

# **FY2010 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT**

## **TABLE OF CONTENTS**

|   |    |
|---|----|
| ASSESSMENT OF GOALS AND OBJECTIVES          | 1  |
| POTENTIAL PROGRAM CHANGES                   | 3  |
| FAIR HOUSING                                | 3  |
| OTHER ACTIONS                               | 13 |
| HOUSING NEEDS                               | 15 |
| HOMELESS                                    | 17 |
| HOMELESS PREVENTION                         | 19 |
| LEVERAGING RESOURCES                        | 17 |
| SECTION 108 LOANS                           | 17 |
| SELF-EVALUATION                             | 22 |
| CDBG NARRATIVES                             | 23 |
| CDBG-R NARRATIVES                           | 24 |
| HRPR NARRATIVES                             | 27 |
| ESG NARRATIVES                              | 28 |
| HOME NARRATIVES                             | 28 |
| COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS | 30 |
| PUBLIC COMMENTS                             | 30 |
| LEGAL NOTICE/PUBLIC HEARING                 | 31 |
| ADMINISTRATIVE POLICIES and PROCEDURES      | 32 |
| CDBG FINANCIAL SUMMARY                      | 44 |
| HOME MATCH REPORT                           | 45 |
| IDIS REPORTS                                |    |

## **ASSESSMENT OF GOALS AND OBJECTIVES**

The County of Rockland defined the following priorities in our five-year 2010 - 2014 Consolidated Plan:

1. Affordable Housing
  - Homeownership
  - Senior Rental Housing
  - Family Rental Housing
  - Owner Occupied Housing Rehabilitation
  - Disabled Rental Housing
  - Special Needs Housing
2. Public Facilities and Improvements
  - Downtown Revitalization
  - Public Works/Infrastructure
  - Facility Improvements
3. Economic Development
4. Public Services
  - Youth Services
  - Crime Awareness
  - Senior/Adult Services
  - Other Related Services
  - Child Care Services
5. Public Facility Acquisition of Real Property/Clearance/Demolition
6. Removal of Architectural Barriers
7. Public Service- Health Services
8. Planning
9. Public Facility – Homeless Facilities
10. Other

The county continues to assist families, communities and public service organizations utilizing entitlement funds from the United States Department of Housing and Urban Development in accordance to the 2010 – 2014 Consolidated Plan. The funding has been a much needed “shot in the arm” to many in Rockland County, assisting families with rental assistance, communities revitalize their business districts, and with many other quality of life issues. However, recent cuts in the program have had a major impact on many communities through the loss of public services and loss of potential projects.

As demonstrated in the chart below, funding for Public Facility Improvements has clearly continued to highest priority category in funds spent. This is based on the Towns and Villages use of funds towards infrastructure improvements in the aging communities. Many see the CDBG program as an alternate to bonding or reducing the bonding for capital projects. Communities have been able to make improvements to water lines, sidewalks, drainage, and public spaces that they would not have otherwise been able to complete without CDBG funds.

Affordable Housing, the county’s top priority, continues at a slow pace, due mostly to public perception but is making an impact. One again this year the Rockland County Executive, C.

Public Services, continues to approach the 15% annual maximum cap annually. Many not-for-profit agencies have utilized the CDBG program over the last few years to create, improve and expand services, mostly within the highest low-income neighborhoods in the County. Projects have ranged from day care to senior care to health care.

The Rockland County Office of Community Development expends only 15% of administrative fees for the Community Development Block Grant program, 10% for the HOME Investment Partnership Program and 5% for the Emergency Shelter Grant program.

In the reporting year, July 1, 2010 – June 30, 2011 the County of Rockland funded CDBG projects in each of the priorities as follows:

| Category                                    | Udrwy        | Funds             | Compl        | Funds             | Total        | Total Funds       |
|---|--------------|-------------------|--------------|-------------------|--------------|-------------------|
| <b>Affordable Housing</b>                   |              |                   |              |                   |              |                   |
| Rehab: Single-Unit Residential (14A)        | 1 \$         | 49,628.44         | 0 \$         | -                 | 1 \$         | 49,628.44         |
| <b>Total</b>                                | <b>1 \$</b>  | <b>49,628.44</b>  | <b>0 \$</b>  | <b>-</b>          | <b>1 \$</b>  | <b>49,628.44</b>  |
| <b>Public Services</b>                      |              |                   |              |                   |              |                   |
| Public Services General (05)                | 4 \$         | 4,500.00          | 0 \$         | -                 | 4 \$         | 4,500.00          |
| Senior Services (05A)                       | 5 \$         | 73,933.65         | 1 \$         | 9,993.17          | 6 \$         | 83,926.82         |
| Legal Services (05C)                        | 1 \$         | -                 | 1 \$         | 6,118.00          | 1 \$         | 6,118.00          |
| Youth Services (05D)                        | 9 \$         | 45,296.92         | 4 \$         | 38,838.40         | 13 \$        | 84,135.32         |
| Transportation Services (05E)               | 0 \$         | -                 | 1 \$         | 15,000.00         | 1 \$         | 15,000.00         |
| Employment Training (05H)                   | 3 \$         | 47,565.93         | 3 \$         | 28,086.72         | 6 \$         | 75,652.65         |
| Child Care Services (05L)                   | 0 \$         | -                 | 1 \$         | 5,921.49          | 1 \$         | 5,921.49          |
| Health Services (05M)                       | 0 \$         | -                 | 0 \$         | -                 | 1 \$         | -                 |
| Homeownership Assistance (not direct) (05R) | 1 \$         | 12,000.00         | 0 \$         | -                 | 1 \$         | 12,000.00         |
| <b>Total</b>                                | <b>23 \$</b> | <b>183,296.50</b> | <b>11 \$</b> | <b>103,957.78</b> | <b>34 \$</b> | <b>287,254.28</b> |
| <b>Public Facilities</b>                    |              |                   |              |                   |              |                   |
| Public Facilities and Improvements (03)     | 3 \$         | 111,455.43        | 3 \$         | 99,125.00         | 6 \$         | 210,580.43        |
| Parks and Recreational Facilities (03F)     | 6 \$         | 121,150.00        | 1 \$         | 72,380.01         | 7 \$         | 193,530.01        |
| Flood and Drainage (03I)                    | 1 \$         | 49,506.70         | 1 \$         | 100,000.00        | 2 \$         | 149,506.70        |
| Water and Sewer Improvements (03J)          | 1 \$         | -                 | 0 \$         | -                 | 1 \$         | -                 |
| Street Improvements (03K)                   | 5 \$         | 110,000.00        | 0 \$         | -                 | 5 \$         | 110,000.00        |
| Sidewalks (03L)                             | 4 \$         | -                 | 3 \$         | 200,000.00        | 3 \$         | 200,000.00        |
| <b>Total</b>                                | <b>20 \$</b> | <b>392,112.13</b> | <b>8 \$</b>  | <b>471,505.01</b> | <b>24 \$</b> | <b>863,617.14</b> |
| <b>Economic Development</b>                 |              |                   |              |                   |              |                   |
| Direct Financial Assistance (18A)           | 1 \$         | 24,000.00         | 0 \$         | -                 | 1 \$         | 24,000.00         |
| Direct Technical Assistance (18B)           | 0 \$         | -                 | 0 \$         | -                 | 0 \$         | -                 |
| <b>Total</b>                                | <b>1 \$</b>  | <b>24,000.00</b>  | <b>0 \$</b>  | <b>-</b>          | <b>1 \$</b>  | <b>24,000.00</b>  |
| <b>Planning and Administration</b>          |              |                   |              |                   |              |                   |
| General Program Administration (21A) CD     | 4 \$         | 378,011.75        | 0 \$         | -                 | 4 \$         | 378,011.75        |
| <b>Total</b>                                | <b>4 \$</b>  | <b>378,011.75</b> | <b>0 \$</b>  | <b>-</b>          | <b>4 \$</b>  | <b>378,011.75</b> |
| <b>Repayment of Section 108 Loans</b>       |              |                   |              |                   |              |                   |
| Planned repayment of Section 108 Loan (19F) | 1 \$         | 600,000.00        | 0 \$         | -                 | 1 \$         | 600,000.00        |
| <b>Total</b>                                | <b>1 \$</b>  | <b>600,000.00</b> | <b>0 \$</b>  | <b>-</b>          | <b>1 \$</b>  | <b>600,000.00</b> |

A full listing of projects, including funding and accomplishments are in the IDIS PR03 report.

### **Potential Program Changes**

The County of Rockland would not make any change to the program at this time due to current experiences. They serve a great benefit to meeting the needs of residents and communities.

The Office of Community Development has made minor changes to the Administrative Policies and Procedures for the HOME program.

### **Affirmatively Furthering Fair Housing**

Rockland County follows the Analysis of Impediments to Fair Housing plan submitted to the United States Department of Housing and Urban Development in May 2003. A final draft of a new AI is completed and is part of this submission. The Office of Community Development developed the A of I in collaboration with all of the housing authorities and Section 8 Housing Voucher Choice program in the county as well as all consortium towns and villages and many consumer groups.

### **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 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.

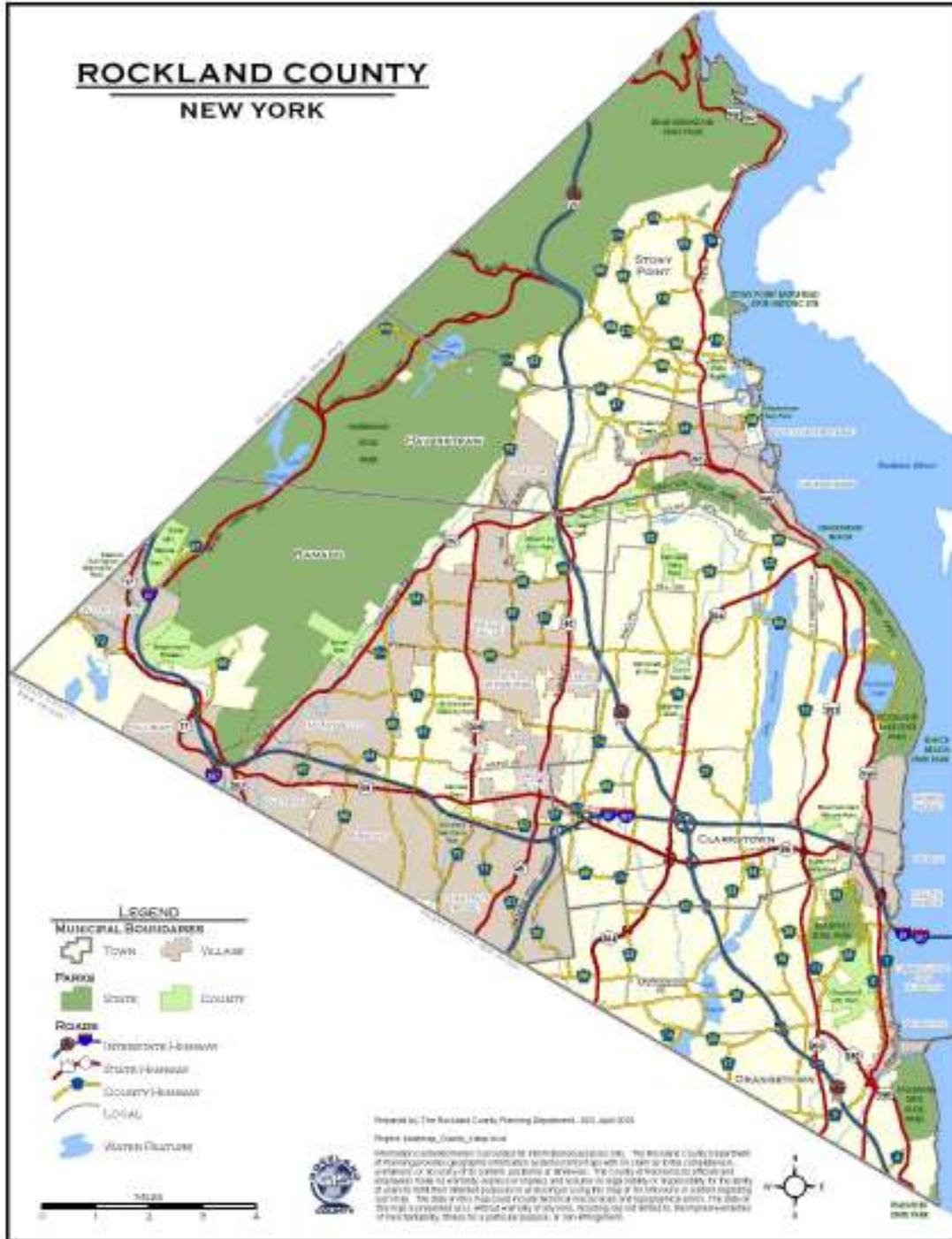
**Measures of Disparate Treatment.** Complaints about fair housing are one indicator of the presence of impediments to fair housing choice. Data on fair housing complaints and cases from 2000 to 2009 from the Rockland County Commission on Human Rights were obtained and analyzed. BAE also spoke to County,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

**Measures of Disparate Impact.** In addition to analyzing quantitative data, city planning documents, local housing policies, 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 work 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*

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.

# Rockland County Map



Source: Rockland County, 2010.

## General Demographic and Economic Trends

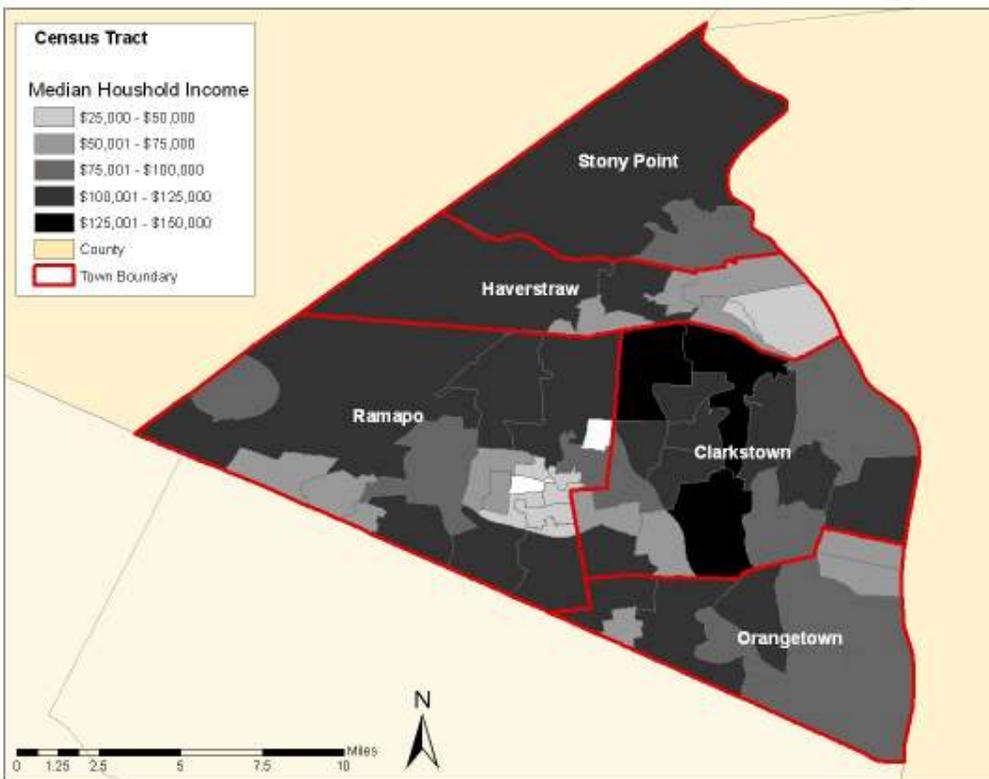
**Population and Household Growth.** As of 2009, Rockland County had a population of 297,500, or 1.6% of the population of the New York Metropolitan Statistical Area (MSA). The County's population is growing at a rate similar to the overall metropolitan region, but with dramatic differences in the rate 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).

**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.

## Median Household Income by Census Tract, 2009



Source:

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

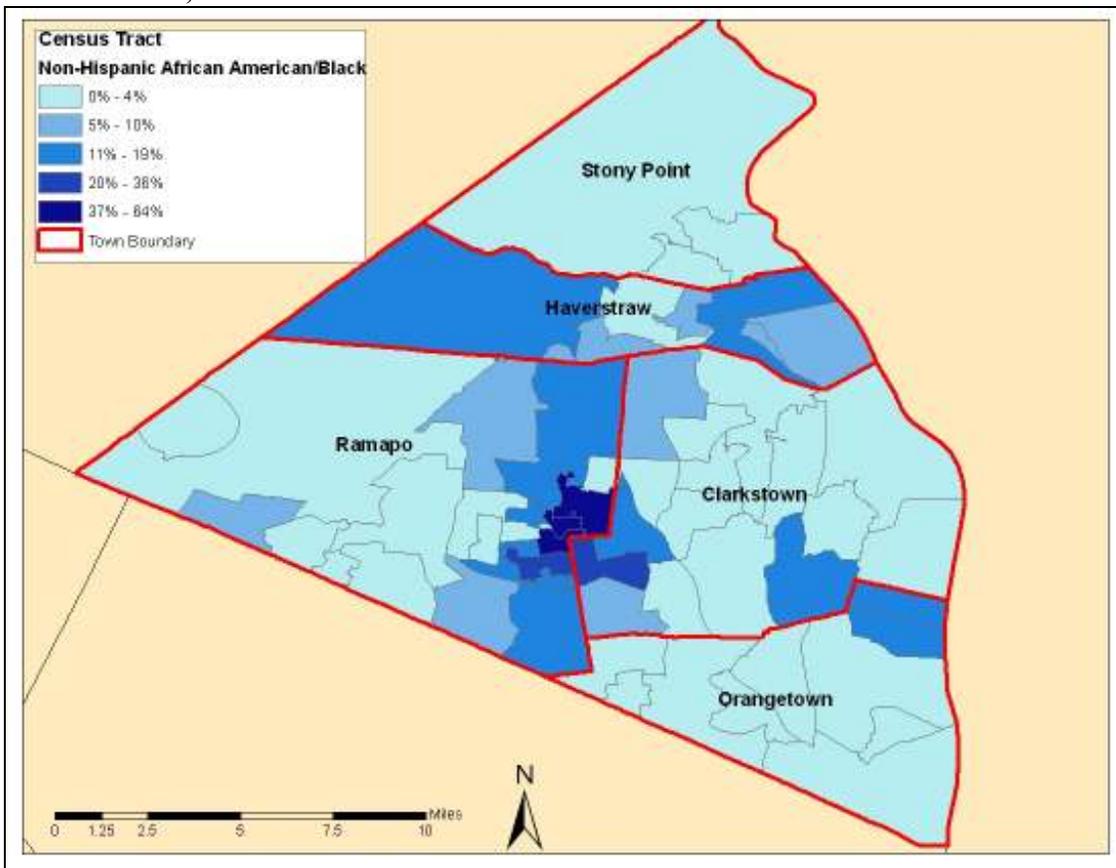
**Unemployment and Employment.** Rockland County has a lower rate of unemployment (7%) than the MSA overall. The County's largest employment sectors are in public

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

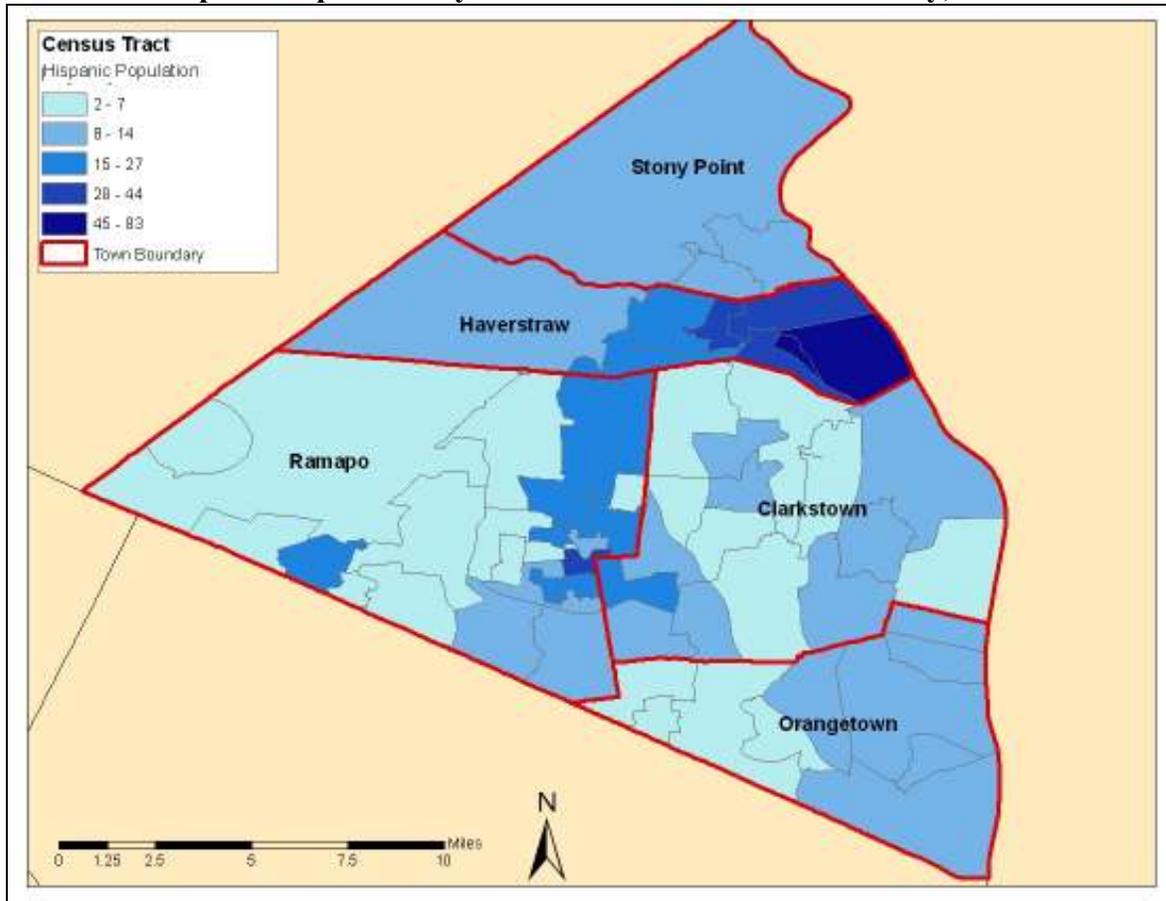
**Race, Ethnicity and National Origin.** In 2009, the County population was 68 percent Non-Hispanic White, compared to 72 percent in 2000, indicating that the county has become slightly more diverse in terms of race and ethnicity. However, using an analysis of race concentrations by Census tract, it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

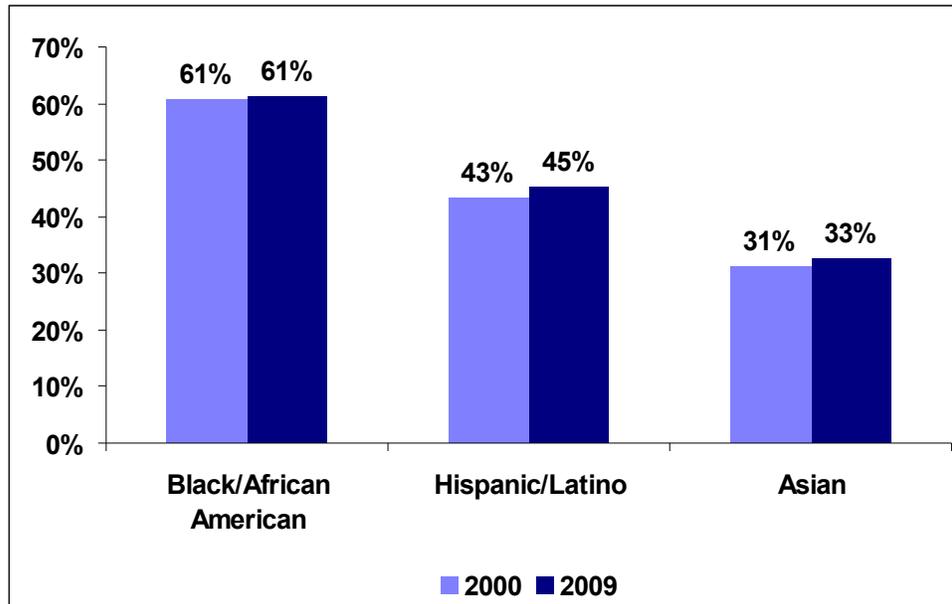


Source: United States Census Bureau, 2009; Claritas, Inc., 2009; ESRI; BAE, 2010.

**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 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.

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

## 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.<sup>1</sup> In general, an index score above 60 is considered high, 30 to 60 is considered moderate, and below 30 is considered low.<sup>2</sup> 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.

**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.

**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.

<sup>1</sup> Assuming no movement in the Non-Hispanic White population.

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

**Disability and Age.** While a smaller percentage of the County’s population is either physically or mentally 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. 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.

### **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 existing housing 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-family building permits issued in 2009. Within the towns of Rockland County, a significant amount of single-family development took place in Ramapo from 2000 to 2009, while a significant amount of multifamily development took place in Clarkstown. 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.<sup>3</sup>

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<sup>3</sup> 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.

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 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.<sup>4</sup>

### **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, second 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 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

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<sup>4</sup> Fair Housing Board, "Fair Housing Board Enforcement of the Fair Housing Law," 2009.

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 or 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 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.<sup>5</sup>
- **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 declined, the tightened credit market and decline in State and local subsidies have made it challenging for affordable housing developers to take advantage of lower costs.

## **Recommendations to 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.

### **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.

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<sup>5</sup> *Losing Ground: Foreclosures in the Subprime Market and Their Cost to Homeowners.* Center for Responsible Lending. December 2006.

### **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.

### **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.

### **Other Actions**

Although previously addressed in the 2010 -2014 Consolidated Plan, in order to comply 24CFR91.220(k), other actions, the following is a description on how the county plans to address barriers to affordable housing, foster and maintain affordable housing, reduce the number of poverty level families, and obstacles to meeting underserved needs.

The County of Rockland also continues to work with several public and private housing agencies as well as social service agencies to enhance services. Several of these agencies are indicated in the Public Service portion of the Consolidated/Action plan as recommendations for funding for these vital services. The county worked with several not-for-profit organizations over the last several years that provided training to local community groups in neighborhood watch, recycling, and health and safety. Although slow to catch on and labeled as "outsiders", the groups now seem to be making a small impact.

Rockland County faces a difficult challenge in the 2000's: Affordable housing is scarce, Housing Choice Voucher's are in incredible demand, and few communities, if any, feel the need to develop any additional affordable units unless it is for seniors. Many see the housing growth of the 1990's and 2000's as an opportunity to bring affluent residents, with disposable income into their community. Will the benefits of living in Rockland County be shared by all its residents, or will some residents continue to be restricted to inferior housing in marginal neighborhoods. Fair housing, defined as access to affordable housing without discrimination, is not yet a reality in Rockland County, however great strides were taken in the last 10 years to bring this reality closer for all residents.

Demographic trends point to the increasing variety and diversity of the County's population. Compared to 1970, 1980, and 1990 the County's population in 2000 is older, contains a greater proportion of non-family households and households headed by a single individual, and contains families with income levels ranging from the very rich to

the desperately poor. The non-white population of the County has increased steadily, to 32.1% of the population in communities.

While the County's demographic profile points to increasing diversity, housing characteristics have not kept pace. The surge in housing prices between 1990 and 2000 outstripped income growth. As a result, 9.5% of County households in 2000 were living in poverty. The median value of owner occupied housing in 2000 was \$242,500, up an average of 17% annually.

Impediments to Fair Housing in Rockland County take two discrete forms: (1) barriers to housing access free of discrimination; and (2) barriers to housing affordability.

Barriers to housing access free of discrimination include:

1. Problems of interpersonal interaction;
2. Discrimination by individual real estate practitioners;
3. Discriminatory practices by individual lenders;
4. Discrimination in marketing of new construction.

Barriers to housing affordability include:

5. Situational factors and market conditions;
6. Fear and uncertainty;
7. Inadequate system for delivery of affordable housing.

In evaluating and for the reduction of lead-based paint hazards in Rockland County, estimates that there are households that are at a serious risk of lead paint hazards because; they have household incomes of 50% or less of the area medium income; they have children under the age of 6 residing in the unit; and they are units built prior to 1978. Recognizing the dangers of lead paint, Rockland County has implemented a wide-range strategy to control those hazards.

In the use of HOME Program funds for an owner-occupied housing rehabilitation programs the requirements are fully compliant with the HUD lead hazard control regulations at 24CFR Part 35. Proving safe and healthy homes is an objective that will be partially met through this program.

In the CDBG program, all local government grant recipients are required to comply with 24CFR570.487 with respect to lead paint poisoning prevention. Subrecipients that have a housing component which includes housing structures constructed or substantially rehabilitated prior to 1978 shall include appropriate measures in their housing activities to control, as much is practical, lead based hazards and shall provide notification of purchasers and tenants of the hazards of lead paint.

During the initial and periodic inspections for all tenant based rental program, to include Section 8 Housing program, HOME program, and the Supportive Housing Grant Program, an inspector acting on behalf of the designated party and trained in visual assessment for deteriorated paint surfaces in accordance with procedures established by

HUD shall conduct a visual assessment of all painted surfaces in order to identify any deteriorated paint.

(2) For tenant-based rental assistance provided under the HOME program, visual assessment shall be conducted as part of the initial and periodic inspections required under §92.209(i) of this title.

(b) The owner shall stabilize each deteriorated paint surface in accordance with §§35.1330(a) and (b) before commencement of assisted occupancy. If assisted occupancy has commenced prior to a periodic inspection, such paint stabilization must be completed within 30 days of notification of the owner of the results of the visual assessment. Paint stabilization is considered complete when clearance is achieved in accordance with §35.1340. If the owner does not complete the hazard reduction required by this section, the dwelling unit is in violation of Housing Quality Standards (HQS) until the hazard reduction is completed or the unit is no longer covered by this subpart because the unit is no longer under a housing assistance payment (HAP) contract with the housing agency.

(c) The owner shall provide a notice to occupants in accordance with §35.125(b)(1),(c) describing the results of the clearance examination.

(d) The designated party may grant the owner an extension of time to complete paint stabilization and clearance for reasonable cause, but such an extension shall not extend beyond 90 days after the date of notification to the owner of the results of the visual assessment.

## **HOUSING**

### **Housing Needs**

An application was submitted to New York State Division of Housing and Community Renewal for Low Income Housing Tax Credits (LIHTC) for the development of 26 units in the Village of Haverstraw and was funded in 2008 and is now complete. It is fully occupied and a Wait List was established for future tenants. A unique partnership with two Community Housing Development Organization's (CHDO), Rockland Housing Action Coalition (RHAC), and Joseph's Home and a private developer, Ginsburg Development Corp. were the applicants.

An application was submitted to New York State Division of Housing and Community Renewal for Low Income Housing Tax Credits (LIHTC) for the development of 80 units in the Town of Clarkstown and was funded in 2009. The partnership of RHAC and Hellman Development, LLC was formed to create this affordable senior housing. The project is expected to start with occupancy in August 2011 and should be at capacity by the end of the year. A second phase, with 50 units is ready for funding submission to various resources.

The County of Rockland continues to work with several not-for-profits in the development of affordable housing, and has at the direction of the county executive to expand the effort.

The first not-for-profit, Rockland Housing Action Coalition (RHAC) concentrated their efforts on developing plans for the 26 and 100 units listed above. Two additional projects currently under construction by RHAC is in the villages of Hillburn and Nyack where they are constructing 3 affordable for-sale housing units. They are also proposing the development of 20 units of affordable senior housing in the Town of Clarkstown.

Joseph's Home, Inc., a second CHDO, besides the above mentioned continues to operate a 14-unit apartment facility for HIV+ families funded by a grant through the New York State Homeless Housing Assistance Program for \$1.7 million. The project included the purchase and reconstruction of 8 existing 3-bedroom units into 6 1-bedroom, 6 2-bedroom, and 2 3-bedroom apartments. Pre-development costs have been funded through the HOME Investment Partnership Program.

The third CHDO, HOGAR has been embroiled in three investigations and as a result has not been able to produce any affordable housing units this past year. They have recently been suspended based on a program monitoring conducted by the Office of Community Development and owes a debt in excess of \$197,000 as a result of unreported program income.

The Rockland County Office of Community Development administers the countywide Housing Choice Voucher program through the New York State Division of Housing and Community Renewal (NYS DHCR). The county currently has 1007 vouchers. The Wait List was exhausted in May and pre-applications were accepted from May 1, 2007 – July 31, 2007. A total of 1320 were received and placed on the list. The program is currently at 97% utilization.

The Office of Community Development allocated \$155,000.00 in FY2010 HOME for Tenant Based Assistance. This program assisted 21 families, under the same guidelines as the Housing Choice Voucher Program, but capped the assistance at two years. In the FY2011 Consolidated Action Plan the applicant now must be referred to the Office of Community Development from the Rockland County Department of Social Services as chronically homeless individuals or as a supplement to a Supportive Housing Grant for Transitional Housing for battered women.

The need for volunteer housing, such as firefighters, emergency medical services, and ambulance corps members has started to be accepted by many communities. Most members are young adults from the community who cannot afford the housing within the community. The potential of communities having to pay for these services has many now supporting the push for the units.

Through our HOME allocation the county set aside \$107,823 for the Homebuyer Assistance Program. To qualify, a Rockland resident must be purchasing a home that sells for less than the FHA limit for the county and meet the income eligibility guidelines. The county funds income eligible families up to 5% of "match" monies for the purchase. The housing boom in the market in Rockland County, averaging increases in housing sales prices that exceed 17% annual for the past five years, has ended. Now as the market

continues downward, prices are starting to make affordable homeownership for many, more of a reality.

### **Public Housing Strategy**

During the last year Rockland County has assisted the Spring Valley Housing Authority with a summer educational program and an after school educational program. Both the Spring Valley Housing Authority and the Ramapo Housing Authority are in desperate need for modernization and improvements to their housing units. However, the inability to use HOME Investment Partnership Program funds for this purpose and the highly competitive nature of the CDBG program has this as a problem that may need other resources to assist.

### **HOMELESS**

As part of the development and ongoing refinement of a Continuum of Care strategy begun for the 1996 HUD Continuum of Care programs, the process has redefined its mission over the years to now serve as the process in which Rockland County addresses the needs of the homeless, not as a method to seek funding. Over the last 5 years this process has continued to restructure and included several Rockland County Legislative hearings on the plight of the homeless.

Little has changed over the last three years with the Continuum of Care structure. The purpose of the Continuum of Care Committee is to assess the service and housing needs of all homeless persons in Rockland County and develop a strategy that will serve all homeless persons in need, through appropriate housing and supportive services. Activities of the Continuum of Care committee include the recruitment of agencies serving various homeless populations not part of the Continuum. Additionally, the committee retains the services of an architect to evaluate proposals for housing developments and support efforts of interested not-for-profits to pursue the development of permanent housing for homeless individuals and families. This has fostered the ability of organizations with little expertise in real estate development to determine project feasibility and has improved their ability to move forward with potential projects.

The Continuum of Care is developed through the participation of providers and consumers of services, family members and representatives of state and local government through a very thorough planning process. The process starts with the Continuum of Care Committee. It is charged with identifying needs, services gaps, and priorities. Priorities are identified through the planning process with short and long-range goals identified and then a priority is established. Following the preliminary development of the Continuum of Care through the early stages of the process, a public forum is held to seek input from members of the community. This process provides all stakeholders with an opportunity to identify needs and to shape the service delivery system. At no time is the process designed for a single purpose, such as a grant application, but is rather geared toward providing services to the homeless. The process then refers the information to the Planning Committee. Its scope of work includes sessions with several sub-groups, who either represent particular homeless sub-populations or who represent sub-populations that include homeless persons throughout

the County. These work sessions among these groups serving particular homeless sub populations have inventoried the existing resources available to them and have helped to identify gaps in housing and service delivery.

Throughout the year, review of proposals for new programs, program expansions, program changes and other appropriate items take place in the Continuum of Care Planning Committee, with recommendations and supportive materials carried forward to the County Executive or the County Legislature as review continues. The information from the Planning Committee, including needs and service gaps, is then presented to the entire Continuum of Care Committee.

The Writing Committee is responsible for analyzing the HUD NOFA Continuum of Care application for any changes from the previous year, gathering information, assisting project sponsors with their narratives, budgets, and applications, and packaging the final Continuum of Care for submission. They are also responsible for the review and potential application to other funding sources to include the New York State Homeless Housing Assistance Program.

The Continuum of Care Planning Committee reviews all proposed projects, and analyzes the gaps and service needs. It then makes a recommendation to the Evaluation Committee for selecting and prioritizing projects.

The Office of Community Development presented the CoC program and encouraged all interested applicants to work with the Rockland County CoC Planning and Writing Committees in developing a potential project. All potential project sponsors submitted a proposal for consideration. Each sponsor presented their proposal to the CoC Planning Committee in April and then received technical assistance with the application from the Rockland County Office of Community Development.

All projects demonstrated a need to receive support from the Continuum of Care Planning committee as they all met different needs of Rockland County. Members of the CoC Planning Committee to not-for-profits agencies performed project solicitation. The solicitation process started in January at a CoC Planning Committee meeting. At the meeting, all agencies that deal with the homeless population, government and non-government, were invited to attend.

The CoC Evaluation Committee was selected based on attendance and only eligible to serve if were neither a project sponsor or tied to a project. This was done to avoid any potential conflicts. The CoC Evaluation Committee also limited its membership to one person from each agency having, therefore limiting the votes to only one vote per agency.

In selecting projects, they are ranked in priority order. The project priorities were determined through meetings of the Continuum of Care Evaluation Committee that also represents many of the subgroups that serve subpopulations of the homeless. Equal consideration is given to all proposed projects and a final consensus determines the priority rankings. Projects that were

proposed were discussed in great detail, examining the county's needs, priorities, and gap in services.

At the meeting in July 2010, the CoC Evaluation Committee selected 4 projects to be considered for funding through the HUD Continuum of Care process. The first priority project was for services and improvements of a homeless transitional housing project sponsored by Open Arms Inc. for alcohol and substance abuse was funded. A second project that was a proposal by Homes for Heroes for capital costs for 52 units of permanent housing for homeless disabled veterans. The project was not funded. The third project submitted was a renewal for a women's domestic violence transitional housing rental program and services for those transitioning sponsored by the Rockland Family Shelter and the last submission was for the Homeless Management Information System renewal request. Both renewals were funded.

### **HOMELESS PREVENTION**

The Rockland County Office of Community Development and Department of Social Services work in conjunction with the Legal Aid Society of Rockland, Inc. to help in homeless prevention in Rockland. Besides the Homeless Prevention and Rapid Rehousing (HPRP) program, a security deposit program has been established to assist clients that, without the help of the deposits, could not attain housing. Clients receiving the security deposits must meet the eligibility of the Legal Aid Society of 200% of the poverty level and must be on a rent-subsidized program (Section 8, HOME, HOPWA, SHG). The program continues to serve many individuals and families and will be continued at the current funding level.

### **LEVERAGING RESOURCES**

Several of the sub-grantees have been very successful in leveraging funds from other federal, state, private, and public funds. Rockland Housing Action Coalition, Joseph's Home, Rockland Family Shelter, and Legal Aid Society match dollar for dollar HOME and CDBG funds from state sources and private funds. Many communities also leverage funds from New York State for their improvement projects.

The County of Rockland is currently working with all of its depositories for further future leveraging capabilities, and now that the County of Rockland is its own Metropolitan Statistical Area, banks now have to reexamine their participation within Rockland.

### **SECTION 108 LOANS**

The Section 108 Loan program could be an outstanding tool to fund projects that might otherwise not receive assistance. In the past Rockland County needed to "save" from several years funding to assist in the funding of large public facilities. The 108 program allows these projects to go forward without jeopardizing our line of credit.

Under the program the county can borrow up to 5 times the annual CDBG award. The County of Rockland currently has submitted 14 applications, totaling \$15,790,000, with 12 approved and 2 pending. The status of each project is:

1. Haverstraw EDI approved, funded, and repaid for \$1,000,000.00 - The Martin Ginsburg waterfront development project. This loan is coupled with a \$500,000.00 grant and the developer used the funds for site acquisition. Full repayment was made by MGD.
2. Haverstraw BEDI approved, funded, and repaid for 1,400,000.00 - The Martin Ginsburg waterfront development project. This loan is coupled with a \$700,000.00 grant and the developer used the funds for site acquisition. Full repayment was made by MGD.
3. Jawanio Katzen School Renovation approved, funded, and repaid for \$900,000.00. Jawanio will be utilizing the funds to renovate the Katzen School facility to a day treatment and day care facility for developmentally disabled children. This project will create 30 new Low/Moderate income jobs. The county will repay \$400,000.00 of this loan over a 2-year period from future CDBG awards. A previous CDBG award of \$250,000.00 was made for this project, bring the county's total to \$650,000.00.

A problem occurred with the security position. Both HUD and the County Industrial Development Agency require the 1<sup>st</sup> position. Jawanio withdrew the 108 as a result. The county still provided the \$400,000.00 in CDBG.

4. Kaser Pascack Brook Improvements - approved and funded for \$785,000.00. The Village of Kaser will utilize the funds to make water and drainage improvements on a parcel of land adjacent to the proposed community center. The county will repay the entire loan to include interest over a ten-year period. A previous award of \$215,000.00 from CDBG will also go toward the overall project, bringing the commitment to \$1,700,000.00. The project is completed.
5. Rockland ARC Therapeutic Pool - approved for \$941,000.00. Rockland ARC will construct a therapeutic pool for the developmentally disabled on Phillips Hill Road. The county's commitment is for \$600,000.00 plus interest over 10 years from future CDBG awards. The project is completed.
6. Headstart of Spring Valley – approved for \$2,400,000.00. Headstart will construct a 25,000 square foot school on the former Bernard property in the Village of Spring Valley. The county's commitment is for \$1,500,000.00 plus interest over 10 years. This is the largest commitment made but the overall project merits the use of future CDBG funds. The project is completed.
7. Camp Venture Day Rehabilitation Center – approved and funded for \$450,000.00 – Camp Venture is purchasing the Sparkill Mason Lodge and converting it to a day rehabilitation center. A previous CDBG award for \$100,000.00 will assist in the purchase/renovation. Camp Venture will repay the entire loan. The project is completed.

8. Community Outreach Center – approved and funded for \$800,000.00 for the construction of a community center. The agency has determined a location and is waiting for the purchase of the site from the Town of Ramapo. A recent request for a 1-year extension of the loan was submitted to HUD and approved. Environmental studies are now complete and a request for the release of funds submitted. The property was acquired in October 2008 and construction is expected to start in late 2011.
9. Spring Valley Headstart Park – approved for \$1,704,000.00 for the construction of a public recreational park in the Village of Spring Valley. The park, coupled with the Headstart Early Childhood Center and several affordable housing projects is assisting in the revitalization of the neighborhood. The project is completed.
10. Rockland Family Shelter – Approved for \$1,360,000.00. A not for profit corporation serving battered women, the Rockland Family Shelter is borrowing funds to acquire and renovate an existing building to be used as their main offices and will allow the RFS more space for existing services and expansion of programs. The project is completed.
11. Sapounas Inc. – Approved for \$800,000.00. Sapounas Inc. is seeking the loan to construct a 9000 square foot retail marketplace in the Village of Nyack, New York. The market will be a uniquely service-oriented marketplace specializing in quality groceries, produce, and prepared foods. The marketplace is part of an overall development that will also include 10 affordable housing apartments for the local volunteer firefighters, and a total project cost of \$4,416,000.00. The affordable housing units opened March 1, 2009. The retail market opened in March 2009. The retail market closed in September 2010 due to the downturn in the economy and most of the rental units were vacated in January based on the utilities being shut off due to non-payment. The Village of Nyack and the Office of Community Development is currently working with the owner to reestablish the property.
12. United Hospice of Rockland, Inc. – An approved application for \$500,000.00. The project is for the pre-development costs of a 10-bed hospice home. Loan proceeds will be used towards the acquisition of furnishings and equipment for the facility as well. The county is waiting for contracts and the funds to be drawn to complete the project.
13. Village of Nyack Streetscape Improvements - An application for \$750,000 was submitted in May 2011. The Village of Nyack will utilize the Section 108 Loan to underwrite some of the costs to construct planned streetscape improvements along Main Street in the central village from Broadway on the east to Franklin Street on the west. The streetscape improvements consist of new historic style lighting, sidewalks, curbs, curb cuts for handicapped accessibility, new crosswalks, trees and resurfacing the roadway. The project will install approximately 7,600 linear feet of sidewalk, curbing, mill and repave 3,800 linear feet of the roadbed, install

26 new historic-style lights, street furniture and plant approximately 35 trees and various plantings. The application is in the HUD New York Office for review.

14. Rockland County Economic Development Program - The Office of Community Development submitted an application to borrow \$2,000,000 from the Section 108 Loan program. The Section 108 Loan would establish two programs, one for Micro-loan Program of up to \$50,000 and a second using the SBA 7A program for loans from \$50,000 to \$2,000,000. The second loan would be through a partnership with the National Development Council (NDC) and their Grow America Program. The application is in the HUD New York Office for review.

## **SELF-EVALUATION**

The County of Rockland is continuing in accomplishing the goals set forth in our Consolidated Plan, by utilizing every resource available to us, including our local not-for-profits. In its final year we did see several major changes in the plan. We found that a greater need for public facilities and improvements surfaced. The need for the affordable housing has increased even more than anticipated, and several communities are now realizing the need to maintain their communities by seeking housing options for senior citizens and emergency responders.

The county has been extremely successful in spending the CDBG funds. As of the close of the program year on June 30, 2009, Rockland County had \$2,054,507.53 or .99 times our annual grant. This is based on proper planning of activities to assure that projects move forward in a timely manner and utilizing tools like the Section 108 program for the larger, more complex funded projects. In addition, the County of Rockland also expended \$1,146,886.07 in Section 108 Loan Guarantee funds.

As a consortium urban county, the biggest problem we face is dealing with the local elected officials who feel that paving streets, sidewalks, neighborhood facilities and ADA compliance are methods of gaining accomplishments and feel the CDBG program is their tool for this. These same officials have also been opposed to affordable housing based on the "label". Most see affordable housing as "low income" or "Section 8" housing, and the reality is that this is extremely unpopular with the voting public. Public facility improvements make a major impact on small communities and shows progress.

Despite this, our work in affordable housing has been excellent over the past several years and with greater emphases in this important area we have been making a noticeable change. Since 1994 the county has assisted in the development of over 1957 new and reconstructed affordable housing units. This includes several senior housing projects that are new construction, several family housing units, both new and renovated, and several housing apartments that were in deplorable condition prior to our assistance.

Several of our local villages, the Village of Spring Valley, the Village of Haverstraw, and the Village of Suffern, most notably, are working at revitalizing their downtown sections, leveraging county, state and federal funds. The Village of Haverstraw is the furthest along

with the Waterfront Development Project, the construction of 850 luxury homes and 170 affordable units, making a major impact on the community. The Village of Spring Valley is completing their first urban renewal project that will reshape the “look” of Main Street. The first project is nearing completion. The project on the western side of Main Street is mixed use with 6 retail units and 53 affordable senior housing. Recent acquisition by the village on several other Main Street properties will result in the construction of additional new retail space as well as affordable housing for families.

**CDBG NARRATIVES**

The County of Rockland is in the final year of the five-year 2010-2014 Consolidated Plan that designated the following needs:

1. Affordable Housing
  - Homeownership
  - Senior Rental Housing
  - Family Rental Housing
  - Owner Occupied Housing Rehabilitation
  - Disabled Rental Housing
  - Special Needs Housing
2. Public Facilities and Improvements
  - Downtown Revitalization
  - Public Works/Infrastructure
  - Facility Improvements
3. Economic Development
4. Public Services
  - Youth Services
  - Crime Awareness
  - Senior/Adult Services
  - Other Related Services
  - Child Care Services
5. Public Facility Acquisition of Real Property/Clearance/Demolition
6. Removal of Architectural Barriers
7. Public Service- Health Services
8. Planning
9. Public Facility – Homeless Facilities
10. Other

The County of Rockland disbursed \$2,202,511.51 in the CDBG program funding with 100% of the funds benefiting Low/Moderate Income persons as follows:

|                            |    |            |        |
|----------------------------|----|------------|--------|
| Public Facilities          | \$ | 863,617.14 | 39.21% |
| Public Services            | \$ | 287,254.28 | 13.04% |
| Section 108 Loan Repayment | \$ | 600,000.00 | 27.76% |
| Affordable Housing         | \$ | 49,628.44  | 2.25%  |

|                      |               |        |
|----------------------|---------------|--------|
| Economic Development | \$ 24,000.00  | 1.09%  |
| Administration       | \$ 378,011.75 | 17.16% |

100% of the CDBG funds spent during the reporting period were used for the benefit of low-moderate income residents of the county. Due to the amount of HOME funds the county receives, most affordable housing projects are funded through HOME as opposed to CDBG.

As indicated above, the County of Rockland was consistent in carrying out our planned actions in the Consolidated /Action Plan. The percentage of services listed in the plan was within several percents of the funds spent. Public Facility and Improvements continues to be the avenue where funding is utilized. This is due mostly to the consortium member’s request for public improvements within their communities as a “ribbon cutting/groundbreaking” press announcement and show where the federal funds are utilized.

The county has also pursued all resources we indicated as well as adding resources since the plan was developed. We attempt to seek any source available and encourage our sub-grantees and not-for-profits to do so as well. In awarding the Community Development Block Grant’s we placed a greater emphases on other sources of funds to be used in our scoring system. We will continue with this practice in the future.

**CDBG – R NARRATIVES**

All CDBG-R have been expended prior to December 31, 2010 and all projects completed. The following is a description for each of the funded projects.

**Village of Kaser – Rita Avenue Improvements**

The Village of Kaser entered into contract for the Rita Avenue Improvement project with R.O. Excavating Company, Inc., the lowest responsible bidder, in August of 2009, to perform the Rita Avenue Road Widening Project.

Construction phase of the project was managed by Village’s engineering firm. The project was fully completed by December 31, 2009 and pedestrian and vehicular traffic alike are reaping the benefits of the widened and improved road and sidewalks.

**Village of West Haverstraw – Railroad Avenue Improvements**

The Village of West Haverstraw completed the sidewalk replacement project, funded by CDBG-R, in December 2009. The vouchering process is final and the Village has received full reimbursement of the \$100,000 awarded by HUD. The project has realized all of its identified goals: to provide a safe and attractive thoroughfare, improving the quality of life; and to retain and encourage economic development.

Quality of life issues are important in West Haverstraw as in other economically challenged communities. It was vital for the Village to reestablish Railroad Avenue as the virtual “Main Street”. Since the project’s completion, pedestrian traffic, based on observation, has increased, with both recreational use and people traveling to local businesses. The area, a legal mixed-use zone, is attractively priced for entry-level homebuyers. A dilapidated single-

family home, originally constructed in 1935, was completely gutted. The house, on the Village assessment rolls for \$123,300, was listed for sale for \$259,900. A young couple recently purchased the home. Similar results are expected for another residential property on the market in the project area.

The commercial real estate market has also seen a lift in activity, thanks to the “facelift” provided by the sidewalk installation. A major property in the project area recently sold. The historic Martino’s meat market, a mixed-use building originally constructed in 1900, was purchased by a successful local businessman. He has begun renovation work and will reopen as a meat market with as many as 3 employees. In addition to these permanent jobs, six (6) laborers were employed by N.A.C. Industries during the sidewalk construction.

The Village of West Haverstraw continues to face the challenge of providing essential programs and services to its taxpayers, a significant portion of them are low- to moderate-income families, hit hard by the recent economic downturn. The HUD funding enabled the Village to make a significant positive impact on the community.

#### Village of Hillburn – Water System Upgrade

In accordance with the FY 2009 Sub -Recipient Agreement entered into September 1, 2009 between the County of Rockland and the Village of Hillburn, the Village of Hillburn has accomplished the following:

The Hillburn Water System Upgrade IV project scope was to replace the water meters presently in service that the Village was no longer able to obtain parts to repair. Replacement of old meters would also facilitate water meter reading providing outside access for reading. Accordingly the Village has endeavored to purchase and install water meters with external read outs.

On December 12, 2009, the Village of Hillburn ordered the water meters detailed below. Sensus Metering Systems, the supplier of these water meters, confirms that its water metering and water AMR/AMI range of products fully comply with the requirements of the American Recovery & Reinvestment Act of 2009.

58 Residential Meters and 10 Commercial Meters were purchased at a total cost of \$18,142.50.

The meters have all been delivered and the Hillburn Department of Public Works continues to install the meters immediately as required and also on an ongoing basis as time allows.

On 5/12/2010 Voucher #861729 along with copies of respective certified vouchers and invoices requesting reimbursement in the amount of \$18,142.50 was submitted to the Office of Community Development. Reimbursement of same was subsequently received on June 16, 2010.

#### Village of Suffern – Business District Lighting Improvements

The Grant Award is in the amount of \$50,000 for sidewalk lighting within the Village of Suffern Business District. The project was bid out on December 15, 2009 and awarded to Fran Corporation (All Bright Electric) of West Nyack, NY. The contract with Fran Corporation was executed on January 27, 2010. Installation of the sidewalk lights began on June 29, 2010 with an anticipated project completion date of August 31, 2010. The total cost for the project is \$89,522. Payment of the project is as follows: \$50,000 in grant award and the remaining \$39,522 is to be funded by the Village of Suffern.

The Village of Suffern businesses, residents and visitors will benefit greatly from the installation of the new sidewalk lighting. This lighting will have a significant economic impact in driving individuals and business to the downtown area while providing a safer, more inviting environment. Individuals will be more prone to taking advantage of the restaurants, theatre and other businesses/events that the village has to offer thus stimulating the Village of Suffern economy.

It is estimated that this grant will create one (1) part time trade position for the duration of the project installation.

#### Community Outreach Center – Community Center

Community Outreach Center (COC) is set to begin the construction of a multi-use facility that will expand services to youth, families, seniors, the undereducated and the unemployed. The Community Center will be constructed at 11 Remsen Avenue, in the heart of the Town of Ramapo, in Rockland County, New York, where no other such facility exists. The pre-construction phase is close to completion, including all site approvals and building plans.

The 17,000 square foot facility will be fully accessible, including an elevator, and will provide 33 parking spaces. It will provide space for Community Outreach Center administrative offices, the Youth Activities Center, The Senior Citizen's Center and the Adult Education / Job placement Center.

#### Village of Haverstraw – Business District Road Resurfacing

The Village of Haverstraw during 2009 and 2010 utilized the CBDG-R funding of \$100,000 to continue the improvements of the central business district in the Village of Haverstraw. Road resurfacing was completed in the amount of \$225,170.85, creating 19 temporary jobs.

Although the portion of the project utilizing the CDBG-R funds has been complete we were able to combine this \$100,000 with previously granted CDBG funding, allowing them to continue our Downtown Revitalization Project.

#### United Hospice of Rockland – Hospice Home

United Hospice of Rockland completed its landscape design and submitted it to the Town of Clarkstown Architect and Landscape Committee, which approved the submission.

The design firm retained by United Hospice of Rockland, working in collaboration with the UHR design committee, completed its design of the interior of the Hospice Home, with the

exception of furniture selection. Decisions were made regarding colors, fabrics, finishes, lighting fixtures and room arrangements; as well kitchen, bath and bedroom design. All decisions were made to create a safe and home-like environment for residents, staff and visiting family members.

Members of the construction committee are working with management at United Water to bring public water to the site, saving UHR considerable expense. UHR has hired an engineering firm to design the necessary systems to accommodate this service.

Construction documents are currently being prepared in order to bid out the project. The bidding process will occur during the 3<sup>rd</sup> quarter.

The New York State Department of Health notified United Hospice of Rockland that it has approved documentation addressing contingencies related to proposed approval of the project. As per the NYSDOH, "All contingencies have been satisfied." United Hospice of Rockland anticipates that a Certificate of Need will be issued by the NYSDOH following their review of final design documents.

United Hospice of Rockland anticipates received final site plan approval from the Town of Clarkstown in late 2010.

#### **HOMELESS PREVENTION and RAPID REHOUSING (HPRP) NARRATIVES**

Rockland County was awarded \$860,643.00 and has expended \$\$685,123.00 or 79.61% of the grant prior to the 24-month required 60% draw. We expect to complete 100% of the draw prior to the end of the FY2011 program year.

Rockland County submits quarterly reports to HUD via E-Snaps and reports on FederalReporting.gov as required per HPRP regulations.

##### *HPRP outcome 1: Eviction Prevention*

- HPRP funds were utilized to provide rental arrears for families facing the imminent risk of homelessness.
- During the reporting period, July 1, 2010 through June 30, 2011, Rental assistance through HPRP funds was utilized to assist 12 households consisting of 34 people.
- The total amount of HPRP funds expended on clients is \$30,918.26

##### *HPRP outcome 2: Security Deposits and moving expenses*

- HPRP funds were utilized to provide security payments for housing and utilities for individuals and families, who were either homeless or facing the risk of imminent homelessness.
- Moving expense costs were paid by HPRP funds for families and individuals who were eligible and receiving security deposit assistance.
- A total of 12 households and 46 people were assisted with HPRP for security deposits and moving cost expenses.

- The total amount of HPRP funds utilized for security deposits is \$22,788.00.
- The total amount of HPRP funds used for moving expenses is \$1,166.00.

*HPRP outcome 3: Utility Payments*

- HPRP funds were utilized to assist 7 people to prevent shut offs or restore power to these individuals and families.
- The total amount of HPRP funds expended on clients is \$ 3,038.39.
- Clients have been assisted prior to the opening and closing of the HEAP program.

*HPRP outcome4: Rental Assistance*

- Rental assistance through HPRP funds was utilized to assist 3 households consisting of 4 people.
- The total amount of HPRP funds expended on clients is \$8,380.00.

**ESG NARRATIVES**

The County of Rockland continues to support the Rockland Family Shelter, a shelter for battered women, with the Emergency Shelter Grant. With the exception of the 5% administrative fee, the RFS receives the balance of the ESG (\$87,651.00). The shelter assists battered women for a period of time determined by the shelter, to find safe and secure housing. They continue to do an outstanding service for the population they serve. They have submitted a Supportive Housing Grant application for expansion in the current Continuum of Care application round.

This vital funding helped absorb the cost for rent, utilities, telephone, maintenance, sanitation and cleaning of the residential shelter. In addition Emergency Shelter Grant funds enabled them to meet the basic needs of their residential clients which included but was not limited to the provision of food, essential supplies, client transportation and recreational program activities.

**HOME NARRATIVES**

As stated above the County of Rockland is in the first year of the five-year 2010-2014 Consolidated Plan that designated the following housing needs:

- Priority 1. Affordable Housing
- Homeownership
  - Senior Rental Housing
  - Family Rental Housing
  - Owner Occupied Housing Rehabilitation
  - Disabled Rental Housing
  - Special Needs Housing
  - Homeless Housing

The funding for the HOME Investment Partnership Program was spent as follows:

|    |   |                      |
|----|---|----------------------|
| 1. | Homebuyer Assistance Loan Programs          | \$ 53,000.00         |
| 2. | Tenant Based Rental Assistance Program      | \$ 117,564.00        |
| 3. | Community Housing Development Organizations | \$ 322,632.26        |
| 4. | Affordable Housing Activities               | \$ 65,116.10         |
| 5. | Administration                              | <u>\$ 112,076.90</u> |
|    | TOTAL                                       | \$ 670,389.26        |

#### HOME BUYER ASSISTANCE LOAN PROGRAM

Under this program the County lends qualifying households \$7,500.00 or 5% of the purchase price, the lesser of the two, to help pay a portion of the down payment and/or closing costs. The total amount the County will lend is based on the total amount needed to "close the gap" in financing. In addition, the prospective homeowner is required to "match" our loan amount with their money, another grant or a gift from a relative. The county places an affordability period of 15 years on all assisted properties, but forgives the loan from years 7-15 at a 10% annual incremental decrease. The loan is totally forgiven after 15 years.

Since the program's inception we have assisted 200+ new homeowners with loans totaling \$1,594,405.50. During program year 2010 we assisted 4 new homeowners with loans totaling \$53,000.00. The program continues to be more and more difficult to qualify for. A family of four, earning the maximum of \$65,450.00 a year would qualify for a mortgage of \$196,350.00.

*With average home sale prices dropping but still above \$563,984.00, qualifying has become almost impossible. Qualified clients have increasingly been purchasing condominiums, needing co-signers to loans, and receiving hefty gifts in order to achieve the American dream of buying a home.*

#### TENANT BASED RENTAL ASSISTANCE PROGRAM

The program guidelines for the Tenant Based Rental Assistance Program are the same as the United States Department of Housing and Urban Development Housing Choice Voucher Program. Annual recertifications, to include HQS inspections, are performed to ensure program eligibility and compliance. The assistance is for one year, with the maximum time a person or family can receive assistance being a total of 24 months. To be eligible, the person or family must meet all Housing Choice Voucher enrollment guidelines.

In 2010, the program was open to persons participating in Rockland County Family Court's Family Drug Treatment Program consisting of formerly drug addicted single parents being eventually reunified with their child (ren) and having the opportunity to find affordable housing by using our subsidy.

Also, ten vouchers were made available to women having resided at the Rockland Family Shelter, coming out and looking for transitional housing. The assistance is for one year, with a potential of a one year renewal. Eligibility for a second year is based on employment history and achieving self sufficiency within a six to twenty-four month period in order to achieve permanent housing.

The HOME Tenant Assistance Program assisted qualified clients with rental subsidies in 2010. The program requires assisted families to pay the total tenant payment as determined in accordance to Section 8 Housing choice Voucher regulations.

In 2010, we assisted Open Arms Inc, a substance abuse treatment house in offsetting their rental burden for clients transitioning into a halfway house environment. Only income eligible client's apartments were assisted.

During program year 2010 spent \$117,564.00 to help pay a portion of these client's rent.

### **COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS**

Rockland County has 4 CHDO's who are involved in providing new housing for people of low/moderate income. We work closely with them and assist in the development of new projects.

In 2010, RHAC spent \$322,652.26 for the construction of 8 affordable rental units for low income families in the village of Hillburn and the town of Orangetown.

### **AFFORDABLE HOUSING ACTIVITIES**

We fund various affordable housing activity agencies.

In 2010, we assisted New Beginnings with Dignity with \$42,761.10 in opening a transitional home for previously incarcerated males for their positive re-entry into society.

Legal Aid spent \$14,780.00 on a security deposit program assisting low/moderate eligible applicants.

The Village of Sloatsburg has started a project funded the alleviate the problem with aging septic systems and increase property value by connecting to the main sewer lines.

New City Gardens received funding to assist in a beautification project for the property of 166 units of affordable housing.

### **PUBLIC COMMENTS**

The CAPER was made available to the public on August 12, 2011 for review. A public hearing was held on September 14, 2011. There were no comments issued in regards to the CAPER.

## **NOTICE OF PUBLIC HEARING**

Please TAKE NOTICE that a public hearing will be held by the Rockland County Office of Community Development on the 14th day of September, 2011 at 5:00 p.m., at 185 North Main Street, Room 211, Spring Valley, New York, 10977 for the purpose of obtaining public comment on the FY 2009 Consolidated Annual Performance Evaluation Report.

The FY2010 Consolidated Annual Performance Evaluation Report is available on August 12, 2011 for public review at the Rockland County Office of Community Development, 185 North Main Street, Room 211, Spring Valley, New York, 10977.

At the aforesaid times and place any and all interested parties are invited to attend.

Dated August 10, 2011

Joseph F. Abate  
Director, Rockland County Office of Community Development

## **Administrative Policy and Procedures**

### **HOME Investment Partnership Program Housing Opportunities for Persons with AIDS American Recovery and Reinvestment Act – Homeless Prevention and Rapid Re-Housing Program and Emergency Shelter Grant**

July 1, 2011

The information included is the policy and procedures of the Rockland County Office of Community Development for the United States Department of Housing and Urban Development's HOME Investment Partnership, HOPWA, and Homeless Prevention and Rapid Re-Housing Programs. The policies and procedures have been established for all programs unless stated and are in accordance with federal regulations, Title 24 – Housing and Urban Development, Part 92 – HOME Investment Partnerships Program, Part 574 Housing Opportunities for Persons with AIDS, the American Recovery and Reinvestment Act of 2009, and Title 24 – Housing and Urban Development, Part 576 Emergency Shelter Grant.

#### **GENERAL PROVISIONS (ALL PROGRAMS)**

#### **AFFIRMATIVE MARKETING POLICIES AND PROCEDURES**

In accordance with Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Program regulations and in furtherance of the County of Rockland's commitment to non-discrimination and equal opportunity in housing, the County of Rockland has established procedures to affirmatively market units acquired, rehabilitated, constructed or otherwise assisted under the CDBG and/or HOME Programs.

The County of Rockland is committed to the goals of non-discrimination and equal access. In addition, the County of Rockland is committed to the goals of increasing the housing opportunities of those with limited English proficiency, low-income residents and under-represented ethnic and racial groups. These goals will be reached through the implementation of the County's Affirmative Marketing Policy. The implementation of this policy should result in a diverse tenant population in each of the affordable housing developments, with a representation of ethnic and racial groups that is consistent with their representation in the County.

The County of Rockland actively promotes fair housing through:

- Ongoing funding of fair housing services
- Adoption and implementation of an "Analysis of Impediments to Fair Housing Choice"

- Adoption of “Consolidated Plan” for CDBG, HOME program, with an analysis and strategy for fair housing, every five years
- Annual monitoring of fair housing activities through monitoring of fair housing services and reporting on ongoing activities in its Consolidated Annual Performance and Evaluation Report (CAPER)

The goal of the affirmative marketing procedures and outreach efforts are to ensure that all persons – regardless of their race, color, national origin, age, religion, sex, disability, familial status or English proficiency – are aware of the affordable housing opportunities generated by federal HOME funds and County Housing Funds and program activities, in accordance with 24 CFR 108.1.

The County of Rockland is responsible for the implementation of the Affirmative Marketing Policies and Procedures and all owners, developers, Community Housing Development Organizations and other nonprofits must comply with this policy for all CDBG, HOME and County funded housing developments.

The Affirmative Marketing Policies and Procedures exist as an appendix to the “Analysis of Impediments to Fair Housing Choice” maintained in the Community Development Department files. CDBG, HOME and County funded housing developments are held to the terms of the policies by reference of these policies as an attachment to loan or rent regulatory agreements with the County for receipt of CDBG, HOME and/or County funds.

1. Methods for Informing the Public, Owners and Potential Tenants about Fair Housing Laws and the County’s Affirmative Marketing Policies and Procedures
  - a) The County of Rockland Office of Community Development shall be responsible for implementing the County’s Affirmative Marketing Policies and Procedures.
  - b) Recipients of CDBG, HOME and/or County funds shall be informed of the County’s Affirmative Marketing Policies by having this policy referenced in the agreement as an attachment with the County for the receipt of funds and by making compliance with this policy a requirement for the duration of the agreement.
  - c) The County shall continue to fund outside agencies to provide fair housing information/referral and case investigation services and tenant/landlord information/referral and mediation services.
  - d) The County collaborates with the members of the countywide consortium to reduce discrimination in housing.

- e) The County shall work with Human Rights Commission to develop an outreach plan each year, which will include advertisements in local newspapers, public service announcements, distribution of fair housing brochures at relevant events, community presentations, and other outreach activities to inform the community about fair housing rights and responsibilities.
- f) The County shall carry out outreach and provide tenants and rental property owners with copies of the State of New York handbook on tenants rights and responsibilities, fair housing brochures as well as the County's Housing website and Affirmative Marketing Policies and Procedures.
- g) The County provides information about fair housing, fair housing procedures and links on the County's website.
- h) The County shall require that owners of CDBG and/or HOME funded housing provide an annual report describing how their actions have complied with the County's Affirmative Marketing Policies and Procedures.
- i) The County shall periodically post flyers and brochures that describe fair housing laws and services, in the County Office building, which is open to the public.
- j) Housing project owners shall instruct all employees and agents in writing and orally in the policy of nondiscrimination and fair housing.

2. Description of Requirements of Property Owners and the County to Affirmatively Market Housing Assisted with CDBG, HOME and/or County funds

It is the County of Rockland's policy to require that each owner of a rental or ownership project carried out with CDBG, HOME, and/or County funds:

- a) Use the "Equal Opportunity" logotype or slogan on all correspondence and advertising prepared relating to the rental of units.
- b) Place ads in a local Countywide newspaper of general circulation, e.g. the Rockland Journal News and Rockland County Times, to advertise housing opportunities.
- c) *Sales/Leasing Staff*; Maintain a nondiscriminatory hiring policy in recruiting from both minority and majority groups including both sexes and the handicapped, for staff engaged in the sale or rental of properties.

- d) *Advertising*; All advertising depicting persons shall depict persons of majority and minority groups including both sexes.
- e) *Fair Housing Poster*; Prominently display in all offices in which sale or rental activity pertaining to the project or subdivision takes place using the HUD-approved Fair Housing poster.
- f) *Sign on project site*; Post in a conspicuous position on the project site a sign displaying prominently either the Equal Housing Opportunity logo, slogan, or statement.
- g) *AFHM Plan*; Project owners should submit the AFHM Plan to Office of Community Development for review 120 days prior to initiating sales or rental marketing activities. The County will review and consider approval of the Plan within 30 days.

*The County of Rockland shall carry out the following:*

- a) Post flyers of upcoming housing opportunities in the consortium community village and town halls.
- b) Maintain and make available to interested parties a listing of the affordable housing stock which includes information about who to contact regarding the availability of housing and the estimated month and year (if known) when applications will be accepted from prospective new tenants.
- c) Monitor, in conjunction with the project monitoring, compliance with the County's Affirmative Marketing Policies and Procedures.

3. Description of What Property Owners and/or the County will do to Inform Persons not Likely to Apply for Housing Without Special Outreach

*In order to solicit applications from persons who are not likely to apply for housing without special outreach, particularly those persons with limited English proficiency, each owner of CDBG and/or HOME assisted property, will be required to:*

- a) Utilize HUD Form 935.2 to organize and document the affirmative marketing plan for a project.
- b) Target outreach, through a variety of means, to ethnic and racial groups that are underrepresented in the housing development based on their representation in the County.
- c) At a minimum, utilize newspapers, churches, and places of worship, and nonprofit organizations that serve the underrepresented group to distribute information about housing openings.

- d) Provide all advertising in the language the group is most familiar with and provide a contact person who can answer questions in the language primarily spoken by the target group.

*The County of Rockland shall carry out the following activities:*

- a) As appropriate, the Rockland County Executive's Communications Office will issue a press release to local media to include the Rockland Journal News, The Rockland County Times and News 12.
  - b) Post notice of availability on the County website.
4. Maintenance of Records to Document Actions Taken to Affirmatively Market HOME, CDBG and/or County Assisted Units and to Assess Marketing Effectiveness.

The County shall request owners of property assisted under CDBG, HOME, and/or County to maintain the following records and report annually on:

- Written description of how vacancies were filled
- Copies of newspaper advertisements and flyers or other printed material used
- Copies of mailing lists to organizations that were sent flyers and other material
- Copies of press releases and description of circulation
- Evidence of broadcast of television and radio advertisements
- Photographs of site signs
- The racial, ethnic and gender characteristics of tenants

The County shall report on compliance with the County's Affirmative Marketing Policies and Procedures and consult with the property owners about any improvements which need to be addressed. The County shall maintain records regarding vacancies that occurred during the year and the process used to fill them.

The County will examine whether or not persons from a variety of racial and ethnic groups in the County applied for or became tenants of units that were affirmatively marketed. If the County finds that a variety of ethnic groups are represented, the County will assume that the affirmative marketing procedures were effective. If one or more groups are not represented consistent with their representation in the County, the County will review its procedures to determine what changes, if any, might be made to make the affirmative marketing efforts more effective.

5. What Corrective Actions will be Taken Where Affirmative Marketing Requirements are not met.

The County of Rockland will take corrective action if it is determined that a participating property owner had failed to carry out affirmative marketing efforts as required by the County's agreement. The County, prior to taking any corrective action, will discuss with the owner ways to improve affirmative marketing efforts. Initially, the County will provide a reasonable time period for the owner to establish written procedures for future use. If a participant property owner, after receiving notice and an opportunity to correct identified deficiencies, continues to neglect the responsibilities made incumbent by the terms of the agreement, the County will consider action such as notifying the property owner that a breach of the terms of the agreement with the County has occurred and that the County will exercise its rights under the terms of the agreement.

The County notes that federal regulations [24 CFR 108.50 – Compliance Procedures for Affirmative Fair Housing Marketing-Sanctions] state: “Applicants failing to comply with the requirements of these regulations, the AFHM regulations, or an AFHM plan will make themselves liable to sanctions authorized by law, regulations, agreements, rules, or policies governing the program pursuant to which the application was made, including, but not limited to, denial of further participation in Departmental programs and referral to the Department of Justice of suit by the United States for injunctive or other appropriate relief.”

**RECAPTURE PROVISION**

The County of Rockland has been operating under an approved recapture provision for the Homebuyers Assistance, American Dream Down Payment Initiative, and HOPWA Programs.

Any loans made to homebuyers, developers, and not-for-profits to assist in the purchase or modification of existing or newly constructed housing unit is secured by a mortgage on the property. Said mortgage shall adhere to include the following provisions:

1. For the Homebuyers Assistance Program the premises will be their primary residence.
2. That upon sale during the period of affordability, the loan becomes due and payable upon transfer. If the sale is to a non-HOME eligible owner at an "affordable" price, the full principal is due plus interest at the same rate as the first mortgage. If it is sold to a qualifying person, only the principal is due. The County in these cases reserves the right to "roll over" the loan to the new owner without extending the period of affordability.
3. During the first three years of the loan, repayment shall be the loan amount plus interest equal to the mortgage in the first position or 6%, whichever is greater. In years four and five, outstanding principal only and the loan will reduce annually from years six through fifteen at a rate of 10% of the loan amount with the loan forgiven after fifteen years.
4. If non-owner occupied, the premises will conform to the rental income guidelines established by the United States Department of Housing and Urban Development for

Rockland County for a period of fifteen (15) years. If the rents exceed the HUD Fair Market Rent, then the loan is considered in default and repayment must be made immediately. Proof of income is required annually by all residents by submitting all resident's federal income tax returns and a copy of the lease.

5. That upon sale during the period of affordability, the loan becomes due and payable upon transfer. If the property is sold the full balance is due at the time of closing and settlement.

### **PROGRAM REQUIREMENTS**

All housing units assisted with federal funds from the Rockland County Office of Community Development must meet all federal requirements, to include those listed in:

24 CFR 570 – Community Development Block Grants

24 CFR 92 – HOME Investment Partnership Program

24 CFR 576 – Emergency Shelter Grant

24 CFR 982- Section 8 Tenant Based Assistance

24 CFR 574 – Housing Opportunities for Persons with AIDS

24 CFR 8 – Nondiscrimination Based on Handicap in Federally Assisted Programs

24 CFR 58 – Environmental Review Procedures for Recipients Assuming HUD Responsibilities

24 CFR 35 – Lead Based Paint Poisoning Prevention in Federally Owned and Assisted Housing

The American Recovery and Reinvestment Act of 2009

### **SUBORDINATION**

At the discretion of the Rockland County Office of Community Development, the County of Rockland can subordinate the loan in the event the borrower refinances the existing mortgage or mortgages, in an amount not to exceed the mortgages and reasonable closing costs. The borrower must be income and program eligible at the time of the subordination request and housing unit value cannot exceed the FHA Mortgage Limit as established by HU for Rockland County. The County of Rockland shall not subordinate in any other circumstance, to include debt consolidation.

### **COMMUNITY DEVELOPMENT TBRA/TENANT ASSISTANCE PROGRAM**

The program guidelines for the HOME TBRA Program, HOME 2 Program (HOPWA) and the American Recovery and Reinvestment Act of 2009 are the same as the United States Department of Housing and Urban Development Section 8 Voucher Program. The policies and procedures are available at the Rockland County Office of Community Development and are in accordance with federal and New York State Homes and Community Renewal regulations and administrative plans.

To be eligible for assistance the applicant must be a Rockland County resident for a minimum of one-year and meet all Section 8 Voucher Program enrollment guidelines. A family is not eligible for assistance if they have been previously terminated for cause from any Office of Community Development administered program within the past 10 years. The program will require assisted families to pay the total tenant payment as determined in accordance to Section 8 Voucher Program regulations. They must also

have no outstanding family obligations, and provide proof that they have applied to and be within one year of assistance of an assisted housing program unit or of sustaining self-sufficiency.

The HOME TBRA Program assistance is for one-year with the maximum time a person or family may receive assistance is for a total of 24 months. To be eligible a family or individual must be chronically homeless, facing a court ordered eviction within 7 days, or be a family that will be “reached” for subsidized housing within 2 years of assistance.

HOME 2 TBA clients must also be eligible under the guidelines as established by the United States Department of Housing and Urban Development for the Housing Opportunities for Persons With Aids (HOPWA) program 24CFR574. A wait list will be developed utilizing guidelines set forth in 24CFR982 and the New York State Homes and Community Renewal Administrative Plan at the time the County of Rockland opens the Section 8 Wait List.

The HOME Tenant Assistance Program offers the availability of security and utility deposits for families that are residing in subsidized housing units. The maximum assistance is two months security and requires a 12- month lease and follows all HOME program guidelines.

### **DOMESTIC VIOLENCE TBRA PROGRAM**

The program guidelines for the Domestic Violence Tenant Based Rental Assistance Program is the same as the United States Department of Housing and Urban Development Section 8 Voucher Program. The policies and procedures are available at the Rockland County Office of Community Development and are in accordance with federal and New York State Division of Housing and Community Renewal regulations and administrative plans.

The assistance is for a minimum of 6 months to a maximum of 24 months. The program will require assisted families to pay the total tenant payment as determined in accordance to Section 8 Voucher Program regulations. Eligibility for a second year is based on employment history and achieving self-sufficiency. Persons that were terminated from the Section 8 Voucher Program are not eligible for assistance.

To be eligible, the applicant must have prior to participation resided in an emergency shelter and a resident of Rockland County for a minimum of one-year. The applicant must be fully employed with a goal of family self-sufficiency within two years of initial lease up.

### **HOMEBUYER ASSISTANCE PROGRAM**

To qualify, a Rockland resident must be purchasing a home and meet the low-income guidelines. The guidelines for the program are that the maximum funds a family can receive is the lower of \$7,500 or 5% of the purchase price of the money needed to close the “gap” and a “match,” money out of pocket by the homebuyer is required. The maximum Housing Expense and Housing/Debt ratio cannot exceed 40%. The maximum gifts the family receives cannot exceed \$20,000. The applicant must borrow the maximum credit a lender will offer and the maximum downpayment cannot exceed 10% of the purchase price. Funds the family earns from an approved Federal Home Loan Bank “First Home Club” is an acceptable match.

The following is an overview of the Homebuyers Assistance Program that will provide assistance to persons of low income to purchase their primary residence.

### Qualifications

Persons who reside in a Rockland County Consortium Community for a minimum of one year (the Village's of New Square and Upper Nyack are non-members) of low income, who will occupy the property as their principal residence.

A "low income person" is defined as having a household income according to national published Median Family Income (taxable or non taxable) that the household receives as defined by the United States Department of Housing and Urban Development.

### Eligible properties

Either newly constructed or existing property located in a Rockland County Consortium Community (the Village's of New Square and Upper Nyack are non-members), which meets the United States Department of Housing and Urban Development's Housing Quality Standards. The residence can be any of the following:

1. Single family property
2. Condominium units
3. Manufactured home
4. Mobile home
5. Cooperative units
6. Legal two-family residence

The appraised value of the property cannot be greater than the FHA guaranteed loan amount for Rockland County.

### Assistance and Availability

The County will lend the qualifying household the lower of \$7,500 or 5% of the purchase price to pay a portion of the down payment and cover the closing costs. The total amount the County will lend is based on the total amount needed to "Close the Gap" and a dollar for dollar match. It is required that the family borrows the maximum available through a lender. This loan will be secured by a second mortgage on the property that will not be repaid until the property is sold or the borrower comes off title.

It is expected that future money will be available as long as Congress funds the HOME Program. The money will be given out on a "first-come, first-served" basis.

### Procedure

The funds become available by the prospective owner finding a home that qualifies, then applying to a local lending institution for a mortgage. If a person and the property is approved for a loan and the lending institution is prepared to issue a mortgage commitment letter but the prospective purchaser needs assistance to pay the required down payment and closing costs, then evidence of this should be forwarded to the Rockland County Office of Community Development office.

The information will be reviewed and as moneys are available under the Program, the Office of Community Development will commit the necessary funds to close this "gap".

#### Additional Requirements for Two Family Residences

The requirements for the purchase of a legal two family residence are slightly different as follows:

1. If the residence is purchased by a low income resident, the amount of the loan is stated as above. The second unit in the house must be rented to another low-income resident (as defined above) at rents no greater than the rents set by the Federal Fair Market Rent regulations. Please note that the above rents include all utilities. If utilities are not included, the above rents must be reduced according to schedules on file in the Rockland County Office of Community Development Office. The County will verify the income of the resident of the second unit and the rental paid on a yearly basis.

2. If the residence is purchased by two- (2) low-income households (either related or non-related) the amount of the loan each household can receive will be determined by dividing the purchase price by two (2) and the 5% formula will be applied to that amount. A single mortgage for the total amount will be placed on the property with each household signing a note for only 1/2 the amount of the mortgage.

#### **AMERICAN RECOVERY AND REINVESTMENT ACT HOMELESS PREVENTION AND RAPID RE-HOUSING PROGRAM and EMERGENCY SHELTER GRANT**

The county will utilize funds as a supplement to expand existing services provided by the Department of Social Services and Office of Community Development. All services are consistent with the Consolidated Plan of 2010-2014. The maximum benefit per family through the Homeless Prevention and Rapid Re-Housing (HPRP) program is \$3,000.00 except for the Rapid Re-housing program.

All families must meet with a housing-related case management person at the Department of Social Service. The DSS case management will be provided to each family that receives Homeless Prevention and Rapid Re-Housing funding. A housing plan will be developed with the family and monitored by the case manager. The case manager will meet with the family at least twice a month and complete all required forms to include all required by the United States of Housing and Urban Development (HUD). The case manager will also maintain all families in the Rockland County Homeless Management Information System (HMIS) as required by The American Recovery and Reinvestment Act of 2009. The goal will be to insure that at the end of the supplement period the family will have the means to pay their full monthly rent.

The Rockland County Office of Community Development will serve as the program administrator and will make all final eligibility determinations. Community Development will also process all payments for eligible families.

The Rockland County Office of Community Development will follow the same practices it utilizes with the HUD Entitlement grants in regards to timeliness for expending grant funds. Annually the County of Rockland spend its CDBG and is below the 1.5 times threshold several months (4-6) in advance of the regulatory timeline. As with the HUD Entitlement grants, Rockland County Office of Community Development as the designated grantee will be responsible for ensuring that HPRP funds are used in accordance with all program requirements. The use of designated public agencies, subrecipients, or contractors does not relieve the Office of Community Development of this responsibility.

The Office of Community Development is also responsible for determining the adequacy of performance under subrecipient agreements and procurement contracts, and for taking appropriate action when performance problems arise. The Office of Community Development is responsible for applying to the Rockland County Department of Social Services and any other subrecipient the same requirements as are applicable to the Office of Community. The Office of Community Development will also apply all administrative requirements as defined in Part 85 to the monitoring and administration of HPRP funds

Short term rental assistance - For families facing eviction and already in the court system, due to loss of income have rental arrears and are unable to pay full monthly rent on an ongoing basis. A rental subsidy will be provided for no more than 3 months depending on case circumstances. The subsidy amount will be determined following Section 8 guidelines. The maximum benefit per family is the greater of \$3,000.00 or 3 months assistance.

Rapid Re-housing assistance - For families exiting an emergency shelter or transitional housing program listed on Rockland County's Housing Inventory Chart based on program requirements, and are unable to pay full monthly rent on an ongoing basis. A rental subsidy will be provided for no more than 12 months depending on case circumstances. The subsidy amount will be determined by bedroom size the family is eligible for with the family paying the greater of 30% of adjusted monthly income or 40% of the HUD Fair Market Rent for Rockland County as follows:

|                   |                   |
|-------------------|-------------------|
| 0 bedroom - \$450 | 1 bedroom - \$500 |
| 2 bedroom - \$575 | 3 bedroom - \$700 |
| 4 bedroom - \$775 |                   |

Security/Utility Deposit and Utility payments- those families who have exhausted all available benefits for security/utility deposits and utility payments will be offered assistance if they are in need of a deposit to secure housing or are faced with a shut off. The maximum benefit per family is \$3,000.00 with the maximum housing security deposit equaling the maximum allowable under New York State law of two months of the rent.

Individuals and families receiving a utility allowance through a rent subsidy program are not eligible for assistance for funding for the portion of the arrears for the amount the rent subsidy

program's utility allowance was paid to the individual and family and they did not pay towards the utility bill.

Eviction Prevention – Funds will be used to prevent the initial occurrence of homelessness by providing legal counsel to eligible tenants who are subject to eviction proceedings and cases will be settled by paying the rent arrears to avoid eviction. The maximum benefit per family is \$3,000.00 to include all legal costs. Individuals and families receiving a rent subsidy are not eligible for assistance for funding for the portion of the rental arrears that the rent subsidy program determined was otherwise the individual's or family's responsibility.

Qualifications - Persons who reside in a Rockland County that meet the "low-income" qualifications. A "low income-person" is defined as having a household income of 50% of the Rockland County published Median Family Income (taxable or non taxable) that the household receives as defined by the United States Department of Housing and Urban Development.