



Community Development

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2024-2025

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City of White Plains



Community Development



## **Executive Summary**

The 2024-25 Consolidated Annual Performance and Evaluation Report (CAPER) compares the City's budgeted and actual use of Community Development Block Grant (CDBG) funds throughout the 2024-2025 Program/Fiscal Year ("FY 2024") which covers the time period between July 1, 2024 and June 30, 2025. This assessment has been completed in accordance with 24 CFR 91.520(a) and the 2020-24 Consolidated and Citizen Participation Plans.

## **A. CAPER: A Report on Housing & Community Development Accomplishments**

### **CD – Community Development Program**

The White Plains' Community Development (CD) Program provides grant funding to local public service agencies and qualifying businesses, funds public facility and infrastructure improvements, housing code enforcement activities and the Rehabilitation Program. The CD Program has rehabilitated over 4,500 single and multi-family housing units since the program's inception in 1974.

### **City of White Plains Affordable Rental Housing and Home Ownership Program**

The City of White Plains established the Affordable Rental Housing Program (ARHP) and the Affordable Home Ownership Program (AHOP) to increase the availability of affordable housing stock citywide. These programs provide quality affordable housing and support the City's economic vitality.

## B. City of White Plains’ Overall Community Development Goals

The City of White Plains’ five-year Consolidated Plan for 2020-24 states the following goals:

| Goal Name                            | Goal Descriptions  |
|--------------------------------------|--|
| <b>Planning &amp; Administration</b> | Deliver the CDBG projects and activities and meet program administrative requirements  |
| <b>Housing Rehabilitation</b>        | <p>Provide a source of funding for the rehabilitation of housing units for the purpose of eliminating existing or incipient code violations, unsafe housing conditions posing a threat to safety and to make emergency repairs.</p> <p><u>Home Rehabilitation Program:</u> Oversight of rehabilitation projects, preparation of specifications and bids, work site monitoring visits, filing of mortgages and deferred liens.</p> <p><u>Home Safety Initiative:</u> Provide smoke and carbon monoxide detectors to eligible households</p> |
| <b>Code Enforcement</b>              | Increase the number of residences complying with local codes to improve housing conditions and the built environment to positively affect property values and promote equitable enforcement. Enforcement activities take place in areas where housing is deteriorated or deteriorating and where there are signs of overcrowding or other illegal occupation. Activities also include night canvassing, inspection of properties on the Rental Housing Registry and emergency response.  |
| <b>Public Facilities</b>             | Investment is necessary for community and public facilities. Capital is needed for acquisition costs, improvements to streets, sidewalks and public infrastructure, removal of architectural barriers and emergency response.  |
| <b>Public Services</b>               | Support programs that provide assist with housing retention and stabilization, support vulnerable populations or assist in the development of the community or provide job training or comprehensive community services.   |

## C. Measuring and Reporting Performance

### Reporting Requirement

The City of White Plains is required to prepare action plans and program evaluation reports annually in order to receive Community Development Block Grant (CDBG) funds. This report provides a complete summary of all CDBG funded activities, actions taken to meet goals and objectives stated in the 2020-24 Consolidated Plan and 2024-25 Annual Action Plan, and compares the budgeted amounts with the actual expenditures in FY 2024.

The organization of this document corresponds to HUD's reporting requirements as outlined in 24 CFR Part 91. This report also provides updates on actions taken to further fair housing choice, as outlined in the current Analysis of Impediments (AI).

### Citizen Participation

All CDBG related plans and reports are prepared in accordance with the City's current Citizen Participation Plan. CD staff work closely with the Community Development Citizens Advisory Committee (CDCAC) on the development and evaluation of plans, reports, programs and activities. The CDCAC consists of eleven, Mayor appointed, City of White Plains residents. The CDCAC serves three main purposes:

1. To assist the City in assessing the needs of its resident and neighborhoods
2. To hold public hearings on the development and past performance of the Consolidated Plan and annual Action Plans, including funding recommendations for how CDBG funds should be allocated
3. To reflect on the past performance of CDBG projects and programs and make recommendations for improvement

The Mayor's CDCAC appointments provide for representation of low- and moderate-income persons, members of minority groups, non-English speaking persons, persons with disabilities and other persons directly affected by the program.

**CR-05 - Goals and Outcomes**

*Progress the jurisdiction has made in carrying out its strategic plan and its action plan.  
91.520(a)*

**FY 2024 Accomplishments**

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*Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)*

Categories, goal outcome indicators, units of measure, Strategic Plan and Annual Action Plan goals, outcomes and percentage completed for each of the grantee’s programs.

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

| Goal                      | Category                              | Source/<br>Amount | Indicator   | Unit of<br>Measure      | Expected –<br>Strategic Plan<br>(Con Plan) | Actual –<br>Strategic<br>Plan<br>2020-<br>2024 | Percent<br>Complete | Expected –<br>Program Year<br>2024-2025 | Actual –<br>Program Year<br>2024-2025 | Percent<br>Complete |
|---------------------------|---------------------------------------|-------------------|---|-------------------------|--|--|---------------------|---|---------------------------------------|---------------------|
| Planning & Administration | Planning & Administration             |                   | Other   | Other                   | 7  | 7  | 100%                | 2                                       | 2                                     | 100%                |
| Housing Rehabilitation    | Affordable Housing                    |                   | Homeowner Housing Rehabilitated   | Household Housing Units | 50   | 47   | 94%                 | 10                                      | 3                                     | 30%                 |
| Code Enforcement          | Affordable Housing                    |                   | Housing Code Enforcement/ Foreclosed Property Care  | Household Housing Unit  | 625  | 723  | 116%                | 125                                     | 211                                   | 169%                |
| Public Facilities         | Non-Housing Community Development     |                   | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit | Persons Assisted        | 8,000                                      | 16,895   | 211%                | 7,985                                   | 7,985                                 | 100%                |
| Public Services           | Homeless & Non-Homeless Special Needs |                   | Public Service Activities other than Low/Moderate Income Housing Benefit                    | Persons Assisted        | 25,000                                     | 29,262   | 117%                | 2,000                                   | 5,808                                 | 290%                |

*Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.*

Providing quality and affordable housing, public facility and infrastructure improvements, housing retention and stabilization efforts, community building and support of vulnerable populations were identified as high priority needs in the 2024-25 Annual Action Plan. The CD Program met all of the stated goals in FY 2024.

**CR-10 - Racial and Ethnic composition of families assisted**

*Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)*

**Table 2 – Table of assistance to racial and ethnic populations, FY 2024-2025 and to Date**

| Race                                      | FY 2020-2024  | FY 2024-2025 | Total Served to Date | Percent     |
|---|---------------|--------------|----------------------|-------------|
| White                                     | 12,303        | 4,409        | 16,712               | 57%         |
| Black or African American                 | 9,919         | 1,234        | 11,150               | 38%         |
| Asian                                     | 1,087         | 69           | 1,156                | 4%          |
| American Indian or American Native        | 67            | 78           | 145                  | <1%         |
| Native Hawaiian or Other Pacific Islander | 45            | 18           | 63                   | <1%         |
| <b>Total</b>                              | <b>23,421</b> | <b>5,808</b> | <b>29,229</b>        | <b>100%</b> |
| Ethnicity                                 | FY 2020-2024  | FY 2024-2025 | Total Served to Date | Percent     |
| Hispanic                                  | 9,577         | 4,315        | 13,892               | 47%         |
| Not Hispanic                              | 13,844        | 1,493        | 15,337               | 53%         |
| <b>Total</b>                              | <b>23,421</b> | <b>5808</b>  | <b>29,229</b>        | <b>100%</b> |

**CR-15 - Resources and Investments 91.520(a)**

*Identify the resources made available*

**Table 3 – Resources Made Available**

| Program & Source of Funds |  | Resources Made Available: FY 24 | Amount Expended: FY 24 |
|---------------------------|--|---------------------------------|------------------------|
| <b>CDBG - Federal</b>     | HUD Grant Awards & Revolving Fund (Includes new funds, reprogrammed funds, revolving loan funds and CDBG-CV) | \$1,206,497                     | \$1,072,954            |
| <b>Other - Local</b>      | Affordable Housing Program - Other   | \$140,000                       | \$140,000              |
| <b>Other - Local</b>      | City of White Plains Local Contribution  | \$1,550,000                     | \$1,550,000            |

**Narrative**

Resources Made Available: The City of White Plains made available a total of \$1,089,029 in new (\$895,038) and reprogrammed (\$193,991) CDBG funds in FY 2024.

Amount Expended: The City of White Plains expended a total of \$761,495 in new CDBG funds in FY 2024. These funds supported program and rehabilitation administration, housing code enforcement activities, public facility and park improvements, and public services.

The CD program also spent \$112,518 in revolving loan funds in FY 2024; this fund provides loans to income eligible homeowners, historic preservation projects, and community facilities as part of the Rehabilitation Program.

\$4,950 in CDBG-CV funds (FY2020) were expended by the City of White Plains in FY 2024.

The City contributes \$140,000 of City dollars for the administration of the City's Affordable Rental Housing Program (ARHP)

The City contributes \$1,550,000 of City dollars toward community development activities such as affordable housing, code enforcement, parks, facilities and infrastructure improvements.

*Identify the geographic distribution and location of investments.*

**Table 4 – Identify the geographic distribution and location of Investments**

| Target Area                    | Planned Percentage of Allocation | Actual Percentage of Allocation |
|--------------------------------|----------------------------------|---------------------------------|
| 2020-24 Barker                 | 11%                              | 6%                              |
| 2020-24 Battle Hill            | 11%                              | 21%                             |
| 2020-24 Carhart South          | 11%                              | 6%                              |
| 2020-24 Downtown South         | 13%                              | 11%                             |
| 2020-24 Eastview               | 12%                              | 6%                              |
| 2020-24 Ferris-Church          | 10%                              | 7%                              |
| 2020-24 Fisher Hill            | 11%                              | 7%                              |
| 2020-24 Highlands              | 11%                              | 6%                              |
| 2020-24 Kensico-Lake           | 10%                              | 13%                             |
| 2020-24 City-wide - low/mod    | 70%                              | 65%                             |
| 2020-30 Code Enforcement Areas | 10%                              | 12%                             |

## Leveraging

*Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.*

CDBG leverages state, county, local and private funds in a variety of ways. In order to be considered for funding through the CDBG funded Public Service Grant Program, applicants must identify other funding sources used to support the project. City run programs such as after school programs, summer camp scholarships and programs with persons for differing abilities are in part supported with local funds. El Centro Hispano and the Thomas H. Slater Center also receive funding through Westchester County. Code enforcement is supported by CDBG, local and New York State funds. The Rehabilitation Program uses additional funds from NYS Affordable Housing Corporation to assist households in the Rehabilitation Program.

**CR-20 - Affordable Housing 91.520(b)**

*Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.*

| <b>Table 5 - Number of Households</b>                                      |                      |               |
|--|----------------------|---------------|
|  | <b>One-Year Goal</b> | <b>Actual</b> |
| Number of homeless households to be provided affordable housing units      | 211                  | 226           |
| Number of non-homeless households to be provided affordable housing units  | 4,904                | 5,199         |
| Number of special-needs households to be provided affordable housing units | 402                  | 397           |
| <b>Total</b>   | <b>5,517</b>         | <b>5,822</b>  |

| <b>Table 6 - Number of Households Supported</b>                          |                      |               |
|--|----------------------|---------------|
|  | <b>One-Year Goal</b> | <b>Actual</b> |
| Number of households supported through rental assistance                 | 5,211                | 5,335         |
| Number of households supported through the production of new units       | 298                  | 484           |
| Number of households supported through the rehab of existing units       | 8                    | 3             |
| Number of households supported through the acquisition of existing units | 0                    | 0             |
| <b>Total</b>   | <b>5,517</b>         | <b>5,822</b>  |

*Discuss the difference between goals and outcomes and problems encountered in meeting these goals.*

There were 5,822 households supported in FY 2024 representing 105% of the projected goal. The greatest increase in affordable units were produced through set-asides required through the City's Affordable Rental Housing Program.

Housing prices and housing shortages have persisted throughout the NY Metro region. Despite the Program's success in creating new affordable units, the need for affordable housing, specifically for the lowest income residents remains high.

*Discuss how these outcomes will impact future annual action plans.*

The impacts of the COVID-19 pandemic on housing prices and housing instability continues to impact the City's residents.

The City continues to research the most effective way to utilize designated affordable housing assistance funds to increase affordable housing opportunities.

*Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.*

**Table 7 - Number of Persons Served**

| CDBG Income Categories | FY 2020-2024  | FY2024-2025  | Total Served to Date (2020-2025) | Percent     |
|------------------------|---------------|--------------|----------------------------------|-------------|
| Extremely Low-Income   | 10,389        | 2,949        | 13,338                           | 58%         |
| Low-Income             | 8,979         | 2,716        | 11,695                           | 51%         |
| Moderate-Income        | 3,752         | 128          | 3,880                            | 17%         |
| <b>Total</b>           | <b>23,120</b> | <b>5,793</b> | <b>28,913</b>                    | <b>100%</b> |

**CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

*Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:*

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

The City of White Plains has a strong partnership with Lifting Up Westchester (LUW), a major provider of services to homeless adults in White Plains. The LUW Homeless Outreach team works successfully with:

- Chronically homeless men and women who have refused, or are unable, to participate in treatment programs or complete the documentation that would make them eligible for housing and other services provided by the Department of Social Services; and
- Individuals who are temporarily homeless, perhaps as a result of the pandemic, who have not entered into the DSS system for a variety of reasons.

Many of the clients targeted suffer from substance abuse, mental illness, HIV/AIDS, or have co-occurring disorders while others have been recently released from incarceration and are now on parole. Between July 1 2024 and June 30 2025, 170 individuals received services from the Outreach team.

The Westchester County Continuum of Care Partnership to End Homelessness completed the Point in Time (PIT) Count in January of 2025. There were 11 unsheltered people in 2025 as compared to 10 unsheltered people in 2024 as compared to 16 people in 2023. The number of unsheltered individuals increased during COVID and has decreased to pre COVID levels in the past two years.

*Addressing the emergency shelter and transitional housing needs of homeless persons*

The City of White Plains is on the board of the Westchester County Continuum of Care (CoC) a planning group for allocating funding for transitional and supportive housing, including White Plains facilities. The core planning participants in the CoC are the cities of Yonkers, Mt. Vernon, White Plains, and New Rochelle, and the County of Westchester. Westchester County and not-for-profit shelter operators have been successful in eliminating the homeless population staying in hotels and motels. The City has regularly increased the number of emergency shelter beds from November to April to address those who are homeless seeking shelter during the cold months.

The January 2025 PIT Count enumerated 364 homeless individuals housed in emergency shelters in White Plains, of which 330 of these individuals were housed at the Coachman family shelter and the remainder at LUW's Samaritan House and Open Arms shelters.

*Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs*

Public Service agencies such as Lifting Up Westchester, Westchester Residential Opportunities, Ecumenical Emergency Food Pantry of White Plains, White Plains CAP/WestCOP, Trinity United Methodist - Food Distribution, the White Plains Youth Bureau, and the Bridge Fund of Westchester are at least partially funded by CDBG funds to stabilizing local housing and help vulnerable populations avoid becoming homeless. Since COVID, we have been using some CDBG-CV funding for job training services through the Southern Westchester Board of Cooperative Educational Services.

The White Plains Youth Bureau provides many services for White Plains youth, especially those facing socio-economic challenges. The Youth Bureau's services are tailored to meet the individual's specific needs; children served often face issues with poverty and hunger. The Youth Bureau also operates a community garden program to stock the Food Pantry, which is given to families in need. Food unsold at the White Plains' Farmers Market is also donated and distributed through the Youth Bureau. Food is distributed to children in public housing and low-income environments who would otherwise have very little food to eat when they are home on weekends.

*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.*

According to 2024 data from the homeless housing providers, there are seventeen units of Permanent Supportive Housing (PSH) and 2 units of Rapid Rehousing (RRH) for single adults in White Plains. These units are managed by Lifting Up Westchester, Human Development Services of Westchester, Mental Health Association of Westchester, Lexington Center, Guidance Center, and Westhab through subcontracts with the Westchester County Department of Community Mental Health and the Department of Social Services and the Mount Vernon Urban Renewal Agency under HUD CoC grants. In addition, there are seven permanent units for homeless families managed by the Housing Action Council.

Approximately 20% of those in shelter in Westchester County last year successfully exited to permanent housing and 99% of those in permanent supportive housing retained that housing. While there is a continuing need for more supportive housing (and affordable housing in general) for those emerging from shelter, the City continues to make progress in permanently exiting the homeless from shelters into the community.

**CR-30 - Public Housing 91.220(h); 91.320(j)***Actions taken to address the needs of public housing*

The White Plains Housing Authority (WPHA) is an independent Public Housing Agency that serves the public and affordable housing needs for the City of White Plains. The goal of WPHA which is supported by the Federal Quality Housing and Work Responsibility Act of 1998 is to allow for more economic integration and de-concentration in public housing; encourage and reward work; provide protection of those in need; and expand the number of units accessible to low income families in cooperation with new housing choice vouchers.

The Authority is designated as a “Standard Performer” by the Department of Housing and Urban Development (HUD).

The Authority is considered a “medium sized” agency currently providing oversight, asset management and/or property management for an 865-unit affordable housing portfolio. WPHA controls 360 units of conventional HUD-subsidized low-rent public housing units and 805 “Section 8” Housing Choice Voucher Units. These units are located throughout the City in three separate developments - Brookfield Commons/Winbrook, Lakeview Apartments and the Schuyler-DeKalb Apartments.

The WPHA continues to convert public housing to Section 8 supported Rental Assistance Demonstration (RAD) program. Additionally, WPHA continues redeveloping the Winbrook property as Brookfield Commons, a mixed-income housing development. Phase II of Brookfield Commons, located at 135 South Lexington Avenue, was completed in FY 2021 and the Phase III development was approved by the City in August 2023. Construction is expected to begin soon. Following completion of all phases, the Winbrook property will be removed from the HUD public housing inventory.

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

WPHA staff encourages residents to participate in homeownership programs offered through partnering agencies. Participants in these programs receive assistance with credit repair and money management to help prepare them for the next steps in homeownership. In addition, the City worked with the WPHA as part of the Love Your Block program on a resident directed initiative that included advocacy for better traffic safety and a commemorative plaque installation and ceremony. As a result of this involvement, residents of the Brookfield Commons have become increasingly involved including participating in the Downtown Revitalization Initiative.

*Actions taken to provide assistance to troubled PHAs*

The White Plains Housing Authority has not been designated as troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

*Actions taken 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. 91.220 (j); 91.320 (i)*

1. In June 2024, the City's Common Council officially adopted the "One White Plains" Comprehensive Plan. Spearheaded by the Comprehensive Plan Committee, the planning process involved a robust public participation effort, garnering thousands of comments from public workshops, on-line surveys and listening tours. The plan covers six planning elements entitled connectWP, greenWP, liveWP, playWP, strengthenWP and workWP. Each element contains topics such as transportation and mobility, sustainability and resilience, housing and land use, recreation and historic resources, city services, and economic development. In 2025 the City has begun implementing the myriad initiatives pertaining to each element and in accordance with the Plan's community-driven vision, including key initiatives that will benefit low/moderate income communities.
2. As a result of the sweeping 2019 amendments to the City's Affordable Rental Housing Programs Rules and Procedures, the program serves households with incomes as low as 50% of the Westchester County Area Median Income ("AMI") and has provided financial support for the creation of some 473 additional affordable units city-wide via the Affordable Housing Assistance Fund ("AHAF") by utilizing fee-in-lieu payment for only 48 units. This program has enabled the city to continue to produce inclusionary units while successfully leveraging developer contributions to incentivize up to 8.8x as many affordable units city-wide (48 units into 473 units). As recommended in the city's Comprehensive Plan, One White Plains, establishing a more robust AHAF has become a critical tool to enable the city to partner with both private and non-profit developers to more proactively confront the housing affordability crisis head-on.
3. Planning Department staff analyzed the utilization and waiting list data of the Affordable Rental Housing Program as described above. The results indicated that even though the program was showing impressive results, there was a need for adjustments to allow for the development of units at the 40% AMI level. With the support of the Mayor and Common Council, the Planning Department began the process to revise the existing program rules and procedures.
4. In October 2023, the New York Governor launched the Pro-Housing Communities Certification Program. Local municipalities could submit data that proved that they were building units to help mitigate the current housing crisis. The City of White Plains was among the first municipalities to submit data and become recognized as a pro-housing community. The City was recently recertified, demonstrating its commitment to overcoming barriers to housing.
5. The CD Program continues to follow updated internal guidelines for the Rehabilitation Program, the updated guidelines provide for owner-occupied multi-family units such as condominium and cooperative units to be eligible for rehabilitation assistance through the program - more households will now be eligible for the program.

6. The City continues to participate in Senior Citizen Rent Increase Exemption (SCRIE) program to provide rent increase exemptions to our senior population.
7. The City continues to participate in Disability Rent Increase Exemption (DRIE) program to provide rent increase exemptions to our disabled population.
8. The City continues to follow an established inter-department protocol for identifying properties in need of maintenance and repairs, and connects eligible property owners or landlords with assistance.
9. In partnership with Westchester Residential Opportunities (WRO), the City continues to maintain a list of apartment listings and senior housing resources, connecting residents with safe and affordable housing options.
10. The City's Neighborhood Conditions Coordinator continues to connect residents struggling with housing issues with available resources.
11. The City maintains a Rental Housing Registry for multi-family buildings to reduce instances of overcrowding and other illegal housing practices.
12. In 2024, the City completed high impact actions to become a NYS Silver Certified Climate Smart Community. Many of the high impact actions had an equity component such as investing in publicly accessible EV chargers in low/moderate income communities.
13. The City obtained funding for planning grants that will facilitate safer streets, access to improved mobility options, and the creation of a new community center.

***Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)***

Limited and decreased formula grant funding have continued to be the greatest obstacle to meeting underserved needs. Results from the community engagement process and data analysis show that housing, supportive services and community development needs remain unmet. Community Development staff seek out additional funding sources to provide services ineligible for CDBG support. COVID relief funds were instrumental in the program's ability to provide a wider variety of services, including job training, to the community.

***Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)***

A New York State law enacted in 1993 requires that all children from six months to six years be tested for lead-based paint poisoning as part of their physical examinations. Further, the Westchester County Department of Health requires that all children between one and two years of age be tested for lead-based paint poisoning as part of their physical examinations. Through a cooperative program established in 1993 between the Westchester County Department of Health and the City's Community Development Program, the City is notified when a child is found to have elevated levels of lead in the blood. Remediation in the home is then pursued.

The Community Development Program works to educate property owners of lead-based paint hazards by providing HUD's lead notification sheet, available in both English and Spanish. The CD Program also provides low-interest or deferred loans to eligible households for lead-based paint abatement through the Rehabilitation Program. Rehabilitation projects are assessed and, if necessary, tested for lead-based paint. If lead-based paint is present, remediation

becomes the project's priority. Ineligible households are referred to the Westchester County Department of Health.

Property owners utilizing the Program's low-interest or deferred loans must work with a contractor certified in lead-based paint removal and have a copy of their certification on file. The Westchester County Department of Health also provides guidelines for safe removal and provides residents with information on nearby testing labs and public health care facilities.

***Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)***

The City's anti-poverty strategies are supported through the CD program's Public Service Grant Program. The City provides grant funding to at least 18 public service agencies each program year. The City partners with agencies that work directly with low-income families to provide necessary services to reduce the effects of poverty. For example, food pantries and youth programs are funded to reduce the risk of poverty for individuals and families and to engage and empower White Plains youth. Job training programs assist low income individuals in developing skills to launch more lucrative careers paths. These services address the needs identified in the 2024-25 Annual Action Plan and 2020-24 Consolidated Plan, as amended.

According to the 2019-2023 American Community Survey 5-year estimates, 10.9% of White Plains residents and 7.5% of families earned income that fell below the national poverty level. These data show a very slight increase in poverty for families (1%) and 10% increase in poverty for persons as a whole from the 2018-2022 American Community Survey 5-Year Estimates.

***Actions taken to develop institutional structure. 91.220(k); 91.320(j)***

The CD Program strengthened the City's institutional delivery structure through the development of the 2020-24 Consolidated Plan and its subsequent substantial amendment.

The program continues to work collaboratively with a wide network of City departments, community organizations, community and governmental committees and task forces, and other levels of government in an effort to provide the greatest opportunity to achieve mutually held housing and community development goals. These partnerships were instrumental in understanding the needs of vulnerable residents throughout the pandemic.

***Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)***

The City's Planning Department leads the collaborative effort between public and private housing and social service agencies. CD Program staff in particular have developed relations with Westchester's Continuum of Care and the White Plains Housing Authority, as well as other local government entities and agencies providing local homeless care. Additionally, Planning Department staff administers the City's Affordable Housing Program and the SCRIE/DRIE rent subsidy program. These relationships are integral to strategic planning and coordination of services citywide.

CD staff participate in a regular meeting convened by the White Plains Housing Authority to strengthen services to their residents. As part of this meeting, the City shares available resources and connects residents with these resources. CD staff also participate in a monthly Continuum of Care meeting and sub-committee meeting as possible.

*Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)*

The following actions were taken in 2024-25 to address impediments to fair and affordable housing:

- Continued funding for Westchester Residential Opportunities to provide eviction prevention services, first time home buying education, and affordable housing information
- Continued funding for El Centro Hispano to address issues of overcrowded housing, employment, and general quality of life, and to provide information about the availability of community services to White Plains Hispanic population
- Maintenance of a Rental Housing Registry for multi-family buildings to reduce instances of overcrowding and other illegal housing practices. In FY 2019, CD and City staff began inspecting these properties for adequate safety conditions - these efforts continue.
  - The City continues to follow an established inter-department protocol for identifying properties in need of maintenance and repairs, and connects eligible property owners or landlords with assistance
- Continue to operate the City of White Plains Affordable Home Ownership Program
  - The City is in the process of developing new Affordable Home Ownership Program Rules and Procedures. At this time the rules and procedures have not been finalized but will increase affordable housing options throughout the City
- Continue to administer the Affordable Rental Housing Program guidelines:
  - require a set aside in all developments 10 units and over, City-wide
  - amend the eligible income range from 60% - 100% AMI to 50% - 100% AMI
  - establish a fee-in-lieu option for up to 25 of the required affordable units
  - eliminate the applicant "priority system"
- Continue to administer the Affordable Housing Assistance Fund (AHAF) which is funded by fee-in-lieu contributions from developers as an alternate means to meet their affordable housing obligation. One million dollars from the fund was contributed to Brookfield Commons Phase II.
- Joined with the Community of Compassion coalition to prioritize equitable funding for services for people experiencing homelessness.
- Participated in local meetings on severe housing overcrowding.
- Worked with private developers and non-profits to help site housing developments that serve vulnerable populations within downtown White Plains.
- Regularly disseminate information regarding resources for affordable home ownership newly made available through Westchester County resources
- Regularly disseminate affordable apartment listings and senior housing resources for White Plains
- The City continues to participate in Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE) programs to provide rent increase exemptions to our senior and disabled population

- City of White Plains website updates to improve access and information regarding fair and affordable housing including:
  - improved website design and user function
  - interactive affordable unit locator map
  - online fillable and submit-able Affordable Rental Housing Program application & recertification forms
  - additional resources for: local senior housing, homeowner assistance programs, local and county Section 8 offices, county-wide housing counseling agencies

### **CR-40 - Monitoring 91.220 and 91.230**

*Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements*

The City of White Plains monitors sub-recipients twice annually, once for observation of services or programs subsidized by CDBG and again to perform an administrative monitoring to review the sub-recipients' annual financial audit reports. Monitoring site visits are coordinated with sub-recipients, members of the Community Development Citizens Advisory Committee (CDCAC) and the City's grant administrator.

Monitoring ensures that the sub-recipient understands the regulations, procedures and responsibilities associated with implementation of approved CDBG activities. Sub-recipients are made aware of the monitoring plan and process upon contract execution. Sub-recipients typically receive a formal notification from the City regarding an upcoming monitoring visit and the sub-recipients are required to cooperate with the grant administrator in completing the monitoring in compliance with HUD regulations.

The monitor observes the following:

1. Are CD funds being distributed appropriately?
2. Are grantees carrying out activities and certifications in accordance with HUD requirements and the grant agreement?
3. Are grantees carrying out activities and certifications in a timely manner?
4. Are there issues with the grant, reporting, and/or are there other problems to be addressed?
5. Is the grantee complying with administrative and financial record keeping as required?
6. Does the grantee have the administrative capacity to administer the grant award?

## Citizen Participation Plan 91.105(d); 91.115(d)

*Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.*

### Community Development Citizens Advisory Committee

Throughout the 2024-25 FY, the committee helped with the review, development and implementation of program activities. The Committee consulted on the 2020-24 Consolidated Plan, Annual Action Plan and CAPER. The CDCAC works to assess community needs, hosts public hearings and represents the voice of White Plains residents throughout planning and implementation of the City's Community Development Program.

The Committee was comprised of the following White Plains residents in FY 2024: Kenneth J. Creary, Chair; Millie Castro; Sidia Cortes; William Brady; Mary Perri; Soknan Han Jung; Marie Houston; Stephen Walfish; Nicole Johnson; Jonna Robins and Charlene Raynor.

The CDCAC hosted the following opportunities for citizen participation:

| <b>White Plains Community Development Citizens Advisory Committee Meeting Schedule<br/>For the HUD Reporting Year of July 1, 2024 to June 30, 2025</b> |             |                  |   |
|--|-------------|------------------|---|
| <b>Date</b>  | <b>Time</b> | <b>Location</b>  | <b>Description</b>  |
| November 20, 2024  | 6:00 PM     | 70 Church Street | CDCAC Orientation   |
| December 4, 2024   | 1:00 PM     | 70 Church St.    | CD Public Service Program<br>Application Workshop<br>(Optional for CDCAC Members)   |
| December 6, 2024   | 11:00 AM    | 70 Church St.    | CD Public Service Program<br>Application Workshop<br>(Optional for CDCAC Members)   |
| January 29, 2025   | 6:30 PM     | 255 Main St.     | <b>Public Hearing:</b> Public Service program<br>applicant presentations, review of past year's<br>program performance, public input on Annual<br>Action Plan |
| February 27, 2025  | 6:00 PM     | 70 Church St.    | CDCAC Committee Meeting:<br>Funding Recommendation Decision Night   |
| April 10, 2025   | 6:30 PM     | 255 Main St.     | <b>Public Hearing:</b><br>Public comment on Draft Annual Action Plan,<br>Projects and Activities  |
| Sep. 5 – Sep. 20, 2025   | --          | --               | Public comment period for CAPER (15 days)   |
| September 9, 2025  | 6:30 PM     | 255 Main St.     | <b>Public Hearing:</b><br>Public hearing on 2024-25 CAPER   |

**CR-45 - CDBG 91.520(c)**

*Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.*

The work done to prepare the 2020-24 Consolidated Plan and subsequent amendment ensured planned activities for FY 2024 aligned with the resources available. FY 2024 marks the completion of the fifth and final year of the 2020-24 Consolidated Plan; all goals in the 5-year Strategic Plan were met or surpassed.

*Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?*

No

DRAFT