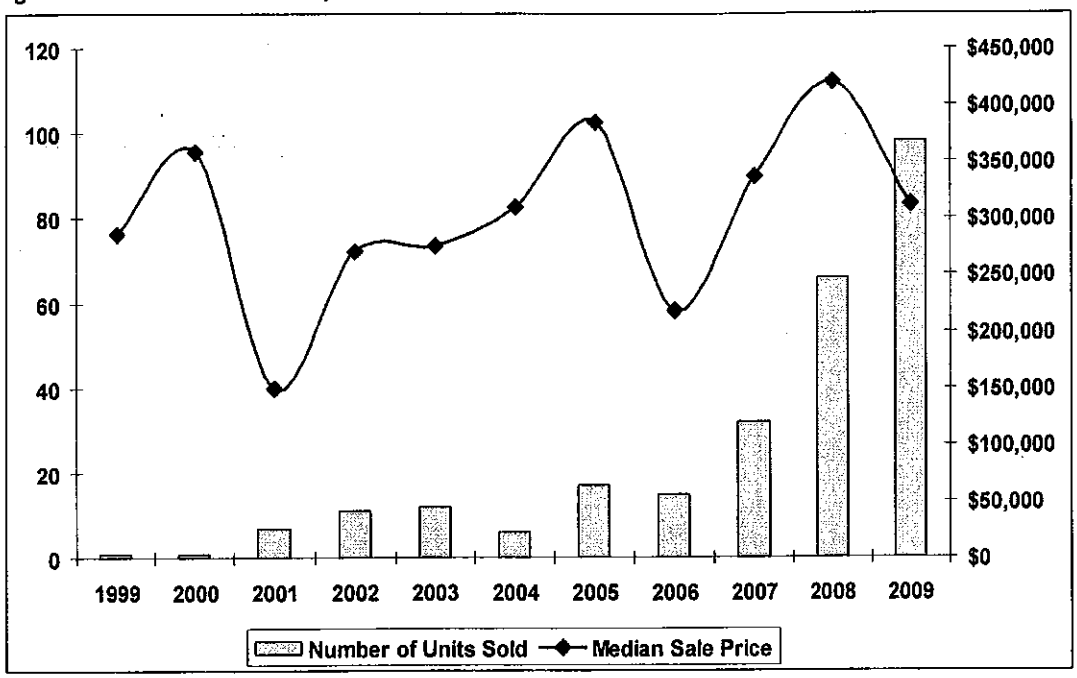
Figure 34: Single-Family Residential Trends, 1999-2009



Source: Dataquick, 2010; BAE, 2010.

Figure 35 shows the median sales price and number of condominium units sold from 1999 to 2009. One possible reason for the significant fluctuation is that very few condominiums were sold during this time period, allowing for the median sales value to change drastically, depending on the quality and sale price of condominiums available for sale in one particular year.

Figure 35: Condominium Trends, 1999-2009



Source: Dataquick, 2010; BAE, 2010.

Recent Sales Trends

Table 13 presents a distribution of sales prices for single-family homes by bedroom size between June 1, 2009 and February 1, 2010. As shown, the median sales price for all homes sold during this time period was $390,000. Median prices ranged from $280,000 for one-bedroom homes to $450,000 for homes with four or more bedrooms.

Table 13: Single-Family Home Sale Price Distribution, June 1, 2009- February 1, 2010

Price Distribution	Total		One Bedroom		Two Bedrooms		Three Bedrooms		Four+ Bedrooms	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under $100,000	12	1.6%	-	0.0%	2	2.4%	6	2.1%	4	1.1%
$100,000 to $199,999	29	3.9%	-	0.0%	6	7.3%	13	4.6%	10	2.7%
$200,000 to $299,999	142	18.9%	9	69.2%	29	35.4%	69	24.6%	35	9.3%
$300,000 to $399,999	206	27.4%	2	15.4%	32	39.0%	92	32.7%	80	21.3%
$400,000 to $499,999	177	23.6%	1	7.7%	7	8.5%	62	22.1%	107	28.5%
$500,000 to $599,999	87	11.6%	-	0.0%	2	2.4%	26	9.3%	59	15.7%
$600,000 to $699,999	29	3.9%	-	0.0%	1	1.2%	4	1.4%	24	6.4%
$700,000 or More	69	9.2%	1	7.7%	3	3.7%	9	3.2%	56	14.9%
Total	751	100.0%	13	100.0%	82	100.0%	281	100.0%	375	100.0%
Median Sales Price	$390,000		$280,000		$318,500		$350,000		$450,000	

Notes:
(a) Includes full and verified sales only.

Source: Dataquick, 2010; BAE, 2010.

As shown in Table 14, the median sales price for condominiums ranged from $197,500 for one-bedroom units to $412,500 for units with four or more bedrooms.

Table 14: Condominium Sale Price Distribution, June 1, 2009 – February 1, 2010

Price Distribution	Total		One Bedroom		Two Bedrooms		Three Bedrooms		Four+ Bedrooms	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under $100,000	3	1.5%	1	1.6%	-	0.0%	1	6.3%	1	1.3%
$100,000 to $199,999	36	17.6%	31	48.4%	3	6.7%	1	6.3%	1	1.3%
$200,000 to $299,999	61	29.9%	28	43.8%	25	55.6%	4	25.0%	4	5.1%
$300,000 to $399,999	49	24.0%	3	4.7%	7	15.6%	8	50.0%	31	39.2%
$400,000 to $499,999	31	15.2%	1	1.6%	7	15.6%	1	6.3%	22	27.8%
$500,000 to $599,999	10	4.9%	-	0.0%	2	4.4%	-	0.0%	8	10.1%
$600,000 to $699,999	6	2.9%	-	0.0%	-	0.0%	-	0.0%	6	7.6%
$700,000 or More	8	3.9%	-	0.0%	1	2.2%	1	6.3%	6	7.6%
Total	204	100.0%	64	100%	45	100%	16	100%	79	100.0%
Median Sales Price	$306,500		$197,500		$271,000		$306,500		$412,500	

Notes:
(a) Includes full and verified sales only.

Source: Dataquick, 2010; BAE, 2010.

Rental Survey

The availability and pricing of rental units in Rockland County varies widely by village and town . Lower-income households may have greater difficulty in finding housing in villages and towns with higher rents. The Town of Ramapo alone has 43 percent of the total rental housing stock in Rockland County.

Median rents range from $568 per month in the Village of Airmont to $1,625 per month in the Village of Grand View. While the areas that have a low median household income (such as the village of Kaser) also have low rents, making the area affordable for residents living there, other areas with a small amount of rental units and high rents may not present viable options for prospective renters.

Table 15: Rental Housing Distribution by Village and Town

Community	Number of Rental Units	Median Rent
Town of Clarkstown	4,981	$1,034
Town of Haverstraw	4,121	$859
Town of Orangetown	4.993	$915
Town of Ramapo	11,385	$833
Town of Stony Point	771	$885
Village of Airmont	196	$568
Village of Chestnut Ridge	348	$845
Village of Grand View	19	$1,625
Village of Haverstraw	1,561	$831
Village of Hillburn	69	$1,263
Village of Kaser	561	$655
Village of Montebello	50	$767
Village of New Hempstead	63	$1,750
Village of New Square	680	$734
Village of Nyack	2,085	$934
Village of Piermont	487	$977
Village of Pomona	32	$1,400
Village of Sloatsburg	226	$919
Village of South Nyack	575	$957
Village of Spring Valley	5,193	$815
Village of Suffern	1,584	$917
Village of Upper Nyack	93	$1,172
Village of Wesley Hills	65	$1,167
Village of West Haverstraw	1,456	$832
Rockland County Total	**26,251**	**$884**

Source: Rockland County, 2010; BAE, 2010.

Table 16 shows a random survey of several apartment complexes throughout Rockland County. Most complexes offer few amenities, with an outdoor pool and small fitness center being the most common amenities offered.

Table 16: Rental Housing Survey, February, 2010

Name/Address	Total Units	Unit Style	Price Range Min - Max	Price Range Average	Size Range (SF) Min - Max	Size Range (SF) Average	Size Range (SF) Min - Max	Size Range (SF) Average	Amenities
Avalon Gardens	504	1BR	$1,274 - $1,299	$1,287	739 - 888	814	$1.46 - $1.72	$1.59	Fitness Center
100 Avalon Gardens Road		1BR/Loft	$1,569 - $1,574	$1,572	1,019 - 1,142	1,081	$1.38 - $1.54	$1.46	Pool
Nanuet, NY 10954		2BR	$1,835 - $1,955	$1,895	1,118 - 1,271	1,195	$1.54 - $1.64	$1.59	Business Center
866.305.0412		2BR/Loft	$2,035 - $2,085	$2,060	1,425 - 1,569	1,497	$1.33 - $1.43	$1.38	
		3BR	$2,360 $2,360	$2,360	1,421 - 1,472	1,447	$1.60 - $1.66	$1.63	
		Average	$1,815 - $1,855	$1,835	1,144 - 1,268	1,206	$1.46 - $1.60	$1.53	
Mayfair Garden Apartments	61	1BR	$1,250 - $1,250	$1,250	750 - 750	750	$1.67 - $1.67	$1.67	Fitness Center
208G Holt Drive		2BR	$1,450 - $1,450	$1,450	850 - 850	850	$1.71 - $1.71	$1.71	
Pearl River, NY 10965		3BR	$1,550 - $1,550	$1,550	950 - 950	950	$1.63 - $1.63	$1.63	
888.558.2903		Average	$1,417 - $1,417	$1,417	850 - 850	850	$1.67 - $1.67	$1.67	
Warren Hills Apartments	190	1BR	$1,070 - $1,120	$1,095	580 - 615	598	$1.82 - $1.84	$1.83	Pool
2 Gail Drive		2BR	$1,500 - $1,750	$1,625	600 - 870	835	$1.88 - $2.01	$1.94	Storage Units
Nyack, NY 10960		Average	$1,285 - $1,435	$1,360	690 - 742.5	716	$1.85 - $1.93	$1.89	
866.329.5357 ext. 7591									
The Overlook at Piermont	106	1BR	$1,475 - $1,675	$1,575	770 - 900	835	$1.86 - $1.92	$1.89	N/A
5207 Overlook Circle		2BR	$1,950 - $2,200	$2,075	933 - 1,103	1018	$1.99 - $2.09	$2.04	
Piermont, NY 10968		Average	$1,713 $1,938	$1,825	852 - 1,002	928.5	$1.93 - $2.00	$1.97	
866.329.5357 ext. 9596									

Source: Rent.com, 2010; BAE, 2010.

Housing Affordability

Affordability is generally discussed in the context of households with different income levels. Households are categorized as extremely low-income, very low-income, and low-income, based on household size and percentages of the Area Median Income (AMI). These income limits are established annually by HUD. Federal, State, and local affordable housing programs generally target households earning up to 80 percent of AMI. Some local programs may provide assistance to households earning up to 120 percent of AMI. The HUD-defined income categories are presented below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI

For-Sale Housing – Table 17 shows affordability scenarios for four-person households with extremely low-, very low-, and low-incomes. This analysis compares the maximum affordable sale price for each of these households to the market-rate prices for units with three or more bedrooms in the County between June 1, 2009 and February 1, 2010.

The maximum affordable sales price was calculated using household income limits published by HUD, conventional financing terms, and assuming that households spend 30 percent of gross income on mortgage payments, taxes, and insurance. Appendix A shows the detailed calculations used to derive the maximum affordable sales price.

As shown in Table 17, the maximum affordable sales price for a low-income, four-person household seeking to purchase a single-family home is $247,100. Only 16 percent of three-bedroom single-family homes sold between June 1, 2009 and February 1, 2010 were affordable up to this price point. A smaller percentage of condominium units with three or more bedrooms fell within this price range. Seven percent of condominiums three or more bedroom condominium units sold for less than $247,100. This analysis suggests that current market prices remain an obstacle to homeownership in the County.

Table 17 also presents an affordability analysis of rental housing in Rockland County. The maximum affordable monthly rent is calculated for four-person households, assuming the household spends 30 percent of income on rent and utilities. As shown, the maximum affordable monthly rent ranges from $545 for extremely low-income households to $1,380 for low-income households. By comparison, the average market rent for three-bedroom units ranged stood at $1,955 based on a survey of available units on Rent.com. This analysis indicates that lower-income households would need to pay in excess of 30 percent of their household income to afford average market rents in the County. The gap is particularly large for extremely low-income households. These households would need to pay over three times their maximum affordable monthly rent to afford the average market rate rent for a three-bedroom unit. It should be noted, however, that this analysis is based on averages from a random survey of apartment complexes in Rockland County.

Table 17: Affordability of Rockland County Homes

For-Sale	Max. Affordable Sale Price (a)	Percent of 3-BR SFRs on Market within Price Range (b)	Percent of 3+BR Condos on Market within Price Range (b)
Extremely Low Income (30% MFI)	$118,100	2.8%	2.1%
Very Low-Income (Up to 50% AMI)	$196,900	6.8%	4.2%
Low-Income (Up to 80% AMI)	$247,100	15.7%	7.4%
		3-Bedroom Single-Family Residences (c)	3+ Bedroom Condominiums (c)
Median Sale Price		$350,000	$375,000
Number of Units Sold		281	95

Rental	Max. Affordable Monthly Rent (a,d)	Average Rent 3BR Units (e)
Extremely Low Income (30% MFI)	$545	$1,955
Very Low-Income (Up to 50% AMI)	$1,055	$1,955
Low-Income (Up to 80% AMI)	$1,380	$1,955

Notes:
(a) Maximum Affordable Sale Price and Maximum Affordable Rent based on a Four-Person Household Income, as defined by HUD. Calculation of Maximum Affordable Sale Price is shown in Appendix.
(b) Indicates the percentage of units containing at least three bedrooms, sold between 6/1/09 and 2/1/10 that sold for less than the Maximum Affordable Sale Price.
(c) Median Sales Price for SFR's based on all verified three-bedroom units sold between 6/1/09 and 2/1/10.
Condominium sales based on all verified units, containing between three and five bedrooms, sold in the same time period.
(d) Assumes 30 percent of household income spent on rent and utilities. Utilities based on Rockland County 2009 Utility Allowance.
(e) Average Market Rent for all three-bedroom units based on Rent.com listings in Rockland County.
Sources: Data Quick, 2010; Rent.com, 2010; Utility Allowance, Rockland County Community Development Department, 2010; HUD Income Limits, 2009; BAE, 2010.

Cost Burden

According to HUD standards, a household is considered "cost-burdened" (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. Households are "severely cost burdened" if they pay more than 50 percent of their income on housing costs. As shown in Table 18, 32 percent of households in Rockland County were cost-burdened in 2000, spending more than 30 percent of their income on housing. This included 14 percent of households who were severely cost burdened, spending more than half of their gross income on housing costs. The incidence of housing overpayment was more common among renter households than owners.

During the current economic downturn, the rate of overpayment may have increased due to rising unemployment. Unfortunately, more recent data on overpayment is unavailable.

Table 18: Cost Burden, Rockland County, 2000

	Renter Households	Owner Households	Total Households
Total Households	**26,218**	**66,442**	**92,660**
% Cost Burdened (a)	41.1%	28.6%	32.2%
% Severely Cost Burdened (b)	21.5%	11.2%	14.1%

Notes:
(a) Cost Burdened households spend more than 30% of gross income on housing costs.
(b) Severely Cost Burdened households spend more than 50% of gross income on housing costs.
Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2010.

Overcrowding

A lack of affordable housing can result in overcrowded households. The U.S. Census defines "overcrowding" as more than one person per room, excluding bathrooms and kitchens. As shown in Table 19 below, approximately seven percent of Rockland County households lived in overcrowded situations in 2000, compared to nine percent of households in the New York MSA. In both the County and the MSA, overcrowding was substantially higher among renters than owners. Approximately 17 percent of Rockland County renter households were overcrowded, compared to just two percent of owner households.

As with overpayment, rising unemployment and foreclosures may contribute to greater overcrowding rates in the County. However, more current data on overcrowding is unavailable.

Table 19: Overcrowding by Tenure, 2000

	Rockland County					
	Owners		Renters		Total Overcrowded	
Persons per Room	HH's	Percent	HH's	Percent	HH's	Percent
1.51 or more (Severely Overcrowded)	422	0.6%	2,024	7.7%	2446	3%
1.01 to 1.50 (Overcrowded)	1152	1.7%	2,413	9.2%	3565	4%
1.00 or less	64,887	97.6%	21,777	83.1%	86,664	94%
Total	**66,461**	**100.0%**	**26,214**	**100.0%**	**92,675**	**100%**
% Overcrowded	**2.4%**		**16.9%**		**6.5%**	

	New York MSA (b)					
	Owners		Renters		Total Overcrowded	
Persons per Room	HH's	Percent	HH's	Percent	HH's	Percent
1.51 or more (Severely Overcrowded)	39842	1.0%	278,356	7.7%	318198	4.1%
1.01 to 1.50 (Overcrowded)	75935	1.9%	266,485	7.3%	342420	4.4%
1.00 or less	3,984,988	97.2%	3,089,658	85.0%	7,074,646	91.5%
Total	**4,100,765**	**100.0%**	**3,634,499**	**100.0%**	**7,735,264**	**100.0%**
% Overcrowded	**2.8%**		**15.0%**		**8.5%**	

Note:
(a) The U.S. Census defines overcrowded an unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded.
(b) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.
Source: U.S. Census, SF3-H20, 2000; BAE, 2010.

Foreclosure Trends

Table 20 shows the number of foreclosures by ZIP code in mid-January 2010. The ZIP code where Haverstraw is located has the highest percentage of its housing units in foreclosure, with almost three percent of the housing stock in a stage of foreclosure.

Table 20: Foreclosure by Zip Code, January 15, 2010

Zip Code	Area	Number	Housing Units	Percent of Total
10901	Suffern	87	8,835	1.0%
10913	Blauvelt	13	1,687	0.8%
10920	Congers	20	2,944	0.7%
10923	Garnerville	52	3,245	1.6%
10927	Haverstraw	92	3,172	2.9%
10931	Hillburn	2	267	0.7%
10952	Monsey	201	8,421	2.4%
10954	Nanuet	99	8,433	1.2%
10956	New City	134	10,311	1.3%
10960	Nyack	59	6,330	0.9%
10962	Orangeburg	13	1,628	0.8%
10964	Palisades	5	588	0.9%
10965	Pearl River	37	5,550	0.7%
10968	Piermont	8	1,433	0.6%
10970	Pomona	62	3,860	1.6%
10974	Sloatsburg	21	1,173	1.8%
10976	Sparkill	4	653	0.6%
10977	Spring Valley	405	14,632	2.8%
10980	Stony Point	71	4,730	1.5%
10983	Tappan	16	2,097	0.8%
10984	Thiells	12	808	1.5%
10986	Tonkins Cove	13	613	2.1%
10989	Valley Cottage	29	3,409	0.9%
10993	West Haverstraw	30	1,734	1.7%
10994	West Nyack	18	2,496	0.7%

Source: RealtyTrac, 2010; U.S. Postal Service, 2010; BAE, 2010.

Public and Assisted Housing

Public Housing and Section 8 Housing Choice Vouchers

In Rockland County, there are currently 3,462 Section 8 Housing Choice Vouchers, which are funded by the federal government. Six Section 8 programs exist in the County, and all have closed waiting lists. There are 482 public housing units in the County as well. These units are generally well maintained and operated. However, rehabilitation of some units is always needed.[15] Many villages and towns in Rockland County have their own public housing authorities. Most waiting lists are closed, and no housing authorities have vacancies.

Subsidized Housing

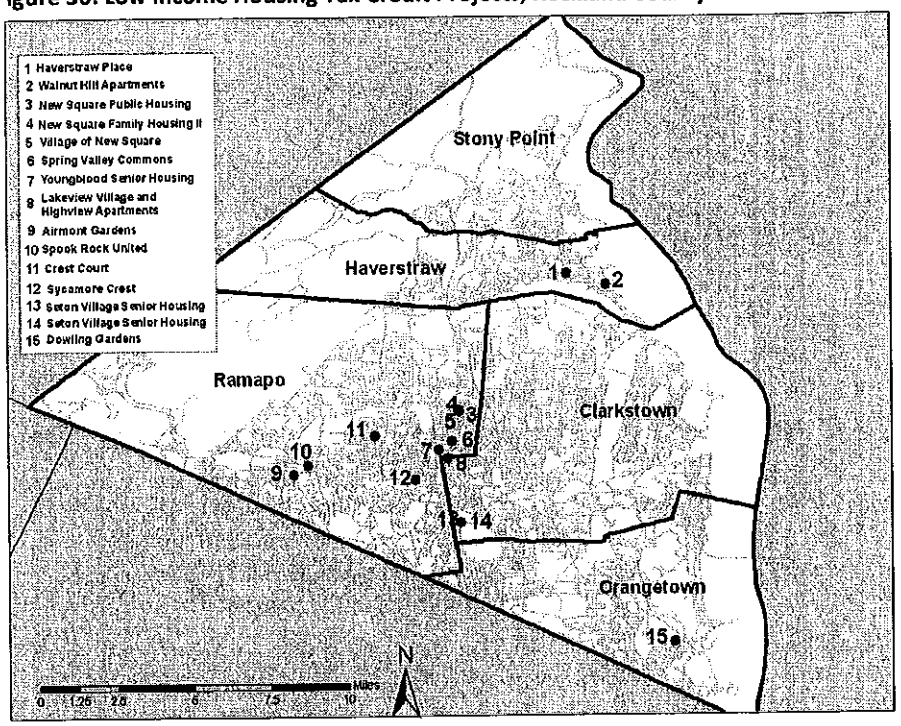
In addition to public housing, there are other federal, state, and local programs that subsidize rental housing for lower-income households. These funding sources include low-income housing tax credits, project-based Section 8, HOME, CDBG, HOPWA, HUD Section 202 and 811, and

[15] Source: Rockland County Consolidated Plan, 2010-2014.

redevelopment agency funds, among others.

There are 15 low-income housing tax credit projects providing 1,323 affordable units in Rockland County. Figure 36 illustrates the location of these projects while Tabl1 21 presents the number of units in each.

Figure 36: Low Income Housing Tax Credit Projects, Rockland County



Sources: HUD Low Income Tax Credit Database, 2010; ESRI; BAE, 2010.

Table 21: Low Income Housing Tax Credit Developments, Rockland County

Project Name	Address	City	Total Number of Units	Total Low-Income Units
NEW SQUARE PUBLIC HOUSING	40 BUCHANAN LN	SPRING VALLEY	22	22
DOWLING GARDENS	190 KINGS HWY	SPARKILL	111	47
NEW SQUARE FAMILY HOUSING II	63 BUCHANAN LN	SPRING VALLEY	24	24
SPRING VALLEY COMMONS/EXCEL PROGRAM	1 SPRING VALLEY CMN	SPRING VALLEY	68	64
CREST COURT	31 CREST CT	MONSEY	50	50
HAVERSTRAW PLACE	140 ROUTE 9W	HAVERSTRAW	90	89
SETON VILLAGE SENIOR HOUSING	142 CONVENT RD	NANUET	72	72
SETON VILLAGE SENIOR HOUSING	144 CONVENT RD	NANUET	34	34
LAKEVIEW VILLAGE AND HIGHVIEW APARTMENTS	33 FRED HECHT DR	SPRING VALLEY	220	220
VILLAGE OF NEW SQUARE/NSLPIII	7 BUCHANAN LN	NEW SQUARE	30	30
YOUNGBLOOD SENIOR HOUSING	201 N MAIN ST	SPRING VALLEY	26	26
SPOOK ROCK UNITED	DASHEW DRIVE	SUFFERN	231	231
SYCAMORE CREST	15 SUMMIT AVE	SPRING VALLEY	96	96
AIRMONT GARDENS	60 S DE BAUN AVE	AIRMONT	140	139
WALNUT HILL APARTMENTS	ROUTE 9W	WEST HAVERSTRAW	180	179
		Total	1,394	1,323

Sources: HUD Low Income Housing Tax Credit Database, 2010; BAE, 2010.

Senior Housing/Assisted Housing

Elderly, frail elderly, and severely disabled persons have special housing needs, including assisted living facilities. Table 22 below indicates the number of beds available in Rockland County for these groups. The total includes not only senior housing, but facilities that also house severely disabled individuals who cannot be transitioned into an independent living facility. According to the Rockland County Consolidated Plan, this inventory falls far short of meeting the range of specialized senior housing needs.

Table 22: Assisted Living Facilities

Facility	Number of Beds
Friedwald Center for Rehabilitation and Nursing	180
Nyack Manor	160
Ramapo Manor Center for Rehabilitation and Nursing	203
Tolstoy Foundation Center	96
Hillcrest Nursing and Rehabilitation Center	200
Northern Manor Multicare Center	231
Northern Metropolitan Adult Day Health Care Center	120
Northern Riverview Healthcare Center	182
Rockland County Infirmary	341
Summit Park	57
TOTAL	**1,770**

Sources: Rockland County Consolidated Plan, 2010; BAE, 2010.

Current Fair Housing Legal Status

The Fair Housing Act (Title VIII of the Civil Rights Act of 1968) prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, sex, national origin, disability, and familial status. The Rockland County Fair Housing Law covers a broader range of protected classes, prohibiting discrimination based on age, race, color, religion, national origin, sex, sexual orientation, disability, marital status, or familial status. This section outlines the fair housing complaint process and provides data on the number of fair housing complaints filed with the Rockland County Fair Housing Board.

The Fair Housing Board (FHB) consists of five members of the Rockland County Commission on Human Rights. The FHB has the authority to investigate, attempt to conciliate, and if necessary, adjudicate housing discrimination complaints. The Commission on Human Rights has also signed a Memorandum of Understanding with HUD, which authorizes it to act as an agency of HUD in investigating housing discrimination claims. In 2009, the agreement between HUD and the Commission was extended for five years, effective through 2014.[16]

The MOU between HUD and the Commission on Human Rights states that each entity authorizes the other to receive complaints for it. HUD and the Commission will inform complainants of their right to file with the other entity and will assist the person alleging housing discrimination in preparing a complaint to satisfy the requirements of the other entity.

Fair Housing Complaint Process

The Fair Housing Board's Enforcement Report provides a description of the local fair housing complaint process, which is summarized here.[17] Persons who believe he or she has experienced housing discrimination may file a complaint with the FHB. The Executive Secretary of the FHB determines if the complaint is jurisdictional under fair housing law. For example, the Executive Secretary screens out complaints where the allegations are not covered, such as discrimination based on immigration status. If the complaint is jurisdictional, the Complainant signs the complaint and the Executive Secretary sends a copy of the complaint to the Respondent. The FHB fully investigates the complaint at no cost to the Complainant. The investigation can include interviewing of the complainant, respondent and witnesses, obtaining relevant documents, and conducting on-site investigations. The FHB has the authority to issue subpoenas and, when necessary, seek temporary restraining orders.

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[16] HUD recognizes state and local agencies that enforce fair housing laws that are substantially equivalent to the federal Fair Housing Act. In the MOU, HUD indicates that the Rockland County Fair Housing Law is substantially equivalent to the Fair Housing Act.

[17] Fair Housing Board, "Fair Housing Board Enforcement of the Fair Housing Law," 2009.

Once a complaint has been filed, several outcomes are possible:

- **Conciliation** – The Executive Secretary works with both parties to resolve the case through conciliation. The Executive Secretary will seek conciliation until the complaint is dismissed or a finding of discrimination is issued by the FHB. The conciliation agreement may include a monetary payment and public interest relief, such as a requirement for the Respondent to undergo fair housing training, or an agreement for the Respondent to provide the reasonable accommodation requested by the Complainant.
- **No Probable Cause Determination** – Unless a conciliation agreement is reached, the Executive Secretary conducts a full investigation and may issue a no probable cause determination if it finds no probably cause to credit the allegations of the complaint.
- **Withdrawn with benefits** – The Complainant may withdraw a complaint at any time. Sometimes, this may occur with some sort of beneficial outcome for the Complainant.
- **Withdrawn** – The Complainant withdraws a complaint without any outcome or tangible benefits.
- **Administrative Closure** – This occurs when a Complainant fails to cooperate or can no longer be located. Administrative closures also occur when the FHB lacks jurisdiction to investigate the complaint.
- **Hearing** – Unless a conciliation agreement is reached, the Executive Secretary conducts a full investigation and may issue a probable cause determination if he or she determines that there is probable cause to credit the allegations of the complaint. When such a determination is made, the Fair Housing Board holds a public hearing, where parties present evidence. Housing discrimination charges heard before the FHB have a number of remedies, including Cease and Desist orders and order requiring Affirmative Action on the part of the Respondent. Civil penalties are also imposed on a case-by-case basis. The FHB may also award compensatory and punitive damages to the aggrieved person, injunctive or other equitable relief, and attorney fees and costs for the prevailing party other than the Executive Secretary.

In addition to complaints filed by individuals, the Executive Secretary of the FHB may also initiate fair housing complaints. These are called "Secretary-Initiated" claims.

Fair Housing Complaints

Table 23 below summarizes the fair housing complaints filed with the FHB between 2000 and 2009. As shown, the number of complaints annually ranged from six to 30 complaints a year. Table 23 also shows the basis for the alleged discrimination. It should be noted that a single complaint can allege multiple bases for discrimination.

Between 2000 and 2009, disability was the most common basis filed in fair housing complaints, appearing in 51 percent of all complaints filed over this time period. Disability was the most common basis of complaint each year between 2000 and 2007. In 2008 and 2009 the proportion of complaints involving disability decreased. In 2008, the most common basis for complaint was race. Over the full ten-year period spanning from 2000 to 2009, race was the second most common basis of complaint after disability. Race appeared in 71 percent of complaints in 2008 and 38 percent of complaints overall between 2000 and 2009.

Creed or religion has typically appeared in a small proportion of fair housing complaints. However, in 2009, creed or religion represented the most common basis of complaint, appearing in 64 percent of complaints filed that year. This represents a substantial increase from previous years. Between 2003 and 2006, there were no complaints filed on the basis of religion. It should be noted that the 14 complaints involving religion or creed were Secretary Initiated Complaints. These complaints were initiated by the Executive Secretary of the FHB rather than a particular individual or organization and involved allegations of discriminatory advertising. All but two of these cases have been conciliated.[18]

National origin and sex were each cited in 14 percent of all complaints filed between 2000 and 2009. National origin discrimination refers to discriminatory acts based on a person's place of birth or ancestry. National origin appeared in at least one complaint every year except in 2008. There were a particularly high number of complaints citing sex as a basis for complaint in 2008, when 13 complaints indicated sex as a basis. In all other years, there were two or fewer cases involving sex as a basis of complaint.

In the past, familial status appeared in at least one fair housing complaint each year. However, there were no complaints filed on the basis of familial status in 2008 and 2009. Familial status discrimination includes discriminatory acts against households with children and persons who are pregnant or are in the process of obtaining custody of a child under the age of 18 years old.

Age and marital status were not common bases for complaints. These two bases each appeared in less than 10 percent of complaints between 2000 and 2009. Color and sexual orientation were the least cited bases of housing discrimination complaints filed with the FHB. Between 2000 and 2009, there were no complaints filed on the basis of color or sexual orientation.

[18] Fair Housing Board, "Fair Housing Board Enforcement of the Fair Housing Law," 2009.

Table 23: Basis of Fair Housing Complaints, 2000-2009

	2000		2001		2002		2003		2004		2005		2006		2007		2008		2009		Total	
Basis of Complaint	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	3	50%	4	15%	6	46%	3	23%	5	42%	18	60%	2	29%	4	29%	15	71%	4	18%	64	38%
Color	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Creed (Religion)	1	17%	1	4%	1	8%	-	0%	-	0%	-	0%	-	0%	5	36%	1	5%	14	64%	23	14%
National Origin	1	17%	4	15%	2	15%	4	31%	1	8%	6	20%	1	11%	2	14%	-	0%	3	14%	24	14%
Sex	-	0%	1	4%	2	15%	1	8%	-	0%	2	7%	2	29%	1	7%	13	62%	1	5%	23	14%
Sexual Orientation	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Disability	3	50%	20	74%	6	46%	7	54%	5	42%	22	73%	5	56%	9	64%	5	24%	3	14%	85	51%
Marital Status	-	0%	-	0%	1	8%	-	0%	3	25%	2	7%	-	0%	-	0%	2	10%	2	10%	10	6%
Familial Status	1	17%	1	4%	1	8%	1	8%	3	25%	1	3%	3	33%	2	14%	-	0%	-	0%	13	8%
Age	-	0%	-	0%	1	8%	-	0%	-	0%	-	0%	-	0%	1	7%	2	10%	-	0%	4	2%
Retaliation	-	0%	2	7%	2	15%	4	31%	1	8%	4	13%	-	0%	2	14%	-	0%	2	9%	17	10%
Total Complaints (a)	**6**		**27**		**13**		**13**		**12**		**30**		**9**		**14**		**21**		**22**		**167**	

Notes:
(a) One FHB Complaint may contain several bases for complaint; percentages may not total 100 percent.
Sources: Rockland County Fair Housing Board, 2009; BAE, 2010.

Table 24 presents the types of closures for FHB complaints. The majority of FHB complaints (74 percent) closed each year between 2001 and 2009 were conciliated. The FHB issued No Probable Cause determinations in nine percent of complaints closed during this same time period. Five cases, representing three percent of complaints, went to public hearing.

Table 24: Fair Housing Complaints by Closure Type, 2001-2009

		Type of Closure					
Year	Total Complaints Closed	Conciliated	No Probable Cause	Withdrawn with Benefits	Withdrawn	Admin Closing	Hearing
2001	10	6	3	1	0	0	0
2002	31	27	1	1	0	2	0
2003	9	7	1	0	0	1	0
2004	13	7	2	2	0	2	0
2005	29	20	1	1	2	5	0
2006	11	6	4	0	0	1	0
2007	9	6	0	0	2	0	1
2008	12	8	2	0	0	0	2
2009	26	24	0	0	0	0	2
Total Complaints	**150**	**111**	**14**	**5**	**4**	**11**	**5**
(2000-2009)	**100.0%**	**74.0%**	**9.3%**	**3.3%**	**2.7%**	**7.3%**	**3.3%**

Sources: Rockland County Fair Housing Board, 2009; BAE, 2010.

Assessment of Current Fair Housing Programs and Activities

Programs and Activities that Promote Fair Housing

As described above, Fair housing laws are in place at the Federal, State and local levels and Federal, State, and local governments all share a role in enforcing these laws, as well as conducting activities to affirmatively further fair housing.

Title VIII of the Federal 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. The laws prohibit a wide range of discriminatory actions, including refusal to rent, sell, or negotiate for housing, make housing unavailable, set different terms, conditions, or privileges, provide different housing services or facilities, refusal to make a mortgage loan, or impose different terms or conditions on a loan.

At the State level, the New York Division of Housing and Community Renewal (DHCR) Office of Fair Office and Equal Opportunity (FHEO) was organized to respond to the Agency's expanding role in monitoring the progress of access to Fair Housing initiatives, FHEO is also responsible for implementing the agency's Affirmative Action and Equal Opportunity programs for minority and women-owned business enterprises. FHEO is composed of three distinct units. Each unit is under

the guidance of the Director who is responsible for ensuring that respective program areas are monitored for compliance with State and Federal laws, rules and regulations governing equal opportunity in tenant occupancy in State-assisted housing, hiring, and contractual opportunities administered by DHCR.

FHEO carries out its responsibilities pursuant to:

- Fair Housing Act of 1968 - Title VIII;
- Presidential Executive Order #11063 requiring equal opportunity in housing;
- Presidential Executive Order #11246 requiring affirmative action programs in federally-assisted construction projects;
- Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u, Section 3);
- Executive Order #6 which ensures equal employment opportunity for minorities, women, disabled persons and Vietnam veterans in state government employment;
- Executive Order #19 prohibiting sexual harassment and intimidation in the workplace; and
- Executive Law Article 15-A requiring employment and business opportunities for M/WBEs in State agencies and contracted projects.

Within the FFHEO, the Fair Housing Unit (FHU) has primary responsibility for promoting fair housing and equal housing opportunity by requiring awardees of capital program funding and tax credits to comply with State and Federal civil rights laws in the marketing of the low income housing they develop. These efforts are primarily guided by the Fair Housing Act and its amendments, Section 504 of the Rehabilitation Act and the NYS Human Rights Law. As noted above, these statutes prohibit discrimination in the sale or rental of housing based on race, religion, color, national origin, sex, familial status, age, disability, sexual orientation, military status and marital status. FHU affirmatively furthers fair housing statewide by ensuring that developers submit a marketing plan for approval prior to marketing and rental of units. FHU also provides technical assistance and training on civil rights issues to developers and DHCR employees involved at the regional level.

Rockland County requires developers to comply with all fair housing laws and develop affirmative fair housing marketing plans, which include strategies to attract buyers or renters from groups, regardless of background.

Public Housing Admissions and Continued Occupancy Policies

Rockland County's various public housing authorities all maintain housing admissions and continued occupancy policies which include measure to affirmatively further fair housing in the

administration of public housing programs. These measures include taking appropriate action to ensure individuals with disabilities will have equal access to available services programs, and activities and seeking to have bilingual staff or access to translators for limited English proficiency (LEP) individuals and families.

Local Fair Housing Providers

In addition to the County Community Development Agency and the Human Rights Commission, a variety of local organizations provide fair housing information and support in Rockland County. These include the Legal Aid Society of Rockland County, the Office of People with Disabilities, HOGAR, Inc., and the Rockland County Housing Action Coalition.

Problems Related to Current Fair Housing Programs

Limited Resources

Given the increasing diversity of Rockland County's population, fair housing is a notable concern. The County continues to support fair housing programs through staff outreach and by partnering with local nonprofit organizations. However, staff resources and funding available for fair housing programs are limited. Rockland County faces the challenge of maximizing resources for fair housing while balancing the needs of other housing and community development programs.

Lack of Public Interest in and Awareness of Fair Housing

According to key stakeholders, focus group attendees, fair housing organizations and County staff, general public education and awareness of fair housing issues is limited. Tenants often do not completely understand their fair housing rights. To address this issue, the County and fair housing organizations provide various fair housing education and outreach programs. Fair housing resources and educational materials are advertised through various media outlets, flyers, and at public events.

The lack of fair housing education, however, appears most notable in Rockland County with respect to religion, race, ethnicity and disability status. For all of these protected categories, research conducted for this AI suggests limited general understanding of the laws and specific fair housing requirements concerning access to all types of housing in all areas of the County.

Westchester Residential Opportunities, Inc. Fair Housing Testing

In January, 2011, Westchester Residential Opportunities, Inc. (WRO) released a the results of fair housing testing conducted in Westchester, Putnam and Rockland Counties between February, 2009 and August, 2010. Funded by a grant from HUD, the study involved sending two testers – one from a protected class and one control tester – to rental housing offices to seek housing

offered for rent. The testers in the case of the WRO study were African-American and Hispanic while the control testers were white. In Rockland County, 26 tests were conducted, focused primarily on the Pearl River area. Of the 26 tests, nine showed unequal treatment, all involving a Black/African-American tester. No cases of unequal treatment involving an Hispanic tester were identified.

As a result of this study, WRO has filed complaints with the Rockland County Commission on Human Rights against three offices where multiple unequal results indicated a systematic pattern of discrimination. In response to the study, the County Community Development Office is also seeking to partner with WRO in certain parts of the County to engage in education and outreach activities concerning fair housing.

Analysis of Impediments to Fair Housing Choice

Public Sector

Government regulations can affect housing availability and costs by limiting the supply of buildable land, setting standards and allowable densities for development, and exacting development fees. Publicly imposed constraints on housing supply can subsequently lead to fair housing concerns, as particular segments of the population lose access to affordable homes. This section examines these public sector constraints in more detail to evaluate their impact on fair housing choice in Rockland County.

Zoning for Multifamily Housing

As detailed in previous sections of this AI, local government can affect housing availability and costs by limiting the supply of buildable land, setting standards and allowable densities for development, and exacting development fees. Publicly imposed constraints on housing supply can subsequently lead to fair housing concerns, as particular segments of the population lose access to affordable homes and/or are completely priced out of certain areas.

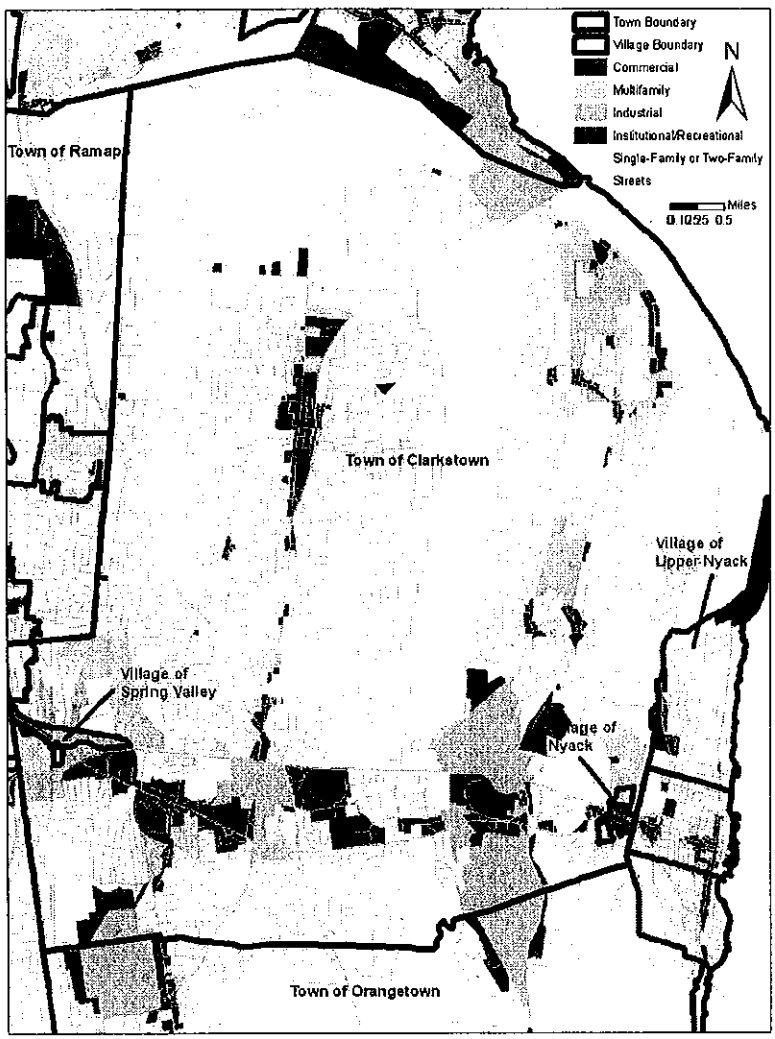
A number of County jurisdictions maintain policies and ordinances that have the potential to raise fair housing concerns. In particular, local zoning ordinances can impact the production of multifamily housing, second units, emergency shelters, transitional housing, and community care facilities, all of which serve lower-income households and special needs populations.

The maps and tables presented below present zoning by use type for the five towns of Rockland County. As shown, the vast majority of land in the County is zoned for single-family residential uses with smaller concentrations of commercial and industrial land and relatively little available zoned land for multi-family housing throughout the County.

Clarkstown Multi-Family Zoning

Figure 37 and Table 25 below display zoning by land use type in Clarkstown. As shown, slightly more than 3% of the developable land in Clarkstown is zoned for multi-family or other residential uses[19].

Figure 37: Clarkstown Zoning Characteristics, 2009



[19] These include affordable housing, senior housing, group homes and other special needs housing types.

Table 25: Clarkstown Zoning by Land Use Type, 2009

Land Use Type	Square Feet	Percent of Total
Commercial	58,023,638.81	5.2%
Industrial	76,197,129	6.8%
Institutional/Recreation	5,949,001.01	0.5%
Single-Family Residential	944,271,870.80	84.2%
Multifamily Residential	32,137,002.60	2.9%
Other Residential	1,935,743.17	0.2%
Other	2,485,787.77	0.2%
Waterfront	-	0.0%
Total	**1,121,000,173**	**100%**

Source: Rockland County Department of Planning, GIS Division, 2010; BAE, 2010.

Haverstraw Multifamily Zoning

Figure 38 and Table 26 below display zoning by land use type in Haverstraw. In Haversraw, 1.6% of the developable land is zoned for multi-family or other residential uses[20]. The vast majority of multifamily land in Haverstraw is contained within the Villages of Haverstraw and West Haverstraw.

[20] These include affordable housing, senior housing, group homes and other special needs housing types.

Figure 38: Haverstraw Zoning Characteristics , 2009

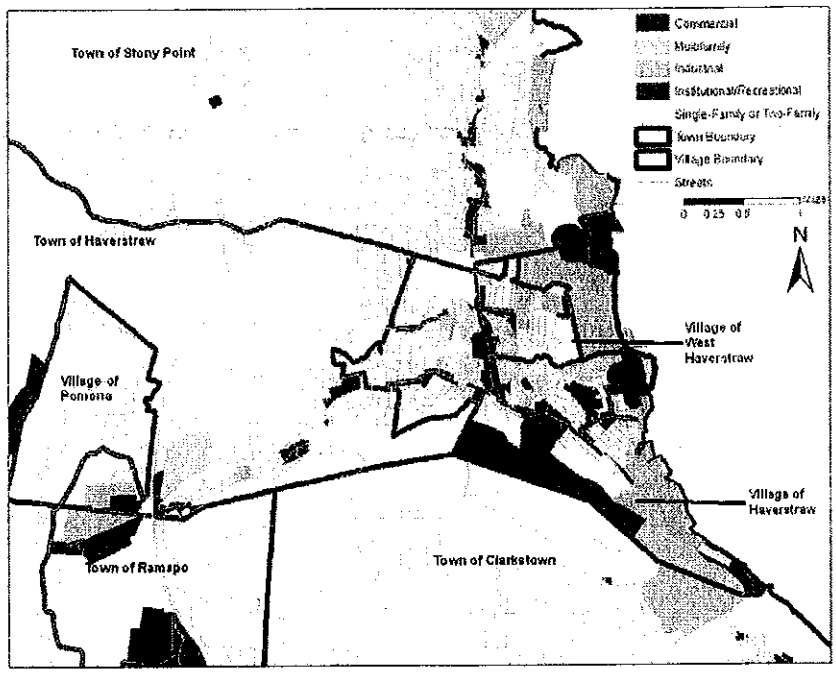


Table 26: Haverstraw Zoning by Land Use Type, 2009

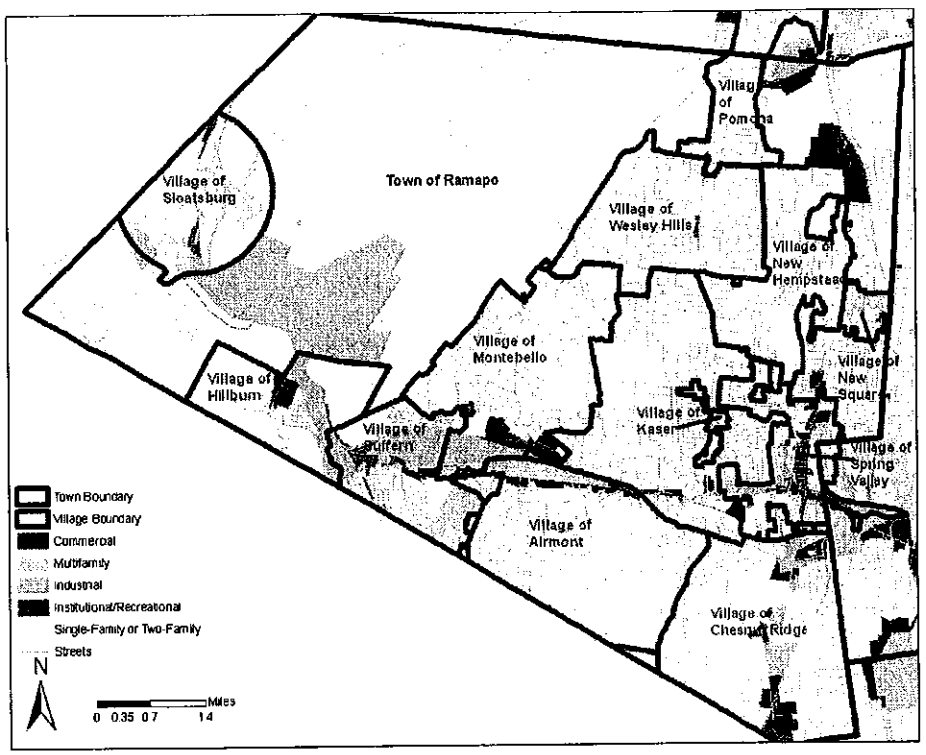
Land Use Type	Square Feet	Percent of Total
Commercial	14,547,156.81	2.2%
Industrial	22,856,919	3.5%
Institutional/Recreation	27,481,431.93	4.2%
Single-Family Residential	561,445,090.80	85.8%
Multifamily Residential	10,235,277.17	1.6%
Other Residential	-	0.0%
Other	11,044,379.70	1.7%
Waterfront	6,665,421.36	1.0%
Total	**654,275,677**	**100%**

Source: Rockland County Department of Planning, GIS Division, 2010; BAE, 2010.

Ramapo Multi-Family Zoning

Figure 39 and Table 27 below display zoning by land use type in Ramapo. As displayed, in Ramapo, approximately 1.3% of the developable land is zoned for multi-family or other residential uses[21]. Within the town, however, there are dramatic difference by Village and hamlet. Most notably, certain Villages within the Town currently provide no multi-family zoning and thus no opportunities for the diversification of the housing stock in order to affirmatively further access to fair housing for all segments of Rockland County's population. These villages include Montebello, Wesley Hills, New Hempstead, Hillburn and Pomona.

Figure 39: Ramapo Zoning Characteristics, 2009



[21] These include affordable housing, senior housing, group homes and other special needs housing types.

Table 27: Ramapo Zoning by Land Use Type, 2009

Land Use Type	Square Feet	Percent of Total
Commercial	27,663,495.60	1.6%
Industrial	123,115,617	7.3%
Institutional/Recreation	-	0.0%
Single-Family Residential	1,495,140,756.76	88.8%
Multifamily Residential	11,538,585.12	0.7%
Other Residential	10,596,702.93	0.6%
Other	16,448,591.13	1.0%
Waterfront	-	0.0%
Total	**1,684,503,749**	**100%**

Source: Rockland County Department of Planning, GIS Division, 2010; BAE, 2010.

Orangetown Multifamily Zoning

Figure 40 and Table 28 below display zoning by land use type in Orangetown. As displayed, in Orangetown approximately .6% of the developable land is zoned for multi-family or other residential uses[22]. Within the town, there are particularly heavy constraints on developing multifamily housing in the incorporated Village of Grand View as well as throughout most of the rest of Town in hamlets such as Pearl River. In addition to the extreme scarcity of multi-family land, land use entitlements and community process constraints in this town present a particularly heavy barrier to the diversification of the local housing stock and to affirmatively furthering fair housing needs for all of the County's residents.

[22] These include affordable housing, senior housing, group homes and other special needs housing types.

Figure 40: Orangetown Zoning Characteristics, 2009

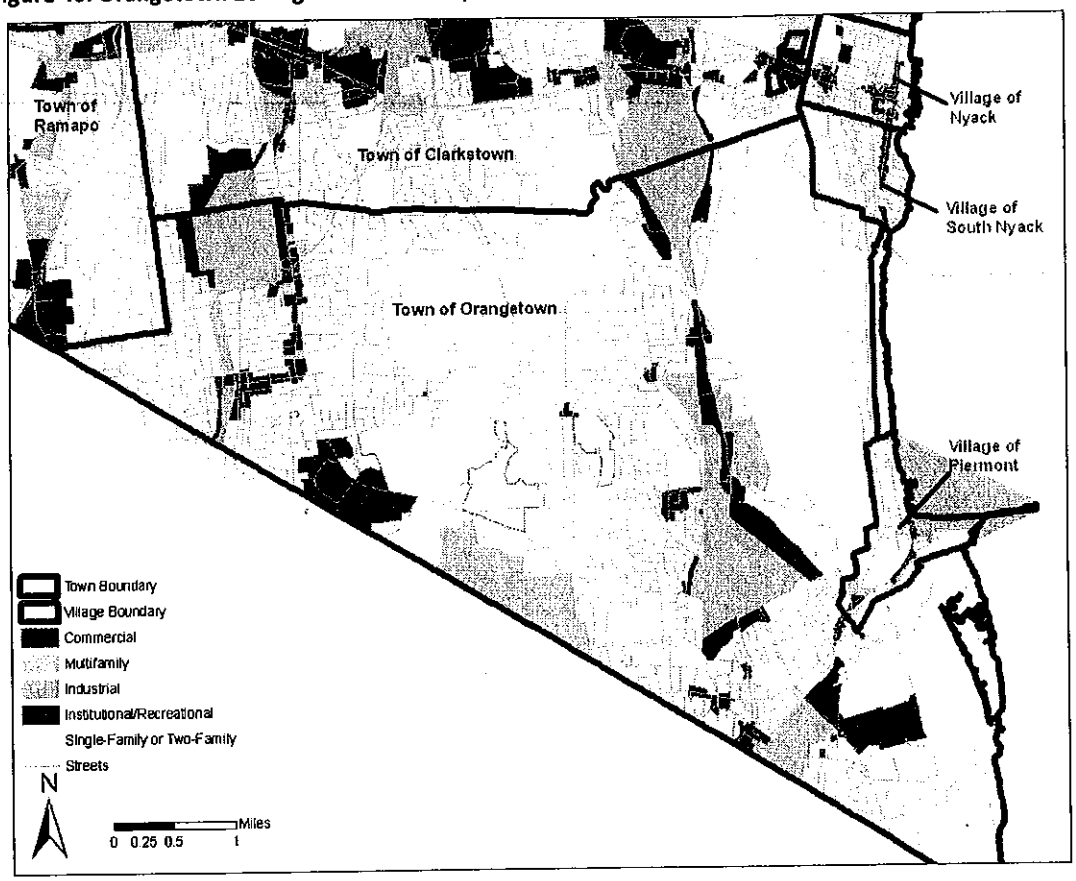


Table 28: Orangetown Zoning by Land Use Type, 2009

Land Use Type	Square Feet	Percent of Total
Commercial	56,342,400.53	8.1%
Industrial	67,671,049	9.8%
Institutional/Recreation	604,434.46	0.1%
Single-Family Residential	536,332,355.91	77.5%
Multifamily Residential	2,914,042.84	0.4%
Other Residential	1,309,283.18	0.2%
Other	12,239,139.78	1.8%
Waterfront	14,237,112.33	2.1%
Total	**691,649,818**	**100%**

Source: Rockland County Department of Planning, GIS Division, 2010; BAE, 2010.

Stony Point Multifamily Zoning

Figure 41 and Table 29 below display zoning by land use type in Stony Point. Although County land use records do indicate the presence of a small number of multifamily developments in this Town, the zoning data for Stony Point indicates that no parcels are currently zoned for multifamily land uses and that less than .1% of developable land is zoned for other residential uses[23]. In part due to the Town's topography and environmental constraints, Stony Point offers the fewest potential residential development opportunities of any of the five towns of Rockland County.

[23] These include affordable housing, senior housing, group homes and other special needs housing types.

Figure 41: Stony Point Zoning Characteristics, 2009

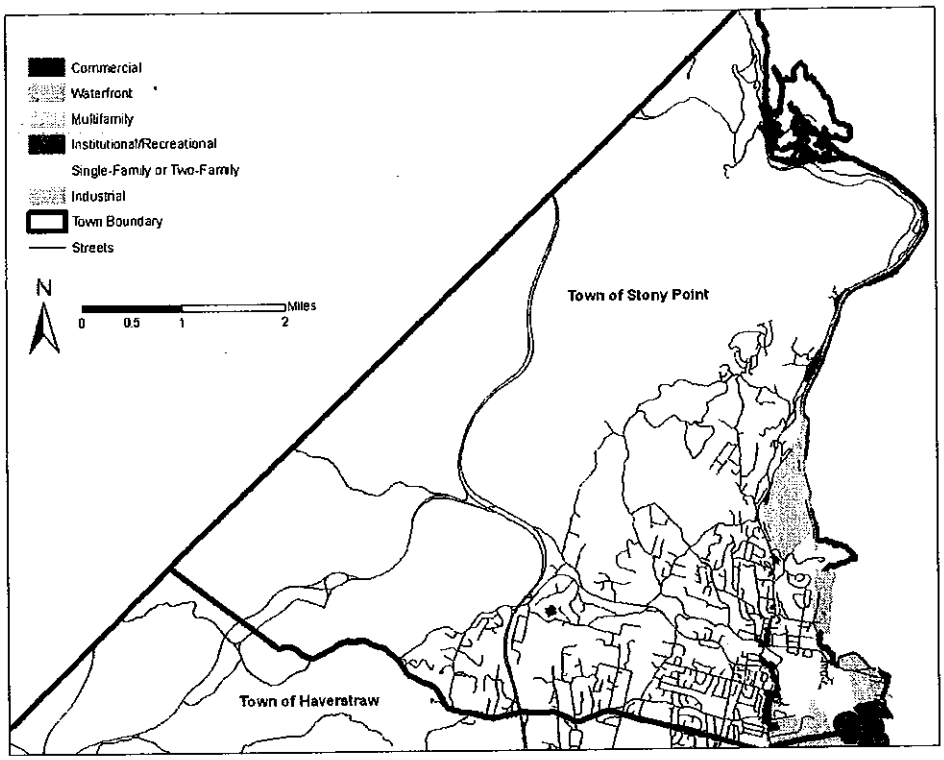


Table 29: Stony Point Zoning by Land Use Type, 2009

Land Use Type	Square Feet	Percent of Total
Commercial	4,697,327.88	0.6%
Industrial	14,609,248	1.9%
Institutional/Recreation	-	0.0%
Single-Family Residential	757,242,185.10	96.3%
Multifamily Residential	-	0.0%
Other Residential	1,072,301.09	0.1%
Other	1,072,301.09	0.1%
Waterfront	7,856,841.27	1.0%
Total	**786,550,204**	**100%**

Source: Rockland County Department of Planning, GIS Division, 2010; BAE, 2010.

Rockland County Multifamily Housing Development Capacity

An analysis of zoning data for Rockland County reveals significant constraints on multifamily housing development in many parts of the County. As presented below in tables 30 and 31, Rockland County currently has a total of 1,305 zoned for multifamily land uses and 342 acres for other residential land uses, including affordable housing, senior housing and housing for special needs populations. The vast majority of the land available for multifamily uses is already developed with relatively few vacant multifamily residential parcels in any part of the County.

As shown in Table 31, assuming a maximum allowed density of 20 dwelling units to the acre on multi-family land, the County currently has the capacity for a total of approximately 26,000 multi-family dwelling units. Accounting for already developed multifamily parcels and the exiting stock of multifamily units (see Table 12) the County appears to lack capacity for multifamily development adequate to meet its long-term development needs for all segments of the population. The scarcity is particularly dramatic in Orangetown, Stony Point and in certain Villages in Ramapo.

Table 30: Rockland County Zoning By Land Use Type, 2009

Land Use Type	Square Feet	Acres	Percent of Total
Commercial	161,274,020	3,702	3.3%
Industrial	304,449,962	6,989	6.2%
Institutional/Recreation	34,034,867	781	0.7%
Single-Family Residential	4,294,432,259	98,587	87.0%
Multifamily Residential	56,824,908	1,305	1.2%
Other Residential	14,914,030	342	0.3%
Other	43,290,199	994	0.9%
Waterfront	28,759,375	660	0.6%
Total	**4,937,979,621**		**100%**

Source: Rockland County Department of Planning, GIS Division, 2010; BAE, 2010.

Table 31: Zoning and Multi-Family Land Development Capacity, 2009

Town	MF Sq. Ft. (a)	MF Acres (a)	Unit Potential (b) 10/DU/A	Unit Potential (c) 15/DU/A	Unit Potential (d) 20/DU/A
Clarkstown	32,137,003	738	7,378	11,066	14,755
Haverstraw	10,235,277	235	2,350	3,525	4,699
Orangetown	2,914,043	67	669	1,003	1,338
Ramapo	11,538,585	265	2,649	3,973	5,298
Stony Point	-	-	-		
Totals	56,824,908	1,305	13,045	19,568	26,090

Sources: Rockland County Department of Planning, GIS Division, 2010; BAE, 2010.
Notes:
(a) Multifamily housing includes all land zoned in the MF1, MF2, MF3 and Residential Other categories.
(b) Represents total unit potential assuming a maximum average zoned density of 10 dwelling units to the acre, consistent with MF1 and MF2 zoning.
(c) Represents total unit potential assuming a maximum average zoned density of 15 dwelling units to the acre.
(d) Represents total unit potential assuming a maximum average zoned density of 20 dwelling units to the acre, consistent with MF3 and Residential Other zoning.

Regulation of Emergency and Transitional and Supportive Housing

Emergency Shelters, Transitional Housing

There is currently an unmet need for shelters for the various homeless subpopulations in Rockland County. While there are currently 512 beds available for homeless individuals, almost all (486 of 512 total beds) are located in permanent supportive housing locations, with no emergency shelter beds available for individuals.[24]

[24] Source: Rockland County Consolidated Plan, 2010.

Housing for People with Special Needs

Rockland County's Office of People with Disabilities reports that handicapped and disabled persons face several obstacles in finding available housing from the existing housing stock. These barriers include municipal zoning, building moratoriums, reluctance of municipalities to allow pocket communities, and municipalities "not-in-my-backyard" attitudes. In addition, handicapped-accessible homes can be costly. Stair guides and/or separate access for disabled individuals may be necessary for housing.[25]

Reasonable Accommodation

The Federal Fair Housing Act imposes an affirmative duty on cities and counties to make reasonable accommodations in their zoning and land use policies when such accommodations are necessary to provide equal access to housing for persons with disabilities. Reasonable accommodations refer to modifications or exemptions to particular policies that facilitate equal access to housing. Examples include exemptions to setbacks for wheelchair access structures or reductions to parking requirements.

Definition of Family

A jurisdiction's zoning ordinance can constrain access to housing if it contains a restrictive definition of a family. For example, a definition of family that limits the number of persons and differentiates between related and unrelated individuals living together can be used to discriminate against nontraditional families and illegally limit the development and siting of group homes for individuals with disabilities.

Private Sector

In addition to governmental constraints, there may be non-governmental factors which may constrain the production of new housing or impede fair housing. These could include market-related conditions such as the availability of mortgage financing or land and construction costs, or other private sector activities such as application processes for affordable housing developments.

Financial Constraints

While declining home values have helped many households enter the ownership market, credit

[25] Rockland County Consolidated Plan, 2010-2014.

access remains a real challenge for potential homebuyers. Even more affordable FHA loans and municipally-sponsored first-time homebuyer programs can be difficult to access for buyers, as many loan officers and realtors prefer to focus on conventional mortgages due to the time and effort associated with these loan products. Foreclosures have also damaged many households' credit ratings, limiting their ability to buy a home in the future. National data shows that subprime mortgages (which have a strong tie to foreclosure) disproportionately occurred in communities of color, raising a fair housing concern.[26]

Private Sector Housing Constraints for Special Needs Populations

Elderly. Seniors often need accessible units located in close proximity to services and public transportation. Many seniors also live on fixed incomes, making affordability a particular concern. There is a limited supply of affordable senior housing. In addition, local senior service providers report that many subsidized housing projects serve individuals or couples only and do not accommodate caregivers. In other cases, the caregiver's income may make the senior ineligible for the affordable unit.

In October 2010, the Legislature of Rockland County released a comprehensive report on the status of seniors in Rockland County entitled ***Project Tomorrow: Aging in Place.*** This report documented the strong desire of most Rockland County senior citizens to remain in their communities as they age and also identified various public and private sector barriers that often limit opportunities for seniors to age in place. In terms of housing, the report fond that regularoty barriers and land use restrictions play a major role in preventing the development of affordable housing suitable the needs of seniors. Specifically, the report cites "NIMBYism and regularoty restrictions on everything from signage to acreage to water usage" as major obstacles to building an adequate supply of housing for the elderly in most parts of Rockland County.[27]

Persons with Disabilities. Building codes and HOME regulations require that five percent of units in multifamily residential complexes be wheelchair accessible and another two percent be accessible for individuals with hearing or vision impairments. Affordable housing developers follow these requirements and provide accessible units in their buildings. Nonetheless, service providers report that demand exceeds the supply of accessible, subsidized units. This points to challenges in the application and marketing process that prevent disabled individuals from finding subsidized, accessible housing when needed.

Persons with disabilities face other challenges that may make it more difficult to secure both

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[26] *Losing Ground: Foreclosures in the Subprime Market and Their Cost to Homeowners.* Center for Responsible Lending. December 2006.

[27] ***Project Tomorrow: Aging in Place*** Page 23.

affordable or market-rate housing, such as lower credit scores, the need for service animals (which must be accommodated as a reasonable accommodation under the Fair Housing Act), the limited number of accessible units, and the reliance on Social Security or other public benefits as a major income source.

Homeless Individuals. The primary barrier to housing choice for homeless individuals is insufficient income. Interviews with service providers indicate that many homeless rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which are too low to qualify for most subsidized programs and affordable housing developments. In addition, property managers often screen out individuals with a criminal or drug history, history of evictions, or poor credit, which effectively excludes many homeless persons.

Lending Policies and Practices

HMDA Data

Enacted by Congress in 1975, the Home Mortgage Disclosure Act requires lending institutions to publically report home loan data. Lenders must provide information on the disposition of home loan applications and disclose applicant information, including their race or national origin, gender, and annual income. HMDA data indicates which banks are lending in communities and provides insight into lending patterns, including denial rates and the types of loans issued (e.g., home improvement loans, home purchase loans). This data, however, cannot be used to conclude definite redlining or discrimination because many factors, such as income, income-to-debt ratio, credit rating, and employment history, affect approval and denial rates.

As shown in Table 32, approximately 3,800 home purchase loan applications were submitted in Rockland County in 2008. Approximately 56 percent of these loans were approved. The largest number of loan applications was submitted for refinancing. In 2008, 38 percent of the 5,200 refinancing applications were approved in the County.

Table 32: Loan Disposition by Loan Purpose, Rockland County, 2008

	Home Purchase		Home Improvement		Refinancing	
	Number	Percent	Number	Percent	Number	Percent
Approved	2,155	56.4%	439	42.3%	1,997	38.1%
Denied	645	16.9%	438	42.2%	1,606	30.7%
Other (a)	1,023	26.8%	161	15.5%	1,635	31.2%
Total	3,823	100.0%	1,038	100.0%	5,238	100.0%

Notes:
(a) Other includes application withdrawn by applicant, file closed for incompleteness, and loan purchased by institution.
Sources: Home Mortgage Disclosure Act (HMDA), 2008; BAE, 2010.

Loan approval rates for home purchase loans varied by race. As shown in Table 33, loan applications submitted by Asian persons had the highest approval rate at 70 percent. White applicants had the second highest approval rate at 63 percent. Black or African American applicants had an approval rate of 47 percent. A Chi-Square test determined that the differences in approval rates across races are statistically significant. This analysis, however, does not identify a reason for the discrepancy. As mentioned previously, many factors can influence loan application approval rates, including household income, income-to-debt ratio, credit rating, and employment history.

Table 33: Home Purchase Loan Disposition by Race, Rockland County, 2008

	Number of Applications	Approved	Denied	Other (b)
American Indian or Alaska Native	7	42.9%	42.9%	14.3%
Asian	243	69.5%	11.9%	18.5%
Black or African American	307	47.2%	25.7%	27.0%
Native Hawaiian or Other Pacific Islander	15	60.0%	13.3%	26.7%
White	2,465	63.2%	18.5%	18.3%
Information not provided by applicant	469	56.9%	16.0%	27.1%
Not applicable	317	1.3%	0.6%	98.1%
Total	**3,823**	**56.4%**	**16.9%**	**26.8%**

Notes:
(a) Includes home purchase loans only. Does not include home improvement or refinancing.
(b) Other includes application withdrawn by applicant, file closed for incompleteness, and loan purchased by institution.
Sources: Home Mortgage Disclosure Act (HMDA), 2008; BAE, 2010.

FHA loans

Households which face difficulty qualifying for a conventional mortgage may decide to use a Federal Housing Administration (FHA) loan. FHA loans are insured by the federal government,

and have traditionally allowed lower-income households to purchase homes that they could not otherwise afford. Thanks to the FHA insurance, these loans have lower interest rates, require a low down payment of 3.5 percent, and have more accessible underwriting criteria. In general, lenders report that households with a credit score of at least 640 and a two-year employment history can qualify for a FHA loan. FHA loans have become more popular as underwriting practices for conventional mortgages have become stricter.[38] In addition, more homebuyers are eligible for FHA loans as a result of declining home prices.

Despite the more favorable terms associated with FHA loans, there are some challenges associated with purchasing a home with a FHA-backed mortgage. First, stringent guidelines regulate what properties are eligible for purchase. Properties must meet certain requirements related to the condition of the home and pass an inspection by FHA representatives. This requirement is a particular challenge for homebuyers who are purchasing foreclosed properties that have been vacant for a prolonged period and have associated maintenance issues.

FHA also has stringent requirements for condominium purchases that pose additional challenges. One requirement is that a certain percentage of units in a condominium project must be under contract before FHA will back a condominium mortgage. Recently FHA raised the presale requirement 25 percent to 51 percent of units. This can create a "Catch-22" situation where FHA will not issue loans until a certain percentage of units are sold, but developments cannot reach that threshold if buyers are unable to get mortgages. Additionally, FHA will not back mortgages in developments where more than 15 percent of homeowners are 30 days delinquent on homeowner association dues, or in projects where a single entity owns more than 10 percent of units. This latter restriction can create problems as many developers are forming companies to buy units and rent them out due to the slow housing market.

[38] Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.
Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

Recommendations to Further Fair Housing

The following policies and actions respond to the fair housing needs expressed in previous section of the AI, and reinforce the current fair housing programs and activities. The following policies and actions, however, apply to Rockland County as a whole as well as to each Town, Village and incorporated Hamlet or Census Designated Place..

Policy #1. Secure Federal Funding for Community Development Activities

Federal entitlement grants represent a primary source of funding for local affordable and fair housing activities, including contracting with fair housing service providers. These dollars are particularly important today, given the fiscal concerns experienced by many local jurisdictions.

Action 1.1: Complete a HUD-approved Consolidated Plan and Action Plan. Rockland County shall continue to prepare and submit to the Department of Housing and Urban Development (HUD) one-year Action Plans and a five-year Consolidated Plan that comply with HUD requirements.

Action 1.2: Access, receive, and disburse federal entitlement grant funding. Rockland County shall continue to apply for an annual allocation of Community Development Block Grant (CDBG) funding, as well as other entitlement grant dollars, including HOME as appropriate. In addition, the County will seek opportunities to secure other federal community development funds as they become available, including dollars associated with the Housing & Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act (ARRA). Consistent with the findings of this AI and other relevant policy reports, The County shall direct federal funding to local communities in compliance with fair housing goals and policies.

Action 1.3: Monitor implementation of the Consolidated Plan and Action Plan. The County shall continue to prepare an annual Consolidated Annual Performance and Evaluation Report (CAPER) that evaluates the progress towards the Action Plan goals and documents the use of entitlement grant funds.

Policy #2: Expand Fair Housing Activities and Services

The AI finds that fair housing represents an ongoing concern throughout Rockland County particularly with respect to race, ethnicity, nationality, religion and disability. This assessment is made both on evidence of direct discrimination and disparate treatment across the County, as

well as evidence of programs and policies which serve to limit fair housing choice for certain populations. In particular, interviews with local service providers and other key stakeholders indicate that many home seekers and landlords are unaware of federal and state fair housing laws with respect to race, ethnicity, nationality and religion. They also remain unfamiliar with protections offered to individuals and households in all of the protected categories.

Action 2.1: Conduct ongoing outreach and education regarding fair housing. Rockland County shall contract with fair housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices. Outreach will occur via training sessions, public events, jurisdictions' websites and other media outlets, staffing at service providers' offices, and multi-lingual flyers available in a variety public locations.

Action 2.2: Respond to fair housing concerns and complaints in a timely fashion. Rockland County shall contract with local fair housing service providers to mediate conflicts between home seekers, landlords, property managers, real estate agents, and lenders. Service providers will also assist in filing of fair housing as necessary to supplement the capacity of Human Rights Commission staff.

Action 2.3: Continue fair housing testing. Rockland County shall consider contracting with fair housing service providers to conduct periodic fair housing testing. As with the testing recently conducted in Rockland County by Westchester Residential Opportunities, Inc., an expanded testing program would investigate for any evidence of differential treatment among a sample of local apartment complexes. Following the test, the service provider submits findings to the local jurisdiction and conducts educational outreach to landlords that showed differential treatment during the test.

Policy #3: Support Affordable Housing Production in All Areas of the County

The analysis of rents, home sales prices, and local household incomes indicates that despite the reduction in home sale prices and rent levels in some parts of the County, many low-income households remain priced out of the local market. In particular, areas in Stony Point and Orangetown as well as a variety of other Villages and sub-areas across all five towns do not currently permit the development of affordable housing in any configuration that would be financially feasible for a project sponsor. As a result, a significant share of households are cost-burdened, overcrowding remains a pressing concern in many areas, and local housing authorities and affordable housing property managers report lengthy waiting lists.

Action 3.1: Support local affordable housing developers. The County shall support local

affordable housing developers through a variety of strategies such as applications for State and federal funding, entitlement assistance, outreach to the community and other stakeholders, financial support, and site identification. This includes assistance to developers of senior, transitional, and supportive housing, and units serving disabled individuals.

Action 3.2: Facilitate access to below-market-rate units. The County shall assist affordable housing developers in an advertising the availability of below-market-rate units via the jurisdictions' websites and other media outlets. The County will also facilitate communication between special needs service providers and affordable housing developers, to ensure that home seekers with special needs have fair access to available units.

Action 3.3: Mitigate constraints on production. The County shall work collaboratively with local jurisdictions to attempt to mitigate any constraints on housing production, particularly affordable housing. Jurisdictions shall consider addressing any local regulations that are found to limit project feasibility.

Policy #4: Ensure Consistency Between Local Zoning Ordinances and Fair Housing Choice

Local jurisdictions' zoning requirements must comply with State law, the Federal Fair Housing Act of 1968, and the Fair Housing Amendments Act of 1988. At present, it appears that some local zoning policies and regulations do conflict with State and Federal requirements, particularly with respect to allowing the development of multi-family housing at a variety of densities and affordability levels.

Action 4.1: Conduct an Ongoing Review of Land Use, Zoning and Entitlement Procedures with Respect to Multifamily, Affordable and Special Needs Housing Types

The County shall convene a working group of key stakeholders, local elected and appointed officials to develop joint strategies for meeting the County's collective responsibility for affirmatively furthering fair housing. This working group will be responsible for an ongoing review of local land use and zoning policies and for developing a collaborative cross-jurisdictional strategy for developing a sufficient supply of housing to meet the County's existing and long-term fair housing needs.

Appendix A: Detailed Demographic and Employment Data

Appendix Table A- 1: Projected Change in the Number of Households, 2000-2035

Year	Number	Percent Increase
2000	92,700	-
2005	92,900	0.0%
2010	94,500	0.3%
2015	106,500	2.4%
2020	101,400	-1.0%
2025	104,200	0.5%
2030	105,400	0.2%
2035	104,900	-0.1%

Source: New York Metropolitan Transportation Council, 2010; BAE, 2010.

Appendix Table A- 2: Household Type

	Rockland County		NY MSA (a)	
Household Type	Number	Percent	Number	Percent
Single Householder	18,998	19.7%	1,827,448	26.8%
Married Couple, No Children	30,180	31.3%	1,700,069	24.9%
Married Couple with Children	30,358	31.5%	1,559,401	22.9%
Householder, No Children	7,203	7.5%	689,972	10.1%
Householder with Children	6,028	6.3%	640,461	9.4%
Nonfamily	3,618	3.8%	406,546	6.0%
Total	**96,385**	**100%**	**6,823,897**	**100%**

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 3: Age of Householder, 2009

	Rockland County					
	2000		2009		2014	
Age Distribution	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Under 25 Years	2,017	2.2%	2,474	2.6%	2,454	2.5%
25-34	12,495	13.5%	11,211	11.6%	12,841	13.1%
35-44	21,882	23.6%	17,247	17.9%	14,650	14.9%
45-54	21,458	23.2%	22,534	23.4%	21,135	21.5%
55-64	15,866	17.1%	20,262	21.0%	20,970	21.3%
65-74	11,088	12.0%	13,224	13.7%	15,720	16.0%
75 and Older	7,869	8.5%	9,433	9.8%	10,497	10.7%
Total	**92,675**	**100%**	**96,385**	**100%**	**98,267**	**100%**
Median Age	**49.63**		**52.66**		**54.08**	

	NY MSA (a)					
	2000		2009		2014	
Age Distribution	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Under 25 Years	207,335	3.1%	207,499	3.0%	197,449	2.9%
25-34	1,157,617	17.3%	974,538	14.3%	944,424	13.7%
35-44	1,562,640	23.4%	1,420,269	20.8%	1,265,848	18.3%
45-54	1,370,855	20.5%	1,528,215	22.4%	1,528,006	22.1%
55-64	949,003	14.2%	1,205,296	17.7%	1,340,697	19.4%
65-74	741,327	11.1%	767,598	11.2%	901,872	13.0%
75 and Older	688,186	10.3%	720,482	10.6%	737,213	10.7%
Total	**6,676,963**	**100%**	**6,823,897**	**100%**	**6,915,509**	**100%**
Median Age	**48.00**		**50.30**		**51.87**	

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 4: Moving Patterns, 2008

Residence 1 Year Ago	Rockland County Number	Rockland County Percent	NY MSA (a) Number	NY MSA (a) Percent
Same House	272,725	92.5%	16,925,312	90.2%
Different House in County	12,241	4.2%	1,050,974	5.6%
Different House in State	4,123	1.4%	362,818	1.9%
Different House in the U.S.	3,348	1.1%	251,936	1.3%
Lived Abroad	2,382	0.8%	163,849	0.9%
Total	**294,819**	**100%**	**18,754,889**	**100%**

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: U.S. Census American Community Survey, 2008; BAE, 2010.

Appendix Table A- 5: Means of Transportation to Work, Employed Residents, 2009

Transportation Method	Rockland County Number	Rockland County Percent	NY MSA (a) Number	NY MSA (a) Percent
Worked at Home	4,974	3.6%	244,520	2.9%
Drove Alone (b)	103,086	73.6%	4,424,616	52.9%
Carpool	15,459	11.0%	776,804	9.3%
Bus	7,478	5.3%	630,203	7.5%
Subway	287	0.2%	1,317,189	15.7%
Railroad	2,631	1.9%	310,845	3.7%
Walked	4,034	2.9%	496,434	5.9%
Bicycle	196	0.1%	26,079	0.3%
Other	1,826	1.3%	142,252	1.7%
Total	**139,971**	**100%**	**8,368,942**	**100%**

Notes:
(a) Includes the Counties of Middlesx, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.
(b) Includes motorcycles.

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 6: Travel Time to Work of Employed Residents, 2009

	Rockland County		NY MSA (a)	
Travel Time	**Number**	**Percent**	**Number**	**Percent**
Worked from Home	4,974	3.6%	244,520	2.9%
Less than 10 Minutes	16,301	11.6%	697,296	8.3%
10 - 19 Minutes	35,863	25.6%	1,727,044	20.6%
20 - 29 Minutes	22,044	15.7%	1,325,938	15.8%
30 - 44 Minutes	22,139	15.8%	1,798,395	21.5%
45 - 59 Minutes	14,066	10.0%	977,431	11.7%
60 or More Minutes	24,584	17.6%	1,598,318	19.1%
Total	**139,971**	**100%**	**8,368,942**	**100%**

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 7: Unemployment Rate, 2000-2009

Year	Rockland County	New York State
2000	3.30%	4.50%
2001	3.60%	4.90%
2002	4.40%	6.20%
2003	4.70%	6.40%
2004	4.40%	5.80%
2005	4.00%	5.00%
2006	3.80%	4.60%
2007	3.90%	4.50%
2008	4.80%	5.40%
Oct-09	7.10%	8.70%

Source: New York State Local Area Unemployment Statistics Program, 2010; BAE, 2010.

Appendix Table A- 8: Number of Individuals in Rockland County Labor Force, 2000-2009 (a)

Year	Number
2000	144,900
2001	145,600
2002	147,100
2003	148,300
2004	150,200
2005	151,500
2006	152,500
2007	154,500
2008	155,700
2009	154,600

Notes:
(a) 2009 data is for October.

Source: New York State Local Area Unemployment Statistics Program, 2009; BAE, 2009.

Appendix Table A- 9: Total Employment in Rockland County, 2000-2009 (a)

Year	Total
2000	140,200
2001	140,400
2002	140,600
2003	141,300
2004	143,500
2005	145,400
2006	146,700
2007	148,500
2008	148,200
2009	143,700

Source: New York State Local Area Unemployment Statistics Program, 2009; BAE, 2009.

Appendix Table A- 10: Employment by Industry, 2009

	Rockland County			New York State	
Industry	Number	Percent	Location Quotient	Number	Percent
Agriculture, Forestry, Fishing, and Hunting	65	0.1%	0.21	22,460	0.3%
Mining (a)	N/A	N/A	N/A	5,550	0.1%
Utilities	998	0.9%	1.91	38,777	0.5%
Construction	6,010	5.2%	1.24	359,949	4.2%
Manufacturing	11,070	9.5%	1.54	532,174	6.2%
Wholesale Trade	4,813	4.1%	1.01	351,842	4.1%
Retail Trade	14,198	12.2%	1.18	895,716	10.4%
Transportation and Warehousing	2,421	2.1%	0.78	231,321	2.7%
Information	2,663	2.3%	0.75	262,142	3.0%
Finance and Insurance	2,868	2.5%	0.40	534,750	6.2%
Real Estate and Rental and Leasing	1,550	1.3%	0.62	186,282	2.2%
Professional and Technical Services	5,860	5.0%	0.74	587,235	6.8%
Management of Companies and Enterprises	853	0.7%	0.48	131,483	1.5%
Administrative and Waste Services	5,186	4.5%	0.88	436,680	5.1%
Educational Services	3,348	2.9%	0.86	287,164	3.3%
Health Care and Social Assistance	18,600	16.0%	1.12	1,236,483	14.4%
Arts, Entertainment, and Recreation	1,372	1.2%	0.71	143,024	1.7%
Accomodation and Food Services	6,786	5.8%	0.88	572,402	6.6%
Other Services	4,689	4.0%	1.06	327,766	3.8%
Government	21,982	18.9%	1.13	1,445,173	16.8%
Unclassified	341	0.3%	1.27	19,921	0.2%
Total	**116,108**	**99.6%**		**8,608,296**	**100%**

Notes:

(a) Data is non-disclosable or not provided. Sum may not equal total for this reason.

Source: New York State Department of Labor Quarterly Census of Employment and Wages, 2009; BAE, 2010.

Appendix Table A- 11: Race and Ethnicity, 2000-2009

	Rockland County				
	2000		2009		Annual Average Change
Race/Ethnicity	Number	Percent	Number	Percent	2000-2009
Non-Hispanic White Alone	205,653	71.7%	201,179	67.6%	-0.2%
Non-Hispanic African American Alone	30,139	10.5%	30,138	10.1%	0.0%
Non-Hispanic Asian Alone	15,707	5.5%	18,170	6.1%	1.6%
Non-Hispanic Other Race	1,100	0.4%	1,205	0.4%	1.0%
Non-Hispanic Two or More Races	4,972	1.7%	6,514	2.2%	3.0%
Hispanic	29,182	10.2%	40,342	13.6%	3.7%
Total	**286,753**	**100%**	**297,548**	**100%**	**0.4%**

	NY MSA (a)				
	2000		2009		Annual Average Change
Race/Ethnicity	Number	Percent	Number	Percent	2000-2009
Non-Hispanic White Alone	9,792,375	53.4%	9,433,152	50.0%	-0.4%
Non-Hispanic African American Alone	3,111,805	17.0%	3,077,718	16.3%	-0.1%
Non-Hispanic Asian Alone	1,345,148	7.3%	1,701,427	9.0%	2.6%
Non-Hispanic Other Race	120,058	0.7%	123,957	0.7%	0.4%
Non-Hispanic Two or More Races	387,039	2.1%	467,886	2.5%	2.1%
Hispanic	3,566,577	19.5%	4,065,898	21.5%	1.5%
Total	**18,323,002**	**100%**	**18,870,038**	**100%**	**0.3%**

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland and Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 12: Median Household Income by Census Tract, 2009

Tract Number	Amount
36087010101	$107,366
36087010102	$88,462
36087010200	$85,589
36087010501	$103,842
36087010502	$60,526
36087010503	$123,457
36087010601	$69,513
36087010602	$50,130
36087010701	$65,863
36087010702	$44,093
36087010703	$49,333
36087010801	$140,764
36087010802	$132,240
36087010803	$101,822
36087010804	$103,452
36087010901	$100,980
36087010902	$97,185
36087011000	$111,012
36087011101	$101,600
36087011102	$80,494
36087011200	$131,757
36087011301	$69,387
36087011302	$109,283
36087011303	$72,257
36087011401	$115,903
36087011402	$90,013
36087011403	$115,170
36087011501	$108,919
36087011502	$108,533
36087011503	$15,282
36087011504	$81,787
36087011601	$113,141
36087011602	$94,701
36087011603	$108,145
36087011700	$94,444
36087011800	$67,910
36087011900	$71,296
36087012000	$72,395
36087012101	$58,967
36087012102	$22,212
36087012103	$50,010
36087012104	$46,560
36087012201	$49,608
36087012202	$48,666
36087012300	$42,787
36087012400	$47,122
36087012501	$118,609
36087012502	$102,679
36087012600	$100,738
36087012700	$74,263
36087012800	$120,157
36087013001	$86,993
36087013002	$100,713
36087013003	$96,667
36087013100	$70,023
36087013200	$66,559
36087013300	$76,445
36087013400	$93,256
County Med Income	**$83,224**

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 13: Household Income by Race/Ethnicity, 2000

	2000									
	Non-Hispanic White		Non-Hispanic Black		Hispanic		Non-Hispanic Asian		Non-Hispanic Other	
Income Distribution	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
$24,720 or Less	8,460	11.9%	1,420	16.7%	1,310	19.0%	385	8.8%	28	14.4%
$24,721 - $41,200	6,520	9.2%	1,280	15.1%	989	14.3%	400	9.2%	69	35.6%
$41,201 - $65,920	4,985	7.0%	929	11.0%	680	9.8%	265	6.1%	0	0.0%
Greater than $65,920	51,110	71.9%	4,850	57.2%	3,925	56.9%	3,310	75.9%	97	50.0%
Total	71,055	100%	8,479	100%	6,904	100%	4,360	100%	194	100%

Source: U.S. Department of Housing and Urban Development, 2000; BAE, 2010.

Appendix Table A- 14: Racial/Ethnic Population Distribution by Census Tract, 2009

Tract Number	Non-Hispanic White		Non-Hispanic Black/African American		Non-Hispanic Asian		Non-Hispanic Other		Non-Hispanic Two or More Races		Hispanic	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
36087010101	4,941	86.1%	100	1.7%	131	2.3%	22	0.4%	77	1.3%	466	8.1%
36087010102	4,191	87.2%	53	1.1%	65	1.4%	15	0.3%	43	0.9%	437	9.1%
36087010200	3,927	85.3%	29	0.6%	59	1.3%	9	0.2%	67	1.5%	511	11.1%
36087010501	3,717	74.5%	170	3.4%	164	3.3%	10	0.2%	43	0.9%	888	17.8%
36087010502	4,498	61.7%	696	9.6%	403	5.5%	47	0.6%	240	3.3%	1,403	19.3%
36087010503	1,405	67.6%	266	12.8%	161	7.8%	27	1.3%	36	1.7%	182	8.8%
36087010601	2,075	53.2%	262	6.7%	140	3.6%	18	0.5%	85	2.2%	1,321	33.9%
36087010602	2,235	32.6%	989	14.4%	345	5.0%	38	0.6%	229	3.3%	3,018	44.0%
36087010701	1,457	39.3%	492	13.3%	88	2.4%	10	0.3%	68	1.8%	1,589	42.9%
36087010702	578	13.8%	333	7.9%	16	0.4%	23	0.5%	70	1.7%	3,177	75.7%
36087010703	300	9.8%	176	5.8%	3	0.1%	6	0.2%	41	1.3%	2,532	82.8%
36087010801	3,539	82.2%	193	4.5%	250	5.8%	3	0.1%	52	1.2%	269	6.2%
36087010802	4,777	84.8%	97	1.7%	412	7.3%	10	0.2%	50	0.9%	289	5.1%
36087010803	4,319	76.2%	130	2.3%	586	10.3%	13	0.2%	49	0.9%	571	10.1%
36087010804	3,235	82.0%	115	2.9%	228	5.8%	8	0.2%	19	0.5%	341	8.6%
36087010901	3,900	83.1%	90	1.9%	301	6.4%	4	0.1%	71	1.5%	325	6.9%
36087010902	2,853	68.5%	73	1.8%	593	14.2%	9	0.2%	57	1.4%	579	13.9%
36087011000	1,587	89.0%	50	2.8%	50	2.8%	0	0.0%	12	0.7%	85	4.8%
36087011101	4,383	71.7%	162	2.6%	819	13.4%	14	0.2%	122	2.0%	617	10.1%
36087011102	3,212	60.3%	954	17.9%	355	6.7%	41	0.8%	195	3.7%	574	10.8%
36087011200	5,181	81.0%	84	1.3%	547	8.6%	22	0.3%	110	1.7%	451	7.1%
36087011301	1,803	30.3%	1,993	33.4%	599	10.1%	54	0.9%	397	6.7%	1,113	18.7%
36087011302	3,970	71.7%	263	4.7%	658	11.9%	7	0.1%	109	2.0%	532	9.6%
36087011303	4,147	77.3%	107	2.0%	526	9.8%	18	0.3%	62	1.2%	507	9.4%
36087011401	3,301	81.3%	145	3.6%	323	8.0%	4	0.1%	49	1.2%	239	5.9%
36087011402	4,280	51.7%	1,470	17.8%	1,081	13.1%	50	0.6%	200	2.4%	1,195	14.4%
36087011403	4,599	85.9%	35	0.7%	371	6.9%	10	0.2%	23	0.4%	316	5.9%
36087011501	5,989	81.9%	454	6.2%	342	4.7%	33	0.5%	104	1.4%	387	5.3%
36087011502	3,780	51.5%	1,322	18.0%	859	11.7%	56	0.8%	144	2.0%	1,180	16.1%
36087011503	5,934	91.5%	213	3.3%	154	2.4%	9	0.1%	62	1.0%	113	1.7%
36087011504	1,069	15.4%	3,626	52.2%	960	13.8%	34	0.5%	230	3.3%	1,025	14.8%
36087011601	3,133	92.6%	32	0.9%	71	2.1%	13	0.4%	13	0.4%	123	3.6%
36087011602	5,388	90.8%	54	0.9%	152	2.6%	23	0.4%	40	0.7%	274	4.6%
36087011603	5,155	87.4%	109	1.8%	198	3.4%	32	0.5%	68	1.2%	334	5.7%
36087011700	2,426	83.2%	115	3.9%	103	3.5%	21	0.7%	51	1.7%	200	6.9%
36087011800	410	49.6%	64	7.7%	43	5.2%	112	13.6%	140	16.9%	57	6.9%
36087011900	4,614	65.5%	171	2.4%	246	3.5%	35	0.5%	80	1.1%	1,903	27.0%
36087012000	3,287	88.5%	87	2.3%	103	2.8%	4	0.1%	39	1.0%	197	5.3%
36087012101	4,695	91.6%	83	1.6%	93	1.8%	24	0.5%	99	1.9%	133	2.6%
36087012102	5,083	93.5%	168	3.1%	25	0.5%	8	0.1%	72	1.3%	80	1.5%
36087012103	4,841	94.3%	41	0.8%	46	0.9%	5	0.1%	13	0.3%	186	3.6%
36087012104	4,774	76.4%	734	11.7%	123	2.0%	21	0.3%	113	1.8%	483	7.7%
36087012201	3,458	68.4%	571	11.3%	132	2.6%	2	0.0%	152	3.0%	743	14.7%
36087012202	409	6.8%	3,857	64.3%	430	7.2%	47	0.8%	465	7.7%	793	13.2%
36087012300	358	7.9%	2,176	48.2%	37	0.8%	38	0.8%	362	8.0%	1,544	34.2%
36087012400	2,353	25.6%	3,327	36.3%	715	7.8%	43	0.5%	516	5.6%	2,221	24.2%
36087012501	3,496	73.8%	426	9.0%	259	5.5%	14	0.3%	88	1.9%	453	9.6%
36087012502	3,188	59.2%	1,020	18.9%	454	8.4%	5	0.1%	143	2.7%	574	10.7%
36087012600	5,939	93.4%	20	0.3%	190	3.0%	2	0.0%	34	0.5%	175	2.8%
36087012700	3,679	88.4%	26	0.6%	135	3.2%	7	0.2%	34	0.8%	283	6.8%
36087012800	5,904	85.9%	25	0.4%	546	7.9%	17	0.2%	74	1.1%	306	4.5%
36087013001	2,166	75.0%	259	9.0%	244	8.5%	2	0.1%	13	0.5%	203	7.0%
36087013002	4,002	77.3%	129	2.5%	516	10.0%	13	0.3%	76	1.5%	443	8.6%
36087013003	1,927	76.9%	31	1.2%	274	10.9%	8	0.3%	45	1.8%	222	8.9%
36087013100	3,955	65.1%	899	14.8%	162	2.7%	19	0.3%	282	4.6%	757	12.5%
36087013200	2,294	68.2%	359	10.7%	217	6.4%	10	0.3%	160	4.8%	325	9.7%
36087013300	2,007	70.1%	105	3.7%	297	10.4%	15	0.5%	71	2.5%	368	12.9%
36087013400	7,048	79.6%	108	1.2%	770	8.7%	41	0.5%	155	1.8%	730	8.2%
Total	201,179		30,138		18,170		1,205		6,514		40,342	

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 15: Housing Stock, 2009

	Rockland County				NY MSA (a)			
	2000		2009		2000		2009	
Housing Unit Type	Number	Percent	Number	Percent	Number	Percent	Number	Percent
One Unit Detached	58,406	61.5%	60,704	61.3%	2,612,825	36.8%	2,718,925	37.0%
One Unit Attached	6,949	7.3%	7,392	7.5%	454,619	6.4%	483,998	6.6%
Two Units	5,717	6.0%	5,993	6.1%	778,022	11.0%	800,622	10.9%
Three-Four Units	6,729	7.1%	7,065	7.1%	552,009	7.8%	573,394	7.8%
Five Units or More	15,958	16.8%	16,553	16.7%	2,661,788	37.5%	2,737,408	37.2%
Other	1,214	1.3%	1,344	1.4%	31,888	0.4%	36,225	0.5%
Total	94,973	100%	99,051	100%	7,091,151	100%	7,350,572	100%

Notes:
(a) Includes the Counties of Middlesex, Monmouth, Ocean, Somerset, Essex, Hunterdon, Morris, Sussex, Union, Bergen, Hudson, and Passaic in New Jersey; Pike County, Pennsylvania; and the Counties of Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rocklan Westchester in New York.

Source: Claritas, Inc., 2009; BAE, 2010.

Appendix Table A- 16: Building Permits Issued in Rockland County

Year	Single-Family	Multifamily
2001	273	126
2002	210	213
2003	180	184
2004	205	277
2005	293	181
2006	253	266
2007	323	224
2008	256	82
2009	79	81

Source: U.S. Department of Housing and Urban Development, 2010; BAE, 2010.

Appendix Table A- 17: Building Permit Trends, 2001-2009

Year	Single-Family	Multifamily
2001	273	126
2002	210	213
2003	180	184
2004	205	277
2005	293	181
2006	253	266
2007	323	224
2008	256	82
2009	79	81

Source: U.S. Department of Housing and Urban Development, 2010; BAE, 2010.

Appendix Table A- 18: Place of Birth of Rockland County, Foreign-Born Residents, 2008

Place of Birth	Number	Percent
Europe	12,477	20.3%
Asia	15,222	24.8%
Latin America	30,545	49.7%
Africa	1,717	2.8%
North America	1,398	2.3%
Oceania	125	0.2%
Total	**61,484**	**100%**

Source: American Community Survey, 2008; BAE, 2010.

Appendix Table A- 19: Maximum Affordable Mortgage Calculation, 2009

	Household Income (a)	Sale Price	Down Payment (b)	Total Mortgage (b)	Monthly Mortgage	Monthly Property Tax (c)	Mortgage Insurance (d)	Homeowner's Insurance (e)	Total Monthly PITI (f)
Extremely Low Income (30% MFI)									
4 Person HH	$30,600	$118,136	$11,814	$108,322	$658	$13	$69	$25	$765
Very Low Income (50% MFI)									
4 Person HH	$51,000	$196,893	$19,689	$177,204	$1,096	$22	$115	$41	$1,275
Low Income (80% MFI)									
4 Person HH	$64,000	$247,081	$24,708	$222,373	$1,375	$28	$145	$52	$1,600

Notes:
(a) Based on HUD 2009 income limits for Rockland County
(b) Mortgage terms:

Annual Interest Rate (Fixed)	6.29%	10-year historical monthly average per Freddie Mac's Primary Mortgage Market Survey.
Term of mortgage (Years)	30	
Percent of sale price as down payment	10.0%	
(c) Property tax (annual)	0.137%	Rockland County 2009 property tax rate
(d) Mortgage Insurance as percent of loan amount	0.78%	PMI- Private Mortgage Insurance Website (http://www.pmi-us.com/) for fixed 30-year mortgage
(e) Annual homeowner's insurance rate as percent of sale price	0.25%	New York Department of Insurance Website, effective April 1, 2007, assuming either a brick- or wood-framed building insured up to $200,000. Premiums inflated to 2010 value using CPI Index for New York-New Jersey- Long Island region.
(f) PITI = Principal, Interest, Taxes, and Insurance		
Percent of household income available for PITI	30.0%	This percentage is calculated using median SFR 3-bedroom sales price of all units sold in Rockland County between June 1, 2009 and Feb. 1, 2010.

Sources: Income Limits, HUD, 2009; Freddie Mac, 2010; Property Tax Rates, Rockland County, 2010; PMI.com, 2010; New York Department of Insurance, 2007; Bureau of Labor Statistics, Consumer Price Index, 2010; BAE 2010.

Appendix B: Key Stakeholders and Focus Group Attendees

Name	Agency
Mary Ellen Natale	Legal Aid Society of Rockland Co.
Anita Perkins	Office of People with Disabilities
Sylvia Kaufman	DSS
Ingrid Watkin	Joseph's Home, Inc.
Tom Zimmerman	Joseph's Home, Inc.
Elizabeth Santiago	Rockland Family Shelter
Alex Burnstein	Legal Aid Society
Carolyn Fish	Rockland Family Shelter
Carole Parness	Rockland County DSS
Pridene Sanfrutello	RCDSS
Bob Savino	Open Arms Inc.
Paul Stolz	Veteran Affairs- Hudson Valley
Beth Wendy Grausfest	NYWRAC NPURRS
Vivian England	Rockland Family Shelter
Emmanuel Bloh	Enduring Health Clinic
Stella Marrs	Human Rights Commission
Kristin Brennan	Touch, Inc.
Oio Dominguez	Touch, Inc.
Jessica Sampson	RC Community Development
Richard Wiener	Community Development
Gerri Levy	RHAC
Lucia Bannis Martin	Village of NYACK Housing
Keith H Burrell	SV Housing Authority
Awilda Guzman	HOGAR Inc
Mary Anne Nardini	Ramapo Housing Authority
Daniel Marsh	National Development Council
Sal Corallo	RC Planning
Michael D'Angelo	RC Planning
Douglas Schuetz	RC Planning
Jacob Horowitz	Community Outreach Center
Christopher Jensen	Rockland County OFES
Howard Hellman	Hellman MGT LLC
George Strayton	Provident Bank
Tom Stoher	
Helen Kenny Burrows	RC Planning Dept.
Michael Shilane	MSA
Daniel Marsh	National Development Center
Willie Trotman	Spring Valley NAACP
Alex Guarino	Town of Haverstraw
Michael Gamboli	Town of Haverstraw
John Ramundo	UG. W. Haverstraw
Michael Kohet	Village of Haverstraw
Lance Millman	Village of Montebello
Barbara Curtner	Wesley Hills
Daniel Jean-Gilles	Human Rights Commission
Tom Sionier	S HTMC
Doug Foster	Nyack Village
Rita Grayson	U of SU
Noramie Jasmin	U of SU
William E. Sharewood	Town of Stony Point
Bernard Jackson	Mayor-Hillburn
Stella Marrs	Human Rights Commission
Ram Nagubandi	Human Rights Commission
Dawson LaCorte	Mayor- Subbern

Sources: Rockland County; BAE, 2010.