March 2020

# Vestchester Senior Housing Sites

A Guide to Housing for Seniors in Westchester













#### From the County Executive

Let this "Guide to Westchester Senior Housing" serve as a valuable resource for your Senior Housing needs in Westchester County. Inside, you'll find all you need to know about Senior Housing, including how to apply for the federal Section 8 Housing Choice Voucher Program, and what questions to ask before signing a lease.

We've included a directory of senior apartment buildings by municipality, including contact information for the building managers to help guide your search. This guide also highlights some of the organizations that provide assistance on issues ranging from foreclosure prevention, to landlord-tenant mediation, to relocation assistance and more.

We are proud of all the options available to our seniors and their families, so they can continue to call Westchester County home.

George Latimer

May Patinin

Westchester County Executive

#### From the Commissioner



The County's Department of Senior Programs and Services compiled this directory and many other publications of special interest to seniors and their families.

All the department's publications are online at <a href="https://www.westchestergov.com/seniors">www.westchestergov.com/seniors</a>.

If you prefer to have a hard copy of this directory or want more information, please contact the department directly at (914) 813-6400. We'll be happy to mail one to you.

Mae Carpenter

Commissioner

Mac Carpenter

Department of Senior Programs and Services

# A Guide to Westchester Senior Housing Sites

Department of Senior Programs and Services www.westchestergov.com/seniors

**George Latimer County Executive** 

Mae Carpenter Commissioner

Information and Assistance (914) 813-6300

Medicare Information Line (914) 813-6100

Para información en español (914) 813-6393

Elder Abuse Helpline (914) 813-6436

Telecommunications Device for the Deaf (TDD) Relay NY 1 (800) 662-1220 or 711

March 2020
Westchester County
Department of Senior Programs and Services
9 South First Avenue
Mount Vernon, NY 10550-3414

### WESTCHESTER COUNTY DEPARTMENT OF SENIOR PROGRAMS AND SERVICES

#### Who We Are

The Older Americans Act of 1965 created networks at the federal, state and local levels to administer programs that help the elderly maintain their health and independence in their homes and communities.

The Westchester County Department of Senior Programs and Services is part of this National Network on Aging. It includes the Administration on Aging in the

Department of Health and Human Services, 57 State Agencies on Aging, 670 Area Agencies on Aging and some 27,000 local service provider organizations under contract to the area agencies.

In 1974, the Westchester County Office for the Aging was designated by the New York State Office for the Aging as the Area Agency on Aging to serve all persons 60 years of age and older in Westchester. In March 2001, the Westchester County Office for the Aging became the Westchester County Department of Senior Programs and Services.

#### **Our Mission**

Our mission is to identify and prioritize the needs of the elderly in Westchester; to create comprehensive and coordinated plans to meet those needs; and, to advocate for responsive policies, programs, actions, legislation and resources on behalf of the elderly. The Westchester County Department of Senior Programs and Services conducts activities and develops programs and services, to meet the intent of the federal Older Americans Act and the New York State Community Services for the Elderly Act. The goals and missions of both acts are to enhance the quality of life for the elderly by encouraging:

- Sufficient income to meet basic needs
- The best physical and mental health possible
- Appropriate housing according to individual needs and wishes
- Services to restore health to the best possible state
- Employment opportunities
- Dignified, honorable and healthful retirement
- Freedom to pursue meaningful activities
- Adequate community services
- Benefits from social and medical research as soon as possible
- Initiative, freedom and independence to manage and plan their own lives

A primary role of the Westchester County Department of Senior Programs and Services is to maintain a complete inventory of services available to older persons and to serve as an information and referral point for local services.

#### A WEALTH OF SERVICES

This booklet has been prepared by the Westchester County Department of Senior Programs and Services to acquaint you with the wealth of services and benefits available to you as a senior citizen in Westchester. They are listed alphabetically to make it easier to find what you need. Services are also listed by community in the appendix. We hope that you will find this "person-to- person" directory useful.

#### **Department Publications**

The following booklets and brochures are produced by the Westchester County Department of Senior Programs and Services:

**Livable Communities** – A Vision for All Ages Initiative Brochures

- Livable Communities Caregiver Coaching Program
- Livable Communities Collaboratives
- Livable Communities Connections
- Livable Communities Care Circles of Westchester: Step Forward and Give Back Program
- The Health for Life Program (HeLP)
- Speakers Bureau Directory

At the Crossroads: Residential and Health Care Facility Options

**Directory of Services, Rights & Benefits** 

Financial Benefits and Savings Guide

A Guide To Westchester Senior Housing Sites

**Nutrition Health & Wellness Brochure** 

**Older Driver Family Assistance Program** 

Directorio de Servicios, Derechos y Beneficios

Guía de Beneficios y Ahorros

Generaciones (boletín)

Guía de Vivienda para Personas Mayores en Westchester

#### **Senior Housing**

Senior housing is generally Federal and/or State subsidized developments. Rents are calculated as a percentage of household income. Entry age varies in accordance with the program under which the development was financed or constructed, but generally:

- Department of Housing and Urban Development (HUD) age 62+
- New York State Division of Housing and Community Renewal (DHCR) age 60+
- Tax credit program age 55+ or 62+

**ALERT: Income limit guidelines apply to these units.** 

#### RENTAL ASSISTANCE PROGRAM

The Housing Choice Voucher (HCV) program (formerly known as Section 8) is for individuals and families having household incomes within guidelines established by HUD. The vouchers, usually usable throughout the U.S., allow their holders to secure rental in many residential buildings. The portion of the rent that the tenant pays is usually 30% to 40% of the individual household's income. All of the HCV programs in Westchester have long waiting lists, and most are not currently taking new applications to their waiting lists. However, it is worthwhile to call the different HCV offices to ask if you can get notified when they will be taking new applicants to their waiting lists.

It is illegal for a landlord to refuse to take your application because you have a voucher. If a landlord refuses to accept your voucher, please file a complaint with the County's Human Rights Commission.

#### 2019 INCOME LIMITS AS OF January 2019

	2019 Maximum Income Guidelines					
	1 Person	2 Person	Housel 3 Person	old Size 4 Person	5 Person	6 Person
INCOME LIMITS 120% AMI	\$101,050	\$115,500	\$129,900	\$144,350	\$155,900	\$167,450
100% AMI	\$84,200	\$ 96,250	\$108,300	\$120,300	\$129,900	\$139,550
80% AMI	\$67,350	\$ 77,000	\$ 86,600	\$ 96,250	\$103,950	\$111,650
*60% AMI	\$50,550	\$ 57,750	\$ 65,000	\$ 72,200	\$ 77,950	\$ 83,750
*50% AMI	\$42,150	\$ 48,150	\$ 54,150	\$ 60,150	\$ 65,000	\$ 69,800
30% AMI	\$25,300	\$ 28,900	\$ 32,500	\$ 36,100	\$ 39,000	\$ 41,900
EFFECTIVE DATE	* MTSP, Section 8 & NSP Income Limits, April 24, 2019 * HOME Income Limits and 80% Uncapped Income Limits, June 28, 2019					

Note: Income limits may change every year.

#### **APPLYING FOR HOUSING CHOICE VOUCHER (Section 8)**

Call the local city or town hall to apply if you reside in any of the following municipalities:

- Town of Greenburgh
- Town of Mamaroneck/Larchmont
- Mount Kisco
- New Rochelle
- Ossining
- Peekskill
- Tuckahoe
- White Plains
- Yonkers
- Yorktown

You may obtain an application and apply through New York State office for Section 8 Housing Choice Voucher Program administered in Westchester County by CVR New York by calling **(914) 995-5110**. Availability of applications is subject to whether a waiting list is open. Availability of vouchers is very limited.

ALERT: Programs operate on a waiting-list basis.

#### **Senior Housing**

#### TIPS WHEN APPLYING FOR SENIOR HOUSING

- Some developments will accept tenants who are younger than 60 and who have disabilities. Some will specify the type of disabilities that are accepted.
- You should ask whether the age-eligibility rule applies to all members of the family or just the head of household. For some developments, a spouse can be younger.
- Sometimes adult children with disabilities live with their parents. You should ask whether an adult child with a disability is eligible to live in the development if the head of household meets the eligible age.
- Rent affordability is important. When applying for apartments it is recommended that you ask the Building Management if you will be charged at 30% of income or if there is a set AFFH Affordable rent (see below).

#### 30% of Income

Subsidized apartments are for renters 62 and above. Renters pay 30% of your income. So for example, if your income is \$900 per month you'll pay about \$300 in rent if you meet the income requirements. Most, if not all of these apartments have waiting lists, but you should still call to get an application and apply. The more apartments you apply to, the better your chance of getting an apartment. If you have very low income (i.e., less than around \$1800 a month) this is the type of apartment you should apply for.

#### **AFFH Affordable**

Affordable apartments are partially subsidized for renters either 55 and above or 62 and above. These apartments will be less expensive than market rate apartments if you meet the income requirements. Rental rates for affordable apartments may range from between \$900 to \$1400 for a 1 bedroom apartment. These apartments have availabilities sometimes within a few months. Affordable apartments may be available quicker than the subsidized apartments but the affordable apartments will have higher rents.

#### **DID YOU KNOW**

SECTION 227-a OF THE REAL PROPERTY LAW OF THE STATE OF NEW YORK ALLOWS FOR THE TERMINATION OF A RESIDENTIAL LEASE BY SENIOR CITIZENS.

This law will apply if the senior citizen, age 62 and over, is relocating to:

- A. An adult home
- B. A residential health care facility
- C. Subsidized low-income housing
- D. Senior citizen housing

You should mail notification and a copy of your acceptance documentation into one of the above facilities to your present landlord no earlier than 50 days before the termination date of your lease.

#### SENIOR APARTMENT BUILDINGS BY COMMUNITY

Bedford Hills	Managed By	
Fellowship Hall Apartments	Fellowship Hall, Inc.	
212 Babbitt Road	212 Babbitt Road	
Bedford Hills, NY 10507	Bedford Hills, NY 10507	
**Affordable Senior Co-operative,	(914) 666-0206	
Age 62 and above. **		
Briarcliff Manor	Managed By	
North Hill Apartments	Two Jays Management	
345 North State Road	161 Orchard Road	
Briarcliff Manor, New York 10510	Briarcliff Manor, New York 10510	
	(914) 762-7955	
Cortlandt Manor	Managed By	
Jacobs Hill	Wilder-Balter Management Corp,	
2500 Jacobs Hill Road	480 Bedford Road	
Cortlandt Manor, New York 10567	Chappaqua, New York 10514	
Container Marior, New York 10007	(914) 347-3333	
Croton on Hudson		
Croton-on-Hudson	Managed By	
Springvale Apartments	Springvale Apartments	
2T Skytop Drive	2T Skytop Drive	
Croton-on-Hudson, New York 10520	Croton-on-Hudson, New York 10520	
	(914) 737-6954	
Symphony Knoll	Westhab Inc.	
15 Mount Airy Road	8 Bashford Street	
Croton-on- Hudson, New York 10520	Yonkers, New York 10701	
Eastchester	Managed By	
Sleepy Hollow Apartments	Sleepy Hollow Realty Corp.	
46 Jackson Avenue	191 Main Street	
Eastchester, New York 10709	Eastchester, New York 10709	
	(914) 961-3850	
<u>Greenburgh</u>	Managed By	
3 Maple Street	Greenburgh Housing Authority	
White Plains, New York 10603	9 Maple Street	
Villed Flame, New York 10000	Greenburgh, New York 10603	
	9 '	
A.D. s. ale Otros at	(914) 946-2110	
4 Beech Street		
White Plains, New York 10603	same as above	
56 Manhattan Avenue		
White Plains, New York 10603	same as above	
,	Managed By	
Mamaroneck Mamaroneck Toward	Managed By	
Mamaroneck Towers	Mamaroneck Tower	
233 Halstead Avenue	233 Halstead Avenue	
Mamaroneck, New York 10543	Mamaroneck, New York 10543	
	(914) 286-5709	
Mount Kisco	Managed By	
Pinecrest Manor	Pinecrest Manor	
1110 Amuso Drive	1100 Amuso Drive	
Mount Kisco, New York 10549	Mount Kisco, New York 10549	
	(914) 666-5150	

#### **Mount Vernon**

Friedrichs Residence at Wartburg 3 Wartburg Place Mount Vernon, New York 10552 Age: 62+

Grace House 229 South 7th Avenue Mount Vernon, New York 10550

Macedonia Towers 150 South Fifth Avenue Mount Vernon, New York 10550

Richard H. Dixon Towers At Grace Plaza Richard Dixon House 153 South Fifth Avenue Mount Vernon, New York 10550

Sandford Terrace, LLC 21 W. Sandford Blvd. Mount Vernon, New York 10550 Age: 55+

Unity Gardens 125 South 2nd Avenue Mount Vernon, New York 10550 Age:55

Intown Towers 37 North Fifth Avenue Mount Vernon, New York

Vernon Terrace 29-31 West Sidney Avenue Mount Vernon, New York 10550

Petrillo Apartments 110 North Third Avenue Mount Vernon, New York 10550

#### Managed by

Wartburg Management Services 1 Wartburg Place, Mount Vernon, New York 10552 (914) 513-522

Community Housing Mgmt. Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434

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Speiser-Dabran Management Corp. 6 Executive Plaza, Suite 200 Yonkers, New York 10701 (914) 969-3503

Speiser-Dabran Management Corp. 6 Executive Plaza, Suite 200 Yonkers, New York 10701 (914) 969-3503

J & R Building Management 2 South Street, Mount Vernon, New York (914) 840-9741

New Rochelle Garito Manor at Union Square 180 Union Avenue New Rochelle, New York 10801	Managed by Joann Trifono 180 Union Avenue, New Rochelle, New York 10801 (914) 636-4200
Huguenot House 16 Locust Avenue New Rochelle, New York 10801	Community Housing Management Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434
Lincoln Towers 64 Lincoln Avenue New Rochelle, New York 10801	same as above
Maple Center 35 Maple Avenue New Rochelle, New York 10801	Community Housing Management Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434
Rockwell Terrace 129 Lockwood Avenue New Rochelle, New York 10801 Age: 55+	same as above
Washington House 60 Union Avenue New Rochelle, New York 10801	same as above
Queen City Towers 50 Sickles Avenue New Rochelle, New York 10801	New Rochelle Municipal Housing Auth. 50 Sickles Avenue New Rochelle, New York 10801 (914) 235 1717
La Rochelle Manor 111 Lockwood Avenue New Rochelle, New York 10801	same as above
Shiloh Senior Housing Apartments 29 Kress Avenue New Rochelle, New York 10801	Westhab Inc. 8 Bashford Street Yonkers, New York 10701 (914) 345-280
Soundview Apartments 40 Willow Drive New Rochelle, New York 10805	United Hebrew Geriatric Center 391 Pelham Road New Rochelle, New York 10805 (914) 632-2804
	(011) 002 2001

On aliaba	Managadha
Ossining Maple House 15 Maple Place Ossining, New York 10562	Managed by Acro Management 4 Executive Blvd., Suite 100 Suffern, NY 10901 (845) 368-2400
The Pines 19 Narragansett Avenue Ossining, New York 10562	Bethel Homes. 19 Narragansett Avenue Ossining, New York 10562 (914) 941-7300
Peekskill Peekskill Plaza 901 Main Street Peekskill, New York 10566	Managed By Arco Management 4 Executive Blvd, Suite 100 Suffern, New York 10901 (845) 368-2400
Peekskill Senior Housing 951 Main Street Peekskill, New York 10566	Community Housing Management Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434
Wesley Apartments 801 South Street Peekskill, New York 10566	Reliant Realty Service 801 South Street Peekskill, New York 10566 (914) 739-1934
Drum Hill 90 Ringold Street Peekskill, New York 10566	Drum Hill Senior Living 90 Ringold Street Peekskill, New York 10566 (866) 324-0500
River Pointe at Drum Hill 100 Ringold Street Peekskill, New York 10566	Conifer Realty LLC 1000 University Avenue, Suite 500 Rochester, New York 14607 (914) 739-6440 - Mon., Wed. & Fridays
Pleasantville The Ashbourne , LLC 1 Clinton Street Pleasantville, New York 10570	Managed By A-HOME Management 141 Tompkins Avenue – 3rd floor Pleasantville, New York 10570 (914) 741-0740

Port Chester Brooksville Terrace 167 & 169 Terrace Avenue Port Chester, New York 10573	Managed By Port Chester Housing Authority 2 Weber Drive, P.O. Box 347 Port Chester, New York 10573 (914) 937-5550
Drew Gardens 10 & 22 Drew Street Port Chester, New York 10573	Port Chester Housing Authority 2 Weber Drive, P.O. Box 347 Port Chester, New York 10573 (914) 937-5550
Kingsport 245 King Street Port Chester, New York 10573	Community Housing Management Corp. 5 West Main Street– Suite 214 Elmsford, New York 10523 (914) 592-5434
Rye Manor 300 Theall Road Rye, New York 10580	Managed By Community Housing Management Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434
Theodore Fremd Senior Apartments 150 North Street Rye, New York 10580	Housing Action Council 55 South Broadway Tarrytown, NY 10591 (914) 332-4144
Shrub Oak Wynwood Oaks Apartments 1292 East Main Street Shrub Oak, New York 10588	Managed by Kearney Realty & Development Group 1292 East Main St Shrub Oak, New York 10588 (914) 528-0461
Sleepy Hollow Sleepy Hollow Senior Housing 124 Valley Street Sleepy Hollow, New York 10591 Age 55+	Managed By Community Housing Management Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434
Somers Mews I at Baldwin Place 24 Clayton Boulevard Baldwin Place, New York 10505 Age: 62+	Managed By Housing Action Council 55 Broadway, 2 <sup>nd</sup> Floor Tarrytown, New York 10591 (914) 332-4144
Mews II at Baldwin Place 32-34 Clayton Boulevard Baldwin Place, New York 10505 Age:55+	Housing Action Council 55 Broadway, 2 <sup>nd</sup> Floor Tarrytown, New York 10591 (914) 332-4144
Tuckahoe Jefferson Gardens 4 Union Place Tuckahoe, New York 10707	Managed By Tuckahoe Housing Authority 4 Union Place Tuckahoe, New York 10707 (914) 961-3373

#### **White Plains**

Armory Plaza 35 South Broadway White Plains, New York 10601

Battle Hill Houses 13-15 Harmon Street White Plains, New York 10606

Franklin Windsor 40 Windsor Terrace White Plains, New York 10601

Kingsley House 41 Barker Avenue White Plains, New York 10601

Station Plaza 76 South Lexington Avenue White Plains, New York 10606

#### Managed By

Related Management Corp. 35 South Broadway White Plains, New York 10601 (914) 946-7706

Wilder-Balter Management Corp. 1315 Harmon Street White Plains 10606 (914) 948-6203

Community Housing Management Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434

Concord Management of NY, 170 Froehlich Farm Blvd Woodbury NY 11797 (631) 421-7371 ext. 112

Community Housing Management Corp. 5 West Main Street – Suite 214 Elmsford, New York 10523 (914) 592-5434

#### **Yonkers**

Croton Heights Apartments 193 Ashburton Avenue Yonkers, New York 10701 (914) 375-1286

Charles Curran Court –Bldgs. 1-4 Charles Curran Court Yonkers, New York 10710 (914) 793-8400

Finian Sullivan Tower 1 Fr. Finian Sullivan Drive Yonkers, New York 10703 Age: 55+

Flynn Manor 334 Riverdale Avenue Yonkers, New York 10705

#### Managed By

Winn Residential 193 Ashburton Avenue Yonkers, New York 10701 (914) 375-6050

Yonkers Municipal Housing Authority 1511 Central Park Avenue – P.O. Box 35 Yonkers, New York 10710 (914) 793-8400

Finian Sullivan Tower 1 Fr. Finian Sullivan Drive Yonkers, New York 10703 (914) 965-1659

Yonkers Municipal Housing Authority 1511 Central Park Avenue Yonkers, New York 10710 (914) 793-8400

#### **Yonkers (Continued)**

Griffin House 122 S. Broadway Yonkers, New York 10701 Age 62+

Highland Avenue Senior Apartments 34 Highland Avenue Yonkers, New York 10705 55+

Kris Kirstensen Homes 45 Seymour Street Yonkers, New York 10701

Lane Hill Apartments 50 St. Andrews Place, #108 Yonkers. New York 10705

Loehr Court 52 Western Avenue Yonkers, New York 10705

Margaret Hughes Manor 111 Waverly Street Yonkers, New York 10701

Martinelli Manor 21 Ellison Avenue Yonkers, New York 10708

Monastery Manor 2 Father Finian Sullivan Drive Yonkers, New York 10703 Age: 62+

Rene Burke Manor 15 Hamilton Avenue Yonkers, New York 10705

#### Managed By

Griffin House 122 South Broadway Yonkers, New York 10701 (914) 376-1400

Cornell Pace Inc. 542 Main Street, 3<sup>rd</sup> floor New Rochelle, New York 10801 (914) 380-8220 ext. 227

Yonkers Municipal Housing Authority 1511 Central Park Avenue Yonkers, New York 10710 (914) 793-8400

Valentine Properties Associates, L.P. 84 Business Park Drive, Suite 103 Armonk, New York 10504 (914) 273-5800

Yonkers Municipal Housing Authority 1511 Central Park Avenue Yonkers, New York 10710 (914) 793-8400

Speiser-Dabran Management Corp. 6 Executive Plaza, Suite 200 Yonkers, New York 10701 (914) 969-3503

Yonkers Municipal Housing Authority 1511 Central Park Avenue Yonkers, New York 10710 (914) 793-8400

Monastery Manor 2 Father Finian Sullivan Drive Yonkers, New York 10703 (914) 963-0202

Speiser-Dabran Management Corp. 6 Executive Plaza, Suite 200 Yonkers, New York 10701 (914) 969-3503

#### Yonkers (Continued) Managed By Seton Manor Speiser-Dabran Management Corp. 185 Riverdale Avenue 6 Executive Plaza, Suite 200 Yonkers, New York 10701 Yonkers, New York 10701 Age:55+ (914) 969-3503 Speiser-Dabran Management Corp. St. Casimir's Apartments 6 Executive Plaza, Suite 200 289 Nepperhan Avenue Yonkers, New York 10701 Yonkers, New York 10701 (914) 969-3503 All County Management St. Casimir's Senior Apartments 31-10 37th Avenue, Suite 500 11-23 St. Casimir's Avenue Long Island City, New York 11101 Yonkers, New York 10701 (718) 730-1390 Age:55+ Yonkers Municipal Housing Authority Walsh Road Homes 1511 Central Park Avenue 55-97 Walsh Road Yonkers. New York 10710 Yonkers, New York 10701 (914) 793-8400 Yonkers Municipal Housing Authority Monsignor Troy Manor 1511 Central Park Avenue 200 Willow Street Yonkers, New York 10710 Yonkers. New York 10701 (914) 793-8400 Woodstock Manor Woodstock Manor 755 Palisade Avenue 755 Palisade Avenue Yonkers, New York 10703 Yonkers, New York 10703 Age: 62+ (914) 969-6159 Yorktown Heights Managed By

Beaver Ridge Apartment 1965 Allan Avenue Yorktown Heights, New York 10598

J.M.I. Management 277 Northern Boulevard, Suite 203 Great Neck, New York 11021 (516) 487-0041

#### **HOUSING ASSISTANCE**

#### Westchester County Homeseeker Website

A website where families can look for affordable housing or sign up to get alerts about new affordable housing opportunities as they become available.

The website is www.westchestergov.com/homeseeker

#### **Westchester County Human Rights Commission**

112 East Post Road, 3<sup>rd.</sup> Fl. White Plains, New York 10601 (914) 995-7710

Information on how to file a discrimination complaint.

#### Westchester Residential Opportunities (WRO)

470 Mamaroneck Avenue White Plains, NY 10605 (914) 428-4507 ext. 313 or 312

Nonprofit housing counseling agency serving Westchester County. Services include:

**The Senior Housing Assistance Program**\_— One-on-one counseling to help resolve individual housing and housing-related problems.

**Homeownership Voucher Program (Section 8):** Individuals enrolled in the Family Self Sufficiency (FSS) program through Section 8 are able to take advantage of a 15-year subsidy towards their mortgage. Individuals must meet minimum income criteria, and be in good standing with Section 8. Homebuyer education is also REQUIRED.

**First-time Home Buyers Assistance:** In addition to property tax foreclosure counseling, a WRO homeownership counselor can help identify if one of the following programs make sense for you.

- Individual Development Accounts: WRO offers Individual Development Accounts (IDA), another way of saving money to buy a home. WRO or a participating bank matches funds saved by the individual. Financial literacy training as well as homebuying counseling is required.
- The First Home Club: First Home Clubs provides a 4-1 match to help build savings for down payment and closing cost assistance. Members of the First Home Club who save on a consistent basis can qualify for matching funds of up to \$7,500 from a participating bank. Club members are required to receive 8-10 hours of individual and group homebuying counseling. \*Bank Applications are ONLY provided during intake appointment.

• Home of Your Own: A loan program through M&T Bank & NYS Dept. of Mental Health. This program is offered through the New York State Office of Mental Health. The program allows an individual to finance a SONYMA loan at 100% with an interest rate of 4%. Closing cost assistance is provided and can even potentially receive additional assistance for attorney's fees and engineering. Approval is based on at least one household member, over the age of 18, having an Axis 1 diagnosis and applicant must have good credit history. Approval through New York State Office of Mental Health is REQUIRED in addition to completing Homebuyer education.

#### The Bridge Fund of Westchester

171 E. Post Road, Room 200 White Plains, NY 10601 (914) 949-8146 (914) 949-1162 (fax) Grace Perry

The Bridge Fund is an eviction prevention program, offering assistance with loans or grants depending on the circumstances. Loans carry no interest and have flexible repayment terms. All loans and grants are made to third parties (landlords).

To be eligible, family must be referred by a social service or community based organization. A completed application must be faxed or mailed to the Director of the Bridge Fund. Call-in or walk-in clients are not accepted.

#### <u>Human Development Services of Westchester (HDSW)</u>

28 Adee Street
P. O. Box 110
Port Chester, NY 10573
<a href="http://www.hdsw.org">http://www.hdsw.org</a>
(914) 939-2005

Offers housing counseling to residents living in Westchester County.

- Eviction Prevention
- Pre and Post Homeownership counseling
- · Landlord/tenant mediation
- Housing Court Assistance Port Chester Residents only
- Foreclosure Prevention
- · Budgeting and financial guidance
- Reverse Mortgage/HECAM

HDSW locates, develops, rehabilitates and maintains new sources of low and moderate income housing and provides tenant assistance to persons and families within this income range. Services may include eviction prevention, landlord-tenant mediation, housing court assistance and home ownership counseling.

#### Interfaith Council For Action, Inc. (IFCA)

138 Spring Street
P. O. Box 790
Ossining, NY 10562
www.ifcany.org
Jackie Shaw
(914) 941-5252

Housing related placement and social services for the Ossining community. IFCA provides certain services to tenants only, based on need and availability. IFCA's clients are predominantly low and moderate-income families. Many are seniors and/or disabled yet are the primary caregiver for the children.

#### **Mount Vernon United Tenants**

2 Gramatan Avenue, room 304
P. O. Box 2107
Mt Vernon, NY 10551
mvut@erols.com
Dennis Hanratty
(914) 699-1114 ext. 303

Offers housing and housing related support services.

- Landlord/Tenant relations
- Homelessness prevention program
- · Home buying workshops and counseling
- Re-Housing services
- Member of FURNITURE SHARE HOUSE

#### North Yonkers Preservation & Development Corp.

219 Ridge Avenue Yonkers, NY 10703 (914) 423-9754 Angela Ascolillo NorthYonkersPreservaton@yahoo.com

Housing related assistance to residents of Northwest Yonkers.

- Tenant/Landlord relations
- Legal Housing Council

#### Washingtonville Housing Alliance, Inc. (WHA)

136 Library Lane Mamaroneck, NY 10543 (914) 698-4299 Theresa Tilson www.washingtonville.org

Variety of housing related services for low income Village and Town of Mamaroneck, Larchmont (village), Rye Neck areas, including:

#### Tenant Assistance

- Landlord-tenant mediation to resolve housing issues
- Section 8 applications-for continued rental assistance
- Relocation Assistance

<u>Housing Crisis Fund: Tenant Eviction Prevention Program (TEPP)</u>: Funds provided to Mamaroneck and Larchmont income eligible families or individuals to help prevent eviction or homelessness.

Grants or loans can be obtained for:

- Rental or mortgage arrears if eviction for non-payment is imminent
- · Assistance with broker fees or security deposits if relocation is required
- Assistance with relocation expenses
- Assistance with other extraordinary expenses that may impact ability to pay rent

#### **Criteria include the following:**

- Funds are provided on a one time basis, not continuously
- Proof of income is required; assets must be verified
- Individual must be able to continue to pay rent on their own after assistance
- The need for assistance must be verified
- WHA reserves the right to and may refer clients to other agencies for assistance
- Funds are disbursed only to landlords
- WHA may require additional documents after interview

<u>First-time Home Buying</u> WHA encourages customers to buy their own housing and assist them by providing:

- Individual initial assessment of capacity for home-ownership
- Information and referrals for credit repair and credit build up
- Referrals to real estate and mortgage companies
- Referrals to attorneys and building inspectors
- Information and assistance with application for Home Buyers Clubs

WHA works in cooperation with established home-buyer assistance programs in Lower Westchester County. WHA will assist clients in making a referral to the appropriate agency.

<u>Property Improvement Program</u>: When funds are provided by Westchester County to repair senior homeowners' properties, WHA will assist with applications. Funding for this county program is limited. The county will inspect conditions prior to repairs. Money is not given directly to homeowners.

#### Eligibility:

- Conditions are eligible if they represent a threat to the health and safety of the homeowner
- Repairs not to exceed \$15,000
- If repairs are over \$15,000 customer may apply for additional funds after one year of initial repairs

Home-owners must provide proof of the following:

- Homeownership (title or deed)
- Income (tax returns, W-2, pay-stubs, Social Security award letters, etc.)
- Assets that reflect available resources
- If program is directed to seniors, proof of age is required

#### The Preservation Company, Inc.

1037 Main Street Peekskill, NY 10566 (914) 734-8928 Jeannette Phillips Ada Coronada

Housing and community development organization serving the Peekskill area and surrounding areas.

- Tenant relations
- · Workshops/ Home ownership counseling
- Eviction Prevention
- Rent Counseling
- Affordable Housing

Housing development and management, tenant and homeowner services workshops and assistance with the purchase and mortgaging of a home, mediation services and referrals to organizations for rent assistance, security deposits, etc. The Preservation Company runs both a Home Improvement Program and a Rental Rehab Program, assisting in necessary improvements for income-eligible homeowners and landlords in the City of Peekskill.

#### <u>Cluster</u>

28 Wells Avenue, 4<sup>th</sup> FL. Yonkers, NY 10701 (914) 963-6440

#### **Eviction Services:**

- Provide direct legal services for tenants facing eviction or threatened with displacement.
- Assist clients in court to resolve landlord-tenant conflicts including lease disputes, rent arrears and code violations.
- Help clients to obtain public benefits or other funds to satisfy rent arrears.
- Address critical housing conditions that threaten tenants' health or safety and that could lead to their displacement if not resolved.

#### **Housing Disaster Relief Services:**

- Help secure temporary shelter and meet other basic needs for families suffering a housing crisis due to fire, disaster or a building having been condemned because of code violations.
- Provide advocacy, benefits assistance, and landlord negotiation services to help displaced families relocate to stable new housing.

#### **Housing Code Enforcement:**

• Help tenants negotiate with landlords for needed repairs.

#### **Tenants Associations Support:**

- Help tenants in troubled buildings form Tenants Associations to improve the quality
  of life in their buildings and to negotiate with landlords for improved conditions.
- Provide advocacy and legal assistance to persuade unresponsive landlords to correct poor conditions.

#### **Neighborhood Associations Support:**

- Develop resident cooperation with key Yonkers departments.
- Conduct community meetings, including "summits" with officials and Police to address neighborhood needs.
- Help Block Watches develop collaborative efforts with the Yonkers police to combat crime.
- Assist neighborhood groups with strategic planning and leadership development.

#### **Self-Sufficiency Program:**

- Provide instruction in basic life skills, budgeting and benefits.
- Offer case management, outside referrals and periodic performance reviews.
- Conduct periodic performance reviews to help clients gauge and assess progress toward self-sufficiency.
- Furnish referrals to community resources and other service providers.

#### **Housing Emergencies/Abandoned Building Services:**

- Assist when landlords abandon buildings and tenants are left without heat, utilities or other services that could lead Yonkers Code Enforcement Agencies to close the properties.
- Provide an "on-call" response service for building crises such as utility cut-offs or other service interruptions that landlords will not address.
- Intervene with public utilities and private oil companies to forestall cut-offs and help tenant's pool funds to cover bills.
- Arrange with contractors for urgently needed repairs that landlords will not address.

#### **Community Housing Innovations (CHI)**

75 So. Broadway, Suite 340 White Plains, NY 10601 Phone: (914) 683-1010 Fax: (914) 683-6158

Nonprofit agency providing housing and human services to homeless persons and low income families and individuals.

Note: Income requirements and property purchase price limits apply for the following programs. Eligible property – single family, co-op, and condos.

<u>First Time Homebuyer Grant</u>: CHI currently has two programs available to provide down payment assistance to first-time homebuyers. Both provide up to \$25,000 but have slightly different requirements:

<u>Hudson Valley Home Ownership and Revitalization</u>: offers \$25,000 grants but requires that there be at least \$12,750 in renovation.

- Under this program, first-time homebuyers purchasing property in Westchester, Dutchess, Orange, Putman, and Ulster counties can qualify to receive a standard of \$25,000 in program funds for acquisition and renovation of an identified property.
- The gross household income must be at or below 80% of Area Median Income for the area in which you wish to purchase.

- Assistance of a deferred forgivable loan that has recapture provisions. The owner must occupy the property for 10 years to avoid having to pay back any or all of the assistance.
- A minimum of 51% of the \$25,000 *must* be used for renovation of the property, this means \$12,750 or more in repairs.
- "Repairs" are defined as those which will prolong the useful life of a home or shall correct structural defects or the repair of basic building systems which threaten the health and safety of the dwelling's residents if not corrected or repaired.

<u>Westchester County Homeownership Initiative</u> – Offers assistance of up to \$25,000 but has a \$1000 renovation requirement.

- Available for qualified First Time Homebuyers purchasing houses, condominiums or cooperative units within Westchester County.
- Gross household income must be at or below 80% of Area Median Income
  At least \$1,000.00 must be used for repairs to improve the housing quality standards
  of the purchased property.
- "Repairs" are defined as those which will prolong the useful life of a home or shall correct structural defects or the repair of basic building systems which threaten the health and safety of the dwelling's residents if not corrected or repaired.
- The assistance is in the form of a deferred forgivable loan that has recapture provisions. The owner must occupy the property for 15 years to avoid having to pay back any or all of the assistance. If the recipient were to move out of the property or sell, or in anyway violate the terms their mortgage, then all, or a portion of the assistance, will have to be repaid. The purchase price limits for this grant fall within the current FHA Mortgage Limits.

#### **Housing Action Council (HAC)**

55 South Broadway (2nd floor)

Tarrytown, NY 10591

Phone Number: (914) 332-4144 Fax Number: (914) 332-4147 E-mail: hac@affordablehomes.org

**First Time Home Buyers Program** - Counseling for those looking to purchase their first home, including an overview of what to expect in the home-buying process. In addition, HAC counselors provide budget and credit counseling and guidance through the home buying process.

#### Westhab Inc.

8 Bashford Street Yonkers, NY 10701 Phone: (914) 345-2800 Fax: (914) 345-3139

Email: mail@westhab.org

Westhab creates quality affordable housing by acquiring and renovating vacant apartment buildings as well as building new rental and home-ownership housing.

<u>Homeless Transition to Permanent Housing</u>: Westhab clients who move into permanent housing are entitled to participate in a New York State Homelessness Intervention Program. For at least 9 months, they receive services that include, eviction prevention counseling, budgeting assistance, assistance with Dept. of Social Services and other governmental programs.

#### **EVICTION PREVENTION**

The following organizations may be able to help with:

• Landlord Disputes • Back rent • Utility assistance & shut off prevention • Legal counseling

#### Countywide:

Westchester Department of Social Services 85 Court Street White Plains, New York 10601 Tel: (914) 995-6027

#### **Mamaroneck Area:**

Washingtonville Housing Alliance 136 Library Lane Mamaroneck, N.Y. 10543 Tel: (914) 698-4299

#### **Mount Vernon Area:**

Mount Vernon United Tenants Association. 40 South First Avenue Mt. Vernon, N.Y. 10550 (914) 699-1114

#### Yonkers Area:

Catholic Charities (Yonkers Office) 204 Hawthorne Avenue Yonkers, New York 10705 Tel: (914) 476-2700

Westchester Mediation Center for CLUSTER 20 So. Broadway Yonkers, New York, 10701 (914) 963-6440 (914) 963-6500

#### White Plains Area:

Legal Services of the Hudson Valley 90 Maple Ave White Plains, NY 10601 (914) 949-1305

United Way of Westchester and Putnam 336 Central Ave White Plains, NY 10606 (914) 997-6700 Health Information Tool for Empowerment (HITE)
<a href="http://HITESITE.org">http://HITESITE.org</a>
(Online Service)

Make the Road NY 46 Waller Avenue White Plains, New York 10605 Tel: (914) 948-8466

Westchester Residential Opportunities 470 Mamaroneck Avenue, Suite 410 White Plains, N.Y. 10605 Tel: (914) 428-4507

## <u>ADDITIONAL HOME OWNERSHIP ASSISTANCE</u>: By Cities:

#### **State of New York**

Homes and Community Renewal 38-40 State Street Fourth Floor Albany, NY 12207 Phone: (866) 275-3427

#### **County of Westchester**

Ms. Norma V. Drummond, Deputy Commissioner Division of Housing and Community Development 148 Martine Avenue Michaelian Office Bldg., Room 414 White Plains, NY 10601

Phone: (914) 995-2427 Fax: (914) 995-9093

#### **City of New Rochelle**

Department of Development 515 North Avenue City Hall New Rochelle, NY 10801-3405 Phone: (914) 654-2185

Fax: (914) 632-3626

Fax: (914) 377-6672

#### **City of Yonkers**

Department of Planning & Community Development 87 Nepperhan Avenue, Suite 312 Yonkers, NY 10701-3818 Phone: (914) 377-6650

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#### **COMMUNITY ACTION PROGRAMS**

Assistance with a variety of issues, ranging from eviction prevention, Home Energy Assistance Program (HEAP) and Social Service application assistance, information and referrals to various community and county programs.

Eastchester Community Action Program 142-144 Main Street Tuckahoe, NY 10707 (914) 337-7768 (914) 337-2751 (fax) Peekskill Community Action Program Kiley Center 709 Main Street Peekskill, NY 10566 (914) 739-1454 (914) 739-3472 (fax)

Greenburgh Community Action
Partnership
Theodore Young
Community Center
32 Manhattan Avenue
White Plains, NY 10607
(914) 761-6605
(914) 997-7107 (fax)

Tarrytown Community Opportunity Center 105 Wildey Street Tarrytown, NY 10591 (914) 631-7340 (914) 631-7364 (fax)

Mount Vernon Community Action Group 28 East 1<sup>st</sup> Street Mt. Vernon, NY 10550 (914) 664-8680 (914) 664-6943 (fax)

White Plains Community Action Program 70 Ferris Avenue White Plains, NY 10603 (914) 428-7030 (914) 946-4395 (fax)

New Rochelle Community Action Program 95 Lincoln Avenue New Rochelle, NY 10801 (914) 636-3050 (914) 636-7782 (fax) Funded through the Department of Health and Human Services, the New York State Office for the Aging and the Westchester County Department of Senior Programs and Services.

In accordance with the Federal law, the Westchester County Department of Senior Programs and Services prohibits discrimination because of race, color, sex, sexual orientation, national origin, religion, age or handicap, in all aspects of the provision of services for the benefit and welfare of Senior Citizens, and in all employment practices, including hiring, firing, promotion, compensation and other terms, conditions and privileges of employment.

Further, subcontractors of the Westchester County
Department of Senior Programs and Services shall be required to
meet the above stated standards.