



**Community Housing
Innovations**

May 2016 Newsletter

Last Chance for Fair and Affordable Housing in Westchester County

**Coalition of Non-Profit Groups Demanding that HUD Bring the County into
Compliance**



Pictured left to right: Interfaith Clergy for Social Action (IFCSA) Chair Reverend Troy Decohen, Housing Activist David Schwartz, American Ethical Union Director Reverend Bart Worden, Workforce Housing Coalition Co-Founder Alexander Roberts, HUD Regional Administrator Holly Leicht, IFCSA Member Reverend Noelle Damico, HUD Attorney-Advisor Valerie Daniele and the Westchester Chapter of Community Voices Heard representative Jasmin Jones.

In 2009, facing potential fines of \$150 million, Westchester County signed a consent decree with the U.S. Department of Housing and Urban Development (HUD) to confront exclusionary zoning and develop 750 units of affordable housing in 31 of its 43 overwhelmingly white municipalities. These municipalities have remained economically and racially segregated for the last 50 years, despite fair housing laws, because of land use policies that severely restrict multifamily and affordable housing. However, while the county has made an effort to meet its benchmarks towards the

750 units (107 per year), it has openly defied provisions designed to confront exclusionary zoning. Instead of insisting on compliance in federal court, HUD and the U.S. Justice Department have disqualified the county for federal aid, so far totaling \$22 million.

Last week, U.S. Senator Kirsten Gillibrand's (D-NY) office arranged a meeting with HUD Regional Administrator Holly Leicht and a coalition of groups demanding that HUD bring the county in compliance. The Westchester Workforce Housing Coalition, of which CHI is a founding member; Interfaith Clergy for Social Action, with about 35 Westchester clergy from Jewish, Christian, Muslim and Ethical traditions; and Community Voices Heard, a statewide rights organization, were united in demanding that HUD enforce the consent decree and hold the county in contempt for its failure to act. Leicht said she heard the request loud and clear and repeated President Obama's advice to activists, "Make me do it."

The groups agreed they would attend a federal court hearing on whether to hold the county in contempt on July 8 in lower Manhattan. CHI and the Westchester Workforce Housing Coalition intend to be there. If you'd like to attend as well, [click here](#). We'll send you more information as it becomes available.

This month, the Anti-Discrimination Center (ADC) of Metro New York submitted a brief containing segregation expert Andrew Beveridge's analysis and conclusion that "segregation continues virtually unabated in Westchester County." The ADC is also calling for holding the county in contempt of court, extending the consent decree by seven years and appointing a Special Master to insure compliance. In response to the filing, U.S. Justice Denise Cote called a conference of the parties on July 8 to decide whether to accept the ADC's filing as a "friend of court" (amicus) brief and "Whether any of the requests for relief requested in the ADC May submission should be granted, whether or not the ADC filing is accepted as an amicus brief."

[Column: Is Inequality Killing the American Dream?](#)

CHI Receives Training from NeighborWorks America

As part of a continued effort to provide CHI's clients with the most valuable and pertinent information necessary to take them "from homelessness to home

ownership," the organization's representatives regularly receive training of their own. The latest is the [NeighborWorks America Conference](#), a three-part course that CHI's Home Ownership Counselors Julie Stern and Juan Santana have been attending in Bridgeport, Connecticut.



The conference, entitled NeighborWorks Center for Homeownership Education and Counseling (NCHEC), was sponsored by Chase to provide training to non-profit organizations looking to increase the capacity and efficiencies of housing counseling providers and earns attendees the titles of "Financial Capabilities Counselor." The ultimate goal on the part of CHI is to teach its clients financial responsibility.

For Julie, the program "helps us get people ready for homeownership at an earlier stage. We teach them how to arrange their finances and budget their expenses in an effort to get them into a home quicker."

Presently, Julie and Juan are working together to find a way to incorporate this training into a sponsored program through CHI. Local and national financial institutions are encouraged to reach out to them to coordinate a sponsorship. Any questions can be emailed to: jstern@communityhousing.org.

P.C. Richard & Son and Target Corporation Make Generous Donation to CHI's Resource Center

CHI is very grateful to local family-owned appliance and electronics company [P.C. Richard & Sons](#) and discount retailer [Target](#) (Suffolk County District) for the companies' collective generous donations to our Resource Center in Patchogue.



P.C. Richard supplied a 48-inch Samsung Smart TV for classroom use. Target donated \$300 in gift cards for CHI clients who utilize the Resource Center.

Launched in 2013, CHI's supervised Resource Center is open on weekdays to homeless men and women referred by the Suffolk County Department of Social Services (DSS). Serving as a one-stop source

for employment, education and social service resources, the center provides clients with access to Web-enabled computers for job searches, GED classes and social service support.

Collaborating with Dutchess County Reentry Task Force



**Scott Mendelson,
Senior Manager of CHI's
Mid-Hudson Valley
Programs**

Scott Mendelson, Senior Manager of CHI's Mid-Hudson Valley Programs, wears many hats on behalf of the organization. This includes his involvement with Dutchess County's 'Exodus Transitional Community for Reentry Program' task force, which helps people who are leaving prison integrate back into the community. Working collectively, the group organizes and presents classes to former inmates in an effort to help counsel them on topics such as job preparedness, living in an emergency housing facility and how to maintain a crime-free existence.

Scott is often called upon by the Task Force to provide valuable insight into issues that arise with integrating parolees into the community. This includes ensuring everyone--clients and neighbors alike-- feel comfortable and safe with a solution. He and his Reentry Program colleagues work together to enable former inmates to receive education, job/vocational training, transportation, housing and substance abuse/mental health counseling.

As a member of the task force, Scott will also lead the occasional educational session, the most recent of which was presented on April 21. The primary focus of Scott's presentations was on the housing options that are available through CHI, which includes the men's home in Poughkeepsie. For many, these emergency housing facilities serve as "home base" for months, sometimes more than a year, while they attend rehabilitative programs to help integrate them back into everyday living.

Funded by grants from the New York State Division of Criminal Justice Services, the Task Force focuses on individuals with a high risk of reoffending, or persons with special needs. Programs like Exodus are proven to enhance public safety by addressing offenders' risks and to save tax dollars by lowering the chances of additional incarceration costs.

Poughkeepsie-Based Client Becomes Newest CHI Employee



CHI's All-Male Home in Poughkeepsie

CHI is excited to announce that one of its Poughkeepsie clients, Daniel, was recently hired to provide maintenance services at the facility at which he resides. After serving two-and-a-half (2.5) years in prison, Daniel was released in December 2014 and became a per-diem client at CHI's all-male facility in Poughkeepsie. Working in conjunction with his parole officer and his CHI Case Manager, Daniel

worked hard to become one of the home's permanent residents in September 2015.

Today, he calls on his former experience as the owner of a construction/flooring company to serve as the maintenance/handyman at his new home. In order to secure this job, Daniel needed to be approved by the New York State Department of Corrections (through his parole officer) and by CHI. "Our home really needed a maintenance person," says Erica Gallagher, who runs the facility. "Daniel's residency could not have come at a better time. We're so lucky to have him and we're even more proud of all that he has accomplished to get here."

First-Time Homebuyer Education Aids Clients Outside of CHI's Districts

In aiming to help people on Long Island and Westchester County, CHI will frequently encounter clients who ultimately decide to live in areas of New York City, for reasons such as cost and family. Such was the case for Lisa Garcia, a former CHI client who wanted to purchase a home in Westchester, but could not find an affordable option.

Ms. Garcia came to CHI in August 2014 looking to buy a home and took each of the organization's required homebuyer courses. By November of that year, she qualified for grants through CHI and New York State. Unfortunately, due to high home prices, Ms. Garcia was not able to find an affordable home in Westchester. As a result, she started looking in the Bronx.

Unfortunately, CHI does not have jurisdiction in the city, so Ms. Garcia had to begin the process over again. Though she did re-attend classes, Ms. Garcia credits what she had learned through CHI as being the basis for her ultimate home purchase last month.



Lisa Garcia in front of her new home in the Bronx



"I learned a lot in the CHI classes, Julie [Stern] and Juan [Santana, CHI's Home Ownership Counselors] were really good at providing a proper education," she says. "They really make sure you know what you're getting into with the home purchase. The CHI courses were so much more informative than the ones I took in the city, they really don't compare to one another. CHI is the best organization to work with in the first-time homebuyer capacity. They taught me about first-time homebuyer grants, fixing a credit score, maintaining a savings account, lowering my credit card bills and what to look for in a house. I even ended up using some of the vendors that they had recommended -

like Keller Williams Realty and home inspector Dennis Douglas."

Ms. Garcia, who closed on her home in April, ultimately secured her loan through CitiBank, which offered her three percent of the home price to use toward her closing costs. She also received a Housing Preservation & Development (HPD) grant in the amount of \$15,000. This left her with a significant amount of money to use toward a down payment and closing.

First-Time Homebuyer Education: En Español

In addition to its regular homebuyer education programs, CHI offers classes that are presented entirely in Spanish. Like the English-language version, this eight-hour class, held over two consecutive sessions in the evenings, is designed to satisfy the

needs of families that do not yet have a mortgage commitment and/or a contract to purchase, but wish to become a homeowner in three to seven months. These individuals typically need two to three counseling sessions to prepare for homeownership.



Attendees at CHI's Spanish-language First-Time Homebuyer Class on March 10 and 17, 2016

CHI's comprehensive homebuyer education courses provide participants with the information that all first-time homebuyers should know in order to make well-informed decisions and become an empowered and educated consumer. Course topics include: Assessment of Homeownership Readiness; Budgeting and Credit; Financing a Home; Shopping for a Home; Maintaining a Home and Managing Homeownership

Finances.

**Upcoming Spanish-language Courses Are Being Held in Westchester:
[Thursday, September 8 and Thursday, September 15.](#)**

Upcoming Events and Courses

Fast Track to Homeownership One-Day Course

This one-day accelerated eight-hour course is designed for those first-time homebuyers who are ready to buy within 90 days and/or already have a purchase contract and a loan commitment from a bank. Upon completion of the Fast Track course and a two-hour, one-on-one counseling session, the homebuyer(s) will receive a certificate of completion from CHI. There is a \$99 fee for this course and participants must first complete CHI's Homebuyer Orientation.

Dates:

[Thursday, May 26 - Westchester](#)

[Thursday, June 23 - Long Island](#)

[Thursday, July 28 - Westchester](#)

[Thursday, September 22 - Long Island](#)

Additional Programs

After attending the Homebuyer Orientation, prospective homebuyers can also attend one of CHI's more comprehensive [Homebuyer Education Courses](#). Topics include assessment of homeownership readiness, budgeting and credit, financing a home, shopping for a home, maintaining a home and managing homeownership finances.

Can You Help?

Often our families are just one illness or layoff away from the inability to pay rent and homelessness. Can you help keep a mother and her children in their apartment? If so, please donate now.

[Make a Tax Deductible Donation to CHI](#)

Affordable Rental Opportunities:

For Rent in Mt. Vernon: 2BR apartment at 211-213 Franklin Street for \$1,100

For Rent in Mt. Vernon: 1BR apartment at 211-213 Franklin Street for \$1,100

For Rent in Peekskill: 1BR apartment at 400-404 South Street, \$1,250

[Visit our "For Rent" page for more](#)

information

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