Westchester County Analysis of Impediments

Supplement to Chapter Twelve – Zoning Analysis

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PREPARED BY

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Introduction

The following information and analyses build upon prior analyses conducted by the County and Westchester municipalities in consultation with the court-appointed federal monitor ("Monitor") for the Settlement Agreement. The last full version of the Analysis of Impediments was submitted to United States Department of Housing and Urban Development (HUD) on April 24, 2013 in response to letters dated March 13, 2013 and March 25, 2013 from HUD. After the April 2013 submission the County provided three additional zoning analyses, seven, eight, and nine as a supplement to Chapter 12 in the 2013 Analysis of Impediments as detailed below.

Seventh Zoning Analysis

On June 13, 2013, the County submitted a seventh zoning analysis to HUD and the Monitor. The submission included zoning analyses for the Town of Ossining and the Villages of Ardsley, Bronxville and Pelham, and the Town/Village of Scarsdale. This zoning analysis built on the County's Sixth Zoning Analysis, which is contained in Appendix 51 of the AI, and attempted to address concerns raised by HUD in its May 10, 2013 letter, which provided the reasons for the disapproval of the County's FY 2012 and FY 2013 Annual Action Plans. If the seventh zoning analysis were to be found acceptable by HUD, the County stated that it would conduct a similar analysis with respect to the remaining 26 eligible municipalities.

Eighth Zoning Analysis

On July 23, 2013, the County submitted an eighth zoning analysis to HUD and the Monitor. The submission included zoning analyses for the Towns of Eastchester, Lewisboro, North Salem, Ossining and Pound Ridge, and the Villages of Ardsley, Bronxville, Pelham and Larchmont, and the Town/Village of Scarsdale. This zoning analysis built on the County's sixth and seventh zoning analysis, which is contained in Appendix 51 of the AI and the zoning analyses for Ardsley, Bronxville, Larchmont, Ossining and Pelham submitted on June 13, 2013. The eighth zoning analysis attempted to address concerns raised by HUD at the technical assistance conference held with HUD on July 2, 2013. If this revised analysis were to be found acceptable by HUD, the County stated that it would conduct a similar analysis with respect to the remaining 21 eligible municipalities.

Ninth Zoning Analysis

In December 2016, the County submitted a ninth zoning analysis which contained three sections. Section 1, entitled Summary of County Efforts Since 2013 AI, detailed the current Westchester County initiatives to promote fair and affordable housing within the eligible communities defined in the Settlement and Order of Stipulation and Dismissal (Settlement), dated August 10, 2009. Section 2, entitled Summary of 750 Affirmatively Furthering Fair Housing (AFFH), detailed the current status of all AFFH units administered by Westchester County. Finally, Section 3, entitled Status of Municipal Zoning Analysis, updated and summarized the current zoning and affordable housing initiatives and implementation strategies of the five remaining communities that required additional actions to further fail and affordable housing according to the Department of Justice.

Tenth Zoning Analysis

This supplement contains the tenth zoning analysis. This zoning analysis seeks to compare municipal zoning patterns to determine if there is a pattern or specific zoning regulations that have resulted in the concentration of Black/African American and Hispanic populations as defined by having a population percentage greater than Westchester County. The zoning of sixteen municipalities as agreed to by HUD in the Westchester County Urban Consortium were studied and compared; eight municipalities with the highest Black/African American and Hispanic percentage and eight municipalities with the lowest Black/African American and Hispanic percentage. These included the following communities which are listed in alphabetical order under the most diverse or least diverse headings:

Most Diverse Communities

1. **Village of Elmsford**
2. **Town of Greenburgh**
3. **Village of Mamaroneck**
4. **Village/Town of Mount Kisco**
5. **Village of Ossining**
6. **City of Peekskill**
7. **Village of Port Chester**
8. **Village of Sleepy Hollow**

Least Diverse Communities

9. **Village of Bronxville**
10. **Town of Eastchester**
11. **Village of Larchmont**
12. **Town of Lewisboro**
13. **Town of New Castle**
14. **Town of Pound Ridge**
15. **Village/Town of Scarsdale**
16. **Town of Somers**

This tenth zoning analysis is broken down into the following sections:

- **Section 1- Definitions and Methodology – Provides information on the definitions and methodology used within this analysis.**
- **Section 2 – Overview of Westchester County – Provides information on the county-wide patterns of the distribution of White Non-Hispanic, Black/African American, and Hispanic populations.**
- **Section 3 – Individual Municipal Zoning Reviews – Analyzes each of the 16 municipalities based on the methodology described in Section 2.**
- **Section 4 – Comparison of Communities – Compares the zoning between the 16 municipalities analyzed in Section 3.**
- **Section 5 – County Actions – Updates to Westchester County's fair and affordable housing Actions**

Section 1 Definitions and Methodology

Definitions

ACS Data

The American Community Survey (ACS) is an ongoing statistical survey conducted by the U.S. Census Bureau, with new data released yearly. The figures produced by the ACS are estimates at a 90% confidence interval, and are subject to a margin of error. The Census Bureau only releases estimates for smaller geographies collected over 5-year periods, to reduce the margin of error. The ACS data used here is based on surveys collected between 2011 and 2015. Caution should be used in comparing ACS data with decennial census data when interpreting changes that are within the margin of error.

Black/African American

As defined by the U.S. Census Bureau, a person who is classified, based on self-identification as having origins in any of the Black racial groups of Africa. It includes people who indicate their race as "Black or African American," or report entries such as African American, Kenyan, Nigerian, or Haitian.

Concentration

Areas, analyzed at the Census Tract level, where the percentage of a minority group is higher than the percentage of that same minority group in all of Westchester County (excluding group quarters). According to the 2010 Census, the Black/African American population excluding group quarters county-wide was 14.1% and the Hispanic population excluding group quarters was 22.0%. Concentrations, if applicable, are identified in Maps 3 and 4 for each community.

GIS

Geographic Information System (GIS) is a computer-based tool used for mapping, visualizing, and analyzing geographic features and data.

Hispanic

As defined by the U.S. Census Bureau, a person who is classified, based on self-identification, under one of the U.S. Census Bureau's Hispanic, Latino or Spanish categories, including Mexican, Puerto Rican, Cuban, or another Hispanic, Latino, or Spanish origin.

Low/Moderate Income Area

An area, analyzed by Census block group, with a percentage of the population greater than 43% considered of low/moderate income, determined by FY 2014 data provided by the U.S. Department of Housing and Urban Development.

Minority

For the purposes of this analysis, a person who identifies as either single race Black/African American or Hispanic.

Westchester Urban County Consortium

The Westchester Urban County Consortium (the "Consortium") includes participating Cities, Towns and Villages who have agreed by cooperative agreement to apply together for U.S. Department of Housing and Urban Development housing and community development grants. The Westchester County Department of Planning is the administrating agent for the Consortium. Before it was disbanded, the Consortium comprised 36 of Westchester's 45 municipalities.

Zoning Analysis

A detailed review and analysis of the zoning code and land use patterns within a community to determine whether there is a correlation between low/moderate income populations, minority residential patterns, and zoning. To provide a clearer understanding of the issues and opportunities present in these communities, in this analysis, the zoning districts within each community were simplified and labeled as one of four generalized residential categories, including single-family residences, two-family residences, multi-family residences, and non-residential districts.

Detailed Zoning Analysis

For the purposes of this AI, VHB has undertaken a detailed review and analysis of zoning and land use for eight Westchester Urban County Consortium communities with the highest proportional minority populations and eight Westchester Urban County Consortium communities with the lowest proportional minority population. This zoning analysis examines zoning and residential land use patterns. The purpose of the zoning analysis is to determine whether there is a correlation between low/moderate income populations, minority residential patterns, and zoning. This is not a housing affordability study.

The following is a description of the methodology that has been employed to undertake the zoning analysis and provide the information in this AI:

17. The most recent electronic official zoning map for each individual consortium community was obtained and is provided in the AI. These individual consortium community **Zoning maps (Map 1)** have not been altered or manipulated in any way. Where the individual consortium community map was not readily available, the 2015 Westchester County GIS zoning district data layer was used.

18. For comparison purposes, zoning districts for all consortium communities were grouped into generalized categories to create commonalities throughout the consortium **(Generalized Zoning map, Map 2)**. A Generalized Zoning map has been created for each individual consortium community to facilitate the detailed zoning analysis.

Each consortium community has its own unique zoning ordinance with varying zoning districts. Therefore, there is not uniformity across communities in the definitions of specific zoning terms and districts. For example, a single-family district in one community permits no accessory housing, while a single-family district in another community permits accessory housing that could be rented to a non-related household, in essence, creating a two-family home. While these districts are both labeled as single-family, the latter provides housing opportunities that the former does not. Any areas that do not have a designated zoning district as a result of roadways or other Rights-of-Way, were left blank on the map. In order to provide a clearer understanding of

opportunities present in these communities, the zoning districts within each community were simplified and labeled as these four generalized categories:

- Single-family residences (including some districts which permit accessory apartments than can only be rented to blood-relatives),
- Two-family residences (including some single-family districts which permit accessory apartments than can be rented to anyone),
- Three or more family residences (multi-family residences),
- All non-residential zones where residential uses are not permitted (including all municipal variations of commercial or business, industrial/manufacturing, community/public facilities, parks/open space, and parking districts).

Maps were created comparing low/mod income populations to concentrations of African-American and Hispanic populations within each community. Areas with concentrations of African-American populations (defined as areas where the percentage of African-Americans is higher than the percentage of African-Americans at the county-wide level) were shown. This data was layered on top of Generalized Zoning maps to create a map showing areas with concentrations of African-Americans with low/moderate income in relation to zoning. This analysis was also done in a separate map to depict low/moderate income Hispanic concentrations. According to the 2010 Census, the Black/African-American population excluding group quarters county-wide is 14.1% and the Hispanic population excluding group quarters county-wide is 22%. Our analysis identifies concentrations of Black/African-American and Hispanic populations when the local percentage exceeds the county-wide percent.

These Low/Moderate Income and African-American or Hispanic Concentrations with Generalized Zoning maps **(Maps 3 and 4, respectively)** were created for each consortium community to help determine whether there is a correlation between zoning and concentrations of minority populations These maps also illustrated the Census block groups designated low/moderate income based upon the FY 2014 HUD data, which identifies block groups with a population greater than 43% of low/moderate income.

3. Maps were created to depict Black/African-American and Hispanic populations without group quarters by municipal zoning district **(Maps 5 and 6, respectively)**. The 2010 census block data was overlaid with the municipal zoning polygons in GIS. Where census blocks were split by zoning districts, population was apportioned based on percent area of block that falls within the zoning district. This data was then extracted for each municipality to prevent overlap with neighboring municipalities. The resulting data is provided in map form and excel tables and show percentages of Black/African-American and Hispanic populations within each zoning district. Maps 5 and 6 do not depict concentrations as defined in this analysis but only the percentage of Black/African-American and Hispanic populations living within a particular zoning district.

4. Population data is presented excluding group quarters when the data was available. All data sources are identified. It must be noted that Census data used in this analysis provided on the maps in this section is based on census block group areas while zoning areas do not follow census boundaries. As a result, census block group data for populations may be mapped in an area that does not permit any residential use if a portion of the census block group does have populations

within that block group.

5. Summaries of additional actions related to affordable housing undertaken for each consortium community are provided to demonstrate community efforts in relation to increasing Fair and Affordable Housing.

Section 2 Overview of Westchester County

Westchester County shares its southern boundary with New York City and its northern border with Putnam County. It is bordered on the west side by the Hudson River and on the east side by the Long Island Sound and Fairfield County, Connecticut. According to the 2010 Census, Westchester County had a population of 949,113, estimated to have increased by 2.9% to 976,396 by 2015. Westchester County covers an area of 450 square miles, consisting of 6 cities, 19 towns, and 23 villages (see Map 1).

Westchester's first communities were founded along the Hudson River and Long Island Sound shorelines and at intersection points on the main post roads. The communities that were founded as a result of waterfront industries tend to have large and developed downtown and waterfront areas. The development of railroads prompted growth and attracted new commerce, industry and residential development in the vicinity of train stations. These residential and commercial hubs around train stations still exist today. In the twentieth century, Westchester became more integrated into the economy of New York City as parkways and highways replaced railroads as the region's primary mode of transportation.

These transportation routes have been responsible for the County's subsequent development patterns, with city and town growth being most pronounced along these transportation corridors. There are five north/south corridors and three east/west corridors. The north/south routes are (going from west to east): State Route 9/Albany Post Rd/Broadway Corridor, the Saw Mill River Parkway Corridor, the Sprain Brook Parkway, the Hutchinson River Parkway, and the Route 1/I-95/New England Thruway. The east/west corridors are, from south to north: the Cross County Parkway, the Cross Westchester Expressway/I-287, and the US Route 202/6 corridor.

Metro-North Railroad operates three lines in the county; west to east, they are the Hudson, the Harlem, and the New Haven lines. All three lines provide local service between Westchester and Grand Central Station in Manhattan.

DEMOGRAPHIC PATTERNS

White Non-Hispanic Population

The Countywide map showing 2010 White Non-Hispanic Population illustrates the percent of White Non-Hispanic population in Westchester County by Census Tracts. As illustrated on the map, the greatest proportion of White Non-Hispanic population is generally found in the least populated and most environmentally constrained area of the county- the northeastern part of the county. See Map 2- White Non-Hispanic Population in Westchester County by Census Tracts for the locations of White Non-Hispanic population. These demographic patterns can be compared to the total White Non-Hispanic population in Westchester County, which is 544,563 persons or 57.38% of the total County population.

Black Non-Hispanic Population

The Countywide map showing 2010 Black Non-Hispanic Population illustrates the percent of single race Black Non-Hispanic population in Westchester County by Census Tracts. See Map 3- Black Non-Hispanic Population in Westchester County by Census Tracts for the locations of concentrations of single race Black Non-Hispanic population. These demographic patterns can be compared to the total single race Black Non-Hispanic population in Westchester County, which is 126,585 persons or 13.34% of the total population.

Hispanic Population

The Countywide map showing 2010 Population of Hispanic Origin illustrates the percent of Hispanic population (of any race) in Westchester County by Census Tracts. See Map 4- Population of Hispanic Origin in Westchester County by Census Tracts for the locations of concentrations of Hispanic population. These demographic patterns can be compared to the countywide share of the population that is of Hispanic origin, which is 207,032 persons or 21.8% of the total population.

Section 3

Individual Municipal Zoning Reviews: Most Diverse Communities

Village of Elmsford

The Village of Elmsford is in southern Westchester and is bounded entirely by the Town of Greenburgh. Elmsford's land area is approximately one square mile.

The total population of Elmsford (excluding group quarters) was 4,663 in 2000, 4,654 in 2010, and 4,754 in 2015,[1] representing moderate growth of approximately 2% in 15 years, or a population increase of 91 residents.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 20.4% and 38.0%, respectively, of the total population. The 2010 White population was 46.3% of the total population. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), Elmsford has a higher percentage of Black/African American and Hispanic residents.

Table 1: Elmsford Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	4,676	4,663	4,664	4,654	4,765	4,754
Race as a Percentage						
White	55.8%	55.9%	46.4%	46.3%	43.2%	-
Black	20.3%	20.2%	20.5%	20.4%	24.0%	-
Hispanic (any race)	23.3%	23.2%	38.0%	38.0%	36.2%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The 2015 ACS data does not breakdown race within group quarters. However, in 2015, the Black/African American and Hispanic populations comprised 24.0% and 36.2% of Elmsford's total population, respectively (including group quarters). This represents an increase in the Black/African American population and Hispanic populations over time. Specifically, the Hispanic population increased by over 600 residents since 2000. Correspondingly, the White population has decreased from 55.8% of the total population in 2000 (including group quarters) to 43.2% in 2015. Overall, the Village has become more diverse over this time.

In 2010, there were 1,618 total households in Elmsford, of which 1,101 (68.0%) were classified as family households. The average household size was 2.88 persons and the average family size was 3.39 persons. There were 1,846 housing units, of which 44.2% were single-family homes, 16.0% were two-family homes,

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

and 39.8% were multi-family residences (three or more units).[2] The median household income in 2010 was $76,218, slightly below the 2010 County median household income of $79,619. There are two low/moderate census block groups within the Village of Elmsford, which encompasses approximately one third of the community.

Zoning Ordinance

Multi-Family

The zoning regulations for the Village of Elmsford are set forth in Chapter 335 of the Village Code. There are five zoning districts within the Village that permit multi-family housing:

- **R-3 Three- or More Family Residence**
- **RCD Residential Cluster Development**
- **B Business**
- **CB Central Business**
- **NB Neighborhood Business**

The R-3, RCD and B districts permit multi-family residences as-of-right and are mapped across the Village, though they are concentrated along Route 119 and Saw Mill River Road. The CB district permits mixed-use multi-family development by special permit only; this district is mapped in the center of the Village at the intersection of Route 119 and Route 9A. The NB district also permits mixed-use multi-family residential buildings by special permit only. There is one NB district mapped to the west of the Saw Mill River Parkway.

Elmsford's zoning regulations dictate that at least 20% of all proposed residential units within an RCD district must be designated as affordable. Affordable units are restricted to qualifying households, which include households for which the annual income does not exceed the following multiples of the current annual Westchester County median household income:

Unit Type	Multiple
Studio	0.50
1 bedroom	0.65
2 bedrooms	0.80
3 or more bedrooms	1.00

Single-Family and Two-Family Zones

As shown on Map 2, Generalized Zoning, single-family districts within Elmsford are concentrated to the east of I-287 and along the Village's southern border. There are two single-family residence districts, the R-O One-Family district, which requires a minimum lot size of one half acre and is mapped to the east of I-287, and R-1 One-Family Residence, which requires a minimum lot size of 5,000 sf and is mapped in areas along the southern border of Elmsford. A large portion of the R-O district is inhabited by the Knollwood Country Club and is not available for residential development.

[2] **Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.**

The only district specifically zoned for two-family dwellings is the R-2 Two-Family Residence district, which requires a minimum lot size of 5,000 sf per dwelling unit. This zoning designation is mapped on large portions of the Village between the Saw Mill River and Sprain Brook Parkways.

In addition, certain lots within the LO, Limited Office Use district are called out in the zoning regulations to allow for single- and two-family development, though given the limited scope of permitted development, this district has been categorized for non-residential uses in this analysis.

Non-Residential Districts

There are two districts in Elmsford that do not permit any residential uses, including LI Light Industrial and LO Limited Office. These areas are mapped in limited locations across the Village, primarily adjacent to I287. In addition, a large area of the land within Elmsford is dedicated to three major roadways, including I-287, the Saw Mill River Parkway and the Sprain Brook Parkway. The areas including and immediately adjacent to these roadways are unzoned.

Residential Land Use and Zoning

As shown on Maps 3 and 4, the Black/African American and Hispanic population exceed the County percentage in much of the Village and are represented in both low/moderate income and non-low/moderate income areas, as well as in single-, two- and multi-family districts. In addition, there is one low/moderate income area in which the Black/African American and Hispanic population does not exceed the County percentage; this area is zoned primarily to permit multi-family development.

Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total population within that district. According to the data, Black/African American residents compose the highest percentages of the population living within the LI Light Industrial, R-2 Two-Family Residence, RCD, and unzoned districts compared to other districts. The pattern for Hispanic residents is slightly different. Hispanic residents compose the highest percentages of the population living in the CB, B, LI and R-2 districts. Both populations, however, reside in all populated zoning districts, including the single-family districts. Black/African American and Hispanic populations are represented in both of the single-family districts.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Elmsford

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
B	70.4	590	15.6%	45.7%
CB	14.9	131	6.1%	70.6%
LI	33.4	129	35.0%	45.5%
LO	8.0	8	4.4%	24.7%
R-0	109.9	173	12.9%	11.2%
R-1	68.9	520	18.1%	28.6%
R-2	144.2	2,098	21.0%	46.1%
R-3	2.7	0	-	-
RCD	26.6	511	20.2%	12.6%
UNZONED	180.1	411	24.1%	30.6%

Source: 2010 US Census

Additional Actions Undertaken

As mentioned above, at least 20% of proposed residential units within any residential cluster development is required to be affordable.

Summary

The Village of Elmsford is very diverse. The Village zoning districts consist of a mixture of single-, two- and multi-family districts, and minority populations are represented in all zoning district types including the R-O with a minimum lot area of one half acre. In addition, existing zoning regulations require the inclusion of affordable units in any residential cluster development.

Town of Greenburgh

The Town of Greenburgh is located in the south-central portion of Westchester County. The Town is bounded to the north by the Town of Mount Pleasant, to the south by the City of Yonkers, to the east by the Town of North Castle, the City of White Plains and the Village of Scarsdale, and to the west by the Hudson River. The Town includes six incorporated villages: Ardsley, Dobbs Ferry, Elmsford, Hastings-on-Hudson, Irvington and Tarrytown. The unincorporated area of the Town, which is the subject of this analysis, occupies 18 square miles. The census data that follows refers only to this unincorporated area.

The total population[1] of the Town, excluding group quarters, was 42,515 in the year 2000, 42,986 in 2010, and 44,511 in 2015, representing a growth rate of approximately 4.7% in that time. Of the total residents in 2010, excluding group quarters, 18.5% were Black/African American and 13.5% were Hispanic. In Westchester County, 14.1% of the total 2010 population excluding group quarters was Black/African American and 22.0% was Hispanic.

Table 1: Greenburgh Population and Race Estimates for Years 2000, 2010, and 2015[1,2]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	42,771	42,515	43,670	42,986	45,133	44,511
Race as a Percentage						
White	63.6%	63.5%	60.9%	60.6%	60.0%	-
Black	20.2%	20.3%	18.4%	18.5%	19.9%	-
Hispanic (any race)	8.3%	8.3%	13.5%	13.5%	13.6%	-

* American Community Service 2015 data do not provide group quarters information by race.

As shown in Table 1 and discussed above, the Town population has increased moderately since the year 2000. The population has also become more diverse with a growing Hispanic population that increased from 8.3% in 2000 to 13.6%. The Black/African American population has decreased from 20.2% in 2000 to 19.9% in 2015 (population including group quarters). Though not listed in the table above, there is also a significant Asian population in Greenburgh, which has grown from approximately 10.7% of the total population in 2000 to 11.6% in 2015.

There were 16,424 households in the Town in 2010 and the average household size was 2.57. There were 17,758 housing units[3], of which 61% were single-family, 3% were two-family, and 36% were multi-family.

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

[2]Data for this analysis was obtained at the Census Tract level for the Town of Greenburgh, which includes the Census Tracts 107.01, 107.02, 108.01, 108.03, 108.04, 109.01, 109.02, 109.03, 110, 111.01 and 111.02. Though a small portion of Census Tract 111.01 is located within the Village of Elmsford, that portion has been included in the Town of Greenburgh population numbers.

[3]Housing unit and median household income data source: Town of Greenburgh 2016 Draft Comprehensive Plan, dated 9/28/16. For the purposes of this analysis, structures with one unit are considered single-family homes,

Median household income in the Town was $116,698, above the 2010 County household median income of $79,619. There are two low/moderate income areas in the Town.

Zoning Ordinance

Multi-Family

Per Chapter 285 of the Town Code, there are nine zoning districts that permit multi-family housing:

- M-6 Multifamily Residence
- M-10 Multifamily Residence
- M-14 Multifamily Residence
- M-22 Multifamily Residence
- M-25 Multifamily Residence
- M-174 Multifamily Residence
- PH Scatter-Site Public Housing District
- CA Central Avenue Mixed-Use Impact
- UR Urban Renewal

Districts that permit multi-family development are scattered throughout the Town of Greenburgh. The UR district and the M districts, with varying building length and minimum lot area requirements, permit multi-family development as-of-right. PH districts permit multi-family housing as long as the development is financed for public housing. The CA district, which is mapped along Central Avenue, permits multi-family development on a minimum two-acre lot only.

In addition, pursuant to Section 285-41 supplementary multi-family housing regulations, 10% of all units in new multi-family developments in the M-6 through M-174 districts and the CA and UR districts must be affordable (defined as dwelling units constructed for families whose annual income does not exceed 80% of the actual Westchester County median income). When a multi-family development contains 20% or more affordable units, the Town Board may waive applications fees or consider increasing zoning densities.

While multi-family uses are permitted in nine zoning districts, together these districts only amount to approximately 8.2% of the total land area in Greenburgh.

Single- and Two-Family Zones

A large portion of the Town is zoned for single-family residential use. Single-family zoning districts include the following:

- R-5 One-Family Residence, 5,000 sf minimum lot area
- R-7.5 One-Family Residence, 7,500 sf minimum lot area
- R-10 One-Family Residence, 10,000 sf minimum lot area
- R-15 One-Family Residence, 15,000 sf minimum lot area
- R-20 One-Family Residence, 20,000 sf minimum lot area

structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

- R-30 One-Family Residence, 30,000 sf minimum lot area
- R-40 One-Family Residence, 40,000 sf minimum lot area
- PUD Planned Unit Development District
- OB Office Building District
- OB-1 Office Building District
- LOB Limited Office Building District
- DS Designed Shopping District
- IB Intermediate Business

Single-family development is permitted as-of-right in every zoning district listed above, except for the IB Intermediate Business district, which only permits the existing single-family homes.

The CB Close Business district is the only district specifically zoned to permit two family dwelling units. The CB district is mapped on two very small areas of land within the Town, close to its border with Elmsford.

Non-Residential Districts

There are five districts in Greenburgh that do not permit any residential uses, including the following:

- PED Planned Economic Development District
- HC Hartsdale Center
- LI Light Industrial
- GI General Industrial
- PD Nonresidential Planned Development

Greenburgh's nonresidential districts are generally located in the northern portion of the Town, near Mount Pleasant and Tarrytown, with one GI district mapped along the border with Dobbs Ferry. The PED district was created in 2015 by Local Law No. 3-2015. Therefore, this district appears on Map 1, the Town's zoning map, but is not depicted on Maps 2 through 6. In addition, there is an overlay CD Conservation District for which the permitted uses are determined by the underlying zoning.

Residential Land Use and Zoning

As shown on Map 3, the percentage of Black/African American residents exceeds the Westchester County percentage at the northeast corner of Greenburgh, to the north and east of Elmsford. The Hispanic population only exceeds the County percentage in one small area adjacent to Elmsford's southeastern border. There are also two low/moderate income areas in the Town which overlap with these areas of minority populations, and include land area zoned for both single-family and multi-family uses. However, much of the area that contains greater than the County percentages of minority populations do not coincide with these low/moderate income areas. ~~As a result, there is no pattern between the location of low/moderate income areas and minority populations within Greenburgh.~~

Table 2 and Maps 5 and 6 depict the percentage of Black/African-American and Hispanic populations in each zoning district compared to the total population in that district. According to the data, a higher percentage of residents live within the IB Intermediate Business and UR Urban Renewal districts compared to the other zoning districts. The IB district permits single-family homes, while the UR district permits multi-family development. Meanwhile, minority population percentages are lowest within the R-40, R-15,

M-174, and CA districts; the latter two districts permit multi-family residential development while the former two do not.

Among the single-family districts, though the minority percentage is the highest in the R-5 district, a higher percentage of residents in the R-30 district are Black/African American or Hispanic compared to the R-15, which has a smaller minimum lot size requirement.

The Town also has 246 low-income public housing units maintained by the Greenburgh Housing Authority.

Table 2: Percentage of Black/African American and Hispanic Populations within each Zoning District in Greenburgh

Zoning District	Acres	Total Population	Black/ African-American % w/o Group Quarters	Hispanic % w/o Group Quarters
CA	323.9	2,677	4.1%	10.3%
CB	18.2	118	31.2%	31.0%
DS	99.0	242	29.2%	24.4%
GI	101.0	0	-	-
HC	10.1	253	4.0%	8.2%
IB	61.4	315	16.9%	69.0%
LI	58.3	113	29.9%	22.5%
LOB	34.0	92	27.8%	13.7%
M-10	117.0	437	36.3%	13.6%
M-14	205.6	3,591	26.5%	13.1%
M-174	16.3	680	4.9%	11.0%
M-22	3.4	24	13.5%	23.1%
M-25	29.1	297	5.9%	12.1%
M-6	91.9	16	14.4%	27.8%
OB	506.0	256	13.4%	15.6%
OB-1	37.3	271	51.5%	12.7%
PD	358.8	55	38.8%	7.9%
PH	16.4	114	62.3%	8.6%
PUD	624.6	2,262	12.1%	10.5%
R-10	1,087.7	5,204	18.5%	12.6%
R-15	130.4	592	2.7%	7.9%
R-20	3,299.5	7,777	9.8%	8.0%
R-30	1,122.5	1,261	8.3%	9.2%
R-40	1,536.7	1,216	4.4%	6.5%
R-5	169.7	2,011	35.0%	25.0%
R-7.5	1,277.6	10,326	19.5%	13.9%
UR	132.6	1,828	61.1%	31.1%

Source: 2010 US Census

Additional Actions Undertaken

The Town of Greenburgh encourages the development of affordable housing through the inclusion of both mandatory and bonus/incentive-based provisions in its zoning code, as described in detail above. According to the Town of Greenburgh's draft Comprehensive Plan from 2016, recent affordable housing units created through these mechanisms include two of the 17 units at the Preserve at Greenburgh, located on Knollwood Road, 44 rental units at Avalon Green II, a 444-unit rental complex, seven affordable units of the additional 68 units at Avalon Green III, and five units at The Esplanade, an approved 51-unit rental building on Central Park Avenue South.

Summary

The Town of Greenburgh has been increasing in diversity since 2000. The Village zoning regulations provide for a range of housing types, including multi-family units, two-family homes, and single-family homes on an array of lot sizes. In addition, current zoning regulations governing affordable housing encourage the creation of affordable units in the Town of Greenburgh.

Village of Mamaroneck

The Village of Mamaroneck is in southern Westchester and is bounded by the City of Rye, the Town/Village of Harrison, the Town of Mamaroneck and the Long Island Sound. The Village's land area is approximately 3.1 square miles.

The total population of the Village of Mamaroneck (excluding group quarters) was 18,431 in 2000, 18,525 in 2010, and 18,848 in 2015,[1] representing moderate growth of approximately 2% in 15 years, or a population increase of 417 residents.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 3.9% and 24.7%, respectively. The 2010 White population was 76.5%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), the Village had a lower percentage of Black/African American residents and a slightly higher percentage of Hispanic residents.

Table 1: Mamaroneck Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	18,752	18,431	18,929	18,525	19,219	18,848
Race as a Percentage						
White	84.6%	84.4%	76.8%	76.5%	75.7%	-
Black	4.1%	4.2%	4.1%	3.9%	6.5%	-
Hispanic (any race)	17.5%	17.8%	24.3%	24.7%	20.6%	-

* American Community Survey 2015 data do not provide group quarters information by race.

However, in 2015, the Black/African American and Hispanic populations composed 6.5% and 20.6% of the Village's total population, respectively (including group quarters). This represents an increase in the Black/African American and the Hispanic population over time, although the Hispanic population first increased in 2010 and then decreased in 2015. Correspondingly, the White population has decreased from 84.6% of the total population in 2000 (including group quarters) to 75.7% in 2015. Overall, the Village has become more diverse over this time.

In 2010, there were 6,998 total households in the Village, of which 4,707 (67.3%) were classified as family households. The average household size was 2.65 persons and the average family size was 3.23 persons. There were 7,512 housing units, of which 50.2% were single-family homes, 14.0% were two-family homes,

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

and 35.1% were multi-family residences (three or more units).[2] The median household income in 2010 was $86,307, slightly above the 2010 County median household income of $79,619. There are five low/moderate census block groups within the Village of Mamaroneck.

Zoning Ordinance

Multi-Family

The zoning regulations for the Village of Mamaroneck are set forth in Chapter 342 of the Village Code. There are eleven zoning districts within the Village that permit multi-family housing:

- TOD Transit Oriented Development Overlay
- RM/SC Multiple Residence/Senior Citizen Housing
- R-4F/P One to Four Family Residential/ Parking
- R-4F One to Four Family Residential
- RM-1 Multiple Residence
- RM-2 Multiple Residence
- RM-3 Multiple Residence
- C-1 General Commercial
- C-2 Central Commercial
- C-1/RM-2 General Commercial/Multiple Residence
- RM-1/P Multiple Residence/ Parking

The TOD, RM/SC, R-4F, R-4F/P, RM-1, RM-2, RM-3 and RM-1/P permit multi-family residences as-of-right. The C-1, C-2 and C-1/RM-2 permit multi-family development by special permit only. RM/SC districts permit multi-family developments for citizens above 62 years of age or family members of such citizens only. Generally, multi-family districts are mapped along East Boston Post Road and Mamaroneck Avenue, particularly clustered near the Mamaroneck Metro-North train station.

Several districts encourage the creation of below-market rate housing through the use of a floor area bonus, including the RM-1, RM-2, RM-3, C-1, and C-2. The floor area ratio (FAR) is the relationship between the total amount of usable floor area that a building has, or has been permitted for the building, and the total area of the lot on which the building stands. This ratio is determined by dividing the total, or gross, floor area of the building by the gross area of the lot. Chapter 342, Article XV sets forth the regulations for the below-market rate housing, allowing for bonus provisions to increase the number of units or floor space devoted to housing, upon approval of the Planning Board, according to the following schedule:

Zoning District	**Bonus**
C-1	0.2 FAR bonus
C-2	0.5 FAR bonus
RM-1	20% unit bonus
RM-2	20% unit bonus

[2] Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

Zoning District	Bonus
RM-3	20% unit bonus

For each additional market-rate unit produced because of the bonus provision, one comparable below-market-rate unit must be provided. In all cases, 50% of the total number of additional units provided by these bonus provisions must be reserved for below-market-rate families, defined as families whose aggregate annual income does not exceed 80% of the actual Westchester County median income.

Additional bonuses are permitted in C-2 districts for developments which provide 100% affordable units. Furthermore, the zoning code outlines separate regulations for floor area bonuses in the TOD Overlay district, allowing up to a maximum floor area ratio of 1.5 provided that the development includes additional amenities or monetary contributions, such as a full-service grocery store, provision of green building elements, and/or payment into a Neighborhood Stabilization Fund. The TOD Overlay can be found on Map 1, the Village's zoning map, but is not shown on Maps 2 through 6 or Table 2 below.

Single-Family and Two-Family Zones

As shown on Map 2, Generalized Zoning, single-family districts within the Village of Mamaroneck are mapped on a large portion of the Village land area. There are nine single-family residence districts which range in the permitted lot sizes, as follows:

- R-20 Single-Family Residential 20,000 sf lots
- R-15 Single-Family Residential 15,000 sf lots
- R-10 Single-Family Residential 10,000 sf lots
- R-7.5 Single-Family Residential 7,500 sf lots
- R-6 Single-Family Residential 6,000 sf lots
- R-5 Single-Family Residential 5,000 sf lots
- R-6/O-1 Single-Family Residential 6,000 sf Lots/ Office
- R-5/O-1 Single-Family Residential 5,000 sf Lots/ Office
- R-5/ P Single-Family Residential 5,000 sf Lots/Parking

The mixed single-family residence and office districts permit residential development by special permit only. The only district specifically zoned for two-family dwellings is the R-2F One and Two-Family Residential district. This zoning district is mapped in the northern portions of the Village on either side of the Metro-North train tracks.

Non-Residential Districts

There are six districts in the Village of Mamaroneck that do not permit any residential uses:

- M-1 Manufacturing
- MC-1 General Marine – Commercial
- MC-2 Central Marine – Commercial
- MR Marine Recreation
- P Parking
- PB Public District/Parkland

The M-1 district is mapped in one area along the Metro-North tracks and the other uses are located primarily along the waterfront, permitting marine uses and parkland. The MR district does permit seasonal residences for recreation club members and employees, however given the limited scope of this use, this district has been categorized for non-residential uses in this analysis. The HISO Harbor Island Scenic Overlay is an overlay district for which the permitted uses are determined by the underlying zoning designation.

Residential Land Use and Zoning

As shown on Map 3, the Black/African American population is below the County percentage across the entire Village, while the Hispanic population, depicted on Map 4, exceeds the County percentage in much of the Village. The Hispanic population is represented in both low/moderate income and non-low/moderate income areas, as well as in single-, two- and multi-family districts. In addition, there is one low/moderate income area in which the Hispanic population does not exceed the County percentage; this area encompasses zones to permit both single-family and multi-family development. Based on Maps 3 and 4, there is no pattern between the location of minority populations and low/moderate income areas or zoning for multi-family development.

Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total population within that district. According to the data, Black/African American and Hispanic residents compose the highest percentage of the population living within the RM-SC, RM-3, C-2 and R-4F districts (which permit multi-family residential development) and the M-1 district (which does not permit residential development) compared to other zoning districts in the Village. Other multi-family zoning districts, particularly the RM-1 and RM-2 districts, have relatively low percentages of minority populations~~, indicating that multi-family zoning is not the cause of any minority areas in Mamaroneck~~. Among the single-family districts, a higher percentage of residents in the R-20 district are Black/African American or Hispanic compared to the R-7.5, R-10, and R-15 which have a smaller minimum lot size~~, indicating that there is no relationship between lot sizes and minority populations~~. Overall, minority populations live in every zoning district in the Village~~; therefore, the data demonstrates that zoning is not a barrier to minority populations.~~.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in the Village of Mamaroneck

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
C-1	117.5	1,872	3.7%	35.2%
C-2	43.1	1,029	6.1%	48.1%
M-1	63.6	292	8.2%	80.6%
MC-1	9.5	19	0.1%	11.9%
MC-2	10.9	16	0.2%	14.6%
MR	50.2	72	0.3%	6.5%
P	1.8	8	7.2%	67.3%
PB	51.0	26	0.3%	14.8%
R-10	113.7	648	0.0%	3.5%
R-15	251.5	809	1.0%	5.9%
R-20	555.8	1,730	2.4%	13.0%
R-2F	165.0	2,985	7.9%	26.8%
R-4F	24.0	974	5.2%	70.2%
R-4F/P	2.6	58	10.0%	67.2%
R-5	419.4	5,845	2.6%	16.7%
R-6	22.9	177	0.9%	6.7%
R-7.5	89.7	651	1.4%	7.8%
RM-1	26.8	504	4.6%	11.5%
RM-1/P	0.6	13	3.6%	23.7%
RM-2	13.3	237	3.7%	12.9%
RM-3	10.4	407	8.0%	50.0%
RM-SC	0.6	20	11.8%	17.3%

Source: 2010 US Census

Additional Actions Undertaken

In 2013, the Village of Mamaroneck conducted a Transit-Oriented Development Zoning Study to inform future zoning changes around the Mamaroneck train station. Based on the recommendations of that study, the Village passed Local Law No. 18-2014, effective December 10, 2014, to map a TOD overlay district on the existing C-1 district along Mamaroneck Avenue, near the train station. This overlay allows for an overall expansion of the development for the inclusion of below-market rate units, without the requirement of a special permit. In addition, as mentioned above, the bonuses permit up to a maximum floor area ratio of 1.5 provided that the development includes additional amenities or monetary contributions, including a full-service grocery store, provision of green building elements, and/or payment into a Neighborhood Stabilization Fund.

Summary

The data used within this analysis shows that the Village of Mamaroneck has continued increasing in diversity over the last 15 years. The Village zoning regulations provide for a range of housing types, including multi-family units, two-family homes, and single-family homes on an array of lot sizes. Approximately 46% of the land area in the Village is zoned for multi-family or small single-family lots of 7,500 sf or less. ~~In addition, there is no distinguishable pattern between these populations and minimum~~

~~lot sizes within the single-family districts.~~ Finally, recent zoning changes, including the adoption of the TOD Overlay district, encourage the development of more affordable units with increased access to public transit within the Village. ~~Therefore, the data and analysis do not indicate that the zoning ordinance for the Village is excluding minority populations nor is it causing areas of minorities~~.

Village/Town of Mount Kisco

The Village/Town of Mount Kisco is located in the northern part of Westchester County and is bounded to the north and east by the Town of Bedford and to the south and west by the Town of New Castle. Mount Kisco comprises 3.1 square miles and is located entirely in the Croton Watershed as part of the New York City reservoir system.

The total population[1], excluding group quarters, of Mount Kisco was 9,929 in 2000, 10,824 in 2010, and 10,983 in 2015, representing a 10.0% population increase over the past 15 years. Of the total 2010 population excluding group quarters, 5.2% were Black/African American and 35.2% were Hispanic. In Westchester County, 14.1% of the total 2010 population excluding group quarters was Black/African American and 22.0% was Hispanic.

Table 1: Mount Kisco Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	9,983	9,929	10,877	10,824	11,060	10,983
Race as a Percentage						
White	77.8%	78.0%	69.5%	69.4%	59.2%	-
Black	6.0%	5.8%	5.2%	5.2%	6.2%	-
Hispanic (any race)	24.5%	24.6%	35.1%	35.2%	44.9%	-

* American Community Survey 2015 data do not provide group quarters information by race.

As shown in Table 1, the population in Mount Kisco has become increasingly diverse. The White population (including group quarters) has decreased from 77.8% of the population in 2000 to 59.2% of population in 2015, while the Hispanic population has increased from 24.5% of the population in 2000 to 44.9% of the population in 2015. The percentage of population identified as Black/African American has increased modestly from 6.0% to 6.2%. Although not shown in Table 1, there has been a slight decrease in the Asian population which represented 4.2% of the population in 2000 and 3.3% in 2015.

In 2010, Mount Kisco had 4,102 households, of which 2,584 (or 63.0%) were family households. The average household size was 2.64 and the average family size was 3.15. There were 4,413 housing units[2] comprised of 37.6% single-family homes, 16.4% two-family homes, and 46.0% multi-family units. Mount Kisco's median household income is $63,929, approximately 19.7% below the Westchester County household median income of $79,619.

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

Zoning Ordinance

Multi-Family

The Village/Town of Mount Kisco zoning ordinance (Chapter 110 of the Village/Town Code) identifies 24 zoning districts, 15 of which permit residential use. The following 10 zoning districts permit multi-family use:

- RM-10, Moderate Density Multi-Family Cluster District
- RM-12, Medium Density Multi-Family Cluster District
- RM-29, High Density Multi-Family Cluster District
- PRD, Planned Residential Development District
- CB-1, Central Business District -1
- CB-2, Central Business District -2
- GR, General Retail District
- CN, Neighborhood Commercial District
- OC, Cottage Office District
- H, Hospital District

The three multi-family districts permit multi-family use as-of-right. The PRD, OC, and H districts require a special permit. The H district only permits multi-family dwellings if they are owned and operated by a hospital for use by hospital staff or senior citizens. The CB-1, CB-2, and GR districts only permit existing apartments above commercial uses; no new multi-family units may be constructed. Multi-family dwellings may be constructed above commercial uses in the CN and OC districts. Zoning districts permitting multi-family use constitute approximately 18% of zoned land in Mount Kisco.

Single- and Two-Family Zones

There are four single-family residential districts: CD, Conservation; RS-12, Low Density Single Family Residence District; RS-9, Moderate Density Single Family Residence District; and RS-6, Medium Density Single Family Residence District. The RT-6, One and Two Family Residence District, permits single- and two-family homes. None of these districts permits accessory residential units, although the CD district permits residences for staff. The single-family and two-family districts comprise approximately 34% and 7%, respectively, of the zoned land in Mount Kisco.

Non-Residential Districts

There are nine zoning districts in Mount Kisco which do not permit residential use. The largest of these districts is the PD, Preservation District which comprises approximately 494 acres. This district contains parks, open space, and land that the Village/Town has deemed to be unsuitable for development due to environmental features. The other districts are commercial and manufacturing districts, as well as a recreation district. In total, the non-residential districts make up approximately 41% of the total zoned land in Mount Kisco.

Residential Land Use and Zoning

As shown on Map 3, Mount Kisco has a smaller percentage of Black/African American population than the County. The Hispanic population, as shown on Map 4, exceeds the County percentage throughout the

entire Village/Town and is represented in both low/moderate income and non-low/moderate income areas. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total population within that district. According to the data, both populations are found in every populated zoning district, with the highest percentages in the multi-family and two-family districts. However, the Black/African American and Hispanic populations are located throughout the single-family districts as well.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Mount Kisco

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
CB-1	32.1	210	10.1%	36.0%
CD	253.2	232	1.8%	8.1%
CB-2	23.6	311	3.6%	73.7%
CL	77.8	449	2.9%	29.5%
CN	5.9	132	1.9%	58.8%
GC	72.5	16	13.9%	30.4%
GR	45.3	184	3.0%	44.1%
H	16.4	166	19.4%	37.2%
OC	18.8	238	1.9%	69.9%
ML	31.2	0	-	-
OD	10.5	111	1.0%	61.6%
OG	28.4	76	0.8%	16.8%
PD	494.2	1,065	6.5%	31.1%
PRD	26.8	149	1.6%	21.4%
R	3.4	22	1.4%	23.9%
RD	77.9	100	4.2%	25.7%
RM-10	89.4	854	6.2%	29.5%
RM-12	57.8	901	10.2%	31.3%
RM-29	40.5	1,020	11.8%	25.7%
RS-12	183.8	648	1.3%	11.9%
RS-6	80.5	780	1.4%	25.1%
RS-9	153.5	1,037	2.4%	16.5%
RT-6	127.1	1,963	3.8%	61.8%
SC	19.3	44	2.0%	68.4%

Source: 2010 Census

As previously noted, all of Mount Kisco is located in the Croton Watershed, which provides drinking water to New York City and portions of Westchester County. Therefore, any new development that occurs in the Village/Town is subject to an additional layer of review by the New York City Department of Environmental Protection and the New York City Watershed Inspector General. All properties in the Croton Watershed are subject to heightened stormwater and wastewater regulations as per the *Rules and Regulations for the Protection of the New York City Water Supply and Its Sources* as established under New York State law. These regulations can be onerous or reduce the buildable potential on the site, thereby acting as a barrier to new high density multi-family or small lot (7,500 sf or less) single family development.

Mount Kisco has a high percentage of multi-family houses in comparison to other Croton Watershed communities in northern Westchester. Mount Kisco maintained a diverse housing stock prior to the 1997 adoption of Croton Watershed development regulations and new development has been slow since that time. As per the 2010 American Community Survey data, an estimated 228 housing units were constructed between the years 2000-2010 and 156 units were constructed between 1990-1999, suggesting that most of Mount Kisco's 4,413 housing units were built prior to 1990. Also, Mount Kisco's 2000 Comprehensive Development Plan states that 51% of the Village/Town housing units were classified as multi-family (including townhomes), whereas the 2010 American Community Survey identified 46% of the housing stock as multi-family (not including townhomes). All of Mount Kisco is served by a sewer district which made development of multi-family housing easier here than in other northern Westchester communities which rely more on private septic systems.

Mount Kisco has 76 units of low-income public housing administered through the Mount Kisco Housing Authority.

Summary

Mount Kisco is a diverse community with populations represented in all zoning districts. The Village/Town zoning districts consist of a mixture of single, two and multi-family districts. ~~There is no pattern between the percentage of minority populations within any zoning district and the minimum lot sizes permitted within a district because the Hispanic population exceeds the County average in a majority of Mount Kisco and is represented in both low/moderate income and non-low/moderate income areas~~.

Village of Ossining

The Village of Ossining is located along the Hudson River in Westchester and is bounded by the Hudson River to the west, and the Town of Ossining and Villages of Croton-on-Hudson and Briarcliff Manor. The Village is approximately 3.42 square miles.

The total population of the Village of Ossining (excluding group quarters) was 21,451 in 2000, 23,202 in 2010, and 23,387 in 2015.[1] Overall, there has been an increase of 1,936 residents in that time span.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 13.4% and 42.9%, respectively. The 2010 White population was 56.7%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), the Village of Ossining has a ~~slightly~~ smaller percentage of Black/African American but a much larger percentage of Hispanic residents.

Table 1: Ossining Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	24,010	21,451	25,060	23,202	25,311	23,387
Race as a Percentage						
White	60.5%	64.5%	54.6%	56.7%	44.8%	-
Black	20.3%	16.0%	17.2%	13.4%	17%	-
Hispanic (any race)	27.7%	27.8%	41.4%	42.9%	47.5%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The Black/African American population in Ossining decreased from 20.3% in 2000 to 17% in 2015 (including group quarters), while the Hispanic population increased from 27.7% in 2000 to 47.5% in 2015. The Village also has a 4.7% Asian population in 2015, slightly up from 4.2% in 2000. The White population in that time decreased, from 60.5% in 2000 to 44.8% in 2015. The diversity of the Village has increased over this time.

In 2010, there were 8,344 total households in the Village of Ossining, up from 8,227 in 2000. Of the 8,344 households 5,562 (66.7%) were classified as family households. The average household size was 2.78 persons and the average family size was 3.28 persons. There were 9,185 housing units, of which 40% were single-family homes, 15% were two-family homes, and 45% were multi-family residences (three or more

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

units).[2] The median household income in 2010 was $70,864, lower than the 2010 County median household income of $79,619. There are 10 low/moderate census block groups within the Village of Ossining.

Zoning Ordinance

Multi-Family

The zoning regulations for the Village of Ossining are set forth in Chapter 270 of the Village Code. There are fourteen zoning districts within the Village that permit multi-family housing:

- IR, Institutional Redevelopment
- MF-1, Multi-Family Residence
- MF-2, Multi-Family Residence
- NC-1, Neighborhood Center
- NC-2, Neighborhood Center
- RDD, Riverfront Development District
- SP-n, Station Plaza North
- VC, Village Center
- CDD – Conservation Development District
- P-O Professional Office
- PW-a Northern Waterfront
- PW-b Central Waterfront – Transit Oriented
- PW-c Central Waterfront – Hillside

As shown on Map 2, Generalized Zoning, about 29% of the Village's land area is zoned for multi-family residential use. The NC-1, NC-2, SP-n, and VC zoning districts permit residences above a ground floor commercial or retail use. The other ten multi-family zoning districts permit multi-family residences at varying densities, with no use stipulations.

The multi-family districts are located along the major corridors of Route 9, Croton Avenue, and Main Street. Multi-family zoning districts are also located within the Village's downtown and waterfront areas, that include the Ossining train station.

Single-Family Zones

About 51% of the Village's land area is zoned for single-family residential use (see Map 2). There are four Residential districts, S-125, S-100, S-75 and S-50, which vary in permitted minimum lot sizes from 5,000 square feet (sf) to 12,500 sf. The single-family districts are located in the northern, southern, and eastern sections of the Village.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

Two-Family Zones

The two-family (T) zoning district is primarily located around the downtown area. It allows for both single and two-family housing. PRD, Planned Residence District is another district that allows for both single and two-family homes. Both districts combined include over 20% of the land area within the Village.

Non-Residential Districts

There are five districts in Ossining that do not permit any residential uses, including:

- SP-s Station Plaza south
- GB, General Business
- O-R Office Research
- PC, Planned Center

These districts are all located along the Route 9 corridor except for the SP-s which is located next to the Scarborough train station.

Residential Land Use and Zoning

As shown on Map 3, the Black/African American population exceeds the County percentage in a majority of the Village and is represented in both low/moderate income and non-low/moderate income areas. The Hispanic population, as shown on Map 4, exceeds the County percentage throughout the entire Village and is represented in both low/moderate income and non-low/moderate income areas. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total residents of that district. According to the data, both populations are found in every zoning district, with the highest percentages in the multi-family and two-family districts. However, the Black/African American and Hispanic populations are located throughout the single-family districts~~, indicating that minimum lot size has not influenced where these residents are residing~~. The locations of current Black/African American and Hispanic populations within the Village of Ossining shows a higher percentage within the mixed use and two-family housing zoning districts.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Village of Ossining

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
CDD	126.5	199	44.2%	17.1%
GB	29.4	248	18.1%	48.0%
IR	118.6	82	24.4%	31.7%
MF-1	92.2	1,823	16.8%	28.5%
MF-2	13.1	443	10.6%	44.7%
NC-1	20.7	167	7.8%	40.7%
NC-2	28.1	501	6.6%	64.1%
O-R	133.7	202	32.7%	12.9%
P-O	18.8	610	12.3%	62.5%
PC	17.4	30	26.7%	10.0%
PRD	211.2	1,556	7.5%	15.4%
PW-a	16.3	33	45.5%	18.2%
PW-b	25.1	295	26.8%	60.0%
PW-c	15.9	310	45.2%	48.4%
RDD	176.3	6	50.0%	50.0%
S-100	175.6	1,054	6.4%	18.9%
S-125	217.5	597	8.4%	12.9%
S-50	229.9	2,388	6.8%	24.0%
S-75	372.5	4,510	8.8%	41.2%
SP-n	3.4	63	61.9%	30.2%
SP-s	1.4	0	-	-
T	269.0	6,719	16.0%	63.1%
UNZONED	1.9	5	40.0%	20.0%
VC	50.4	748	22.3%	61.0%

Source: 2010 US Census

Additional Actions Undertaken

In 2009, the Village of Ossining adopted an Affordable Housing zoning ordinance, now included as Chapter 62, of the Village Code. The ordinance requires that within all residential developments of six or more units created by subdivision or site plan approval, 10% is required to be affordable housing.

Since its inception, the Village has created over 45 units as part of their

program. **Summary**

The Village is a diverse community with populations represented in all zoning districts. The Village zoning districts consist of a mixture of single, two and multi-family districts. Recent zoning changes, most particularly the adoption of the 2009 Affordable Housing zoning ordinance, require the development of additional affordable housing units in the Village. ~~There is no pattern between the percentage of minority populations within any zoning district and the minimum lot sizes permitted within a district because the~~

~~Black/African American and Hispanic populations exceed the County percentages in a majority of the Village and are represented in both low/moderate income and non-low/moderate income areas.~~

City of Peekskill

The City of Peekskill is located along the Hudson River in Westchester and is bounded by the Hudson River to the west, and the Town of Cortlandt and Village of Buchannan. The City is approximately 3.42 square miles.

The total population of the City of Peekskill (excluding group quarters) was 22,184 in 2000, 23,420 in 2010, and 23,763 in 2015.[1] Overall, there has been an increase of 1,579 residents in that time span.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 23.7% and 37.0%, respectively. The 2010 White population was 51.1%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), the City of Peekskill has a larger percentage of Black/African American and Hispanic residents.

Table 1: Peekskill Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	22,441	22,184	23,583	23,420	23,928	23,763
Race as a Percentage						
White	57.1%	56.9%	51.3%	51.1%	45.3%	-
Black	25.5%	25.7%	23.6%	23.7%	20.1%	-
Hispanic (any race)	21.9%	22.0%	37%	37%	37%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The Black/African American population in Peekskill decreased to 20.1% in 2015 (including group quarters) from 25.5% in 2000, while the Hispanic population increased from 21.9% in 2000 to 37%. The City also has a 2.8% Asian population in 2015. The White population since 2000 decreased, from 57.1% in 2000 to 45.3% in 2015. Generally, the diversity of the City has increased over this time.

In 2010, there were 9,060 total households in the City of Peekskill, up from 8,696 in 2000. Of the 9,060 households 5,587 (61.7%) were classified as family households. The average household size was 2.58 persons and the average family size was 3.23 persons. There were 9,499 housing units, of which 39% were single-family homes, 12 % were two-family homes, and 49% were multi-family residences (three or more units).[2] The median household income in 2010 was $57,784, lower than the 2010 County median

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

household income of $79,619. There are 10 low/moderate census block groups within the City of Peekskill.

Zoning Ordinance

Multi-Family

There are eleven zoning districts within the City that permit multi-family housing:

- R-3, One, Two, and Three Family
- R-4, Low Density Multiple
- R-5, Medium Density Multiple
- R-6, Central Multiple
- C-2, Central Commercial
- C-3, General Commercial
- C-4, Neighborhood Commercial
- PRD, Planned Commercial Development
- WF-1, Water Adjacent
- WF-2 – Inland
- WF-PRD – Planned Residential Development

As shown on Map 2, Generalized Zoning, about 28.8% of the City's land area is zoned for multi-family residential use. Zones C-2, C-3, and C-4 permit residences above a ground floor commercial or retail use. The other eight multi-family zoning districts permit multi-family residences at varying densities, with no use stipulations. Seven of the multi-family districts require a special permit for multi-family housing either through the Planning Commission or City Council.

The multi-family districts are located throughout the City with several of the districts located within the City's downtown and waterfront areas, that include the Peekskill train station.

Single-Family Zones

About 52% of the City's land area is zoned for single-family residential use (see Map 2). There are three Residential districts, R-1A, R-1B, and R-1C which vary in permitted minimum lot sizes from 5,000 square feet (sf) to 7,500 sf. Generally, the single-family districts are located away from the downtown and waterfront area of the City.

Two-Family Zones

The two-family (R-2) zoning district is primarily located around the waterfront area. It allows for both single and two-family housing.

Non-Residential Districts

There are five districts in Peekskill that do not permit any residential uses, including:

- M-1 Light Industrial
- M-2, General Industrial
- M-3, Industrial Park
- M-2A, Design Industrial

- PCD, Planned Commercial Development

These districts are industrial and planned commercial districts.

Residential Land Use and Zoning

As shown on Maps 3 and 4 almost the entire City of Peekskill is considered low/moderate income. Map 3 illustrates that the Black/African American population exceeds the County percentage in a majority of the City and is represented in both the low/moderate income and non-low/moderate income areas. The Hispanic population, as shown on Map 4, exceeds the County percentage throughout the entire City and is represented in both low/moderate income and non-low/moderate income areas. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total residents of that district. According to the data, both populations are found in every zoning district.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Peekskill

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
C - 1	39.0	106	22.2%	11.5%
C - 2	52.1	951	27.7%	43.3%
C - 3	93.3	1,384	22.6%	54.3%
C - 4	26.9	227	25.0%	31.7%
M - 1	11.1	20	15.7%	50.9%
M - 2	125.2	142	71.6%	11.1%
M - 2A	79.3	19	8.7%	78.1%
M - 3	29.0	61	59.6%	26.0%
PCD	12.2	115	28.2%	23.3%
PRD	377.0	2,856	21.0%	15.1%
R - 1A	444.6	2,752	25.6%	26.8%
R - 1B	706.7	3,643	18.5%	35.4%
R - 1C	309.8	5,815	22.5%	51.7%
R - 2	55.8	1,075	21.5%	49.8%
R - 3	37.9	347	28.2%	54.0%
R - 4	160.0	1,879	25.6%	28.9%
R - 5	29.4	183	12.3%	11.5%
R - 6	35.8	959	35.5%	43.5%
W - F PRD	32.4	325	9.0%	12.3%
W - F1	82.0	115	28.4%	28.3%
W - F2	49.9	392	48.1%	30.4%

Source: 2010 US Census

The Black/African American residents have the highest percentage within the zoning districts located in the downtown and waterfront areas. The zoning districts within the downtown and waterfront areas are typically multi-family, and industrial, which includes the W-F2, M-2, M-3, R-3, C-2 and R-6. Because the M-2 and M-3 industrial districts do not permit residential uses the data indicates there could be non-conforming uses within the industrial districts. While there are Hispanic residents living within the downtown and waterfront areas, the Hispanic population is most represented within zoning districts

located just outside the downtown and waterfront areas. These zoning districts include multi-family, two-family, and single-family zones of R-2, R-3, and R-1C. The percent of Black/African American and Hispanic residents are evenly distributed throughout the rest of the City's zoning districts, which include single and multi-family zoning districts.

The City contains 280 low-income public housing units owned and maintained by the Peekskill Housing Authority.

Additional Actions Undertaken

The City of Peekskill's zoning code provides for density bonus for the development of 50% affordable housing within the R6 district. The City also provides a density bonus for the dedication of land to be used by the City for the development of affordable housing.

Summary

The City is a diverse community with Black/African American (identified as one race) and Hispanic populations represented in all zoning districts. The City zoning districts consist of a mixture of single, two and multi-family districts. ~~There is no pattern between the percentage of minority populations within any zoning district and the minimum lot sizes permitted within a district and both populations can be found within low/moderate and non-low moderate income areas~~.

Village of Port Chester

The Village of Port Chester is located in the southeastern corner of Westchester County and is bounded by the Village of Rye Brook to the north and west, the City of Rye to the south, and the Town of Greenwich, Connecticut to the northeast. The Byram River separates Port Chester from neighboring Connecticut. The Village has a total land area of 2.4 square miles.

The total population of Port Chester (excluding group quarters) was 27,592 in 2000, 28,502 in 2010, and 29,148 in 2015[1], representing approximately 6% growth in 15 years, or a population increase of 1,556 residents.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 6.3% and 59.6%, respectively. The 2010 White population was 61.4%. Relative to Westchester County, which had a 2010 average Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), Port Chester has much smaller percentage of Black/African American residents and higher percentage of Hispanic residents.

Table 1: Port Chester Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	27,867	27,592	28,967	28,502	29,406	29,148
Race as a Percentage						
White	60.7%	60.5%	61.1%	61.4%	48.5%	-
Black	7.0%	6.9%	6.5%	6.3%	5.8%	-
Hispanic (any race)	46.2%	46.7%	59.4%	59.6%	63.8%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The 2015 ACS data does not breakdown race within group quarters. However, in 2015, the Black/African American and Hispanic populations composed 5.8% and 63.8% of Port Chester's total population, respectively (including group quarters). This represents a slight decrease in the Black/African American population and an increase in the Hispanic population over time. Specifically, the Hispanic population increased by almost 6,000 residents since 2000. Correspondingly, the White population has decreased from 60.7% of the total population in 2000 (including group quarters) to 48.5% in 2015. Overall, the Village has become more diverse over this time.

In 2010, there were 9,240 total households in Port Chester, of which 6,348 (68.7%) were classified as family households. The average household size was 3.08 persons and the average family size was 3.54 persons. There were 10,631 housing units, of which 35.2% were single-family homes, 20.5% were two-

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

family homes, and 44.3% were multi-family residences (three or more units).[2] The median household income in 2010 was $52,758, significantly below the 2010 County median household income of $79,619. There are 16 low/moderate census block groups within the Village of Port Chester.

Zoning Ordinance

Multi-Family Districts

The zoning regulations for the Village of Port Chester are set forth in Chapter 345 of the Village Code. There are thirteen zoning districts within the Village that permit multi-family housing:

- RA2 Multi Family Residence, 5,000 square foot (sf) minimum lots
- RA3 Multi Family Residence, 5,000 sf minimum lots
- RA4 Multi Family Residence, 5,000 sf minimum lots
- PRD Planned Residential Development
- C2 Main Street Business
- C5 Train Station Mixed-Use
- C5T Downtown Mixed-Use Transitional
- PMU Planned Mixed-Use
- MUR Marina Urban Redevelopment (Land Use Area 2 only)
- DW Design Waterfront
- DW2 Downtown Design Waterfront
- ROO Residential Office Overlay
- TRD Transitional Residential Development

In the RA-2, RA-3, RA-4 and PRD zoning districts, all multi-family dwellings containing 10 or more units must set aside at least 10% of the total number of dwelling units for families and individuals meeting the criteria to be considered of moderate income (80% of the Area Median Income). In all other districts listed above, multi-family development is permitted with no income or use stipulations. Within the Marina Urban Redevelopment district, only Land Use Area 2 permits multi-family residential development; otherwise, residential uses are not permitted within the MUR district. In general, districts that permit multi-family development are located in the center of the Village, particularly along Port Chester's Main Street and near the Port Chester train station. However, other multi-family districts are scattered across the Village and adjacent to the major commercial districts in the southeast, along Boston Post Road.

The C5 Train Station Mixed-Use, C5T Downtown Mixed-Use Transitional, PMU Planned Mixed-Use, and DW2 Downtown Design Waterfront districts were added to the Village's zoning map in 2013. These districts can be found on Map 1 but are not shown on Maps 2 through 6. The PMU district was rezoned from an R2F district and the C5, C5T, and DW2 districts were rezoned from a former C2 district.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

Single- and Two-Family Districts

As shown on Map 2, Generalized Zoning, single-family districts within Port Chester are located in the northern half of the Village, with a smaller section of single-family homes to the south, along the Port Chester harbor. There are three single-family residence districts which vary in permitted minimum lot sizes from 5,000 sf to 20,000 sf. The R20 district, which permits a minimum lot size of 20,000 sf, is relatively small and located in the northern part of the Village furthest removed from the commercial areas, along its border with the Village of Rye Brook. Generally, the majority of the singe-family zoned areas in the Village permit a minimum lot size of either 5,000 sf or 7,500 sf (in the R5 and R7 districts, respectively).

The only district specifically zoned for two-family dwellings is the R2F Two Family Residence district, requiring a minimum lot size of 5,000 sf. These districts are dispersed throughout the Village.

Non-Residential Districts

There are twelve districts in Port Chester that do not permit any residential uses, including the following:

- C1 Neighborhood Retail
- C3 Office and Commercial
- C4 General Commercial
- C4-R Gateway Retail
- CD Design Shopping Center
- CDS Special Designed Commercial
- PD Design Professional Building
- M1 Light Industrial
- M2 General Industrial
- M2D Designed Industrial
- MUR Marina Urban Redevelopment (other than Land Use Area 2)
- VCRA Village Center Redevelopment Area

Port Chester's commercial and industrial districts are generally located in the southern portion of the Village, along Boston Post Road, and along large portions of the Byram River waterfront. Smaller non-residential districts are dispersed in other locations within the Village.

Residential Land Use and Zoning

As shown on Maps 3 and 4, there are no areas of Black/African American residents that exceed the County percentage. Conversely, the Hispanic population exceeds the Westchester County average across the entire Village. Low/moderate income areas are located in a significant portion of the Village, and generally overlap with two-family and multi-family zoning districts, although some single-family zoned areas do overlap with low/moderate income areas as well.

Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total population in that district. According to the data, a higher percentage of residents living within the M1 Light Industrial, MUR Marina Urban Redevelopment, and RA3 Multi Family Residence districts are Black/African American as compared to the other zoning districts. Higher percentage districts of Black/African American residents in Port Chester contain up to 13.9% Black/African American residents, which is consistent with the Westchester County percent. The

locations of the Black/African American population are even across the most of the districts. It is noted that several zoning districts such as CDS and R20 show no Black/African American residents but the overall population is less than 50 people.

Comparatively, the VCRA district is the zoning district with the highest percentage Hispanic residents compared to the total district population. However, there are only 84 Hispanic residents that live in this district. More significantly, a higher percentage of residents living within the C3, C4, M1, MUR, and RA2 districts are Hispanic compared to the other zoning districts. It should be noted that of these districts, only RA2 and portions of the MUR district permit residential development, which indicates the presence of non-conforming uses in the other districts. As displayed in Table 2 below, the R2F, R5, and R7 districts are the most populous districts in Port Chester. Though the Hispanic percentage in the R5 and R7 is not as high as other districts, the total numbers of Hispanic residents in these districts is still significant. ~~Based on Table 2 and Maps 5 and 6, there is no pattern between where minority populations live and zoning for multi-family housing.~~

The Village contains 420 low-income public housing units owned and maintained by the Port Chester Housing Authority.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Port Chester

Zoning District	Acres	Total Population in District	Black /African American % w/o Group Quarters	Hispanic % w/o Group Quarters
C1	37.5	1,259	6.0%	74.0%
C2	50.8	550	6.9%	82.2%
C3	13.2	326	6.7%	79.4%
C4	53.2	963	5.8%	79.4%
CD	62.3	63	7.9%	60.3%
CDS	1.5	20	-	65.0%
DW	19.3	52	1.9%	69.2%
M1	35.5	1,054	13.9%	77.2%
M2	48.4	212	5.7%	71.2%
MUR	31.4	178	13.5%	84.3%
PD	2.9	0	-	-
PRD	22.8	304	3.9%	27.3%
R20	11.4	40	-	0.0%
R2F	333.4	10,474	6.1%	72.1%
R5	201.3	3,914	3.0%	45.1%
R7	466.9	3,784	2.4%	24.0%
RA2	16.1	453	6.0%	76.2%
RA3	59.3	3,182	13.2%	68.4%
RA4	19.2	1,150	8.1%	29.5%
ROO	5.3	264	4.9%	16.7%
TRD	1.2	38	7.9%	50.0%
VCRA	5.3	84	3.6%	95.2%

Source: 2010 US Census

Additional Actions Undertaken

In 2013, the Village of Port Chester passed Local Law No. 4-2013 amending its zoning regulations to preserve the character of its residential neighborhoods and support strategic areas for limited growth opportunities. As part of this initiative, Port Chester created and mapped four new zoning districts, including the C5 Train Station Mixed-Use, C5T Downtown Mixed-Use Transitional, PMU Planned Mixed-Use, and DW2 Downtown Design Waterfront districts. Each of these districts allow for multi-family development. The C5 districts are located close to the Port Chester train station to promote transit-accessible units in the Village. Rezonings across the Village were also enacted to promote opportunities for growth, particularly in prior industrial areas that remained vacant, and preserve the character and density of some existing residential neighborhoods. The PMU district was rezoned from an R2F district and the C5, C5T, and DW2 districts were rezoned from a former C2 district.

Summary

The Village of Port Chester has a very diverse population. The Village zoning districts consist of a mixture of single-, two- and multi-family districts. The zoning changes adopted in 2013 were enacted to allow for increased multi-family development in previously underutilized areas and in areas that are transit accessible, while at the same time preserving the character of the existing residential neighborhoods.

Village of Sleepy Hollow

The Village of Sleepy Hollow is located along the Hudson River in Westchester and is bounded by the Hudson River to the west, and the Town of Mount Pleasant and Villages of Tarrytown and Briarcliff Manor. The Village is approximately 2.3 square miles.

The total population of the Village of Sleepy Hollow (excluding group quarters) was 9,184 in 2000, 9,806 in 2010, and 10,001 in 2015.[1] Overall, there has been an increase of 789 residents in that time span.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 6.2% and 51.3%, respectively. The 2010 White population was 61.0%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), the Village of Sleepy Hollow has a smaller percentage of Black/African American but a much larger percentage of Hispanic residents.

Table 1: Sleepy Hollow Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	9,212	9,184	9,870	9,806	10,074	10,001
Race as a Percentage						
White	67.6%	67.6%	61.0%	61.0%	62.2%	-
Black	5.2%	5.2%	6.2%	6.2%	5.3%	-
Hispanic (any race)	45.1%	45.21%	51.0%	51.3%	48.0%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The Black/African American population in Sleepy Hollow has remained relatively the same since 2000 ranging between 5.2% to 5.3%, while the Hispanic population increased slightly to 48% from 45.1% in 2000. The Village also has a 3.9% Asian population in 2015. The White population since 2000 decreased, from 67.6% in 2000 to 62.2% in 2015. The diversity of the Village has increased over this time.

In 2010, there were 3,462 total households in the Village of Sleepy Hollow, up from 3,181 in 2000. Of the 3,462 households 2,355 (68%) were classified as family households. The average household size was 2.83 persons and the average family size was 3.36 persons. There were 3,378 housing units, of which 30% were single-family homes, 18 % were two-family homes, and 52% were multi-family residences (three or more units).[2] The median household income in 2010 was $69,015, lower than the 2010 County median

[1] Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

[2] Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

household income of $79,619. There are four low/moderate census block groups within the Village of Sleepy Hollow.

Zoning Ordinance

Multi-Family

The zoning regulations for the Village of Sleepy Hollow are set forth in Chapter 450 of the Village Code. There are six zoning districts within the Village that permit multi-family housing:

- R-5, Multiple Residence, Medium Density
- R-6, Multiple Residence, High Density
- C-1, Highway Commercial
- C-2, Central Commercial
- RF, Riverfront Development District
- SRF, Southern Riverfront Development Overlay District

As shown on Map 2, Generalized Zoning, about 15% of the Village's land area is zoned for multi-family residential use. The C-1 and C-2 permit residences above a ground floor commercial or retail use. The R-5 and R-6 multi-family zoning districts permit multi-family residences at varying densities, with no use stipulations. The two riverfront zoning districts, RF and SRF allow for multi-family housing which requires Village Board approval. The SRF is not mapped and is an overlay district that can be applied to a specific area along the waterfront. These are special districts that were created to encourage a mixture of uses while prompting the policies of the Village's Local Waterfront Revitalization Program. The zoning code also provides for an Affordable Senior Housing overlay district (SH) which allows for multi-family senior affordable housing of up to 80% of the County's median income. The SH overlay is allowed in the R-5, R6, and C-2 zoning districts.

The multi-family districts are located primarily along the major corridors of Route 9, and Beekman Avenue. Multi-family zoning districts are also located within the Village's downtown and waterfront areas.

Single-Family Zones

About 43% of the Village's land area is zoned for single-family residential use (see Map 2). There are four single-family residential districts:

- R-1, Single Family (1 acre)
- R-2, Single Family (10,000 sf)
- R-2A, Single Family (15,000 sf)
- R-3, Single Family (5,000 sf)

Generally, the single-family districts are located throughout the Village.

Two-Family Zones

There are two, two-family zoning districts, R-4 and R-4A which are primarily located within the downtown and waterfront area. These districts allow for as-of-right two-family housing.

Non-Residential Districts

There are three districts in Sleepy Hollow that do not permit any residential uses, including:

- CEM, Cemetery
- H, Hospital
- P, Park
- PP, Public Parking

The CEM zoning district contains the Sleepy Hollow Cemetery. The P zoning district includes the Rockefeller State Park, and H is the location of Phelps Memorial Hospital. Zone PP comprises public parking lots located in the downtown. The CEM, P, PP, and H zoning districts make up a total of 35% of the total land area within the Village.

Residential Land Use and Zoning

As shown on Map 3, the Black/African American population is less than the County percent in the Village. However, the Hispanic population, as shown on Map 4, exceeds the County percent primarily in the downtown and waterfront areas of the Village. As shown on Maps 3 and 4, the low/moderate income areas within the Village are primarily in the multi-family districts, but they also include the P, PP, R-3, R-4 and R4-A zoning districts, which are not multi-family districts. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total population within that district. The Hispanic population is concentrated within the low/moderate areas of the Village (see Map 4) as defined in this analysis. However, this concentration contains multi-family and non-multi-family districts. Further, while Map 4 shows a concentration for the Hispanic population, the population of Hispanic residents within the multi-family districts vary between 25.5 – 83.7%. The Hispanic percentage is higher within other non-multi-family zoning districts than some of the multi-family districts. This demonstrates that the Hispanic population is residing in many different types of housing. The Black/African American population also varies within the multi-family zoning districts from 2.9% -19.1%. Similar to the Hispanic population, the Black/African American percentage is higher in other zoning districts than some of the multi-family districts. The data shows that both populations are found in every zoning district, with the highest percentages in the multi-family and two-family zoning districts.

In addition, the low/moderate income areas are also the location of the Village's 85 low-income public housing units managed by the North Tarrytown Housing Authority. The Village also has another 171 units of assisted housing within the low/moderate area as well.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Sleepy Hollow

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
C-1	15.3	490	4.1%	64.5%
C-2	37.7	2,368	6.9%	83.7%
CEM	94.2	5	0.2%	11.8%
H	65.8	61	1.6%	1.1%
P	356.7	350	3.4%	33.9%
PP	3.2	79	5.0%	73.7%
R-1	315.5	175	0.6%	8.8%
R-2	139.9	982	0.5%	7.3%
R-2A	148.4	558	1.6%	7.0%
R-3	31.2	151	0.1%	16.0%
R-4	46.3	900	3.1%	20.5%
R-4A	2.4	58	14.8%	68.4%
R-5	50.9	2,442	8.4%	61.3%
R-6	5.0	546	19.1%	77.6%
RF	102.2	366	2.9%	25.5%
UNZONED	31.6	197	4.8%	63.4%

Source: 2010 US Census

Additional Actions Undertaken

The Village of Sleepy Hollow has adopted an Affordable Senior Housing zoning overlay, which is included in Section 450-58, of the Village Code. The overly allows by special permit senior affordable housing within the R-5, R-6, and C-2 zoning districts. The overlay provides for 100% of the units to be affordable.

Summary

The Village is a diverse community with populations represented in all zoning districts. The Village zoning districts consist of a mixture of single, two and multi-family districts. While there is a concentration of the Hispanic population, the concentration occurs in both multi-family and non-multi-family zoning districts. An area of Black/African American population is present only in the R-6, Multiple Residence, High Density district. Both minority populations reside throughout the Village. ~~If zoning was the cause of the minority areas, both the Black/African American and Hispanic populations would be present and the area of Hispanic population would not include zoning districts of varying housing types~~.

Section 3

Individual Municipal Zoning Reviews: Least Diverse Communities

Village of Bronxville

The Village of Bronxville is located in southern Westchester and is bounded by the Village of Tuckahoe to the north, Town of Eastchester to the east, and the cities of Mount Vernon to the south and Yonkers to the west. The Village comprises approximately one square mile of land.

The total population of Bronxville (excluding group quarters) was 6,265 in 2000, 6,088 in 2010, and 6,168 in 2015.[1] Overall, there has been a decrease of 97 residents in that time span, however, the total population first decreased and then increased, showing a slight fluctuation in these numbers.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 0.7% and 3.8%, respectively. The 2010 White population was 91.4%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), Bronxville has a smaller percentage of Black/African American and Hispanic residents.

Table 1: Bronxville Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	6,543	6,265	6,323	6,088	6,409	6,168
Race as a Percentage						
White	91.9%	92.6%	90.3%	91.4%	89.9%	-
Black	1.15%	0.5%	1.4%	0.7%	0.7%	-
Hispanic (any race)	2.9%	2.6%	4.4%	3.8%	4.7%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The Black/African American population in Bronxville decreased to 0.7% in 2015 (including group quarters), while the Hispanic population increased to 4.7% from 2.6% in 2000, an increase of 107 residents in 15 years. Not noted in the table above is the Asian population in Bronxville; Asian residents composed 8.3% of the population in 2015, up from 4.8% in 2000. The White population in that time decreased, from 92.6% in 2000 to 89.9% in 2015. The diversity of the Village has increased over this time.

In 2010, there were 2,259 total households in Bronxville, of which 1,609 (71.2%) were classified as family households. The average household size was 2.69 persons and the average family size was 3.30 persons. There were 2,507 housing units, of which 50.9% were single-family homes, 1.3% were two-family homes, and 47.9% were multi-family residences (three or more units).[2] The median household income in 2010

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

was $193,333, significantly above the 2010 County median household income of $79,619. There are no low/moderate census block groups within the Village of Bronxville.

Zoning Ordinance

Multi-Family

The zoning regulations for the Village of Bronxville are set forth in Chapter 310 of the Village Code. The Village of Bronxville Zoning Ordinance identifies eight zoning districts mapped within the Village. Residential development is permitted in all eight districts. Multi-family use is permitted in five zoning districts as-of-right, primarily in the village core along the Metro-North railroad. Two-family uses are permitted in these same five districts as-of-right. As shown on Map 2, Generalized Zoning, multi-family uses are permitted in 18.4% of the Village of Bronxville. The five zoning districts within the Village that permit multi-family housing are:

- Residence B, Two-Story Multiple Residence
- Residence C, Three-Story Multiple Residence
- Residence D, Six-Story Multiple Residence
- Business A, Central Business
- Business B, Service Business

Multi-family uses as well as two-family uses are permitted as-of-right in 18.4% of the Village of Bronxville.

Single-Family Zones

As shown on Map 1, the three zoning districts within the Village that permit single-family housing are:

- Residence AAA, 1-Family Residence, 30,000 sq. ft. min. lot
- Residence AA, 1-Family Residence, 15,000 sq. ft. min. lot
- Residence A, 1-Family Residence, 12,000 sq. ft. min. lot

Single-family zoning districts with a minimum lot size of 12,000 square feet comprise 44% of the total acreage of Bronxville. Single-family zoning districts with a minimum lot size of 15,000 square feet comprise 33% of the total acreage of Bronxville. Single-family zoning districts with a minimum lot size of 30,000 square feet comprise 5% of the total acreage of Bronxville.

Non-Residential Districts

There are no zoning districts in Bronxville that do not permit any residential uses.

Residential Land Use and Zoning

The Village of Bronxville is a primarily residential community covering approximately 1.0 square mile (622 acres). Condominiums, apartments and other multi-family residential housing units are generally located in the western portion of the Village, in and around downtown Bronxville. As shown on Maps 3 and 4, there are no areas of Black/African American or Hispanic populations that exceed the Westchester County percentage of these racial groups (22.0% and 14.1% respectively) and no low/moderate income areas in Bronxville. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total residents of that district. According to the data, a higher percentage of residents living within the multi-family zoning districts are Hispanic as compared

to the single-family zoning districts. Among the single-family residence districts, it is noted that Hispanic population, as a percentage, is lowest in the larger minimum lot size Residence AAA district and population percentage increases as minimum lot size decreases. Conversely, across the single-family districts, Black/African American residents compose a smaller percentage of residents living in the Residence A district (with the smallest minimum lot size) compared to a higher percentage in the larger lot Residence AAA districts. ~~The location of current Black/African American population within the Village of Bronxville is not correlated with lot size or multi-family housing~~. The Hispanic population within the Village of Bronxville is higher in the multi-family districts than in the single-family districts. However, Table 2 also shows that the population residing in the multi-family zoning districts is similar in racial composition to the overall Village.

Table 2: Percentage of Black/African American and Hispanic populations Within Each Zoning District in Bronxville

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
Business A	28.7	270	0.7%	4.6%
Business B	6.5	105	2.1%	7.8%
Residence A	271.8	2,242	0.5%	3.9%
Residence AA	203.2	1,473	0.6%	2.0%
Residence AAA	32.4	156	1.5%	0.8%
Residence B	38.8	832	0.6%	5.2%
Residence C	25.8	644	1.0%	6.0%
Residence D	15.1	347	0.8%	4.3%

Source: 2010 US Census

Additional Actions Undertaken

The Village has amended the Bronxville Code so that it no longer provides for any "age-targeted" special permits. Bronxville has not adopted the provisions of the model affordable housing zoning ordinance, although Bronxville has placed the provisions under consideration.

Summary

As a result of Bronxville's commitment to the development of multi-family and rental housing, approximately 63% of the housing units in Bronxville are either two-family or multi-family housing units and covers over 18% of the total land area within the Village. Over 20% of Bronxville's occupied housing units are renter-occupied. Though there are fewer minority residents in Bronxville compared to Westchester County, the number and percentage of White residents has decreased since 2000. Minority populations found in the Village that are less than the County percentages, and the racial make-up of the residents living in districts that permit multi-family are comparable to the racial make-up of the Village as a whole. ~~In addition, there is no pattern between the percentage of minority population within single-family zoning districts and the minimum lot sizes permitted within these districts~~. Other impediments as outlined in the Analysis of Impediments, such as High Cost of Living, may contribute to the demographic characteristics of the Village. For example, according to the 2015 American Community Survey data the median owner-occupied housing value in the Village of Bronxville is $916,700 and the median gross monthly rent is $2,512, whereas the average County median owner-occupied housing value is $506,900 and gross monthly rent is $1,364.

Considerations to Increase Affordable Housing Opportunities

While 63% of housing units within the Village are either two-family or multi-family housing, the Village could consider future actions that may increase permissibility of lower-cost housing units, including adopting the County's model Affirmatively Furthering Fair Housing ordinance that would apply to all new development or substantial rehabilitation within the Village.

Town of Eastchester

The Town of Eastchester is located in southern Westchester and is surrounded by the City of Mount Vernon to the south, The City of New Rochelle to the east, the Village of Scarsdale to the north and the City of Yonkers, Villages of Tuckahoe and Bronxville to the west. Eastchester covers approximately 3.4 square miles.

The total population of Eastchester (excluding group quarters) was 18,559 in 2000, 19,535 in 2010, and 19,859 in 2015.[1] Overall, there has been an increase of 1,300 residents in that time span.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 1.3% and 6.5%, respectively. The 2010 White population was 88.3%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), Eastchester has a smaller percentage of Black/African American and Hispanic residents.

Table 1: Eastchester Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
Eastchester	Total Population Including Group Quarters	Population Excluding Group Quarters	Total Population Including Group Quarters	Population Excluding Group Quarters	Total Population Including Group Quarters	Population Excluding Group Quarters*
Total Population	18,564	18,559	19,554	19,535	19,885	19,859
Race as a Percentage						
White	90.2%	90.2%	88.3%	88.3%	85.4%	-
Black	0.9%	0.9%	1.3%	1.3%	3.0%	-
Hispanic (any race)	3.6%	3.6%	6.5%	6.5%	5.8%	-

* American Community Service 2015 data do not provide group quarters information by race.

The percentage of Eastchester's total population that is Black/African American and Hispanic increased to 3.0% and 5.8% in 2015 (including group quarters), up from 0.9% and 3.6% in 2000. Not noted in the table above is the Asian population in Eastchester; Asian residents comprised 8% of the population in 2015, up from 6.6% in 2000. The White population in that time decreased, from 90.2% in 2000 to 85.4% in 2015. Generally, the diversity of the Town has increased over this time.

In 2010, there were 7,832 total households in Eastchester, of which 5,237 (66.8%) were classified as family households. The average household size was 2.49 persons and the average family size was 3.15 persons. There were 8,461 housing units, of which 51% were single-family homes, 6% were two-family homes, and 43% were multi-family residences (three or more units).[2] The median household income in 2010 was

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

$99,250, above the 2010 County median household income of $79,619. There are two low/moderate census block groups within the Town of Eastchester.

Zoning Ordinance

Multi-Family

There are eight zoning districts within the Town of Eastchester that permit multi-family housing:

- RTD, Residential Transition District
- M1500 Multi-Family Residence District (1,500 sf per unit)
- M1000 Multi-Family Residence District (1,000 sf per unit)
- M700 Multi-Family Residence District (700 sf per unit)
- M350 Multi-Family Residence District (350 sf per unit)
- ORB, Open Retail Business
- RB, Retail Business
- GB, General Business

The ORB, RB, and GB are zoning districts that allow both residential and non-residential uses. The GB district has a special permit for senior housing with a requirement that 15% of the total units must be affordable. The Multi-Family Residence Districts and the RTD district are not mixed use districts but multifamily zoning districts.

Single-Family Zones

As shown on Map 2, Generalized Zoning, the majority of Eastchester's land area is zoned for single-family residential use. There are seven One Family Residential districts which vary in permitted minimum lot sizes from 1,500 sf to 20,000 sf. They are as follows:

- R5, One Family Residence (5,000 sf)
- R6, One Family Residence (6,000 sf)
- R7.5, One Family Residence (7,500 sf)
- R10, One Family Residence (10,000 sf)
- R15, One Family Residence (15,000 sf)
- R20, One Family Residence (20,000 sf)
- R1.5, One Family Cluster Residence District

Similarly, to the multi-family districts the residential districts are interspersed throughout the Town. The R-5 is the largest single-family zoning district consisting of 442 acres. Small lot single-family zoning districts (7,500 sf or less) make up 43% of the total land area in the Town.

Two-Family District

There is one two-family zoning district in Eastchester, R3 and this district is located in a few areas around the Town center as shown on Map 1.

Residential Land Use and Zoning

There is a large County owned park, Twin Lakes, which is 220 acres and three golf clubs (Leewood, Lake Isle, and Siwanoy) all of which are approximately 100 acres each. All four of these large tracts of land are

zoned single-family but are not currently available for development. As shown on Maps 3 and 4, there are no areas of Black/African American or Hispanic populations that exceed the County percentage of these racial groups. There are two low/moderate income areas in Eastchester but neither exhibit a higher percentage of either population compared to the non-low/moderate income areas. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total population within that district. According to the data, there are a slightly higher percentage of Black/African American and Hispanic residents living within the multi-family and mixed use zoning districts as compared to the single-family zoning districts. Multi-family and two-family housing are permitted in approximately 11% of the total acreage of Eastchester.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Eastchester

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
DSC	28.7	31	0.0%	1.1%
GB	27.8	299	1.0%	18.0%
M1	7.8	161	2.9%	4.7%
M1500	42.6	626	0.2%	4.3%
M350	28.2	2,069	2.2%	6.9%
M700	9.0	314	0.7%	12.1%
ORB	12.7	72	0.0%	5.0%
PARK	19.4	82	1.4%	9.8%
R1.5	315.0	74	3.1%	15.4%
R-10	220.3	1,490	0.8%	3.1%
R-15	368.9	501	0.6%	3.5%
R-20	9.4	533	2.6%	4.8%
R3	35.0	781	1.7%	13.4%
R5	442.9	5,819	1.0%	5.6%
R6	291.4	3,723	0.8%	4.7%
R7.5	227.3	1,645	1.1%	4.2%
RB	92.6	1,202	3.0%	16.9%
RTD	3.9	100	6.7%	12.5%
UNZONED	3.9	14	0.1%	0.7%

Source: 2010 US Census

Eastchester provides for high density single-family housing with 43% of the total acreage in Eastchester being zoned for single-family lots of 7,500, 6,000 or 5,000 sf. That equates to a density of between 5-8 single-family homes per acre. The single-family district populations vary between the two groups. The Black/African-American population is greatest in the R75 and R-20 and the Hispanic population is greatest in the R5, R6, and R-20. As a result, the data do not indicate that minimum lot size has influenced where Hispanic or Black/African-American residents are residing in the single-family districts.

Table 2 shows that while the Black/African-American or Hispanic population residing in the multi-family zoning districts is slightly higher than compared to the single-family districts, neither population is above the County percent for Black/African-American or Hispanic populations as shown in Maps 3 and 4.

Additional Actions Undertaken

The Town of Eastchester has a 15% affordable housing requirement for the development of senior housing within their GB zoning district. The Town currently has four FAH units, developed since 2009, that contribute to implementation of the County's Housing Settlement Implementation Plan.

Summary

Most of the housing units in the Town of Eastchester (51%) are single-family homes. No areas of minority populations that exceed the County percentages are in the Town, and while the racial makeup of the residents living in districts that permit multi-family are slightly higher, they are not that different from the racial make-up of the Town as a whole. ~~In addition, there is no discernable pattern between the percentage of minority population within single-family zoning districts and the minimum lot sizes permitted within these districts~~. In fact, 54% of the total acreage in Eastchester allows for multi-family, two-family or small lot single-family housing. ~~The data do not indicate that large lot zoning or other zoning requirements are the cause of the relatively low percentage of minority residents~~. Other impediments as outlined in the Analysis of Impediments, such as High Cost of Living, may contribute to the demographic characteristics of the Town. For example, according to the 2015 American Community Survey data the median owner-occupied housing value in the Town of Eastchester is $555,900 and the median gross monthly rent is $1,646 whereas the average County median owner-occupied housing value is $506,900 and gross monthly rent is $1,364.

Considerations to Increase Affordable Housing Opportunities

The Town has taken steps since 2009 to promote affordable housing development with the adoption of the special permit senior housing in the GB district. However, it remains true that a majority of the land area within the Town is devoted to single-family residential uses and is largely developed. Eastchester could consider future actions that may increase permissibility of lower-cost housing units, including adopting the County's model Affirmatively Furthering Fair Housing ordinance that would apply to all new development or substantial rehabilitation within the Town.

Village of Larchmont

The Village of Larchmont is located in southern Westchester and is bounded entirely by the Town of Mamaroneck and the Long Island Sound. The Village has a total land area of 1.1 square miles.

The total population of Larchmont (excluding group quarters) was 6,438 in 2000, 5,855 in 2010, and 5,995 in 2015.[1] Overall, there has been a decrease of 443 residents in that time span, however, the total population first decreased and then increased, showing a slight fluctuation.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 1.5% and 6.3%, respectively. The 2010 White population was 92.7%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), Larchmont has a smaller percentage of Black/African American and Hispanic residents.

Table 1: Larchmont Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	6,485	6,438	5,864	5,855	6,005	5,995
Race as a Percentage						
White	94.2%	94.3%	92.7%	92.7%	89.3%	-
Black	0.7%	0.6%	1.5%	1.5%	1.8%	-
Hispanic (any race)	4.5%	4.5%	6.3%	6.3%	8.0%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The percentage of Larchmont's total population that is Black/African American increased to 1.8% in 2015 (including group quarters), while the Hispanic percentage increased more significantly to 8.0% from 4.5% in 2000, representing an increase of 189 residents in 15 years. Correspondingly, the White population has decreased from 94.2% of the total population in 2000 (including group quarters) to 89.3% in 2015. Asian population is 2.2% of the population. Overall, the Village has become more diverse over this time.

In 2010, there were 2,109 total households in Larchmont, of which 1,545 (73.3%) were classified as family households. The average household size was 2.78 persons and the average family size was 3.34 persons. There were 2,143 housing units, of which 73.8% were single-family homes, 1.7% were two-family homes, and 24.5% were multi-family residences (three or more units).[2] The median household income in 2010

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

was $169,038, significantly above the 2010 County median household income of $79,619. There are no low/moderate census block groups within the Village of Larchmont.

Zoning Ordinance

Multi-Family

The zoning regulations for the Village of Larchmont are set forth in Chapter 381 of the Village Code. There are three zoning districts within the Village that permit multi-family housing as-of-right:

- MF Multifamily Residence
- RB Retail Business Commercial
- RC Retail Center Commercial

RB and RC districts are mapped in the center of the Village along Boston Post Road and near the Larchmont train station. Two small MF districts are also mapped immediately adjacent to the retail districts near the train station. Overall, approximately 9.7% of the total land area is zoned to permit multi-family housing.

Single-Family Zones

As shown on Map 2, Generalized Zoning, a majority of Larchmont's land area is zoned for single-family residential use. There are seven districts that permit single-family residential development, which vary in permitted minimum lot sizes from 5,000 square feet (sf) to 30,000 sf. They are as follows:

- R5, One Family Residence (5,000 sf)
- R7.5, One Family Residence and Townhouse District (7,500 sf)
- R10, One Family Residence (10,000 sf)
- R12.5, One Family Residence (12,500 sf)
- R15, One Family Residence (15,000 sf)
- R30, One Family Residence (30,000 sf)
- W, Waterfront Coastal Zone

Generally, larger lot zones (R30, R15, and R12.5) are mapped closer to the waterfront and smaller lot zones (R5, R7.5, and R10) are mapped further from the waterfront. R7.5 district also permits townhouse developments by special permit; no more than two bedrooms per townhouse unit are permitted, and townhouse developments are limited to seven units. R-7.5 is the largest single-family zoning district, consisting of 173 acres.

In addition to the One-Family Residence districts, the majority of waterfront lots are zoned W, Waterfront Coastal Zone, which permit single-family residential development. Several parks and private recreational clubs are also located along the waterfront; on these lots, residential development is not permitted.

Residential Land Use and Zoning

As shown on Maps 3 and 4, there are no areas of Black/African American or Hispanic populations that are greater than the County percentage of these minority groups and no low/moderate income areas in Larchmont. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district as compared to the total population within each district. According to the data, a higher percentage of residents living within the zoning districts that permit multi-family

development are Black/African American (6.4%) and Hispanic (16.9%) compared to the single-family zoning districts. In addition, as indicated in Table 2, the percentage of minority populations in those zoning districts which permit multi-family development has increased since 2000. However, as mentioned, these percentages do not surpass the county thresholds of 14.1% Black/African American or 22.0% Hispanic residents utilized for the purposes of this analysis (as shown in Maps 3 and 4).

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Larchmont

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
MF	5.4	192	3.1%	10.0%
R-10	18.2	158	0.2%	4.4%
R-12.5	60.2	390	0.6%	1.8%
R-15	119.8	688	0.2%	3.8%
R-30	35.4	123	0.0%	4.3%
R-5	162.2	1,575	0.7%	6.4%
R-7.5	173.1	1,832	0.4%	2.7%
RB	31.5	179	3.9%	17.3%
RC	30.4	604	8.3%	19.0%
W	52.6	112	0.0%	5.0%

Source: 2010 US Census

Larchmont provides for high-density single-family housing (minimum lot sizes between 5,000 sf and 7,500 sf) within 49% of the total acreage in the Village. Minority populations (Black/African American and Hispanic) vary amongst the single-family districts as shown on Maps 5 and 6 ~~with no pattern to lot size. Therefore, the data do not demonstrate that minimum lot size has influenced where Hispanic or Black/African-American residents are residing within the single-family districts~~.

Additional Actions Undertaken

On December 19, 2016, Larchmont passed Local Law No. 24-2016 based on Westchester County's model affordable housing zoning ordinance. In accordance with the model ordinance, the required affordable AFFH unit component will apply to all residential developments of 10 or more units, including developments in single-family districts as well as multi-family districts. In residential developments of five to nine units, at least one AFFH unit is required. This affordable housing law will encourage the construction of affordable units throughout the Village.

In addition, Pinebrook Condominium, a multi-family residential development with 51 units of affordable housing, was constructed in 2015 in the RB, Retail Business Commercial District. As discussed above, the RB District permits multi-family dwellings as-of-right. The Planning Board encouraged the development of affordable housing on the site and the Zoning Board granted variances enabling denser development to allow for additional units. Of the 51 units, 46 units qualify under the County's AFFH units. Pinebrook Condominium is located in the downtown area of Larchmont, a desirable section of the Village that is in close proximity to shopping and services, Interstate-95 and the Larchmont train station.

Summary

A majority of the housing units in the Village of Larchmont (73.8%) are single-family homes. However, Larchmont's zoning regulations provide for a range of housing types, including multi-family units, townhouses, and single-family homes on an array of lot sizes. Over 57% of the land area within Larchmont is zoned for multi-family or small single-family lots of 7,500 sf or less. Though the percentage of minority populations are higher in districts that permit multi-family development~~, no areas of minority populations are located in the Village by the methodology of this analysis~~. None of the minority populations correspond with a low/moderate income area as there are no low/moderate income areas within the Village.

The recently approved affordable housing zoning ordinance requires the development of additional affordable housing units throughout the Village. Though there are relatively few minority residents in Larchmont compared to the Westchester County average, these populations have been increasing steadily since 2000, even as the total population has fluctuated. Further, the White population has decreased from 94.2% of the total population in 2000 (including group quarters) to 89.3% in 2015. ~~Therefore, there is no zoning-related barrier to minority populations residing in the Village of Larchmont.~~ Other impediments as outlined in the Analysis of Impediments, such as High Cost of Living, may contribute to the demographic characteristics of the Village. For example, according to the 2015 American Community Survey data the median owner-occupied housing value in the Village of Larchmont is $1,044,800 and the median gross monthly rent is $1,722 whereas the average County median owner-occupied housing value is $506,900 and gross monthly rent is $1,364.

Town of Lewisboro

The Town of Lewisboro is located in northeastern Westchester County and is bounded to the north by the Town of North Salem, to the east by the Towns of Ridgefield, Wilton and New Canaan in Connecticut, to the south by the Towns of Pound Ridge and Bedford and to the west by the Town of Somers. The Town encompasses approximately 29.1 square miles, of which approximately 75% is located in the Croton Watershed and the remaining 25% is tributary to drinking water reservoirs for portions of the State of Connecticut.

The total population of Lewisboro (excluding group quarters) was 12,278 in 2000, 12,379 in 2010, and 12,603 in 2015,[1] representing modest growth of approximately 2.6% in 15 years, or a population increase of 325 residents.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 1.3% and 4.5%, respectively, of total population. The 2010 White population was 93.9% of the total population. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), Lewisboro has a lower percentage of Black/African American and Hispanic residents.

Table 1: Lewisboro Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	12,324	12,278	12,411	12,379	12,642	12,603
Race as a Percentage						
White	95.2%	95.2%	93.9%	93.9%	91.9%	-
Black	1.2%	1.2%	1.3%	1.3%	3.1%	-
Hispanic (any race)	2.5%	2.5%	4.4%	4.5%	4.4%	-

* American Community Service 2015 data do not provide group quarters information by race.

The 2015 ACS data does not breakdown race within group quarters. However, in 2015, the Black/African American and Hispanic populations comprised 3.1% and 4.4% of the Town's total population, respectively (including group quarters). This represents an increase in the Black/African American population and Hispanic populations over time. Both the Black/African American and Hispanic populations increased by approximately 250 residents since 2000. Correspondingly, the White population has decreased from 95.2% of the total population in 2000 (including group quarters) to 91.9% in 2015. The population in Lewisboro has become more diverse over time.

In 2010, there were 4,453 total households in Lewisboro, of which 3,521 (79.1%) were classified as family households. The average household size was 2.78 persons and the average family size was 3.16 persons.

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

There were 4,623 housing units, of which 92.5% were single-family homes, 1.9% were two-family homes, and 4.9% were multi-family residences (three or more units).[2] The median household income in 2010 was $155,766, almost twice the 2010 County median household income of $79,619.

Zoning Ordinance

Multi-Family

The zoning regulations for the Town of Lewisboro are set forth in Chapter 220 of the Town Code. There are 12 zoning districts in Lewisboro, five of which permit multi-family housing:

- R-MF, Multi-Family Residence
- CC-20, Campus Commercial
- GB, General Business
- RB, Retail Business
- SU, Service Utility

All five zoning districts permit multi-family as-of-right, although it should be noted that the total acreage zoned for these five districts is approximately 376 acres, or 2% of the zoned land in the Town of Lewisboro. These districts also allow a density bonus if at least one third of the additional units are middle income or affordable units. These districts are located in the Goldens Bridge, Cross River, South Salem and Vista hamlets.

Single- and Two-Family Zones

The remaining seven zoning districts in Lewisboro are residential districts which permit single- and two-family residences. The R1/4A, R-1/2A, R-1A, R-2A, and R-4A districts are single-family districts which permit accessory units and therefore are classified as two-family districts on Maps 2, 3, and 4. The R-2F10 and R-2F-7.5 districts are two-family districts.

There are four that are designated as New York State Agricultural Districts. The State provides landowner incentives and protections to prevent conversion of farmland to non-agricultural uses in these districts.

Residential Land Use and Zoning

The Town does not have any areas of minority populations that exceed the County percentages (see Maps 3 and 4) nor does it have any low-moderate income areas. The Black/African American and Hispanic populations in Lewisboro are spread throughout all zoning districts (see Table 2 and Maps 5 and 6). As shown on Maps 5 and 6, the districts with the highest percentages of Black/African American and Hispanic residents are the CC-20 district, which is a multi-family district, and the R-2F-10 district, which is a two-family district. The districts with the lowest percentages of Black/African American and Hispanic residents are the R-1/4A district, which is the densest single-family district in the Town, and the R-2F-7.5 district, which is the Town's other two-family district.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Lewisboro

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
R-MF	142.7	639	2.0%	5.3%
CC-20	113.3	69	5.7%	8.4%
GB	42.2	55	1.3%	7.8%
R-1/2A	753.1	1,269	1.2%	5.0%
R-1/4A	154.6	343	0.7%	2.9%
R-1A	1,470.2	1,682	1.2%	4.4%
R-2A	6,416.6	4,442	1.4%	4.1%
R-2F-10	10.8	13	9.6%	10.4%
R-2F-7.5	7.6	21	0.1%	1.5%
R-4A	9,389.4	3,676	1.0%	4.5%
RB	96.9	166	2.0%	6.6%
SU	61.8	2	-	-

Source: 2010 US Census

Development potential in the Town of Lewisboro is limited on the amount of density and intensity of development that may occur due to environmental constraints and its location within watersheds. There are seven lakes, numerous State and Federal regulated wetlands, streams and reservoirs which make up approximately 14% of the Town's land. Steep slopes are located on 17% of the Town's land and Lewisboro contains several parks and open space resources, including a 1,473-acre portion of the Westchester County Ward Pound Ridge Reservation and the 383-acre Leon Levy Preserve. Wastewater in the Town is primarily handled by private septic systems.

As previously stated, approximately 75% of the Town is located in the Croton Watershed, providing water supply for New York City and Westchester County, and approximately 25% of the Town is located in watersheds that serve public water supply for various municipalities in Connecticut. Any development that occurs in the Croton Watershed is subject to an additional layer of review by the New York City Department of Environmental Protection and the New York City Watershed Inspector General. All properties in the Croton Watershed are subject to heightened stormwater and wastewater regulations as per the *Rules and Regulations for the Protection of the New York City Water Supply and Its Sources* as established under New York State law. These regulations can be onerous or reduce the buildable potential on the site, thereby acting as a barrier to new development. In some watershed areas there are prohibitions on the construction of wastewater treatment plants which hampers development of multifamily housing. The watersheds that serve Connecticut municipalities have their own set of regulations. These restraints, along with the environmental constraints typical to northern Westchester, affect the potential development of land and often keep lot sizes large in order to accommodate or protect these sensitive environmental features.

Additional Actions Undertaken

In July 2015, the Town expanded multi-family uses within its zoning code. The zoning amendments permitted multi-family units within the CC-20, SU, RB, and GB Districts; allowed dwelling units on floors above permitted principal nonresidential buildings in the CC-20 District (this use was already allowed in the RB and GB Districts); increased the bonus density from 40% to 50% when the applicant proposes at least 1/3 of the additional density units as middle income or AFFH units; reduced the mandatory open

space set aside; and eliminated a requirement that multi-family developments provide at least 1/3 of the required parking spaces in a garage.

In September 2016, the Town adopted a zoning amendment to permit the establishment of accessory apartments as-of-right instead of requiring a special permit to promote more affordable housing options throughout the Town. The Town currently has 13 documented accessory apartments.

The Town currently has approximately 60 affordable units proposed or under development that will contribute to the County's AFFH units. These units include 46 affordable units proposed in a private development in Goldens Bridge which is located in an area recently rezoned for multi-family housing and which is undergoing site plan review by the Planning Board. There are also at least 15 affordable units in various stages of development by local not-for-profit groups including the Housing Action Council and Allied Community Enterprises. These units could result from the rehabilitation of existing dwelling units the adaptive reuse of other non-residential structures that are vacant or and in need of renovation before being re-occupied as affordable units.

In assessing the Town's housing supply, it should also be noted that there are 45 existing income restricted middle income units available at the Oakridge development (now referred to as Laurel Ridge). While the income limits on these units do not match those of the County's current definition of affordable housing, they have long provided a housing resource in Lewisboro that is available to a range of households. Similarly, the Town maintains two units which it rents to local volunteer firefighters.

Summary

The Town of Lewisboro is a semi-rural, residential community with single-family homes on large lots. Although the Town identifies six hamlet areas in its borders, there is sparse commercial use and only three hamlets are mapped with commercial zoning districts. The Town contains an extensive network of watershed areas, lakes, streams and wetlands as well as other environmental features. The Town is predominantly White and contains no areas of minority populations greater than the County percentage in any of its zoning districts. The Town does not contain any low/moderate income populations in any of its zoning districts. ~~A review of Black/African American and Hispanic populations in each zoning district shows no areas of minority populations in any specific type of zoning district. This analysis demonstrates that the current Town zoning ordinance is not contributing to areas of minority populations~~. Specific impediments to diversification of the housing stock in Lewisboro include watershed regulatory constraints and protected environmental features.

Considerations to Increase Affordable Housing Opportunities

Due to the environmental constraints described above, the Town of Lewisboro has limited development options. The Town has made accessory apartments an as-of-right use rather than a special permit use, and has increased the number of zoning districts that permit multi-family use. The Town has further encouraged development of affordable housing units through density bonuses in the multi-family districts. However, the Town could consider adopting a fair and affordable housing ordinance that would apply to new development and substantial rehabilitation in its single and two-family districts. The Town could also consider meeting with key partners in the New York City Watershed agreement: the New York City Department of Environmental Protection; New York State Department of Environmental Conservation; Watershed Inspector General; and other stakeholders to discuss practical locations and

methods for increasing density to provide additional housing opportunities while protecting environmental resources.

Town of New Castle

The Town of New Castle is located in the northern portion of Westchester County and is bounded to the north by the Towns of Cortlandt, Yorktown and Somers, to the east by the Towns of Bedford and Mount Kisco, to the south by the Towns of North Castle and Mount Pleasant and to the west by the Town of Ossining and the Village of Croton on Hudson. The Town encompasses approximately 23.4 square miles, of which approximately 63% is located in the Croton Watershed as part of the New York City reservoir system. Other portions of the Town are located within the Pocantico/Saw Mill River Watershed, the Bronx River Watershed, and the Long Island Sound Watershed.

The total population[1] (excluding group quarters) of the Town was 17,398 in 2000, 17,381 in 2010, and 17,646 in 2015, reflecting modest growth of 1.4% over 15 years.

As shown in the table below, and on Maps 3 and 4, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) was 1.5% and the Hispanic population was 4.0%, which is low relative to Westchester County, which had a 2010 Black/African American population (excluding group quarters) of 14.1% and a Hispanic population countywide is 22.0%.

Table 1: New Castle Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	Population Excluding Group Quarters	Total Population Including Group Quarters	Population Excluding Group Quarters	Total Population Including Group Quarters	Population Excluding Group Quarters*
Total Population	17,491	17,398	17,569	17,381	17,897	17,646
Race as a Percentage						
White	91.5%	91.6%	88.3%	88.3%	87.5%	-
Black	1.4%	1.2%	1.6%	1.5%	1.5%	-
Hispanic (any race)	2.8%	2.7%	4.0%	4.0%	5.1%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The Black/African American population in New Castle increased in 2015 to 1.5% of the total population (including group quarters), while the Hispanic population increased from 2.8% in 2000 to 5.1%. The population as whole only grew by 406 people over that same time. Although not noted in the table above, the Asian population in New Castle has also grown, from 5.6% of the population in 2000 to 7.0% in 2015. Correspondingly, the White population has decreased from 91.5% of the population in 2000 to 87.5% in 2015.

In 2010, there were 5,786 total households in New Castle, of which 4,931 (85.2%) were classified as family households. The average household size was 3.0 persons and the average family size was 3.28 persons. There were 5,985 housing units, of which 92.8% were single-family homes, 2.7% were two-family homes,

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

and 4.5% were multi-family residences (three or more units).[2] The median household income in 2010 was $186,464, above the 2010 County median household income of $79,619. There are no low/moderate census block groups within the Town of New Castle.

Zoning Ordinance

Multi-Family

The Town of New Castle, as per Chapter 60 of the Town Code, identifies 14 mapped zoning districts and one overlay district. All districts, except the Office Park Retail Overlay District which does not permit residential use, permit multi-family use. The districts permitting multi-family use are:

- R-2A, Two Acre Residence
- R-1A, One Acre Residence
- R-1/2A, Half Acre Residence
- R-1/4A, Quarter Acre Residence
- MFR-M/I-P
- MFR-M, Multi-Family Residence District - Millwood
- MFR-C, Multi-Family Residence District – Chappaqua Hamlet
- MFPD, Multi-Family Planned Development District
- B-D, Designed Business
- B-R, Retail Business
- B-RO-20, Research & Office Business, 20 Acres
- B-RP, Retail Business & Parking
- I-G, General Industrial
- I-P, Planned Industrial

The four multi-family residence districts permit multi-family development as-of-right. These districts are located in and around the commercial areas and close to major transportation corridors. The other four residential districts (R-2A, R-1A, R-1/2A, R-1/4A) require a special permit for multi-family use and a minimum lot size that is 100 times the minimum lot size for a single-family dwelling. All the single-family zoning districts permit accessory apartments, and the R-1/4A district permits senior citizen shared residences with a special permit. The basic density allowance for multi-family use within the R-2A, R-1A, R-1/2A, and R-1/4A is as follows:

Minimum Gross Lot Area Requirement Per Dwelling Unit by Zoning District (square feet)

Dwelling Unit Size	R-1/2A	R-1A	R-2A
Efficiency (studio) apartment	7,500	15,000	30,000
1-bedroom apartment	11,250	22,500	45,000
2-bedroom apartment	15,000	30,000	60,000
3-bedroom apartment	18,750	37,500	75,000
4-bedroom apartment	22,500	45,000	90,000
1-family detached dwelling	22,500	45,000	90,000

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

Various density bonuses are permitted beyond the basic density for features such as senior citizen apartments, related off-site infrastructure improvements, recreation facilities, land dedication or additional affordable housing units. For example, a 200-acre lot in the R-2A district could yield a total of 252 one-bedroom units, including 58 affordable units, assuming 30% of the base density lots are affordable.

The B-D and B-R districts permit multi-family as-of-right as either a stand-alone development or a mixed-use development, however, these units may only contain no more than two bedrooms. The B-RP district permits multi-family use with no more than two bedrooms on upper floors. The B-RO-20 and I-P districts permit multi-family use within commercial buildings in existence as of January 1, 1942. Lastly, the I-G district permits multi-family housing only if it is designated as workforce housing (see below).

The Town adopted an Affirmatively Furthering Fair Housing ordinance in 2011. Subdivisions with eight to nine units must provide one AFFH unit, and subdivisions with 10 or more units must provide 10% AFFH units. For multi-family developments, one AFFH unit is required if there are five to nine units, and 10% AFFH units is required for developments with 10 or more units. Various incentives for the provision of affordable units are also included, such as a density bonus for going above the minimum requirement and expedited project review for all subdivisions which incorporate AFFH units.

The Town's zoning ordinance also permits the construction of workforce housing, which is similar to AFFH housing but has slightly different income requirements. Workforce housing is permitted either with or without a special permit in all business districts except B-D.

Residential Land Use and Zoning

As shown on Maps 3 and 4, there are no Black/African American or Hispanic populations that exceed the County percentages and no low/moderate income areas in New Castle. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district compared to the total population within that district. According to the data, a higher percentage of residents living within most of the business and multi-family zoning districts are Black/African American and Hispanic compared to the lower density residential districts. Although the residential districts permit multi-family, they are predominately developed with single-family homes. However, except for the B-RP district, these percentages do not surpass the County thresholds of 14.1% Black/African American or 22.0% Hispanic residents utilized for the purposes of this analysis (as shown in Maps 3 and 4). Although the population of the B-RP district is 34.2% Hispanic, the overall population of that district is only 51 people. Also, the percentage of Black/African American and Hispanic populations residing in the four residential districts together are just slightly below the overall percentages of these populations residing in the Town.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in New Castle

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
B-D	54.2	53	0.0%	2.0%
B-R	101.4	244	5.0%	12.5%
B-RO-20	70.6	22	0.0%	0.7%
B-RP	12.9	51	10.5%	34.2%
I-G	68.5	64	5.3%	9.0%
I-P	28.9	61	6.9%	9.0%
MFPD	108.7	325	2.8%	3.2%
MFR-C	16.3	128	1.0%	2.9%
MFR-M	23.0	94	5.3%	7.4%
MFR-M/I-P	26.2	25	1.5%	2.3%
R-1/2A	907.3	2,155	1.0%	4.1%
R-1/4A	392.5	1,608	1.4%	5.7%
R-1A	6,717.3	8,900	1.2%	2.9%
R-2A	6,471.6	3,650	1.8%	4.8%

Source: Census 2010

As with several northern Westchester towns located in New York City watersheds, the Town of New Castle is limited in terms of residential density and development intensity. Approximately 63% of the Town is located in the Croton Watershed, which provides drinking water to New York City and portions of Westchester County. Therefore, any development that occurs in the Town is subject to an additional layer of review by the New York City Department of Environmental Protection and the New York City Watershed Inspector General. All properties in the Croton Watershed are subject to heightened stormwater and wastewater regulations as per the *Rules and Regulations for the Protection of the New York City Water Supply and Its Sources* as established under New York State law. These regulations can be onerous or reduce the buildable potential on the site, thereby acting as a barrier to new high density multi-family or small lot (7,500 sf or less) single-family development. In some watershed areas there are prohibitions on the construction of wastewater treatment plants which hampers development of multi-family housing. The majority of the Town currently relies on septic systems for wastewater disposal, although a few areas, including the Chappaqua hamlet, are sewered.

The Town also contains an abundance of environmental constraints including 849 acres of New York State designated wetlands, 1,762 acres of publicly owned open space, and 729 acres of privately owned open spaces, such as campgrounds, nature preserves, and recreational clubs. Also, approximately 39% of the land in New Castle contains steep slopes. These restraints affect the potential development of land and often keep lots sizes large so as to accommodate or protect these sensitive environmental features.

Additional Actions Undertaken

The Town of New Castle adopted a fair and affordable housing ordinance in 2011 and has several mechanisms in its zoning ordinance to encourage the development of affordable housing. Currently, the Town has 62 affordable housing units currently under development, including 28 units at Chappaqua Station which is all affordable and another 28 units at Chappaqua Crossing as part of a 120-unit development. These units will contribute to the County's Housing Settlement Implementation Plan.

According to the Town's Comprehensive Plan, as of February 2017, there were 135 accessory apartments with permits throughout the Town.

Summary

The Town of New Castle is characterized by large lot residential uses and open space interspersed with hamlets containing commercial areas and multi-family housing centered around major transportation corridors. The Chappaqua hamlet is currently undergoing revitalization efforts with infrastructure and streetscape improvements along with new development currently under review. Compared to Westchester County the Town remains predominately White, however, has become more diverse over time. Although higher percentages of minorities live in the multi-family districts, minority households also reside in the larger lot residential districts at rates just slightly below the overall percentages of these populations residing in the Town. Further, the Town's current zoning code provides for the development of multi-family housing within these larger lot residential districts. ~~This analysis demonstrates the current Town zoning ordinance is not contributing to areas of minority populations and that the large lot districts or other zoning provisions are not posing as a barrier to diversification~~.

It is noted that while development of more multi-family housing, including housing within former commercial space and new affordable housing units, is currently taking place in New Castle, the Town has impediments to denser development including heightened stormwater and wastewater regulations due to the Croton Watershed as well as high housing costs. According to the 2015 American Community Survey data, the median owner-occupied housing value in the Town of New Castle is $872,100 and the median gross rent is $1,670 per month, whereas the County median owner-occupied housing value is $506,900 and median gross is $1,364 per month.

Considerations to Increase Affordable Housing Opportunities

The majority of the Town is mapped within one or two-acre residential zoning districts. These districts permit multi-family development with a special permit, however, the lot sizes for multi-family development are restricted to lots that are 100 times the minimum lot size requirements for a single-family home. Therefore, most of the Town requires lot sizes of 100 to 200 acres for multi-family development. The Town could consider lowering this minimum lot size requirement for multi-family development as a way to provide additional multi-family housing. It is noted that most of the Town uses septic systems for wastewater disposal, a factor which would need to be taken into consideration.

The Town could also consider meet with key partners in the New York City Watershed agreement: the New York City Department of Environmental Protection; New York State Department of Environmental Conservation; Watershed Inspector General; and other stakeholders to discuss practical locations and methods for increasing density to provide additional housing opportunities while protecting environmental resources.

Town of Pound Ridge

The Town of Pound Ridge is located in the northeast portion of Westchester County. The Town is bordered to the north and east by the Town of Lewisboro, to the south by the State of Connecticut, and to the west by the Towns of North Castle and Bedford. The Town encompasses approximately 23 square miles. Approximately 41% of the Town is located in the Croton Watershed, providing water for New York City and Westchester County, and approximately 35% of the Town is located in watersheds that serve public water for various municipalities in Connecticut. Approximately 38% of the Town is restricted open space, parkland, or water supply land.

The total population[1] (excluding group quarters) of the Town of Pound Ridge was 5,187 in 2015, 5,084 in 2010, and 4,700 in 2000. The Town's population has grown by 487 people, or 10.4% in the past 15 years.

As shown in the table below, 93.8% of the 2010 Town population (excluding group quarters) identified as White, 1.2% identified as Black/African American (one race), and 4.5% identified as Hispanic. Countywide, in 2010, the Black/African American and Hispanic populations (excluding group quarters) were 14.1% and 22.0%, respectively, of the total Westchester County population. As shown on Maps 3 and 4, there are no Black/African American or Hispanic areas in the Town that exceed the County percentages of these minority groups.

Table 1: Pound Ridge Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	4,726	4,700	5,104	5,084	5,209	5,187
Race as a Percentage						
White	95.5%	95.6%	93.7%	93.8%	93.9%	-
Black	1.2%	1.1%	1.3%	1.2%	0.5%	-
Hispanic (any race)	2.5%	2.5%	4.6%	4.5%	2.4%	-

* American Community Survey 2015 data do not provide group quarters information by race.

Although the population excluding group quarters broken down by race is not known for 2015, it is estimated that both the Black/African American and Hispanic populations including group quarters have decreased since 2010 (see Table 1). The Asian population in the Town has grown from 1.9% of the population in 2010 to 5.5% of the population in 2015.

In 2010, there were 1,844 households in the Town, of which 1,473, or 80%, were families. The average household size was 2.76 persons and the average family size was 3.10 persons. There were 2,050 housing units. Housing units in the Town are predominantly single-family (99.2%) with only 8 units classified as

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

two-family units, and 9 classified as multi-family units. Median household income in the Town is $223,088, significantly higher than the County's 2010 median household income of $79,619.

Zoning Ordinance

Multi-Family

All zoning districts in the Town of Pound Ridge, except for the LNG district, permit multi-family use. This is due to recent zoning changes enacted by the Town. In the three residential districts that permit multifamily (R-3A, R-2A, and R-1A), multi-family use requires a special permit from the Town Board. The Town Board may allow additional units in these districts if at least 15% of all units in the development are affordable. In the commercial districts (PB-A, PB-B, and PB-C), multi-family use is permitted as-of-right. Dwelling units in these districts are not permitted on the ground floor, with two exceptions: in the PB-A district, dwelling units may be located on the ground floor if the building is more than 150-feet away from Westchester Avenue; and, ground floor residential is permitted in the PB-C district with a special permit if at least 20% of the units are affordable. Accessory apartments are also permitted in single-family houses in the R-3A and R-2A districts.

Section 113-100 of the Town's zoning ordinance states that all residential developments of 10 or more units must contain at least 10% affordable units.

Residential Land Use and Zoning

While all except one zoning district permits multi-family housing, the Town is almost exclusively comprised of single-family homes. The Town does not have any areas of minority populations that exceed the County percentages (see Maps 3 and 4) nor does it have any low-moderate income areas. No minority populations live in the LNG district and the PB-A and PB-C districts contain too few residents for analysis. However, the Black/African American and Hispanic populations in the Town are spread evenly throughout the remaining R1-A, R-2A, R-3A, and PB-B districts (see Table 2 and Maps 5 and 6). As shown on Map 5, the districts with the highest percentages of Black/African American residents are the PB-B district, a business district which permits as-of-right multi-family use, and the R-3A district which has a minimum lot size of three acres and is predominately developed with single-family homes. As shown on Map 6, the districts with the highest percentage of Hispanic residents are the R-1A (one-acre minimum lot size) and R-3A (three-acre minimum lot size).

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Pound Ridge

Zoning District	Acres	Total Population in District	Black/African American % w/o Group Quarters[1]	Hispanic % w/o Group Quarters[1]
LNG	47.4	22	0.0%	0.0%
PB-A	14.4	7	-	-
PB-B	17.7	12	1.2%	3.2%
PB-C	11.6	8	-	-
R-1A	174.9	107	0.7%	5.1%
R-2A	3,314.1	1,932	1.0%	3.9%
R-3A	11,190.6	3,016	1.4%	4.9%

Source: 2010 Census

[1]When total population in district is 10 or less, Black and Hispanic population are not reported.

Development potential in the Town of Pound Ridge is restricted for various reasons, such as a lack of developable land, environmental constraints, and its location within watersheds. Pound Ridge contains numerous parks and open space resources, including a 2,842-acre portion of the Westchester County Ward Pound Ridge Reservation which comprises 19% of the Town's total land area. Another 1,477 acres are owned by the Aquarion Water Company which provides drinking water to the City of Stamford. The Town also has traditional environmental constraints that include wetlands, waterbodies, and steep slopes. These environmental constraints have placed severe limitations on development in the Town. Due to soil types, depth to bedrock, streams and other waterbodies, all wastewater in the Town is handled by private septic systems. The inability to expand septic capabilities has hindered development in Scotts Corner, the only commercial area in the Town which is the area zoned for PB-A, PB-B, and PB-C, totaling about 43.7 acres.

As noted above, approximately 41% of the Town is located in the Croton Watershed, providing water for New York City and Westchester County, and approximately 35% of the Town is located in watersheds that serve public water supply for various municipalities in Connecticut. Any development that occurs in the Croton Watershed is subject to an additional layer of review by the New York City Department of Environmental Protection and the New York City Watershed Inspector General. All properties in the Croton Watershed are subject to heightened stormwater and wastewater regulations as per the *Rules and Regulations for the Protection of the New York City Water Supply and Its Sources* as established under New York State law. These regulations can be onerous or reduce the buildable potential on the site, thereby acting as a barrier to new development. In some watershed areas there are prohibitions on the construction of wastewater treatment plants which hampers development of multi-family housing. The watersheds that serve Connecticut municipalities have their own set of regulations or are owned outright by a water company. These restraints, along with the environmental constraints typical to northern Westchester, affect the potential development of land and often keep lot sizes large in order to accommodate or protect these sensitive environmental features.

Additional Actions Undertaken

The Town of Pound Ridge has very high housing prices (according to American Community Survey 2006-2010, the median home value is over $1 million) and few multi-family housing units (approximately 0.4% of all housing units). To help alleviate these barriers, the Town adopted a fair and affordable housing

ordinance requiring all residential developments of 10 or more units to contain at least 10% affordable units in May 2013. The Town also modified its zoning ordinance in February 2014 to remove previous age restrictions on multi-family housing in the R-3A, R-2A, and R-1A districts. Pound Ridge has six affordable housing units currently under various stages of planning or construction that could contribute to the County's Housing Settlement Implementation Plan. The Town's Comprehensive Plan (adopted November 4, 2010) states that in 2010 there were 30 accessory apartments.

Summary

The Town of Pound Ridge is characterized with single-family homes on large lots surrounded by an abundance of natural features and other protected land such as parks and watersheds. Unlike most communities in Westchester, Pound Ridge has only one small commercial area, Scotts Corner. Development in Scotts Corner is limited due to septic and well water issues. The Town is predominantly White and contains no areas of minority or low/moderate income populations in any of its zoning districts. A review of Black/African-American and Hispanic populations in each zoning district reveals no areas of minority populations in any specific type of zoning district and the population is located relatively evenly throughout the residential zoning districts that reflects the racial mix of the Town. ~~This analysis demonstrates that the large lot districts or other zoning provisions are not posing as a barrier to diversification~~. Other impediments, as outlined in the Analysis of Impediments, may contribute to the demographic characteristics of the Town. For example, according to the 2015 American Community Service data the median owner-occupied housing value in Pound Ridge is $927,300 and the median gross monthly rent is over $1,726 whereas the average County median owner-occupied housing value is $506,900 and gross monthly rent is $1,364.

The strongest impediment to diversification of the housing stock in the Town is likely the extremely high costs of land and houses. As previously noted, most districts in the Town permit multi-family housing as a result of recent zoning changes, however, due to high land costs, market trends, watershed regulatory constraints and other factors, very few new multi-family units have been constructed.

Considerations to Increase Affordable Housing Opportunities

The Town is very limited in its development options due to the environmental constraints described above. The Town has also amended its zoning code to permit multi-family uses and accessory apartments and has adopted a fair and affordable housing ordinance. Other tools the Town could consider to open its housing market to more affordable housing options include exploration of creating zoning districts with lot sizes smaller than one acre to promote more affordable single-family homes, and investigation into expansion of sewer capabilities in Scotts Corner, a logical place to expand multi-family uses. The Town could also consider meeting with key partners in the New York City Watershed agreement: the New York City Department of Environmental Protection; New York State Department of Environmental Conservation; Watershed Inspector General; and other stakeholders to discuss practical locations and methods for increasing density to provide additional housing opportunities while protecting environmental resources.

Village/Town of Scarsdale

The Village/Town of Scarsdale is located in southern Westchester and is bounded by the cities of White Plains and New Rochelle and the towns of Mamaroneck, Eastchester and Greenburgh. Scarsdale covers approximately 6.7 square miles.

The total population of Scarsdale (excluding group quarters) was 17,804 in 2000, 17,140 in 2010, and 17,591 in 2015.[1] Overall, there has been a decrease of 213 residents in that time span, however, the total population first decreased and then increased, showing a slight fluctuation in these numbers.

As shown in the table below, the 2010 population (excluding group quarters) of Black/African Americans (identified as one race) and Hispanics (of any race) was 1.5% and 3.9%, respectively. The 2010 White population was 83%. Relative to Westchester County, which had a 2010 Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters), Scarsdale has a smaller percentage of Black/African American and Hispanic residents.

Table 1: Scarsdale Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters**	**Total Population Including Group Quarters**	**Population Excluding Group Quarters***
Total Population	17,823	17,804	17,166	17,140	17,621	17,591
Race as a Percentage						
White	84.1%	84.1%	82.7%	82.7%	83.0%	-
Black	1.5%	1.5%	1.5%	1.5%	0.8%	-
Hispanic (any race)	2.6%	2.6%	3.9%	3.9%	4.2%	-

* American Community Survey 2015 data do not provide group quarters information by race.

The percentage of Scarsdale's total population that is Black/African American decreased to 0.8% in 2015 (including group quarters), while the Hispanic percentage increased from 2.6% in 2000 to 4.2%, representing an increase of 266 residents in 15 years. Not noted in the table above is the significant Asian population in Scarsdale; Asian residents composed 13.6% of the population in 2015, up from 12.6% in 2000. The White population in that time decreased slightly, from 84.1% in 2000 to 83% in 2015. The diversity of the Village has increased over this time.

In 2010, there were 5,418 total households in Scarsdale, of which 4,792 (88.4%) were classified as family households. The average household size was 3.16 persons and the average family size was 3.39 persons. There were 5,503 housing units, of which 94.1% were single-family homes, 0.8% were two-family homes,

[1]Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.

and 5.2% were multi-family residences (three or more units).[2] The median household income in 2010 was $237,135, significantly above the 2010 County median household income of $79,619. There are no low/moderate census block groups within the Village of Scarsdale.

Zoning Ordinance

Multi-Family

The zoning regulations for the Village of Scarsdale are set forth in Chapter 310 of the Village Code. There are seven zoning districts within the Village that permit multi-family housing:

- BUS A, Business A
- PUD 1.0, Planned Unit Development 1.0
- PUD 1.4, Planned Unit Development 1.4
- RES C, Residence C
- VCO 2.0, Village Center Office 2.0
- VCR 1.0, Village Center Retail 1.0
- VCR 2.0, Village Center Retail 2.0

The BUS A, VCR 1.0 and VCR 2.0 permit residences above a ground floor commercial or retail use. PUD 1.0 and PUD 1.4 districts permit multi-family residences, provided that no less than 10% of the residential floor area is devoted to senior citizen housing, and REC C and VCO 2.0 districts permit multi-family development with no use stipulations.

PUD 1.0, PUD 1.4, VCO 2.0, VCR 1.0 and VCR 2.0 are the zoning districts mapped within the Scarsdale village center, immediately adjacent to the Scarsdale train station. Two RES C districts are mapped adjacent to the village center, providing a buffer between the commercial and single-family uses. There is one area outside of the village center, on the border with New Rochelle, which is mapped BUS A and permits residences above ground floor commercial uses.

Single-Family Zones

As shown on Map 2, Generalized Zoning, the majority of Scarsdale's land area is zoned for single-family residential use. There are seven Residential A districts which vary in permitted minimum lot sizes from 5,000 square feet (sf) to two acres. Generally, large lot zones (AA1 – two acres and A1 – one acre) are mapped in the center of the Village, while the rest (A2 – 20,000 sf, A2a - 15,000 sf, A3 - 10,000 sf, A4 - 7,500 sf, and A5 - 5,000 sf) are interspersed throughout the Village. A large area along the southern border of the Village is mapped AA1 (two-acre lots), however much of this area contains large golf courses and park space, and is not available for residential development. In addition to the Residential A districts, there are several CS, Cluster Subdivision districts across the Village which have been developed as single-family housing lots.

[2]Housing unit data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.

Non-Residential Districts

There are four districts in Scarsdale that do not permit any residential uses, including BP – Buffer Parking, BUS C – Business C, VCO 0.8 – Village Center Office 0.8, and VCR 0.8 – Village Center Office 0.8. Buffer Parking is primarily used to provide parking for the BUS A district and to act as a buffer between residential and non-residential uses. BUS C is mapped directly adjacent to the BUS A district. The VCO 0.8 and VCR 0.8 districts are mapped in the Village center.

Residential Land Use and Zoning

As shown on Maps 3 and 4, there are no areas of Black/African American or Hispanic populations and no low/moderate income areas in Scarsdale. Table 2 and Maps 5 and 6 show the percentage of Black/African American and Hispanic residents within each zoning district. According to the data, a higher percentage of residents living within the multi-family zoning districts are Hispanic as compared to the single-family zoning districts. However, the percent of Hispanics is fairly consistent across the single-family Resident A districts, indicating that minimum lot size has not influenced where Hispanic residents are residing. Conversely, Black/African-American residents make up a higher percentage of the populations within the Residential A districts compared to the multi-family districts. Furthermore, across the single-family districts, Black/African American residents compose a smaller percentage of residents living in the RES A5 district (with the smallest minimum lot size) compared to a higher percentage in the large lot RES A1 and RES AA1 districts.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning district in Scarsdale

Zoning District	Acres	Total Population in District	Black/African American Population % w/o Group Quarters	Hispanic Population % w/o Group Quarters
B-P	3.2	12	4.0%	1.4%
Bus A	3.7	10	1.3 %	1.3 %
Bus C	3.4	4	-	-
PUD 0.8-1.4	1.7	59	0.8%	7.8%
PUD 1.0	9.6	109	0.5%	5.6%
Res A-1	671.9	1,245	2.3%	4.3%
Res A-2	662.7	2,201	1.9%	3.1%
Res A-2a	329.1	1,416	1.4%	3.2%
Res A-3	1,232.7	7,052	1.4%	4.0%
Res A-4	227.3	1,971	1.3%	3.8%
Res A-5	178.5	2,355	0.6%	4.5%
Res AA-1	939.5	613	3.8%	3.5%
Res C	4.2	105	0.7%	7.4%
VCO-0.8	3.2	22	5.0%	10.1%
VCO-2.0	0.7	7	-	7.3 %
VCR-0.8	3.3	12	0.2%	5.1%
VCR-1.0	0.8	8	-	5.7 %
VCR-2.0	3.4	35	2.8%	1.7%

Source: 2010 US Census

Table 2 also shows that the population residing in the multi-family zoning districts is similar in racial composition to the overall .

While both groups make up the highest percentage of the population within the VCO-0.8 districts (which does not currently permit residential uses), as shown in Table 2, only 22 persons in households lived in this district in 2010, a very limited portion of the minority population and overall population in the Village.

Additional Actions Undertaken

In 2011, the Village of Scarsdale passed Local Law No. 3-2011 adopting a Fair and Affordable Housing zoning ordinance, now included as Chapter 310, Article 17 of the Village Code. The ordinance requires that within all residential developments over five units created by subdivision or site plan approval, the number of required Fair and Affordable Housing (FAH) units would be calculated according to the schedule below, and would in like increments, as each additional ten new units or part thereof require one additional FAH unit.

Development Size (including FAH units)	Required FAH Units
5-9 multifamily units	1
10-14 single or multifamily units	1
15-24 single or multifamily units	2
25-34 single or multifamily units	3
35-44 single or multifamily units	4

The zoning is based on the County's model affordable housing zoning ordinance, and is meant to promote the development of affordable units in the Village.

The Village currently has five FAH units, developed since 2009, that contribute to implementation of the County's Housing Implementation Plan.

Summary

Most of the housing units in the Village of Scarsdale (94.1%) are single-family homes. Recent zoning changes, most particularly the adoption of the 2011 Fair and Affordable Housing zoning ordinance, require the development of additional affordable housing units in the Village. Though there are fewer minority residents in Scarsdale compared to Westchester County, since the adoption of this ordinance, the number and percentage of Hispanic residents has risen. No areas of minority populations that exceed the County percentages are in the Village, and the racial make-up of the residents living in districts that permit multi-family are comparable to the racial make-up of the Village as a whole. ~~In addition, there is no pattern between the percentage of minority population within single-family zoning districts and the minimum lot sizes permitted within these districts. Therefore, the data do not indicate that the current zoning ordinance for the Village of Scarsdale is contributing to areas of minority populations, nor do the data indicate that large lot zoning or other zoning requirements are the cause of the relatively low percentage of minority residents~~. Other impediments as outlined in the Analysis of Impediments, such as High Cost of Living may contribute to the demographic characteristics of the Village. For example, according to the 2015 American Community Survey data the median owner-occupied housing value in the Village of Scarsdale is $1,230,600 and the median gross monthly rent is over $3,500 whereas the average County median owner-occupied housing value is $506,900 and gross monthly rent is $1,364.

Town of Somers

The Town of Somers is located at the northern border of Westchester County. Surrounding communities include the Town of Carmel in Putnam County to the north, the Towns of North Salem and Lewisboro to the east, the Town of Bedford and New Castle to the south, and the Town of Yorktown to the west. The Town of Somers encompasses approximately 33 square miles, over 99% of which is located in the Croton Watershed as part of the New York City reservoir system. The remaining land in Somers (50 acres) is located in the Peekskill Hollow Brook Watershed which provides water to the Town of Cortlandt and the City of Peekskill.

The total population[1], excluding group quarters, of the Town was 20,537 in the year 2015, 19,904 in 2010, and 17,840 in 2000, representing a modest increase of 2,697 residents (15%) over 15 years. Of the total 2010 population excluding group quarters, 1.0% were Black/African American and 4.7% were Hispanic. In Westchester County, 14.1% of the total 2010 population excluding group quarters was Black/African American and 22.0% was Hispanic.

Table 1: Population and Race Estimates for Years 2000, 2010, and 2015[1]

Year	2000		2010		2015	
	Total Population Including Group Quarters	Population Excluding Group Quarters	Total Population Including Group Quarters	Population Excluding Group Quarters	Total Population Including Group Quarters	Population Excluding Group Quarters*
Total Population	18,346	17,840	20,434	19,904	21,073	20,537
Race as a Percentage						
White	94.8%	95.8%	92.9%	93.7%	91.5%	-
Black	1.7%	1.0%	1.6%	1.0%	0.9%	-
Hispanic (any race)	3.0%	2.7%	4.9%	4.7%	7.0%	-

*** American Community Survey 2015 data do not provide group quarters information by race.**

As shown in Table 1 and discussed above, the Town population has seen moderate increase since the year 2000. The population has also become more diverse with a growing Hispanic population, although the Black/African American population has slightly decreased from 1.7% in 2000 to 0.9% in 2015 (population including group quarters). There has also been growth in the Asian population which represented 1.9% of the total population in 2000 and 4.3% in 2015.

There were 7,623 households in the Town in 2010, including 5,663, or 74.3%, families. The average household size was 2.61 and the average family size was 3.09. There were 7,982 housing units[2], of which 94% are single-family, 2% are two-family, and 4% are multi-family. Median household income in the Town

[1] **Data sources: Unless otherwise noted, year 2015 data are from American Community Survey 2011-2015 5-Year Estimates, 2010 data are from 2010 US Census, and 2000 data are from 2000 US Census.**

[2] **Housing unit and median household income data source: American Community Survey 2006-2010 5-Year Estimates. For the purposes of this analysis, structures with one unit are considered single-family homes, structures with two units are considered two-family homes, and structures with three or more units are considered multi-family residences.**

was $113,025, approximately 42% above the 2010 County household median income of $79,619. There are no low/moderate income areas in the Town.

Zoning Ordinance

Multi-Family

As per Chapter 170 of the Town Code, there are seven zoning districts and one overlay district that permit multi-family housing:

- MFR-H, Multifamily Residence Hamlet
- MFR-BP, Multifamily Residence Baldwin Place
- MFR-DH, Multifamily Residence Downtown Hamlet
- DRD, Designed Residential Development Overlay
- B-HP, Business Historic Preservation
- NS, Neighborhood Shopping
- CS, Community Shopping
- PH, Planned Hamlet

The three MFR (Multifamily Residence) districts are floating zones which are eligible to be applied to lots in specific hamlet areas with Town Board approval. The MFR-BP district was added to the Town zoning map in 2015 and the MFR-DH district was adopted in 2016. The MFR-BP can be found on Map 1, the Town's zoning map, but neither of these districts is shown on Map 2. The MFR-BP district is approximately 16 acres and was mapped for Hidden Meadows, a development of 45 townhomes and 8 one-bedroom apartments which is currently under construction. The MFR-DH district was applied to one approximately 26-acre site and the Town is currently reviewing a plan for a 65-unit townhome development for that site.

The commercial districts, B-HP, NS, and CS districts, permit multi-family units above first floor nonresidential uses only. The DRD overlay district is permitted on 500 or more acres in the R120, R80, and R40 districts with Town Board approval. The multi-family districts are all located convenient to commercial areas.

Five of these districts (MFR-H, MFR-BP, B-HP, NS, and PH) are required to designate 15% of permitted dwelling units as affordable units. Incentives are provided in the MFR-H, MFR-BP, and NS districts to encourage the development of additional affordable units.

Multi-family uses are permitted in eight zoning districts. Together these districts amount to approximately 7% of the total land area in Somers. The development of multi-family housing has been limited due to stringent stormwater and wastewater regulations for lands in the Croton Watershed, as well as the Town's abundance of environmental features.

Single- and Two-Family Zones

The vast majority of the Town is zoned for single-family residential use, although one-bedroom accessory apartments are permitted as a Special Exception Use in homes built prior to 1992 with a minimum 40,000 square foot lot size in four residential districts (R120, R80, R40, and R10). These districts are classified as two-family districts for this analysis (see Map 2).

The OB-100 (Office Business) and CRO (Corporate Research/Office) districts are business districts which also permit single-family residential use. The BC (Beach-Community House) district only permits existing residences.

The Town of Somers also has six areas that are designated as New York State Agricultural Districts. The State provides landowner incentives and protections to prevent conversion of farmland to non-agricultural uses in these districts.

Residential Land Use and Zoning

As shown on Maps 3 and 4, the Town does not have any areas of low/moderate income households or minority populations exceeding the County percentages. Table 2 and Maps 5 and 6 depict the percentage of Black/African-American and Hispanic populations in each zoning district compared to the total population within that district. Map 5 shows that a higher percentage of Black/African-American households live in the DRD, B-HP, MFR-H and BC districts. Three of these districts (DRD, B-HP, and MFR-H) permit multi-family housing. Other districts permitting multi-family (PH, CS, and NS) contain a slightly lower percentage. Further, there is only a slightly lower percentage of Black/African-American households residing in the larger lot two-family districts R-120 (minimum lot size 120,000 square feet), R40 (40,000 square feet), and R-10 (10,000 square feet). Overall, the Black/African-American population represents 1.1% of the total population in multi-family districts and 0.9% of the total population in single-and two-family districts.

The Hispanic population is found throughout the Town with the highest percentage in the NS and CRO districts. The CRO district is a commercial district which permits single-family residences and has among the lowest percentage of Black/African-Americans. Conversely, the lowest percentages of Hispanic populations are found in the CS and DRD districts, the latter of which has among the highest percentage of Black/African-American households. As seen in Table 2, Hispanic households also represent the same or higher percentages of population in the large-lot two-family zoning districts R-120 and R-80, than their percentage in the Town as a whole. Overall, the Hispanic population represents 2.5% of the total population in multi-family districts and 5.3% of the total population in single- and two-family districts.

Table 2: Percentage of Black/African American and Hispanic Populations Within Each Zoning District in Somers

Zoning District	Acres	Total Population	Black/African American % w/o Group Quarters	Hispanic % w/o Group Quarters
BC	67.4	59	1.7%	6.1%
B-HP	71.8	60	1.3%	3.1%
CRO	207.2	63	0.4%	8.2%
CS	29.4	17	0.0%	0.2%
DRD	1,110.7	3,624	1.2%	2.1%
MFR-H	35.3	138	1.6%	3.7%
NS	118.6	145	0.8%	9.4%
OB-100	752.8	110	0.0%	6.8%
OLI	70.0	24	0.2%	5.4%
PH	84.0	37	0.4%	4.0%
R-10	856.3	3,259	0.9%	7.7%
R-120	8,018.6	1,964	0.9%	5.9%
R-40	4,281.1	6,746	1.0%	4.2%
R-80	4,936.9	3,658	0.7%	4.7%

Source: 2010 US Census

The data do not indicate that large lot zoning or other zoning requirements are the cause of the relatively low percentage of minority residents.

The Town of Somers is limited on the amount of density and intensity of development that can take place within its boundaries. As noted above, over 99% of the Town of Somers is located in the Croton Watershed, which provides drinking water to New York City and portions of Westchester County. Therefore, any development that occurs in the Town is subject to an additional layer of review by the New York City Department of Environmental Protection and the New York City Watershed Inspector General. All properties in the Croton Watershed are subject to heightened stormwater and wastewater regulations as per the *Rules and Regulations for the Protection of the New York City Water Supply and Its Sources* as established under New York State law. These regulations can be onerous or reduce the buildable potential on the site, thereby acting as a barrier to new high density multi-family or small lot (7,500 sf or less) single-family development. In some watershed areas there are prohibitions on the construction of wastewater treatment plants which hampers development of multi-family housing.

In addition to the reservoirs, groundwater is the primary source of drinking water for the residents of Somers, not the reservoirs within the Town. According to the 2016 Comprehensive Plan Update, the "groundwater is drawn from bedrock or surficial aquifers through individual wells, or from one of five in-town water supply districts that use groundwater wells tapping aquifers in Somers" (pg. 100). In order to protect the groundwater quality, Somers created a Groundwater Protection Overlay District (GPOD) in 1990. The District established regulatory controls on the discharge and storage of hazardous materials within areas of sensitive hydrogeologic formations to limit the potential adverse impacts on water resources.

Approximately 6% of the total land area of the Town are waterbodies including the waterbodies related to the Croton Watershed as described above. Further, over one-third of the Town's total land use is devoted to open space or agricultural uses, including the 654-acre Angle Fly Preserve and the 234-acre Westchester County Lasdon Park and Arboretum. Land development in the Town is also restricted due to

a large presence of waterbodies and wetlands. Besides the waterbodies that serve as drinking water reservoirs, there are an abundance of wetlands, including 19 wetlands that are regulated by the New York State Department of Environmental Conservation and several other wetlands that are locally regulated. These restraints affect the potential development of land and often keep lot sizes large in order to accommodate or protect these environmental features.

Additional Actions Undertaken

Recent zoning and development actions in the Town demonstrate a shift toward the expansion of multi-family and townhouse uses in hamlet areas with easy access to commercial uses and existing or expandable public sewer or water districts. The Town Comprehensive Plan Update[3] supports the continuation of this trend as a way to increase the variety of housing types. In recognizing the need to create more multi-family housing, the Town has recently adopted two new floating districts (MFR-BP and MFR-DH) to promote multi-family housing and townhome development. Both of the floating districts have been applied to land previously zoned R-40 and R-80. The bulk of development that has occurred in the Town in recent years has been in these and other multi-family districts centered around existing or developing hamlets.

Five of Somers zoning districts (MFR-H, MFR-BP, B-HP, NS, and PH) are required to designate 15% of permitted dwelling units as affordable units. Incentives are provided in the MFR-H, MFR-BP, and NS districts to encourage the development of additional affordable units.

Somers has 164 affordable housing units that contribute to the County's Housing Settlement Implementation Plan, 75 of which have been fully developed and occupied, with the remaining 89 under various stages of planning or construction. The Town Comprehensive Plan Update states that an additional 77 affordable units have also been constructed and occupied, although they do no contribute to the County's Housing Implementation Plan. Affordable housing units are required in five zoning districts and three districts contain incentives to encourage the development of additional affordable units.

Summary

The Town of Somers is characterized by large-lot residential zoning that protects the environmentally sensitive features of the Town as well as its natural features and farms. In recent years, most residential development has consisted of multi-family and townhome units and has occurred in hamlet areas, yielding several affordable housing units that contribute to the County's Housing Settlement Implementation Plan. Compared to Westchester County as a whole, the Town remains predominately white, despite considerable growth in the Hispanic population. The Town contains no areas of minority populations exceeding the County percentages or low/moderate income populations in any of its zoning districts. A review of Black/African-American and Hispanic populations in each zoning district reveals no areas of minority populations in any specific type of zoning district and the populations of both groups are relatively evenly located throughout the other residential zoning districts that vary in lot sizes. ~~This analysis concludes that the current Town zoning ordinance is not contributing to areas of minority populations and that the large lot districts or other zoning provisions are not posing as a barrier to diversification~~. Other impediments as outlined in the Analysis of Impediments may contribute to the

[3]The Town of Somers Comprehensive Plan Update was adopted in February 2016.

demographic characteristics of the Town. Development impediments specific to the Town of Somers including the heightened stormwater and wastewater regulations due to the Croton Watershed as well as the remoteness of the Town limits development options.

In addition, public transportation systems are limited within the Town unlike other communities in Westchester. The Town is serviced by Westchester County's Bee-line Bus system. There are only three routes: two route that run along Route 6, with stops in Baldwin Place/Somers Commons and a local route which runs to Peekskill; and one route that runs along Route 77 which is an express route that connects to Yorktown and White Plains. The Metro-North Harlem Line does not run within the Town but runs east of Somers between the Town border and I-684. The nearest train stations are Croton Falls, Purdy's, Katonah and Golden's Bridge, which are all located in other communities. The train is a 50- mile train ride to Manhattan which takes about 75 minutes and residents can only access these stations by car.

Considerations to Increase Affordable Housing Opportunities

The Town is currently experiencing an upward trend in the development of multi-family and affordable residential units in the Town's hamlets. This trend is the result of rezoning efforts as well as market preference. The Town should continue to apply its multi-family floating districts in hamlet areas to promote affordable housing. The Town's zoning ordinance currently requires the development of affordable housing units in five districts and provides incentives for additional affordable units in three of those districts. The Town could consider future actions that may further increase permissibility of lower-cost housing units, including adopting the County's model Affirmatively Furthering Fair Housing ordinance that would apply to new development or substantial rehabilitation within all zoning districts in the Town. The Town could also consider meeting with key partners in the New York City Watershed agreement: the New York City Department of Environmental Protection; New York State Department of Environmental Conservation; Watershed Inspector General; and other stakeholders to discuss practical locations and methods for increasing density to provide additional housing opportunities while protecting environmental resources.

Section 4 Comparison of Communities

The purpose of this section is to examine countywide zoning trends and demographic data and determine whether zoning patterns contribute to patterns of concentration. Zoning and minority residential patterns have been analyzed within individual communities. This section will compare municipal zoning schemes to determine if there are patterns or specific zoning techniques that have resulted in less or greater diversity in some Westchester communities as compared with other Westchester communities.

Typical Zoning Districts in Westchester County

The following outlines typical zoning district types which may be found in municipalities in Westchester County.

Single-Family and Two-Family Districts

Single-family zoning districts are mapped in most municipalities in Westchester County. These districts provide regulations that most often encourage the development of single-family detached homes with varying minimum lot size requirements, typically between 5,000 square feet (sf) and two acres. Typical single-family lots fall within the following lot sizes:

- 5,000 sf
- 7,500 sf
- 10,000 sf
- 15,000 sf
- 20,000 sf
- ½ acre
- 1 acre
- 2 acres

Municipalities in northern Westchester with more land and environmental constraints may contain zoning districts with minimum lot sizes greater than two acres. For the purposes of this analysis, minimum lot sizes of 20,000 sf and above are considered large, while lot sizes between 10,000 and 15,000 sf are considered medium-sized and lots 7,500 sf and below are considered small.

In many cases, single-family zoning districts permit the development of an accessory unit or apartment, and depending on the municipality, may or may not allow for that accessory unit to be rented to general members of the public (as opposed to relatives of the family living in the primary residence only). In the case that accessory units may be rented to members of the public, these single-family districts are considered two-family districts for the purposes of this analysis.

Many Westchester municipalities also provide zoning districts for two-family residences in addition to single-family residences, which in many cases, set forth a minimum lot size requirement per individual unit.

Planned Residential Developments

It is not uncommon for Westchester municipalities to provide a separate zoning designation for subdivisions of large vacant parcels. However, permitted residential uses within a planned residential development district vary. Some districts permit single-family detached residential development only and others permit all residential types, including townhouses and multi-family development.

Multi-Family Districts

All municipalities in Westchester provide zoning districts that permit some form of multi-family development (considered any building with three or more residential units). Often, multi-family zoning regulations set forth minimum unit sizes or minimum lot sizes per unit, along with open space or affordable housing requirements. In some cases, a multi-family district will specify regulations for senior housing. These regulations vary by municipality but are often mapped near commercial centers or hamlet areas and offer more convenience to public transportation or major roadways.

Commercial Districts

Commercial districts are typically mapped along major roadways or nearby major transit centers, most often a Metro-North station. Commercial districts often specify the desired type of commercial development, including office, local retail, shopping centers, and in some cases, waterfront commercial uses, as many communities in Westchester County are located along the Hudson River or Long Island Sound.

Some commercial districts expressly prohibit residential uses. However, it is not uncommon for commercial districts to permit residential development in the form of mixed-use buildings with apartments above commercial uses. These districts are often accompanied by additional zoning requirements such as separate entrances and minimum lot sizes. In many cases, though not always, mixed-use buildings require a special permit under the zoning regulations.

Industrial Districts

Some Westchester municipalities contain industrial or light industrial zoning districts, which in most cases do not permit residential use.

Park Districts

Parks or recreation uses may have their own zoning designation in Westchester municipalities, though often, parks are located within single-family or other residential zoning districts.

Countywide Zoning Comparison

A zoning analyses for the individual communities was conducted. The next step is to compare the most diverse communities with the least diverse communities to discern whether any zoning patterns emerge among these two groups.

The following table provides relevant information on the eight most diverse and eight least diverse communities in Westchester. Included in Table 1 are the minority populations in each community, the housing types permitted via zoning, and non-zoning factors that may contribute to patterns where populations reside such as household income, housing costs, and housing tenure.

An important criteria in examining countywide zoning trends and determining if zoning patterns contribute to patterns of concentration, is whether an individual community provides a variety of housing

types. Table 1 shows the percentage of land with zoning regulations that only permit medium sized single-family lots and small sized single-family lots. The table also displays the percentage of land that permits two-family units and multi-family units.

The communities with the highest percentage of minority populations have zoning regulations that contain a mix of housing types and single-family lot sizes. The specific mix of housing types in these communities, however, differs. For example, the percentage of land area that permits multi-family housing varies widely from a low of 8% in the Town of Greenburgh to a high of 29% in the Village of Ossining. This broad range in the percentage of land that permits multi-family housing among these communities demonstrates that simply allowing multi-family housing in as much land area as possible within an individual community does not result in more diverse communities.

There is no pattern between the mix of housing types and single-family lot sizes permitted through zoning regulations within the communities that have the lowest percentage of minority populations. Some of these communities, such as Larchmont and Eastchester, have a variety of zoning districts that support housing diversity, although their communities are not among the most racially diverse. Other communities, such as New Castle and Lewisboro, are predominately zoned for multi-family or two-family housing, yet the actual land use pattern in these communities is medium and large lot single-family homes and their demographic is primarily White. These communities demonstrate that zoning alone cannot create a diverse community.

Below are two case studies that compare the zoning code of a racially diverse community with that of a homogenous community. The first case study compares two communities, Sleepy Hollow and Bronxville, that have similar zoning ordinances. The second case study examines the differing zoning ordinances of Greenburgh and Pound Ridge.

Case Study 1: Sleepy Hollow and Bronxville

One example of similar zoning ordinances but dissimilar racial/ethnic mix involves the Villages of Sleepy Hollow and Bronxville. These communities are similar in size each with an established downtown area that is linked to a Metro-North Railroad station and easy access to major employment centers. Both communities follow a comparable zoning pattern which includes large (over 15,000 sf) and medium (10,000 – 15,000 sf) lot single-family districts in areas further away from their downtowns. In Sleepy Hollow, there are three single-family medium to large sized lot districts with minimum lot sizes ranging from 10,000 sf to one-acre.

In Bronxville, there are three single-family medium to large sized lot districts with minimum lot sizes ranging from 12,000 square feet to 30,000 square feet. Sleepy Hollow also has one small lot single-family district and two two-family districts. Both communities contain zoning districts specifically designated for multi-family use which are mapped in and around the commercial districts which also permit multi-family. Approximately 15% and 18% of land in Sleepy Hollow and Bronxville, respectively, is mapped for multi-family use. Despite the similarities in the two zoning ordinances, the Village of Sleep Hollow has a more diverse population with 6.3% Black/African American and 51.3% Hispanic, while the Village of Bronxville population is 0.7% Black/African American and 3.8% Hispanic.

~~The racial and ethnic composition of Bronxville, is therefore not related to zoning.~~ **Bronxville does not provide as much two-family or small single-family lots as Sleepy Hollow but that only amounts to approximately 5.1% of the total land area. While Bronxville does not contain those zoning districts, it does have a slightly higher percentage of multi-family housing. Other non-zoning factors could be contributing to a lack of racial diversity in Bronxville. As shown on Table 1, the median household income for these communities is $69,015 in Sleepy Hollow and $193,333 for Bronxville. Correspondingly, the housing costs in these communities is substantially different with a median housing value of $575,100 and median rent of $1,314 in Sleepy Hollow and a median housing value of $916,700 and median rent of $2,512 in Bronxville. These communities have different housing tenures as well. Home ownership rates are 80% in Bronxville and 36% in Sleepy Hollow. Therefore, while Bronxville has a comparable rate of multi-family units as Sleepy Hollow, the multi-family units in Bronxville are more expensive and more likely to be owned. In this case, the barriers to affordable housing opportunities may be housing values and tenures, neither of which can be regulated through zoning.**

Case Study 2: Greenburgh and Pound Ridge

Another comparison can be made between the Towns of Greenburgh and Pound Ridge. These two communities are similar in size and character but have different zoning codes. Both communities are characterized with large amounts of parkland (about 1,260 acres in Greenburgh and 3,100 acres in Pound Ridge), environmental features, and large to medium sized residential lot zoning. Greenburgh contains pockets of office, mixed commercial and industrial uses throughout the Town while Pound Ridge has just one small commercial area. Greenburgh has an array of single-family zoning districts with lot sizes ranging from a minimum of 5,000 square feet to 40,000 square feet, as well as multi-family and mixed use districts. Pound Ridge has three small mixed use districts which permit multi-family units. The remainder of Pound Ridge is zoned for large lot single-family homes, although all but one of these districts also permit multi-family use with a special permit. As shown on Table 1, only 8% of the land in Greenburgh permits multifamily use while 99% of the land in Pound Ridge permits multi-family use. Greenburgh, however, has a racially diverse population that is 18.4% Black/African American and 13.5% Hispanic while the population of Pound Ridge is 1.2% Black/African American and 4.5% Hispanic. Therefore, the overall character of these two communities may be similar but a review of only their zoning ordinances shows that Pound Ridge permits multi-family in nearly all of its land but is a homogenous community, while Greenburgh contains little multi-family but is very racially diverse.

The factors that set Greenburgh and Pound Ridge apart and may contribute to the differing racial compositions include historic community growth patterns, housing costs and the severity of watershed regulatory controls in Pound Ridge. While Pound Ridge is zoned for multi-family in all but one district, it has long been settled as single-family owned homes on large lots with only 0.4% of its housing stock identified as multi-family. Greenburgh, conversely, has settled over time with a variety of lot sizes and housing types. As noted above, only 8% of its land is zoned for multi-family, yet according to the Town's 2016 Comprehensive Plan, approximately 36% of the housing units are multi-family units. Greenburgh also has a lower rate of home ownership (73.5%) as compared to Pound Ridge (86.9%). Greenburgh has also developed single-family homes on small, medium and large sized lots because of the presence of sewers. While Pound Ridge allows for multi-family housing in 99% of its land area, it has primarily developed as large lot single-family homes because of the absence of sewers and the reliance on septic

systems and the associated land area to accommodate those systems in addition to the environmental constraints.

The median housing value in Greenburgh and Pound Ridge is $538,700 and $927,300, respectively. Further, most of Pound Ridge is located in watersheds that serve New York City, Westchester County and portions of Connecticut. As discussed in more detail below, development in these watershed areas is restricted and often larger lots are required, regardless of housing type, to adhere to stricter stormwater and wastewater disposal regulations. This case study demonstrates that zoning ordinances do not always accurately reflect the actual land uses on the ground. Further, although Pound Ridge has modified its zoning ordinances over time to encourage a broader array of housing opportunities, other factors not related to zoning, including high land costs, onerous watershed regulations, and environmental constraints, have lessened these opportunities.

Other Contributing Factors

As demonstrated in Case Study 1 above, nearly identical zoning ordinances do not produce the same levels of racial and ethnic compositions, and therefore, other factors exist that influence the racial and ethnic composition of communities. This section describes some of the non-zoning related factors that could be affecting the racial characteristics of the communities in Westchester County.

Median Income

A pattern exists between data related to median income and community diversity. In 2010 Westchester County had a Black/African American population of 14.1% and Hispanic population of 22.0% (excluding group quarters). In communities where the Black/African American and/or Hispanic population was greater than the County average, the median income was lower than the 2010 County median household income of $79,619 in all but two communities. A similar pattern exists among the communities with the least diverse populations which consistently had median incomes greater than the County median income.

Housing Costs

Another pattern that emerges from Table 1 is that overall, the median housing values of the most diverse communities are lower than those of the least diverse communities. The median housing value averaged together for the eight most diverse communities is $451,188 and the average monthly rent is $1,465, while the median housing value averaged for the eight least diverse communities is $826,413 and average monthly rent is $2,009. The countywide median owner-occupied housing value for Westchester County is $506,900 and gross monthly rent is $1,364. There are exceptions to this pattern, demonstrating that no single factor is the cause or result of where minority population reside within a community. Rather, they are based on a variety of factors, history, and conditions that are unique to each community. For example, the Village of Mamaroneck has a higher median housing value ($591,600) and median rent paid ($1,646) than the Town of Somers which has a median housing value of $414,900 and median rent of $1,379, yet Mamaroneck is among the most diverse communities in the County and Somers is among the least diverse. Further, Sleepy Hollow has a higher median housing value and lower rent compared to the County. Despite a median housing value of $575,100, Sleepy Hollow may be a more affordable community because a majority of its housing units are renter-occupied (62%).

Owner-Occupied and Renter-Occupied

Housing tenure data in Table 1 demonstrates that the more diverse communities provide a greater or nearly even percentage of rental housing than the less diverse communities. The average renter occupied for the most diverse communities is 48.7% and it is only 16.2% for the least diverse communities. One exception to this pattern is that the housing stock in the Town of Greenburgh, one of the most diverse communities in Westchester, is 73.5% owner-occupied and 26.5% renter-occupied. This is similar to Somers (75.6% owner-occupied and 24.4% renter occupied) and Larchmont (70.6% owner-occupied and 29.4% renter occupied), which are among the least diverse communities.

Development Constraints

It is important to note that an analysis of zoning alone does not adequately consider the unique and substantial development constraints that exist within some Westchester communities.

In Somers, the development of multi-family housing has been limited due to stringent stormwater and wastewater regulations for lands in the Croton Watershed, as well as the Town's abundance of environmental features. Approximately 6% of the total land area of the Town are waterbodies including the waterbodies related to the Croton Watershed as described above. Further, over one-third of the Town's total land use is devoted to open space or agricultural uses, including the 654-acre Angle Fly Preserve and the 234-acre Westchester County Lasdon Park and Arboretum. Land development in the Town is also restricted due to a large presence of waterbodies and wetlands. Besides the waterbodies that serve as drinking water reservoirs, there are an abundance of wetlands, including 19 wetlands that are regulated by the New York State Department of Environmental Conservation and several other wetlands that are locally regulated. These restraints affect the potential development of land and often keep lot sizes large in order to accommodate or protect these sensitive environmental features.

In Pound Ridge, while all except one zoning district permits multi-family housing, the Town is almost exclusively comprised of single-family homes. Development potential in the Town of Pound Ridge is restricted for various reasons, such as a lack of developable land, environmental constraints, and its location within watersheds. Pound Ridge contains numerous parks and open space resources, including a 2,842-acre portion of the Westchester County Ward Pound Ridge Reservation which comprises 19% of the Town's total land area. Another 1,477 acres are owned by the Aquarion Water Company which provides drinking water to the City of Stamford, Connecticut. The Town also has traditional environmental constraints that include wetlands, waterbodies, and steep slopes. These environmental constraints have placed severe limitations on development in the Town. Due to soil types, depth to bedrock, streams and other waterbodies, all wastewater in the Town is handled by private septic systems. The inability to expand septic capabilities has hindered development in Scotts Corner, the only commercial area in the Town.

Mount Kisco has a high percentage of multi-family houses in comparison to other Croton Watershed communities in northern Westchester. Mount Kisco maintained a diverse housing stock prior to the 1997 adoption of Croton Watershed development regulations and new development has been slow since that time. As per the 2010 American Community Survey data, an estimated 228 housing units were constructed between the years 2000-2010 and 156 units were constructed between 1990-1999, demonstrating that most of Mount Kisco's 4,413 housing units were built prior to 1990. All of Mount

Kisco is served by a sewer district which made development of multi-family housing easier here than in other northern Westchester communities which rely more on private septic systems.

New Castle contains an abundance of environmental constraints including 849 acres of New York State designated wetlands, 1,762 acres of publicly owned open space, and 729 acres of privately owned open spaces, such as campgrounds, nature preserves, and recreational clubs. Also, approximately 39% of the land in New Castle contains steep slopes. These restraints affect the potential development of land and often keep lots sizes large so as to accommodate or protect these sensitive environmental features. The majority of the Town currently relies on septic systems for wastewater disposal, although a few areas, including the Chappaqua hamlet, are sewered. In some watershed areas there are prohibitions on the construction of wastewater treatment plants which hampers development of multi-family housing.

Approximately two-thirds of Westchester County is served by municipal sewage collection and treatment systems. The remaining portion of the County, which is mostly located in the Croton Watershed area, is served by septic systems or smaller wastewater treatment plants. The Towns of Somers, Pound Ridge, New Castle and Lewisboro are primarily served by septic systems and have substantial land areas located within the Croton Watershed. Development of land within the Croton Watershed is subject to heightened restrictions and regulations for wastewater treatment and disposal by the New York City Department of Environmental Protection. Part of these regulations require that treated wastewater effluent be discharged to a subsurface, on-site wastewater treatment system (OWTS) rather than point-source discharge.

On-site wastewater treatment systems are typically used to serve communities and require a minimum of one acre of land by the Westchester County Department of Health. More land may be needed to meet regulatory setbacks and sizing requirements as well as to protect environmental features such as steep slopes and wetlands which are common to this area of Westchester County. Therefore, development of a single-family home in the Croton Watershed can often require two to three acres of land to accommodate a septic system. These regulations make development of multi-family housing in the Croton Watershed more difficult and require greater tracts of land than in communities that are served by municipal sewer systems.

Conclusion

The comparison of zoning codes between the most and least diverse communities in the County demonstrates that ~~there is no clear distinguishable pattern between the zoning districts within various municipalities and minority populations. P~~patterns emerge when reviewing other factors such as median household income or housing costs. A diverse housing stock that include multi-family, two-family, and small to medium single family lots provides the potential opportunity for a more economically and racially diverse community and should, therefore, continue to be encouraged throughout the County as is taking place. In addition, municipalities should continue to look for affordable housing development opportunities within their communities. The communities with the least diverse housing stock are currently making strides to produce a greater variety of housing types through zoning amendments that permit multi-family use on more land, promoting accessory apartments, and adopting affordable housing ordinances. As evidenced above, minority population locations are based on a variety of factors as well as historic community development patterns and other conditions that are unique to each community.

Section 5 County Actions

Relative to the provision of fair and affordable housing, Westchester County detailed the various legislation, policies, and plans in Chapter 12 of the AI for four Impediments. The following section details the status of all plans and policies implemented prior to April 2013 related to Westchester County's fair and affordable housing obligations and provides an update on efforts undertaken by Westchester County since April 2013 for Impediment # 4, Land Use Regulations and the Local Land Use Approval Process. The County remains committed to fair and affordable housing.

Policies, Plans, and Legislation

Westchester County Policy Statement

In November 2009, the Westchester County adopted a Local Law supplementing its existing Affordable Housing Statement of Need acknowledging the importance of affirmatively furthering fair housing as set forth in 42 U.S.C. Section 5304(b)(2). The Local Law states the following:

- That actions to affirmatively further fair housing significantly advance the public interest of the County and its municipalities.
- The location of fair and affordable housing is central to fulfilling the County's commitment to affirmatively further fair housing because it determines whether such housing will reduce or perpetuate residential segregation.
- The elimination of any discrimination, including the present effects of past discrimination, and the elimination of any de facto residential segregation are official goals of the County's housing policies and programs.

The Local Law also instructed the County to analyze, as soon as it was available, the 2010 Census Data at the municipal/census block level which includes data regarding: total population, race, ethnicity, age, and the number of persons per household to evaluate the current fair and affordable housing needs and trends.

This supplement to the County's existing affordable housing Statement of Need is still in effect today.

Westchester County Housing Implementation Plan, Model Ordinance Provisions, and Affirmative Fair Housing Marketing Plan

In August of 2010 Westchester County instituted its Housing Implementation Plan, which outlines the County's plans and processes for building 750 units of fair and affordable housing in 31 Westchester communities. Along with the Housing Implementation Plan, the County also created Model Ordinance provisions to supplement existing municipal zoning codes in Westchester County municipalities for the purpose of ensuring the provision and promotion of fair and affordable housing development throughout Westchester County. The text contains recommended zoning language as well as advisory comments.

In 2011, the County updated its Affirmative Fair Housing Marketing Plan, which identifies the process to promote and publicize affirmative fair housing units and ensure outreach to racially and ethnically diverse households in Westchester County. This is part of a two-pronged approach, in coordination with the Housing Development Affirmative Fair Housing Marketing Plan, to be implemented by housing

developers.

The County includes comments and recommendations on a municipality's consistency with the Provisions through response letters from the Westchester County Planning Board to municipal boards on referrals of zoning text amendments, new comprehensive plans or plan amendments and development applications made pursuant to provisions of Section 239 L, M and N of the New York State General Municipal Law and Section 277.61 of the Westchester County Administrative Code. Through this process, the County Planning Board and its staff in the Planning Department has ensured that the provisions are highlighted, appropriately interpreted and recommended for incorporation into a municipality's local regulations.

The Housing Implementation Plan, the Model Ordinance, and the Affirmative Fair Housing Marketing Plan are still being promoted and implemented by Westchester County and these documents formulated the basis of the County's plans to overcome exclusionary zoning practices.

The County will continue to promote the adoption of the model ordinance as part of the Section 239 L, M and N of the New York State General Municipal Law and Section 277.61 of the Westchester County Administrative Code referral process.

Westchester 2025

Adopted by the Westchester County Planning Board in 2008, the Westchester 2025 plan reviews the County's planning policies in the context of the challenges facing the region. The plan identifies land use policies and provides a context for a planning partnership between the County and its 45 municipalities. Westchester 2025 is intended to show residents and municipalities the importance of working together.

The plan was amended in January 2010 by the adoption by the Westchester County Planning Board of the "Context and Policies" for the plan. This portion of Westchester 2025 lays out general policies and goals for regional planning efforts. A policy found in Westchester 2025 specific to Fair and Affordable Housing states:

> Support development and preservation of permanently affordable housing
> Encourage a range of housing types that are permanently affordable to renters and home buyers, with the County working with each municipality to address its needs for fair and affordable housing as well as a share of the regional need. The County Planning Board recognizes that the County Board of Legislators adopted a local law on November 22, 2009 that supplements its existing affordable housing Statement of Need. Actions to affirmatively further fair housing significantly advance the public interest of the County and its municipalities. The location of fair and affordable housing is central to fulfilling the County's commitment to affirmatively further fair housing, which adds to the rich fabric and quality of life in Westchester County.
>
> Existing homes and apartments that are currently affordable should be maintained and enhanced as necessary so that they continue to provide housing that meets health and safety standards and stays within affordability guidelines.

New means must be identified to preserve the existing housing stock that is currently affordable including housing units whose affordability has sunset clauses or expiration dates. In addition to supporting communities that are adding new fair and affordable units, targeted efforts should be made in areas lacking racial diversity to add new fair and affordable housing that will be vigorously marketed to wider population groups. The County should make available a model ordinance that would promote fair and affordable housing and affirmative marketing which builds on such provisions now in place in many Westchester County municipalities.

Westchester 2025 and its policies remain in effect. With the addition of this language to Westchester 2025, the County provided a regional framework for the inclusion and creation of affordable housing.

Discretionary Funding Allocation Policy

In January 2012, Westchester County adopted a Discretionary Funding Allocation policy that requires municipal recipients of discretionary funding eligible under the *U.S. ex rel. Anti-Discrimination Center v. Westchester* **to demonstrate a commitment to affirmatively further fair housing (AFFH) within its borders in order to receive the grant of discretionary intermunicipal funding, including but not limited to County Open Space funds and CDBG funding. Each Recipient is required to commit to the County, in writing, that it is in compliance with the following:**

(a) Adoption of municipal zoning code provisions and/or policies which demonstrate a commitment to AFFH, including inclusionary zoning standards and a ban on preferences for the award of fair and affordable housing units except to the extent provided in the Westchester County Model Zoning Ordinance Provisions;

( ) Offering the County of Westchester a Right of First Refusal to retain and/or purchase any and all land acquired in rem to be used for housing that AFFH; and

(a) Requiring that the Westchester County Fair and Affordable Housing Affirmative Marketing Plan be adhered to for any and all fair and affordable housing units developed or offered within the its boundaries.

*The Discretionary Funding Allocation policy is still in effect and provides a mechanism for the County to ensure communities receiving discretionary funding demonstrate a commitment to affirmatively further fair housing***.**

Source of Income Legislation

In June 2013 Westchester County adopted a Local Law amending Westchester County's Fair Housing Law prohibiting discrimination in the sale, rental, or lease of housing based on source of income. The law specifically covers source of income derived from social security, or any form of federal, state or local public assistance or housing assistance, grant or loan program, including the federal housing subsidy known as Section 8 Housing Choice Voucher Program, any disability payment, and assistance, grant or loan program from a private housing assistance organization.

The protection of source of income in Westchester County's Fair Housing Law remains in effect and provides a mechanism for the County to combat discrimination based on the source of income.

Education and Outreach- Westchester County

In furtherance of its legislation, plans and policy efforts outlined above, Westchester County has also conducted numerous education and outreach events in order to generate support for fair and affordable housing and promote diverse communities. *The tables below outline specific education and outreach efforts undertaken by Westchester County which the County*.

Meeting Attendance

Organization		
Westchester Urban County Council (UCC) Meetings	Set policies and program parameters related to the County's administration of the CDBG funds; offer participant communities technical assistance and trainings to affirmatively further fair housing	2/9/10 – 5/28/14 Regular meetings held approximately four times/year
Westchester Housing Opportunity Commission (HOC) Meetings	Discussions of upcoming or previous education events and/or partnerships and associations concerning fair and affordable housing and related issues; technical assistance	Annually
African American Advisory Board Meeting	Education about the then-current and anticipated affordable housing options, the goals of affordable housing, and the resources available for those in need of affordable housing	6/18/13 12/20/16
Community Design Institute Meetings	Attended meetings of the Community Design Institute to discuss opportunities for redevelopment in the County	3/7/14, 3/14/14
Westchester Institute for Human Development's Housing Task Force	Served on the Housing Task Force to make recommendations on how to connect disabled individuals, their parents, families, and caregivers with affordable housing opportunities	2015

Event Sponsorship and Participation

Event		
Affordable Housing Expo	Co-sponsor this annual event where non-profit housing counselors, lenders, and realtors are available to assist attendees with a variety of issues and various seminars are offered to educate homebuyers	Annually
Westchester Municipal Planning Federation Land Use Training Institute	Assisted in facilitating the events and presented on the changing demographics in the County and its implications for land use policy, the demographics of the affordable housing community, and the benefits accompanying increased diversity	Annually (3/18/13, 3/20/14, 3/19/15, April 2016)
Westchester Housing Ladies Lunch Bunch	Organized and attended this networking event for women in the affordable housing realm in the County	5/3/13, 5/16/14

		7/1/16
Pace Land Use Law Center Executive Roundtable Discussion	**Along with representatives from HUD, met with leaders and representatives of local municipalities to advance affordable housing, AFFH strategies, and discuss local concerns about affordable housing**	**5/9/13**
Pattern for Progress Roundtable	**Participated in this roundtable to discuss topics such as HCR's position on AFFH and future goals, and NY State's housing policy**	**6/25/13**
League of Women Voters Public Forum	**Presented at this public forum about affordable housing and County's progress under the Settlement**	**9/16/13 11/18/14**
Westchester Residential Opportunities and Pace Law School Public Forum	**Participated in this public forum entitled "Affirmatively Furthering Fair Housing in Westchester County: The Legal & Social Implications"**	**9/27/13**
Westchester Institute for Human Development Conference	**Introduced developers to families with children with special needs; encouraged developers to incorporate new special needs appropriate technology into developments**	**5/22/14**
Westchester Institute for Human Development Roundtable	**Participated in roundtable discussions for developers to help families with special needs and learn about special needs appropriate technologies**	**6/22/14**
Pace University Land Use Law Center Advanced Training	**Pursuant to a contract with the County, the Law Center organized this three-day training session on planning, financing, zoning, and a public conversation on affordable housing, including a tour of AFFH housing developments.**	**10/17/14, 10/24/14, 11/7/14**
Westchester Institute for Human Development Conference	**Attended this conference for service providers and developers to discuss the need for affordable housing for families of children with special needs**	**11/19/14**
League of Women Voters Annual Breakfast	**Presented on affordable housing and answered questions on how attendees could encourage more local support of affordable housing proposals**	**1/12/16**
Goldens Bridge Community Association Panel Discussion	**Participated in a panel discussion and presented an overview of affordable housing and the County's role and obligations in promoting it**	**3/19/16**
Pace University Land Use Law Center Advanced Training	**Pursuant to a contract with the County, the Law Center organized this three-day training session on inclusionary ordinances, affirmative marketing, and land use incentives to create fair and affordable housing.**	**10/2/15, 10/23/15, 11/13/15**

Outreach and Support to Public Officials and Local Partners

Meeting		
Westchester County African American Advisory Board	Met with the newly-appointed Housing Committee Chair to discuss the resources available to promote affordable housing opportunities, and the role the committee could play to help home seekers	1/4/13
Meeting with Town of Mamaroneck Officials	Met with municipal officials and a developer to show the development potential of a project site and how affordable housing could be furthered	8/26/13
Meeting with Town of Pound Ridge Officials	Met with incoming and outgoing supervisors and a developer to discuss potential development opportunities of a site for affordable housing	10/31/13
Meeting with Town of Harrison Officials	Provided overview of affordable housing to Town of Harrison public officials	12/17/14
Meeting with Village of Buchanan Officials	Discussed potential senior affordable housing, the benefits of affordable housing generally, and requirements under the Settlement Agreement	2/11/15
Meeting with City of White Plains Commissioner of Planning	Discussed how the County could help with resale of units; ultimately included listings in the County's website, Homeseeker	4/15/15
Meeting with SUNY Purchase	Met with the president to discuss the possibility of developing affordable housing on part of the campus	4/29/15
Meeting with Westchester Institute for Human Development	Assisted representatives in engaging developers in anticipation of a roundtable to be held on July 22, 2014	6/11/14
Meeting with Village of Ardsley	Provided information to the incoming Village Manager on affordable housing, the County's role, and the benefits of integration	10/29/14
New Castle Town Board Work Session	Discussed the potential of rezoning a portion of a property to allow multi-family affordable housing within the commercial building	5/5/15
Meeting with Interfaith Council for Action	Met with the new Executive Director to provide an overview of affordable housing in the county and the opportunities for applicants	6/11/15
Meeting with Sterling Hudson Valley Bank	Encouraged the bank to facilitate loans to affordable housing developers and purchasers of affordable homeownership units	8/26/15

Town of New Castle Planning Board Meeting	Advocated for zoning changes to permit for Chappaqua Crossing, an affordable housing development; answered questions to educate the planning board and public about affordable housing	8/26/15
Meeting with Village of Sleepy Hollow	Discussed a potential affordable housing development in the Village of Sleepy Hollow	9/16/15

and Phelps Memorial Hospital		
Meeting with Village of Irvington Officials	**Met with municipal officials and a developer to discuss a potential affordable housing site and advocate for the inclusion of affordable housing**	**10/14/15**
Westchester County African American Advisory Board	**Updated attendees on the status of affordable housing units and the resources available with respect to affordable housing**	**10/20/15 ~~12/20/16~~**
Meeting with Town of Ossining Officials	**Educated outgoing and incoming town supervisors, as well as a developer, about affordable housing and the benefits of the applicable procedures for affirmative marketing**	**12/15/15**
Meeting with Legal Services of the Hudson Valley	**Met new staff and educated attendees on the importance of this agency providing training and outreach for those living in affordable housing**	**12/16/15**
Meetings with Municipal Officials	**Held 16 meetings with municipal officials to discuss the development or redevelopment of potential sites for AFFH units; base studies for an update to the Town of North Castle's comprehensive plan**	**April 2016 – ~~September~~ 2016**
Meeting with M&T Bank	**Presented on County online resources and fair and affordable housing**	**6/14/16**

<u>Outreach to County Residents</u>		
Meeting		
Bedford Town Hall	**The County presented on furthering fair and affordable housing at the Bedford Town Hall**	**5/1/13**
Town of North Castle, Meeting with Residents	**Educated residents about the role of affordable housing, its benefits and purposes, and how developments can blend into the surrounding community**	**~~12/17/13~~ 9/20/16**
Local Public Education Campaigns	**Educational forums in Bedford, Mamaroneck, and Irvington, organized and facilitated by the Housing Action Council through a contract with the County**	**2013**
Rye City Council Public Hearing	**Advocated for the rezoning of a site for an affordable housing development**	**2/26/14**
Pleasantville Village of Buchanan Public Forum	**Presented on affordable housing in Pleasantville and Discussed affordable housing impacts on property values, what restrictions exist, and opportunities are for applicants**	**4/21/15**
Town of Bedford Public Hearing	**Spoke about the benefits of proposed zoning changes permitting multi-family use in an industrial zone**	**9/17/15**
Presbyterian Church, Presentation	**demonstration of how affordable housing fit into the community**	**4/11/14**
Town of New Castle Public Hearing	**Spoke about benefits of proposed zoning changes permitting multi-family use in a commercial zone**	**9/21/15**
Public Festivals	**Attended ethnic festivals (Albanian, African American, Polish, Hispanic, Italian, Irish and Indian festivals) at the Kensico Dam Plaza for one-on-one consultations with home seekers**	**April – September 2016**

1199 SEIU Benefit and Pension Funds Homeownership Resource Fair	Promoted County resources to home seekers and marketed currently available homes and developments	4/16/16, 9/17/16
The Municipal Credit Union Homebuyer's Seminar	Participated on a panel and ran a booth to advertise affordable housing opportunities	5/21/16, 9/8/16
Annual Community Baptist Church Resource Event	Participated in this annual event in Yonkers	8/13/16
Senior Fair	Participated in this event at the Joseph Caputo Community Center in Ossining	9/29/16

Public Support of Affordable Housing

Event		
Stanley Schear Award Breakfast	Attended this awards ceremony organized by the Westchester Senior Housing and Services Coalition	Annually
Ribbon-Cutting, Yorktown	Spoke at the event about the benefits of the new affordable housing property	5/16/13
Ribbon-Cutting, Village of Ossining	Attended a ribbon-cutting for a new development to demonstrate continued support for affordable housing	6/21/13
Westchester Residential Opportunities Gala	Recognized honorees for their fair housing efforts	11/14/13
Ribbon-Cutting, Briarcliff Manor	Attended the ribbon-cutting for an affordable and fair housing development; spoke about the benefits of affordable housing and opportunities available to homeowners	6/19/14
Press Conference, Rye	Publicized the preservation of 100 affordable housing units	7/23/15
Ribbon-Cutting, Somers	Attended the opening ceremony for an affordable housing development	10/15/15
Fair Housing Poster Initiative	Distributed posters created by the National Fair Housing Alliance, in association with HUD, to local municipalities, nonprofits, and developers; two posters were placed at the Westchester County Airport	April 2016

Education and Outreach – Human Rights Commission

In addition, the Westchester County Human Rights Commission has conducted its own outreach and education campaign to combat discrimination in housing, engage communities in dialogues about racial and ethnic relations, and promote the benefits of diverse and welcoming communities. These efforts are outlined in the tables below.

Fair Housing Trainings

Organization	Date	Topic
North Tarrytown Housing Authority	4/9/13	Training on the fundamentals of fair housing and common associated issues, including discussions of why fair housing is important in the local communities and the role housing authorities can play in supporting and advancing fair housing
Yonkers Housing Authority	4/11/13	
New Rochelle Housing Authority	4/16/13	
Tarrytown Municipal Housing Authority	4/17/13	
Tuckahoe Housing Authority	4/24/13	
White Plains Housing Authority	4/30/13	
Community Housing Innovation	2/25/13, 9/23/13	Training session for first-time homebuyers on the Westchester County Fair Housing Law
ERA Realty, Bronxville and North White Plains	7/31/13, 5/19/15	Training on the new source of income law
Bronxville Cooperative Boards	8/7/13, 10/16/13	Trainings on unlawful discrimination in housing
CVR – NY, Section 8 program administrator	9/12/13	Training on the implementation and role of the source of income law
Cooperative Shareholders, Ossining, Scarsdale and Yonkers	4/24/14, 5/22/14 5/30/14	Trainings at the Ossining Public Library, Garth Road Senior Center, and Yonkers Public Library on fair housing law and discrimination
Sterling National Bank and Westchester County Bar Association	1/14/16	Led CLE course explaining the history and import of the federal Fair Housing Act and the major U.S. Supreme Court cases from which the Act has evolved
Association of Towns of the State of New York	2/16/16	Led CLE course providing an overview of the Fair Housing Act and unlawful discrimination in housing, and associated issues

Event Sponsorship and Participation

Event		
Westchester Institute for Human Development Roundtable	Participated in the housing roundtable to discuss housing issues encountered by people with disabilities	9/17/13
American Institute of Architect's Design Expo	Co-sponsored with the Human Rights Commission a speaker from the United Spinal Association to speak about design and construction requirements under the various fair housing laws	10/21/13
Senior Law Day	Participated in a panel discussion concerning unlawful discrimination in housing	10/17/13, 10/19/14, 9/17/16
Panel Discussion	Panelist at a discussion entitled "Creating Housing for People with Intellectual and Developmental Disabilities Living in Westchester County	7/22/14

Affordable Housing Expo	Presented on fair housing and associated issues	3/14/15 3/12/16 3/11/17
Muslim American Society of Upper New York Annual Community Dinner	Spoke about the importance of remaining vigilant against discrimination in our community arising from larger global events	3/26/15
Yonkers Hispanic Community Fair	Spoke about immigration / national origin issues and discrimination generally	9/26/15
Pace Women's Justice Center	Presented on the Human Rights Commission and the protections contained in the human rights and fair housing laws for women	10/22/15
Public Outreach and Support to Local Partners		
Organization		
William Raveis Legends Realty Group	Met with real estate agents and brokers to discuss implementation and role of the source of income law amendment	9/25/13
Houlihan Lawrence Real Estate Agents	Presented on general fair housing discrimination and sources of income amendments to the local fair housing law	December 2013, 1/28/14, 1/30/14, 2/11/14
Scarsdale Middle School	Presented at Human Rights Day about the importance of housing and location in securing educational opportunities	1/15/14
Hugh Doyle Senior Center	Spoke about fair housing law to attendees	2/28/14
New Rochelle High School	Spoke with the African History classes about fair housing discrimination and the related legal cases; presented on how racial relations can impact communities	3/10/14, 3/12/14 3/26/14, 4/3/14
Nellie A. Thornton High School	Conducted a monthly afterschool series on various topics, including demographic and economic makeup of their city and community	Spring 2014
Westchester Cooperative and Condominium Advisory Council	Presented on "Accommodations for the Handicapped: What your Building or Complex Should Know"	4/2/14
Westchester County Hispanic Advisory Board	Presented on the Human Rights Commission and types of discrimination, including housing discrimination	7/14/14
League of Women Voters	Presented on the Human Rights Commission and types of discrimination, including housing discrimination	9/8/14
Larchmont-Mamaroneck Human Rights Commission	Met to discuss the County's human rights and fair housing laws and assisted group in organizing and reconstituting its human rights committee	9/24/14
Trump Park Board Members	Discussed fair housing and discrimination	Septembe r 2014
El Centro Hispano	Presented on unlawful discrimination in fair housing with emphasis on protections afforded to new immigrants	9/28/14

Scarsdale High School	Presented at Human Rights Day on civil rights and whether we have made process in race relations, and the benefits of positive race relations in our local community	10/2/14
Fulton Gardens staff	Presented on fair housing discrimination	10/23/14
Greenburgh Human Rights Committee	Met with municipal officials and interested residents to help set up the human rights committee, which became operational in early 2015	2014
Family Service Society of Yonkers	Presented to the Homestead Program on reasonable accommodations and fair housing at the offices of Westchester Disabled on the Move, Inc.	12/10/14
City of Yonkers African American Advisory Board	Presented on the Human Rights Commissions efforts in enforcing and administering the County's fair housing and human rights laws, and what persistent issues face the community	2/19/15
Town of Yorktown condominium board	Presented on fair housing and discrimination issues	2/25/15
New York Law Journal	Published article on Interactive Process in Housing and Public Accommodations	4/1/15
Yonkers Hispanic Advisory Board	Presented on fair housing discrimination	4/14/15
Mount Vernon Tenants Association	Guest spoke at an open discussion concerning the source of income law and discrimination in housing	9/21/15
WESTCOP's Victim's Assistance Service	Presented on the Human Rights Commission and its role in fair housing discrimination protections	10/28/15
73 Hyland Avenue Tenants Association	Spoke at a fair housing town hall meeting about the rationale, purpose, and role of fair housing	4/16/15
Immaculeta Presentation Church, Yonkers	Guest spoke at a forum on human rights issues, including fair housing principles and laws as pertaining to new immigrants and Hispanic residents of Yonkers	5/28/15
Pace Land Use Law Institute	Presented to municipal officials on the County's source of income law	11/13/15
Hispanic Community Resource Center	Presented on fair housing laws to counselors at the Center	7/6/16

Reports and Resource Guides – Westchester County

The following reports and resource guides are currently available on Westchester County's website to facilitate the development of fair and affordable housing in the County, assist homebuyers, and promote existing affordable homes and developments.

Adapting Underutilized Office Parks for Housing - March 2008, Reissued September 2010
This study demonstrates the feasibility of building housing, including fair and affordable housing, on underutilized office park land and proposes model zoning district standards that would enable local municipalities to implement such development.

A Resource Guide for Homeowners of Westchester County Fair and Affordable Housing Units
This handbook is written for owners of subsidized housing and it details many fair and affordable housing programs and their requirements for participation. Includes program summaries, FAQs and links for additional information. Sample letters and documents are included to make it easier to refinance or make changes to your mortgage.

A Roof Over Your Head: A Guide to Housing Resources – September 2010
A question and answer guide to the Westchester County housing market, with the most commonly-asked questions on housing resources available to tenants, landlords, homeowners, elderly, and the disabled. The guide includes information on the general background, practices and rules regarding housing in Westchester County.

Housing Resource Guide for Autism Spectrum Disorder/Intellectual and Developmental Disabilities – February 2015
A guide created by the Westchester Institute for Human Development for families seeking housing in Westchester County for their adult children with Autism Spectrum Disorder and other Intellectual and Developmental Disabilities.

Accessible Apartment Building Guide and Database
The guide that rates more than 700 multi-family housing dwellings in Westchester for their quality of accessibility and provides information on how to interpret the database.

Online Resources – Westchester County

In addition to the resources above, the following online resources are currently active and available on Westchester County's website to facilitate the development of fair and affordable housing in the County, assist homebuyers, and promote existing affordable homes and developments.

Westchester Government Reports and Resources Page
http://homes.westchestergov.com/resources
Includes links to federal home financing providers, including the Federal Home Loan Banks, Fannie Mae, Freddie Mac, and Ginnie Mae, and other local housing support and resources, including Westchester Residential Opportunities, Inc. and the HUD Fair Housing App, an app developed by HUD to provide fair housing rights information and a platform for filing housing discrimination complaints.

Housing Opportunities Sign-Up Page
http://homes.westchestergov.com/homeseeker-housing/sign-up-form
An opportunity for those seeking affordable housing to be notified of upcoming fair and affordable homes for sale or rent. This information is provided in both English and Spanish.

Westchester Government Tenants Resources Page
http://homes.westchestergov.com/tenants
Includes links to:

- Finding an apartment - http://homes.westchestergov.com/tenants/find-an-apartment
- Accessibility resources - http://homes.westchestergov.com/accessibility-resources

- Rent control and rent stabilization laws- http://homes.westchestergov.com/tenants/rent-control
- Tenant rights- http://homes.westchestergov.com/tenants/right-to-organize
- Code enforcement - http://homes.westchestergov.com/code-enforcement-tenants
- Westchester County Lead Safe programs - http://homes.westchestergov.com/tenants/lead-paint
- Discrimination and Fair Housing and Fair Lending laws - http://homes.westchestergov.com/discrimination-landlord
- Rental Assistance - http://homes.westchestergov.com/tenants/rental-assistance
- Eviction prevention - http://homes.westchestergov.com/tenants/eviction-prevention

Westchester Government Homeseeker Page
http://homes.westchestergov.com/homeseeker-housing
This list offers helpful information for tenants and allows landlords to list available apartments. The Homeseeker page provides links to the Housing Opportunities sign-up page and the Homeseekers map which provides affordable housing information geographically. As of the last Westchester Fair and Affordable Housing Implementation Plan Quarterly Report, a total of 10,015 households have signed up on this website since its inception.

Westchester Government Homeownership Resources Page
http://homes.westchestergov.com/homeownership
Includes links to:

- Information on forms of homeownership - http://homes.westchestergov.com/forms-of-homeownership
- House hunting - http://homes.westchestergov.com/forms-of-homeownership/house-hunting
- Homebuyer counselling - http://homes.westchestergov.com/homebuyer-counseling
- Foreclosure prevention - http://homes.westchestergov.com/keeping-your-home
- House hunting information - http://homes.westchestergov.com/forms-of-homeownership/house-hunting
- HUD income guidelines - http://homes.westchestergov.com/resources/hud-income-guidelines
- Down payment and closing assistance - http://homes.westchestergov.com/homeownership/down-payment-and-closing-cost-assistance