



# CONSOLIDATED PLAN 2025-2029 ANNUAL ACTION PLAN 2025-2026

CITY OF WHITE PLAINS, NEW YORK  
DEPARTMENT OF PLANNING  
COMMUNITY DEVELOPMENT PROGRAM





# CONSOLIDATED PLAN 2025-2029

CITY OF WHITE PLAINS, NEW YORK

DEPARTMENT OF PLANNING

COMMUNITY DEVELOPMENT PROGRAM

City of White Plains



Community Development

# ACKNOWLEDGEMENTS

This plan was prepared by the White Plains Planning Department. The Planning Department wishes to thank all those who helped in the preparation of this Plan including staff from the following City departments: Finance, Law, Building, Parking, Public Safety, Public Works, Recreation and Parks, and the Youth Bureau. We also extend thanks for the contributions of the White Plains Housing Authority and not-for-profit agencies providing housing assistance, community development, and public services to residents of the City of White Plains. The Planning Department also wishes to acknowledge the hard work and commitment of the members of the Community Development Citizens Advisory Committee, and offers special gratitude to the Mayor and Common Council of the City of White Plains for their leadership and support.

## White Plains Common Council

*Thomas M. Roach, Mayor*

Council Member Justin Brasch	Council Member Richard Payne
Council Member Jeremiah Frei-Pearson	Council Member Victoria Presser (President)
Council Member John M. Martin	Council Member Jennifer Puja

## Community Development Citizens Advisory Committee

*Kenneth Creary, Chair*

Millie Castro	Mary Perri
Sidia Cortes	Soknan Han Jung
William Brady	Marie Houston
Stephen Walfish	Charlene Raynor
Jonna Robins	Nicole Johnson



## Department of Planning

*Commissioner Christopher N. Gomez*

*Deputy Commissioner Judith Mezey*

Kristi Knecht	Yascara Maldonado
Eileen McClain	Justin Holman
Fredy Artunduaga	Stephen Sullivan
Rod Johnson	

consolidated**PLAN**



YOUR VOICE COUNTS



# TABLE OF CONTENTS

## EXECUTIVE SUMMARY

---

ES-05	Executive Summary	1
-------	-------------------	---

## THE PROCESS

---

PR-05	Lead & Responsible Agencies	4
PR-10	Consultation	6
PR-15	Citizen Participation	18

## NEEDS ASSESSMENT

---

NA-05	Overview	22
NA-10	Housing Needs Assessment	24
NA-15	Housing Problems	33
NA-20	Severe Housing Problems	36
NA-25	Housing Cost Burdens	39
NA-30	Discussion	40
NA-35	Public Housing	41
NA-40	Homeless Needs Assessment	45
NA-45	Non-Homeless Special Needs Assessment	47
NA-50	Non-Housing CD Needs	50

## MARKET ANALYSIS

---

MA-05	Overview	52
MA-10	Number of Housing Units	53
MA-15	Cost of Housing	56
MA-20	Condition of Housing	61
MA-25	Public and Assisted Housing	65
MA-30	Homeless Facilities	68
MA-35	Special Needs Facilities & Services	70
MA-40	Barriers to Affordable Housing	72
MA-45	Non-Housing CD Assets	72
MA-50	Needs & Market Analysis Discussion	78
MA-60	Broadband Needs	80
MA-65	Hazard Mitigation	81

## STRATEGIC PLAN

---

SP-05	Overview	83
SP-10	Geographic Priorities	84
SP-25	Priority Needs	103
SP-30	Influence of Market Conditions	106
SP-35	Anticipated Resources	107
SP-40	Institutional Delivery Structure	109
SP-45	Goals	113
SP-50	Public Housing Accessibility & Involvement	115
SP-55	Barriers to Affordable Housing	116
SP-60	Homelessness Strategy	117
SP-65	Lead Based Paint Hazards	120
SP-70	Anti-Poverty Strategy	121
SP-80	Monitoring	122

## ANNUAL ACTION PLAN

---

AP-15	Expected resources	137
AP-20	Annual Goals and Objectives	139
AP-35	Projects	141
AP-50	Geographic Distribution	149
AP-55	Affordable Housing	150
AP-60	Public Housing	151
AP-65	Homeless and Other Special Needs	152
AP-75	Barriers to Affordable Housing	154
AP-85	Other Actions	155
AP-90	Program Specific Requirements	157

## APPENDICES

---

A	Maps
B	Citizen Participation Plan
C	Community Consultation

# EXECUTIVE SUMMARY

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

### Introduction

The Community Development Block Grant (CDBG) program was authorized under Title I of the 1974 Housing and Community Development Act. The City of White Plains has been a designated entitlement community since the program's inception. CDBG provides White Plains with the funds to complete a wide range of projects aimed at revitalizing neighborhoods, strengthening economic development and improving community facilities and services. Funding levels are based on the entitlement community's population, percentage of low- and moderate-income residents and age of housing. The program allows entitlement communities to develop their own projects and funding priorities in accordance with the following national objectives:

- Benefit to low- and moderate-income persons;
- Aid in the prevention or elimination of slums or blight conditions; or
- Address other community development needs that present a serious and immediate threat to the health and welfare of the community

CDBG activities must address a priority need identified in the current Consolidated Plan; the City's current plan is active from July 1, 2025 until June 30, 2030. The five-year Consolidated Plan is submitted to HUD as part of the application to receive these funds. The Consolidated Plan utilizes a databased Needs Assessment and Housing Market Analysis combined with a substantial community consultation process to identify the City's most pressing community development needs.

These findings inform a Strategic Plan that establishes goals and strategies designed to meet those needs over the next five years. An Annual Action Plan is then developed to identify the use of funds on an annual basis for each year of the Consolidated Plan.

This Plan includes the first Annual Action Plan of the 2025-29 Consolidated Plan, active from July 1, 2025 to June 30, 2026. The White Plains Common Council initially adopted the plans on June 10, 2025. These plans identify proposed use of funding, community development needs to be addressed, describes the projects and activities to be undertaken and the planned geographic distribution of CDBG funds in FY 2025-26. As such, this, and future annual action plans and their proposed projects and activities are consistent with the stated goals, objectives and funding priorities of the 2025-29 Consolidated Plan.

As part of each program year, the Community Development Program, in partnership with the Community Development Citizen Advisory Committee (CDCAC), offers a grant program for local public services. This program releases necessary funds to public service agencies serving White Plains low- and moderate-income neighborhoods or agencies providing direct benefit to individuals and families in need.

Additionally, the Community Development Program offers funding for historic preservation and rehabilitation of public and special facilities that serve the community. Funding applications are accepted on a rolling basis throughout the program year.

CDBG funded programs and activities are located throughout the City and its neighborhoods and are available to all White Plains residents protected under the County, State and Federal Laws.

Statistics on program beneficiaries are collected throughout the program year and are available for each project and activity and for each grant as a whole. These figures are reported in the City's Consolidated Annual Performance and Evaluation Report (CAPER) published each September.

## Summary of the Objectives and Outcomes Identified in the Plan Needs Assessment Overview

The findings of the Needs Assessment conducted as a part of the 2025-29 Consolidated Plan show that approximately 80% of low/moderate income White Plains residents are cost burdened. Renters are more likely to be cost-burdened than owners. As a percentage, renters also make up a higher share of severely cost-burdened households, however in terms of number of homes, more owner households were severely cost-burdened than renter households. In terms of cost-burden, the most vulnerable populations are the elderly and households earning between 0-30% Area Median Income (AMI). High housing costs make it very challenging for lower-income households to maintain a residence. (US Census Data).

Qualitative data also highlighted the issues of safe, affordable housing. In discussions and key leader interviews, Community Development staff discussed the severity of these needs compared to the availability of resources with a focus on the value of helping more people with shallow help or fewer people with deeper assistance. Participants in the needs assessment process stressed the need for savvy resource allocation, the opportunities possible through strategic partnerships, and the value of leveraging other funds.

In addition to housing concerns, other themes that emerged were ongoing quality public services (daycare, transportation, access to healthy food, activities for youth), as well as the need for accessible and safe public facilities such as parks.

The goals identified in the Strategic Plan have been formulated to address the most salient concerns identified by the needs assessment. CDBG funds have been allocated to provide for housing rehabilitation, code enforcement, support of critical public services and public facilities, and planning and administrative activities.

## Evaluation of Past Performance

Over the past 45 years, the City of White Plains Community Development Program has achieved the following:

- Over 3,000 housing units have been rehabilitated, representing \$8.5 million in investments in the City's housing stock
- Over \$9.6 million has been allocated towards public service programs serving White Plains residents in a variety of ways
- Over \$10 million has been allocated towards City infrastructure projects such as parks, community facilities and neighborhood public works

A Consolidated Annual Performance and Evaluation Report (CAPER) is created at the end of each fiscal year and provides an evaluation of past performance for that year.

## Summary of Citizen Participation Process and Consultation Process

The community consultation process directed the priority needs, goals and objectives of this Consolidated Plan. The Department of Planning engaged with low- and moderate-income White Plains residents, elected and appointed officials and local public service providers. The CD Program also coordinated with the White Plains Housing Authority (WPHA), the business community, adjacent units of local government and the Westchester County Continuum of Care (CoC) for the Homeless.

The Department of Planning employed various methods to engage the community by creating a Community Needs Survey in two languages, accessible online and in paper format, holding roundtable focus group discussions and public engagement sessions open to the public.

Feedback obtained through the Community Consultation process is found in PR-10, PR-15 and Appendix C.

Summary of Public Comments

Comments received during the public engagement sessions and public hearings are summarized in PR-15 and in Appendices C through E. All comments were accepted and incorporated into the plan as appropriate. The original Draft Consolidated Plan was released on April 1, 2025 and was available for public review and comment until May 1, 2025. All comments received were incorporated into the original Final Consolidated Plan adopted by the City of White Plains Common Council on June 10, 2025.

Summary of Comments or Views not Accepted and the Reasons for Not Accepting Them

All comments from both community consultation processes were accepted and incorporated into the plan where applicable.

Summary

The 2025-29 Consolidated Plan and 2025-26 Annual Action Plan describes the City's proposed use of an \$892,382 in new CDBG funds for FY 2025-26. In addition to the new grant funds, \$50,000 will be reprogrammed from prior year awards and \$300,000 will be allocated from the Rehabilitation Revolving Loan Fund to support Housing Rehabilitation.

The primary objective of the CDBG Program is the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low- and moderate-income. A minimum of 70% of the overall CDBG awards will benefit White Plains low- and moderate-income households.

The 2025-26 Annual Action Plan allocates the new CDBG funding to the following projects in the amounts listed:

Planning & Administration	\$146,536
Code Enforcement	\$118,346
Housing Rehabilitation	\$229,500
Public Facilities	\$150,000
Public Services	\$248,000

# THE PROCESS

## PR-05 Lead and Responsible Agencies - 24 CFR 91.200(b)

Describe Agency/Entity Responsible for Preparing the Consolidated Plan and Those Responsible For Administration of Each Grant Program and Funding Source

The following are the agencies/entities responsible for preparing the Consolidated Plan and administration of each grant program and funding source.

<b>Lead Agency</b>	<p><b>City of White Plains</b> <b>Department of Planning</b></p>
<b>CDBG Administrator</b>	<p><b>City of White Plains</b> <b>Department of Planning</b></p>

### Narrative

The City of White Plains Common Council declared the Department of Planning as Lead Agency through a resolution passed on June 3, 2024. As Lead Agency, the Department of Planning is responsible for the preparation of the 2025-29 Consolidated Plan and all other CD-related plans and reports as required by the U.S. Department of Housing and Urban Development (HUD). In addition, the Department is responsible for the administration of all types of CDBG funds. CD Program staff works closely with the Community Development Citizen Advisory Committee (CDCAC) in the development of plans and reports.

The Planning Department, in conjunction with the CDCAC, has been designated as Lead Agency for the development of the Consolidated Plan since HUD instituted the requirement in 1994. The Department has successfully prepared and administered seven Consolidated Plans for the City of White Plains to date - 1995, 2000, 2005, 2010, 2015, 2020, and 2025.

This Plan outlines how federal funds will be allocated from July 1, 2025 until June 30, 2029. Development of this Plan began in July 2024 with data collection and analysis followed by a substantial community consultation process. The original Draft Consolidated and Annual Action Plans were released on April 1, 2025. The public had a 30-day period to review and comment on the draft plans. Comments from the public were then incorporated into the final documents. The final plans were adopted by the Common Council and submitted to HUD for final review and approval.

Consolidated Plan Public Contact Information

Christopher Gomez, AICP

Commissioner of Planning

Judith Mezey

Deputy Commissioner of Planning

City of White Plains Planning Department

70 Church Street  
White Plains, NY 10601  
communitydevelopment@whiteplainsny.gov  
(914) 422 - 1300

# CONSULTATION

## PR-10 Consultation 91.100, 91.200(b), 91.215(I)

### Introduction

The initial Community Consultation process guided and informed the content of the Consolidated Plan, specifically the Strategic Plan and Annual Action Plan components. The Community Consultation process included a Community Needs Survey, two Focus Group sessions, three Community Engagement sessions, discussions with numerous key stakeholders, interviews with select City Commissioners and Mayor, Thomas Roach, as well as input from surrounding jurisdictions.

The Department created an online Community Needs survey, paper copies were also made available in both English and Spanish. The Survey covered main topic areas such as housing issues, community service needs, public facility and local employment needs. Respondent demographic and household information was also collected.

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(I)).

Comprehensive coordination between service providers and government agencies is critical to maximize the benefits of CDBG funds. Coordination educates City staff and service providers on other available community resources for the populations they serve.

### **Public Meetings**

The Department of Planning hosted three public meetings in June of 2024 to better understand the needs of the community, especially low/moderate income neighborhoods, families and individuals. One workshop was conducted in Spanish and held at a local community center that serves the Spanish speaking community. One workshop was held at a community center immediately adjacent to the City's largest public housing complex. A third workshop took place at the public library, located within the census tract with the lowest income in the City. The following themes were identified:

- Limited affordable housing options lead to unsafe housing conditions such as overcrowding
- Hunger is an issue for many families and there are resources available to assist them, but limited coordination among providers creates challenges for households in need of food
- People appreciate access to recreation opportunities and green space and would love to see more options that are publicly accessible, well programmed, and safe.

### **Focused Discussions**

The Department of Planning invited residents of two low income apartment complexes to participate in roundtable discussions regarding their needs and concerns. The following major themes emerged:

- The most pressing needs noted are affordable/safe housing, services for youth and seniors, parks and public infrastructure upgrades
- Communication is difficult; many residents are unaware of the resources that are available to them

### ***Meetings with Stakeholders***

The Department of Planning met with key stakeholders regarding the needs of the respective populations that they serve. The following major themes emerged:

- The needs of low-income individuals, families, and communities exceed available resources
- Shifting needs and resources within the City present challenges to the existing service providers
- Many residents are unaware of the resources that are available to them

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 White Plains is a member of the Westchester County Continuum of Care (CoC) Partnership for the Homeless. The core planning participants in the CoC are the cities of Yonkers, Mt. Vernon, White Plains and New Rochelle and Westchester County. To maximize limited funding Westchester CoC municipal members who receive small funding awards combine their resources to provide better homeless services. White Plains coordinates placement of chronically homeless individuals through participation at monthly steering committee meetings. These meetings are also regularly attended by Community Development Program staff in order to stay up-to-date on homeless outreach efforts and provide general support for CoC activities. The City of White Plains works closely with Lifting Up Westchester and other service providers to meet the needs of the homeless population and those experiencing food insecurity. Community Development staff also participated in a collective impact initiative to help address funding strategies that impact people experiencing homelessness and the related service delivery system.

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

An Emergency Solutions Grant (ESG) is not active within White Plains.

2. Describe Agencies, Groups, Organizations And Others Who Participated In The Process And Describe The Jurisdictions Consultations With Housing, Social Service Agencies And Other Entities

<b>1. White Plains Housing Authority (WPHA)</b>
<b>Agency/Group/Organization Type</b>
PHA
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Public Housing Needs; and Market Analysis
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
A focus group was held with residents of the White Plains Public Housing Authority (WPHA) in conjunction with WPHA staff. Additionally, WPHA is consulted on an annual basis through the development of the City's Annual Action Plan and CAPER. The themes that emerged are an ongoing need for services of all sorts to assist public housing residents. Concerns were also expressed about the physical condition of local community centers and parks. In the past five years the City has strengthened coordination with WPHA engaging them in projects such as Love Your Block and the Downtown Revitalization Initiative.
<b>2. Westchester Residential Opportunities, Inc. (WRO)</b>
<b>Agency/Group/Organization Type</b>
Services - Housing; Services - Fair Housing
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Market Analysis
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
WRO staff met with Community Development staff to discuss particular challenges related to fair and affordable housing. The challenge of using limited resources to help more people shallowly or fewer people more deeply was discussed. WRO provided valuable feedback regarding housing needs in the County and specific to White Plains. The Community Development Program will continue to support WRO financially through the Public Service Grant Program as well as utilizing their input in the development of local housing policies. Planning Department staff refers residents facing financial difficulties to WRO on a regular basis.
<b>3. City of White Plains - Department of Building</b>
<b>Agency/Group/Organization Type</b>
Other government - Local
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Market Analysis
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
The Department of Building was consulted through various internal meetings regarding code enforcement best practices and housing rehabilitation discussions. The Department of Building works closely with the Department of Planning on a variety of housing related topics. Both Departments will continue to work closely to ensure the best outcomes for CDBG funded Code Enforcement activities and to refer residents to CDBG supported home rehabilitation.
<b>4. The Old Guard of White Plains</b>
<b>Agency/Group/Organization Type</b>

Senior Concerns Group
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Non-Homeless Special Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Planning Department staff met with representatives of this group that provides insight into the needs of seniors in White Plains. Themes of housing affordability, accessibility, and access to food were highlighted.
<b>5. Community Development Citizens Advisory Committee (CDCAC)</b>
<b>Agency/Group/Organization Type</b>
Advisory Committee
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Market Analysis
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Planning Department staff met with CDCAC members in pairs to have a more in depth conversation about their perceptions of the needs of low income White Plains residents and the best use of limited resources.
<b>6. Lifting Up Westchester</b>
<b>Agency/Group/Organization Type</b>
Services – homeless
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Homeless Needs - Chronically Homeless; Homeless Needs - Families with Children; Homeless Needs - Veterans; Homelessness Strategy; Market Analysis; Anti-poverty Strategy
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Planning Department staff met with representatives of Lifting Up Westchester (LUW). The organization provides data to the Community Development Program regarding homelessness on a regular basis. The CD Program intends to continue its close partnership with LUW and the two homeless shelters that they operate within White Plains. CDBG funds supported the newly established LUW Job Central that provides coaching for people experiencing homelessness to gain and retain employment. Out of these conversations, the City partnered with LUW on a USDA funded job training program centered around tree planting and landscaping.
<b>7. Westchester County Department of Community Mental Health</b>
<b>Agency/Group/Organization Type</b>
Other government - County
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Homelessness Strategy; Non-Homeless Special Needs; Market Analysis
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>

Planning Department staff met with representatives of the Westchester County Department of Community Mental Health (DCMH) to discuss Housing, Homelessness and Special Needs. DCMH provides the Community Development Program with data on an annual basis regarding homelessness, mental illness and other related topics. The partnership between the two departments will continue.

**8. Westchester County Continuum of Care (CoC)**

**Agency/Group/Organization Type**

Publicly Funded Institution/System of Care

**What section of the Plan was addressed by the Consultation?**

Homeless Needs - Chronically Homeless; Homeless Needs - Families with Children; Homeless Needs - Veterans; Homeless Needs - Unaccompanied Youth; Homelessness Strategy

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

Planning Department staff meet regularly with representatives of the Westchester County Continuum of Care (CoC) including participating in the Eviction Prevention subcommittee. The CoC provides the Community Development Program with data on an annual basis regarding homelessness and related topics.

**9. White Plains Community Action Program – WestCOP**

**Agency/Group/Organization Type**

Other – Services – Food Distribution

**What section of the Plan was addressed by the Consultation?**

Housing Needs Assessment; Anti-poverty Strategy; Non-Homeless Special Needs

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

Planning Department staff met with WestCOP representatives to discuss housing, homelessness and hunger. WestCOP and the CD Program actively share poverty data and often partner on projects that benefit the Ferris-Church neighborhood. We visited the food distribution at White Plains Community Action program to speak to their participants about their needs and concerns. Their comments helped inform this plan.

**10. The Loft**

**Agency/Group/Organization Type**

Other – Community Center

**What section of the Plan was addressed by the Consultation?**

Homeless Needs - Unaccompanied Youth; Non-Homeless Special Needs

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

Planning Department staff met with leadership of the LOFT. The discussion focused on the continued need for sensitivity training for shelter staff. The LOFT also applauded the City’s commitment to work with the County on supporting a new community center with affordable senior housing attached.

**11. City of White Plains - Department of Public Safety**

**Agency/Group/Organization Type**

Other government – Local

**What section of the Plan was addressed by the Consultation?**

Public Housing Needs; Homeless Needs - Chronically Homeless; Homeless Needs - Families with Children; Homeless Strategy; Non-Homeless Special Needs

***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

Representatives from the Department of Public Safety participated in an interview with Community Development Staff. The Community Development Program relies on Public Safety staff to work closely with the homeless population as well as other vulnerable residents, such as the elderly. The two departments will continue to work closely with one another.

**12. City of White Plains - Department of Recreation and Parks**

***Agency/Group/Organization Type***

Other government - Local

***What section of the Plan was addressed by the Consultation?***

Non-Homeless Special Needs

***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

The Department of Recreation and Parks participated in an interview with Community Development Staff. During the interview, the Department identified several public facility and infrastructure projects that would advance the goals of the Community Development Program. The Program also intends to continue its financial support of Recreation and Parks programs through the Public Service Grant Program.

**13. White Plains Senior Center**

***Agency/Group/Organization Type***

Community center for older adults

***What section of the Plan was addressed by the Consultation?***

Non-Homeless Special Needs

***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

The Planning Department hosted a listening session with participants at the White Plains Senior Center. Participants voiced concerns about the state of facilities of centers and parks that serve older adults.

**14. White Plains City School District (WPCSD)**

***Agency/Group/Organization Type***

Services - Education

***What section of the Plan was addressed by the Consultation?***

Non-Homeless Special Needs

***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

WPCSD staff participated in a conversation with Community Development staff. The District has contact with nearly all youth citywide and articulated the needs of students within the district. District staff highlighted needs related to public services including access to healthy food choices, transportation, and laundry services.

**15. Westchester Children's Association**

<b>Agency/Group/Organization Type</b>
Other - Peer Support
<b>What section of the Plan was addressed by the Consultation?</b>
Non-Homeless Special Needs; Anti-Poverty Strategy
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Westchester Children’s Association leadership met with Planning Department staff to share ideas about intentionally addressing poverty and approaches to impacting housing security. The WCA provides the Planning Department with valuable data about low income communities in White Plains.

<b>16. Thomas H. Slater Center</b>
<b>Agency/Group/Organization Type</b>
Other - Community Center
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Non-Homeless Special Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
The Slater Center hosted one of the community engagement sessions. The Community Development Program intends to continue its financial support of the Slater Center through the Public Service Grant Program. Slater Center serves youth and seniors with a broad array of programs and services.

<b>17. El Centro Hispano</b>
<b>Agency/Group/Organization Type</b>
Other – Services - Community Center
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Non-Homeless Special Needs; Anti-poverty strategy
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
El Centro Hispano hosted one of the community engagement sessions. El Centro Hispano staff meet regularly with City Planning Department staff and partner on numerous projects. The Community Development Program intends to continue its partnership with El Centro as they offer valuable services including ESL courses, obtaining High School Equivalency (HSE) diplomas, as well as job and vocational training. El Centro Hispano serves the Spanish speaking community, including many newly arrived Americans. They hosted a large community gathering attended by over 75 people. The comments and feedback received at the meeting helped guide the decisions reflected in this plan.

<b>18. White Plains Public Library</b>
<b>Agency/Group/Organization Type</b>
Other – Library
<b>What section of the Plan was addressed by the Consultation?</b>
Homelessness Strategy; Non-Homeless Special Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>

The Library hosted one of the public engagement sessions and participated in an individual meeting with the Planning Department. Many of the City's homeless go to the Library for a warm and safe place to stay during the day as well as to access computers and the internet. The Library also provides community service resources and programs that are beneficial to the homeless population. The Community Development Program has contributed to the Library financially through the redevelopment of the Library Plaza.

**19. White Plains Business Improvement District (BID)**

**Agency/Group/Organization Type**

Business Leaders

**What section of the Plan was addressed by the Consultation?**

Homelessness Strategy; Non-Homeless Special Needs; Economic Development; Market Analysis

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

The White Plains BID convened a meeting of 35 business leaders to meet with Community Development staff. The BID has a robust connection with the Community Development program and conversations are ongoing on how to strengthen the downtown business core to attract even more jobs and further strengthen economic development.

**20. City of White Plains Youth Bureau**

**Agency/Group/Organization Type**

Other government – Local

**What section of the Plan was addressed by the Consultation?**

Non-homeless Special Needs

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

The Youth Bureau consulted individually with Community Development staff. The Bureau operates within the City's Schools and community centers and has contact with a large portion of youth citywide. The Community Development Program intends to continue its financial support of Youth Bureau programs through the Public Service Grant Program.

**21. YWCA White Plains & Central Westchester**

**Agency/Group/Organization Type**

Other - Community Center

**What section of the Plan was addressed by the Consultation?**

Housing Needs Assessment; Homelessness Strategy; Non-homeless Special Needs

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

The YWCA leadership participated in an interview with Planning Department staff. The YWCA provides much needed Single Room Occupancy (SRO) units to the City's low-income population. The Community Development partners with the YWCA on many programs. The YWCA communicated the needs of its residents to the City.

<b>22. City of White Plains - Department of Public Works</b>
<b>Agency/Group/Organization Type</b>
Other government – Local
<b>What section of the Plan was addressed by the Consultation?</b>
Non-homeless Special Needs; Public Infrastructure Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
The Department of Public Works participated in an interview with Community Development Program Staff where they identified several public facility and infrastructure projects that would advance the goals of the Community Development Program.
<b>23. City of White Plains - Office of the Mayor</b>
<b>Agency/Group/Organization Type</b>
Other government - Local; Civic Leaders
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Non-homeless Special Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Mayor Thomas Roach participated in an interview with Community Development Program Staff and expressed his ongoing support for the focus of the program.
<b>24. Community Preservation Corporation</b>
<b>Agency/Group/Organization Type</b>
Other - Community Development Financial Institution
<b>What section of the Plan was addressed by the Consultation?</b>
Economic Development
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Community Capital Fund of New York leadership spoke with Planning Department staff about access to capital for affordable housing including green building infrastructure.
<b>25. United Way of Westchester/Putnam</b>
<b>Agency/Group/Organization Type</b>
Publicly Funded Institution/System of Care
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Non-Homeless Special Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Planning Department staff consulted with United Way representatives about their designation of an ALICE population. ALICE stands for “Asset Limited, Income Constrained, Employed” and speaks to group of people who are well above the poverty level but are barely making ends meet. The needs identified, based on calls to their 211 system were housing and related expenses and food insecurity.

<b>26. Southern Westchester Board of Cooperative Educational Services (BOCES)</b>
<b>Agency/Group/Organization Type</b>
Other government – Local
<b>What section of the Plan was addressed by the Consultation?</b>
Housing Needs Assessment; Non-Homeless Special Needs; Market Analysis; Economic Development
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Southern Westchester BOCES assisted staff in identifying in-demand industries and job training programs that would meet the needs identified in the Consolidated Plan.

**Table 1 – Agencies, groups, organizations who participated**

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

All organizations listed above actively participated in some aspect of the consultation process. Any organization or agency not included was not intentionally omitted or did not chose to participate.

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

<b>1. One White Plains Comprehensive Plan</b>
<b>Lead organization</b>
City of White Plains Common Council
<b>How do the goals of your Strategic Plan overlap with the goal of each plan?</b>
The City of White Plains “One White Plains Comprehensive Plan” was adopted by the Common Council in June 2024 following 3.5 years of robust public engagement and data gathering. Community Development staff were actively involved in the plan development and members of the CDCAC participated on the Comprehensive Plan Committee. Many initiatives in the plan align with this Consolidated Plan including: Continue active code enforcement; Advance park projects and investments that ensure access to parks in all neighborhoods; Collaborate with local non-profits and agencies to maximize understanding of community needs and; Continue to provide funding for community non-profits and facilities through existing channels such as the Community Development Block Grant (CDBG) program
<b>2. Westchester County - Housing Needs Assessment</b>
<b>Lead Organization</b>
Westchester County Department of Planning
<b>How do the goals of your Strategic Plan overlap with the goal of each plan?</b>
The Westchester County Housing Needs Assessment identifies housing affordability as one of the County's most critical needs as is reflected in the "Out of Reach" analysis conducted as a part of the Housing Needs Assessment. These needs are reflected in the Code Enforcement and Housing Retention and Stabilization goals of the Strategic Plan.
<b>3. Continuum of Care Guiding Principles (April 19, 2023)</b>
<b>Lead Organization</b>
Westchester County Continuum of Care Partnership for the Homeless
<b>How do the goals of your Strategic Plan overlap with the goal of each plan?</b>
The mission of the CoC is to "coordinate all of the stakeholders, systems and resources available to prevent and end homelessness in Westchester County". The 10-year vision of the CoC is that all persons and families experiencing the possibility of homelessness in Westchester County will have a permanent, safe, decent and affordable place to call home, will secure the means to economic stability and that no one will remain homeless in Westchester for more than 30 days before being restored to appropriate housing. The CoC served as a valuable resource for the development of the Consolidated Plan and their goals, strategies and recommendations were incorporated throughout the plan, most notable in the Housing Retention and Stabilization goal of the Strategic Plan.
<b>4. Mid-Hudson Region Strategic Plan (2023)</b>
<b>Lead Organization</b>
Regional Economic Development Council (REDC)
<b>How do the goals of your Strategic Plan overlap with the goal of each plan?</b>
The Region's Plan identifies 6 goals to realize the vision of the Mid-Hudson Region, including downtown revitalization, economic growth, and preserving and creating outdoor spaces. The Consolidated Plan recognizes the need for neighborhood rehabilitation and park preservation.

**TABLE 2 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS**

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In compliance with the Consolidated Plan requirements for entitlement communities, §91.100 (a)(5) and §91.215 (l), the Department issued a memorandum to strengthen cooperation and coordination with the following units of general local government: Cities of Mount Vernon, New Rochelle, New York and Yonkers and Westchester County. The memorandum announced the development of the Consolidated Plan and listed the community development issues affecting both White Plains and the metropolitan area. Surrounding jurisdictions provided no comments. Community Development staff also reviewed the surrounding jurisdictions' plans as part of the data gathering preparation for this plan.

# CITIZEN PARTICIPATION

## PR-15 Citizen Participation

### Summary of Citizen Participation Process and How it Impacted Goal-Setting

#### **Community Needs Survey**

The community consultation process began with a Community Needs Survey released in August 2024. The survey was available online and in paper format in both English and Spanish. Survey responses were accepted throughout the entire community consultation process. The survey was posted to the City's website and shared with community partners for posting to their social media. Paper copies were distributed at food distribution and community events such as National Night Out and Truck Day.

The Community Needs Survey asked questions related to Housing, Community Services, Public Facilities, Employment and Demographics. 74% of respondents were English speaking and 26% were Spanish. Respondents indicated a need for more community services for youth, housing, child and elder care, people with differing abilities, homeless and addressing food insecurities. In terms of public facilities, they would like to see more roadway improvements, Parks and Recreation facilities, green infrastructure and handicap accessibility improvements.

#### **Public Engagement Sessions**

The City hosted four public engagement sessions in June 2024 that were open to members of the general public. The first session was held at Slater Center, a community center located immediately adjacent to the City's largest public housing complex. The second session was held at El Centro Hispano and was conducted entirely in Spanish. The third session was held at the White Plains Public Library and was conducted in English. The fourth session was held at the City's Senior Center and was targeted to the elderly.

All three sessions were advertised on the City's website and flyers were distributed widely.

Each session featured interactive boards that encouraged participants to share their thoughts and concerns about White Plains including housing, transportation, services, recreation, and work opportunities.

Feedback from these sessions was primarily centered on the need for quality, affordable housing and affordable/accessible recreation opportunities.

#### **Participation at Local Food Distributions**

In order to gather input from hard to reach populations who may not attend public workshops, in June 2024 community development staff attended two local food distributions and spoke to over 200 participants about their needs and concerns. The primary issues shared were food insecurity, access to safe affordable housing, and services for youth.

#### **Focused Discussions**

Two focused discussions were held with residents of low-income apartment buildings within CDBG target communities. The focus group discussions were robust and participants were passionate about citing needs related to housing, community services for youth and seniors, and better access to childcare. In some geographic areas the need for improved transportation options were articulated while in other areas participants thought that public transportation is affordable and accessible. Both discussions indicated that access to food is important and that the City, School District and community partners are doing an excellent job distributing food to those in need. It was notable that many participants are not aware of all the services that are available.

**Public Hearings**

The City's Community Development Citizens Advisory Committee (CDCAC) hosted two public hearings in connection to the development of the Consolidated Plan. The first hearing was held on January 29, 2025 in City Hall Common Council Chambers.

A second public hearing was held on April 10, 2025. The hearing took place following the release of the Draft Consolidated and Annual Action Plans. Staff presented the proposed use of CDBG funds over the next 5-years. The public was provided with the opportunity direct the use of these funds by expressing comments.

<b>1. City of White Plains Website – Social Media Posting for Community Needs Survey</b>
<b>Target of Outreach</b>
Non-targeted/broad community
<b>Summary of responses/attendance</b>
Comments not received
<b>Summary of comments received</b>
Comments not received
<b>Summary of comments not accepted and reasons</b>
Comments not received
<b>URL (if applicable)</b>
<b>2. El Centro Hispano - Engagement Session Posters (Spanish)</b>
<b>Target of Outreach</b>
Non-English Speaking - Spanish population
<b>Summary of responses/attendance</b>
Over 80 people in attendance
<b>Summary of comments received</b>
Need for affordable housing and accessible/affordable recreational activities.
<b>Summary of comments not accepted and reasons</b>
Comments accepted
<b>3. White Plains Public Library - Engagement Session Posters (English and Spanish)</b>
<b>Target of Outreach</b>
Non-targeted/broad community and Non-English Speaking - Spanish population
<b>Summary of responses/attendance</b>
40 participants
<b>Summary of comments received</b>
Need for affordable housing and access to upgraded public facilities, parks, and greenspaces
<b>Summary of comments not accepted and reasons</b>

Comments accepted
<b>4. City of White Plains – Senior Center</b>
<b>Target of Outreach</b>
Seniors
<b>Summary of responses/attendance</b>
35 participants
<b>Summary of comments received</b>
Need for additional recreational and housing opportunities for seniors
<b>Summary of comments not accepted and reasons</b>
Comments accepted
<b>5. Community Needs Survey – El Centro Hispano (Spanish)</b>
<b>Target of Outreach</b>
Non-English Speaking - Spanish population
<b>Summary of responses/attendance</b>
Completion of 38 survey responses
<b>Summary of comments received</b>
see Appendix C
<b>Summary of comments not accepted and reasons</b>
see Appendix C
<b>7. Community Needs Survey – On Line</b>
<b>Target of Outreach</b>
Non-targeted/broad community
<b>Summary of responses/attendance</b>
Completion of 105 survey responses
<b>Summary of comments received</b>
see Appendix C
<b>Summary of comments not accepted and reasons</b>
see Appendix C
<b>URL (if applicable)</b>
<a href="http://cityofwhiteplains.com/Survey">cityofwhiteplains.com/Survey</a>
<b>8. CDCAC Public Hearing I - FY 2024-25</b>
<b>Target of Outreach</b>
Non-target/broad community; Non-English Speaking - Spanish population; and Persons with differing abilities

<b>Summary of responses/attendance</b>
see Appendix C
<b>Summary of comments received</b>
see Appendix C
<b>Summary of comments not accepted and reasons</b>
see Appendix C
<b>9. CDCAC Public Hearing II - FY 2024-25</b>
<b>Target of Outreach</b>
Non-target/broad community; Non-English Speaking - Spanish population; and Persons with differing abilities
<b>Summary of responses/attendance</b>
see Appendix C
<b>Summary of comments received</b>
see Appendix C
<b>Summary of comments not accepted and reasons</b>
see Appendix C
<b>10. Official Department Notification</b>
<b>Target of Outreach</b>
Adjacent units of local and county government
<b>Summary of responses/attendance</b>
see PR-10 for description
<b>Summary of comments received</b>
see Appendix C
<b>Summary of comments not accepted and reasons</b>
see Appendix C
<b>11. Outreach at Food Distributions (English and Spanish)</b>
Non-target/broad community; Non-English Speaking - Spanish population
<b>Summary of responses/attendance</b>
About 200 participants
<b>Food insecurity, housing costs, need for youth services, better public safety, better parks and more green space</b>
<b>Summary of comments not accepted and reasons</b>
All comments were accepted

**TABLE 3 – CITIZEN PARTICIPATION OUTREACH**

# NEEDS ASSESSMENT

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment provides an overview of the existing housing needs (including affordability, overcrowding, structural systems and public housing), homeless needs (including housing, services and facilities), non-homeless special needs (including persons with disabilities, persons affected by HIV/AIDS, persons affected by hunger, substance abusers, survivors of domestic violence, seniors and youth) and non-housing community development needs.

The following data were used to develop the Needs Assessment:

- Community Consultation Feedback
- 2024 Windshield Survey - Department of Planning
- 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) - HUD
- 2016-2020 American Community Survey (ACS) – U.S. Census Bureau
- 2018-2022 American Community Survey (ACS) - U.S. Census Bureau
- 2000 and 2010 and 2020 Decennial Census - U.S. Census Bureau
- The Department of Planning Housing Inventory database

<b>White Plains Population (estimated): 59,421</b>			
<b>Race/Ethnicity</b>	<b>White Plains</b>	<b>Westchester</b>	<b>NYS</b>
<b>White</b>	45.5%	50.0%	52.9%
<b>Black or African American</b>	12.1%	13.0%	13.4%
<b>Asian</b>	7.5%	6.2%	9.0%
<b>Some Other Race</b>	1.3%	1.2%	1.1%
<b>Hispanic or Latino (of any race)</b>	31.3%	26.3%	19.7%
2018-2022 ACS			

TABLE 4 – POPULATION IN 2022

The total population of White Plains in 2022 was estimated to be 59,421, reflecting a 1.7% growth from 2017. This is on pace with the State and County growth rate. The racial and ethnic composition of White Plains has remained relatively consistent over time (see Table 4). The city’s White population continues to make up the majority of the population.

<b>White Plains Youth &amp; Senior Population (estimated): 29,902</b>			
<b>Age Range</b>	<b>White Plains</b>	<b>Westchester</b>	<b>NYS</b>
<b>0-24 years</b>	26.6%	29.6%	29.9%
<b>60 years and older</b>	26.9%	25.1%	23.6%
2018-2022 ACS			

TABLE 5 – YOUTH & SENIOR POPULATION IN 2022

<b>Changes to Racial &amp; Ethnic Composition</b>				
<b>Year</b>	<b>White</b>	<b>African American</b>	<b>Hispanic/Latino</b>	<b>Asian</b>
<b>2010</b>	27,805	7,502	16,839	3,587
<b>2020</b>	26,242	6,746	19,426	4,747
<b>Percent Change</b>	-5.6%	-10.1%	15.4%	32.3%

2010, 2020 Census

TABLE 6 – CHANGES IN RACIAL/ETHNIC COMPOSITION

<b>White Plains Foreign Born Persons (estimated): 18,336</b>		
<b>White Plains</b>	<b>Westchester</b>	<b>NYS</b>
30.86%	25.58%	22.91%

2018-2022 ACS

TABLE 7 – FOREIGN BORN PERSONS IN 2022

<b>Language Spoken other than English</b>		
<b>White Plains</b>	<b>Westchester</b>	<b>NYS</b>
40.21%	34.18%	30.60%

2018-2022 ACS

TABLE 8 – LANGUAGE SPOKEN OTHER THAN ENGLISH IN 2022

<b>Educational Attainment: Bachelor's Degree or Higher</b>		
<b>White Plains</b>	<b>Westchester</b>	<b>NYS</b>
50.46%	48.58%	36.45%

2018-2022 ACS

TABLE 9 – BACHELOR'S DEGREE OR HIGHER IN 2022

<b>Median Housing Value*</b>		
<b>White Plains</b>	<b>Westchester</b>	<b>NYS</b>
\$612,800	\$619,000	\$384,100

\*Single family housing only - excludes housing units in multi-family structures

2018-2022 ACS

TABLE 10 – MEDIAN HOUSING VALUE IN 2022

# HOUSING NEEDS ASSESSMENT

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

This section provides an overview of general housing statistics, household composition by income, and common housing problems in White Plains, as defined by HUD.

### Demographics

	2009	2020	Percent Change
<b>Population</b>	57,790	58,170	1%
<b>Households</b>	21,875	23,220	6%
<b>Median Income</b>	\$80,442	\$96,715	20%

2011-2015 Census ACS (Base Year), 2016-2020 ACS (Most Recent Year)

TABLE 11 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

### Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Total Households</b>	4,240	2,760	2,165	1,550	12,505
<b>Small Family Households</b>	1,050	1,105	930	485	5,950
<b>Large Family Households</b>	170	155	145	110	800
<b>Household contains at least one person 62-74 years of age</b>	1,025	625	410	375	3,225
<b>Household contains at least one person age 75 or older</b>	1,055	640	400	170	1,195
<b>Households with one or more children 6 years old or younger</b>	330	285	329	145	1,260

2016-2020 CHAS

TABLE 12 - TOTAL HOUSEHOLDS

### Housing Needs Summary Tables

#### 1. HOUSING PROBLEMS (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

Owner					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Substandard Housing - Lacking complete plumbing or kitchen facilities</b>	0	0	0	0	0

<b>Severely Overcrowded - With &gt;1.51 people/room</b> (and complete kitchen & plumbing)	4	10	55	0	69
<b>Overcrowded - With 1.01-1.5 people/room</b> (and none of the above problems)	0	10	4	10	24
<b>Housing cost burden greater than 50% of income</b> (and none of the above problems)	675	430	335	160	1,600
<b>Housing cost burden greater than 30% of income</b> (and none of the above problems)	135	405	275	185	1,000
<b>Zero or negative Income</b> (and none of the above problems)	0	0	0	0	0
<b>Renter</b>					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Substandard Housing - Lacking complete plumbing or kitchen facilities</b>	115	15	55	10	195
<b>Severely Overcrowded - With &gt;1.51 people/room</b> (and complete kitchen & plumbing)	75	15	40	0	130
<b>Overcrowded - With 1.01-1.5 people/room</b> (and none of the above problems)	200	150	75	45	470
<b>Housing cost burden greater than 50% of income</b> (and none of the above problems)	1,555	575	40	55	2,225
<b>Housing cost burden greater than 30% of income</b> (and none of the above problems)	630	410	530	165	1,735
<b>Zero or negative Income</b> (and none of the above problems)	80	0	0	0	80
2016-2020 CHAS					

TABLE 13 – HOUSING PROBLEMS

2. HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

<b>Owner</b>					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Having 1 or more of four housing problems</b>	680	450	400	175	1,705
<b>Having none of four housing problems</b>	315	720	660	675	2,370

<b>Household has negative income, but none of the other housing problems</b>					0
<b>Renter</b>					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Having 1 or more of four housing problems</b>	1,950	755	210	110	3,025
<b>Having none of four housing problems</b>	1,295	840	900	595	3,630
<b>Household has negative income, but none of the other housing problems</b>					0
2016-2020 CHAS					

TABLE 14 – HOUSING PROBLEMS 2

Out of 10,715 low/mod households, a total of 4,730 (44%) households had one or more of the housing problems listed above. Of these households, 3,025 (64%) were renter households and 1,705 (36%) were owner households.

3. COST BURDEN > 30%

<b>Owner</b>				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>Small Related</b>	180	205	210	595
<b>Large Related</b>	0	14	59	73
<b>Elderly</b>	515	550	280	1345
<b>Other</b>	120	75	125	320
<b>Total need by income</b>	815	844	674	2333
<b>Renter</b>				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>Small Related</b>	855	585	310	1750
<b>Large Related</b>	120	100	55	275
<b>Elderly</b>	855	190	94	1139
<b>Other</b>	685	245	185	1115
<b>Total need by income</b>	2515	1120	644	4279
2016-2020 CHAS				

TABLE 15 – COST BURDEN > 30%

There were 9,165 low-income households in White Plains (AMI between 0-80%). Seventy-two percent (72%) or 6,612 of these low-income households experienced housing cost burden of > 30%. Out of these 6,612 cost-burdened households, 2,333 (35%) were owners and 4,279 (64%) were renters.

4. COST BURDEN > 50%

Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>Small Related</b>	180	130		310
<b>Large Related</b>	0	4	55	59
<b>Elderly</b>	410	235	170	815
<b>Other</b>	90			90
<b>Total need by income</b>	680	369	225	1274
Renter				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>Small Related</b>			300	300
<b>Large Related</b>			45	45
<b>Elderly</b>	475	95	4	574
<b>Other</b>		580	155	735
<b>Total need by income</b>	475	675	504	1654
2016-2020 CHAS				

TABLE 16 – COST BURDEN > 50%

Out of the 6,612 households experiencing cost-burden, 2,928 (44%) were severely cost burdened - 1,274 (43%) were owners and 1,654 (56%) were renters. Of those severely cost burdened households, 47% were elderly households. Also, out of the total cost-burdened owner households (2,333), 1,274 households or 55% were severely cost burdened. Out of the total cost-burdened renter households (4,279), 1,654 households or 39% were cost-burdened. Thus, although, as a percentage, renters make up a higher share of severely cost-burdened households, more owner households were severely cost-burdened than renter households.

5. CROWDING (MORE THAN ONE PERSON PER ROOM)

Owner					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Single family households</b>	4	10	59	10	83
<b>Multiple, unrelated family households</b>	0	10	0	0	10
<b>Other, non-family households</b>	0	0	0	0	0
<b>Total need by income</b>	4	20	59	10	93
Renter					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Single family households</b>	275	150	50	45	520
<b>Multiple, unrelated family households</b>	0	15	65	0	80
<b>Other, non-family households</b>	0	0	0	0	0

<b>Total need by income</b>	275	165	115	45	600
2016-2020 CHAS					

TABLE 17 – CROWDING INFORMATION – 1/2

The second most common housing problem facing low-to-moderate income residents in White Plains was overcrowding<sup>1</sup>, where a total of 669 (14%) low/mod households (out of 4,730 households) experienced overcrowding. Of these households, 600 households or 90% were renter households. Of these 669 households, 470 (22%) were considered severely overcrowded. Of the 69 owner households experiencing overcrowding, 45 households or 65% were considered severely overcrowded. According to 2018-2022 ACS data, approximately 6% of all households in White Plains had 1.01 or more occupants per room, with 47% of these being severely overcrowded (1.51 or more occupants per room), regardless of income. Seventy-two percent of overcrowded households were renter households, regardless of income.

Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>Households with Children Present</b>	0	0	0	0
Renter				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>Households with Children Present</b>	0	0	0	0
2016-2020 CHAS				

TABLE 18 – CROWDING INFORMATION – 2/2

In 2024, the City of White Plains identified 15 properties with violations related to “prohibited or substandard living conditions”, including overcrowding. Among these properties, five were specifically cited for overcrowding, all of which fell within the city’s 2025-2029 CDBG target areas.

The highest concentration of overcrowding violations was found in the Fisher Hill neighborhood, where four properties were flagged, while one property was identified in the Highlands neighborhood. Reports describe these violations as the conversion of spaces primarily intended for storage, such as basements, attics, and garages into sleeping quarters. In some cases, common living areas like kitchens and living rooms were also repurposed as bedrooms.

**Describe the number and type of single person households in need of housing assistance.**

As of December 2024, there were 192 single person households on the waitlist for affordable housing units designated through the City's Affordable Rental Housing Program (ARHP). To be eligible for ARHP units, individuals must have an income between 50 and 100% AMI for Westchester County. According to HUDs Income Guidelines established for 2024, single person

<sup>1</sup> Overcrowded is defined as where there are 1.01-1.51 people per room. Severely overcrowded defined as where there is greater than 1.51 people per room.

households must earn between \$54,700 and \$109,350 to be eligible for these units. The average waitlist time for approved applicants is approximately eight to thirty months (depending on household and unit size).

The waitlist does not reflect all single person households who need housing assistance. There were households whose ARHP applications were rejected for income being too high or too low to qualify. There were also households who did not have adequate credit or who declined an available unit.

According to HUD's Public Housing Authority Data Dashboard, White Plains Public Housing Authority (WPPHA) has a current occupancy rate of 97.42% which is higher than the national average of 94.98% and also exceeds the WPPHA's goal on 96%. The NY City Hub Office reports that the average household income is \$24,898 and the average monthly rent is \$594. To be eligible, a single person household must earn between 0 and 50% AMI. In 2024, HUD Income Limits for Westchester County would require a single-family household income to fall below \$54,700.

To be eligible for a Section 8 Housing Choice Voucher (HCV), single person households in 2024 must earn below \$30,850. According to the WPHS website, the WPHA accepted Section 8 Housing Choice Voucher waiting list applications from April 11, 2024, at 8:30 am, until April 12, 2024, at 3:00 pm ET. This was the first time the waiting list had been open since it closed in June 2019. Six hundred (600) applicants were placed on the waitlist at that time.

Westchester Continuum of Care (CoC) for the Homeless, reported that at the 2024 Point in Time Count in 2024, 33 homeless individuals were provided emergency shelter beds and 10 individuals were unsheltered in White Plains. 299 individuals were housed at the Family Shelter. These numbers were similar to the numbers reported in 2019.

### Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking

According to the Westchester Continuum of Care, there were 105 families in need of housing assistance who were disabled, as well as an estimated 120 survivors of domestic violence, dating violence, sexual assault and stalking.

### What are the most common housing problems?

#### Low- and Moderate-Income Households (0-100% AMI)

The most common housing problem facing low- to moderate-income White Plains residents was housing cost burden. Approximately 80% of low/mod households were considered cost-burdened.

Out of 10,715 low/mod households, a total of 4,730 (44%) households had one or more of the four housing problems. Of these households, 3,025 (64%) were renter households and 1,705 (36%) were owner households.

For low-to moderate-income owner-occupied households, a total of 1,705 households had one or more of the four housing problems, with the greatest percentage of households exhibiting a housing cost burden greater than 30% of income (approximately 1,600 households or 94%). Within this category, those owner households earning between 0-30% AMI represented the highest percentage of cost-burdened households at 42%, followed by 30%-50% AMI at 27%. In addition, 37% of low/mod owner households were considered severely cost burdened.

Similarly, for low- to moderate-income renter-occupied households, a total of 3,025 households had one or more of the four housing problems, with the greatest percentage of households exhibiting a housing cost burden greater than 30% of income (2,225 or 74%). Within this category, those households earning between 0-30% AMI represented the highest percentage of cost-burdened households at 70%, followed by 30%-50% at 26%. In addition, 22% of all low/mod renter households were considered severely cost-burdened. The rate of affordability drops with the reduction in household income.

Low-Income Households (0-80% AMI)

As of 2020, there were 23,220 total households in White Plains. Of these, 9,165 (39%) were considered low-income households earning between 0% and 80% of the AMI. Of these low-income households, 6,612 households or 72% were cost burdened (>30%) households, regardless of AMI level, tenure, household size or age and 2,928 of these households, or 44%, were considered severely cost-burdened (>50%).

Broken down by tenure, of those 6,612 low-income households that were cost burdened, 2,333 (35%) were owner households and 4,279 (65%) were renter households. There were 2,928 (44%) severely cost-burdened households, of which 1,274 (44%) were owner households and 1,654 were renter households (56%). Of those severely cost burdened owner households, 47% were elderly households. Also, out of the total cost-burdened owner households (2,333), 1,274 households or 55% were severely cost burdened. Out of the total cost-burdened renter households (4,279), 1,654 households or 39% were severely cost-burdened. Out of the total households that are severely cost burdened, renters make up a greater share. However, when looking at all owner households that were cost-burdened, a higher proportion were severely cost-burdened than renter households.

	Severely-Cost Burdened	Cost-Burdened	Total Cost-Burdened
Owner	1,274	1,059	2,333
Renter	1,654	2,625	4,279
Total HH	2,928	3,684	6,612

The second most common housing problem facing low-to-moderate income residents in White Plains was, to a much lesser extent, overcrowding<sup>2</sup>, where a total of 669 (14%) low/mod households (out of 4,730 households) experienced overcrowding. Of these households, 600 households or 90% were renter households. Of these 669 households, 470 (22%) were considered severely overcrowded. Of the 69 owner households experiencing overcrowding, 45 households or 65% were considered severely overcrowded. According to 2018-2022 ACS data, approximately 6% of all households in White Plains had 1.01 or more occupants per room, with 47% of these being severely overcrowded (1.51 or more occupants per room), regardless income. Seventy-two percent of overcrowded households were renter households, regardless of income.

In 2024, the City of White Plains identified 15 properties with violations related to “prohibited or substandard living conditions”, including overcrowding. Among these properties, five were

---

<sup>2</sup> Overcrowded is defined as where there are 1.01-1.51 people per room. Severely overcrowded defined as where there is greater than 1.51 people per room.

specifically cited for overcrowding, all of which fell within the city’s 2025-2029 CDBG target areas. The highest concentration of overcrowding violations was found in the Fisher Hill neighborhood, where four properties were flagged, while one property was identified in the Highlands neighborhood. Reports describe these violations as the conversion of spaces primarily intended for storage, such as basements, attics, and garages into sleeping quarters. In some cases, common living areas like kitchens and living rooms were also repurposed as bedrooms.

**Are any populations/household types more affected than others by these problems?**

Low income elderly households and very low-income households in general (0%-30% AMI level) are more housing cost burdened than the other household types.

Elderly Households

Low-income elderly households<sup>3</sup> represent the largest percentage of low-income, cost-burdened households in White Plains. There were approximately 2,484 (38%) of these households, with 1,139 being renter households (46%) and 1,345 being owner households (54%). Approximately 1,389 (56%) of these elderly households were considered severely cost burdened, with 815 (59%) of those being owner households and 574 (41%) being renter households. Fifty-five (55%) of low-income, cost-burdened elderly households were considered very low income (0-30% AMI), regardless of tenure, with 65% of these households were considered severely cost burdened. Overall, elderly owner households were more cost-burdened than elderly renter households and very low-income elderly households (0-30% AMI) had the highest percentages of cost burden (55%) regardless of tenure.

	<b>Severely Cost Burdened</b>	<b>Cost Burdened</b>	<b>Total Elderly Cost Burden</b>
Elderly Owner	815	530	1,345
Elderly Renter	574	565	1,139
Total Elderly HH	1,389	1,095	2,484

Very Low-Income Households

Overall, out of the total 6,612 low-income, cost-burdened households, 50% or 3,330 households were very low income (0-30% AMI), regardless of tenure or age of householder. The majority of these (76%) were renter households. Very low-income owner households (0-30% AMI) had the greatest percentage of severe cost burden, with 680 out of 815 households or 83%. Households in the 50-80% AMI range experienced the next largest percentage of severe cost burden at 55%, regardless of tenure, where 504 households out of 644 households were severely cost burdened or 78%.

---

<sup>3</sup> A household whose head, spouse, or sole member is a person who is at least 62 years of age

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families with children who currently have housing, but are at imminent risk of either residing in a shelter or becoming unsheltered often face extreme poverty, issues of substance abuse, mental health concerns, and domestic violence. According to the Westchester Continuum of Care Partnership to End Homelessness, 2024 Longitudinal Systems Analysis, in Westchester County, 75% of households in Rapid Re-Housing programs transitioned into permanent housing and only 1% of those returned to homelessness within six months. In addition, 85% of households receiving Permanent Supportive Housing services remained housed at the end of the reporting period. Exiting outcomes for those participating in a housing program indicated that 19% of those exiting to unknown destinations returned to homelessness within one year. These data underscore the importance of providing interim housing programs with supportive services.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The following household characteristics were identified by the Westchester County CoC and homeless service providers:

- Limited employment opportunities for low skilled individuals
- Limited availability of treatment and case management support for individuals with ongoing mental health and substance abuse needs
- Housing instability experienced by survivors of domestic violence
- Limited access to resources for people living with disabilities

## Discussion

In the New York metropolitan area, the cost of maintaining a residence can be exceptionally high. As a result, lower-income households often have to allocate a significant portion of their earnings to housing expenses. Limited income, education, and work experience can make it difficult for many to achieve self-sufficiency. When additional challenges such as domestic violence or disabilities arise, maintaining stable housing can become even more uncertain.

# DGN: HOUSING PROBLEMS

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

### Introduction

Sections NA-15 and NA-20 provide an in-depth overview of housing problems in White Plains, as defined by HUD, by racial or ethnic group and household income. HUD requires the analysis of housing problems by racial or ethnic group to determine if a given group has a disproportionately greater need in relation to other populations. Disproportionately greater need is determined when the occurrence of a housing problem for that group is 10% higher than the jurisdiction as a whole.

Using CHAS data, HUD defines "housing problems" as a housing unit exhibiting any one or more of the following four issues:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Housing cost burden greater than 30% of income

### 1. 0%-30% OF AREA MEDIAN INCOME

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	3255	760	355
<b>White</b>	1260	260	245
<b>Black / African American</b>	575	335	49
<b>Asian</b>	240	65	40
<b>American Indian/Alaskan Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic or Latino</b>	1155	100	25
2016-2020 CHAS			

TABLE 19 - DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

For the jurisdiction as a whole, 3,255 low income households or 74% had one of the four housing problems. Within this income level, Hispanic Households had a disproportionately greater need with 90% of low-income Hispanic households having one of the four housing problems.

2. 30%-50% OF AREA MEDIAN INCOME

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	1885	515	0
<b>White</b>	680	340	0
<b>Black / African American</b>	190	75	0
<b>Asian</b>	50	15	0
<b>American Indian/Alaskan Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic or Latino</b>	910	85	0
2016-2020 CHAS			

TABLE 20 - DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

For the jurisdiction as a whole, 1,375 low income households or 57% had one of the four housing problems. Within this income level, Hispanic Households had a disproportionately greater need with 70% of low-income Hispanic households having one of the four housing problems.

3. 50%-80% OF AREA MEDIAN INCOME

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	1300	525	0
<b>White</b>	675	250	0
<b>Black / African American</b>	180	105	0
<b>Asian</b>	45	10	0
<b>American Indian/Alaskan Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic or Latino</b>	405	1405	0
2016-2020 CHAS			

TABLE 21 - DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

For the jurisdiction as a whole, 1,885 low income households or 79% had one of the four housing problems. Within this income level, Hispanic Households had a disproportionately greater need with 91% of low-income Hispanic households having one of the four housing problems.

4. 80%-100% OF AREA MEDIAN INCOME

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	655	815	0
<b>White</b>	330	360	0
<b>Black / African American</b>	19	130	0
<b>Asian</b>	60	39	0
<b>American Indian/Alaskan Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic or Latino</b>	250	240	0
2016-2020 CHAS			

TABLE 22 - DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

For the jurisdiction as a whole, 655 low income households or 45% had one of the four housing problems. Within this income level, Asian Households had a disproportionately greater need with 61% of low-income Asian households having one of the four housing problems.

**Discussion**

The Department of Planning considers all four "housing problems" to be significant issues that adversely affect residents. However, the Department of Building staff notes that a housing unit lacking a complete kitchen facility or plumbing facility is rarely, if ever, found in White Plains. Thus, housing cost burden and, to a much lesser extent, overcrowding were the most common housing problems facing residents.

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. An analysis of the tables above demonstrates low-income Hispanic households at nearly every AMI level have a disproportionately greater need. Asian Households earning 80-100% AMI also have a disproportionately greater need.

# DGN: SEVERE HOUSING PROBLEMS

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

### Introduction

Sections NA-15 and NA-20 provide an in-depth overview of housing problems in White Plains, as defined by HUD, by racial or ethnic group and household income. HUD requires the analysis of housing problems by racial or ethnic group to determine if a given group has a disproportionately greater need in relation to other populations. Disproportionately greater need is determined when the occurrence of housing problems for that group is 10% higher than the jurisdiction as a whole.

Using CHAS data, HUD defines "housing problems" as a housing unit exhibiting any one or more of the following four issues:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Housing cost burden greater than 50% of income

### 1. 0%-30% OF AREA MEDIAN INCOME

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<i>Jurisdiction as a whole</i>	2815	1195	355
<i>White</i>	1095	425	245
<i>Black/African American</i>	480	430	49
<i>Asian</i>	230	75	40
<i>American Indian/Alaskan Native</i>	0	0	0
<i>Pacific Islander</i>	0	0	0
<i>Hispanic or Latino</i>	985	2650	25
2016-2020 CHAS			

TABLE 23 – SEVERE HOUSING PROBLEMS 0 - 30% AMI

No one race or ethnicity experienced a disproportionate need.

2. 30%-50% OF AREA MEDIAN INCOME

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	1375	1030	0
<b>White</b>	495	525	0
<b>Black / African American</b>	85	180	0
<b>Asian</b>	40	25	0
<b>American Indian/Alaskan Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic or Latino</b>	695	300	0
2016-2020 CHAS			

TABLE 24 – SEVERE HOUSING PROBLEMS 30 - 50% AMI

For the jurisdiction as a whole, 1,375 low income households or 57% had one of the four severe housing problems. Within this income level, Hispanic Households had a disproportionately greater need with 70% of low-income Hispanic households having one of the four severe housing problems.

3. 50%-80% OF AREA MEDIAN INCOME

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	660	1170	0
<b>White</b>	265	655	0
<b>Black / African American</b>	60	225	0
<b>Asian</b>	45	15	0
<b>American Indian/Alaskan Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic or Latino</b>	285	260	0
2016-2020 CHAS			

TABLE 25 – SEVERE HOUSING PROBLEMS 50 - 80% AMI

For the jurisdiction as a whole, 660 low income households or 36% had one of the four severe housing problems. Within this income level, Hispanic Households had a disproportionately greater need with 52% of low-income Hispanic households having one of the four severe housing problems and Asian households had a disproportionately greater need with 75% of Asian households having one or more of the four severe housing problems.

4. 80%-100% OF AREA MEDIAN INCOME

<b>Severe Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
<i>Jurisdiction as a whole</i>	305	1175	0
<i>White</i>	200	490	0
<i>Black / African American</i>	0	145	0
<i>Asian</i>	40	59	0
<i>American Indian/Alaskan Native</i>	0	0	0
<i>Pacific Islander</i>	0	0	0
<i>Hispanic or Latino</i>	65	430	0
2016-2020 CHAS			

**TABLE 26 – SEVERE HOUSING PROBLEMS 80 - 100% AMI**

For the jurisdiction as a whole, 305 low income households or 21% had one of the four severe housing problems. Within this income level, Asian households had a disproportionately greater need with 40% of low-income Asian households having one of the four severe housing problems.

**Discussion**

The Department of Planning considers all four "housing problems" to be significant issues that adversely impact residents. However, the Department of Building staff notes that a housing unit lacking a complete kitchen facility or plumbing facility is rarely, if ever, found in White Plains. Thus, housing cost burden and, to a lesser extent, overcrowding were the most common housing problems facing residents. A group is considered in disproportionately greater need if the occurrence of housing problems is 10% higher than the jurisdiction as a whole.

The severe housing problems analysis showed that low-income Hispanic Households and moderate-income Asian households had a disproportionately greater need at given income levels. No other disproportionate need exists for any other racial group at any given income level.

# DGN: HOUSING COST BURDEN

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

### Introduction

This section focuses on housing cost burden for City of White Plains residents. Table 27 compares specific racial or ethnic populations to the city as a whole to determine if any given group is disproportionately housing cost burdened, and thus at disproportionately greater need. Disproportionately greater need is determined when the occurrence of cost-burdened households is 10% higher than the jurisdiction as a whole.

Households spending less than or equal to 30% of their household income on housing are not considered housing cost burdened. Households spending between 30 and 50% of their income on housing are considered cost burdened, and households spending more than 50% of their income toward housing are considered severely cost burdened. HUD determines these categories.

### 1. HOUSING COST BURDEN

Housing Cost Burden	Less than or equal to 30%	30-50%	Greater than 50%	No/negative income (not computed)
<b>Jurisdiction as a whole</b>	13,220	3,785	4,710	360
<b>White</b>	8,110	1,885	2,085	245
<b>Black / African American</b>	1,600	425	590	49
<b>Asian</b>	1,240	160	375	40
<b>American Indian/Alaskan Native</b>	20	0	0	0
<b>Pacific Islander</b>	0	0	0	0
<b>Hispanic or Latino</b>	2,080	1,300	1,575	25
2016-2020 CHAS				

TABLE 27 – GREATER NEED: HOUSING COST BURDENS AMI

### Discussion

The Hispanic or Latino ethnic group was disproportionately housing cost burdened when compared to the City as a whole. Approximately 58% of Hispanic Households were housing cost burdened compared to 38% of the jurisdiction as a whole.

.

# DGN: DISCUSSION

## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Hispanic Households at almost every low- and moderate-income AMI category have a disproportionately greater need. Low- and moderate-income Asian households have a disproportionately greater need at the 50-80% AMI level and 80-100% AMI level. Finally, Hispanic households, regardless of income, have a disproportionately greater need, as 58% are cost burdened, as opposed to 38% of the all households in White Plains.

The Hispanic or Latino ethnic group is disproportionately housing cost burdened (paying 58% of their household income toward housing) when compared to the City as a whole.

If they have needs not identified above, what are those needs?

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Hispanic population in White Plains was concentrated in Census Tracts 91 (Battle Hill), 92.02 (Fisher Hill/Highlands) and 94 (Carhart/Downtown Southeast). These neighborhoods had a concentration of Hispanic households where at least 50% identify as Hispanic. These data were confirmed by the HUD's RAD (Rental Assistance Demonstration) Minority Concentration Analysis Tool (<https://www.huduser.gov/portal/maps/rad/home.html>).

# PUBLIC HOUSING

## NA-35 Public Housing – 91.205(b)

### Introduction

The White Plains Housing Authority (WPHA) routinely conducts an affordable housing needs assessment for residents. The WPHA oversees 700 public housing units.

### 1. TOTALS IN USE

<b>Total Vouchers in Use</b>			
		<b>Number of Units</b>	
<b>Vouchers</b>	<b>Program Type</b>	Certificate	0
		Mod-Rehab	0
		Public Housing	700
	<b>Voucher Type</b>	Total	0
		Project-based	0
		Tenant-based	0
	<b>Special Purpose Voucher</b>	Veterans Affairs Supportive Housing	0
		Family Unification Program	0
		Disabled*	0
<i>PIC (PIH Information Center)</i>			

**TABLE 28 - PUBLIC HOUSING BY PROGRAM TYPE**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

2. CHARACTERISTICS OF RESIDENTS

<b>Characteristics of Residents</b>											
		<b>Average Annual Income</b>	<b>Average Length of Stay</b>	<b>Average Household Size</b>	<b>Homeless at Admission</b>	<b>Elderly Program Participants (&gt;62)</b>	<b>Disabled Families</b>	<b>Families accessibility features requested</b>	<b>HIV/AIDS Program Participants</b>	<b>Victims of Domestic Violence</b>	
<b>Program Type</b>	Certificate	0	0	0	0	0	0	0	0	0	
	Mod-rehab	0	0	0	0	0	0	0	0	0	
	Public housing	\$24,569	14	2	0	250	51	700	0	0	
<b>Vouchers</b>	<b>Voucher Type</b>	Total	0	0	0	0	0	0	0	0	
		Project-based	0	0	0	0	0	0	0	0	0
		Tenant-based	0	0	0	0	0	0	0	0	0
	<b>Special Purpose Voucher</b>	Veterans Affairs Supportive Housing	0	0	0	0	0	0	0	0	0
		Family Unification Program	0	0	0	0	0	0	0	0	0
		Disabled*	0	0	0	0	0	0	0	0	0

PIC (PIH Information Center)

TABLE 29 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

3. RACE AND ETHNICITY OF RESIDENTS

<b>Characteristics of Residents</b>										
		<b>White</b>	<b>African American</b>	<b>Asian</b>	<b>American Indian/Alaskan Native</b>	<b>Pacific Islander</b>	<b>Other</b>	<b>Hispanic</b>	<b>Non-Hispanic</b>	
<b>Program Type</b>	Certificate	0	0	0	0	0	0	0	0	
	Mod-rehab	0	0	0	0	0	0	0	0	
	Public housing	211	483	6	0	0	0	202	498	
<b>Voucher</b>	Total	0	0	0	0	0	0	0	0	

	<i>Type</i>	Project-based	0	0	0	0	0	0	0	0
		Tenant-based	0	0	0	0	0	0	0	0
<i>Special Purpose Voucher</i>		Veterans Affairs Supportive Housing	0	0	0	0	0	0	0	0
		Family Unification Program	0	0	0	0	0	0	0	0
		Disabled*	0	0	0	0	0	0	0	0

PIC (PIH Information Center)

**TABLE 30 – RACE AND ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

## Section 504 Needs Assessment:

### Describe the needs of public housing tenants and applicants on the waiting list for accessible units

The WPHA accepted Section 8 Housing Choice Voucher waiting list applications from April 11, 2024, at 8:30 am, until April 12, 2024, at 3:00 pm ET. This was the first time the waiting list had been open since it closed in June 2019. 600 applicants were placed on the waitlist at that time. These applicants are in need of affordable housing options at the lowest AMI.

### Most immediate needs of residents of Public Housing and Housing Choice Voucher holders

Public housing residents and Housing Choice Voucher (HCV) holders are in immediate need of affordable, quality housing units. Census and focus group data show that White Plains residents are spending large portions of their income toward housing costs. As a result, these families often lack adequate food, health care, medicines and other basic quality of life needs. Due to issues of poverty, families with children often rely upon the meals provided at school as their basic meal of the day.

Voucher holders find that there is simply not enough affordable housing stock in White Plains within the HUD payment standard.

### How do these needs compare to the housing needs of the population at large

The needs of residents of the WPPHA are similar to the needs of low-income families throughout Westchester County. The availability of affordable rental housing is limited. Many families throughout the County suffer from hunger, poor economic circumstances and lack of resources, including employability, healthcare and childcare.

## Discussion

WPPHA has made significant upgrades to their properties as a result of the ongoing redevelopment of Winbrook into Brookfield Commons.

# HOMELESS NEEDS ASSESSMENT

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction

Westchester County has addressed homelessness by utilizing rental assistance programs and adopting a "housing first" approach, prioritizing rapid placement into permanent housing.

The information in this section was provided by the Westchester County Continuum of Care (CoC).

### Homeless Needs Assessment

<b>Persons Experiencing Homelessness in Westchester County in 2024</b>						
<b>Population</b>	Estimated count of persons experiencing homelessness (on a given night)		Estimated count of persons experiencing homelessness (each year)	Estimated persons becoming homeless each year	Estimated persons existing homelessness each year	Estimated number of days persons experience homelessness
	<i>Unsheltered</i>	<i>Sheltered</i>				
<i>Persons in Households with Adult(s) &amp; Child(ren)</i>	0	698	1,461	840	831	325
<i>Persons in Households w/Only Children</i>	0	6	119	102	110	23
<i>Persons in Households w/Only Adults</i>	57	556	2441	1,596	1,877	135
<i>Chronically Homeless Individuals</i>	12	76	~225	--	--	--
<i>Chronically Homeless Families</i>	0	9	~30	--	--	--
<i>Veterans</i>	1	33	116	120	112	129
<i>Unaccompanied Youth</i>	3	40	241	182	202	92
<i>Persons with HIV</i>	0	7	~25	--	--	--
Westchester County CoC						

**TABLE 31 – PERSONS EXPERIENCING HOMELESSNESS IN WESTCHESTER COUNTY IN 2024**

### Nature and Extent of Homelessness

<b>Nature and Extent of Homelessness for White Plains, 2023</b>		
<b>Race</b>	<b>Sheltered</b>	<b>Unsheltered</b>
<b>African American</b>	216	9
<b>White</b>	120	3
<b>Two or more races</b>	3	3
<b>Asian</b>	6	0
<b>Other</b>	2	1
<b>Ethnicity</b>	<b>Sheltered</b>	<b>Unsheltered</b>
<b>Hispanic or Latino</b>	105	1
<b>Non-Hispanic or Latino</b>	242	15
Westchester County CoC		

TABLE 32 –NATURE AND EXTENT OF HOMELESSNESS FOR WHITE PLAINS, 2023, POINT IN TIME COUNT

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to data provided by Westchester County Continuum of Care (CoC), in 2024, 753 homeless families with children were provided emergency shelter beds; 205 homeless families with children were provided with transitional housing; none were left unsheltered.

163 veterans were provided emergency shelter beds; 14 veterans were provided with transitional housing; 13 remained unsheltered.

#### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Table 32 provides the nature and extent of homelessness by race or ethnic group. Blacks or African Americans represent the largest portion of sheltered individuals in White Plains; followed by White and individuals who identify as two or more races. Non-Hispanics or Latinos make up the largest portion of sheltered individuals.

#### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The January 2024 PIT Count enumerated 332 homeless individuals housed in emergency shelters in White Plains, of which 299 of these individuals were housed at the Coachman family shelter and the remainder at LUW’s Samaritan House and Open Arms shelters.

There were 10 unsheltered people in 2024 as compared to 16 unsheltered people in 2023 as compared to 22 people in 2022. There were no children enumerated among the unsheltered population.

# NON-HOMELESS SPECIAL NEEDS ASSESSMENT

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction

The non-homeless special needs population is primarily our most vulnerable residents, including persons with disabilities, persons with HIV/AIDS, persons affected by hunger, elderly, substance abusers, survivors of domestic violence and youth.

Given the wide range of needs and large number of individuals served by social service providers, data alone cannot support the assessment of these needs. The community consultation process substantiated the information detailed in this section.

Describe the characteristics of special needs populations in your community:

<b>Admissions for Substance Abuse in Westchester County, 2023</b>	
<b>Total</b>	6,759
<b>Sex</b>	
<b>Male</b>	73%
<b>Female</b>	27%
<b>Race</b>	
<b>Black</b>	28%
<b>White</b>	67%
<b>Asian</b>	0%
<b>Other</b>	5%
<b>Age Range</b>	
<b>35 and Below</b>	35%
<b>36-45</b>	25%
<b>46-55</b>	18%
<b>56+</b>	22%
<b>Primary Substance</b>	
<b>Alcohol</b>	54%
<b>Heroin/Other Opiates</b>	21%
<b>Cocaine/Crack</b>	10%
<b>All Other Substances</b>	15%
Westchester County Department of Community Mental Health	

**TABLE 33—ADMISSIONS FOR SUBSTANCE ABUSE IN WHITE PLAINS AND WESTCHESTER COUNTY, 2023**

The data provided in Table 33 represents only admissions of patients to the OASAS-certified treatment system. Data was not available for individuals who do not enter treatment, were treated by the U.S. Department of Veterans Affairs (VA), sought treatment outside of New York State, were admitted to the hospital but not to Substance Use Disorder (SUD) treatment, were diverted to other systems, or received an addictions medication from a physician outside of the OASAS system of care. Admissions were not unique counts of people. A person can be admitted into treatment more than once in a given year. Please note percentages may not equal 100% due to rounding.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

The following housing and supportive service needs are supported by data collection and analysis as well as the community consultation process as described in PR-10 and PR-15.

The housing needs of people experiencing substance use disorders (SUD) are tenacious and complex. SUD is a chronic relapsing disorder, similar to other diseases such as diabetes and hypertension. In the relapse or active phase, the disease can make life unmanageable for people with SUDs. When life becomes unmanageable, it can be difficult for people to accomplish everyday tasks, including maintaining their housing situation. Therefore, patients who remain in recovery generally have more stable housing. Within White Plains, there were varied support services available for people looking to achieve and maintain recovery from SUD.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The Westchester County Department of Health (DOH) maintains HIV/AIDS epidemiology records at the County level; this data was not available at the municipal level. The most recent data was from the Westchester County Community Health Assessment, 2022-2024. According to this assessment report, “As of December 2021, a total of 2,257 HIV cases were diagnosed, in Westchester County, with an annual average of 85 cases since 2015. The number of cumulative AIDS cases as of December 2021 was 6,176 and the number of deaths among people with AIDS was 4,127. On average there were 50 annual deaths among people living with AIDS in Westchester County since 2015.” According to Family Services of Westchester (FSW), individuals who were HIV/AIDS positive often had multiple needs with the primary needs being (in order of importance): (1) Housing; (2) Food/nutrition; and (3) Transportation.

The following table provides a breakdown of infected HIV/AIDS individuals residing in Westchester County, by age:

<b>Age</b>	<b>HIV</b>	<b>AIDS</b>	<b>Total Population</b>
<b>13-19</b>	14	2	<b>16</b>
<b>20-24</b>	76	11	<b>87</b>
<b>25-29</b>	85	32	<b>117</b>
<b>30-39</b>	112	47	<b>159</b>
<b>40-49</b>	71	55	<b>126</b>

<b>50-59</b>	66	50	<b>116</b>
<b>60+</b>	35	25	<b>60</b>
Westchester County Department of Health			

**TABLE 34 –NUMBER OF INDIVIDUALS INFECTED WITH HIV/AIDS IN WESTCHESTER COUNTY IN 2023**

In Westchester, the Black and Hispanic communities were overrepresented in rates of newly diagnosed HIV cases, but this disproportionality has begun to lessen, according to Westchester County Department of Health.

# NON-HOUSING CD NEEDS

## NA-50 Non-Housing Community Development Needs – 91.215 (f)

### Describe the jurisdiction's need for Public Facilities:

Public facilities include facilities that are either publicly owned or that are traditionally provided by the government, or owned by a non-profit, and operated so as to be open to the general public. Examples of public facilities include community centers, senior centers, schools, homeless shelters, non-profit social service providers, etc.

The City of White Plains benefits from a large offering of public facilities, which directly benefit low- and moderate-income and/or residents with special needs. The Community Development Program consistently funds El Centro Hispano and the Thomas H. Slater Center as sub grantees through the Public Service Grant Program. Additionally, CDBG funds support public facility improvement projects by providing low- or zero interest loans to public service providers for repairs and upgrades to their facilities.

### Additional public facility needs:

- Enhanced accessibility for public facilities, including the Senior Center and Youth Bureau
- An intergenerational / multi-generational center to serve the community
- Continue to provide public parks improvements to parks in low- or moderate-income neighborhoods

The Community Development Program has an open application for Public Facilities seeking financial resources for rehabilitation or repairs. These applications are assessed based on the needs identified, benefit to low- and moderate-income residents, and the availability of funding.

### How were these needs determined?

Public facility needs were determined by feedback received from focus group roundtable discussions, Community Needs Survey responses and interviews with various department heads. See section PR-10 and PR-15 for a comprehensive description of these activities.

### Describe the jurisdiction's need for Public Improvements:

The following is a list of public improvement needs that will benefit low- to moderate-income residents in White Plains:

- General streetscape improvements, to improve pedestrian safety and overall experience - specifically in Target and Code Enforcement Areas
- Improvement to neighborhood parks and recreation facilities
- Sidewalk improvements
- Addition of bike lanes and complete street infrastructure
- Support rehabilitation of existing public facilities that provide critical services to the low-/moderate-income population

These needs will be coordinated with the relevant City departments and accomplished if and when the projects become feasible.

### How were these needs determined?

Necessary public improvements were determined by feedback received from focus group roundtable discussions, Community Needs Survey responses and interviews with various department heads. See section PR-10 and PR-15 for a comprehensive description of these activities.

### Describe the jurisdiction's need for Public Services:

The Community Development Program supports a broad range of public service organizations that provide vital services to vulnerable populations including:

- Food distribution programs for food insecure households, particularly the elderly, low-income families and the physically disabled.
- Programs that assist in the development of the community, either socially or economically, including affordable childcare, job training, elderly services, youth services - sports, clubs, recreational programs, etc.
- Programs that provide housing counseling, eviction prevention, first-time homebuyer education, financial literacy, gap funding, etc.
- Programs that provide emergency response, homeless outreach, and general support to homeless persons, including assisting formerly homeless households during transition to permanent housing.

The Community Development Program supports public services through the Public Service Grant Program. The Program receives approximately 25 applications from public service providers annually. The review team, made up of Program staff and members of the Community Development Citizens Advisory Committee (CDCAC), assesses the applications for their compliance with public service priority needs and overall benefit to low- and moderate-income residents. The CDCAC hosts a Public Hearing where applicants present their applications and answer any questions that the CDCAC may have. These Hearings are open to the public for any additional resident input. See Appendix C for additional information.

### How were these needs determined?

Public service needs were determined by feedback received from focus group roundtable discussions, Community Needs Survey responses and interviews with various department heads. See section PR-10 and PR-15 for a comprehensive description of these activities.

# MARKET ANALYSIS OVERVIEW

## MA-05 Overview

### Housing Market Analysis Overview

The Housing Market Analysis provides an overview of the City's housing inventory including subsidized affordable housing, affordable housing programs, the need for additional housing, cost and condition of housing, homeless housing facilities, challenges to affordable housing, economic development and housing concentration.

The Housing Market Analysis is supported by the following data:

- Department of Planning focus group and public presentation discussions
- Department of Planning resident surveys
- Department of Planning 2024 Windshield Survey
- HUD's Comprehensive Housing Affordability Strategy (CHAS)
- U.S. Census Bureau's 2016-2020 American Community Survey (ACS)
- U.S. Census Bureau's 2018-2022 American Community Survey (ACS)
- HUD's FY 2025 Fair Market Rent Documentation System
- The Department of Planning Housing Inventory database
- 2024 MLS Rental and Sales Data

# NUMBER OF HOUSING UNITS

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The following section provides an overview of the number of units by property type and the size of housing units by tenure in the City of White Plains.

#### 1. ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Count	Percent of Total
<b>1-unit, detached structure</b>	7,255	29%
<b>1-unit, attached structure</b>	740	3%
<b>2-4 units</b>	2,195	9%
<b>5-19 units</b>	2,835	11%
<b>20 or more units</b>	11,995	48%
<b>Mobile Home, boat, RV, van, etc.</b>	20	0%
<b>Total</b>	25,040	100%
2016-2020 ACS		

TABLE 36 – RESIDENTIAL PROPERTIES BY UNIT NUMBER

#### 2. UNIT SIZE BY TENURE

	Owners		Renters	
	Count	Percent of Total	Count	Percent of Total
<b>No bedroom</b>	265	2%	805	7%
<b>1 bedroom</b>	1,850	15%	4,440	40%
<b>2 bedrooms</b>	2,810	23%	4,115	37%
<b>3 or more bedrooms</b>	7,165	59%	1,770	16%
<b>Total</b>	12,090	99%	11,130	100%
2016-2020 ACS				

TABLE 37 – UNIT SIZE BY TENURE

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

White Plains has a range of housing units subsidized throughout the City, for low-, moderate-income and special need residents. Housing is subsidized through a variety of programs including: Section 9 Public Housing, Section 8 Housing Choice Vouchers, project-based housing, and Rental Assistance Demonstration (RAD), White Plains Affordable Rental Housing Program (ARHP), White Plains

Affordable Home Ownership Program (AHOP), 221 (d)(3) Program, Emergency Tenant Protection Act (ETPA), Senior Citizen and Disability Rent Increase Exemption (SCRIE/DRIE).

**Section 9 Public Housing** these units are affordable to households earning between 0 and 50% AMI. Due to the phased redevelopment of Winbrook Public Housing there are only 352 units remaining in White Plains. As the redevelopment continues, new units will become a part of the RAD program.

**Section 8 Housing Choice Voucher, Project-based Housing & RAD** these units are affordable to households earning between 0 and 30% AMI. There are 166 project-based and 412 Housing Choice Vouchers. WPHA oversees a total of 366 RAD units, these units are affordable to households earning 0-50% AMI. There are 104 units in The Prelude (Phase I of the Brookfield Commons Redevelopment), 129 units in The Overture (Phase II of the Brookfield Commons Redevelopment) 167 units in Schulyer-DeKalb Apartments and an additional 95 units in Lakeview Apartments.

**White Plains ARHP** requires a certain percentage of units to be set aside as affordable to households earning between 50-100% AMI. As of the Fall 2024, the program manages a total of 331 units for residents earning between 50% AMI and 100% AMI, with another 85 units under construction and 149 units approved.

**White Plains AHOP** requires a certain percentage of units to be set aside as affordable to households earning 80-120% AMI. There are currently 32 units in the City's AHOP; production of these units has slowed in recent years due to market conditions.

**221 (d)(3) Program** there are 77 units funded through 221(d)(3) in White Plains, 58 units located at 150 Lake Street and 19 units located at 70 Ferris Avenue. These units are affordable to households earning 80% AMI.

**ETPA & SCRIE/DRIE** there are 2,419 ETPA units in White Plains. Leases regulated through the New York State Emergency Tenant Protection Act (ETPA) limit rent increases to 1.5% for a one-year renewal or 2.5% for a two-year renewal. There is one household currently participating in DRIE in White Plains and there are 21 households participating in SCRIE.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There was a decrease of 17 ETPA units since 2019 and it is anticipated that the City will continue to lose Emergency Tenant Protection Act (ETPA) units as the units become deregulated when rent exceeds \$2,500 per month.

There was a loss of six SCRIE households from 2019 to 2024 and an increase of one DRIE household during this same time period.

Does the availability of housing units meet the needs of the population?

As the needs assessment suggested, the supply of housing for low and very low-income households (0-30% AMI) fell short of meeting the needs of the low and very low-income population. For further discussion, see section MA-15, below.

### Describe the need for specific types of housing:

Although many housing units in White Plains are subsidized by Local, State or Federal funds, affordable housing options for the most vulnerable populations are limited. This includes the elderly, extremely low- and low-income households, those with mental or physical challenges and those with substance abuse issues.

# HMA: COST OF HOUSING

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The following section provides an overview of the City’s housing market, including the cost of housing, rents paid and housing trends. This section utilizes 2016-2020 American Community Survey (ACS) 5-year estimates, HUD Fair Market Rent, and HUD 2024 Maximum Income Guidelines for Westchester County.

#### 1. COST OF HOUSING

	<b>Base Year: 2009</b>	<b>Comparison: 2020</b>	<b>% Change</b>
<b>Median Home Value</b>	\$511,600	\$558,100	+9%
<b>Median Contract Rent</b>	\$1,425	\$1,692	+19%

*2011-2015 Census ACS (Base Year), 2016-2020 ACS (Most Recent Year)*

TABLE 38 – COST OF HOUSING

Although Census data indicate the median contract rent to be \$1,692, actual median rents in White Plains are closer to \$2,800 per month.

#### 2. RENT PAID

<b>Rent Paid</b>	<b>Count</b>	<b>Percent of Total</b>
<b>Less than \$500</b>	1,499	13%
<b>\$500-999</b>	1,340	12%
<b>\$1,000-1,499</b>	1,860	17%
<b>\$1,500-1,999</b>	2,880	26%
<b>\$2,000 or more</b>	3,555	32%
<b>Total</b>	11,134	100%

*2016-2020 ACS*

TABLE 39 - RENT PAID

#### 3. HOUSING AFFORDABILITY

<b>Number of Units Affordable to Households</b>		
<b>HAMFI</b>	<b>Renter</b>	<b>Owner</b>
<b>30%</b>	1,240	No Data
<b>50%</b>	2,490	450
<b>80%</b>	4,270	870
<b>100%</b>	No Data	1,394

<b>Total</b>	8,000	2,714
2016-2020 CHAS		

TABLE 40 – HOUSING AFFORDABILITY

4. MONTHLY RENT

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
<b>Fair Market Rent</b>	\$2,233	\$2,330	\$2,580	\$3,215	\$3,469
<b>High HOME Rent</b>	\$1,436	\$1,669	\$2,029	\$2,427	\$2,688
<b>Low HOME Rent</b>	\$1,285	\$1,376	\$1,652	\$1,908	\$2,128

2025 HUD FMR\* and 2023 HOME Rents

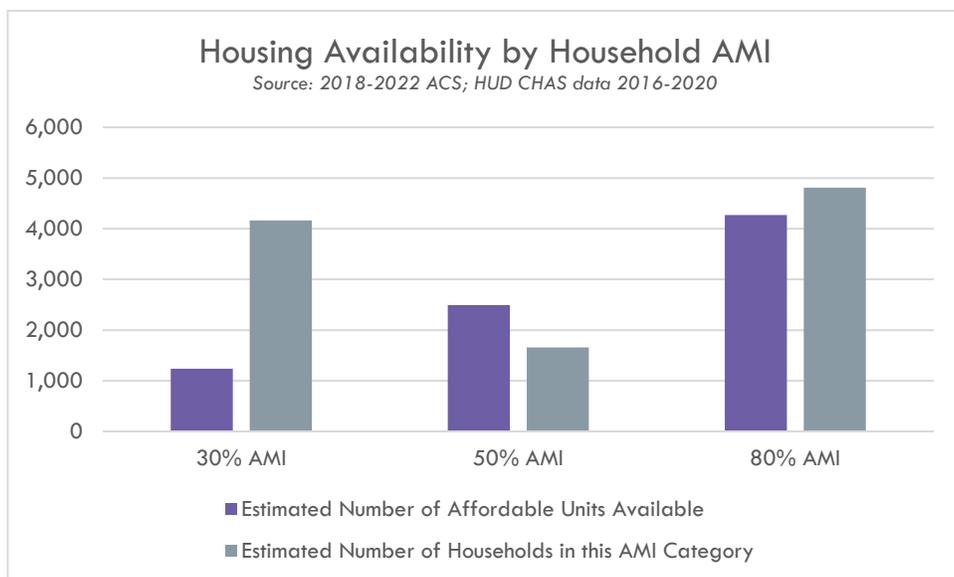
TABLE 41 – MONTHLY RENT

Note: Westchester County, NY is now part of the New York, NY HUD Metro FMR Area, which consists of the following counties: Bronx County, NY; Kings County, NY; New York County, NY; Putnam County, NY; Queens County, NY; Richmond County, NY; Rockland County, NY; and Westchester County, NY. All information here applies to the entirety of the New York, NY HUD Metro FMR Area. For FY 2025 and beyond, HUD has added Westchester County, NY to the New York, NY HUD FMR Area.

Is there sufficient housing for households at all income levels?

Out of total housing units in White Plains (approximately 23,000), approximately 8,000 rental units and 2,714 owner units (for a total of 10,700 or 43%) were considered affordable to low- to moderate-income households. Out of the total rental units considered affordable to low- and moderate-income households, 16% were affordable to those earning 30% of the area median income (AMI) and 31% to those earning 50% of the AMI. The majority (53%) of rental units affordable to low- and moderate-income households were for those households earning between 80-100% of the AMI. Only 22% of owner units would be considered affordable to low- to moderate-income households looking to own.

As the needs assessment indicated, there were approximately 9,165 low-income households (earning 0-80% AMI) in White Plains. According to Table 40 Housing Affordability, above, there were 8,000 rental units and 1,320 owner units available to low-income households for a total of 9,320 housing units. Thus, there is sufficient housing for low-income households, but not



very low-income households. Data indicate there was a nearly 3,000-unit deficit of units available to very low-income households (30% AMI).

The above Census data used for the needs assessment was supported by empirical data sourced from 2024 MLS rental and sales records provided by a local realtor. According to the data, there were approximately 429 rental listings in 2024. Of these, about 46% were affordable to households earning at least 100% of the Area Median Income (AMI). However, affordability decreased significantly at lower income levels: only 21% of rental units were affordable to those earning 60% of the AMI, and for households earning 80% of the AMI or less, there were no affordable two-bedroom or three-bedroom units available. This highlights the shortage of affordable housing for low and very low-income households, particularly those requiring larger units.

Breaking down affordability by unit size and AMI levels:

- **100% AMI:**
  - **Studio units:** 100% affordable
  - **One-bedroom units:** 72% affordable
  - **Two-bedroom units:** 17% affordable
- **80% AMI:**
  - **Studio units:** 63% affordable
  - **One-bedroom units:** 29% affordable
  - **Two-bedroom and larger units:** 0% affordable
- **60% AMI:**
  - **Studio units:** 19% affordable
  - **One-bedroom units:** 2% affordable
  - **Two-bedroom and larger units:** 0% affordable

The City, through its Affordable Housing Assistance Fund, continues to financially incentivize projects that provide both rental and ownership units for low- to moderate-income households. To date, the City has committed funds to create 56 low-income senior rental units, 297 low-income public housing units and 108 moderate-income ownership units.

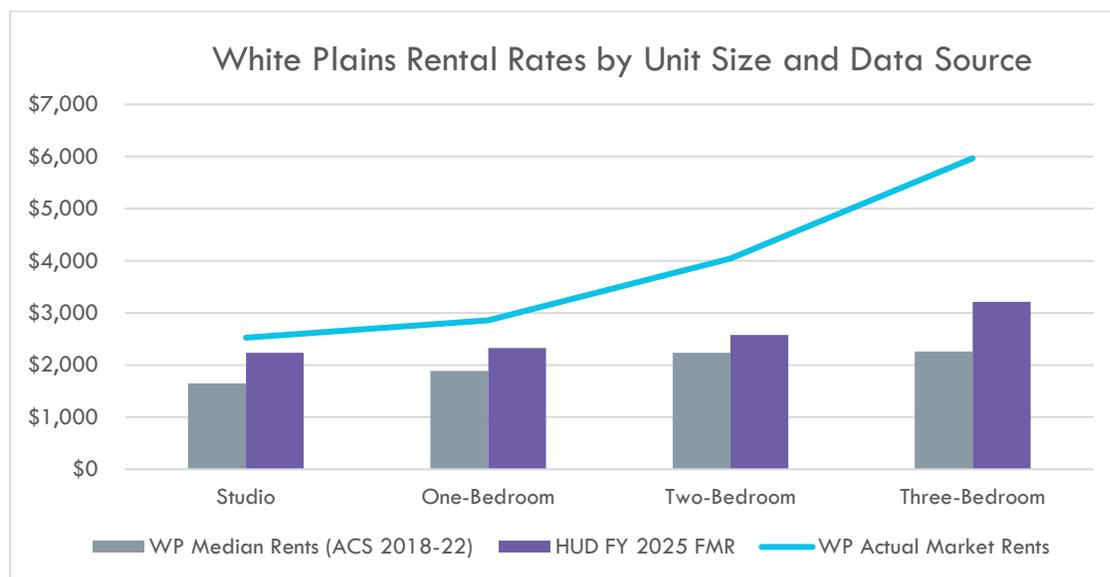
### How is affordability of housing likely to change considering changes to home values and/or rents?

Between 2009 and 2020, both home values and rental prices have risen, increasing by 9% and 19%, respectively. In White Plains and Westchester County, home values have been steadily climbing since 2000, with a sharp surge following the COVID-19 pandemic. Rental prices have also continued to rise, driven by the growth of luxury rental developments that capitalize on the city's proximity to the Metro-North train station and easy access to New York City. This trend may further exacerbate affordability challenges for moderate- and low-income households, especially if median household income fails to keep pace. However, median household income in White Plains has been increasing annually, a trend that is expected to continue.

### How do HOME rents/Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Westchester County, NY is part of the New York, NY HUD Metro FMR Area, which consists of the following counties: Bronx County, NY; Kings County, NY; New York County, NY; Putnam County, NY; Queens County, NY; Richmond County, NY; Rockland County, NY; and Westchester County, NY. All information here applies to the entirety of the New York, NY HUD Metro FMR Area.

For FY 2025 and beyond, HUD has added Westchester County, NY to the New York, NY HUD FMR Area. The result of this is between 2024 and 2025, HUD FMR rates rose by 35% for studios and 20% for one-bedroom units, making these rental rates more in line with actual market rents in White Plains. Although this adjustment has made HUD fair market rents closer to actual fair market rents in White Plains, the average rent in White Plains, particularly for two- and three-bedroom units is much higher than the published HUD fair market rents.



#### HUD 2025 FAIR MARKET RENT V. WHITE PLAINS MEDIAN RENT (ACS 2018-2022) V. ACTUAL FAIR MARKET RENT

The mismatch between HUD FMR and actual market rents punctuates the City’s efforts to implement its affordable housing rental program, including the fee-in-lieu option, which provides flexibility to developers to contribute monies to the Affordable Housing Assistance Fund. Since 2019, 298 affordable units have been incentivized with the fee in lieu monies from only 22 units.

### Discussion

In 2024, the fair market rent for a new two-bedroom rental apartment in White Plains was approximately \$4,000 per month. A household aiming to spend 30% or less of their income on housing costs must earn at least \$161,760 annually, or \$13,480 monthly. The 2022 median household income in White Plains was \$109,551 which is 63% of the income required to rent a two-bedroom unit without exceeding the 30% on housing costs rule. Looked at another way, a household seeking to pay no more than 30% of their annual earnings on housing could afford

\$2,738 per month on housing costs, or the average rent of a studio or one-bedroom rental unit in White Plains (refer to 2024 MLS discussion, above).

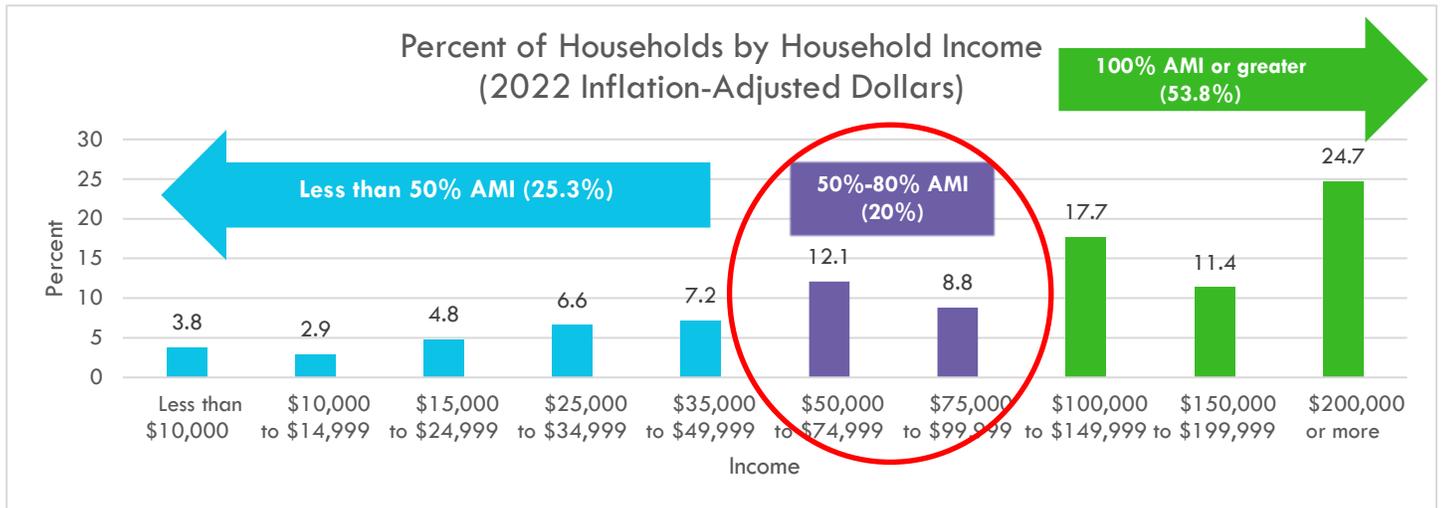
Unit Type	Average Rent	Monthly Income	Annual Income
Studio	\$2,525	\$8,417	\$101,000
One Bedroom	\$2,860	\$9,533	\$114,400
Two Bedroom	\$4,044	\$13,480	\$161,760

City of White Plains 2024; Average market rents based on available listings on Zillow

Area Median Household Income					
150%	120%	100%	80%	60%	50%
\$164,327	\$131,461	\$109,551	\$87,641	\$65,731	\$54,776

ACS Census 2018-2022

The largest percentage of households in White Plains, 53.8%, earn at least \$100,000 annually, with 36% of those households earning more than \$150,000 annually or 150% of the AMI. Thus, the more than one-third (36%) of City households that earn at least 150% of the AMI can afford a two-bedroom rental unit in White Plains. Those nearly 18% of households earning 120% of the AMI are also better positioned to afford a two-bedroom rental unit in White Plains. Approximately 46% of households earn less than \$100,000 annually, with the largest percentage (20%) earning between \$50,000 to \$99,999 annually, which equates to 50% to 90% of the AMI. The City’s Affordable Housing Rental program targets those 20% of households earning between 50% and 80% AMI. Approximately 25% of households earn less than \$50,000 annually. These households are more limited in their housing choices, based on the 30% on housing costs rule.



# HMA: CONDITION OF HOUSING

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following section provides an overview of the existing housing supply, including age and condition, the number of vacant and abandoned units, and risk posed by lead-based paint. Data in this section is sourced from 2016-20 American Community Survey (ACS) 5-year estimates and the 2024 Windshield Survey, prepared by the Planning Department.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation"

#### SUBSTANDARD CONDITION:

Housing or buildings that experience one or more of the following conditions:

1. Physical deterioration of buildings or improvements
2. Abandonment of properties
3. Significant decline in property values or abnormally low property values relative to other areas in the community
4. Known or suspected environmental contamination

#### SUBSTANDARD CONDITION BUT SUITABLE FOR REHABILITATION:

Housing or buildings that are structurally sound and are economically feasible to rehabilitate. This does not include units that require only cosmetic work, correction of minor livability problems, or routine maintenance.

#### 1. CONDITION OF UNITS

- Lacks Complete Kitchen Facilities
- Lacks Complete Plumbing Facilities
- More than One Person Per Room
- Cost Burden Greater than 30%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Count	Percent of Total	Count	Percent of Total
<b><i>With one selected Condition</i></b>	3,995	33%	4,815	43%
<b><i>With two selected Conditions</i></b>	180	1%	640	6%
<b><i>With three selected Conditions</i></b>	0	0%	0	0%
<b><i>With four selected Conditions</i></b>	0	0%	0	0%
<b><i>No selected Conditions</i></b>	7,910	65%	5,680	51%
<b><i>Total</i></b>	12,085	100%	11,135	100%

2016-2020 CHAS

TABLE 42 - CONDITION OF UNITS

2. YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Count	Percent of Total	Count	Percent of Total
<b>2000 or later</b>	850	7%	1,960	18%
<b>1980-1999</b>	1,775	15%	1,585	14%
<b>1950-1979</b>	4,490	37%	4,030	36%
<b>Before 1950</b>	4,970	41%	3,560	32%
<b>Total</b>	12,085	100%	11,135	100%
2016-2020 CHAS				

TABLE 43 – YEAR UNIT BUILT

3. RISK OF LEAD-BASED PAINT HAZARD

<b>Risk of Lead-Based Paint Hazard</b>				
	Owner-Occupied		Renter-Occupied	
	Count	Percent of Total	Count	Percent of Total
<b>Total number of units built before 1980</b>	9,460	78%	7,590	68%
<b>Housing units built before 1980 w/children present</b>	679	6%	204	2%
2011-2015 ACS, 2011-2015 CHAS				

TABLE 44 – RISK OF LEAD-BASED PAINT

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing

White Plains has an exceptionally diverse housing stock. The majority of the owner-occupied units are 45 years or older, built in 1979 or earlier. Table 42 provides further information on the condition of housing units, by tenure. As discussed in Section NA-15 the Department of Planning considers all four housing problem categories to be significant issues that negatively affect residents. However, Department of Building staff note that a housing unit lacking a complete kitchen facility or plumbing facility is rarely, if ever, found in White Plains. Thus, housing cost burden and, to a lesser extent, overcrowding (6% of all households) are more likely the two main housing problems reflected in these data (see NA-15 discussion).

<b>Housing Unit Conditions in 2025-29 Target Areas</b>				
	<b>Standard Units (0-3 deficiencies)</b>	<b>Substandard Units (4-8 deficiencies)</b>	<b>Total Units Surveyed</b>	<b>Percent of Substandard Units</b>
<b>Bryant Gardens</b>	0	0	5	<b>0%</b>
<b>Battle Hill</b>	6	0	406	<b>0%</b>
<b>Carhart North/South</b>	4	0	171	<b>0%</b>
<b>Downtown South / Brookfield Commons</b>	0	0	14	<b>0%</b>
<b>Ferris Church</b>	0	0	318	<b>0%</b>
<b>Fisher Hill</b>	2	0	580	<b>0%</b>
<b>Highlands</b>	8	0	166	<b>0%</b>
<b>Kensico Lake</b>	1	0	44	<b>0%</b>
<b>Eastview</b>	1	0	64	<b>0%</b>
<b>Total</b>	22	0	1,768	
<i>City of White Plains Planning Department – 2024 Windshield Survey</i>				

**TABLE 45 - HOUSING UNIT CONDITIONS IN 2025-29 TARGET NEIGHBORHOODS**

As can be seen from Table 45, out of all housing units surveyed during the 2024 Windshield Survey, there were zero (0) units with four or more deficiencies.

<b>Average Cost per Unit for Rehabilitation for Program Year 2023-2024</b>		
	<b>Cost</b>	<b>Unit</b>
<b>CDBG Slum/Blight</b>	\$0	<b>0</b>
<b>CDBG Low/Mod Income Households</b>	\$19,700	<b>14</b>
<b>NYS Restore</b>	\$0	<b>0</b>
<i>City of White Plains Planning Department</i>		

**TABLE 46 - AVERAGE COST PER UNIT FOR REHABILITATION FOR PROGRAM YEAR 2023-2024**

In 2023-2024, the Community Development Program rehabilitated 14 single-family housing units. The cost of rehabilitation averaged \$19,700 in CDBG funds per unit. Rehabilitation of single-family homes continues to be a critical objective of the CD Program.

As of 2022, the vacancy rate in White Plains was 7.35%.

As of December 2024, there was no data on vacant, abandoned properties in White Plains.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Although lead-based paint was banned for use in residential structures after 1978, many older homes still contain potential lead hazards. As previously stated, most of the City's housing stock was constructed prior to 1978, which presents the risk for lead-based paint exposure. Table 44 shows that there are 679 households with children who live in housing built before 1980, which is only 6%

of all owner households. There is no method to determine how many units with potential lead-based paint hazards low- or moderate-income households occupy.

The City of White Plains works in close collaboration with Westchester County Community Health Services and the Westchester County Department of Health. The County Health Department is responsible for blood screenings in children throughout the County, including White Plains. If a child is found to have elevated levels of lead in their blood, the County is notified and extensive abatement procedures are taken to prevent further lead exposure in the home.

# PUBLIC AND ASSISTED HOUSING

## MA-25 Public and Assisted Housing – 91.210(b)

### 1. TOTALS NUMBER OF UNITS

<b>Total Number of Units by Subsidized Housing Program Type</b>			
		<b>Number of Vouchers Available</b>	<b>Number of Accessible Units</b>
<b>Program Type</b>	Certificate	0	0
	Mod-rehab	0	0
	Public housing	712	0
<b>Vouchers</b>	<b>Voucher Type</b>	Total	0
		Project-based	0
		Tenant-based	0
	<b>Special Purpose Voucher</b>	Veterans Affairs Supportive Housing	0
		Family Unification Program	0
		Disabled*	0

*PIC (PIH Information Center)*

TABLE 47– TOTAL NUMBER OF UNITS BY SUBSIDIZED HOUSING PROGRAM TYPE

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The White Plains Housing Authority (WPHA) is a quasi-governmental agency that manages over 500 units of affordable housing located on three sites within the City. They are:

1. Brookfield Commons (f/k/a Winbrook)
2. Schulyer-DeKalb Apartments
3. Lakeview Apartments

The City and the WPHA have committed to the ultimate replacement of all 450 original units at Winbrook onsite in the new Brookfield Commons redevelopment. Existing residents from older buildings move into new mixed-income replacement buildings onsite. The Brookfield Commons Master Plan seeks to provide modern, affordable and workforce housing units for existing and future tenants. Phase 1 (The Prelude – 104 units) and Phase 2 (The Overture – 129 units) were completed in 2016 and 2022, respectively. Phase 3 – 168 units – received approval in 2023 and is under construction. Schulyer-DeKalb and Lakeview Apartments recently became a part of HUD's RAD program; with 167 units and 95 units, respectively.

The conversion of public housing units to RAD allows WPPHA to convert to private ownership, enabling WPHA to borrow funds to renovate their properties to contemporary standards. Please note, that the public housing condition listed below does not reflect the property’s ranking following these updates. The score reported below is from a publicly available HUD databases; the most recent inspection score provided is 2017.

1. PUBLIC HOUSING CONDITION

Public Housing Condition	
Public Housing Development	Average Inspection Score
White Plains Housing Authority	93
<a href="http://www.huduser.gov/portal/datasets/pis.html#year2023">www.huduser.gov/portal/datasets/pis.html#year2023</a>	

TABLE 48 - PUBLIC HOUSING CONDITION

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

WPHA is transitioning traditional public housing units to the Rental Assistance Demonstration program (RAD). The Brookfield Commons Master Plan seeks to provide modern, affordable and workforce housing units for existing and future tenants. Existing residents from older buildings move into new mixed-income replacement buildings onsite. Phase 1 (The Prelude – 104 units) and Phase 2 (The Overture – 129 units) were completed in 2016 and 2022, respectively. Phase 3 – 168 units – received approval in 2023 and is under construction. Renovations included apartment upgrades, generator, building systems, selected common area, and physical plant improvements.

The City, through its Affordable Housing Assistance Fund, has provided financial support to the development efforts at Brookfield Commons.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Winbrook's redevelopment to Brookfield Commons features green infrastructure, including more efficient HVAC heating and cooling system and green roof to reduce stormwater runoff. Fitness rooms, children's areas, tenant terraces and laundry rooms are also included on each floor.

Additionally, all WPHA residents are encouraged to become more involved in management and participate in homeownership programs.

Discussion

While the RAD program offers immediate benefits for residents of public housing, there are concerns regarding the Section 8 contract's 15-year period.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

This section provides information regarding the supply of emergency shelter beds for individuals and families experiencing homelessness in White Plains. The Westchester Continuum of Care (CoC) cannot provide data on transitional and permanent supportive housing beds on a municipal level.

#### 1. FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher/Seasonal/Overflow Beds	Current & New	Current & New	Under Development
<b>Households with Adult(s) &amp; Child(ren)</b>	599	0	479	553	--
<b>Households with Only Adults</b>	499	46	31	944	--
<b>Chronically Homeless Households</b>	--	--	--	3	--
<b>Veterans</b>	14	--	12	326	--
<b>Unaccompanied Youth</b>	14	--	12	3	--
Westchester CoC, 2019					

TABLE 49 - FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are numerous mainstream services that complement services targeted to homeless persons.

**Health:** White Plains Hospital is a full-service hospital with an emergency department. NY Presbyterian Hospital specializing in behavioral healthcare including substance abuse treatment and mental health issues. Burke Rehabilitation is a state-of-the-art rehabilitation facility. There are also numerous urgent care centers throughout the City.

**Education:** The public schools offer educational and support services to youth and their families. Social workers, mental health counselors and substance abuse professionals are available by appointment and as needed. There is a coordinator of homeless services who ensures that housing insecure families are offered appropriate support. All schools have food pantries that are available to students and families. The White Plains Public Library, located in the middle of the downtown, has computers that everyone can use on site as well as mobile hot spots that people can check out and use at home. All library services are free of charge.

The Mental Health Association has a clubhouse and other services for people with mental health issues. Community Central, operated by a local agency (Lifting Up Westchester) that serves people experiencing homelessness, offers two hot meals every day as well as barber services, dental visits, and housing support resources. Lifting Up Westchester also operates Job Central that provides job training, job seeking and retention support. Additional employment services are available at the Westchester Putnam One Stop Center, operated by the County.

The City employs a Neighborhood Conditions Coordinator who serves as an “ombudsman” for housing needs for anyone in the City. This is an interdepartmental position that works with Public Safety, Buildings, Law, Planning, and the Mayor’s Office to help residents locate and retain housing resources.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Westchester County Department of Social Services (DSS) funds and operates the homeless services system in the County. DSS contracts with local non-profit providers for service delivery.

The homeless services system covers:

1. **Shelter Services** Drop-in and transitional shelters
2. **Supportive Housing** Transitional and permanent housing, case management services, and homeless outreach services to unsheltered or chronically homeless individuals
3. **Case Management Support** Within the shelter system, focused on housing placement and ongoing case management support for individuals in temporary or permanent supportive housing

There are three shelters in operation in White Plains, the Open Arms Shelter and Samaritan House Shelter operated by Lifting Up Westchester and the Coachman Family Shelter operated by Westhab. Lifting Up Westchester also provides homeless outreach services in White Plains.

Additional temporary and permanent supportive housing services are provided by:

- Lifting Up Westchester Community Central
- Westhab
- Mental Health Association of Westchester
- Human Development Services of Westchester
- Westchester Residential Opportunities

The majority of funds for individuals and families affected by HIV/AIDS are federal Ryan White funds, administered by the Westchester County Department of Community Mental Health (DCMH). The HIV/AIDS Service Network coordinate the use of Ryan White funds and provide the following services:

- Case Management
- Dental Care
- Financial Assistance
- Food
- Health Care
- Housing
- Legal and Client Support
- Mental Health Support
- Substance Abuse Treatment
- Transportation

Other agencies providing support to individuals and families affected by HIV/AIDS include:

- Hudson Valley Community Services
- Family Services of Westchester County
- Grace Church Community Center
- Legal Services of Hudson Valley
- Open Door Family Medical Centers
- Sharing Community

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

This section provides information on supportive housing needs for special needs populations, one-year housing and supportive needs goals. Social service organizations and the Community Development Program provided information in this section.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Please refer to NA-45 for supportive housing needs for persons with disabilities, persons with HIV/AIDS, persons affected by hunger, seniors, substance abusers, survivors of domestic violence and youth.

NA-35 provides an analysis of supportive housing needs of public housing residents.

A description of mental and physical supportive needs is provided in the question below.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

### **Physical Health**

Health care facilities collaborate with community-based services to develop appropriate housing and other service plans prior to discharge. They do this by working with the patient and their primary supports to identify on-going needs and arrange for services to address those needs. When necessary, the Westchester County Department of Social Services (DSS), the Department of Health (DOH) and/or other community-based agencies are contacted to ensure a successful transition back to their residence. If housing is needed, the health care facility will refer the person to the appropriate level of housing, such as nursing home, adult day home, assisted living or similar alternative depending on their functioning level and capacity. The facility's discharge planner can place the patient with services such as a visiting nurse, home health aide or other types of assistance.

### **Mental Health**

Behavioral health care facilities collaborate with community-based services to develop appropriate housing and other service plans prior to patient discharge. This is done by working with the patient and their primary supports to identify needs and arrange for services to address those needs. When necessary, DSS, Department of Community Mental Health (DCMH) and/or other community-based agencies are contacted to ensure a successful transition.

If housing is necessary, hospital staff consults with DCMH, DSS, NYS OMH, Medicaid and SSI before the individual is discharged. County hospital discharge planners are trained on the Single Point of Access (SPOA) application whereby clients diagnosed with a severe mental illness can be referred for housing and care management services.

In many cases, hospitals link high-risk adult patients directly to NYS' new Medicaid Health Home program for care management services. The discharge planner of the facility the resident is discharged from can put services such as outpatient mental health treatment, peer and/or family support, substance abuse treatment or other types of assistance into place.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Community Development Program has identified ongoing resources allocation to public services as one of the Strategic Goals outlined in this Consolidated Plan. The CD Program intends to serve at least 1,000 special needs residents annually by providing financial support through the Public Service Grant Program. These programs will provide services to vulnerable populations such as at-risk youth, food insecure households and individuals with special needs. The Program aims to serve 5,000 special needs residents throughout the duration of the 2025-29 Consolidated Plan.

# BARRIERS TO AFFORDABLE HOUSING

## MA-40 Barriers to Affordable Housing – 91.210(e)

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

White Plains is a pro-housing community, requiring an affordable component or fee-in-lieu of providing, for in any new residential development in the City greater than 10 units. The findings of the Needs Assessment and Community Consultation process show that the greatest housing need facing White Plains residents is affordability, as follows:

- Need for housing options for people at the lowest AMI levels
- Affordable housing for the elderly
- Older homes need accessibility and other improvements
- Affordable housing options for households earning between 30 and 49% AMI
  - Households that fall in this income range do not have a high enough income to qualify for the City's ARHP or make too much to qualify for programs such as Section 8
- Workforce housing needs - people employed in White Plains may not make enough to live in White Plains

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Centrally located in Westchester County, White Plains is a premier business market in the region, its proximity to New York City provides access to an even greater job market. Many residents are well educated and have access to employment opportunities that match their skills. White Plains also has urban infrastructure unmatched in the County, with several highways, two train stations and bus terminal.

### Economic Development Market Analysis

#### 1. BUSINESS ACTIVITY

Business by Sector	Workers	Jobs	Share of Workers	Share of Jobs	Jobs less workers
<b>Agriculture, Mining, Oil &amp; Gas Extraction</b>	13	6	0	0	0
<b>Arts, Entertainment, Accommodations</b>	2,719	2,913	12	7	-5
<b>Construction</b>	968	1,333	4	3	-1
<b>Education and Health Care Services</b>	5,742	13,543	25	34	9
<b>Finance, Insurance, and Real Estate</b>	2,977	4,180	13	10	-3
<b>Information</b>	1,059	909	5	2	-3
<b>Manufacturing</b>	667	1,141	3	3	0

<b>Other Services</b>	1,372	1,919	6	5	-1
<b>Professional, Scientific, Management Services</b>	3,318	6,428	15	164	1
<b>Public Administration</b>	0	0	0	0	0
<b>Retail Trade</b>	2,492	5,379	11	13	2
<b>Transportation and Warehousing</b>	595	571	3	1	-2
<b>Wholesale Trade</b>	927	1,548	4	4	0
<b>Total</b>	<b>22,849</b>	<b>39,906</b>	<b>--</b>	<b>--</b>	<b>--</b>

2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs). A negative number reflects an oversupply of labor for the sector (more workers than jobs) and a positive number reflects an undersupply of labor (more jobs than workers).

TABLE 50 - BUSINESS ACTIVITY

According to Table 50, there is an oversupply of labor for the Arts, Entertainment and Accommodations sector and an undersupply of labor for the Education and Health Services sector.

2. LABOR FORCE

<b>Total Population in the Civilian Labor Force</b>	32,527
<b>Civilian Employed Population 16 years and over</b>	30,712
<b>Unemployment Rate</b>	5.6%
<b>Unemployment Rate for Ages 16-24</b>	18.85%
<b>Unemployment Rate for Ages 25-65</b>	4.55%
2016-2020 ACS	

TABLE 51 - LABOR FORCE

3. OCCUPATION BY SECTOR

<b>Occupations by Sector</b>	<b>Count</b>	<b>Percent</b>
<b>Management, business, science, and arts (incl. healthcare)</b>	<b>14,916</b>	48.6%
<b>Service</b>	<b>6,220</b>	20.3%
<b>Sales and office</b>	<b>5,701</b>	18.6%
<b>Natural Resources, construction, and maintenance</b>	<b>2,248</b>	7.3%
<b>Production, transportation, and material moving</b>	<b>1,627</b>	5.3%
<b>Total employed population, 16 years+</b>	<b>30,712</b>	100%
2016-2020 ACS		

TABLE 52 – OCCUPATIONS BY SECTOR

4. TRAVEL TIME

Travel Time	Count	Percent of Total
< 30 Minutes	18,427	60%
30-59 Minutes	8,200	26.7%
60 or More Minutes	4,115	13.4%
<b>Total</b>	<b>30,712</b>	<b>100%</b>
2016-2020 ACS		

TABLE 53- TRAVEL TIME

5. EDUCATION

Educational Attainment by Status (population 25 and older)	In Labor Force	Unemployed	Not in Labor Force
<i>Less than high school graduate</i>	69.48%	4.86%	25.66%
<i>High school graduate (includes equivalency)</i>	73.70%	5.47%	20.83%
<i>Some college or Associate's degree</i>	74.71%	5.38%	19.92%
<i>Bachelor's degree or higher</i>	83.08%	4.51%	12.41%
2016-2020 ACS			

TABLE 54 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS EDUCATIONAL ATTAINMENT BY AGE

	18–24	25–34	35–44	45–65	65+
<i>Less than 9th grade</i>	2.0%	2.6%	7.8%	6.2%	6.5%
<i>9th to 12th grade, no diploma</i>	7.2%	2.9%	4.3%	5.5%	6.6%
<i>High school graduate, GED, or alternative</i>	25.5%	15.0%	18.1%	19.9%	24.0%
<i>Some college, no degree</i>	39.0%	10.0%	11.6%	13.9%	12.1%
<i>Associate's degree</i>	3.2%	6.2%	5.9%	6.5%	5.4%
<i>Bachelor's degree</i>	20.9%	34.1%	27.4%	24.4%	17.3%
<i>Graduate or professional degree</i>	2.2%	29.2%	25.0%	23.6%	28.1%
2016-2020 ACS					

TABLE 55 - EDUCATIONAL ATTAINMENT BY AGE, POPULATION 18+

7. EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months
<i>Less than high school graduate</i>	\$22,853

<b>High school graduate (includes equivalency)</b>	\$36,399
<b>Some college or Associate's degree</b>	\$42,481
<b>Bachelor's degree</b>	\$79,773
<b>Graduate or professional degree</b>	\$96,549
2016-2020 ACS	

TABLE 56 – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table above, the greatest share of White Plains residents, 25%, are employed in the Education and Healthcare Sector. The next highest share of White Plains residents, 15%, are employed in the Professional, Scientific, Management Services sector. Rounding out the top five are Finance, Insurance, and Real Estate, with 13%, Arts, Entertainment, Accommodations, with 12%, and Retail Trade, with 11%. These data align with the City's Department of Finance records, which indicate that the major employers in White Plains are hospitals and government.

Employer	Industry	Number of Employees
<b>White Plains Hospital Center</b>	Hospital	2,800
<b>New York Presbyterian Hospital</b>	Hospital	1,200
<b>County of Westchester</b>	Local Government	1,107
<b>White Plains City School District</b>	Education	1,105
<b>City of White Plains</b>	Local Government	840
<b>Burke Rehabilitation Hospital</b>	Education	601
<b>Dannon Company</b>	Food-Manufacturer	600
<b>Allied Barton Security Services</b>	Security Services	500
<b>Nordstrom</b>	Department Store	425
<b>YWCA</b>	Non-profit Community Center	384
City of White Plains 2024 One White Plains Comprehensive Plan		

TABLE 57 – CITY OF WHITE PLAINS TOP EMPLOYERS

Describe the workforce and infrastructure needs of the business community:

Employment needs identified as part of the Community Consultation process include:

- more jobs with better pay and benefits
- affordable childcare during work hours
- better awareness of employment resources

The City of White Plains recently completed the One White Plains Comprehensive Plan (OneWP). One WP included a robust public outreach process that included over 2,000 comments from public

surveys, listening tours, workshops and meetings with community stakeholders. Included in OneWP is a chapter entitled workWP, which provides 16 initiatives pertaining to economic development, small business support and workforce development, such as maximizing business-friendly regulations. OneWP also calls for the full support of the expansion efforts of the hospitals (White Plains Hospital and New York Presbyterian Hospital) and the expansion of the Business Improvement District to support local businesses.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In recent years, White Plains has seen a steady uptick in residential development. A majority of these projects are luxury rental apartments that command higher rents and capitalize on the city's proximity to the Metro-North train station and easy access to New York City. These buildings will attract new and highly skilled residents with high educational attainment levels.

Since 2019, over 2,600 rental units have been produced in White Plains, including more than 225 affordable units with Area Median Income ranging between 50% and 80%. An additional 1,140 units were under construction, including 89 affordable units between 60% and 80%.

Unit Type	Rental	
	Market-Rate	60-80% AMI
<b>Total Number of Units</b>	<b>2,800</b>	<b>314</b>

TABLE 58 – HOUSING UNITS PRODUCED IN BUILDINGS WITH 10 OR MORE UNITS (2019-PRESENT)

In addition, the White Plains Hospital, one of the largest employers in the City, has undertaken a major expansion project, nearly doubling its capacity. This expansion will create additional jobs in the healthcare sector and has sparked the investment of a municipal parking structure to accommodate both the hospital and Brookfield Commons.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The skills and education of the current workforce correspond well to the employment opportunities in White Plains. White Plains has an unemployment rate of 4.5%, for residents aged 24 - 65 who are actively participating in the labor force. Low unemployment is likely due to the high level of educational attainment of residents. Nearly half of White Plains residents have attained a Bachelor's Degree or higher level of education. ACS data show that individuals who have achieved higher levels of education are earning more than individuals with less education.

According to the Business Activity section above, there is an oversupply of labor in the Arts, Entertainment, Accommodations sector (more workers than jobs), but an undersupply of labor in the Education and Healthcare Services (more jobs than workers). This aligns with the City's growing healthcare industry. Regarding the other business sectors, these are fairly right-sized, in that there are enough jobs for the workers seeking those jobs and vice versa.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City allocated public services funding to allow low income White Plains residents impacted by COVID to access job training through the Southern Westchester Board of Cooperative Educational Services. An example of this success of this funding is a young father of four who was able to upskill his abilities in the HVAC field securing a full-time job that provides both a higher rate of pay for him as well as health benefits for his family.

The Westchester-Putnam One-Stop Employment Center provides comprehensive workforce investment and services for both employers and job seekers serving the Hudson Valley Region and White Plains. The Center offers career services to job seekers, connects seekers to employment opportunities and provides other services to youth and veterans. The Center also partners with local agencies to enhance services provided.

The City's CDBG program funds Lifting Up Westchester's Job Central program that supports very low-income individuals in finding and maintaining employment. In 2024, the City was awarded a Community and Urban Forestry grant to assist low-income communities. As part of this grant, the City partnered with Job Central on a landscaping job readiness project. The project supported the recruitment and training of individuals experiencing housing insecurity. To date twelve individuals completed the training and received certificates.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

No, the City of White Plains does not participate in a Comprehensive Economic Development Strategy (CEDS). However, the City does benefit from the initiatives and strategies identified by the Hudson Valley Regional Economic Development Council (REDC) in its plan for the region.

In 2024, the City was awarded \$10 million in funding as the Mid-Hudson region winner of the Downtown Revitalization Initiative (DRI). The City developed a Strategic Investment Plan which included projects located within CDBG target areas.

# NEEDS & MARKET ANALYSIS DISCUSSION

## MA-50 Needs and Market Analysis Discussion

The following analysis is supported by HUD data via CPD Maps. These data are not provided at the Block Group level and are only available at the Census Tract level.

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The four housing problems are: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30 percent.

White Plains does not have any areas where households with multiple housing problems were concentrated. The City's primary housing problem was housing cost burden and severe housing cost burden. There were four areas of the City where households exhibited severe housing cost burden: Census Tracts 88.01 (Eastview), 92.01 (Fisher Hill), Census tracts 92.02 (Highlands and lower Fisher Hill) and Census Tract 94 (Carhart and Downtown Southeast). Households located within these areas experienced the greatest percentage of housing cost burden (at least 50% of households were paying more than 30% on housing costs).

The next biggest housing problem, although to a much lesser extent, would be overcrowding. Overcrowding violations often involved converting non-living spaces, such as basements, attics, garages and common areas into bedrooms or sleeping spaces. In 2024, the City of White Plains identified 15 properties with violations related to "prohibited or substandard living conditions", including overcrowding. Among these properties, five (5) were specifically cited for overcrowding, all of which fell within the city's 2025-2029 CDBG target areas.

The highest concentration of overcrowding violations was found in the Fisher Hill neighborhood, where four properties were flagged, while one property was identified in the Highlands neighborhood. Reports describe these violations as the conversion of spaces primarily intended for storage, such as basements, attics, and garages into sleeping quarters. In some cases, common living areas like kitchens and living rooms were also repurposed as bedrooms.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The only ethnic minority population that is geographically concentrated was Hispanic households. Census Tracts 91 (Battle Hill), 92.02 (Fisher Hill/Highlands) and 94 (Carhart/Downtown Southeast) have a concentration of Hispanic households because at least 50% identify as Hispanic. This data was confirmed by the HUD's RAD (Rental Assistance Demonstration) Minority Concentration Analysis Tool (<https://www.huduser.gov/portal/maps/rad/home.html>).

### What are the characteristics of the market in these areas/neighborhoods?

A detailed description of the housing and commercial characteristics, needs, opportunities and challenges for improvement is provided for each of these Target Areas in SP-10 Geographic Priorities.

### Are there any community assets in these areas/neighborhoods?

The City of White Plains is less than 10 square miles in area. This creates an environment where public transportation, schools, community and recreation facilities are easily accessible to nearly all residents. Downtown South, Battle Hill and Upper Highlands Target Areas are centrally located and have sufficient access to community assets such as the train station, shopping malls, parks and schools.

### Are there other strategic opportunities in any of these areas?

Please refer to SP-10 Geographic Priorities, where a detailed description of the housing and commercial characteristics, needs, opportunities and challenges for improvement has been provided for each Target Area.

# BROADBAND NEEDS

## MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connection for households, including low- and moderate-income households and neighborhoods.

According to 2018-2022 ACS data, the vast majority of households in White Plains have a broadband internet subscription (94.3%). Even the majority of low-income households (those with annual incomes between \$20,000 and \$74,000) have a broadband internet subscription (90.5%). Only those very low-income households (earning less than \$20,000 annually) had a lower percentage of broadband internet subscriptions at 73.7% (26.3% have no internet subscription). The Census tracts with the lowest percentages of broadband internet subscriptions, but still well over three-quarters of households, were Census Tract 89.01 (North Broadway) – 89% and Census Tract 93 (Downtown Southwest) – 89.8%. Census Tract 93 is the City's lowest income area (median household income was \$48,713).

According to the Federal Communications Corporation (FCC) National Broadband Map <https://broadbandmap.fcc.gov/home>, as of September 2024, 100% of White Plains residents have access to Fixed Broadband 100 mbps/20 mbps services and/or Mobile Broadband 4G LTE or 5G-NR with a Minimum Advertised Speed of 7 mbps/1 mbps or 35/3 services.

The White Plains Public Library provides free, state of the art computer access and Wireless Internet Access (Wi-Fi). The wireless network is available from within the Library and also outside the Library within the Library Plaza. The Library also runs a program allowing patrons to checkout mobile hotspots for up to seven days at a time. The hotspot-lending program provides access to unlimited, high-speed internet service anywhere. Services provide data coverage, which includes all of White Plains. The hotspot can connect up to ten devices at a time, including desktops, laptops, tablets, smartphones, etc.

All White Plains City School District facilities are equipped with Wi-Fi that is available for staff and students to assist with their educational and work needs. The District has a wealth of instructional technology resources, professional development, Engineering and Computer Science courses, content-based software, data systems, websites, computers, laptops, iPads and whiteboards.

As such, broadband wiring and connection for households, including low- and moderate-income households is sufficient in White Plains.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the FCC National Broadband Map, as of September 2024, there were six (6) fixed broadband service providers serving any given address in White Plains, including Verizon, T-Mobile and Altice. The most common mobile broadband providers were AT&T, Verizon, T-Mobile and Dish Network. The most widespread hardwired internet tech varieties are Fiber, Licensed Fixed Wireless, and Cable. As such, there is adequate competition in the fixed and mobile broadband market.

# HAZARD MITIGATION

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of White Plains has consulted with emergency management agencies in preparing a natural hazard risk assessment and mitigation protocol. According to the U.S. Climate Resilience Toolkit, referenced in the "Modernizing HUD's Consolidated Planning Process to Narrow the Digital Divide and Increase Resilience to Natural Hazards (24 CFR Part 91) Final Rule, communities should engage in a five-step process to ensure resilience, the steps are:

1. Explore hazards
2. Assess vulnerability and risks
3. Investigate options
4. Prioritize and plan
5. Take action

In 2021, Westchester County convened an interdisciplinary advisory group that created a Multi-Hazard Mitigation Plan for the entire county with separate sub-reports for each of the municipalities, including the City of White Plains. The plan is available at:

<https://experience.arcgis.com/experience/8da6d2acf5814115893b6fc5b3b25a50/page/Hazard-Mitigation-Plan/>

Development of the White Plains plan involved the City's Department of Public Works, Planning, and Public Safety as well as community input including local neighborhood associations, the public-school district, and others. The planning group used a series of data-based metrics to identify hazards that were both a significant possibility and a high-risk threat to the City of White Plains. The two most significant risks identified were flooding and severe storms.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City of White Plains Multi-Hazard Mitigation Plan identifies reducing the impact of hazards on vulnerable populations, including low- and moderate-income households, as a key objective. Hazards may have disproportionate impact on low- and moderate-income households for a variety of reasons. The "Disaster Technical Assistance Center Supplemental Research Bulletin Greater Impact" published by the Substance and Mental Health Administration indicates that people with less economic resources are more likely to live in environments vulnerable to disasters. This population is also less likely to be prepared for emergencies, to be able to evacuate in the face of an impending hazard, or to recover from the physical and economic losses caused by a disaster.

The Plan identifies mitigation actions such as desilting the Bronx River to restore volumetric carrying capacity, upgrading generators, and rehabilitating White Plains reservoir dam emergency spillways. Many of these projects are underway or have been completed.

Additionally, White Plains is not located within a designated Coastal Zone Management Area and is not subject to future hazards of sea level rise. Flood Hazard Zones are designated on the Federal Emergency Management Agency (FIRM) Flood Insurance Rate Maps for Westchester County. There are no housing facilities, including housing for low- and moderate-income households, located within in flood zone areas.

In compliance with the Federal Clean Water Act, Phase II Stormwater Program, the City of White Plains, as a designated as Municipal Separate Storm Sewer System (MS4) community, has adopted local laws to regulate land development activities by requiring stormwater management in site design. These regulations involve control of construction site runoff and post-construction stormwater management. The City also undergoes environmental review for projects to assure that actions taken will not cause hazard to health or human safety.

The Community Development Program is poised to assist low- and moderate-income households impacted by hazards through CDBG funded code enforcement and home rehabilitation. Additionally, many sub grantees of the Public Service Grant Program provide direct outreach to vulnerable populations.

# STRATEGIC PLAN

## SP-05 Overview

The City of White Plains is committed to providing quality affordable housing, encouraging economic growth and supporting community development activities that provide long term benefits to low- and moderate-income residents\*. The Strategic Plan addresses affordable housing, public housing, the needs of low-income populations, housing stability and non-housing community development needs.

The Strategic Plan establishes a five-year framework for the implementation of projects and activities that address the needs identified in the 2025-29 Consolidated Plan. Priorities were selected based on a substantial community consultation and citizen participation process, analysis of previous CDBG expenditure and the needs identified in the Needs Assessment and Housing Market Analysis. Although the community's needs far outweigh the resources available to address them, the Strategic Plan identifies funding priorities, goals and objectives to meet these needs in the most effective way possible.

*\*Annual income as defined for purposes of reporting under Internal Revenue Service (IRS) form 1040 series for individual federal annual income tax purposes.*

# GEOGRAPHIC PRIORITIES

## SP-10 Geographic Priorities – 91.215 (a)(1)

The City has identified ten geographic priority areas for the 2025-29 Consolidated Plan.

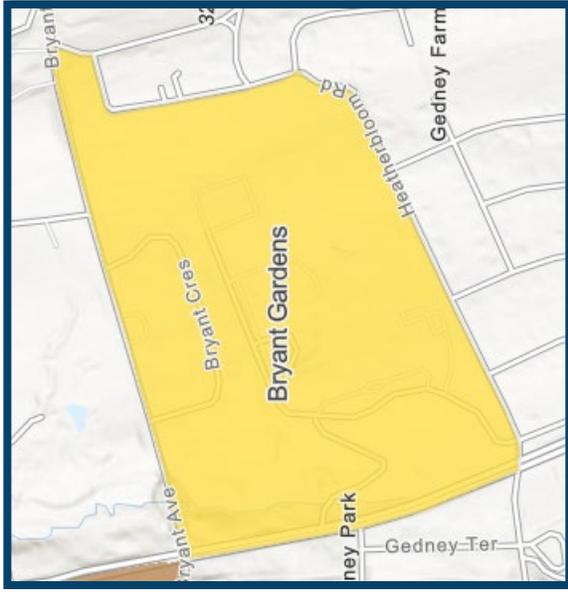
# BRYANT GARDENS

## IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA

The Bryant Gardens Target Area is coterminous with Census Tract 97.02, Block Group 1. The Bryant Gardens neighborhood is bounded by Bryant Avenue to the north, Mamaroneck Avenue to the west, and Heatherbloom Road to the south and east.

## INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA

The Bryant Gardens neighborhood is comprised of the Bryant-Mamaroneck Nature Area, Burke Rehabilitation Hospital and the Bryant Gardens Cooperative, a 409-unit co-op comprised of 15 garden-style apartment buildings on a 22-acre campus. The buildings were constructed between 1950 and 1952. The median age of individuals was 53.8 years, among the oldest of all target areas (citywide median age is 41.4).



## HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?

Sixty percent of Bryant Gardens residents are considered low- or moderate-income, according to 2016-2020 ACS data. The median household income in this target area is \$83,313, which is 76% of the City median income as of 2022. The median housing value is \$179,200 (primarily co-ops) and 5% of households fall below the poverty line. The unemployment rate is 18.9%, more than triple the city as a whole, but likely due to the higher percentage of older individuals.

## IDENTIFY THE NEEDS IN THIS TARGET AREA

This is a new target area within the City. During the summer of 2024, a Windshield Survey, which is a visual assessment of the condition of certain categories on the exterior of a home done from a distance, was conducted by the Planning Department. The categories of code enforcement violations include: Sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. There were five (5) single-family homes surveyed in addition to the series of co-ops comprising the Bryant Gardens Cooperative. As a result of the Windshield Survey, zero (0) code enforcement violations were found.

## WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?

With over 400 apartments in this area, the potential for rehabilitation efforts within these units is significant. This density offers a unique opportunity for large-scale improvements, such as upgrading infrastructure, modernizing interiors, and strengthening energy efficiency. Rehabilitation projects could increase the value of individual apartments creating safer and more comfortable living environments.

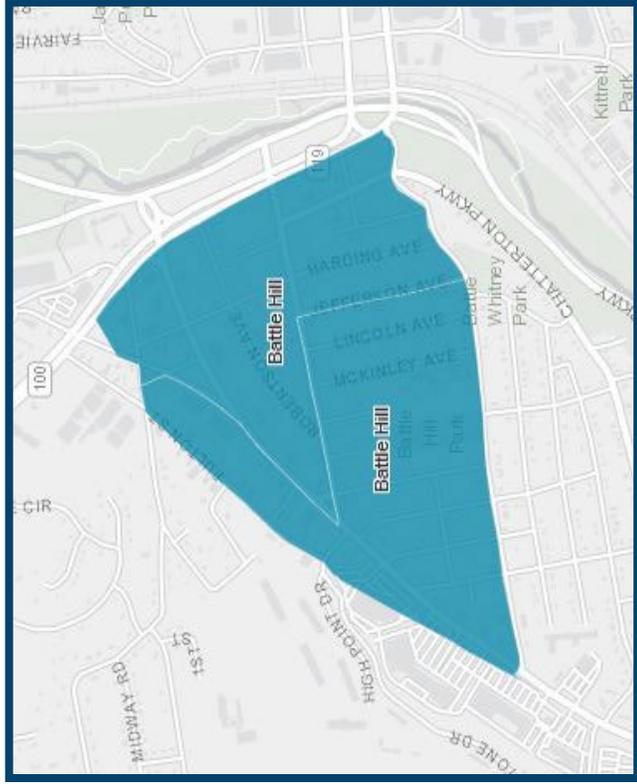
## ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities remains a barrier.

# BATTLE HILL

## **IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA**

The Battle Hill Target Area is comprised of Census Tract 91, Block Groups 1 and 3. The Battle Hill neighborhood is bound by Tarrytown Road (Route 119) to the east, Battle Avenue to the south and along the City's boundary shared with the Town of Greenburgh to the west.



## **INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA**

Battle Hill is comprised of predominately single- and two-family residential homes built prior to 1939, with some low-rise multi-family structures. There is a small neighborhood commercial area located along Battle Avenue and Cleveland Street (delicatessens and mini-marts). Battle Hill sits adjacent to a large commercial thoroughfare,

Central Avenue, an established commercial corridor serving the central Westchester area (national chains, grocery stores, restaurants and other small businesses). The Battle Hill Park and the Battle of White Plains Park are also located in Battle Hill.

Battle Hill is the second most densely populated target area in the City. Most areas are well maintained, with a few exceptions on a house-by-house basis.

## **HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?**

This neighborhood was identified as a Target Area based on the percentage of low- and moderate-income residents. Census Tract 91 Block Group 1 is 65.9% low/mod while Census Tract 91 Block Group 3 is 78.8% low/mod. Additionally, both block groups have a median household income of \$83,774 (based on combined geographies) which was 76% of the City's median income in 2022.

## **IDENTIFY THE NEEDS IN THIS TARGET AREA**

A concentration of the City's Hispanic population lives in the Battle Hill Target Area. El Centro Hispano serves this population by providing comprehensive services such as ESL classes, grocery delivery to seniors and other programs intended to strengthen the Hispanic community.

Eighteen percent (18%) of residents have income that falls below the poverty level, which is higher than the City average of 10%.

Between 2022 and 2024, the City of White Plains reported three (3) overcrowding violations in Battle Hill. Overcrowding violations often involved converting non-living spaces—such as basements, attics, and garages—or even common areas like living rooms and kitchens into bedrooms or sleeping spaces. These conditions pose serious safety and health risks for residents.

During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement violations include: Sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 406 homes surveyed, there were six (6) code enforcement violations present, including driveway, siding, roof, foundation, windows, porch, stairs, and deck, with siding and porch being the two most common issues.

**WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?**

An asset of the Battle Hill neighborhood is its local commercial nodes and access to Downtown White Plains. Supporting these local businesses should be a priority. Many residents walk, as a primary mode of transportation, therefore streetscape enhancements, bike lanes and sidewalk improvements would benefit the residents greatly, contribute to the aesthetics, and support other revitalization efforts. Additionally, historic homes should be preserved and maintained.

**ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?**

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities as well as age of housing stock remains a barrier.

# CARHART NORTH AND SOUTH

**IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA**

The Carhart North and South Target Area is made up of Census Tract 94, Block Group 3 and Census Tract 95 Block Group 2. The Carhart neighborhood is bound by Maple Avenue to the north, Mamaroneck Avenue and Old Mamaroneck Road to the West, Bloomingdale Road to the east, and Bryant Avenue to the south.

**INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA**

The Carhart neighborhood is comprised of single and two-family homes, low- and mid-rise apartment buildings and co-ops, mid-rise office buildings, and key public facilities. Carhart has among the lowest median home value of any Target Area. Home values are only 79% of the City’s median housing value.

Businesses along Mamaroneck Avenue are predominately food or other personal services; there is not a significant presence of vacancy in this stretch of Mamaroneck Avenue.

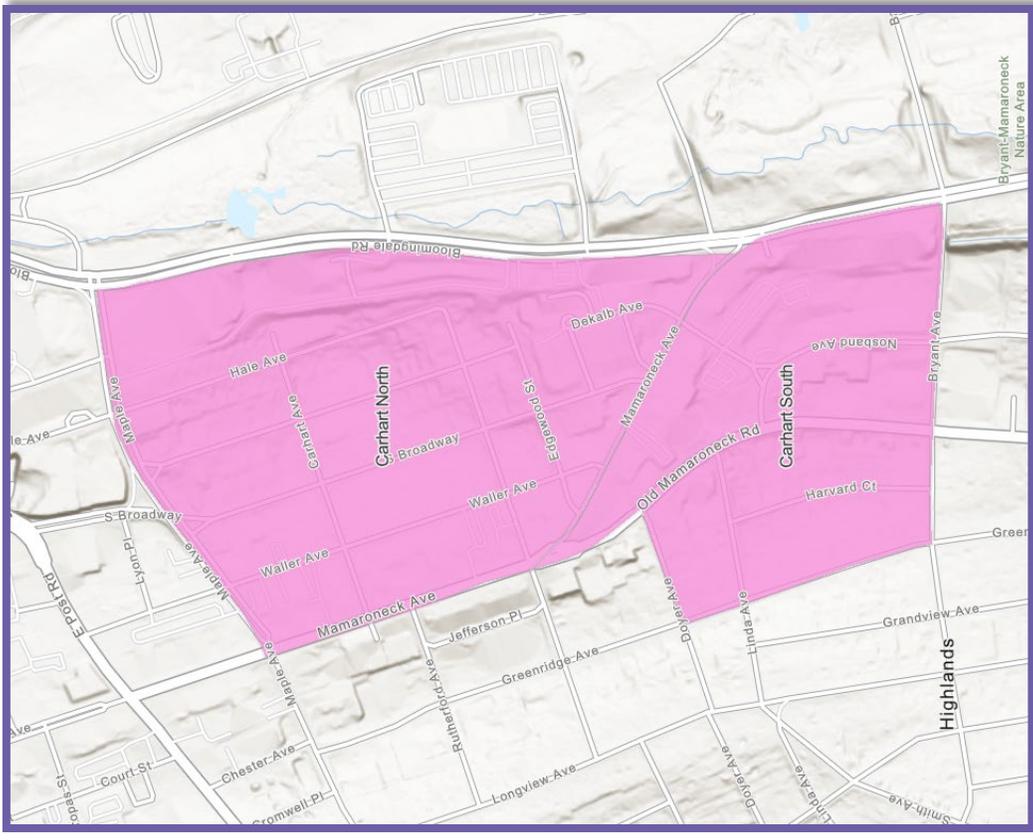
**HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?**

Carhart was identified as a Target Area based on the percentage of low- and moderate-income residents, where 54.37% of the total combined area was low/mod. Additionally, both block groups together have a median household income of \$88,167 which is 80% of the City’s median income in 2022.

**IDENTIFY THE NEEDS IN THIS TARGET AREA**

A concentration of the City’s Hispanic population lives in the Carhart Target Area. El Centro Hispano serves this population by providing comprehensive services such as ESL classes, grocery delivery to seniors and other programs intended to strengthen the Hispanic community.

Ten percent of residents have incomes that falls below the poverty level, which is at parity with the City average of 10%.



Between 2022 and 2024, the City of White Plains reported two (2) overcrowding violations in the Carhart neighborhood. Overcrowding violations often involved converting non-living spaces—such as basements, attics, and garages—or even common areas like living rooms and kitchens into bedrooms or sleeping spaces. These conditions pose serious safety and health risks for residents.

During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement violations include: Sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 171 homes surveyed, there were four (4) homes that had code enforcement violations, including sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions.

**WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?**

There is opportunity to create a green pocket park for this neighborhood on Waller Avenue.

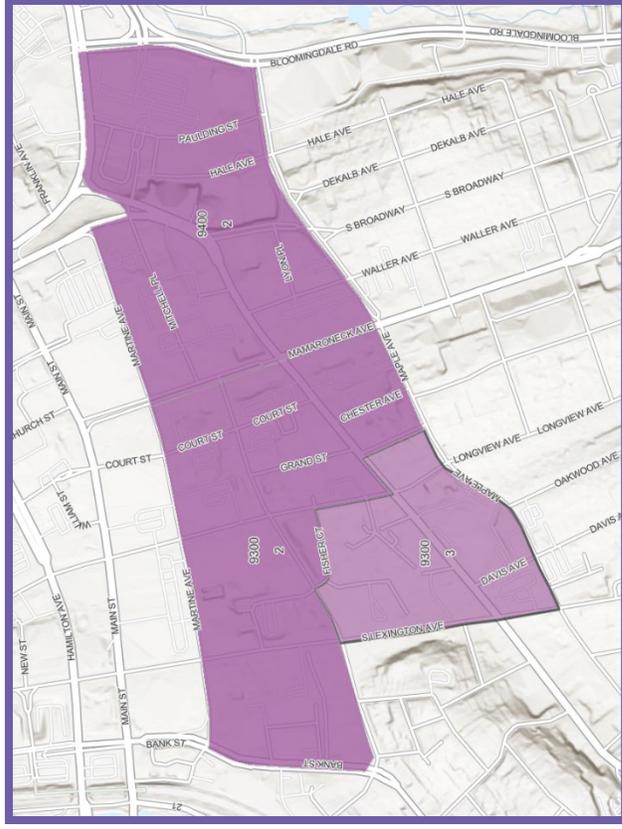
**ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?**

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities as well as age of housing stock remains a barrier.

# DOWNTOWN SOUTH

## IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA

The Downtown South Target Area is comprised of three block groups, Census Tract 94, Block Group 2 and Census Tract 93, Block Groups 2 and 3. The area is bisected by Mamaroneck Avenue and bound by Bloomingdale Road and I-287 to the east, Westchester Avenue to the north, Bank Street and South Lexington Avenue to the west and Maple Avenue to the south. Downtown South is also where the City's public housing complex - Winbrook/Brookfield Commons is located



## INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA

Downtown South encompasses a wide variety of commercial and residential structures (primarily condos or co-ops), including the White Plains Housing Authority Winbrook/Brookfield Commons development and the White Plains Hospital. The City's main retail centers are located in or adjacent to this target area, including the Westchester Mall and the City Center. Downtown South also captures many of the businesses located along Mamaroneck Avenue and East Post Road.

## HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?

This neighborhood was identified as a Target Area based on the percentage of low- and moderate-income residents. Census Tract 94 Block Group 2 is 80.1% low/mod, Census Tract 93 Block Group 2 is 59% low/mod and Census Tract 93 Block Group 3 is 78.3% low/mod. Households in Census Tract 93 Block Group 3, which comprises the City's public housing development, Brookfield Commons, have the lowest median household income of residents citywide at \$28,783 or 26% of the Citywide median income.

## IDENTIFY THE NEEDS IN THIS TARGET AREA

The Downtown South target area as a whole also has the highest rate of individuals with incomes below the poverty level (29%) and among the highest rates of low- and moderate-income households (73%). Residents in this area have the highest utilization of SNAP benefits at approximately 36%, as opposed to 5.9% of the City as a whole. Also, the largest percentage of Haitian born persons (32%) live in this target area, as well as the largest proportion of Black persons (47%), and Asian persons (26%).

During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement violations includes: sidewalk, walkway, driveway, curbs, roof, siding,

foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 10 homes that were surveyed, zero (0) code enforcement violations present.

***WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?***

The Thomas H. Slater Center serves these residents directly by providing comprehensive services through "The Village at Slater".

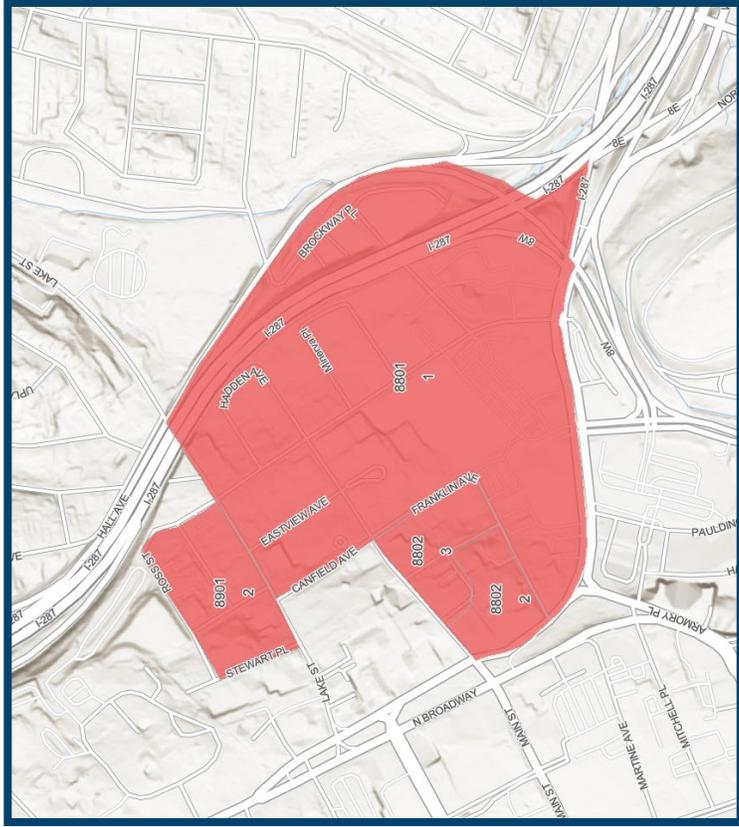
***ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?***

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities as well as age of housing stock remains a barrier.

# EASTVIEW

## IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA

The Eastview Target Area is comprised of Census Tract 88.01 Block Group 1, Census Tract 88.02 Block Groups 2 and 3 and Census Tract 89.01 Block Group 2. Eastview is bound by Ross Street to the north, I-287 to the east, Westchester Avenue to the south and Canfield Avenue along the western boundary.



## INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA

The Eastview Target Area is the most densely populated areas in the City, with a population density of 37.3 persons per acre. It is predominately residential with some business located along Westchester Avenue. The commercial properties are mostly vacant with the exception of a restaurant and grocery store. A multi-use residential development along Westchester Avenue has been approved for development. Nearly all of the residential structures in this target area are multi-family. There is a wide variety of rental units, co-ops and condominiums. The Eastview Target Area is also home to Eastview Middle School, which is a part of the White Plains City School District and home to the City's Youth Bureau.

Median housing values in this area are among the lowest Citywide, accounting for only 56% of the City's median housing value. 1.6% of homes are vacant contributing to signs of aging and overcrowding.

## HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?

This neighborhood was identified as a Target Area based on the percentage of low- and moderate-income residents. The geographic area has an overall low/mod rate of 53.4%, with Census Tract 88.02 Block Group 3 having the highest percentage of low/mod residents at 68%. Fifteen percent (1.5%) of residents have incomes that fall below the poverty level, compared to the City as a whole at 10%.

## IDENTIFY THE NEEDS IN THIS TARGET AREA

A concentration of the City's Hispano population lives in the Eastview Target Area. El Centro Hispano serves this population by providing comprehensive services such as ESL classes, grocery delivery to seniors and other programs intended to strengthen the Hispano community

During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement

violations include: sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 64 homes surveyed, there was one (1) code enforcement violation present regarding a driveway of the home.

Between 2022 and 2024, one property was flagged for overcrowding conditions.

**WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?**

This area is located within close proximity to the City's downtown and has easy access to multiple transportation options.

**ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?**

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities as well as age of housing stock remains a barrier.

# FERRIS-CHURCH

## **IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA**

The Ferris-Church Target Area is comprised of Census Tract 90 Block Group 2. Hamilton Avenue and Hillside Terrace bind the Ferris-Church Target Area to the south, Church Street to the east, Wardman Road and the I-287 Cross Westchester Expressway to the north, and the Bronx River to the west.

## **INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA**

The Ferris-Church is home to churches, small restaurants or bodegas, low- and mid-rise multi-family buildings, Gardella Park and light industrial uses. Ferris-Church is also well connected to transportation such as the White Plains Metro North Station and bus terminal.

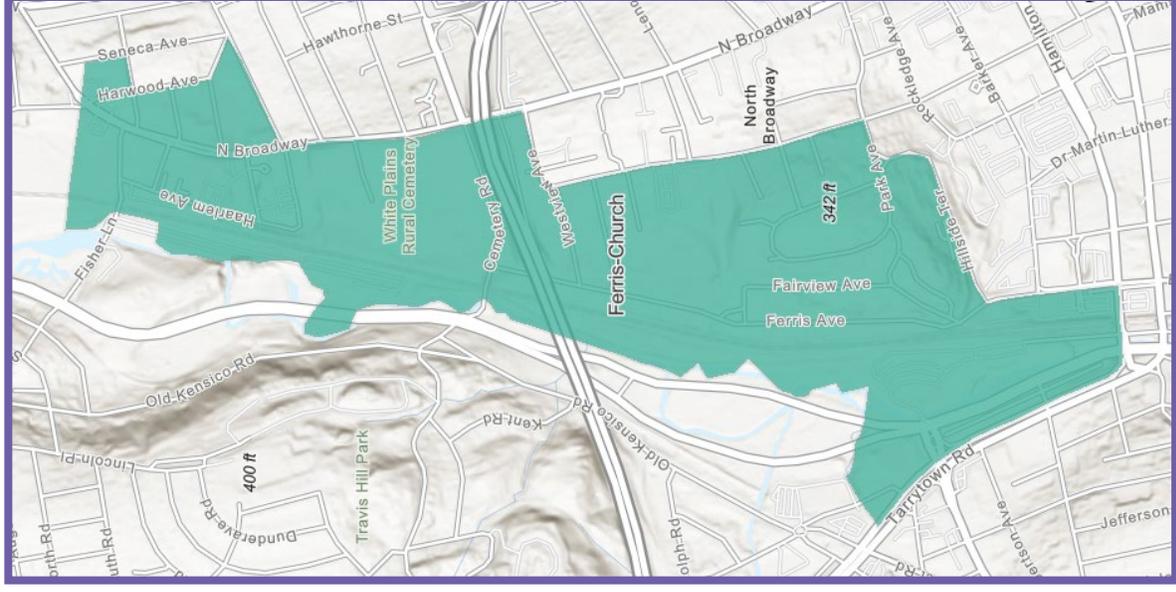
## **HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?**

This neighborhood was identified as a Target Area based on the percentage of low- and moderate-income residents. Census Tract 90 Block Group 2 is 62.6% low/mod and 59% Hispanic.

## **IDENTIFY THE NEEDS IN THIS TARGET AREA**

Significant streetscape improvements were made in this Target Area several year ago. There is a need for bike racks and improved parking for both businesses and residents.

During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement violations include: sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 318 homes surveyed, there were zero (0) code enforcement violations present.



***WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?***

Continued investment in housing and public infrastructure will benefit this area greatly, particularly given its proximity to the North White Plains and White Plains Metro-North train stations.

***ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?***

Overall, the neighborhood was in good condition. Lack of available land for new housing and/or commercial opportunities including parking remains a barrier.

# FISHER HILL

## **IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA**

The Fisher Hill Target Area is comprised of Census Tract 92.01 Block Groups 1 and 3 and Census Tract 92.02 Block Group 1. Fisher Avenue bounds the area to the north, Westmoreland Avenue to the west, Tibbits Avenue to the southeast until it meets Lynton Place, which makes up the western boundary. Farley Road makes up the southern most boundary; West Post Road makes up the eastern boundary until it intersects with S. Lexington Avenue.

## **INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA**

Fisher Hill is zoned for single and two-family homes, with businesses located along West Post Road and South Lexington Avenue. The areas along Fisher Avenue and part of West Post Road near the Village of Scarsdale are zoned for low-density townhouses.

The median housing age in Fisher Hill is 1939, which is oldest in the City. This area is almost entirely built-out with little room for new development. A light industrial district borders the neighborhood to the north.

## **HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?**

This neighborhood was identified as a Target Area based on the percentage of low- and moderate-income residents. The geographic area has an overall low/mod rate of 54.9%, with Census Tract 92.02 Block Group 1 having the highest percentage of low/mod residents at 82.3%.

## **IDENTIFY THE NEEDS IN THIS TARGET AREA**

According to the CPD Maps, the southern portion of this neighborhood has the highest percentage of households who are cost-burdened (greater than 58.44% paying >30%).



A concentration of the City's Hispanic population lives in the southern Fisher Hill Target Area (Census Tract 92.02 Block Group 1. El Centro Hispano serves this population by providing comprehensive services such as ESL classes, grocery delivery to seniors and other programs intended to strengthen the Hispanic community.

Between 2022 and 2024, the City of White Plains reported six (6) overcrowding violations in Fisher Hill. Overcrowding violations often involved converting non-living spaces—such as basements, attics, and garages—or even common areas like living rooms and kitchens into bedrooms or sleeping spaces. These conditions pose serious safety and health risks for residents.

During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement violations include: sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 580 homes surveyed, there were two (2) code enforcement violations present for walkway, sidewalk, driveway, and porch, stairs, and deck issues.

**WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?**

Although household income is low in comparison to the City median, the housing values in this area are higher than the City median.

**ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?**

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities as well as age of housing stock remains a barrier.

# HIGHLANDS

**IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA**  
 The Highlands Target Area is comprised of Census Tract 92.02 Block Group 2. West Post Road (Route 22) forms the western boundary of the Highlands neighborhood. New York Avenue binds the area to the south, Prospect Street and South Lexington Avenue to the east/southeast, and West Post Road (Route 22) to the west/northwest.

**INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA**

The Highlands is zoned for low-density multi-family, two-family and commercial uses. The housing in this area is predominately owner occupied with some rental units. The housing in this neighborhood is aging; the median age of housing is 70 years old. The new Post Road Elementary School and associated recreation facilities are located in the Highlands. There is a large vacant property located along West Post Road.

**HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?**

This neighborhood was identified as a Target Area based on the percentage of low- and moderate-income residents. Census Tract 92.02 Block Group 2 is 65% low/mod. According to the CPD Maps, this neighborhood has the highest percentage of households who are cost-burdened (greater than 58.44% paying >30%). This target area is among the most densely populated target areas with a population density of 28 persons per acre.

**IDENTIFY THE NEEDS IN THIS TARGET AREA**

A concentration of the City's Hispanic population lives in the Highlands (Census Tract 92.02). El Centro Hispano serves this population by providing comprehensive services such as ESL classes, grocery delivery to seniors and other programs intended to strengthen the Hispanic community.



During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement violations include: sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 166 homes surveyed and there were 8 code enforcement violations present, representing the highest amount of homes with violations in all the target areas in 2024. The categories of code enforcement violations include: Sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Between 2022 and 2024, one property was flagged for overcrowding conditions.

**WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?**

This area is located within close proximity to the City's downtown, has excellent public parks and is very walkable. Ongoing investment in homes through the CDBG-funded housing rehabilitation, as well as continued code enforcement monitoring will enhance and sustain the quality of life in this neighborhood.

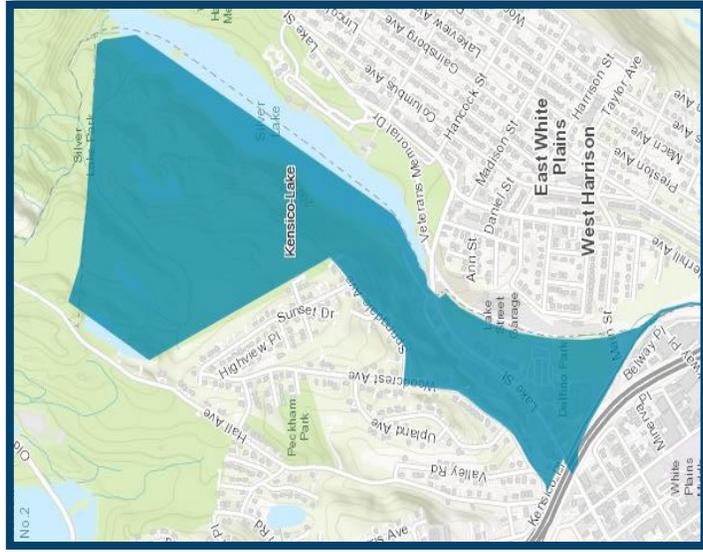
**ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?**

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities as well as age of housing stock remains a barrier.

# KENSICO-LAKE

## **IDENTIFY THE NEIGHBORHOOD BOUNDARIES FOR THIS TARGET AREA**

The Kensico-Lake Target Area is comprised of Census Tract 89.02 Block Group 1. The area is bound by Lake Street to the south, Ross Street to the east and north and Stewart Place to the west. The portion to the east is bound by I-287 to the south, Silver Lake Street and a portion of Silver Lake to the east, Woodcrest and Springdale Avenue and the boundary of Silver Lake Preserve to the west.



## **INCLUDE SPECIFIC HOUSING AND COMMERCIAL CHARACTERISTICS OF THIS TARGET AREA**

This area is home to 193 acres of watershed and parkland, including Delfino Park. There are several multi-family residential buildings including two low-income buildings. The rest of the housing is predominately single and two-family homes. Housing values in this area are lower than the City median. Commercial uses include businesses such as hair salons, auto uses, delis and a church.

## **HOW DID THE CONSULTATION AND CITIZEN PARTICIPATION PROCESS HELP YOU TO IDENTIFY THIS NEIGHBORHOOD AS A TARGET AREA?**

This neighborhood was identified as a Target Area based on the percentage of low- and moderate-income residents. Census Tract 89.02 Block Group 1 is 72.3% low/mod.

## **IDENTIFY THE NEEDS IN THIS TARGET AREA**

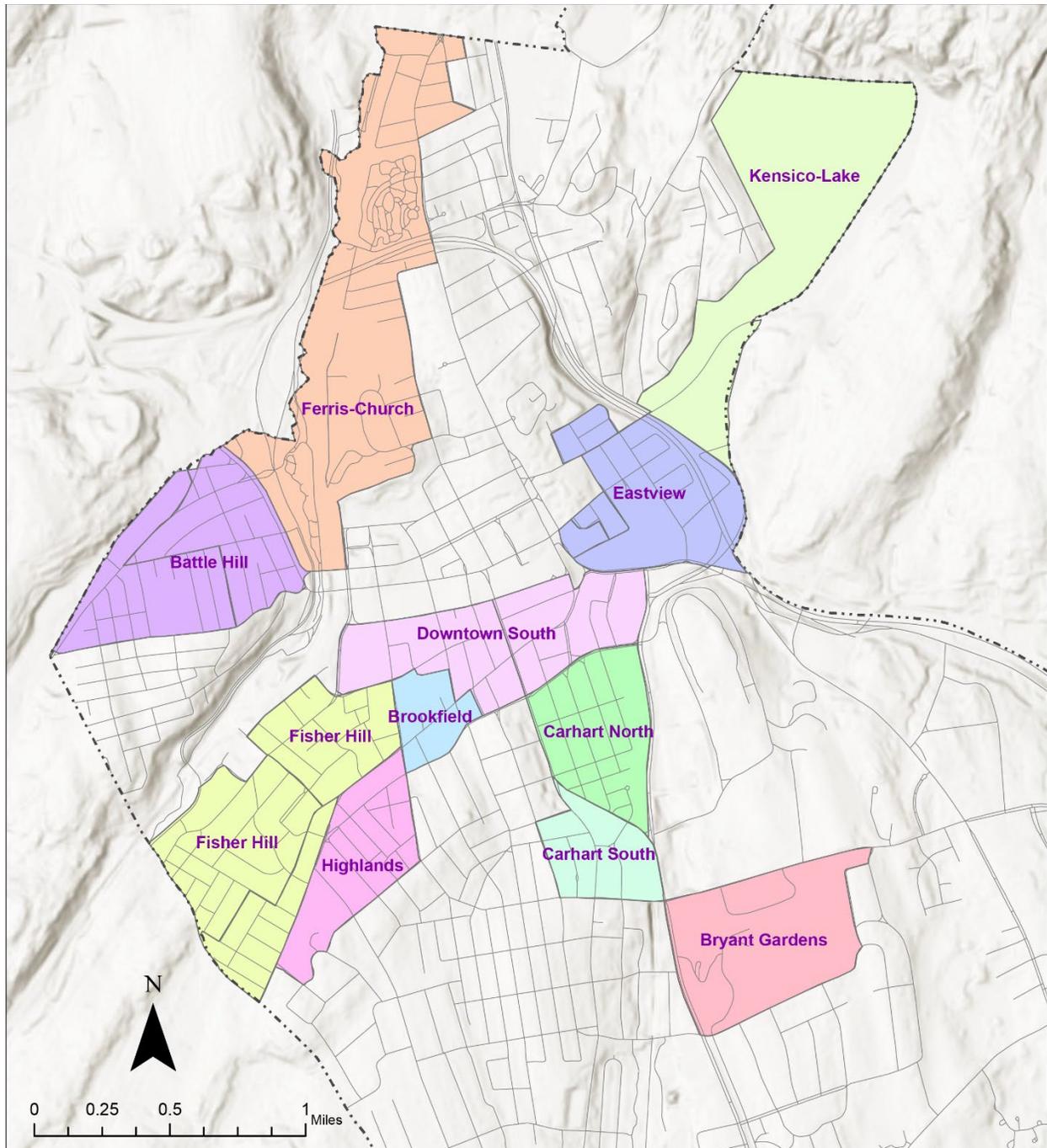
During the summer of 2024, a Windshield Survey was conducted by the Planning Department. The categories of code enforcement violations include: sidewalk, walkway, driveway, curbs, roof, siding, foundation, gutters, windows, garage, and porch, stairs, and deck conditions. Out of the 44 homes surveyed and there was one (1) code enforcement violation present regarding roof issue.

## **WHAT ARE THE OPPORTUNITIES FOR IMPROVEMENTS IN THIS TARGET AREA?**

The Kensico-Lake Target Area is surrounded by parkland, Silver Lake Preserve to the northeast and Delfino Park to the south. Delfino Park has a playground area, barbeque and picnic area, Ebersole Ice Rink, and several baseball fields. Ongoing investment in homes through the CDBG-funded housing rehabilitation program will enhance and sustain the quality of life in this neighborhood.

## **ARE THERE BARRIERS TO IMPROVEMENT IN THIS TARGET AREA?**

Overall, the neighborhood was in good condition. Lack of available land for new housing opportunities as well as age of housing stock remains a barrier.



### CD Target Areas



City of White Plains  
2025-29 Consolidated Plan  
August 2024

### General Allocation Priorities

***Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)***

Resources have been allocated to support the needs of Census Tract Block Groups and/or combined geographies (combining two or more block groups) where 51% or more of residents within are low- or moderate-income.

# PRIORITY NEEDS

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

<b>Priority Need</b>	<b>Planning and Administration</b>
<i>Priority Level</i>	Low
<i>Description</i>	Designate funding to support the delivery of CDBG funded programs and services and meet HUDs administrative requirements
<i>Population Served</i>	Extremely Low-, Low-, and Moderate-Income
<i>Target Area Affected</i>	CD Target Areas, Citywide Low-/Mod-
<i>Associated Goals</i>	Planning and Administration
<i>Basis for Priority</i>	Planning and Administration is a low priority need compared to other needs identified.
<b>Priority Need</b>	<b>Maintain Housing Quality and Stability</b>
<i>Priority Level</i>	High
<i>Description</i>	<p>Provide enforcement of codes that affect the built environment and life safety issues so as to improve the safety and the quality of the existing housing stock. Provide home rehabilitation and administer home rehabilitation program - refer homeowners to the City’s housing rehabilitation program, which provides low-interest loans or grants to low-/mod-households to reduce the financial burden of necessary repairs and keep people stably housed.</p> <p>Provide urgent need services, eviction prevention and housing counseling to low-income homeowners and renters who need assistance to remain in their current homes (see needs analysis pertaining to low- to moderate-income homeowners).</p> <p>Provide direct homeowner assistance, including down payment assistance, paying closing costs, mortgage insurance, subsidizing interest rates and mortgage principal amounts, etc.</p>
<i>Population Served</i>	<p><b>Income Level:</b> Extremely Low-, Low-, Moderate and Middle-Income</p> <p><b>Family Types:</b> Large Families, Families with Children, Elderly, Public Housing Residents</p> <p><b>Non-homeless Special Needs:</b> Elderly, Frail Elderly, Persons with Physical Challenges, Persons with Developmental Challenges, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Survivors of Domestic Violence, Non-housing Community Development</p>
<i>Target Area Affected</i>	CD Target Areas, Citywide Low-/Mod-Areas, Code Enforcement Areas
<i>Associated Goals</i>	Provide, Support and Enhance Public Services and Provide, Enhance and Improve Recreation Facilities and Public Infrastructure
<i>Basis for Priority</i>	Housing rehabilitation focuses on improving the condition of existing homes to ensure they meet safety, health, and livability standards. Code enforcement ensures basic health and safety standards, reducing hazards such as fire risks, and structural dangers. Coupling code enforcement with rehabilitation assistance ensures that vulnerable residents who can’t afford the needed repairs are not inadvertently displaced to support quality housing in a balanced way. Code Enforcement is imperative. Often, the City’s moderate to low-income homeowners are more likely to have code violations, which can result in a disproportionate impact to these individuals and communities. Therefore, efforts must be made to ensure that the code

	violation does not further unduly burden these homeowners.
<b>Priority Need</b>	<b>Improve Recreation Facilities and Public Infrastructure</b>
<b>Priority Level</b>	<b>High</b>
<b>Description</b>	Supporting and investing in public facilities that provide essential services, such as recreation, to White Plains low-/mod- residents.
<b>Population Served</b>	<b>Income Level:</b> Extremely Low-, Low-, Moderate and Middle-Income <b>Family Types:</b> Large Families, Families with Children, Elderly, Public Housing Residents <b>Non-homeless Special Needs:</b> Elderly, Frail Elderly, Persons with Physical Challenges, Non-housing Community Development
<b>Target Area Affected</b>	CD Target Areas, Citywide Low-/Mod-Areas, Code Enforcement Areas
<b>Associated Goals</b>	Maintain Housing Quality and Stability and Provide, Support and Enhance Public Services
<b>Basis for Priority</b>	Improvements to parks and recreation facilities continue to be a high priority. Maintaining and improving the aging infrastructure, including water, sewer, streets, sidewalks, and storm water, and making handicap accessibility improvements at curb intersections and other locations as needed continues to be a high priority.
<b>Priority Need</b>	<b>Provide, Support and Enhance Public Services</b>
<b>Priority Level</b>	High
<b>Description</b>	Support a broad range of public service organizations that provide vital services to vulnerable populations. This includes: <ul style="list-style-type: none"> <li>• Food distribution to food insecure households, particularly the elderly and the physically disabled.</li> <li>• Programs that assist in the development of the community, either socially or economically, including affordable childcare, job training, elderly services, youth services - sports, clubs, recreational programs, etc. In particular, supporting low-to moderate-income elderly households is a high priority, as demonstrated by the Needs Analysis.</li> <li>• Programs that provide housing counseling, eviction prevention, first-time homebuyer education, financial literacy, gap funding, etc.</li> <li>• Programs that provide emergency response, homeless outreach, and general support to homeless persons, including assisting formerly homeless households during transition to permanent housing.</li> </ul>
<b>Population Served</b>	<b>Income Level:</b> Extremely Low-, Low-, Moderate and Middle-Income <b>Family Types:</b> Large Families, Families with Children, Elderly, Public Housing Residents <b>Homeless:</b> Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans' Persons with HIV/AIDS, Survivors of Domestic Violence, Unaccompanied Youth <b>Non-homeless Special Needs:</b> Elderly, Frail Elderly, Persons with Physical Challenges, Persons with Developmental Challenges, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Survivors of Domestic Violence, Non-housing Community Development
<b>Target Area Affected</b>	CD Target Areas, Citywide Low-/Mod-
<b>Associated Goals</b>	Maintain Housing Quality and Stability and Provide, Enhance and Improve Recreation Facilities and Public Infrastructure

<i>Basis for Priority</i>	Supporting vulnerable populations, such as those who are unhoused, at risk of homelessness, low-income, elderly, or facing other challenging circumstances, is a priority. The goal is to create supportive pathways for these populations, helping them achieve stability, security, and access to essential resources. In particular, supporting low-to moderate-income elderly households is a high priority, as demonstrated by the Needs Analysis.
---------------------------	---

**Table 59– Priority Needs**

# INFLUENCE OF MARKET CONDITIONS

## SP-30 Influence of Market Conditions - 91.215(b)

### Influence of Market Conditions

<b>Affordable Housing Type &amp; Market Characteristics that will influence the use of funds available for housing type</b>
<b><i>Tenant Based Rental Assistance (TBRA)</i></b>
The payment standards for Section 8 are not enough for households to secure housing on the private market. Additionally, the number of vouchers available in White Plains are limited. Resources do not meet demand; voucher holders will continue to experience difficulty maintaining White Plains residency.
<b><i>TBRA for Non-Homeless Special Needs</i></b>
The ability to develop new TBRA non-homeless special needs housing is limited. Specific issues exist for seniors and for people with challenges. The City continues to operate the Senior Citizen Rent Increase Exemption and the Disability Rent Increase Exemption. However, the needs continue to exceed the resources.
<b><i>New Unit Production</i></b>
The City's Affordable Rental Housing Program (ARHP) requires a percentage of new units to be set aside as affordable for households earning between 50% and 80% AMI. This program has been successful in adding new affordable units to the City's housing stock. A fee-in-lieu payment for up to 25 affordable units per project is permitted as an alternate means to meet the affordable housing obligation. This money is deposited into the Affordable Housing Assistance Fund (AHAF). Over eight million dollars of AHAF money has been committed to affordable housing projects resulting in the production of 479 units.
<b><i>Rehabilitation</i></b>
Seventy-three (73%) of housing units in White Plains were built prior to 1979 while over 96% of housing units were built prior to 2009. Housing built prior to 1978 may have an greater risk of lead-based paint exposure. Further, housing built prior to 2008 may not be up-to-date with ADA requirements. Aging housing can be expensive to maintain, especially for vulnerable populations. CDBG funded code enforcement helps identify units in need of rehabilitation. CDBG funded housing rehabilitation has allowed many low- and moderate-income households to maintain their housing and live in a more suitable living environment.
<b><i>Acquisition, including preservation</i></b>
There is limited housing stock available for acquisition in White Plains. Real estate in White Plains and Westchester County as a whole is highly competitive. High land values render the City unable to compete with developers in the private market.

**TABLE 60 – INFLUENCE OF MARKET CONDITIONS**

# ANTICIPATED RESOURCES

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The Strategic Plan identifies the proposed use of \$892,382 in new CDBG funds for FY 2025-26 and \$3,400,000 for the remainder of the Consolidated Plan. To maximize the impact of these funds, the City expends general government funds, actively seeks and secures other State of private grant and resources and encourages all sub-grantees to leverage additional resources from outside of the CDBG program.

### Anticipated Resources

Community Development Block Grant (CDBG) Program			
<i>The City of White Plains traditionally receives a CDBG grant award of under \$1,000,000. It is anticipated that \$300,000 in revolving funds and \$50,000 in prior year resources will be reprogrammed in FY 25-26.</i>			
Source:	Public - Federal	Annual Allocation:	\$892,382
Use:	Planning & Admin	Program Income:	\$0
	Home Rehabilitation	Prior Year Resources:	\$50,000
	Code Enforcement	Total:	\$942,382
	Public Facilities		
	Public Services		
<b>Expected Amount Remainder of Con Plan:</b>			<b>\$3,400,000</b>

City of White Plains, General Budget			
<i>The City of White Plains contributes approximately \$660,000 annually in general funds to support planning and administration, public facility, code enforcement and senior rental assistance.</i>			
Source:	Public - Federal	Annual Allocation:	\$660,000
Use:	Planning & Admin	Program Income:	\$0
	Code Enforcement	Prior Year Resources:	\$0
	Public Facilities	Total:	\$660,000
	Public Services		
<b>Expected Amount Remainder of Con Plan:</b>			<b>\$2,640,000</b>

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

Federal funds used to support public services funded through the Public Service Grant Program leverage private sector, state, county and local funds. Applicants are required to disclose committed or pending program funding as part of their application. This information is used to evaluate applications. All programs funded through City of White Plains agencies such as the Youth Bureau's After School Program, are also supported by the City's general fund. El Centro Hispano and Thomas H. Slater Center receive funding from Westchester County in addition to CDBG funds. Federally funded code enforcement is

supported in part with City dollars. The Home Rehabilitation Program also uses funds from NYS Affordable Housing Corporation to offset the cost of rehab often passed on to homeowners.

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 is considering repurposing a small public parking lot and an unimproved open space into community parks. Both of these properties are located in CDBG target areas.

# INSTITUTIONAL DELIVERY STRUCTURE

## SP-40 Institutional Delivery Structure

Explain The Institutional Structure Through Which The Jurisdiction Will Carry Out Its Consolidated Plan Including Private Industry, Non-Profit Organizations, And Public Institutions.

<b>Government: City of White Plains</b>	
Role	<i>Affordable Housing; Public Housing; Homelessness; Non-homeless Special Needs CD: public facilities, neighborhood improvements, public services, economic development; Planning</i>
Area Served	<i>Jurisdiction: City of White Plains</i>
<b>Government: NYS Homes and Community Renewal/NYS Affordable Housing Corporation</b>	
Role	<i>Affordable Housing; Non-homeless Special Needs CD: neighborhood improvements; Planning</i>
Area Served	<i>State: State of New York</i>
<b>Public Housing Authority: White Plains Housing Authority</b>	
Role	<i>Public Housing; Non-homeless Special Needs CD: public services; Planning</i>
Area Served	<i>Jurisdiction: City of White Plains</i>
<b>Public Institution: White Plains Public Library</b>	
Role	<i>Homelessness; Non-homeless Special Needs CD: neighborhood improvements, public services; Planning</i>
Area Served	<i>Jurisdiction: City of White Plains</i>
<b>Other: Westchester County Continuum of Care (CoC)</b>	
Role	<i>Homelessness; Non-homeless Special Needs CD: public services; Planning</i>
Area Served	<i>Region: Westchester County</i>
<b>Non-Profit: El Centro Hispano</b>	
Role	<i>Non-homeless Special Needs CD: public services; Planning</i>
Area Served	<i>Jurisdiction: City of White Plains</i>
<b>Non-Profit: Lifting Up Westchester</b>	
Role	<i>Homelessness; Non-homeless Special Needs CD: public services; Planning</i>
Area Served	<i>Region: Westchester County</i>
<b>Non-Profit: Southern Westchester BOCES</b>	
Role	<i>Non-homeless Special Needs CD: public services, economic development; Planning</i>
Area Served	<i>Region: Westchester County</i>
<b>Non-Profit: Thomas H. Slater Center</b>	

Role	<i>Public Housing; Non-homeless Special Needs CD: public services; Planning</i>
Area Served	<i>Jurisdiction: City of White Plains</i>
<b>Non-Profit: Westchester Community College</b>	
Role	<i>Non-homeless Special Needs CD: public services, economic development; Planning</i>
Area Served	<i>Region: Westchester County</i>
<b>Non-Profit: Westchester Residential Opportunities</b>	
Role	<i>Affordable Housing; Non-homeless Special Needs CD: public services; Planning</i>
Area Served	<i>Region: Westchester County</i>

**TABLE 61 - INSTITUTIONAL DELIVERY STRUCTURE**

### Assess of Strengths and Gaps in the Institutional Delivery System

The entities described in the Table 61 are the organizations who play a large role in delivering services to White Plains residents. These organizations were active throughout the development of the Consolidated Plan and its amendment, or have been traditionally funded through the Public Service Grant Program; however, there are far more non-profit organizations involved in providing supportive services to residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homeless Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	
Employment & Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
<b>Other</b>			
Other	X		

**TABLE 62- HOMELESS PREVENTION SERVICES SUMMARY**

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There are two, sometimes overlapping, service systems that serve individuals who are homeless and those that are HIV/AIDS positive.

The homeless service system is coordinated on the County level by the Department of Social Services (DSS) and the Westchester Continuum of Care (CoC). DSS funds and contracts with the providers who operate homeless shelters and supportive housing for individuals and families countywide. The CoC coordinates, awards and oversees all of the County's HUD funding for homeless services. The County's Department of Community Mental Health (DCMH) and the Department of Planning administer some of these HUD funds.

The homeless service system has four areas of focus: 1) Shelter Services - drop-in and transitional shelters, 2) Supportive Housing - transitional, permanent and case management services, 3) Homeless Outreach - services to unsheltered or chronically homeless individuals, 4) Case Management - support within the shelter system focused on housing placement and ongoing case management support for individuals in temporary or permanent supportive housing.

Many housing service providers operate within the City of White Plains or have clients living in supportive apartments throughout the City. There are three shelters within the City of White Plains. Grace Church Community Center (GCCC) operates the Open Arms Shelter and Samaritan House Shelter for single adults. WestHab operates the Coachman Family Shelter.

The majority of the funds that provide services for individuals and families with HIV/AIDS are federal Ryan White Funds administered by DCMH. The HIV/AIDS Service Network, made up of recipients, providers and representatives from Westchester County Department of Health, further coordinates these funds. Ryan White Fund provides a range of the services noted in Table 62 - Homeless Prevention Services Summary, primary health related services, specialized mental health, case management services, as well as legal services and housing. Most of these either provide direct services in the City of White Plains or their services are easily accessible to White Plains residents.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

One of the strengths of the homeless system in Westchester County and the City of White Plains is availability of shelter beds countywide. Unique to Westchester, is the availability of drop-in shelters in the cities of White Plains, New Rochelle, Yonkers and Peekskill. As a result, the semi-annual Point-in-Time counts have discovered relatively few (below 30) homeless individuals "living on the streets". Although any number of individuals living on the street is unacceptable, this number is significantly small given the size of Westchester County.

The primary weakness is in the limited availability of supportive housing services for homeless individuals in the County. The need far exceeds the level of resources. The most significant gap in service delivery is the high cost of rental units countywide, especially in the City of White Plains. Most HUD funded programs require rents to fall within the annually published Fair Market Rents (FRM). In 2025, the FMR for a one-bedroom apartment in Westchester County was \$2,330; there are very few one-bedroom apartments available within White Plains for \$2,330.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Both the Westchester County Continuum of Care (CoC) and the HIV/AIDS Service Network are key to providing services to White Plains residents. Both organizations are working to improve their service delivery and to prioritize limited County resources for maximum benefit to the community. These organizations are made up of providers, clients, people with lived experience, and County Department staff.

# GOALS SUMMARY

## SP-45 Goals Summary - 91.215(a)(4)

### Goals Summary Information

<b>1 Planning and Administration</b>	
<i>Deliver the CDBG projects and activities and meet the administrative requirements of the program</i>	
<i>Category</i>	Planning and Administration
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Planning and Administration
<i>Funding</i>	CDBG: \$750,000
	General Fund: \$800,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Other
	5 Other
<b>2 Housing Rehabilitation</b>	
<i>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.</i>	
<i>Home Rehabilitation Program: Oversight of rehabilitation projects, preparation of specifications and bids, work site monitoring visits, filing of mortgages and deferred liens.</i>	
<i>Home Safety Initiative: Provide smoke and carbon monoxide detectors to eligible households</i>	
<i>Category</i>	Affordable Housing
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	CDBG: \$1,100,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Homeowner Housing Rehabilitated
	40 Household Housing Units
<b>3 Code Enforcement</b>	
<i>Increase the number of residences complying with local codes to improve housing conditions and the built environment that positively affect property values and overall neighborhood character. 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</i>	
<i>Category</i>	Affordable Housing
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	Code Enforcement Target Areas
<i>Need(s) Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	CDBG: \$600,000
	General Fund: \$750,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Housing Code Enforcement
	625 Household Housing Units

<b>4 Public Facilities</b>	
<i>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</i>	
<i>Category</i>	Non-housing Community Development
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Improve Recreation Facilities and Public Infrastructure
<i>Funding</i>	CDBG: \$750,000
	General Fund: \$750,000
<i>Outcome</i>	Availability
<i>GOI</i>	Public Facility or Infrastructure Activities other than Low-/Moderate-Income Housing Benefit
	7,500 Persons Assisted
<b>5 Public Services</b>	
<i>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</i>	
<i>Category</i>	Non-homeless Special Needs; Homeless
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Provide, Support and Enhance Public Services
<i>Funding</i>	CDBG: \$1,075,000
	General Fund: \$1,000,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Public service activities other than Low/Moderate Income Housing Benefit
	15,000 Persons Assisted
<b>6 Homeownership Assistance (Direct)</b>	
<i>Provide down payment assistance to qualified low/moderate income persons</i>	
<i>Category</i>	Housing
<i>Objective</i>	Provide decent affordable housing
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod
<i>Need(s) Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	CDBG: \$50,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Homeowners Assisted
	5 Assisted

**Table 63 – Goal Summary**

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of White Plains will not be directly providing affordable housing units to any families as part of the CDBG Program.

# PUBLIC HOUSING ACCESSIBILITY & INVOLVEMENT

## SP-50 Public Housing Accessibility and Involvement – 91.215(c)

### Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

As of the writing of this Consolidated Plan, the White Plains Housing Authority has informed the Department of Planning that there is currently not a need to increase the number of accessible units.

### Activities to Increase Resident Involvements

Resident involvement has been encouraged in the following ways:

- A focus group was conducted with residents as part of the Comprehensive Plan process
- The chairperson of the resident council was invited to participate on the Downtown Revitalization Initiative Committee to help determine projects to be funded with a \$10 million state grant that the City received
- Residents participated in the City's grant funded Love Your Block project, working together to build a garden and memorial plaque on the WPHA property
- Community Development staff helped residents organize outreach to the Transportation Commission to work towards improved safety conditions at their school bus stop.
- Community Development staff assisted residents in successfully requesting the installation of City provided holiday decorations
- WPHA staff remind residents of the many benefits of participating in homeownership programs with our partnering agencies. Some of these benefits are as follows:
  - Families have an opportunity to experience stability, build wealth and have something tangible to pass on to their children
  - Children are healthier and safer, may perform better in school, have higher self-esteem, and feel more hopeful toward their future
  - Community will be improved, as homeowners tend to be more active in their community than renters
  - Participants in homeownership programs receive assistance with credit repair and money management

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

# BARRIERS TO AFFORDABLE HOUSING

## SP-55 Barriers to Affordable Housing – 91.215(h)

### Barriers to Affordable Housing

White Plains is a pro-housing community, requiring an affordable component or fee-in-lieu of providing, for in any new residential development in the City greater than 10 units. The findings of the Needs Assessment and Community Consultation process show that the greatest housing need facing White Plains residents is affordability, as follows:

- Need for housing options for people at the lowest AMI levels
- Affordable housing for the elderly
- Older homes need accessibility and other improvements
- Affordable housing options for households earning between 30 and 49% AMI - Households that fall in this income range do not have a high enough income to qualify for the City's ARHP or make too much to qualify for programs such as Section 8
- Workforce housing needs - people employed in White Plains may not make enough to live in White Plains

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City strives to remove and/or ameliorate these challenges through the following programs:

1. Affordable Rental Housing Program
2. Affordable Housing Assistance Fund
3. Affordable Home Ownership Program
4. Housing Rehabilitation
5. Job Training and Employment Support
6. Homeownership Assistance

# HOMELESSNESS STRATEGY

## SP-60 Homelessness Strategy - 91.215(d)

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

The City will continue its participation with the Westchester County Continuum of Care (CoC), its subcommittees and special projects. Community Development staff attend regular meetings and participate actively on sub-committees. Since 2024, the City has partnered with a Communities of Compassion Coalition aimed at analyzing and addressing challenges that prevent people from attaining secure housing. The first identified concern is the state formula that determines how clients contribute to the cost of shelter placement. It is hoped that a review of this formula could assist people in more quickly existing the shelter system to more permanent housing.

Lifting Up Westchester (LUW) is the major provider of homeless services in White Plains. LUW operates two shelters in White Plains; LUW's daily involvement in the lives of homeless individuals makes their team a local expert on homeless service needs and best practices. The LUW Homeless Outreach team consists of a case manager at each of the LUW shelters who devotes a significant amount of time to street outreach.

Additionally, there is a full-time case manager dedicated to street outreach who operates from Community Central where a hot breakfast and lunchtime meals are provided by LUW to any individual who is in need. The placement of this full-time caseworker allows relationships to develop with individuals who are not engaged in the shelter system as either residents or drop-ins. The case management team assists them in finding shelter and/or permanent housing and with related documentation, health or other needs. It also provides a central point from which this staff person can canvas the downtown area looking for street homeless. The entire Outreach Team works closely with the White Plains Police Department (WP PD) to identify and reach out to individuals who are living on the streets, or who show up on the streets of White Plains.

Additionally, the City's Department of Public Safety works diligently to assist the homeless by connecting them with LUW's support. The Department's specially trained Homeless Outreach Team has been successful in moving unsheltered people into shelters or, where appropriate, to White Plains Hospital. The collaboration between WP PD and LUW has been highly effective in producing better outcomes for the homeless.

With support of CDBG funds, LUW has also launched Job Central, a job preparation and training hub for people experiencing housing insecurity. The City has been able to build additional synergy with Job Central. For instance, as part of an Urban Forestry grant, the City trained Job Central participants in landscaping skills and is now helping them explore jobs in the landscaping field.

The City plans to continue its practices and continue providing funding to Lifting Up Westchester Homeless Outreach programs as well as other supportive programs for the homeless.

### Addressing the emergency and transitional housing needs of homeless persons

All people experiencing homelessness within White Plains are eligible for shelter through a coordinated entry process. This process begins with an assessment to determine needs and eligibility for county services,

individuals are then assigned to a County shelter. Typically, White Plains residents are assigned to either the Open Arms shelter or Samaritan House shelter operated by Lifting Up Westchester. In the case that the White Plains shelters do not have available beds, individuals are placed elsewhere in the County.

Homeless individuals who are not eligible for shelter placement (usually due to non-compliance with DSS rules or threatening behavior during a previous shelter placement) may still “drop-in” at any County shelter to have a meal and a safe place to sleep at night. Shelter staff attempts to work with these individuals to get them back into compliance and receiving more intensive support.

Homeless families are always immediately placed by the Department of Social Services in shelter (the Coachman in White Plains is the family shelter in the area) or in emergency apartments.

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 Westchester County Department of Social Services, Office of Temporary Housing Assistance (OTHA) provides temporary shelter to homeless families and individuals. The office collaborates with not-for-profit agencies that provide case management services in shelter facilities, transitional residences and emergency apartments. Homeless programs are designed to lead the homeless population toward permanent housing and independence.

The Office of Temporary Housing Assistance (OTHA) provides the following services:

**Placement and Payment** The office handles placement of homeless in Westchester County and payment to service providers

**Housing Resources Development** The office oversees homeless facilities, construction and renovation projects and other building-related issues

**Case Management Services** The office oversees casework services of other agencies and provides direct casework services to the hard to serve population

OTHA has a very close relationship with Lifting Up Westchester (LUW), and oversees the operations of Open Arms Shelter and the Samaritan House Shelter. LUW has recently launched a Housing Retention Program, which provides case management services to shelter residents to help them identify appropriate housing and for the first 6 to 12 months after they move into their own homes. This valuable resource supports clients as they transition to independent living and reduces the occurrence of recidivism. Sixty individuals were placed in permanent housing in the first 10 months this program was in operation.

SHORE (Sheltering the Homeless Is Our Responsibility, Inc.) is an all-volunteer, interfaith, not-for-profit housing organization in central Westchester County. SHORE seeks to eliminate the causes of homelessness by working with government and other organizations to create affordable housing, documenting and reporting problems of homelessness, and supporting other programs that help people with housing needs. SHORE also provides permanent, affordable rental homes for formerly homeless families. SHORE constructed 14 new affordable units in White Plains for seven first-time homeowners and seven formerly homeless families. SHORE continues to be an important provider working effortlessly to provide access to affordable housing units for homeless individuals and families as well as preventing individuals and families who were recently homeless from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Westchester County provides eviction prevention funding to County housing providers, including White Plains, to assist low-income individuals and families from becoming homeless. The County also recently passed a local law that provides legal representation to low-income tenants facing eviction. This is important because data showed that most landlords had a lawyer and that lost tenants did not. Being represented in court is associated with better outcomes for tenants.

# LEAD BASED PAINT HAZARDS

## SP-65 Lead based paint Hazards – 91.215(i)

### Actions to address LBP hazards and increase access to housing without LBP hazards

A New York State law enacted on April 6, 1993 requires that all children from six months to six years be tested for lead based paint poisoning as part of routine physical examinations. Instances of lead exposure are determined by elevated lead levels in the blood; this is indicated by 10 micrograms or higher per deciliter. The Westchester County Department of Health and the White Plains Community Development Program established a cooperative program in 1993. Westchester County is notified of children whose blood screenings show these elevated lead levels, extensive abatement procedures are then taken to prevent further lead exposure from the home.

The County Health Department is also a recipient of the Lead Poisoning Prevention Program grant, which has allowed them to be actively involved in door-to-door outreach within high-risk zip codes. White Plains zip code 10606 was identified as a "community of concern" due to high instances of elevated blood levels in children under the age of six. In 2005, 4.2% of children who resided in the 10606 zip code and underwent a blood level screening showed elevated levels of lead in their blood. In 2014, the number of new instances was only 0.32%.

The City will continue to work in close collaboration with the Westchester County Community Health Services and the Department of Health, Planning and Evaluation; the department responsible for blood screenings and homes inspections for any reported cases.

The Community Development Program will continue to offer low-interest loans and technical assistance to eligible owners to remove lead-based paint hazards through the Home Rehabilitation program. The Community Development Program provides all applicants for housing rehabilitation assistance with complete information regarding lead-based paint hazards in compliance with all HUD requirements. Lead hazard mitigation includes replacing windows, aluminum capping of all trim, interior sheet rocking of walls, encapsulation and replacement of cabinets and related moldings and trim.

### How are the actions listed above related to the extent of lead poisoning and hazards?

The Westchester County Department of Health operates the Lead Primary Prevention Program in White Plains zip code 10606, which was identified as a high-risk area by the NYS Department of Health.

### How are the actions listed above integrated into housing policies and procedures?

The policies and procedures that control CDBG funded home rehabilitation require removal of lead-based paint. As part of the Lead Primary Prevention Program, staff of the Westchester County Department of Health conduct lead paint inspections and refer homeowners and tenants to the White Plains Home Rehabilitation Program for remediation.

# ANTI-POVERTY STRATEGY

## SP-70 Anti-Poverty Strategy – 91.215(i)

### Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the data provided by the 2022 American Community Survey (ACS) 5-year estimates, 10.0% of individuals and 6.6% of families fall below the Federal Poverty Line (FPL). This is a decrease from 11.9% of individuals and 7.6% of families below the poverty line reported in the previous Consolidated Plan with data from the 2017 ACS.

The City's Anti-Poverty Strategy is to provide services that respond to the needs identified through the Community Consultation process and thus in the Consolidated Plan. The Plan's priorities, goals, and strategies were developed using data, feedback and insight gained through the Community Consultation Process. These needs are primarily met by providing funding to local agencies through the Public Service Grant Program. The funding recommendations of the Public Service Grant Program are based on each program's ability to meet priority needs such as housing, food, and youth development. Additionally, applications are evaluated based on the overall benefit to low- and moderate-income persons and the availability of other, similar programs within the City.

The Anti-Poverty Strategy will be reviewed annually and adjusted as necessary to be responsive to the changing needs of the White Plains community.

### How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's poverty reduction goals, programs and policies are closely aligned with the affordable housing plan of the 2025-29 Consolidated Plan. As previously discussed, CDBG funds are allocated to support White Plains' most vulnerable residents by supporting agencies through the Public Service Grant Program and by providing grants and low-interest loans to low-/moderate-income residents for emergency and life safety home repairs.

Although the City is unable to develop its own affordable housing with limited financial resources the City's Affordable Rental Housing Program (ARHP) requires percentage of units to be set aside as affordable, allows for lower income families and individuals to qualify, and establishes a "buy-out" fee that can be used to improve housing affordability for residents in a variety of ways. This buy out fee has contributed to the creation of hundreds of affordable units.

Together, housing rehabilitation, support of critical public services and affordable housing options create a safety net for the City's most vulnerable populations.

# MONITORING

## SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use 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 its' sub-grantees twice annually, once to observe services being delivered and again to perform a financial desk monitoring and reporting compliance audit. Monitoring site visits are coordinated with grantees, members of the White Plains Community Development Citizens Advisory Council, and the City's Community Development staff.

Monitoring ensures that sub-grantees understand the regulations, procedures and responsibilities associated with the use of CDBG funds. Sub-grantees are informed of the monitoring process during the pre-application conference and pre-application workshop. Sub-grantees receive a formal notification from the City to schedule monitoring visits and sub-grantees are required to cooperate with Program staff to complete monitoring in compliance with HUD regulations.

Program staff use the following factors to determine program compliance:

1. Were CD funds distributed appropriately, in a timely manner, and in conformance with the grant agreement?
2. Have grantees carried out activities and certifications in accordance with HUD requirements and the grant agreement?
3. Have grantees carried out activities and certifications in a timely manner?
4. Have there been any issues with the grant, reporting, and/or other projects that need to be addressed?
5. Is the grantee complying with administrative and financial record keeping and recording of CDBG funds as required?
6. Is the grantee in compliance with the HUD regulations of distribution of funds Financial and Compliance Issues?
7. Does the grantee have the administrative capacity to administer the grant award?

Following the visit, feedback is then provided to HUD and back to the sub-grantee for long term planning purposes.



# ANNUAL ACTION PLAN 2025-2026

CITY OF WHITE PLAINS, NEW YORK

DEPARTMENT OF PLANNING

COMMUNITY DEVELOPMENT PROGRAM



# EXECUTIVE SUMMARY

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

### Introduction

The United States Department of Housing and Urban Development (HUD) administers the Community Development Block Grant (CDBG) Program. The program, authorized under Title I of the 1974 Housing and Community Development Act, provides annual grants to communities to complete a wide range of projects aimed at revitalizing neighborhoods, strengthening economic development and improving community facilities and services. Projects and activities that benefit low- and moderate-income persons are funding priorities. Funding levels are based on the entitlement community's population, percentage of low- and moderate-income residents and age of housing. The City of White Plains has been a designated entitlement community since the program's inception. The program allows entitlement communities to develop their own projects and funding priorities in accordance with the following national objectives:

- Benefit to low- and moderate-income persons;
- Aid in the prevention or elimination of slums or blight conditions; or
- Address other community development needs that present a serious and immediate threat to the health and welfare of the community

CDBG activities must also meet HUD's eligibility requirements and address a priority need identified in the Consolidated Plan; the City's current plan is active from July 1, 2020 until June 30, 2025. The five-year Consolidated Plan is submitted to HUD as part of the application to receive these funds. The Consolidated Plan utilizes a data-based Needs Assessment and Housing Market Analysis combined with a substantial community consultation process to identify the City's most pressing community development needs.

These findings inform a Strategic Plan that establishes goals and strategies designed to meet those needs over the next five years. An Annual Action Plan is then developed to identify the use of funds on an annual basis for each year of the Consolidated Plan.

This Annual Action Plan is active from July 1, 2025 to June 30, 2026; this is the first Annual Action Plan of the 2025-29 Consolidated Plan. This plan identifies community needs to be addressed, describes the projects and activities to be undertaken and the planned geographic distribution of CDBG funds in FY 2025-26. This Plan meets the consolidated submission requirements outlined in 24 CFR part 91; as such, the proposed projects and activities are consistent with the stated goals, objectives and funding priorities of the current Consolidated Plan.

As part of each program year, the Community Development Program, in partnership with the Community Development Citizen Advisory Committee (CDCAC), offers a grant program to fund public services. This program directs necessary funds to agencies serving White Plains low- and moderate-income neighborhoods or those providing direct benefit to qualified individuals and families in need.

Additionally, the Community Development Program offers funding for historic preservation activities and rehabilitation of special facilities that serve the community. Applications for these funds are accepted on a rolling basis throughout the program year.

CDBG funded programs and activities are located throughout the City and its neighborhoods and are available to all White Plains residents protected under the County, State and Federal Laws. Statistics on program beneficiaries are collected throughout the program year and are available for each project, activity and the grant as a whole. These figures are reported in the City's Consolidated Annual Performance and Evaluation Report (CAPER) published each September.

### Summarize the Objectives and Outcomes Identified in the Plan

The findings of the Needs Assessment conducted as a part of the 2025-29 Consolidated Plan indicated that many White Plains residents are cost burdened regardless of household income or tenure. The most vulnerable populations were the elderly and households earning between 0-30% Area Median Income (AMI).

High housing costs continue to make it challenging for lower income households to maintain a residence. These households often cannot achieve self-sufficiency given their earning potential and limited supply of affordable housing options. Issues with substance abuse or improperly treated mental health conditions can exacerbate housing instability and can lead to unsafe housing conditions and/or homelessness.

### Evaluation of Past Performance

The Planning Department prioritizes the administration of CDBG funds each program year. The Department fosters partnerships within the community to carry out the goals identified in the Strategic Plan. Over the past 49 years, the City of White Plains Community Development Program has achieved the following:

- Over 3,000 housing units have been rehabilitated, representing over \$8 million in investments in the City's housing stock
- Over \$9.6 million has been allocated towards public service programs serving White Plains residents in a variety of ways
- Over \$10 million has been allocated towards City infrastructure projects such as parks, community facilities and neighborhood public works

Projects identified for the 2025-26 program year were selected based on an evaluation of past successes and lessons learned. A Consolidated Annual Performance and Evaluation Report (CAPER) is created at the end of each fiscal year which provides an evaluation of past performance for that year.

### Summary of Citizen Participation Process and Consultation Process

The 2025-26 Annual Action Plan citizen participation and consultation process was conducted in accordance with the procedures laid out in the Citizen Participation Plan. Consultation and participation efforts included internal meetings with the City's Department of Public Works, Recreation and Parks, Planning and Youth Bureau; the Community Development Citizens Advisory Committee (CDCAC) were also consulted. A Notice of Funding Availability was published with a full plan development schedule, two pre-application workshops for the Public Service Grant Program and two public hearings. The Community Development Program @CD\_WhitePlains Instagram account is instrumental in publicizing the program's offerings and connecting with new subsets of the public.

The initial Public Hearing for this Annual Action Plan was held on January 29, 2025; 16 public service agencies representing 24 separate programs presented their request for funding through the Public Service Grant Program to the CDCAC. The CDCAC met following the initial public hearing to determine

public service funding recommendations for the 2025-26 program year. The CDCAC hosted the second public hearing on April 10, 2025. This hearing was held approximately 10 days into the Draft Plan's 30-day public comment period, allowing the public time to review the document. All comments received from the public hearings were recorded in the meeting minutes.

The City encourages all White Plains residents to attend public hearings, provide comments and express individual views and ideas regarding community development and housing needs.

### Summary of Public Comments

The Draft 2025-26 Annual Action Plan, released on April 1, 2025, was made available for public review and comment until May 1, 2025. All comments were accepted and incorporated into the final plan as appropriate.

### Summary of Comments or Views Not Accepted and the Reasons for Not Accepting Them

All comments regarding the 2025-26 Annual Action Plan were accepted and incorporated into the plan, where applicable.

### Summary

The 2025-26 Annual Action Plan describes the City's proposed use of \$892,382 in new CDBG funds. Additional funds from the Rehabilitation Revolving Loan Fund will finance Housing and Community Facilities Rehabilitation activities.

The primary objective of the CDBG Program is the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low- and moderate-income. A minimum of 70% of the overall CDBG award will benefit White Plains low- and moderate-income\* households.

The 2025-26 Annual Action Plan allocates funding to the following projects in the amounts listed:

Administration	\$146,536
Rehabilitation	\$229,500
Code Enforcement	\$118,346
Public Facilities	\$150,000
Public Services	\$248,000

*\*ANNUAL INCOME AS DEFINED FOR PURPOSES OF REPORTING UNDER INTERNAL REVENUE SERVICE (IRS) FORM 1040 SERIES FOR INDIVIDUAL FEDERAL ANNUAL INCOME TAX PURPOSES.*

# LEAD & RESPONSIBLE AGENCY

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

### Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and administration of each grant program and funding source.

Lead Agency	<p><i>City of White Plains Department of Planning</i></p>
CDBG Administrator	<p><i>City of White Plains Department of Planning</i></p>

### Narrative

The City of White Plains Common Council declared the Department of Planning as Lead Agency through a resolution passed on June 3, 2024. As Lead Agency, the Department of Planning is responsible for the preparation of the 2025-29 Consolidated Plan and all other CD-related plans and reports, as required by the U.S. Department of Housing and Urban Development (HUD) during that time frame. In addition, the Department is responsible for the administration of all types of CDBG funds. CD Program staff work closely with the Community Development Citizen Advisory Committee (CDCAC) in the development of these plans and reports.

The Planning Department, in conjunction with the CDCAC, has served as Lead Agency for the development of the Consolidated Plan since HUD instituted the requirement in 1994. The Department has successfully prepared and administered seven Consolidated Plans for the City of White Plains to date - 1995, 2000, 2005, 2010, 2015 and 2020, 2025.

This Annual Action Plan is active from July 1, 2025 to June 30, 2026 and is the first Annual Action Plan of the 2025-29 Consolidated Plan. The Draft Annual Action Plan was released to the public on April 1, 2025 for a thirty-day public comment period, which concluded on May 1, 2025. A second public hearing was held on April 10, 2025, providing the public with an additional opportunity to comment on the plan. Any additional comments from the public were incorporated into the final document, where applicable. The Final 2025-26 Annual Action Plan was submitted to the Common Council for approval at the June 10, 2025 meeting. If the plan is to the satisfaction of the Council, it will be forwarded to HUD for final review and approval.

Consolidated Plan Public Contact Information

Christopher Gomez, AICP

*Commissioner of Planning*

Judith Mezey

*Deputy Commissioner of Planning*

City of White Plains Planning Department

70 Church Street  
White Plains, NY 10601  
communitydevelopment@whiteplainsny.gov  
(914) 422 - 1300

# CONSULTATION

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

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))

Comprehensive coordination between service providers and government agencies is the cornerstone of the Community Development Program. Such coordination educates service providers on the availability of other resources from other programs. Coordination also allows the Community Development Program to understand how program service areas often share many of the same users. Program staff engages in regular and active communication with various entities to maintain and enhance coordination between and among service providers and government agencies. To better publicize CD resources and build a network of providers, local businesses, and stakeholders the program started the @CD\_WhitePlains handle on Instagram. The account is used to advertise programs, available funding and strengthen citizen participation.

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. JUDY

The City of White Plains is a member of the Westchester County Continuum of Care (CoC) Partnership for the Homeless. The core planning participants in the CoC are Westchester County and the cities of Yonkers, Mt. Vernon, White Plains and New Rochelle. To maximize the impact of limited funding, Westchester CoC municipal members with smaller pro-rata funding combine their funds to improve the level of homeless services. Community Development Program staff regularly attend these meetings in order to stay up-to-date on outreach efforts and provide general support for CoC activities. The City of White Plains works closely with Lifting Up Westchester to meet the needs of the homeless population and those experiencing food insecurity.

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

An Emergency Solutions Grant (ESG) is not active within White Plains.

DESCRIBE AGENCIES, GROUPS, ORGANIZATIONS AND OTHERS WHO PARTICIPATED IN THE PROCESS AND DESCRIBE THE JURISDICTIONS CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES AND OTHER ENTITIES

<b>1. White Plains Housing Authority (WPHA)</b>
<i>Agency/Group/Organization Type</i>
PHA
<i>What section of the Plan was addressed by the Consultation?</i>
Public Housing Needs
<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>
CD Staff participate in the White Plains Community Resources Conference to gain insight into the challenges and resources available to WPHA residents. WPHA provides data for the development of the Consolidated Annual Performance and Evaluation Report published each September. WPHA employees and residents were involved in the Love Your Block program facilitated in coordination with the City's Community Development program.
<b>2. Westchester Residential Opportunities, Inc.</b>
<i>Agency/Group/Organization Type</i>
Services - Housing; Services - Fair Housing
<i>What section of the Plan was addressed by the Consultation?</i>
Housing Needs Assessment
<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>
WRO provides regular updates and insights on housing needs in White Plains. The Planning Department also refers residents with housing related challenges to WRO.
<b>3. City of White Plains - Department of Building</b>
<i>Agency/Group/Organization Type</i>
Other government - Local
<i>What section of the Plan was addressed by the Consultation?</i>
Housing Needs Assessment; Market Analysis
<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>
The Department of Building works closely with the Department of Planning on a variety of housing related topics. Building Department staff work closely with the Neighborhood Conditions Coordinator on the Safe Housing Task Force and the Tenant Displacement Fund for individuals and families that are displaced due to code violations or other unsafe conditions. CD Staff and Code Enforcement Officers canvass neighborhoods and communicate with homeowners, tenants and the general public concerning code requirements to support safe housing and neighborhood conditions.

#### ***4. Lifting Up Westchester***

##### ***Agency/Group/Organization Type***

Services – Homeless

##### ***What section of the Plan was addressed by the Consultation?***

Homelessness Strategy

##### ***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

Lifting Up Westchester also represents the City on the County's CoC Board and provides data to the Community Development Program regarding homelessness on a regular basis. The CD Program intends to continue its close partnership with LUW and the two homeless shelters that they operate within White Plains.

#### ***5. City of White Plains - Department of Recreation and Parks***

##### ***Agency/Group/Organization Type***

Other government – Local

##### ***What section of the Plan was addressed by the Consultation?***

Non-Homeless Special Needs

##### ***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

The Department of Recreation and Parks works closely with CD staff to identify public facility and infrastructure projects that advance the goals of the Community Development Program. The Program also provides financial support of Recreation and Parks programs through the Public Services Grant Program.

#### ***6. Thomas H. Slater Center***

##### ***Agency/Group/Organization Type***

Other - Community Center

##### ***What section of the Plan was addressed by the Consultation?***

Non-Homeless Special Needs

##### ***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

The Community Development Program intends to continue its financial support of the Slater Center through the Public Services Grant Program. Slater Center youth provided input into services and supportive measures to assist local young people.

**7. El Centro Hispano****Agency/Group/Organization Type**

Civic Leaders; Other - Community Center

**What section of the Plan was addressed by the Consultation?**

Housing Needs Assessment; Non-Homeless Special Needs

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

The Community Development Program intends to continue its financial support of El Centro through the Public Services Grant Program. El Centro, on behalf of the residents they serve, requested CDBG funds to be used for ESL courses, obtaining High School Equivalency (HSE) diplomas, as well as job and vocational training. They host Spanish language public meetings in partnership with the City.

**8. City of White Plains Youth Bureau****Agency/Group/Organization Type**

Other government – Local

**What section of the Plan was addressed by the Consultation?**

Non-Homeless Special Needs

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

The Youth Bureau operates within the City's public schools and interacts with youth citywide. The Community Development Program intends to continue its financial support of Youth Bureau programs through the Public Services Grant Program.

**9. City of White Plains - Department of Public Works****Agency/Group/Organization Type**

Other government – Local

**What section of the Plan was addressed by the Consultation?**

Non-Homeless Special Needs

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?**

The Department of Public Works coordinates with CD staff to identify public facility and infrastructure projects that advance the goals of the Community Development Program.

**10. City of White Plains Department of Planning**

***Agency/Group/Organization Type***

Other government – Local

***What section of the Plan was addressed by the Consultation?***

Housing Needs Assessment; Homelessness Strategy

***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

The Department of Planning is consulted on a regular basis throughout the entire plan development process. Specifically, information collected by the Neighborhood Conditions Coordinator was used in determining funding priorities for this year. The Planning Department is also responsible for maintaining a database of current and projected affordable housing projects.

**11. White Plains BID**

***Agency/Group/Organization Type***

Business Leaders

***What section of the Plan was addressed by the Consultation?***

Economic Development

***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

The White Plains BID participated in conversations about addressing food insecurity in White Plains as well as exploring economic development issues.

**12. Southern Westchester Boards of Cooperative Educational Services (BOCES)**

***Agency/Group/Organization Type***

Education

***What section of the Plan was addressed by the Consultation?***

Non-Homeless Special Needs

***How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?***

Southern Westchester BOCES assisted staff in identifying in-demand industries and job training programs that would meet the needs identified in the Consolidated Plan.

<b>13. National Community Development Association (NCDA)</b>
<b><i>Agency/Group/Organization Type</i></b>
Other - Community Development Professional Organization
<b><i>What section of the Plan was addressed by the Consultation?</i></b>
Other - Award Projections
<b><i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i></b>
NCDA assisted staff in determining best practices for identifying and tracking funding initiatives and priorities in order to meet the needs identified in the Consolidated Plan.

***Table 1 – Agencies, Groups, Organizations who Participated***

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

All organizations listed above actively participated in some aspect of the consultation process. Any organization or agency not included was not intentionally omitted or did not chose to participate.

OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

<b>1. Westchester County - Housing Needs Assessment</b>
<i>Lead Organization</i>
Westchester County Department of Planning
<i>How do the goals of your Strategic Plan overlap with the goal of each plan?</i>
The Westchester County Housing Needs Assessment identifies housing affordability as one of the County's most critical needs as is reflected in the "Out of Reach" analysis conducted as a part of the Housing Needs Assessment. These needs are reflected in the Code Enforcement and Housing Retention and Stabilization goals of the Strategic Plan.
<b>2. Continuum of Care Guiding Principles</b>
<i>Lead Organization</i>
Westchester County Continuum of Care Partnership for the Homeless
<i>How do the goals of your Strategic Plan overlap with the goal of each plan?</i>
The guiding principles of the CoC is to "coordinate all of the stakeholders, systems and resources available to prevent and end homelessness in Westchester County". The 10-year vision of the CoC is to ensure that no one will remain homeless for more than 30 days before being restored to appropriate housing. The CoC served as a valuable resource for the development of the Consolidated Plan and their goals, strategies and recommendations were incorporated throughout the plan, most notable in the Housing Retention and Stabilization goal of the Strategic Plan.
<b>3. Mid-Hudson Region Strategic Plan (2023)</b>
<i>Lead Organization</i>
Regional Economic Development Council (REDC)
<i>How do the goals of your Strategic Plan overlap with the goal of each plan?</i>
The Region's most recent plan identifies 5 solutions to meet the challenges of the Mid-Hudson Region including advancing housing smart community initiatives, connecting people with housing and jobs, and building job education pathways. The Consolidated Plan recognizes the need for additional housing resources, especially for our most vulnerable populations. The Code Enforcement and Housing Retention and Stabilization goals of the Strategic Plan reflect these needs. Our public services assist with job training and connecting people to homes and jobs.
<b>4. One White Plains, City of White Plains Comprehensive Plan (ongoing)</b>
<i>Lead Organization</i>
City of White Plains Planning Department
<i>How do the goals of your Strategic Plan overlap with the goal of each plan?</i>

One White Plains is the City of White Plains recently adopted Comprehensive Plan that included substantial community engagement. CD staff were pleased to note that the plan contains many components that support low/moderate income communities such as: Formalize a neighborhood-based equity assessment to evaluate access to City services including recreational opportunities; Prioritize capital investments in under-resourced neighborhood areas; Continue to provide funding for community non-profits and facilities through existing channels such as the Community Development Block Grant (CDBG) program; Evaluate opportunities for development of affordable housing on publicly owned land; Continue the policy of equitable code enforcement and consider developing a Certificate of No Harassment (CONH) Policy to protect tenants from illegal evictions or other forms of harassment; Seek innovative strategies to incentivize creation of affordable housing for all income levels through adaptive reuse of existing buildings, zoning density bonuses, and reduced parking requirements

***Table 2 – Other Local / Regional / Federal Planning Efforts***

# CITIZEN PARTICIPATION

AP-12 Participation - 91.105, 91.200(c)

*Summary of citizen participation process/Efforts made to broaden citizen participation*

Summarize citizen participation process and how it impacted goal-setting

Community engagement was a pivotal component of the development of the 2025-26 Annual Action Plan. The CD Program's @CD\_WhitePlains Instagram account continues to facilitate connection with residents and stakeholders and to publicize programs and resources. The account boosts engagement in the program's activities and broadened awareness of available programs.

In accordance with the City's Citizen Participation Plan, the Notice of Funding Availability included anticipated funding levels for the CDBG programs and the program year calendar, including opportunities for public participation.

The Community Development Citizens Advisory Committee heard requests for funding from 19 public service agencies representing 24 separate programs. Each agency described their program's needs and challenges providing unique insights into the needs of the community. Agencies stated that food insecurity remains significant as do needs for youth programs, education programs, and expansion or transition of existing programs. Program staff notes that requests for funding were roughly the same this year compared to last year.

# EXPECTED RESOURCES

## AP-15 Expected Resources

### Introduction

The City of White Plains developed the 2024-25 Annual Action Plan based on an estimated new CDBG award of \$892,382 and the use of \$50,000 in prior year funds. The CD Program intends on expending the remaining \$20,000 in CDBG-CV funds received in 2020 to carry out activities that prevent, prepare for and respond to the COVID-19 pandemic as provided in the 2020-21 Annual Action Plan. Additional funds from the Rehabilitation Revolving Loan Fund will finance Housing and Community Facilities Rehabilitation activities.

To maximize the impact of CDBG funds, the City expends general government funds, actively seeks and secures other State or private grants and resources, and encourages all sub-grantees to leverage additional resources from outside of the CDBG program.

### Anticipated Resources

<b>CDBG (Community Development Block Grant) Program</b>			
<i>Source</i>	Public - Federal	<i>Allocation</i>	\$892,382
<i>Use</i>	Program Administration Code Enforcement	<i>Program Income</i>	\$0
	Public Facilities Public Services Rehabilitation	<i>Prior Year Resources</i>	\$50,000
		<i>Total</i>	<b>\$942,382</b>
<i>Expected Amount Remainder of Con Plan</i>			<b>\$3,400,000</b>
<b>City of White Plains General Fund</b>			
<i>Source</i>	Public - Local	<i>Allocation</i>	\$660,000
<i>Use</i>	Program Administration and Planning Economic Development	<i>Program Income</i>	\$0
	Housing Other Code Enforcement Public Improvements	<i>Prior Year Resources</i>	\$0
		<i>Total</i>	<b>\$660,000</b>
<i>Expected Amount Remainder of Con Plan</i>			<b>\$2,640,000</b>

**Table 3 - Expected Resources**

The 2025-26 Annual Action Plan allocates funding to the following projects, in the amounts listed:

- Planning and Administration: \$146,536
- Housing Rehabilitation: \$229,500
- Code Enforcement: \$118,346
- Public Facilities: \$150,000
- Public Services: \$248,000
- Homeowner Assistance: \$50,000 (prior years resources)

Public Service agencies that meet the priorities stated in the 2025-29 Consolidated Plan, meet the criteria identified in the Pre-Application Instructions, participated at the January 29, 2025 Public Hearing, and received a recommendation for funding from the CDCAC will receive CDBG awards. The list of public service agency and award amounts are listed in the Appendix.

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

Federal funds used to support public service programs leverage funds from the private sector as well as state, county and local resources. Applicants are required to disclose committed or pending program funding as part of their application, this information is used to evaluate applications. Additionally:

- All programs administered by City of White Plains agencies, such as the Youth Bureau's After School Program, are also supported by the City's general fund
- Federally funded code enforcement is supported in part by City dollars as well as funding from New York State
- The Rehabilitation Program also uses funds from NYS Affordable Housing Corporation to offset the cost of rehab often passed on to homeowners
- The CD Program often applies for County, State and Federal awards that may advance the goals and requirements for the Community Development Program.

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

There are no projects anticipated at this time.

# ANNUAL GOALS & OBJECTIVES

## AP-20 Annual Goals and Objectives

### Goals Summary Information

1 Program Administration	
<i>Category</i>	Planning and Administration
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Planning and Administration
<i>Funding</i>	CDBG: \$146,356 General Fund: \$160,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Other: 1 Other
2 Housing Rehabilitation	
<i>Category</i>	Affordable Housing
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	CDBG: \$229,500
<i>Outcome</i>	Sustainability
<i>GOI</i>	Homeowner Housing Rehabilitated: 8 Household Housing Units
3 Code Enforcement	
<i>Category</i>	Affordable Housing
<i>Objective</i>	Create suitable living environments
<i>Geographic Area</i>	Code Enforcement Target Areas
<i>Need(s) Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	CDBG: \$118,356 General Fund: \$150,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Housing Code Enforcement: 125 Household Housing Units

4 Public Facilities	
<i>Category</i>	Non-housing Community Development
<i>Objective</i>	Create suitable living environment
<i>Geographic Area</i>	All CD Target Areas; Citywide low-/mod-
<i>Need(s) Addressed</i>	Improve Recreation Facilities and Public Infrastructure
<i>Funding</i>	CDBG: \$150,000 General Fund: \$150,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,500 Persons Assisted
5 Public Services	
<i>Category</i>	Non-homeless special needs; Homeless
<i>Objective</i>	Create suitable living environment
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Provide, Support and Enhance Public Services
<i>Funding</i>	CDBG: \$248,000 General Fund: \$200,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Public Services other than Low/Moderate Income Housing Benefit: 3,000 Persons Assisted
6 Homeownership Assistance (Direct)	
<i>Category</i>	Housing
<i>Objective</i>	Create suitable living environment
<i>Geographic Area</i>	All CD Target Areas and Citywide low-/mod-
<i>Need(s) Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	CDBG: \$50,000
<i>Outcome</i>	Sustainability
<i>GOI</i>	Homeowners Assisted 5 Persons Assisted

Table 4 - Goals Summary

# PROJECTS

## AP-35 Project - 91.220(d)

### Introduction

The CD Program intends to fund the following projects in FY 2025-26, if funding levels are sufficient. The selected projects address priority needs and goals identified in the 2025-29 Consolidated Plan.

CDBG Projects					
Planning and Administration	Rehabilitation	Code Enforcement	Public Facilities	Public Services	Homeowner Assistance (Direct)

# (1) PROGRAM ADMINISTRATION

<i>Target Area</i>	2025-2029 All CD Target Areas 2025-2029 City-wide - low/mod
<i>Goals Supported</i>	Planning and Administration
<i>Needs Addressed</i>	Planning and Administration
<i>Funding</i>	\$146,536
<i>Description</i>	Administration activities of the Community Development Block Grant program.
<i>Target Date</i>	6/30/2026
<i>Estimate the number and type of families that will benefit from the proposed activities</i>	All residents, either directly or indirectly impacted by CDBG-funded programs and activities
<i>Location Description</i>	N/A
<i>Planned Activities</i>	Deliver the CDBG projects and activities and meet the administrative requirements of the programs

## (2) HOUSING REHABILITATION

<i>Target Area</i>	2025-2029 All CD Target Areas 2025-2029 City-wide low/mod
<i>Goals Supported</i>	Housing Rehabilitation
<i>Needs Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	\$229,500
<i>Description</i>	Financial assistance for qualified households for eligible repairs
<i>Target Date</i>	6/30/2026
<i>Estimate the number and type of families that will benefit from the proposed activities</i>	Program Staff will assess at least 8 properties that will ultimately benefit from financial assistance provided through the housing rehabilitation fund and/or the Home Safety Initiative, which provides smoke and carbon monoxide detectors to eligible households
<i>Location Description</i>	At eligible residences throughout the City
<i>Planned Activities</i>	<u>Rehabilitation Program</u> : Oversight of rehabilitation projects, preparation of specifications and bids, work site monitoring visits, filing of mortgages and deferred liens. <u>Home Safety Initiative</u> : Provide smoke and carbon monoxide detectors to eligible households

# (3) CODE ENFORCEMENT

<i>Target Area</i>	2020-30 Code Enforcement Areas (see Appendix)
<i>Goals Supported</i>	Code Enforcement
<i>Needs Addressed</i>	Maintain Housing Quality and Stability
<i>Funding</i>	\$118,346
<i>Description</i>	See project activities
<i>Target Date</i>	6/30/2026
<i>Estimate the number and type of families that will benefit from the proposed activities</i>	All residents of Code Enforcement Target Areas benefit from improved code compliance.
<i>Location Description</i>	Code Enforcement Target Areas
<i>Planned Activities</i>	Improve the number of residences complying with local codes to improve housing conditions and the built environment that positively affect property values and overall neighborhood character. Enforcement activities take place in areas where housing is deteriorated or deteriorating and where there are signs of overcrowding or other illegal occupation. When challenging cases arise, residents will be connected with the Neighborhood Conditions Coordinator. Code enforcement activities are intentionally designed to avoid adversely impacting already burdened households and communities.

# (4) PUBLIC FACILITIES

<i>Target Area</i>	2025-2029 All CD Target Areas 2025-2029 City-wide - low/mod
<i>Goals Supported</i>	Public Facilities
<i>Needs Addressed</i>	Provide, Enhance and Improve Recreation Facilities and Public Infrastructure
<i>Funding</i>	\$150,000
<i>Description</i>	Improvements to local parks and public facilities serving CD target areas and community facilities providing critical services to low-/moderate-income households, the homeless and special needs populations. Historic preservation of significant local landmarks.
<i>Target Date</i>	6/30/2026
<i>Estimate the number and type of families that will benefit from the proposed activities</i>	All households who are located within the project's service area
<i>Location Description</i>	Specific community or public facilities located in or serving the population of CD target areas
<i>Planned Activities</i>	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

# (5) PUBLIC SERVICES

<i>Target Area</i>	2025-2029 All CD Target Areas 2025-2029 City-wide - low/mod
<i>Goals Supported</i>	Public Services
<i>Needs Addressed</i>	Provide, Support and Enhance Public Services
<i>Funding</i>	\$248,000
<i>Description</i>	Provide necessary funding to local public service providers who serve White Plains low- and moderate-income residents. Selected services represent a new or quantifiable improvements in levels of service and are not duplicative within White Plains.
<i>Target Date</i>	6/30/2026
<i>Estimate the number and type of families that will benefit from the proposed activities</i>	Beneficiaries of the funded public service providers.
<i>Location Description</i>	At various locations throughout White Plains.
<i>Planned Activities</i>	Support programs that provide housing retention and stabilization, support vulnerable populations or assist in the development of the community or provide comprehensive community services, or job/vocational training

# (6) HOMEOWNERSHIP ASSISTANCE (DIRECT)

<i>Target Area</i>	2025-2029 All CD Target Areas 2025-2029 City-wide - low/mod
<i>Goals Supported</i>	Homeownership Assistance
<i>Needs Addressed</i>	Quality Affordable Housing
<i>Funding</i>	\$50,000
<i>Description</i>	Provide down payment assistance to income eligible applicants.
<i>Target Date</i>	6/30/2026
<i>Estimate the number and type of families that will benefit from the proposed activities</i>	5 households
<i>Location Description</i>	At various locations throughout White Plains.
<i>Planned Activities</i>	Solicit and review applications. Determine eligibility. Provide support for eligible applicants.

Table 5 - Project Information

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

These projects were selected as priorities for the 2025-26 program year because they address the priority needs, strategies and goals identified in the 2025-2029 Consolidated Plan. The City of White Plains is a small grantee, traditionally receiving an annual entitlement grant of less than \$900,000. This level of funding is not enough to meet many critical community needs, such as supplying additional affordable housing. It is likely underserved needs will continue to outpace funding availability.

# GEOGRAPHIC DISTRIBUTION

## 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

SP-10 of the 2025-29 Consolidated Plan provides a detailed description of the geographic areas in which funds will be directed.

### Geographic Distribution

Target Area	Funds Allocated (%)
Bryant Gardens	3%
Battle Hill	18%
Carhart North/South	15%
Downtown South	14%
Eastview	11%
Ferris-Church	10%
Fisher Hill	13%
Highlands	8%
Kensico-Lake	9%
Citywide Low-/Mod-	63%
Code Enforcement Areas	10%

*Table 6 - Geographic Distribution*

### Rationale for the priorities for allocating investments geographically

Investments will be allocated partially on a geographic basis through CD designated Target Areas. Target Areas were determined based on the concentration of low-/moderate-income residents in each Census Tract Block Group or are based on presumed low-/moderate-income benefit (i.e. homeless). These priorities were determined by the needs identified in the Consolidated Plan.

# AFFORDABLE HOUSING

## AP-55 Affordable Housing - 91.220(g)

### Introduction

The City of White Plains utilizes local, state and federal programs to support affordable housing. The following figures reflect the number of housing units supported with some form of subsidy or are expected to within the program year.

<i>One-Year Goals for the Number of Households to be Supported</i>	
<i>Homeless</i>	226
<i>Non-Homeless</i>	5,151
<i>Special-Needs</i>	414
<i>Total</i>	<b>5,791</b>

*Table 7 - One-year Goals for Affordable Housing by Support Requirement*

<i>One-Year Goals for the Number of Households Supported Through</i>	
<i>Rental Assistance</i>	5,358
<i>The Production of New Units</i>	417
<i>Rehab of Existing Units</i>	8
<i>Acquisition of Existing Units</i>	0
<i>Total</i>	<b>5,783</b>

*Table 8 - One-year Goals for Affordable Housing by Support Type*

### Discussion

In addition to governmental and non-profit housing programs, the City has an Affordable Rental Housing Program (ARHP) that requires affordable housing units in new multi-family projects. The ARHP requires developers to designate between 8% and 12% of the units in new or renovated buildings for households with 50% to 100% of the Area Median Income. The ARHP regulations allow developers to buy out of part of their obligation through payment of a substantial fee in lieu of providing units within the development. The fee is deposited into the Affordable Housing Assistance Fund, which has been used to fund and support low and very low-income housing. On an annual basis, the ARHP produces more new affordable housing units than any other housing program currently active in the City. The CD Program also collaborates with Lifting Up Westchester to provide a wide variety of supportive services to the homeless, from drop-in sheltering to placement in independent living quarters.

# PUBLIC HOUSING

## AP-60 Public housing

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

The White Plains Housing Authority (WPHA) is currently undergoing redevelopment for Winbrook Apartments to Brookfield Commons. Phase two of the five phase project has been recently completed and residents have begun moving into the new building. Phase III activities with the City have begun. Rents will be affordable to households whose income falls between 30% and 87% AMI for Westchester County, as adjusted annually.

Phase III of the Brookfield Commons redevelopment received site plan approval from the Common Council on August 7, 2023. The redevelopment includes 174 units, 63 parking spaces and 2,200 square feet of ground floor commercial space. Construction is anticipated to begin during the 2024-25 year. Rents will be affordable to households whose income falls between 30% and 87% AMI for Westchester County, as adjusted annually.

Redevelopment of Winbrook Apartments will not displace any current residents, as affordable units are set-aside for existing residents.

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

White Plains Public Housing Authority (Acting) Executive Director, Denise Brooks provided that: it is HUD's policy to encourage resident management. HUD encourages HAs, resident councils and resident management corporations to explore the various functions involved in management to identify appropriate opportunities for contracting with a resident management corporation. Potential benefits of resident-managed entities include improved quality of life, experiencing the dignity of meaningful work, enabling residents to choose where they want to live, and meaningful participation in the management of the housing development.

In an effort to encourage residents to become more involved with the property's management and to participate in homeownership, WPHA has:

- Recruited residents to participate in public art and other beautification efforts;
- Distributed flyers regarding resources that assist with financial planning and homeownership assistance;
- Encouraged residents to take advantage of job training opportunities;
- Offered job placement for qualified residents to attain jobs in constructing buildings as part of the redevelopment of Brookfield Commons; and
- Participated in weekly stakeholder meetings, encouraging residents to become involved in meaningful engagement with management and prepare for homeownership.

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

The White Plains Housing Authority is not designated as troubled.

# HOMELESS & OTHER SPECIAL NEEDS ACTIVITIES

## AP-65 Homeless and Other Special Needs Activities - 91.220(i)

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

White Plains coordinates with the Westchester County Continuum of Care (CoC) in its efforts to reach out to unsheltered homeless individuals. Specifically, White Plains collaborates with Lifting Up Westchester (LUW) and Westhab to provide homeless services to families and individuals in the City.

Those in need of homeless services begin with Westchester County's Department of Social Services (DSS) local office and are then assigned to the appropriate shelter. Shelters offer a wide-range of supportive services including providing clothing, essential supplies, nutritious meals, case management, referrals to medical and mental health providers, and assistance with finding safe, affordable housing as well as vocational training and employment opportunities.

Certain individuals do not wish to participate in DSS's process or otherwise fail to comply with, or meet, shelter eligibility requirements. These individuals are directed to LUW's overnight drop-in shelter for a safe place to sleep, eat a hot meal and shower.

LUW's Homeless Outreach Team goes out into the community (often with representatives from the Department of Public Safety) to build relationships with unsheltered individuals, ensure their safety and ultimately, to persuade them to accept shelter.

The January 2024 PIT Count enumerated 332 homeless individuals housed in emergency shelters in White Plains, of which 299 of these individuals were housed at the Coachman family shelter and the remainder at LUW's Samaritan House and Open Arms shelters.

There were 10 unsheltered people in 2024 as compared to 16 unsheltered people in 2023 as compared to 22 people in 2022. There were no children enumerated among the unsheltered population.

CD staff continue to participate in a "collective impact" initiative led by the Sisters of Divine Compassion. After conducting a comprehensive needs assessment, the group decided to focus on housing instability. CD staff will continue to participate in this cooperative process.

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

Lifting Up Westchester operates two shelters for adults and Westhab operates a shelter for families. Shelters are located in downtown White Plains. Additionally, the YWCA operates a transitional shelter for people recently released from incarceration or in-patient mental health or substance abuse treatment.

All homeless persons within White Plains are eligible for shelter through the coordinated entry process described in the response above. Shelter staff provide housing and employment services to shelter "drop-ins" and encourage compliance with DSS requirements to receive support that is more intensive.

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.

Lifting Up Westchester (LUW) operates the Community Central and Jobs Central to reduce the amount of time individuals spend in the shelter system and improve outcomes for those exiting the system. Dedicated case managers focus on:

#### HOUSING SEARCH AND RETENTION

Setting a personal budget, finding suitable housing and navigating applications, leasing and move-in. Clients are assigned a dedicated Housing Retention Case Manager for 6 to 12 months to help address any obstacles that may jeopardize their housing.

#### LIFE SKILLS/VOCATIONAL TRAINING

Connecting clients with workshops and training to learn financial management, housekeeping, nutrition and health information, conflict resolution, build job readiness skills and obtain other critical life skills coaching.

#### EMPLOYMENT SEARCH AND RETENTION

Identifying work skills, areas of interest and obstacles to employment. Case managers assist in preparing resumes, completing applications, practicing through mock interviews and interfacing with employers on behalf of clients. Once clients are employed, they are assigned a dedicated Employment Retention Case Manager for 6 to 12 months to help navigate any obstacles in maintaining employment. Over the past two years, over 100 individuals have been placed in employment and 86% of those are still employed.

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 CD Program takes a multi-faceted approach to preventing low- and extremely low-income households from becoming homeless. Through the Public Service Grant Program, the City offers scholarships for many types of youth programming to connect families with safe childcare options after school and throughout the summer. Many of the subsidized youth programming provides students with tactile learning opportunities exposing them to high-earning careers. These youth programs help students achieve their highest potential, despite the conditions they may experience at home.

The City has also prioritized funding for programs that improve food security or provide housing retention or stabilization services. These programs include emergency food pantries, grocery distributions and assistance to survivors of domestic violence.

CD Staff participates in the CoC's monthly Eviction Prevention committee meeting. The committee has streamlined the emergency eviction prevention application, established a housing helpline and continues to work toward legal representation of tenants involved in eviction proceedings. Additionally, the City's Neighborhood Conditions Coordinator assists residents dealing with difficult housing situations to prevent homelessness, improve living conditions connect with other supportive resources.

# BARRIERS TO AFFORDABLE HOUSING

## AP-75 Barriers to Affordable Housing - 91.220(j)

### Introduction

The Department of Planning updated the Analysis of Impediments to Fair Housing Choice (AI) in 2020. The AI evaluates the impacts of public policies, land use patterns, transportation routes and housing trends that together create impediments to fair housing choice at the local level. The AI includes the following impediments and strategies:

- Cost of Housing
- Knowledge of Fair Housing Laws
- Violation of Fair Housing Laws
- Age of Housing Stock
- Zoning, Public Services and Improvements

Information on actions planned for the upcoming program year is provided below. The plan is available for review in the City's Planning Department and is available online on the City's website, at: [cityofwhiteplains.com/PlansReports](http://cityofwhiteplains.com/PlansReports)

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

Community Development staff were integrally involved with the One White Plains Comprehensive Plan, adopted in June 2024.

# OTHER ACTIONS

## AP-85 Other Actions

The City of White Plains Department of Planning and Community Development Program provides a wide range of programs that address community needs, many of which fill in gaps from State and Federal programs. Despite the Program's best attempt, certain obstacles hinder the Program's ability to meet underserved needs in the community. The community consultation process conducted as part of the development of the 2025-29 Consolidated Plan identified the following public service needs:

- Serve vulnerable populations such as: at-risk youth the elderly, individuals with special needs
- Focus on helping to keep people stably housed

### Actions planned to address obstacles to meeting underserved needs

CD Staff focuses on identifying and addressing gaps left by State and Federal programs. Planned activities meet community needs to the extent CDBG program requirements and funding levels allow.

CDBG-funded public services are selected based on their ability to leverage federal funds, meet an unmet need and overall benefit to the community, especially to those that earn a low- to moderate-income. CD staff will continue to maximize available community resources and services to the greatest extent possible.

### Actions planned to foster and maintain affordable housing

The City's most effective method of creating and maintaining affordable housing units is through its locally adopted Affordable Rental Housing Program (ARHP). In 2019, updated rules and procedures were adopted to reflect affordable housing needs. As of 2025, there were 374 affordable housing units in the program, with another 56 units under construction and 148 units approved for development. Units are made available to households earning between 50% and 110% AMI for Westchester County, as adjusted annually by HUD. The CDBG housing rehabilitation program is also a key part of the efforts to maintain affordable housing.

The Department also administers the Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE) Programs. The programs freeze rent at their current level and exempt the participant from future rent increases. Certain senior or disabled households are eligible for this assistance. The Department also maintains information on Fair Housing, local HUD-certified Housing Counseling Agencies and other housing resources on the City's website.

### Actions planned to reduce lead-based paint hazards

A New York State law enacted on April 6, 1993 requires that all children from six months to six years be tested for lead-based paint poisoning as part of their physical examinations. Instances of lead exposure are determined by elevated levels of lead in the blood; this is indicated by 10 micrograms or higher per deciliter. The Westchester County Department of Health and the White Plains Community Development Program established a cooperative program in 1993. Westchester County is notified of children whose blood screenings show these elevated lead levels, extensive abatement procedures in the home are then taken to prevent further lead exposure.

The County Health Department is also a recipient of the Lead Poisoning Prevention Program grant, funding door-to-door outreach within high-risk zip codes. The City continues to work with the Westchester County Community Health Services and the Department of Health, Planning and Evaluation, the department responsible for blood screenings and for the inspection of the dwelling units.

The Community Development Program provides all applicants for housing rehabilitation assistance with complete information regarding lead-based paint hazards in compliance with all HUD requirements. Eligible work to remove hazards includes replacement windows, aluminum capping of all trim, interior sheet rocking of walls, encapsulation and replacement of cabinets, related moldings and trim.

#### Actions planned to reduce the number of poverty-level families

According to the data provided by the 2022 American Community Survey (5-year estimates), 10% of individuals and 6.6% of families, fall below the Federal Poverty Line in White Plains.

The CD Program prioritizes funding for public services that serve vulnerable individuals and programs that provide housing retention or stabilization services. Further, a detailed description of the City's Anti-Poverty Strategy is provided in SP-70 in the 2025-2029 Consolidated Plan.

#### Actions planned to develop institutional structure

The City's Department of Planning and Community Development Program works closely with all levels of government, developers, businesses and public service agencies. Recommendations included in the One White Plains Comprehensive plan include strengthening structure in the areas of sustainability, diversity and economic development.

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

The City participates in a work group that involves local hospitals, religious organizations, the White Plains Public Housing Authority, the companies that manage WPHA units and other public service agencies to enhance communication among stakeholders. Regular participation at these meetings will continue throughout the program year.

# PROGRAM SPECIFIC REQUIREMENTS

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

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

The following table identifies the CD Program's program income. Funds are received when rehabilitation loans are repaid. Any funds left over from prior year resources are also provided.

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	\$500,000
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
<b>Total Program Income</b>		<b>\$0</b>
<b>Other CDBG Requirements</b>		
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	90%

**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.

**Table 9 - CDBG**