

CDBG and HOME DRAFT 2021 Action Plan



City of New Rochelle
New York
Department of Development

Annual Action Plan
2021

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of New Rochelle has prepared the 2021 Action Plan, which covers the fourth year goals described in the 2018-2022 Consolidated Plan. The Action Plan identifies the activities to be funded with Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds to be received from the U.S. Department of Housing and Urban Development during the 2021 program year.

The FY 2021 Annual Action Plan will serve the following functions for the City:

- An application for federal funds under HUD's formula grant programs, and
- An action plan that provides a basis for assessing the City's performance of HUD's goals.

2. Summarize the objectives and outcomes identified in the Plan

The National goals for the housing and community development programs covered by 2018-2022 Consolidated Plan and Annual Action Plan are to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for every American, particularly for low- and moderate-income persons.

For Fiscal Year 2021, HUD has allocated the City of New Rochelle \$1,441,514 for CDBG and \$411,735 in HOME program funds.

The City will fund activities in furtherance of the objectives and priorities identified in the Consolidated Plan's 5-year Strategic Plan covering 2018 to 2022.

The City anticipates that 100% of its FY 2021 CDBG funds will be expended for activities that benefit low- to moderate-income persons in the City.

3. Evaluation of past performance

The City reports its progress on meeting its five-year and annual goals each year in its Consolidated Performance and Evaluation Report (CAPER). The City has consistently met the timeliness goals for spending CDBG funds set by HUD and this goal is expected to be met in future years. In FY2020, all

CDBG funds expended for activities also met one of the national objectives as defined under CDBG regulations.

The overall goal of the City's housing and community development programs is to develop viable urban communities principally by: providing decent housing, providing a suitable living environment and expanding economic opportunities. The City has identified the following challenges in its previous CAPER regarding the achievement of these goals:

- Lack of necessary revenue from federal and state agencies to address identified needs in the Consolidated Plan.
- Lack of consensus of the citizens to implement the City's goals due to fear, prejudice or lack of understanding of problems and solutions.
- Excessive regulatory hindrances on the federal, state and county levels, which prevent funding of projects due to lack of legislative coordination, differing eligibility criteria or opposing governmental goals.
- Lack of appropriate institutions and staff to address needs identified in the Consolidated Plan due to a lack of funds or non-existence of appropriate non-profit organizations.

The City continues to focus on its goals in accordance with the national objectives and requirements of the CDBG and HOME programs. Despite some positive indicators, the resources available for program delivery still remain markedly restrictive. Constraints on human resources are and will continue to be a challenge for efficient program delivery.

Based on the City's evaluation of past performance in 2018, adjustments or improvements to strategies have been identified to meet the City's needs more effectively by awarding CDBG funds to Public Facilities & Infrastructure Improvement projects to include downtown redevelopment, sidewalk and streetscapes improvements and park facilities to benefit low and moderate-income persons. In addition, we continue to award CDBG funds to public service programs that have adequate capacity to perform compliance necessary for the use of these funds and avoid monitoring findings by HUD.

4. Summary of Citizen Participation Process and consultation process

The City follows procedures from its Citizen Participation Plan in preparing the Action Plan by publishing the amount of annual financial assistance expected to be received from HUD, and the range of activities to be undertaken by the City with resulting low mod benefits.

5. Summary of public comments

A Public Hearing notice has been published in the Journal News on May 11 and June 1, 2021 regarding a 30-day public comment period, a Public Hearing for the Draft 2021 CDBG and HOME Action Plan and Amendments to the CDBG and HOME budgets. The Public Hearing will be scheduled for June 8, 2021. The public comment period begins on May 11 and extends through June 10, 2021.

In addition, the Public Hearing Notice, Draft Action Plan, and Amended budgets will be posted on the City's web site and the Public Notice will be emailed to approximately 90 individuals on our mailing list.

6. Summary of comments or views not accepted and the reasons for not accepting them

TBD.

7. Summary

As part of the City of New Rochelle's annual budget process, budget estimates were prepared for the CDBG and HOME programs. These estimates were based on the programs' prior year's allocation amounts. On December 8, 2020, the New Rochelle City Council adopted the proposed 2021 CDBG and HOME budgets.

On February 25, 2021, HUD notified the City of New Rochelle of the actual formula award amounts. The City will receive \$1,441,514 for the Community Development Block Grant (CDBG) Program and \$411,735 for the HOME Investment Partnership Program (HOME).

The Annual Action Plan process includes participation from citizens, agencies, advocacy groups, nonprofit organizations, businesses, and others concerned with housing and community development in the City of New Rochelle. In anticipation of the 2021 HUD CDBG funds, an annual community development meeting was held virtually, due to the COVID-19 Pandemic, on June 20, 2020. In this meeting, CDBG and HOME program goals and objectives were discussed and technical assistance was offered.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	NEW ROCHELLE	
CDBG Administrator	NEW ROCHELLE	Dept of Development
HOPWA Administrator		
HOME Administrator	NEW ROCHELLE	Dept of Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of New Rochelle is responsible for preparing the Consolidated Plan and administering the CDBG and HOME programs.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City made the decision to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and non-profit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed, which included public agencies and private non-profit organizations whose missions focused on the provision of affordable housing and human services to low and moderate income households and persons. Additionally, public and private agencies were identified as stakeholders in the process because they provided services to the City's special needs populations such as the elderly, youth, persons with HIV/AIDS, public housing residents, persons with disabilities, and the homeless. These stakeholders were invited to participate in completing specific provider-type surveys, as well as more general community needs surveys, held for the purpose of developing the Consolidated Plan. The five-year goals identified in the 2018-2022 Consolidated Plan are the basis for the goals and funding priorities in the 2021 Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City encouraged a high level of public communication and agency consultation when developing the 2018-2022 Consolidated Plan to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed for the AFH process and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in group interviews held to develop the Con Plan.

The City plans to continue this level of engagement with all interested parties beyond the consolidated planning process, enhancing general coordination of the service delivery system throughout the year and for each Annual Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of New Rochelle continues to contract with HOPE Community Services to provide day programming, meals, and life skills workshops for the homeless and those at-risk. HOPE provides referrals to temporary shelter and works with Westchester County and other community organizations to find permanent housing placements for chronically homeless individuals living in the City of New Rochelle.

HOPE Community Services has been designated by the City of New Rochelle to represent New Rochelle in the Continuum of Care and currently administers two housing grants: The New Rochelle Re-housing Initiative is a HUD/COC grant, which provides funding for permanent supportive housing for homeless individuals who have a mental health or substance abuse issues; and the Refuge Grant, which provides temporary housing for homeless lesbian, gay, bi-sexual, transgender, or questioning (LGBTQ) youth.

HOPE Community Services, in collaboration with the Oasis Homeless Shelter, operates the Homeless Resource Center (HRC) in New Rochelle. The program, which opened in September 2014, provides 24/7 access to shelter and connects the homeless to services that they qualify for. The main goal of HRC is to do outreach to the homeless population in New Rochelle and ultimately place them in suitable housing.

The HRC is primarily funded by the City of New Rochelle and a contract to continue with this program was extended through December 31, 2021, at which time the City will reevaluate the homeless situation in New Rochelle and determine if it is feasible to continue.

In 2020, HOPE placed 2 homeless persons in housing and referred another 16 to other housing programs. An additional 4 clients were referred to non-housing programs such as drug, alcohol and mental health treatment. Case management services were provided to 101 clients.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Not applicable. The City does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Dept. of Development - City of New Rochelle
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Every division of the City's Department of Development contributed input and brought several community needs to the attention of City staff that have been incorporated into the plan.
2	Agency/Group/Organization	New Rochelle YMCA
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
3	Agency/Group/Organization	URBAN LEAGUE OF WESTCHESTER COUNTY, INC.
	Agency/Group/Organization Type	Services-Employment

	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
4	Agency/Group/Organization	HOUSING ACTION COUNCIL, INC.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
5	Agency/Group/Organization	BOYS AND GIRLS CLUB OF NEW ROCHELLE
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
6	Agency/Group/Organization	Community Voices Heard
	Agency/Group/Organization Type	Advocacy organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members of this organization attended a public meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.

7	Agency/Group/Organization	New Rochelle Council of Community Services
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members of this organization attended a public meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
8	Agency/Group/Organization	New Rochelle NAACP
	Agency/Group/Organization Type	Advocacy organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Members of this organization attended a public meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
9	Agency/Group/Organization	HOPE COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
10	Agency/Group/Organization	WESTCHESTER COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff representing the County Board of Legislators was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
11	Agency/Group/Organization	WESTHAB
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
12	Agency/Group/Organization	WESTCHESTER RESIDENTIAL OPPORTUNITIES
	Agency/Group/Organization Type	Service-Fair Housing FHIP
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.
13	Agency/Group/Organization	New Rochelle Municipal Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.

14	Agency/Group/Organization	Community Resource Center
	Agency/Group/Organization Type	Services-immigrants
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through a stakeholder meeting and brought several community needs to the attention of City staff that have been incorporated into the plan.

Identify any Agency Types not consulted and provide rationale for not consulting

All entities were considered for consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Westchester County	Strategic Plan goals support the CoC goals to provide services and housing to the homeless.
2018-2022 Consolidated Plan	City of New Rochelle	Strategic Plan goals were influenced by historical goals and initiatives
2019 Annual PHA Plan	New Rochelle Municipal Housing Authority City of New Rochelle	Since NRMHA and the City of New Rochelle serve the same jurisdiction, their affordable housing and community development goals must be compatible
2017 Assessment of Fair Housing	City of New Rochelle	Strategic Plan goals and objectives will affirmatively further fair housing
2018-2022 Comprehensive Economic Development Strategy	Hudson Valley Economic Development Distric	Strategic Plan goals for economic development were informed by this strategic plan
2016 Comprehensive Plan	City of New Rochelle	All Strategic Plan goals will support the City's overall long-term community development vision

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Public Hearings –Public hearings specifically for the Con Plan were held on June 27 and 28, 2017. A final public hearing was held on July 10, 2018 during the 30-day public comment period. City Council approved the Con Plan and FY18 Annual Plan at its regular meeting on July 17, 2018.

Stakeholder Workshops – On June 27 and 28, 2017, during the drafting of the Con Plan, stakeholders were again invited to help the City set goals and priorities for the next five years. Building off the information gathered during the previous AFH interviews, participants were asked to suggest and then prioritize additional areas of CDBG funding not already included in the AFH goals and metrics.

Web-based Citizen Surveys – Two web-based surveys, one for the general public and one for other interested stakeholders, were posted on the City’s website. Each stakeholder who was invited to participate in an interview was also encouraged to share the survey with their colleagues, clients or constituents, and any other network of contacts they deemed appropriate. The City advertised the survey on its website for the duration it was available. During the six weeks the surveys were active, 15 responses were submitted.

In an effort to broaden citizen participation and help the City identify 2021 goals and funding priorities, citizens and non-profits were given an opportunity to participate in the 2021 Action Plan process by attending a virtual community development meeting on June 10, 2020.

The input from all outreach methods impact the City's goal setting for which CDBG and HOME funding are allocated.

A Public Hearing notice has and will be published in the Journal News on May 11 and June 2, 2021 regarding a 30-day public comment period and a Public Hearing for the Draft 2021 CDBG and HOME Action Plan and Amendments to the CDBG and HOME budgets. The public comment period begins on May 11 and extends through June 10, 2021. The Public Hearing will be held on June 8, 2021.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community local agencies and organizations	TBD	TBD	N/A	
2	Newspaper Ad	Non-targeted/broad community	TBD	TBD	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Introduction

Currently, New Rochelle receives CDBG and HOME funds for housing construction, rehabilitation initiatives, public services, economic development, and other eligible activities. These funding sources are expected to be available over the next five years. In FY 2021, The City will receive \$1,441,514 of CDBG funds and \$411,735 of HOME funds.

The City operates a Housing Choice Voucher program that is independent of the New Rochelle Municipal Housing Authority's (NRMHA) program. In FY21, HUD has provided an allocation of \$11,747,470 for 830 vouchers.

As part of the 2014 Recovery Agreement between NRMHA, HUD, and the City of New Rochelle to address NRMHA's (former) troubled classification, the City has committed to assisting NRMHA with the issues of governance, organization and staffing, finance and procurement, property maintenance, resident initiatives, capital funds, security, and management information systems. Therefore, NRMHA's annual capital fund is included in the City's five-year Strategic Plan for comprehensive planning purposes.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,441,514	0	0	1,441,514	1,441,514	<p>HUD notified the City of New Rochelle by letter, receipted February 25, 2021, of Fiscal Year (FY) 2021 Community Development Block Grant (CDBG) program funding allocation.</p> <p>CDBG: \$1,441,514</p> <p>The expected amount available for the remainder of the Con Plan is approximately one times the 2021 annual allocation.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	411,735	0	0	411,735	411,735	HUD notified the City of New Rochelle by letter, receipted February 25, 2021, of Fiscal Year (FY) HOME Investment Partnerships (HOME) program funding allocation. HOME: \$411,735 The expected amount available for the remainder of the Con Plan is approximately one times the 2021 annual allocation.
Public Housing Capital Fund	Public - Federal	Other	460,665	0	0	460,665	460,665	The expected amount available for the remainder of the Con Plan is approximately one times the 2021 annual allocation.
Section 8	Public - Federal	Other	18,149,244	0	0	18,149,244	18,149,244	The expected amount available for the remainder of the Con Plan is approximately one times the 2021 annual allocation.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME funds leverage additional funding such as HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for persons with disabilities), Housing Choice Voucher tenant-based rental assistance, Low Income Housing Tax Credits (LIHTC), Federal HOME Loan Bank funds, New York State Housing Trust Fund, and private foundations. Each HOME project is reviewed on a case by case basis to determine if the match will be satisfied from the City's General Fund, Affordable Housing Fund, other grant sources, developer equity, or in-kind contributions. The City currently has excess match credit resulting from previously completed HOME projects. This amount is reported in the CAPER annually. The 2020 CAPER reported the City's excess match as \$9,225,515.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City currently does not have any publicly owned land available for needs identified in the Con Plan.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AFH: Improve access to and quality of housing	2018	2022	Affordable Housing	COMMUNITY WIDE (CITY OF NEW ROCHELLE)	AFH Factor: Affordable Housing AFH Factor: Housing Preservation	HOME: \$370,562	Rental units constructed: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 8 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	AFH: Fund supportive services	2018	2022	Non-Housing Community Development	LINCOLN AVE TARGET AREA COMMUNITY WIDE (CITY OF NEW ROCHELLE) Signs & Awnings Target Area West End Neighborhood SSMC/Intermodal districts	Public Services Services / housing for the Homeless	CDBG: \$216,227	Public service activities other than Low/Moderate Income Housing Benefit: 11,886 Persons Assisted
3	Improve public facilities and infrastructure	2018	2022	Non-Housing Community Development	LINCOLN AVE TARGET AREA COMMUNITY WIDE (CITY OF NEW ROCHELLE) Signs & Awnings Target Area West End Neighborhood SSMC/Intermodal districts	Public Facilities & Infrastructure	CDBG: \$838,920	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 28,655 Persons Assisted
4	Foster economic development	2018	2022	Non-Housing Community Development	Signs & Awnings Target Area	AFH Factor: Economic Development	CDBG: \$98,064	Businesses assisted: 12 Businesses Assisted
5	Preserve Public Housing Inventory	2018	2022	Public Housing	COMMUNITY WIDE (CITY OF NEW ROCHELLE)	Maintenance of Public Housing	Public Housing Capital Fund: \$460,665	Rental units rehabilitated: 100 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	AFH: Operate HCV Program to improve quality of life	2018	2022	Affordable Housing	COMMUNITY WIDE (CITY OF NEW ROCHELLE)	Housing Choice Vouchers	Section 8: \$18,149,244	Tenant-based rental assistance / Rapid Rehousing: 1,227 Households Assisted
7	AFH: Admin; fair housing investigation & enforce	2018	2022	Admin; fair housing investigation & enforcement	COMMUNITY WIDE (CITY OF NEW ROCHELLE)	AFH Factor: Fair Housing Education and Enforcement Planning and Administration	CDBG: \$288,303 HOME: \$41,174	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	AFH: Improve access to and quality of housing
	Goal Description	<p>Includes the construction, rehabilitation, and preservation of quality affordable housing, as well as direct housing assistance to low-income households</p> <p>AFH METRICS & MILESTONES: (1) Annually provide rental assistance to help 10-12 households to afford housing.</p> <p>(2) Use HOME funds to deepen the affordability of units that must be provided under the City's inclusionary housing policy, with a goal of using best efforts to assist a developer with 3-5 affordable units within 5 years.</p> <p>(3) Counsel the New Rochelle Municipal Housing Authority during each of their fiscal year's Annual Planning process to help their planning for preserving and improving their public housing inventory.</p>

2	Goal Name	AFH: Fund supportive services
	Goal Description	<p>Expand and continue non-housing community development supportive services.</p> <p>AFH METRICS & MILESTONES: (1) When feasible, annually grant CDBG and/or City funds to the Homeless Resource Center to provide outreach and resources to the homeless population, ultimately placing them in permanent housing, with a goal of serving 300 individuals per year.</p> <p>(2) Provide CDBG and/or City funds to partners such as the City's Youth Bureau, the Women's Enterprise Development Center, the Urban League, NRMHA, and other providers of jobs training that help members of the protected classes secure jobs with a living wage, with a goal of serving 15-25 individuals per year.</p> <p>(3) Offer mobility counseling to any TBRA recipient having difficulty locating an affordable unit in New Rochelle or relocating to a high opportunity area.</p>
3	Goal Name	Improve public facilities and infrastructure
	Goal Description	Includes improvements to park and recreational facilities as well as traffic and gateway improvements in eligible areas.
4	Goal Name	Foster economic development
	Goal Description	Economic development activities (e.g., technical and business assistance) facilitate job creation and retention and business development.
5	Goal Name	Preserve Public Housing Inventory
	Goal Description	The City's aging public housing inventory owned by the New Rochelle Municipal Housing Authority provides affordable rental housing to very low-income persons and requires annual capital improvements to preserve the condition of the housing units. The City relies on the HUD's annual allocation from the Capital Fund Program to accomplish this goal.

6	Goal Name	AFH: Operate HCV Program to improve quality of life
	Goal Description	The City's Section 8 Program will provide rental subsidies to landlords for very low-income households who reside in their housing units. AFH METRICS & MILESTONES: (1) Continue to offer mobility counseling to new Housing Choice Voucher holders and those actively looking for affordable units in New Rochelle or looking to relocate to a high opportunity area.
7	Goal Name	AFH: Admin; fair housing investigation & enforce
	Goal Description	Includes all administrative and planning costs to operate the CDBG and HOME programs successfully. AFH METRICS & MILESTONES: (1) Within 12 months, develop recommendations for expending money collected in the Affordable Housing Fund in ways that affirmatively further fair housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

HUD notified the City of New Rochelle by letter, receipted on February 25, 2021, of HUD's formula allocations for fiscal year (FY) 2021 Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) program grants.

The City's objectives for FY 2021 funding period include the following:

- Install new sidewalks with ADA curb cuts in CDBG Target areas
- Improvements to Downtown Traffic and Gateways
- Market and develop a partnership with a cadre of developers that would result in affordable rental housing unit production, in a series of projects that is consistent with the City needs.
- Make improvements in the Station Plaza/Transit Area in order to benefit residents with an improved public transportation service area.
- Promote economic development to attract and retain businesses.
- Make necessary improvements to various public parks and playgrounds.
- Provide resources and horticultural education activities at the Lincoln Park Community Gardens.
- Provide community services to assist low-income individuals and families, especially those with special needs, seniors, and youth.
- Provide support for programs to assist the homeless population and those at-risk of homelessness.
- Provide funding to the New Rochelle Youth Bureau for job training programs for teens and young adults
- Provide entrepreneurial training to promote economic development opportunities and self-sufficiency.
- Provide support for senior employment placement services.
- Maintain a Tenant Based Rental Assistance program targeting the homeless population.
- Provide a down-payment assistance program for first time homebuyers
- Affordable housing preservation and Housing Choice Assistance Payments – Public Housing Capital Fund program and Housing Choice Voucher program.

Projects

#	Project Name
1	Boys & Girls Club of New Rochelle
2	HOPE Community Services
3	Meals-on-Wheels of New Rochelle
4	Women's Enterprise Development Center (WEDC)
5	Westhab, Inc.
6	Westchester Jewish Community Services (WJCS)
7	New Rochelle Municipal Housing Authority (NRMHA)
8	Girls Incorporated of Westchester County (GIWC)
9	Human Development Services of Westchester (HDSW)
10	CAREERS Support Solutions
11	Urban League of Westchester County, Inc.
12	Parks & Recreation Programs
13	Youth Bureau Programs
14	Public Facilities Improvements
15	Commercial Rehabilitation
16	Administration and Planning
17	Tenant Based Rental Assistance
18	Down-Payment Assistance Program
19	Public Housing Capital Fund
20	Housing Assistance Payments (HAP)
21	CHDO Community Housing Development Organization

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary

Project Summary Information

1	Project Name	Boys & Girls Club of New Rochelle
	Target Area	West End Neighborhood/ LINCOLN AVE. TARGET AREA
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$4,000
	Description	The Boys & Girls Club of New Rochelle will conduct an after school enrichment program for children aged 5-18
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	165+ Low to Moderate Income Youth
	Location Description	Mascaro location
	Planned Activities	The program (Mascaro and Remington) will be located at the Mascaro Boys & Girls Club since the Remington location is closed for complete reconstruction. The program will provide after-school homework assistance and academic tutoring to area residents ages 6 to 18
2	Project Name	HOPE Community Services
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services, Homeless Services, & Persons with Disabilities
	Funding	CDBG: \$15,250
	Description	HOPE Community Services offers programs for special needs and homeless population through their Soup Kitchen, Food Pantry and Self-Sufficiency programs. The soup kitchen serves hot meals to the homeless and those in transitional housing. The food pantry is a resource to needy residents so they can prepare nutritional meals for their families. The self-sufficiency program provides referral services and assistance to needy residents in areas of housing, health, education, job training, etc.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	3,000 Low & Very Low Income Persons
Location Description	50 Washington Avenue, New Rochelle, NY	

	Planned Activities	HOPE operates a soup kitchen where hot meals are served to the homeless, those in transitional housing without cooking facilities, and anyone with a very limited budget. HOPE's food pantry distributes bagged groceries to needy families weekly. HOPES's Self-sufficiency program operates a walk-in crisis intervention and referral service for issues with housing, education, health, job training, and substance abuse.
3	Project Name	Meals-on-Wheels of New Rochelle
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$4,000
	Description	Meals-on-Wheels program serves people who require prepared meals due to permanent or temporary frailty, illness or disability thus enabling them to remain in their own homes.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	125 Disabled Seniors
	Location Description	50 Pintard Avenue, New Rochelle, NY
	Planned Activities	Deliver hot meals to those who are homebound and unable to shop and prepare meals for themselves.
4	Project Name	Women's Enterprise Development Center (WEDC)
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$4,150
	Description	WEDC's professional trainers assist with navigating all aspects of starting, running and sustaining a business; hence, helping to create a roadmap for success.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	15-20 Low to Moderate Income Residents
	Location Description	New Rochelle Public Library
	Planned Activities	Participants learn to write a business plan, ultimately establishing and operating a successful business. Workshops are given in business plan preparation, computer skills training, business loans, permits and marketing, use of social media and networking.
5	Project Name	Westhab, Inc.

	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,527
	Description	Westhab conducts an Occupational Skills Training program for low-income, unemployed, underemployed, and the re-entry population, ages 18 and above, residing in New Rochelle.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	60 Low to Moderate Income Individuals
	Location Description	247 North Avenue, New Rochelle, NY
	Planned Activities	Occupational Safety & Health Administration (OSHA) 30-Hour Construction Training and 16-Hour Custodial Maintenance Training
6	Project Name	Westchester Jewish Community Services (WJCS)
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services, Persons with Disabilities
	Funding	CDBG: \$5,000
	Description	WJCS provides housing support for adults with developmental disabilities. Parent Child Program helps to ensure Westchester County's most vulnerable children and families, isolated by poverty, language and literacy barriers, and/or lack of transportation, are set on the path toward school and life success.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	200 Low to Moderate Income Families 12 disabled adults
	Location Description	The Craft Building in New Rochelle; Mascaro Clubhouse at the Boys & Girls Club of New Rochelle
	Planned Activities	WJCS support services provides a supportive atmosphere through 24-hour, hands-on care, offered by trained staff. In these caring homes, individuals are encouraged to realize their hopes, dreams, and achieve their highest potential. The Parent Child Program provides high quality early childhood education for children under 5 and their parents and caregivers. Through a variety of programs parents (caregivers) and children participate together in engaging and educational activities that support parents as their children's first teacher.

7	Project Name	New Rochelle Municipal Housing Authority (NRMHA) Bracey Empowerment Program
	Target Area	Bracey Municipal Housing Building
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$2,000
	Description	The Bracey Empowerment Program aims at creating an atmosphere of mutual support and assistance among the residents in the neighborhood in which their powers to transform society are multiplied
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	75 Low to Moderate Income Residents of Bracey Apartments
	Location Description	361 Main Street, New Rochelle, NY
Planned Activities	Youth Programs, Academic Tutoring, Employment Services & Job Training, Leadership & Community Service programs	
8	Project Name	Girls Incorporated of Westchester County (GIWC)
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$2,000
	Description	A full-year mentoring, empowerment, and educational enrichment program for girls age 6 -18.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	65 Low to Moderate Income Girls
	Location Description	Albert Leonard Middle School, Isaac E. Young Middle School, New Rochelle High School
Planned Activities	GIWC utilizes dedicated professionally trained Program Facilitators to engage and mentor girls in proven, evidence based curriculum. These programs build confidence, self-esteem, help girls age 6-18 avoid risky behavior, and helps girls see and realize the possibilities that are open to them for their future.	
9	Project Name	Human Development Services of Westchester (HDSW)
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$2,000

	Description	HDSW is the only bi-lingual Housing Counseling Agency in Westchester. HDSW is a 501(c)(3) not-for-profit community-based social service organization providing quality mental and behavioral health, rehabilitative, health, residential and community stabilization services throughout Westchester, including 22 supportive housing units in New Rochelle.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 Low to Moderate Income New Rochelle Residents
	Location Description	Targeted Outreach in New Rochelle, NY
	Planned Activities	The Living Room Crisis Day Respite program provides safe supervised day respite services in a comforting home-like setting for people with mental & behavioral health needs who are in crisis.
10	Project Name	CAREERS Support Solutions
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$2,000
	Description	CAREERS is a not-for-profit organization whose fundamental goal is to help individuals with disabilities in Westchester, Putnam and Dutchess Counties, NY achieve the satisfaction of sustained, gainful employment at no cost to them, their families or employers.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	55 Low to Moderate Income Disabled New Rochelle Residents
	Location Description	400 Columbus Avenue, Valhalla, NY
	Planned Activities	CAREEERS experienced and qualified staff work one-on-one with people to meet their needs and place them in jobs based upon their abilities and interests. They also provide on-the-job training and long-term ongoing support, for as long as each person needs – often for many, many years.
11	Project Name	Urban League of Westchester County, Inc.
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services, Job Creation
	Funding	CDBG: \$2,000

	Description	The Urban League of Westchester County, Inc., is a 501(c) (3) not for profit corporation established in 1918 and serves the African American and disenfranchised communities by advocating for and providing services that enhance academic and social development, promotes economic self-sufficiency, parity, and fosters racial inclusion and social justice.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 participants 55 years & older
	Location Description	61 Mitchell Place, White Plains, NY
	Planned Activities	The Urban League will provide Job Training, Job Development, Job Placement and Job Retention. Participants will be provided with essential job readiness skills in an effort to gain part time or full time employment.
12	Project Name	Parks & Recreation Programs
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$112,300
	Description	New Rochelle Parks and Recreation's mission is to transform the lives of all people through parks and recreation. New Rochelle residents are welcomed and are encouraged to participate as Parks & Recreation emphasizes a theme of core services which focus on play, health, environmental stewardship and conservation.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1,500 Seniors; 1,100 Low to Moderate Income Teens to Adults; 90 Persons with Disabilities
	Location Description	New Rochelle Parks; Doyle Center

	Planned Activities	<p>Summer programs offered include kayaking, fitness, yoga, Zumba, visual & performing arts, character building, nature & the environment, along with themed days and original camp & water games. Programs will be offered to Preschoolers through 5th graders with inclusive modifications & supports for IDD youth up to age 21. Sites included are accessible to all neighborhoods, with an emphasis on the south west neighborhoods and the Lincoln Ave corridor.</p> <p>Grow! Lincoln Park Community Garden will become an Environmental Learning Center offering horticulture education programs to community organizations, school groups and neighborhoods. Funding will help assist with instructional materials, speakers and educational field trips.</p> <p>Therapeutic Recreation Program provides supervised recreational activities for the developmentally disabled youth that are appropriate and customized for this specific population. Activities include dance, swimming classes and field trips. The program provides door-to-door transportation and daily lunch.</p> <p>Lincoln Park pool provides a safe, clean, and supervised certified aquatics program, which primarily services families in the Lincoln Park neighborhood, including the Heritage Homes complex.</p>
13	Project Name	Youth Bureau Programs
	Target Area	Community Wide
	Goals Supported	AFH: Fund Supportive Services
	Needs Addressed	Public Services
	Funding	CDBG: \$52,000
	Description	New Rochelle Youth Bureau's collaborative efforts with local agencies and businesses, as well as County-wide organizations, have created new programs in the areas of Youth Empowerment, Youth Employment, Student Advocacy, After-School Initiatives, and other Youth Development Services.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	230 Low to Moderate Income Youth
	Location Description	Community Wide
Planned Activities	After School and/or Summer Programs, Community Job Service, Downtown Outreach, Special Community Events, Summer Employment, Tutorial Programs, Youth Council, and Youth Court	
14	Project Name	Public Facilities Improvements
	Target Area	Community Wide; Lincoln Park; Feeney Park

	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	AFH: Public Facilities & Infrastructure
	Funding	CDBG: \$838,920
	Description	Park, Downtown Traffic & Gateway, and Station Plaza Improvements
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	16,365 Low to Moderate Income Individuals & Families
	Location Description	Downtown area (Census Tracts/Blocks: 63.002, 65.003, 60.005); Lincoln Park Area (Census Tracts/Blocks: 64.002, 64.003, 63.006); West End Area (Census tracts/Blocks: 62.002, 62.003, 62.004, 62.005, 62.006)
	Planned Activities	Streetscape improvements in the City's downtown and various gateways. Station Plaza at Transit Center improvements including, but not limited to, upgrade of emergency safety equipment. Continue upgrades at Lincoln Park including, but not limited to, pool renovations. Continue upgrades at Feeney including, but not limited to, sidewalks, playground surface and lighting.
15	Project Name	Commercial Rehabilitation
	Target Area	Signs & Awnings Target Area
	Goals Supported	Foster Economic Development
	Needs Addressed	AFH: Economic Development
	Funding	CDBG: \$98,064
	Description	Signage, Awnings & Facade Improvement Program will provide grants to assist commercial property owners to improve the physical appearance of store fronts in business districts in CDBG target area.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	5-10 Business
	Location Description	Business Districts in CDBG Target Areas
Planned Activities	Improve the physical appearance of commercial store fronts to revitalize business district in order to attract and retain businesses in CDBG target areas and create jobs.	

	Project Name	Administration and Planning
	Target Area	Community Wide
	Goals Supported	AFH: Admin; Fair Housing Investigation & Enforcement
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$288,303 Home: \$41,173
	Description	Staff costs for planning, reporting, monitoring, and administration of CDBG and HOME programs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administrative costs capped at 20% maximum (10% HOME). These costs include Consulting Services, Indirect Cost, Office Supplies, Postage & Freight, Telephone Expense, Printing & Advertising, Training & Development, and Salaries & Fringe Benefits
17	Project Name	Tenant Based Rental Assistance
	Target Area	Community Wide
	Goals Supported	AFH: Improve Access To and Quality of Housing
	Needs Addressed	Services/Housing for the Homeless
	Funding	HOME: \$157,416
	Description	Rental Assistance to Homeless Population
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	20+ Low & Very Low Income Persons
	Location Description	Community Wide
	Planned Activities	Provide Tenant Based Assistance to homeless population.

18	Project Name	Down-Payment Assistance Program
	Target Area	Community Wide
	Goals Supported	AFH: Improve Access To and Quality of Housing
	Needs Addressed	AFH Factor: Affordable Housing
	Funding	HOME: \$151,386
	Description	To provide down payment assistance to first time home buyers.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	6-8 Low to Moderate Income Persons
	Location Description	Community Wide
	Planned Activities	The assistance provided will be for eligible applicants to assist with the down payment toward the purchase of an owner-occupied, single family residence.
19	Project Name	Public Housing Capital Fund
	Target Area	Community Wide
	Goals Supported	Preserve Public Housing Inventory
	Needs Addressed	Maintenance of Public Housing
	Funding	Public Housing Capital Fund: \$460,665
	Description	Public Housing Capital Fund will preserve public housing inventory owned by the New Rochelle Municipal Housing Authority (NRMHA)
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 Low Income Eligible Households
	Location Description	Bracey Municipal Housing Building
	Planned Activities	Public Housing Capital Fund will preserve public housing inventory owned by the New Rochelle Municipal Housing Authority
20	Project Name	Housing Assistance Payments (HAP)
	Target Area	Community Wide
	Goals Supported	AFH: Operate HCV program to improve quality of life.
	Needs Addressed	Housing Choice Vouchers
	Funding	Section 8: \$18,149,244
	Description	The Section 8 Housing Choice Voucher Program is a subsidized rent program, funded by the U.S. Department of Housing and Urban Development (HUD) and administered locally by the City of New Rochelle. The program is designed to help tenants who would otherwise be priced out of the rental housing market.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	830 New Rochelle Section 8 Housing Choice Vouchers and 397 New Rochelle Municipal Housing Authority Housing Choice Vouchers for a Combined Total of 1,227 Vouchers. Disabled Citizens on Fixed Incomes, Extremely Low-Income Households, and Senior Citizens
	Location Description	<u>Section 8</u> : 1 Radisson Plaza #900I, New Rochelle, NY; <u>NRMHA</u> : 50 Sickles Ave, New Rochelle, NY
	Planned Activities	Tenants of the program will pay 30% to 40% of their household income towards the rent. A housing choice voucher funds a housing assistance payment (HAP) to make up for the difference between the tenant's share and the actual fair market rent. The HAP is sent directly to the landlord. The dollar amount of HAP will vary depending on the income of the household and the approved rent for the apartment.
21	Project Name	CHDO Community Housing Development Organization
	Target Area	Community Wide
	Goals Supported	AFH: Improve Access To and Quality of Housing
	Needs Addressed	AFH Factor: Affordable Housing
	Funding	HOME: \$61,760
	Description	Development of Affordable Housing
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	TBD
Planned Activities	Development of Affordable Housing	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Because at least 70% of the City's CDBG funds must benefit low and moderate-income persons, a significant portion of the City's CDBG funds may be spent in areas of low-income concentration. However, the City is also committed to investing CDBG resources in other non-impacted areas of New Rochelle while continuing to benefit low and moderate-income persons.

New Rochelle has experienced a dramatic expansion in diversity in the past two decades. Between 1990 and 2010, the number of non-White persons living in the City increased by 10,700 (66%) from 16,131 to 26,831. Racial minorities constituted 34.8% of all residents in 2010, whereas they constituted only 24% in 1990.

Diversity is also rising within the non-White population. In 1990, Black residents accounted for 75.5% of the City's minority population, and Asian/Pacific Islanders accounted for 12.2%. By 2010, the composition of the minority population had shifted. The number of Black residents increased by 2,675 (22%), but their population share among all minorities shrank to 55.3%. The Asian/Pacific Islander population increased by 1,294 between 1990 and 2010, a 67.7% increase in 20 years, though this group's population share among minorities held steady at 12.2%.

The most dramatic gain in share was among households of "other race," a category of high general correlation with persons of Hispanic ethnicity. This group gained 3,799 persons between 1990 and 2010; nearly tripling, and most recently represented 21.3% of all minorities in New Rochelle. The number of Hispanic residents in the City grew from 7,247 in 1990 to 21,452 in 2010, representing a population growth rate of 200%, or 27.8% of all City residents.

Definition of Racial or Minority Concentration

New Rochelle defines areas of racial or minority concentration as census tracts where the percentage of minority residents exceeds the countywide average.

In 2010, Blacks comprised 14.6% of the population in Westchester County. Therefore, an area of Black concentration in New Rochelle would include any census tract where the percentage of Black residents is 14.7% or higher. Of the 16 whole or partial tracts within the City, half meet this criterion. An area of Asian concentration, by the same definition, would include any tract where the percentage of Asian residents is 5.5% or higher. Three tracts meet this criterion. An area of Hispanic concentration includes any tract where at least 21.9% of all residents are of Hispanic ethnicity; 10 tracts qualify. In total, 12 of the City's 16 census tracts meet the definition for at least one type of racial or ethnic concentration. This indicates that minorities have found housing opportunities in 75% of the City and that diversity is

expanding into more higher-priced areas in the City.

Target Area	Percentage of Funds
LINCOLN AVE TARGET AREA	3
HUDSON PARK AREA	0
COMMUNITY WIDE (CITY OF NEW ROCHELLE)	93
Signs & Awnings Target Area	1
West End Neighborhood	1
SSMC/Intermodal districts	0

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City identified the following geographic target areas as a basis for funding allocation priorities: Downtown and Transit area; Signage and Awnings target areas; and Lincoln Park and West End neighborhoods. The rationale for using these geographic areas is that they are predominantly occupied by minority and low and moderate-income persons and are characterized by aged and deteriorated infrastructure or recreational facilities which need capital improvements.

Discussion

The CDBG program includes a statutory requirement that at least 70% of funds invested benefit low and moderate-income (LMI) persons. As a result, HUD provides the percentage of LMI persons in each census block group for entitlements such as New Rochelle. The City invests its CDBG funds primarily in areas where the percentage of low and moderate-income (LMI) persons is 51% or higher.

HUD 2017 LMI estimates reveal that eight of the 16 whole and partial census tracts within the City included areas where at least 51% of residents met the definition for LMI status. All but three of the LMI block groups were found to be within tracts containing racial or ethnic concentrations. Areas of the City where LMI block groups and minority concentrations coincide are identified for the purposes of this report as impacted areas and are the areas of the City's CDBG and HOME investment.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s housing goal is to provide decent, affordable and accessible housing to meet the needs of LMI residents, including special needs populations. To this end, the City plans to meet the following specific objectives in 2021.

- Provide Housing Choice Voucher rental assistance over the next year to 1,227 qualified persons. (New Rochelle Housing Choice Vouchers = 830; NRMHA = 397)
- Twenty (20) homeless residents will be placed in permanent housing with subsidies through the HOME funded Tenant-Based Rental Assistance Program (TBRA).
- Sixty-three (63) special needs residents are provided housing assistance through the Continuum of Care (CoC) Program.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	1,227
Special-Needs	63
Total	1,310

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,310
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	1,310

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Rental Assistance

The City's Housing Choice Voucher program is the primary administrator of rental assistance to low-income New Rochelle residents, including those persons who have "ported in" to New Rochelle's office. Currently, 830 tenants are serviced through the City's program. An additional 397 households receive Housing Choice Voucher rent subsidies from the New Rochelle Municipal Housing Authority.

The waiting lists for the Section 8 programs are currently closed.

Production of New Units

The City of New Rochelle continues to work with several interested developers to address the affordable housing needs of the City

AP-60 Public Housing – 91.220(h)

Introduction The New Rochelle Municipal Housing Authority (NRMHA), established in 1941, currently owns and operates 100 family units at Bracey Apartments at 345-361 Main Street. The NRMHA receives HUD funding for major improvements at these locations. The NRMHA Capital Fund for 2021 is \$440,096.

In June 2018, NRMHA converted to project-based voucher assistance under the Rental Assistance Demonstration (RAD) Program. Through this conversion, NRMHA administers an additional 203 project-based vouchers and has only 100 units of public housing---the Peter Bracey Apartments.

Actions planned during the next year to address the needs to public housing

During 2021, the City will continue to support the efforts of the New Rochelle Municipal Housing Authority (NRMHA) to improve the condition of public housing units and the quality of life of public housing residents.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Public housing residents are involved in the management of the New Rochelle Municipal Housing Authority (NRMHA) through the Resident Advisory Board, which includes residents of Bracey Apartments (345-361 Main St.). This group meets regularly with the NRMHA Executive Director to discuss issues pertaining to building maintenance and to address quality of life problems. Two residents are voted by the tenants to sit on the NRMHA Board of Directors.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The New Rochelle Municipal Housing Authority (NRMHA) was classified as “troubled” by HUD. This “troubled” status resulted in a Recovery Agreement (December 2014) among the NRMHA, HUD and the City of New Rochelle. During 2021, NRMHA received correspondence from HUD indicating that they achieved a “Standard Performer” status under the Public Housing Assessment System.

The City continues to work with NRMHA and HUD to insure continuing progress toward meeting remaining Recovery Agreement milestones. To accomplish this, city staff and officials have regular communications and meetings with NRMHA representatives.

The waiting lists for NRMHA housing programs demonstrate an unmet affordable housing need that disproportionately affects members of the fair housing protected classes and low-income households.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(I)

Introduction

Westchester County, the lead agency of the Continuum of Care Partnership, which includes New Rochelle, Mount Vernon, Yonkers, and White Plains, has embraced three goals as part of their homeless strategy:

GOAL 1: To prevent the occurrence of homelessness where possible

GOAL 2: To reduce the length of stay of those who become homeless; and

GOAL 3: To improve ways to move homeless people back into stable housing in the community.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

HOPE Community Services, in collaboration with the Oasis Homeless Shelter, operates the Homeless Resource Center (HRC) in New Rochelle. The program, which opened in September 2014, provides 24/7 access to shelter and connects the homeless to services that they qualify for. Its main goal is to conduct outreach to the homeless population in New Rochelle and ultimately place them in suitable housing.

The HRC is primarily funded by the City of New Rochelle using non-HUD funds. A contract to continue with this program was extended through December 31, 2021.

The City is allocating 2021 HOME funds for a TBRA program to address the needs of 20+ homeless persons in New Rochelle. In addition,

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to meet with the Westchester Continuum of Care to discuss mutual needs, resources, and services in order to better maximize and coordinate the provision of programs and services to the low and very low income families, seniors, and disabled persons in New Rochelle. Some key initiatives of this response to homelessness strategy include:

Prevention – One of the first strategies the county adopted to respond to the increasing demand for shelter was expanding their homeless prevention efforts. The investment included dedicated staff in local TANF offices working with potentially homeless families to help them explore alternatives to entering shelter. The county also contracted a non-profit organization to offer eviction prevention

services to families working with TANF agencies located in areas with high homeless rates.

Housing First Services – To minimize the time families spend in emergency shelter, DSS contracted with Westhab to provide Housing First assistance to homeless families. Westhab, the county's largest provider of shelter and transitional housing, helps families find housing they can afford in the community, negotiates with landlords, and provides home-based case management to help families stabilize in their new homes.

Consolidating and Enhancing Service Provision – The County improved the quality of services that families receive at the front end of the County's shelter system. The staff at a centralized case management center has expertise in domestic violence, mental health, and substance abuse services. This ensures that service providers quickly link families with services that meet their specific needs, and providers utilize a strength-based perspective in their work with families.

Westchester County continues as the lead agency for the Westchester County Continuum of Care in addressing the problems of homeless individuals. HOPE Community Services has been designated by the City of New Rochelle to represent New Rochelle in the Continuum of Care and currently administers two housing grants. The county operates the homeless shelter in White Plains and funds shelters in various communities as well as the Oasis Shelter on Washington Avenue in New Rochelle, which has 40 beds.

Every homeless person coming to the Oasis Shelter is evaluated by a case manager. Their needs and eligibility are determined for housing and other supportive services.

Several other shelters operate in the city to provide temporary housing for homeless persons: Providence House for mothers and children has 7 beds, and Volunteers of America has 21 beds, for a total of approximately 68 beds available in the City.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were

recently homeless from becoming homeless again

- The HUD objective of at least 65% of homeless persons moving from transitional to permanent housing has been exceeded and will be maintained at 70%
- The HUD objective of increasing to at least 77% the percentage of homeless persons staying in permanent housing over 6 months has been exceeded and will be maintained at 88%

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

- The City will continue funding HOPE Community Services and New Rochelle CAP which provide a food pantry and soup kitchen to low income persons, thus increasing available income for housing costs.
- HOPE Community Services, as a provider in Westchester County's Continuum of Care consortium, will provide housing counseling and financial assistance to persons through the Housing Stabilization Program funded by the county.
- HOPE Community Services also administers the Refuge grant which provides rental assistance to teens and young adults (ages 18-25) in the LGBTQ community.
- The City will continue to support the efforts of local and regional organizations that provide housing and supportive services to non-homeless special needs individuals in New Rochelle.
- Eviction prevention services are provided by the local agencies and supplement the City's efforts to prevent residents from losing their housing.

Discussion

Additional information regarding housing and supportive services for the homeless are fully discussed in the Market Analysis section of the City's 2018-2022 Consolidated Plan under Special Needs Facilities and Services (MA-35).

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

New Rochelle's most recent public policy effort to remove barriers to affordable housing is the adoption of the Affordable Housing Ordinance in 2006. Due to a concern that there were insufficient opportunities available for low-income, moderate-income and median-income individuals and families to purchase or rent dwellings in the City, City Council promulgated a local law to require any new residential and mixed-use developments of 10 or more units to include units affordable to moderate-income (rental) or median-income (owner) families. Developers may choose not to provide the required affordable units if they instead make payments to the City's Affordable Housing Fund to assist in the development of housing opportunities for low- and moderate-income families. Council also required developers of new residential and mixed-use developments of between two and 11 units outside of Downtown to make payments to the Fund.

Finally, Council required that anyone demolishing the units of low- and moderate-income families replace the units to be destroyed with new affordable housing or, in the alternative, make payments to the Fund.

Units created to satisfy these requirements, constituting 10% of the total units created as part of any proposed development, must be generally distributed throughout and indistinguishable from the market-rate housing and must be distributed among one-, two-, three-, and four-bedroom units in the same proportion as the market-rate units. Each unit must have a floor area of not less than 90% of the average floor area of the market-rate units. Each residential development application must include a draft Declaration of Restrictive Covenants that is effective for the life of the building. Funds owed to the Affordable Housing Fund must be paid before any permit is issued.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

During the FY 2021 program year, the City will undertake action to address the removal or mitigation of effects of public policies that create barriers to affordable housing. Examples of factors, which affect

affordable housing, may include:

- Environmental problems
- Impact fees
- Cost of land
- Incentive programs such as tax abatements or down payment assistance.

The Market Analysis section of the Consolidated Plan indicates the following characteristics of the City's housing market:

- The real estate market in New Rochelle continues to remain expensive. As a matter of fact, the Housing Market has seen a significant increase in pricing since the onset of the COVID-19 Pandemic.
- Cutbacks in federal funding threaten the continued ability of the City to provide affordable housing opportunities.
- Additional education and outreach is needed regarding rights and responsibilities under the fair housing laws.
- The age and condition of housing stock in New Rochelle limit the housing opportunities available to persons with disabilities.
- Some of the policy documents used by the City and NRMHA could be improved, from a fair housing perspective.
- There is a lack of land within the City available and suitable for housing development.
- Housing Choice Voucher holders have limited housing options outside of impacted areas.
- Mortgage lending data suggests that minorities are more likely to experience denials and high-cost lending.

Discussion:

In 2021, the City will address some of the above issues, which were identified in the Market Analysis.

- Work with developers to bring affordable housing to the City.
- Provide Fair Housing education workshops for residents and real estate professionals.
- The City will continue to fund a Homeless Resource Center at HOPE Community Services with non-HUD funds. This program provides outreach to the homeless population in New Rochelle and identifies resources and services to they may be entitled to. The main objective is find them suitable permanent housing.
- The City is allocating 2021 HOME funds for a TBRA program to address the needs of the homeless population in New Rochelle.
- Implement a down payment assistance program to assist first time home buyers with obtaining a single family home in New Rochelle.
- The City actively seeks out landlords to participate in the Housing Choice Voucher program.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the 2021 Action Plan will describe the City's planned actions to carry out the following strategies identified in the 2018-2022 Consolidated Plan:

- Obstacles to meeting underserved needs
- Foster and maintain affordable housing
- Evaluate and reduce lead-based paint
- Reduce the number of poverty level families
- Develop institutional structure to deliver services and accomplish Consolidated Plan goals
- Enhance coordination between public and private housing and social service agencies

Actions planned to address obstacles to meeting underserved needs

As in the past, despite City and Westchester County efforts, there remain a number of significant obstacles to meeting the needs of the underserved. These obstacles include the following:

- Population growth in overstressed areas
- Aging population
- High cost of housing
- Aging housing stock
- Inadequate funding to rehabilitate all of the existing housing units in need of repair, and
- Lack of knowledge of social service providers in New Rochelle for target-income residents.

The primary obstacle to meeting underserved needs is the limited resource available to address identified priorities. The City partners with other public agencies and nonprofit organizations to leverage resources and maximize outcomes involving housing and community development activities. In addition, several other obstacles to meeting underserved needs include:

Increased need for affordable housing and supportive services resulting from economic downturns – While budgets for projects are generally stretched in good economic conditions, economic downturns exacerbate these issues and concerns

Increased foreclosures and unemployment – In addition to the community implications of the recession are effects on a more individual basis, such as a high foreclosure rate, the associated problem of poor credit, and rising unemployment

Actions planned to foster and maintain affordable housing

In addition to the specific objectives for 2021 stated under the section, Affordable Housing (AP-55), the

City's Affordable Housing Ordinance adopted in 2006 encourages the creation of affordable housing units within new residential or mixed-use developments of ten or more units by offering a density bonus incentive if affordable units are built or requiring a payment to the City's Affordable Housing Fund which is used by the City to provide financing for the construction of affordable units to developers. The legislation also includes a provision that anyone demolishing units of low and moderate-income families replace the units to be destroyed with new affordable housing or make payments to the fund.

Actions planned to reduce lead-based paint hazards

Westchester County has received a \$4.1 Million grant from the US Department of Housing and Urban Development (HUD) to reduce lead-based paint, dust and other safety hazards in housing units of low- and moderate-income households over the next three and a half years.

The County's Department of Planning will administer grant funds through the Lead Safe Westchester (LSW) Program and homeowners and property owners of single-family or multi-family homes are encouraged to apply for LSW assistance. The County will inspect each property and hire licensed and certified lead abatement contractors to complete the work. Homes with lead-based-paint hazards may include other health and safety hazards that may be eligible for repairs such as missing or non-functioning smoke and carbon monoxide detectors and roof leaks.

LSW funding is limited and applications will be accepted on a first come served basis. Priority will be given to households with a child under the age of six or a pregnant woman. Residents will need to provide proof that they do not exceed HUD's income guidelines. For rental properties, eligibility is based on the income of residents, not the property owner.

After the LSW work is completed, HUD requires that affirmative marketing of rental units be offered to income eligible households for a period of at least three years and that owners do not sell their units for at least three years following the completion of LSW improvements.

Actions planned to reduce the number of poverty-level families

Poverty is a function of income, which is related to education, job training and employment. Annually the City provides CDBG funds to public service agencies to assist households below the poverty level with services. Major economic development programs in support of business development and job creation are being undertaken as follows. The City continues to have three major priorities for expanding the range of economic development opportunities available to low- and moderate-income

residents:

- Improve access to employment opportunities within the community development target area, and
- Help residents acquire the skills required for success in today's job market.

Actions planned to develop institutional structure

The City's Development Department is responsible for the management, implementation, and monitoring of the Consolidated Plan documents, the Assessment of Fair Housing, the Annual Action Plan, and other documents related to CDBG and HOME compliance. The institutional structure for providing affordable housing and meeting community development needs involves many agencies, including the Department of Development and the New Rochelle Municipal Housing Authority (NRMHA).

In addition, there are several offices within the City's departmental structure:

- Department of Development includes the offices of planning, zoning, historic landmark review, signage, public parking, building inspection and permitting;
- Bureau of Buildings is responsible for code enforcement;
- Parks and Recreation is responsible for development and maintenance of parks and recreational facilities, in addition to the Office of Aging and the Youth Bureau;
- New Rochelle Industrial Development Agency provides revenue-bond financing for economic development projects;
- New Rochelle Public Schools also play an important collaborating role in disseminating information to families and advising the City about impacts of proposed residential developments on the City's schools.

The coordination and provision of affordable housing and meeting community development needs is primarily represented by several essential state agencies:

- New York State Division of Housing and Community Renewal (NYS-DHCR)
- New York State Housing Trust Fund Corporation (HTFC)
- New York State Homeless Housing Assistance Corporation (NYS-HHAC)
- New York State Housing Finance Agency (NYS-HFA)
- New York State Affordable Housing Corporation
- Empire State Development Corporation
- State of New York Mortgage Agency

Other public agencies also collaborate in efforts to achieve the objectives outlined in the Consolidated Plan. These include several Westchester County agencies, such as the Departments of Planning, Social

Services, Health, Mental Health, and Transportation.

The City has on-going partnerships with the following agencies, which are part of the overall institutional structure, which implements the goals of the Consolidated Plan:

- NDR Group
- Westhab
- Habitat for Humanity
- Westchester Residential Opportunities
- Westcop
- Housing Action Council
- Downtown Business Improvement District
- New Rochelle Chamber of Commerce
- HOPE Community Services

New Rochelle has worked with several non-profit developers in the creation of affordable housing including Westhab and NDR Group who produce the majority of the affordable housing units.

Actions planned to enhance coordination between public and private housing and social service agencies

The City continues to coordinate efforts with area private industries, businesses, and social service agencies. This coordination effort is currently ongoing with the development of the City's Comprehensive Plan process.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I) (1, 2, 4)

Introduction:

The City does not have a Section 108 Loan program or receive surplus funds from urban renewal settlements. No CDBG funds have been returned to the line of credit during 2021 and do not have any float-funded activities that would produce program income.

Usually, the City uses 100% of its CDBG funds for activities benefitting low and moderate-income persons. The City does not use CDBG funds for slum and blight or urgent need activities.

The City uses a 3-year period to meet the 70% overall low/mod benefit requirement for its CDBG activities. The City's 2021 Annual Action Plan will cover the second year of its 3-year cycle, which extends from 2020-2022.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I) (1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l) (2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City is not proposing other forms of investment beyond those identified in 92.05.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of New Rochelle is implementing a Down Payment Assistance program in 2021. The assistance provided will be toward the purchase of an owner-occupied, single family residence. This program does not fund closing costs. The applicant will be required to sign a Note & Mortgage which is subordinate to the bank or lending institution that will be providing the primary mortgage. In accordance with 92.254 the Department of Development has guidelines in place for recapturing property assisted with these HOME funds. This program is only subject to recapture provisions.

All eligible applicants who receive the down payment assistance will be required to live in the subject property as their principal residence for five (5) years. The Department of Development reserves the right to perform an in person inspection of the home during each year the house is within the affordability period (5 years).

A monitoring affidavit will be mailed annually to the grant recipient in order to verify in writing that the subject property is being maintained and in compliance with the following guidelines: Grant recipients are the current owners of the subject property and the property is currently occupied as the grant recipient's primary residence.

The subject property is properly insured and maintained in agreement with the terms of the Note and Mortgage or the Note & Security Agreement.

No interest in the subject property has been sold, rented or transferred. There is a required five (5) year affordability period for the program, after which the Note & Mortgage will be forgiven and no repayment is required. Upon completion of the five (5) year affordability period the homeowner will be issued a "Satisfaction of Mortgage" from the City of New Rochelle. Please note that the homeowner will be responsible for all fees associated with filing the Satisfaction of Mortgage.

If sold before the 5 year period or the residence goes into foreclosure, the amount of HOME Direct Homebuyer Subsidy to be recaptured will be reduced by 20% at the end of each year of the affordability period. Or, if found to be in violation of the restrictions of the 5 year affordability,

repayment of the full amount of the Down Payment Assistance.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

When homeownership projects are undertaken, the City requires that an Affordable Declaration be filed in the Westchester County Clerk's Office as part of the contract of sale which places a lien on the property for the affordability period. See Resale provision for units as an attachment to the Action Plan.

The HOME program sets affordability periods that relate to the resale of the property. These periods are based on the amount of HOME funds provided for the **property**. The City of New Rochelle must control the sale of any homebuyer property through either resale or recapture provisions as set forth in 24CFR 92.254. If affordability periods are met, the City has guidelines in place for recapturing property assisted with HOME funds or reselling it.

Housing that is for purchase by a family qualifies as affordable housing only if the housing:

1. Has an initial purchase price that does not exceed the FHA mortgage limits for single family housing which represents 95 percent of purchase price/value limits for home ownership assisted through the HOME program.
2. Is the principal residence of the Homebuyer whose family qualifies as a low-income family at the time of purchase?
3. Is made available for subsequent purchase only to a low-income family that will use the property as its principal residence.
4. Is subject to resale and/or recapture restrictions that are established by the Participating Jurisdiction for a period of a minimum of 15 years or more depending on the additional funding sources. The following provisions will apply: (a) The homeowner must make the housing available for subsequent purchase only to a low income family that will use the property as its principal residence; and (b)

If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment, principal payments, and any capital improvement investment, the Participating Jurisdiction's recapture provisions may allow the HOME investment amount that must be recaptured to be reduced. The HOME investment amount may be reduced prorate based on the time the homeowner has owned and occupied the unit measured against the required affordability period; except that the participating jurisdiction's recapture provisions may not allow the homeowner to recover more than the amount of the

homeowner's down payment, principal payments, and any capital improvement investment.

Housing remains affordable if the subsequent purchaser's monthly payments of principal and interest, taxes, and insurance do not exceed 30% of gross income of a family with an income equal to 80% AMI.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable - The City does not intend to refinance debt.

Please see AD26 for Resale Guidelines Attachment.