CHAPTER 1 PEOPLE AND HOUSING: WHO WE ARE AND WHERE WE LIVE

Following World War II, Nassau County provided the opportunity for former city dwellers to realize the American Dream. Returning veterans and their families and many others were able to purchase single-family homes with their own backyards. They enjoyed abundant parks and great schools as well as access to excellent health care services.

Today, many things remain much the same. The schools, hospitals and parks remain excellent resources and the majority of housing stock is single-family with a yard and garage. Much of the original suburban population remains, parents aging in place in their family homes with their children nearby.

There are differences, however, that have changed the overall character of the County over the past 30 years. Families just starting out can no longer afford a single family home due to high cost of real estate, which is compounded by skyrocketing taxes. Most households now have more than one car, contributing to traffic congestion. In addition, lifestyles have changed; people no longer marry and start having children in their early 20s and when they do, they have fewer children at a later age. Young adults instead choose to live in proximity to entertainment and culture venues, choosing lifestyle over security.

As long-time residents age, difficulties arise. The family home may simply be too large for them when their children are gone, or maintaining the property too difficult or expensive. Driving may no longer be possible. If seniors are unable to move in with nearby children or grandchildren or find more size-appropriate housing, they will leave Nassau County to be nearer their families or move to communities with other mature adults such as those in Florida, Arizona and other Sunbelt states. They may even move back to New York City to be near doctors and other services when they can no longer drive. At the same time, young people in Nassau also face housing issues. Opportunities to rent an apartment or purchase an affordable condominium or townhouse are few. Those who wish to purchase a single family home in the community where they grew up may not be able to do afford to so due to the high cost of housing in Nassau.

1. PEOPLE

In 2009, Nassau County's total population was 1,357,429, representing 47.2 percent of Long Island's total population. After experiencing a population decline of approximately 90,000 from 1970-2005, Nassau is expected to gain residents between the years 2010 and 2030.

1. POPULATION CHANGE IN NASSAU COUNTY

Population change in Nassau County has become an increasingly debated issue. According to the Census Bureau, population has experienced a slight decline from 2000 to 2005; however, Long Island Power Authority (LIPA) estimates indicate it has continued to rise, albeit slowly over the last 10 years. In 2007, the County successfully challenged the Census Bureau's population estimates. The results, which are in line with the NYMTC estimates, fall between the original Census and LIPA numbers. NYMTC forecasts a continued increase in the long term due primarily to changes in demographic makeup (see Figure 1-1).

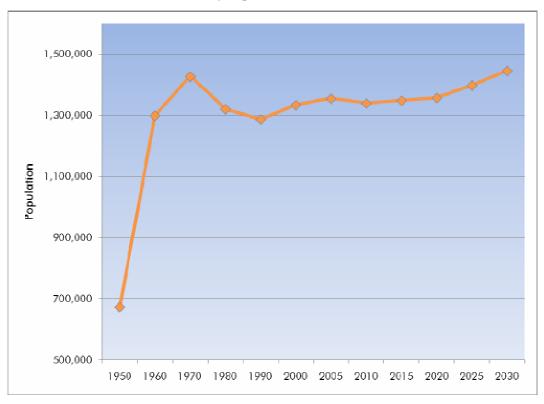


Figure 1-1 Nassau County Population Trends: 1950 - 2030

Source: Urbanomics / NYMTC Forecast

Young Adults and the Elderly

As is the case throughout the country, Nassau's elderly population is increasing in both actual numbers and share of population straining the resources of federal, state and local governments. In addition, the trend of starting families later in life and having fewer children means the working population is not being replaced as quickly as it was in the past by a younger, working population. These trends are compounded in Nassau County because many young adults are not returning home after college.

The challenges posed by the age shift include potential labor shortages, as well as shortages in revenues to support pension funds and funds for other government services.

Recent history and cohort-survival model forecasts support this premise. Because Nassau was one of the first fully established suburbs, even in 1970, a sizeable share of the population was older working age, with the largest working-age cohort being 45-49 (see Figure 1-2). However, this older working population was offset by the largest age cohorts being children ages 5 to 19. The elderly were a very small portion of the population. Supporting both of these dependent population segments was a robust working age segment: almost 550,000 Nassau residents were between the ages of 25 and 54.

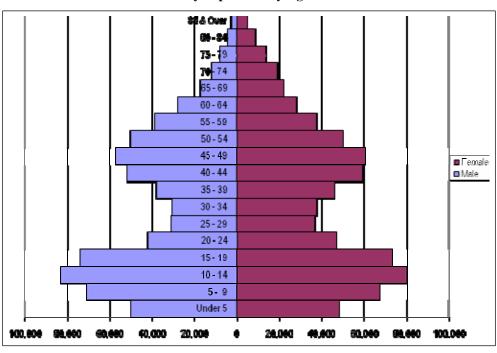


Figure 1-2 Nassau County Population by Age and Sex: 1970

Source: Urbanomics / NYMTC Forecast

In 2005, the largest age cohort for both sexes in Nassau County was 45 to 49 years of age (54,545 males and 52,800 females). As shown on Figure 1-3, the population pyramid for 2005 is flattening, although skewed toward a substantial middle aged population, along with a sizable under-19 population. Young adults ages 20 to 34 make up the smallest segments of the population. The 35-39 and 40-44 segments have contracted. This loss in share of the younger portion of the working age population is a danger sign for Nassau County as the older working population ages and enters retirement because in the future there will be a smaller working age population to support a larger retired population.

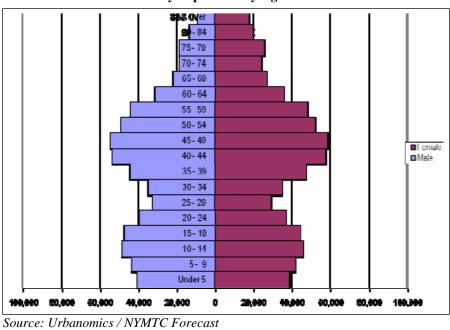


Figure 1-3
Nassau County Population by Age and Sex 2005

As shown in Figure 1-4, the population forecast for Nassau County in 2020 shows the population divided into roughly equal age cohorts, albeit with relatively fewer residents above the age of 60.

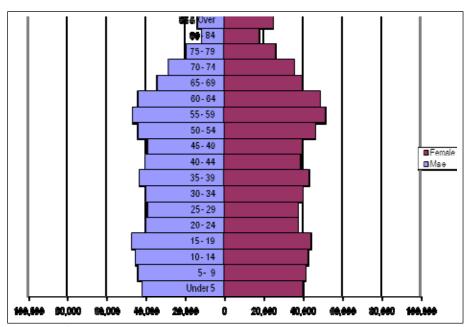


Figure 1-4
Nassau County Population by Age and Sex 2020

Source: Urbanomics / NYMTC Forecast

As shown in Figure 1-5, by 2030 the population pyramid shows population growth in almost every cohort, but remains stationary. The 2030 forecasts show that the workforce will increase, however, as will the dependent cohorts, the very young and, of more concern, the very old (see Figure 1-6).

85 & Over 80 - 84 75 - 79 70 - 74 65 - 69 60 - 64 55 - 59 50 - 54 45 - 49 ■ Female ■ Male 40 - 44 35 - 39 30 - 34 25 - 29 20 - 24 15 - 19 10 - 14 5 - 9 Under 5 100,000 40,000 20,000 20,000 80,000 60,000 0 40,000 60,000 80,000 100,000

Figure 1-5
Nassau County Population by Age and Sex 2030

Source: Urbanomics / NYMTC Forecast

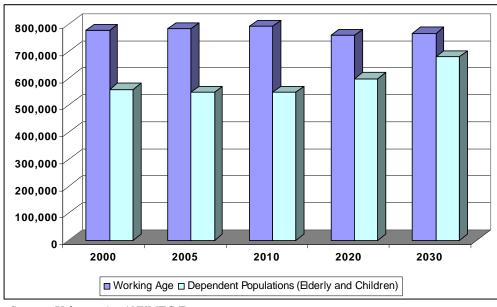


Figure 1-6
Nassau County Working vs. Dependent Populations 2000-2030

Source: Urbanomics / NYMTC Forecast

What does this mean for Nassau County?

The stationary population pyramid signifies several things that have economic and fiscal impacts on Nassau County residents.

- A loss of 25-29 year olds also signifies less disposable income, lower retail sales and fewer sales tax revenues for centralized service provision.
- Nationwide, a smaller share of working-age people will be contributing payroll taxes to support social security and private pensions, thus pensions must shrink further limiting disposable income.
- More persons over 70 signify higher elder-care costs. Either working children of elderly parents
 will be providing services to supplement elders' income, or the County and municipalities will be
 paying for additional services.
- A potential labor force shortage, especially in the health care and service industries.

Young Adult Out-Migration

Net migration describes the number of people who are expected to move into an area minus the number of people expected to move away from that same area. In Nassau County from 2000 through 2020 net migration trends show people moving away from Nassau (see Table 1-1). From 2020 through 2030 this trend is expected to shift with greater numbers of people moving into the County. This is due to an

expected increase in young families as the echo boom generation (the children of baby boomers) establish their families, albeit at an older age than their parents' generation.

Table 1-1 Nassau County Net Migration by Age, All Races, 2000-2030

	2000-	2005-	2010-	2015-	2020-	2025-
Age	2005	2010	2015	2020	2025	2030
Under 5	(5,707)	(1,421)	(1,533)	(1,665)	(1,765)	(1,964)
5 - 9	(876)	6,901	7,272	7,936	8,462	9,166
10 - 14	(942)	4,743	5,971	6,576	7,276	7,803
15 - 19	(2,024)	(2,895)	(2,110)	(461)	1,359	2,101
20 - 24	(6,203)	(10,253)	(9,462)	(9,460)	(5,855)	(3,699)
25 - 29	(6,314)	(4,017)	(4,762)	(4,738)	(1,623)	(536)
30 - 34	(113)	5,668	5,528	4,680	7,565	7,313
35 - 39	889	10,056	10,052	9,958	12,472	12,600
40 - 44	1,086	4,321	4,107	3,232	5,187	5,012
45 - 49	1,549	(2,282)	(2,595)	(2,817)	(222)	(1,166)
50 - 54	435	1,536	885	(395)	2,117	1,759
55 - 59	789	(3,487)	(4,580)	(5,549)	(2,213)	(1,882)
60 - 64	(145)	(5,320)	(6,430)	(8,386)	(4,955)	(4,409)
65 - 69	(3,581)	(4,481)	(5,373)	(5,386)	(5,740)	(5,321)
70 - 74	(3,483)	(663)	(747)	(841)	(818)	(794)
75 - 79	(584)	1,122	1,197	1,483	1,931	2,040
80 - 84	(846)	(415)	(347)	(336)	(392)	(451)
85 & Over	(5,219)	(4,697)	(5,244)	(5,201)	(5,282)	(5,900)
Total	(31,288)	(5,584)	(8,172)	(11,370)	17,504	21,672

Source: Urbanomics / NYMTC Forecast

The net migration measured between 2000 and 2005 was negative 31,288 persons. Forecasts for the next fifteen years show lower rates of net out-migration. These rates are low enough to be balanced by natural increase as is reflected in the overall population increase in the county. It is interesting to note that in the next fifteen years more adults ages 30-44 and children ages 5-14 will enter the County than will leave it. This is due to an expected increase in young families as the echo boom generation begins to raise its families in Nassau.

The younger working age groups are of particular interest to the future of Nassau County. As shown in Figure 1-7, there was an overall out-migration of all three young adult cohorts 20-24, 25-29 and 30-34 between 2000 and 2005. In the first three forecast periods, the 20-24 and 25-29 cohorts continue to decrease by roughly 14,000 persons every five years in the near term and continue to decline in the long term.

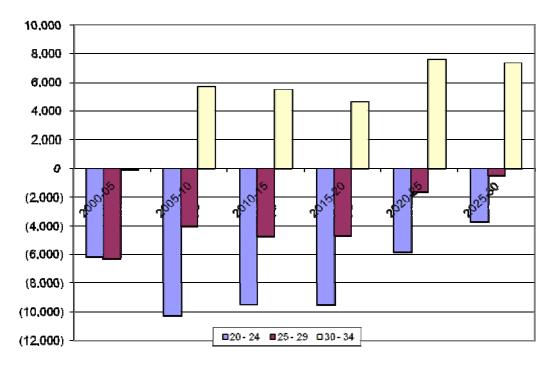


Figure 1-7
Net In / Out Migration by Age Group, All Races / Sexes, 2000 to 2030

Source: Urbanomics / NYMTC Forecast

An almost constant share of Nassau children have stayed within the County through adulthood since the 1970s. As families today generally have fewer children than they did in the past, however, the number of young adults in the County will continue to decrease, lessening demand for existing housing stock. Some of those who move away for their young adult years may return when they start families, but others may choose to remain closer to their employment centers.

What does this mean for Nassau County? If no way is found to attract younger people to Nassau County, the demand for existing single-family housing stock will decline, while at the same time more and more long-time residents will be selling. This has the potential to cause housing prices to trend downward.

Long Term Forecasts by Race & Ethnicity

White Non-Hispanics remain the majority of Nassau's population according to the county population forecasts, however larger and larger shares will be minority populations: Hispanic, Asian/Other, and Black (see Figure 1-8).

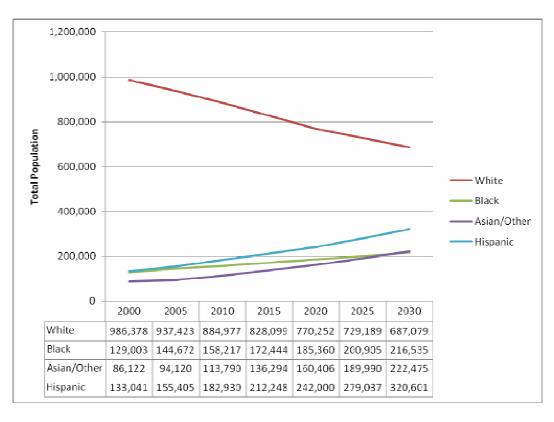


Figure 1-8
Nassau County Population by Race and Hispanic Origin: 2000-2030

Source: Census 2000 SF3 / NYMTC Forecast

As the most deeply-rooted minority group in Nassau County, the Black population is expected to slowly increase through 2030. Nassau's Hispanic population exceeded the Black population in 2005 and is expected to almost double by 2020. The Asian/Other population, although it remains the smallest throughout the forecast period, will increase the fastest, growing from 86,000 in 2000 to 160,000 in 2020 and is expected to be larger than the Black population by 2030.

2. LABOR FORCE TRANSFORMATION

Nassau County's labor force totaled just over 694,000 in 2005. It is projected to moderately increase by 4.0 percent and reach 750,000 by 2030 with roughly 35,000 new residents entering the labor force. The following subsections describe the characteristics of the County's labor force and future trends.

Changes in Participation, Composition & Unemployment

The New York State Department of Labor estimates that the 2008 average annual unemployment rate for Nassau County was 4.7 percent.¹ Data for the first quarter of 2009 indicate higher rates, including a 6.8 percent unemployment rate for May. After recovery from the current recession, the County unemployment rate is projected to level off to 3.8 percent by 2015².

Labor force participation rate forecasts by race to the year 2030 indicate relatively slight increases for each race, with the exception of whites (see Table 1-2). Whites historically have lower participation rates in Nassau County due to the prevalence of stay-at-home mothers. As participation decreases further, it is likely due to increased shares of the white population reaching retirement age.

Table 1-2
Nassau County Labor Force Participation Rates by Race: 2000 – 2020

Race	2000	2005	2010	2015	2020	2025	2030
White	61.3%	63.0%	64.0%	64.2%	62.8%	61.2%	59.5%
Black	64.3%	66.5%	67.4%	67.9%	67.0%	67.2%	66.7%
Asian	64.0%	75.6%	75.9%	76.1%	75.4%	73.2%	71.3%
Hispanic	70.6%	75.0%	75.6%	76.8%	76.3%	75.2%	74.5%

Source: Urbanomics / NYMTC Forecast

Trends in Education, Occupations & Earnings

Nassau County's economic quality of life has been historically tied to its good education system and supply of well-paying jobs. Nearly 90 percent of residents age 25 and over in 2007 held at least a high school diploma, while a full 40 percent of this cohort hold a 4-year college degree or higher.

Nassau County is home to 14 colleges and universities, enrolling nearly 80,500 students, according to 2009 estimates³. By 2030, these institutions are projected to enroll over 86,000 students.

Nassau County's residents work in a diverse number of occupations, with the majority employed in management, professional, service and sales positions (see Table 1-3). The County's employment trends

¹ http://www.labor.state.ny.us/workforceindustrydata/laus.asp

² NYMTC 2010-2035 Regional Transportation Plan (RTP)

³ New York State Education Department, Research & Information Systems, 2010.

mirror national level shifts toward a service and information sector economy. Management and service jobs saw moderate growth between 2000 and 2007, while residents employed in production and manufacturing jobs saw a decline of approximately 10 percent (see Figure 1-9). Construction jobs saw a slight increase of 2.6 percent; this data likely does not reflect the recent downturn in the housing and building markets.

Table 1-3 Nassau County Resident Occupations: 2000 – 2007

						2000-
					2000-	2007
					2007	percent
Occupation	2000	Share	2007	Share	Change	change
Civilian employed population 16 years						
and over (TOTAL)	631,188	100.0%	633,359	100.0%	2,171	0.3%
Management, professional, and related						
occupations	258,582	41.0%	267,203	42.2%	8,621	3.3%
Service occupations	86,282	13.7%	92,283	14.6%	6,001	7.0%
Sales and office occupations	192,016	30.4%	183,637	29.0%	(8,379)	(4.4%)
Farming, fishing, and forestry						
occupations	487	0.1%	379	0.1%	(108)	(22.2%)
Construction, extraction, maintenance						
and repair occupations	44,353	7.0%	45,516	7.2%	1,163	2.6%
Production, transportation, and material						
moving occupations	49,468	7.8%	44,341	7.0%	(5,127)	(10.4%)

Source: US Census: 2000 SF3 and 2007 ACS

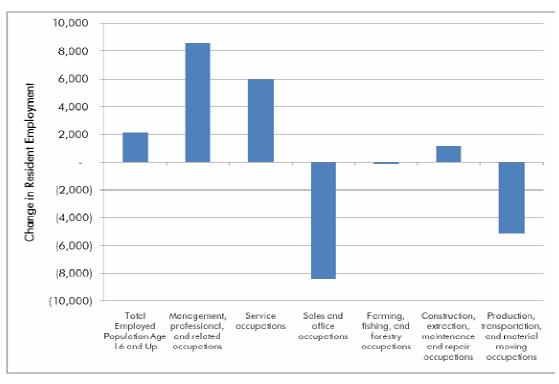


Figure 1-9
Nassau County Resident Occupations: Change 2000 – 2007

Source: US Census: 2000 SF3 and 2007 ACS

The County's mean household income for 2005 was estimated to be \$106,595, while the median was estimated at \$80,293 (see Table 1-4). Adjusted for inflation at a compounded annual average of 2.6 percent, the NYMTC forecasts show a rise in average household income to \$171,000 by 2030. There are no available forecasts of median income.

Table 1-4
Nassau County Average Household Income in Real Dollars: 2005-2030

	2005	2010	2015	2020	2025	2030
Average Household Income (\$)	106,595	110,519	125,921	139,338	154,729	171,281

Source: NYMTC 2035 Forecasts/Urbanomics

START SIDEBAR

"Purchasing Power Parity - Nassau County Compared to Other Suburban Centers in New York State"

The "2010 Self Sufficiency Standard for New York State", prepared by the Center for Woman's Welfare, University of Washington, provides a detailed measure of the level of income required in order make ends meet without public or private assistance. Scaled for both family size and location, the self-sufficiency standard is based on the costs of six basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items.

Nassau County's self-sufficiency standard⁴ (costs) and median household income⁵ were compared with two upstate population centers, Erie (Buffalo) and Albany Counties (see figure 1A-1). While Nassau's median household income is significantly greater than that of both Albany and Erie Counties, the same holds true for the self-sufficiency standard. In addition, the ratio of household median income to the self-sufficiency standard in all three counties is virtually identical (see figure 1A-2). This demonstrates that Nassau's high median income is partly due to its high cost of living and should serve to dampen the perception that a high countywide median income automatically translates into a wealthier and more prosperous population. To compound the impacts of the cost of living in Nassau County, of the \$22 billion in tax revenue sent to New York State between 2002 and 2006, nearly \$2.5 billion a year of state aid and spending was not returned to Nassau County⁶.

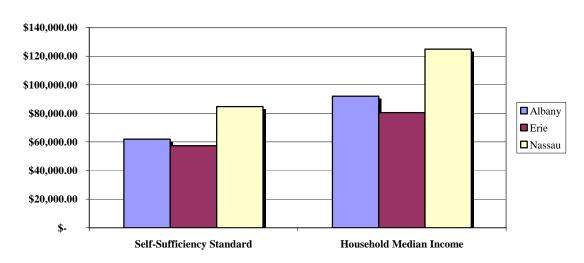


Figure 1A-1
Sufficiency and Median Incomes

Source: The Self-Sufficiency Standard for NYS 2010, US Census, American Community Survey, 2008

⁴ Self-sufficiency standard is average two family types - two adults, one infant, and one preschooler AND two

⁵ Median household income for a family of four, US Census, American Community Survey, 2008

adults, one school-age child, and one preschooler

⁶ Dowling College Economic & Social Policy Institute, "Long Island Taxpayers – Giving More Than They Get", 2008.

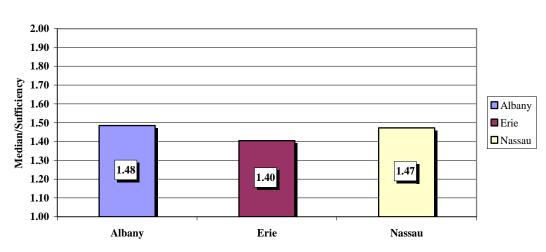


Figure 1A-2

Median Income as Multiple of Sufficiency Income

Source: The Self-Sufficiency Standard for NYS 2010, US Census, American Community Survey, 2008

END SIDEBAR

Attributes of the Future Labor Force Supply

As the County's population continues to age, the future labor force will continue to shift to a greater share of older workers. Table 1-5 shows the forecasted shares of the County's labor force by age.

Table 1-5
Nassau County Labor Force Shares by Age: 2000 – 2030

Age	2000	2005	2010	2015	2020	2025	2030
16-19	3.5%	4.1%	3.7%	3.3%	3.3%	3.2%	3.3%
20 - 24	7.7%	8.3%	8.5%	8.4%	8.1%	8.8%	8.5%
25 - 34	20.2%	16.2%	17.0%	18.6%	19.3%	19.4%	19.9%
35 - 44	27.7%	24.9%	21.0%	19.1%	20.0%	21.8%	22.6%
45 - 54	24.9%	26.4%	26.6%	24.0%	20.8%	19.4%	20.3%
55 - 64	12.2%	15.3%	17.1%	18.6%	19.3%	17.4%	15.2%
65 & Over	3.8%	2.4%	3.1%	4.1%	4.5%	4.9%	4.5%
Total Labor Force	677,900	694,600	715,340	724,844	722,122	737,303	750,460

Source: Urbanomics / NYMTC Forecast

By the year 2030, the percentage of workers age 55-64 will increase to 15.2 percent, while the age cohort 65 and over will increase to 4.5 percent. The labor force will also become more diverse, with a greater share of Hispanic, Asian/other, and Black workers, and a corresponding decrease in the share of white workers, as shown in Figure 1-10.

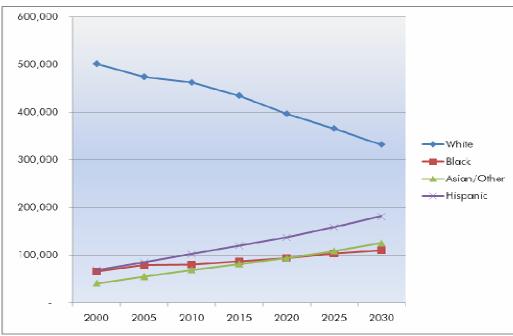


Figure 1-10
Nassau County Total Labor Force by Race: 2000 – 2020

Source: Urbanomics / NYMTC Forecast

What does this mean for Nassau County?

Nassau's labor force is projected to become increasingly diverse, with a greater share of over-55 workers. Structural changes in the U.S. economy, in addition to longer life expectancies, will keep residents in the workforce into what was once considered retirement age. The county's employment base will have to keep pace with the demand for jobs for this maturing and diversifying workforce, and must continue to add jobs in the well-paying service sector, medical and technology fields.

3. TRENDS IN HOUSEHOLD FORMATION

Household formation trends over the past eight years verify the population forecasts. Recent Census data suggests that the ideal of a married couple family is no longer a given attribute of suburbia: a greater diversity of households and household types now call Nassau home. As shown in Table 1-6, throughout the county there is a greater share of non-family households.

Table 1-6
Household Formation by Type and Tenure: 2000 and 2007

	Nassau New	• ,	Glen Co	ove city	Hempste	ead town	Long Be	ach city	N. Hen	_	Oyster B	ay town
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
Family households:	80.2%	76.6%	70.8%	65.6%	80.9%	77.8%	57.6%	54.2%	78.3%	75.0%	84.0%	79.6%
Married-couple family:	65.8%	62.0%	54.3%	47.9%	64.7%	60.6%	42.4%	41.8%	66.8%	63.4%	72.2%	68.6%
Owner-occupied	94.1%	91.4%	79.7%	74.5%	94.9%	91.6%	71.0%	74.6%	90.8%	90.0%	98.0%	94.7%
Renter-occupied	12.0%	8.6%	33.7%	25.5%	11.9%	8.4%	30.5%	25.4%	14.5%	10.0%	7.3%	5.3%
Other family:	14.4%	14.7%	16.5%	17.7%	16.2%	17.2%	15.3%	12.5%	11.6%	11.6%	11.8%	11.0%
Male householder, no wife												
present:	3.7%	3.9%	4.2%	5.6%	4.1%	4.7%	3.5%	2.8%	2.9%	3.1%	3.2%	2.7%
Owner-occupied	66.1%	74.7%	31.2%	44.9%	62.4%	73.2%	56.6%	77.5%	68.7%	72.8%	88.1%	88.2%
Renter-occupied	26.7%	25.3%	43.6%	55.1%	24.5%	26.8%	68.7%	22.5%	26.6%	27.2%	26.6%	11.8%
Female householder, no												
husband present:	10.8%	10.7%	12.3%	12.1%	12.1%	12.5%	11.8%	9.7%	8.7%	8.5%	8.6%	8.2%
Owner-occupied	69.7%	70.9%	41.0%	45.5%	67.4%	70.1%	52.9%	46.6%	71.3%	64.1%	83.9%	87.3%
Renter-occupied	30.3%	29.1%	60.4%	54.5%	29.9%	29.9%	68.7%	53.4%	30.3%	35.9%	21.1%	12.7%
Nonfamily households:	22.6%	23.4%	29.0%	34.4%	21.6%	22.2%	47.5%	45.8%	24.2%	25.0%	19.5%	20.4%
Owner-occupied	60.3%	66.0%	39.2%	53.5%	62.4%	67.7%	43.1%	46.3%	58.7%	63.7%	65.5%	72.2%
Renter-occupied	36.3%	34.0%	45.3%	46.5%	34.6%	32.3%	60.6%	53.7%	37.9%	36.3%	29.8%	27.8%
Share Owners	80.3%	82.6%	58.5%	62.1%	80.7%	82.8%	53.4%	59.0%	78.5%	80.7%	86.9%	89.3%
Share Renters	19.7%	17.4%	41.5%	37.9%	19.3%	17.2%	46.6%	41.0%	21.5%	19.3%	13.1%	10.7%

Source: US Census 2000 SF3; American Community Survey

In addition, family households are less likely to be married couple families and more likely to be single parent families. The 2007 share of married couple families declined to 62 percent of all households, down from 65.8 percent in 2000. Overall, 2007 County-wide data shows that 14.7 percent of households are headed by a single parent.

According to the Census, nonfamily households and single parent families are more likely to rent than married couple households. While just 8.6 percent of married couple families reside in rental units, 34 percent of nonfamily households do so. For the County as a whole, in 2007, 25.3 percent of households headed by single males were renters and 29.1 percent of households headed by single females were renters.

Empty Nesters & Seniors: The Aging of Existing Households

As householders age and children leave the home, the County's household structure takes on a different character, one that is often far removed from the 1950s suburban archetype of a nuclear family with two or more children. The 2007 ACS reported over 87,000 single-person households in Nassau County, for a full 20 percent of total households. Nearly 43,000, or 9.8 percent, of the County's households were headed by a resident over the age of 65. Regarding aging households, nearly one third, or 32.3 percent of all households receive Social Security income in Nassau.

Smaller Households & Minority Household Formation

As shown in Table 1-7, Nassau County's average household size in 2000 was 2.93, and slightly increased to 2.97 by 2007. This is a significant decline from 1970, when the County's average household size peaked at 3.52. With an increasing elderly and decreasing younger population, households tend to have fewer children, thus reducing the average size.

Table 1-7 Nassau Average Household Size: Historic and Forecast: 1970 - 2030

	1970	1980	1990	2000	2005	2010	2015	2020	2025	2030
Average	3.52	3.08	2.94	2.93	2.99	2.98	2.99	3.00	3.03	3.07

Source: Urbanomics / NYMTC Forecast

Average household size is expected to moderate and rebound to reach 3.07 by 2030 due largely to increasing shares of immigrant and minority households. Hispanic-headed households are forecast to increase by nearly 64 percent between 2005 and 2020, while Asian-headed households will increase by over 75 percent. Households of both groups will more than double by 2030 (see Figure 1-11).

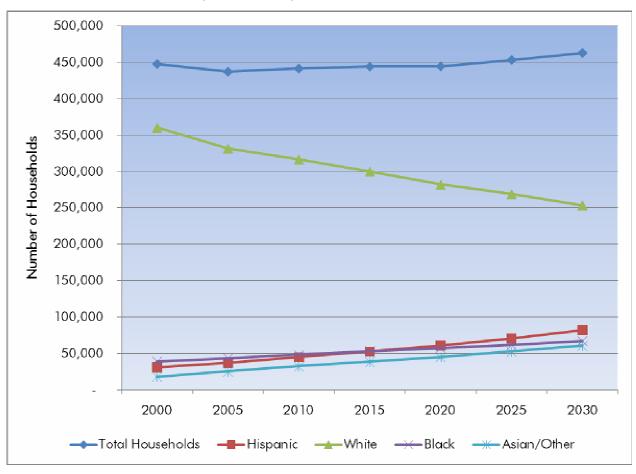


Figure 1-11
Households by Race/Ethnicity of Head of Householder: 2000 – 2030

Source: Urbanomics / NYMTC Forecast

Changes in Household Income Structure

In 2007, Nassau County's median household income was \$87,658. Over half, or 58 percent of County households report an income of \$75,000 or greater, indicative of a large, stable, middle-class population (see Figure 1-12). The greatest share, 21.5 percent, of households report incomes between \$100,000 and \$149,000; however, 3.2 percent, or 14,000 households, earn less than \$10,000 per year (see Table 1-8). Overall, 6.2 percent of households earn less than \$15,000 per year, indicating that small concentrations of low income households exist in the County.

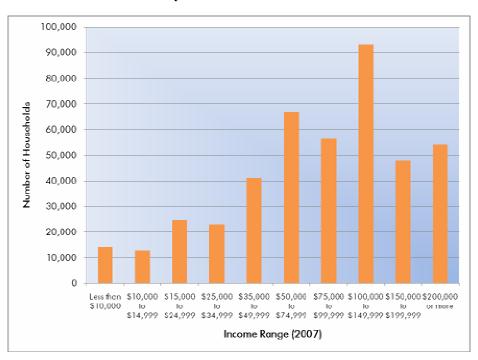


Figure 1-12 Nassau County Household Income Structure: 2007

Source: US Census, American Community Survey 2007

Table 1-8
Nassau County Household Income Structure: 2007

	Number of	Percent of
	Households	Households
Total households	434,063	100.0%
Less than \$10,000	14,000	3.2%
\$10,000 to \$14,999	12,726	2.9%
\$15,000 to \$24,999	24,705	5.7%
\$25,000 to \$34,999	22,961	5.3%
\$35,000 to \$49,999	41,034	9.5%
\$50,000 to \$74,999	66,981	15.4%
\$75,000 to \$99,999	56,562	13.0%
\$100,000 to \$149,999	93,178	21.5%
\$150,000 to \$199,999	47,714	11.0%
\$200,000 or more	54,202	12.5%

Source: US Census, American Community Survey 2007

What does this mean for Nassau County?

An increasing number of households, including both smaller household size headed by seniors and larger households comprised of minority residents, will pose challenges and opportunities for Nassau County over the next twenty years. In addition, household formation indicates that young working age adults, a group that the County is desirous of attracting, prefer housing types other than traditional single-family homes.

To respond to these challenges, the County will encourage both adequate and appropriate housing developments and the provision of necessary public and private services to preserve the County's quality of life. As the County's households diversify in size, age and composition, diverse housing opportunities will likewise be required. Partnering with educational institutions and large employers, especially those in technology and healthcare, to focus on the housing needs of their students and employees and focusing the responding development in downtowns is a smart way to ensure development meets these needs and does not further tax the County's infrastructure.

B. HOUSING

The housing supply in Nassau County is predominantly single family units. Although some multi-family developments have been constructed in recent years, they number only 20.4 percent of all housing, according to 2007 ACS estimates.

Concerns about multi-family and rental housing are that they will contribute to traffic and devalue existing real estate. Intelligent site selection for renter and owner multi-unit development, in downtowns and near transportation hubs, will negate both the need for multiple cars per household and add vibrancy to downtowns, increase the tax base and attract working age residents back to Long Island. Drawing renters to Nassau County establishes a resident population who, when ready to buy a home, will likely want to stay in Nassau County.

1. EXISTING HOUSING SUPPLY & PRODUCTION

Nassau County's housing supply and production must keep pace with and adapt to changing demographics and household composition. The following subsections highlight the characteristics and trends of the County's housing market.

Stock by Owner/Renter, Structure Type & Area Density

As shown in Figure 1-13, nearly 83 percent of Nassau's housing stock is owner-occupied, accounting for 360,000 of the County's 434,000 occupied units. Rental units comprise 17 percent of the County total.

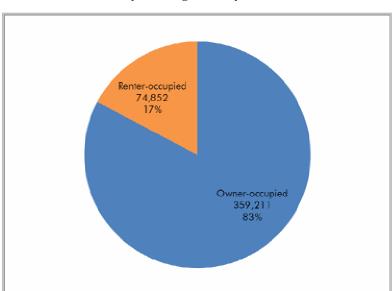


Figure 1-13
Nassau County Housing Stock by Tenure: 2007

Source: US Census, American Community Survey 2007

The distribution of the County's housing stock by type is shown in Table 1-9.

Table 1-9
Nassau County Housing Structure Types: 2007

Units in Structure	Number	Percent
1-unit, detached	351,213	76.8%
1-unit, attached	10,796	2.6%
2 units	35,140	7.5%
3 or 4 units	10,694	2.0%
5 to 9 units	7,003	1.5%
10 to 19 units	8,705	1.8%
20 or more units	34,264	7.6%
Mobile home	762	0.2%
Total housing units	458,577	100.0%

Source: US Census American Community Survey 2007

By far, detached single-family dwellings dominate Nassau's housing stock. This statistic is indicative of the postwar trend that shaped the geography of suburbia, where thousands of one-family homes, many on quarter-acre lots, provided housing to many growing families.

Patterns of housing density are useful in understanding Nassau's housing stock distribution. Older, "first-ring" suburbs, such as Hempstead, Valley Stream and Lynbrook, contain higher units per acre. Higher density is also found in some of the County's downtowns, such as Great Neck Plaza, Long Beach and Glen Cove. These downtowns also contain a higher percentage of rental units, as shown in the household formation by tenure chart. The City of Long Beach contains the County's highest density Census tract, at 27.3 units per acre, whereas many North Shore communities reflect their former use as home to the great North Shore Estates. As shown in Figure 1-14, many of the South Shore suburbs are built at moderate densities, while the least dense areas are found in the North Shore tracts, specifically in the Towns of North Hempstead and Oyster Bay.

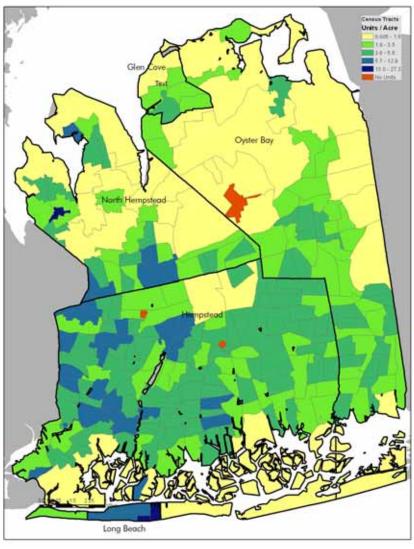


Figure 1-14
Nassau County Housing Unit Density by Census Tract, 2000

Source: US Census 2000 SF1

Over seventy percent of Nassau's housing stock predates 1960. Table 1-10 illustrates the phenomenal growth in housing production in the years following World War II. More than one-third of the County's housing stock – 165,000 units - dates from the 1950s. Construction slowed during the 1960s, as evidenced by the comparatively fewer 54,000 units dating from this era. Production continued to decline through the second half of the century as available land became scarcer.

Table 1-10
Nassau County Existing Housing Supply: Year Structure Built

Year Unit Built	Number	Percent
2005 or later	5,285	1.2%
2000 to 2004	7,204	1.6%
1990 to 1999	10,385	2.3%
1980 to 1989	19,480	4.2%
1970 to 1979	23,547	5.1%
1960 to 1969	54,020	11.8%
1950 to 1959	165,215	36.0%
1940 to 1949	70,861	15.5%
1939 or earlier	102,580	22.4%
Total housing units	458,577	100.0%

Source: US Census, American Community Survey 2007

Market Trends in Sales/Rents, Housing Prices, Occupancy

Consistent with regional and national trends, between 2000 through 2005 Nassau's housing values greatly increased. As shown in Figure 1-15, the County saw median home sales prices nearly double during the five year span. Prices leveled off after 2005, reflecting the overall cooling of the housing market and nationwide economic downturn. The Long Island Index notes that housing prices actually began to decline Island-wide during 2008, reversing the nearly decade-long escalation.⁷

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⁷ http://www.longislandindex.org/housing_affordability0.0.html

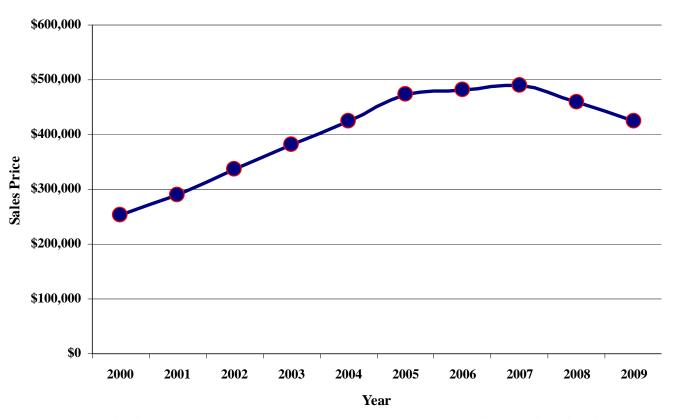


Figure 1-15
Nassau County Median Home Sales Price

Source: Long Island Association, Annual Business Fact Book 2007 – 2008; New York State Office of Real Property Tax Services

Vacancy rates for owner-occupied housing remained extremely low during 2007, at just 1.3 percent, according to Census estimates. Rental units reported a 5.9 percent vacancy rate. While rental vacancies are much higher than owner-occupied rates, 8 percent vacancy is considered the equilibrium point of supply and demand for a healthy rental housing market. An additional 1,726 units would have to be added to the market in order to reach equilibrium.

Costs for rental units in Nassau County have likewise escalated, as shown in Table 1-11. The U.S. Department of Housing and Urban Development estimated fair market rents have risen nearly 30 percent from 2005 to 2009 for all unit types.

Table 1-11

Nassau County Fair Market Rents: 2005 and 2009 Estimate

	2005	2009	Increase
		Estimate	
0-bedroom	\$898	\$1,159	\$261
1-bedroom	\$1,037	\$1,339	\$302
2-bedroom	\$1,225	\$1,581	\$356
3-bedroom	\$1,625	\$2,098	\$473
4-bedroom	\$1,771	\$2,286	\$515

Source: huduser.org

Volume & Cost of New Building: Single Family vs. Apartment

According to the Census of Construction, from 2000 to 2008, building permits were granted for 10,594 units in 7,696 buildings in Nassau (see Table 1-12). Almost 70 percent of these units were single family homes, however 2,916 (27.5 percent) were in multifamily structures for 5 or more households. Of the total multi-family unit permits granted, more than one third (1,040 units in 38 buildings) were granted in 2008. As shown in Table 1-12, 2008 was the only year in which multi-family unit permits outnumbered single family unit permits.

Table 1-12 Construction Costs per Unit by Type of Structure

	Costs / Unit									
Structure Type	2000	2001	2002	2003	2004	2005	2006	2007	2008	
Single Family	243,977	282,373	265,894	264,970	309,777	283,142	266,080	377,277	311,467	
Two Family	92,839	79,714	62,857	87,009	93,804	97,083	131,484	137,010	161,667	
Three and Four										
Family ⁸	107,769	37,500	NA	74,363	NA	153,024	67,680	61,250	NA	
Five or More										
Family	118,878	129,946	94,874	78,199	155,676	168,511	181,079	152,287	116,012	
Average, All										
Structure Types	180,630	243,237	237,916	199,831	250,937	265,459	256,828	354,077	200,924	

Source: U.S. Census of Construction 2000 – 2008

Single family houses are by far the most expensive type of structure to build in terms of costs per unit. While their per-unit cost decreased from \$377,000 in 2007 to \$311,000 in 2008, multi-unit housing has consistently been less costly to produce per unit (see Figure 1-16). Units in two-family structures cost roughly half what single-family units costs to build in 2008. Construction costs for units in higher-density

⁸ The low number of housing units produced in three and four family structures results in fluctuating data on a year-by-year basis. Over the nine-year period from 2000-2008, just nine buildings of this type, totaling 33 units, were built County-wide.

multifamily (five units or greater per structure) are even lower, at \$116,000 per unit. A range of economic factors can affect construction costs on a year-to-year basis, including, but not limited to, costs of building materials, labor wages, permits, fees and other variable costs.

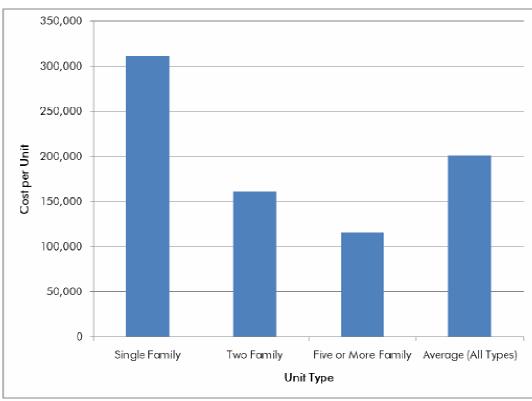


Figure 1-16
Nassau County Construction Costs per Unit Comparison: 2008

Source: U.S. Census of Construction 2000 – 2008

2. DEMAND FOR HOUSING

Nassau County's housing demand has changed with the times and will continue to evolve. Whereas in the past, the County was a magnet for families looking for single-family homes to raise children, economic and demographic shifts have altered that depiction. Demand will now focus on the availability of smaller units geared to attract toward younger, unmarried singles and couples, along with a strong need for senior housing.

Household and population forecasts, prepared for the New York Metropolitan Transportation Council (NYMTC) project an additional 21,000 households for Nassau County over the 20-year period 2010 - 2030. To meet this demand, smart growth principles must be heeded to encourage housing development along transit corridors and adjacent to existing commercial and institutional services, where appropriate.

High Housing Costs

Housing costs coupled with taxes are often cited as the main reason that more people don't move to Nassau County and why residents who grew up in the county move away. The New York State Division of Housing and Community Renewal defines its housing affordability index as the median value of owner occupied units divided by median household income. A high affordability index results when home values are disproportionately higher than household income. As shown on Table 1-13, in 2007 Nassau County had the third highest affordability index of the four suburban counties studied in DHCR's 2008 New York City Suburban Region Regional Report.

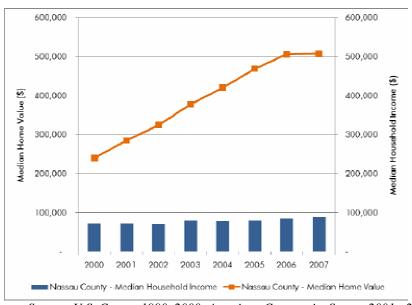
Table 1-13
New York Suburban County Housing Affordability Index: 2007

County	1990	2000	2007
Suffolk County	3.4	2.8	5.4
Nassau County	3.8	3.3	5.7
Rockland County	4.1	3.4	6.1
Westchester County	5.8	4.5	7.5

Source: NYS DHCR 2008 Suburban Region Regional Report

While home values in Nassau County rose nearly 110 percent between 2000 and 2007, median household income increased by a much lower19.3 percent, as shown in Figure 1-17.

Figure 1-17
Nassau County Median Home Value vs. Median Household Income 2000 – 2007



Source: U.S. Census 1990, 2000; American Community Survey 2001 - 2007

Although the affordability index for Nassau County is high, it has been consistently (1990 - 2007) lower than Westchester and Rockland (counties with tax rates comparable to Nassau) and only slightly higher than Suffolk County (see Figure 1-18). This would indicate that affordability is not the primary factor driving families from Nassau County.

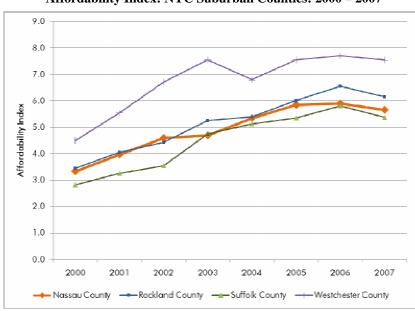


Figure 1-18
Affordability Index: NYC Suburban Counties: 2000 – 2007

Source: U.S. Census 1990, 2000; American Community Survey 2001 – 2007

Single Family Housing Budgets under Pressure: Costs as Percent of Income

Exacerbated by the recent foreclosure crisis, housing budgets have come under extreme pressure, particularly for owner-occupied homes. As shown in Table 1-14 and Figure 1-19, 40 percent of homeowners with mortgages pay over 35 percent of their income towards their mortgage. The United States Department of Housing and Urban Development, along with realtors and financial planners, use a "rule of thumb" that sets housing costs greater than 30 percent of household income as unaffordable.⁹

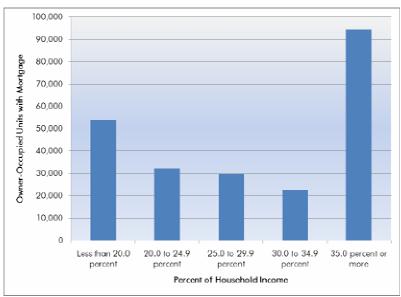
⁹ For a discussion on the adequacy and history of this guideline, see Eggers, Frederick J. and Moumen, Fouad. "Trends in Housing Costs: 1985 -2005 and the 30 Percent of Income Standard." (2008). http://www.huduser.org/Publications/pdf/Trends_hsg_costs_85-2005.pdf

Table 1-14
Nassau County Monthly Owner Costs: 2007

Selected Monthly Owner Costs as a percent of Household Income					
Owner-occupied units	359,211				
Housing unit with a mortgage	232,968				
	Number	percent of all owner- occupied	percent of units with mortgage		
Less than 20.0 percent	53,902	15.6%	23.1%		
20.0 to 24.9 percent	32,011	8.7%	13.7%		
25.0 to 29.9 percent	29,603	8.4%	12.7%		
30.0 to 34.9 percent	22,599	6.5%	9.7%		
35.0 percent or more	94,618	25.9%	40.6%		
Not Computed	235	0.01%	0.01%		

Source: US Census, American Community Survey 2007

 ${\bf Figure~1-19} \\ {\bf Nassau~County~Owner-Occupied~Units~with~Mortgage,~Monthly~Housing~Costs} \\ {\bf 2007}$



Source: US Census, American Community Survey 2007 (235 units not computed are not shown in chart)

Foreclosures

Nassau County saw 4,481 foreclosures of all property types during 2008¹⁰, a 25.8 percent increase over 2007. The County's total accounted for a full 9.0 percent of all statewide filings, ranking fourth, behind Queens, Suffolk and Kings (Brooklyn). 11 Figure 1-20 shows generalized locations of 2008 foreclosures through the third quarter. High concentrations of foreclosures are found in predominantly minority communities.

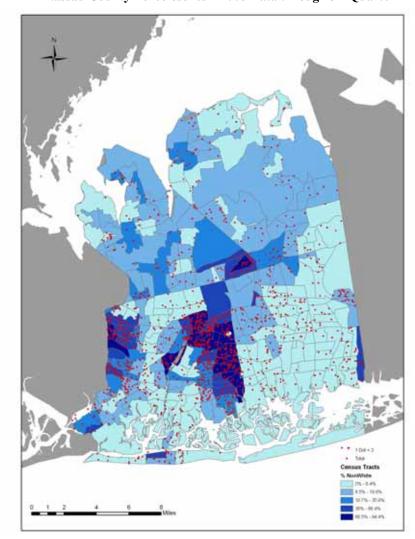


Figure 1-20 Nassau County Foreclosures – 2008 Data through 3rd Quarter

Source: Urbanomics Analysis of Public and Private Real Estate Data Sources

Data for 2009 shows that the number of foreclosed properties in Nassau County increased to 6,064
 New York State Banking Department: http://www.banking.state.ny.us/pr090123.htm

To combat the blight of foreclosures, Nassau is using federal economic stimulus money to fund its Neighborhood Stabilization Program. ¹² The funds, totaling \$3.1 million in State and \$7.7 in Federal monies, are used for emergency assistance to repair and rehabilitate foreclosed properties in disrepair. After rehabilitation, the units are offered as affordable housing to the County's low and moderate income residents.

Quantifying the Mismatch by Tenure/Structure Type/Cost

Because Nassau's housing stock is predominantly single-family, the majority of the County's units are large and contain multiple rooms and bedrooms. As shown on Table 1-15, 89.4 percent of units consist of 5 rooms or greater, while nearly 75 percent of housing units contain three or more bedrooms. Nearly one in ten housing units have five bedrooms or greater.

This data may suggest a lack of smaller units, such as studio apartments and one-bedroom units that could be geared toward the County's elderly population, for which large houses are in many cases, uneconomical. Smaller rental units are also vital for retaining and attracting a younger population cohort.

 $^{^{12}}http://www.nassaucountyny.gov/agencies/economicdevelopment/Docs/PDF/EconomicDevelopmentSummer2009 is sueNewsletter2 final.pdf$

Table 1-15
Nassau County Housing Unit Characteristics: 2007

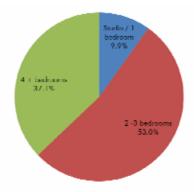
	Number	Percent of			
		Total			
NUMBER OF ROOMS					
1 room	4,079	0.9%			
2 rooms	9,804	2.1%			
3 rooms	27,059	5.9%			
4 rooms	33,594	7.3%			
5 rooms	52,268	11.4%			
6 rooms	92,414	20.2%			
7 rooms	105,019	22.9%			
8 rooms	68,453	14.9%			
9 rooms or more	65,887	14.4%			
Median (rooms)	6.6				
NUMBER OF BEDROOMS		•			
	Number	Percent of Total			
No bedroom	5,598	1.2%			
1 bedroom	39,714	8.7%			
2 bedrooms	70,587	15.4%			
3 bedrooms	172,419	37.6%			
4 bedrooms	126,901	27.7%			
5 or more bedrooms	43,358	9.5%			

Source: US Census, American Community Survey 2007

The housing mismatch becomes even more evident when comparing the County's housing unit distribution by size to its household size distribution. While just over 10 percent of Nassau's housing stock includes studio apartments and one bedroom apartments or homes, nearly half of County residents reside in households of one or two persons (see Figures 1-21 and 1-22). This may suggest that residents who are in smaller households and wish to downsize to a more manageable home or apartment do not have the option of doing so.

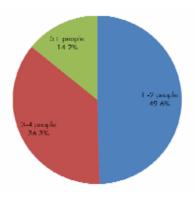
At the other end of the housing scale, over one-third of housing units have greater than four bedrooms, while compartively, larger households – those with five or more persons, make up just 14.6 percent of the County's total. These statistics may indicate an excess supply of larger homes from a housing needs perspective.

Figure 1-21
Nassau County – Existing Housing Stock by Number of Bedrooms



Source: US Census, American Community Survey 2007

Figure 1-22
Nassau County – Household Size Distribution



Source: US Census, American Community Survey 2007

A lack of smaller units – both ownership and rental – may contribute to a proliferation of illegal accessory apartments. Without enough legal multifamily units, tentants look toward other means for available and affordable housing. Willing landlords often respond to the shortfall by offering units prohibited by zoning and code regulations in their respective districts. These units can range from seemingly innocuous basement apartments in a single-family home to dangerously subdivided rooming houses. Encourging multifamily and transit-oriented development in the County's downtowns is an important supply-side step in combating this pressing quality of life issue in many of Nassau's communities.

3. ADDRESSING THE HOUSING GAP

Supply and demand economics dictates that Nassau County's relatively small supply of rental housing results in greater demand, and thus higher rental costs. 2007 ACS estimates place the County's median rent at \$1,334. However, 37 percent of renters pay more than \$1,500 per month for their units.

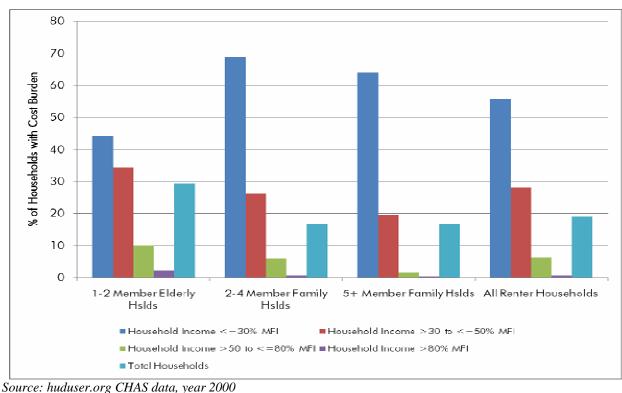
As with owner-occupied housing, renters also struggle with monthly costs as a percentage of their income. Nearly 44 percent of all household renters in Nassau pay 35 percent or more of their income towards monthly rent. Comparatively, in 2000, this figure was at 31.8 percent of all household renters. In terms of absolute percentages, 15 percent more renter households now pay 35 percent or more of their income towards monthly rent.

Data showing the housing cost burden on young householders is not available, however it may be assumed that persons in their 20s and early 30s are making less than their more established neighbors. Housing cost burdens disproportionally affect households at the lower end of the income scale. As noted in the *Draft Nassau County Affordable Housing Study*¹³, "most cost burdened households tend to be smaller and younger than the average Nassau County household." While the County's median age for household heads is 40, the median age for cost burdened households heads ranges from 31 to 34.

The distribution of rental cost burdens among Nassau's households is shown on Figure 1-23.

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¹³ Saccardi & Schiff, Inc., Economics Research Associates. "Nassau County Affordable Housing Study". 2008.



 ${\bf Figure~1-23}$ Rental Households by Income and Type with Housing Cost Burden Greater than 50% of Income

Source: huduser.org CHAS data, year 2000 Note: MFI = Median Family Income

For all types, households earning less than 30 percent of Area Median Income (AMI) report a housing cost burden that is greater than 50 percent of their income. Put simply, lower income households struggle more with housing costs than higher income households.

As shown in Figure 1-24, a greater percentage of Nassau County's lower income homeowners struggle with housing costs than do renters with similar income levels.

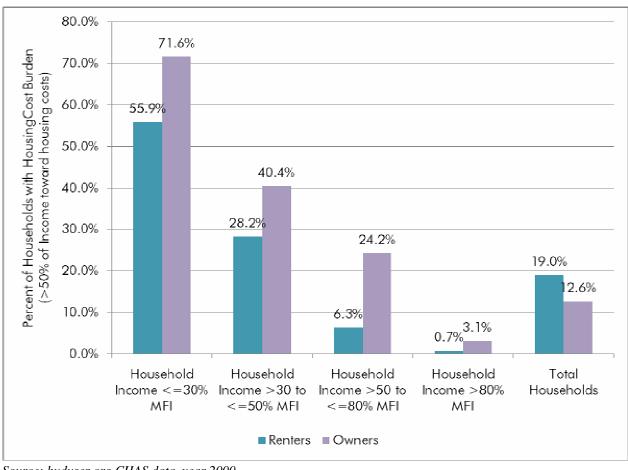


Figure 1-24 Housing Cost Burden Greater than 50% by Income and Housing Tenure

Source: huduser.org CHAS data, year 2000 Note: MFI = Median Family Income

Extremely low income households (those at or below 30 percent of median income) see the highest incidence of cost burden, with 56 percent of renters and 72 percent of owners reporting spending greater than half of their income towards housing costs. However, overall, renters at all income levels report housing cost burdens at a higher percentage than do owners.

4. <u>Current County Initiatives</u>

Nassau County Affordable Housing Study

The Nassau County Draft Affordable Housing Study (the "Study") quantifies the need for affordable housing in the County based on current and projected conditions. According to the Study, over 13,000 units of affordable housing exist under a range of programs in the County's towns, cities and villages. In

addition to these physical developments, approximately 5,200 housing choice (Section 8) vouchers have been authorized in the County.

The Study notes that the Town of Hempstead has the greatest share of the County's affordable housing units. The City of Glen Cove has the greatest amount of affordable units as a percentage of its total housing stock. The Villages of Hempstead, Freeport, and Rockville Centre also have a substantial number of affordable units. The majority of the County's affordable units (an estimated 68 percent) are agerestricted to seniors (see Table 1-16).

Table 1-16
Nassau County's Existing Affordable Housing Stock

Municipality	Percent of County Population	Number of Affordable Housing Units	Percent of each Municipality's Housing Units	Percent of the County's Total Affordable Housing Units
City of Glen Cove	2%	515	5.4%	3.9%
City of Long Beach	3%	531	3.6%	4.0%
Town of Hempstead	56%	7,597	3.1%	57.9%
Town of North Hempstead	17%	1,716	2.2%	13.1%
Town of Oyster Bay	22%	2,758	2.8%	21.0%
Total		13,117		

Source: Nassau Draft Affordable Housing Study / ERA Associates / Saccardi & Schiff and ACS 2007

Aside from cost burdens, the need for affordable housing is also determined by the number of households living in deficient or overcrowded conditions. According to the Study, approximately 1,500 households reside in deficient units and 4,700 suffer from overcrowding. In 2006 total affordable housing demand in the County – the sum of cost-burdened, deficient and overcrowded households –was approximately 84,500 households.

With this pressing need in mind, the Study recommends a range of policy, planning and financial measures that can help spur affordable housing production. These include, expansion of existing funding assistance from the County, public-private partnerships, leveraging publicly-owned sites for affordable housing development eliminating or reducing land acquisition costs, and public outreach to address the situation. The Study clearly recommends that 40 percent of new housing units created in the County each year should be affordable, with half set-aside for those households earning less than 80 percent of Area Median Income (AMI), which in Nassau County is \$101,800 for 2009, and the other half set-aside for households with incomes at 80 to 120 percent AMI.

The Study specifically cites Nassau's existing downtowns as recommended locations for additional mixed-use development. This development model serves the dual purpose of increasing economic activity in these areas, while adding much-needed multifamily housing.

Five Year Consolidated Plan

The Nassau County Consolidated Plan presents a five-year strategy for addressing housing and community revitalization needs within the 34 member Nassau Urban County Consortium, which consists of participating municipalities. The Consolidated Plan, as mandated by the United States Department of Housing and Urban Development (HUD), includes a One Year Action Plan for spending approximately \$21,524,865 in federal funding through the following programs: Community Development Block Grant (CDBG) and Neighborhood Stabilization Program (NSP), Home Investment Partnership Program (HOME), Emergency Shelter Grant, and program income funds. 14

Home Investment Partnership Program (HOME)

Funding may be used for housing related activities including real property acquisition, new construction, tenant-based rental assistance, homebuyer assistance, and support services. The HOME Program requires a 25% match of funds from non-federal sources HOME provides formula grants to States and localities that communities use-often in partnership with local nonprofit groups to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. 15

Nassau County will support the development of low cost homeownership housing to expand its supply of affordable housing. Housing will be developed for low and moderate income first time homebuyers who will occupy the dwellings as their primary residences. CDGB and HOME funds will be used to write-down mortgages, and/or down payment and closing costs, and/or acquire land. 16

Community Development Block Grant (CDBG)

CDBG is a federal entitlement program whose primary objective is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. 17

Neighborhood Stabilization Program (NSP)

The NSP is a component of the Community Development Block Grant (CDBG). NSP was established for the purpose of stabilizing communities that have suffered form foreclosures and abandonment. The County will intervene through the purchase and redevelopment of foreclosed and abandoned residential properties. The allocation of NSP funds is approximately \$7.67 million.

¹⁴ http://www.nassaucountyny.gov/agencies/EconomicDevelopment/Docs/PDF/Five-

YearConsolidatedPlanNarratives 000.pdf (Executive Summary page 3).

¹⁵ http://www.nassaucountyny.gov/agencies/EconomicDevelopment/Home/index.html.

¹⁶ http://www.nassaucountyny.gov/agencies/EconomicDevelopment/Docs/PDF/Five-YearConsolidatedPlanNarratives 000.pdf (page 91).

http://www.nassaucountyny.gov/agencies/EconomicDevelopment/CDBG/index.html.

- The activities funded by the NSP must benefit low- and moderate income and middle income persons whose income does not exceed 120 percent of area median income.
- NSP eligible communities in Nassau County include: Elmont; Freeport; Hempstead;
 Lakeview; New Cassel/Westbury; Roosevelt; South Floral Park; and Uniondale.

The County will continue to collaborate with members of the Consortium to achieve the following 5-year housing goals:

Rental Housing

Funding will include assistance to 3,000 renter households per year. Primary beneficiaries will include senior citizen and small family households. The County anticipates that an estimated 250 rental units will be developed over the next 5 years.

Affordable Housing

The County anticipates that approximately 150 housing units will be created through substantial rehabilitation efforts over the next 5 years, including scattered site abandoned and foreclosed properties in Elmont; Freeport; Hempstead; Lakeview; New Cassel/Westbury; Roosevelt; South Floral Park; and Uniondale.

Fair Housing Plan

The Fair Housing Plan identifies and analyzes impediments to fair housing choices in Nassau County. It provides an action plan for overcoming these impediments. The plan is based on the new Fair Housing Law, effective January 1, 2007, which greatly improves fair housing protections for Nassau residents who fall within any of the twelve protected classes. It also creates an enforcement system, which allows victims of housing discrimination to file complaints and have their complaint investigated and prosecuted at the local level.

10-Year Plan to End Homelessness

Nassau County established the Nassau Committee to End Homelessness. This 30 member committee is comprised of not-for-profit and faith-based service providers, government officials and three formerly homeless people was charged with developing a 10-year plan to address chronic homelessness in Nassau County. In September 2008 the committee presented its plan to HUD and the offices of OHIA and Housing and Homeless Services of Nassau County. The mission of the plan is to provide a coordinated approach that public and not-for-profit agencies can utilize to end homelessness by providing access to safe, decent, affordable and appropriate housing and the resources and supports need for individuals and families to achieve and maintain housing stability. The Committee is currently working to implement the plan.