

A Roof Over Your Head



A Question and Answer Guide to the Westchester County
Housing Market for Tenants, Landlords, Homeowners, Elderly
and People with Disabilities.



INTRODUCTION

I am pleased to bring you an up-to-date edition of *A Roof Over Your Head*. We encourage you to use this booklet to become familiar with practical information on housing resources in Westchester County. Whether you are a tenant, landlord, homeowner, elderly or a person with a disability, this publication is a compilation of many of the most commonly asked questions about housing information that can be used by anyone. This edition has been updated to provide additional information in the guide, and updated resources in the Appendix including contact information and web page addresses where available.

A Roof Over Your Head continues to be a great resource to the entire Westchester community.

Sincerely,

George Latimer
Westchester County Executive

Norma V. Drummond
Commissioner of Planning

TABLE OF CONTENTS

	Page
Tenants.	1
People with Disabilities	13
Elderly.	21
Homeowners	26
Landlords.	31

Appendix.37

Brief Glossary of Housing Terms.37

Acronyms.39

Agency Contact Information.41

This publication is available online under the **Resources** tab, under <https://planning.westchestergov.com/images/stories/reports/roofoveryourhead.pdf>



TENANTS: FREQUENTLY ASKED QUESTIONS

How can I find a reasonably priced apartment for rent?

Westchester County has traditionally been known as a high-priced place to live – but there are still many affordable homes and apartments in the County. Here are some ideas on how you can go about finding them:

1. Apartments for rent are often listed in local newspapers and shopping guides.
2. Another good way to find a reasonable apartment is by word of mouth. Ask your family and friends or even members of your religious congregation if they know of any apartments available.
3. Local merchants may be another good source.
4. A list of apartment buildings is available at the offices of Westchester Residential Opportunities (see Appendix). You may use the list to get addresses and phone numbers of buildings and rental agents.
5. Some businesses have housing offices to help their employees. Find out if your employer offers such services.
6. There are rental agencies which will assist you in locating an apartment for a fee. Be sure you know what services you will get, preferably in writing, before paying for these services. Apartment referral agents must be licensed by the State of New York and all valid licenses must always be on display. Complaints should be addressed to: the New York State Department of State, Division of Licensing Services, P.O. Box 22011, Albany NY 12201-2011. They can also be contacted by calling their office at (518) 474-4429.

Can I search for available housing on the internet?

Yes, if you go to <http://homes.westchestergov.com/tenants>, you will see a number of resources for tenants on that webpage, including a link to a page called *Available Units*. This page contains links to a variety of resources for you to start your search on the web, including information on fair and affordable housing funded by Westchester County.

You can also view county assisted fair and affordable housing developments at <http://www.westchestergov.com/homeseeker>. You can review details about the housing and sign up to receive information as new opportunities become available.

Are there other guidebooks available to tenants that provide information on tenant and landlord

rights and responsibilities?

Yes, a *Tenants Rights Guide* published by the New York State Attorney General's Office is linked on the County's website: <http://homes.westchestergov.com/right-to-organize-tenants>. Free copies of the *Tenants' Rights Guide* are available at any office of the New York State Attorney General. This guide may also be downloaded from the Attorney General's website: <http://www.ag.ny.gov>. You can also contact the Attorney General's Office to receive a guide in the mail:

General Helpline: 1-800-771-7755

For the Hearing and Speech Impaired:

<https://www.tax.ny.gov/help/contact/assistanceforthehearingandspeechimpaired.htm>

When I have found a unit to rent, should I sign a lease?

A lease is a legal agreement between the landlord and tenant stating the terms and conditions of occupancy and the amount of rent to be paid by the tenant. The lease assures the tenant of having the apartment for the agreed term of the lease, usually one or two years.

Leases are generally for one year, but some landlords may give multi-year leases with provisions for increases in rent at stated times. Before signing, read your lease carefully and be sure you understand who pays for the heat and utilities; what repairs you may be required to make; whether the apartment will be painted; and under what circumstances the rent may be increased.

Some landlords do not give leases, but prefer to rent on a month-to-month basis. If you agree to these conditions, you or your landlord may end your tenancy with a notice in writing, 30 days before vacating the apartment.

If your apartment is covered under the Emergency Tenants Protection Act (ETPA), you and your landlord **MUST** sign a written lease.

New York State law states that leases must be written in non-technical language and in a clear and coherent manner by using words with common and every day meaning, appropriately divided and captioned by its various sections.

Must I pay a Security Deposit?

Most leases include a deposit requirement which is held by the landlord to pay for any damage that the tenant may cause during occupancy. Usually the deposit is equal to one or two month's rent. When the building is under the ETPA, the deposit may be no more than one month's rent. Before paying the deposit, inspect the apartment thoroughly and carefully. List and take photographs of all damaged and dirty items. Have the landlord sign the list, and then be sure to get a signed receipt for the deposit.

The deposit must be returned with interest due, if any, shortly after you move out, unless the landlord informs you that you will be held responsible for damages. If your apartment is covered by the Emergency Tenant Protection Act (ETPA), the owner is required to provide you with interest on your security deposit each year. The owner is permitted to retain 1 percent of the interest to cover administrative expenses. If you do not agree with a statement of damages, you may claim return of the deposit in Small Claims Court or file a complaint with the New York State Attorney General's Office to compel return of the deposit. When the rent for the apartment is increased, the security deposit may also

be increased.

What services should I expect for my apartment?

Services customarily provided are: heat, hot and cold water, elevators and electric power for lights and appliances. Usually a stove and refrigerator are provided. However, services vary depending upon the type of unit. In most units, but not all, you will be expected to pay for these services in addition to the rent. When the terms of the lease express or imply that the services will be furnished, the landlord must provide them under penalty of criminal violation. If you feel that your apartment is a danger to your health or substandard in any way, call the Building Department in your municipality or the Westchester County Department of Health (see Appendix).

What is the Emergency Tenant Protection Act (ETPA)?

ETPA is a law which controls rent increases on units that are covered by this law. ETPA was enacted in 1974 and, among other provisions, the Act established a County Rent Guidelines Board which sets the rent adjustments for renewal and vacancy leases in ETPA covered apartments. The program is administered by New York State Homes and Community Renewal (HCR). The ETPA applies in municipalities (Cities, Towns or Villages) where the local government has adopted ETPA for that municipality. In Westchester County, ETPA has been adopted in the below municipalities for the rental buildings of a given size or larger:

<u>MUNICIPALITY</u>	<u>BUILDING SIZE</u>
City of Mt. Vernon	6 units or more
City of New Rochelle	6 units or more
City of Rye	50 units or more
City of White Plains	6 units or more
City of Yonkers	6 units or more
Town of Eastchester	6 units or more
Town of Greenburgh	6 units or more
Town of Mamaroneck	6 units or more
Village of Croton	50 units or more
Village of Dobbs Ferry	6 units or more
Village of Harrison	6 units or more
Village of Hastings	6 units or more
Village of Irvington	20 units or more
Village of Larchmont	6 units or more
Village of Mamaroneck	6 units or more
Village of Mt. Kisco	16 units or more
Village of Pleasantville	20 units or more
Village of Port Chester	6 units or more
Village of Sleepy Hollow	10 units or more
Village of Tarrytown	6 units or more

What is rent control?

Some municipalities adopted rent control for apartments built before 1947. These controls apply to tenants who have not moved from a rent controlled apartment since July 1, 1971. Rent increases are controlled by the Westchester Rent Guidelines Board. Other increases can occur when the landlord undertakes major repairs, when services are increased with the tenant's consent, or when the property is not yielding a 7.5 percent return. Communities in which there are rent controlled apartments are: Dobbs Ferry, Eastchester, Greenburgh, Hastings, Larchmont, Mamaroneck Town and Village, Mount Vernon,

New Rochelle, Rye City, Sleepy Hollow, Tarrytown, White Plains and Yonkers.

May the landlord increase my rent?

Unless the lease provides for increases during the term of the lease, increases are not allowed under a properly executed lease. However, the landlord may request a rent increase at the time of lease renewal.

When there is no lease, the landlord can request a rent increase with proper notice; for example, if rent is paid on a monthly basis, then 30 days' notice is required.

Must the apartment be kept in good repair?

Under New York State Real Property Law a "Warrant of Habitability" of the rented premises is required. Among other provisions are that the premises must be fit for human habitation and occupants of such premises shall not be subjected to any conditions which would be dangerous, hazardous, or detrimental to their life, health or safety.

The plumbing, wiring, hot water heater, smoke detectors, carbon monoxide detector, furnace and radiators must be kept in working order. Public areas in buildings of two or more units must be kept clean and adequately lit. Unsafe conditions such as falling plaster, broken door locks or windows, must be repaired. Provision of smoke detectors and window guards is subject to state and local laws. Check with your local municipality regarding enforcement of these habitability standards.

What should I do if something in the apartment needs repair?

First, tell the building superintendent or owner promptly. Discuss when the owner will come or send someone to make the repair. If nothing is done, call the Westchester County Department of Health (see Appendix) about unsanitary conditions, or the local building department, where the apartment is located, about conditions needing repair. Ask the name of the inspector, when that person will come, and get a copy of the official report. If you are an ETPA or Rent Controlled tenant, contact New York State Division of Housing and Community Renewal (HCR), Westchester Rent Administration Office (see Appendix) about your rights to services.

I've heard that chipping and peeling paint in older buildings can be dangerous for children. What should I do if I find it?

The use of lead based paint was common in buildings built before it was prohibited in 1978. Ingestion of lead based paint chips and dust can cause serious medical conditions, especially in children under age six.

Immediately notify the management office if the unit has flaking, chipping, powdering or peeling paint. You can also call the Westchester County Department of Health (see Appendix). The County will assist the building owner in having the apartment tested for lead.

If lead based paint is found in the apartment, and you and other families living in the building are income qualified, Westchester County may have funding available to the landlord to assist with remediation of the problem. Single or multi-family housing units built before 1978 may be eligible for funds provided by The US Department of Housing and Urban Development (HUD) to eliminate or control lead-based paint hazards. Property owners, including rental property landlords, are eligible if the property and the occupants meet the Lead Safe Westchester program requirements. Priority consideration is given to households with a lead-poisoned child under the age of 6 and / or a pregnant

woman. Interested property owners and landlords of properties constructed before 1978 should contact the Westchester County Department of Planning (see Appendix).

What should I do if there is no heat?

The Westchester County Sanitary Code requires rental units to be heated whenever the outdoor temperature falls below 55 degrees Fahrenheit. Rented homes and apartments must be maintained at no less than 68 degrees Fahrenheit between 6:00 a.m. and 10:00 p.m. During the overnight hours, from 10:00 p.m. to 6:00 a.m., they must be kept at no less than 60 degrees Fahrenheit.

If a rented home or apartment is not being heated to the temperatures required under the Sanitary Code, tenants should first speak with the building manager or landlord.

For a list of local heat and housing emergency numbers for each municipality, go to:
<http://health.westchestergov.com/images/stories/pdfs/heat-complaint-emergency-numbers.pdf>

May I be evicted for calling the local building inspector?

The landlord is not allowed to evict you solely because you called the inspector. If eviction is threatened, seek legal advice. Legal Services contact information is provided in the Appendix.

Should I join the tenants' association in my building?

That is a matter for you to decide. The landlord may not evict you for joining. Tenants' associations have been able to get improvements in building conditions and to influence municipalities to adopt ETPA rent controls.

Can I get help to pay my rent?

If you qualify, there are three federal housing programs that may assist you to pay your monthly rent. Your income must be within the program's limits and the apartments with utilities must be within the "fair market rent" established for that area.

1. **Housing Opportunities for Persons with AIDS (HOPWA)** – This program is specifically for families (or individuals) with at least one family member infected with HIV+/AIDS. The HOPWA Rental Assistance Program, is administered by Lifting up Westchester (see Appendix).
2. **Shelter Plus Care** – This program is specifically for homeless families (or individuals) with disabilities. Shelter Plus Care is administered by several non-profit agencies under the direction of the Westchester County Department of Community Mental Health (see Appendix).
3. **Section 8 Housing Choice Voucher Program** – Under this rental assistance program, households pay 30 to 40 percent of their adjusted income for rent, and the balance of the rent is paid directly to the landlord by the Section 8 office.

Most Section 8 programs have long waiting lists, or their waiting lists may be closed to new applicants. Find out if their waiting lists are open, how long the wait is, and if and when more subsidies are expected to become available. Addresses and telephone numbers of the Section 8 offices are located in the Appendix of this booklet.

Does the Department of Social Services (DSS)

pay rent for public assistance recipients?

Recipients of public assistance (welfare) receive a housing allowance from the Department of Social Services (DSS) and are held responsible to pay their rent with it. The housing allowance is paid directly to the landlord for individuals seeking assistance and may be paid to landlords for families by means of a restricted payment.

Does the Department of Social Services inspect the apartments of recipients?

The Department of Social Services does not have the staff to inspect apartments. The department receives reports of violations from local building inspectors. The DSS then checks these violations against a list of apartments where Public Assistance recipients reside. The landlords of substandard buildings are subsequently asked to improve the situation. If nothing is done, a “Spiegel Action” may be taken. See the next question for an explanation of Spiegel.

If you are a tenant receiving public assistance and are living in an apartment in need of repairs, you must notify your landlord in writing of the problems. You should send the notice to your landlord using a US Postal Service certified return receipt. It is important that you always keep a dated copy with your records in case you need to pursue additional action to secure the needed repairs. You should also notify your DSS case worker of the problems, and provide a copy of your correspondence and notices sent to the landlord to your case worker.

If your landlord does not correct the problems, all repair issues should be brought to the attention of the building inspection office for your city, village or town. The building inspector may inspect your building and may require your landlord to bring any sub-standard conditions up to code standards. If warranted, they may issue a citation to the landlord for any violations not corrected.

What is a “Spiegel Action”?

When an apartment in which a public assistance recipient is living is found by a building inspector to be unsafe and unsanitary, the landlord is told to correct the violations. If the landlord does not comply, DSS may take a Spiegel Action where rents that are paid through DSS may be withheld until corrections are made. A tenant cannot be evicted as a result of a Spiegel Action. Also, if a tenant moves before the landlord corrects the violations, the tenant is not responsible for past rent which was withheld by DSS

When may tenants not receiving public assistance withhold rent?

A tenant may consider withholding rent in a building of more than three units if the local municipal building inspector has officially recorded “rent impairing” violations which constitute a fire hazard or a serious threat to the life, health or safety of the occupant. The landlord has six months to correct the violations or to file an improvement plan. If this has not happened, seek the advice of a lawyer. It is not wise to withhold rent unless you have first sought legal advice. If the landlord brings an eviction proceeding or action for rent due, the tenant may plead rent impairing violations as a defense. Please be aware that if rent is to be withheld, the tenant must deposit an amount equal to the amount of rent withheld with the clerk of the court at the time of filing his or her answer to the eviction proceeding.

Must I give the landlord a duplicate key? When does the landlord have the right to enter my apartment?

The landlord must have access to the apartment in case of emergency. He/she must also have access to the apartment at reasonable times to make repairs, to show the apartment when you decide to move, or to show the apartment to prospective purchasers. The landlord may not enter without your permission unless there is a real emergency. He or she must give proper notice as provided for in state law. Such notice would also be listed in your lease.

What are grounds for eviction?

Serious and repeated violations of the lease are grounds for eviction. A landlord may evict for non-payment of rent, destruction of property, illegal activities or otherwise breaking the terms of the lease. The lease terms must comply with state law. Withheld rent under a Spiegel Action is not grounds for eviction. A tenant's activity with a tenants' association cannot be grounds for eviction. To evict a tenant a landlord must get a legal court order served by the marshal. Eviction is also possible if the owner wants to occupy the unit (See next section).

What if the landlord wants my apartment for himself/herself or immediate family?

Under the Rent Stabilization Law, an owner may begin an eviction proceeding for owner/family occupancy when the current lease expires, but only after the tenant is given written notice that the lease will not be renewed. This notice must be served at least 90 and not more than 150 days before the current lease term expires.

According to the Rent Stabilization Law, only one of the individual owners of a building can take possession of one or more dwelling units for personal or immediate family use and occupancy, even if the building has joint ownership.

If after an owner recovers possession of the apartment, the owner does not use the apartment(s) as the owner's or an immediate family member's primary residence for three years, the owner may lose the right to any rent increases for other apartments in that building for three years.

For rent stabilized apartments and rent controlled apartments statewide, the owner must apply to HCR for an order granting a certificate of eviction. An owner must establish an immediate and compelling need for the apartment. If HCR grants this certificate, the owner may then proceed in court to evict the tenant. In buildings under ETPA and Rent Control, an owner cannot evict a senior citizen who is 62 years or older and their spouse, or a disabled person and their spouse, if the owner would like the apartment for their own use. Moreover, regardless of the age or physical condition of a tenant, an owner may not evict a person who has been a tenant in an apartment in the building for 20 years or more in order to use the apartment for their own use.

What should I do if I receive a notice of eviction?

If you believe that the landlord's attempt to evict you is not warranted, consult a lawyer regarding what steps you can take to prevent this action. If you do not appear in court or fail to answer, you will be in default and face eviction. If you lose the case, you have three days (72 hours) to move. Only the marshal has the authority to remove your possessions or lock you out.

There are several agencies in Westchester County that have eviction prevention programs and can assist low-income households. For information about these programs you can sign onto the County website at: <http://homes.westchestergov.com/eviction-prevention-tenants>. You can also check the Non-Profit Housing Agencies section in the Appendix. The agencies which provide eviction prevention have an asterisk next to their listing.

Where can I get help with legal problems involving housing?

Westchester/Putnam Legal Services of the Hudson Valley (LSHV) provides free legal assistance to tenants who cannot afford counsel. For those over the income limits for Westchester/Putnam Legal Services, the Lawyer Referral Service of LSHV(see Appendix) can arrange a consultation with an attorney.

Where can I get emergency shelter?

The American Red Cross Disaster Services will provide short term housing in cases of natural disasters, fire and occasionally in heat emergencies. They will pay for the shelter for one month (see Appendix).

The County Department of Social Services (DSS) also provides temporary emergency shelter for those who qualify for their services. For further information, you may call your local DSS District Office (see Appendix).

Where can I find public housing or affordable housing?

Public housing and other affordable private housing that may include federal rental assistance exist throughout Westchester. It is likely that many of these properties have long waiting lists. Unfortunately there is not one central place or website where you can apply for affordable housing across the county. However, you can contact each public housing authority or property owner to see what may be currently available and the length of the wait before a unit may come available. A listing of all public housing authorities is provided in the Appendix. Please contact those housing agencies serving the community (and listed in the Appendix) where you are looking for a home for referrals to other affordable housing.

Listings for certain units that may be currently available or which are taking waiting list applicants can be found on the County's Homeseeker website at: <http://www.westchestergov.com/homeseeker>. Additional listings that include Westchester County are provided on New York State website at <http://www.nyhousingsearch.gov/>

Where can I find housing accessible for people with disabilities?

All new buildings of four or more units with elevators constructed under New York State Building Code must be accessible. All ground floor units in buildings without elevator service must be accessible. Multi-story dwelling units or townhomes are not required to be accessible pursuant to the Code. Any federally funded multifamily new construction housing developments (5 or more units) and those built with federal assistance, generally must have at least 5 percent of the units accessible to the physically disabled. For details regarding a specific building, the building owner or manager should be contacted directly. Older buildings may not have accessible features unless the property has been substantially modernized.

Private agencies can help locate accessible housing. Westchester Disabled on the Move (see Appendix) administers a "Housing Options" program for disabled individuals throughout the county. Counseling can be provided in independent living skills and housing readiness and information on housing alternatives is available.

The Westchester Independent Living Center (see Appendix) also provides information on accessible housing and makes referrals.

Westchester Residential Opportunities, Inc. (WRO) is a housing agency administering a wide variety of housing programs. WRO also completed a survey of many of the larger apartment buildings in Westchester County. A database with the survey results is posted on the County's website at: <http://homes.westchestergov.com/accessibility-tenants>. You can search by community or by level of accessibility of any building.

Also, Westchester County's Disability Resource Guide gives information about worthwhile agencies, services, resources and contacts in the fields of social services, transportation, education and disability services. It can be found at this link: <http://disabled.westchestergov.com/listed-by-disabilities-served/>

NYS also has a website for accessible housing at: <http://www.NYHousingsearch.gov>. For questions regarding special needs housing for mentally disabled persons, call the Westchester County Department of Community Mental Health (see Appendix).

**My building is being converted to a co-op/condominium.
Will I have to move?**

There are several steps that must be taken before a building can be converted. A conversion plan must be filed with the New York State Attorney General's Real Estate Financing Bureau. The plan must state whether it is an "eviction" or "non-eviction" plan.

In those communities that have adopted Law 352-eee, protection is offered under the Eviction Plan for in-place senior citizens and handicapped persons. Under an eviction plan, the building may be converted only if 51 percent of the bona fide tenants are in occupancy, and at least 35 percent of the same tenants, including senior citizens and the disabled, execute written purchase agreements. Even after these conditions are met, no eviction can take place until after the following occurs: the expiration of the tenant's lease/rental agreement, or three years have elapsed since the plan was declared effective. Bona fide tenants are those tenants in occupancy of all dwelling units in the building or group of buildings on or before the date of the acceptance by the Attorney General's Office of the filing of the final purchase plan. A non-purchasing senior citizen and spouse or a certifiably disabled person and spouse cannot be evicted for owner occupancy as a coop or condo.

Under a non-eviction plan at least 15 percent of all dwelling units in the building or group of buildings must be sold on the date the plan is declared effective. Non-purchasing tenants may not be evicted, although their apartments may be sold. All rent is then paid to the new owner of the unit.

Both of these plans state that no unfair rent can be charged to a non-purchasing tenant. In buildings under ETPA or Rent Control, rents remain controlled. In addition, no person can interrupt the essential services in the building or otherwise disturb the tenants in an attempt to force them into relocation. Communities that have adopted the General Obligation Law are:

- | | |
|----------------------|--------------------|
| ○ Bedford | ○ New Rochelle |
| ○ Briarcliff Manor | ○ Ossining Village |
| ○ Bronxville | ○ Peekskill |
| ○ Croton-on-Hudson | ○ Pelham |
| ○ Dobbs Ferry | ○ Pelham Manor |
| ○ Eastchester | ○ Pleasantville |
| ○ Greenburgh | ○ Port Chester |
| ○ Harrison | ○ Rye City |
| ○ Hastings-on-Hudson | ○ Scarsdale |
| ○ Irvington | ○ Sleepy Hollow |
| ○ Larchmont | ○ Tarrytown |
| ○ Lewisboro | ○ Tuckahoe |

- Mamaroneck Town
- Mamaroneck Village
- Mount Kisco
- Mount Vernon
- White Plains
- Yonkers
- Yorktown

For more information and a copy of the “Cooperative and Condominium Handbook”, call the New York State Attorney General’s Office (see Appendix).

Should I buy a co-op or condo?

This is a question which deserves a lot of thought. You will need to decide if you can afford the down payment, mortgage and other related costs. Any tenant living in a rental building that is undergoing a co-op/condo conversion and are considering buying should look into their ability to afford these costs. Usually the “insider” price gives a substantial advantage to in-place tenants. Occasionally tenants who do not want to buy are approached by a third party who would like to purchase shares of the co-op or condo using the tenant’s insider rights. Many legal issues are raised by such an offer. Do not sign any contracts without the advice of an attorney. An additional advantage to purchasing a home is the deduction of the mortgage interest and real estate tax from your income tax.

If you are interested in buying, you will need information on the current condition of the building, and whether future owners will have to share the cost of expensive repairs. You will need to know who will manage the building and what the monthly payments will be. Tenants who are considering purchasing a unit should obtain the services of an engineer who can assess the condition of the building and a lawyer to inform them on their legal rights.

Anyone considering purchase of a home should also take advantage of a homebuyer education and counseling program offered by a HUD certified Housing Counseling Agency. There are four agencies currently in Westchester County offering this program: Community Housing Innovations, Housing Action Council, Human Development Services of Westchester (the Port Chester Office) and Westchester Residential Opportunities. Contact information for these agencies is in the Appendix.

Where can I find a reputable engineer to assess the condition of the building?

Westchester Residential Opportunities, Inc. (see Appendix) can provide recommendations.

What is the difference between owning a co-operative and owning a condominium?

The residents of a co-operative do not actually buy their individual apartments. They buy the shares in the apartment corporation allocated to a particular apartment. Ownership of the shares entitles the purchaser to a long term proprietary lease for the apartment and these shareholders are considered long term tenants. When a building is converted to condominium ownership, the purchaser buys a specific unit. At the same time, the purchaser, together with the other unit owners, buy an “undivided interest” in the common elements of the building or development. Condominium buyers own their individual units outright and receive deeds for them.

Can I get assistance in making monthly co-op payments?

As co-op shareholders are considered tenants, you may be able to obtain Section 8 HCV rental assistance to help carry your monthly maintenance payments when those payments are within the Voucher Payment Standard levels. Contact your Co-op Board to determine if they will participate in the Section 8 HCV program on your behalf.

What can I do if I feel I have been discriminated against?

The Federal Fair Housing Act, the New York State Human Rights Law and the Westchester County Fair Housing Law all prohibit

discrimination in the sale, rental or lease of housing, including:

	Federal Fair Housing Act	NYS Human Rights Law	Westchester County Fair Housing Law
Race	✓	✓	✓
Color	✓	✓	✓
Religion	✓	✓	✓
Sex/Gender	✓	✓	✓
Familial Status	✓	✓	✓
National Origin	✓	✓	✓
Disability (Handicap)	✓	✓	✓
Age		✓	✓
Alienage/Citizenship Status		✓	✓
Ethnicity		✓	✓
Creed		✓	✓
Sexual Orientation		✓	✓
Marital Status		✓	✓
Victim of Domestic Abuse			✓
Victim of Sexual Abuse			✓
Victim of Stalking			✓
Source of Income		✓	✓
Military Status		✓	

If you feel you may have been discriminated against you may be entitled to file a complaint with the Westchester County Human Rights Commission. Before filing a formal complaint, you may also contact one of the local housing advocacy organizations listed in the Appendix to discuss your concerns and experiences.

For more information on discrimination you can visit the Westchester County Human Rights Commission website listed in the Appendix to read the Westchester County Fair Housing Law. You may also visit the U.S. Department of Housing and Urban Development web site (see Appendix). There you can read the federal Fair Housing Law and access guidebook, "FAIR HOUSING: Equal Opportunity for All". You may also visit the website of Westchester Residential Opportunities (see Appendix), which explains housing discrimination issues in an easy-to-read format. WRO offers housing counselors, who can answer questions about discrimination and other housing issues.



ELDERLY FREQUENTLY ASKED QUESTIONS

Is there affordable housing especially for the elderly?

Many communities now have senior housing developments and affordable housing for the elderly. Not all housing is age restricted, so there may be housing that is attractive and affordable to seniors, but is open to all age groups. Call your local town, village or city hall to see if your community has any senior housing. Information on currently available County funded housing can be found at <http://www.westchestergov.com/homeseeker>. Also visit <http://homes.westchestergov.com/senior-housing> for additional information.

Are there real estate tax exemptions for elderly homeowners?

Homeowners over 65 whose total income including Social Security does not exceed a set limit may be granted a partial exemption of real property taxes, known as the “Enhanced STAR” program. There is a sliding scale up to a maximum income statewide. In addition to the Enhanced STAR program, Seniors with very low income may be entitled to the Senior Citizen’s exemption as well. The municipality you live in sets the income limits for Enhanced STAR and for the Senior Citizen’s exemption.

For more information, call your local property tax assessor in the city, village or town in which you live. Make sure you ask if you are eligible for both exemptions – Enhanced STAR and the Senior Citizen’s exemption.

The property tax exemptions are granted through the city, village or town where the property is located. Income limits and filing dates vary and should be verified with the local assessor, who can also tell you how to apply.

What is the STAR and Enhanced STAR program?

The Enhanced STAR exemption is available for the primary residences of senior citizens (age 65 and older) with yearly household incomes not exceeding the statewide standard. For qualifying senior citizens, the Enhanced STAR program works by exempting the first \$68,700 of the full value of their home from school property taxes as of 2019-2020 school tax bills. For property owned by a husband and wife, or by siblings, only one of them must be at least 65 years of age as of December 31 of the year in which the exemption will begin to qualify for the Enhanced exemption. Their combined annual income, however, must not exceed the STAR income standard. These limits may change from one year to the next.

Basic STAR is available to homeowners regardless of age. It works by exempting the first \$30,000 of the full value of a home. The Basic STAR exemption is available for owner-occupied, primary residences where the owners’ income is less than \$250,000, and the Basic Star Credit is available to homeowners whose income does not exceed \$500,000. Some changes were made to this program in

2019, so check with your tax assessor or contact the New York State Tax Department at the website or phone number at the end of this section if you have questions.

If you own your primary residence, your property should be eligible for the basic STAR exemption, but you must apply for it. If the basic exemption is granted, you usually do not need to reapply in subsequent years. However, you must notify the assessor if your primary residence changes.

The STAR Program is an expanded property tax relief program that provides homeowners a benefit in the form of a property tax rebate check or a credit on your tax bill. For more information about recent changes to the STAR program and for applications, go to your tax assessor's office. You can also go to the New York State Tax Department's Web site at <https://www.tax.ny.gov/>, or call 518-457-2016.

How may I get help to pay my rent?

The Section 8 Housing Choice Voucher (HCV) Program may provide assistance to individuals over 62. Most local programs have waiting lists or their waiting lists may be closed to new applicants, but programs may periodically receive additional subsidies from the federal government. For details call your local HCV office (see Appendix).

Several Westchester communities have enacted local laws under which the landlord may receive tax abatement if they agree not to raise the rent of an eligible tenant 62 or older. The communities are:

- Greenburgh
- Larchmont
- Mamaroneck
- Mount Vernon
- New Rochelle
- Pleasantville
- Sleepy Hollow
- Tarrytown
- White Plains
- Yonkers

In these municipalities, the rent may not be more than one-third of the tenant's income. Application for the abatement must be made by the tenant with each rent increase proposed by the owner, and submitted to the New York State Home and Community Renewal (HCR), Westchester Rent Administration Office (see Appendix).

May the landlord raise the rent of an elderly tenant?

Not during the period of the lease. When apartments are controlled by rent control or the Emergency Tenant Protection Act, (ETPA) the landlord may charge only limited increases at the time of lease renewal or as authorized by HCR. For more details, see the index for subject page listings on ETPA and rent control.

Where can I get help with legal problems involving housing?

Westchester/Putnam Legal Services of the Hudson Valley (LSHV) provides free legal assistance to seniors and those who cannot afford counsel in civil cases (see Appendix). Those who can pay a private attorney may call the Lawyer Referral Service for the Westchester County Bar Association (see Appendix) to arrange consultation with an attorney.

What should I do if my apartment is converted to a co-op or condo?

You may not be evicted if you or your spouse are over 62, or certifiably disabled on the date the plan is accepted for filing, as long as you pay your rent and live up to the terms of your lease, and you live in

one of the following communities:

- | | | |
|--|--|--|
| <input type="radio"/> Bedford | <input type="radio"/> Eastchester | <input type="radio"/> Larchmont |
| <input type="radio"/> Briarcliff Manor | <input type="radio"/> Greenburgh | <input type="radio"/> Lewisboro |
| <input type="radio"/> Bronxville | <input type="radio"/> Harrison | <input type="radio"/> Mamaroneck Town |
| <input type="radio"/> Croton-on-Hudson | <input type="radio"/> Hastings-on-Hudson | <input type="radio"/> Mamaroneck Village |
| <input type="radio"/> Dobbs Ferry | <input type="radio"/> Irvington | <input type="radio"/> Mount Kisco |
| <input type="radio"/> New Rochelle | <input type="radio"/> Pleasantville | <input type="radio"/> Mount Vernon |
| <input type="radio"/> Ossining Village | <input type="radio"/> Port Chester | <input type="radio"/> Tarrytown |
| <input type="radio"/> Peekskill | <input type="radio"/> Rye City | <input type="radio"/> Tuckahoe |
| <input type="radio"/> Pelham | <input type="radio"/> Scarsdale | <input type="radio"/> White Plains |
| <input type="radio"/> Pelham Manor | <input type="radio"/> Sleepy Hollow | <input type="radio"/> Yonkers |
| | | <input type="radio"/> Yorktown |

For additional listings and information on co-operative and condominium conversion refer to the section of this booklet on tenants.

Will the rent increase if the building becomes a co-op or condo?

If you continue to rent and are in a community that has ETPA or rent control, the rent remains under those controls. Even if your community has no controls, rents may not be subject to unreasonable increases. As of July 7, 1993, the amended Emergency Tenants Protection Act decontrols all vacant apartments in ETPA buildings that have converted to co-ops/condos. Once a new tenant moves in, the unit is no longer subject to ETPA.

Where should I complain of excessive rent increases?

The New York State Division of Housing and Community Renewal Westchester Rent Administration Office (see Appendix) oversees Rent Control and ETPA. To file a complaint, contact their office.

Will I be given a lease renewal at a co-op or condo?

Some communities that are not under the Tenant Protection regulations require that owners of co-ops and condos give leases to elderly tenants who wish to continue to rent in a building converted to a co-op (see Co-ops/Condos in Tenants Chapter). When rent in these buildings is either rent controlled or governed by ETPA, the increases in rent are limited (See ETPA in Tenants Chapter).

What is the Reverse Mortgage Program?

If you are 62 years old or older and own the home in which you live, you may be eligible for a reverse mortgage. This mortgage allows you to use the equity in your home to supplement your income or to finance improvements. For more information you may call the Westchester County Senior Programs and Services, or Human Development Services of Westchester (see Appendix).

What can I do if I feel I have been discriminated against?

If you feel that you have been discriminated against, contact the Westchester County Human Rights Commission, the U.S. Department of Housing and Urban Development (HUD), or the New York State Division of Human Rights (see Appendix for contact information to file a complaint).

For additional information on discrimination please refer to the Tenants Chapter, with containing a summary of the discrimination laws.



HOMEOWNERS FREQUENTLY ASKED QUESTIONS

How can I get help to repair my house?

Low interest loans, forgivable loans and other assistance may be available from community development and housing rehabilitation programs administered by local governments. Using federal or state funds, these programs help people with limited incomes to rehabilitate their homes. These funds can also be used for removal of architectural barriers to allow handicapped access. To find out if funds are available and for information on eligibility and to apply, call the Westchester County Department of Planning (see Appendix). The larger Cities in Westchester County may have their own Community Development programs which provide repair assistance. These cities include Mount Vernon, New Rochelle, White Plains and Yonkers. (See Appendix for contact information.) Income eligible households may also qualify for rehabilitation assistance where lead-based paint is found in the home. Contact the Westchester County Department of Planning for information and availability of funds.

Does it matter where I live?

In some cases, the answer is yes. Assistance with repairs is available only to some neighborhoods in municipalities with community development programs. In a neighborhood eligible for assistance, loans and grants can be obtained by any resident who qualifies by reason of need and meets the income guidelines. But, there are some countywide programs that may be available, especially if your home has lead based paint that is chipping or peeling, you are elderly, etc. For information, call the Westchester County Department of Planning (see Appendix).

May I convert part of my house to an apartment?

Zoning laws in each municipality control the use of such conversions. Some communities (for example, Bedford, Buchanan, Cortlandt, Croton-on-Hudson, Hastings on Hudson, Irvington, Lewisboro, Mount Kisco, Mount Pleasant, New Castle, North Castle, North Salem, Town of Ossining, Pleasantville, Pound Ridge, Somers and Yorktown) permit the addition of an “accessory apartment” in certain zoning districts. Accessory apartments are usually smaller than the principal home. Sometimes they can be over a garage or in an auxiliary building. Often local laws require that the appearance of the outside not be changed by the addition of the apartment. Call your local building department for more details.

**I'd like to buy a house that needs rehabilitation.
Could I get a mortgage that would help me pay for repairs?**

There is a Federal Housing Administration (FHA) mortgage, 203(k), under which the house is appraised as though it has been rehabilitated. This permits you to borrow a larger amount while keeping the down payment low. Your realtor or bank can provide more information. You may also want to review programs available to homebuyers through the State of New York Mortgage Agency SONYMA. See the Appendix for contact information.

**I'm not sure I can afford to buy a house.
How can I find out what I can buy?**

Community Housing Innovations, Housing Action Council, Human Development Services of Westchester, and Westchester Residential Opportunities are HUD certified housing counseling agencies which can help to answer your questions. They provide information and counseling to home buyers on all aspects of finding and financing a home (see Appendix).

**Where can I get help to pay for insulation
and other energy conservation measures?**

Weatherization programs are available from New York State to anyone who is income eligible. Specific information regarding income eligibility is available from Westchester County Department of Social Services and through their contract agencies (see Appendix). Eligible elderly and disabled persons are considered priorities for this program. You must call and ask for an application. The program includes furnace repairs, insulation, window replacement and weather stripping. The services are provided at no cost to the client.

Local community development rehabilitation loans may also be used for energy conservation. Contact the local community development program for your area (see Appendix).

**May I do my own repairs and get assistance
to pay for materials?**

Some community development programs give this assistance for materials only; others do not. Call your local office for information (see Appendix).

**Where can I find information on new
Fair and Affordable Housing that is for sale?**

The County's Homeseeker website is the best source for this information at <http://www.westchestergov.com/homeseeker>. There is a list and interactive map on this website allowing you to see currently available homes and their location in the County. You can also sign up to get news about new affordable housing developments as they become available.

I'd like to rent out a room in my house to help with expenses. Is there a law against it?

Some communities ask you to register if you want to rent a room, other places forbid it or permit it in specific locations only. New York Boarder Law allows one boarder. Ask your municipal building inspector what the local law permits.

What is the STAR program?

See STAR Program information in the Elderly Chapter.

Can I get help with the purchase of a home?

If you qualify, down payment assistance may be available to help you purchase in Westchester County. There are various programs in the county, generally administered by non-profit organizations that offer first time homebuyers, who qualify, free counseling, financial assistance toward the down payment and the opportunity to participate in a matched saving account. Depending upon your household income, you may qualify for assistance from one of a variety of programs. For assistance, you can contact Community Housing Innovations, Housing Action Council, Human Development Services of Westchester, and Westchester Residential Opportunities each of which will have information on programs available (see Appendix).

The Westchester County website provides information on both housing counseling and down payment assistance at:

<http://homes.westchestergov.com/homeownership>.



LANDLORDS FREQUENTLY ASKED QUESTIONS

How can I get assistance to repair rental housing?

Low interest rehabilitation loans may be available from the Westchester County Property Improvement Program or from most other local community development programs, if many of the tenants are lower income. Some communities make the loans available only in selected neighborhoods. Others require that a majority of the tenants in the building be within low and moderate income limits. Grants to remediate Lead Based Paint Hazards may also be available through the County. For information and to apply, call the Westchester County Department of Planning. The larger cities in Westchester County may have their own program to provide repair assistance. These cities include Mount Vernon, New Rochelle, White Plains and Yonkers. (See Appendix for contact information.)

Why should I accept the Housing Choice Voucher (also known as Section 8) Assistance Program?

Refusing to rent to persons enrolled in programs such as the Housing Choice Voucher Program (Section 8), which assists tenants in the payment of rent, is now prohibited by law. There are several reasons why the program is beneficial to landlords. You may want to discuss the positive program aspects with any of the Housing Choice Voucher (HCV) offices in the County. Also, please be aware that most landlords

who accept tenants receiving this assistance have positive things to say about the program. If you have a good tenant who is having trouble paying rent and meets the program's income guidelines, the Section 8 program can help them. The Section 8 program provides that the tenants pay a share of the rent that is affordable to them, with the HCV payments paying the balance of the rent. The total provides a reasonable rent to be paid to the landlord.

Whether the prospective tenant is a HCV recipient or not, it is the landlord's responsibility to check references from previous landlords and/or get a credit report to determine whether the tenant has a bad credit history. This will help the landlord determine whether the tenant is acceptable or whether their application will be rejected. However, Landlords may not reject an applicant solely because they receive HCV or other government assistance.

**Can I refuse to rent to someone who has
HCV, DSS Housing Allowance or other government income source?**

No. Source of Income is a protected class in Westchester County depending on the size of the building. However, landlords are allowed to follow their regular business practices when selecting tenants, regardless of the source(s) of their income..

How would a code enforcement program affect me?

Some municipalities have a systematic program of inspecting multi-family buildings to be sure they meet local codes. If code violations are found, you are given time to correct the violations. If you do not act within the time allowed, the local building department can impose fines until the violations are removed. There are rehabilitation programs which can assist in making repairs available in some municipalities through the Community Development Department in each of the larger cities: Mount Vernon, New Rochelle, White Plains and Yonkers. Westchester County administers these funds for some of the other municipalities in the county. Contact information is listed in the Appendix.

**My building contains three apartments.
Is the rent subject to ETPA controls?**

ETPA usually applies only to buildings that were built prior to January 1, 1974 with at least six units. The minimum number of required units is even larger in some municipalities. The Tenant Chapter of this guide contains a description of ETPA, and lists participating municipalities.

May I refuse to rent to someone I don't like?

Under Federal, New York State and Westchester County laws, you may refuse to rent, sell or lease to someone provided that your decision is not discriminatory such as denial based on race, age, religion, color, national origin, alienage or citizenship status, ethnicity, familial status, creed, gender, disability, source of income, sexual orientation, marital status, military status or because someone has been a victim of domestic violence, sexual abuse or stalking. You may decline to rent or sell based for business reasons such as credit history or poor rent paying history. However, it is advisable that you are consistent in applying the same standard to all applicants interested in the apartment or home. Large fines have been levied against landlords who have been found liable for discrimination.

Most landlords have a process to evaluate applicants for their apartments on fair and objective criteria, which is applied uniformly to all applicants. Applicants not meeting reasonable criteria may not be offered the apartment. In setting up such a process, you may want to consult with an attorney who is familiar with tenant landlord laws and with fair housing requirements

May I refuse to rent to a family with children?

No. Federal, state and Westchester County Human Rights laws prohibit discrimination against families with children.

Can I “lock out” a tenant who is in rent arrears or undesirable?

No. It is illegal and unlawful for a landlord to refuse to let a tenant into their room or apartment, to change the locks on the door, and/or put belongings on the street without first taking the tenant to court. Only a court can order a tenant to vacate a room or apartment.

May I obtain a tax abatement when I rent to elderly people?

The New York Real Property Tax Law 467-b permits municipalities to give abatements for apartments controlled by ETPA or rent control when occupied by a person 62 or older.

It is the senior citizen who must file for this rent abatement with the **New York State Homes and Community Renewal** (HCR), Westchester Rent Administration Office (see Appendix).

The following municipalities have enacted local laws for rent abatement:

- Greenburgh
- Larchmont
- Mamaroneck Village
- Mamaroneck Town
- Mount Vernon
- New Rochelle
- Pleasantville
- Sleepy Hollow
- Tarrytown
- White Plains
- Yonkers

If the tenant's income is within state limits, the municipality will issue an exemption certificate and you may apply for an abatement for the dollar amount of the exemption granted.



APPENDIX

BRIEF GLOSSARY OF HOUSING TERMS

Condominium - A form of ownership in which each dwelling unit is separately owned and the common areas are owned by all unit owners together.

Co-Operative - A form of ownership in which occupants own shares in a building co-op corporation and a right to occupy a unit.

ETPA - The New York State Emergency Tenant Protection Act (New York State Chapter 574 laws of 1974). In Nassau, Rockland and Westchester counties, rent stabilization applies to non-rent controlled apartments in buildings of six or more units built before January 1, 1974 in localities that have declared an emergency and adopted ETPA.

Eviction Plan - A Co-op/Condo conversion plan under which 51 percent of the bona fide tenants in occupancy, less eligible senior citizens and disabled, and at least 35 percent of all bona fide tenants in occupancy on effective date of the Attorney General's acceptance of final offering plan must agree to buy before conversion can take place. A bona fide tenant is a tenant in occupancy of a dwelling unit on or before the effective date above.

Housing Choice Voucher Program (HCV) – Also known a Section 8 - A federal rental assistance program that helps low and moderate-income people to rent a reasonably priced apartment. In some cases HCV may also be used to assist monthly payments for a co-op.

Non-Eviction Plan - A Co-op/condo conversion plan under which at least 15 percent of the tenants in occupancy must agree to buy and the rest may continue to rent.

Prospectus - A plan submitted by an apartment owner to the New York State Attorney General's Office describing methods to be used in converting a rental apartment building to a co-op or condominium.

Rent Control - Limits to rent increases in buildings containing three or more units constructed before 1947 where the tenants moved in before July 1, 1971. This applies only in some communities.

Spiegel Proceeding - A legal process that permits the Westchester County Department of Social Services to withhold rent on behalf of a public assistance tenant when housing conditions violate health or housing codes.

Warehousing - A practice of holding apartments vacant prior to a building's conversion to co-op/condo. This is legal if done in accordance with the law.

Warranty of Habitability - When a landlord offers housing for rent there is an implied agreement that

the rental housing is fit for human habitation. Courts enforce the law when the tenant proves that the problem is major and undocumented.

352eee - The section of the General Obligation Law which permits Westchester cities, towns and villages to adopt laws protecting renters in buildings which are being converted to co-ops and condos.

ACRONYMS

ACE - Allied Community Enterprises

CDBG - Community Development Block Grant

CHI - Community Housing Innovations, Inc.

ESG - Emergency Solution Grant

ETPA - The Emergency Tenant Protection Act

HANDI - Housing and Neighborhood Development Institute

HAC - Housing Action Council

HCR- New York State Homes and Community Renewal

HDSW – Human Development Services of Westchester

HUD - U.S. Department of Housing and Urban Development

IFCA - Interfaith Council for Action, Inc.

LSW- Lead Safe Westchester Program

WESCOP -Westchester Community Opportunity Program

WRO - Westchester Residential Opportunities, Inc.

**CONTACT INFORMATION
GOVERNMENT HOUSING
AND RELATED AGENCIES**

**US Department of Housing
and Urban Development**

***Fair housing Enforcement
Center of NY & NJ***

26 Federal Plaza – Suite 3541
New York, NY 10278

Tel. (212) 264-8000

Fax (212) 264-0246

www.hud.gov

**HCR – New York State Homes
and Community Renewal**

***Westchester Rent Administration
Office***

75 South Broadway, 3rd Floor
White Plains, NY 10601

Tel. (914) 948-4434

Fax (914) 948-7783

www.HCR.ny.gov

**US Veteran’s Administration
*Veterans Center***

300 Hamilton Avenue
White Plains, NY 10601

Tel. (914) 682-6250

Fax (914) 682-6263

www.va.gov

N.Y.S Division of Human Rights

8 John Walsh Boulevard Suite 204
Peekskill, NY 10566

Tel. (914) 788-8050

Fax (914) 788-8059

www.dhr.ny.gov

NYS Attorney General

Real Estate Financing Bureau

120 Broadway
New York, NY 10271

Tel. (212) 416-8000

Fax (212) 416-8136

<https://ag.ny.gov/bureau/real-estate-finance-bureau>

**Westchester County Department
of Health**

Bureau of Public Protection

145 Huguenot Street, 7th Floor
New Rochelle, NY 10801

Tel. (914) 813-5000

Fax (914) 813-5160

<https://health.westchestergov.com/>

**Westchester County Department of
Planning**

Housing and Community Development

Michaelian Office Building
148 Martine Avenue, Room 414
White Plains, NY 10601

Tel. (914) 995-1920

Fax. (914) 995-9093

<https://planning.westchestergov.com/>

**Westchester County Department of
Social Services (DSS)**

112 East Post Road, 5th floor
White Plains, NY 10601

Tel. (914) 995-5000

Fax (914) 995-3285

<https://socialservices.westchestergov.com/>

**Westchester County Department of
Senior Programs and Services**

9 South 1st Avenue, 10th Floor

Mount Vernon, NY 10550

Tel. (914) 813-6300

Fax (914) 813-6399

<https://seniorcitizens.westchestergov.com/>

Westchester County

Human Rights Commission

112 East Post Road, 3rd Floor

White Plains, NY 10601

Tel. (914) 995-7710

Fax (914) 995-7720

<https://humanrights.westchestergov.com/>

NON-PROFIT HOUSING AGENCIES

*** Indicates agency with eviction prevention services**

A-Home

141 Tompkins Ave, 3rd Floor

Pleasantville, NY 10570

Tel. (914) 741-0740

Fax (914) 741-0777

Email: a-home@a-homehousing.org

www.a-homehousing.org

Service: helps low-income individuals and families move from crisis to self-sufficiency.

Allied Community Enterprises

P.O. Box 394

North Salem, NY 10560

Tel. (914) 295-0107

www.Alliedcommunity.org

Service: develops affordable housing for low income households

American Red Cross

40 Saw Mill River Rd.

Hawthorne, , NY 10523

Tel. (914) 946-6500

Fax (914) 648-6051

www.redcross.org

Service: provides emergency assistance, disaster relief

The Bridge Fund of

Westchester*

171 East Post Road

White Plains, NY 10601

Tel. (914) 949-8146

Fax (914) 949-1162

www.thebridgefund.org/Westchester

Service: provides grants, loans and budget counseling to individuals and families facing homelessness

Catholic Charities

Community Services*

204 Hawthorne Avenue

Yonkers, New York 10705

Tel: (914) 476-2700

Fax: (914) 965-4241

www.catholiccharitiesusa.org

Service: supports a vast network of soup kitchens and food pantries, emergency shelters, temporary and transitional housing

Blue Mountain Housing Development Corp

C/o Town of Bedford
321 Bedford Road
Bedford Hills, NY 10507
Tel. (914) 666-4475
Fax (914) 666-5249

www.bedfordny.info/html/boards_blue_mountain.html Service: provides affordable housing for low income households

Croton Housing Network

132 Old Post Road North
Croton-on-Hudson, NY 10520
Tel. (914) 345-2800
Fax (914) 271-2184

chn@crotonhousing.org
www.crotonhousing.org

Service: provides affordable housing for low income households

Family Resource Center

1000 Orchard Street
Peekskill, NY 10566
Tel. (914) 739-0411
Fax (914) 739-0047

www.frcny.org

Service: provides family and human services in the Peekskill area.

Family Services of Westchester

7-11 S. Broadway Suite 317
White Plains, NY 10607
Tel. (914) 948-8004
Fax (914) 948-0299

www.fsw.org

Service: provides a broad range of social and mental health services that strengthen and support families, children and individuals

Greenpath Financial Wellness

75 So. Broadway, #462
White Plains NY 10601

Community Capital New York

44 Executive Blvd. Elmsford,
NY 10523
Tel. (914) 747-8020
Fax (914) 747-2049

communitycapitalny.org/
Service: provides alternative financing and critical resources to low income households

Community Housing Innovations, Inc.

190 East Post Road Suite #401
White Plains, NY 10601
Phone: (914) 683-1010
Fax: (914) 683-6158

www.chigrants.org
Service: to provide housing and human services that support social and economic independence.

Greyston Foundation

21 Park Avenue
Yonkers, NY 10703
Tel. (914) 376-3900
Fax (914) 376-1333

www.greyston.org

Service: facilitates the adoption of Open Hiring and supports innovation in the delivery of community programs for employees.

HomeFront, Inc.

88 Hamilton Ave. Tel. 800-887-4673
Stamford, CT 06962

Service: a community-based, volunteer-driven home repair program that provides free repairs to low-income homeowners

Tel.(800)550 -1961

Service: Credit counseling

<https://www.greenpath.com/locations/wite-plains/>

Housing Action Council

New York Mortgage Coalition

55 South Broadway, 2nd Floor

Tarrytown, NY 10591

Tel. (914) 332-4144

Fax (914) 332-4147

www.housingactioncouncil.org

Service: expands housing opportunities for low and moderate income households throughout Westchester, Rockland, Putnam, and New York counties and other parts of the Hudson Region.

Human Development Services of Westchester

930 Mamaroneck Avenue

Mamaroneck, NY 10543

Tel: (914) 835-8906

Fax: (914) 835-8905

Neighborhood Preservation Company*

28 Adee Street

Port Chester, NY 10573

Tel: (914) 939-2005

Fax: (914) 939-3531

<https://www.hdsw.org/>

Services: Provides eviction prevention, foreclosure prevention, housing counseling, and financial coaching. Additionally, HDSW is a multiservice agency providing residential, care management, employment, education, and social engagement services.

IFCA (*Interfaith Council for Action*)

138 Spring Street

P.O. Box 790

Ossining, NY 10562

Tel. (914) 941-5252

Fax (914) 941-7392

www.ifcany.org

Service: provides quality housing at affordable prices so that people who work and contribute to our communities can afford to live in them

NDR Group

400 North Avenue

New Rochelle, NY 10801

Tel. (914) 633-7092

Fax (914) 633-7442

www.ndrgrp.com

Service: preservation and revitalization of neighborhoods through the provision of affordable housing for its residents.

League of Women Voters of Westchester

520 Taxter Road, Suite 565

Elmsford, NY 10523

Tel. (914) 949-0507

Fax (914) 997-9354

<http://www.lwvw.org/>

Service: encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy.

Mt. Vernon United

Tenants*

(Mount Vernon only program)

P.O. Box 2107

2 Gramatan Avenue, Room 312

Mt. Vernon, NY 10550

Tel. (914) 699-1114

Fax (914) 699-7449

Email: mvut@erols.com

www.mvut.org

Service: preserves at-risk affordable housing and strengthens tenants' rights in New York.

Legal Services of the Hudson Valley

90 Maple Ave

White Plains, NY 10601

Tel. (914) 949-1305

Fax (914) 949-6213

www.LSHV.org

Service: provides comprehensive civil legal services to all seven counties of the lower Hudson Valley.

Lifting Up Westchester

35 Orchard Street

White Plains, NY 10603

Phone: 914 949-3098

www.info@liftingupwestchester.org

Service: provides for the hungry and homeless by providing them with food, shelter and support

Sheltering the Homeless is Our Responsibility, Inc. (SHORE)

PO Box 814

White Plains, NY 10602

Tel. (914) 328-8801

Fax (914) 332-4147

www.shelteringthehomeless.org

Service: provides permanent housing and support for the homeless

Washingtonville Housing Alliance*

136 Library Lane

Mamaroneck, NY 10543

Tel. (914) 698-4299

Fax (914) 698-7158

www.washingtonville.org

Service: improves housing conditions for low and moderate-income families in the Mamaroneck Area.

The Sharing Community*

1 Hudson Street

Yonkers, NY 10702

Tel. (914) 963-2626

Fax (914) 964-5286

www.thesharingcommunity.org

Service: provides a wide variety of programs to benefit people in need in the community.

Westchester County Bar Association

Lawyer Referral Services

One North Broadway, Ste. 512

White Plains, New York 10601

Phone: 914 761-3707

Fax 914 761-9402

www.wcbany.org Service: provides legal assistance to qualifying individuals and non-profits for a variety of legal services throughout the area

Westchester Independent Living Center

10 County Center Road

White Plains, NY 10607

Tel. (914) 682-3926

Fax (914) 682-8518

VP/TTY (914) 259-8036

www.wilc.org

Service: provides cross-disability resources and advocacy, to improve the lives of people with disabilities.

Program

(WESTCOP) 2269 Saw Mill River Road,
Bldg. 3
Elmsford, NY 10523
Tel. (914) 592-5600
Fax (914) 592-0021

www.westcop.org

Service: helps the at-risk populations in the Hudson Valley achieve greater self-sufficiency.

Westchester Jewish Community**Services**

845 North Broadway
White Plains, NY 10603 Tel. (914) 761-0600
Fax (914) 761-5367

www.wjcs.com

Service: helping people cope with and conquer the effects of mental health, trauma, disabilities, youth, home care and geriatric services.

Westchester Mediation Center of CLUSTER*

(Mount Vernon) Tel. (914) 813-6050

(Yonkers)

20 South Broadway, Suite 501
Yonkers, NY 10703
Tel. (914) 963-6440
Fax (914) 963-4566

www.clusterinc.org

Service: provides mediation services to prevent further escalation of conflict, as an alternative to court, or simply to build understanding and improve relationships.

Westchester Disabled on the Move

984 North Broadway,
Suite LL-10
Yonkers, NY 10701
Tel (914) 968-4717
Fax (914) 968-6137

www.wdom.org

Service: provides support to improve the quality of life and the rights for all people with disabilities

Westchester Hispanic Coalition*

46 Waller Avenue
White Plains, NY 10605
Tel. (914) 948-8466
Fax (914) 948-0311

www.hispaniccoalition.org

Service: increases access to justice for low-income immigrants

Westhab Inc.

8 Bashford Street
Yonkers, NY 10701
Tel. (914) 345-2800
Fax (914) 376-5014

www.westhab.org

Service: Develops quality affordable housing and provides services that households need to thrive.

Inc.*

470 Mamaroneck Ave

Suite 410

White Plains, NY 10605

Tel. (914) 428-4507

Discrimination Complaint Hotline: (914)

428-4512

Fax (914) 428-9455

www.wroinc.org

Service: promotes equal, affordable and accessible housing for all residents of our region

YMCA (of Tarrytown)

62 Main Street #1

Tarrytown, NY 10591

Tel. (914) 631-4807

Fax: (914) 631-4841

www.ymcatarrytown.org

YWCA (of White Plains)

515 North Street

White Plains, NY 10605

Tel. (914) 949-6227

Fax (914) 949-8903

www.ywcawhiteplains.com

*** Indicates agency with eviction prevention services**

HOUSING CHOICE VOUCHER (SECTION 8) PROGRAMS IN WESTCHESTER COUNTY

<p>Westchester County/CVR Section 8 Housing Choice Voucher Program 112 East Post Road, Room 102 White Plains, NY 10601 Tel. (914) 995-2415 Fax (914) 995-5839 http://cvrnewyork.com/officelocationh ours.php</p> <p>Enhanced Section 8 Outreach Office (ESOP)</p>	<p>Mamaroneck (Town, Village & Larchmont) Section 8 Housing Choice Voucher Program 740 West Boston Post Road Mamaroneck, NY 10543 Tel. (914) 381-7840 Fax (914) 381-7855 http://www.townofmamaroneck.org/431/Housing-Choice-Voucher-Program</p> <p>Mount Kisco Section 8 Housing Choice</p>
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112 East Post Road, Room 102
White Plains NY 10601 Tel. (914)
995-6590

**Greenburgh Housing
Authority/Section 8**

9 Maple Street
White Plains, NY 10603
Tel. (914) 946-2110
Fax (914) 946-6240

www.greenburghhousing.org/section-8

Voucher Program

200 Carpenter Avenue
Mount Kisco, NY 10549
Tel. (914) 241-3550
Fax (914) 241-3552

<https://affordablehousingonline.com/housing-authority/New-York/Village-of-Mount-Kisco/NY176>

**New Rochelle Section 8
Housing Choice Voucher
Program**

1 Radisson Plaza, Suite
9001

New Rochelle
Tel. (914) 654-2179
Fax (914) 632-3626

<https://www.newrochelleny.com/>

Ossining

Section 8 **Housing Choice Voucher** Program

16 Croton Avenue
Ossining, NY 10562
Tel. (914) 941-0751
Fax (914) 923-6250

<https://www.villageofossining.org/housing-choice-voucher-hcv-program>

Peekskill

Section 8 **Housing Choice Voucher** Program, City Hall

840 Main Street
Peekskill, NY 10566
Tel. (914) 734-4216
Fax (914) 737-2688

<https://www.cityofpeekskill.com/section-8>

Tuckahoe

Section 8 **Housing Choice Voucher** Program

4 Union Place
Tuckahoe, NY 10707
Tel (914) 961-3373 Fax (914) 961-5943
http://thatoday.org/?page_id=43

White Plains Housing Authority
Section 8 Housing Choice Voucher Program

223 Dr. Martin Luther King Jr. Blvd.
White Plains, NY 10601
Tel. (914) 949-6462 or 995-5110
Fax (914) 949-8211

<https://www.cityofwhiteplains.com/725/Section-8-Voucher-Program>

Yonkers Section 8 Housing Choice Voucher Program, Yonkers Municipal Housing,
PO Box 35

1511 Central Avenue
Yonkers, NY 10710
Tel. (914) 793-8400
Fax (914) 793-9117

<https://mhacy.org/housing-programs/section-8-housing/>

Yorktown Section 8 Housing Choice Voucher Program

1974 Commerce Street, Rm. 111
Yorktown, NY 10598
Tel. (914) 962-5757

Fax (914) 243-7058

<https://www.yorktownny.org/section8>

PUBLIC HOUSING AUTHORITIES

Greenburgh

9 Maple Street
White Plains, NY 10603
Tel. (914) 946-2110
Fax (914) 946-6240

<http://www.greenburghhousing.org/>

Mount Kisco

200 Carpenter Avenue
Mount Kisco, NY 10549
Tel. (914) 666-7578
Fax (914) 666-6947

<https://affordablehousingonline.com/housing-authority/New-York/Mount-Kisco-Housing-Authority/NY038>

New Rochelle

50 Sickles Avenue
New Rochelle, NY 10801
Tel (914) 636-7050
Fax (914) 235-1781

<https://nrmha.org/>

Peekskill

807 Main Street

Peekskill, NY 10566
Tel. (914) 739-1700
Fax (914) 739-1787
<http://peekskillhousingauthority.com/>

Port Chester
2 Weber Drive
Port Chester, NY 10573
Tel. (914) 937-5550
Fax (914) 937-3214
<http://www.pchany.org/>

Sleepy Hollow / North Tarrytown
126 Valley Street
Sleepy Hollow, NY 10591
Tel. (914) 631-4626
Fax (914) 631-5161

Tarrytown
50 White Street
Tarrytown, NY 10591
Tel (914) 631-1991
Fax (914) 631-9223
<https://affordablehousingonline.com/housing-authority/New-York/Tarrytown-Municipal-Housing-Authority/NY013>

Tuckahoe
4 Union Place
Tuckahoe, NY 10707
Tel (914) 961-3373
Fax (914) 961-5943
http://thatoday.org/?page_id=43

White Plains
223 Grove Street
White Plains, NY 10601
Tel. (914) 949-6462
Fax (914) 949-8211
<https://www.cityofwhiteplains.com/433/Community-Development>

Yonkers
1511 Central Park Avenue
Yonkers, NY 10701
Tel. (914) 793-8400
Fax (914) 793-9117
<https://mhacy.org/about/>

COMMUNITY DEVELOPMENT OFFICES IN WESTCHESTER

Mount Vernon

Department of Planning & Community Development
Roosevelt Square, 2nd Floor
Mt. Vernon, NY 10550
Tel. (914) 699-7230 Fax (914) 699-1435
<http://cmvny.com/departments/planning/>

New Rochelle

Department of Planning & Community Development
515 North Avenue
New Rochelle, NY 10801
Tel. (914) 654-2185
Fax (914) 632-3626
<https://www.newrochelleny.com/314/Housing-and-Community-Development>

White Plains

Department of Planning
255 Main Street – Annex Building
White Plains, NY 10601
Tel. (914) 422-1252
Fax (914) 422-1301
<https://www.cityofwhiteplains.com/>

Yonkers

Department of Planning & Development
Bureau of Community Development
87 Nepperhan Avenue
Yonkers, NY 10701
Tel. (914) 377-6650
Fax (914) 377-6672
<https://www.yonkersny.gov/>

Westchester County

Department of Planning
148 Martine Avenue, Rm. 414
White Plains, NY 10601
Tel. (914) 995-1920
Fax (914) 995-9093
<https://planning.westchestergov.com/>

**WESTCHESTER COUNTY
DEPARTMENT OF SOCIAL SERVICES DISTRICT (DSS) OFFICES**

Westchester County

112 East Post Road, 5th Floor

White Plains, NY 10601

Tel. (914) 995-5000

Fax (914) 995-2112

<https://socialservices.westchestergov.com/>

Mount Vernon

100 East First Street

Mt. Vernon, NY 10550

Tel. (914) 995-3333

Peekskill

750 Washington Street

Peekskill, NY 10566

Tel. (914) 995-3333

White Plains

85 Court Street

White Plains, NY 10601

Tel. (914) 995-3333

Yonkers

131 Warburton Ave

Yonkers, NY 10701

Tel. (914) 995-3333