



2020 Analysis of Impediments to Fair Housing Choice

Town of Islip, Suffolk County, New York
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Prepared By:

Town of Islip Community Development Agency

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VHB



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Executive Summary

The Town of Islip 2020 Analysis of Impediments to Fair Housing Choice is submitted to the United States Department of Housing and Urban Development (HUD) as part of the Town's 2020-2024 Consolidated Strategy and Plan.

Document Structure

The Analysis of Impediments is divided into five chapters, plus this executive summary.

Chapter 1: Introduction

Chapter 2: Background Information on the Town of Islip

Chapter 3: Status of Fair Housing in the Town of Islip

Chapter 4: Identification of Impediments to Fair Housing Choice and Actions Implemented to Overcome Identified Impediments

Chapter 5: Conclusions and Recommendations

The executive summary briefly describes the study approach and process, provides a description of background information, and summarizes the findings and recommended goals of the study. This executive summary should not substitute a careful reading of the entire Analysis of Impediments document. The full Analysis of Impediments provides an extensive discussion of the data, documentation, and findings that place data in proper perspective and context, which is nearly impossible to accomplish in an executive summary.

Study Approach and Process

Fair Housing is the right of individuals to obtain the housing of their choice, free from discrimination related to group identity. Title VIII of the Civil Rights Act of 1968 along with the Fair Housing Amendments of 1988 (together known as the Fair Housing Act), the New York State Human Rights Law (NYS Executive Law Article 15, Section 296 et. seq.), and the Suffolk County Human Rights Law (amended in 2007 and 2014) establish protected classes under those laws. The list of protected group identity categories (the “protected classes”) includes race, color, national origin, religion, sex, familial status, and disability. The State and County Fair Housing Laws also include creed, sexual orientation, age, marital status, military status (New York State only), ethnicity and source of income (Suffolk County only). As stated by these laws: 1) all persons have the right to live in the home of their choice that they can afford; and, 2) discrimination in the sale, rental, financing, and insuring of housing is prohibited by law.

The Town of Islip is dedicated to executing its housing and community development activities in a manner that will affirmatively further fair housing and is consistent with the Fair Housing Act. The Town has developed a series of programs through its Community Development Agency (CDA) designed to address the needs of community residents (and potential residents). The Town of Islip endorses the belief that equal and free access to housing is vital to securing essential needs and pursuing various personal, educational, and employment goals.

HUD requires that all governing authorities that receive HUD funding certify that:

- › the awarded grant will be carried out and administered according to the Fair Housing Act; and,
- › the grantee will work diligently to affirmatively further fair housing (AFFH).

This requirement is codified, for local jurisdictions, in the Consolidated Plan requirements under 24 CFR §91.225. As part of the Consolidated Plan process, recipients are required to undertake an analysis of impediments.

The Town of Islip’s 2020 Analysis of Impediments to Fair Housing Choice updates the Town’s prior Analysis of Impediments (2010 and 2015) and consists of three crucial components:

- › Identification and analysis of impediments to fair housing choice in the Town of Islip;
- › Actions taken to overcome the effects of identified impediments; and,
- › Documentation of the results of actions initiated to minimize the impact of identified impediments.

The identification and subsequent reduction and/or elimination of impediments to fair housing involve affirmatively furthering fair housing as part of the Town’s acceptance of HUD’s program funds. Actions to affirmatively further fair housing can be grouped into three categories:

- › Intent: The obligation to avoid policies, customs, practices, or processes whose intent or purpose is to impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.
- › Effect: The obligation to avoid policies, customs, practices, or processes whose effect or impact impedes, infringes upon, or denies the exercise of fair housing rights by persons protected under the Act.
- › Affirmative Duties: The Act imposes a fiduciary responsibility upon public agencies to anticipate policies, customs, practices, or processes that previously, currently, or may potentially impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.

The first two obligations pertain to public agency operations and administration, including those of employees and agents, while the third obligation extends to private, as well as public sector activity.

Participants in the Preparation of this Analysis of Impediments

The Town of Islip, specifically the CDA, prepared this Analysis of Impediments with technical assistance from VHB. The CDA coordinated its efforts with other Town of Islip departments and agencies (including the Town Department of Planning and Development and the Town of Islip Housing Authority) and received significant input from the New York State Division of Human Rights, Suffolk County Human Rights Commission, Long Island Housing Services, Long Island Housing Partnership, and Family Service League.

Background Information

Funding

Annually, the Town of Islip receives approximately \$3 million in Community Development Block Grant (CDBG) Program (total includes grant of \$2,037,790 and estimated program income \$1,000,000), \$770,710 in HOME Investment Partnership (HOME) Program (total includes grant of \$670,710 and estimated program income of \$100,000), and \$177,285 in Emergency Solutions Grant Program funds from HUD. In April 2020, the Town of Islip was allocated an additional \$1,198,766 in Community Development Block Grant Coronavirus (CDBG-CV) funds and \$611,328 in ESG funds through the federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act).

The Town of Islip Housing Authority administers the Housing Choice Voucher Program, which provides rental assistance to Islip residents. Other funding programs for the development of housing include the New York State Housing Trust Fund, New York State Affordable Housing Corporation, New York State Low Income Housing Tax Credit Program, Federal Home Loan Bank of New York, Suffolk County Land Development Subsidy Workforce Housing Acquisition and Infrastructure Programs, and private developer capital.

Fair Housing Initiatives

The Town of Islip is composed of persons of diverse races, ethnic groups, religions, and national origins. The fundamental goal of the Analysis of Impediments to Fair Housing Choice is to help the Town address any issues affecting the opportunities for all persons to obtain safe, sanitary, and affordable housing, noting that their right to do so is protected by the previously mentioned laws.

The 2015 Analysis of Impediments concluded that there were five impediments to fair housing within the Town of Islip that needed to be addressed:

1. High Cost of Housing and/or Land
2. Fair Lending Policies, Practices, and Disparities
3. Overall Discrimination in the Local Housing Market
4. Deficiencies in the Existing Housing Stock/Limited Affordable Rental and Specialized Housing and Funding Options
5. Minimal Understanding of Fair Housing Rights, Requirements, and Responsibilities, Especially Relative to the Specialized Needs of Persons with Disabilities

The Town has several housing programs and supports several projects to help address these housing impediments. The Town also partners with and relies on several local and County-wide non-profit housing organizations and housing service providers, such as Long Island Housing Services and the Long Island Housing Partnership, as well as Suffolk County, to provide a variety of services that promote fair housing practices for protected groups within the Town. These include first time homebuyer assistance, eviction prevention, services to homeless and special needs populations, and fair housing complaint monitoring and mediation.

Summary of Findings and Recommendations

Summary of Methodology

To assess the impediments to fair housing choice in the Town of Islip, data was gathered from a wide array of public and proprietary sources.

- › The Executive Director of the CDA and its consultant also reached out directly to the Suffolk County Human Rights Commission to obtain input regarding fair housing complaints and issues.
- › As part of the development of the Consolidated Strategy and Plan, issues with fair and affordable housing were specifically discussed with relevant Town and County departments/agencies, due to their day-to-day knowledge of housing issues in the Town, especially at the Town Commissioner's Meeting on February 19, 2020 and the public input meeting, also on February 19, 2020.
- › Data was collected from New York State Division of Human Rights and Suffolk County Human Rights Commission regarding fair housing complaints, their status, and disposition.

- › The most recent available information about lending practices, subprime loans and foreclosure rates, housing and population trends for the Town and County, zoning and land use in the Town, and other public policy made available through public information were also gathered.
- › Additional information was provided by Long Island Housing Services (LIHS), including fair housing compliant data, information gathered from testing, etc.

Summary of Impediments and Actions to Overcome Impediments

This Analysis of Impediments updates the Town's previous list of impediments and provides a series of recommendations to address each impediment. The background information and data that provide the basis for the identification of these impediments is provided in detail in Chapters 2 and 3 of this document. Chapter 4 discusses the impediments and actions in greater detail. A summary of the identified impediments to fair housing choice in Islip follows, with a brief description of the impediment and actions to overcome the impediment.

Impediment #1: High Cost of Housing and/or Land

Description of Impediment

Factors cited as contributing to the high cost of housing and/or land included: lack of suitable undeveloped land, high land and construction costs, high property tax burden (especially on low- and moderate-income households), and high homeownership and rental costs. This impediment was identified in 2015, and in 2020, these factors continue to contribute to the high cost of housing and/or land in the Town.

Actions to Overcome the Impediment

- › Continue assisting in the financing of affordable housing projects.
- › Continue to work to increase the supply of affordable rental units throughout the Town, particularly large size units for low- and extremely low-income families, by encouraging developers to construct affordable rental housing via the Town's inclusionary zoning regulations.
- › Continue to use/re-use under-developed, under-utilized, and in-fill sites for the construction of affordable housing.
- › Adopt the New York State First Time Homebuyers property tax exemption, which provides a limited tax exemption (on local, but not county or school taxes) for first time homebuyers.
- › Increase efforts to provide housing, especially affordable housing, on publicly owned (e.g., Town, County, State) lands that become available or are deemed a surplus.
- › Prioritize affordable housing projects in areas with high housing cost burdens.
- › Prioritize affordable housing projects serving populations identified as having a high cost burden, specifically, elderly, disabled, and the growing disabled population with non-physical disabilities.

Impediment #2: Fair Lending Policies, Practices, and Disparities

Description of Impediment

An additional area that was previously identified as an impediment to fair housing choice was fair lending practices. Since that time, much has changed in the housing industry, especially as it relates to lending practices. Discriminatory lending practices and predatory lending locally, regionally, and nationally resulted and continue to result in serious short- and long-term fair housing impacts. Home Mortgage Disclosure Act (HMDA) reports find that there were racial and ethnic disparities when lending data were evaluated in terms of applicant group, place and institution.

Actions to Overcome the Impediment

- › Continue to work with fair housing advocates, such as LIHS and LIHP, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing and its benefit to the community. This outreach action could include:
 - Holding an annual Town-wide fair housing forum.
 - Educating the public about predatory lending practices.
- › Continue to conduct real estate/lending testing programs, whether conducted through a local program, or as part of a nationwide testing program, and share findings with HUD.
- › Expand efforts to make individuals and housing-related organizations aware of local HUD-approved housing counseling/financial education, including:
 - Requiring that all homebuyers receiving federal subsidies complete HUD-approved housing counseling.
- › Encouraging those typically targeted by predatory lending (i.e., minorities and lower-income individuals) to seek financial counseling before they submit a mortgage loan application.
- › Work with LIHS and other fair housing organizations to bring predatory lending operations to the attention of the New York State Attorney General, United States Attorney General, and local District Attorneys.

Impediment #3: Overall Discrimination in the Local Housing Market

Description of Impediment

Based upon data and research on the local and regional levels, including focus on historic and current development patterns/concentrations of minority and lower income populations, discrimination studies/surveys for the region, recent fair housing complaints, and surveys conducted by the Town of Islip, overall discrimination in the local housing market remains an impediment to fair housing choice in the Town of Islip.

Discrimination in the Long Island housing market based on race and ethnicity was extensively investigated and documented in a recent (November 2019) expose by Newsday. Over a three-year period, Newsday tested 93 Long Island real estate agents and analyzed

more than 5,700 real estate listings. The investigation found widespread evidence of unequal treatment by real estate agents on Long Island.

Actions to Overcome the Impediment

- › Continue to work with fair housing advocates, such as LIHS and LIHP, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing and its benefit to the community.
- › Continue to work with groups that deal with minority issues and housing discrimination, such as Adelante of Suffolk County, Central Islip Civic Council Inc., and Long Island Housing Service.
- › Continue to work with groups and organizations that are dedicated to fair housing assistance for people with special needs or who are victims of housing discrimination.
- › Continue to work with the Town of Islip Anti-Bias Task Force, Suffolk County Inter-Faith Anti-Bias Task Force, and the Suffolk County Human Rights Commission on fair housing and discrimination issues.
- › Continue to conduct real estate/lending testing programs, whether conducted through a local program, or as part of a nationwide testing program, and share findings with HUD.
- › Continue to track fair housing complaints and foreclosure activity and evaluate any identifiable patterns.
- › Investigate further those areas where there is a concentration of fair housing complaints.
- › Develop an affirmative marketing program for housing opportunities that provides outreach to income- and mortgage-eligible households looking for homeownership, with a focus on the segments of the population (e.g., low- and very-low income households, especially minorities within those income groups) that may be less likely to apply for affordable housing. Require that all developers involved with housing funds provide an affirmative fair housing marketing plan.
- › Update the Town’s Fair Housing Law.

Impediment #4: Deficiencies in the Existing Housing Stock/Limited Affordable Rental and Specialized Housing and Funding Options

Description of Impediment

Conditions of some of Islip’s housing stock, including its age, degree of substandardness, overcrowding, and presence of lead-based paint, combine to act as an impediment to fair housing choice, especially in the minority and lower-income areas of Bay Shore, Brentwood, Central Islip, and North Bay Shore.

Actions to Overcome the Impediment

- › Continue to utilize CDBG and related funds for residential rehabilitation of homeowner and rental housing units.
- › Continue to replace abandoned and deteriorating housing with new construction, to the extent possible.

- › Continue to test for lead-based paint, coordinate testing information with the County Department of Health, and enforce lead-based paint abatement.
- › Continue to proactively target code enforcement in areas with older housing stock.
- › Continue to work to increase the supply of affordable rental units throughout the Town, particularly large size units for low- and extremely low-income families, by encouraging developers to construct affordable rental housing via the Town's inclusionary zoning regulations.
- › Continue to utilize Federal, State, and local funding programs to help increase housing stock for senior citizens, large families, and disabled persons.
- › Continue to provide financial assistance to LIHS and LIHP and other not-for-profit housing organizations that assist the Town in affirmatively furthering fair housing.
- › Continue to fund the Home Sharing Program.
- › Work with not-for-profit organizations and Suffolk County to identify other sources of financing to leverage diminishing grant funds and encourage such not-for-profits to apply to foundations and other nongovernmental sources for project funding.
- › Undertake an analysis of housing needs, perhaps as part of an update to the Comprehensive Plan, to determine the actual type and amount of housing that is needed in the Town to satisfy its current and future residents.

Impediment #5: Minimal Understanding of Fair Housing Rights, Requirements, and Responsibilities, Especially Relative to the Specialized Needs of Persons with Disabilities

Description of Impediment

Although education regarding fair housing rights is currently undertaken in a variety of ways in the Town and County, a substantial barrier to fair housing choice is the general lack of knowledge of fair housing rights, requirements, and responsibilities. The average person who thinks they have been victimized by fair housing discrimination may not know where to turn. Further, a person may not even know that he/she has suffered housing discrimination. Similarly, many landlords, real estate agents, and housing providers do not fully understand their responsibilities with regard to fair housing.

Of the protected classes, disabled persons in particular need specialized housing to ensure that they have access to their dwelling unit and can navigate their unit once inside. The lack of understanding by landlords, property owners, and individuals of what are the specialized needs of disabled persons and how to fulfill those needs is one of the most common impediments to providing fair housing for disabled persons. Although there are a number of programs geared to persons with disabilities within the Town of Islip, deficiencies remain, especially as they relate to reasonable accommodations and Americans with Disabilities Act (ADA) compliance.

Actions to Overcome the Impediment

- › Continue to work with fair housing advocates, such as LIHP and LIHS, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders,

and others about fair housing and its benefit to the community. This outreach action could include:

- Holding an annual Town-wide fair housing forum.
 - Outreach to tenants regarding availability of programs, their rules, and local rental office locations where grievances can be brought.
 - Outreach to developers, building owners, landlords, condominium association officers and their management firms, and cooperative boards regarding the needs of disabled persons, including HUD visitability standards and “reasonable accommodations.”
- › Enhance existing efforts to share information related to compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) with businesses, developers, property owners, and the local media through the distribution of educational materials and through training opportunities.
 - › Update the Town’s Fair Housing Law.
 - › The CDA will promote visitability for all development projects it funds, especially new construction.

Again, it should be highlighted that the discussion of impediments and actions to overcome impediments in this executive summary summarizes the extensive analyses and evaluations of data and information that is presented in the full body of the report. Please refer specifically to Chapters 2 and 3 for the data and information presentation and analyses and Chapter 4 for an expanded discussion of the impediments and the actions to overcome the impediments.

Review of Analysis and Integration with Consolidated Plan

As was described earlier in this executive summary, an analysis of impediments is a component of the consolidated planning process. An analysis of impediments not only informs the consolidated plan as to what the barriers are that need to be addressed, but the actual analysis of data is an important piece that is shared between both processes. They work as companion documents that form a “plan” for housing and community development for the Town.

To that end, it is expected that the Analysis of Impediments will be fully integrated into the annual action plan review process. On an annual basis, the Town will review the impediments to fair housing choice and the actions to overcome those impediments and integrate that into the Annual Action Plan submitted to HUD. The Annual Action Plan will be made available to interested persons and will allow them the opportunity to comment on the Town’s performance prior to submitting the documentation to HUD.

Further, in conjunction with its preparation of a Consolidated Strategy and Plan every five years, the Town will review the Analysis of Impediments in detail, looking at policies, practices, and procedures that effect the location, availability, and accessibility of housing. As necessary, the Town will revise the specific action steps and implementation activities to ensure a proactive, strategic plan to affirmatively further fair housing.

1

Introduction

Housing is a fundamental human need. The ability to find housing that best suits individual or family needs can make a major difference in one's ability to pursue personal, educational, employment, and other goals. Because housing choice is so critical, the Town of Islip is, and long has been, committed to ensuring that all of its current and prospective residents have full access to the broad range of housing options.

What is Fair Housing?

Fair Housing is defined under the Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) as the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, or national origin (the seven federally “protected classes”). This right is assured by the Federal Fair Housing Act, as amended, and other federal, state, and local legislation which makes it unlawful to discriminate in the sale, rental, financing, and insuring of housing.¹ Housing choice is made a reality through fair housing planning on the federal, regional, and local levels.²

¹ The history of fair housing legislation in the United States, New York State, and Suffolk County is complex. Therefore, a detailed discussion of that history and the differences between the Federal, State, and County laws is included as Appendix A of this document.

² Fair Housing Planning Guide, Volume 1, U.S. Department of Housing and Urban Development, p. 1-1.

What is an Analysis of Impediments to Fair Housing Choice?

The United States Department of Housing and Urban Development (HUD) requires that all governing authorities that receive HUD funding certify to HUD's satisfaction that (1) the awarded grant will be carried out and administered according to the Fair Housing Act, and (2) the grantee will work diligently to affirmatively further fair housing (AFFH). This requirement is codified, for local jurisdictions, in the Consolidated Plan requirements under 24 CFR §91.225. As part of the Consolidated Plan process, recipients are required to undertake fair housing planning. Fair housing planning contains three components: 1) the analysis of impediments to fair housing choice; 2) the actions to be taken; and 3) the maintenance of records.³

An analysis of impediments to fair housing choice is a review of a community's policies, practices, and procedures – both public and private – that might impact a person's ability to choose housing of his or her choice without regard to their membership in any of the protected classes. Actions to affirmatively further fair housing can be grouped into three categories:

- › *Intent*: The obligation to avoid policies, customs, practices, or processes whose intent or purpose is to impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.
- › *Effect*: The obligation to avoid policies, customs, practices, or processes whose effect or impact impedes, infringes upon, or denies the exercise of fair housing rights by persons protected under the Act.
- › *Affirmative Duties*: The Act imposes a fiduciary responsibility upon public agencies to anticipate policies, customs, practices, or processes that previously, currently, or may potentially impede, infringe, or deny the exercise of fair housing rights by persons protected under the Act.

What is an Impediment to Fair Housing Choice?

An impediment to fair housing choice is (as defined by the HUD Fair Housing Planning Guide, Volume 1)⁴:

- › Any action, omission, or decision taken because of race, color, religion, sex, disability, family status, or national origin that restricts housing choices or the availability of housing choices; or
- › Any action, omission, or decision that has the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, family status, or national origin. Policies, practices, or procedures that appear neutral on their face, but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, family status, or national origin may constitute such an impediment.

³ Ibid, p. 2-7.

⁴ Ibid. p. 2-8.

Fair Housing in the Town of Islip

The Town of Islip is dedicated to executing its housing and community development activities in a manner that will affirmatively further fair housing and has developed its housing and community development programs to address the needs of community residents regardless of whether or not they are within a protected class. The Town endorses the belief that equal and free access to housing is a vital element of society and one of the key quality of life issues.

The Town of Islip applies for United States Department of Housing and Urban Development (HUD) Community Planning and Development formula fund programs, including the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant, and Housing Opportunities for Persons with AIDS (HOPWA) Programs. The Town of Islip Community Development Agency (CDA) administers the CDBG, HOME, and ESG programs for the Town and oversees the HOPWA program.⁵

In order to meet its obligation to affirmatively further fair housing, the Town of Islip must ensure that all housing assisted with HUD funding is made available on a non-discriminatory basis to all protected classes.

2015 Analysis of Impediments to Fair Housing Choice and Actions Implemented to Overcome Identified Impediments

The Town of Islip prepared its first Analysis of Impediments in 1996 shortly after HUD began requiring that jurisdictions that receive CDBG monies do so. The Analysis of Impediments was updated in 2015 concurrent with the Town's 2015- 2019 Consolidated Plan. The 2015 Analysis of Impediments provided background on the Town, evaluated fair housing within Islip, identified impediments to fair housing choice, assessed fair housing programs and activities in the Town, and provided a number of conclusions and recommendations. The 2015 Analysis of Impediments concluded that there were five impediments to fair housing within the Town of Islip that needed to be addressed. The impediments identified in the 2015 AI, and the actions to overcome the impediments are summarized as follows:

Impediment #1: High Cost of Housing and/or Land

Description of Impediment

The first impediment identified in the 2015 AI was the high cost of housing and/or land in the Town. Factors cited as contributing to the high cost of housing and/or land included: lack of suitable undeveloped land, high land and construction costs, high property tax burden (especially on low- and moderate-income households), and high homeownership and rental costs.

⁵ The United Way of Long Island administers the HOPWA program for all of Long Island on behalf of the Town.

Actions to Overcome the Impediment (as identified in the 2015 AI)

- › Continue assisting in the financing of affordable housing projects.
- › Continue to work to increase the supply of affordable rental units throughout the Town, particularly large size units for low and extremely low-income families, by encouraging developers to construct affordable rental housing via the Town's inclusionary zoning regulations.
- › Continue to use/re-use under-developed, under-utilized, and in-fill sites for the construction of affordable housing.
- › Adopt the New York State First Time Homebuyers property tax exemption, which provides a limited tax exemption (on local, but not county or school taxes) for first time homebuyers.
- › Increase efforts to provide housing, especially affordable housing, on publicly owned (e.g., Town, County, State) lands that become available or are deemed a surplus.
- › Prioritize affordable housing projects in areas with high housing cost burdens.
- › Prioritize affordable housing projects serving populations identified as having a high cost burden, specifically, elderly, disabled, and the growing disabled population with non-physical disabilities.

Impediment #2: Fair Lending Policies, Practices, and Disparities

Description of Impediment

Discriminatory lending practices and predatory lending locally, regionally, and nationally resulted in serious short- and long-term fair housing impacts. HMDA reports find that there were racial and ethnic disparities when lending data were evaluated in terms of applicant group, place and institution. As identified in the 2015 AI, between 2005 and 2012, mortgage lending dropped significantly across Long Island, with originations declining from 37,000 to 16,000 annually. The negative effect on Black and Latino households, however, was substantially greater. In addition, the data show that these groups were more often denied loans or were approved for more expensive FHA-insured loans.

Actions to Overcome the Impediment (as identified in the 2015 AI)

- › Continue to work with fair housing advocates, such as LIHS and LIHP, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing and its benefit to the community. This outreach action could include:
 - Holding an annual Town-wide fair housing forum.
 - Educating the public about predatory lending practices.
- › Continue to conduct real estate/lending testing programs, whether conducted through a local program, or as part of a nationwide testing program, and share findings with HUD.

- › Expand efforts to make individuals and housing-related organizations aware of local HUD-approved housing counseling/financial education, including:
 - Requiring that all homebuyers receiving federal subsidies complete HUD-approved housing counseling.
 - Encouraging those typically targeted by predatory lending and subprime mortgages (i.e., minorities and lower-income individuals) to seek financial counseling before they submit a mortgage loan application.
- › Work with LIHS and other fair housing organizations to bring predatory lending operations to the attention of the New York State Attorney General, United States Attorney General, and local District Attorneys.

Impediment #3: Overall Discrimination in the Local Housing Market

Description of Impediment

Based upon research on the local and regional levels, including focus on historic and current development patterns/concentrations of minority and lower income populations, discrimination studies/surveys for the region, fair housing complaints, and surveys conducted by the Town of Islip, the 2015 AI found evidence of overall discrimination in the local housing market and identified this as an impediment to fair housing choice in the Town of Islip.

Actions to Overcome the Impediment (as identified in the 2015 AI)

- › Continue to work with fair housing advocates, such as LIHS and LIHP, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing and its benefit to the community.
- › Continue to work with groups that deal with minority issues and housing discrimination, such as Adelante of Suffolk County, the Urban League of Long Island, and the NAACP.
- › Continue to work with groups and organizations that are dedicated to fair housing assistance for people with special needs or who are victims of housing discrimination.
- › Continue to work with the Town of Islip Anti-Bias Task Force, Suffolk County Inter-Faith Anti-Bias Task Force, and the Suffolk County Human Rights Commission on fair housing and discrimination issues.
- › Continue to conduct real estate/lending testing programs, whether conducted through a local program, or as part of a nationwide testing program, and share findings with HUD.
- › Continue to track fair housing complaints and foreclosure activity and evaluate any identifiable patterns.
- › Investigate further those areas, such as Bohemia and Ronkonkoma, where there is a concentration of fair housing complaints.
- › Develop an affirmative marketing program for housing opportunities that provides outreach to income- and mortgage-eligible households looking for homeownership,

with a focus on the segments of the population (e.g., low- and very-low income households, especially minorities within those income groups) that may be less likely to apply for affordable housing. Require that all developers involved with housing funds provide an affirmative fair housing marketing plan.

- › Update the Town's Fair Housing Law.

Impediment #4: Deficiencies in the Existing Housing Stock/Limited Affordable Rental and Specialized Housing and Funding Options

Description of Impediment

According to the 2015 AI, conditions of some of Islip's housing stock, including its age, degree of substandardness, overcrowding, and presence of lead-based paint, combined to act as an impediment to fair housing choice, especially in the minority and lower-income areas of Bay Shore, Brentwood, Central Islip, and North Bay Shore.

Actions to Overcome the Impediment (as identified in the 2015 AI)

- › Continue to utilize CDBG and related funds for residential rehabilitation of homeowner and rental housing units.
- › Continue to replace abandoned and deteriorating housing with new construction, to the extent possible.
- › Continue to test for lead-based paint, coordinate testing information with the County Department of Health, and enforce lead-based paint abatement.
- › Continue to proactively target code enforcement in areas with older housing stock.
- › Continue to work to increase the supply of affordable rental units throughout the Town, particularly large size units for low and extremely low-income families, by encouraging developers to construct affordable rental housing via the Town's inclusionary zoning regulations.
- › Continue to utilize Federal, State, and local funding programs to help increase housing stock for senior citizens, large families, and disabled persons.
- › Continue to provide financial assistance to LIHS and LIHP and other not-for-profit housing organizations that assist the Town in affirmatively furthering fair housing.
- › Continue to fund the Home Sharing Program.
- › Work with not-for-profit organizations and Suffolk County to identify other sources of financing to leverage diminishing grant funds and encourage such not-for-profits to apply to foundations and other nongovernmental sources for project funding.
- › Undertake an analysis of housing needs, perhaps as part of an update to the Comprehensive Plan, to determine the actual type and amount of housing that is needed in the Town to satisfy its current and future residents.

Impediment #5: Minimal Understanding of Fair Housing Rights, Requirements, and Responsibilities, Especially Relative to the Specialized Needs of Persons with Disabilities

Description of Impediment

Although education regarding fair housing rights is undertaken in a variety of ways in the Town and County, a substantial barrier to fair housing choice, as identified in the 2015 AI, was the general lack of knowledge of fair housing rights, requirements, and responsibilities. The average person who thinks they have been victimized by fair housing discrimination may not know where to turn. Further, a person may not even know that he/she has suffered housing discrimination. Similarly, many landlords, real estate agents, and housing providers do not fully understand their responsibilities with regard to fair housing.

Of the protected classes, disabled persons in particular need specialized housing to ensure that they have access to their dwelling unit and can navigate their unit once inside. The lack of understanding by landlords, property owners, and individuals of what are the specialized needs of disabled persons and how to fulfill those needs is one of the most common impediments to providing fair housing for disabled persons. Although there are a number of programs geared to persons with disabilities within the Town of Islip, deficiencies remained, especially as they related to reasonable accommodations and Americans with Disabilities Act (ADA) compliance.

Actions to Overcome the Impediment (as identified in the 2015 AI)

- › Continue to work with fair housing advocates, such as LIHP and LIHS, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing and its benefit to the community. This outreach action could include:
 - Holding an annual Town-wide fair housing forum.
 - Outreach to tenants regarding availability of programs, their rules, and local rental office locations where grievances can be brought.
 - Outreach to developers, building owners, landlords, condominium association officers and their management firms, and cooperative boards regarding the needs of disabled persons, including HUD visitability standards and “reasonable accommodations.”
- › Enhance existing efforts to share information related to compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) with businesses, developers, property owners, and the local media through the distribution of educational materials and through training opportunities.
- › Update the Town’s Fair Housing Law.
- › The CDA will promote visitability for all development projects it funds, especially new construction.

On an annual basis, the CDA provides documentation on the actions it takes to reduce the impediments to fair housing. The CDA provides this information in the annual Consolidated Action Plan Evaluation Report (CAPER) submitted to HUD. Consistent with the CDA's Citizen Participation Plan, the CAPER is made available to interested citizens, allowing them the opportunity to comment on the Town's performance. Any comments received are submitted to HUD.

Development of the 2020 Analysis of Impediments (Approach and Methodology)

In order to become more fully aware of the existence, nature, extent, and causes of all fair housing problems and the resources available to solve them, the Town used a methodology in this 2020 Analysis of Impediments, which was similar to the overall methodology utilized in the 2015 AI. The approach was based upon the methodologies identified in the *Fair Housing Planning Guide*, as well as a review of *Implementation Plan for Sustainable Development in the New York – Connecticut Metropolitan Region*, dated May 30, 2014, and, Appendix A: Findings from the Fair Housing and Equity Assessment.

A starting point for development of the Analysis of Impediments was a review of the 2015 Analysis of Impediments, the Town's Consolidated Plan, and its Annual Action Plan. Existing strengths and weaknesses in public and private practices and procedures, laws and regulations presented in these documents were examined and the actions that could be taken to improve upon identified deficiencies were noted. The CDA's direct agency experience was also reviewed through interviews with CDA staff.

In addition, the following information was reviewed, analyzed, and utilized:

Demographic Information

As suggested in the Fair Housing Guide, readily available sources and reports were utilized to develop a profile of Islip's population with regard to the categories of race and ethnicity, disability, persons in group quarters, household and family composition, household income and poverty, and low-income concentrations. Sources utilized included:

- › 2010 U.S. Census
- › 2014-2018 American Community Survey 5-Year Estimates
- › 2012-2016 Comprehensive Housing Affordability Strategy (CHAS) Data
- › HUD USER

Employment Information

To understand how people in Islip are employed and the educational background that supports and explains different employment patterns, information regarding employment and unemployment, major businesses and employers, local training programs, and educational attainment of Town residents was gathered and reviewed. Sources utilized included:

- › 2010 U.S. Census
- › 2014-2018 American Community Survey 5-Year Estimates
- › New York State Department of Labor – Employed and Unemployed

Housing Information

Although affordable housing is important to expanding housing choice, fair housing is more than the provision of affordable housing. To that end, the Town’s housing stock, its age and condition, and its costs and occupancy characteristics such as overcrowding, are critical components to understanding impediments to fair housing choice in Islip. A profile of the Town’s housing stock was prepared based on information from the following sources:

- › 2010 U.S. Census
- › 2014-2018 American Community Survey 5-Year Estimates
- › Zillow.com
- › HUD Fair Market Rents 2020

Lending Practices

The rate of homeownership is an important measure of community well-being. The ability of persons to access financing and the type of financing can reflect one aspect of fair housing practices within a community. Home mortgage data, subprime, and Alternate-A Loans, foreclosure rates, and lenders within a community all provide a picture of housing practices at the local level. Data for this section was provided through the following sources:

- › Home Mortgage Disclosure Act (HMDA)
- › Federal Reserve Bank of New York
- › Realtytrac.com

Land Use and Administrative Policies

In addition to analyzing the quantitative data, various local and regional planning documents, strategies, policies, and ordinances were reviewed to determine their direct or indirect impact on housing choice. These documents included the Town zoning ordinance, the Town Comprehensive Plan, the Overall Economic Development Plan for the Town of Islip, various community development area plans, the County Sanitary Sewer Code, the Suffolk County Planning Commission Guidebook, and other County-produced reports and documents. Interviews with Town staff related to employment and training programs that might impact fair housing choice were held. Additionally, coordination with staff from the Department of Planning and Development resulted in the identification of on-going initiatives and actions to be recommended that would positively impact the ability of persons in protected classes to improve their housing choices.

Fair Housing Complaints

The Suffolk County Human Rights Commission and the New York State Division of Human Rights were contacted to obtain data on the number and types of fair housing complaints by protected classes that were made over the period of the last five years (2015-2019). LIHS provided information on fair housing complaints received, mediated, and/or referred. For a detailed discussion of the fair housing complaints received by these agencies, see Section 3 of this report and Appendix B.

Review of Available Reports and Studies

There are a number of recently developed reports and studies that describe fair housing issues on Long Island, including Suffolk County and/or the Town of Islip. These reports/studies include:

- › *An Uneven Road to Recovery: Place, Race, and Mortgage Lending on Long Island*, National Center for Suburban Studies at Hofstra University (December 2014).
- › The New York-Connecticut Sustainable Communities Consortium *Implementation Plan for Regional Sustainable Development* (May 2014).
- › Long Island Index's *Long Island's Transformation, 1970-2010*, January 2015.
- › Long Island Housing Services, Inc. *Fair Housing Rights Guide* (2019).
- › *Long Island Divided*, by Ann Choi, Keith Herbert and Olivia Winslow, Published in *Newsday* (November 17, 2019).

Public Outreach and Perceptions

The Town of Islip understands the importance of involving and taking input on impediments to fair housing from a wide range of individuals and groups, including local citizens and local, County, and regional housing and community development organizations and agencies. To be certain that the input and opinions of these groups were represented in the framing of the impediments to fair housing, the Town of Islip conducted a number of outreach efforts.

- › **Public Meeting** – A public hearing was held on February 19, 2020 to gather input on the *Consolidated Plan* and the *Analysis of Impediments*. In addition, a draft of the *Analysis of Impediments* was made available for public review on the CDA's website and at the CDA office. An additional public hearing date and public comment period are pending due to the COVID-19 pandemic and State-mandated limitations on public meetings. See Appendix C for the Public Participation Summary.
- › **Outreach and Interviews** – Relevant Town and County departments/agencies were asked to provide input due to their day-to-day knowledge of housing issues in the Town. Those providing input included the Commissioner of Planning, the Commissioner of Public Works, the Executive Director and staff of the Town of Islip Public Housing Authority, the Executive Director of the Town of Islip Industrial Development Agency, and the Executive Director of the Suffolk County Human

Rights Commission. A Town Commissioner’s Meeting was hosted by the CDA on February 19, 2020.

CDA also consulted directly with the Town of Islip Anti-Bias Task Force, Suffolk County Inter-Faith Anti-Bias Task Force, and the Suffolk County Human Rights Commission on fair housing and discrimination issues.

Finally, LIHS provided a detailed letter to the CDA that provided information about their direct experience with fair housing. See Appendix B.

Structure of the 2020 Analysis of Impediments

The Analysis of Impediments is organized as follows:

- › Introduction and Overview
- › Background Information on the Town of Islip
- › Status of Fair Housing in the Town of Islip
- › Identification of Impediments to Fair Housing Choice and Actions Implemented to Overcome Identified Impediments
- › Conclusions and Recommendations

Who Conducted the Study

The Town of Islip conducted this Analysis of Impediments through its Community Development Agency (CDA) under the direct supervision of its Executive Director, with technical assistance from its consultants, VHB. The CDA coordinated its efforts with other public service agencies to conduct the Analysis of Impediments, including the Town Department of Planning and Development and Town of Islip Housing Authority, as well as with significant input from LIHS.

Limitations of the Study

This Analysis of Impediments was prepared to identify impediments and suggest solutions. It does not, however, constitute a comprehensive planning program as many of the identified issues warrant additional research and analysis.

Further, it is vital that this analysis be read as a whole. Conclusions and observations made throughout the study are often dependent on data and discussions presented earlier. Readers may have questions at one point in the document that are answered later in the document. Context is vital to correctly understanding this analysis and avoiding misleading or erroneous interpretations of its content.

It is assumed that all direct and indirect information provided by the various sources that supplied information is accurate.

2

Background Information on the Town of Islip

The demographic summary of the Town of Islip provides a current snapshot of the Town’s residents, housing, employment, education, and land use. This section also includes recent trends regarding these topics. Demographic data and other background information help form the foundation of this Analysis of Impediments.

Location

The Town of Islip is located in the southwestern part of Suffolk County in New York State on both the mainland of Long Island and on Fire Island. The Town is bounded by the Town of Babylon to the west, Town of Smithtown to the north, Town of Brookhaven to the north and east, and the Great South Bay and the Atlantic Ocean to the south.

Communities

The Town of Islip contains 21 hamlets and four incorporated villages spread over 106 square miles. The four villages are Brightwaters and Islandia on the mainland and Saltaire and Ocean Beach on Fire Island. The 21 hamlets include: Bay Shore, Bayport, Baywood, Bohemia, Brentwood, Central Islip, East Islip, Great River, Hauppauge (partially; also in the Town of Smithtown), Holbrook (partially; also in the Town of Brookhaven), Holtsville (partially; also in

the Town of Brookhaven), Islip, Islip Terrace, North Bay Shore, North Great River, Oakdale, Ronkonkoma (partially; also in the Towns of Brookhaven and Smithtown), Sayville, West Bay Shore, West Islip, and West Sayville. Historically, Bay Shore, Brentwood, Central Islip, and North Bay Shore have been the focus of the Town’s housing and community development activities and are often referred to as “target communities.” Figure 1, Town of Islip Communities, presents the Town of Islip and its various communities.

Demographics

Demographic information in this section is drawn from several sources including the 2010 United States Census, 2014-2018 estimates by the United States Census Bureau, and the 2019 *Long Island Index*.

Population

As shown in **Table 2-1, Town of Islip Total Population, 1960-2018**, based on the latest population estimates from the United States Census Bureau, after steady population increases from 1960 to 2010, the population of the Town of Islip decreased by 2,681 people (0.8%) between 2010 and 2018, for a total population of 332,862.

Table 2-1 Town of Islip Total Population, 1960 – 2018

Year	Population	Population Change	Percent Change
1960	172,959	--	--
1970	278,800	105,841	61.2%
1980	298,897	20,097	7.2%
1990	299,587	690	0.2%
2000	322,612	23,025	7.7%
2010	335,543	12,931	4.0%
2018	332,862	-2,681	-0.8%

Source: U.S. Census Bureau

Figure 1 Town of Islip Communities







-  Town of Islip Boundary
-  Census Designated Places
-  Census Tracts
-  Village

Figure 1
Town of Islip Communities
 Town of Islip 2020 Analysis of Impediments

Source: U.S. Census Bureau - 2018

The largest community within the Town is Brentwood, with approximately 19 percent of the Town’s population. Central Islip, Bay Shore, West Islip, and the portions of Ronkonkoma and Holbrook within the Town of Islip represent the next largest communities within the Town.

Race and Ethnicity

Overall, the Town of Islip’s racial and ethnic composition differs from that of Suffolk County. As a percent of population, the Town has a smaller white population and larger African American and Hispanic populations. The total racial minority subpopulation (all races except white) in the Town is 26.0 percent, which is higher than the same subpopulation in the County overall (19.3 percent). Similarly, the percentage of ethnic minorities (i.e., Hispanics) is higher than the rest of the County (31.3 percent versus 19.6 percent).

Table 2-2 Race and Ethnicity, 2010-2018⁶

	Town of Islip		Suffolk County	
	2010	2018	2010	2018
Total Population	335,543	332,862	1,493,350	1,487,901
RACE				
White alone	#	245,918	246,258	1,206,297
	%	73.3%	74.0%	80.8%
Black or African American alone	#	32,024	35,076	111,224
	%	9.5%	10.5%	7.3%
American Indian and Alaska Native alone	#	1,586	1,533	5,366
	%	0.5%	0.5%	0.4%
Asian and Pacific Islander	#	9,673	8,841	51,467
	%	2.9%	2.7%	3.4%
Some other race alone ⁷	#	35,604	30,834	92,965
	%	10.6	9.3%	5.6%
Two or more races	#	10,738	10,320	36,031
	%	3.2%	3.1%	2.4%
ETHNICITY				
Hispanic (all races)	#	97,371	104,048	149,411
	%	29.0	31.3%	10.5%

Source: United States Census Bureau – 2010 Census and 2018 American Community Survey 5-Year Estimates

NOTE: Totals do not total 100 percent due to rounding.

⁶ The United States Census defines the terms race and ethnicity. Generally, for the 2010 Census and subsequent American Community Surveys, there are two categories for ethnicity: Hispanic or Latino and Not Hispanic or Latino. Persons of Hispanic Origin may be of any race. The Census refers to race as a self-identification data item in which respondents choose the race or races with which they most closely identify.

⁷ Respondents providing write-in entries on Census forms such as multiracial, mixed, interracial or a Hispanic/Latino group (e.g., Mexican, Puerto Rican, etc.) in response to the race question are included in this category.

As is evident from **Table 2-2**, the racial and ethnic populations that saw the most growth as a percentage of the overall Town population between 2010 and 2018 were African American and Hispanic. In particular, the Hispanic population grew to 31.3 percent in 2018 from 29 percent of the total population in 2010. This trend in the Hispanic population is similar to that seen in Suffolk County.

Minority Concentrations

Concentrations of racial/ethnic minorities within the Town are defined as those areas with a higher percentage of minority populations than the overall Town-wide percentages (African American concentrations over 10.5 percent and Hispanic concentrations over 31.3 percent). **Table 2-3** and **Table 2-4** present those neighborhoods with minority concentrations. These areas include: Bay Shore, Baywood, Brentwood, Central Islip, North Bay Shore, Hauppauge, Holtsville, and the Village of Islandia. Figure 2, African American Concentrations by Census Tract, and Figure 3, Hispanic Concentrations by Census Tract, depict these racial and ethnic concentrations.

Table 2-3 African-American Concentrations, Town of Islip, 2018

Community	Tract	Percent African American
Bay Shore	1473	33.7
	1460.03	28.4
	1472	15.4
	1459.03	10.8
Baywood	1459.01	16.4
Brentwood	1461.06	25.8
	1456.03	19.6
	1462.04	19.0
	1456.04	15.3
	1456.05	15.3
	1462.01	14.9
	1457.02	13.3
	1461.05	11.3
	2011	11.2
Central Islip	1462.02	39.1
	1547.04	28.9
	1464.03	28.4
	1463	25.6
	1464.04	22.9
	1457.03	20.7
	1462.03	20.5
Hauppauge	1457.01	12.2
Holtsville	1466.11	10.6

Islandia	1458.04	11.4
North Bay Shore	1459.02	19.3
	1461.02	17.2
	1460.02	15.5
	1460.01	12.5

Table 2-4 Hispanic or Latino (of any race) Concentrations, Town of Islip, 2018

Community	Tract	Percent Hispanic
Bay Shore	1430.03	50.8
	1473	39.4
	1472	39.1
Baywood	1459.01	40.6
	1467.03	39.2
Brentwood	1456.02	73.0
	1462.04	70.4
	1461.05	69.1
	1462.01	68.7
	1456.03	67.5
	1461.06	67
	1456.04	65.5
	1456.05	64.5
	1457.02	63.7
2011	53.2	
Central Islip	1462.03	56.9
	1462.02	51.3
	1464.03	50.3
	1457.04	46.1
	1464.04	43.3
	1457.03	41.7
North Bay Shore	1460.01	70.6
	1460.02	68.9
	1459.02	61.4
	1461.02	60.5

Figure 2 African American Concentrations, Town of Islip, 2018








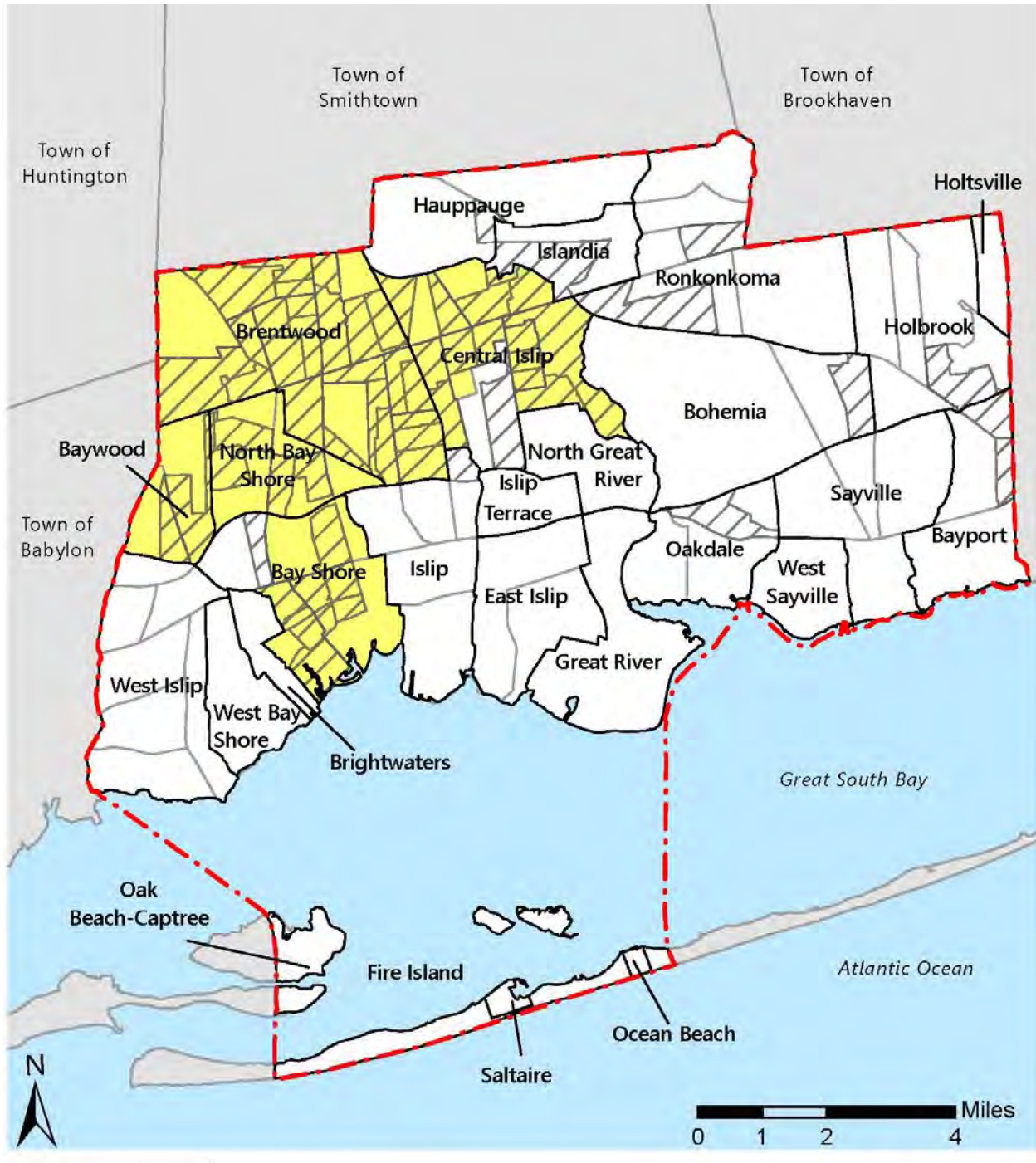
-  Town of Islip Boundary
-  Town of Islip Places
-  Census Blocks $\geq 51\%$ Low/Moderate Income
-  Census Tracts with Lower Population than Townwide (10.5%)
-  Census Tracts with Higher Population than Townwide (10.5%)

Figure 2
African-American Concentrations by Census Tracts
 Town of Islip 2020 Analysis of Impediments

Source: U.S. Census Bureau - 2018 ACS 5-Year Estimates;
 U.S. Department of Housing and Urban Development (2019)

Figure 3 Hispanic Concentrations by Census Tracts



- Town of Islip Boundary
- Town of Islip Places
- Census Blocks $\geq 51\%$ Low/Moderate Income
- Census Tracts with Lower Population than Townwide (31.3%)
- Census Tracts with Higher Population than Townwide (31.3%)

Figure 3
Hispanic Concentrations by Census Tracts
 Town of Islip 2020 Analysis of Impediments

Source: U.S. Census Bureau - 2018 ACS 5-Year Estimates;
 U.S. Department of Housing and Urban Development (2019)

Age

In 2010, the median age in the Town was 37.6 years old. 39,346 residents (11.7 percent) were aged 65 years and over. Since that time, the Town has aged, with a median age of 38.3 in 2018. The population of seniors grew to 43,028 persons in 2018, which represents 12.9 percent of the overall population. National trends and the “graying” of America suggest that the senior population will continue to grow in the future.

Disability

For purposes of this study, a disability is a long-lasting physical, mental, or emotional condition. Such conditions can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. Such conditions can also impede a person from being able to go outside the home alone or to work at a job or business.⁸

In 2018, Islip’s disabled population totaled 30,765 persons age five and older. As indicated in **Table 2-5, Persons with Disabilities, Town of Islip, 2018**, 40.6 percent of disabled persons in the Town were age 65 and over.

Table 2-5 Persons with Disabilities, Town of Islip, 2018

Age Cohort	Number with a Disability	Percent of Overall Age Cohort
5 to 17 years	2,515	8.2%
18 to 64 years	15,774	51.3%
65 years and over	12,476	40.6%
TOTAL	30,765	

SOURCE: United States Census Bureau – 2018 American Community Survey 5-Year Estimates.

NOTE: Totals do not total 100 percent due to rounding.

Of the total population with disabilities in Islip, the following were reported in 2018⁹:

- › 7,711 had a hearing difficulty;
- › 5,344 had a vision difficulty;
- › 10,768 had a cognitive difficulty;
- › 16,180 had an ambulatory difficulty;
- › 6,961 had a self-care difficulty; and,
- › 12,114 had an independent living difficulty.

Table 2-6, Types of Disability, 2018, summarizes this information and compares it to Suffolk County.

⁸ <https://www.census.gov/glossary/>

⁹ Note that an individual may have more than one disability. Therefore, persons with disabilities are less than the number of disabilities.

Table 2-6 Types of Disability, 2018

Type of Disability	Islip	Suffolk County
Hearing	7,711	38,071
Vision	5,344	21,302
Cognitive	10,768	48,187
Ambulatory	16,180	73,868
Self-care	6,961	31,191
Independent living (ages 18 and over)	12,114	55,768

SOURCE: United States Census Bureau – 2018 American Community Survey 5-Year Estimates.

Persons in Group Quarters

In 2010, there were 4,244 persons residing in non-households (i.e., people residing in group quarters such as mental institutions and dormitories), which represented 1.26 percent of the overall Town population. This compares to two percent in the County overall. These numbers include persons in psychiatric hospitals and students at Dowling College and LaSalle Military Academy in Oakdale and the New York Institute of Technology in Central Islip.

Households

Households

Households include families, which are a group of two or more people who reside together and who are related by birth, marriage, or adoption; and groups of two or more unrelated persons who reside together.

In 2018, it was estimated that Islip had 98,626 households. This represents a 4.8 percent reduction from 2010 (the Town contained 103,631 households in 2010).¹⁰ Countywide, it was estimated that there were 487,981 households in 2018, representing a 2.4 percent reduction from 2010 (there were 499,922 households in the County in 2010).

Family households are those households with children. In 2018, it was estimated that Islip had 74,822 family households (75.9 percent of all households in the Town). This represents a decrease of 5.4 percent from 2010 (the Town contained 79,096 family households in 2010; representing 76.3 percent of all households in the Town) and signaled a slight decrease of family households as a percentage of overall households in the Town from 2010.¹¹

Countywide, in 2018 it was estimated that there were 357,400 family households (73.2 percent of all households in the County). This represents a decrease of 3.6 percent from 2010 (the County contained 370,897 family households in 2010; representing 74.2 percent of all households in the County).¹² Family households remain a larger portion of the Town's households as compared to the County.

¹⁰ United States Census Bureau – 2010 Census and 2018 American Community Survey

¹¹ Ibid.

¹² Ibid.

Household/Family Income and Poverty

Based on an examination of median family income by census tract, the highest income categories appear on the South Shore, with the lower income categories present in the historic target communities in the Town.

Islip’s median household income (\$94,325) was lower than the Suffolk County average (\$96,675). Similarly, Islip’s median family income (\$106,806) was lower than the Suffolk County average (\$113,432). The portion of families in poverty in Islip (5.4 percent) was slightly higher than that of the County (4.7 percent) and also remained well below the New York State figure of 10.9 percent. **Table 2-7, 2018 Income Comparisons, Islip and Suffolk County**, provides a summary of the income and poverty estimates for the Town and County.

Table 2-7 2018 Income Comparisons, Islip and Suffolk County

	Islip	Suffolk County
Median Household Income	\$94,325	\$96,675
Median Family Income	\$106,806	\$113,432
Percent of Families Below Poverty Level ¹⁴	5.4%	4.7%

SOURCE: United States Census Bureau – 2014-2018 American Community Survey 5-Year Estimates

HUD estimates the median family income for each area and establishes a base area median income (AMI) for an average family of four persons. The 2020 Nassau-Suffolk, NY HUD adjusted median family income (HUD AMI) for a family of four is \$126,600.

Low- and Moderate-Income Concentrations

Low- and Moderate-Income is categorized at three income levels by HUD:

- › **Very Low-Income** – Households earning less than 30 percent of area median family income
- › **Low-Income** – Households earning between 30 and 50 percent of area median family income (Section 8 income threshold)
- › **Moderate-Income** – Households earning between 50 and 80 percent of area median family income (CDBG low/moderate income threshold)

It should be noted that households earning between 80 and 100 percent of area median family income are caught in between, only slightly below median incomes, not eligible for housing programs and sometimes eligible for homeownership programs.

Table 2-8, 2020 HUD Un-Capped Income Limits, Nassau-Suffolk MSA provides the un-capped income limits for the Nassau-Suffolk MSA by household size.

Table 2-8 2018 HUD Un-Capped Income Limits, Nassau-Suffolk MSA1

Income Limit	Household Size							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very-Low Income (30% of Median)	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
Low Income (50%)	\$40,850	\$46,700	\$52,550	\$58,350	\$63,050	\$67,700	\$72,400	\$77,050
Moderate-Income (80%)	\$65,350	\$74,700	\$84,000	\$93,350	\$100,850	\$108,300	\$115,750	\$123,250

SOURCE: <https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>

NOTE: ¹The Quality Housing and Work Responsibility Act of 1998 included a provision that directed HUD to grant exceptions to ten jurisdictions, including the Nassau-Suffolk MSA, whose Low/Moderate Income limits were “capped” below the jurisdictions’ actual 80 percent of median income for their HOME and CDBG programs. The Town of Islip has been using the higher income limits in both of its applicable programs. These un-capped income limits are used for all direct benefit activities.

Figures 2 and 3 show the areas within the Town with concentrations of low- and moderate-income households. Areas of low- and moderate-income concentration in the Town are defined as those census blocks with a majority of households earning at or below 80 percent of the area median income. The concentrations of low- and moderate-income households are located mostly in the Town’s target communities, Bay Shore, Brentwood, Central Islip, and North Bay Shore.

Table 2-9, Low- and Moderate-Income Concentrations, Town of Islip, 2018 presents those neighborhoods with low- and moderate-income concentrations.

Table 2-9 Low- and Moderate-Income Concentrations, Town of Islip, 2018

Community	Tract	Block Group
Bay Shore	1459.01	2
	1459.03	4
	1460.03	4
	1460.02	3
	1472.00	5
	1473.00	2, 3, 4, 5
Bayport	1466.15	3
	1479.01	2, 3
Baywood	1467.03	1
	1456.03	1
	1459.02	3
Bohemia	1466.07	1
	1476.02	1
Brentwood	1456.02	1, 2, 3
	1456.03	2, 3
	1456.04	1, 2

	1456.05	1, 2
	1457.02	2, 3
	1457.03	1
	1460.01	2
	1461.05	1, 2, 3
	1461.06	2
	1462.01	1, 2
	1462.02	1, 2
	1462.04	1, 2, 3
	1462.06	1
	2011.00	1, 2, 4
Brightwaters	1472.00	1, 2, 3
Central Islip	1457.03	3
	1457.04	3
	1462.03	1, 3
	1463.00	2
	1464.03	1, 2, 3
	1464.04	1
Islandia	1457.01	3
	1457.04	1, 4
	1458.04	1
	1464.04	2
North Bay Shore	1459.02	4
	1460.02	1
Ronkonkoma	1458.08	2
	1466.04	1

SOURCE: United States Census Bureau – 2018 American Community Survey 5-Year Estimates

Areas of Low/Moderate Income and Minority Concentration

Table 2-10, Areas of Low/Moderate Income and Minority Concentration, Town of Islip presents those neighborhoods with both low/moderate income and minority concentrations.

Table 2-10 Areas of Low/Moderate Income and Minority Concentration, Town of Islip

Community	Concentration	
	Low/Moderate Income	Minority
Bay Shore	✓	✓
Bayport	✓	
Baywood	✓	✓
Bohemia	✓	

Brentwood	✓	✓
Central Islip	✓	✓
Hauppauge	✓	✓
Holtsville		✓
Holbrook	✓	
North Bay Shore	✓	✓
Oakdale	✓	
Ronkonkoma	✓	
Village of Islandia	✓	✓

As depicted in **Table 2-10**, the target communities of Bay Shore, Brentwood, Central Islip, and North Bay Shore, as well as Baywood, Hauppauge, and the Village of Islandia contain both low/moderate income and minority concentrations.

Housing Profile

The ability to access adequate housing is impacted by the housing stock, including the number, types, sizes, and affordability of units. This is especially important to low- and moderate-income persons, and persons in protected classes, including disabled persons, families with children, and the elderly.

Housing Units

It is estimated that there were 108,492 housing units in the Town in 2018. This represents a decrease of 1,478 housing units (1.3 percent) from 2010 (when there were 109,970 housing units). Of the 108,492 units in 2018, 90.9 percent were occupied, and 9.1 percent were vacant. Of the occupied housing units, 77.6 percent were owner-occupied, and 22.4 percent were renter occupied.¹³

Table 2-11, Housing Unit Data, Town of Islip and Suffolk County, 2010- 2018 provides a comparison of Town housing unit data compared to Suffolk County. Overall, Islip has a lower percent of owner-occupied units and a lower percent of vacant units.

Table 2-11 Housing Unit Data, Town of Islip and Suffolk County, 2010-2018

	Islip		Suffolk County	
	2010	2018	2010	2018
Total Units	109,970	108,492	564,684	575,162
Owner Occupied	79.6%	77.6%	81.4%	80.1%
Renter Occupied	20.4%	22.4%	18.6%	19.9%
Vacant	6.2%	9.1%	12.3%	15.2%

SOURCE: United States Census Bureau – 2010 and 2018 American Community Survey 5-Year Estimates.

¹³ United States Census Bureau – 2006-2010 and 2014-2018 American Community Survey 5-Year Estimates.

Housing Stock

The majority of Islip’s housing stock is single-family. In 2018, about 80.4 percent of the Town’s housing stock was single-family (detached or attached), compared to about 84.3 percent Countywide. **Table 2-12, Housing Unit Types, Town of Islip and Suffolk County, 2018** provides a comparison of the Town’s housing unit types compared to Suffolk County.

Table 2-12 Housing Unit Types, Town of Islip and Suffolk County, 2018

Housing Type	Islip	Suffolk County
Total	108,492	575,162
Single-family	80.4%	84.3%
2 to 9 units	12.0%	9.0%
10 to 19 units	2.8%	2.5%
20 or more units	3.8%	3.3%
Mobile homes/other	1.0%	0.9%

SOURCE: United States Census Bureau – 2018 American Community Survey 5-Year Estimates.

Age and Condition

The majority (78.5 percent) of the Town’s housing stock was built prior to 1980. Approximately 8.2 percent of the Town’s housing stock was constructed between 1980 and 1989; 7.9 percent between 1990 and 1999; and, 5.4 percent since 2000. Countywide, about 71.6 percent of housing units were built prior to 1980, with approximately 10.4 percent constructed between 1980 and 1989; 8.8 percent between 1990 and 1999; and, 9.1 percent since 2000. As such, on average, the Town has an older housing stock than the County.

The age of the housing stock can contribute to rehabilitation and maintenance needs, as well as lead-based paint abatement needs.

Housing construction and renovation in the Town, as reported through residential building permits (provided by the Building Division of the Town Department of Planning and Development), provides an indication of housing activity. As presented in **Table 2-13, Building Permits, 1998-2020**, shows that since the crash of the housing bubble in 2007, overall housing permits are down, after a rather steady climb through the early-/mid-2000s. Most of these permits were for renovations, which peaked at 1,620 permits in 2004, but were down to 317 in 2016. New construction permits trended downward beginning in 1998 and fell off precipitously in 2009 before climbing back in 2016. Note that completion of renovations or new construction lags behind the issuance of permits and the number of permits issued does not reflect the number of units constructed or renovated. For example, one permit could be issued for an entire building.

Table 2-13 Building Permits, 1998-2020

Year	TOTAL	New Construction	Renovation ¹
1998	1,227	337	890
1999	1,353	317	1,036
2000	1,292	293	999
2001	1,320	207	1,113
2002	1,430	184	1,246
2003	1,665	211	1,454
2004	1,840	220	1,620
2005	1,705	250	1,455
2006	1,477	163	1,314
2007	1,056	115	941
2008	589	100	489
2009	440	43	397
2010	414	69	345
2011	414	60	354
2012	405	75	330
2013	428	91	337
2014	423	53	370
2015*	91	19	72
2016	489	172	317
2017	524	175	349
2018	572	176	396
2019	507	150	357
2020**	136	34	102

SOURCE: Town of Islip Department of Planning and Development, Building Division.

NOTE¹: Includes additions and alterations to existing housing.

*Year to date 3/24/2015.

**Year to date 4/29/2020.

Overcrowding

HUD defines overcrowding as more than one person per room and severe overcrowding as more than 1.5 persons per room. Approximately 1.3 percent of housing units in the Town experienced overcrowding in 2018, almost double the County rate of 0.8 percent.

Overcrowding in Islip was characterized as follows:

- › 4,037 units with 1 to 1.5 persons per room; and,
- › 1,308 units with 1.5 or more persons per room.

Housing Costs

Housing costs fluctuate with market forces and are difficult to define. Several sources have been consulted that provide a picture of the overall Islip housing market.

In 2018, the median value of owner-occupied units in Islip was \$356,800 and the median rent was \$1,675. This compares to \$386,800 and \$1,698, respectively, for the County.

Homeownership

According to Zillow.com, a real estate search site, the average listed sales price for a housing unit in Suffolk County was \$385,900.¹⁴ **Table 2-14, Average Listing Price in the Town of Islip, 2020**, presents this information on a community-by-community basis for the Town of Islip.

Table 2-14 Average Listing Price in the Town of Islip, 2020

Community	Average Listing Price ¹
Bay Shore and West Bay Shore	\$305,100
Bayport	n/a
Baywood	\$280,500
Bohemia	\$418,500
Brentwood	\$281,000
Central Islip	\$263,300
East Islip	\$391,300
Great River	n/a
Hauppauge	\$479,400
Holbrook	\$363,100
Holtsville	\$344,200
Islip	n/a
Islip Terrace	\$347,900
North Bay Shore	\$296,000
North Great River	n/a
Oakdale	\$415,800
Ronkonkoma	\$332,900
Sayville	\$420,700
Village of Brightwaters	\$463,700
Village of Islandia	\$288,100
Village of Ocean Beach	n/a
Village of Saltaire	n/a
West Islip	\$409,100
West Sayville	\$379,000

SOURCE: <http://www.zillow.com> accessed April 8, 2020.

¹⁴ As reported in April 2020

Note: Data were accessed during the COVID-19 national health crisis, which may affect average listing prices and number of listings.

Rental Housing

A review of the various real estate listings on www.zillow.com, during April 2020, reveal a range of \$1,300-\$2,600 for a one-bedroom apartment, \$1,715-\$3,000 for a two- bedroom apartment or house, and \$2,000-\$3,100 for a three-bedroom apartment or house.

HUD also uses the area median income (see discussion above) to establish fair market rents (FMR) and provides FMR data by unit size. FMR is HUD’s best estimate of what a household seeking a rental unit in a short amount of time could expect to pay in rent and utilities in the current market. The 2020 FMR data for Suffolk County is presented in **Table 2-15, Final 2020 Fair Market Rents for Suffolk County.**

Table 2-15 Final 2020 Fair Market Rents for Suffolk County

Unit Size	Fair Market Rent
Studio/Efficiency	\$1,298
1-Bedroom	\$1,624
2-Bedroom	\$1,992
3-Bedroom	\$2,563
4-Bedroom	\$2,858

SOURCE: <http://www.huduser.org/portal/datasets/fmr.html>

Employment

Labor Force – Employment/Unemployment

In January 2020, Islip had approximately 180,300 people in the labor force, including approximately 173,200 employed persons and 7,200 unemployed persons. The Town’s January 2020 unemployment rate of 4.0 percent was the lower than Suffolk County’s 4.2 percent rate and the State rate of 4.1%. The Town’s January 2020 unemployment rate was lower than the 4.2 percent rate experienced in January 2019.¹⁵

Due to the onset of the COVID-19 pandemic and the mandatory closing of non-essential businesses in New York State in March 2020, unemployment rates rose significantly in the spring of 2020. The long term impacts of the crises on the labor force in the Town of Islip remains to be seen.

Major employers in the Town include¹⁶:

- › Allstate Insurance, Hauppauge
- › InvaGen Pharmaceuticals, Central Islip
- › Metropolitan Life, Hauppauge

¹⁵ New York State Department of Labor – Employed and Unemployed. <https://labor.ny.gov/stats/laus.asp>. Data are not seasonally adjusted.

¹⁶ Facts About the Town of Islip. <https://www.islipny.gov/~toinew/about-islip/facts-about-islip>

- › NBTY, Bohemia
- › CA Technologies, Islandia
- › Data Device Corporation, Bohemia
- › Quality King Distributors, Ronkonkoma
- › Dayton T. Brown, Inc., Bohemia
- › Northwell Health Southside Hospital, Bay Shore
- › EDO Corporation, Bohemia
- › Wenner Bread Products, Bayport
- › Good Samaritan Hospital, West Islip

In addition, there are a number of industrial parks located within the Town¹⁷:

- › Acres Aero-Tech Park
- › Heartland
- › Airport Business Center
- › Industrial Air Park
- › Airport Industrial Plaza
- › Islip Foreign Trade Zone
- › Airport Industrial Plaza II
- › Lakeland Industrial Park
- › Brentwood Industrial Park
- › MacArthur Center
- › Cardinal Industrial Park
- › MacArthur Industrial Complex
- › Central Avenue
- › Motor Parkway
- › Central Islip Industrial Park
- › Ocean Avenue and Veterans Highway
- › Church Avenue
- › Parkland Commercial Industrial Park
- › DaVinci Drive
- › Parr Islandia Park
- › Drexel Drive Industrial Park
- › Racanelli Industrial Park
- › Equi-Park Industrial Mall
- › Serota Corporate Park
- › Expressway Drive South
- › Sherwood Corporate Park
- › Fifth Avenue Industrial Park
- › Speedway Industrial Park
- › Furrows Industrial Center
- › Tech Park (Empire Zone)
- › Gateway Industrial Park

¹⁷ Ibid.

Occupations of Residents

Table 2-16, Occupation of Town of Islip and Suffolk County Residents provides an occupational profile of Islip residents. Based on data from the 2018 American Community Survey 5-Year Estimates, the percent of residents with management occupations (33.2 percent) is slightly lower than the County portion of 39.2 percent. The percent of Town residents employed in sales and office occupations (24.6 percent) also was slightly higher than the County (24.4 percent). Approximately 19.4 percent of Islip residents are employed in services, which is less than the County (17.2 percent). Town residents are employed in construction (9.0 percent) at slightly lower rates than residents Countywide (9.27 percent) and in production and transportation (13.8 percent) at a higher rate than the County (10.0 percent).

Table 2-16 Occupation of Town of Islip and Suffolk County Residents (civilian employed population 16 years and over)

Occupation	Islip	Suffolk County
	2018	2018
Management, business, science, and arts	33.2%	39.2%
Services	19.4%	17.2%
Sales and Office	24.6%	24.4%
Natural resources, construction, and maintenance	9.0%	9.2%
Production, Transport, and material moving	13.8%	10.0%

SOURCE: United States Census Bureau – 2011-2013 American Community Survey 3-Year Estimates.

Travel to Work

In 2018, the mean travel time to work for Islip residents was 30.8 minutes, slightly lower than the County average of 32.4 minutes.¹⁸ 78.2 percent of residents drove alone, slightly lower than the County-wide average of 79.6 percent. 6.6 percent of Town residents relied on public transportation, which was only slightly higher than the County-wide average of 6.4 percent. 10.2 percent of Town residents carpooled, which was higher than the County-wide average of about 7.7 percent. The Town had a lower percentage of workers who walked to work (1.3 percent), as compared to the County average (1.4 percent).

Transportation

Given Long Island’s geography, the major automobile access routes consist of east-west highways and rail lines terminating in New York City.

Three of the four major east-west highways provide access to the Town of Islip. The Southern State Parkway is an east-west highway that terminates in the Town (at Hecksher State Parkway). The Long Island Expressway (LIE), in the northern part of the Town, and Sunrise Highway, in the southern part of the Town, are east-west highways that pass through

¹⁸ 2018 American Community Survey 5-Year Estimates

the Town. The fourth major Long Island east-west highway is the Northern State Parkway, which terminates to the north of Islip. However, Veteran’s Memorial Highway (Route 454) is an extension of the Northern State Highway and follows a southeasterly route that cuts through the Town, intersecting with both the LIE and Sunrise Highway within Islip. In the western part of the Town, Sagtikos State Parkway, a major north-south connector route, links the four main highways. Immediately south of the Sagtikos State Parkway interchange with the Southern State Parkway is the north-south Robert Moses Causeway, which connects the mainland to Fire Island. In the eastern part of the Town, Nicolls Road also serves as a major north-south connector. The Town contains other State, County, and local routes, such as Montauk Highway, Motor Parkway, Islip Avenue, Suffolk Avenue, and Union Boulevard. In short, Islip has excellent automobile access.

Two branches of the Long Island Railroad (LIRR) pass through the Town, with nine stations located in Islip. This east-west service is supplemented by both east-west and north-south bus service through Suffolk County Transit. Most commuters from Islip to New York City travel by train and many summer beach visitors from New York City arrive by train. The railroad is much less important as a means of transportation between Islip and other locations on Long Island; many intra-Island trips are made by automobile or bus.

An additional form of transportation in the Town of Islip is the ferry. There are a number of ferry operations that carry vehicles and passengers between the mainland (at Bay Shore and Sayville) and Fire Island.

Most Long Islanders travel to New York City for airline service out of either John F. Kennedy International Airport (JFK) or LaGuardia Airport. However, the Town of Islip contains the only airport in Nassau or Suffolk Counties that is served by major airlines – Long Island MacArthur Airport, located on Veteran’s Memorial Highway.

Schools and Educational Profile

Schools

Elementary and Secondary

The Town of Islip is served by a number of school districts. **Table 2-17, Town of Islip School District Enrollments** presents these school districts and their 2018-2019 enrollments.

Table 2-17 Town of Islip School District Enrollments 2018-2019 School Year, Pre-K – 12

School District	Total Enrollment ¹
Bay Shore Union Free School District	6,229
Brentwood Union Free School District	19,263
Central Islip Union Free School District	7,733
Connetquot Central School District	5,802
East Islip Union Free School District	3,724

Fire Island Union Free School District	32
Islip Union Free School District	2,758
Sayville Union Free School District	2,878
West Islip Union Free School District	4,098
Bayport-Blue Point Union Free School District ²	2,143
Hauppauge Union Free School District ³	3,354
Sachem Central School District ⁴	12,894
TOTAL ENROLLMENT	70,908

NOTES: 1 <http://www.p12.nysed.gov/irs/statistics/enroll-n-staff/home.html>

2A portion of the school district is in the Town of Brookhaven.

3 A portion of the school district is in the Town of Smithtown.

4 Portions of the school district are in the Towns of Brookhaven and Smithtown.

Colleges and Universities

In addition, there are a number of colleges and universities located in the Town of Islip.

Table 2-18, Colleges and Universities in the Town of Islip lists those higher education facilities.

Table 2-18 Colleges and Universities in the Town of Islip

	Location
Adelphi University (Hauppauge Center)	Hauppauge
Dowling College	Oakdale
Empire State College	Islandia
Long Island University (Brentwood Campus)	Brentwood
New York Institute of Technology (Central Islip Campus)	Central Islip
St. John’s University (Oakdale Campus)	Oakdale
Suffolk County Community College (Western Campus)	Brentwood
Touro College School of Health Sciences	Bay Shore
Touro Law Center	Central Islip

Educational Profile

The level of educational attainment of persons has an impact on employability and income potential. Educational attainment of persons age 25 and over in Islip and Suffolk County is provided in **Table 2-19, 2018 Population 25+ by Educational Attainment**, based upon the 2018 American Community Survey 5-Year Estimates. These estimates indicate that there are relatively fewer college and graduate school graduates in the Town than Countywide.

Table 2-19 2018 Population 25+ by Educational Attainment

	Islip	Suffolk County
TOTAL POPULATION 25+	222,999	1,028,820
Less than 9th Grade	7.1%	4.5%
9th-12th Grade, No Diploma	7.2%	5.1%
High School Graduate	29.8%	27.9%
Some College, No Degree	17.7%	17.6%
Associate Degree	8.7%	9.3%
Bachelor’s Degree	16.5%	19.5%
Graduate/Professional Degree	12.9%	16.1%

SOURCE: United States Census Bureau – 2018 American Community Survey 5-Year Estimates.

Land Use and Housing Policies/Land Use Patterns

Local Policies and Plans

The Town is guided by a number of local land use, zoning, and housing policies and plans.

Town of Islip Comprehensive Plan

1978 Comprehensive Plan

Between 1972 and 1978, the Town of Islip conducted a federally funded (HUD) comprehensive planning process that resulted in a ten-part Comprehensive Plan series:

- › Volume 1 introduces the process and presents the goals in seven categories: 1) housing; 2) environment; 3) recreation; 4) public services; 5) community identity; 6) industry; and, 7) aesthetics.
- › Volume 2 contains the background inventory and data for the Town, including: land use, open space, school districts/education, and population.
- › Volume 3 provides background information on population and housing in the Town, housing needs, a housing allocation plan, recommendations, and implementation.
- › Volume 4 provides a discussion of natural resources and the environment, including wetlands and watercourses.
- › Volume 5 consists of a discussion of recreation and open space within the Town.
- › Volume 6 details public services within the Town, including health and mass transportation.
- › Volume 7 contains various community identity reports, covering Islip’s communities: Bay Shore, Central Islip, Brentwood, Islip, East Islip, Islip Terrace, Great River, North Great River, Sayville, Oakdale, West Sayville, Bayport, Hauppauge, Ronkonkoma, Lakeland, West Islip, Holbrook, and Bohemia.
- › Volume 8 discusses industry and industrial development within the Town.
- › Volume 9 looks at urban aesthetics and historic preservation, with specific inventories of Bay Shore, Central Islip, Brentwood, Islip, East Islip, and Great River

- › Volume 10 provides a summary of the overall Comprehensive Plan. Volume 10 includes an “approval” letter from HUD.

As stated in Volume 1 and Volume 10, “The fundamental precept of the Islip Comprehensive Plan is simply to improve the quality of living for every Islip citizen. There are seven goals which support the fundamental precept.”

1. Promote housing that satisfies the needs and tastes of Islip citizens for the entire range of income levels.
2. Protect the natural resources and environment of Islip.
3. Provide adequate and accessible recreational services.
4. Provide and promote public services, including transportation, education, health, safety, and consumer protection.
5. Promote the development of identifiable communities.
6. Promote only those commercial and industrial developments that are compatible with local employment needs and surrounding environments.
7. Promote attractive environments that enhance the value of life with aesthetically pleasing surroundings.

Most relevant to this *Analysis of Impediments* is a review and discussion of the housing analysis and recommendations put forth in the 1978 Comprehensive Plan, notably from Volume 3, Housing.

A thorough review of the Plan reveals much discussion of housing and affordability, some of which is still relevant today:

- › Similar to other suburban communities, the Town was predominantly a residential community of single-family detached homes.
- › Unlike its neighbors, it did offer a wider range of housing types, including 10 percent multi-family, two percent two-family, two percent condominium apartments, and one percent mobile homes.
- › There was minimal deterioration and such deterioration was scattered throughout the Town.
- › Those areas of concentrated deficient housing faced greater challenges (for a variety of reasons, including patterns of ownership, environmental conditions, neighborhood decline, and lack of municipal services) and required more comprehensive action.
- › Housing costs for both renters and owners represented an inordinate amount of many residents’ annual income. In fact, housing cost was cited as the primary housing problem facing the Town of Islip in the 1970s. The Plan postulated that, if the economic trends continued, housing of all types would become extremely costly particularly for moderate- and low-income families.
- › There was a lack of housing for new families, single people, senior citizens, and an overall lack of large size rental units.
- › Greater housing opportunities existed for minorities in the Town than in the other nine towns of Suffolk County. The only evidence of racial discrimination was racial steering from neighboring towns wherein African American and Hispanic families were directed to Islip communities while white families were discouraged away from those

communities to other areas in the Town and other towns having substantially lower minority populations.

To respond to these conditions, a Housing Plan was developed that contained a number of specific recommendations.

1. **Neighborhood Preservation and Development** – The Town should preserve neighborhood stability by following general land use guidelines which respect neighborhoods. This can be done through zoning, proper subdivision design, maintenance of neighborhood uses and densities, and continued public improvements where necessary.
2. **Preservation of Current Housing Stock** – The Town should step up a program of code enforcement, zoning enforcement and comprehensive rehabilitation in areas of concentrated deterioration, the use of private investment and revolving funds, and the replacement of obsolete or dilapidated uses, in order to eliminate substandard dwelling conditions. The Town must also continue to monitor marginal areas to detect and prevent rapid decline in the quality of housing stock.
3. **Housing Costs** – The Town should participate in federal housing programs which encourage income maintenance, housing grants and private-sector housing projects which support energy conservation. There should be a continuation of efforts to change the property tax structure, making tax levies not a function of property ownership, but a function of income and land use impact. Increased housing choices and types would allow people to fit their income to their housing, so that they are not living beyond their means. Local mortgage pools should be started up and the Town should participate in Federal programs which promote homeownership, and encourage the expansion of FHA programs.
4. **Overcrowding** – The Town must attack the roots of overcrowding such as high costs and discrimination. In addition, proper code enforcement and relocation assistance would help decrease overcrowding.
5. **Meeting Housing Demands Efficiently** – The Town should encourage housing types which fill the gaps in variety and size, which will allow residents to move into the type of unit that best serves their needs. This might include the construction of mixed use buildings, owner occupied two-family homes, or the re-design of existing structures.
6. **Discrimination** – The Town should support, perhaps through a County- wide program, the activities of housing advocate organizations able to investigate complaints and root out discriminatory practices. There should also be a geographic monitoring of housing and mortgage trends to discover evidence of redlining or housing discrimination by brokers, banks, and landlords.
7. **Historic Preservation** – The Town should set up revolving low-interest loans for exterior restoration and lend design assistance where necessary. Taxing and lending policies should be changed to encourage reuse or rehabilitation of older sound structures of historic or landmark value. The Town should use public improvements and historic district zoning regulations to judiciously preserve neighborhoods with historic values.
8. **Housing and Environment** – As vacant land inventories diminish, the Town must closely monitor development in environmentally sensitive areas. State and Federal legislation

advocating low density development, which is often environmentally wasteful, must be changed. Generally, the Town should pursue methods at its disposal to guide development, not necessarily to prohibit it. Compatible development, properly sited, need not conflict with environmental objectives.

As part of the Housing Plan and in the implementation section of the Comprehensive Plan, a number of implementation items were suggested, including:

- › Changes to zoning;
- › Utilization of density zoning/clustering zoning;
- › Utilization of incentive zoning in the Downtown Development District;
- › Changes to subdivision regulations;
- › Revisions to local codes and procedures to encourage rehabilitation and redevelopment of existing structures and lots;
- › Additional oversight by the CDA in downtown redevelopment projects; and,
- › Focus of the Islip Housing Authority not only on management of existing public housing, but future expansion as well.

Community Development and Other Community Plans

Since 1978, the Town has undertaken focused area planning, including preparation of community development and urban renewal plans, which then act as the comprehensive plan for that area. Community plans were developed for the following areas, among others:

- › Brentwood Community Development Plan (1981)
- › Brentwood Housing Conditions Report (1986)
- › Carleton Park-Peter Potter (Central Islip) Community Development Plan (1988)
- › Central Islip Housing Conditions Report (1987)
- › Downtown Bay Shore Action Plan (1990)
- › North Bay Shore Blight Study (1988)
- › North Bay Shore Community Development Plan (1988)
- › Smith Avenue (Bay Shore) Urban Renewal Plan (1997)
- › Sunnybrook (Bay Shore) Neighborhood Strategy Plan (2001)
- › Five-Year HUD Consolidated Plans (2010, 2015, 2020)

The community development plans vary with regards to a discussion (if at all) of housing, affordable housing, and fair housing.

Other Local Documents

There are a number of other local documents and plans that relate to housing in the Town of Islip.

Town of Islip Housing Authority 5-Year and Annual Plan

As an agency that receives Federal funding from HUD, the Town of Islip Housing Authority is required to submit 5-Year and Annual Plans documenting their activities. The most recent 5-Year and Annual Plan for the Housing Authority runs from 2020-2024. According to its mission statement, "The Town of Islip Housing Authority strives to achieve effective and

efficient delivery of decent, safe, and affordable housing to eligible tenants and applicants, while maintaining an overall commitment to the local communities and governmental entities...to promote adequate and affordable housing, economic opportunity, and a suitable living environment free of discrimination.” The Housing Authority focuses on low-, very low-, and extremely low-income families.

Overall Economic Development Plan for the Town of Islip

The Economic Development Plan for the Town of Islip was developed to consolidate and update the various plans and studies that had been done on economic development in the Town into an overall plan. It presents an overview of the Town and its economy, including demographic and labor force data, employment trends, commercial and industrial space inventories and conditions, retail conditions, and overall trends. It also focuses on the factors affecting economic development—both advantages and constraints— including both factors that characterize Long Island as a whole and affect its competitiveness as a region and factors that affect Islip’s competitive position within the Long Island regional economy. Lastly, the document presents an overall framework of economic development strategies and implementation proposals for distinct economic development projects. While not explicitly discussing housing, the Economic Development Plan contains many observations that are relevant to land use patterns and the interaction of the resident population and the various businesses and industries in the Town. As part of the implementation strategy of the Plan, mixed-use in downtown Bay Shore was proposed, including residential on the upper floors of downtown buildings where “It would certainly be appropriate to permit and encourage housing for special populations...”¹⁹

Town of Islip Comprehensive Homeless Assistance Plan

Persons who meet the HUD definition of “chronically homeless,” including those with mental illness, physically disabled persons, dually-diagnosed persons, persons with AIDS, and persons with physical disabilities, require permanent supportive housing to meet their special needs so that they can gain self-sufficiency to the extent possible. The Town prepared a Comprehensive Homeless Assistance Plan in January 1989. The Plan documents need, provides an inventory of facilities and services that assist the homeless population in Islip, and describes a strategy to match needs with available facilities. Among the recommendations are to utilize scatter-site housing in community residences to provide additional facilities and to rezone properties for the specific construction or conversion of housing for the homeless.

Since that time the Town has worked with, among others, the Suffolk County Continuum of Care Group (CoC) and Long Island Coalition for the Homeless with regard to homelessness in the Town. The Suffolk County CoC has developed a Chronic Homelessness Strategy. Additionally, Suffolk County has established a sizeable committee (which includes representatives from the Long Island Coalition for the Homeless and the Town CDA) to assist in the preparation of a Ten Year Plan to End Chronic Homelessness. The Town’s participation

¹⁹ Overall Economic Development Plan for the Town of Islip, page 212.

with these organizations serves to utilize their various homeless planning documents as supplements to the Town’s 1989 Plan.

Zoning

Town of Islip Zoning Ordinance

Chapter 68 of the Town of Islip Town Code, which is the Town’s Zoning Ordinance, is progressive in terms of affordable and inclusionary housing provisions. The Zoning Ordinance lists 32 zoning districts, including 19 that allow for some type of residential use. These districts vary, not only by allowed uses, but by lot and bulk regulations as well. Out of the 19 residential districts, five allow for multi-family residential units (e.g., apartments, garden apartments, and townhouses), as detailed below. Various Planned Development Districts (PDD) permit multi-family residential development, including PDD: Hauppauge, PDD: Great River, Islip Mixed-Use PDD, and the Pilgrim State Planned Redevelopment District. In addition, the Residence CAA district permits three- or four-family dwellings when adjacent to a property zoned Residence C, Residence CA, Business District, Business 1, Business 2, or General Service T. Districts that permit multi-family development include:

- › **Residence C District (C)** – Residential district limited to senior-citizen (55+) housing, including apartments and attached or detached single-family dwellings.
- › **Residence CA District (CA)** – Residential district permitting apartment houses, garden apartments, and attached or detached single-family dwellings.
- › **Downtown Development District (DDD)** – Mixed-use, downtown district for certain areas in Bay Shore, including apartment houses, garden apartments, attached single-family dwelling, and multi-story condominiums or cooperatives.
- › **Residential Redevelopment District (RRD)** – Residential district permitting senior apartments, garden apartments, single-family detached dwellings, single-family semi-attached dwellings, and single-family attached dwellings.
- › **Planned Development District (PDD)** – Mixed-use district for the master planning of the former Central Islip Psychiatric Center in Central Islip. The PDD is divided into a number of sub-districts. Residential is permitted in the following sub-districts:
 - **Education Campus (PDD-EC)** – Housing for staff and students permitted, likely in a multi-family format.
 - **Multiple-Family (PDD-MF)** – Attached one- and two-family and multiple townhouse-type dwelling units developed under one unified site plan and maintained by an association of owners approved by the Attorney General of the State of New York.
 - **Senior Citizen (PDD-SC)** – Units especially designed for senior citizens and their immediate families.

Table 2-20, Town of Islip Zoning Districts Permitting Multi-Family Dwelling Units, summarizes the use and lot and bulk requirements of each of these districts.

Table 2-20 Town of Islip Zoning Districts Permitting Multi-Family Dwelling Units

District	Permitted Residential Uses	Max. Height (Floors/Ft)	Max. FAR	Max. Density (per acre)	Affordable Req.	Development Bonus?
C	Senior Citizen Apartments	2/35	0.40	12	10%	N
	Senior Citizen Detached Single-Family Dwellings	2/35	0.25	4	10%	
	Senior Citizen Attached Single-Family Dwellings	2/35	0.30	10	10%	
CA	Apartment House and Garden Apartment	2/35	0.20	9	10%	Y
	Attached Single-Family Dwelling	2/35	0.20	6	10%	
	Detached Single-Family Dwelling	2/35	0.20	4	10%	
DDD	Apartment House; Multi-story Condominium or Co-Op	5/65	2.0	NA	20%**	Y
	Garden Apartment; Attached single-family dwelling	3/35	0.6	17	20%	
	Mixed-Use Building	5/65	2.5	*	20%	
RRD	Senior apartment; Garden apartment	2/28	0.50	12-16; 17-27	N	N
	Attached Single-Family Dwelling	2/28	0.62	NA		
	Semi-Attached Single-Family Dwelling	2/28	0.35	NA		
	Detached Single-Family Dwelling	2/28	0.25	NA		
PDD PDD-EC PDD-MF PDD-SC	Housing for staff and students	NA/70	0.36	NA	NA	N
	1-and 2-Family Attached/Townhouse Senior Housing	NA/35	0.40	12	10%	

SOURCE: Town of Islip Zoning Ordinance; Compiled by VHB, Inc.

NOTES: *Minimum average gross floor area per apartment 500 square feet.

**Option for payment in-lieu-of provision of affordable housing.

What is notable about the Town’s Zoning Ordinance, specifically the C, CA, DDD, and PDD districts, is the addition of inclusionary zoning requirements, whereby a certain percentage of units in residential developments is required to be affordable. The presence of inclusionary zoning requirements in Islip eliminates a common barrier to the development of affordable housing found in other communities.

Further, permitting mixed-use in the Town in various districts, including a number of explicitly mixed-use districts, allows residential uses above stores and offices, thereby increasing residential and affordable opportunities and also contributing to downtown revitalization.

It should be noted that the other districts in the Town, especially the business, industrial, and mixed-use districts, help provide opportunities for employment for local residents and increased rates (that contribute to services and improvements supporting housing and neighborhoods).

Village of Brightwaters Zoning Ordinance

Chapter 128 of the Village of Brightwaters Village Code is the Village's Zoning Ordinance. The Village contains seven districts, including three residential districts: Residence A, Residence B, and Residence C. The Residence A and B Districts permit single-family dwellings. The Residence C District only permits apartment houses or garden apartments. The Village's Zoning Ordinance does not contain any affordable housing provisions.

Village of Islandia Zoning Ordinance

Chapter 177 of the Village of Islandia Village Code is the Village's Zoning Ordinance. The Village contains 12 districts, including three residential districts:

- › **Low Density Residential (L)** – Lower-density residential district that permits single-family detached dwellings and senior-citizen shared dwellings.
- › **Medium Density Residential (M)** – Residential district that permits single-family detached dwellings and senior-citizen shared dwellings.
- › **Multifamily Residential (MF)** – Residential district that permits single-family detached dwellings, residential owner-occupied condominiums, apartment houses, townhouses, and senior-citizen shared dwellings. The MF District also permits with a special permit from the Village Board two-family dwellings and adult homes.

In addition, single-family residential uses are permitted in the Agricultural (AG) and Professional (P) Districts. The Village also contains two other special districts that permit residential uses:

- › **Main Street Planned Development District (MSPDD)** – Mixed-use district that includes residential condominiums.
- › **Multifamily Residential Owner-Occupied Condominium Overlay (MF-18) District** – Overlay district on Office (O)-zoned properties to allow residential owner-occupied condominiums, with a maximum residential density of 18 dwelling units per acre (up to a maximum of 225 units).

The Village's Zoning Ordinance does not contain any affordable housing provisions, but does provide for development bonuses, such as relaxations of bulk requirements, in the MF-18 for office and/or condominium developments that provide additional amenities.

Village of Ocean Beach Zoning Ordinance

Chapter 164 of the Village of Ocean Beach Village Code is the Village's Zoning Ordinance. The Village contains four districts: 1) Residence (R-4); 2) Oceanfront Dune (DD); 3) Business (C); and, 4) Bayfront Recreation (BRD). Single-family detached dwellings are permitted in the R-4 and C (special permit) Districts. Apartments (one family) and apartment hotels

(three or more families living independently) are permitted in the C District. The Village's Zoning Ordinance does not contain any affordable housing provisions.

The Village of Ocean Beach is primarily a seasonal, tourist community, with very few full-time residents. Further, transportation to and from Fire Island is limited to ferry service, which has a limited schedule, especially during the off-season months.

Village of Saltaire Zoning Ordinance

Chapter 55 of the Village of Saltaire Village Code is the Village's Zoning Ordinance. The Village contains four districts: 1) Residence; 2) Business; 3) Utility; and 4) Private Membership Club. The only residential use permitted in the Residence District is single-family residential; multi-family is not permitted in the Residence District. The Village's Zoning Ordinance does not contain any affordable housing provisions.

The Village of Saltaire is primarily a seasonal, tourist community, with very few full-time residents. Further, transportation to and from Fire Island is limited to ferry service, which has a limited schedule, especially during the off-season months.

Town of Islip Fair Housing Law

Chapter 26 of the Town of Islip Town Code presents the Town's policy with regard to discriminatory housing practices. Originally adopted in 1968 and amended in 1972, 1978 and 2012, it acts as the Town's fair housing law. Chapter 26 lists race, creed, color, sex, disability, and national origin as the protected classes in the Town and describes what are prohibited, discriminatory acts and the protections that these protected classes have with regards to housing. As part of the protections, Chapter 26 notes that the Town Attorney can receive complaints and take action (penalties between \$100 and \$250; potential imprisonment of five to 15 days). Among the potential discriminators, Chapter 26 specifically lists the real estate and lending industries. Finally, Chapter 26 also specifically notes that no person shall be denied "housing accommodation" with regard to a disability. Chapter 26 works in conjunction with Chapter 27 of the Town of Islip Town Code, which discusses fair employment practices.

Regional Plans, Policies, and Codes

Suffolk County Sanitary Code

Chapter 760 of the Suffolk County Code is titled the "Suffolk County Sanitary Code". The Sanitary Code contains regulations related to the Department of Health and Services, permits and licenses, water supply, sanitation, water pollution control, and developments, subdivisions, and other construction projects. One of the provisions of the Sanitary Code is that sewage disposal be provided by a community or individual sewage system. A community sewage system method of sewage disposal is required for a number of reasons, including if the development is located within an existing sewer district, it is outside of special groundwater management protection zones and is less than 20,000 square feet in area or is inside a special groundwater management protection zone and is less than 40,000 square feet in area.

This provision is significant in terms of the type of development that can occur because most of the Town is not sewered. The only part of the Town that is completely sewered is the southwest quadrant, bounded by the Southern State and Heckscher State Parkways, which is within the Southwest Sewer District. Many properties located outside of the district have been able to hook into the sewer system by running a force main. Elsewhere, the Parkland Sewer District serves portions of the northeast part of the Town.

Suffolk County Planning Commission Guidebook

In July 2012, the Suffolk County Department of Planning released its Guidebook, which contains policies and guidelines for the referral of proposed municipal subdivision and zoning actions to the Planning Commission. Among other roles, the Planning Commission has the authority to make formal recommendations to local municipalities about land use and planning policies and to reject or condition individual site plan applications, subdivision applications, and local comprehensive plans within its jurisdiction. A sub-section of the County's Policies and Guidelines relates to housing. The three Specific Housing Policies are:

- › Encourage the diversity of housing types, equitably distributed across all communities, including the development of multi-family and/or rental housing as well as the development of low- and moderate-income housing units.
- › Balance increases in density, the availability of infrastructure and retail services to accommodate growth and environmental constraints to growth.
- › Provide housing that works for special needs populations by utilizing design principles.

Local Land Use Patterns

Historical Development

Historically, the Town of Islip developed as a network of separate hamlets, each of which grew around a village center containing stores and community facilities that served as the focal point of commerce, public life, and social interactions.

The development of Long Island since the end of World War II has been a movement outward from New York City. To that end, the predominant development period for Islip also occurred during the suburban boom following World War II through the early 1970s. As a result, and similar to most post-War suburbs, that development was essentially residential in character. During the 1970s, residential development of vacant land continued and slowed considerably in the 1980s and 1990s. Further, most of the development activity in the 1980s and 1990s was for commercial and industrial uses, as opposed to residential development. This commercial and industrial development was in highway-oriented shopping centers and industrial parks and somewhat reduced the commercial significance of the traditional hamlet/community centers.

Land Use in Islip Today

As a result of the post-War development boom and the Town's more recent development, Islip is mostly developed town, whose land use patterns are largely set.

Almost half of the land in Islip has been developed for residential use, the overwhelming majority of which consists of single-family homes. Small concentrations of higher density housing are found near several hamlet centers and along highways and major arterials (particularly Sunrise Highway and Union Boulevard). The oldest housing is generally in the southern part of the Town, south of Sunrise Highway. The largest concentrations of housing dating to the 1950s and 1960s are in Brentwood and West Islip. Communities in the northeastern part of the Town, particularly Holbrook and Holtsville, have the highest proportions of new housing.

The next largest land use category is recreational (spread throughout the Town), followed by institutional (including the various schools, hospitals, and governmental buildings), commercial (including office space along the LIE and Veteran's Memorial Highway corridors and within the hamlet centers and including retail spaces located in the South Shore Mall and various large shopping centers along Sunrise Highway and other arterial roadways, and within Bay Shore), industrial (along the LIE in Hauppauge and Islandia, near McArthur Airport, along the railroad lines, along Pine Aire Drive and the Fifth Avenue corridor in Brentwood, within the Central Islip Economic Development Zone, and within the twelve or so industrial parks in the Town), and transportation/utility uses (e.g., McArthur Airport, LIPA, and LIRR). These land use patterns are essentially similar to those of surrounding towns.

3

Status of Fair Housing in the Town of Islip

This section will present complaint data received from the Suffolk County Human Rights Commission (SCHRC) and Long Island Housing Services (LIHS), and the results of interviews with these agencies/organizations and other housing providers.

Fair Housing Status

Analyzing complaints brought by those who believe they have been illegally discriminated against can shed light on the barriers to housing choice and accessibility. Though the number of complaints cannot provide a complete picture of the level of discrimination, it can provide a snapshot of some of the barriers that may exist.

Status of Fair Housing at the National Level

HUD's Annual Report on Fair Housing indicates that HUD and the Fair Housing Assistance Program (FHAP) agencies nationally received a total of 8,186 housing discrimination complaints in FY 2017. Investigations were completed for 7,985 housing discrimination complaints during the same time period. New York State had the third highest number of complaints (558), behind California (1,033) and Texas (869).

HUD and FHAP agencies most often received complaints alleging disability and race discrimination. Disability discrimination was included in 59.4% of the complaints filed with HUD and FHAP agencies. Race was included in 26.0% of all complaints. The Annual Report

on Fair Housing states that for the past five years, more than half of all complaints have alleged disability discrimination. The most common issue reported in the complaints was “discriminatory terms, conditions, privileges, or services and facilities” which was alleged in 68.9% of complaints. The next two most common issues were “failure to make reasonable accommodation” which was alleged in 41.1% of complaints, and “discriminatory refusal to rent” which was alleged in 29.5% of complaints.

HUD Fair Housing Enforcement Activity

HUD investigates complaints of housing discrimination based on race, color, religion, national origin, sex, disability, or familial status. At no cost, HUD will investigate the complaint and attempt to conciliate the matter with both parties. If conciliation fails, HUD will determine whether “reasonable cause” exists to believe that a discriminatory housing practice has occurred. If HUD finds “no reasonable cause,” the department dismisses the complaint. If, on the other hand, HUD finds reasonable cause, the department issues a charge of discrimination and schedules a hearing before a HUD administrative law judge (ALJ). Either party may elect to proceed in federal court. In that case, the Department of Justice pursues the case on behalf of the complainant. The decisions of the ALJ and the federal district court are subject to review by the United States Court of Appeals. A complete list of cases under investigation or recently settled is available at HUD’s website.

Status of Fair Housing in Islip

Fair Housing Discrimination Lawsuits

The Town of Islip has not been sued for violation of Federal, State, or County fair housing provisions. Nor has it been found to engage in discriminatory practices or in non-compliance of Federal, State, or County fair housing laws as a result of a complaint or compliance review.

Fair Housing Complaints

Complaints regarding fair housing practices can be placed with several different agencies- by aggrieved parties. The primary resources for fair housing complaints in Suffolk County are NYSDHR, SCHRC, and LIHS. With passage of the update to the Suffolk County Fair Housing Law in 2007 (which was further amended in 2015), Suffolk County and HUD entered into a Memorandum of Understanding such that the SCHRC is the local agency that now processes all local claims and to whom HUD refers its local enquiries.

After an inquiry to any of these agencies/organizations is made, a number of potential outcomes can result, including:

- › **Administrative Closure** – Action taken as a result of a judicial proceeding, untimely filing, inability to identify a respondent or locate a complainant, or if a complainant fails to cooperate.
- › **No Probable Cause** – Although there may have been an action taken that appears to be discriminatory under the Fair Housing Law, there is not sufficient evidence uncovered as a result of investigation to prove the action was in fact discrimination or, in other words,

one of “Reasonable Cause” to transfer to the United States Department of Justice (DOJ) District Judge or the HUD ALJ for a judicial ruling.

- › **Conciliation** – Parties meet to work out a resolution; generally initiated by the equivalent agency (i.e., NYSDHR, SCHRC, LIHS) or HUD.
- › **Lack of Jurisdiction** – Situation where the agency/organization (i.e., NYSDHR, SCHRC, LIHS) does not have jurisdiction to process the complaint.
- › **Probable Cause** – As a result of investigation, that may also be considered in a conciliation or other attempted resolution action, there is sufficient evidence or “Probable Cause” to move the case forward to adjudication by a United States District Judge or HUD ALJ.

Many reported situations and inquiries are resolved with discussion with the agency/organization and suggestions on how to handle the problem, rather than needing to proceed through the complaint process.

By State law, New York has more protected classes than are protected by the federal government. This means that someone who is in a New York protected class that is not also federally protected must file any discrimination complaints at the local or state level, and not with HUD. Landlords, lenders, and realtors in New York State are prohibited from discriminating based on race, color, national origin, religion, sex, disability, familial status, marital status, sexual orientation, gender identity, gender expression, source of income, military status, age, and creed. Source of income includes lawful sources of income such as public assistance, Section 8, Social Security Disability (SSD), Supplemental Security Income (SSI), veteran’s benefits, other government subsidies, and court-ordered child support.

A charge of discrimination must be filed in person or by mail. If an individual believes they have been discriminated against, they should immediately contact the nearest NYSDHR office. Complaints must be filed within one year of the unlawful discriminatory act.

After the complaint has been received, all respondents will be notified. A respondent is a person or entity whose action is under complaint. Then any issues regarding the jurisdiction will be addressed and resolved.

NYSDHR will conduct an investigation through appropriate methods, such as a written inquiry, field investigation, or an investigatory conference. From the investigation results, NYSDHR will determine whether or not there is probable cause to believe an act of discrimination has occurred and will notify both the complainant and respondent in writing.

If there is a finding of no probable cause, or lack of jurisdiction, the matter is dismissed, and the complainant may appeal to the State Supreme Court within 60 days. If there is probable cause that an act of discrimination has occurred, then a public hearing will be conducted. A Division attorney or agent will present the case in support of the complaint, or the complainant may elect to retain outside counsel. Then a notice of hearing will be issued.

The hearing will be presided over by an ALJ and may last one or more days. A recommended order is prepared and sent to the parties for comment. A Commissioner’s Order either dismisses the complaint or finds discrimination.

If an act of discrimination was found to have occurred the Commissioner may order the respondent to cease and desist and take appropriate action, such as ordering damages to be

paid. The order may be appealed by either party to the State Supreme Court within 60 days. Within one year, the Compliance Investigation Unit investigates whether the respondent has complied with the provisions of the order.

NYSDHR, SCHRC, and LIHS were contacted and asked to provide information regarding fair housing complaints. No information was received from NYSDHR at the time of writing, but information will be incorporated once received.

Complaints and Requests for Information Received by the Suffolk County Human Rights Commission

SCHRC provided data regarding fair housing complaints received by its departments from January 1, 2015 to December 31, 2019. During that time, SCHRC received 43 complaints regarding incidents that occurred in the Town of Islip. Information was provided by basis, community and result, as summarized in the tables below. The majority of these cases were withdrawn or there was a failure to pursue. Note that certain cases were referred to NYSDHR if they were filed with both entities.

Table 3-1 Summary of Housing Complaints in the Town of Islip, Received by Suffolk County Human Rights Commission, 2015 - 2019

Year Filed	Basis of Complaint	Community	Type of Relief or Result
2015	Source of Income	Bay Shore	Duplicative Filing - Referred to DHR
2015	Retaliation	Hauppauge	Failure to Pursue
2015	Source of Income, Disability	Bay Shore	Duplicative Filing - Referred to DHR
2015	Disability	Holbrook	Failure to Pursue
2015	Race/Color	Central Islip	Resolved
2015	Disability, Retaliation	Central Islip	Duplicative Filing - Referred to DHR
2015	Source of Income	Holtsville	Failure to Pursue
2015	Source of Income	Ronkonkoma	Withdrawn
2015	Source of Income	Ronkonkoma	Failure to Pursue
2015	Source of Income	East Islip	Failure to Pursue
2015	Source of Income	Holbrook	Failure to Pursue
2015	Source of Income	Sayville	Failure to Pursue
2015	Source of Income	Hauppauge	Withdrawn
2016	Other	Bayport	Failure to Pursue
2016	Race/Color	Central Islip	Settlement
2016	Age, Retaliation	Brentwood	Resolved
2016	Age, Sexual Orientation	Brentwood	Resolved
2016	Race/Color	Islip Terrace	Withdrawn
2016	Age, Disability, Retaliation	Brentwood	Resolved
2016	Disability, Race, National Origin	Central Islip	Withdrawn

2016	Source of Income	Bay Shore	Insufficient Basis
2016	Source of Income	Bay Shore	Failure to Pursue
2016	Race	Islip	Non-jurisdictional
2016	Disability	Brentwood	Failure to Pursue
2016	Race	Bay Shore	Failure to Pursue
2016	Race	Holbrook	Probable Cause Dismissed at Hearing
2016	Source of Income	Bay Shore	Settlement
2016	Age	Bayport	Insufficient Basis
2017	Race/Color, Disability, Retaliation	Ronkonkoma	Duplicative Filing - Referred to DHR
2017	Disability	Ronkonkoma	Failure to Pursue
2018	Race/Color, Disability	Central Islip	Withdrawn
2018	Source of Income	Bay Shore	Insufficient Basis
2018	Race, National Origin	Brentwood	Withdrawn
2018	Race/Color, Disability	Brentwood	Ongoing Investigation
2019	Disability	Yaphank	Withdrawn
2019	Disability	Mastic	Failure to Pursue
2019	Race, Disability	Coram	Insufficient basis
2019	Race	Centereach	Withdrawn
2019	Disability	Mastic	Withdrawn
2019	Race, Color, Source of Income	Coram	Failure to Pursue
2019	Source of Income	Shirley	Administrative closing
2019	Source of Income	Patchogue	Non-jurisdictional
2019	Disability	Medford	Withdrawn

Source: Suffolk County Human Rights Commission

Table 3-2 Breakdown of Housing Complaints Received by Suffolk County Human Rights Commission by Community

Community	Complaints	Percent of Complaints
Bay Shore	10	23%
Bayport	2	5%
Brentwood	6	14%
Central Islip	8	19%
East Islip	1	2%
Hauppauge	2	5%
Holbrook	3	7%
Holtsville	2	5%
Islip	1	2%
Islip Terrace	2	5%

Ronkonkoma	4	9%
Sayville	2	5%
Total	43	

Source: Suffolk County Human Rights Commission

Note: Percentages do not total 100 percent due to rounding.

A majority of complaints occurred in Bay Shore (23%), Central Islip (19%), and Brentwood (14%), with the remaining complaints spread throughout the Town. It is noted, however, that most of the communities where complaints have occurred contain either minority concentrations, lower income households, or both.

Table 3-3 Breakdown of Housing Complaints Received by Suffolk County Human Rights Commission by Basis

Basis of Complaint	Complaints	Percent
Race	14	21%
National Origin	2	3%
Color	7	10%
Disability	14	21%
Source of Income	17	25%
Age	5	7%
Sexual Orientation	1	1%
Retaliation	7	10%
Other	1	1%

Source: Suffolk County Human Rights Commission

Note: There is often more than one basis of complaint/issue alleged.

Percentages do not total 100 percent due to rounding.

The most frequent bases of complaint were source of income (25%), following by disability (21%) and race (21%).

Complaints and Requests for Information Received by Long Island Housing Services

Organization Description

Long Island Housing Services (LIHS) is a 50-year old private, non-profit fair housing enforcement agency that investigates housing discrimination complaints, and tests for housing discrimination on a random basis. The major activity at LIHS is case-by-case enforcement of fair housing laws when individual persons or families encounter specific incidents of discrimination that violate those laws.

LIHS' investigations consist of a wide variety of activities depending on specific circumstances of the incident - - determining jurisdiction aspects, interviewing clients and other potential witnesses, gathering and analyzing related documentation, demographic information, researching property records and neighborhood compositions, monitoring advertisements, as well as conducting phone or site visit testing when appropriate and feasible.

If an investigation finds sufficient evidence of discrimination and the housing is not otherwise exempt, and if the client is willing and able to pursue the matter, LIHS may assist in reaching an informal resolution, or else will institute a formal enforcement action through governmental agencies and/or Federal District Court. Services may also include assisting the victim to secure experienced legal counsel. LIHS is the only Long Island agency performing these essential pre-filing tasks.

LIHS does not purport to quantify housing discrimination on Long Island. Their files reflect only incidents brought to their attention and for which there are enough resources to pursue.

Fair Housing Complaints

To that end, LIHS was contacted and asked to provide information regarding fair housing complaints received by their office with regard to the Town of Islip during the period from 2015 to 2019. During that period, LIHS received 32 individual housing allegations and complaints from/in the Town of Islip.

The table below presents the bases of the complaints received from/in Islip, by category.

Table 3-4 Breakdown of Housing Complaints in the Town of Islip Received by LIHS, by Category, 2015-2019

Basis of Complaint	Community	Disposition
<i>Race Cases</i>		
Black	Brentwood	LIHS Closure
Black	Hauppauge	LIHS Closure
Black	Islip	Conciliated
Total cases	3, 3 Black/African American	
<i>Religion Cases</i>		
Religion	Bay Shore	LIHS Closure
Total cases	1 Religion	
<i>Sex Cases</i>		
Sex	Bay Shore	LIHS Closure
Sex	Bay Shore	LIHS Closure
Sex	Central Islip	LIHS Closure
Total cases	3 Sex	
<i>National Origin</i>		
Hispanic	Islandia	LIHS Closure
Hispanic	Islandia	LIHS Closure
Hispanic	Brentwood	LIHS Closure
Hispanic	Lake Ronkonkoma	LIHS Closure

Hispanic	Central Islip	LIHS Closure	
Hispanic	Bay Shore	LIHS Closure	
Total cases	6, 6 Hispanic		
<i>Disability</i>			
Physical	East Islip	Conciliated	
Physical	Central Islip	Conciliated	
Mental/physical	Bay Shore	LIHS Closure	
Physical	Bay Shore	Conciliated	
Physical	Islip	Conciliated	
Physical	Oakdale	LIHS Closure	
Mental	Sayville	LIHS Closure	
Physical	Islip	Administratively closed	
Disability	Islip	Conciliated	
Physical	Islip	LIHS Closure	
Physical	Holbrook	LIHS Closure	
Physical	Islip	LIHS Closure	
Mental	Islip	Conciliated	
Mental	Islip	LIHS Closure	
Mental	Oakdale	LIHS Closure	
Total cases	15, 9 physical, 4 mental, 1 general disability, 1 mental/physical		
<i>Familial Status</i>			
Familial Status	Islip	LIHS Closure	
Familial Status	Bay Shore	Filed with HUD	
Familial Status	Lake Ronkonkoma	Conciliated	
Familial Status	Oakdale	Filed HUD Deferred NYS DHR	
Total cases	4 Familial Status		
<i>Administratively Filed Complaints</i>			
<i>Basis</i>	<i>Venue</i>	<i>Community</i>	<i>Resolution</i>
Race/Black	HUD/Federal Court	Brightwaters	Pending
Familial Status	HUD	Bay Shore	Pending
Familial Status	HUD/NYS DHR	Oakdale	Pending
Total	32		

Source: Long Island Housing Services, 2020.

Abbreviations: HUD (United States Department of Housing and Urban Development
NYS DHR (New York State Division of Human Rights)

As seen in the table above, the largest number of complaints was filed based on disability (15), followed by national origin (6), familial status (4), race (3), sex (3), and religion (1).

Three (3) of the claims or information cases investigated by LIHS during this period were assisted by LIHS to formally file for enforcement with a court or administrative agency.

Concerns Over the Processing of Fair Housing Complaints

Fair housing advocates have raised concerns about the slow response to fair housing complaints at all levels of government. HUD reported that, in 2017, a total of 4,889 investigations passed the 100-day mark; this included 890 HUD investigations and 3,999 FHAP investigations. The Fair Housing Act requires that HUD and FHAP agencies complete the investigation of each complaint within 100 days of the date it was filed, unless it is impracticable.²⁰ From FY 2013 to FY 2017, an average of 4,650 complaints passed the 100-day mark, annually. In general, it was impracticable to complete an investigation within 100 days when a complaint involved a great number of witnesses, larger volumes of evidence, or particularly complex claims and evidence.

Status of Fair Housing in the Region

Implementation Plan for Sustainable Development in New York and Findings from the Fair Housing and Equity Assessment (FHEA)

The Implementation Plan for Sustainable Development in the New York – Connecticut Metropolitan Region, dated May 30, 2014, was produced through collaborative planning by a partnership of nine cities, two counties and six regional planning organizations known as the New York – Connecticut Sustainable Communities Consortium. Preparation of the Plan was funded by the Partnership for Sustainable Communities, a joint effort of the federal Departments of Housing and Urban Development (HUD), Transportation (DOT) and the Environmental Protection Agency (EPA).

In putting together the Plan, the Consortium's agenda was focused on creating more sustainable and equitable economic growth through achieving the following: generating jobs and mixed income housing in downtowns and low income neighborhoods near commuter railroad stations; improving the regional planning process by better connecting and integrating all factors – economic, environmental, transportation and housing, and promoting fair access to schools, jobs and healthy communities.

Also included in the Implementation Plan is a Fair Housing and Equity Assessment (FHEA). The Assessment included an evaluation of the current condition of the region in terms of fair housing and economic equity, and broader trends in housing and economics in the region as an initial step toward determining how to enhance the fair distribution of resources across the population. Key findings from those analyses are described below.

²⁰ *Annual Report to Congress, FY 2017, United States Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity.*

Economic and Demographic Trends – Development patterns in the region were established over an extended period of time as the population grew. For example, the suburbanization of the post-World War 2 period contributed to segregation and various government programs, including home mortgage insurance and highway building, contributed to this trend. More recently, changes in historic patterns have affected the manner in which resources are distributed. In recent decades, median household incomes in the region have declined even as over 1.5 million jobs have been added, resulting in part to a growth in wage inequality and expanded suburban poverty.

Regional Housing Trends – The trends in economics and demographics have had direct impacts on the need for and supply of housing in the region.

- › There have been significant increases in cost and a growing gap between demand and supply. Both trends heavily impact lower income and minority households.
- › The proportion of households who are cost burdened has grown substantially, most notably for lower income households.
- › There has been increased recognition that higher transportation costs combine with housing costs to stress household budgets and that having to commute long distances from affordable homes to employment can be a financial drain.
- › In recent decades, the focus of the region’s new housing development shifted from suburban areas to New York City and from single-family to multi-family units.
- › The lack of suitable land in the suburbs has also forced developers to look to urban areas for locations in which to build new housing.
- › Various projections indicate that the supply of affordable housing units in the region will not grow fast enough to keep up with the demand, thereby maintaining upward pressure on housing costs.
- › Multi-family housing development has lagged in the suburbs outside of established urban centers.

Patterns of Segregation and Integration – Both historic patterns of segregation and integration and the more recent trends in regional development have contributed to current conditions relative to the distribution of racial and ethnic groups.

- › Clusters of minority populations can be traced both to historic patterns of discrimination and to locational preferences of more recent immigrants.
- › From 1990 to 2010, the region’s white population declined from 59% to 46% of the total; major growth during that period was experienced in the Hispanic and Asian populations.
- › While the non-white population has grown significantly in the suburban portions of the region, most of this segment continues to live in urban areas. Each major racial and ethnic group has its own distribution pattern within the region.
- › Based on analysis of demographic data, and the calculation of a Dissimilarity Index, the region was found to exhibit a “high” level of segregation for the distribution of whites and non-whites as a whole. While dissimilarity indexes for most portions of the region have tended to decline moderately over the past 30 years, the region remains more segregated than most other major regions of the country.

Analysis of Impediments – Based on the above, the Plan identified a variety of factors that serve as impediments to the achieving of fair housing within the region.

- › Local zoning and land use restrictions limiting construction of multi-family housing
- › Local opposition to housing development
- › Discrimination in renting and sales
- › Discrimination based on source of income
- › Lack of adequate information for non-English speaking residents
- › Lack of affordable and accessible transportation
- › Subprime lending
- › Gentrification leading to displacement of lower-income residents
- › Lack of investment in poverty areas

In order to address the most critical underlying causes of segregation and disparities in access to opportunity, the Advisory Committee promulgated an extensive series of recommendations covering all aspects of the issue and linked to the various levels of government responsible for its implementation and to the type of neighborhood in which it would be used. The Plan also noted that additional resources are likely to be required to carry out all of the recommendations. The strategies enumerated were divided into several sections, each of which is summarized below:

1. Strengthening the anti-discrimination investigation and enforcement system – Providing increased funding, expanding investigations and enforcement activities and adopting legislation to expand the scope of anti-discrimination laws.
2. Enhancing the engagement of low-income people and the underrepresented racial and ethnic minorities in local and regional planning – Providing increased funding for planning agencies to partner with community-based organizations serving low-income populations; enhancing community engagement through use of best practices.
3. Promote investment in and revitalization of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPS) and high-priority communities while protecting against displacement – Investing in Equitable TODs (ETOD); expanding rent protections; promoting job opportunities for target populations; utilizing local laws and regulations to preserve and expand the housing supply for lower-income residents.
4. Promoting new affordable housing in high opportunity areas – Expansion of affordable housing through state legislation, enforcement, funding and changes in zoning, including mandatory inclusionary housing; condition state and federal fund distribution on implementation of affordable housing measures.
5. Ensuring that underrepresented racial and ethnic minorities, low-income families and other protected groups have access to affordable housing in high opportunity areas – Enforcing affirmative marketing and mobility counseling requirements; ensuring that affordable units are available and advertised to all without preference to local residents.
6. Stabilizing housing opportunities for middle and moderate-income families – Eliminating discriminatory lending practices; actions to prevent housing foreclosures.
7. Advancing regional approaches to affordable housing – Bring together disparate entities to coordinate affordable efforts.
8. Ensuring regional infrastructure planning and investments incorporate equity considerations –Improve effectiveness of transportation networks by coordinating with

housing and other plans; reduce fares and otherwise increase transit access to job centers.

Long Island Divided, by Ann Choi, Keith Herbert and Olivia Winslow, Published in Newsday (November 17, 2019)

As discussed in **Chapter 4**, discrimination in the Long Island housing market based on race and ethnicity was extensively investigated and documented in a recent expose by Newsday. Over a three-year period, Newsday tested 93 Long Island real estate agents with 25 undercover testers in the market and analyzed more than 5,700 real estate listings. The investigation found widespread evidence of unequal treatment by real estate agents on Long Island. The investigation documents unequal treatment against minority potential homebuyers, including Asians 19 percent of the time, Hispanics 39 percent of the time, and Blacks 49 percent of the time. The complete expose can be found here: <https://projects.newsday.com/long-island/real-estate-agents-investigation/>.

After the Newsday investigation was published, the Long Island Board of Realtors (LIBOR) and the New York State Association of Realtors overhauled their fair-housing classes and programs and brought in new trainers.

In the wake of the Newsday expose, the New York State Board of Real Estate announced new regulations to help combat discriminatory actions and ensure New Yorkers understand their rights. The regulations, which go into effect June 20, 2020, require real estate brokers to provide disclosures to prospective buyers, sellers, renters and landlords about antidiscrimination laws and prominently display information on how to file a complaint with the state. Real estate brokers must retain proof for three years that they provided the disclosures. The regulations also require groups that provide state-mandated fair-housing training to make audio and video recordings of their classes.

Long Island Housing Services, Inc. Fair Housing Rights Guide (2019)

Long Island Housing Services published its Fair Housing Rights Guide in 2019, which provides general information on fair housing rights and is a resource guidebook for challenging unlawful housing discrimination. The Guide also provides a summary of a significant fair housing case, *Long Island Housing Services, Inc. v. German-American Settlement League, Inc.*, which was settled in 2016 and helped eliminate certain discriminatory restrictions on membership, leasing, and resale of homes which served as a barrier to prospective homebuyers who are not white and of German ancestry.

Home Mortgage Lending Practices

Access to mortgage credit enables residents to own their homes, and access to home improvement loans and refinancing allows them to keep their homes in good condition. These help keep neighborhoods attractive and residents vested in their communities.

Inadequate lending performance results in various long-term and far ranging community problems and, of these, disinvestment is probably the most devastating. Disinvestment in a neighborhood by its lenders reduces housing financing options for borrowers and weakens

competition in the mortgage market for low- and moderate-income neighborhoods. High mortgage costs, less favorable mortgage loan terms, deteriorating neighborhoods, reduced opportunities for homeownership, reduced opportunities for home improvement and the lack of affordable housing are only a few of the consequences of inadequate lending performance. Financial decay in the business/private sector is also a result of disinvestment in the form of business relocation, closure, and bankruptcy. Full service local lenders that have traditionally served residents and businesses are one of the main elements that keep neighborhoods stable.

Significant changes are occurring in the lending market throughout the United States. The number and type of lenders has changed, and it is becoming a common occurrence to read about national lenders acquiring other national lenders and local lenders. These national lending institutions are becoming increasingly more active locally, as the market share of national corporations is growing yearly. Significant issues that have emerged from the changes in the market are: 1) the substantial growth of the sub-prime market; 2) the impact these lenders have on communities and neighborhoods; and, 3) the foreclosure crisis.

The Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA) enacted by Congress in 1975 requires lenders to disclose home mortgage and home improvement lending transactions. The information collected by HMDA, provided by public lending institutions, is intended to make public loan data available for analysis. HMDA includes several categories of loans. Home loan categories include Federal Housing Administration (FHA), Farm Service Agency and Rural Housing Service (FSA/RHS) and Veterans Administration (VA), conventional, refinancing, home improvement loans and loans for multifamily dwellings with five or more units. Because most housing transactions occur in the private sector, any analysis of impediments must explore private real estate and lending activity and their impact on fair housing.

Loan Applications – Town of Islip Overall

Table 3-4, HMDA Aggregate Loan Applications for the Town of Islip, 2017 provides aggregate mortgage loan application data for the Town of Islip for the year 2017 (the latest data available).

As noted, in 2017, there were 1,422 FHA, FSA/RHS, and VA home purchase loan applications within the Town of Islip that amounted to \$447,238,000. Of the loan requests, 1,062 applications resulted in the origination of loan, 49 loans were approved but not accepted, 123 loans were denied, 137 applications were withdrawn, and 51 were closed for incompleteness.

There were a total of 2,488 conventional home purchase loan applications that amounted to \$742,529,000. These conventional loan applications resulted in 1,934 loans that were originated, 72 that were approved but not accepted, 234 that were denied, 182 that were withdrawn, and 66 that were closed for incompleteness.

There were a total of 3,560 refinancing loan applications that totaled \$896,647,000. Of the refinancing loan applications, 1,657 resulted in the origination of a loan, 225 were approved

but not accepted, 660 were denied, 670 applications were withdrawn, and 348 files were closed for incompleteness.

A total of 817 home improvement loan applications amounted to \$77,737,000. Of the 817 loan applications, 305 resulted in the origination of the loan, 25 were approved but not accepted, 376 applications were denied, 80 applications were withdrawn, and 31 files were closed for incompleteness.

Eight loan applications for dwellings of five or more families amounted to \$6,820,000. Six of the loan requests resulted in the origination of the loan, one was denied, and one was withdrawn.

Table 3-5 HMDA Aggregate Loan Applications for the Town of Islip, 2017

	FHA, FSA/RHS & VA Home Purchase Loan		Conventional Home Purchase Loan		Refinancing		Home Improvement		Loans on Dwellings for 5+ Families		Nonoccupant Loans		Loans on Manufactured Home Dwellings	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
Loans Originated ¹	1,062	338,866	1,934	583,012	1,657	405,784	305	31,655	6	5,630	246	70,670	5	286
Approved, Not Accepted	49	15,370	72	20,355	225	59,356	25	1,531	0	0	21	5,552	0	0
Applications Denied	123	36,284	234	60,760	660	169,436	376	25,190	1	765	88	19,881	32	1,888
Applications Withdrawn	137	40,991	182	57,315	670	172,917	80	13,025	1	425	75	17,380	0	0
Files Closed for Incompleteness	51	15,727	66	21,087	348	89,154	31	6,336	0	0	28	7,707	2	268
TOTAL	1,422	447,238	2,488	742,529	3,560	896,647	817	77,737	8	6,820	458	121,190	39	2,442

Source: HMDA, MSA/MD: 35004 – Nassau-Suffolk, NY

NOTE: ¹Loan origination refers applications that were both approved and accepted, and the loans were issued.

Table 3-6 Types of Loans Sought, 1 to 4 Family Structures and Manufactured Homes, Town of Islip, 2017

	Home Purchase Loan (FHA, FSA/RHS & VA, and Conventional)	Refinancing	Home Improvement
Percent of Loans Sought	47.2%	42.9%	9.9%

Source: HMDA, MSA/MD: 35004 – Nassau-Suffolk, NY

Table 3-6, Types of Loans Sought, 1 to 4 Family Structures, Town of Islip, 2017, summarizes the types of loans that were sought for one- to four-family structures in 2017.

Of the 8,287 loans sought overall for one- to four-family structures, 47.2 percent (3,910 loans) were for a home purchase loan, including conventional loans and FHA, FSA/RHS, and VA loans, and 42.9 percent (3,560 loans) were for refinancing. Home improvement loan applications constituted the remainder of the loan applications (9.9 percent, 817 loans).

Town of Islip Majority Minority Census Tracts

Aggregate mortgage loan application data is also analyzed for those census tracts containing 50 percent or more minority populations (majority minority census tracts). This data is summarized in **Table 3-7, HMDA Aggregate Loan Applications for Census Tracts Containing 50% or More Minority Population, Town of Islip, 2017.**

The percent of FHA, FRS/RHS, VA, conventional home purchase, refinancing, and home improvement loans denied in each case was higher for those majority minority areas as compared to the Town-wide percentage (between approximately two to 13 percent higher).

The types of loans sought specifically for one- to four-family homes are summarized in **Table 3-8, Types of Loans Sought, 1 to 4 Family Structures and Manufactured Homes, Census Tracts Containing 50% or More Minority Population, Town of Islip, 2017.**

Of the 2,640 loans sought for one- to four-family structures in Census Tracts containing 50 percent or more minority population, 48.4 percent were for home purchase, 41.7 percent were for refinancing and 9.8 percent were for home improvement.

Table 3-7 HMDA Aggregate Loan Applications for Census Tracts Containing 50% or More Minority Population, Town of Islip, 2017

	FHA, FSA/RHS & VA Home Purchase Loan		Conventional Home Purchase Loan		Refinancing		Home Improvement		Loans on Dwellings for 5+ Families		Nonoccupant Loans		Loans on Manufactured Home Dwellings	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
Loans Originated	557	163,776	345	83,824	405	84,838	70	6,072	1	700	104	20,712	0	0
Approved, Not Accepted	33	9,057	22	4,828	69	14,605	3	316	0	0	10	1,695	0	0
Applications Denied	81	22,616	62	13,804	256	55,928	153	8,935	0	0	35	5,172	5	57
Applications Withdrawn	85	24,222	45	11,923	244	56,620	22	2,386	1	425	39	7,209	0	0
Files Closed for Incompleteness	27	7,635	22	5,406	128	27,530	11	1,685	0	0	14	2,462	0	0
TOTAL	783	227,306	496	119,785	1,102	224,930	259	19,394	2	1,125	202	37,250	5	57

Source: HMDA, MSA/MD: 35004 – Nassau-Suffolk, NY

Table 3-8 Types of Loans Sought, 1 to 4 Family Structures and Manufactured Homes, Census Tracts Containing 50% or More Minority Population, Town of Islip, 2017

	Home Purchase Loan (FHA, FSA/RHS & VA, and Conventional)	Refinancing	Home Improvement
Percent of Loans Sought	48.4%	41.7%	9.8%

Source: HMDA, MSA/MD: 35004 – Nassau-Suffolk, NY

Loan Applications – Long Island Region

In order to place the Town of Islip in context and to begin to analyze who is being approved and who is being denied loans, a general evaluation of the rest of the Long Island region was conducted. Because the HMDA data does not provide county or census tract-level loan application and disposition race/income information, further analysis of application acceptance and denial rates by race and/or income is conducted at the Metropolitan statistical area (MSA) level.

Table 3-9, Aggregate Disposition of Applications for Home Purchasing, Refinancing, and Home Improvement Loans in Nassau and Suffolk Counties, 2017 summarizes the acceptance (loans originated) and denial rates for the Nassau-Suffolk MSA based on race, ethnicity, minority status, and/or income.

Table 3-9 Aggregate Disposition of Applications for Home Purchasing, Refinancing, and Home Improvement Loans in Nassau and Suffolk Counties, 2017

Applicant Characteristics	Total Applications	% Loans Originated	% Denied
Race/Ethnicity/Minority Status			
American Indian/Alaska Native	216	43.1%	29.2%
Asian	5,678	61.9%	15.8%
Black or African-American	4,905	52.9%	22.6%
Native Hawaiian/Other Pacific Islander	228	54.4%	23.2%
White	48,981	63.0%	14.4%
2 or More Minority Races	78	41.0%	24.4%
Joint (White/Minority Races)	853	63.4%	15.2%
Race Not Available	11,102	51.7%	23.2%
Hispanic or Latino	6,724	56.9%	19.2%
Income			
<50% of MSA Median	5,381	39.6%	34.4%
50-79% of MSA Median	15,023	57.3%	19.0%
80-99% of MSA Median	11,682	62.9%	15.1%
100-119% of MSA Median	9,465	64.0%	14.3%
>120% of MSA Median	30,539	63.5%	13.4%

Source: HMDA, MSA/MD: 35004 – Nassau-Suffolk, NY, Tables 4-1 to 4-4 (Aggregate Disposition of Applications for FHA, FSA/RHS, and VA Home Purchase Loans, Conventional Home-Purchase Loans, Home Improvement Loans, 1- to 4-Family and Manufactured Home Dwellings, By Race, Ethnicity, and Income of Applicant. Compiled by VHB.

Note: Loans approved but not accepted, withdrawn applications, and files closed due to incomplete information are not shown.

For purposes of analysis, only the four main characteristics who applied for loans (Asian, Black or African American, White, and Hispanic or Latino) is discussed. The other characteristics did not apply for enough loans to establish a potential pattern. It is also noted that race data was not available for a substantial number of applications (11,102). Whites and Asians had the highest percentages of loan originations (63.0 percent and 61.9 percent respectively) and Hispanics or Latinos and Blacks or African Americans had lower rates of loan originations (56.9 percent and 52.9 percent respectively). Similarly, White and Asian applicants had lower rates of loan denials (14.4 percent and 15.8 percent respectively) than Hispanic or Latino applicants and Black or African American applicants (19.2 percent and 22.6 percent respectively).

Income level data indicate that, as incomes in Nassau and Suffolk Counties increased, the percent of loans denied decreased with the largest rate (34.4 percent) of denied applications going to those who earn less than 50 percent of MSA median income. Those in the lowest income cohort also had the lowest percentage (39.6 percent) of loans originated. Applicants earning 100-119 percent of MSA median income had the highest rate of loans originated (64.0 percent), followed by applicants earning greater than 120 percent of MSA median income (63.5 percent).

Aggregate information for the Nassau-Suffolk MSA/MD identifies reasons for denial of applications for home purchase, home improvement, or refinancing loans by race, ethnicity, and income of applicant. **Table 3-10, Reason for Denial of Applications, 1 to 4 Family Dwellings, Long Island, 2017**, summarizes this information for Nassau and Suffolk Counties.

Table 3-10 Reason for Denial of Applications, 1 to 4 Family Dwellings, Long Island, 2017

Applicant Characteristics	Debt-to-Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit Application Incomplete	Mortgage Insurance Denied	Other
Race/Ethnicity/Minority Status									
American Indian/Alaska Native	37.3%	0.0%	33.3%	13.7%	0.0%	0.0%	13.7%	0.0%	2.0%
Asian	41.3%	1.5%	14.5%	12.3%	3.4%	5.5%	13.0%	0.1%	8.3%
Black or African American	33.2%	1.4%	29.5%	15.8%	2.3%	1.6%	9.0%	0.0%	7.2%
Native Hawaiian/Other Pacific Islander	54.9%	0.0%	27.5%	7.8%	2.0%	2.0%	2.0%	0.0%	3.9%
White	34.7%	1.0%	22.8%	15.9%	2.5%	2.8%	12.1%	0.0%	8.1%
2 or More Minority Races	23.1%	0.0%	53.8%	7.7%	0.0%	0.0%	15.4%	0.0%	0.0%
Joint (White/Minority Races)	31.4%	0.0%	30.4%	18.6%	4.9%	2.0%	10.8%	0.0%	2.0%
Race Not Available	28.8%	0.8%	22.0%	16.5%	2.5%	2.2%	20.9%	0.0%	6.4%
Hispanic or Latino	38.0%	1.6%	24.5%	11.2%	2.8%	3.4%	10.4%	0.0%	8.0%
Income									
<50% of MSA Median	55.2%	1.3%	19.9%	7.2%	1.8%	2.0%	6.1%	0.0%	6.5%
50-79% of MSA Median	42.7%	1.8%	20.0%	12.8%	2.1%	2.5%	12.0%	0.0%	6.0%
80-99% of MSA Median	34.6%	0.8%	20.8%	16.6%	1.7%	3.1%	15.4%	0.0%	7.1%
100-119% of MSA Median	28.9%	1.2%	23.3%	19.7%	2.1%	1.5%	16.1%	0.1%	7.0%
>120% of MSA Median	23.0%	0.4%	22.1%	20.8%	3.6%	3.3%	17.9%	0.0%	8.9%

Source: HMDA, MSA/MD: 35004 – Nassau-Suffolk, NY, Tables 8-1 – 8-4 (Reasons for Denial of Applications for PHA, FSA/RHS, and VA Home-Purchase Loans, Conventional Home-Purchase Loans, to Refinance Loans, and for Home Improvement Loans, 1- to 4- Family and Manufactured Home Dwellings, By Race, Ethnicity, and Income of Applicant). Tables were compiled by VHB, Inc.

Aggregate HMDA data for Long Island shows that debt-to-income ratio and credit history are two common reasons for loan denial. Collateral and credit application incomplete are fairly common as well. The percentage of debt-to-income ratio denials decreases as income increases, with those earning less than 50 percent of MSA median income facing this issue the most. Collateral as a reason for loan denial was more common for higher incomes than for lower incomes.

Of the four main characteristics, Asian applicants had the highest debt-to-income ratio as the reason for denial, Black or African-American applicants had the highest credit history as a reason for denial, Black or African-American and White applicants had the highest collateral as a reason for denial, and Asian applicants had the highest insufficient cash and unverifiable information as reasons for denial.

An analysis of the reason for loan denial and income indicates that loan applicants with incomes less than 79 percent of the MSA median were more likely to have a loan application denied due to debt-to-income ratio. In general, debt-to-income ratio, collateral, credit history, and incomplete credit applications were more often identified as the reasons a loan application was denied as incomes increased.

Subprime and Alternate Amortization Loans/Foreclosure Rates

“Subprime loans” are typically made to borrowers with blemished credit histories or who provide only limited documentation of their income or assets. Subprime lenders typically provide loans at higher interest rates to those who do not qualify for a prime loan. Some portion of the subprime lending market is also predatory in nature, using aggressive marketing techniques to solicit borrowers who do not need, or may not be able to afford a loan. As per NYS banking laws, a subprime home loan is defined as “a home loan in which the initial interest rate or the fully-indexed rate, whichever is higher, exceeds by more than one and three-quarters percentage points for a first-lien loan, or by more than three and three-quarters percentage points for a subordinate-lien loan, the average commitment rate for loans in the northeast region with a comparable duration to the duration of such home loan, as published by the Federal Home Loan Mortgage Corporation (herein Freddie Mac)...”.

“Alternate amortization loans” (commonly called “Alt-A loans”) are near prime or non-traditional mortgages made to borrowers who might have past credit problems, but not severe enough to drop them into subprime territory, or who, for some reason (such as a desire not to document income) choose not to obtain a prime mortgage. In addition, many loans with nontraditional amortization schedules, such as interest only or option adjustable rate mortgages, are sold into securities marked as Alt-A.

HMDA data does not identify whether or not loans are subprime or Alt-A loans. However, there are other sources of information that provide an indication of the amount of subprime and/or Alt-A loans in a particular area. Through 2005, HUD annually identified a list of lenders who specialize in subprime lending. Many banks have since stopped or reduced subprime lending after the housing crisis and laws that further regulate the practice, therefore, this data may no longer be adequate. However, subprime lending does still occur through some banks and through non-bank financial companies that provide similar services (also known as “shadow banks”).

An Uneven Road to Recovery: Place, Race, and Mortgage Lending on Long Island (December 2014) by the National Center for Suburban Studies

The National Center for Suburban Studies at Hofstra University, in cooperation with Long Island Housing Services, prepared a report entitled *An Uneven Road to Recovery: Place, Race, and Mortgage Lending on Long Island* (December 2014). The report documented the loss of mortgage activity on Long Island from 2005 to 2012. The study relied on Home Mortgage Disclosure Act (HMDA) data as well as interviews with loan counselors, real estate agents, and lenders.

The report found that there were racial and ethnic disparities when lending data were evaluated in terms of applicant group, place and institution. Key findings included the following:

- › Applicant group – Black and Latino applicants were more likely to be denied loans or be given higher rate loans than white or Asian applicants.
- › Place – Areas where conventional loans were most readily available were overwhelmingly white while predominantly Black and Latino areas received the lowest rates of lending.
- › Institution – Most of the lenders who survived the housing crash operated primarily in the top cluster communities which were predominantly white.

In analyzing these results, the report identified a variety of factors – national, institutional and individual - that could have influenced them, including:

- › General tightening of credit following the crash.
- › Unintended consequences of financial reform which led to more restrictive lending standards.
- › Lingering effects of subprime lending which impacted market conditions in certain neighborhoods.
- › Past housing discrimination and current patterns of segregation which have led to a racially and ethnically segmented housing market.
- › The FHA dual market which can increase costs for homebuyers in certain neighborhoods.
- › Underwriting policies and products which have been tightened credit availability.
- › Unfair lending possibly leading to discriminatory practices and redlining.
- › Household financial stress, shifting preferences and greater financial literacy, dampening consumer demand.

Various analyses of lending and demographic data for Long Island have documented the correspondence between areas of high-rate lending and foreclosures and the location of communities in Nassau and Suffolk Counties with majority Black and Latino populations. The core data utilized for the Hofstra study came from the HMDA data for 2005 to 2012. These data were analyzed in several different ways and were supplemented with interviews of people in the real estate and lending industries. The key findings of these combined analyses are summarized below.

Between 2005 and 2012, mortgage lending dropped significantly across Long Island, with originations declining from 37,000 to 16,000 annually. The negative effect on Black and Latino households, however, was substantially greater. In addition, the data show that these groups are more often denied loans or are approved for more expensive FHA-insured loans.

In the Town of Islip, the communities of Central Islip, Brentwood, North Bay Shore, Bay Shore, and Baywood were identified as being in the bottom total lending cluster (communities were ranked by total originations and by the absolute change in origination from 2005 to 2012).

To better understand the reasons behind these trends, additional analyses of homeowner application information were performed. The results suggested that there are tendencies in the Long Island mortgage market that warrant further examination to determine how they relate to ethnic and racial characteristics of households and communities. For example, in analyzing loan denials, the data indicated that Blacks and Latinos were more likely than whites to receive denials, even controlling for financial circumstances. However, additional analyses would be needed to determine if other factors such as credit scores influenced these lending patterns.

It was also found that the extent of minority population within a community was significantly related to loan denials. The details of these denial, however, also need to be examined further to determine conclusively whether or not racial and ethnic factors played a role in the lending institutions' decisions. Overall, analysis of demographic data for individuals and communities pointed out the potential role of racial factors in lending practices. The report noted the need for additional data and analysis to further evaluate the relationship among the various factors influencing how and to whom loans are made.

Looking at mortgage loans by place on Long Island, the report found that there is significant variation in the rate at which mortgages are made, with some communities having substantially more originations relative to the size of their housing stock than others. In the bottom cluster of communities, demographic data shows much lower incomes and higher proportions of Black and Latino population. In addition, the minority areas tend to have much higher proportions of FHA-insured mortgages; more than half in most such neighborhoods. These are the same areas in which subprime lending took place during the mid-2000s. The FHA lending pattern raises a concern because such mortgages are typically more expensive than conventional loans.

In summary, the report found that "racial disparities exist at the individual and neighborhood levels on Long Island." However, it also noted the difficulties involved in trying to accurately identify which factors cause these disparities due to the limitations of the HMDA data. Moreover, "rapid shifts in the lending environment have also made it more difficult to interpret quantitative data and place it within a policy context." Nonetheless, the eight factors listed above are among those that appear to play important roles in determining mortgage lending patterns on Long Island.

The report concluded with a set of recommendations to ensure equal credit access for all residents. These include actions at the federal, regional, institutional and individual levels, such as:

- › Strengthen federal protections for borrowers.
- › Expand data collection efforts to enable more thorough analyses of lending patterns.
- › Have lenders participate in efforts to reduce foreclosures and to make foreclosed homes available to local purchasers.
- › Expand affirmative marketing efforts in bottom-cluster communities.
- › Expand first-time homeowner counseling programs and fair housing enforcement efforts in tandem.

Fair Housing and the Public Sector

The policies, procedures, and practices of local departments and agencies, the codes that govern those departments, and the decisions of local boards impact fair housing goals – sometimes directly, but often indirectly. This section of the *Analysis of Impediments* assesses how these policies, procedures, and practices affect fair housing choice.

To analyze Islip’s local policies, procedures, and practices, the following documents/codes were reviewed:

- › Town of Islip Town Code, including the Zoning Ordinance;
- › Zoning Ordinances for the Villages of Brightwaters, Islandia, Ocean Beach and Saltaire;
- › Documentation from various Town departments and agencies; and,
- › Town of Islip’s 2015-2019 Consolidated Plan.

Assessment of Strengths and Gaps in the Local Institutional Structure

The Town of Islip is committed to helping its residents in need. Through the CDA, many forms of assistance are available to large segments of the population. Long established links with other levels of government and non- profit groups and private businesses assure continued delivery of varied and innovative programs. The CDA makes creative use of available funds and continues to affirm its commitment to low-income and minority residents.

The affordable housing delivery system is among the strongest components of the Town’s community development program. The comprehensiveness of the approach is illustrated by the fact that a dwelling in the Town’s program is likely to be developed on land donated by the County, or constructed with financing provided by the CDA, marketed by a non-profit organization, with mortgage assistance provided by the New York State SONYMA Program and private lenders. No one entity would have the expertise or financial capability to implement the project alone.

A second strength of the housing program is the diversity of housing which has been and is being built. These include single-family dwellings on scattered sites; single-family attached developments on zero lot line configurations; inter-generational two-family housing with affordability provisions for senior citizen rental units; multifamily townhouse type developments, mid-rise senior citizen apartment houses; and congregate housing for seniors. Since all these examples have been successfully implemented, the Town has a range of housing options to consider in its future redevelopment projects.

While data indicate that there is still a deficiency in the supply of supportive housing, the fact that facilities have been established indicates that the institutional network is capable of delivering this type of housing.²¹ Acquisition and construction have generally been financed through the appropriate State agency, which then enters into a contract for the services to be provided by a non-profit corporation. In some instances, a mortgage has been provided which enables the non-profit to eventually own the facility.

Town of Islip Zoning Ordinance

As described in **Chapter 2**, the Town's Zoning Ordinance is progressive in terms of affordable and inclusionary housing provisions. The Zoning Ordinance lists 32 zoning districts, including 19 that allow for some type of residential use. These districts vary, not only by allowed uses, but by lot and bulk regulations as well. Out of the 19 residential districts, five allow for multi-family residential units (e.g., apartments, garden apartments, and townhouses).

What is notable about the Town's Zoning Ordinance, specifically the C, CA, DDD, and PDD districts, is the addition of inclusionary zoning requirements, whereby a certain percentage of units in residential developments is required to be affordable. The presence of inclusionary zoning requirements in Islip eliminates a common barrier to the development of affordable housing found in other communities.

Further, permitting mixed-use in the Town in various districts, including a number of explicitly mixed-use districts, allows residential uses above stores and offices, thereby increasing residential and affordable opportunities and also contributing to downtown revitalization.

Town of Islip Fair Housing Law

As described in **Chapter 2**, originally adopted in 1968 and amended in 1972, 1978 and 2012, the Town's fair housing law lists race, creed, color, sex, disability, and national origin as the protected classes in the Town and describes what are prohibited, discriminatory acts and the protections that these protected classes have with regards to housing. As part of the protections, Chapter 26 of the Town of Islip Town Code notes that the Town Attorney can receive complaints and take action (penalties between \$100 and \$250; potential imprisonment of five to 15 days). Among the potential discriminators, the Town's fair housing law specifically lists the real estate and lending industries. Finally, the Town's fair housing law also specifically notes that no person shall be denied "housing accommodation" with regard to a disability.

Although Islip has had a Fair Housing Law since 1968, the Town does not currently have a local fair housing agency or personnel to represent the interests of potential victims of unfair housing practices or investigate claims of discrimination. As described earlier in this chapter, currently, NYSDHR, SCHRC, and LIHS handle complaints filed in the Town of Islip.

²¹ "Supportive housing" is affordable housing with onsite services that help formerly homeless, disabled tenants live in dignity in the community. Definition source: <https://shnny.org/supportive-housing/what-is-supportive-housing/>

Due to the age of the Town's fair housing law, it is suggested that it be revisited and revised to reflect current necessary protections, Federal, State, and County laws, and inflation with regard to the potential penalties.

Other Fair Housing Issues

Interviews/Coordination

Relevant Town and County departments/agencies and housing service providers were asked to provide input via telephone interviews, emails, letters, and meetings, due to their day-to-day knowledge of housing issues in the Town.

CDA Meetings

At the CDA Annual Public Hearing on February 19, 2020, a number of Town and non-profit representatives provided input on fair housing practices within the Town.

Long Island Housing Services

LIHS provided substantial information to the CDA about their direct experience with fair housing. LIHS offers some suggestions, including providing greater emphasis on enforcement, outreach to all realty companies, property owners and managers, and expanding the Town's vision of affirmative marketing.

LIHS also indicates a number of obstacles/impediments to fair housing choice:

- › Inability to identify, secure, and advertise adequate/accessible housing for people with mobility impairments.
- › Lack of housing providers' awareness as to fair housing provisions mandating accommodation and modification to allow access to housing by housing providers and certain government agencies.
- › Lack of awareness of municipal building departments involved with design and construction review and issuance of building permits and certificates of occupancy diminishes compliance with Federal and State requirements for accessible design and construction to meet needs of growing population of people with disabilities for increased accessibility.
- › Lack of mandated "visitability" standards in all new construction to allow for access for people with disabilities. Note that the Town adopted a Universal Design ordinance on May 27, 2009 (Town Code Section 68-30.2).
- › Municipal codes to be updated to remove limitations on access to rental opportunities in owner-occupied accessory apartments to promote integration and fair access.
- › Lack of simple/easy access such as continually updated website to identify and screen listings of housing opportunities and housing providers willing to accept Section 8 and public assistance tenants (for all, including noting access features for people with disabilities); (to address through Internet or by devoting personnel, recruiting more willing realty agents).

- › Insufficient advocacy to promote integration of living patterns throughout low poverty areas and provide financial assistance in housing search for tenants and prospective tenants.
- › Insufficient public transportation presents obstacles to low-income people to move from poverty concentrations and ability to exercise fair housing choice.
- › Lack of incentives to increase available, decent, accessible, and affordable rentals and homeownership opportunities to racial and ethnic minorities and others historically vulnerable to discrimination to disperse throughout the Town, including areas of low poverty.
- › Lack of monitoring/ survey of public housing conditions and residents.
- › Lack of public awareness to access seminars to promote financial literacy and educate prospective borrowers as well as those seeking to refinance as to consumer rights and protections to avoid predatory and abusive lending, including new purchase home loans, refinancing, home equity and line of credit loans.
- › Insufficient outreach for protection of consumers by educating about payday lenders, credit, and check cashing abuses.
- › Lack of sufficient resources to stem economic decline and community destabilization due to foreclosure.
- › Insufficient means to communicate and outreach to non-English proficient population, often the most vulnerable to discrimination, scam loans and abusive agents and lenders;
- › Lack of outreach and sufficient bilingual staff to serve and outreach to the growing Hispanic community.
- › Lack of adequate supply of affordable, decent rental opportunities, lengthy waiting lists, lack of available housing that includes critical features of accessibility for people with mobility impairments.
- › Lack of focus on facilitating/creating modifications to allow access for people with physical impairments.
- › Lack of adequate and consistent funding for qualified private, non-profit and government sponsored fair housing advocacy, education, and enforcement resources. Sole (local LI) provider of private fair housing advocacy agency lacks adequate staff (need for full-time trained attorney and increased investigative staff) for more aggressive auditing of market practices, advocacy and enforcement at the local, state and federal level;
- › Lack of promotion of greater awareness internally and for public benefit as to means and resources available to challenge fair housing violations and means to challenge discrimination;
- › Lack of consistent education for all government departments to educate staff and encourage use of available resources to challenge unlawful discrimination.
- › Failure to promote the need for documenting and reporting illegal housing discrimination (to LIHS and/or appropriate government enforcement agencies).
- › Need to promote fair housing training and need to mandate reporting of discrimination by all federally supported governmental and subcontracted non-profit agencies/agents/grantees.
- › Lack of publicity/advertising campaign to link unsuspecting or educated victims of discrimination to useful resources.

- › Lack of education about fair housing rights and ability to link with resources if discrimination suspected;
- › Adequate, consistent funding and stability for the CDBG Program.

Suffolk County Human Rights Commission

The Executive Director of the CDA contacted Dawn Lott, Executive Director of the Suffolk County Human Rights Commission to discuss the CDA's initiatives to update the AI and to request input from the SCHRC regarding fair housing complaints and issues. According to SCHRC records, 43 complaints were filed with the agency from 2015 to 2019 under Suffolk County's Human Rights Law. The majority of these cases were withdrawn or there was a failure to pursue.

4

Identification of Impediments to Fair Housing Choice and Actions Implemented to Overcome Identified Impediments

The crux of an analysis of impediments is a review of impediments to fair housing choice, assessment of how those conditions affect fair housing choice, and an evaluation of actions that have or could be undertaken to overcome the impediments. The process used to identify impediments was multi-tiered and was based upon the methodology highlighted in **Chapter 1**. Many of the identified impediments are common throughout Long Island, the New York metropolitan area, and the United States, while others are specific to the Town of Islip. In addition, certain protected classes are mentioned in particular impediments. This does not imply that only members of these protected classes are adversely affected by the impediment. Rather, it means that, in researching a particular impediment, its

effects on a specified group(s) have been found to be more pronounced and/or readily detectable in Islip.

The following provides the impediments to fair housing choice in the Town of Islip and the actions that have or could be implemented to overcome such impediments.

Impediments to Fair Housing Choice and Actions to Overcome Impediments

The previous *Analysis of Impediments* concluded that there were five impediments to fair housing within the Town of Islip that needed to be addressed:

1. High Cost of Housing and/or Land;
2. Fair Lending Policies, Practices, and Disparities;
3. Overall Discrimination in the Local Housing Market;
4. Deficiencies in the Existing Housing Stock/Limited Affordable Rental and Specialized Housing and Funding Options, and;
5. Minimal Understanding of Fair Housing Rights, Requirements, and Responsibilities, Especially Relative to the Specialized Needs of Persons with Disabilities.

This study expands upon the 2015 analysis and, based on the data presented in **Chapters 2** and **3**, as well as outreach to housing providers and advocates as described in **Chapter 1**, has identified the following impediments. Each of the following impediments is followed by a description of the impediment and actions to overcome it.

Impediment #1: High Cost of Housing and/or Land

Impediment:

The first impediment previously identified was the high cost of housing and/or land in the Town. Factors cited as contributing to the high cost of housing and/or land included: lack of suitable undeveloped land, high land and construction costs, high property tax burden (especially on low- and moderate-income households), and high homeownership and rental costs. In 2020, these factors continue to contribute to the high cost of housing and/or land in the Town.

- › **Lack of suitable undeveloped land** – The Town of Islip is primarily developed, with little suitable undeveloped land remaining (some of the remaining undeveloped land contains environmentally-sensitive resources). The result is that it is challenging not only to construct affordable units, but housing in general.
- › **High land and construction costs** – The relatively limited supply of land and the high demand for new housing in the Town results in higher land costs, particularly for suitable undeveloped land. Further, an obstacle common to all communities on Long Island is the

high cost of construction. The Town as a whole has been designated a high construction cost area by HUD. The increased cost of development in the Town results in higher per unit costs and, therefore, limits the opportunities for construction of affordable housing units.

- › **High property tax burden** – According to the New York State Commission on Property Tax Relief, New York State has among the highest local taxes in America, substantially above the national average. Property taxes account for most of the local taxes levied outside of New York City, especially school taxes. In the Town of Islip, school taxes, on average, represent 68 percent of local taxes (as per the 2018/2019 tax rate). Because high taxes reduce the net income a family has to spend toward mortgage principal and interest, families may have to limit their choices of housing, especially low- and moderate-income working families, and seniors on fixed incomes. In addition, high property taxes often result in higher area rents, since landlords need higher rents in order to pay their fixed costs.
- › **High homeownership and rental costs** – The Nassau-Suffolk MSA has one of the highest median family incomes in the State. Consequently, the Town of Islip and Suffolk County have some of the highest median home values in New York State. The high price of homes, even those considered “starter” homes, is a substantial impediment to homeownership. Rents in the Town of Islip and Suffolk County are also very high. High rental costs severely limit housing choice for families of low- and moderate-incomes, including families with children, the elderly, and young adults who grew up in the region.

Actions to Overcome the Impediment:

Continue assisting in the financing of affordable housing projects.

Continue to work to increase the supply of affordable rental units throughout the Town, particularly large size units for low and extremely low-income families, by encouraging developers to construct affordable rental housing via the Town’s inclusionary zoning regulations.

Continue to use/re-use under-developed, under-utilized, and in-fill sites for the construction of affordable housing.

Offer incentives to eligible first time homebuyers through the New York State First Time Homebuyers property tax exemption, which provides a limited tax exemption (on local, but not county or school taxes) for first time homebuyers.

Increase efforts to provide housing, especially affordable housing, on publicly- owned (e.g., Town, County, State) lands that become available or are deemed a surplus.

Prioritize affordable housing projects in areas with high housing cost burdens.

Prioritize affordable housing projects serving populations identified as having a high cost burden, specifically, elderly, disabled, and the growing disabled population with non-physical disabilities.

Impediment #2: Fair Lending Policies, Practices, and Disparities

Description of Impediment:

An additional area that was previously identified as an impediment to fair housing choice was fair lending practices. Since that time, much has changed in the housing industry, especially as it relates to lending practices. Discriminatory lending practices and predatory lending locally, regionally, and nationally resulted and continue to result in serious short- and long-term fair housing impacts.

A report by the National Center for Suburban Studies examined mortgage loans by place on Long Island and found that there is significant variation in the rate at which mortgages are made, with some communities having substantially more originations relative to the size of their housing stock than others. In summary, the report found that “racial disparities exist at the individual and neighborhood levels on Long Island.”

Based on an examination of HMDA data Whites and Asians had the highest percentages of loan originations (63.0% and 61.9% respectively) and Hispanics or Latinos and Blacks or African-Americans had lower rates of loan originations (56.9% and 52.9% respectively). Similarly, White and Asian applicants had lower rates of loan denials (14.4% and 15.8% respectively) than Hispanic or Latino applicants and Black or African-American applicants (19.2% and 22.6% respectively).

The percent of FHA, FRS/RHS, VA, conventional home purchase, refinancing, and home improvement loans denied in each case was higher for those majority minority areas as compared to the Town-wide percentage (between approximately two to 13 percent higher).

Income level data indicate that, as incomes in Nassau and Suffolk Counties increased, the percent of loans denied decreased with the largest rate (34.4%) of denied applications going to those who earn less than 50 percent of MSA median income.

Predatory lenders, home improvement scams, and fraudulent house selling schemes can target properties in minority neighborhoods, people with low incomes and problematic credit histories, people of color, or people with limited English language proficiency, as well as elderly and disabled homeowners. Combating these practices is extremely difficult, as they often involve multiple real estate operators, mortgage brokers, appraisers, and lenders, making the gathering of evidence extremely complex. **Chapter 3** of this report presents a detailed analysis of lending practices and trends in the Town, Suffolk County, and Long Island. In general, persons applying for loans in higher income, non- minority areas have a much higher likelihood of obtaining mortgage approval than persons applying from lower income, minority areas. Across all income ranges, Whites have a higher likelihood of obtaining mortgage approvals than do other racial groups.

The fact that housing produced by the CDA and its non-profit partners has experienced minimal foreclosures argues in favor of their policies to totally avoid sub-prime and adjustable rate mortgages and should be followed in the private lending sector.

Actions to Overcome the Impediment:

- › Continue to work with fair housing advocates, such as LIHS and LIHP, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing and its benefit to the community. This outreach action could include:
 - Holding an annual Town-wide fair housing forum.
 - Educating the public about predatory lending practices.
- › Continue to conduct real estate/lending testing programs, whether conducted through a local program, or as part of a nationwide testing program, and share findings with HUD.
- › Expand efforts to make individuals and housing-related organizations aware of local HUD-approved housing counseling/financial education, including:
 - Requiring that all homebuyers receiving federal subsidies complete HUD-approved housing counseling.
- › Encouraging those typically targeted by predatory lending (i.e., minorities and lower-income individuals) to seek financial counseling before they submit a mortgage loan application.
- › Work with LIHS and other fair housing organizations to bring predatory lending operations to the attention of the New York State Attorney General, United States Attorney General, and local District Attorneys.

Impediment #3: Overall Discrimination in the Local Housing Market

Description of Impediment:

Based upon data and research on the local and regional levels, including focus on historic and current development patterns/concentrations of minority and lower income populations, discrimination studies/surveys for the region, recent fair housing complaints, and surveys conducted by the Town of Islip, overall discrimination in the local housing market remains an impediment to fair housing choice in the Town of Islip. Discrimination in the Long Island housing market based on race and ethnicity was extensively investigated and documented in a recent (November 2019) expose by Newsday. Over a three-year period, Newsday tested 93 Long Island real estate agents and analyzed more than 5,700 real estate listings. The investigation found widespread evidence of unequal treatment by real estate agents on Long Island. The complete expose can be found here:

<https://projects.newsday.com/long-island/real-estate-agents-investigation/> .

After the Newsday investigation was published, the Long Island Board of Realtors (LIBOR) and the New York State Association of Realtors overhauled their fair-housing classes and programs and brought in new trainers.

In the wake of the Newsday expose, the New York State Board of Real Estate announced new regulations to help combat discriminatory actions and ensure New Yorkers understand their rights. The regulations, which go into effect June 20, 2020, require real estate brokers to provide disclosures to prospective buyers, sellers, renters and landlords about antidiscrimination laws and prominently display information on how to file a complaint with the state. Real estate brokers must retain proof for three years that they provided the disclosures. The regulations also require groups that provide state-mandated fair-housing training to make audio and video recordings of their classes.

- › *Racial and economic segregation today* – Due to a number of factors, segregated housing patterns developed throughout Long Island and in the Town of Islip. Specifically, Bay Shore, Brentwood, Central Islip, and North Bay Shore have evolved into areas with concentrations of racial and ethnic minorities (in addition, these areas contain concentrations of low- and moderate-income families).
- › *Fair housing complaints* – Although analyzing complaints brought by those who believe that they have been victimized by illegal discrimination cannot provide a comprehensive picture of the level of discrimination, these grievances can provide a snapshot of some of the barriers that may be impeding fair housing choice in Islip. As highlighted in **Chapter 3**, over the past five years there have been 75 complaints regarding fair housing discrimination in the Town of Islip, based upon complaints (both formal and informal) received by the Suffolk County Human Rights Commission and Long Island Housing Services. Complaints based on disability were the most frequent basis for housing discrimination, followed by source of income and race.
- › *Fair Housing Equity Assessment* – The *Implementation Plan for Sustainable Development in the New York* identified a variety of factors that serve as impediments to the achieving of fair housing within the region including:

- Clusters of minority populations can be traced both to historic patterns of discrimination and to locational preferences of more recent immigrants.
- Discrimination in renting and sales
- Discrimination based on source of income

Actions to Overcome the Impediment:

Continue to work with fair housing advocates, such as LIHS and LIHP, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing, its benefit to the community, and legal requirements and responsibilities. This outreach action could include:

- › Outreach to the public to provide information on affordable housing programs and opportunities.
- › Outreach to tenants regarding availability of programs, their rules, and local rent office locations where rent information or redress regarding rent increases or harassment can be sought.
- › Publishing all fair housing brochures in English and Spanish.
- › Continue to work with groups that deal with minority issues and housing discrimination, such as Adelante of Suffolk County, Central Islip Civic Council Inc., and Long Island Housing Service.
- › Continue to work with groups and organizations that are dedicated to fair housing assistance for people with special needs or who are victims of housing discrimination.
- › Continue to work with the Town of Islip Anti-Bias Task Force, Suffolk County Inter-Faith Anti-Bias Task Force, and the Suffolk County Human Rights Commission on fair housing and discrimination issues.
- › Continue to conduct real estate/lending testing programs, whether conducted through a local program, or as part of a nationwide testing program, and share findings with HUD.
- › Continue to track fair housing complaints and foreclosure activity and evaluate any identifiable patterns.
- › Investigate further those areas where there is a concentration of fair housing complaints.
- › Develop an affirmative marketing program for housing opportunities that provides outreach to income- and mortgage-eligible households looking for homeownership, with a focus on the segments of the population (e.g., low- and very-low income households, especially minorities within those income groups) that may be less likely to apply for affordable housing. Require that all developers involved with housing funds provide an affirmative fair housing marketing plan.
- › Update the Town's Fair Housing Law.

Impediment #4: Deficiencies in the Existing Housing Stock/Limited Affordable Rental and Specialized Housing and Funding Options

Description of Impediment:

Conditions of some of Islip's housing stock, including its age, degree of substandardness, overcrowding, and presence of lead-based paint, combine to act as an impediment to fair housing choice, especially in the minority and lower-income areas of Bay Shore, Brentwood, Central Islip, and North Bay Shore.

- › Age of existing housing stock – Approximately 78.5 percent²² of the Town's present housing stock was built before 1980. New construction permits have trended downward since 1998 and fell off precipitously in 2009. The largest concentrations of housing dating to the 1950s and 1960s are in Brentwood and West Islip, where three-quarters of the housing was built during that 20-year period. At 60 years or older, major repairs can be expected and considerable on-going maintenance is required to prevent the housing from deteriorating. Many low- and moderate-income homeowners in Islip can barely afford the ordinary carrying costs of their homes – taxes, insurance, mortgage payments, and utilities – and would be pressed to pay for unexpected repairs.
- › Presence of lead-based paint – Correlated with the age of much of the housing in Islip is the presence of lead-based paint. Lead is a highly toxic substance that was banned for use in paint in 1978. It can cause irreversible brain damage in children less than six years of age. While young children can get lead poisoning by eating paint chips, anyone can get lead poisoning from ingesting or inhaling lead dust created when paint is deteriorating, or when it is removed or disturbed. Approximately 78.5 percent housing units in the Town of Islip were built before 1980 (per the 2015 ACS); housing units built after 1979 make up only approximately 21.5 percent of the Town. The housing units built before 1979 are at a greater risk of containing lead-based paint and the cost of rehabilitating these units is higher than for units built after 1979.
- › Limited diversity of housing stock – Islip's housing stock, built predominantly in the 1950s and 1960s, reflects a demographic distribution that no longer exists as detached single-family homes continue to account for an overwhelming majority of reported housing units (75.8 percent). Further, homeownership remains the predominant tenure in the Town, with 77.6 percent of all occupied housing units owner-occupied. Finally, 72.5 percent of all housing units are larger units (i.e., with three or more bedrooms). Therefore, the housing stock is much less diversified than the population and cannot satisfy all aspects of demand, especially with regard to affordable rental units (as evidenced by the widespread willingness of individuals within the Town to rent substandard accessory and/or illegal apartments). In addition, there currently are limited affordable rental and specialized housing (e.g., disabled persons, large families, senior citizens) options in the Town. The New York State Division of Housing and Community

²² All percentages are sources from the 2018 5-Year American Community Survey Table DP04

Renewal Statewide Affordable Housing Needs Study, New York City Suburban Region Regional Report documented the results of a series of focus group meetings with local officials and housing experts.[1] Communities in the region agreed that there is an insufficient amount of affordable rental housing and much of the existing affordable units are of inadequate quality. While the Town of Islip includes a range of assisted housing opportunities and assistance – such as Section 202, Section 8, Section 236, tenant-based programs, assisted and public housing, and moderate- and low-income apartments – there are long waiting lists for such housing and assistance. Further, the majority of assisted housing opportunities within the Town are homeownership and not rental.

Although there are a number of not-for-profit community development and housing organizations that work in Islip communities, except for the Long Island Housing Partnership and the Community Development Corporation of Long Island and Habitat for Humanity of Suffolk County, the ability of these organizations to develop affordable housing and affirmatively promote fair housing practices is limited. This limited capacity of some not-for-profits puts a greater strain on the Town and those not-for-profits, such as LIHP and CDC of Long Island, which do have the capacity to develop and promote fair housing. Exacerbating the lack of affordable rental options and the limited capacity of some not-for-profit community development and housing organizations, is the limited overall amount of funding available for affordable housing and community development (for the Town, not-for-profits, and for-profit developers). The HUD CDBG program provides funds for many community development and redevelopment activities including acquisition of sites that may be utilized for housing or other development and housing improvement programs in income eligible areas, but does not directly fund new affordable housing. These limitations further impede the ability to develop and promote fair housing, especially given the significant increase in demand for affordable housing and housing services following the housing market crash and economic crisis.

Actions to Overcome the Impediment:

- › Continue to utilize CDBG and related funds for residential rehabilitation of homeowner and rental housing units.
- › Continue to replace abandoned and deteriorating housing with new construction, to the extent possible.
- › Continue to test for lead-based paint, coordinate testing information with the County Department of Health, and enforce lead-based paint abatement.
- › Continue to proactively target code enforcement in areas with older housing stock.
- › Continue to work to increase the supply of affordable rental units throughout the Town, particularly large size units for low and extremely low-income families, by encouraging developers to construct affordable rental housing via the Town's inclusionary zoning regulations.
- › Continue to utilize Federal, State, and local funding programs to help increase housing stock for senior citizens, large families, and disabled persons.

^[1] New York City Suburban Region Report. Office of Policy Research and Development, September 2008.

- › Continue to provide financial assistance to LIHS and LIHP and other not-for-profit housing organizations that assist the Town in affirmatively furthering fair housing.
- › Continue to fund the Home Sharing Program.
- › Work with not-for-profit organizations and Suffolk County to identify other sources of financing to leverage diminishing grant funds and encourage such not-for-profits to apply to foundations and other nongovernmental sources for project funding.
- › Undertake an analysis of housing needs, perhaps as part of an update to the Comprehensive Plan, to determine the actual type and amount of housing that is needed in the Town to satisfy its current and future residents.

Impediment #5: Minimal Understanding of Fair Housing Rights, Requirements, and Responsibilities, Especially Relative to the Specialized Needs of Persons with Disabilities

Description of Impediment:

Although education regarding fair housing rights is currently undertaken in a variety of ways in the Town and County, a substantial barrier to fair housing choice is the general lack of knowledge of fair housing rights, requirements, and responsibilities. The average person who thinks they have been victimized by fair housing discrimination may not know where to turn. Further, a person may not even know that he/she has suffered housing discrimination. Similarly, many landlords, real estate agents, and housing providers do not fully understand their responsibilities with regard to fair housing.

Of the protected classes, disabled persons in particular need specialized housing to ensure that they have access to their dwelling unit and can navigate their unit once inside. The lack of understanding by landlords, property owners, and individuals of what are the specialized needs of disabled persons and how to fulfill those needs is one of the most common impediments to providing fair housing for disabled persons. Although there are a number of programs geared to persons with disabilities within the Town of Islip, deficiencies remain, especially as they relate to reasonable accommodations and Americans with Disabilities Act (ADA) compliance.

- › Reasonable Accommodations – The Fair Housing Act makes it generally unlawful to refuse to make a “reasonable accommodation,” which is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling.²³ The requested accommodation may be denied if it would impose an undue financial and administrative burden on a housing provider, or would fundamentally alter the nature of the provider’s operations.²⁴
- › ADA Compliance – The American’s with Disabilities Act (ADA), Title II, requires that a public entity must reasonably modify its policies, practices, or procedures to avoid discrimination. However, if the public entity demonstrates that the modifications would fundamentally alter the nature of its service, program, or activity, it is not required to make the modification.²⁵ Title III of the ADA prohibits discrimination on the basis of disability in places of public accommodation and commercial facilities (businesses and nonprofits). The ADA does not cover residential private apartments and homes which are strictly residential.²⁶

²³ Reasonable Accommodations Under the Fair Housing Act, Joint Statement of the Department of Housing and Urban Development and the Department of Justice, May 17, 2004.

²⁴ Ibid.

²⁵ ADA Title II Technical Assistance Manual. <http://www.ada.gov/taman2.html>.

²⁶ Americans with Disabilities Act Questions and Answers.

Actions to Overcome the Impediment:

Continue to work with fair housing advocates, such as LIHP and LIHS, and others to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and others about fair housing and its benefit to the community. This outreach action could include:

- › Holding an annual Town-wide fair housing forum.
- › Outreach to tenants regarding availability of programs, their rules, and local rental office locations where grievances can be brought.
- › Outreach to developers, building owners, landlords, condominium association officers and their management firms, and cooperative boards regarding the needs of disabled persons, including HUD visitability standards and “reasonable accommodations.”
- › Enhance existing efforts to share information related to compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) with businesses, developers, property owners, and the local media through the distribution of educational materials and through training opportunities.
- › Update the Town’s Fair Housing Law.
- › The CDA will promote visitability for all development projects it funds, especially new construction.

Again, it should be highlighted that the discussion of impediments and actions to overcome impediments in this chapter is based upon the extensive analyses and evaluations of data and information that is presented in Chapters 2 and 3 of this report.

Other Recommendations:

Based upon the review of local land use and housing policies and plans presented in Chapters 2 and 3, three additional actions are recommended that, although not directly actions to overcome impediments, would contribute to affirmatively furthering fair housing in the Town of Islip.

1. Update Town Comprehensive Plan – Due to the age of the last Town- wide comprehensive plan (1978), it is recommended that the Town’s Comprehensive Plan be updated, with specific analysis, goals, objectives, and actions related to fair housing, incorporating input from all Town departments and agencies.
2. Update Town Comprehensive Homeless Assistance Plan – Due to the age of the Town’s homeless assistance plan (1989), it is recommended that the Town’s Comprehensive Homeless Assistance Plan be updated.
3. Revisit Town Fair Housing Law – Due to the age of the Town’s fair housing law, it is suggested that it be revisited and revised to reflect current necessary protections, Federal, State, and County laws, and inflation with regard to the potential penalties.

5

Conclusions

Monitoring Performance

It is expected that the *Analysis of Impediments* will be fully integrated into the annual action plan review process. On an annual basis, the Town will review the impediments to fair housing choice and the actions to overcome those impediments and integrate that into the Annual Action Plan submitted to HUD. The Annual Action Plan will be made available to interested persons and will allow them the opportunity to comment on the Town's performance prior to submitting the documentation to HUD.

Further, in conjunction with its preparation of a Consolidated Strategy and Plan every five years, the Town will review the *Analysis of Impediments* in detail, looking at policies, practices, and procedures that affect the location, availability, and accessibility of housing. As necessary, the Town will revise the specific action steps and implementation activities to ensure a proactive, strategic plan to affirmatively further fair housing.

Conclusion

The Town of Islip is committed to providing fair and affordable housing opportunities for all of its residents and will continue to make efforts toward eliminating fair housing impediments through the recommendations and suggested actions discussed in Chapter 4 of this Analysis of Impediments.

Appendix A – Fair Housing

Appendix

Appendix A – Fair Housing

History of Fair Housing Law

The history of fair housing legislation in the United States is complex and intertwined with civil rights legislation. Dating back to 1866, the laws reflect a progression of extended protections, paralleling social changes over a period of 140 years. Attempts to portray fair housing law in this document are intended simply to provide a summary of some of the most influential legislation in the arena. This section is by no means a comprehensive listing of fair housing legislation, nor is it an exhaustive review of the law and its nuances. Such an endeavor is beyond the scope and legal competency of this project.

What follows therefore are numerous legislative safeguards that have been introduced into the fair housing arena in an effort to help ensure that people are not discriminated against in their search for housing.

Federal Fair Housing Laws

1. Civil Rights Act of 1866

This was the first Act to guarantee property rights to all United States citizens. Section 1981 (a) provides that:

All persons within the jurisdiction of the United States shall have the same right in every State and Territory to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens, and shall be subject to like punishments, pains, penalties, taxes, licenses, and exactions of every kind, and to no other.

Section 1982 (a) provides that:

All citizens of the United States shall have the same right in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold and convey real and personal property.

Essentially, this is the earliest legislation that prohibits race or color as a factor in the housing market. Its sections apply to state, local, and private discrimination. They contain no exemptions as to the type of property. That is, unlike the Fair Housing Act of 1968, the Civil Rights Act of 1866 does not exclude certain properties such as the sales or rentals of owner-occupied housing. Some regard a shortcoming of the Civil Rights Act to be the fact that only racial discrimination is prohibited. Discrimination based on sex, family status, disability, etc. is not included. Plus, protections are limited to United States citizens.

While the Civil Rights Act of 1866 endeavored to prohibit discrimination, it was never fully enforced by the Federal government. It was not until the civil rights movement of the 1960s

that Federal intervention began to change a system of residential segregation based on racial discrimination. That it was never fully enforced may in part be due to:

- › The environment at the time of its passage;
- › The fact that law places the burden on the plaintiff in that they are obligated to pay court costs; and,
- › Because damages are capped at \$1,000.

2. Title VI of the Civil Rights Act of 1964

In the history of the United States, the Civil Rights Act of 1964 is the most comprehensive civil rights legislation. It protects constitutional rights in public facilities and public education and prohibits discrimination in federally assisted programs. With respect to the prohibition of discrimination in federally assisted programs, Section 601 of Title VI, Nondiscrimination in Federally Assisted Programs, specifically states that:

No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Administration of Federal assistance programs must be conducted in compliance with Title VI of the Civil Rights Act of 1964. Failure to comply may result in termination of funding to local jurisdictions. As with Executive Order 11063, conventionally financed housing is excluded from this Act. The Act affects only federally assisted programs, such as those administered by the Veterans Administration (VA) and the Federal Housing Administration (FHA).

HUD's Fair Housing and Equal Opportunity Office investigates complaints related to this Act. Complaints are to be filed within 180 days of the alleged discrimination.

3. The Fair Housing Act - Title VIII of the Civil Rights Act of 1968, as Amended

Title VIII of the Civil Rights Act of 1968 prohibits discrimination in the sale and rental of most housing and prohibits racially discriminatory lending practices. Ordinarily, this Act is cited as the Fair Housing Act. Its provisions extend to agents, brokers, and owners. It states that it is against the law because of race, color, national origin, religion, and sex to:

- › Refuse to rent or sell housing
- › Refuse to negotiate for housing
- › Set different terms, conditions or privileges for the sale or rental of housing
- › Advertise that housing is available only to persons of a certain race, color, national origin, religion or sex
- › Steer, i.e., make housing unavailable or deny that housing is available
- › Blockbust, i.e., for profit, persuade owners to sell or rent by telling them that minority groups are moving into the neighborhood
- › Deny or make different terms or conditions for a mortgage, home loan, insurance, or other real estate related transaction
- › Directly or assist others to threaten, coerce or intimidate anyone exercising a fair housing right.

This Act applies to almost all housing sold or rented in this country, including:

- › Single family homes owned by private persons when a real estate broker and/or discriminatory advertising is used to sell or rent the home
- › Single family homes not owned by private persons (such as corporations or partnerships) even if a broker is not used to sell or rent the house
- › Multi-family dwellings with five or more units, including rooming houses
- › Multi-family dwellings with four or less units, if the owner does not live in one of the units.

Certain properties are excluded, such as noncommercial housing run by religious organizations and private clubs that limit occupancy solely to members.

The concept of "affirmatively fair housing marketing" is emphasized by this Act. Specifically, the law directs all participants in HUD programs to develop these marketing plans in order to attract buyers and renters of similar income levels to the same housing market, regardless of race, color, religion, sex, or national origin.

Although the Fair Housing Act is a landmark decision, its effectiveness is severely limited by the following factors:

- › HUD has no capacity to issue fines or sanctions, it can only conciliate between two-parties
- › The United States Department of Justice (DOJ) can sue real estate entities that demonstrate a pattern and practice of discrimination, but it can seek no criminal penalties
- › Although discrimination victims can bring civil action in the United States District Court, the burden of proof remains with the victims.

Persons must file an administrative complaint within one year of the alleged housing discrimination. To file a Federal civil court action, there is a two-year time limit.

4. Architectural Barriers Act of 1968

The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain Federal funds after September 1969 must be accessible to and useable by handicapped persons.

5. Section 3 of the Housing and Urban Development Act of 1968

Section 3 of the Housing and Urban Development Act of 1968 provides for economic opportunities for low- and very low-income persons. The objectives of Section 3 are: (1) to use HUD program funds to provide a springboard for residents to become economically empowered through direct participation in construction and other activities designed to physically improve and revitalize their neighborhoods, and (2) to anchor Departmental efforts to strengthen communities, promote individual responsibility and reduce dependency on Federal assistance such as welfare and housing subsidies.

6. Section 504 of the Rehabilitation Act of 1973, as Amended

This was the first civil rights legislation to protect the constitutional rights of people with disabilities by prohibiting discrimination against those with disabilities. Section 504 of the Act states:

No otherwise qualified handicapped individual in the United States, as defined in section 7(6), shall, solely by reason of his handicap, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Its jurisdiction, nonetheless, is limited as it applies solely to programs conducted by Federal agencies, those receiving Federal funds, such as colleges participating in Federal student loan programs, Federal employment, and employment practices of businesses with Federal contracts. Private funding is excluded.

While this legislation pertains to various domains including education, employment, and health it also impacts housing issues. Principally, Section 504 contains design requirements for public housing or assisted housing that is federally funded new construction or substantially rehabilitated after July 1988. This is multi-family housing.

New construction projects that are covered contain five or more units in the same project. Substantially rehabilitated projects that are covered to the same extent as new construction projects are those with fifteen or more units where the cost of the alteration is seventy-five percent or more of the replacement cost of the completed facility. Rehabilitated projects that do not meet the substantial alteration threshold ought to be made accessible to the extent possible if they contain five or more units.

Federally assisted housing includes housing funded through grants, loans, and mortgage insurance. For this type of housing, the legislation states that certain percentages of the housing should be fully accessible to persons with:

- › Mobility impairments (five percent or at least one unit)
- › Visual and/or hearing impairments (additional two percent or at least one unit).

Full accessibility must be realized for new construction and substantially rehabilitated projects. Building spaces and elements impacted are parking (if provided), building entrance, common spaces, interior spaces, controls, as well as routes to and within living room, dining room, bedrooms, kitchens, bathroom (one minimum), laundry, terrace, patio, balcony, and garage. Detailed construction specifications must be met to render kitchens and bathrooms accessible. Accessible units should be distributed throughout projects and sites and made available in a variety of sizes and amenities.

Furthermore, it grants the right to request and receive reasonable accommodations and modifications at no cost to the renter. Reasonable accommodations may be in the form of physical or policy changes, and should be undertaken unless these changes place an undue financial hardship on the landlord.

HUD is responsible for enforcing regulations related to Section 504, but the latter may also be enforced through private lawsuits. Thus, individuals who are discriminated against may file a complaint with HUD or sue in Federal court.

7. Title I of the Housing and Community Development Act of 1974, as Amended

HUD's Community Development Block Grant (CDBG) program was established and is governed by Title I of the Housing and Community Development Act of 1974. The introduction of the CDBG program in 1974 signaled a move away from individual

categorized Federal development assistance programs towards the block grant model, which gives communities broad latitude in using funds for a variety of development activities. Section 109 prohibits discrimination on the basis of race, color, national origin, sex, or religion in programs and activities receiving financial assistance from the CDBG program.

8. The Age Discrimination Act of 1975, as Amended

The Age of Discrimination Act of 1975 prohibits discrimination on the basis of age in programs or activities receiving Federal financial assistance, directly or through contractual, licensing, or other arrangements use age distinctions or take any other actions which have the effect, on the basis of age of:

- › Excluding individuals from denying them the benefits subjecting them to discrimination under, a program or activity receiving Federal financial assistance; or,
- › Denying or limiting individuals their opportunity to participate in any program or activity receiving Federal financial assistance.

9. Home Mortgage Disclosure Act (HMDA) of 1975

Certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions are impacted by the Home Mortgage Disclosure Act (HMDA). These institutions must meet explicit reporting criteria (e.g., location, asset size, and number of home loans) before they are required to complete a HMDA Loan Application Register (LAR). Institutions report data about home purchase and home improvement loans they originate or purchase, or for which they receive applications.

From the LARs, aggregate lending data is compiled annually for each Metropolitan Statistical Area (MSA). The Federal Financial Lending Institutions Examination Council prepares disclosure statements and various reports by institution for each MSA reflecting lending patterns by location, age of housing stock, income level, sex, and racial traits.

Section 203.1 reveals that the intention of the Act is to provide the public with loan data that can be used to:

- › Help determine whether financial institutions are serving the housing needs of their communities;
- › Assist public officials in distributing public sector investments so as to attract private investment to areas where it is needed; and
- › Assist in identifying possible discriminatory lending patterns and enforcing antidiscrimination statutes.

10. Community Reinvestment Act of 1977 (CRA), as Amended

In the last major wave of activist financial regulation, the Community Reinvestment Act (CRA) was one of the last laws enacted. Since then, the trend has shifted to de-regulation. Some sources assert that it was passed on the belief that banks are chartered by governments to serve public purposes, inclusive of community credit need. Unlike ordinary businesses, banks benefit from deposit insurance, access to central bank credit, government examinations and seals of approval. Banks exists not simply to take money out of a community in which they operate, but to put money back in the community.

While the rationale for its passage is debatable, there is no debate over the obligation that it places on Federal financial regulatory agencies to encourage regulated financial institutions, be they state or federally chartered, to help meet the credit needs of their local communities. This includes low- and moderate-income neighborhoods. Furthermore, community lending should take place in a manner that is consistent with safe and sound operations. For example, no lending institution can be expected to make loans to persons with poor credit ratings.

With respect to CAA, the Federal financial regulatory agencies are the Federal Reserve, Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of Currency (OCC) and Office of Thrift Supervision (OTS). Regulated financial institutions are FDIC insured banks, savings banks, and savings and loan associations.

It is noteworthy that credit unions and private mortgage companies are not listed as regulated financial institutions. This is particularly troubling in Texas as 49 percent of all home loans are made by mortgage companies, which are not subject to oversight and examination of lending records in low-income communities under the CAA. Meeting the credit needs of low- and moderate income communities may be negatively affected if mortgage companies are not regulated to do as such.

Regulated financial institutions are judged according to three areas: lending, service and investment. They receive one of four ratings: outstanding, satisfactory, needs to improve or substantial non-compliance. Institutions that receive "needs to improve" or "substantial non-compliance" ratings may have their applications for merger or branches denied. For most institutions, the ability to merge or open up branches is critical to maintain their competitive edge.

A 1989 amendment to this law, the Financial Institution Reform, Recovery, and Enforcement Act, strengthens the CAA by requiring more detailed evaluations of performance of institutions and making banks' ratings available to the public.

11. Fair Housing Amendments Act of 1988

The 1988 amendments expand the number of protected classes, establish requirements for design and construction, create new enforcement procedures, and add an exemption to provisions barring discrimination. First, the amendments add handicap and familial status to the list of persons protected from discrimination in any sale or rental of housing. Handicap means a physical or mental impairment that substantially limits one or more of an individual's major life activities. This includes wheelchair users; visually impaired persons; persons limited by emotional problems, mental illness, or retardation; alcoholism; and, difficulties associated with old age. Familial status means families with children under the age of eighteen. This includes children living with legal custodians or an adult designated to care for the children; pregnant women; and, people in the process of securing custody of children such as adoption. Second, the amendments establish requirements for the design and construction of new rental or for sale multi-family housing to ensure a minimum level of accessibility for persons with disabilities. This impacts private and federally funded housing. Section 804(f)(3)(c) of the Act expressly requires that certain multi-family dwellings units designed and constructed for first occupancy on or after March 13, 1991 shall be designed and constructed in a manner that includes:

- › Accessible building entrance on an accessible route
- › Readily accessible public and common areas
- › Doors wide enough for disabled persons in wheelchairs
- › Accessible routes into and through the dwelling
- › Accessibly located light switches, electrical outlets, thermostats, and other environmental controls
- › Reinforced bathroom walls to allow later installation of grab bars
- › Ample space in kitchens and bathrooms for individuals in wheelchairs to maneuver.
- › Covered multifamily dwelling units are:
 - Dwelling units in buildings consisting of four or more units served by one or more elevators, or
 - Ground floor dwelling units in other buildings of four or more units.

Third, enforcement power of the Federal government is augmented. HUD's investigation and conciliation role is expanded into the enforcement arena, in part by incorporating administrative law judges into the enforcement mechanism of HUD. These judges have the authority to hear and decide cases of alleged housing discrimination, as well as to award punitive damages. The Act also revises and expands the jurisdiction of the DOJ to bring suit on behalf of victims in Federal district courts.

Finally, the amendments create an exemption to the provisions that bar discrimination based on familial status. An exempt property will not violate the Fair Housing Act if it excludes families with children provided that a housing development qualifies as housing for persons age 55 or older. Clarity was given to the latter when the Housing for Older Persons Act of 1995 determined that a housing development qualifies as housing for persons 55 years of age or older when at least 80 percent of its occupied units have at least one occupant who is 55 years of age or older. Owners of the exempt property must also publish and follow policy and procedures demonstrating intentions to become housing for persons 55 years or older.

12. Title II of the Americans with Disabilities Act of 1990

Title II of the Americans with Disabilities Act (ADA) prohibits discrimination against persons with disabilities in all services, programs, and activities made available by State and local governments. The DOJ has coordination authority for the ADA in accordance with Executive Order 11250.

Recall that Section 504 of the Rehabilitation Act of 1973 applies solely to federally owned or financed multi-family projects with five or more units. The ADA does not replace Section 504, but in situations where the ADA affords more protection (e.g., privately owned residential housing with less than five units) the ADA standards apply.

For all programs, services and regulatory activities under this Act that relate to state and local public housing, housing assistance and referrals, HUD is the designated agency. As such, HUD often uses administrative hearings to settle disputes. However, the DOJ takes over for HUD whenever a complainant or respondent in a HUD-scheduled administrative proceeding elects to have the matter litigated in Federal court.

13. Title II of the National Affordable Housing Act of 1990, as Amended

The HOME Investment Partnerships (HOME) Program is a Federal entitlement grant program authorized by Title II of the National Affordable Housing Act of 1990, as amended. The program provides annual grants on a formula basis to entitled cities, counties, approved consortia, and states. Local governments receiving HOME funds are called "Participating Jurisdictions" or "PJs". The amount of HOME funds annually available to participating jurisdictions is determined by Congress through passage of the annual Federal budget. HUD is also responsible for management and oversight of the HOME Program. Each PJ is responsible for deciding how HOME funds will be used in its jurisdiction and for daily administration of HOME funds.

The HOME Program is intended to increase affordable housing opportunities, particularly for low-income persons. Specific purposes of the HOME Program are:

- › Expand the supply of decent and affordable housing, particularly rental housing, for low- and very low-income persons.
- › Strengthen the abilities of state and local governments to design and implement strategies for achieving adequate supplies of decent, affordable housing.
- › Provide both financial and technical assistance to HOME recipients, including the development of model programs for affordable low-income housing.
- › Expand and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

Fair Housing-Related Presidential Executive Orders

1. Executive Order 11063 - Equal Opportunity in Housing (1962)

On November 20, 1962, President John F. Kennedy issued Executive Order 11063. Section 101 of the order directs all departments and agencies in the executive branch of the Federal government to take all necessary and appropriate action to prevent discrimination because of race, color, creed, or national origin:

- › In the sale, leasing, rental, or other disposition of residential property and related facilities (including land to be developed for residential use), or in the use or occupancy thereof, if such property and related facilities are:
 - Owned or operated by the Federal Government, or
 - Provided in whole or in part with the aid of loans, advances, grants, or contributions hereafter agreed to be made by the Federal Government, or
 - Provided in whole or in part by loans hereafter insured, guaranteed, or otherwise secured by the credit of the Federal Government, or
 - Provided by the development or the redevelopment of real property purchased, leased, or otherwise obtained from a State or local public agency receiving Federal financial assistance for slum clearance or urban renewal with respect to such real property under a loan or grant contract hereafter entered into; and

In the lending practices with respect to residential property and related facilities (including land to be developed for residential use) of lending institutions, insofar as such practices relate to loans hereafter insured or guaranteed by the Federal Government.

For properties and related facilities provided with Federal financial assistance as described above, all executive departments and agencies, HUD in particular, are directed to pursue appropriate actions permitted by law, including the use of litigation if necessary. Persons or firms found in violation of the executive order's provisions could face civil or criminal action by the United States Attorney General.

A highlight of the order is the creation of a President's Committee on Equal Opportunity in Housing. This committee is authorized to hold hearings, public or private, for compliance, enforcement, or educational purposes.

A deficiency of the order centers on its limited applicability. The order bans discrimination based on race, color, creed, or national origin in housing owned and operated by the Federal government, units that receive Federal assistance and housing that is purchased with federally insured loans. But at the time of its issuance, most housing was conventionally financed. As a result, less than one percent of the nation's entire housing stock and 15 percent of new construction was affected.

2. Executive Order 12259 - Leadership and Coordination of Fair Housing in Federal Programs (1980)

On December 31, 1980, President Jimmy Carter issued Executive Order 12259. The latter revises Section 101 of Executive Order 11063 by adding sex to the list of persons for which discrimination is to be prevented. The mainstay of Executive Order 12259 is its revocation of certain provisions of Executive Order 11063, namely sections that established the President's Committee on Equal Opportunity in Housing, along with its companion powers and duties.

3. Executive Order 12892 - Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing (1994), as Amended

On January 17, 1994, President William J. Clinton issued Executive Order 12892. To affirmatively further the goal of fair housing, this order vests in the Secretary of HUD the primary authority and responsibility for administering housing and urban development programs and activities related to affirmatively furthering fair housing. This includes the processing of complaints alleging actions that may violate the Fair Housing Act. Nothing in this order limits the authority of the U.S. Attorney General, however. Akin to its now defunct predecessor, the President's Committee on Equal Opportunity in Housing, which was established under Executive Order 11063 and subsequently revoked by Executive Order 12259, the President's Fair Housing Council is created by Executive Order 12892. The Secretary of HUD presides over this advisory council. The council shall "review the design and delivery of Federal programs and activities to ensure that they support a coordinated strategy to affirmatively further fair housing. It shall propose revisions to existing programs and activities, develop pilot programs, and activities, and propose new programs and activities to achieve its goals."

Sections of Executive Order 11063 are revised to increase the list of persons protected from discrimination in the sale or rental of housing by adding the categories of disability and familial status. This renders the list of persons protected from discrimination under Executive Order 12892 consistent with that in the Fair Housing Amendments Act of 1988.

4. Executive Order 12898 - Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations (1994)

Executive Order 12898 requires that each Federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

5. Executive Order 13166 - Improving Access to Services for Persons with Limited English Proficiency (2000)

Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all Federally assisted and federally conducted programs and activities.

6. Executive Order 13217 - New Freedom Initiative on Community Based Living (2001)

Executive Order 13217 requires Federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities

Code of Federal Regulations

Each Federal department and agency that is empowered to extend Federal financial assistance to any program or activity by way of grants or loans is authorized to effect provisions of various Acts by issuing rules or regulations. Under Title 24 of the Code of Federal Regulations, HUD issues regulations that provide direction on the administration of federally assisted housing and community development programs. The regulations that follow are those that are applicable to the notion of fair housing choice. By no means is this a complete list of regulations on housing, simply those deemed especially critical to affirmatively furthering fair housing.

24 CFR 91.225

Certifications that jurisdictions are compelled to make to HUD on an annual basis are covered through this regulation. An Affirmatively Furthering Fair Housing (AFFH) certification is included as one of them. The crux of the AFFH certification is that a jurisdiction is maintaining records to support its Affirmatively Furthering Fair Housing efforts. This means that a jurisdiction will conduct an analysis to identify impediments to fair housing choice, take appropriate actions to overcome impediments, and maintain records reflecting analysis and actions.

24 CFR 91.520

This regulation pertains to the submittal of annual performance reports by participating jurisdictions. It covers funds received under the CDBG, HOME, Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) Programs.

Subsection A of the regulation puts forth requirements on the annual review and progress report on the strategic and annual action plans contained in a jurisdiction's Consolidated Plan. The Consolidated Plan is a strategic plan that outlines a jurisdiction's housing and community development needs, ordinarily over a five year period. The performance report is due to HUD within ninety days after the close of a jurisdiction's program year. The report covers specific areas including actions to affirmatively further fair housing. These actions include racial and ethnic status of persons assisted.

For CDBG recipients, subsection C further states that the report shall have a description of the use of CDBG funds and its relationship to priorities and objectives identified in the Consolidated Plan. Changes in program objectives and reasons for the changes must be reported. In an effort to determine activity eligibility, the report ought to include the number of extremely low-income and low-income and moderate-income persons served by each activity. The latter applies when information on income by family size is required to determine the eligibility of an activity.

Subsection D relates to jurisdictions that receive funds from the HOME program. In this instance, the report must also contain:

- › Results from on-site inspections of affordable rental housing assisted under HOME to determine compliance with housing codes and other applicable codes;
- › Assessment of affirmative marketing actions;

- › Assessment of outreach efforts to minority-owned and women-owned businesses; and,
- › Data on the amount and use of program income for projects.

Subsection E applies to jurisdictions that receive HOPWA program funds. The report needs to include the number of individuals assisted and the types of assistance provided.

24 CFR 92.351

Affirmative marketing and minority outreach program requirements under the HOME program are covered by this Act. Affirmative marketing requirements and procedures must be adopted by a jurisdiction for rental and homebuyer projects containing five or more HOME assisted housing units. Affirmative marketing steps should include actions that provide information and attract eligible persons in the housing market area to available housing without regard to race, color, national origin, sex, religion, familial status, or disability. These procedures, nevertheless, do not apply to families in Section 8 tenant-based rental housing assistance or families with tenant-based rental assistance provided by HOME funds.

Minority outreach procedures must ensure the inclusion of businesses owned by minorities and women. Businesses include real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and legal services.

24 CFR 570.205

This regulation affirms that planning activities that consist of all costs of data gathering, studies, analysis, and preparation of plans and the identification of actions that will implement such plans are eligible activities covered by CDBG. Under subsection (a) (vii), the Analysis of Impediments (AI) to Fair Housing Choice is strictly referenced as an eligible activity.

24 CFR 570.206

This regulation applies to program administrative costs that are eligible under CDBG. Subsection C of the regulation allows for the payment of:

- › Fair housing services designed to further the fair housing objectives of the Fair Housing Act;
- › Other fair housing enforcement, education and outreach activities; and,
- › Other activities designed to avoid the undue concentrations of assisted persons in areas containing high proportions of low- and moderate-income persons.

24 CFR 570.303

Under subsection D of this regulation, each CDBG recipient certifies that the grantee will affirmatively further fair housing, and the grant will be conducted and administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act.

24 CFR 570.904

This regulation falls under CDBG performance review requirements. It distinctly refers to Equal Opportunity and Fair Housing review criteria. It maintains that absent independent evidence to the contrary:

- › If a grantee conducts an AI and takes actions to address identified impediments, then HUD will presume that the grantee has met its fair housing certification; and,
- › The grantee will also be presumed to have hiring and employment practices that are compliant with equal opportunity certifications.

In short, this regulation prohibits discrimination in any program or activity funded in whole or in part with CDBG funds. And it encourages the use of minority and women business firms. No statistical level of participation in contracting activities by race, ethnicity, or gender is required, though.

24 CFR 576.57

Additional requirements on the use of ESG funds are contained in this Act. One of these requirements is that a grant recipient make known that the use of facilities and services is available to all persons on a non-discriminatory basis. Procedures must also be adopted that make available to interested persons information concerning the location of facilities and services that are accessible to persons with disabilities.

New York State Fair Housing Law

1. New York State Human Rights Law (1945), as Amended

New York State's comprehensive antidiscrimination statute is known as the New York State Human Rights Law (Article 15 of the New York State Executive Law) and has its genesis in the 1945 Law Against Discrimination, which was the first of its kind in the United States. The State Law has been amended several times, including in 1963 (five years before Congress passed the Fair Housing Act) when Governor Nelson A. Rockefeller signed the Metcalf-Baker Act, amending the New York State Human Rights Law to prohibit discrimination in the private housing market.

Today the New York State Human Rights Law includes all the protected classes covered under Federal law and adds:

- Marital Status
- Sexual Orientation
- Age (18 and older)
- Military Status
- Creed
- Gender Identity
- Gender Expression
- Source of Income (for example: public assistance, Section 8, SSD, SSI, court ordered child support)
- Arrest

The New York State Fair Housing Law also covers a broader portion of the housing market, exempting only:

- › Owner-occupied two-family structures;
- › The rental of rooms in a housing accommodation to people of one sex; and,
- › Housing for older persons (with respect to age and familial status).

The New York State Human Rights Law charges the New York State Division of Human Rights (NYSDHR) to:

- › Investigate and resolve complaints of discrimination aggressively, fairly, and expeditiously;
- › Promote human rights throughout the State through education, conciliation, persuasion, conflict prevention and resolution, and other affirmative measures;
- › Develop, articulate, and advocate human rights policy and legislation for the State;
- › Act as a resource to assist public and private entities in preventing or eliminating discrimination; and,
- › Provide leadership by reaching out to civil rights, human rights, and community groups to coordinate efforts to preserve and promote a human rights agenda.

2. Section 236 and 237 of the New York State Real Property Law

Section 236 of the New York State Real Property Law prevents discrimination against families with children in dwelling houses and mobile home parks. Section 237 protects families and individuals from leases which discriminate with respect to bearing or acquiring children, or which attempt to preclude renewal based on childbearing or acquiring.

Local Fair Housing Laws

Suffolk County Human Rights Laws: 2001; 2007; 2015

In January 2007, a new Human Rights law went into effect in Suffolk County that strengthened the power of the Suffolk County Human Rights Commission to respond to discrimination in housing (which was established as part of the Suffolk County Human Rights Law of 2001). Local Law No. 51-2006, which is very similar to the Federal Fair Housing Act and New York State's Human Rights Law, made it illegal to discriminate in the sale, purchase, financing, renting, or leasing of housing accommodations. It provided an administrative hearing process which could compel the discriminator to cease the discrimination and/or pay civil penalties. Individuals who believed they had been treated unfairly because of their actual or perceived race, creed, color, sex, disability, religion, familial status, marital status, sexual orientation, gender, age, or national origin were provided with the option of filing a complaint directly with the Suffolk County Human Rights Commission, and could proceed to court if not satisfied with the administrative result. The Suffolk County Human Rights Commission also continued to process complaints alleging discrimination in the areas of employment and public accommodation.

In 2015, Suffolk County adopted a new Human Rights Law that enhances the power of the Human Rights Commission to respond to discrimination in the areas of housing, employment, public accommodations and credit. The new law brings the County into consistency with Suffolk County local law and New York State Human Rights law. Among the provisions is a prohibition against discriminating against individuals in housing based on the source of their income, including funds from Social Security and the Housing Choice Voucher Program. In addition, it defines unlawful discriminatory practices for real estate brokers and salespersons, thereby increasing protections for the various protected classes who might otherwise be discriminated against when seeking housing.

Town of Islip Fair Housing Law (1968), as Amended

Chapter 26 of the Town of Islip Town Code presents the Town's policy with regard to discriminatory housing practices. Originally adopted in 1968 and amended in 1972, 1978 and 2012, it acts as the Town's fair housing law. Chapter 26 lists race, creed, color, sex, disability, familial status, sexual orientation, age, marital status, military status and national origin as the protected classes in the Town and describes what are prohibited, discriminatory acts, and the protections that these protected classes have with regards to housing. As part of the protections, Chapter 26 notes that the Town Attorney can receive complaints and take action (penalties between \$100 and \$250; potential imprisonment of five to 15 days). Among the potential discriminators, Chapter 26 specifically lists the real estate and lending industries. Finally, Chapter 26 also specifically notes that no person shall be denied "housing accommodation" with regard to a disability. Chapter 26 works in conjunction with Chapter 27 of the Town of Islip Town Code, which discusses fair employment practices.

Appendix B – Housing Complaint Data

1. New York State Division of Human Rights
(NYSDHR)
2. Suffolk County Human Rights Commission
3. Long Island Housing Services

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS
Debra Cavanagh, Chairperson
Jarett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche



James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*

February 6, 2020

Mr. Froebel Chungata, Regional Director
New York State Division of Human Rights
250 Veterans Memorial Highway, Suite 2B-49
Hauppauge, NY 11788

Re: Fair Housing Claims for the Town of Islip, Suffolk County for the Period of 2015 to 2019

Dear Mr. Chungata,

The Town of Islip is currently in the process of updating its Analysis of Impediments to Fair Housing Choice. We have hired the planning and community development firm VHB to assist us in that preparation. In order to prepare the analysis of Impediment, we are requesting fair housing complaint data for the Town (both incorporated and non-incorporated areas) for the period January 1, 2015 through December 31, 2019.

The data should be gathered for the entire Town. However, if data is available on the basis of geographical area by zip code, we would appreciate having it aggregated on that basis. The following are the zip codes that comprise the Town: 11705, 11706, 11716, 11717, 11718, 11722, 11730, 11739, 11741, 11742, 11749, 11751, 11752, 11760, 11769, 11770, 11779, 11782, 11788, 11795, 11796.

If possible, the data should include: (1) total number of complaints and basis of the complaint for each of the protected classes of race, color, religion, sex, national origin, disability and familial status **by zip code**; and, (2) disposition of complaints by categories including no probable cause, conciliation, lack of jurisdiction, probable cause, or withdrawn.

If cases were determined to have probable cause and referred to Administrative Law Judges for adjudication, please provide any available information regarding adjudication. If a single complaint was filed on more than one basis, please provide the information such that it counts as one complaint but identifies the several different bases that were being claimed. For example, zip code 00000, year 2015, one complaint, basis: race, color, familial status.

Please provide the data by e-mail as well as a hard copy. My email address is jbowers@islipcda.org. Please call me at (631) 665-1185 if there are any questions regarding this request. We look forward to receiving the information as soon as possible and appreciate your assistance.

Sincerely,

James H. Bowers
Executive Director, Town of Islip Community Development Agency

cc: Gina Martini, AICP (VHB Engineering, Surveying, Landscape Architecture and Geology, P.C., Consultants to the Town)

Open FOIL NY (<https://www.ny.gov/programs/open-foil-ny>)

Thank you for submitting your request through Open FOIL NY. Here is your Open FOIL NY confirmation information for future reference:

BOWERS_DHR_20200206123636791

Your FOIL request has been forwarded to the organization(s) you selected, and the respective Records Access Officer will contact you directly for further processing of your request.

Please allow up to five business days for such communication(s). For your convenience, here is additional contact information:

Division of Human Rights Records Access Office
One Fordham Plaza
4th Floor
New York NY, 10458

[SUBMIT NEW FOIL REQUEST](#)

[Accessibility](#) ([/node/55121](#)) ([http://www.ny.gov/App Directory](#) ([/mobileapps](#)))
([http://www.ny.gov/agencies](#) ([/agencies](#))) ([http://www.ny.gov/Counties](#))

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS
Debra Cavanagh, Chairperson
Jarett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche



James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*

February 6, 2020

Ms. Dawn A. Lott, Executive Director
Suffolk County Human Rights Commission
P.O. Box 6100
Hauppauge, NY 11788

Re: Fair Housing Claims for the Town of Islip, Suffolk County for the Period of 2015 to 2019

Dear Ms. Lott,

The Town of Islip is currently in the process of updating its Analysis of Impediments to Fair Housing Choice. We have hired the planning and community development firm VHB to assist us in that preparation. In order to prepare the analysis of Impediment, we are requesting fair housing complaint data for the Town (both incorporated and non-incorporated areas) for the period January 1, 2015 through December 31, 2019.

The data should be gathered for the entire Town as well as individual areas within the Town (e.g. Brentwood, Islandia). If possible, the data should include: (1) total number of complaints and basis of the complaint for each of the protected classes of race, color, religion, sex, national origin, disability and familial status; and, (2) disposition of complaints by categories including no probable cause, conciliation, lack of jurisdiction, probable cause, or withdrawn.

If cases were determined to have probable cause and referred to Administrative Law Judges for adjudication, please provide any available information regarding adjudication. If a single complaint was filed on more than one basis, please provide the information such that it counts as one complaint but identifies the several different bases that were being claimed. For example, zip code 00000, year 2015, one complaint, basis: race, color, familial status.

Please provide the data by e-mail as well as a hard copy. My email address is jbowers@islipcda.org. Please call me at (631) 665-1185 if there are any questions regarding this request. We look forward to receiving the information as soon as possible and appreciate your assistance.

Sincerely,

James H. Bowers
Executive Director, Town of Islip Community Development Agency

cc: Gina Martini, AICP (VHB Engineering, Surveying, Landscape Architecture and Geology, P.C., Consultants to the Town)

COUNTY OF SUFFOLK



STEVEN BELLONE
SUFFOLK COUNTY EXECUTIVE

DEPARTMENT OF LAW
HUMAN RIGHTS COMMISSION

DAWN A. LOTT, Esq.
EXECUTIVE DIRECTOR

LYNDA PERDOMO-AYALA, LMSW
CHAIRPERSON

March 18, 2020

Via E-mail (jbowers@islipcda.org)
& Regular Mail

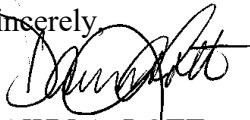
Town of Islip
Community Development Agency
15 Shore Lane, PO Box 5587
Bay Shore, NY 11706

Attn: James H. Bowers
Executive Director

Re: Fair Housing Claims for Town of Islip, 2015 - 2019

Dear Mr. Bowers:

Please see Exhibit "A" attached hereto which shall serve as the Suffolk County Human Rights Commission's response to your FOIL Request dated February 6, 2020.

Sincerely,

DAWN A. LOTT

YOU HAVE THE RIGHT TO APPEAL A DENIAL OF YOUR APPLICATION IN WRITING TO THE OFFICE OF THE SUFFOLK COUNTY ATTORNEY WITHIN THIRTY (30) DAYS OF SUCH DENIAL. CONTACT THE FOIL APPEALS OFFICER, SUFFOLK COUNTY ATTORNEY, H. LEE DENNISON BUILDING, P.O. BOX 6100, HAUPPAUGE, NEW YORK 11788. THE FOIL APPEALS OFFICER MUST RESPOND IN WRITING WITHIN TEN (10) BUSINESS DAYS OF RECEIPT OF YOUR APPEAL. PLEASE ATTACH A COPY OF THE DECISION AND YOUR ORIGINAL REQUEST.

EXHIBIT A

H. LEE DENNISON BLDG.
100 VETERANS MEMORIAL HIGHWAY
HAUPPAUGE, NY 11788



MAILING ADDRESS
P.O. BOX 6100
HAUPPAUGE, NY 11788-0099



PHONE (631) 853-5480
FAX (631) 853-5478

Town of Islip Housing Discrimination Cases 1/1/2015 - 12/31/2019

EXHIBIT A

Year	City / Hamlet	Basis	Disposition	Additional Information
2015	Bay Shore	Source of Income	Duplicative Filing - Referred to DHR	
	Hauppauge	Retaliation	Failure to Pursue	
	Bay Shore	Source of Income, Disabilit	Duplicative Filing - Referred to DHR	
	Holbrook	Disability	Failure to Pursue	
	Central Islip	Race/Color	Resolved	
	Central Islip	Disability, Retaliation	Duplicative Filing - Referred to DHR	
	Holtsville	Source of Income	Failure to Pursue	
	Ronkonkoma	Source of Income	Withdrawn	
	Ronkonkoma	Source of Income	Failure to Pursue	
	East Islip	Source of Income	Failure to Pursue	
	Holbrook	Source of Income	Failure to Pursue	
	Sayville	Source of Income	Failure to Pursue	
	Hauppauge	Source of Income	Withdrawn	
	2016	Bayport	Other	Failure to Pursue
Central Islip		Race/Color	Settlement	
Brentwood		Age, Retaliation	Resolved	
Brentwood		Age, Sexual Orientation	Resolved	
Islip Terrace		Race/Color	Withdrawn	
Brentwood		Age, Disability, Retaliation	Resolved	
Central Islip		Disability, Race, National O	Withdrawn	

Year	City / Hamlet	Basis	Disposition	Additional Information
2017	Bay Shore	Source of Income	Insufficient Basis	
	Bay Shore	Source of Income	Failure to Pursue	
	Islip	Race	Non-jurisdictional	
	Brentwood	Disability	Failure to Pursue	
	Bay Shore	Race	Failure to Pursue	
	Holbrook	Race	Probable Cause	Dismissed at Hearing
	Bay Shore	Source of Income	Settlement	
	Bayport	Age	Insufficient Basis	
2018	Ronkonkoma	Race/Color, Disability, Ret	Duplicative Filing - Referred to DHR	
	Ronkonkoma	Disability	Failure to Pursue	
	Central Islip	Race/Color, Disability	Withdrawn	
	Bay Shore	Source of Income	Insufficient Basis	
2019	Brentwood	Race, National Origin	Withdrawn	
	Brentwood	Race/Color, Disability	Ongoing Investigation	
	Bay Shore	Race, Source of Income	Insufficient Basis	
	Central Islip	Disability	Withdrawn	
	Bay Shore	Disability	Resolved	
Central Islip	Race, Age	Insufficient Basis		
Central Islip	Race/Color, Retaliation, So	Non-jurisdictional		
Islip Terrace	Source of Income	Settlement		

Year	City / Hamlet	Basis	Disposition	Additional Information
	Sayville	Disability	Settlement	
	Bay Shore	Source of Income, Retaliati	Insufficient Basis	
	Holtsville	Disability	Duplicative Filing - Referred to DHR	

Year	Number	Basis	City/Hamlet	Disposition
2015	1	Source of Income	Bay Shore	Duplicative Filing - Referred to DHR
2015	2	Retaliation	Hauppauge	Failure to Pursue
2015	3	Source of Income, Disability	Bay Shore	Duplicative Filing - Referred to DHR
2015	4	Disability	Holbrook	Failure to Pursue
2015	5	Race/Color	Central Islip	Resolved
2015	6	Disability, Retaliation	Central Islip	Duplicative Filing - Referred to DHR
2015	7	Source of Income	Holtsville	Failure to Pursue
2015	8	Source of Income	Ronkonkoma	Withdrawn
2015	9	Source of Income	Ronkonkoma	Failure to Pursue
2015	10	Source of Income	East Islip	Failure to Pursue
2015	11	Source of Income	Holbrook	Failure to Pursue
2015	12	Source of Income	Sayville	Failure to Pursue
2015	13	Source of Income	Hauppauge	Withdrawn
2016	14	Other	Bayport	Failure to Pursue
2016	15	Race/Color	Central Islip	Settlement
2016	16	Age, Retaliation	Brentwood	Resolved
2016	17	Age, Sexual Orientation	Brentwood	Resolved
2016	18	Race/Color	Islip Terrace	Withdrawn
2016	19	Age, Disability, Retaliation	Brentwood	Resolved
2016	20	Disability, Race, National Origin	Central Islip	Withdrawn
		Source of Income	Bay Shore	Insufficient Basis
2016	21			
2016	22	Source of Income	Bay Shore	Failure to Pursue
2016	23	Race	Islip	Non-jurisdictional
		Disability	Brentwood	Failure to Pursue
2016	24			
2016	25	Race	Bay Shore	Failure to Pursue
		Race	Holbrook	Probable Cause
2016	26			Dismissed at Hearing
2016	27	Source of Income	Bay Shore	Settlement
2016	28	Age	Bayport	Insufficient Basis
2017	29	Race/Color, Disability, Ret	Ronkonkoma	Duplicative Filing - Referred to DHR
2017	30	Disability	Ronkonkoma	Failure to Pursue
2018	31	Race/Color, Disability	Central Islip	Withdrawn
2018	32	Source of Income	Bay Shore	Insufficient Basis
2018	33	Race, National Origin	Brentwood	Withdrawn
2018	34	Race/Color, Disability	Brentwood	Ongoing Investigation
2019	35	Race, Source of Income	Bay Shore	Insufficient Basis
2019	36	Disability	Central Islip	Withdrawn
2019	37	Disability	Bay Shore	Resolved
2019	38	Race, Age	Central Islip	Insufficient Basis
2019	39	Race/Color, Retaliation, Source of Income	Central Islip	Non-jurisdictional
2019	40	Source of Income	Islip Terrace	Settlement
2019	41	Disability	Sayville	Settlement
2019	42	Source of Income, Retaliation	Bay Shore	Insufficient Basis
2019	43	Disability	Holtsville	Duplicative Filing - Referred to DHR

BY COMMUNITY

Row Labels	Count of Number
Bay Shore	10
Bayport	2
Brentwood	6
Central Islip	8
East Islip	1
Hauppauge	2
Holbrook	3
Holtsville	2
Islip	1
Islip Terrace	2
Ronkonkoma	4
Sayville	2
Grand Total	43

Row Labels	Count of Number	%
Bay Shore	10	23%
Bayport	2	5%
Brentwood	6	14%
Central Islip	8	19%
East Islip	1	2%
Hauppauge	2	5%
Holbrook	3	7%
Holtsville	2	5%
Islip	1	2%
Islip Terrace	2	5%
Ronkonkoma	4	9%
Sayville	2	5%
Grand Total	43	

BY BASIS

Row Labels	Count of Number
Age	1
Age, Disability, Retaliation	1
Age, Retaliation	1
Age, Sexual Orientation	1
Disability	7
Disability, Race, National Origin	1
Disability, Retaliation	1
Other	1
Race	3
Race, Age	1
Race, National Origin	1
Race, Source of Income	1
Race/Color	3
Race/Color, Disability	2
Race/Color, Disability, Ret	1
Race/Color, Retaliation, Source of Income	1
Retaliation	1
Source of Income	13
Source of Income, Disability	1
Source of Income, Retaliation	1
Grand Total	43

Basis	Complaints	Percent
Race	14	21%
National Origin	2	3%
Color	7	10%
Disability	14	21%
Source of Income	17	25%
Age	5	7%
Sexual Orientation	1	1%
Retaliation	7	10%
Other	1	1%
	68	

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



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Jarett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche



James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*

February 6, 2020

Mr. Ian Wilder, Executive Director
Long Island Housing Services
640 Johnson Avenue, Suite 8
Bohemia, NY 11716

Re: Fair Housing Claims for the Town of Islip, Suffolk County for the Period of 2015 to 2019

Dear Mr. Wilder,

The Town of Islip is currently in the process of updating its Analysis of Impediments to Fair Housing Choice. We have hired the planning and community development firm VHB to assist us in that preparation. In order to prepare the analysis of Impediment, we are requesting fair housing complaint data for the Town (both incorporated and non-incorporated areas) for the period January 1, 2015 through December 31, 2019.

The data should be gathered for the entire Town as well as individual areas within the Town (e.g. Brentwood, Islandia). If possible, the data should include: (1) total number of complaints and basis of the complaint for each of the protected classes of race, color, religion, sex, national origin, disability and familial status; and, (2) disposition of complaints by categories including no probable cause, conciliation, lack of jurisdiction, probable cause, or withdrawn.

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Please provide the data by e-mail as well as a hard copy. My email address is jbowers@islipcda.org. Please call me at (631) 665-1185 if there are any questions regarding this request. We look forward to receiving the information as soon as possible and appreciate your assistance.

Sincerely,

James H. Bowers
Executive Director, Town of Islip Community Development Agency

cc: Gina Martini, AICP (VHB Engineering, Surveying, Landscape Architecture and Geology, P.C., Consultants to the Town)



TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY
15 Shore Lane
P.O. Box 5587, Bay Shore, New York 11706

**Ms. Dawn A. Lott, Executive Director
Suffolk County Human Rights Commission
P.O. Box 6100
Hauppauge, NY 11788**



TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY
15 Shore Lane
P.O. Box 5587, Bay Shore, New York 11706

**Mr. Ian Wilder, Executive Director
Long Island Housing Services
640 Johnson Avenue, Suite 8
Bohemia, NY 11716**

March 11, 2020

James H. Bowers, Executive Director
Town of Islip Community Development Agency
15 Shore Lane
P.O. Box 5587
Bay Shore, NY 11706

By mail and e mail to jbowers@islipcda.org

Dear Mr. Bowers,

As per your letter of February 6, 2020 enclosed please find Long Island Housing Services, Inc. report on Fair Housing claims for the period of 2015-2019. This report will also be e mailed to you as per your letter. The claims that we received are organized by year, basis, community and resolution. The cases filed with an administrative agency or filed in court are listed in the allegations list and again as administratively filed complaints. The administrative list includes the basis, name of administrative agency, community and determination.

If there is any further information you require or if you would like additional explanations please contact me by telephone at 631-567-5111 ext. 318 or e mail at Harriet@lifairhousing.org. I am generally in the office Tuesday-Thursday from 8:45 am-4:45pm

Sincerely,

Harriet Spiegelman
Fair Housing Investigator

Town of Islip Analysis of Impediments 2015-2019

Allegations

Race Cases

Case #	Basis/es	Community	Disposition
15-027	Black	Brentwood	LIHS closure
16-015	Black	Hauppauge	LIHS Closure
16-057	Black	Islip	Conciliated

Total cases: 3, 3 Black/African American

Religion Cases

15-090	Religion	Bay Shore	LIHS Closure
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Total cases: 1

Sex

15-058	Sex	Bay Shore	LIHS Closure
17-034	Sex	Bay Shore	LIHS Closure
18-003	Sex	Central Islip	LIHS Closure

Total Cases: 3

National Origin

16-008	Hispanic	Islandia	LIHS Closure
17-003	Hispanic	Islandia	LIHS closure
17-014	Hispanic	Brentwood	LIHS Closure
17-029	Hispanic	Lake Ronkonkoma	LIHS Closure
18-046	Hispanic	Central Islip	LIHS Closure
18-064	Hispanic	Bay Shore	LIHS Closure

Total cases: 6 cases 6 Hispanic

Disability

15-011	Physical	East Islip	Conciliated
15-056	Physical	Central Islip	Conciliated
15-105	Mental/physical	Bay Shore	LIHS Closure
16-009	Physical	Bay Shore	Conciliated
16-056	Physical	Islip	Conciliated
16-065	Physical	Oakdale	LIHS Closure
16-078	Mental	Sayville	LIHS Closure
17-001	Physical	Islip	Administratively closed

17-012	Disability	Islip	Conciliated
17-030	Physical	Islip	LIHS Closure
17-031	Physical	Holbrook	LIHS Closure
17-051	Physical	Islip	LIHS Closure
17-052	Mental	Islip	Conciliated
17-071	Mental	Islip	LIHS Closure
17-090	Mental	Oakdale	LIHS Closure

Total cases 15: 9 physical, 4 mental, 1 general disability, 1 mental/physical

Familial Status

15-040		Islip	LIHS Closure
16-016		Bay Shore	Filed with HUD
17-028		Lake Ronkonkoma	Conciliated
19-019		Oakdale	Filed HUD deferred NYSDHR

Total cases: 4

Administratively Filed Complaints

Case Number	Basis	Venue	Community	Resolution
16-019	Race/Black	HUD/Federal Court	Brightwaters	pending
16-016	Familial Status	HUD	Bay Shore	pending
19-019	Familial Status	HUD/NYDHR	Oakdale	pending

N.B. Abbreviations

HUD (United States Department of Housing and Urban Development)

NYSDHR (New York State Division of Human Rights)

Appendix C – Public Participation Summary

Town of Islip Consolidated Plan 2020-2024

Public Participation Summary

Public Hearing #1 – February 19, 2020

The meeting was opened at 5 p.m. by Chairwoman Debra Cavanagh. Present for the CDA Board of Directors was Chairwoman Debra Cavanagh. Present for the CDA were Executive Director James Bowers, Assistant Director Julia MacGibbon, Chief Financial Officer Salvatore Matera, and Affordable Housing Program Director Robert Kuri.

An extensive mailing was distributed to several local civic and business groups, not-for-profits and Village Consortium members, plus an advertisement was sent to Newsday and Suffolk County News to notify all interested parties and local citizens of the public hearing.

Representatives of the following organizations attended the meeting: Hands Across Long Island; Long Island Housing Services; Long Island Housing Partnership; Family Service League; Adelante of Suffolk County; LGBT Network; Great South Bay YMCA; EOC of Suffolk; Youth Enrichment Services; United Way of Long Island; Mercy Haven; United Veterans Beacon House; Habitat for Humanity of Suffolk; Central Islip Civic Council; Sayville Village Improvement Society; Suburban Housing & Development Research, Inc.; and VHB (Town Consultant).

Chairwoman Debra Cavanagh welcomed all attendees and turned the meeting over to James Bowers, Executive Director, who introduced CDA staff, stated that Spanish translation is available, stated the purpose of the meeting, reviewed the CDA's past accomplishments and future anticipated accomplishments, reviewed eligible activities, and presented anticipated resources for the 2020 Annual Plan:

Community Development Block Grant Program - \$2,037,790

Estimated Program Income - \$1,000,000

HOME - \$670,710

Estimated Program Income – \$100,000

Emergency Solutions Grant - \$177,285

Mr. Bowers explained that the HOPWA program was now administered by the Town of Brookhaven, however, some previous years funding is still administered by the Town of Islip. He advised all in attendance that applications are available to those interested in applying and that applications are due no later than March 25, 2020.

Representatives of the various organizations in attendance spoke about the programs they operate and needs in the communities they serve, including housing needs and needs for public services such as youth programs, housing counseling, and fair housing needs.

Public Hearing #2 – May 29, 2020

The meeting was opened at 5 p.m. by Chairwoman Debra Cavanagh. Present for the CDA Board of Directors was Chairwoman Debra Cavanagh. Present for the CDA were Executive Director James Bowers, Chief Financial Officer Salvatore Matera, and Affordable Housing Program Director Robert Kuri.

Notice of the hearing, including funding amounts and proposed projects, as well as links to the virtual public hearing, was posted on the CDA's website. An advertisement was also sent to Newsday to notify all interested parties and local citizens of the public hearing. The draft 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan, and update to the Analysis of Impediments to Fair Housing Choice for Housing and Community Development Programs was posted to the CDA's website on May 29, 2020 for public review and comment. The CDA will accept written comments for 30 days following the public hearing ending June 29, 2020. The public hearing was held virtually, in accordance with federal, state, and local guidelines regarding public hearings while maintaining the need for social distancing during the coronavirus pandemic.

No comments were received during the public hearing.

No comments were received during 30-day comment period.

Commissioner and Department Head Input Meeting – February 19, 2020

All public agencies involved with community issues were sent invitations to attend the Commissioner and Department Head Input Meeting. Sent invitations included the following agencies: Town of Islip Community Development Agency, Housing Authority, Planning Department, Economic Development Division, Building Division, Human Services Department, and Supervisor's Office, as well as Suffolk County Department of Social Services, Health Department, Real Estate Division, Community Development Office and Human Services Division.

In attendance were Tom Owens, Department of Public Works; Bill Mannix, Economic Development Division; Richard Wankel, Housing Authority; Jackie Foster, Housing Authority; James Bowers, CDA; Julia MacGibbon, CDA; Robert Kuri, CDA; Salvatore Matera, CDA; and Jill Gallant, VHB.

James Bowers, Executive Director, provided an overview of the CDBG, HOME, and ESG programs and the work of the CDA, including past accomplishments. The staff of the Department of Public Works and Economic Development Division discussed the needs of their departments, community housing needs, public service needs, and non-housing needs. Staff from the Town of Islip Housing Authority discussed the needs of the Housing Authority and their residents, and provided input on the sections of the Consolidated Plan that pertain to the Housing Authority.

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS

Debra Cavanagh, Chairperson

Jarrett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche

James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*



January 17, 2020

To All Interested Parties:

The Town of Islip Community Development Agency will hold a public hearing to receive input on drafting the Town's 2020 – 2024 Consolidated Five Year Plan, 2020 Annual Plan, and updating the Analysis of Impediments for Housing and Community Development Programs for the following three HUD grant programs: 1) Community Development Block Grant; 2) Home Investment Partnership Grant and 3) Emergency Solutions Grant.

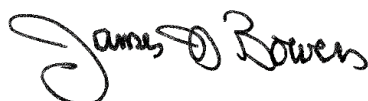
In addition, the CDA will make available for review its most recent Consolidated Annual Performance and Evaluation Report and Budget Amendments. If you are hearing impaired or visually challenged and require special accommodations to attend this meeting, please call the Agency so that arrangements can be made to accommodate your needs.

The first public hearing will be held on Wednesday, February 19, 2020 at 5:00 PM in the Town Hall Board Room at Islip Town Hall, 655 Main Street, Islip, New York. Proposals for projects will be accepted at this time and until 12:00 PM on Wednesday, March 25, 2020.

The draft(s) of the Consolidated Five-Year Plan, 2020 Annual Plan, and the updated Analysis of Impediments will be presented at a second hearing on Wednesday, March 25, 2020, at 5:00 PM in the Town Board Room at Islip Town Hall followed by a 30-day comment period. Drafts of Consolidated Five-Year Plan, 2020 Annual Plan, and Analysis of Impediments will be available at this meeting and on the Agency Website at www.islipcda.org.

For further information, call the CDA at 631-665-1185.

Yours Sincerely,



James H. Bowers
Executive Director

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS
Debra Cavanagh, Chairperson
Jarett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche
James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*



January 17, 2020

Via E-Mail

Newsday Legal Advertising
235 Pinelawn Road
Melville, New York 11747

Dear Carolyn:

Please publish the attached Public Notice in the Suffolk Edition of Newsday on Thursday, January 23, 2020. Please include a certified copy of this ad with your invoice.

Thank you for your cooperation.

Sincerely,

A handwritten signature in black ink that reads "Salvatore Matera".

Salvatore Matera
CFO

Attachment

PUBLIC NOTICE

The Town of Islip Community Development Agency will hold a public hearing to receive input on drafting the Town's 2020 – 2024 Consolidated Five Year Plan, 2020 Annual Plan, and updating the Analysis of Impediments for Housing and Community Development Programs for the following three HUD grant programs: 1) Community Development Block Grant; 2) Home Investment Partnership Grant and 3) Emergency Solutions Grant.

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For further information, call the CDA at 631-665-1185.

James H. Bowers
EXECUTIVE DIRECTOR
Town of Islip
Community Development Agency

Ad Content

**Legal Notice # 21560862
PUBLIC NOTICE**

The Town of Islip Community Development Agency will hold a public hearing to receive input on drafting the Town's 2020 - 2024 Consolidated Five Year Plan, 2020 Annual Plan, and updating the Analysis of Impediments for Housing and Community Development Programs for the following three HUD grant programs: 1) Community Development Block Grants; 2) Home Investment Partnership Grant and 3) Emergency Solutions Grant. In addition, the CDA will make available for review its most recent Consolidated Annual Performance and Evaluation Report and Budget Amendments.

The first public hearing will be held on Wednesday, February 19, 2020 at 5:00 PM in the Town Hall Board Room at Islip Town Hall, 655 Main Street, Islip, New York. Proposals for projects will be accepted at this time and until 12:00 PM on Wednesday, March 25, 2020.

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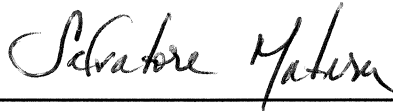
For further information, call the CDA at 631-665-1185.
James H. Bowers
EXECUTIVE DIRECTOR
Town of Islip Community Development Agency

NEWSDAY PROOF

Advertiser: TOWN OF ISLIP COMM DEVELOPMENT
Agency: TOWN OF ISLIP COMM DEVELOPMENT
Ad Number: 0021560862
Start Date: 01/23/2020
End Date: 01/23/2020
Price: \$240.00
Ordered By: Legaladv@newsday.com

Phone: 6316651185
Contact: SAL MATERA
Section: Legals
Class: 11100
Size: 1 x 60 **Times:** 1
Date: 1/21/2020
Zone(s): C-Suffolk

Signature of Approval:



Date:

1.21.20

LEGAL NOTICES

Pets + Livestock



- Pet supplies • Sale
- Lost • Found
- Groom • Adopt
- Board • Train

DOG/CATS FOR SALE

BEAGLE PUPPIES M & F
Shots & Dewormed, NKC Reg
Chris 631-365-9709

LABRADOODLE pups, akc, family raised, shots, 516-757-9099

MAINE COON KITTENS, M/F
Genie & Giants, Purrrfect Vet chik, 1st Shots, Red Russian Siberian F/ 631-666-7844

ROTTWEILER Dicks Pups for Sale Cont Number 917-208-3122

BIRDS

LOST AFRICAN GREY \$10,000
Reward. Details, 917-686-6742

Merchandise

- Auctions
- Home furnishings
- Miscellaneous

GARAGE/TAG SALES

TAG SALE

BELLEME TagSale/Mon
Sat 1/25, 10-3 2784 Lenova
Home offers modern coffee, end table, DR set, BR furn, grey 1thr sofa, chair, deco accent pcs, sterling, art, brick-a-brac, Limoges china set, Weber bbq, utd dr furn, tools, snow blower, electronics, TV's.

ELWOOD 173 Continental Ave
1/25-26, 9-3p, furn, hsls, books All Contents Must Go Moving!

FLORAL PARK 12747
FullSurprizes
Thu 1/23, 10-3
By Appt Only - 516-315-3102
Decorating & demo sale!
Qual furn by Kravet, Sectionals, Rugs, Consoles, + Sub-zero, W/uf, Stove, Kit Cabs, Hi End Built-in, Decorative, Lighting.

GREAT NECK 11021
FullSurprizes
Sun 1/26, 10-4
234 Shoreward Drive
Step back in time. Quality Vntg, Loads China, Sports, Ephemera, Antiques, Baldwin Console Piano.

TAG SALE

GREAT NECK GOLD COAST
Sat 1/25, 10-4 Sun 1/26, 9-3
1 Overlook Avenue, 11021
Large apt. with designer MCM incl. J. Risom dining table, 8 Wegner w/glass chairs, prober sofa, H. Miller table, 4 chairs, chrome + shine coffee table, pr. accent chairs, buffets + wall cabinet, sofa table, Danish MBR set, Fields + Flokatı rugs, desk, lamps, fixtures, art + wall hangings, books, clothing, shoes, bags, bricbrac, kitchenware + MORE!

NEWSDAY BUY & SELL
Real or saving!
Advertise for results!
631-843-7653(SOLD)

Legal Notice # 21554990
LOKIKI, LLC Articles of Org. filed NY Sec. of State (SSNY) 12/19/2019. Office in Suffolk County. SSNY design. agent of LLC whom process may be served. SSNY shall mail process to: 25 Genera of Mc Lean Dr., Belpoint, NY 11713. Purpose: Any lawful purpose.

Legal Notice # 21554994
MANUFACTURER WORLDWIDE, LLC ARTICLES OF ORG. filed NY Sec. of State (SSNY) 1/30/2019. Office in Suffolk County. SSNY design. agent of LLC whom process may be served. SSNY shall mail process to: 25 Genera of Mc Lean Dr., Belpoint, NY 11713. Purpose: Any lawful purpose.

Legal Notice # 21557700
NOTICE OF SALE OF SUPREME COURT SUFFOLK COUNTY
THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CWAAL, TRUST OF ALTERNATIVE LOANTRUST 2007-0A2 MORTGAGE PASS- THROUGH CERTIFICATES, SERIES 2007-0A2, Plaintiff against LANIKA DUPONT, et al Defendants (Attorneys for Plaintiff(s) Druckman Law Group PLLC, 242 Drexel Avenue, Westbury, NY11590 (Attorney (s) for Plaintiff(s) Pursuant to a Judgment of Foreclosure and Sale entered February 2, 2018, I will sell public auction to the highest bidder at Southampton Town Hall, 116 Hampton Road, Southampton NY 11960, on February 19, 2020 at 9:30 AM. Promises known as 15Denison Road, Sag Harbor, New York 11963. Dist. Court 0903 Sec.007-00 Block 02.00 Lot 039.000. All that certain plot, piece or parcel of land, situate, lying and being in the Village of Sag Harbor, Town of Southampton, County of Suffolk and State of New York. Approximate Amount of Judgment is \$2,039,721.85 including interest and costs. Premises will be sold subject to provisions of filed Judgment Index No 014 9412. For sale info, please visit www.auction.com or call (800) 280-2832. Brian Egan, Esq., Referee 27361

Legal Notice # 21559541
SPORTIME MERGER SUB. LLC Articles of Org. filed NY Sec. of State (SSNY) 12/19/2019. Office in Suffolk County. SSNY design. agent of LLC whom process may be served. SSNY shall mail process to: c/o Lazer, Aptheker, Rosella & Yedid, P.C., Attn: Ralph A. Rosella, Esq., 225 Wood Country Rd., Melville, NY 11747. Purpose: Any lawful purpose.

Legal Notice # 21559711
Notice of formation of Jason M. Crockett, LLC. Articles of Organization filed with the Secretary of State of New York SSNY on 03/12/2019. Office located in Suffolk County. SSNY has been designated for service of process. SSNY shall mail copy of any process served against the LLC 49 Raynor Road Ridge, NY 11961. Purpose: any lawful purpose.

Legal Notice # 21557551
NOTICE OF SALE OF COOPERATIVE APARTMENT
SECURITY BY VIRTUE OF A DEFAULT
In a Loan Security Agreement dated July 25, 2008 executed by ROSEMARIE ROMEO MILLER, debtor to EVERBACK REVERSE MORTGAGE LLC, and then to REVERSE MORTGAGE SOLUTIONS, INC., secured party via assignment, will cause a public sale of the security consisting of 660 shares of stock in the Parking Space and/or Garage, if applicable, of TOWNE HOUSE VILLAGE NORTH OWNERS, INC. all right title and interest in and to a Proprietary Lease between RAS BORISLICK and/or for Unit #660 in the building known as 660 VILLAGE DRIVE, HAUPPAUSE, NY 11788 together with all fixtures and articles of personal property now or hereafter affixed to or used in connection with said apartment on January 30, 2019 at 9:00 a.m. at the front of the court, Suffolk County District Court, located at 400 Carleton Avenue, Central Islip, NY, in satisfaction of an indebtedness. Apartment is sold "AS IS" AND POSSESSION TO BE OBTAINED BY THE PURCHASER. Said sale is subject to prior liens and mortgages existing on the premises and the consent if necessary, of said corporation; any existing tax; payment of all expenses and fees of the secured party with respect thereto; terms of sale and auctioneers fees; filio tax; State, City and County transfer tax. The secured party reserves the right to bid. Terms: an official bank or certified check made payable to RAS BORISLICK, for ten (10%) percent of the price bid. No cash accepted.

Legal Notice # 21553432
FUNDS AVEA LLC, Arts. of Org. filed with the SSNY on 12/16/2019. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: Eva Bocchio, 83 Meroka Lane, East Islip, NY 11730. Purpose: Any Lawful Purpose.

Legal Notice # 21553451
PROFESSIONAL BUILDER'S INC. designated as agent upon whom process may be served & shall mail proc.: 7014 13th Avenue, Suite 202, Brookly, NY 11228. Purpose: Any lawful purpose.

Legal Notice # 21554995
LEGAL KEYVIEW LLC ARTICLES OF ORG. filed NY Sec. of State (SSNY) 12/19/2019. Office in Suffolk County. SSNY design. agent of LLC whom process may be served. SSNY shall mail process to: 715 South County Rd., West Bay Shore, NY 11706. Purpose: Any lawful purpose.

Legal Notice # 21555074
LEGAL KNICK LLC Arts. of Org. filed with the SSNY on 12/23/2019. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: 10 Hub Dr., Melville, NY 11747. Purpose: Any Lawful Purpose.

Legal Notice # 21560862
PUBLIC NOTICE
The Town of Islip Community Development Agency will accept a public hearing on the draft of the 2020 - 2024 Consolidated Five Year Plan, 2020 Annual Plan, and the updated Analysis of Impediments for Housing and Community Development Programs for the following HUD grant programs: 1) Community Development Block Grant; 2) Home Investment Partnership; 3) Emergency Solutions Grant. In addition, the CDA will make available for review its 2020 Annual Plan, 2020 Annual Performance and Evaluation Report and Budget Amendments. A public hearing will be held on Wednesday, February 19, 2020 at 5:00 PM in the Town Hall Board Room at 150 Main Street, Islip, New York. Proposals for projects will be accepted at this time and until February 25, 2020. The draft(s) of the Consolidated Five-Year Plan, 2020 Annual Plan, and the updated Analysis of Impediments will be presented at a second hearing on Wednesday, March 25, 2020, at 5:00 PM in the Town Board Room at Islip Town Hall followed by a 30-day comment period. Drafts of Consolidated Five-Year Plan, 2020 Annual Plan, and Analysis of Impediments will be available at this meeting and on the Agency Website at www.islipcda.org. For further information, call the CDA at 631-665-1185. James H. Bowers, EXECUTIVE DIRECTOR, Town of Islip Community Development Agency

Legal Notice # 21561323
NOTICE TO PROPOSERS
Pursuant to resolution adopted by the Town Board, the Town of Babylon, Commissioner of General Services, Division of Purchasing will receive proposals for the purchase of RFP NO. 2021-REQUEST FOR PROPOSALS TO MAINTAIN THE TOWN OF BABYLON'S MORTGAGE IN DEFAULT REGISTRY ORIGINATED ON THURSDAY, FEBRUARY 13, 2020 at Babylon Town Hall, 200 E. Sunrise Highway, Babylon, New York, 11757, at which time they will be publicly opened and read in the Division of Purchasing office. The proposal may be hand delivered or mailed to the above address. Proposals will not be accepted after 10:00 A.M. on the date of the opening. EXCEPTIONS WILL BE GRANTED. Do not remove any papers, proposals are to be submitted intact. For information call (631) 957-3025. Proposal documents may be examined and obtained at the Town Hall Purchasing Dept. between the hours of 9:00 A.M. and 4:30 P.M. daily except Saturdays, Sundays and Holidays and after 10:00 AM FRIDAY, JANUARY 23, 2020. In addition, RFP packages may be obtained at the town of Babylon website, www.townofbabylon.com. The Town reserves the right to reject any or all proposals. The Town of Babylon encourages minority and women owned businesses to participate in all Town bids.

Legal Notice # 21559711
COPIES OF THE PROPOSAL MUST BE DELIVERED IN A SEALED ENVELOPE RECEIVED BY THE COMMISSIONER OF GENERAL SERVICES NO LATER THAN 10:00 A.M. ON THURSDAY, FEBRUARY 13, 2020.
Joseph Ferrandino, General Services Date: 1/23/20

Legal Notice # 21554997
864 SF LLC Articles of Org. filed NY Sec. of State (SSNY) 12/18/2019. Office in Suffolk County. SSNY design. agent of LLC whom process may be served. SSNY shall mail process to: PO Box 295, Amagansett, NY 11930. Purpose: Any lawful purpose.

Legal Notice # 21557784
1600 HARRISON AVENUE LLC Articles of Org. filed NY Sec. of State (SSNY) 11/12/2019. Office in Suffolk County. SSNY has been designated as agent upon whom process may be served. SSNY shall mail process to: 171 Freeman Ave., Islip, NY 11751. Purpose: Any lawful purpose.

Legal Notice # 21557687
59 MAIN STREET REALTY LLC Arts. of Org. filed with the SSNY on 11/14/19. Office: Suffolk County, SSNY design. agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, P.O. Box 309, Islip, NY 11751. Purpose: Any lawful purpose.

Legal Notice # 21558220
Notice of formation of Morrison Roberts LLC Articles of organization filed with the Secretary of State of New York SSNY on 12/11/19. Office in Suffolk County. SSNY is designated for process. SSNY shall mail copy of any process served against the LLC 145 Dixon Ave. Amityville NY 11701. Purpose:

Legal Notice # 21559481
EDEN ANTIQUES LLC Arts. of Org. filed with the SSNY on 01/06/20. Office: Suffolk County, SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, P.O. Box 420, Commack, NY 11725. Purpose: Any lawful purpose.

Legal Notice # 21559513
PINE WAU, LLC, Arts. of Org. filed with the SSNY on 12/20/19. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 11 Pine Way, Amagansett, NY 11741. Purpose: Any lawful purpose.

Legal Notice # 21561323
NOTICE TO PROPOSERS
Pursuant to resolution adopted by the Town Board, the Town of Babylon, Commissioner of General Services, Division of Purchasing will receive proposals for the purchase of RFP NO. 2021-REQUEST FOR PROPOSALS TO MAINTAIN THE TOWN OF BABYLON'S MORTGAGE IN DEFAULT REGISTRY ORIGINATED ON THURSDAY, FEBRUARY 13, 2020 at Babylon Town Hall, 200 E. Sunrise Highway, Babylon, New York, 11757, at which time they will be publicly opened and read in the Division of Purchasing office. The proposal may be hand delivered or mailed to the above address. Proposals will not be accepted after 10:00 A.M. on the date of the opening. EXCEPTIONS WILL BE GRANTED. Do not remove any papers, proposals are to be submitted intact. For information call (631) 957-3025. Proposal documents may be examined and obtained at the Town Hall Purchasing Dept. between the hours of 9:00 A.M. and 4:30 P.M. daily except Saturdays, Sundays and Holidays and after 10:00 AM FRIDAY, JANUARY 23, 2020. In addition, RFP packages may be obtained at the town of Babylon website, www.townofbabylon.com. The Town reserves the right to reject any or all proposals. The Town of Babylon encourages minority and women owned businesses to participate in all Town bids.

Legal Notice # 21561244
84 HIGHLANDS DRIVE LLC, Arts. of Org. filed with the SSNY on 01/21/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 24 Jaynes Way, Wading River, NY 11792. Purpose: Any Lawful Purpose.

Legal Notice # 21560804
HARBORSAFE LLC, Arts. of Org. filed with the SSNY on 01/17/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: Thomas G Doyle, 3385 Veterans Memorial Highway, Ronkonkoma, NY 11779. Purpose: Any Lawful Purpose.

Legal Notice # 21561244
84 HIGHLANDS DRIVE LLC, Arts. of Org. filed with the SSNY on 01/21/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 24 Jaynes Way, Wading River, NY 11792. Purpose: Any Lawful Purpose.

Legal Notice # 101931
Notice of Formation of ELSHAW ADVISORY, LLC. Arts of Org. filed with New York Secy of State (SSNY) on 1/21/20. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 505 Track Ave, Cutchogue, NY 11935. Purpose: any lawful activity.

Legal Notice # 21555078
BANDALOS AND ASSOCIATES LLC, Arts. of Org. filed NY Sec. of State (SSNY) 12/19/2019. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: John Bandalos, 437 Gramercy Rd, Nesconset, NY 11767. Purpose: Any Lawful Purpose.

Legal Notice # 21557784
KELEMACHI GROUP LLC, Arts. of Org. filed with the SSNY on 12/23/2019. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: Jetrir Marina, 161 Hills Station Rd, Southampton, NY 11968. Purpose: Any Lawful Purpose.

Legal Notice # 21557788
W R PIRK LAW, LLC a Prof. LLC, Arts. of Org. filed with the SSNY on 01/02/2020. Office loc: Suffolk County, SSNY has been designated as agent upon whom process against it may be served. SSNY shall mail process to: William R Pirk, 36 Nimrod Street, Huntington, NY 11743. Purpose: To Practice The Profession Of Law.

Legal Notice # 21559523
BMK HOLDINGS GROUP, LLC, Arts. of Org. filed with the SSNY on 01/06/20. Office: Suffolk County, SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 9129 Pinckney Ct., Windermere, FL 34786. Purpose: Any lawful purpose.

Legal Notice # 21559539
SPEARHOLE HOLDINGS LLC Articles of Org. filed NY Sec. of State (SSNY) 12/17/2019. Office in Suffolk Co. SSNY design. agent of LLC whom process may be served. SSNY shall mail process to: c/o Lazer, Aptheker, Rosella & Yedid, P.C. Attn: Ralph A. Rosella, Esq., 225 Wood Country Rd., Melville, NY 11747. Purpose: Any lawful purpose.

Legal Notice # 21559599
COLONIAL KEYS LLC, Arts. of Org. filed with the SSNY on 01/13/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: Jerome Larosha, 402 Lynn Avenue, East Northport, NY 11731. Purpose: Any Lawful Purpose.

Legal Notice # 21559622
HARDWOOD HOMES, LLC, Arts. of Org. filed with the SSNY on 03/26/2019. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: Thomas G Doyle, 3385 Veterans Memorial Highway, Ronkonkoma, NY 11779. Purpose: Any Lawful Purpose.

Legal Notice # 21560804
HARBORSAFE LLC, Arts. of Org. filed with the SSNY on 01/17/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: Thomas G Doyle, 3385 Veterans Memorial Highway, Ronkonkoma, NY 11779. Purpose: Any Lawful Purpose.

Legal Notice # 21561244
84 HIGHLANDS DRIVE LLC, Arts. of Org. filed with the SSNY on 01/21/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 24 Jaynes Way, Wading River, NY 11792. Purpose: Any Lawful Purpose.

Legal Notice # 21561244
84 HIGHLANDS DRIVE LLC, Arts. of Org. filed with the SSNY on 01/21/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 24 Jaynes Way, Wading River, NY 11792. Purpose: Any Lawful Purpose.

Legal Notice # 101931
Notice of Formation of ELSHAW ADVISORY, LLC. Arts of Org. filed with New York Secy of State (SSNY) on 1/21/20. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 505 Track Ave, Cutchogue, NY 11935. Purpose: any lawful activity.

Legal Notice # 21561267
NOTICE TO BIDDERS
The following Notice to Bidders will be published in the official newspapers of SBOSCE on January 23, 2020. BOCES Bid # 2020-04-0206: Arts & Crafts Supplies

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Legal Notice # 21560812
TOWN OF BABYLON NOTICE TO BIDDERS
Pursuant to resolution adopted by the Town Board, the Town of Babylon, Commissioner of General Services, Division of Purchasing will receive sealed proposals for the purchase of SBOSCE Contract No. 721. BID NO. 20213. CONTROLLED DEMOLITION WITH ASSORTED IN PLACE AT: 840 COUNTY LINE ROAD, AMITYVILLE 6721

Legal Notice # 21560812
TOWN OF BABYLON NOTICE TO BIDDERS
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Legal Notice # 21559538
55 June Ave, LLC filed Arts. of Org. with the SSNY on 10/17/17. County: Suffolk. SSNY has been designated as agent of the LLC upon whom process against it may be served and shall mail process to: Tony Aquino, 340 East Flanders NY 11901. Purpose: any lawful act.

Legal Notice # 21559546
Grants Group, LLC Arts. of Org. filed with Sec. of State of NY (SSNY) 1/2/2020. City: Suffolk. SSNY design. agent of LLC upon whom process against it may be served & shall mail process to: 30840 Main Rd., P.O. Box 971, Cutchogue, NY 11935. General Purpose.

Legal Notice # 21559684
1741 LLC Arts of Org. filed NY Sec. of State (SSNY) 1/9/2020. Office in Suffolk Co. SSNY design. agent of LLC of Org. filed with NY Sec. of State (SSNY) on 1/7/20. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 10 Cathedral Ct, Middle Isl., NY 11993. Purpose: any lawful activity.

Legal Notice # 102353
Notice of Formation of MOG Holdings LLC. Arts. of Org. filed with New York Secy of State (SSNY) on 1/17/20. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 180 W. 24th St., NY, NY 10011. Purpose: any lawful activity.

Legal Notice # 101933
Notice of Formation of WS Products Group LLC. Arts. of Org. filed with New York Secy of State (SSNY) on 12/7/19. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 180 W. 24th St., NY, NY 10011. Purpose: any lawful activity.

Legal Notice # 101933
Notice of Formation of WS Products Group LLC. Arts. of Org. filed with New York Secy of State (SSNY) on 12/7/19. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 180 W. 24th St., NY, NY 10011. Purpose: any lawful activity.

Legal Notice # 102520
Notice of Formation of Empathetic Management, LLC Arts of Org. filed with NY Secy of State (SSNY) on 1/16/20. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 278 W. Neck Rd., Huntington, NY 11743. Purpose: any lawful activity.

Legal Notice # 102519
Notice of Formation of Find Your Exit, LLC. Arts of Org. filed with NY Secy of State (SSNY) on 1/16/20. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 278 W. Neck Rd., Huntington, NY 11743. Purpose: any lawful activity.

Legal Notice # 101932
Notice of Formation of JAC Cuts, LLC. Arts of Org. filed with New York Secy of State (SSNY) on 12/19/19. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 43 Sun Blvd, Northport, NY 11768. Purpose: any lawful activity.

Legal Notice # 101932
Notice of Formation of JAC C

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS

Debra Cavanagh, Chairperson

Jarett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche

James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*



January 17, 2020

Via E-Mail

Suffolk County News
20 Medford Avenue
Patchogue, New York 11772

Dear Ms. Vicki Ann Morales:

Please publish the attached Public Notice in the Suffolk County News on Thursday, January 30, 2020. Please include a certified copy of this ad with your invoice.

Thank you for your cooperation.

Sincerely,

A handwritten signature in cursive script that reads "Salvatore Matera".

Salvatore Matera
CFO

Attachment

PUBLIC NOTICE

The Town of Islip Community Development Agency will hold a public hearing to receive input on drafting the Town's 2020 – 2024 Consolidated Five Year Plan, 2020 Annual Plan, and updating the Analysis of Impediments for Housing and Community Development Programs for the following three HUD grant programs: 1) Community Development Block Grant; 2) Home Investment Partnership Grant and 3) Emergency Solutions Grant.

In addition, the CDA will make available for review its most recent Consolidated Annual Performance and Evaluation Report and Budget Amendments.

The first public hearing will be held on Wednesday, February 19, 2020 at 5:00 PM in the Town Hall Board Room at Islip Town Hall, 655 Main Street, Islip, New York. Proposals for projects will be accepted at this time and until 12:00 PM on Wednesday, March 25, 2020.

The draft(s) of the Consolidated Five-Year Plan, 2020 Annual Plan, and the updated Analysis of Impediments will be presented at a second hearing on Wednesday, March 25, 2020, at 5:00 PM in the Town Board Room at Islip Town Hall followed by a 30-day comment period. Drafts of Consolidated Five-Year Plan, 2020 Annual Plan, and Analysis of Impediments will be available at this meeting and on the Agency Website at www.islipcda.org.

For further information, call the CDA at 631-665-1185.

James H. Bowers
EXECUTIVE DIRECTOR
Town of Islip
Community Development Agency

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James H. Bowers
Executive Director
Town of Islip
Community Development
Agency
SCN, 40291, 1/30 |

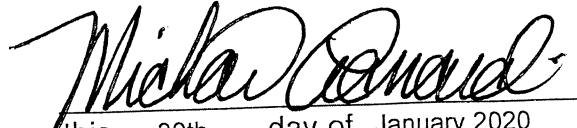
STATE OF NEW YORK,

ss:

COUNTY OF SUFFOLK,

MICHAEL LEONARDI of Patchogue, NY

in said County, being duly sworn, says that she is Principal Clerk of the **SUFFOLK COUNTY NEWS** a Weekly Newspaper, published at Sayville, in the Town of Islip, County of Suffolk, and State of New York, and that the Notice, of which the annexed is a printed copy, was published in said Newspaper on the 30th day of January 2020



Sworn to before me this 30th day of January 2020,

Notary Public

VICKI ANN MORALES

Notary Public, State of New York

01M04968036, Suffolk County Commission

Expires April 19, 2022

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS
Debra Cavanagh, Chairperson
Jarrett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche



James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*

January 17, 2020
Updated: March 16, 2020
Updated: March 19, 2020
Updated: March 20, 2020
Updated April 17, 2020

To All Interested Parties:

The Town of Islip Community Development Agency will hold a virtual public hearing to receive input on drafting the Town's 2020 - 2024 Consolidated Five Year Plan, 2020 Annual Plan, and updating the Analysis of Impediments for Housing and Community Development Programs for the following three HUD grant programs and two Supplemental grants being made available through the 2020 CARES Act specific to COVID-19 relief / response initiatives: 1) Community Development Block Grant; 2) Home Investment Partnership Grant; 3) Emergency Solutions Grant; 4) Community Development Block Grant-CV; and 5) Emergency Solutions Grant-CV.

In addition, the CDA will make available for review its most recent Consolidated Annual Performance and Evaluation Report and Budget Amendments. If you are hearing impaired or visually challenged and require special accommodations to attend this meeting, please call the Agency so that arrangements can be made to accommodate your needs.

The first public hearing was held on Wednesday, February 19, 2020 at 5:00 PM in the Town Hall Board Room at Islip Town Hall, 655 Main Street, Islip, New York. Subsequent mailings were made to inform public and interested parties on the availability of supplemental funding for COVID-19 related relief efforts. Proposals for projects using formula funding and supplemental funding will now be accepted at this time and until 12:00 PM on Friday, May 15, 2020.

The drafts of the 2020 ~ 2024 Consolidated Five Year Plan, Annual Plan and the updated Analysis of Impediments to Fair Housing Choice will be presented at a second virtual public hearing to be advertised and scheduled for a later date and public participation will be made available through Zoom Cloud Meetings

Application: Zoom

Meeting ID: To be published at a later date

URL: To be published at a later date

This will be followed by a Thirty (30) day comment period. Draft plans will be available on our website at www.islipcda.org.

For further information, call the CDA at 631-665-1185 or visit our website at www.islipcda.org.

Yours Sincerely,

A handwritten signature in black ink that reads "James H. Bowers".

James H. Bowers, Executive Director

15 Shore Lane, P.O. Box 5587, Bay Shore, New York 11706
Phone: (631) 665-1185 • Fax (631) 665-0036

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS
Debra Cavanagh, Chairperson
Jarett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche
James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*



April 20, 2020

Via E-Mail

Newsday Legal Advertising
235 Pinelawn Road
Melville, New York 11747

Dear Catherine:

Please publish the attached Public Notice in the Suffolk Edition of Newsday on Thursday, April 23, 2020. Please include certified copies of these ads with your invoice.

Thank you for your cooperation.

Sincerely,

A handwritten signature in cursive script that reads "Salvatore Matera".

Salvatore Matera
CFO

Attachment

PUBLIC NOTICE

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This will be followed by a Thirty (30) day input / comment period. Draft plans will be available on our website at www.islipcda.org.

For further information, call the CDA at 631-665-1185 or visit our website at www.islipcda.org.

James H. Bowers
EXECUTIVE DIRECTOR
Town of Islip
Community Development Agency

Ad Content

Legal Notice # 21579946

PUBLIC NOTICE

The Town of Islip Community Development Agency will hold a virtual public hearing to receive input on drafting the Town's 2020 - 2024 Consolidated Five Year Plan, 2020 Annual Plan, and updating the Analysis of Impediments for Housing and Community Development Programs for the following three HUD grant programs and two Supplemental grants being made available through the 2020 CARES Act specific to COVID-19 relief / response initiatives: 1) Community Development Block Grant; 2) Home Investment Partnership Grant; 3) Emergency Solutions Grant; 4) Community Development Block Grant-CV; and 5) Emergency Solutions Grant-CV.

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Application: Zoom
Meeting ID: To be published at a later date
URL: To be published at a later date
This will be followed by a Thirty (30) day input / comment period. Draft plans will be available on our website at www.islipcda.org

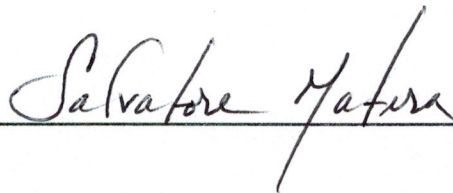
For further information, call the CDA at 631-665-1185 or visit our website at www.islipcda.org.
James H. Bowers
EXECUTIVE DIRECTOR
Town of Islip
Community Development Agency

NEWSDAY PROOF

Advertiser: TOWN OF ISLIP COMM DEVELOPMENT
Agency: TOWN OF ISLIP COMM DEVELOPMENT
Ad Number: 0021579946
Start Date: 04/23/2020
End Date: 04/23/2020
Price: \$384.00
Ordered By: Legaladv@newsday.com

Phone: 6316651185
Contact: Sal 1.
Section: Legals
Class: 11100
Size: 2 x 48 **Times:** 1
Date: 4/21/2020
Zone(s): C-Suffolk

Signature of Approval:



Date:

4.21.20

LEGAL NOTICES

Legal Notice # 21577937
Bright2white LLC, Filed 1/23/20. Office: Suffolk Co. SSNY design, as agent for process & shall mail to: Sebastian Rodrigo Reyes, 47 Greenmeadow Dr, Babylon, NY 11702. Purpose: General.

Legal Notice # 21579138
NOTICE TO BIDDERS SEALED PROPOSALS, invited by the Suez Water Long Island Inc, will be received by the Suez Water Long Island Inc, at the Cedar Creek Water Pollution Control Plant, Building #7, Reception Area, 3340 Merrick Road, Wantagh, New York, on Friday May 22, 2020 until 2:00 PM. The bids will then be privately opened and reviewed under the supervision of a Nassau County Representative. The contract will be awarded as soon thereafter as practicable for: Cooper Bessemer Engine & Cylinder Head Overhauls at the Cedar Creek Water Pollution Control Plant, Building #7, Reception Area, 3340 Merrick Road, Wantagh, NY & the Bay Park Sewage Treatment Plant in E Rockaway, NY. For more information, please contact Ken Carmine via Phone No. (516) 224-2046 or email Kenneth.Carmine@Suez.com.

Legal Notice # 21579988
Meeting Notice
A special meeting of the Town of Islip Community Development Agency Board of Directors will be held on Wednesday, April 29, 2020, at 6:30pm. The meeting is open to the public and is being made available through Zoom Cloud Meetings.
Application: Zoom
Meeting ID: 936 4686 0282
URL: <https://zoom.us/j/93646860282>
James H. Bowers
EXECUTIVE DIRECTOR
Town of Islip
Community Development Agency

Legal Notice # 104957
Notice of Qualification of HARTMAN LIGHTING DESIGN, LLC. Authority filed with NY Secy of State (SSNY) on 4/5/20. Office location: Suffolk County, LLC formed in North Carolina (NC) on 2/20/13. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 28 Liberty St, NY, NY 10006, NC address of LLC: 401 Hawthorne Ln, Ste 110-269, Charlotte, NC 28204. Cert. of Formation filed with NC Secy of State, 2 S. Salisbury St, Raleigh, NC 27601. The name and address of the Reg. Agent is C T Corporation Service, 181 Liberty St, NY, NY 10005. Purpose: any lawful activity.

Legal Notice # 21575125
EG PROPERTY MANAGEMENT, LLC, Arts. of Org. filed with the SSNY on 03/07/2020. Office: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 1525 Lincoln Avenue, Holbrook, NY 11741. Reg Agent: Giuseppe Graziano, 1525 Lincoln Avenue, Holbrook, NY 11741. Purpose: Any Lawful Purpose.

Legal Notice # 21576232
Notice of Formation of 91 FOWLER LLC Arts. of Org. filed with Secy of State of NY (SSNY) on 03/18/20. Office location: Suffolk County, Princ. office of LLC: c/o The Adam Miller Group, P.C., 2462 Main St., Ste. 7, Bridgehampton, NY 11932. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to the LLC at the princ. office of the LLC. Purpose: Purchase real property.

Legal Notice # 21577680
Notice of Qual. of SURFSIDE PROPERTIES TWO, LLC filed with the SSNY on 3/20/20. Office: Suffolk County, LLC formed in FL on 5/28/14. SSNY is designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: 313 Lakeview Ave West, Brightwaters, NY 11718. Address request to be mailed to: FL 3201 Tamiami Trl North, 2nd Fl, Naples, FL 34102. Cert of Formation filed with FL Sect. of State, 215 N Monroe St, Ste 810, Tallahassee FL 32303. Purpose: Any lawful act.

Legal Notice # 21577932
Atlantic LLC, Filed 10/7/19. Office: Suffolk Co. SSNY design, as agent for process & shall mail to: 4 Vineyard Ct, St James, NY 11780. Purpose: General.

Legal Notice # 104899
Notice of Qualification of PROCARE MSO, LLC. Authority filed with NY Secy of State (SSNY) on 3/20/20. Office location: Suffolk County, LLC formed in Delaware (DE) on 1/29/20. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 230 Sea Ln, Farmingdale, NY 11735. Office address of LLC: 1209 Orange St, Wilmington, DE 19801. Cert. of Formation filed with DE Secy of State, 181 Liberty St, St. Ste 4, Dover, DE 19801. Purpose: any lawful activity.

Legal Notice # 21579976
Public Notice
TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY
2019 ANNUAL ACTION PLAN
CDBG SUBSTANTIAL AMENDMENT
TO INCLUDE COVID-19 RELIEF RELATED PROJECTS
The Town of Islip Community Development Agency is proposing the following substantial amendment to its 2019 Annual Action Plan for its CDBG Budgets under the Town of Islip's 2015-2019 Consolidated Strategy and Plan Submission for Housing and Community Programs to include COVID-19 related relief projects.

Program:	ORIGINAL BUDGET	PROPOSED CHANGE	AMENDED BUDGET
Community Development Block Grant	\$100,000	\$0	\$100,000
Code Enforcement	\$250,000	(100,000)	150,000
Housing Rehabilitation	100,000	(75,000)	25,000
Planning & Management	90,530	0.00	90,530
Administration	512,997	0.00	512,997
Village Consortium	25,000	0.00	25,000
Public Services COVID-19 Amendment	275,000	575,000	850,000
Public Facilities & Improvements	350,000	(50,000)	300,000
Homeless Housing	200,000	(200,000)	0
Downpayment Assistance	30,000	0.00	30,000
Affordable Housing	1,084,111	(150,000)	934,111
Totals	\$3,017,638	0	\$3,017,638

Net Change

The draft of the Substantial Amendment to the 2019 Annual Action Plan for its CDBG Budgets under the Town of Islip's 2015-2019 Consolidated Strategy and Plan Submission for Housing and Community Programs will be presented at a virtual public hearing on Monday, April 27, 2020 at 5:00 pm, being made available to the public and all interested parties through Zoom Cloud Meetings, followed by a 5-day comment period. The draft substantial amendment will be made available for review at www.islipcda.org on April 27, 2020. Written comments will be accepted by the CDA at 15 Shore Lane, P.O. Box 5587, Bay Shore, NY 11706 for 5 days following the public hearing. The meeting is open to the public and is being made available through Zoom Cloud Meetings: Application: Zoom Meeting ID: 911 2403 5036 URL: <https://zoom.us/j/91124035036> Interested citizens should address comments about these changes to James H. Bowers, Executive Director, Town of Islip Community Development Agency, 15 Shore Lane, P.O. Box 5587, Bay Shore, NY 11706. Agency staff will be available to answer questions until May 4, 2020.
James H. Bowers
Executive Director
Town of Islip Community Development Agency

Legal Notice # 21577877
LONG ISLAND CHILDREN'S CENTER LLC, Arts. of Org. filed with the SSNY on 04/06/20. Latest date to dissolve: 12/31/2095. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 57 Bell Avenue, Blue Point, NY 11715. Purpose: Any lawful purpose.

Legal Notice # 21578981
TOMMY PUCIA TRUCKING LLC, Arts. of Org. filed with the SSNY on 03/30/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 94 Madison Street, Mastic, NY 11950. Reg Agent: U.S. Corp. Agents, Inc. 7014 13th Ave, Ste 202, Brooklyn, NY 11228. Purpose: Any Lawful Purpose.

Legal Notice # 21579000
BIG LEAGUE BACKPACKS LLC, Arts. of Org. filed with the SSNY on 03/12/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 20 Griggs Dr., Greenlawn, NY 11740. Reg Agent: U.S. Corp. Agents, Inc. 7014 13th Ave, Ste 202, Brooklyn, NY 11228. Purpose: Any Lawful Purpose.

Legal Notice # 21579846
189 MARINE LLC, Arts. of Org. filed with the SSNY on 01/07/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, c/o Ackerman, Pachman, Brown & Goldstein, LP, 34 Pantigo Road, East Hampton, NY 11937. Purpose: Any lawful purpose.

Legal Notice # 21580010
SAMANNA 1,2,3 LLC, Arts. of Org. filed with the SSNY on 04/09/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 29 Old Dock Road, Yaphank, NY 11960. Reg Agent: Gordon L Seaman Jr., 29 Old Dock Road, Yaphank, NY 11980. Purpose: Any Lawful Purpose.

Legal Notice # 21575099
SPIRIT INSIGHT LLC, Arts. of Org. filed with the SSNY on 12/23/2019. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail copy of process to: The LLC, 615 Broadway #88, Amityville, NY 11701. Purpose: Any Lawful Purpose.

Legal Notice # 21575112
FFR 2019 LLC, Arts. of Org. filed with the SSNY on 10/18/19. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 120 Fishel Ave, Riverhead, NY 11901. Purpose: Any lawful purpose.

Legal Notice # 21575116
GREENE HOUSE GROUP LLC, Arts. of Org. filed with the SSNY on 03/16/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 23 Shady Lane, Coram, NY 11727. Purpose: Any Lawful Purpose.

Legal Notice # 21577173
CR78 LLC, Arts. of Org. filed with the SSNY on 03/20/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 5 Forest Crossing, Sagaponack, NY 11962. Purpose: Any lawful purpose.

Legal Notice # 21577867
Lambert Property LLC, Art. of Org. filed with SSNY 4-3-20. Office Location: Suffolk County. SSNY designated as agent of the LLC for service of process. SSNY shall mail a copy of any process to the LLC, 61 North Road, Hampton Bays, NY 11946. Purpose: Any lawful act or activity.

Legal Notice # 21577935
EZ Livin LLC, Filed 1/23/20. Office: Suffolk Co. SSNY design, as agent for process & shall mail to: 30 Gregory Dr, Lake Ronkonoma, NY 11779. Purpose: General.

Legal Notice # 21578984
146 WINDWARD LLC, Arts. of Org. filed with the SSNY on 03/13/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: C. Bram, 1 Davids Way, Port Jefferson, NY 11777. Purpose: Any Lawful Purpose.

Legal Notice # 21577879
22 Peonic Cres LLC, Art. of Org. filed with SSNY 4-3-20. Office Location: Suffolk County. SSNY designated as agent of the LLC for service of process. SSNY shall mail a copy of any process to the LLC, 61 North Road, Hampton Bays, NY 11946. Purpose: Any lawful act or activity.

Legal Notice # 21579683
Notice to Proposers
The Board of Cooperative Educational Services, First Supervisory District of Suffolk County (in accordance with Section 103 of Article 5A of the General Municipal Law) hereby invites the submission of sealed proposals for the following:
RFP# 215-08-0507: Translation Services
RFP# 215-12-0507: School Lunch Programs Point of Sale Services
RFP# 215-14-0507: Election Management Software and Services

Proposals will be received until 3:00 p.m., May 7, 2020 at the Office of the Board of Cooperative Educational Services, First Supervisory District of Suffolk County, Attn: Purchasing Department, 201 Sunrise Highway, Patchogue, New York 11772, at which time and place all timely proposals will be received. Proposal packages may be obtained the same office daily from 9:00 A.M. to 3:00 P.M., except Saturdays, Sundays, and Holidays or at www.firstsupervisorydistrict.com. The Board of Cooperative Educational Services, First Supervisory District of Suffolk County reserves the right to reject any or all proposals, or to accept part of any proposals.
By: Fred Langstaff, Clerk

Legal Notice # 21580011
SAMANNA 4, LLC, Arts. of Org. filed with the SSNY on 04/20/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 29 Old Dock Road, Yaphank, NY 11980. Purpose: Any Lawful Purpose.

Legal Notice # 21580180
HCMC REALTY LLC, Arts. of Org. filed with the SSNY on 03/13/2020. Office loc: Suffolk County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: The LLC, 60 Rodney Ave, LI Terrace, NY 11752. Purpose: Any Lawful Purpose.

Legal Notice # 21579946
PUBLIC NOTICE
The Town of Islip Community Development Agency will hold a virtual public hearing to receive input on drafting the Town's 2020 - 2024 Consolidated Five Year Plan, 2020 Annual Plan, and updating the Analysis of Impediments for Housing and Community Development Programs for the following three HUD grant programs and two Supplemental grants being made available through the 2020 CARES Act specific to COVID-19 relief / response initiatives: 1) Community Development Block Grant; 2) Home Investment Partnership Grant; 3) Emergency Solutions Grant; 4) Community Development Block Grant-CV; and 5) Emergency Solutions Grant-CV. In addition, the CDA will make available for review its most recent Consolidated Annual Performance and Evaluation Report and Budget Amendments. If you are hearing impaired or visually challenged and require special accommodations to attend this meeting, please call the Agency so that arrangements can be made to accommodate your needs. The first public hearing was held on Wednesday, February 19, 2020 at 5:00 PM in the Town Hall Board Room at Islip Town Hall, 655 Main Street, Islip, New York. Subsequent meetings were made to inform public and interested parties on the availability of supplemental funding for COVID-19 related relief efforts. Proposals for projects using formula funding and supplemental funding will now be accepted at this time and until 12:00 PM on Friday, May 15, 2020. The drafts of the 2020 - 2024 Consolidated Five Year Plan, Annual Plan and the updated Analysis of Impediments to Fair Housing Choice will be presented at a second virtual public hearing to be advertised and scheduled for a later date and public participation will be made available through Zoom Cloud Meetings: Application: Zoom Meeting ID: To be published at a later date URL: To be published at a later date. This will be followed by a Thirty (30) day input / comment period. Draft plans will be available on our website at www.islipcda.org For further information, call the CDA at 631-665-1185 or visit our website at www.islipcda.org.
James H. Bowers
EXECUTIVE DIRECTOR
Town of Islip
Community Development Agency



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Website Posting

Legal Notice
Drafts of the Town of Islip
2020-2024 Consolidated Five Year Plan
2020 Annual Plan and
Update to the Analysis of Impediments to Fair Housing

The Town of Islip Community Development Agency has prepared drafts of its 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice for Housing and Community Development Programs. The following three HUD grant programs and two Supplemental HUD grants being made available through the 2020 CARES Act specific to COVID-19 relief / response initiatives are included: 1) Community Development Block Grant (CDBG); 2) Home Investment Partnership Program (HOME); 3) Emergency Solutions Grant (ESG); 4) Community Development Block Grant-CV (CDBG-CV); and 5) Emergency Solutions Grant-CV (ESG-CV).

The drafts of the 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice will be available for review at the CDA Office at 15 Shore Lane, Bay Shore, NY and on the Agency website at www.islipcda.org on May 29, 2020.

Based on the needs and priorities established in the Consolidated Plan, the Town, with citizen participation, has determined that its funding may best be utilized in the following ways to address those needs and priorities:

Community Development Block Grant	\$ 2,037,790.00
Code Enforcement	\$ 100,000.00
Housing Rehabilitation	\$ 350,000.00
Commercial Rehabilitation	\$ 100,000.00
Planning & Management	\$ 91,134.00
Administration	\$ 516,424.00
Village Consortium	\$ 25,000.00
Public Services	\$ 300,000.00
Public Facilities & Improvements	\$ 50,000.00
Down-payment Assistance	\$ 30,000.00
Homeless Housing	\$ 250,000.00
Affordable Housing	\$ 1,225,232.00
*TOTAL	\$ 3,037,790.00
*(including \$1,000,000 Program Income Estimate)	
HOME (Grant of \$670,710 and estimated program income of \$100,000)	\$ 770,710.00
Acquisition and rehabilitation of homes for resale to first-time low-income buyers, Employer Assisted Housing, Down-payment Assistance, and housing by CHDO's.	
Emergency Solutions Grant	\$ 177,285.00
Homelessness prevention, rapid re-housing, and provision of services for homeless persons through non-profit agencies.	
Community Development Block Grant-CV (CARES Act)	\$ 1,198,766.00
Grants to not-for-profit service agencies and qualifying small business for programs and activities that will prevent, prepare for, and respond to Coronavirus (COVID-19).	
Emergency Solutions Grant-CV (CARES Act)	\$ 611,328.00
Provide funds to not-for-profit organizations to assist shelters in their COVID-19 response and increase emergency shelter capacity for homeless individuals and families.	

The drafts of the 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice will be presented at a virtual public hearing on Friday, May 29, 2020, at 5:00pm, available through Zoom Cloud Meetings followed by a 30-day comment period. Copies of the draft plans will be made available at this meeting and at www.islipcda.org. Written comments will be accepted by the CDA at 15 Shore Lane, P.O. Box 5587, Bay Shore, NY 11706 for 30 days following the public hearing ending June 29, 2020.

Access to Virtual Public Hearing:

Application: Zoom

Meeting ID: 857 1512 6358

Password: 887641

URL: <https://us02web.zoom.us/j/85715126358?pwd=OEprWHFXa0wzcFFxUHFZdkZ4T2dzQT09>

Copies of the final 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice will be available for review at the Community Development Agency Office and at www.islipcda.org on June 30, 2020.

James H. Bowers, Executive Director
Town of Islip Community Development Agency

TOWN OF ISLIP COMMUNITY DEVELOPMENT AGENCY



BOARD OF DIRECTORS
Debra Cavanagh, Chairperson
Jarett Gandolfo • Ryan T. Kelly • Timothy Morris • Manuel Troche
James H. Bowers, *Executive Director* • Julia E. MacGibbon, *Assistant Director*



May 21, 2020

Via – E-Mail

Newsday Legal Advertising
235 Pinelawn Road
Melville, New York 11747

Attention: Carolyn

Please publish the attached Legal Notice in the Suffolk Edition of Newsday on Monday, May 25, 2020. Please include a certified copy of this ad with your invoice.

Thank you for your cooperation.

Sincerely,

A handwritten signature in cursive script that reads "Salvatore Matera".

Salvatore Matera
CFO

Attachment

Legal Notice
Drafts of the Town of Islip
2020-2024 Consolidated Five Year Plan
2020 Annual Plan and
Update to the Analysis of Impediments to Fair Housing

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Copies of the final 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice will be available for review at the Community Development Agency Office and at www.islipcda.org on June 30, 2020.

James H. Bowers, Executive Director
Town of Islip Community Development Agency

Ad Content

Legal Notice # 21585590
Legal Notice
Drafts of the Town of Islip
2020-2024 Consolidated Five Year Plan
2020 Annual Plan and Update to the Analysis of Impediments to Fair Housing

The Town of Islip Community Development Agency has prepared drafts of its 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice for Housing and Community Development Programs. The following three HUD grant programs and two Supplemental HUD grants being made available through the 2020 CARES Act specific to COVID-19 relief / response initiatives are included: 1) Community Development Block Grant (CDBG); 2) Home Investment Partnership Program (HOME); 3) Emergency Solutions Grant (ESG); 4) Community Development Block Grant-CV (CDBG-CV); and 5) Emergency Solutions Grant-CV (ESG-CV).

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*(including \$1,000,000 Program Income Estimate)

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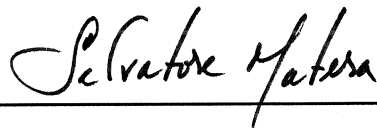
James H. Bowers, Executive Director
Town of Islip Community Development Agency

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Zone(s): C-Suffolk

Signature of Approval:



Date:

5.22.20

LEGAL NOTICES

Legal Notice # 21579483
15 CHURCH 6124, LLC, Arts. of Org. filed with the SSNY on 04/01/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 360 South Ocean Boulevard, Apartment 5B, Palm Beach, FL 33480. Purpose: Any lawful purpose.

Legal Notice # 21580508
MRLights, LLC, Arts. of Org. filed with the SSNY on 04/16/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, P.O. Box 645, Sayville, NY 11782. Purpose: Any lawful purpose.

Legal Notice # 21581822
O NOSO LAR, LLC, Arts. of Org. filed with the SSNY on 02/06/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 1033 Jericho Turnpike, Smithtown, NY 11787. Purpose: Any lawful purpose.

Legal Notice # 21584175
PLUMMYY LLC, Arts. of Org. filed with the SSNY on 09/12/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 131 Bailey Road, Southampton, NY 11968. Purpose: Any lawful purpose.

Legal Notice # 21580504
CENTRAL INDUSTRIAL ELECTRONICS LLC, Arts. of Org. filed with the SSNY on 03/26/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 20 Annapondale Road, Stony Brook, NY 11790. Purpose: Any lawful purpose.

Legal Notice # 21582042
NAPOLI PROPERTIES LLC, Arts. of Org. filed with the SSNY on 04/30/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 201 Moreland Road, Suite 3, Hauppauge, NY 11788. Purpose: Any lawful purpose.

Legal Notice # 21583136
UNITS 1A-1B LLC, Arts. of Org. filed with the SSNY on 05/07/20. Office: Suffolk County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, c/o Bernard Call, 2340 Washington Avenue, NW, Washington DC 20008. Purpose: Any lawful purpose.

Legal Notice # 21585990
Drafts of the Town of Islip 2020-2024 Consolidated Five Year Plan

The Town of Islip Community Development Agency has prepared drafts of its 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice for Housing and Community Development Programs. The following three HUD grant programs and two Supplemental HUD grants being available through the 2020 CARES Act specific to COVID-19 relief / response initiatives are included: 1) Community Development Block Grant (CDBG); 2) Home Investment Partnership Program (HOME); 3) Emergency Solutions Grant (ESG); 4) Community Development Block Grant-CV (CDBG-CV); and 5) Emergency Solutions Grant-CV (ESG-CV).

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*TOTAL	\$ 3,037,790.00

*(including \$1,000,000 Program Income Estimate)
HOME (Grant of \$670,710 and estimated program income of \$100,000) Acquisition and rehabilitation of homes for resale to first-time low-income buyers, Employer Assisted Housing, Down-payment Assistance, and housing by CHDO's.

Emergency Solutions Grant Homelessness prevention, rapid re-housing, and provision of services for homeless persons through non-profit agencies. **\$ 177,285.00**

Community Development Block Grant-CV (CARES Act) Grants to not-for-profit service agencies and qualifying small business for programs and activities that will prevent, prepare for, and respond to coronavirus (COVID-19). **\$1,198,766.00**

Emergency Solutions Grant-CV (CARES Act) Provide funds to not-for-profit organizations to assist shelters in their COVID-19 response and increase emergency shelter capacity for homeless individuals and families. **\$ 611,328.00**

The drafts of the 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice will be presented at a virtual public hearing on Friday, May 29, 2020, at 2:00pm, available through Zoom Cloud Meetings followed by a 30-day comment period. Copies of the draft plans will be made available at this meeting and at www.islipcda.org. Written comments will be accepted by the CDA at 15 Shore Lane, P.O. Box 5587, Bay Shore, NY 11706 for 30 days following the public hearing ending June 29, 2020.

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 Application: Zoom
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 Password: 887641
 URL: <https://us02web.zoom.us/j/85715126398?pwd=OEprWFhXa0wzCFZlUHFZdkZlZT24ZkdQQT09>

Copies of the final 2020-2024 Consolidated Five Year Plan, 2020 Annual Action Plan and update to Analysis of Impediments to Fair Housing Choice will be available for review at the Community Development Agency Office and at www.islipcda.org on June 30, 2020.

James H. Bowers, Executive Director
 Town of Islip Community Development Agency

Legal Notice # 105556
 Notice of Formation of INTEGRITY BPR LLC, Arts. of Org. filed with New York Secy of State (SSNY) on 5/5/20. Office location: Suffolk County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: 10 Melville Park Rd, Melville, NY 11747. Purpose: any lawful activity.

Merchandise



- Auctions
- Home furnishings
- Miscellaneous

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TOYS Trains Slot Cars Models
 Musical Instr. 516-394-4566

TOYS Trains Slot Cars Models
 Musical Instr. 516-394-4566

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NOTICE: Federal and State law make it unlawful for employers and employment agencies to advertise or advertise employment when the job is limited to any race, creed, religion, color, national origin, sex, disability, genetic disposition or carrier status or marital status unless based upon a bona fide occupational qualification (BFOQ). Newsday does not knowingly accept advertising in violation of these laws. When you suspect employment discrimination, call the NYC Commissioner of Human Rights Hotline at 212-396-7600, or the Nassau County Commissioner of Human Rights at 516-971-3992 or the Suffolk County Commissioner on Human Rights at 631-933-5440.

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 NO CDL req'd, 4 day work week, (enjoy 3 days off). Year round, No lay offs, 100% med, dental, 401k, uniforms, 2 wks paid vac, raise every 6 months, Will train! 4a-2:30p. SWING Driver \$1000/wk includes \$100 weekly bonus program. ROUTE Driver \$900/wk incld \$100 w/ky bonus program, Plus OT. Apply: Mon-Fri 9a-7p 304 Crossbay Blvd, Queens, NY. Apply in person. No calls.

NASSAU/SUFFOLK HOUSES FOR SALE
 BABYLON VILLAGE COLONIAL 3BR, 1-1/2 Bth, EIK, Open LR/Dr Hwdw Flrs, CAC, Decks, near RR Main St. Parklike grounds, \$469,000 Owner 631-456-1486

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