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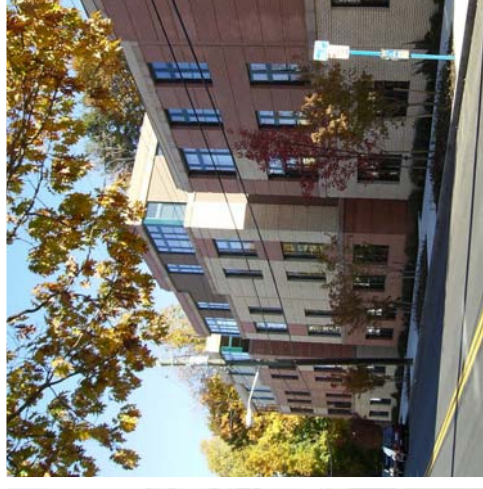
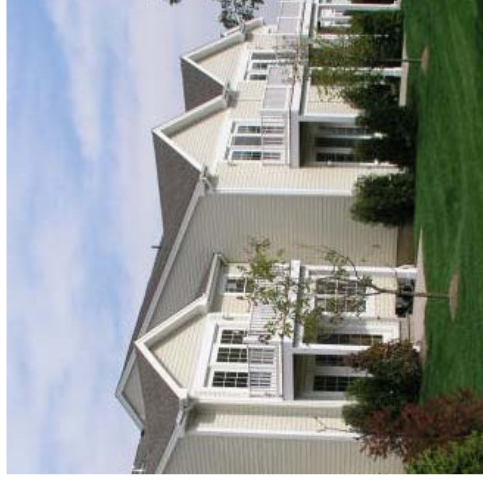
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September 2010



A ROOF OVER A YOUR HEAD

**A Question and Answer Guide to the
Westchester County Housing Market for Tenants,
Landlords, Homeowners, Elderly and the Disabled**



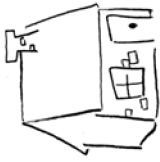
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INTRODUCTION

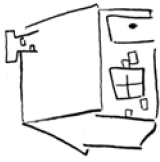
Welcome to the seventh edition of *A Roof Over Your Head*. This edition continues to provide a full spectrum of housing information and resources available to everyone in Westchester: tenants, homeowners, landlords, elderly and the disabled. The guide includes information on the general background, practices and rules regarding housing in Westchester County.

The questions that are addressed in this booklet are the questions we respond to most often in the Planning Department. Contact information for local housing agencies who provide many important fair and affordable housing services are included in the appendix.

There may be local housing laws adopted by municipalities which differ from place to place. In these cases you will need to contact your local government to find our details of their program.

As always, the Westchester County Department of Planning is grateful to the numerous agencies that have contributed to this publication.

Edward Burroughs, AICP
Acting Commissioner
Department of Planning



TENANTS FREQUENTLY ASKED QUESTIONS

How can I find a reasonably priced apartment for rent?

As in many metropolitan areas, housing priced affordably is scarce in Westchester County. Therefore, you will have to spend time and effort to find it. Here are some ideas on how you can go about doing so:

Apartments for rent are often listed in local newspapers and shopping guides. 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. Local merchants may be another good source.

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.

Some businesses have housing offices to help their employees. Find out if your employer offers such services.

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, 123 William St. 19th Floor, New York, N.Y. 10038. They can also be contacted by calling their office at (212) 417-5747.

Can I do research for available housing on the internet?

Yes, if you go to www.westchestergov.com/housing_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.

Also, New York State has launched an online fair and affordable housing locator service, www.nysdchr.gov/ahd to make it easier for you find and lease affordable housing. Another site, www.NYHousingSearch.gov, provides a detailed way to search for accessibility features.

Are there other Guides 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 posted on the County’s website: www.westchestergov.com/pdfs/HOUSING_TenantsRightsGuide.pdf. This site has many resources available to the public, including the Tenants Rights Guide: www.oag.state.ny.us/resource_center/resource_center.html. Or, call the Attorney General’s Office to receive a guide in the mail:

General Helpline: 1-800-771-7755
For the Hearing Impaired: 1-800-788-9898

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.

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 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. 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. The Emergency Tenant Protection Act of 1974 established a County Rent Guidelines Board which sets the rent adjustments for renewal and vacancy leases in ETPA covered apartments. The law applies in municipalities (Cities,

Towns or Villages) where the local government has adopted ETPA it 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 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 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 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, 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; e.g. 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 law “Warrant of Habitability,” rented premises are to 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, 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 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, 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 unit, and you and other families living in the building are income qualified, Westchester County has 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 HUD used 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 Safety Westchester (LSW) program requirements. Priority consideration is given to households with a lead-poisoned child under the age of 6. Interested property owners and landlords of properties constructed before 1978 should contact the LSW office (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.

If that does not help, they should call the town building department or call the Westchester County Health Department at (914) 813-5000 (24 hour/7 days a week emergency phone number). For a list of local heat and housing emergency numbers for each municipality, go to: www.westchestergov.com/health/PDF/Heat_HousingEmergencyNumbers.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 Aid 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.

The first program is specifically for families (or individuals) with at least one family member infected with HIV+/AIDS. The program, the Housing Opportunities for Persons with AIDS (HOPWA) Rental Assistance Program, is administered by Grace Church Community Center (see appendix).

The second program is specifically for homeless families (or individuals) with disabilities. The program, Shelter Plus Care, is administered by several non-profit agencies under the direction of the Westchester County Department of Community Mental Health (see appendix).

The third program is the Section 8 Housing Choice Voucher Program. Under this 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. Municipalities that have a Section 8 program are: Eastchester, Greenburgh, Mamaroneck (Town and Village), Mount Kisco, New Rochelle, Ossining, Peekskill, Pelham, Tuckahoe, White Plains, Yonkers. and Yorktown. Residents of other Westchester municipalities are primarily served by the Westchester County Section 8 program.

Most of these programs have waiting lists. Find out if their waiting lists are open, how long the wait is, 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 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 the 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 the Department of Social Services.

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.

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 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 DHCR for an order granting a certificate of eviction. An owner must establish an immediate and compelling need for the apartment. If DHCR 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.

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:

www.westchestergov.com/housing_evictionprevention.htm. 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 provides free legal assistance to those who cannot afford counsel. For those over the income limits for Westchester/Putnam Legal Services, the Lawyer Referral Service of the Westchester County Bar Association (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 provides temporary emergency shelter for those who qualify for their services. For further information, you may call your local District Office (see appendix).

Where can I find public housing?

Public housing and private housing with federal rental assistance exist throughout Westchester. It is likely that most of these properties have long waiting lists. However, you can contact each agency 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 agencies serving the community where you are looking for a home.

Where can I find housing accessible to the disabled?

Modern buildings and those built with federal assistance generally have about 5 percent of the units accessible to the physically disabled. For more details each building owner or manager should be contacted separately.

Private agencies can also help. 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 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. See the appendix for these telephone numbers.

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: www.westchestergov.com/housing_accessibility.htm. You can search by community or by level of accessibility of any building. NYS also has a website for accessible housing at:

www.NYHousingsearch.gov. For questions regarding special housing for the mentally disabled 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 352eee are:

Bedford, Briarcliff Manor, Bronxville, Croton-on-Hudson, Dobbs Ferry, Eastchester, Greenburgh, Harrison, Hastings-on-Hudson, Irvington, Larchmont, Lewisboro, Mamaroneck Town and Village, Mount Kisco, Mount Vernon, New Rochelle,

Ossining Village, Peekskill, Pelham, Pelham Manor, Pleasantville, Port Chester, Rye, Scarsdale, Sleepy Hollow, Tarrytown, Tuckahoe, White Plains, Yonkers and 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 three agencies currently in Westchester County offering

this program: Housing Action Council, Westchester Residential Opportunities, Human Development Services of Westchester (the Port Chester Office), and Community Housing Innovations. 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 rental assistance to help carry your monthly maintenance payments when those payments are within the Fair Market Rent levels. Contact your Co-op Board to determine if they will participate in the Section 8 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 | x | x | x |
| Color | x | x | x |
| Religion | x | x | x |
| Sex/Gender | x | x | x |
| Familial Status | x | x | x |
| National Origin | x | x | x |
| Disability (Handicap) | x | x | x |
| Age | | x | x |
| Alienage/Citizenship Status | | x | x |
| Ethnicity | | x | x |
| Creed | | x | x |
| Sexual Orientation | | x | x |
| Marital Status | | x | x |
| Victim of Domestic Abuse | | | x |
| Victim of Sexual Abuse | | | x |
| Victim of Stalking | | | x |
| Military Status | | x | |

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. In Westchester these municipalities include: Greenburgh, Mount Kisco, New Rochelle, Sleepy Hollow, Tarrytown, Tuckahoe, White Plains and Yonkers. Assisted private housing for the elderly is located in Bedford, Briarcliff Manor, Eastchester, Mamaroneck, Mount Kisco, Mount Vernon, New Castle, New Rochelle, Peekskill, Port Chester, Rye, Rye Brook, Somers, White Plains, Yonkers and Yorktown. Call your local town, village or city hall to see if your community has senior housing.

Are there real estate tax exemptions for the elderly homeowner?

Homeowners over 65 whose total income including Social Security does not exceed a set limit may be granted a 50 percent exemption of real property taxes. There is a sliding scale up to a maximum income statewide. A municipality or school district can choose a lesser income limit. For more information, call your local assessor in the city, village or town in which you live. From time to time, the State Legislature adjusts the income limits.

The exemptions are granted through localities. Income limits and filing dates vary and should be verified with the local assessor, who can also tell you how to apply.

Senior Homeowners may be eligible for an enhanced STAR exemption.

What is the 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 \$60,100 of the full value of their home from school property taxes (beginning in the 2009-2010 school year). 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.

Basic STAR 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 regardless of the owners' ages or incomes. This includes senior citizens with household income that exceeds the statewide standard.

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. For Applications please call the NY State Department of Taxation and Finance toll free at 1-800-462-8100.

The Middle Class STAR Rebate Program is an expanded property tax relief program that provides homeowners a benefit in the form of a property tax rebate check. The program provides two rebates to both STAR and Enhanced

Star exemption recipients. In either case, the rebate check is in addition to any tax relief homeowners receive as a reduction of their school tax bills under basic or enhanced STAR. For more information and applications, go to the Tax Department's Web site at www.nystax.gov, or call 1-877-6-STAR-NY (1-877-678-2769).

How may I get help to pay my rent?

The Section 8 Rental Assistance Program may provide assistance to individuals over 62. Most local programs have waiting lists, but programs may periodically receive additional subsidies from the federal government. For details call your local Section 8 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 Village and Town, Mount Vernon, New Rochelle, Pleasantville, Sleepy Hollow, Tarrytown, White Plains and Yonkers. The rent may not be more than one-third of the tenant's income. Application for the abatement must be made with each rent increase by the tenant to the New York State Division of Housing and Community Renewal, 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 Tenants Protection Act, the landlord may charge only limited increases at the time of lease renewal or as authorized by New York State Division of Housing and Community Renewal. For more details, see the index for subject page listings on ETPA and rent control.

I would like to share my house with another elderly person. Where may I find such a person?

Westchester County has contracted with Westchester Residential Opportunities (WRO) to operate a program matching people who have a home they want to share with those who are seeking that kind of living arrangement. Benefits include smaller housing payments for both parties and the company of another person in the house. The telephone number of WRO's "Project Share" is listed in the appendix.

Where can I get help with legal problems involving housing?

Westchester/Putnam Legal Services 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 if you live in one of the following communities:

Bedford, Briarcliff Manor, Bronxville, Croton-on-Hudson, Dobbs Ferry, Eastchester, Greenburgh, Harrison, Hastings-on-Hudson, Irvington, Larchmont, Lewisboro, Mamaroneck Town and Village, Mount Kisco, Mount Vernon, New Rochelle, Ossining, Village, Peekskill, Pelham, Pelham Manor, Pleasantville, Port Chester, Rye, Scarsdale, Sleepy Hollow, Tarrytown, Tuckahoe, White Plains, Yonkers and 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 section on Tenants). When rent in these buildings is either rent controlled or governed by ETPA, the increases in rent are limited (See ETPA in section on Tenants).

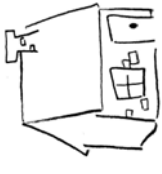
What is the Reverse Mortgage Program?

If you are 60 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 Office for the Aging or Westchester Residential Opportunities (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).

For additional information on discrimination please refer to the section of this booklet on tenants (Page 19).



HOMEOWNERS FREQUENTLY ASKED QUESTIONS

How can I get help to repair my house?

Low interest loans, forgivable loans and other assistance are available from community development and housing rehabilitation programs. 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. For information and to apply, call the Westchester County Department of Planning. 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.)

Does it matter where I live?

In some cases, 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.

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, Cortlandt, Croton-on-Hudson, Lewisboro, Mount Pleasant, New Castle, North Castle, North Salem, Somers, Yorktown and Pound Ridge) permit the addition of an “accessory apartment” in certain zoning districts. Accessory apartments are smaller than the principal unit. Sometimes it 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, 203k, 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 New York State Mortgage Agency. 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?

Westchester Residential Opportunities, Housing Action Council, Human Development Services of Westchester and Community Housing Innovations are HUD certified housing counseling agencies. 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 in paying 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?

If you go to: www.westchestergov.com/housing_homeownership.htm, you will see resources on the page including a link to “Available Fair and Affordable Homes”.

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 1 boarder. Ask your municipal building inspector what the local law permits.

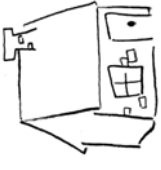
What is the STAR program?

See STAR Program information in Elderly Section (Page 22).

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 around 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 Westchester Residential Opportunities, Housing Action Council, Community Housing Innovations, Human Development Services of Westchester, and the Westchester Housing Fund (see appendix).

The Westchester County website provides information on both housing counseling and down payment assistance at: www.westchestergov.com/housing_homeownership.htm.



LANDLORDS FREQUENTLY ASKED QUESTIONS

How can I get assistance to repair rental housing?

Low interest rehabilitation loans are 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 proportion of the tenants in the building be within low and moderate income limits. 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 Section 8 Rental Assistance Program?

There are several reasons you should, and 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 Section 8 payments paying the balance of the rent. The total provides a reasonable rent to be paid to the landlord.

If I accept one Section 8 tenant, must I accept more?

No. The “take one, take all” provision in the Section 8 regulations was eliminated in 1996. As a landlord, you have no obligation to accept any future Section 8 tenants if you accept one. Whether the prospective tenant is a Section 8 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.

Can I refuse to rent to someone who has Section 8, DSS Housing Allowance or other government income source?

Refusing to rent to people enrolled in programs that will help them to pay the rent may limit your market. Thousands of landlords and owners accept tenants who have such sources of income with no problems. You also should be aware that some jurisdictions have legislation preventing discrimination against tenants solely because of their source of 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 remedy them. If you do not act within the time allowed, the locality will impose fines until the violations are removed. There are rehabilitation programs which can assist in making repairs available in most Westchester County municipalities through the Community Development Dept. in each of the larger Cities, Mounty Vernon, New Rochelle, White Plains and Yonkers. Westchester County administers these funds for most

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 section 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 is not based upon discriminatory reasons of race, age, religion, color, national origin, alienage or citizenship status, ethnicity, familial status, creed, gender, disability, sexual orientation, marital status, military status or because someone has been a victim of domestic violence, sexual abuse or stalking. 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?

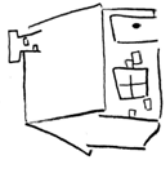
No. It is illegal and unlawful for a landlord to refuse to let a tenant into their room or apartment, to change the locks on the door, and/or put belongings on the street without first taking the tenant to court. Only a court can order a tenant to vacate a room or apartment.

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 Division of Housing and Community Renewal, Westchester Rent Administration Office (see appendix).

The following municipalities have enacted local laws for rent abatement: Greenburgh, Larchmont, Mamaroneck (Village and Town), Mount Vernon, New Rochelle, Pleasantville, Sleepy Hollow, Tarrytown, White Plains and 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.

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.

Section 8 - A federal rental assistance program that helps low and moderate-income people to rent a reasonably priced apartment. In some cases Section 8 may also be used to assist monthly payments for a co-op.

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

A-HOME - Apropos Housing Opportunities and Management Enterprises, Inc

CDBG - Community Development Block Grant

CHI - Community Housing Innovations, Inc

DHCR - New York State Division of Housing and Community Renewal

ETPA - The Emergency Tenant Protection Act

HANDI - Housing and Neighborhood Development Institute

HAC - Housing Action Council

HOPE - Helping Out People Everywhere

HDSW - Human Development Services of Westchester

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

IFCA - Interfaith Council for Action, Inc

WES COP - Westchester Community Opportunity Program

WRO - Westchester Residential Opportunities, Inc

CONTACT INFORMATION

GOVERNMENT HOUSING AND RELATED AGENCIES

U.S. Department of Housing and Urban Development
Fair Housing Enforcement Center of NY & NJ
26 Federal Plaza – RM 3532
New York, NY 10278
Tel. (212) 264-1290 x3519
Fax (212) 264-9829
www.hud.gov

U.S. Veteran's Administration Vet Center
300 Hamilton Place
White Plains, NY 10601
Tel. (914) 682-6250
Fax (914) 682-6263
www.va.gov

N.Y.S. Attorney General Real Estate Financing Bureau
120 Broadway
New York, NY 10271
Tel. (212) 416-8000
Fax (212) 416-8136
www.oag.state.ny.us

N.Y.S. Division of Housing and Community Renewal
Westchester Rent Administration Office
75 South Broadway, 2nd Floor
White Plains, NY 10601
Tel. (914) 948-4434
Fax (914) 948-7783
www.dhcr.state.ny.us

N.Y.S. Division of Human Rights
Office of General Services
8 John Walsh Boulevard, Suite 204
Peekskill, NY 10566
Tel. (914) 788-8050
Fax (914) 788-8059
www.dhr.state.ny.us

Westchester County Department of Health Bureau of Public Protection
145 Huguenot Street, 7th Floor
New Rochelle, NY 10801
Tel. (914) 813-5134
Fax (914) 813-5160
www.westchestergov.com/health

Westchester County Department of Planning and Section Housing and Section
Michaelian Office Building
148 Martine Avenue, Room 414
White Plains, NY 10601
Tel. (914) 995-2413
Fax. (914) 995-9093
www.westchestergov.com/planning/housing/default.htm

Westchester County Department of Social Services
112 East Post Road
White Plains, NY 10601
Tel. (914) 995-5000
Fax (914) 995-3285
www.westchestergov.com/social/main.htm

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
www.westchestergov.com/aging

Westchester County Human Rights Commission
112 East Post Road, 3rd Floor
White Plains, NY 10601
Tel. (914) 995-7710
Fax (914) 995-7720
www.humanrights.westchestergov.com

NON-PROFIT HOUSING AGENCIES

* Indicates agency with eviction prevention services

A-HOME

185 Kisco Avenue, Suite 4
Mount Kisco, NY 10549
Tel. (914) 666-0740
Fax (914) 666-0221
Email: a-home@a-homehousing.org
www.a-homehousing.org

American Red Cross

106 North Broadway
White Plains, NY 10603
Tel. (914) 946-6500
Fax (914) 648-6051
www.westchestercounty.redcross.org

Blue Mountain Housing Development Corp

C/o Town of Bedford
321 Bedford Road
Bedford Hills, NY 10507
Tel. (914) 666-6530
Fax (914) 666-5249
www.bedfordny.info/html/
boards_blue_mountain.html

The Bridge Fund of Westchester*

171 East Post Road
White Plains, NY 10601
Tel. (914) 949-8146
Fax (914) 949-1162
www.thebridgefund.org/TBF_Westchester.html

Catholic Charities Community Services*

204 Hawthorne Avenue
Yonkers, New York 10705
Tel: (914) 476-2700
Fax: (914) 965-4241

Community Capital Resources (Westchester Housing Fund)

7 West Cross Street
Hawthorne, NY 10532
Tel. (914) 747-8020
Fax (914) 747-2049
www.ccrhv.org

Community Housing Innovations, Inc.

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

Community Housing Resource Center

55 South Broadway
Tarrytown, NY 10591
Tel. (914) 332-4144
Fax (914) 332-4147
www.housingactioncouncil.org

Croton Housing Network

132 Old Post Road North
Croton-on-Hudson, NY 10520
Tel. (914) 271-9464
Fax (914) 271-2184
www.crotonhousing.org

Family Resource Center

156-2 North Division Street
Peekskill, NY 10566
Tel. (914) 739-0411
Fax (914) 739-6421

Family Services of Westchester

1 Summit Avenue
White Plains, NY 10601
Tel. (914) 948-8004
Fax (914) 948-0299
www.fsw.org

Greystone Foundation

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

HOPE, Inc

45 Ludlow Street
Yonkers, NY 10705
Tel (914) 964-0920
Fax (914) 964-0975

Housing Action Council

55 South Broadway
Tarrytown, NY 10591
Tel. (914) 332-4144
Fax (914) 332-4147
www.housingactioncouncil.org

Human Development Services of Westchester*

930 Mamaroneck Avenue
Mamaroneck, NY 10543
Tel. (914) 835-8306
Fax (914) 835-8305
www.hdsw.org

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

Interfaith Council for Affordable Residence (ICARE)

740 W. Boston Post Road, 3rd
Floor
Mamaroneck, NY 10543
Tel. (914) 777-2007
Fax (914) 834-0604

League of Women Voters of Westchester

White Plains Mall /200 Hamilton
Avenue
White Plains, NY 10601
Tel. (914) 949-0507
Fax (914) 997-9354
www.watpa.org/lwv

Legal Services of the Hudson Valley

90 Maple Ave
White Plains, NY 10601
Tel. (914) 949-1305
Fax (914) 949-6213
www.wpls.org

Mt. Vernon United Tenants*

(Mount Vernon only program)
P.O. Box 2107
40 South First Avenue
Mt. Vernon, NY 10550
Tel. (914) 699-1114
Fax (914) 699-7449
Email: mvut@erols.com

NDR Group
(formerly known as the New Rochelle Neighborhood Revitalization Corp.)
400 North Avenue
New Rochelle, NY 10801
Tel. (914) 633-7092
Fax (914) 633-7442
www.nnrc.org

North Yonkers Preservation Corp.
219 Ridge Avenue
Yonkers, NY 10703
Tel. (914) 423-9754
Fax (914) 423-8184
Email: pres2000@bestweb.net

Rye Interfaith Housing Corp.
155 Oakland Beach Avenue
Rye, NY 10580
Tel. (914) 835-1988
Email: ccumni4741@aol.com

The Sharing Community*
(HIV/Aids Clients Only)
1 Hudson Street
Yonkers, NY 10701
Tel. (914) 963-2626 ext. 211
Fax (914) 949-3224
www.thesharingcommunity.org/sc_home.htm

Sheltering the Homeless is Our Responsibility, Inc (SHORE)
PO Box 814
White Plains, NY 10602
Tel. (914) 328-1896
Fax (914) 332-4147
www.shelteringthehomeless.org

Washingtonville Housing Alliance*
136 Library Lane
Mamaroneck, NY 10543
Tel. (914) 698-4299
Fax (914) 698-7158
www.washingtonvillehousing.org

Westchester Coalition for the Hungry & Homeless, Inc*
48 Mamaroneck Ave, Suite 35-27
White Plains, NY 10601
Tel. (914) 682-2737
Fax (914) 682-2739
www.foodclothingshelter.org

Westchester Community Opportunity Program
2269 Saw Mill River Road, Bldg 3
Elmsford, NY 10523
Tel. (914) 592-5600
Fax (914) 592-0021
www.westcop.org

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

Westchester Disabled on the Move
984 North Broadway, Suite L-01
Yonkers, NY 10701
Tel (914) 968-4717
Fax (914) 968-6137
www.wdom.org

Westchester Hispanic Coalition*
46 Waller Avenue
White Plains, NY 10605
Tel. (914) 948-8466
Fax (914) 948-0311
www.hispaniccoalition.org

Westchester Independent Living Center
200 Hamilton Avenue, 2nd Floor
White Plains, NY 10601
Tel. (914) 682-3926
Fax (914) 682-8518
www.wilc.org

Westchester Jewish Community Services
845 North Broadway
White Plains, NY 10603
Tel. (914) 761-0600
Fax (914) 761-5367
www.wjcs.com

Westchester Mediation Center of CLUSTER*
100 Stevens Avenue, Suite 303
Mount Vernon, NY 10550
Tel. (914) 668-5885
Fax (914) 668-5956
www.clusterinc.org

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

Westchester Residential Opportunities, Inc*
470 Mamaroneck Ave, Suite 410
White Plains, NY 10605
Tel. (914) 428-4507
Hotline for discrimination complaints: (914) 428-4512
Senior Housing Assistance Program: (914) 428-0953
Fax (914) 428-9455
www.wroinc.org

WestHab, Inc.
Non Profit Housing Development and Management
85 Executive Blvd.
Elmsford, NY 10523
Tel. (914) 345-2800
Fax (914) 345-3139
www.westhab.org

YMCA (of Tarrytown)
62 Main Street #1
Tarrytown, NY 10591
Tel. (914) 631-4807
Fax: (914) 631-4841
www.ymcatarrytown.org

YMCA (of White Plains)
250 Mamaroneck Avenue
White Plains, NY 10605
Tel. (914) 949-8030
Fax (914) 949-8419
www.ymca-cnw.org/home.swf

YWCA (of White Plains)
515 North Street
White Plains, NY 10605
Tel. (914) 949-6227
Fax (914) 949-8903
www.ywcawhiteplains.com

**YM/YWHA of Southern
Westchester**
30 Oakley Avenue
Mt. Vernon, NY 10550
Tel. (914) 664-0500
Fax (914) 664-0514

SECTION 8 PROGRAMS IN WESTCHESTER COUNTY

County of Westchester
Department of Planning Section 8
Program
112 East Post Road, Room 102
White Plains, NY 10601
Tel. (914) 995-2415
Fax (914) 995-5839
www.westchestergov.com/aging/Section8.htm

**Mamaroneck (Town) and
Larchmont**
Community Services
740 West Boston Post Road
Mamaroneck, NY 10543
Tel. (914) 381-7840
Fax (914) 381-7844

Eastchester
Section 8 Program
Eastchester Town Hall
40 Mill Road
Eastchester, NY 10709
Tel. (914) 771-3300
Fax (914) 771-3378

Mount Kisco
Section 8 Program
200 Carpenter Avenue
Mount Kisco, NY 10549
Tel. (914) 241-3550
Fax (914) 241-3552

**Enhanced Section 8 Outreach
Office (ESOP)**
20 South Broadway
Yonkers, NY 10701
Tel. (914) 964-5519
Fax (914) 964-6619

New Rochelle
New Rochelle Community
Development Agency
City Hall
515 North Avenue
New Rochelle, NY 10801
Tel. (914) 654-2179
Fax (914) 632-3626

Greenburgh
Greenburgh Housing
Authority/Section 8
9 Maple Street
White Plains, NY 10603
Tel. (914) 946-2110
Fax (914) 946-6240

**New Rochelle Municipal Housing
Authority**
50 Sickles Avenue
New Rochelle, NY 10801
Tel. (914) 235-1717
Fax (914) 235-1781

**Mamaroneck (Village)
Housing Authority**
154 West Boston Post Road
Mamaroneck, NY 10543
Tel. (914) 698-1044
Fax (914) 698-0794

Ossining
Section 8 Program
95 Broadway
Ossining, NY 10562
Tel. (914) 941-0751
Fax (914) 941-3417

PUBLIC HOUSING AUTHORITIES

Peekskill

Section 8 Program, City Hall
840 Main Street
Peekskill, NY 10566
Tel. (914) 734-4216
Fax (914) 737-2688

Pelham

Pelham Housing Authority
195 Sparks Avenue
Pelham, NY 10803
Tel. (914) 738-2258
Fax (914) 738-7381

Tuckahoe

Section 8 Program
4 Union Place
Tuckahoe, NY 10707
Tel (914) 961-1795
Fax (914) 961-5943

White Plains

Department of Planning/Section 8
225 Main Street – Annex Building
White Plains, NY 10601
Tel. (914) 422-1317
Fax (914) 422-1301

Yonkers

Yonkers Municipal Housing, PO
Box 35
1511 Central Avenue
Yonkers, NY 10710
Tel. (914) 793-8400
Fax (914) 793-9117

Yorktown

1974 Commerce Street, Rm. 111
Yorktown, NY 10598
Tel. (914) 962-5757
Fax (914) 243-7058

Greenburgh

Maple & Old Tarrytown Roads
White Plains, NY 10603
Tel. (914) 946-2110
Fax (914) 946-6240
www.greenburghhousing.org

Mount Kisco

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

New Rochelle

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

Peekskill

807 Main Street
Peekskill, NY 10566
Tel. (914) 739-1700
Fax (914) 739-1787

Port Chester

2 Weber Drive
Port Chester, NY 10573
Tel. (914) 937-5550
Fax (914) 937-3214

Sleepy Hollow

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

Tuckahoe

4 Union Place
Tuckahoe, NY 10707
Tel (914) 961-3373
Fax (914) 961-5943

White Plains

223 Grove Street
White Plains, NY 10601
Tel. (914) 949-6462
Fax (914) 949-8211

Yonkers

1511 Central Park Avenue
Yonkers, NY 10701
Tel. (914) 793-8400
Fax (914) 793-9117
www.mhacy.com

**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
ci.mount-vernon.ny.us

New Rochelle

**Department of Planning &
Community Development**

515 North Avenue
New Rochelle, NY 10801
Tel. (914) 654-2186
Fax (914) 632-3626
www.newrochelleny.com

White Plains

Department of Planning

255 Main Street – Annex Building
White Plains, NY 10601
Tel. (914) 422-1366
Fax (914) 422-1301
www.ci.white-plains.ny.us

Yonkers

**Department of Planning &
Development**

**Bureau of Community
Development**

87 Nepperhan Avenue
Yonkers, NY 10701
Tel. (914) 377-6650
Fax (914) 377-6672
www.cityofyonkers.com

County of Westchester

Department of Planning

148 Martine Avenue, Rm. 414
White Plains, NY 10601
Tel. (914) 995-2427
Fax (914) 995-9093
www.westchestergov.com/planning/

**WESTCHESTER COUNTY
SOCIAL SERVICES DISTRICT OFFICES
AND EMERGENCY SERVICES**

County of Westchester

112 East Post Road
White Plains, NY 10601
Tel. (914) 995-5000
Fax (914) 995-2112
www.westchestergov.com/social/main.htm

Mount Vernon

100 East First Street
Mt. Vernon, NY 10550
Tel. (914) 813-6000

Peekskill

750 Washington Street
Peekskill, NY 10566
Tel. (914) 862-5000

White Plains

85 Court Street
White Plains, NY 10601
Tel. (914) 995-5840

Yonkers

131 Warburton Ave
Yonkers, NY 10701
Tel. (914) 231-2000