

Westchester County recently came to an agreement with the federal government to construct fair and affordable housing units in some of Westchester's less racially diverse communities. The agreement is predicated on a new commitment by the Obama administration that counties that receive federal funds must give all people an opportunity to choose where they want to live.

Westchester County receives over \$15 million in federal funds annually which, in addition to providing housing, also goes to approximately 40 municipalities for neighborhood revitalization and improvements such as sidewalks, playgrounds, senior centers, as well as for public infrastructure. These funds also provide rental assistance for those with mental illness or disabilities who are living independently.

While this settlement is the outcome of a lawsuit, the county has admitted no wrong-doing and was prepared to fight the issue in court. But with litigation such as it is, the county chose to settle rather than be faced with the threat of losing a \$180 million lawsuit and additional millions in federal funds. Pursuing the lawsuit could also cost millions more in legal fees.

There are 31 eligible communities in Westchester.

Ardasley
Bedford
Briarcliff Manor
Bronxville
Buchanan
Cortlandt
Croton-on-Hudson
Dobbs Ferry
Eastchester
Harrison
Hastings-on-Hudson
Irvington
Larchmont
Lewisboro
Mamaroneck Town
Mt. Pleasant
New Castle
North Castle
North Salem
Ossining Town
Pelham
Pelham Manor
Pleasantville
Pound Ridge
Rye
Rye Brook
Scarsdale
Somers
Tarrytown
Tuckahoe
Yorktown



These homes will be built in accordance with HUD requirements which do not allow for discrimination. If a person feels he or she has been discriminated against, contact should be made with the Westchester County Human Rights Commission.

You've *heard* about the housing settlement...



...Now, get the *facts*

www.westchestergov.com/housing

Westchester
gov.com



Please read these *questions &* *answers*

Q How many homes will be built?

A 750 are supposed to be built over a 7 year period, but the actual number can be less. The federal government recognizes that there are forces beyond the control of the county, such as local zoning and home rule, and has therefore left it up to a monitor to lower the number or give the county more flexibility as to the time period and location. Much of the development depends on the county getting state funding and local inclusionary zoning regulations.

Q Where will they be built?

A The settlement provides that most of the units be built in communities that have less than 3 percent African American population and 7 percent Hispanic population. Housing can be spread among the 31 municipalities. This does not mean that all eligible communities will have these homes. Decisions will be based on land availability, local zoning, environmental conditions and other factors.

Q What is the housing like?

A The new housing, both home ownership and rental apartments, will be high-quality, for moderate-income families similar to what has already been constructed in Westchester. The county's Web site shows examples of fair and affordable homes that were designed to fit into the character of the communities. **We are not talking about large apartment buildings in single-family neighborhoods. Housing built previously includes town houses in accordance with local zoning regulations.**

Q Who will be eligible for this housing?

A The county will use annual guidelines from the U.S. Department of Housing and Urban Development (HUD) that use a percentage of Westchester's median income taking into account the number of people in a family. Home ownership will be offered to a family of four, for example, with an annual income up to \$84,200. Rental units may go to families with annual incomes up to \$63,180. **It is not low income or homeless housing. Homes will be made available to working people who are able to afford rental or mortgage payments, utilities, and where units are purchased, property taxes.**

Q How will this affect my school district?

A It is a myth that affordable housing will have a negative impact on school district resources. Sources cite U.S. Census Bureau statistics showing that rental apartments have fewer children per unit on average than owner-occupied, single-family housing. While some of the homes built will be home ownership, these should not impact the schools any more than market rate housing.

Q What does the settlement cost county government and what will it cost me as a taxpayer?

A The settlement specifies \$62.5 million, but \$51.6 million of it will support the creation of fair and affordable housing over 7 years. (This money would have been earmarked for housing anyway given the county's existing housing program priorities and capital plan.) The balance covers payments made to others to cover the settlement. The impact of these dollars on property taxes will be negligible.

Q How will fair and affordable housing affect my local taxes?

A These homes will pay their local town, village, county and school taxes, just like any other home.

Q How will this affect my property values?

A A number of studies have documented that contemporary fair and affordable housing developments have no impact on nearby property values. Approximately 2,800 such homes have been approved and constructed over the last 10 years throughout Westchester, and they have had no affect on adjacent property values.

Q How do I get on a list to obtain this housing?

A The county is in the process of developing an implementation plan. It will include a method to inform interested people on how to participate. Information on such opportunities will be posted on the county's Web site at: westchestergov.com/housing.

Q How can I inform the county if I know of available land?

A We will have a place on the Web site where you can send suggestions.

Q Is this housing only for African-Americans and Hispanics?

A No. It is illegal for the county (or anyone else) to discriminate against any group of people. What this settlement does is give all people the opportunity of choice. But because the eligible communities have little or no minorities, under the new federal focus it will be the responsibility of Westchester

County to conduct effective outreach and marketing to these populations to encourage their interest. But, the selection process must be fair and open, giving all applicants an equal chance.

Q Will the housing remain affordable?

A Each of the homes will have a restrictive covenant filed that will protect its long term affordability for 50 years. Owners will have the opportunity to sell their homes but that resale price will be controlled and the new buyers must still fit the income guidelines applicable at the time.

Q How great is the need in Westchester for affordable housing?

A The lack of affordable housing has long been an issue in Westchester. As a result both Republican and Democratic administrations have focused on what could be done to provide housing for our workforce, our seniors and our young people who grow up here, but cannot afford to stay here. The need for this housing is far greater than the 750 units stipulated in the settlement That's why the county has been committed to finding ways to fund and work with developers and non-profits to build homes that can be sold or rented for less than market cost. Previously we have worked with municipal officials to build units in our cities and in some of our towns and villages.

Q Before the settlement, what did the county do to support construction of affordable housing?

A Over the last decade, Westchester County government has helped to fund the building of 1,704 units of fair and affordable housing throughout the county including 1,370 rentals and 334 homeowner units. These have been built with the help of approximately \$15 million in funds from HUD and \$35 million in county funds. Under this settlement we will continue this practice. The only difference is that the settlement funds must be used in the 31 eligible communities. Separate from the settlement, the county will continue to help fund housing units in those non-eligible cities, villages and towns.

Q If there were no lawsuit, would the county be doing anything differently?

A Under a new commitment by the federal government, counties who accept federal funds must take this action to give all people the opportunity of choice. We cannot afford to refuse millions of dollars in federal funds that have helped our communities, non-profit agencies, the mentally ill and disabled, seniors and children over the years. Refusing funds would add over 3% to county property taxes.