



Analysis of Impediments to Fair Housing Choice 2025

Nassau County, New York

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Nassau County
Office of Community Development

WITH ASSISTANCE FROM:

VHB



For official submission to the United States Department of Housing and Urban Development with the
Nassau County 2025-2029 Consolidated Strategy and Plan

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1

Introduction

Nassau County, through the Office of Community Development (“OCD”), administers federal Housing and Urban Development (“HUD”) funds for participating Nassau County communities as part of the Nassau Urban County Consortium (the “Consortium”). The Nassau County Consortium endorses the belief that equal and free access to housing is vital to securing essential needs and pursuing various personal, educational, and employment goals.

Fair Housing Laws

The Fair Housing laws establish the right of all persons to access housing devoid of discriminatory practices related to status. Title VIII of the Civil Rights Act of 1968 along with the Fair Housing Amendments of 1988, (together known as the Fair Housing Act), New York State (“NYS”) Human Rights Law (NYS Executive Law Article 15, Section 296 et. seq.), and Nassau County Local Law No. 9-2006 establish protected classes under those laws.

The Fair Housing Act prohibits discrimination in housing based on:

- › Race
- › Color
- › National Origin
- › Religion
- › Gender
- › Familial Status (families with children under 18 years of age)
- › Disability

In addition to the seven federally protected classes, New York State Human Rights Law protects the following additional classes from discrimination:

- › Age (18 and older)
- › Sexual Orientation
- › Military Status
- › Marital Status
- › Creed
- › Gender Identity
- › Gender Expression
- › Source of Income
- › Prior arrest or conviction record

Nassau County law has the same protections as federal and State law plus for Veteran's status. These laws establish that discrimination in the sale, rental, financing, and insuring of housing is prohibited by law.

Nassau County's local Human Rights Law, effective January 1, 2007, provides for enforcement of fair housing rights and penalties to protect people against human rights violations. The Nassau County Human Rights Commission has the power to:

- › Receive and investigate complaints of discrimination.
- › Initiate its investigation of violations of the Local Law.
- › Hold hearings, compel the attendance of witnesses, and take testimony under oath.
- › Require the production of evidence.
- › Cooperate with qualified non-profits: make referrals to assist with investigating claims by testing.

Also, the Office of the County Attorney has the power to obtain enforcement, including the ability to:

- › Enforce corrective orders as well as penalties and fines assessed by the NCHRC.
- › Commence a court proceeding by order to show cause for court-ordered relief.
- › Obtain injunctive relief so that innocent third parties do not rely upon the rental or sale of a house during the processing of the complaint.
- › Post public notice advising that the housing is the subject of a complaint before the Human Rights Commission.
- › Civil penalties for unlawful discriminatory practices or for violating orders of the Human Rights Commission may include:
 - › In any matter where the Commission or a court of competent jurisdiction finds that a person has engaged in a discriminatory practice in violation of the law, the Commission or such court shall impose a civil penalty in an amount, not more than fifty thousand dollars. Where the Commission finds that an unlawful discriminatory practice was the result of the respondent's wanton or malicious act, the Commission or court shall impose a civil penalty in an amount, not more than one hundred thousand dollars.

- › Assess civil penalties against any person who fails to comply with an investigative order, mediation and conciliation order, or decision and order issued by the Commission. Civil penalties are substantial up to fifty thousand dollars (\$50,000) and an additional civil penalty of not more than one thousand dollars (\$1,000) per day for each day that the violation continues.

The Nassau County Consortium, which encompasses municipalities that include over 90% of the County population, is dedicated to the execution of its housing and community development activities in a manner that affirmatively furthers fair housing. The Consortium has developed its Housing and Community Development Program to include a series of objectives designed to address the needs of community residents regardless of race, color, religion, sex, familial status, disability status, or national origin.

Meaningful efforts towards eliminating fair housing impediments are on-going, and fair housing planning is a fluid process that continually affects housing and community development programs and policies.

Fair Housing Planning

The Fair Housing Act not only prohibits discrimination against protected classes but also mandates that HUD and recipients of federal funds take proactive steps to affirmatively further fair housing. To fulfill this mandate, HUD has required program participants to engage in fair housing planning for decades.

HUD funding grantees must comply with Affirmatively Furthering Fair Housing (AFFH) requirements, ensuring their programs actively promote fair housing choice and eliminate discrimination. Key regulations include:

1. Fair Housing and Civil Rights Compliance

- Grantees must adhere to *the Fair Housing Act, Title VI of the Civil Rights Act*, and related laws prohibiting discrimination based on race, color, national origin, sex, disability, and other protected characteristics.

2. Affirmatively Furthering Fair Housing (AFFH) Requirements

- Grantees must take meaningful actions to address housing disparities, eliminate segregation, and promote inclusive communities.

3. Planning and Reporting Obligations

- *Consolidated Plan (for CDBG, HOME, ESG, and HOPWA grantees)*: Must integrate fair housing goals into community development plans.
- *Public Housing Authorities (PHAs)*: Must include fair housing strategies in their *PHA Plans*.
- *Annual Performance Reports*: Must demonstrate compliance and progress in achieving fair housing objectives.

4. Community Engagement

- Grantees must involve the public, including marginalized communities, in fair housing planning and decision-making.

5. Monitoring and Enforcement

- HUD monitors compliance, and failure to meet AFFH obligations can lead to funding penalties or corrective actions.

While the specific requirements and overall methodology for conducting an Analysis of Impediments to Fair Housing Choice have changed several times since 2015, Nassau County has undertaken this AI with a conservative approach in an effort to accurately reflect the spirit and intent of the Fair Housing Act and the goals of Affirmatively Furthering Fair Housing. Nassau County Office of Community Development will continue its fair housing planning through the Analysis of Impediments to Fair Housing Choice (AI) and will regularly update its processes as new information and resources become available from HUD.

Other Legislative Protection

Nassau County enacted Local Law 489-19 to protect prospective cooperative apartment buyers from discrimination. Discrimination by co-op boards has not been identified as a significant impediment to fair housing choice in Nassau County, based on the lack of fair housing complaints concerning discrimination by co-op boards. A low number of complaints could be because there are a relatively limited number of cooperatives in Nassau County, as compared to New York City and some other areas in the region. In cases where the co-op applications process is determined to be a human rights violation, Nassau County's local Human Rights Law provides for enforcement of fair housing rights and penalties to protect people against human rights violations. However, Nassau County has recognized that co-op boards have almost unlimited power to approve or deny candidates as they please, and co-op discrimination can be blatant and highly visible. To protect prospective cooperative home buyers against discrimination, the Nassau County Legislature passed Local Law 489-19: Law to Require Cooperative Housing Corporations. Under Local Law 489-19, a Co-op Board must either accept or reject a potential buyer in writing within 45 days. If the Co-op Board denies a potential buyer, it must provide a written reason, which cannot have any discriminatory foundation, to the rejected applicant. The law provides enforcement powers to the Nassau County Department of Consumer Affairs.

The law was passed on December 16, 2019, with the support of the Long Island Board of Realtors (LIBOR), the Nassau County Human Rights Commission, and Long Island Housing Services.

Nassau Urban County Consortium

The Nassau Urban County Consortium includes participating Cities, Towns, and Villages who sign a cooperation agreement to apply to the U.S Department of Housing and Urban Development ("HUD") for Community Planning and Development ("CPD") formula fund programs as an entitlement jurisdiction. CPD formula funds include the Community Development Block Grant ("CDBG"), HOME Investment Partnerships Program ("HOME"), and Emergency Solutions Grants ("ESG") Programs. Nassau County Office of Community Development is the administrating agent for the Nassau Urban County Consortium.

Every three years, the Nassau Urban County Consortium applies for recertification to HUD as an Urban County. During this recertification process, the County solicits non-participating municipalities to join the Consortium and also provides the opportunity for participating communities to "opt-out" of the Consortium. Members of the Nassau County Consortium agree to participate with Nassau County to receive funding under the Consolidated Programs and are not eligible to apply to the New York State CPD programs.

Currently, the member municipalities (from now on referred to as "Consortium Members") include the Cities of Glen Cove and Long Beach, the unincorporated areas of the Towns of Hempstead, North Hempstead and Oyster Bay and 24 incorporated villages. The participating Incorporated Villages include Bayville, Bellerose, East Rockaway, East Williston, Farmingdale, Floral Park, Freeport, Great Neck Plaza, Hempstead, Island Park, Lynbrook, Malverne, Manorhaven, Massapequa Park, Mineola, New Hyde Park, Rockville Centre, Roslyn, Sea Cliff, South Floral Park, Stewart Manor, Valley Stream, Westbury, and Williston Park. See **Figure 1**.

Together, these communities are considered a “Participating Jurisdiction” or PJ. The annual allocation of funds distributed and administered by Nassau County is based on a formula determined by HUD and dispersed through its Office of Community Development. Funding decisions are made based on a comprehensive application process. The Big 8 communities are communities that received federal funding before the implementation of the CDBG program and have historically been allocated administrative dollars, which continues today. Those communities include the Cities of Glen Cove and Long Beach, the Towns of Hempstead, North Hempstead, Oyster Bay and the Villages of Freeport, Hempstead and Rockville Centre. The other participating Villages do not receive administrative dollars. A committee makes funding decisions and allocations based on:

- › Compliance with fair housing objectives as evidenced by the submission of a local Fair Housing Activity Statement and annual progress reports.
- › Past performance of the subrecipient
- › Timeliness
- › Status of monitoring
- › Eligibility of the project (must also meet a CDBG National Objective)
- › Project timeline – is project shovel ready
- › The administrative capacity of a subrecipient to undertake the project(s)
- › Merits of project
- › Whether the project is part of a vision plan or master plan
- › Evidence of local input and community support
- › Ability to expend funds in a timely manner
- › Leveraging of funds

Non-participating municipalities are members of the New York State Entitlement Jurisdiction. These municipalities and other organizations are eligible to apply for funding from the New York State CDBG, HOME, and ESG programs for projects and programs in these communities (i.e., affordable housing). New York State receives HUD formula grant funding based on population and demographics of these non-participating jurisdictions. These non-participating communities are solely within the jurisdiction of the New York State, “Participating Jurisdiction” and are subject to the Analysis of Impediments for Fair Housing Choice prepared by New York State Homes and Community Renewal.

Currently, the non-participating communities are the following Incorporated Villages: Atlantic Beach, Baxter Estates, Brookville, Cedarhurst, Centre Island, Cove Neck, East Hills, Flower Hill, Garden City, Great Neck, Great Neck Estates, Hewlett Bay Park, Hewlett Harbor, Hewlett Neck, Kensington, Kings Point, Lake Success, Lattingtown, Laurel Hollow, Lawrence, Matinecock, Mill Neck, Munsey Park, Muttontown, North Hills, Old Brookville, Old Westbury, Oyster Bay Cove, Plandome, Plandome Heights, Plandome Manor, Port Washington North, Roslyn Estates, Roslyn Harbor, Russell Gardens, Saddle Rock, Sands Point, Thomaston, Upper Brookville, and Woodsburgh.

Nassau Urban County Analysis of Impediments to Fair Housing Choice (“AI”)

HUD mandates that all governing authorities that are required to prepare a Consolidated Plan to be eligible for HUD funding certify that they are “affirmatively furthering fair housing within their (participating) jurisdictions.”

This requirement is codified, for local jurisdictions, in the Consolidated Plan requirements under 24 CFR §91.225. The identification and subsequent reduction and/or elimination of impediments to fair housing involve affirmatively furthering fair housing as part of the Consortium’s acceptance of HUD’s program funds.

The Nassau County Consortium Fair Housing Plan consists of three crucial components:

1. Identification and analysis of impediments to fair housing choice in Nassau County.
2. Taking meaningful actions to overcome the effects of the identified impediments.
3. Documentation of the results of actions implemented to minimize the impact of identified impediments.

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 obtain housing of their choice without regard to their membership in any of the protected classes.

To meet its obligation to “affirmatively further fair housing,” Nassau County must ensure that all housing assisted with CDBG, HOME, and ESG Funds is made available on a nondiscriminatory basis, without regard to race, color, religion, sex, age, national origin, disability, or familial status.

According to HUD’s Fair Housing Planning Guide, impediments to fair housing choice are defined as:

- › Any actions, omissions, or decisions taken because of race, color, national origin, religion, gender, familial status, or disability that restrict housing choices or the availability of housing choice.
- › Any actions, omissions, or decisions that have this effect.

In addition, policies, practices, or procedures that appear neutral on their face, but which operate to deny or adversely affect the availability of housing to persons because of race, ethnicity, disability, and families with children may constitute such impediments.

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 Fair Housing 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 Fair Housing Act.
- › Affirmative Duties: The Fair Housing 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 Fair Housing Act.

2

Methodology

This Section discusses the methodology and outreach used to prepare the Analysis of Impediments (AI).

Preparation of the Nassau County Analysis of Impediments to Fair Housing Choice (AI)

Nassau County conducted this Analysis of Impediments through its Office of Community Development. The County's consultants, VHB, provided technical assistance. The County received significant input from Long Island Housing Services (LIHS) as well as other County agencies ("Planning Team").

The methodology used to prepare the Nassau County AI was informed by the methodology recommended by HUD in *The HUD Fair Housing Planning Guide*. The Planning Team followed methodologies from *The Implementation Plan for Sustainable Development in the New York – Connecticut Metropolitan Region*, dated May 30, 2014; *Appendix A: Findings from the Fair Housing and Equity Assessment*; and HUD's 2021 Interim Final Rule "Restoring Affirmatively Furthering Fair Housing Definitions and Certifications."

The AI includes the Consortium Members. The non-member communities are part of the New York State Entitlement Jurisdiction ("NY Members"). The New York State Division of Homes and Community Renewal conducted an Analysis of Impediments that includes the New York Members.

Nassau County conducted its initial Fair Housing Analysis of Impediments during the 1995-1996 timeframe in conjunction with its initial Consolidated Plan for the Urban County Consortium. In 2004, the five entitlement communities on Long Island, Nassau County, Suffolk County, Town of Babylon, Town of Islip, and Town of Huntington prepared an updated Long Island Fair Housing Analysis of Impediments. ICF Consulting, a funded HUD technical services consultant, prepared the 2004 AI. Long Island Housing Services ("LIHS") coordinated the preparation of the 2004 AI. LIHS is a private, non-profit agency that

investigates and prosecutes housing discrimination complaints on Long Island. LIHS is 50-year-old fair housing advocacy and enforcement agency that is a HUD qualified Fair Housing Initiatives Program (FHIP) organization. The 2004 Analysis of Impediments used 2000 Census data.

As an update to the 2004 AI, the 2010 AI was submitted to HUD in July 2010 as part of the 2010 Consolidated Plan – a five-year collaborative process. The Nassau County AI was updated, working with HUD officials, in coordination with the 2015-2019 Consolidated Plan (final as submitted to HUD dated August 12, 2016). The most recent AI updated in coordination with the 2020-2024 Consolidated Plan was submitted May 1, 2020. The current Nassau County AI is being updated in coordination with the 2025-2029 Consolidated Plan.

Nassau County is following the current guidelines and regulations in preparing this AI. The County is implementing a planning approach that will best comply with HUD regulations and facilitate Nassau County's obligation to affirmatively further fair housing.

The Nassau County Analysis of Impediments and Fair Housing Plan (hereafter "Plan") uses a variety of data sources and anecdotal information, to compile and analyze the material presented in this AI, and develop the actions to overcome impediments to fair housing. The identification of Impediments relied heavily on public input and knowledge. The County coordinated with non-profit organizations that assist in the production of housing and housing-related programs; assistance from Long Island Housing Services, whose purpose it is to promote fair housing for all; and interviews with staff from Nassau County.

Data sources for the Analysis of Impediments include:

Demographic Information, Employment Information, Housing Information

- › U.S. Census
- › 2020 U.S. Census
- › 2023 American Community Survey 5-Year Estimates
- › HUD Fair Market Rents 2025

Fair Housing Complaints

- › Long Island Housing Services (LIHS)
- › Nassau County Human Rights Commission (NCHRC)
- › New York State Division of Human Rights (NYDHR)

Lending Practices

- › Home Mortgage Disclosure Act (HMDA)

Land Use Policies and Patterns

- › Nassau County Infill Redevelopment Feasibility Report (dated March 21, 2014)
- › Local Comprehensive Plans, Hamlet Plans, and Vision Documents
- › Local Zoning Ordinances for cities, towns, and villages within Nassau County
- › The National Zoning Atlas (NZA)

Review of Available Reports and Studies

- › LIHS Fair Housing Guidebook (October 2024). Available at [Fair-Housing-Guide-book-english-10.11.24.pdf](#).
- › 20 Ways to Fight Housing Discrimination, Published in *Touro Law Review* (2022). Available at: <https://digitalcommons.tourolaw.edu/lawreview/vol38/iss2/7>
- › Long Island Divided, by Ann Choi, Keith Herbert, and Olivia Winslow, Published in *Newsday* (November 17, 2019). Available at: [Long Island Divided: Steering homebuyers is illegal. We found evidence of it. - Newsday](#).
- › An Uneven Road to Recovery: Place, Race, and Mortgage Lending on Long Island, National Center for Suburban Studies at Hofstra University (December 2014). Available at: [ncss-report-uneven-road.pdf](#)
- › The New York-Connecticut Sustainable Communities Consortium Implementation Plan for Regional Sustainable Development (May 2014). Available at: [SCI_Implementation_Plan_20140530_final.pdf](#)

Public Participation

Public participation was essential for informing the Analysis of Impediments of real-life experience, additional resources, and factual information. Nassau County is committed to ensuring public involvement in the Analysis of Impediments process and, to that end, sought the input of local citizens and local, County and regional housing and community development organizations and agencies. The following outreach methods were employed:

Fair Housing Committee

Recognizing the importance of public participation in the planning process, the Nassau County OCD assembled a Fair Housing Committee. The Fair Housing Committee included representatives from the Nassau County OCD, Nassau County Agencies, fair housing advocacy organizations, and other non-profit organizations to provide input with the preparation of the AI.

Public Meetings

Two public hearings on the Consolidated Plan and Analysis of Impediments to Fair Housing were held as follows:

- January 28, 2025, at the Theodore Roosevelt Executive and Legislative Building at 2:00 pm, was conducted as an in-person and virtual meeting.
- May 13, 2025, at the Theodore Roosevelt Executive and Legislative Building at 6:00 pm, was conducted as an in-person meeting.

A Fair Housing Forum was held on the following:

- April 15, 2025, at the Theodore Roosevelt Executive and Legislative Building at 11:00 AM, was conducted as an in-person public meeting.

Additionally, some consortium communities (i.e. Town of Hempstead, Town of North Hempstead, Town of Oyster Bay, City of Glen Cove, City of Long Beach, Hempstead Village, Rockville Centre Village, and Freeport Village) presented the process of the Five-Year Consolidated Plan and the Analysis of Impediments at consortium public meetings.

A draft of the Analysis of Impediments will be made available for public review at Nassau County Office of Community Development and online at the Office of Community Development website on May 5, 2025. A public comment period was established from May 5, 2025, to June 4, 2025, during this time no public comments were received.

Outreach, Interviews, and Surveys

Consortium members, nonprofit organizations, housing advocacy groups, and other members of the public were provided opportunities to provide input during the preparation of the AI and comment on the Consolidated Plan and issues affecting fair housing in Nassau County. The County held multiple committee meetings and public hearings before the submission of the Consolidated Plan and the AI to HUD. These organizations provided details concerning the discrimination complaints received and investigated during the previous year. County agencies specifically tasked with addressing the needs of protected classes contributed valuable information about the needs of their constituents, as part of the larger Consolidated Planning Committee. All of these groups provided specific information regarding their available resources that were incorporated into the County's Five-Year Consolidated Plan. The Fair Housing Committee and Consolidated Plan Committees included participation from, but not limited to, the following:

- › Community Development Long Island
- › Hispanic Brotherhood, Inc.
- › Interfaith Nutrition Network
- › Long Island Coalition for the Homeless
- › LI Continuum of Care
- › Long Island Housing Partnership
- › Long Island Housing Services
- › Legal Services Long Island
- › Public Housing Authorities
- › Nassau County Department of Human Services
- › Nassau County Department of Parks, Recreation, and Museums
- › Nassau County Department of Public Works
- › Nassau County Department of Social Services
- › Nassau County Human Rights Commission
- › Nassau County Industrial Development Agency (IDA)
- › Nassau County Office of Asian American Affairs
- › Nassau County Office of Hispanic Affairs
- › Nassau County Office of Housing

- › Nassau County Office of Minority Affairs
- › Nassau County Planning Department
- › Nassau County Probation Department
- › Nassau County Veterans Service Agency
- › Office of the Nassau County Attorney

To further promote public engagement in the fair housing planning process, Nassau County undertook a public survey. Nassau County created the survey in both English and Spanish. A link was distributed to each consortium member and to public agencies and non-profits to post on their municipal websites, and access to the survey was also announced at the Public Hearing held on January 28, 2025. The survey remained open from December 12, 2025, through April 1, 2025. The results of the housing survey are summarized in this AI in Chapter 4, Section F. Also, see **Appendix F**.

As part of a robust public engagement and planning process, the Nassau County AI has been updated in coordination with the 2025-2029 Consolidated Plan and updated as needed following HUD's Fair Housing and Equal Opportunity recommendations. Further, the County of Nassau is committed to providing fair and affordable housing opportunities for all. Efforts towards eliminating fair housing impediments are on-going, and fair housing planning is a fluid process that continually affects housing and community development programs and policies. The goal of this AI is for Nassau County to not only combat discrimination but also to promote integration within Nassau County communities.

Overview of the Analysis of Impediments and Fair Housing Plan

Section I of the Plan provides an overview of Nassau County's Fair Housing Plan and an overview of fair housing laws. Section 2 describes the data sources and the overall methodology used to develop the Plan. Section 3 of the Plan provides a demographic summary of Nassau County in terms of population, households, housing profile, employment, transportation, schools, and land-use policies. Section 4 provides an assessment of fair housing in Nassau County. Section 5 contains the identification and subsequent analysis of impediments to fair housing choice in Nassau County. It also includes a detailed description of suggested actions or initiatives that have been, or are being, undertaken by the Nassau County OCD, Consortium Communities, other governmental agencies, and not-for-profit organizations to overcome impediments to fair housing. Section 6 of the County's Fair Housing Plan describes the monitoring plan that is in place to monitor performance with fair housing requirements by Nassau County and the Participating Jurisdictions.

While this Plan is for the Nassau Urban County Consortium, the development of this Plan reflects regional patterns and policies relevant to Nassau County, and this Plan takes into account regional factors, legislative issues, policies, and methodologies affecting surrounding jurisdictions. Further, Nassau County is a member of the National Association for County Community and Economic Development (NACCED), a nonprofit national organization

composed of county government agencies that administers community development, economic development, and affordable housing programs. NACCED was created to assist in developing the technical capacity of county agencies in administering these programs. As a member of NACCED, Nassau County gains legislative and programmatic updates and participates in valuable communication with neighboring jurisdictions.

Limitations of the Study

This Analysis of Impediments was prepared to identify impediments and suggest solutions. It is vital that this analysis is 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 understand 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.

3

Demographic Summary

The demographic summary of Nassau County provides a current snapshot of the County'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.

The following sub-sections use the latest and most complete data available at the time the AI was written, sourced from the 2020 Decennial Census and the 2019-2023 American Community Survey (ACS) 5-year estimates (unless otherwise noted). Conducted every ten years, the Decennial Census provides a complete count of the U.S. population and demographic information. In contrast, the ACS is an ongoing survey that collects detailed socioeconomic, housing, and demographic data. Together, these data sources deliver a thorough and current snapshot of Nassau County's demographic and socioeconomic landscape.

Geographic Landscape

Nassau County encompasses a 285 square-mile area on Long Island and is bounded on the west by Queens County, on the north by the Long Island Sound, on the east by Suffolk County, and on the south by the Atlantic Ocean. Nassau has evolved over the years from a bedroom community with strong economic ties to New York City to a densely developed suburban and urban county with a strong economic base of its own.

Within Nassau County, there are two cities, three towns and 64 incorporated villages and over 100 unincorporated areas. The entire county is physically divided amongst the 3 towns: Hempstead, North Hempstead, and Oyster Bay, and the two cities, Long Beach and Glen Cove. Within the 3 towns reside the 64 Incorporated Villages.

Population

Based on estimates from the United States Census Bureau, Nassau County's population is 1,395,774, having grown by approximately 1.4 percent from its 2010 population of 1,339,532. **Error! Reference source not found.** Table 3-1 provides population change in Nassau County from 1960 to 2020.

Table 3-1 Population Change in Nassau County, 1960-2020

Year	Population	Change in Population	% Change Population
1960	1,300,171	--	--
1970	1,428,080	127,909	9.84%
1980	1,321,582	-106,498	-7.40%
1990	1,287,348	-34,234	-2.60%
2000	1,334,544	47,196	3.70%
2010	1,339,532	4,988	0.37%
2020	1,395,774	56,242	1.40%

Source: U.S. Census Bureau. Decennial Census, Table DP1, 2020.

Table 3-2 Population by County Subdivision, 2020

Place	Population	% of County Population
City of Glen Cove	28,365	2.03%
City of Long Beach	35,029	2.51%
Town of Hempstead	793,409	56.84%
Town of North Hempstead	237,639	17.03%
Town of Oyster Bay	301,332	21.59%
Nassau County Total	1,395,774	100.00%

Source: U.S. Census Bureau. Decennial Census, Table P9, 2020.

Age

In 2020, the median age in the County was 41.9 years old. 257,011 residents (18.4 percent) were aged 65 years or over. That is an increase from 2010 when (15.3 percent) of residents were aged 65 years and over, and the median age was 41.1 years old¹. The increase in median age points to a shift towards an aging population, following trends across the United States.

¹ U.S. Census Bureau, U.S. Department of Commerce. "Profile of General Population and Housing Characteristics." Decennial Census, DEC Demographic Profile, Table DP1, 2020. Accessed February 2025.

Disability

Nassau County has a disabled population of 121,102, which is 8.8 percent of the County population, not including institutionalized populations. Approximately 55.8 percent of disabled persons in the County are age 65 and over.²

Individuals with disabilities in Nassau are as follows (note that an individual may have more than one disability; therefore, persons with disabilities are less than the number of disabilities.):

- › 32,604 had a hearing difficulty;
- › 18,064 had a vision difficulty;
- › 41,553 had a cognitive difficulty;
- › 61,425 had an ambulatory difficulty;
- › 28,797 had a self-care difficulty; and,
- › 50,384 had an independent living difficulty.

The U.S. Census defines “disability” as 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 impede a person from being able to go outside the home alone, work at a job, or run a business.”³

Table 3-3 below shows the percentage of the population with a disability in each Consortium Community.

Table 3-3 Percentage of the Population Disabled, by County Consortium, 2022

Consortium Community	% Disabled
Nassau County Total	8.8%
City of Glen Cove	12.4%
Town of Hempstead	8.7%
City of Long Beach	9.3%
Town of North Hempstead	7.9%
Town of Oyster Bay	9.2%
Village of Bayville	8.1%
Village of Bellerose	8.1%
Village of East Rockaway	9.1%
Village of East Williston	7.5%
Village of Farmingdale	11.1%
Village of Floral Park	9.9%
Village of Freeport	8.0%
Village of Great Neck Plaza	11.5%
Village of Hempstead	7.1%

² U.S. Census Bureau. "Disability Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1810, 2022. Accessed February 2025.

³ U.S. Census Bureau. Available at: [About Disability](#). Accessed February 2025.

Village of Island Park	8.8%
Village of Lynbrook	12.1%
Village of Malverne	7.0%
Village of Manorhaven	7.2%
Village of Massapequa Park	7.9%
Village of Mineola	6.9%
Village of New Hyde Park	8.3%
Village of Rockville Centre	10.7%
Village of Roslyn	12.7%
Village of Sea Cliff	9.9%
Village of South Floral Park	13.3%
Village of Stewart Manor	9.0%
Village of Valley Stream	8.2%
Village of Westbury	7.8%
Village of Williston Park	8.6%

Source: U.S. Census Bureau. ACS 5-Year Estimates, Table S1810, 2022.

Persons in Group Quarters

The United States Census defines Group Quarters as “all people not living in housing units as living in group quarters.”⁴ These include correctional facilities, nursing homes, college dormitories, and groups homes, among others. 21,725 residents of Nassau County lived in group quarters, which represents 1.6 percent of the overall County population.⁵ Examples of group quarters in Nassau County include Adelphi University, Hofstra University, and the Glen Cove Center for Rehabilitation and Nursing Care.

Race and Ethnicity

According to the 2020 Decennial Census, the population of Nassau County is comprised of 58.5 percent White, 11.0 percent Black or African American, 0.4 percent American Indian and Alaska Native, 11.7 percent Asian, 0.0 percent Native Hawaiian and Other Pacific Islander, 9.8 percent some other race, and 8.4 percent Two or More Races. Approximately 18.4 percent of any race identifies as Hispanic or Latino. As shown in **Table 3-4**, the County has become more diverse. Over the last twenty years, Hispanic and Latino population growth has been significant throughout the County.

⁴ U.S. Census Bureau. “Group Quarters and Residence Rules for Poverty. Available at: [Group Quarters and Residence Rules for Poverty](#). Accessed February 2025.

⁵ U.S. Census Bureau. “Group Quarters Population by Major Group Quarters Type.” Decennial Census, DEC Redistricting Data (PL 94-171), Table P5, 2020. Accessed February 2025.

Table 3-4 Race and Ethnicity, 2000-2020⁶

Population Race and Ethnicity	2000	2010	2020
White	79.3%	73.0%	55.8%
Black or African American	10.1%	11.1%	11.0%
American Indian and Alaska Native	0.2%	0.2%	0.1%
Asian	4.7%	7.6%	11.7%
Native Hawaiian and Other Pacific Islander	0.0%	0.0%	0.0%
Some Other Race	3.6%	5.6%	3.4%
Hispanic or Latino	10.0%	14.6%	18.4%

Source: U.S. Census Bureau. Decennial Census, Tables P1, P9, DP1 2000, 2010, and 2020.

Areas of Minority Concentration

Concentrations of racial/ethnic minorities within the County are defined as areas with a higher percentage of minority populations than the overall County-wide percentages (Black or African American concentrations over 11.0 percent; Hispanic concentrations over 18.4 percent; and Asian population over 11.7 percent). These areas include all or portions of Baldwin, Barnum Island, Bellrose, Bethpage, Carle Place, City of Glen Cove, City of Long Beach, East Massapequa, East Meadow, East Rockaway, East Williston, Elmont, Farmingdale, Floral Park, Franklin Square, Freeport, Hempstead, Hicksville, Inwood, Island Park, Jericho, Lakeview, Levittown, Lynbrook, Manhasset, Manorhaven, New Cassel, New Hyde Park, North New Hyde Park, North Valley Stream, Oceanside, Rockville Center, Roosevelt, Roslyn Heights, Salisbury, South Farmingdale, South Hempstead, South Valley Stream, Stewart Manor, Uniondale, Valley Stream, West Hempstead, and Westbury.

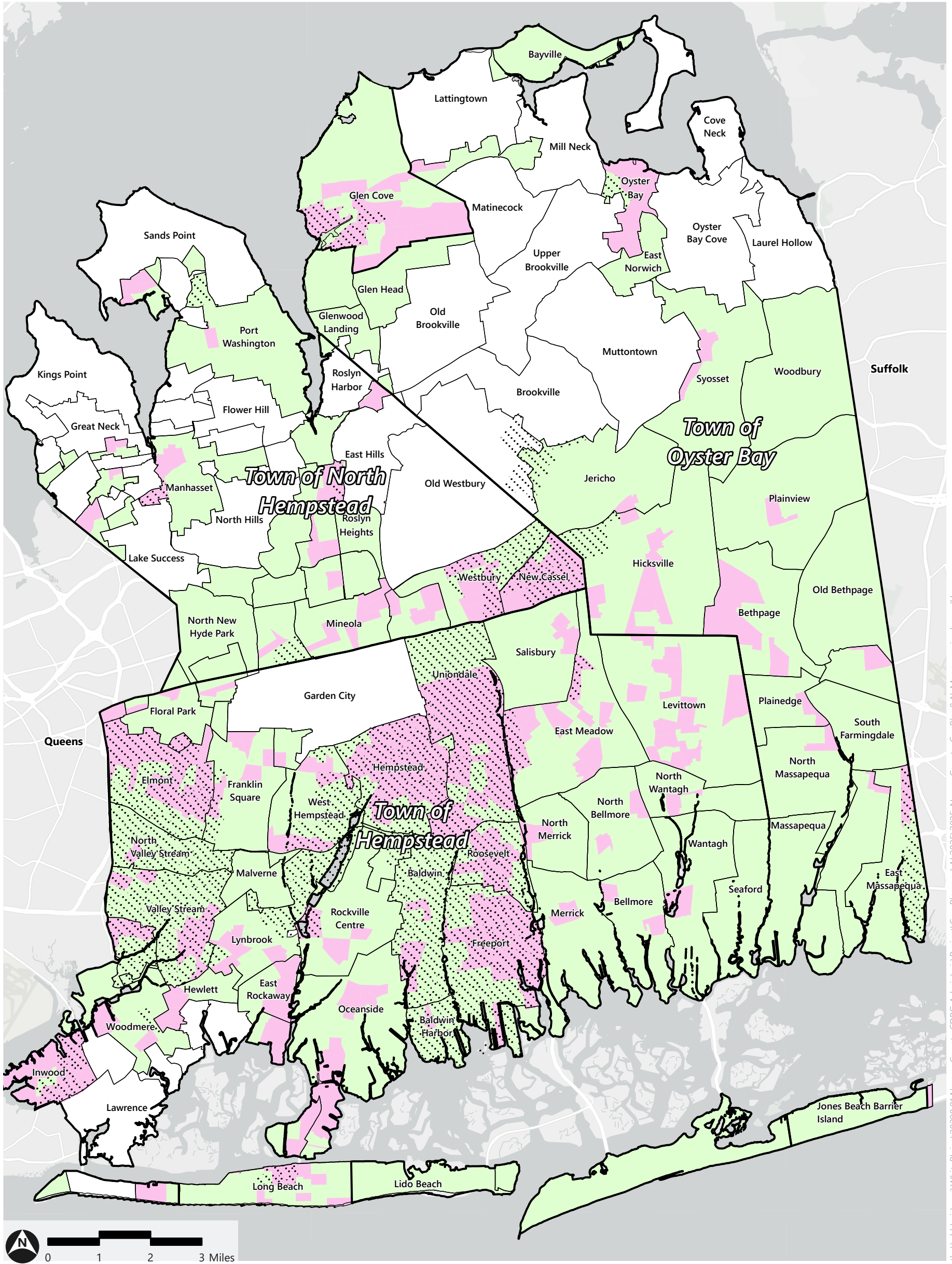
See **Figure 2** for Black or African American Concentrations by Census Block Groups, **Figure 3** for Hispanic Concentrations by Census Block Groups and **Figure 4** for Asian Concentrations by Census Block Groups.

Table 3-5, Black or African American Concentrations, Nassau County, 2020, **Table 3-6** Hispanic Concentrations, Nassau County, 2020, and **Table 3-7** Asian Concentrations, Nassau County, 2020 presents the communities, census tracts, and block groups with minority concentrations.

⁶ The United States defines the terms race and ethnicity. Generally, for the 2000 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 self-identification data in which respondents choose the race or races they most closely identify with.

Figure 2: Low/Moderate Income and African American Concentrations

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Source: US Census Bureau (2020 Decennial Census DEC Demographic Profile); U.S. Department of Housing and Urban Development (2023), Nassau County, ESRI

Table 3-5

Black or African American Concentrations, Nassau County, 2020

Community	Census Tract	Block Group	% Black or African American
Baldwin	4129	2	37.0%
		3	27.5%
		4	12.0%
	4135	1	41.1%
		2	47.1%
		3	58.9%
		4	9.8%
	4135.01	5	35.9%
	4136	1	26.1%
		2	63.5%
		4	50.8%
	4136.01	5	38.8%
	4137	1	45.4%
		2	48.3%
		3	34.4%
		4	41.2%
4137.01	5	26.9%	
4138.03	1	20.1%	
	2	47.9%	
	3	44.0%	
	4	63.8%	
4138.04	1	60.5%	
	2	71.1%	
	3	68.9%	
East Massapequa	5220	1	71.2%
		2	50.8%
		3	36.8%
		4	32.6%
	5220.01	5	36.4%
East Meadow	4078.02	1	32.1%
	4079	2	28.5%
		3	41.3%
Elmont	4048	2	66.8%
		3	47.5%
		4	50.8%
	4049.01	1	68.0%
		2	68.0%

		3	69.8%
		4	22.5%
	4049.02	5	32.3%
		1	23.5%
		2	33.6%
	4050	1	17.7%
		2	13.0%
		3	11.5%
		4	21.3%
	4051	1	11.4%
		2	11.9%
		3	14.3%
		4	13.1%
	4051.01	5	25.2%
		6	27.2%
		7	29.2%
	4052	1	73.4%
		2	61.5%
		3	73.5%
		4	68.6%
Franklin Square	4054	3	55.7%
		4	29.2%
	4054.01	6	14.6%
	4141	1	58.1%
		2	27.6%
		3	25.3%
		4	27.5%
	4141.01	5	22.9%
		6	34.1%
		1	16.3%
		2	21.7%
		3	53.9%
Freeport	4142.02	1	37.7%
		2	42.2%
		3	44.9%
		4	40.6%
	4143.01	1	45.2%
		2	59.2%
	4143.03	1	65.3%
		2	57.5%
		3	30.8%

		4	37.9%
	4143.04	1	42.9%
		2	59.2%
	4144	1	58.3%
		2	45.6%
		3	49.4%
		4	56.5%
	4144.01	5	61.8%
	4145.01	1	27.2%
		2	25.0%
		3	17.6%
		4	44.2%
	4145.02	1	43.0%
		2	22.4%
		3	47.1%
Garden City Park	3032.04	4	37.5%
	5171.01	2	28.6%
Glen Cove City	5172.01	2	13.2%
		3	23.8%
	4067.01	1	32.4%
		2	34.9%
		3	36.0%
	4067.02	1	40.0%
		2	45.7%
		3	39.3%
	4068.02	1	47.6%
		2	43.3%
		3	38.7%
	4068.02	1	31.1%
		2	41.8%
Hempstead	4069	1	32.9%
		2	41.4%
		3	52.8%
		4	46.7%
	4070	1	55.1%
		2	49.3%
		3	25.5%
		4	13.0%
	4070.01	5	11.2%
		6	66.1%
		1	74.6%

		2	60.7%
		3	50.2%
		4	53.7%
	4071.02	1	31.5%
		2	40.2%
		3	40.2%
		4	50.5%
	4072.01	1	44.4%
		2	28.5%
		3	29.6%
	4072.03	1	14.4%
		2	9.4%
	4072.04	1	36.5%
		2	28.6%
		3	27.4%
Hicksville	5189.01	5	39.9%
	4110	1	39.0%
		3	41.1%
		4	39.1%
Inwood	4111	1	25.2%
		2	38.0%
		3	19.8%
		4	22.2%
Long Beach City	4165	1	16.9%
		2	27.1%
		3	19.1%
	4119.02	3	24.0%
Lynbrook	4120	1	16.9%
		2	17.9%
	4120.01	6	15.7%
Manhasset	3018.01	5	18.2%
	3042.02	1	18.5%
		2	25.0%
	3042.03	1	20.9%
		3	13.6%
		4	16.3%
	3042.04	1	14.6%
		2	19.5%
North Valley Stream	4098	1	15.2%
		2	14.4%
		3	16.9%

		4	31.2%
	4099	1	35.6%
		2	22.7%
		4	18.4%
		5	11.5%
		4099.01	6
	4100	1	16.9%
		2	11.0%
		3	26.3%
Old Westbury	9821	1	45.0%
Port Washington	3013	1	11.0%
Rockville Centre	4124	4	15.0%
		1	11.0%
	4128	2	11.2%
Roosevelt	4139	1	27.3%
		2	18.4%
		3	16.4%
		4	71.2%
	4139.01	5	57.0%
	4140.01	1	73.5%
		2	41.0%
		3	26.1%
		4	41.0%
	4140.02	1	54.9%
		2	50.5%
3		37.1%	
Roslyn Heights	3022	4	37.4%
South Valley Stream	4109	1	40.5%
		2	27.7%
		3	29.1%
		4	24.7%
Uniondale	4073.01	1	24.0%
		2	31.9%
		3	18.8%
	4073.01	1	22.8%
		2	25.2%
		3	18.8%
		4	31.1%
	4074.01	1	22.6%
		2	38.5%
		3	50.7%

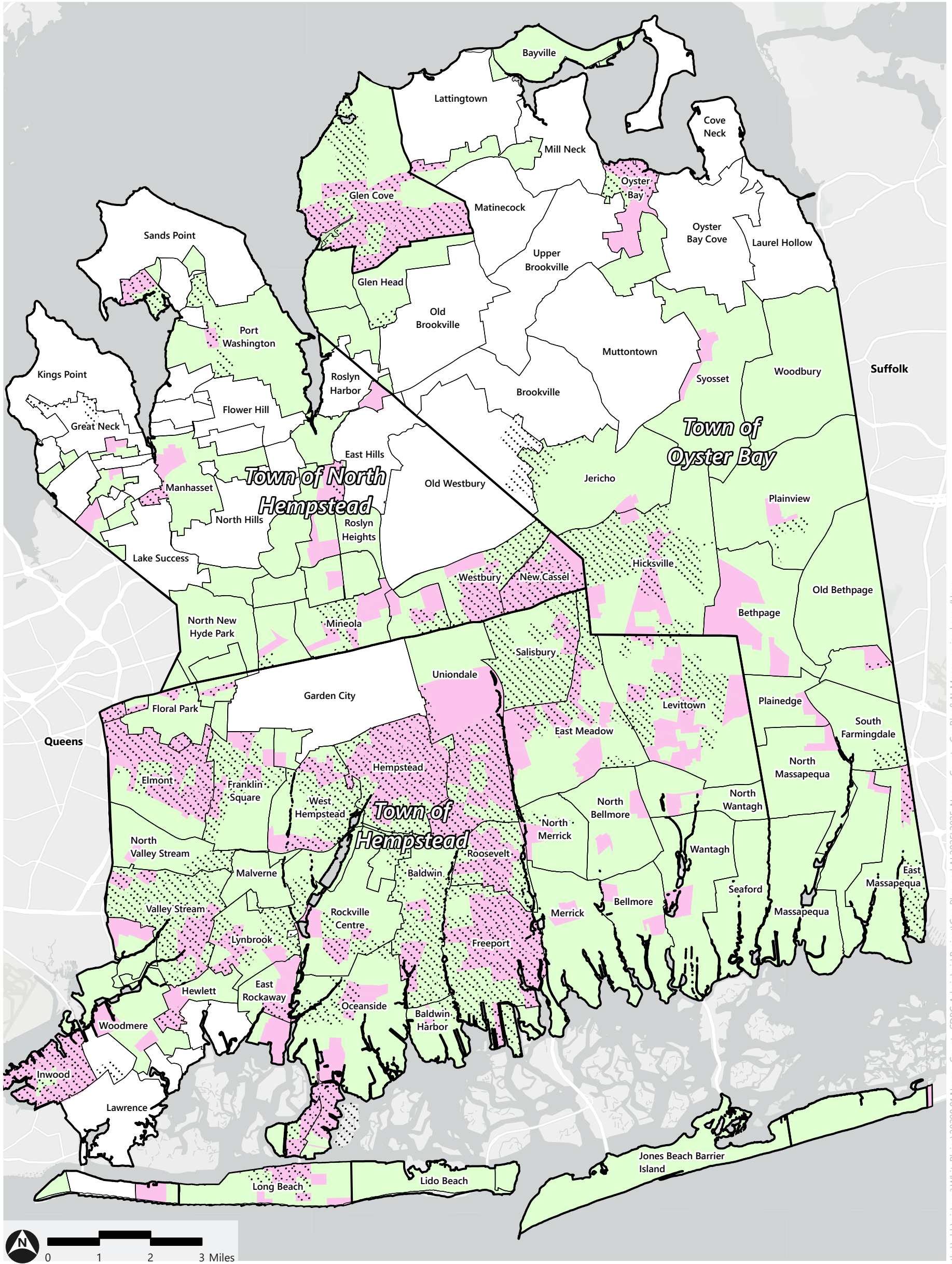
		4	53.7%
	4074.02	5	27.3%
		1	19.2%
		2	38.5%
	4075.01	1	37.1%
		2	43.9%
		3	52.8%
	4075.02	1	44.2%
		2	57.8%
		3	52.7%
		4	63.1%
Valley Stream	4103	1	49.9%
		2	44.5%
		3	52.8%
		4	42.4%
	4103.01	5	43.0%
	4104	1	41.5%
		2	53.4%
		3	61.1%
		4	39.0%
	4105	1	60.3%
		2	26.9%
		3	46.1%
		4	16.8%
	4105.01	5	51.3%
		6	30.2%
	4106	1	39.2%
		2	15.9%
		3	20.2%
		4	23.5%
	4106.01	5	14.0%
		6	24.3%
		7	22.9%
	4107.00	1	28.9%
		2	12.7%
		3	16.3%
		4	44.3%
	4107.01	5	36.6%
		6	16.2%
4108	1	41.9%	
	2	18.8%	

		3	26.2%
		4	27.3%
	4059	4	31.8%
	4059.01	5	35.7%
	4060.01	1	14.1%
	4060.02	2	16.2%
	4061	3	32.7%
West Hempstead	4062.01	1	30.4%
		2	50.5%
		3	13.6%
	4062.02	1	13.5%
		2	13.2%
		3	14.2%
		4	14.0%
	3039	3	29.3%
		4	32.6%
	3040.02	1	48.6%
3041	1	31.0%	
	2	22.6%	
	3	17.8%	
Woodmere	4114	2	52.5%

Source: U.S. Census Bureau. Decennial Census, Tables DP1 2020.

Figure 3: Low/Moderate Income and Hispanic Concentrations

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- Nassau County Consortium Members
- Census Block Groups at or Below the County Median Income (47.1%)
- Hispanic Population (≥18.4%)

Source: US Census Bureau (2020 Decennial Census DEC Demographic Profile); U.S. Department of Housing and Urban Development (2023), Nassau County, ESRI

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Table 3-6 Hispanic Concentrations, Nassau County, 2020

Community	Census Tract	Block Group	% Hispanic or Latino
Baldwin	4129	2	23.9%
		4	27.1%
	4135	1	28.1%
		2	30.1%
		3	20.7%
		5	18.8%
		6	26.3%
	4136	1	27.0%
		2	38.0%
		3	30.8%
		4	23.8%
		5	32.8%
	4137	1	22.0%
		2	35.6%
		3	21.9%
		4	23.8%
		5	26.7%
	4138.03	2	25.7%
	4138.04	3	25.0%
Bay Park	4122	1	19.4%
		2	22.8%
Bellerose	4043	2	23.3%
		3	26.7%
Carle Place	3038	2	21.5%
		3	18.6%
East Massapequa	5220	1	28.4%
		2	22.0%
		3	29.4%
		4	19.6%
East Meadow	4077	1	19.6%
		3	19.7%
		4	22.7%
	4078.01	2	18.6%
		3	23.3%
		1	20.3%
	4080	1	19.7%
3		19.7%	

		6	23.6%
	4082	1	18.6%
		5	22.0%
		6	20.6%
		7	20.8%
	4083	1	19.3%
		5	18.8%
Elmont	4048	1	29.2%
		2	28.8%
		3	22.1%
		4	31.3%
	4049.01	2	20.8%
	4049.02	1	23.9%
		2	35.1%
	4040	1	26.7%
		2	24.5%
		3	30.9%
		4	24.4%
	4051	1	21.9%
	4052	1	34.0%
		2	22.6%
3		31.1%	
4		23.5%	
Farmingdale	5204.01	4	26.3%
Floral Park	4045	1	27.4%
Franklin Square	4053.01	1	18.6%
		3	21.9%
	4053.02	2	19.0%
		4	27.3%
		5	21.5%
	4054	1	22.4%
		2	19.3%
		3	27.7%
		4	26.9%
		5	30.6%
		6	26.6%
	4055	1	18.7%
2		21.1%	
4		18.5%	
5		19.8%	
Freeport	4141	1	51.5%
		3	39.9%

		4	23.9%
	4142.01	1	57.7%
	4143.01	2	41.4%
	4143.03	2	47.7%
	4144	3	80.4%
		4	49.7%
		5	45.3%
	4145.02	1	29.1%
Garden City Park	3032.04	3	27.9%
	5172.02	2	50.6%
	5173.01	3	42.8%
Glen Cove City	5173.02	1	51.2%
		2	39.2%
		4	21.5%
Glen Head	5176	3	19.3%
	4067.01	1	30.7%
		2	40.4%
	4067.02	2	21.6%
		3	43.4%
	4069	1	35.5%
		2	53.0%
Hempstead	4070	3	33.1%
	4071.01	4	30.5%
	4072.04	3	33.1%
		4	31.1%
	4072.04	1	31.8%
		2	31.9%
		3	39.4%
Hewlett	4117	1	24.4%
	5189	2	36.6%
		3	25.8%
		4	19.8%
		5	19.0%
		6	29.8%
	5191	1	20.3%
		3	19.5%
Hicksville	5192	5	23.0%
	5193	1	37.1%
		2	28.1%
		3	22.7%
		5	21.0%
	5194	1	18.5%

Inwood	4110	1	48.8%
		2	62.7%
		3	62.5%
		4	49.9%
		5	32.6%
	4111	1	65.3%
		2	57.9%
		3	52.0%
		4	44.3%
Island Park	4162.01	2	22.7%
	4162.02	1	32.3%
		2	40.1%
		4	34.4%
Lakeview	4062.02	2	26.3%
		4	23.0%
Levittown	4087	2	21.2%
		3	23.7%
		4	20.4%
	4088	4	20.3%
	4089	1	23.2%
		2	22.2%
		4	20.8%
	4090	1	20.8%
		4	18.8%
		5	27.2%
	4091	4	19.7%
		5	18.5%
	4092	4	21.0%
	4093	1	19.9%
Locust Valley	5178.02	3	48.0%
Lynbrook	4119.02	1	19.7%
	4120	6	24.1%
Manhasset	3018	5	26.9%
Manorhaven	3011.01	1	38.4%
		2	41.5%
		3	22.6%
New Cassel	3042.02	2	73.2%
		3	65.0%
	3042.03	1	42.0%
		2	56.7%
		3	50.3%

		4	47.6%
	3042.04	1	62.3%
		2	52.9%
		3	67.4%
North Merrick	4084	3	18.8%
North Valley Stream	4100	3	20.4%
Oceanside	4130.01	1	24.4%
		2	19.5%
	4130.02	1	20.4%
		2	19.5%
	4131	2	19.5%
4132	4	22.5%	
Old Westbury	9821	1	19.4%
Oyster Bay	5180	1	37.8%
		2	30.1%
		3	20.5%
		4	18.8%
Plainview	5198.02	4	19.1%
Port Washington	3013	1	29.0%
		3	54.3%
		4	20.5%
		5	34.7%
Rockville Centre	4123.02	1	19.7%
		4	43.4%
Roosevelt	4139	1	55.7%
		2	57.7%
		3	50.3%
		4	38.3%
		5	48.4%
	4140.01	1	35.3%
		2	42.2%
		3	28.5%
		4	43.1%
	4140.02	1	49.0%
2		42.2%	
3		52.0%	
Roslyn Heights	3022	4	22.6%
Salisbury	4076	1	38.8%
		3	23.5%
		6	19.3%
South Farmingdale	5206	3	20.3%
		4	18.9%

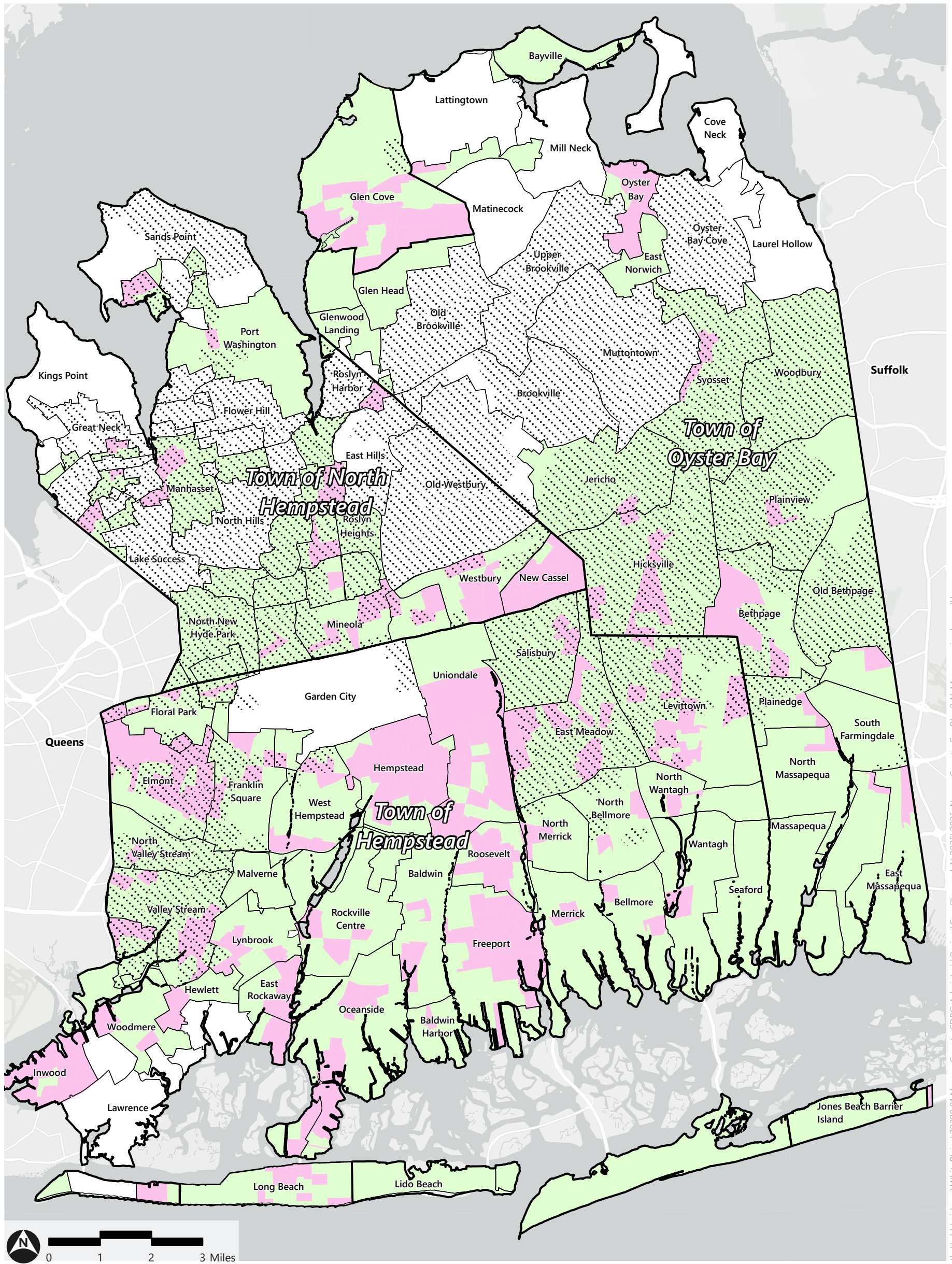
South Hempstead	4128	1	31.7%
		2	26.2%
Uniondale	4073.01	1	34.3%
	4073.02	1	49.3%
		2	53.0%
		3	49.7%
		4	48.1%
	4074.01	1	51.5%
		2	41.2%
		3	49.5%
		4	40.9%
		5	44.0%
	4074.02	1	38.2%
		2	59.3%
	4075.01	1	48.0%
		2	59.4%
		3	48.2%
	4075.02	1	41.0%
2		47.0%	
3		36.4%	
4		41.3%	
Valley Stream	4103	1	20.5%
		4	26.9%
	4104	2	27.5%
	4105	4	19.8%
		5	28.9%
	4106	7	21.6%
	4107	2	25.8%
		3	19.7%
	4108	1	24.8%
		3	23.4%
4		33.3%	
West Hempstead	4059	4	24.3%
	4060.01	1	36.4%
		2	23.3%
		3	19.9%
	4060.02	2	25.6%
		3	19.2%
	4061	1	18.6%
		2	20.8%
4062.01	1	29.4%	
	2	30.2%	

		3	35.9%
Westbury	3039	3	19.0%
	3040.01	1	25.5%
	3041	2	59.7%

Source: U.S. Census Bureau. Decennial Census, Table DP1, 2020.

Figure 4: Low/Moderate Income and Asian Concentrations

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Path: \\vhb\gis\proj\WhitePlains\28298.01 Nassau County CDBG Admin\gis\Project\Con Plan and AI 2025\2025_NassauCounty_ConPlan&AI_Maps - revised.aprx (User: ...)

- Nassau County Consortium Members
- Census Block Groups at or Below the County Median Income (47.1%)
- Asian Population (≥11.7%)

Source: US Census Bureau (2020 Decennial Census DEC Demographic Profile); U.S. Department of Housing and Urban Development (2023), Nassau County, ESRI

Table 3-7 Asian Concentrations⁷, Nassau County, 2020

Community	Census Tract	Block Group	% Asian
Albertson	3024	1	47.9%
		2	51.0%
		3	22.5%
		4	13.2%
		5	18.2%
Bellerose/ Bellrose Terrace	4043	2	22.5%
		3	35.5%
Bethpage	5199	1	12.2%
		2	13.4%
		4	12.1%
	5200	2	14.1%
		3	15.2%
		4	19.3%
		5	12.4%
	5200.02	4	15.7%
Carle Place	3038	3	13.1%
		5	13.4%
	3039	3	15.3%
East Meadow	4077	1	22.0%
		2	16.6%
		3	18.8%
		4	20.8%
	4078	1	21.1%
		2	16.8%
		3	17.9%
		4	33.7%
	4079	1	15.1%
		2	12.5%
		4	20.3%
	4080	1	17.6%
		2	21.5%
		3	19.2%
		4	17.3%
5		16.4%	

⁷ Definition of Asian used in the U.S. Census: "Asian" refers to a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. The Asian population includes people who indicated their race(s) as 'Asian' or reported entries such as 'Asian Indian', 'Chinese', 'Filipino', 'Korean', 'Japanese', and 'Vietnamese' or provided other detailed Asian responses.

		6	20.5%
	4081	1	17.3%
		2	20.8%
		3	18.1%
		4	18.2%
		5	21.7%
		6	16.1%
	4082	1	19.5%
		2	23.2%
		3	19.3%
		4	21.6%
		5	19.4%
		6	22.4%
		7	16.6%
	4083	1	22.0%
		2	14.9%
		3	15.6%
		4	19.4%
		5	20.1%
		6	17.8%
		7	15.5%
East Williston	3034	1	11.8%
		2	14.6%
Elmont	4048	1	29.4%
		2	23.2%
		3	13.8%
	4049	1	12.5%
		2	13.9%
	4050	1	16.6%
		2	17.4%
		3	18.4%
		4	24.1%
	4051	1	16.4%
		3	13.8%
		4	11.8%
	4052	1	18.6%
		2	23.7%
3		21.1%	
4		15.1%	
Floral Park	3026	1	28.5%
	4045	1	18.8%
	4046	3	12.0%

Franklin Square	4053	1	13.8%
		3	17.5%
	4053	3	15.5%
		4	12.5%
	4054	1	19.9%
		3	22.6%
		4	13.9%
		5	14.6%
		6	21.0%
	4055	5	13.2%
4057	2	14.0%	
	4	18.2%	
	5	14.3%	
Garden City Park	3032.03	1	55.2%
		2	63.6%
	3032.04	1	41.8%
		2	40.4%
		3	33.5%
4	36.4%		
Garden City South	4058	3	12.4%
Great Neck Gardens	3004	3	17.8%
		4	21.9%
	3006	1	27.2%
		2	24.7%
		3	28.7%
		4	45.0%
		5	48.8%
		6	42.3%
Harbor Hills	3005	3	15.6%
University Gardens	3005	4	30.6%
Great Neck Plaza	3007	1	21.9%
Herricks	3031.02	1	61.4%
		2	50.7%
		3	60.2%
		4	55.8%
Hicksville	5189	1	39.4%
		2	30.4%
		3	28.9%
		4	38.8%
		5	28.4%
		6	32.9%
	5190	1	37.5%

		2	24.9%
		3	31.8%
		4	25.8%
		5	28.6%
		6	29.4%
	5191	1	34.5%
		2	22.2%
		3	31.2%
		4	31.1%
		5	28.9%
		6	26.5%
	5192	1	38.7%
		2	24.7%
		3	38.1%
		4	36.7%
		5	26.7%
		6	33.1%
	5193	1	28.5%
		2	35.5%
		3	45.2%
		4	37.5%
		5	37.7%
	5194	1	35.0%
		2	29.5%
		3	24.6%
		4	29.1%
	5195	1	35.4%
		2	32.1%
		3	30.4%
		4	30.9%
		5	37.4%
Jericho	5185.01	1	44.2%
		2	35.9%
		3	57.4%
	5185.02	1	46.4%
		2	42.5%
		3	65.6%
	5186	1	53.8%
		2	62.9%
		3	34.4%
		4	58.5%
	4086	2	26.9%

		3	13.0%
	4087	1	17.5%
		2	16.9%
		3	21.3%
		4	13.6%
		5	15.2%
		6	19.5%
	4088	2	15.0%
		3	14.4%
		5	13.4%
		6	13.2%
	4089	1	15.6%
		2	15.3%
		3	12.9%
		4	11.7%
	4090	1	12.1%
		2	15.5%
		3	14.5%
	4091	1	13.2%
		3	13.4%
		5	12.4%
		4	12.6%
		5	13.4%
Lynbrook	4119.02	3	11.9%
	3008	1	52.9%
		2	50.1%
		3	49.4%
		4	45.2%
Manhasset	3018	1	33.0%
		2	21.4%
		3	16.6%
		4	20.6%
		5	24.6%
	3019	1	24.2%
		2	22.3%
		3	20.4%
Manhasset Hills	3031.01	1	54.7%
		2	52.7%
		3	54.7%
Manorhaven	3011.01	1	16.1%
		2	14.1%
		3	11.7%

Mineola	3035	3	20.0%
		5	18.7%
		6	21.8%
	3036	5	19.6%
		6	15.4%
	3037	1	22.3%
New Hyde Park	3030	1	47.2%
		2	49.0%
		3	57.0%
		4	36.6%
		5	48.9%
North Bellemore	4085	4	11.8%
	4149	4	12.6%
North Merrick	4084	4	11.7%
North New Hyde Park	3027	1	56.6%
		2	59.1%
		3	51.4%
	3028	1	50.8%
		2	44.6%
		3	54.6%
		4	49.0%
		5	46.8%
		6	46.8%
		7	43.3%
	3029	1	34.3%
		2	32.5%
		3	27.2%
		4	41.5%
North Valley Stream	4098	3	15.9%
		4	17.1%
	4099	1	19.0%
		2	25.5%
		3	25.1%
		4	26.8%
		5	17.1%
		6	22.5%
	4100	1	27.7%
		2	25.9%
3		15.2%	
Old Bethpage	5201	1	12.6%
		3	11.9%
Old Westbury	3025.02	1	29.5%

	5177.05	1	20.2%
Oyster Bay	5182.01	2	12.9%
Plainedge	5202	1	13.3%
		2	12.4%
		4	16.8%
	5206	3	11.7%
Plainview	5196.01	1	22.8%
		2	23.4%
		3	29.7%
		4	29.6%
	5196.02	1	23.7%
		2	15.2%
	5197.02	2	17.4%
		3	12.3%
		4	26.5%
	5197.03	1	26.0%
		2	20.7%
		3	25.9%
	5197.04	1	17.3%
		2	18.9%
		3	23.0%
	5198.01	1	24.5%
2		29.9%	
5198.02	1	14.6%	
	2	14.5%	
	3	22.7%	
	4	20.7%	
Port Washington	3010	4	12.8%
Port Washington North	3013	1	11.7%
		2	15.5%
		4	12.1%
Greenvale	3020	1	12.8%
		2	15.7%
		3	16.0%
Roslyn Heights	3022	1	36.9%
		2	33.3%
		3	26.7%
		4	20.5%
	3025	1	33.3%
		2	42.7%
Salisbury	4076	2	13.3%
		3	12.0%

		4	25.3%	
		5	40.0%	
		6	17.8%	
Searingtown	3023	1	58.8%	
		2	53.0%	
		3	46.3%	
South Valley Stream	4109	1	32.9%	
		2	21.8%	
		3	17.1%	
Stewart Manor	4047	1	33.4%	
Syosset	5187	1	34.7%	
		2	31.2%	
		3	49.0%	
		4	39.7%	
		5	42.5%	
		6	51.8%	
	5188	1	39.0%	
		2	40.5%	
		3	38.4%	
	Syosset	5183	1	28.8%
			2	34.5%
			3	15.9%
4			43.2%	
5184		1	28.2%	
		2	39.8%	
		3	33.2%	
Valley Stream	4103	1	13.6%	
		4	14.2%	
	4104	2	17.9%	
	4105	4	26.3%	
		5	15.8%	
	4106	7	14.5%	
	4107	2	16.7%	
		3	13.6%	
	4108	3	25.3%	
		4	13.2%	
West Hempstead	4061	3	11.9%	
Westbury	3040.01	1	12.4%	
Willison Park	3033.01	1	29.9%	
		2	27.4%	
		3	49.2%	
Woodbury	5182.03	1	16.3%	

	2	21.6%
	3	23.7%
5182.04	1	16.7%
	2	13.5%
	3	14.7%

Source: U.S. Census Bureau. Decennial Census, Table DP1 2020.

Table 3-8 Median Household Income, Population of Black and Hispanic Populations by Consortium Community

Consortium Community	% Black or African American	% Hispanic or Latino	Median Household Income
Nassau County	11.0%	18.4%	\$143,408
Glen Cove City	6.2%	34.4%	\$91,355
Hempstead Town	16.5%	22.0%	\$137,772
Long Beach City	5.6%	15.3%	\$130,795
North Hempstead Town	4.9%	14.8%	\$158,112
Oyster Bay Town	2.3%	10.4%	\$159,530
Bayville Village	0.5%	10.4%	\$143,571
Bellerose Village	3.2%	10.3%	\$229,107
East Rockaway Village	3.1%	14.3%	\$112,415
East Williston Village	0.3%	5.7%	\$236,000
Farmingdale Village	3.5%	15.2%	\$134,037
Floral Park Village	1.7%	12.8%	\$150,350
Freeport Village	30.4%	47.9%	\$118,755
Great Neck Plaza Village	1.9%	8.4%	\$106,549
Hempstead Village	40.2%	50.1%	\$82,454
Island Park Village	3.5%	33.4%	\$104,657
Lynbrook Village	7.1%	18.8%	\$138,866
Malverne Village	5.7%	13.0%	\$146,585
Manorhaven Village	1.7%	35.8%	\$93,322
Massapequa Park Village	0.5%	7.2%	\$170,470
Mineola Village	2.7%	19.6%	\$138,385
New Hyde Park Village	1.9%	13.8%	\$146,571
Rockville Centre Village	5.3%	11.6%	\$144,516
Roslyn Village	1.5%	17.2%	\$123,725
Sea Cliff Village	1.7%	9.4%	\$185,650
South Floral Park Village	50.2%	22.1%	\$113,362
Stewart Manor Village	2.1%	12.9%	\$147,188
Valley Stream Village	24.2%	26.3%	\$127,426
Westbury Village	17.7%	32.4%	\$136,917
Williston Park Village	1.2%	9.9%	\$152,656

Sources: U.S. Census Bureau. American Community Survey 5-Year Estimates, Tables S1901, 2023 and U.S. Census Bureau. Decennial Census, Tables DP1, 2020.

Note: Color coding is based on a comparison to Nassau County as a whole. For example, Glen Cove City has a smaller Black/African American (AA) percentage than Nassau County.

Color Key

Green = Community with a smaller (than Nassau County) Black/AA percentage, larger Hispanic percentage, and a lower median income

Yellow = Community with a larger Black/AA percentage, comparable (to Nassau County) Hispanic percentage, and comparable median income

Blue = Community with a smaller Black/AA percentage, comparable or low Hispanic percentage, and lower median income

Purple = Community with a smaller Black/AA percentage, comparable Hispanic percentage, and comparable or higher median income

Orange = Community with a smaller Black/AA percentage, smaller Hispanic percentage, and comparable or higher median income

Red = Community with a higher Black/AA percentage, higher Hispanic percentage, and lower median income

In the past decade, housing settlement patterns have changed to the extent that certain communities have become increasingly diverse, with a greater percentage of Black, Hispanic, and Asian populations evident in communities such as East Rockaway Village, Stewart Manor Village, Lynbrook Village, Great Neck Plaza Village, and Island Park Village. **Table 3-9, Table 3-10, and Table 3-11** below shows minority population trends throughout the consortium from 2010 to 2020.

As seen in **Table 3-9** there have been a mix of increases and decreased in the population of Black or African American residents across different areas of the consortium. Communities with notable increases include:

- › Lynbrook Village: 123.6% increase, from 648 to 1,449 residents.
- › Valley Stream Village: 50% increase, from 6,544 to 9,845 residents.
- › Island Park Village: 167.2% increase, from 64 to 171 residents.
- › East Rockaway Village: 148% increase, from 127 to 315 residents.
- › Town of Oyster Bay: 14% increase, from 6,168 to 7,041 residents.

Communities with decreases in Black or African American residents include:

- › Sea Cliff Village: 23.0% decrease, from 113 to 87 residents.
- › Westbury Village: 13.2% decrease, from 3,127 to 2,714 residents.
- › South Floral Park Village: 10.0% decrease, from 971 to 874 residents.
- › Town of North Hempstead: 2.2% decrease, from 11,971 to 11,706 residents.

Table 3-9 Black Population Change, 2010-2020

Community	Black Pop Estimate 2010	Black Pop Estimate 2020	% Change
Nassau County	141,305	153,274	8.5%
Glen Cove City	1,728	1,765	2.1%
Long Beach City	119,480	130,804	9.5%
Town of Hempstead	1,958	1,958	0.0%
Town of N. Hempstead	11,971	11,706	-2.2%
Town of Oyster Bay	6,168	7,041	14.2%
Bayville Village	18	36	100.0%
Bellerose Village	35	38	8.6%
East Rockaway Village	127	315	148.0%
East Williston Village	8	7	12.5%
Farmingdale Village	199	296	48.7%
Floral Park Village	198	281	41.9%
Freeport Village	13,226	13,508	2.1%
Great Neck Plaza Village	88	142	61.4%
Hempstead Village	24,724	23,783	-3.8%
Island Park Village	64	171	167.2%
Lynbrook Village	648	1,449	123.6%
Malverne Village	260	489	88.1%
Manorhaven Village	90	118	31.1%
Massapequa Park Village	52	81	55.8%
Mineola Village	321	562	75.1%
New Hyde Park Village	104	198	90.4%
Rockville Centre Village	1,039	1,382	33.0%
Roslyn Village	58	45	-22.4%
Sea Cliff Village	113	87	-23.0%
South Floral Park Village	971	874	-10.0%
Stewart Manor Village	45	42	-6.7%
Valley Stream Village	6,544	9,845	50.4%
Westbury Village	3,127	2,714	-13.2%
Williston Park Village	55	91	65.5%

Source: U.S. Census Bureau. Decennial Census Tables DP1 & P9, 2020 & 2010.

As seen in **Table 3-10**, the Hispanic or Latino populations within the consortium have experienced notable growth, with an increase of 31.1 percent from 195,335 residents in 2010 to 256,425 residents in 2020. This substantial increase has been observed in the following communities:

- › Long Beach City: 32.3 percent increase, from 132,154 to 174,883 residents.
- › Town of North Hempstead: 20.7 percent increase, from 29,074 to 35,083 residents.

- › Town of Oyster Bay: 42.9 percent, from 21,923 to 31,337 residents.
- › Freeport Village: 19.3 percent increase, from 17,858 to 21,312 residents.
- › Westbury Village: 24.6 percent increase, from 4,128 to 5,143 residents.
- › East Rockaway Village: 84.1 percent increase, from 788 to 1,451 residents.
- › Massapequa Park Village: 63.1 percent increase, from 757 to 1,235 residents.

Table 3-10 Hispanic or Latino Population Change, 2010-2020

Community	Hispanic or Latino Pop Estimate 2010	Hispanic or Latino Pop Estimate 2020	% Change
Nassau County	195,355	256,425	31.3%
Glen Cove City	7,513	9,752	29.8%
Long Beach City	132,154	174,883	32.3%
Town of Hempstead	4,691	5,370	14.5%
Town of N. Hempstead	29,074	35,083	20.7%
Town of Oyster Bay	21,923	31,337	42.9%
Bayville Village	433	704	62.6%
Bellerose Village	113	121	7.1%
East Rockaway Village	788	1,451	84.1%
East Williston Village	110	150	36.4%
Farmingdale Village	1,122	1,291	15.1%
Floral Park Village	1,391	2,067	48.6%
Freeport Village	17,858	21,312	19.3%
Great Neck Plaza Village	526	626	19.0%
Hempstead Village	23,823	29,640	24.4%
Island Park Village	1,234	1,645	33.3%
Lynbrook Village	2,534	3,847	51.8%
Malverne Village	736	1,116	51.6%
Manorhaven Village	1,775	2,487	40.1%
Massapequa Park Village	757	1,235	63.1%
Mineola Village	3,090	4,071	31.7%
New Hyde Park Village	1,184	1,413	19.3%
Rockville Centre Village	2,169	3,029	39.6%
Roslyn Village	311	513	65.0%
Sea Cliff Village	341	475	39.3%
South Floral Park Village	316	384	21.5%
Stewart Manor Village	94	256	172.3%
Valley Stream Village	8,344	10,672	27.9%
Westbury Village	4,128	5,143	24.6%
Williston Park Village	442	753	70.4%

Source: U.S. Census Bureau. Decennial Census Tables DP1 & P9, 2020 & 2010.

As seen in **Table 3-11**, throughout the consortium there has been a significant growth in Asian populations, increasing by 61.7 percent from 101,558 residents in 2010 to 164,201 residents in 2020. The Town of Oyster Bay experienced the highest percent increase among the other major towns and cities, with a 74.9 percent increase, from 26,111 to 46,554 residents. Other communities with notable increases include:

- › Floral Park Village: 74.8 percent increase, from 1,086 to 1,898 residents.
- › Mineola Village: 82.4 percent increase from 1,579 to 2,880 residents.
- › Great Neck Plaza Village: 155.5 percent increase from 769 to 1,965 residents.
- › Hempstead Village: 80.4 percent increase from 704 to 1,270 residents.
- › New Hyde Park Village: 61.8 percent increase from 2,521 to 4,080 residents.

Table 3-11 Asian Population Change, 2010-2020

Community	Asian Pop Estimate 2010	Asian Pop Estimate 2020	% Change
Nassau County	101,558	164,201	61.7%
Glen Cove City	1,235	1,465	18.6%
Long Beach City	39,084	60,176	54.0%
Town of Hempstead	881	1,124	27.6%
Town of N. Hempstead	33,747	54,882	62.6%
Town of Oyster Bay	26,611	46,554	74.9%
Bayville Village	112	142	26.8%
Bellerose Village	52	62	19.2%
East Rockaway Village	200	332	66.0%
East Williston Village	99	341	244.4%
Farmingdale Village	445	625	40.4%
Floral Park Village	1,086	1,898	74.8%
Freeport Village	669	844	26.2%
Great Neck Plaza Village	769	1,965	155.5%
Hempstead Village	704	1,270	80.4%
Island Park Village	115	209	81.7%
Lynbrook Village	867	1,282	47.9%
Malverne Village	354	498	40.7%
Manorhaven Village	1,150	1,000	-13.0%
Massapequa Park Village	255	312	22.4%
Mineola Village	1,579	2,880	82.4%
New Hyde Park Village	2,521	4,080	61.8%
Rockville Centre Village	498	629	26.3%
Roslyn Village	243	466	91.8%
Sea Cliff Village	94	152	61.7%
South Floral Park Village	137	240	75.2%
Stewart Manor Village	91	150	64.8%

Valley Stream Village	4,237	6,556	54.7%
Westbury Village	898	1,481	64.9%
Williston Park Village	852	1,455	70.8%

Source: U.S. Census Bureau. Decennial Census Tables DP1 & P9, 2020 & 2010.

An examination of these minority population trends suggests that many consortium communities are becoming increasingly integrated. These figures reflect a growing and diversifying Black or African American, Hispanic or Latino, and Asian communities through the consortium, driven by substantial increases in both major towns/cities and smaller villages. These trends highlight demographic shifts that important to consider in future planning and development.

Foreign Born Population and English Language Proficiency

Residents with limited English proficiency and/or low literacy skills can encounter significant barriers to accessing stable and affordable housing. In Nassau County, 22.9 percent (317,598) of residents are foreign-born, an increase from 20.7 percent (275,091) of residents in 2010.⁸ It is estimated that 4.7 percent of all households in the Couty have limited English proficiency (LEP). Household speakers of Asian and Pacific Island languages, as well as Spanish, comprise the largest proportions of the LEP households in Nassau County. Specifically, 20.8 percent of the Asian and Pacific Island language-speaking households are LEP and 16.4 percent of Spanish speaking households are LEP.⁹ As outlined in **Table 3-12Error! Reference source not found.**, 44.0 percent of Asian and Pacific Island speakers do not speak English “very well” and 43.2 percent of Spanish speakers do not speak English “very well”. These language barriers can hinder effective communication and understanding, making it more challenging for these residents to secure fair housing opportunities.

Table 3-12 English Language Proficiency, Nassau County, 2023

Language Spoken	Percent Speak English only or speak English "very well"	Percent speak English less than "very well"
Spanish	56.8%	43.2%
Other Indo-European	72.7%	27.3%
Other	81.9%	18.1%

Source: U.S. Census Bureau. ACS 5-Year Estimates, Table S1601, 2023.

⁸ U.S. Census Bureau. "Selected Social Characteristics in the United States." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP02, 2010. Accessed on February 7, 2025.

⁹ U.S. Census Bureau, U.S. Department of Commerce. "Limited English-Speaking Households." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1602, 2023. Accessed on February 7, 2025.

Households

According to the U.S. Census, a household is “all the people who occupy a housing unit.” A household can include related family members and unrelated people, including foster children, lodgers, and roomers. Group quarters are not included in the count of households.

In 2020, there were an estimated 455,482 households in Nassau County. The number of households increased by about 1.6 percent from an estimated 448,528 households in 2010.

Family households include people related by birth, marriage, or adoption.¹⁰ In 2020, 80.3 percent of occupied households in Nassau County were family households.¹¹ This is an increase from 75.9 percent in 2010.¹²

Household/Family Income and Poverty

In 2023, the County’s median household income was \$143,408, and the County’s median family income was \$165,692. The portion of the County’s families in poverty (3.5 percent) remained below that of New York State (9.8 percent).

Table 3-13 **Income and Poverty in Nassau County, 2023**

Income & Poverty	
Median Household Income	\$143,408
Median Family Income	\$165,692
Percent of Families Below Poverty Level	3.5%

Source: U.S. Census Bureau. American Community Survey 5-Year Estimate, Tables S1701, S1901, 2023.

HUD estimates regional median family income, establishing a base area median income (AMI) for an average family of four persons. HUD identified the median family income for the Nassau-Suffolk MSA to be \$156,200 in 2024, which is significantly higher than the New York State and National median family income of \$105,200 and \$77,400, respectively.

Low- and Moderate-Income Concentrations

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

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

¹⁰ “Definitions.” U.S. Census. <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#household>. Accessed February 2025.

¹¹ U.S. Census Bureau, U.S. Department of Commerce. “Profile of General Population and Housing Characteristics.” Decennial Census, DEC Demographic Profile, Table DP1, 2020. Accessed February 2025.

¹² U.S. Census Bureau. “FAMILIES.” Decennial Census, DEC Summary File 1, Table P35, 2010. Accessed February 2025.

The table included in **Appendix C** includes block groups that fall under low/moderate-income standards for Nassau County – over 47.10 percent – as determined by the Department of Housing and Urban Development (HUD)¹³. There are 270 block groups in the County that fall under the low- and moderate-income standard. The communities with the greatest number of block groups with populations that fall under the low- and moderate-income standards include the Village of Hempstead, East Meadow, Freeport, Levittown, New Cassel, Uniondale, Valley Stream, Elmont, and the City of Glen Cove.

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.

Areas of Low- and Moderate- Income and Minority Concentrations

Communities with both low- and moderate-income concentrations and minority concentrations include all or portions of the City of Glen Cove, the City of Long Beach, Baldwin, Barnum Island, Bellerose, Bellerose Terrace, Carle Place, East Meadow, East Massapequa, Elmont, Floral Park, Franklin Square, Freeport, Hempstead, Hicksville, Inwood, Island Park, Jericho, Levittown, Manhasset, New Cassel, New Hyde Park, North New Hyde Park, North Valley Stream, Oceanside, Oyster Bay, Plainview, Plainedge, Rockville Centre, Roosevelt, Roslyn Heights, Salisbury, South Valley Stream, Syosset, Uniondale, Valley Stream, Westbury, and West Hempstead.

Housing Profile

Housing stock impacts the ability to access adequate housing. Housing stock includes the number, type, size, and affordability of units. This is particularly important to low- and moderate-income persons, and persons in protected classes, including disabled persons, families with children, and the elderly.

Housing Stock

The County experienced an increase in the total number of housing units from 2010 to 2023 – 466,721 and 477,860, respectively. In 2023, a majority of the total units in the County were owner-occupied (373,665 units), a slight increase from 2010 (363,366 units). The County has had an increase in the number of renter-occupied units from 2010 (79,467 units) to 2023 (82,411 units). The percentage of owner-occupied units and renter-occupied units in the County has stayed approximately the same between 2010 and 2023. The County experienced a decrease in vacant units from 5.1 percent (23,888 units) in 2010 to 4.6 percent (21,784 units) in 2023, signifying an increased demand in housing units across the County.

¹³ US Department of Housing and Urban Development. Low- and Moderate-Income Survey Data. Available at: [CDBG Low- and Moderate-Income Data - HUD Exchange](#). Accessed February 2025.

Table 3-14 Housing Unit Data, Nassau County, 2010-2023

	% of Units 2010	% of Units 2023
Total housing units	466,721	477,860
Vacant housing units	5.1%	4.6%
Occupied housing units	94.9%	95.4%
Owner-occupied	82.1%	81.9%
Renter-occupied	17.9%	18.1%

Source: U.S. Census Bureau. ACS 5-Year Estimates, Table DP04, 2010, 2023.

Table 3-15 provides a comparison of the types of housing units provided in Nassau County. The County's housing stock is mostly single-family (79.5 percent). A smaller percentage of 2 to 9-unit (9.3 percent), 10 to 19-unit (2.1 percent), and 20 or more-unit (8.8 percent) buildings make up the remainder of the County's housing profile. Mobile homes and other types of units make up a fraction of the County's housing stock (0.3 percent).

Table 3-15 Housing Unit Type, Nassau County, 2023

Housing Type	% of Units
Single-Family	79.5%
2 to 9 units	9.3%
10 to 19 units	2.1%
20 or more units	8.8%
Mobile home/others	0.3%
Total Housing Units	477,860

Source: U.S. Census Bureau. ACS 5-Year Estimates, Table DP04, 2023.

The County is experiencing continually less growth in the number of new housing units from 1959 to the present day. Table 3-16, provides an overview of the years in which structures were built in Nassau County.

Table 3-16 Percentage of Housing Units - Year Structure Built, 2023

Year	Percentage
2020 or later	0.4%
2010 to 2019	3.1%
2000 to 2009	3.1%
1990 to 1999	2.6%
1980 to 1989	4.7%
1970 to 1979	5.8%
1960 to 1969	13.2%
1959 or earlier	67.0%
Total Housing Units	477,860

Source: U.S. Census Bureau. ACS 5-Year Estimates, Table DP04, 2023.

Overcrowding

Overcrowding is defined as more than one person per room and severe overcrowding as more than 1.5 persons per room, according to HUD. Approximately one percent of housing units in Nassau County experience overcrowding.¹⁴

- › 9,423 units with 1 to 1.5 persons per room; and
- › 4,565 units with 1.51 or more persons per room

Housing Costs

In 2023, the County’s median home value for owner-occupied units was \$658,700, and the median monthly gross rent was \$2,195. This is a significant increase from 2010 when the median home value for owner-occupied units was \$487,900, and the median monthly gross rent was \$1,407. Home values increased by 35 percent, while rents increased by 56 percent from 2010 to 2023¹⁵.

According to the US Census Bureau, “households are considered cost burdened when they spend more than 30 percent of their income on rent, mortgage, and other housing needs.”¹⁶ The Census analyzed the five-year 2021 ACS estimates and found that nationally, renters were more likely to be cost-burdened by housing costs when compared to homeowners with or without a mortgage. This holds to be true for most communities in Nassau County, where 50 percent or more renters spent 30 percent or more of their income on rent¹⁷. The Median Housing Cost Ratio in Nassau County for renters is 32.7 percent, which indicates that housing costs are a substantial part of household expenses and affordability in the County.

HUD establishes fair market rents (FMR) through area median income and provides Fair Market Rent (FMR) data by unit size¹⁸. This is HUD’s way of estimating what a household seeking a rental unit could expect to pay in rent and utilities in the current market. **Table 3-17**

provides the FY 2024 and FY 2025 FMR for Nassau County.

Table 3-17 HUD FY 2024 and FY 2025 Fair Market Rents for Nassau County

Unit Type	FY 2024 FMR	FY 2025 FMR
Studio/Efficiency	\$1,708	\$1,848
1 Bedroom	\$2,144	\$2,241

¹⁴ U.S. Census Bureau, U.S. Department of Commerce. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2023.

¹⁵ Ibid.

¹⁶ Cromwell, W. (2022). U.S. Census Bureau. "Renters More Likely Than Homeowners to Spend More Than 30% of Income on Housing in Almost All Counties." Available at: [Housing Costs a Big Burden on Renters in Largest U.S. Counties](#). Accessed February 2025.

¹⁷ Nassau County Health Department. Social Determinants of Health Story Map. Available at: [Social Determinants of Health](#). Accessed February 2025.

¹⁸ Source: U.S. Department of Housing. Fair Market rents (40th Percentile Rents). Available at [Fair Market Rents \(40th PERCENTILE RENTS\) | HUD USER](#). Accessed February 2025.

2 Bedroom	\$2,508	\$2,586
3 Bedroom	\$3,246	\$3,352
4 Bedroom	\$3,521	\$3,591

Source: U.S. Department of Housing and Urban Development Fair Market Rents.

Employment

According to the New York State Department of Labor, in 2023, the County had 737,100 people in the labor force with an unemployment rate of 3.1 percent. This is only slightly lower than the New York State rate of 4.2 percent.¹⁹

Occupations of Residents

Table 3-18 provides a profile of the occupations of Nassau residents. 50.2 percent of residents work in management occupations. The percent of residents working in sales and offices is 20.6 percent, working in natural resources is 6.5 percent, and 15.3 percent of residents working in the service sector. The percentage of County residents employed in production, transportation, and material moving is 7.4 percent.

Table 3-18 Occupation of Nassau County Residents (civilian employed population 16 years and over) 2023

Occupation	% of Employed Population
Management, business, science, and arts	50.2%
Service	15.3%
Sales and office	20.6%
Natural resources, construction, and maintenance	6.5%
Production, transportation, and material moving	7.4%

Source: U.S. Census Bureau. ACS 5-Year Estimates, Table S2405, 2023.

Travel to Work

In 2023, the mean travel time to work for County residents was 26.6 minutes, which is less than the New York State average of 32.8 minutes.²⁰ Approximately 62.2 percent of County residents drove alone. Approximately 7.3 percent of County residents carpooled, and 13.0 percent of residents relied on public transit.

¹⁹ NYS Department of Labor. *Local Area Unemployment Statistics Program*. Available at: [Local Area Unemployment Statistics | Department of Labor](#). Accessed February 2025.

²⁰ U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023. Accessed on February 4, 2025.

Transportation

Major vehicle access is provided via east-west highways and roadways, including NYS Route 25A to the north, Northern State Parkway, NYS Route 27 (Sunrise Highway) to the south, and NYS Route 25 and Interstate 495 (Long Island Expressway) in between. These highways all provide access to New York City and points east and west throughout Long Island. Major north-south thoroughfares in the County are the Meadowbrook Parkway, Wantagh Parkway, and Seaford-Oyster Bay Expressway (NYS Route 135). The County is served by additional local, County, and State roadways, which all lead to these major connections.

The County is also served by the Long Island Railroad (LIRR), a commuter rail line providing east-west access to New York City and other points on Long Island. The County is served by the Port Washington Branch with stations at Great Neck, Manhasset, Plandome, and Port Washington to the north; the Oyster Bay Branch with stations at East Williston, Albertson, Roslyn, Greenvale, Glen Head, Sea Cliff, Glen Street, Glen Cove, Locust Valley, and Oyster Bay through the center and northeastern portion of the County; and the Ronkonkoma Branch with stations at Bellerose, Floral Park, New Hyde Park, Merillon Avenue, Mineola, Carle Place, Westbury, Hicksville, Bethpage and Farmingdale through the center of the County; the Port Jefferson Branch with stations at Syosset to the northeast; the Hempstead Branch with stations at Stewart Manor, Nassau Blvd, Garden City, Country Life Press, and Hempstead; the West Hempstead Branch with stations at Westwood, Malverne, Lakeview, Hempstead Gardens, and West Hempstead; the Montauk Branch with stations at Valley Stream, Lynbrook, Rockville Centre, Baldwin, Freeport, Merrick, Bellmore, Wantagh, Seaford, Massapequa and Massapequa Park to the south; the Far Rockaway Branch with stations at Gibson, Hewlett, Woodmere, Cedarhurst, Lawrence, and Inwood to the southwest; and the Long Beach Branch with stations at Centre Ave, East Rockaway, Oceanside, Island Park, and Long Beach to the south.

Nassau Inter-County Express (NICE Bus) provides bus transit throughout Nassau County. Several bus lines serve employment, shopping, medical, and educational hubs across the County. Most air travel is provided in New York City at John F. Kennedy International Airport (JFK) or LaGuardia Airport. Additional air travel is provided at Long Island MacArthur Airport located in the Town of Islip in Suffolk County.

Schools and Educational Profile

Schools

Nassau County has 56 independent public-school districts ("Public School Districts") governed by locally elected School Boards.²¹ The Public School Districts had 195,895 students enrolled in Kindergarten through 12th grade for the 2023-2024 school year.²² When

²¹ Public Schools K12. *Nassau County School Districts*. Available at: [Nassau County School Districts - Nassau County, NY](#). Accessed February 2025.

²² New York State Education Department Data. *Nassau County Public School Enrollment (2023-24)*. Available at: [2024 | NASSAU COUNTY - Enrollment Data | NYSED Data Site](#). Accessed February 2025.

reviewing school ratings from Niche Grades, the scores of Nassau County school districts range from grade B- to A+, where the grades reflect the overall quality of education, academic performance, extracurricular activities, and overall student and parent satisfaction with these districts”.²³ The Housing Opportunity Area study, used by the County, includes scores of school districts by block group based on the Department of Housing and Urban Development’s (HUD) School Proficiency Index.

The County is home to several colleges and universities. The table below provides a list of these higher education institutions.

Table 3-19 Colleges and Universities in Nassau County²⁴

School District	Location
Adelphi University	Garden City
Hofstra University	Hempstead
N.Y. Institute of Technology	Old Westbury
SUNY Farmingdale	Farmingdale
U.S. Merchant Marine Academy	Kings Point
L.I. University C.W. Post	Brookville
Nassau Community College	Garden City
Webb Institute of Naval Architecture	Glen Cove
Molloy College	Rockville Centre
SUNY Old Westbury	Old Westbury

Educational Profile

Employability and lifetime income potential are impacted by the level of educational attainment a person has. **Table 3-20Error! Reference source not found.** presents the educational attainment levels of the population in Nassau County. Notably, over half the population (58.6 percent) has attained an associate degree or higher.

²³ Educators Realty. *Nassau County School District Ranking*. Available at: [Nassau County School District Rankings](#). Accessed February 2025.

²⁴ Nassau County. Available at: <https://nassaucountyny.gov/3333/Colleges-Universities-and-Other-Schools>. Accessed February 2025.

Table 3-20 Educational Attainment for Population 25 and Older, 2023

Educational Attainment Level	Percent of Population
Less than 9th Grade	4.3%
9th to 12th Grade, No diploma	3.5%
High School Graduate	21.0%
Some College, No degree	14.3%
Associate degree	8.1%
Bachelor's degree	26.5%
Graduate/Professional degree	22.2%
Total Population 25 and Older	972,012

Source: U.S. Census Bureau. ACS 5 - Year Estimates, Table S1501, 2023.

Land Use Policies and Patterns

Nassau County Comprehensive Planning

A Master Plan for Nassau County was updated as a draft in 2010. This draft notes that Nassau County had some of the highest property taxes in the country and that high property taxes contribute to higher housing costs. According to this draft, approximately 60 percent of Nassau’s total land area is residential development. The housing chapter of the plan notes that young families can no longer afford homes in the County due to the high cost of real estate and high taxes. The Plan also states that there are few opportunities to rent an apartment or purchase smaller properties such as condominiums or townhouses.

Since that time, other comprehensive plan efforts have been undertaken, including Cultivating Opportunities for Sustainable Development Nassau County Infill Redevelopment Feasibility Report (“Nassau Infill Report”). The Nassau Infill Report was a project from the New York-Connecticut Sustainable Communities Initiative (Sustainable NYCT) funded through the HUD Sustainable Communities Regional Planning Grant. The goal of this document was to “reduce reliance on the automobile and establish new land use and economic development structures that embrace multi-modal opportunity” and promote sustainable growth.²⁵ After analyzing 21 LIRR stations in three towns and 16 villages and hamlets ability to support transit-supported development strategies, three pilot projects were selected to show how communities on Long Island can implement sustainable transit supported development.

Community Vision Plans

While the three Towns in Nassau County don’t have recent Master Plans, the County has several community-based land use plans and community hamlet plans and vision documents specific to various communities and villages. These plans were prepared with individual

²⁵ Nassau County Infill Redevelopment Feasibility Report. Available at: nassaucountyny.gov/DocumentCenter/View/3324/FinalNCIRFSReport31414?bidId=. Accessed February 2025.

communities to identify community needs and visions, future land use plans, sustainability initiatives, and conservation strategies. Some of these plans include:²⁶

- › Elmont Community Vision Plan
- › Village of Hempstead Vision Plan Downtown
- › Village of Farmingdale Downtown Revitalization Plan
- › Village of Freeport North Main Street Corridor Study
- › City of Glen Cove Cedar Swamp Road Corridor Study
- › Inwood Community Vision Plan

Additionally, there are several Community Visioning programs that are currently underway which include:

- › Uniondale Community Vision Plan
- › Great Neck Peninsula Transportation Visioning Study
- › New Cassel Industrial Area Visioning Study

Local Land Use Patterns

The County's draft Master Plan from 2010 notes that following World War II, Nassau County experienced a population boom. The County is comprised primarily of single-family residential development centered around village centers and main thoroughfares containing commercial uses with industrial uses spread throughout the County. The County is encouraging local municipalities to allow developers and property owners to take advantage of opportunities to promote Transit-Oriented Development near transit hubs and LIRR stations throughout the County.

Substantial open spaces in the County include the Garvies Point, Sands Point, Muttontown, and Tackapausha Preserves, Bethpage, Hempstead Lake, Jones Beach, and Valley Stream State Parks, Old Bethpage Village Restoration and Sagamore Hill National Historic Site. Additionally, there are Eisenhower, Cantiague, Christopher Morley, Cedar Creek, Cow Meadow, Nickerson Beach and Wantagh County Parks, the Planting Fields, and Bailey Arboretums, and numerous Town, Village and City parks located within the County. Other significant land uses in the County include institutional uses such as colleges, universities, hospitals, and medical services.

For a clearer understanding of Nassau County land-use patterns, it is useful to look at existing land uses and downtown developable land.

²⁶ Nassau County Department of Public Works. Downtown Revitalization. Available at: <https://nassaucountyny.gov/2871/Downtown-Revitalization>. Accessed February 2025.

4

Fair Housing in Nassau County

The Section discusses the current status of Fair Housing in Nassau County. The analysis includes complaint data received from the Nassau County Human Rights Commission (NCHRC), New York State Division of Human Rights (NYSDHR), and Long Island Housing Services (LIHS). Results of a fair housing survey are summarized.

National Status of Fair Housing

HUD's Annual Report on Fair Housing²⁷ indicates that HUD and the Fair Housing Assistance Program (FHAP) agencies nationally received a total of 8,272 housing discrimination complaints in FY 2023. Investigations were completed for 7,685 housing discrimination complaints during the same period. New York State had the fourth-highest number of complaints (401), behind California (963), Florida (681), and Texas (869).

A person's disability was the most common housing discrimination basis for a complaint, included in 62.0 percent of all complaints. A person's race was the second most common basis for a complaint, included in 26.1 percent 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," alleged in 79.5 percent of complaints. The next two most common issues were "failure to make reasonable accommodation," alleged in 47.1 percent of complaints, and "retaliation," alleged in 24.8 percent of complaints.

HUD often forwards complaints to NYSDHR. HUD investigates complaints of housing discrimination based on the federally protected classes: 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

²⁷ US Department of Housing and Urban Development. (2023). *State of Fair Housing Annual Report to Congress*. Available at: [hud.gov/sites/dfiles/SFH/documents/FHEO_Annual_Report_FY_2023.pdf](https://www.hud.gov/sites/dfiles/SFH/documents/FHEO_Annual_Report_FY_2023.pdf). Accessed March 2025.

"reasonable cause" exists to believe that a discriminatory housing practice has occurred. If HUD finds "no reasonable cause," the department dismisses the complaint. If 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.

Nassau County Status of Fair Housing

Fair Housing Discrimination Lawsuits

In May 2019, Nassau County settled a fair housing lawsuit filed in May 2005 by MHANY Management and New York Communities for Change, claiming that Nassau County was discriminating against minorities by not promoting housing opportunities for people with low and moderate incomes. As part of the settlement, Nassau County agreed to pay \$5.4 million to MHANY and set aside more money to help build mixed-income rental housing in High Opportunity Areas (HOAs) as follows:

High Opportunity Communities refers to communities in Nassau County, including but not limited to communities in the Nassau County Urban Consortium, with the following characteristics (1) very low poverty rates; (2) very low unemployment rates; (3) high levels of completed college among adults; (4) low African American and Latino population; (5) high performing public schools; (6) low crime rates; and (7) access to public transportation and employment.

As part of the settlement, Nassau set aside 25% of the County's HOME Investment Partnerships program funding from HUD for at least a three-year period beginning in 2018. This funding set aside has been made available to developers to build mixed-income rental housing in high opportunity areas meeting the criteria outlined above. See Appendix I for Nassau County's analysis and identification of High Opportunity Areas.

The settlement also calls for the County to pay \$120,000 to New York Communities for Change for educational programs. In addition, Nassau developed a model zoning ordinance to guide local governments within the county to create land-use regulations, which support and enable the development of mixed-income and multi-family housing.

Fair Housing Complaints

Fair housing complaints can be placed with several different agencies by aggrieved parties. The primary resources for fair housing complaints in Nassau County are NYSDHR, NCHRC, and LIHS. NYSDHR, SCHRC, and LIHS were contacted and asked to provide information regarding fair housing complaints (**Appendix H**).

After making a complaint or inquiry to any of these agencies/organizations, several potential outcomes can result, including:

- › Conciliation – Parties meet to work out a resolution, generally initiated by the equivalent agency (i.e., NYSDHR, NCHRC, LIHS) or HUD.
- › Probable Cause – As a result of the investigation, that may also be considered in 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.
- › Administrative Closure – Action is 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 an action or omission may appear to be discriminatory under the Fair Housing Law, there is insufficient evidence uncovered in the investigation to prove there was in fact discrimination. There is not “Reasonable Cause” to transfer to the United States Department of Justice (DOJ) District Judge or the HUD ALJ for a judicial ruling.
- › Lack of Jurisdiction – Situation where the agency/organization (i.e., NYSDHR, NCHRC, LIHS) does not have jurisdiction to process the complaint.

Many reported situations and inquiries are resolved with discussion with the agency/organization who provide suggestions on how to handle the problem, without proceeding through the complaint process.

By State law, New York has more protected classes than are protected by the federal government. What this means is 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, creed, and prior arrest or conviction record. 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 he or she was discriminated against, he or she should immediately contact the nearest NYSDHR office. Complaints must be filed within one year of the unlawful discriminatory act.

After a complaint is received, NYSDHR notifies all respondents. A respondent is a person or entity whose action is under complaint. Any issues regarding the jurisdiction will be addressed and resolved.

NYSDHR will investigate using 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. 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 is found to have occurred, the Commissioner might 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.

Nassau County Human Rights Commission

NCHRC provided data regarding fair housing complaints received by their department for the period 2020 through the end of the year 2023. During that time, they received 115 complaints regarding incidents that occurred in Nassau County. Information was provided by case number, basis, and outcome/close date as summarized in the tables below. As shown in **Table 4-1**, the most common basis of a complaint was disability (40.9 percent), followed by the source of income (28.7 percent), and race (27.8 percent).

Table 4-1 Summary of Housing Complaints in Nassau County, Received by NCHRC, 2020-2023

Basis of Discrimination	Number of Cases					Total	% of Total
	2020	2021	2022	2023			
Disability	15	9	12	11	47	40.9%	
Race	11	6	6	9	32	27.8%	
Sex	0	3	2	0	5	4.3%	
National Origin	1	1	2	4	8	7.0%	
Source of Income	10	5	10	8	33	28.7%	
Age	3	7	4	6	20	17.4%	
Creed	1	1	1	1	4	3.5%	
Familial Status	6	4	6	5	21	18.3%	
Retaliation	7	5	4	4	20	17.4%	
Conviction Record	0	1	0	1	2	1.7%	
Other	3	3	1	0	7	6.1%	
No Basis	1	0	3	1	5	4.3%	

Note: percentage does not equal 100 because in some cases there was more than one basis of discrimination.

As shown in **Table 4-2**, the majority of case outcomes were lack of jurisdiction (40.0 percent), followed by failure to cooperate and dual-filed cases with either NCHRC or HUD (both 9.6 percent, respectively).

Table 4-2 Outcome of Housing Complaints Received by NCHRC, 2020-2023

Outcome	Number of Cases					
	2020	2021	2022	2023	Total	% of Total
Beneficial Withdrawal	3	0	1	0	4	3.5%
Case in Progress	0	0	1	1	2	1.7%
Conciliated	2	3	1	0	6	5.2%
Does not wish to proceed	0	2	4	3	9	7.8%
Dual Filed	3	3	4	1	11	9.6%
Failure to Cooperate	3	2	3	3	11	9.6%
Lack of Jurisdiction	15	6	13	12	46	40.0%
No Prima Facie	1	2	0	4	7	6.1%
No Probable Cause	3	2	2	0	7	6.1%
Non-Beneficial Withdrawal	1	2	0	0	3	2.6%
Probable Cause	2	0	0	0	2	1.7%
Settled	0	0	0	1	1	0.9%
Withdrawal	1	1	2	2	6	5.2%
Total Cases	34	23	31	27	115	100.0%

Long Island Housing Services

Long Island Housing Services (LIHS) is a 56-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 also provides education and outreach services, rental and mortgage counseling, and other related housing services.

LIHS' fair housing investigations consist of a wide variety of activities depending on specific circumstances of the incident. An investigation may include 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, the housing is not otherwise exempt, and the client is willing and able to pursue the matter, LIHS may assist in reaching an informal resolution or will institute a formal enforcement action through governmental agencies and/or Federal District Court. Services may also include assisting the victim in securing experienced legal counsel. LIHS is the only Long Island agency performing these essential pre-filing tasks.

LIHS provided information regarding fair housing complaints received by their office for complaints in Nassau County during the period of January 1, 2020 through the end of the year 2023. During this period, LIHS received 105 allegations of discrimination related to Nassau County. The most common basis of discrimination was disability (46) followed by

source of income (23), and National Origin (15). The basis of complaints are summarized in Table 4-3.

Table 4-3 Basis of housing discrimination allegations in Nassau County Received by LIHS, 2020-2023

Basis	Number of Cases
Color	1
Creed	1
Sex	6
National Origin	15
Disability (physical)	29
Disability (mental)	17
Domestic Violence	2
Familial Status	5
Age	4
Marital Status	1
Source of Income	23
Retaliation	1
Total Cases	105

Of the 105 allegations, 13 cases were conciliated to benefit the client prior to filing a formal complaint. LIHS investigated and filed 24 formal complaints during this time frame. Several of these cases had more than one basis. Nineteen cases were based on source of income, seven cases were based on disability and five cases were based on familial status. Of the 24 cases that were filed, four cases were filed with the U.S. Department of Housing and Urban Development and 20 cases were filed with the New York State Division of Human Rights.

New York State Division of Human Rights

The New York State Division of Human Rights (NYSDHR) is a New York State agency created to enforce the state's Human Rights Law. NYSDHR was contacted and asked to provide information regarding fair housing complaints that occurred in Nassau County from January 1, 2020 to December 31, 2023. NYSDHR reported that from 2020-2023, the organization received a total of 67 complaints filed within Nassau County. Of the 67 housing discrimination complaints, the majority of complaints were on the basis of disability (35), race/color (25), and sex (15). The outcome of the majority of cases resulted in no probable cause determination (33), dismissal (17). Fourteen of the cases were conciliated, and three cases were served, one final order dismissing the complaint. Information was provided for the Town by basis of complaint, as summarized in Table 4-4.

Table 4-4 NYSDHR Basis of Housing Discrimination Complaint Data

Basis	Number of Complaints	Disposition	Number of Cases
2020			
Age	1	Conciliation Closing Issued	1
Conviction Record	1	No Probable Cause Determination Issued	1
Disability	7	Determination Dismissing Complaint Issued	2
		No Probable Cause Determination Issued	3
		Conciliation Closing Issued	1
		Serve Final Order Dismissing Complaint	1
Domestic Violence Victim	1	No Probable Cause Determination Issued	1
Familial Status	5	Determination Dismissing Complaint Issued	1
		No Probable Cause Determination Issued	3
		Conciliation Closing Issued	1
Marital Status	2	Determination Dismissing Complaint Issued	1
		Serve Final Order Dismissing Complaint	1
National Origin	1	No Probable Cause Determination Issued	1
Opposed Discrimination/Retaliation	5	Determination Dismissing Complaint Issued	1
		No Probable Cause Determination Issued	3
		Serve Final Order Dismissing Complaint	1
Race/Color	10	Determination Dismissing Complaint Issued	2
		No Probable Cause Determination Issued	7
		Conciliation Closing Issued	1
Sex	6	Determination Dismissing Complaint Issued	1
		No Probable Cause Determination Issued	4
		Conciliation Closing Issued	1
2021			
Age	2	Determination Dismissing Complaint Issued	1
		No Probable Cause Determination Issued	1
Arrest Record	1	No Probable Cause Determination Issued	1
Creed	2	Determination Dismissing Complaint Issued	1
		No Probable Cause Determination Issued	1
Disability	11	Determination Dismissing Complaint Issued	4
		No Probable Cause Determination Issued	4
		Conciliation Closing Issued	3
Familial Status	2	No Probable Cause Determination Issued	1
		Conciliation Closing Issued	1
Marital Status	1	No Probable Cause Determination Issued	1
National Origin	1	No Probable Cause Determination Issued	1
Opposed Discrimination/Retaliation	5	Determination Dismissing Complaint Issued	1

		No Probable Cause Determination Issued	4
Race/Color	3	No Probable Cause Determination Issued	3
Sex	7	Determination Dismissing Complaint Issued	3
		No Probable Cause Determination Issued	4
Sexual Orientation	1	Determination Dismissing Complaint Issued	1
Source of Income	8	Determination Dismissing Complaint Issued	1
		No Probable Cause Determination Issued	1
		Conciliation Closing Issued	4
		Serve Final Order Dismissing Complaint	2
2022			
Age	2	Determination Dismissing Complaint Issued	1
		No Probable Cause Determination Issued	1
Creed	1	Determination Dismissing Complaint Issued	1
Disability	13	Determination Dismissing Complaint Issued	2
		No Probable Cause Determination Issued	6
		Conciliation Closing Issued	5
Familial Status	3	No Probable Cause Determination Issued	2
		Conciliation Closing Issued	1
National Origin	2	No Probable Cause Determination Issued	2
Race/Color	10	Determination Dismissing Complaint Issued	2
		No Probable Cause Determination Issued	6
		Conciliation Closing Issued	2
Sex	1	No Probable Cause Determination Issued	1
Source of Income	2	No Probable Cause Determination Issued	1
		Conciliation Closing Issued	1
2023			
Age	2	Determination Dismissing Complaint Issued	2
Citizenship or immigration status	1	Determination Dismissing Complaint Issued	1
Disability	4	Determination Dismissing Complaint Issued	3
		Conciliation Closing Issued	1
Domestic Violence Victim	2	Determination Dismissing Complaint Issued	2
Familial Status	1	Determination Dismissing Complaint Issued	1
Marital Status	2	Determination Dismissing Complaint Issued	2
National Origin	1	Determination Dismissing Complaint Issued	1
Race/Color	2	Determination Dismissing Complaint Issued	1
		Conciliation Closing Issued	1
Sex	1	Determination Dismissing Complaint Issued	1
Source of Income	1	Determination Dismissing Complaint Issued	1

Note: Complaints can be filed with multiple basis, therefore the total number of cases is less than the total number of basis filed.

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 2023, a total of 6,145 investigations passed the 100-day mark; this included 1,397 HUD investigations and 4,728 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. From FY 2020 to FY 2023, an average of 5,671 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.

Home Mortgage Lending Practices

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

Inadequate lending performance results in various long-term and far-ranging community problems, including disinvestment. The 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. Economic 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 have occurred in the lending market throughout the United States. The number and type of lenders have 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 (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. The 2023 Snapshot National Loan Level dataset used in this analysis provides information on the loan type and purpose of the covered loan or application for home purchase loans. Home loan categories include Federal Housing Administration (FHA), Farm Service Agency and Rural Housing Service (FSA/RHS), and Veterans Administration (VA) and Conventional loans. Loan purpose categories include home

purchase, home improvement, refinancing, cash-out refinancing, other purpose, and not applicable. Loans in which the purpose is not applicable is excluded from this analysis. 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 – Nassau County Overall

In 2023, there were 33,380 home loan applications which amounted to \$14,976,570,000 that were reported in Nassau County of which 30,071 were conventional and 3,309 FHA, VA, and USDA loans. Based on the data available from HMDA, **Table 4-5** summarizes mortgage loan applications in the County for the most recent year available. **Table 4-6** provides HMDA Aggregate Loan Applications for Census Tracts Containing 50% or More Minority Population (which includes African American and Hispanic populations).

Table 4-5 HMDA Aggregate Loan Applications for Nassau County, 2023

Action Taken	Loan Type				Loan Purpose									
	Conventional		FHA, FSA/RHS & VA		Refinancings		Home Improvement Loans		Home Purchase Loans		Cash-out Refinancing		Other Purpose	
	#	000's	#	000's	#	000's	#	000's	#	000's	#	000's	#	000's
Loan Origination	14,785	\$6,851,445	1,463	\$809,415	1,181	\$528,055	2,218	\$396,430	9,323	\$5,680,755	1,864	\$727,470	1,662	\$328,150
Approved, Not Accepted	741	\$340,935	88	\$47,650	92	\$47,400	103	\$15,825	431	\$252,445	125	\$54,945	78	\$17,970
Application Denied	7,046	\$1,933,570	425	\$218,425	622	\$245,610	2,615	\$449,485	1,242	\$750,320	911	\$360,245	2,080	\$346,230
Application Withdrawn	3,217	\$1,615,135	457	\$238,335	315	\$144,645	394	\$97,840	1,839	\$1,189,845	763	\$329,965	363	\$91,175,
Files Closed for Incompleteness	1,574	\$568,230	114	\$57,290	216	\$82,360	325	\$52,895	467	\$294,445,	256	\$122,030	424	\$73,790
Total Applications*	30,071	\$13,193,385	3,309	\$1,783,185	2,650	\$1,263,200	5,679	\$1,024,025	15,834	\$9,751,810	4,262	\$1,850,170	4,692	\$925,520

Source: HMDA. 2023 Snapshot National Loan Level Dataset, Nassau County.

Note: * The total number of applications in each category includes all potential outcomes, some of which are not detailed individually in the "Action Taken" columns. Specifically, the action categories of "Purchased Loans," "Preapproval Requests Denied," and "Preapproval Requests Approved but Not Accepted" are not included in the breakdown. This exclusion accounts for the discrepancy between the sum of the "Action Taken" values and the "Total Applications" figures.

In 2023, there were 3,309 FHA, FSA/RHS, and VA home purchase loan applications within the Nassau County which amounted to \$1,783,185,000. The outcome of these loan applications is that 1,463 applications resulted in loan origination, 88 loans were approved but not accepted, 425 loans were denied, 457 applications were withdrawn, and 114 applications were closed for incompleteness.

There was a total of 30,071 conventional home purchase loan applications that totaled \$13,193,385,000. These conventional loan applications resulted in 14,785 loans that were originated, 741 that were approved but not accepted, 7,046 that were denied, 3,217 that were withdrawn, and 1,574 that were closed for incompleteness.

Table 4-6 HMDA Aggregate Loan Applications for Census Tracts Containing 50% or More Minority Population, Nassau County, 2023

Action Taken	Loan Type				Loan Purpose									
	Conventional		FHA, FSA/RHS & VA		Refinancings		Home Improvement Loans		Home Purchase Loans		Cash-out Refinancing		Other Purpose	
	#	000's	#	000's	#	000's	#	000's	#	000's	#	000's	#	000's
Loan Origination	3,655	\$2,047,505	252	\$142,280	296	\$166,950	512	\$112,380	2,310	\$1,638,140	402	\$176,290	387	\$96,025
Approved, Not Accepted	188	\$99,390	25	\$12,625	25	\$10,745	24	\$4,210	111	\$75,905	32	\$16,730	21	\$4,425
Applications Denied	1,698	\$574,880	84	\$44,220	173	\$70,035	591	\$123,565	337	\$241,175	198	\$86,670	483	\$97,655
Application Withdrawn	820	\$555,670	85	\$47,995	78	\$42,580	73	\$43,985	506	\$400,800	166	\$96,140	82	\$20,160
Files Closed for Incompleteness	369	\$163,545	19	\$9,265	56	\$27,56	75	\$13,545	117	\$87,935	47	\$26,965	93	\$16,805
Total Applications*	7,570	\$4,202,300	582	\$320,710	726	\$442,990	1,281	\$300,735	3,989	\$2,916,505	945	\$515,875	1,099	\$261,345

Source: HMDA. 2023 Snapshot National Loan Level Dataset, Nassau County. Census Bureau ACS 5-Year Estimates 2018-2022.

Note: * The total number of applications in each category includes all potential outcomes, some of which are not detailed individually in the "Action Taken" columns. Specifically, the action categories of "Purchased Loans," "Preapproval Requests Denied," and "Preapproval Requests Approved but Not Accepted" are not included in the breakdown. This exclusion accounts for the discrepancy between the sum of the "Action Taken" values and the "Total Applications" figures.

In 2023, there were 582 FHA, FSA/RHS, and VA home purchase loan applications within the Nassau County Census tracts containing 50% or more minority population, which amounted to \$320,710,000. The outcome of these loan applications is that 252 applications resulted in loan origination, 25 loans were approved but not accepted, 84 loans were denied, 85 applications were withdrawn, and 19 applications were closed for incompleteness.

There was a total of 7,570 conventional home purchase loan applications that totaled \$4,202,300,000. These conventional loan applications resulted in 3,655 loans that were originated, 188 that were approved but not accepted, 1,698 that were denied, 820 that were withdrawn, and 369 that were closed for incompleteness.

The purpose of loans sought specifically for homes are summarized in **Table 4-7** and the purpose of loans sought for homes in Census Tracts Containing 50% or More Minority Population in Nassau County are summarized in **Table 4-8**.

Table 4-7 Purpose of Loans Sought for Home Loans, Nassau County, 2023

	Refinancings	Home Improvement Loans	Home Purchase Loans	Cash-out Refinancing	Other Purpose
Percent of Loans Sought	7.9%	17.0%	47.4%	12.8%	14.1%

Source: HMDA, 2023 Snapshot National Loan Level Dataset, Nassau County.

Of the 33,380 loans sought in Nassau County, 7.8 percent were for refinancing, 17.0 percent were for home improvement, 47.4 percent for home purchase, 12.8 percent were for cash-out refinancing, and 14.1 percent were for other purposes.

Table 4-8 Purpose of Loans Sought for Home Loans for Census Tracts Containing 50% or More Minority Population, Nassau County, 2023

	Refinancings	Home Improvement Loans	Home Purchase Loans	Cash-out Refinancing	Other Purpose
Percent of Loans Sought	8.9%	15.7%	48.9%	11.6%	13.5%

Source: HMDA, 2023 Snapshot National Loan Level Dataset, Nassau County; Census Bureau ACS 5-year Estimates 2018-2022.

Of the 8,152 loans sought for homes in Census tracts containing 50% or more minority population, 8.9 percent were for refinancing, 15.7 percent were for home improvement, 48.9 percent for home purchase, 11.6 percent were for cash-out refinancing, and 13.5 percent were for other purposes.

Loan Applications Approvals and Denials by Applicant Characteristics

Table 4-9 summarizes the acceptance (loans originated) and denial rates for the Nassau-Suffolk MSA based on race, ethnicity, and/or income.

Table 4-9 Aggregate Disposition of Applications for Home Loans in Nassau County, 2023

Applicant Characteristics	Total Applications	% Loans Originated	% Denied
Race			
American Indian or Alaska Native	123	26.0%	49.6%
Asian	5,243	57.7%	20.1%
Black or African American	3,088	43.8%	33.0%
Native Hawaiian or Other Pacific Islander	94	30.9%	42.6%
White	15,346	56.2%	23.5%
2 or more minority races	95	35.8%	34.7%
Joint	512	62.7%	18.9%
Race Not Available	8,859	31.8%	17.5%
Ethnicity			
Hispanic or Latino	3,252	45.3%	32.9%
Not Hispanic or Latino	21,003	56.0%	23.1%
Income			
< 50% of MSA Median	3,081	28.0%	52.7%

50-79% of MSA Median	6395	44.2%	30.7%
80-99% of MSA Median	4879	56.0%	21.0%
100-119% of MSA Median	3816	58.5%	18.4%
>120% of MSA Median	11,393	58.9%	17.4%
NA	3,796	23.2%	4.4%

Source: HMDA. 2023 Snapshot National Loan-level Dataset- Nassau County. The data is 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 of applicants for loans (Asian, Black or African American, White, and Hispanic or Latino) are 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 (8,859). Whites and Asians had the highest percentages of loan originations (56.2 percent and 57.7 percent, respectively). Hispanics or Latinos and Blacks or African Americans had lower rates of loan originations (45.3 percent and 43.8 percent, respectively). Similarly, White and Asian applicants had lower rates of loan denials (23.5 percent and 20.1 percent respectively) than Hispanic or Latino applicants and Black or African American applicants (32.9 percent and 33.0 percent respectively).

Income level data indicates that as incomes in Nassau and Suffolk Counties increased, the percentage of loans denied decreased with the largest rate (52.7 percent) of denied applications going to applicants who earn less than 50 percent of MSA median income. Applicants in the lowest income cohort also had the lowest percentage (28.0 percent) of loans originated. Applicants earning greater than 120 percent of MSA median income had the highest rate of loans originated (58.9 percent), followed by applicants earning between 100 and 119 percent of MSA median income (58.5%). It should be noted that income data was not available for 3,796 applicants.

Aggregate information for Nassau County identifies reasons for denial of applications for home purchase loans by race, ethnicity, and income of the applicant. There were 25,785 applications where the reason for denial was not available. For this analysis those records are not included. **Table 4-10** summarizes this information for Nassau County.

Table 4-10 Reason for Denial of Applications, Nassau County, 2023

Applicant Characteristics	Debt-to-income Ratio	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit Application Incomplete	Mortgage Insurance Denied	Other
Race/Minority Status									
American Indian or Alaska Native	43.5%	0.0%	22.6%	8.1%	0.0%	0.0%	9.7%	0.0%	16.1%
Asian	45.6%	0.8%	16.3%	8.4%	2.5%	3.1%	7.9%	0.0%	9.1%
Black or African American	43.5%	0.6%	28.8%	9.5%	1.5%	2.0%	5.7%	0.0%	8.4%
Native Hawaiian or Other Pacific Islander	50.0%	0.0%	20.0%	7.5%	0.0%	2.5%	10.0%	0.0%	10.0%
White	44.5%	0.5%	22.2%	12.5%	1.3%	2.6%	6.0%	0.0%	9.8%
2 or more minority races	45.5%	0.0%	30.3%	3.0%	0.0%	0.0%	9.1%	0.0%	9.1%
Joint	55.1%	1.0%	21.4%	9.2%	0.0%	2.0%	8.2%	0.0%	3.1%
Race Not Available	42.4%	1.1%	19.1%	13.6%	1.3%	3.2%	8.5%	0.0%	9.7%
Ethnicity									
Hispanic or Latino	48.7%	0.7%	21.7%	10.4%	1.5%	2.0%	5.7%	0.0%	9.1%
Not Hispanic or Latino	44.5%	0.5%	22.1%	11.1%	1.5%	2.6%	6.5%	0.0%	9.3%
Income									
< 50% of Nassau County Median	69.2%	0.9%	13.8%	4.2%	1.0%	2.1%	2.8%	0.0%	5.9%
50-79% of Nassau County Median	55.8%	0.4%	20.1%	6.9%	1.1%	1.9%	6.0%	0.0%	7.2%
80-99% of Nassau County Median	47.7%	0.6%	21.2%	9.0%	1.6%	2.4%	7.5%	0.0%	8.5%
100-119% of Nassau County Median	41.3%	1.0%	22.7%	11.6%	1.2%	2.6%	8.8%	0.0%	9.1%
> 120% of Nassau County Median	25.3%	0.8%	26.3%	19.0%	2.0%	3.4%	8.5%	0.0%	12.8%
NA	12.0%	0.5%	25.1%	18.6%	1.6%	7.1%	8.2%	0.0%	16.4%

Source: HMDA. 2023 Snapshot National Loan-level Dataset, Nassau County. The data is compiled by VHB.

Note: For applicants, where reason for denial was not available is excluded.

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

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

Subprime Loans and High-Cost Home Loans

“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 applicants who do not qualify for a prime loan. Some portion of the subprime lending market is also predatory, 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)...”.

According to the NYS Banking Law, a “High-Cost Home Loan” is a home loan in which the terms of the loan exceed one or more of the following thresholds:

- › “For a first lien mortgage loan, the annual percentage rate of the home loan at consummation of the transaction exceeds eight percentage points over the yield on treasury securities having comparable periods of maturity to the loan maturity measured as of the fifteenth day of the month immediately preceding the month in which the application for the extension of credit is received by the lender; or for a subordinate mortgage lien, the annual percentage rate of the home loan at consummation of the transaction equals or exceeds nine percentage points over the yield on treasury securities having comparable periods of maturity on the fifteenth day of the month immediately preceding the month in which the application for extension of credit is received by the lender; as determined by the following rules: if the terms of the home loan offer any initial or introductory period, and the annual percentage rate is less than that which will apply after the end of such initial or introductory period, then the annual percentage rate that shall be taken into account for purposes of this section shall be the rate which applies after the initial or introductory period; or”
- › “The total points and fees exceed: five percent of the total loan amount if the total loan amount is fifty thousand dollars or more; or six percent of the total loan amount if the

total loan amount is fifty thousand dollars or more and the loan is a purchase money loan guaranteed by the federal housing administration or the veterans administration; or the greater of six percent of the total loan amount or fifteen hundred dollars, if the total loan amount is less than fifty thousand dollars; provided, the following discount points shall be excluded from the calculation of the total points and fees payable by the borrower”

HMDA data does not identify whether or not loans are subprime or high-cost loans. However, there are other sources of information that provide an indication of the amount of subprime and/or high-cost 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*²⁸ presents a detailed analysis of mortgage activity on Long Island from 2005 to 2012. Using data from the Home Mortgage Disclosure Act (HMDA) and interviews with industry professionals, the study discovered significant racial and ethnic disparities in mortgage lending. Black and Latino applicants were more frequently denied loans or offered higher-rate loans compared to white or Asian applicants. In predominantly white areas, conventional loans were more accessible, while Black and Latino areas faced lower lending rates. Most lenders surviving the housing crisis primarily operated in predominantly white communities, exacerbating these disparities.

The report explores various factors potentially influencing these disparities, such as the general tightening of credit following the housing crash, unintended consequences of financial reform, lingering effects of subprime lending, historical housing discrimination, and segregation. It indicates the FHA's dual market could increase costs for homeowners in specific neighborhoods and identifies unfair lending practices and redlining as possible discriminatory practices. The study highlights the correlation between areas with high-rate lending and foreclosure patterns, particularly in communities with majority Black and Latino populations in Nassau and Suffolk Counties. Mortgage lending saw a marked decline, with originations plummeting from 37,000 to 16,000 annually, disproportionately affecting Black and Latino households.

²⁸ Niedt, C. and Silver, M. (2014, December). *An uneven road to recovery: Place, race, and mortgage lending on Long Island*. Long Island Housing Services. Available at: [An-Uneven-Road-to-Recovery-New-Findings-on-Race-Place-Mortgage-Lending-on-LL.compressed-ilovepdf-compressed.pdf](#). Accessed March 2025.

Furthermore, the report underlines the need for further analysis to thoroughly examine racial and ethnic factors influencing loan denials, suggesting that community demographics significantly relate to these denials. Due to HMDA data limitations and rapid shifts in the lending environment, understanding precise causal factors remains challenging. Concluding with recommendations to ensure equitable credit access, the report advocates enhancing federal borrower protections, expanding data collection, involving lenders in foreclosure reduction efforts, and amplifying marketing and homeowner counseling initiatives in underserved communities. These measures aim to address the identified disparities and improve lending practices on Long Island.

Fair Housing and the Public Sector

The policies, procedures, and practices of County and local municipal departments and agencies, municipal codes, and the decisions of local boards impact fair housing goals – sometimes directly, but often indirectly. This section of the Analysis of Impediments assesses the local institutional structure and how it affects fair housing choice.

Strengths and Gaps in the Local Institutional Structure

Nassau County is committed to providing fair and affordable housing opportunities for all. Efforts towards eliminating fair housing impediments are on-going, and fair housing planning is a fluid process that continually affects housing and community development programs and policies. One of the goals of this AI is to take a hard look at the institutional delivery system and enact improvements to address gaps or weaknesses in the system.

Strengths in the current system include the vast network of support agencies throughout the County, consortium communities, and non-profit organizations. These groups work well together to provide a continuum of services to help residents in need. Nassau County and local consortium communities have also been effective in removing architectural barriers, improving access to public facilities such as parks, and assisting eligible homeowners make their homes handicapped accessible.

Nassau County's Fair Housing Initiative

Nassau County has formally undertaken the following Fair Housing Actions and Initiatives:

- › A Special Housing Counsel was charged with coordination of the County's action plan on housing discrimination. Nassau County named a qualified coordinator, with a deep understanding of housing discrimination while using existing staff to perform this function.
- › Nassau County expanded legal services dedicated to enforcement of and compliance with open housing laws through:
 - Enforcement of administrative proceedings
 - Plenary actions
 - Special investigations

- › Staffing at the County Human Rights Commission has been increased, including the addition of an Investigator and an Administrative Law Judge (ALJ) to assist with the resolution of fair housing complaints. Existing HRC forms and processes were reviewed and updated to ensure optimized facilitation of housing complaints and investigations.
- › Nassau County established the Nassau County Fair Housing Advisory Board, a permanent County entity comprised of community stakeholders and advocates tasked with advising and providing the County with recommendations regarding the promotion of fair and equal housing policies.
- › Nassau County initiated a robust educational campaign, including workshops and forums designed to inform residents regarding housing rights and resources available to them. This included educational workshops spearheaded by the Human Rights Commission and other County Offices.
- › Nassau County launched a multimedia and multilingual public awareness campaign aimed at increasing awareness about the County's commitment to and enforcement of fair housing laws.
- › Nassau County proactively cooperates with federal and state authorities in efforts to hold real estate brokers, property management firms, and lenders accountable regarding compliance with open and fair housing laws.
- › Nassau County agencies actively engage Nassau Urban County Consortium members, comprised of towns and villages, to promote fair housing policies at the municipal level.

Prior Initiatives on Fair Housing:

- › Settled decade-long litigation with one of the region's leading affordable housing organizations, which included historic commitments to the promotion of affordable housing.
- › The County has set aside County grant funds received through the HUD HOME Investment Partnerships Program (one quarter) for the construction of mixed-income rental housing in high opportunity areas, such as areas with ample access to transportation and high performing schools. The County continues to support funding applications for such projects made to New York State and other funding sources.
- › The County has encouraged Nassau's Industrial Development Agency (IDA) to encourage developers to increase the number of affordable units built with incentive packages
- › Bringing vacant and abandoned homes (many ravaged by Sandy) back to life to create permanently affordable housing for families remains a top priority in Nassau County. Thanks to a successful Community Land Trust partnership with the Long Island Housing Partnership, newly-completed houses across the County are now being sold to homebuyers at affordable price points. The County has also developed a partnership with the Nassau County Land Bank for the disposition of County parcels for similar purposes.

Zoning

Local Nassau County municipalities (cities, towns, and villages) each have their own unique zoning ordinance with different zoning districts. As a result, there is no uniformity across communities in the definitions of specific zoning terms and districts. For example, a single-family district in one community does not allow accessory housing. A single-family district in another community may allow accessory housing that could be rented to a non-related household, essentially creating a two-family home. While these districts are both single-family districts, the latter provides additional housing opportunities that the former does not.

Throughout the Consortium there is approximately 85,411 acres of zoned land. Of the zoned land, approximately four percent (3,339 acres) permits multifamily housing (3+ units).²⁹ **Table 4-11** shows the Consortium cities, towns, and village's zoning districts which allow multifamily development, the corresponding number of acres, and the total zoned acres of the place.

Table 4-11 Multifamily Zoning Districts and Acreage, Nassau County Consortium

Municipality	Residential Zoning Districts Allowing Multifamily* (3+ Units)	# of Acres Allowing Multifamily	Total Zoned Acres
Town of Hempstead	CA, CA-S, GA, MFM, PUD, URD-C, URD-EH	784	33,041
Town of North Hempstead	CFD, PUD-SRC, RWRC	52	8,245
Town of Oyster Bay	HD-I, HD-II, RMF-10, RMF-16, RMF-6, RPH-20, RSC-25	776	23,553
City of Long Beach	MF-H, J, K, L. RES/BUS A	111	795
City of Glen Cove	R-5, R-5A, R-6, R-SC	71	3,293
Bellerose village	B, Apt & Business	5	54
East Rockaway village	Apartment	11	513
East Williston village	Multifamily Residence	<1	290
Farmingdale village	Bus D, D-MU [Central Sub Area], D-MU [N. & E. Sub Area], D-MU [S. Sub Area], SCH	95	514
Floral Park village	B-2, R-A	49	613
Freeport village	Historical preservation, Marine Apt-Boatel & Condo, Residence Apt	117	2,117
Great Neck Plaza village	C-2, R-D, R-E	72	663

²⁹ The National Zoning Atlas. (2024-2025). Nassau County. Available at: [National Zoning Atlas](#). Accessed April 2025.

Hempstead village	Residence B, C, D, E, E-1, F, G	367	1,659
Island Park village	Business	12	172
Malverne village	Business, Residence D	20	496
Manorhaven village	R-4	16	236
Mineola village	B-2, R-4, R-5	73	859
New Hyde Park village	Industrial, Residence	339	378
Rockville Centre village	BUS AAA, Res B,C, Urban Renewal A, S, Low Rise[SC], [R], [RC], [SC], C	120	1,519
Roslyn village	R-MF, WMU	48	318
Valley Stream village	C-1, SC	93	1,558
Westbury village	A, AAA, AAAAA, B-1, B-2, B-3, MU-R2, MU-R3, MU-R4, MU-R5, MU-R7, Specialized Senior	71	1,008
Williston Park village	Business	37	279

Source: National Zoning Atlas (2024-2025). Available at: [National Zoning Atlas](#).

Note: Shows where 3+ housing units can be built as of right. Bayville, Lynbrook, Massapequa Park, Sea Cliff, South Floral Park, and Stewart Manor Villages not included as no multifamily zoning is permitted as-of-right.

Across Nassau County, approximately 64 percent of the land is zoned. Of this zoned land, 88 percent is designated primarily for residential use, 4 percent for mixed-use including residential, and 8 percent for non-residential purposes. Within the residential category (including mixed-use), 98 percent allows single-family housing units, 17 percent allows two-family housing units, and 7 percent allows multifamily housing (three or more units) by right. Accessory Dwelling Units (ADUs) are allowed on 2 percent of residential land, with 57 percent allowing them with occupancy restrictions, 4 percent requiring a public hearing, and they are prohibited on 36 percent of the land.

Table 4-12 identifies the Consortium Communities’ local zoning codes which allow multi-family housing, the percentage of land zoned for primarily residential, mixed use, and nonresidential, the percentage of land that allows for single-family, two-family, and multifamily housing units. This listing may include areas zoned for mixed-use development such as downtowns, where multi-family housing is among the allowable uses. See **Appendix J** for the areas within the Consortium that allow multifamily development.

Table 4-12 Zoning to Allow Multi-Family Housing, Nassau County Consortium, 2024-2025

Municipality	Zoning Code Allows Multi-Family	Zoning Categories (Percent of Zoned Land)			Housing Units Allowed (Percent of Residential Land)			Accessory Dwelling Units (Percent of Residential Land)
		Primarily Residential	Mixed with Residential	Non-residential	Single-Family	Two-Family	Three+-Family	
Town of Hempstead	Yes	86%	7%	7%	98%	14%	3%	91% Allowed (with Restrictions)
Town of North Hempstead	Yes	77%	6%	17%	93%	37%	9%	99% Allowed (with Restrictions)
Town of Oyster Bay	Yes	81%	<1%	18%	96%	57%	4%	99% Allowed (with Restrictions)
City of Long Beach	Yes	88%	3%	9%	100%	28%	15%	Prohibited
City of Glen Cove	Yes	88%	7%	5%	92%	15%	2%	86% Allowed (with Restrictions)
Bayville village	No*	95%	1%	3%	100%	0%	0%	Prohibited
Bellerose village	Yes	91%	9%	0%	100%	9%	9%	Prohibited
East Rockaway village	Yes	91%	6%	2%	100%	26%	2%	Prohibited
East Williston village	No	99+%	<1%	0%	100%	0%	0%	Prohibited
Farmingdale village	Yes	83%	17%	19%	98%	19%	19%	Prohibited
Floral Park village	Yes	93%	5%	2%	95%	17%	8%	Prohibited
Freeport village	Yes	71%	7%	23%	99+%	0%	7%	Prohibited
Great Neck Plaza village	Yes	61%	39%	0%	32%	0%	54%	Prohibited
Hempstead village	Yes	82%	0%	18%	96%	0%	27%	Prohibited
Island Park village	Yes	87%	7%	6%	93%	0%	7%	Prohibited
Lynbrook village	No*	81%	17%	2%	96%	24%	0%*	Prohibited
Malverne village	Yes	0%	100%	0%	100%	4%	4%	3% Allowed & 1% (with Restrictions)
Manorhaven village	Yes	72%	3%	24%	100%	94%	9%	4% Allowed (with Restrictions)
Massapequa Park village	No	95%	3%	0%	97%	0%	0%	100% Allowed (with Restrictions) *
Mineola village	Yes	73%	15%	12%	87%	17%	13%	Prohibited
New Hyde Park village	Yes	83%	7%	10%	100%	100%	100%	Prohibited
Rockville Centre village	Yes	86%	8%	6%	87%	7%	8%	Prohibited
Roslyn village	Yes	80%	6%	14%	82%	11%	18%	Prohibited
Sea Cliff village	No	95%	5%	0%	100%	0%*	0%	100% Allowed*
South Floral Park village	No	100%	0%	0%	100%	0%	0%	Prohibited

Stewart Manor village	No	100%	0%	0%	100%	0%	0%	Prohibited
Valley Stream village	Yes	81%	6%	13%	93%	7%	7%	100% Allowed (with Restrictions) *
Westbury village	Yes	91%	6%	3%	96%	8%	7%	Prohibited
Williston Park village	Yes	86%	13%	<1%	100%	13%	13%	87% Allowed (with Restrictions) *

Source: National Zoning Atlas (2024-2025). Available at: [National Zoning Atlas](#).

Note: * Subject to Public Hearing.

Most municipalities within the consortium allow multi-family housing, indicating a trend toward supporting diverse housing types. However, a few exceptions exist, suggesting potential areas for policy improvement. Overall, zoning is predominantly residential, with nearly all areas allowing single-family housing, usually close to 100 percent, highlighting its priority. The support for two-family and multifamily housing varies widely among communities. For example, Manorhaven village allows two-family units on 94 percent of residential land, whereas Great Neck Plaza does not allow two-family units but allows multifamily housing on 54 percent of residential land. The allowance for ADUs also varies. Hempstead Town, North Hempstead Town, Oyster Bay Town, Massapequa, and Valley Stream village have high percentages of land allowing ADUs, though often with occupancy restrictions and/or requiring a public hearing. Many villages, however, prohibit ADUs.

Additionally, the County has created a draft model ordinance which has a strong emphasis on affordable housing. When reviewing zoning proposals under the 239-M review process, Nassau County strongly urges municipalities to consider the model zoning ordinance for local applicability (see **Appendix K**).

Long Island Workforce Housing Act

The supply of permanently restricted affordable rental housing has been increased in Nassau County through the adoption of inclusionary zoning laws such as the Long Island Workforce Housing Act (the “Act”). Pursuant to the Act, developers are required to make 10% of the units affordable in developments of five or more units. Working with developers in Nassau County, the Long Island Housing Partnership (LIHP), a non-profit housing agency, LIHP has helped create 247 permanently affordable rental units since 2014, with 130 of those units established since 2020. Many of the units are located in high opportunity areas. The outlook for continued development of affordable rental units pursuant to the Act is very good with several additional developments in the pipeline in high opportunity areas as well as other locations throughout Nassau County. The list below summarizes the affordable rental units developed with LIHP since 2014:

Table 4-13 Affordable Rental Units Developed with LIHP in Nassau County, 2014-2024

Year of Service	Total Units	Affordable Units	AMI%	Municipality
2014	36	36	80	Village of Mineola
2015	154	16	80	Village of Farmingdale
2016	42	4	50/80	Village of Farmingdale
2016	18	10	50/60/80	Town of North Hempstead
2017	60	6	50/80	Village of Farmingdale
2017	191	20	80/100	Village of Great Neck
2019	192	20	80	Town of North Hempstead
2019	14	2	50/80	Village of Farmingdale
2019	30	3	100	Village of Great Neck
2020	146	13	80	City of Glen Cove
2020	55	7	100	Village of Great Neck Plaza
2021	80	8	80	Village of Lynbrook
2022	230	23	80	Oceanside - Town of Hempstead
2023	130	18	80	Village of Westbury
2023	238	30	80/100/120	City of Long Beach
2024	54	11	80/120	Village of Roslyn
2024	20	2	80	Village of Great Neck Estates
2024	150	15	30/50/80	Village of Garden City
2024	24	3	50/80	Village of Farmingdale
TOTAL		247		

Source: Data provided by Long Island Housing Partnership, Inc.

Nassau County Human Rights Law

In 2004, Nassau County revised its fair housing legislation making discrimination based on a source of income a violation of the County Fair Housing law.

The Nassau County Human Rights Law (Local Law 9 of 2006) provides for enforcement of fair housing rights and penalties to protect people against human rights violations (**Appendix G**). Under this Local Law, the Nassau County Human Rights Commission has the power to:

- › Receive and investigate complaints of discrimination.
- › Initiate its investigation of violations of the Local Law.
- › Hold hearings, compel the attendance of witnesses, and take testimony under oath
- › Require the production of evidence.
- › Cooperate with qualified non-profits: make referrals to assist with investigating claims by testing.

The legislation sets up a system to resolve violations and disputes in a fair and timely manner. It includes establishing within the Nassau County Human Rights Commission an administrative law judge capability, which would allow both complainant and commission-initiated complaints to be filed, investigated, and heard before an administrative law judge. It would also allow the Human Rights Commission to encourage conciliation and award attorney fees. The bill has received praise from civil rights and real estate industry leaders.

Before the amendments, when the Human Rights Commission received complaints, the complaints had to be forwarded to the New York State Human Rights Commission for enforcement. This process was delay-ridden and did not adequately protect Nassau County's residents.

As a result of the Nassau County Human Rights Law, Nassau County can now help combat housing discrimination. However, based on the number of complaints they and other agencies receive each year, housing discrimination is still an impediment to Fair and Affordable Housing.

Implementation Plan for Sustainable Development in New York

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. 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) funded the preparation of the Plan.

In developing the Plan, the Consortium's agenda 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" or "Assessment"). The Assessment included evaluating 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.

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 historical patterns have affected how 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 be developed 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 historical 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, while significant growth occurred 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 demographic data analysis and the calculation of a Dissimilarity Index, the region exhibited 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 achieving 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 the source of income
- › Lack of adequate information for non-English speaking residents
- › Lack of affordable and accessible transportation
- › Subprime lending
- › Gentrification leading to the displacement of lower-income residents
- › Lack of investment in poverty areas

To address the most critical underlying causes of segregation and disparities in access to opportunity, the Advisory Committee promulgated an extensive series of recommendations. These recommendations cover all aspects of the issue, are 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:

6. 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.
7. 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 the use of best practices.
8. 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 underserved populations; using local laws and regulations to preserve and expand the housing supply for lower-income residents.
9. 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.
10. 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.

11. Stabilizing housing opportunities for middle and moderate-income families – Eliminating discriminatory lending practices; actions to prevent housing foreclosures.
12. Advancing regional approaches to affordable housing – Bring together disparate entities to coordinate affordable efforts.
13. Ensuring regional infrastructure planning and investments incorporate equity considerations –Improve the effectiveness of transportation networks by coordinating with housing and other plans; reduce fares and otherwise increase transit access to job centers.

Addressing Housing Discrimination

Discrimination in the local housing market is a clear impediment to fair housing, which has been documented above based on fair housing complaint data, studies, testing, and surveys in Long Island. The article [“20 Ways to Fight Housing Discrimination”](#) by Ian Wilder, Esq., provides an overview of housing discrimination and offers actionable strategies individuals and governments can take to combat it. The article emphasizes the importance of fair housing, defined as the right of all people to live in housing of their choice, free from discrimination. It traces the evolution of fair housing laws, which exist at federal, state, and local levels, and highlights the protections offered under these laws.

The article addresses the persistent challenges in achieving desegregation, citing investigations that reveal racial barriers and segregation patterns in areas like Long Island. These barriers are not always visible and can stem from historical forces such as zoning regulations, mortgage redlining, school district boundaries, housing prices, and racial steering and blockbusting. To overcome these challenges, changes are necessary at the individual, federal, state, and local government levels.

Individuals can contribute by:

- › Supporting increases in fair housing testing.
- › Advocating for increased funding for fair housing initiatives.
- › Ensuring access to housing for all individuals, including those with limited English proficiency, disabilities, and persons without internet access.
- › Supporting legislation which includes criminal convictions as a protected class.

The article notes that fair housing issues extend beyond the State and Long Island Region, necessitating federal changes like:

- › Expansion of housing choice vouchers.
- › Incorporating source of income as a protected class under the FHA.
- › Repeal of amendments that limit the federal government’s ability to increase the affordable housing stock.
- › Targeting Low-Income Housing Tax Credits in High Opportunity Areas.
- › Providing remedy for Civil Rights Violations.

Changes that can be made on the state level include:

- › Activating new fair housing laws.

- › Ending home rule zoning.
- › Ending school district interference in zoning decisions.
- › Correct textbooks to show the history of segregation.
- › Create public banks to provide opportunities to be used for the public good.
- › Move government deposits to help overcome segregation.

Changes that can be made on the local level include:

- › Ensuring that municipalities are using HUD funds in a way that is Affirmatively Furthering Fair Housing.
- › Creating inclusionary zoning that works to overcome existing systemic racism.
- › Banning local preferences as a method of determining who receives affordable housing from the limited housing stock.
- › Ensuring the passage of the Fair Housing Advisory Board recommendation in both Suffolk County and Nassau County.

Overall, this article serves as a call to action for both individuals and policymakers to engage in efforts that promote fair housing and address systemic discrimination.

Survey Results

Public Fair Housing Survey

To further promote public engagement in the fair housing planning process, Nassau County undertook a public survey. The survey was created by Nassau County in both English and Spanish. Two versions of the survey were created, one aimed at service providers (i.e. government agencies, civic organizations, non-profits) and one for Nassau County residents. A link was distributed to each consortium member and to service providers to post on their municipal websites, and access to the survey was also announced at the Public Hearing held on January 28, 2025. Additionally, these surveys were accessible online, via OCD's website from January 8, 2025, through April 18, 2025. The public survey received 44 online responses, including 43 in English and 1 in Spanish. The service provider survey received 11 responses. The Fair Housing Survey and summary of the results can be found in **Appendix F**. Below is a summary of the online responses.

- › Respondents from both surveys highlighted affordable housing, rental housing, senior housing, and homeownership as the top housing types needed in Nassau County.
- › A substantial 86 percent of resident respondents find it difficult to locate affordable housing in Nassau County. Groups identified as having the greatest difficulty include seniors, persons with disabilities, millennials, younger people, and low-income individuals.
- › Of resident respondents' 33 percent have experienced discrimination in housing, among those 61% report being discriminated against by a landlord or property manager.

- › Of these residents that have experienced discrimination in housing, 35 percent report the discrimination occurred in a single-family neighborhood and 24 percent report discrimination occurred in an apartment complex.
- › The most common basis for discrimination among residents was race, followed by the source of income.
- › Only 14 percent of residents reported incidents of discrimination. Of the responders who did not report the incident, 41 percent did not report the incident because they did not think it would make any difference, 18 percent did not report the incident because they did not know where to report it, 5 percent did not report the incident because it was too much trouble, and 23 percent did not report it for other reasons.
- › High construction costs (74 percent) and lack of available land (52 percent) were seen as the main barriers to building affordable housing. Other significant factors included the housing approval process (46 percent), zoning (46 percent), and local regulations (44 percent).
- › Of respondents, 73 percent identified a lack of sufficient rental units as an impediment to fair housing choice. Additional barriers included local perceptions or NIMBY-ism (46 percent), lack of family-suitable units (43 percent), insufficient public transportation connecting housing and jobs (43 percent), and inadequate fair housing education and outreach (41 percent).

Other issues respondents identified related to affordable and fair housing in Nassau were; increasing the density of housing, creating more transit-oriented development, lack of available senior housing as a major issue, a need for more accessible housing, rehabilitation of vacant/zombie homes, allowing accessory dwelling units, improved access to transit and other amenities like grocery stores near housing, amending zoning to allow for more multi-family housing, rents are unaffordable at all levels, high taxes, overcrowding is an issue due to lack of affordability, and less luxury units should be developed.

5

Impediments to Fair Housing Choice and Actions to Overcome Impediments

This section identifies impediments to fair housing choice in Nassau County, assesses how the impediments affect fair housing choice, and evaluates meaningful actions that could be taken to overcome these impediments and achieve a positive change to affirmatively further fair housing. Many identified impediments are common throughout Long Island, the New York metropolitan area, and the United States, while some may be specific to Nassau County.

Impediment #1: Discrimination in the Nassau County Housing Market

Discrimination in the local housing market is a clear impediment to fair housing, which has been documented based on fair housing complaint data, studies, and testing. Discrimination in the Nassau County 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.

A review of complaint data, recent court cases, recent housing studies, and public surveys, as well as interviews and committee input, indicates that there remains overall discrimination in the Nassau County housing market. This discrimination appears to be based primarily on disability, source of income, and race, but other forms of discrimination are also present. Discrimination can occur when renting an apartment or when trying to purchase a single-family home. Discrimination can be obvious or may be more subtle such as real estate agent steering, or even cases where a property owner may not know their obligations to provide reasonable accommodations.

This analysis also examines barriers to housing choice. "Barriers" to housing choice are factors that limit a person's ability to choose from a variety of housing types and may not constitute "housing discrimination." One of the potential barriers to fair housing choice is the lack of language access in the public engagement process for populations with limited English proficiency. The County's Language Access Plan is key to expanding outreach and increasing awareness of fair housing laws among residents with Limited English Proficiency. Whether it is the LIHS fair housing brochures from the Affirmative Marketing Program or the distribution of flyers on the CDBG dollars for accessibility through home modifications, the marketing methods and target audiences of the content are essential for equal access.

Over the past decade, demographic shifts in housing settlement patterns have led to increased diversity in many communities, with notable growth in Black, Hispanic, and Asian populations. While some areas show a decline in the Black or African American population, there is a corresponding increase in Hispanic and Asian populations. These trends indicate that many consortium communities are becoming more integrated, reflecting a broader diversification across major towns, cities, and smaller villages. Understanding these changes is crucial for future planning and development, as they highlight the evolving demographic landscape of the region.

Nassau County is not only focused on discrimination based on race and ethnicity but also for all protected classes of the United States Fair Housing Act and the New York Human Rights Law. This is demonstrated through enforcement of Nassau County's Human Rights Law and through partnerships with Long Island Housing Services.

Efforts towards eliminating fair housing impediments and addressing significant disparities in housing needs are on-going. Fair housing planning is a fluid process that continually informs housing and community development programs and policies. These efforts have resulted in a demonstrated trend towards increasing integrated and inclusive communities in Nassau County. The actions outlined in this section are intended to continue to combat

discrimination in the Nassau County housing market and foster inclusiveness in housing and community development.

Actions

Nassau County Action Plan on Housing Discrimination

- › Request for Proposals (RFP) for legal services to increase enforcement of and compliance with open housing laws.
- › Staffing for the County Human Rights Commission has been increased in the past two years to address discrimination issues.
- › Addition of Investigator and ALJ.
- › Review of existing HRC processes and forms to ensure optimized facilitation of housing complaints and investigations.
- › Permanently maintain the Nassau County Fair Housing Advisory Board comprised of community stakeholders and advocates tasked with advising and providing the County with recommendations regarding the promotion of fair and equal housing policies.
- › Nassau County, via the Human Rights Commission together with the Office of Minority Affairs, Office of Hispanic Affairs, and the Office of Asian American Affairs has moved forward to provide information and increase community engagement. Fair Housing seminars have been conducted at local libraries to engage the public.
- › Nassau County will continue to adhere to its Language Access Plan in all multimedia initiatives, ensuring that individuals with Limited English Proficiency (LEP) have equal access to information about and understanding of fair housing laws.
- › Nassau County will proactively cooperate with federal and state authorities in any ongoing or future efforts to hold real estate brokers, property management firms, and lenders accountable regarding compliance with open and fair housing laws.
- › Nassau County will engage Nassau Urban County Consortium members, comprised of towns, cities, and villages, to promote fair housing policies at the municipal level.

Affirmative Marketing Program

Nassau County has an affirmative marketing program for housing opportunities funded with OCD grants. Nassau County's Office of Community Development continues to implement various strategies to affirmatively further fair housing. The County continues to require that all HOME Program funding applications include an affirmative fair housing marketing plan for any housing units that may be developed or rehabilitated. Applicants are required to comply with all fair housing laws. In addition:

- › The fair housing logo is used by the County and all subrecipients in housing advertisements.
- › When Nassau County announces the opening of applications for the First-Time Homebuyer Program, Nassau County OCD will coordinate outreach with Nassau County Offices of Minority Affairs, Hispanic Affairs, and Asian American Affairs.

- › The County will continue to provide homeownership opportunities to income and mortgage eligible households.
- › Organizations developing new housing or redeveloping existing housing are required to develop an Affirmative Fair Housing Marketing Plan. The Affirmative Fair Housing Marketing Plan requires conducting special outreach to segments of the population who are least likely to apply for the proposed affordable housing. Organizations must conduct special outreach to very low and low-income households, especially minorities within those income groups and members of ethnic and racial groups underrepresented in the geographic area surrounding the development.
- › Nassau County disseminates LIHS fair housing brochures in English and Spanish at all public hearings.
- › Nassau County prioritizes applications for HOME Program funding for projects in areas without low and moderate-income minority population concentrations. Nassau County has committed to set aside no less than ¼ of its annual allocation of HOME Program funds for a period of at least three (3) years to subsidize the construction or development of family occupancy affordable, mixed-income rental housing in High Opportunity Communities.
- › Nassau County prioritizes projects preserving affordability and creating a variety of housing options in Nassau County.

The Nassau County Commission on Human Rights also holds annual events, which help raise awareness and promote fair housing. This includes the Human Rights Awareness Conference, a one-day long event at Adelphi University for high school students to learn how to advocate for their rights and those of people of all races, cultures, religions, and genders. Nassau County continues to enforce and support affirmative marketing and mobility counseling requirements. Also, the County will maintain funding for the County's Affirmative Marketing Program.

Other Programs to Combat Discrimination in the Nassau County Housing Market

As advocates for Fair Housing, Long Island Housing Services ("LIHS") and Long Island Housing Partnership ("LIHP") often make public presentations, or staff exhibits to reach and heighten public awareness in a multitude of settings and venues.

LIHS conducts the following fair housing outreach activities aimed at increasing public awareness on equal opportunity housing:

- › Extensive Education and Outreach Initiatives to the real estate, lending, and insurance industries to promote voluntary compliance with the Fair Housing Act, meeting with community-based providers, conducting workshops, expanding their market, and assisting low and moderate-income persons in accessing the system.
- › Publication and Distribution of Fair Housing Newsletter and Bilingual Brochures to Nassau County residents, government agencies, and private sector organizations.

- › Fair Housing Training. LIHS provides and participates in Fair Housing Training for both the private and public sectors, including Nassau County DSS, Long Island Board of Realtors, and lenders.
- › Conferences. LIHS holds an annual fair housing conference in cooperation with the Long Island Board of Realtors, providing workshops on such topics as equal opportunity in mortgage lending, providing reasonable accommodation to people with disabilities, and tenant, landlord and Realtor rights and responsibilities regarding housing.
- › Organizations developing affordable housing often work with the Long Island Housing Partnership (“LIHP”) to assist with marketing and outreach and to provide housing counseling. LIHP is a qualified Community Housing Development Organization (“CHDO”). LIHP focuses on providing moderate-income families with affordable homes on Long Island. From 2020 to present, LIHP held the following fair housing conferences, which were well attended by many consortium communities as a result of Nassau County’s outreach efforts:
 1. *Fair Housing Training*, 12/1/2020 – LIHP via zoom 1:00-2:30 PM
 2. *Fair Housing Training for Realtors, Property Managers, Landlords, Case Managers, and Consumers*, 3/4/2021 – LIHP via zoom 11:00 AM-12:30 PM
 3. *Fair Housing Training*, 4/6/2021 – LIHP with NYS Division of Human Rights via zoom 11:00 AM-12:30 PM
 4. *Fair Housing Training*, 4/27/2021 – LIHP with U.S. Department of Justice via zoom 11:00 AM-12:30 PM
 5. *Fair Housing Training*, 5/6/2021 – LIHP with U.S. Department of Housing and Urban Development via zoom 11:00 AM-12:30 PM
 6. *Fair Housing and Fair Lending Training*, 6/15/2021 – LIHP via zoom 11:00 AM-12:30 PM
 7. *Fair Housing and Fair Lending Training Seminar*, 6/15/2021 – LIHP via zoom 11:00 AM-12:30 PM
 8. *Fair Housing 101 for Real Estate Professionals*, 4/27/2022 – LIHP with NYSDHR via zoom 2:00-4:00 PM
 9. *First Time Homebuyer Workshop*, 9/13/2025 – LIHP with Nassau County and Sonyma at Elmont Memorial Library 7:00-8:30 PM
 10. *Fair Housing Breakfast Training Conference*, 4/1/2025 - LIHP with the Long Island Board of REALTORS® at the Heritage Club in Farmingdale 8:00 AM-12:00 PM
- › Nassau County will maintain and enhance partnerships with Long Island Housing Services and Long Island Housing Partnership and their existing programs.

Fair Housing Legislation

The County continues to actively educate communities and community groups about the 2006 Nassau County Fair Housing legislation. The Nassau County Office of Community Development (NC OCD) continues to outreach to consortium member municipalities through countywide meetings and public hearings as well as consortium meetings. Nassau County continues to conduct mandatory training sessions for consortium members, which include

guidance regarding zoning issues and detailed instruction in the obligations of consortium communities to affirmatively further fair housing. Similar training, whether organized by OCD or other housing organizations, will continue to be offered to consortium communities with specific discussions relative to zoning, land use policy, and practices and methods to achieve integrated housing. Attendance at such training will be included as a review factor in funding decisions made by the County under the CDBG and HOME Programs.

Nassau County continues to advocate to expand affordable housing through state legislation and enforcement. The County will continue to fund and assist communities with including mandatory inclusionary housing laws in their local laws.

Fair Housing Counseling and Enforcement

Nassau County’s Office of Community Development (OCD) has been providing annual grant funds to Long Island Housing Services for its fair housing activities for many years. Since 2020, OCD has funded LIHS with \$685,000 in CDBG grant funding for Fair Housing Enforcement activities. This CDBG funded public service grant enables LIHS to compete for and receive HUD Fair Housing Organizations Initiative (FHOI), HUD Education and Outreach Initiative (EOI), and HUD Private Enforcement Initiative (PEI) funding (see **Table 5-1**).

Nassau County OCD also funds Hispanic Brotherhood, Inc., a HUD Certified Housing Counseling Agency, who provides fair housing counseling to low/income residents, many of whom do not speak English. Services include foreclosure intervention services, training regarding tenants’ rights, financial education workshops, information/referrals to other agencies, accompaniment to court appearances, and fair housing advocacy.

Long Island Housing Services serves both Nassau and Suffolk Counties, with its principal offices located in Bohemia, in Suffolk County. Staff provides direct services, including landlord/tenant counseling, education and outreach, mortgage default counseling, reverse mortgage counseling, and pre/post home purchase counseling.

Table 5-1 Funding Provided to Long Island Housing Services, 2020-2024

Year	Nassau CDBG	HUD Education & Outreach Initiative (EOI)	HUD Private Enforcement Initiative (PEI)	Total
2020	\$135,000	\$125,000	\$300,000	\$560,000
2021	\$135,000	-	\$300,000	\$435,000
2022	\$135,000	-	\$360,000	\$495,000
2023	\$140,000	\$125,000	\$375,000	\$640,000
2024	\$140,000	-	-	\$140,000

Source: Long Island Housing Services

Note: HUD grant award amount is for grant year ending – i.e. a grant 10/2019-9/2020 is logged as 2020.

Nassau County Office of Community Development continues to implement various strategies to affirmatively further fair housing. The County continues to:

- › Provide all applicants with information regarding the County’s affirmative marketing policy and fair housing laws.

- › The fair housing logo is used by the County and all subrecipients in housing advertisements.
- › Develop and implement outreach programs for people interested in homeownership opportunities
- › Provide homeownership opportunities to eligible applicants in the areas of their choice.

The County Office of Community Development and several of the Nassau County Consortium members are actively carrying out housing activities involving the new construction or substantial rehabilitation of first-time buyer and rental housing. The affirmative marketing of units is carried out for each project to ensure that fair housing requirements are met. Applicants for housing are solicited through various forms of media – newspaper advertisements, radio announcements, and posted notices – to reach prospective applicants that might need affordable housing.

Working in conjunction with Long Island Housing Services (LIHS), the County continues to implement various strategies to affirmatively further fair housing. Nassau OCD has been providing annual grant funds to Long Island Housing Services for its fair housing activities. LIHS also receives fair housing as well as housing counseling funds directly from HUD. LIHS has provided fair housing enforcement, training, and advocacy for the Long Island community.

LIHS provides comprehensive counseling and other advocacy, including mediation and necessary referrals to low and moderate-income residents who are experiencing housing difficulties, including potential or current homelessness, foreclosure, housing discrimination, and difficulty finding permanent housing in Nassau County. LIHS operates a HUD-certified Housing Counseling Program which provides the following housing services that specifically relate to housing discrimination:

- › Fair Housing Counseling. Before the housing search, LIHS provides counseling to families to prevent discrimination in renting, purchasing, or in their dealings with Realtors and insurance agents.
- › Pre-Purchase Counseling. LIHS provides services including budget and debt analysis, mortgage alternatives, and pre-qualification for loans available in the market, where to find information about neighborhood profiles, i.e., schools, services, civic associations, and other organizations.
- › Counseling to Homeowners with Mortgages in Arrears. Services to households in danger of foreclosure, or who need advice about forbearance plans, HUD assignments plans, or general budget analysis.
- › Pre-rental Counseling. How to look for apartments, rights, and responsibilities with leases, security, and housing inspections.
- › Landlord/Tenant Rights and Responsibilities. This includes counseling both landlord and tenant about rent payment, rent increases, services, and eviction.
- › Fair Housing Program and Activities. LIHS conducts the following activities aimed at increasing public awareness on equal opportunity housing:
- › Extensive Education and Outreach Initiatives to the real estate, lending, and insurance industries to promote voluntary compliance with the Fair Housing Act, meeting with

community-based providers, conducting workshops, expanding their market, and assisting low and moderate-income persons in accessing the system.

- › Publication and Distribution of Fair Housing Newsletter and Bilingual Brochures to Nassau County residents, government agencies, and private sector organizations.
- › Fair Housing Training - LIHS provides and participates in Fair Housing Training for both the private and public sectors, including Nassau County DSS, Long Island Board of Realtors, and lenders.
- › Conferences - LIHS holds an annual fair housing conference in cooperation with the Long Island Board of Realtors, providing workshops on such topics as equal opportunity in mortgage lending, providing reasonable accommodation to people with disabilities, and tenant, landlord and Realtor rights and responsibilities regarding housing.
- › Real estate testing programs, whether conducted through a local program or as part of a nationwide testing program, should continue in Nassau County.

Fair housing complaints come from all sections of the population on Long Island. Tracking and identifying patterns of fair housing filings and decisions both geographically and by protected class in the County provides an opportunity for fair housing counseling providers to plan additional outreach to geographic areas and protected classes with higher-than-average fair housing complaints. Such tracking of filings and decisions could also form a base of data that fair housing counselors could use during community outreach and education efforts.

The collection and analysis of this data also provide LIHS and Nassau County OCD with a complete overview of the extent and management of unlawful discrimination as an impediment to fair housing in Nassau County.

Nassau County will continue to maintain and enhance partnerships with Long Island Housing Services and Long Island Housing Partnership and their existing programs. The County will continue its counseling and enforcement programs.

Home Ownership Programs

Nassau County increases fair housing choice by providing HOME Investment Partnerships Program for downpayment assistance grants administered by the Long Island Housing Partnership (LIHP) for first-time homebuyers, employer-assisted housing, and downpayment assistance. This program requires completion of a pre-purchase counseling course conducted by a HUD-certified housing counseling agency. The program requires and assists a prospective homeowner in securing a conventional loan. The financing is reviewed by LIHP housing counselors before purchase.

The First-Time Homebuyer program does not have a local preference to apply for the program. Income eligible program participants ("Homebuyer Participant") receive a forgivable loan for downpayment assistance up to \$50,000 per household. The program provides housing choice as a Homebuyer Participant can purchase a home anywhere in Nassau County.

One of Nassau's primary objectives with the downpayment assistance program is to increase minority homeownership in Nassau County. Homeownership is the desired goal for many

reasons, and this program helps to make that goal more achievable. According to a study published by the Center for Housing Policy, “stable, affordable housing may contribute to children’s educational achievement by reducing the frequency of unwanted moves that lead children to change schools.” Habitat for Humanity has noted that “homeowners can also generate substantial equity by making mortgage payments on their home. This equity can be used to make home repairs or additions, to fund a college education, or to start a new business.” This equity also provides more opportunities for housing choice as homebuyers can take earned equity with them should they decide to purchase homes in other neighborhoods. LIHP, along with Nassau County, has been affirmatively marketing this program to increase minority homeownership.

As evidenced by the racial distribution of homebuyers who have benefitted from the First Time Homebuyer Down Payment Assistance Program, the efforts of the LIHP and Nassau County to affirmatively market this program have been very successful. Black homebuyers have participated in the program at higher rates compared to their overall population percentage. Since 2014, participants purchased homes in fifty-seven (57) different communities, demonstrating the high degree of housing choice. Black Homebuyer participants purchased homes in thirty-two (32) different Nassau County communities.

Nassau County will continue to maintain and enhance partnerships with the Long Island Housing Partnership and its existing homeownership programs. The County will continue to fund through the HOME Investment Partnerships Program down payment assistance programs to increase homeownership opportunities for moderate-income households.

Other Actions

Specific actions to be taken over the next five (5) year period to combat discrimination in housing include the following:

- › Work with and support fair housing advocates, such as LIHS, 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.
- › Develop a fact sheet for tenants listing what brokers and landlords can and cannot do under the fair housing laws.
- › Education on and enforcement of Emergency Tenant Protection Act (ETPA) so the public knows what ETPA means and which communities have adopted ETPA. Nassau County municipalities with ETPA currently include the cities of Glen Cove and Long Beach, the Town of North Hempstead, and the Villages of Baxter Estates, Cedarhurst, Floral Park, Flower Hill, Freeport, Great Neck, Great Neck Plaza, Hempstead, Lynbrook, Mineola, Rockville Centre, Russel Gardens, and Thomaston.
- › Continue to provide clear, concise information for tenants, landlords, and municipalities.
- › Provide assistance and support to improve systems for pursuing complaints.
- › Legislative advocacy at both the State and Federal levels to encourage more expeditious investigations and hearings for Fair Housing complaints;

Impediment #2: Insufficient Understanding of “Reasonable Accommodations” and ADA Compliance

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 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 several programs geared to persons with disabilities within Nassau County, deficiencies remain, especially as they relate to reasonable accommodations and Americans with Disabilities Act (ADA) compliance.

Not only is it important to provide for reasonable accommodations in the housing market, but also in and around the neighborhood. People with disabilities require access to community assets. Nassau County is addressing this with its focus on “Complete Streets” principles. This Legislation supports roadway design features that “accommodate and facilitate convenient access and mobility by all users, including current and projected users, particularly pedestrians, bicyclists and individuals of all ages and abilities.”³⁰

Actions

- › Promote 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 training opportunities.
- › Identify emergency shelters in Nassau County who may require technical assistance in understanding reasonable accommodations as well as providing CDBG funding to incorporate and construct handicapped accessibility components to the facilities;
- › Advocate for the rights of disabled residents and to educate entities regarding their obligations to provide reasonable accommodations in the housing market;
- › Prioritize CDBG residential rehabilitation projects that call for handicapped accessibility improvements;
- › Provide information to the elderly and physically challenged regarding the use of CDBG dollars for home modification purposes;
- › Work with fair housing advocates to educate the public, local building and code enforcement officials, building owners, landlords, real estate agents, lenders, and others about fair housing;
- › Share and disseminate information related to compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973;
- › Promote visitability for all development projects the County funds;

³⁰ Nassau County Complete Streets Legislation

- › Require shelters make modifications for accessibility;
- › Create Golden Age Zones where accessibility and visitability are priorities;
- › Educate municipalities and encourage them to modify codes to address accessibility;
- › Motels used as emergency housing should be a backup. If they are receiving public funding, they are obligated to become compliant and made accessible; and
- › Clarify the difference between reasonable accommodations and reasonable modifications.
- › Work with the Department of Human Rights to ensure landlords display tenant right information about reasonable accommodations.
- › Focus on accessibility in discussions surrounding housing.

Impediment #3: Lending Policies, Practices, and Disparities

Homeownership rates are important to a community's financial well-being. Prospective homebuyers must have access to mortgage credit and to programs that offer homeownership without regard to race, gender, national origin, religion, ability or disability, familial status, or national origin.

Access to mortgage credit enables families to own their homes, and access to home improvement loans and refinancing allows them to keep their homes in good condition. All of this helps 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. The 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. Economic decline in the business sector, as well as in the private sector, is also a result of disinvestments 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.

The Community Reinvestment Act is a process the County could actively pursue with local financial institutions who are looking to invest in the community but do not know where to start. Non-profits are currently doing much of the work surrounding the education of predatory lending practices and providing first-time homebuyer services, which would benefit from support from the County.

Another issue faced by communities in Nassau County is when mortgage foreclosure companies allow vacant and abandoned properties to sit for a long time, and the process of selling the home does not go quickly. This contributes to problems with zombie housing addressed in Impediment #8. In addition to this, servicers of REO properties are making money even if they are not actively working to maintain or sell the home. A lawsuit brought by the National Fair Housing Alliance against Fannie Mae in August 2019 addressed this issue and found fault with Fannie Mae, an REO servicer.

Education on lending practices could be improved in the County. Many seniors in the County are currently facing problems with reverse mortgages, the cost of taxes, and property maintenance. Continued education for homeowners about property tax exemptions they may be entitled to apply for would make taxes more affordable. This may ensure that a homeowner does not end up in debt or have trouble finding future housing, which is paramount when looking at the aging trend of Nassau County residents.

Actions

- › Provide and market Housing Mortgage Counseling programs for homeowners before and after they buy a home to help inform them about options and pitfalls;
- › Funding for LIHS – conduct real estate/lending testing programs and other housing counseling services;
- › Work to combat predatory lending through:
 - Consumer Education: raise awareness and educate the most vulnerable consumers, so they know how to identify predatory lending practices and how to avoid them.
 - Bank Participation: increase the availability of traditional loans within minority neighborhoods and support and promote alternative loan programs designed to help at-risk borrowers and uneducated consumers.
 - Regulation and Legislation: encourage consumers to report predatory lending practices so State and federal regulations can be enforced.
- › Provide information to seniors regarding HUD’s new affordability regulations on reverse mortgages.
- › Neighborhood Revitalization Program (LIHP and SONYMA) – program to help home buyers purchase and renovate vacant houses.
- › Nassau County Land Bank – will continue to work with local community land trusts to facilitate the creation of affordable housing by acquiring land, developing new housing units, or transferring existing properties to ensure long-term accessibility and affordability.
- › Augment programs to unleash private capital (market leverage of banks)

Impediment #4: Extremely High Cost of Housing

Components of the high cost of housing include the high cost of land, low availability of vacant land, and the high cost of construction in Nassau County.

The 2010 Nassau County Comprehensive Plan documents the lack of vacant land in the County. Most land in Nassau County is developed and occupied. A limited supply of land and high demand results in higher land costs, particularly for undeveloped land and in high opportunity areas. The purchase price for a parcel of land is often so expensive that it is an impediment to the development of affordable housing.

Non-profit organizations typically search for ways to secure parcels of land through non-conventional sources, such as surplus land donations made by municipalities, the county, and/or the state which is extremely limited.

The limited amount of undeveloped land restricts the construction of new, affordable and mixed income rental units and affordable homeownership housing. This scarcity of land results in the construction of new units on in-fill sites or properties assembled through urban renewal and redevelopment. While this is often advantageous to help stabilize or revitalize some communities, the acquisition and assembly of sites is costly and the lot sizes are often small, limiting the number of units that can be developed, thus reducing the economies of scale. Redevelopment projects are often in low- and moderate-income communities.

The lack of available developable land drives up land costs. The high cost of land limits the number of affordable housing and mixed-income projects that Nassau County can subsidize.

Also, some projects are unable to obtain sufficient funding to allow a project to come to realization because the funding is so limited. Even with public and private investments, land and construction costs exceed available finances for a project. As a consequence, it is harder to create new affordable housing projects that serve populations that fall within one or more than one of the Fair Housing Act's protected classes.

Lack of vacant land and high cost of land typically impacts the protected classes of race, color, gender, familial status, and disability because these classes tend to be associated with lower income or lower household income per person than the other protected classes.

Another component of the high cost of housing in Nassau County is the high cost of construction. Nassau County, as a whole, has been designated a high construction cost area by HUD. Factors that contribute to the high cost of housing and/or land include 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.

Developers interested in creating more affordable housing find it difficult to obtain a PILOT in Nassau County. The process of obtaining a PILOT is not standardized, and very little intergovernmental coordination exists. Smaller developers can have a more difficult time securing a PILOT. In addition, tax abatements are not uniformly applied for. Developers and other relevant parties need more education and technical assistance related to applying for tax abatements. Challenges to assessments are also filed for unevenly. Additionally, rent stabilization is not adequately monitored, and there may be an abuse of the process.

Actions

- › Encourage mixed-use and mixed-income housing;
- › Encourage redevelopment of obsolete commercial and industrial space into housing;
- › Reintroduce housing in downtown business districts near public transit;
- › Encourage and educate municipalities to zone for affordable housing through density bonuses;
- › Encourage and educate municipalities and developers on how to best use CDBG and HOME funds for affordable housing projects in HOAS;
- › Support applications for Federal and State housing assistance and assist in financing low/moderate-income and mixed income housing projects;
- › Encourage the reuse of County-owned real estate to guide development initiatives;
- › Assist in the financing of affordable and homelessness housing projects, and increase the supply of affordable rental units including;
- › Use/re-use land for Brownfield remediation, under-developed, under-utilized, and in-fill sites for the construction of affordable housing;
- › Explore coordination with rent control boards regarding rent stabilization law.
- › Prioritize affordable housing projects in areas identified as High Opportunity Areas;
- › Prioritize affordable housing projects serving populations identified as having a high cost burden, including very low and low income families, elderly, physically disabled, and the growing disabled population with non-physical disabilities; and
- › Set aside HUD funds specifically for affordable housing allocation.
- › Encourage municipalities to allow homeowners to build Accessory Dwelling Units (ADUs) without going through rezoning.
- › Exploring County-wide zoning and land development patterns for multi-family housing and other opportunities to facilitate the development of affordable housing.

Impediment #5: Community Planning and Zoning Decisions That Impede Affordable Housing

New York State is a “home rule state,” delegating authority over land use directly to local towns, cities, and villages. In Nassau County, there are 69 separate local municipalities governing land use within their towns (unincorporated areas), villages, or cities. Applications for a change of zone, a special use permit, or for a variance require approvals at a local level. Each municipality establishes its own area regulations, procedures for approvals, and reviews.

Nassau County has no legal authority to amend the zoning laws or to alter the local public policy of Consortium Members. The County has taken several steps to encourage Consortium Members to allow multi-family housing and to affirmatively further fair housing. The County has been hosting workshops and consortium meetings on the subject of fair housing. County staff has been holding individual meetings with Consortium Members to discuss the use of CDBG and HOME funds to assist with the development of multi-family housing. These efforts have demonstrated positive conclusions regarding affordable and fair housing.

Among other things, Nassau County residents are concerned about traffic congestion, high taxes, environmental issues, and water quality impacting their quality of life. New housing development often raises concerns about the impact on both traffic and school taxes. Multifamily housing is often perceived as having a more severe impact on a community in terms of creating additional traffic and adding more children to the school district.

Actions

- › Prioritize funding for affordable housing projects that do not restrict affordable units based on local residency requirements and discourage affordable housing local residency requirements;
- › Coordinate with Nassau County Planning Commission in the local zoning process (review of local zoning actions referred by local governments);
- › Encourage municipalities to incorporate fair housing measures in local ordinances;
- › Host workshops with communities throughout Nassau County to discuss compliance with Fair Housing responsibilities as a determining factor for discretionary funding eligibility; Host workshops and consortium meetings on the subject of fair housing;
- › Assess local zoning ordinances to determine whether the zoning code provides options for multi-family housing development and uses other techniques to achieve affordable and inclusionary multi-family housing;
- › Encourage Consortium members to allow multi-family housing and to adopt inclusionary housing regulations, such as ADUs;
- › Hold individual meetings with consortium members to discuss the use of CDBG and HOME funds to assist with the development of multi-family housing;
- › Incentivize municipalities to encourage multifamily housing and greater residential density in high opportunity areas;

- › Work closely with public housing authorities to rehabilitate and expand housing opportunities for income-eligible families;
- › Educate the public about the benefits of the economic integration of affordable housing;
- › Continue to support the first-time homebuyer down payment assistance program;
- › Assess local zoning ordinances to determine whether the zoning code provides options for multi-family housing development and utilizes other techniques to achieve affordable and inclusionary multi-family housing;
- › Encourage compliance with NYS Workforce Housing Act;
- › Incentivize municipalities to encourage multi-family housing and greater residential density in high opportunity areas;
- › Encourage the development of more family housing (2 – 4 bedroom units).
- › Distribute and educate relevant parties on affirmative marketing guidelines. Market the guidelines to people least likely to apply. Develop a toolkit to help all interested parties.
- › Collaborate with the IDA to increase developer awareness of the availability of HOME Program resources and encourage IDA to encourage/approve plans that AFFH;
- › Discourage affordable housing residency requirements;
- › Educate school districts to avoid misconceptions that may hinder the affordable housing development process;
- › Clarify, coordinate and streamline the SEQR process through the zoning process (look to Baldwin as an example); and
- › Educate and advocate for fiscally sound PILOTs that result in the development of affordable housing.

Impediment #6: Limited Availability of Funds

There is strong competition for available, affordable housing funds. County CDBG and HOME funds are limited, and there are often more requests for funding than monies available. Other federal and state funds are limited, including the Emergency Solutions Grants (ESG) program that funds homelessness programs. Not-for-profit and for-profit developers seeking to build affordable housing are all competing for the same limited pool of funds.

Further, Nassau has received few applications to build affordable housing in areas without low- and moderate-income minority population concentrations, and when it has received eligible applications, the funding has been approved. The amount of HUD Program funds that Nassau can use to subsidize the building of affordable housing is limited by HUD. The current limit on the amount of the subsidy that can be provided is set forth by HUD under 24 CFR § 92.250. The subsidy required to build affordable housing in areas without low- and moderate-income minority population concentrations frequently exceeds the statutory amount that HUD allows. That being stated, Nassau County continues to strive to identify opportunities to support affordable housing development in high opportunity areas.

The County encourages the development of projects that leverage a wide variety of funds, including other federal and state grant programs, such as low-income housing tax credits and tax-exempt bonds, as an action to addressing inconsistent funding and current funding levels. Nonprofit service providers may also apply to foundations and other non-governmental sources for project funding.

Actions

- › Encourage the use of CDBG and HOME dollars for affordable housing purposes;
- › Set aside HUD funds specifically for affordable housing purposes;
- › Undertake the goals of housing units rehabilitated, retained, and units created by these programs;
- › Work to increase the number of emergency, transitional, and permanent housing units through housing support services and homelessness prevention programs;
- › Continue to fund Long Island Housing Services to Provide Fair Housing Services including Mortgage Counseling, Landlord Tenant Mediation, and Discrimination Testing;
- › Continue to use both public and private funds to carry out activities outlined in the County's Consolidated Plan;
- › Encourage the development of projects that leverage a variety of funding sources including private, public and not-for-profit; and
- › Continue to fund projects that leverage foundation and other non-governmental sources for project funding.
- › Continue to fund projects that use Low Income Housing Tax Credits (LIHTC)

Impediment #7: Limited Non-Profit Capacity

Typically, not-for-profits are active in the creation of new, affordable housing. Furthermore, a majority of the not-for-profits' clientele falls within one or more than one protected class established in the Fair Housing Act. However, several Nassau County not-for-profits do not have the staff, financial or technical resources to undertake numerous projects; they are often run by volunteer boards or one hired staff person. Many of the different funding sources that support not-for-profit programs do not fund current staff salaries or the hiring of additional staff to handle the technical or administrative work associated with not-for-profit programs.

In addition, the amount of funding available has decreased, which limits the financial resources available to the non-profits. With such scarce resources, these organizations are often limited in what they can accomplish and the number of people they can serve. The not-for-profits have, however, worked closely with Nassau County in its adoption of fair housing legislation. Nassau County is committed to monitoring funding levels for non-profits and actively advocate for continued HUD funding through programs like the Fair Housing Initiatives (FHIP) and other fair housing funding, to ensure the sustainability and effectiveness of fair housing services amidst changes in financial support.

Actions

- › Encourage the development of projects that leverage a variety of funding sources, including private, public, and other non-profits. Encourage the utilization of foundations and other nongovernmental sources for project funding;
- › Assist local community-based non-profit organizations in the CHDO qualification process and prioritize the funding of applications received from CHDOs for approval;
- › Use the HUD Exchange website for training, webinars, current HUD news, and notices;
- › Continued partnership with the National Development Council for technical assistance including direct project-related financing assistance, underwriting review, and training programs; and
- › Continued collaboration with the Long Island Housing Partnership and Long Island Housing Services for technical assistance, including educational seminars, accessing financing, grant assistance, administration, development/municipal approval, and marketing/advising/pre-screening.

Impediment #8: Abandoned/Deteriorating Housing

Older, deteriorated neighborhoods are generally more affordable because homes in these areas tend to have a lower market value than newer, well-maintained homes. Often, older housing stock does not attract families with the greater economic means necessary to maintain or upgrade homes. These neighborhoods generally suffer in appearance and do not have the physical amenities of newer neighborhoods that make it easier for disabled and senior residents to access services. The Uniondale Community Land Trust (U-CLT) is a local non-profit organization and approved Community Housing Development Organization (CHDO) under the County's HOME Program. U-CLT focuses on addressing the "zombie homes" blight in and around the hamlet of Uniondale in the Town of Hempstead. The County OCD awarded the U-CLT HOME CHDO Set-Aside funding to assist with the rehabilitation of a single-family house that U-CLT will sell to an income-eligible buyer. The property will remain in the land trust to ensure its long-term affordability. The County seeks to encourage such grassroots, community-based initiatives and expects to support such organizations in the future.

Efforts by the County and Consortium Members to educate the public about the Americans with Disabilities Act accessibility requirements, accessibility, and visitability issues need to increase. This way, individuals and organizations that remodel, rehabilitate, or commence any construction will plan for the reduction of physical obstacles for senior citizens, the physically challenged, and others. The goal would be that all new and updated housing stock in Nassau County would be universally accessible.

Though Superstorm Sandy was several years ago, many communities are still dealing with the impacts Sandy had on housing in the area. One initiative that Nassau County is undertaking to address the problem of blighted, vacant, and abandoned properties (aka "zombie" homes), is the Nassau County Land Bank. Nassau County approved the establishment of the Land Bank primarily to buy, restore, and market abandoned properties. The County Office of Community Development, through its HOME Program, is working with the Long Island Housing Partnership's Community Land Trust to replace homes severely damaged by Superstorm Sandy. These homes, located in various communities on the south shore, are to be replaced by raised homes that will be sold to income-eligible homebuyers at affordable prices. The LIHP Community Land Trust acquired the houses from the New York Rising Program. As of April 2020, the sale of two such homes had been completed, and another ten were in various stages of development.

Furthermore, Nassau County's residential rehabilitation program addresses the aging and deteriorating housing stock throughout the Consortium. This is accomplished by installing, among other things, new roofs, windows, siding, and doors. These improvements not only address health and safety measures, energy efficiency and lead hazards but also enhance the look of the neighborhood.

Other problems faced in Nassau County include the process of turning over a reverse mortgage when someone dies and problems with fraud when rehabilitating homes.

Actions

- › Continue to revitalize and repair older structures;
- › Continue to demolish buildings to eliminate blight;
- › Continue to rehabilitate homes to sell to income-eligible homeowners;
- › Nassau County Office of Real Estate will identify County-owned parcels that are deteriorating to be sold and developed as workforce housing, multi-family housing and scattered site single family homes;
- › Work to identify developable land in borderline communities
- › Support local code enforcement; and
- › Provide CDBG funds for code enforcement to municipalities who may require additional code enforcement officers and/or training.

Impediment #9: Employment/Housing/Transportation Linkage

Transportation links are an essential component of successful fair housing. People who do not have access to commercial areas or employment centers are limited in where they can seek employment or shop for goods and services. At the same time, people with limited transportation options (i.e., households without a car) will likely choose communities well-served by public transportation. In this way, inadequate transportation routes limit the selection of housing to neighborhoods within transportation service areas.

Improved access to public transportation is often cited as a priority need, particularly for special populations, such as the elderly, the physically challenged, and youth. It is essential to connect these populations, in addition to low and moderate-income communities with jobs, health care, and support services. Public transportation is also an economic development factor, particularly in job creation for low and moderate-income workers.

Certain areas of Nassau County have good public transportation access, particularly in the Town of Hempstead, which is served by multiple branches of the LIRR and supplemental bus service radiating from town centers. However, public transit access becomes more of a problem in the northern suburbs in the Town of North Hempstead and Oyster Bay, each served by only a single LIRR branch and comparably little bus service. Additionally, for Nassau County as a whole, bus service is more limited in providing east-west access, particularly in Oyster Bay and to and from the Nassau Hub, a major economic center of the County.

For people who rely on their vehicles for transportation, convenient roads in good repair are just as important as public transportation. Road improvements are often needed in the low and moderate-income areas to address safety issues and to help facilitate affordable housing and economic development projects.

The County has created a model zoning ordinance to encourage municipalities to incorporate transit-oriented development in their zoning ordinances. The Model Zoning Ordinance is included in Appendix K.

Actions

- › Provide services for first-time homebuyers through the Employer Assisted Housing Program;
- › Use HOME funding for LIHP and/or similar non-profits, up to \$500,000 to continue providing services for first-time homebuyers generally and through the Employer Assisted Housing Program;
- › Create mixed-use developments that allow for more vibrant communities and encourage live-work-play environments;
- › Create economic development opportunities by increasing density and allowing for land to be redeveloped for higher uses;

- › Provide opportunities to create a variety of housing types while also providing neighborhood retail and services to reinforce community;
- › Enhance overall economic activity in the area by integrating more dense developments into existing neighborhoods;
- › Create higher density associated with transit-oriented development that discourages sprawl;
- › Reduce parking requirements as employees have the opportunity to walk to work or take mass transit. Take advantage of differing peak parking demands for different uses inherent in mixed-use development;
- › Allow the county's tax base to grow more rapidly while maximizing the use of existing infrastructure; and
- › Encourage large employers to create Employer Assisted Housing Programs to attract and retain workers.
- › Highlight the benefits of well-designed high-density areas by creating and sharing engaging visual content that shows the potential of new developments, aiming to gain community support and interest.
- › Enhance vibrant communities by directing development efforts and resources toward existing town centers or growth areas to create lively and attractive places.

6

Monitoring Plan

Nassau County will continue to provide documentation on the actions it has taken to reduce the impediments to fair housing. The County will provide this information in the annual Consolidated Action Plan Evaluation Report (CAPER) submitted to HUD. The CAPER will be made available to all and interested citizens will be provided with an opportunity to comment on the County's performance before the document is submitted to HUD.

In conjunction with its Consolidated Plan, the County will review the Analysis of Impediments and conduct a review of policies, practices, and procedures that affect the location, availability, and accessibility of housing. As necessary, the County will revise the specific action steps and implementation activities to ensure a proactive, strategic plan to remove the impediments to fair housing in Nassau County.

Community Development Block Grant Subrecipients are responsible for planning and carrying out projects in accordance with the rules and regulations of federal law as specified in their contract with Nassau County. The Office of Community Development (OCD) staff has the responsibility to ensure that subrecipients are carrying out their projects following these applicable laws, regulations, and performance measures. Emphasis is placed on programmatic on-site and desk monitoring for all consortium members and subrecipients undertaking eligible CDBG projects. Each program year, funded activities will undergo risk analysis and monitoring determination.

For Nassau County OCD to comply with its monitoring responsibilities of subrecipient projects funded under Title I of the Housing and Community Development Act of 1974, as amended, the OCD staff will use the following Monitoring Plan.

CDBG Monitoring

Monitoring Objectives

Monitoring Plan objectives are to ensure that subrecipients:

- › Comply with all regulations governing their administrative, financial, and programmatic operations.

- › Achieve their performance objectives within schedule and budget.
- › Carryout their CDBG project as described in their contract and have kept organized documentation to support all actions and national objective compliance.
- › Charge costs to the program or project that is eligible under the CDBG program.
- › Conduct the program in a manner that minimizes the opportunity for fraud, waste, and mismanagement.
- › Have a continuing capacity to carry out the approved program or project.

Nassau County OCD will perform the statutorily mandated responsibility to review Subrecipient performance as cited in the CDBG regulations at 24 CFR 570.501 (b):

The recipient is responsible for ensuring that CDBG funds are used in accordance with all program requirements. The use of designated public agencies, subrecipients, or contractors does not relieve the recipient of this responsibility. The recipient is also responsible for determining the adequacy of the performance under subrecipient agreements and procurement contracts and for taking appropriate action when performance problems arise, such as the actions described in §570.910.

Subpart J of 24 CFR Part 85 "Uniform Administrative Requirements for Grants and Cooperative Agreements to State and Local Governments" is more explicit about monitoring Subrecipients:

Grantees are responsible for managing the day-to-day operations of grant and subgrant supported activities. Grantees must monitor...subgrant supported activities to assure compliance with applicable Federal requirements and performance goals are being achieved. Grantee monitoring must cover each program, function, or activity.

Monitoring Guidelines

To achieve the monitoring objectives, Nassau County OCD staff maintains frequent contact with subrecipients. In addition to monitoring, consortium meetings are held on an as-needed basis to cover any new administrative, financial, and programmatic requirements. Furthermore, one-on-one meetings are periodically scheduled with each consortium member in accordance with need.

Each program year projects are selected for on-site monitoring visits. The Deputy Director and Community Development Representative for each consortium member and subrecipient meet to determine which projects will be monitored.

Records of monitoring will be maintained at the Nassau County Office of Community Development on a program year basis.

Monitoring Policies

1. The tone of the monitoring should be positive about maintaining effective partnerships.
2. The monitoring system is not designed as a means of levying sanctions on grant subrecipients, but rather to identify findings and concerns and then to assist the subrecipient in solving the problem and completing the project following all program requirements. If the problem cannot be resolved and there are disallowed costs, funds will need to be repaid to the County.
3. Establish a Monitoring File on a program year basis.
4. More thorough team monitoring may be conducted for larger communities and/or if past problems warrant it. A monitoring team may include the community development representative, supervisor, and a representative from the budget or legal department.
5. Adequate written advance notice of the initial monitoring visit shall be given to subrecipients. Follow-up monitoring visits will be scheduled on an as-needed basis.
6. Monitoring shall be conducted on a standardized basis taking into account differences in activities and subrecipients.
7. All conclusions of the monitoring shall be based only on the facts of the field notes made at the time of the monitoring visit.
8. A standardized written summary of the monitoring visit (including findings and concerns, and a request for corrective measures) shall be distributed to monitored subrecipients on a timely basis.
9. The monitoring process is considered complete only after an identified deficiency has been corrected, the corrected action produces improvements, and it is determined that no further oversight is needed.

Monitoring Procedures

Progress Monitoring

Progress monitoring is an ongoing process of reviewing subrecipient performance during the project using all available supporting documentation.

The OCD staff will review:

- › All RFF's and corresponding invoices.
- › Staff may request additional records from the subrecipient at any time if they feel the documentation is inadequate.

On-Site Monitoring

On-site monitoring visits will be conducted in accordance with the projects selected to be monitored. NC OCD staff will contact the subrecipient to schedule a mutually agreeable appointment. More frequent on-site monitoring visits may be necessary if the project is particularly complex or the subrecipient has had management problems in the past. OCD will send a monitoring checklist to the subrecipient so they can ensure all the required paperwork is available for review.

1. Programmatic monitoring focuses primarily on two aspects of the CDBG program: project progress and program benefits in the following areas:
 - › National objective compliance and record keeping;
 - › General organization of files;
 - › Financial and general grant management;
 - › Environmental compliance;
 - › Public participation and complaint procedures;
 - › Labor standards compliance documentation;
 - › Civil rights benefits to minority persons;
 - › Construction contracts; and
 - › Property acquisition/relocation or displacement.
2. Financial monitoring will focus on the following areas;
 - › Does the subrecipient have an accounting system with the capacity to maintain all records?
 - › Has the subrecipient established a system of internal controls to eliminate potential fraud and abuse?
 - › Does the subrecipient have adequate expenditure documentation?

The following will take place once subrecipients have been identified for monitoring:

1. Create file folders for each subrecipient and project that will be monitored. These files shall be kept by the program year in an assigned file drawer. All correspondence and documentation will be placed in these files.
2. Prepare a schedule of subrecipient visits such that no subrecipient shall receive less than 10 working days' notice of the formal monitoring visit.
3. Inform the subrecipient in writing of the monitoring visit at least 10 working days prior to the visit and listing the specific issues and documentation that will be reviewed as part of the monitoring process. The subrecipient shall receive the appropriate monitoring checklist.
4. If applicable, conduct a meeting of the monitoring team to identify performance concerns and review the pertinent monitoring issues.
5. Immediately upon completion of the monitoring visit, the monitoring team shall meet to flesh out notes taken during the visit.

6. On or about 30 business days after the monitoring visit, submit a summary of findings and concerns to the monitored subrecipient and require the subrecipient to submit a corrective action plan within 30 days. If the corrective action plan is responsive and acceptable, send written confirmation of the same to subrecipient.
7. If a corrective action plan is not responsive or acceptable, so advise the subrecipient and identify acceptable corrective actions in writing.
8. If subrecipient does not submit a corrective action plan within 30 days, immediately remind the subrecipient in writing or via telephone until compliance is achieved. If the monitored subrecipient refuses to comply within 60 days, immediately notify them that the monitored activity may be considered ineligible, and funds may have to be repaid.
9. If there are no findings or concerns, send written confirmation of the same.

Unscheduled On-Site Visits

Several actions or events may “trigger” and unscheduled monitoring visit:

- › Complaints received by OCD indicating poor management;
- › Failure to submit a progress report;
- › Indicators of fraud or abuse;
- › Financial mismanagement;
- › Lack of project progress;
- › Repeated breaching of any contractual provision after prior notice from OCD to comply; and
- › Request for a visit to provide assistance.
- › All emergency site visits are fully documented in accordance with regular site visits.

HOME Program Monitoring

Nassau County will continue to review the proper maintenance, marketing, occupancy, rents, and utility allowances of housing funded with HOME funds by applying the procedures that are described following all applicable requirements specified at 24 CFR Part 92. Monitoring procedures will explain exactly what type of monitoring will be conducted: activities covered, staffing, plan and/or timeline, and typical forms used. HOME activities will be evaluated based on the following program areas:

- › Adherence to HOME guidelines, procedures, and regulations for programs as a whole and for individual projects
- › Internal Procedures and policies and those of program partners
- › Overall administration and management
- › Fair Housing
- › Construction Quality, Ongoing housing condition, and maintenance

- › Davis-Bacon, Lead-Based Paint, and other Federal Requirements as applicable.

There are three key reasons why Nassau County monitors its funded activities and the entities it funds:

- › It is legally required to do so to ensure compliance with HOME Program requirements.
- › It can use information uncovered in monitoring to improve program design and management.
- › It can evaluate how well its funded programs are achieving the desired outcomes.

Nassau County will conduct a risk analysis, which helps program and monitoring staff evaluate the likelihood that a project, program, or organization could fail to comply with program requirements, or is vulnerable to fraud and abuse. This evaluation may also focus on activities that carry performance risk (such as poor housing unit production, a low number of families assisted, or slow expenditures).

The frequency of Required Onsite Monitoring are as follows:

- › Activities that are administered by a subrecipient, State recipient, or contractor, while a contract is in effect are required to be monitored annually.
- › Tenant based rental activity requires annual inspections and income verifications only.
- › Project development activities during all phases of the project through to occupancy and project completion are required at least annually but recommended at periodic time frames throughout the development process.
- › Post completion for rental projects with 1-4 total units in the project are required to be monitored every 3 years.
- › Post completion for rental projects with 5-25 total units in the project are required to be monitored every 2 years.
- › Post completion for rental projects with 26 or more total units in the project is monitored annually.

Monitoring Checklists

- › Monitoring checklists to be used for monitoring visits can be found at http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/cpd/6509.2
- › Nassau County monitors subgrantee compliance with Fair Housing policies with the annual Fair Housing Activity Statement (FHAS).

A

Acronyms and Abbreviations

Acronyms and Abbreviations

ADA	American Disabilities Act
ADAAG	American Disabilities Act Accessibility Guidelines
ADDI	American Dream Downpayment Initiative
AFFH	Affirmatively Furthering Fair Housing
AFHMP	Affirmative Fair Housing Marketing Plan
ALJ	Administrative Law Judge
AMI	Area Median Income
CDBG	Community Development Block Grant
CHDO	Community Housing Development Organization
CRA	Community Reinvestment Act
DSS	Department of Social Services
ESG	Emergency Solutions Grant
ETPA	Emergency Tenant Protection Act
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration
FHAP	Fair Housing Assistance Program
FHIP	Fair Housing Initiatives Program
FHP	Fair Housing Plan
HMDA	Home Mortgage Disclosure Act
HOME	Home Investment Partnerships Program
HUD	Housing & Urban Development
LIHP	Long Island Housing Partnership
LIHS	Long Island Housing Services
MSA	Metropolitan Statistical Area
NIMBY	Not in My Back Yard
OCD	Office of Community Development
VA	Veterans Administration

B

Glossary

Glossary

- A -

Accessibility. All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

Accessible Route. A path that is free of obstructions, wide enough to allow wheelchair passage, and safe for and usable by people with disabilities.

Affirmative Fair Housing Marketing Plan (AFHMP). Plan required of housing developers to ensure that residents of municipalities of relatively high concentrations of minority and disabled populations are apprised of the availability of housing units. This applies to rental or homebuyer projects containing five or more HOME assisted housing units.

Alteration. Any change in a facility or its permanent fixtures or equipment.

Analysis of Impediments (AI). A review of impediments to fair housing choice in the public and private sector. It involves:

- A comprehensive review of a state or entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Area Median Income (AMI). Household income level in which 50 percent of all area incomes fall above and 50 percent fall below that level. HUD establishes area median income levels for MSAs on an annual basis.

- B -

Borrower. A person who has been approved to receive a loan and is then obligated to repay it and any additional fees according to the loan terms.

- C -

Census Tracts. Small, relatively permanent statistical subdivisions of a county. Census tracts are delineated for most metropolitan areas and other densely populated counties by local census statistical area committees following Census Bureau guidelines.

Certification. A written assertion, based on supporting evidence, that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion is deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Closing Costs. Customary costs above and beyond the sale price of a property that must be paid to cover the transfer of ownership at closing; these costs generally vary by geographic location and are typically detailed to the borrower after submission of a loan application.

Community and Housing Development Organization (CHDO). A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income resident participation on the Board of Directors.

Community Development Block Grant Program (CDBG). Authorized by the Housing and Community Development Act of 1974 replacing several community development categorical grant programs. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Conciliation. Informal negotiations among an aggrieved person, the respondent, and other entities to resolve issues raised by a complaint or by the investigation of the complaint.

Conciliation Agreement. A written agreement resolving the issues in the conciliation.

Consolidated Plan (or the "**Plan**"). The document that is submitted to HUD that serves as the planning document of the jurisdiction and an application for funding under any of the Community Planning and Development formula grant programs (CDBG, ESG, HOME, or ADDI), which is prepared in accordance with the process prescribed in this part.

Conventional Loan. A private sector loan, one that is not guaranteed or insured by the U.S. government.

Cost Burden. The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data available from the U.S. Census Bureau.

Credit History. History of an individual's debt payment; lenders use this information to gauge a potential borrower's ability to repay a loan.

Credit Report. A record that lists all past and present debts and the timeliness of their repayment; it documents an individual's credit history.

- D -

Discriminate and Discrimination. To segregate, separate, exclude or treat any person unequally only because of race, color, religion, national origin or ancestry, sex, age, or handicap.

Discriminatory Housing Practice. An act prohibited by federal, state or local laws, ordinances, rules and regulations.

Down Payment. The portion of a home's purchase price that is paid in cash and is not part of the mortgage loan.

Dwelling. Any building, structure or portion thereof which is occupied as a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure or portion thereof.

- E -

Elderly Person. An individual who is at least 62 years of age.

Emergency Shelter Grant (ESG). A federal grant program designed to help improve the quality of existing emergency shelters for the homeless, to make available additional shelters, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness.

Entitlement. An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e., population greater than 50,000) and larger urban counties (greater than 200,000).

- F -

Facility. All or any portion of buildings, structures, equipment, roads, walks, parking lots, rolling stock or other real or personal property or interest in the property.

Fair Housing Act. Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988, which provides the Secretary with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status.

Familial Status. 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.

Family. All persons living in the same household who are related by birth, marriage or adoption.

Fannie Mae. A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

Federal Housing Administration (FHA). An insuring entity established by legislation, administered by the Assistant Secretary for Housing, who is responsible for the department's various mortgage insurance programs.

Federal Regulation. 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 regulations or rules.

Freddie Mac. A federally chartered stockholder owned corporation which supports the secondary market for conventional mortgages.

- H -

Handicap. Any condition or characteristic that renders a person an individual with handicaps.

HOME. Provides funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

Home Mortgage Disclosure Act (HMDA). The Home Mortgage Disclosure Act of 1975, as amended in 1989, requires most financial institutions and mortgage lenders that make mortgage loans, home improvement loans, or home refinance loans to collect and disclose information about their lending practices.

Home Purchase Loan. Any loan secured by and made for the purpose of purchasing a dwelling.

Household. All the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any group of related or unrelated persons who share living arrangements.

Housing Units. Actual housing units comprised of all single-family and multifamily residential units.

- I -

Impediments to Fair Housing Choice. Impediments are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Insurance. Protection against a specific loss over a period of time that is secured by the payment of a regularly scheduled premium.

Interest. A fee charged for the use of money.

Interest Rate. The amount of interest charged on a monthly loan payment; usually expressed as a percentage.

- J -

Jurisdiction. A state or unit of general local government.

- L -

Long Island Housing Partnership, Inc. (LIHP). Not-for-profit developer of affordable housing. LIHP provides Technical Assistance to community based not-for-profits and assists for-profit developers to create affordable rental and ownership opportunities.

Long Island Housing Services, Inc. (LIHS). Non-profit that provides a wide range of fair housing services to Long Island residents, including mortgage counseling, landlord tenant mediation, discrimination testing, and similar activities.

Low- to Moderate-Income Census Tract. The median income of all residents in a census tract is 80 percent or less of the MSA's area median income.

Low- to Moderate-Income Persons. Persons living in households where the family income is between 0 to 80 percent of the area's median income, as determined by HUD with adjustments for smaller and larger families.

Low-Income Family. Family whose income does not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Metropolitan Statistical Area (MSA). A metropolitan statistical area or a primary metropolitan statistical area, as defined by the U.S. Office of Management and Budget.

Middle-High Income Census Tract. Census tract whose residents earn 81 percent or more of the area median income.

Middle-Income Family. Family whose income is between 80 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Migration. The movement of persons from one country, state, region or area to settle in another.

Minority and Middle-High Income Census Tract. Residents of minority background comprise 51 percent or more of a census tract's population and the median income of all residents in that census tract is 81 percent or more of the MSA's area median income.

Minority Census Tract. Residents of minority background comprise 51 percent or more of a census tract's population.

Minority-Majority. Racial and/or ethnic minorities comprise more than 50 percent of an area's population.

Moderate-Income Family. Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Mortgage. A lien on the property that secures the promise to repay a loan.

Mortgage Application. The first step in the official loan approval process; this form is used to record important information about the potential borrower necessary to the underwriting process.

Mortgage Applications Denied. All home purchase loan applications rejected by a lender.

Mortgage Banker. A company that originates loans and resells them to secondary mortgage lenders such as Fannie Mae or Freddie Mac.

Mortgage Broker. A firm that originates and processes loans for a number of lenders.

Mortgage Insurance. A policy that protects lenders against some or most of the losses that can occur when a borrower defaults on a mortgage loan; mortgage insurance is required primarily for borrowers with a down payment of less than 20% of the home's purchase price.

Mortgages Originated. All home purchase loans approved and accepted by a lender. This includes the process of preparing, submitting, and evaluating the loan application; generally includes a credit check, verification of employment, and a property appraisal.

Multi-Family Dwellings. Properties that consist primarily of rental housing with five or more dwelling units such as apartments or town houses.

- N -

National Origin. HUD uses this term to capture discrimination against Hispanics, Asians, East Indians and immigrant groups.

Natural Increase. Population increase attributed to the number of births over deaths.

- O -

Offer. Indication by a potential buyer of a willingness to purchase a home at a specific price; generally put forth in writing.

Origination Fee. The charge for originating a loan; is usually calculated in the form of points and paid at closing.

- P -

Person with a Disability. A person who is determined to:

- (1) Have a physical, mental or emotional impairment that:
 - (i) Is expected to be of long-continued and indefinite duration;
 - (ii) Substantially impedes his or her ability to live independently; and
 - (iii) Is of such a nature that the ability could be improved by more suitable housing conditions; or
- (2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001 6007); or
- (3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Predatory Lending. Lending which contains fraud, excessive fees, hidden costs, unnecessary insurance, and other deceptive practices.

Principal. The amount borrowed from a lender; doesn't include interest or additional fees.

Privileges. All the legal benefits of living in the United States, such as the freedom to sell land, draft a will, or obtain a divorce.

Protected Class. Under fair housing law, defined as race, color, religion, sex, familial status, national origin or handicap.

- R -

Refinancing. Paying off one loan by obtaining another; refinancing is generally done to secure better loan terms (like a lower interest rate).

- S -

Single-Family Dwellings. Generally, dwellings that consist of four or fewer units.

Subprime Lending. Lending practice where borrowers with poor credit history are charged higher interest rates – also referred to as risk-based pricing.

Substantially Equivalent. Determination made by HUD that a state law or local municipal ordinance is substantially equivalent to the federal Fair Housing Act.

- T -

Total Personal Income. Includes the earnings (wages and salaries, other labor income, and proprietor's income); dividends, interest and rent; and transfer payments received by all residents.

- U -

Unit of General Local Government. A city, town, township, county, parish, village, or other general purpose political subdivision of a state; an urban county; and a consortium of such political subdivisions recognized by HUD in accordance with the CDBG program or the HOME program.

Universal Design. A type of building design that uses accessible features as basic elements of design.

Urban County. Area comprised of the unincorporated part of a county and participating cities, which collectively have a population in excess of 200,000 persons.

Visitability. A design concept, which for very little or no additional cost, enables persons with disabilities to visit relatives, friends and neighbors in their homes within the community.

Note: While some of these terms have universal application, others are defined solely as they apply to this document – local application only.

C

**Low- and Moderate-Income by
Community and Census Tract/Block
Group**

Low- and Moderate-Income by Community and Census Tract/Block Group

The table included in Appendix K includes block groups that fall under low- and moderate-income standards for Nassau County – over 47.10 percent – as determined by the Department of Housing and Urban Development (HUD). There are 270 block groups in the County that fall under the low/moderate income standard. The communities with the greatest number of block groups with populations that fall under the low/moderate-income standards include the Village of Hempstead, East Meadow, Freeport, Levittown, New Cassel Uniondale, Valley Stream, Elmont, and the City of Glen Cove.

Community	Census Tract/Block Groups
Albertson	302400.2, 302400.5
Baldwin	413500.6, 413600.3, 413700.5
Baldwin Harbor	413803.2
Barnum Island	416201.2
Bay Park	412200.3
Bellerose	404300.2
Bellerose Terrace	404300.2, 404300.3
Bellmore	415300.5, 415401.3
Bethpage	520001.1, 520001.4
Carle Place	303800.1, 303800.3, 303800.5
Cedarhurst	411200.4
East Atlantic Beach	416300.2
East Massapequa	522000.1

East Meadow	407802.1, 407900.2, 407900.3, 408000.3, 408000.6, 408100.2, 408100.3, 408200.5, 408200.7, 408300.4
East Rockaway	412200.1, 412200.2, 412100.1, 412100.2, 412100.3
Elmont	404800.1, 404800.2, 404800.3, 404901.1, 404902.2, 405000.2, 405000.4, 405100.1, 405200.1, 405200.2, 405200.3, 405200.4
Farmingdale	520401.1, 520401.4
Floral Park	404500.5
Franklin Square	405301.2, 405302.3, 405302.5, 405400.4, 405400.5, 405500.5
Freeport	414100.1, 414100.2, 414100.5, 414201.1, 414201.3, 414202.1, 414202.2, 414202.3, 414202.4, 414301.1, 414303.1, 414304.1, 414304.2, 414400.1, 414400.2, 414400.3, 414400.4, 414400.5, 414502.3
Garden City	406501.4
Garden City Park	303204.2
Garden City South	405800.3
Glen Cove	517101.1, 517101.2, 517101.4, 517201.1, 517201.2, 517201.3, 517202.2, 517301.2, 517301.3, 517302.1, 517302.2, 517302.3, 517302.4
Great Neck	300300.1, 300300.3, 300400.1, 300400.5
Great Neck Gardens	300600.1
Great Neck Plaza	300700.5
Greenvale	302101.3
Hempstead	406701.2, 406701.3, 406702.1, 406702.3, 406801.1, 406801.2, 406801.3, 406802.1, 406802.2, 406900.1, 406900.2, 406900.3, 406900.4, 407000.1, 407000.2, 407000.4, 407000.5, 407000.6, 407101.1, 407102.1, 407102.2, 407201.1, 407201.2, 407201.3, 407203.1, 407203.2, 407204.2, 407204.3,
Hewlett	411700.1, 411700.3
Hicksville	518900.1, 519000.6, 519100.1, 519100.2, 519100.4, 519100.6, 5193000.1
Inwood	4110000.1, 4110000.2, 4110000.3, 4110000.5, 411100.1, 411100.2, 411100.3, 411100.4
Island Park	416202.1, 416202.2, 416202.4
Jericho	518502.3
Jones Beach Barrier Island	124402.3
Lawrence	416600.3
Levittown	408600.1, 408700.2, 408700.5, 408900.1, 408900.4, 409000.2, 409000.3, 409100.1, 409100.3, 409200.3, 409200.4, 409200.6, 409300.3
Locust Valley	517802.3
Long Beach	416500.1, 416500.2, 416600.4, 416701.2, 416701.4, 416702.2, 416802.1
Lynbrook	411800.5, 411901.1, 411901.3, 412000.4
Manhasset	301800.1, 301800.5
Manorhaven	301101.1, 301101.2
Massapequa Park	521500.1
Merrick	415000.3, 415000.4
Mineola	303500.2, 303600.3, 303600.6, 303700.1, 303700.2, 303700.4, 304202.1, 304202.2, 304202.3, 304203.2, 304203.3, 304203.4, 304204.1, 304204.2, 304204.3,
New Cassel	

New Hyde Park	404700.2
North Bellmore	414800.5, 414900.1
North Massapequa	520700.1
North Merrick	414600.1
North Valley Stream	409900.1
North Wantagh	409700.1
Oceanside	413200.3, 413200.5, 413300.3, 413300.4
Oyster Bay	518000.1, 518000.2, 518000.3, 518000.5, 518000.6
Plainedge	520300.1
Plainview	519704.3
Port Washington	301300.5
Rockville Centre	412301.2, 412400.2, 412400.4
Roosevelt	413900.1, 413900.2, 413900.5, 414001.2, 414001.3, 414001.4, 414002.1, 414002.3
Roslyn Heights	302200.2, 302200.4
Salisbury	407600.3, 407700.3
South Floral Park	404800.3
South Valley Stream	410900.1
Syosset	518300.2
Uniondale	407301.1, 407301.3, 407302.1, 407302.3, 407302.4, 407401.2, 407401.4, 407401.5, 407402.1, 407402.2, 407501.1, 407501.2, 407502.2, 407502.2, 410300.1, 410300.5, 410500.1, 410500.2, 410600.3, 410700.2, 410700.5, 410700.6
Valley Stream	410700.6
Wantagh	415600.6
West Hempstead	405900.3, 405900.4, 406001.1, 406001.2, 406201.3
Westbury	303900.1, 304002.2, 304002.3, 304002.4, 304100.2
Williston Park	303302.2
Woodmere	411302.4, 411400.3

D

**Committee Meeting Invitations and
Attendance**

Nassau County 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing

As the overall administrative agent for the Federal Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grant (ESG) Program, funded through the Federal U.S. Department of Housing & Urban Development (HUD), Nassau County Office of Community Development (OCD) is required to submit a Consolidated Plan and Analysis of Impediments to Fair Housing (AI) to HUD every five years.

The Consolidated Plan must estimate housing needs for the upcoming five years. It must also describe priority non-housing community development needs. The Analysis of Impediments must review impediments or barriers that affect the rights of fair housing choice within Nassau County and implement actions to address the impediments identified.

For development of the Consolidated Plan and AI, we will convene four (4) committees that will facilitate information gathering, stakeholder participation, and development of issues, opportunities and goals. To that end, you are invited to participate in Nassau County's **Housing Needs Committee**.


This committee will assist in the process of identifying general housing issues, needs, opportunities, and funding priorities throughout Nassau County and for special needs and homeless populations. Additionally, this committee will focus on public programs and services such as economic development, job training, counseling, youth programs, senior programs, etc.

This committee will meet on Thursday, November 7, 2024 from 11:00 AM to 1:00 PM at:

**Nassau County Office of Community Development
1 West Street, Ste. 365
Mineola, NY 11501**

Please RSVP to IVillacci@nassaucountyny.gov by November 4th. Thank you!

FY2025 Consolidated Action Plan - Committee #1 - Meeting on November 7th, 2024 - Housing Needs Committee (NC Agencies/Homeless Providers/Public Services)

Agency/Department	Contact Person	Position	E-mail Address	Telephone Number	Response (Y/N)	Sign In
NC Dept of Social Services	Jose Lopez	Commissioner	jose.lopez@hhsnassaucountyny.us	516-227-7403	Yes	
NC Dept of Housing	Jamie Haruthunian	Emergency Housing Supervisor	jamie.haruthunian@hhsnassaucountyny.us		Yes	
NC Office for the Aging	Jill Nevin	Commissioner	jill.nevin@hhsnassaucountyny.us	516-227-8968	Yes	
NC Ofc Mental Health/ ChemDep&Dev	Omayra Perez	Coordinator	omayra.perez@hhsnassaucountyny.us	+1 (516) 227-7002	Yes	
NC Ofc of Minority Affairs	Lionel Chitty	Executive Director	LChitty@nassaucountyny.gov	516-572-2243	Yes	
NC Off for Physicall Challenged	Matt Dwyer	Director	matthew.dwyer@hhsnassaucountyny.us	+1 (516) 227-7101	Yes	
NC DPW	Jane Chemo	DPW - Planning	jchemo@nassaucountyny.gov		yes	
NC Veterans Service Agency	John Perrakis	DPW - Planning	jperrakis@nassaucountyny.gov		yes	
	Paul Vista	Veterans Counselor	jpvista@nassaucountyny.gov	(516) 572-6521	Yes	
DHS Youth Board	Ladonna Taylor	Executive Director	ladonna.taylor2@hhsnassaucountyny.us	516-227-7115	Yes	
NC Off of Hispanic Affairs	Herb Flores	Executive Director	HFlores@nassaucountyny.gov	572-0751	Yes	
NC Off of Human Rights	Rodney Mcrae	Executive Director	rmcrae@nassaucountyny.gov	(516) 571-5977	Yes	
	Zoila Zigler	Fiscal Advisor	zzigler@nassaucountyny.gov	516-571-2232	Yes	
	Elizabeth Wellington				yes	
NC Ofc of Asian American Affairs	Meng Li	Deputy Director	Mli@nassaucountyny.gov		yes	
	Jinghua Zhao	Program Coordinator	JZhao1@nassaucountyny.gov		yes	
Nassau County Ofc of Probation	J Plackis	Director	Plackis, J <jplackis@nassaucountyny.gov>	(516) 571-4676	yes	
Nassau County Attorney	Irene V. Villacci	Deputy County Attorney	ivillacci@nassaucountyny.gov		yes	
LI Coalition for the Homeless/Cont Care	Greta Guarton	Director	gguarton@addresssthehomeless.org		Yes	
Nassau OCD	Jeffrey M. Clark	Executive Director			Yes	

County Executive

Interfaith Nutrition Network

VHB

Donald Crosley Deputy Director

Anissa Moore Deputy County Executive to OCD

David Sinclair dsinclair@the-inn.org

Barbara Davis Grants Director Bdavis@the-inn.org

Cynthia Sueich Csueich@the-inn.org

Kimberly Fernandez Kfernandez@the-inn.org

Mirna Perrin Mperrin@the-inn.org

Jill Gallant

George Fabricatore

Lindsay Drotman

Yes

yes

Yes

Yes

yes

yes

yes

yes

yes

yes

Handwritten signatures: Anissa D. Moore, Devin Sim

Handwritten signatures: Kimberly Fernandez, Mirna Perrin, Jill Gallant, George Fabricatore, Lindsay Drotman

Interfaith (INN) Nicole Rowe nrowe@the-inn.org

Handwritten signature: Nicole Rowe

Nassau County 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing

As the overall administrative agent for the Federal Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grant (ESG) Program, funded through the Federal U.S. Department of Housing & Urban Development (HUD), Nassau County Office of Community Development (OCD) is required to submit a Consolidated Plan and Analysis of Impediments to Fair Housing (AI) to HUD every five years.

The Consolidated Plan must estimate housing needs for the upcoming five years. It must also describe priority non-housing community development needs. The Analysis of Impediments must review impediments or barriers that affect the rights of fair housing choice within Nassau County and implement actions to address the impediments identified.

For development of the Consolidated Plan and AI, we will convene four (4) committees that will facilitate information gathering, stakeholder participation, and development of issues, opportunities and goals. To that end, you are invited to participate in Nassau County's **Housing Needs Committee for Public Housing Authorities**.

The committee will assist in the process of identifying existing public housing inventory, current issues, program needs, opportunities, funding priorities, and goals for the next five years.

This committee will meet on Tuesday, November 19, 2024 from 10:00 AM to 12:00 PM at:

**Nassau County Office of Community Development
1 West Street, Ste. 365
Mineola, NY 11501**

Please RSVP to IVillacci@nassaucountyny.gov by November 15th. Thank you!

Welcome! Please sign in & confirm your contact info. Thanks!

FY2025 Consolidated Action Plan - Committee #2 - Meeting on November 19th, 2024 - Housing Needs Committee (Housing Authorities)

Agency/Department	Contact Person	Position	E-mail Address	Telephone Number	Response (Y/N)	Sign-in
Town of Hempstead HA	Ed Cumming By Michael Macar	Executive Director	Ecumming@tohha.org	516-485-9666	YES	<i>Kandedis Cullin</i>
Town of Oyster Bay HA			tohha@aol.com		---	
Town of North Hempstead HA	Sean Rainey	Executive Director	srainey@nh-ha.com	By Dolly Carrington, Deputy Director	YES	<i>Dolly Carrington</i> dcarrington@nh-ha.com
City of Glen Cove HA	Eric Wingate	Executive Director	EricW@glencoveha.com	516-671-3161,x304	---	
City of Long Beach HA	Myrissa A. Stone	Executive Director	info@bhany.org	516-431-2444, 202	---	
Village of Great Neck HA	Janice Sotero	Executive Director	ExecDir@vognha.org/jms27293@aol.com		YES	<i>Janice Sotero</i>
Village of Hempstead HA	Shereen Goodson	Executive Director	HHA@hempsteadhousing.org Sgoodson@hempsteadhousing.org	516-489-8500	YES	
Village of Freeport HA	Joe Hrvatin	Executive Director	Jhrvatin@fhany.org	516-623-2508	YES	<i>Sylvia Alfonso</i>
Village of Rockville Centre HA	By: Sylvia Alfonso Jamie Morrison Karen Sheppard	Executive Director	jamie@rockvillehousing.com jamie@rockvillehousing.com	516-536-4343	YES	Mr. Jamie Morrison Mrs. Karen Sheppard
Other Guests: Miriam Milgrom, Esq. Lance Clark, Esq.		Counsel to NH HA Counsel to HHA			yes no	
County Executive	Anissa Moore	Deputy County Executive	amoore@nassaucountyny.gov		maybe	
NC OCD	Jeffrey M. Clark	Executive Director	jclark@nassaucountyny.gov		yes	<i>Jeffrey M. Clark</i>
	Donald Crosley	Deputy Director	dcrosley@nassaucountyny.gov		yes	<i>Donald Crosley</i>
County Attorney	Irene V. Villacci	Counsel to OCD	ivillacci@nassaucountyny.gov		yes	<i>Irene V. Villacci</i>
VHB	Jill Gallant				yes	<i>Jill Gallant</i>
	Lindsay Drotman				yes	<i>Lindsay Drotman</i>

Barbara Burbar - bburbar@tohha.org
 Kandedis Cullin - kcullin@tohha.org
 Sylvia Alfonso - SALFONSO@FHANY.ORG

jamie@rockvillehousing.com

Nassau County 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing

As the overall administrative agent for the Federal Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grant (ESG) Program, funded through the Federal U.S. Department of Housing & Urban Development (HUD), Nassau County Office of Community Development (OCD) is required to submit a Consolidated Plan and Analysis of Impediments to Fair Housing (AI) to HUD every five years.

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For development of the Consolidated Plan and AI, we will convene four (4) committees that will facilitate information gathering, stakeholder participation, and development of issues, opportunities and goals. To that end, you are invited to participate in Nassau County's **Non-Housing Needs Committee**.

This committee will advise on capital improvements that are not related to housing. The Non-Housing Capital Improvements section of the Consolidated Plan typically encompasses projects such as accessibility, streetscaping, façade improvement, park improvements, public facilities, utilities etc.

This committee will meet on Tuesday, November 19, 2024 from 1:00 PM to 3:00 PM at:

**Nassau County Office of Community Development
1 West Street, Ste. 365
Mineola, NY 11501**

Please RSVP to IVillacci@nassaucountyny.gov by November 15th. Thank you!

Welcome! Please sign in. Thanks!

FY2025 Consolidated Action Plan - Committee #3 - Meeting on November 19th, 2024. 1pm-3pm- NON-Housing Needs Committee (Nassau County Departments with OCD)

Agency/Department	Contact Person	Position	E-mail Address	Telephone Number	Response (Y/N)
NC OCD	Jeffrey Clark	Executive Director	Jclark@nassaucountyny.gov		y
	Donald Crosley	Deputy Director	dcrosley@nassaucountyny.gov		y
	Irene V. Villacci, Esq.				y
Parks, Recreation & Museums	Darcy Belyea	Commissioner	dbelyea@nassaucountyny.gov		y
	Michael Reinhart	Deputy Commissioner	mreinhardt@nassaucountyny.gov		y
DPW and Department of Planning	Michael Kwaschyn	Acting Commissioner	Mkwaschyn@nassaucountyny.gov	571-9604,571-9342	n
	John Perrakis	DPW - Planning	jperrakis@nassaucountyny.gov		y
NC Off for Physical Challenged	Matt Dwyer	Director	matthew.dwyer@hhsnassaucountyny.us	+1 (516) 227-7101	yes
County Executive	Anissa Moore	Dep CE	amoore@nassaucountyny.gov		yes

Sign In

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[Handwritten signature]

VHB
 Jill Gallant
 Lindsay Drotman

Nassau County 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing

As the overall administrative agent for the Federal Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grant (ESG) Program, funded through the Federal U.S. Department of Housing & Urban Development (HUD), Nassau County Office of Community Development (OCD) is required to submit a Consolidated Plan and Analysis of Impediments to Fair Housing (AI) to HUD every five years.

The Consolidated Plan must estimate housing needs for the upcoming five years. It must also describe priority non-housing community development needs. The Analysis of Impediments must review impediments or barriers that affect the rights of fair housing choice within Nassau County and implement actions to address the impediments identified.

For development of the Consolidated Plan and AI, we will convene four (4) committees that will facilitate information gathering, stakeholder participation, and development of issues, opportunities and goals. To that end, you are invited to participate in Nassau County's **Fair Housing Committee**.

The committee will assist in the process of identifying impediments to fair housing choice in Nassau County and to support in the development of actions to overcome impediments. Additionally, committee members will assist in the process of identifying housing issues and opportunities from the perspective of Developers and Management Companies and to identify how Community Development Block Grant and HOME Program funds can best meet the needs of Nassau's low- and moderate-income population.

This committee will meet on Thursday, November 21, 2024 from 11:00 AM to 1:00 PM at:

**Nassau County Office of Community Development
1 West Street, Ste. 365
Mineola, NY 11501**

Please RSVP to IVillacci@nassaucountyny.gov by November 18th. Thank you!

Please sign in. Confirm your contact info.

Thanks

FY2025 Consolidated Action Plan - Committee #4 - Meeting on November 21st, 2024, 11 AM - Housing Needs Committee (Fair Housing/Developers/Management Companies)

Agency/Department	Contact Person	Position	E-mail Address	Telephone Number	Response (Y/N)
Long Island Housing Services	Ian Wilder	Executive Director	ian@lifairhousing.org		yes
ERASE Racism	Laura N. Harding, Esq.	Executive Director	Lnchardin@gmail.com info@eraseracismny.org		yes
NC DSS/Housing	Jamie Haruthunian	Director of Housing	jamie.haruthunian@hhsnassaucountynyny.us		No b/c of storm
NC Ofc for Physically Challenged	Matthew J. Dwyer	Director	matthew.dwyer@hhsnassaucountynyny.us		yes
Hispanic Brotherhood, Inc.	Marguerite Keller Margarita Grasing	Executive Director	HispanicRVC@aol.com		yes
NC Ofc of Minority Affairs	Lionel Chitty	Executive Director	LChitty@nassaucountynyny.gov		yes
NC Ofc of Hispanic Affairs	Herb Flores	Executive Director	HFlores@nassaucountynyny.gov		yes
NC Human Rights Commission	Rodney McRaie	Executive Director	rmcrae@nassaucountynyny.gov	516-571-5977	yes
NC Ofc of Asian American Affairs	Syed Naqvi	Senior Program Coordinator	SNaqvi@nassaucountynyny.gov		yes
	Jingua Zhao		jzhao1@nassaucountynyny.gov		yes
County Attorney	Irene Villacci				yes
NC OCD	Jeffrey Clark	Executive Director	jclark@nassaucountynyny.gov		yes
	Donald Crosley	Deputy Director	dcrosley@nassaucountynyny.gov		yes
NC DPW/Planing	John Perrakis	Planning	jperrakis@nassaucountynyny.gov		yes
Town of North Hempstead CDA	Joseph Santamaria	on behalf of R Olsen	santamarielj@northhempsteadny.gov		yes
Nassau County IDA	Colleen Pereira + Sheldon Shrenkel		temp@nassauida.org		yes
Hispanic Brotherhood	Marguerite Keller		hispanicrvc@aol.com		yes
Legal Services of LI (formerly Nassau Suffolk Law Services)	Michael Wigutow	Attorney	mwigutow@legalservicesli.org	516-292-8100	yes

Sign In

see next page

No b/c of storm

M. Dwyer

Margarita Grasing

Lionel Chitty

present then called away - see next page

J. Clark

Irene Villacci

John

John

Colleen Pereira // Sheldon Shrenkel

Michael Wigutow

La Fuerza Unida, Inc.	Alberto	Munera	Executive Director	516-759-0788	AMunera@lfiinc.org
EOC, Nassau County			Chief Executive Officer	516-292-9710	johnsoni@eoc-nassau.org

JOBCO	John Ferrante		jferrante@jobco.com	yes
LI Builders Institute	Lois Fricke		Lois@libi.org	yes
	Maria Tappetto	JMI Management	Mtappetto@jmimgmt.com	NO
	Anthony Hill	Paths Management	Ahill@pastSCO.com	maybe
	Romo Pasiano		Pasiano.Robo@qbs.com	yes
LIHP	Peter Elkowitz	Executive Director	pelkowitz@lihp.org	yes
LI Center for Independent Living				
Fairfield Properties				
CDC-LI	Pat McHeffey	Program Director, Housing	pmcheffey@cdcli.org	yes
VHB	Gina Martini-D'onofrio		gmartini@vhb.com ✓	yes
	George Fabricatore		gfabricatore@vhb.com	yes
	Lindsay Drotman		ldrotman@vhb.com	yes

 see below

Pat McHeffey
Gina Martini
George Fabricatore
Lindsay Drotman

[Signature]

OFFICE OF ASIAN SYED NAQVI Ex DIR Syed.Naqvi@nassaucountyng.gov
 APPAIRY

Long Island Housing Partnership

Peter Elkowitz pellkowitz@lihp.org

LONG ISLAND HOUSING SERVICES
 hispanic Outreach Marguerite Keller

Janus Britz jbritz@lihp.org
 Ian Wroten Ian@LIFairHousing.org
HispanicRKC@aol.com *[Signature]*

[Signature]
[Signature]

E

Public Hearings and Meeting Notices and Attendance

Notice of Public Hearing
Nassau Urban County Consortium Five-Year Consolidated Plan,
Fair Housing Plan, and Annual Action Plan
Federal Fiscal Year 2025

The Nassau County Office of Community Development (NC OCD) is the administering agency for the U.S. Department of Housing and Urban Development (HUD)'s Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grants (ESG) Program, collectively known as HUD's Consolidated Programs. These programs are intended to support the goals of providing a suitable living environment, decent housing, and expanding economic opportunities for low to moderate income persons.

As a condition of receiving the above noted federal funds for federal fiscal year 2025, HUD requirements stipulate that the Nassau County OCD must prepare a Five-Year Consolidated Plan describing the County's community and housing needs along with a Strategic Plan for addressing those needs during the five-year period. The County's Five-Year Consolidated Plan, which includes a Fair Housing Plan (Analysis of Impediments) will cover the FY2025-2029 period. HUD requirements also stipulate that the County must prepare and submit an Annual Action Plan describing how each year's expected funding will be used to further the goals established in the Nassau County Five Year Consolidated Plan. The 2025 Action Plan must outline proposed activities that the County and its sub-grantees and sub-recipients will carry out during the County's 2025 Program Year, which begins on September 1, 2025. Nassau County anticipates receiving approximately \$13,400,00.00 in Community Development Block Grant (CDBG) Program funds, \$2,100,00.00 in HOME Investment Partnerships (HOME) Program funds, and \$1,180,000.00 in Emergency Solutions Grants (ESG) Program funds.

To initiate the process, the Nassau County OCD will conduct a public hearing on **Tuesday, January 28, 2025 at 2:00 PM**. The Public Hearing will take place both in person and via Vimeo for convenience. Details of the Public Hearing are as follows:

When: **January 28, 2025 at 2:00 PM**

Topic: **Nassau County Five-Year Consolidated Plan, Fair Housing Plan, and FY 2025 Annual Action Plan Public Hearing on CD & Housing Needs**

Physical Location: **1550 Franklin Avenue, Mineola, NY 11501 – Legislative Chambers**

Virtual Location: **The virtual streaming of the Public Hearing will be available via Vimeo. See below for the link and call-in information. PLEASE NOTE: The link is case sensitive and must be in lowercase letters to join meeting.**

<https://vimeo.com/event/4837046>

Closed Captioning Available

The purpose of the hearing is to identify fair and affordable housing and community development needs in the County, review past performance and proposed program amendments, and to identify anticipated sources of funding to be made available to the Nassau Urban County Consortium during its 2025 program year. All citizens, non-profit organizations and other interested parties are invited to attend and provide input and comments. Written comments should be forwarded to the address provided below or by e-mail to Deputy Director, Donald Crosley, at dcrosley@nassaucountyny.gov. Formal Notices of Funding Availability (NOFA) will be published when HUD makes the official funding announcements.

All interested citizens are invited to attend and will be afforded an opportunity to speak and comment on the proposed Five-Year Consolidated Plan, Fair Housing Plan, and Annual Action Plan. Language translation services will be available upon request seven days prior to the hearing. Persons who require interpretation or language translation, must specify the language of preference including Spanish, Chinese, Italian, Persian, Korean, and Haitian Creole. Language interpretation service will be provided to pre-registered persons only. All language and other reasonable accommodation requests should be directed to Donald Crosley, Office of Community Development at (516) 572-1919.

A link to the online CDBG, HOME and ESG funding applications will be available on January 29, 2025 at this site:
<https://www.nassaucountyny.gov/1524/Community-Development>.

NASSAU COUNTY OFFICE OF COMMUNITY DEVELOPMENT
JEFFREY M. CLARK, EXECUTIVE DIRECTOR
1 WEST ST., SUITE 365
MINEOLA, NY 11501



BRUCE A. BLAKEMAN
NASSAU COUNTY EXECUTIVE



Aviso de audiencia pública
Plan consolidado de cinco años,
Plan de vivienda justa y Plan de acción anual del Consorcio del condado urbano de Nassau
Año fiscal federal 2025

La Oficina de Desarrollo Comunitario del condado de Nassau (NC OCD) es la agencia administradora del Programa de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG) del Departamento de Vivienda y Desarrollo Urbano de los EE. UU. (HUD), el Programa de Asociaciones de Inversión HOME (HOME) y el Programa de Subvenciones para Soluciones de Emergencia (ESG), conocidos colectivamente como los Programas Consolidados del HUD. Estos programas tienen como objetivo respaldar los objetivos de proporcionar un entorno de vida adecuado, una vivienda digna y ampliar las oportunidades económicas para las personas de ingresos bajos a moderados.

Como condición para recibir los fondos federales mencionados anteriormente para el año fiscal federal 2025, los requisitos del HUD estipulan que la OCD del condado de Nassau debe preparar un Plan Consolidado de Cinco Años que describa las necesidades comunitarias y de vivienda del condado junto con un Plan Estratégico para abordar esas necesidades durante el período de cinco años. El Plan Consolidado de Cinco Años del Condado, que incluye un Plan de Vivienda Justa (Análisis de Impedimentos), cubrirá el período de los años fiscales 2025-2029. Los requisitos del HUD también estipulan que el Condado debe preparar y presentar un Plan de Acción Anual que describa cómo se utilizará la financiación prevista de cada año para promover los objetivos establecidos en el Plan Consolidado de Cinco Años del Condado de Nassau. El Plan de Acción de 2025 debe describir las actividades propuestas que el Condado y sus subbeneficiarios y subreceptores llevarán a cabo durante el Año del Programa 2025 del Condado, que comienza el 1 de septiembre de 2025. El Condado de Nassau prevé recibir aproximadamente \$13,400,00.00 en fondos del Programa de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG), \$2,100,00.00 en fondos del Programa de Asociaciones de Inversión HOME (HOME) y \$1,180,000.00 en fondos del Programa de Subvenciones para Soluciones de Emergencia (ESG).

Para iniciar el proceso, la OCD del condado de Nassau llevará a cabo una audiencia pública el martes 28 de enero de 2025 a las 2:00 p. m. La audiencia pública se llevará a cabo tanto en persona como a través de Vimeo para mayor comodidad. Los detalles de la audiencia pública son los siguientes:

Cuándo: 28 de enero de 2025 a las 2:00 p. m.

Tema: Plan consolidado de cinco años del condado de Nassau, Plan de vivienda justa y Plan de acción anual del año fiscal 2025 Audiencia pública sobre CD y necesidades de vivienda

Ubicación física: 1550 Franklin Avenue, Mineola, NY 11501 – Cámaras legislativas

Ubicación virtual: La transmisión virtual de la audiencia pública estará disponible a través de Vimeo. Vea a continuación el enlace y la información para llamar. TENGA EN CUENTA: El enlace distingue entre mayúsculas y minúsculas y debe estar en minúsculas para unirse a la reunión.

<https://vimeo.com/event/4837046>

Subtítulos disponibles

El propósito de la audiencia es identificar las necesidades de desarrollo comunitario y de vivienda justa y asequible en el condado, revisar el desempeño pasado y las enmiendas propuestas al programa, e identificar las fuentes de financiamiento previstas que se pondrán a disposición del Consorcio del Condado Urbano de Nassau durante su año de programación 2025. Todos los ciudadanos, organizaciones sin fines de lucro y otras partes interesadas están invitados a asistir y brindar aportes y comentarios. Los comentarios escritos deben enviarse a la dirección que se proporciona a continuación o por correo electrónico al Director Adjunto, Donald Crosley, a dcrosley@nassaucountyny.gov. Los Avisos Formales de Disponibilidad de Fondos (NOFA) se publicarán cuando HUD haga los anuncios oficiales de financiamiento.

Todos los ciudadanos interesados están invitados a asistir y se les brindará la oportunidad de hablar y comentar sobre el Plan Consolidado de Cinco Años, el Plan de Vivienda Justa y el Plan de Acción Anual propuestos. Los servicios de traducción de idiomas estarán disponibles a pedido siete días antes de la audiencia. Las personas que requieran interpretación o traducción de un idioma deben especificar el idioma de preferencia, incluido español, chino, italiano, persa, coreano y criollo haitiano. El servicio de interpretación de idiomas se brindará únicamente a las personas preinscritas. Todas las solicitudes de adaptación razonable de idiomas y otras adaptaciones deben dirigirse a Donald Crosley, Oficina de Desarrollo Comunitario, al (516) 572-1919.

El 29 de enero de 2025, estará disponible un enlace a las solicitudes de financiación en línea de CDBG, HOME y ESG en este sitio:

<https://www.nassaucountyny.gov/1524/Community-Development>.

OFICINA DE DESARROLLO COMUNITARIO DEL CONDADO DE NASSAU

JEFFREY M. CLARK, DIRECTOR EJECUTIVO

1 WEST ST., SUITE 365

MINEOLA, NY 11501



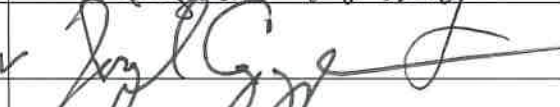
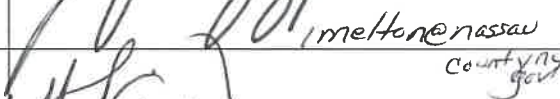
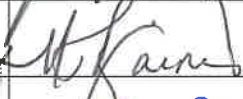



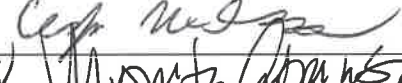




BRUCE A. BLAKEMAN
NASSAU COUNTY EXECUTIVE





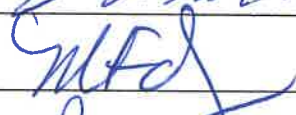


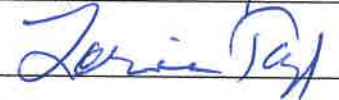





SIGN IN SHEET – NC OCD STAFF

NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
FIRST PUBLIC HEARING
TUESDAY, JANUARY 28, 2025, 2PM

NAME	ORGANIZATION	EMAIL	SIGNATURE
Celia Amacho	NC OCD	ccamacho@nassaucountyny.gov	
C. Calle	NC OCD	c.calle@nassaucountyny.gov	
Angela Harvey	NC OCD	Aharvey1@nassaucountyny.gov	Angela Harvey
Joseph Caporzi	NC OCD	JCAPORZI@nassaucountyny.gov	
Isaac R. Melton	NC OCD	Isaac R. Melton	 imelton@nassau CountyNY.gov
Mia Baines	NC OCD	MBAINES@NASSAUCOUNTYNY.GOV	
Karin B. Campbell	NC OCD		mskbc99@aol.com
DONALD CROSLBY	NC OCD		dcrosley@nassaucountyny.gov
John Clark	NC OCD	JCLARK@NASSAUCOUNTYNY.GOV	
Chris McGurren	NC OCD	Cmcgurren@nassaucountyny.gov	
WYNITA ATKINSON	NC OCD	WATKINSON@NASSAUCOUNTYNY.GOV	
Irene Villacci	NC OCD	IVillacci@nassaucountyny.gov	

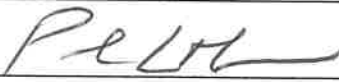

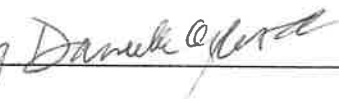
NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
FIRST PUBLIC HEARING
TUESDAY, JANUARY 28, 2025, 2PM

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	SIGNATURE
GINA MARTINI	VHB CHRIST LUTHERAN	gmartini@vhb.com	
Lisette MARTINEZ	CHURCH	MARTINEZ.lisette24@gmail.com	
Minyan Fernandez	Christ L. Church	mimi.avon@gmail.com	
Bishop Thil	DELIANT	Antioch, N.Y. 11701	
Rosemary Olsen	North Hempstead CDA	OLSEN.R@NORTHHEMPSTEAD.NY.GOV	
Lorik TAYLOR	EDC of Nassau County	LTaylor@edc-nassau.ny.gov	
George Fabricatore	CDLI	gfabricatore@cdli.org	
Thomas McAleer	Valley Stream	tmaleer@vsnvny.org	
John Giordano	Lyubrook	jgiordano@lyubrookville.org	
Victor Seltzer	Horizon Hearts	victorseltzer@gmail.com	
Melanie Gleason	Horizon Hearts	mgleason.horizonhearts@gmail.com	

NASSAU COUNTY
 OFFICE OF COMMUNITY DEVELOPMENT
 FIRST PUBLIC HEARING
 TUESDAY, JANUARY 28, 2025, 2PM

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	SIGNATURE
Paul & Marc	LI Coalition for Homeless	plamar@addresssthehomeless.org	
David Sinclair	The Interfaith Network	dsinclair@the-inn.org	
Danielle Oglesby	Hempstead CDA	Dogslesby@villageofhempsteadcda.org	




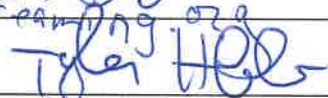
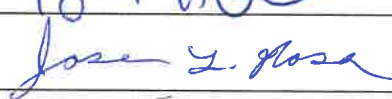


NASSAU COUNTY
 OFFICE OF COMMUNITY DEVELOPMENT
 FIRST PUBLIC HEARING
 TUESDAY, JANUARY 28, 2025, 2PM

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	SIGNATURE
Jeanine S. Maynard	Uniondale Community Land Trust	jsmaynard486@msn.com info@u-clt.org	Jeanine Maynard
Allan Thompson	Town of Hempstead	AllanT@Hempstead.gov	Allan Thompson
PETE WINEA	Town of Hempstead	PETEWINEA@HEMPSTEAD.NY.GOV	Pete Winea
Erika Bagley	EOC of Nassau County, Inc.	ebagley@eoc-nassau.org	Erika Bagley
Joe Marshiane	Town of Hempstead	JoeMar@hempstead.ny.gov	Joe Marshiane
MATT HIRSCH	Town of Hempstead	MATHIR@HEMPSTEAD.NY.GOV	Matt Hirsch
Doog Hirst	LIHP	dhirst@lihp.org	Doog Hirst
GREG BLANK	Town of Hempstead	GregBlank@Hempstead.gov	Greg Blank
Candace Anne Hoke	Hempstead	CandaceAnneHoke@gmail.com	Candace Anne Hoke
Kira Le Roy Blum	Horizon Heartline	Nrglenn.Horizonheartline@gmail.com	Kira Le Roy Blum
Craig Mollo	Town of Hempstead	craigmol@hempstead.ny.gov	Craig Mollo

NASSAU COUNTY
 OFFICE OF COMMUNITY DEVELOPMENT
 FIRST PUBLIC HEARING
 TUESDAY, JANUARY 28, 2025, 2PM

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	SIGNATURE
Jonathan Goff	NCLDC	jgoffney@nassaucountyny.gov	
Jeanne Jordan	FCDA	jjordanfcda@optonline.net	
Eileen Egan	CMA	eeegan@communitymainstreet.org	
Tyler Huffman	City of Long Beach		
JOSE ROSA	HEMPSTEAD	Rosabivess725@gmail.com	
Elaine Hostler	wellness options for living	wellfitact@t@gmail.com	
Mike Giuffrida	LICU	mgiuffrida@edkashhh.com	

The Nassau County
Office of Community Development
is holding a

Fair Housing Forum

on

Tuesday, April 15, 2025 at 11:00 AM at

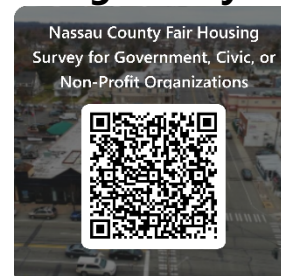
Legislative Chambers
1550 Franklin Avenue
Mineola, NY 11501

AGENDA

- What is Fair Housing?
- Overview of the Nassau County Fair Housing Plan
- Online Fair Housing Survey is Open January 8th through April 18th, 2025
- Open forum for public comments and suggestions on fair housing matters in Nassau County

Please join us to discuss fair and affordable housing matters in Nassau County. Public comments are welcome. If you cannot attend the Nassau County Fair Housing Forum, written comments may be submitted to jclark@nassaucountyny.gov

Please visit the following links to participate in the online Fair Housing Survey.



Language translation services will be available upon request seven days prior to the hearing. Persons who require interpretation or language translation, must specify the language of preference including Spanish, Chinese, Italian, Persian, Korean, and Haitian Creole. Language interpretation service will be provided to pre-registered persons only. All language and other reasonable accommodation requests should be directed to Donald Crosley, Office of Community Development at (516) 572-1919.



BRUCE A. BLAKEMAN
NASSAU COUNTY EXECUTIVE



NASSAU COUNTY
 OFFICE OF COMMUNITY DEVELOPMENT
 FAIR HOUSING FORUM
 TUESDAY, APRIL 15, 2025

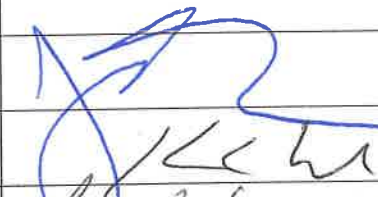
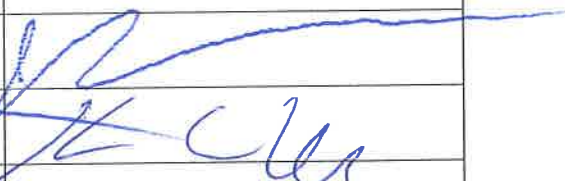
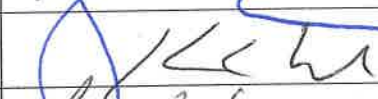











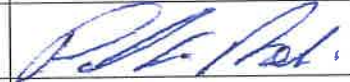

SIGN IN SHEET

Employee Only

NAME	ORGANIZATION	EMAIL	ATTORNEY? Y/N	SIGN-IN (ALL GUESTS)	SIGN-OUT (ATTORNEYS ONLY)
Myma Atkinson	OCD	MATKINSON@NASSAU COUNTY.NY.GOV	N	<i>Myma Atkinson</i>	
Jean Warren	OCD	Jwarren1@nassaucounty ny.gov	N	<i>Jean Warren</i>	
Carmen Calle	OCD	ccalle@nassaucounty.ny.gov	N	<i>Carmen Calle</i>	
Celia Camacho	OCD	ccamacho@nassaucounty.ny.gov	N	<i>Celia Camacho</i>	
Irene Villacci	OCD	ivillacci@nassaucounty.ny.gov	Y	<i>Irene Villacci</i>	<i>Irene Villacci</i>
Angela Harvey	OCD	aharvey1@nassaucounty.ny.gov	N	<i>Angela Harvey</i>	
Karin Campbell	OCD	Kcampbell@nassaucounty.ny.gov	N	<i>Karin Campbell</i>	
Isaac Melton	OCD	imelton@nassaucounty.ny.gov	N	<i>Isaac Melton</i>	
Joseph Capozzi	OCD	JCAPOZZI@NASSAUCOUNTY.NY.GOV	N	<i>Joseph Capozzi</i>	
Chris McGurn	OCD	chrismcgurn@nassaucounty.gov	N	<i>Chris McGurn</i>	
Mira Boimes	OCD	MIRABOIMES@NASSAUCOUNTY.NY.GOV	N	<i>Mira Boimes</i>	

NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
FAIR HOUSING FORUM
TUESDAY, APRIL 15, 2025

SIGN IN SHEET

<u>NAME</u>	<u>ORGANIZATION</u>	<u>EMAIL</u>	<u>ATTORNEY? Y/N</u>	<u>SIGN-IN (ALL GUESTS)</u>	<u>SIGN-OUT (ATTORNEYS ONLY)</u>
Justin Jannone	DSS	Justin.Jannone@nassaucounty.ny.us	yes		
Kevin Walsh	County Atty	KWalsh@nassaucounty.ny.us	yes		
Lisa Schwab	T.O.H Housing	LSCHWAB@TOHHA.ORG	no		
Kauna Schaefer	County Atty	kschaefer@nassaucounty.ny.gov	yes		
MARIA RIVERA	Human Rights Hempstead CDA	mirivera@nassaucounty.ny.gov	NO		
Danielle Oglesby	village of Hempstead CDA	Doglesby@hempsteadcda.org	NO		
DeAnna Moon	County Executive	AMoon@nassaucounty.ny.gov	NO		
Susan Tolcarick	County Attorney	stolcarick@nassaucounty.ny.gov	yes		
Tyrone Sylvester	Office County Affairs	tsylvester@nassaucounty.ny.gov	No		
Paul Meli	TPVA	pmeli@nassaucounty.ny.gov	Yes		
Theresa Burke		Theresa_burke@icloud.com	N		

NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
FAIR HOUSING FORUM
TUESDAY, APRIL 15, 2025

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	ATTORNEY? Y/N	SIGN-IN (ALL GUESTS)	SIGN-OUT (ATTORNEYS ONLY)
Rosemary Olsert	Town North Hempstead CDA	ROSEWR@NORTHHEMPSTEADNY.GOV	Y	Rosemary Olsert	Rosemary Olsert
REBECCA A. SHEETAN ESQ	Village of New Hyde Park	NHPELERTK@VNHAP.ORG	Y	[Signature]	[Signature]
GREG BLOWER	Town of Hempstead HOUSING	GREG.BLOWER@Hempsteadny.gov	N	[Signature]	
JENNIFER JEROME	FREEPORT	Jjeromeefhany.org	N	[Signature]	
George Graf	Oyster Bay	GGRAF@OYSTEBAY-NY.GOV	N	[Signature]	
Martin Schwartz	✓	MO195322@aol	N	[Signature]	
Mark Mazzella	N/A	mark.mazzella@yohco.com	N	[Signature]	
Richard Soleym	c/a	RSoleymazdeh@Nassau	Y	[Signature]	[Signature]
Vincent Ambrosio	CA	Vambrosio@nassaucountyny.gov	N	[Signature]	
Kathleen Furman	CA	KFurman@nassau-county.ny.gov	Y	[Signature]	[Signature]
Robin Miller	American Right	Rmiller@NassauCountyNY.GOV	N	[Signature]	

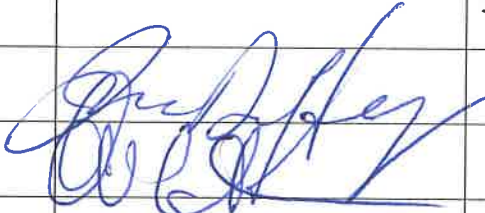

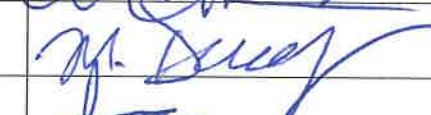

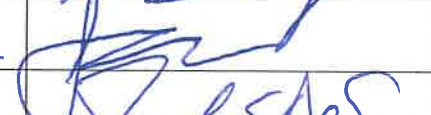
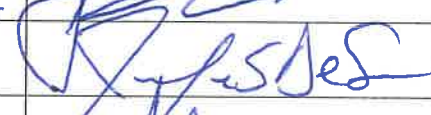


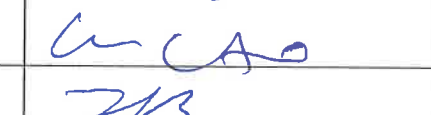

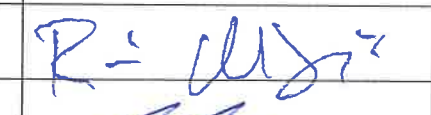



NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
FAIR HOUSING FORUM
TUESDAY, APRIL 15, 2025

SIGN IN SHEET

<u>NAME</u>	<u>ORGANIZATION</u>	<u>EMAIL</u>	<u>ATTORNEY? Y/N</u>	<u>SIGN-IN (ALL GUESTS)</u>	<u>SIGN-OUT (ATTORNEYS ONLY)</u>
Zoila Zigler	Human Rights	zzigler@nassaucountyny.gov	NO		
Sheldon L. Shreen	NASSAU CDA	sshreen@nassaucountyny.gov	NO		
Camille Byrne	Glenn Cove CDA	cbyrne@glencovecda.org	NO	<i>[Signature]</i>	
Deborah Algios	Town of W. Hemp.	algiosd@northhempsteadny.gov	Yes	<i>[Signature]</i>	<i>[Signature]</i>
Wayne Wink	Nassau Co. Leg.	wwink@nassaucountyny.gov	Yes	<i>[Signature]</i>	<i>[Signature]</i>
Daniel McElroy	Nassau Co. Leg.	dmcclroy@nassaucountyny.gov	yes	<i>[Signature]</i>	<i>[Signature]</i>
Lisa Murray	TCH Housing Auth	lmurray@tohha.org	No	<i>[Signature]</i>	
Maria Cardenas	TCH Housing Auth	mrcardenasg@tohha.org	no	<i>[Signature]</i>	
Kate Drossos	Human Rights		NO	<i>[Signature]</i>	
Melva Morales	Hempstead CDA	melvamoralescerc@gmail.com	NO	<i>[Signature]</i>	
Timothy Jean-B	Minority Affairs	tjeanbaptiste@nassau	NO	<i>[Signature]</i>	








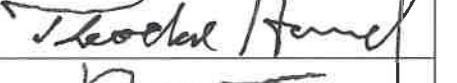




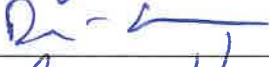



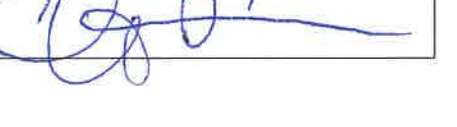
NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
FAIR HOUSING FORUM
TUESDAY, APRIL 15, 2025

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	ATTORNEY? Y/N	SIGN-IN (ALL GUESTS)	SIGN-OUT (ATTORNEYS ONLY)
Joanne Duffey	ToH Housing	Jduffey@tohha.org			
Eva Napolitano	ToH Housing	Enapolitano@tohha.org			
Michele Darcy	Legislature	mdarcy@nassaucounty.gov	Y		
Jonathan Galt	NLCDC	Jgalt@nassaucounty.gov	N		
Jen De Sena	Town Supervisor	desenajanorthhempsteadny.gov	Y		
STEPHEN EDWARDS	Person Police Campaign	SECURITY@FORCENOTICE@GMAIL.COM	N		
Andrea Grato	OMA	agrato@nassaucounty.gov			
Thomas Brandt		Thomasbrandt00@grain.com	N		
MICHAEL BRANDT		MIKEBRANDT67@ICLOUD.COM			
Rennie Myles	WorkForce Devt	rmyles@nassaucounty.gov			
Meng Li	OAAA	mli@nassaucounty.gov			
SCOTT KREPPEN	Devitt Spellman	S.Kreppen@Devittspellmanlaw.com	Y		

NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
FAIR HOUSING FORUM
TUESDAY, APRIL 15, 2025

SIGN IN SHEET

<u>NAME</u>	<u>ORGANIZATION</u>	<u>EMAIL</u>	<u>ATTORNEY? Y/N</u>	<u>SIGN-IN (ALL GUESTS)</u>	<u>SIGN-OUT (ATTORNEYS ONLY)</u>
April Lowry	C.D.L.I	alowry@cdli.org	N		
PAUL VISTA	NC VETERANS	jpvista@nassaucountyny.gov	N		
Vincent T. Muscarella	Tot Hemp. Planning	vmuscarella@hempsteadny.gov	Y		
JAN WILDE	LIFTS	JAW@LIFAIRHOUSING.ORG	Y		
Anthony Caruso	CA	acaruso@nassaucountyny.gov	N		
THEODORE HOMME	CNTX. ATTY OFFICE	THOMME@NASSAUCOUNTYNY.GOV	Y		
Jeff Schaefer	Comptroller	jschaefer@nassaucountyny.gov	Y		
Bryan Barnes	County Atty	bbarnes@nassaucountyny.gov	Y		
David Sindler	The INN	dsindler@the-inn.org	N		
Mary Harkins	Consumer Ath	mharkins@nassaucountyny.gov	Y		
ME Ostermann	EEJ	mostermann@NASSAUCOUNTYNY.GOV	Y		

**Notice of Public Hearing
Nassau County Five-Year Consolidated Plan
Program Years 2025-2029**

The County of Nassau hereby gives notice that the following is a summary of the County's proposed Five-Year Consolidated Plan and Strategy for Program Years 2025-2029 prepared pursuant to Title I of the National Affordable Housing Act and that the Consolidated Plan will be available for public review and comment. The development of the Consolidated Plan which includes an Analysis of Impediments to Fair Housing Choice (AI) and a Citizen Participation Plan, was undertaken by the Nassau County Office of Community Development and included coordination with the 29 communities in the Nassau Urban County Consortium, various Nassau County agencies and departments, housing providers, fair housing advocates, and social service agencies in Nassau County.

Major components of the proposed Consolidated Plan include an assessment of housing and community development needs, including housing rehabilitation, rental assistance, home ownership opportunities, public improvements, neighborhood revitalization, economic development, special housing needs, and homelessness; market and inventory conditions; housing and community development priorities; and a five-year strategy and one-year plan of activities to address housing and community development needs.

Based on the assessment of needs, overall priorities are established in the area of housing, homelessness, special needs housing and community development. Each reflects a targeting of efforts to those households and facilities most in need, taking into consideration the importance of maintaining and improving housing opportunities in the County, enhancing the County's low and moderate income neighborhoods, improving community facilities, and providing assistance to the County's homeless and special needs populations.

The proposed programs and activities to be implemented as part of the Consolidated Plan will be implemented by Nassau County, the 29 consortium communities, and not-for-profit subrecipients. The proposed Program Year 2025 Action Plan includes a range of housing and community development activities which will be funded with an estimated \$13,407,154 in Community Development Block Grant (CDBG) Program funds; \$2,093,832 in HOME Investment Partnerships Program (HOME) Program funds; and \$1,179,293 in Emergency Solutions Grants (ESG) Program funds. These estimated funding allocations are pending final confirmation by HUD and, therefore, subject to change.

A Public Hearing on the proposed Five-Year Consolidated Plan and Strategy for Program Years 2025-2029 and FY 2025 Action Plan will be held in person at the Nassau County Legislative Chambers:

Topic: Nassau County Five-Year Consolidated Plan and Strategy for Program Years 2025-2029

When: Tuesday, May 13, 2025

Time: 6:00 PM

Where: Nassau County Legislative Chambers, 1550 Franklin Avenue, Mineola, NY 11501

All interested citizens are invited to attend and will be afforded an opportunity to speak and comment on the proposed Consolidated Plan. Language translation services will be available upon request seven days prior to the hearing, and will be provided only to pre-registered persons. Persons who require interpretation or language translation must specify the language of preference including Spanish, Chinese, Italian, Persian, Korean, and Haitian Creole. All language and other reasonable accommodation requests should be directed to Donald Crosley, Deputy Director, Office of Community Development at (516) 572-1919 or at dcrosley@nassaucountyny.gov.

A copy of the Five-Year Consolidated Plan and Strategy for Program Years 2025-2029, including the Analysis of Impediments to Fair Housing Choice (AI) and Citizen Participation Plan, and the FY 2025 Action Plan, is available starting on **May 5, 2025** for public inspection at the address listed below or on our website at: <https://www.nassaucountyny.gov/1524/Community-Development>. Comments must be submitted in writing to the address below or by email to Jeffrey M. Clark, Executive Director, **by June 4, 2025**.

Jeffrey M. Clark, Executive Director
Nassau County Office of Community Development
1 West Street, Suite 365
Mineola, NY 11501
jclark@nassaucountyny.gov

**NASSAU COUNTY OFFICE OF COMMUNITY DEVELOPMENT
JEFFREY M. CLARK, EXECUTIVE DIRECTOR**



BRUCE A. BLAKEMAN
NASSAU COUNTY EXECUTIVE



Aviso de Audiencia Pública
Plan Quinquenal Consolidado del Condado de Nassau
Programas 2025-2029

El Condado de Nassau notifica que a continuación se presenta un resumen del Plan y Estrategia Quinquenal Consolidados propuestos para los programas 2025-2029, elaborados de conformidad con el Título I de la Ley Nacional de Vivienda Asequible. El Plan Consolidado estará disponible para revisión y comentarios del público. El desarrollo del Plan Consolidado, que incluye un Análisis de Impedimentos para la Elección de Vivienda Justa (AI) y un Plan de Participación Ciudadana, fue realizado por la Oficina de Desarrollo Comunitario del Condado de Nassau y se coordinó con las 29 comunidades del Consorcio Urbano del Condado de Nassau, diversas agencias y departamentos del Condado de Nassau, proveedores de vivienda, defensores de la vivienda justa y agencias de servicios sociales del Condado de Nassau.

Los principales componentes del Plan Consolidado propuesto incluyen una evaluación de las necesidades de vivienda y desarrollo comunitario, incluyendo la rehabilitación de viviendas, la asistencia para el alquiler, las oportunidades de propiedad de vivienda, las mejoras públicas, la revitalización de barrios, el desarrollo económico, las necesidades especiales de vivienda y la falta de vivienda; las condiciones del mercado y del inventario; las prioridades de vivienda y desarrollo comunitario; y una estrategia quinquenal y un plan anual de actividades para abordar las necesidades de vivienda y desarrollo comunitario.

Con base en la evaluación de necesidades, se establecen prioridades generales en materia de vivienda, falta de vivienda, vivienda para necesidades especiales y desarrollo comunitario. Cada una refleja la focalización de los esfuerzos en los hogares e instalaciones más necesitados, considerando la importancia de mantener y mejorar las oportunidades de vivienda en el Condado, mejorar los barrios de ingresos bajos y moderados, mejorar las instalaciones comunitarias y brindar asistencia a las personas sin hogar y con necesidades especiales del Condado.

Los programas y actividades propuestos que se implementarán como parte del Plan Consolidado serán implementados por el Condado de Nassau, las 29 comunidades del consorcio y los subreceptores sin fines de lucro. El Plan de Acción propuesto para el Año Programático 2025 incluye diversas actividades de vivienda y desarrollo comunitario que se financiarán con un estimado de \$13,407,154 en fondos del Programa de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG); \$2,093,832 en fondos del Programa de Asociaciones de Inversión HOME (HOME); y \$1,179,293 en fondos del Programa de Subvenciones para Soluciones de Emergencia (ESG). Estas asignaciones estimadas de fondos están pendientes de la confirmación final del HUD y, por lo tanto, están sujetas a cambios.

Se celebrará presencialmente en la Cámara Legislativa del Condado de Nassau una Audiencia Pública sobre el Plan y Estrategia Consolidados Quinquenales propuestos para los años programáticos 2025-2029 y el Plan de Acción para el año fiscal 2025.

Tema: Plan y Estrategia Consolidados Quinquenales del Condado de Nassau para los años programáticos 2025-2029

Fecha: Martes, 13 de mayo de 2025

Hora: 18:00 h

Lugar: Cámara Legislativa del Condado de Nassau, 1550 Franklin Avenue, Mineola, NY 11501

Se invita a todos los ciudadanos interesados a asistir y se les brindará la oportunidad de expresarse y comentar sobre el Plan Consolidado propuesto. Se ofrecerán servicios de traducción a solicitud siete días antes de la audiencia, y se proporcionarán únicamente a las personas preinscritas. Quienes requieran interpretación o traducción deben especificar el idioma de preferencia, incluyendo español, chino, italiano, persa, coreano y criollo haitiano. Todas las solicitudes de adaptación lingüística y otras adaptaciones razonables deben dirigirse a Donald Crosley, Subdirector de la Oficina de Desarrollo Comunitario, al (516) 572-1919 o a dcrosley@nassaucountyny.gov.

Una copia del Plan y Estrategia Consolidados Quinquenales para los años programáticos 2025-2029, que incluye el Análisis de Impedimentos para la Elección de Vivienda Justa (AI) y el Plan de Participación Ciudadana, y el Plan de Acción para el Año Fiscal 2025, está disponible para consulta pública a partir **del 5 de mayo de 2025** en la dirección que figura a continuación o en nuestro sitio web: <https://www.nassaucountyny.gov/1524/Community-Development>. Los comentarios deben enviarse por escrito a la dirección que figura a continuación o por correo electrónico a Jeffrey M. Clark, Director Ejecutivo, **antes del 4 de junio de 2025**.

Jeffrey M. Clark, Director Ejecutivo

Oficina de Desarrollo Comunitario del Condado de Nassau

1 West Street, Suite 365

Mineola, NY 11501

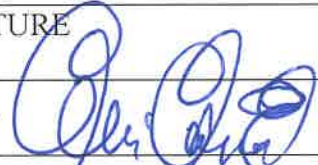
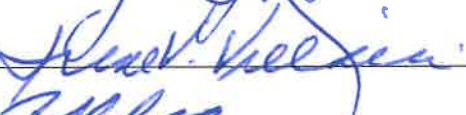







jclark@nassaucountyny.gov

**OFICINA DE DESARROLLO COMUNITARIO DEL CONDADO DE NASSAU
JEFFREY M. CLARK, DIRECTOR EJECUTIVO**



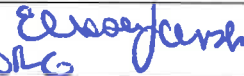








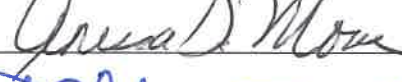

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NASSAU COUNTY
 OFFICE OF COMMUNITY DEVELOPMENT
 SECOND PUBLIC HEARING
 TUESDAY, MAY 13, 2025, 6PM

NAME	ORGANIZATION	EMAIL	SIGNATURE
Celia Camacho	OCD	ccamacho@nassaucountyny.gov	
Alex Villacci	NC ATTY	IVillacci@nassaucountyny.gov	
JERRIE CLACK	OCD	jclack@nassaucountyny.gov	
Angela Harney	OCD	aharney1@Nassau	
Mia L. Barnes	OCD	MBARNES@NASSAUCOUNTYN.Y.GOV	
Karin Campbell	OCD	KCampbell@nassaucountyny.gov	
Bishop Isaac Melton	OCD	imelton@nassaucountyny.gov	
DONALD CROSLY	NCOCD	dcrosley@nassau	
Chris McGurran	NC OCD	cmcgurran@nassaucountyny	

NASSAU COUNTY
 OFFICE OF COMMUNITY DEVELOPMENT
 SECOND PUBLIC HEARING
 TUESDAY, MAY 13, 2025, 6PM

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	SIGNATURE
ELISSA JANSEN	VILLOF EAST WILLISTON	DEPUTY VILLAGE CLERK @ EAST WILLISTON, NY	
George Graf	Town of Oyster Bay	GGRAF@Oysterbay-NY.Gov	
Scott Solomon	VHB	SSOLOMON@VHB.COM	
Shirley Moore	Feed the Hungry Campaign	Feed-the-Hungry@yahoo.com	
MARK MARCELLUS	Individual	markmreader@yahoo.com	
Lorie Taylor	EOC of Nassau County	LTaylor@eoc-nassau.org	
Laura Hardy	Hardy Help	Laura@hardyhelpinc.org	
DIANE KRASNOFF	BETHANY HOUSE	dkrasnoff@bhny.org	
Katie Swanson	Bethany House	Kswanson@bhny.org	
Aussa D. Moore	County Executive	AMoore1@nassaucountry.org	
Donna O'Hearon	Mercy Haven	dohearon@mercyhaven	

NASSAU COUNTY
OFFICE OF COMMUNITY DEVELOPMENT
SECOND PUBLIC HEARING
TUESDAY, MAY 13, 2025, 6PM

SIGN IN SHEET

NAME	ORGANIZATION	EMAIL	SIGNATURE
IMW WILPER	LI (HUSKINS)	IMW@LITHOLWLG.ORG	[Signature]
Lindsay Drotman	VHB	ldrotman@vnb.com	[Signature]
Anita			
Anne Phillips	CEC Healthcare	Phillipsa@charles-evans-center.org	[Signature]
Robert Boyce	Rise Well	rboyce@rise-well.org	[Signature]
Melva Morales	Village of Hempstead	DMorales@villageofhempstead.cda.org	[Signature]
Nicole Ferrara	Nicholas Center	nicole@nicholascenterusa.org	[Signature]
Eric Paulson	EOC of Nassau County, Inc	epaulson@eoc-nassau.org	[Signature]
Elissa Kyle	Vision LI	ek@visionli.org	[Signature]

F

Fair Housing Surveys and Responses



Fair Housing Survey for Nassau County Residents

1. Which community do you live in? _____

2. What types of housing do you or your community need? (Check all that apply)

- Affordable Housing _____
- Senior Housing _____
- Rental Housing _____
- Homeownership _____
- Condominiums _____
- Townhouses _____
- Subsidized Housing _____
- Accessible Housing _____
- Other: _____

3. Is it difficult to find affordable housing options in Nassau County? Yes ___ No ___

If yes, what segments of the population find it most difficult?
(i.e. seniors, millennials, persons with disabilities)

4. Have you ever experienced discrimination in housing? Yes ___ No ___

5. Who do you believe discriminated against you?

- Landlord/Property Manager _____
- Real Estate Agent _____
- Mortgage Lender _____
- Mortgage Insurer _____
- Town/County Staff _____
- Homeowner Looking to Sell _____
- Other: _____



EQUAL HOUSING
OPPORTUNITY

6. Where did the act of discrimination occur?

- An Apartment Complex _____
- A Mixed-Use Building _____
- A Public or Subsidized Housing Development _____
- A Single-Family Neighborhood _____
- When Applying for Town/County Programs _____
- Other: _____

7. On what basis do you believe you were discriminated against? (Check all that apply)

- Race _____
- Color _____
- Gender _____
- Creed _____
- Religion _____
- Marital Status _____
- Families with Children _____
- Sexual Orientation _____
- Age _____
- National Origin _____
- Veteran Status _____
- Victim of Domestic Violence _____
- Source of Income _____
- Group Identity _____
- Gender Expression _____
- Disability _____
- Do Not Know _____
- Other: _____



EQUAL HOUSING
OPPORTUNITY

8. If you were discriminated against, did you report the incident? (Check all that apply)

- Yes _____
- No, because I did not know where to report it _____
- No, because I did not think it would make any difference _____
- No, because I was afraid of retaliation _____
- No, because it was too much trouble _____
- No, because of other (Please specify) _____

9. If you own your own home, are you in the process of foreclosure or at risk of foreclosure?

- No _____
- Yes, because of loss of income/unemployment _____
- Yes, because I was unable to refinance to a lower interest rate _____
- Yes, because I was unable to refinance to a fixed rate loan _____
- Yes, because a balloon payment was required _____
- Yes, because of significant increases in other housing costs (e.g., insurance, taxes, utilities, etc.) _____
- Yes, because of other (Please specify) _____

10. Identify barriers to building affordable housing in Nassau County. (Check all that apply)

- Zoning _____
- Housing approval process _____
- Local regulations _____
- High cost of construction _____
- Lending practices _____
- Lack of available land _____
- Property insurance practices _____
- Other barriers to building affordable housing: _____



11. Identify other impediments to fair housing in Nassau County:

- Inadequacy of fair housing education and outreach _____
- Local perception of fair housing/NIMBY-ism _____
- Language and cultural barriers _____
- Availability of housing accessible to persons with disabilities _____
- Section 8 participation _____
- Substandard/aging housing _____
- Existence of lead-based paint in housing _____
- Lack of units suitable for families _____
- Insufficient affordable rental units _____
- Lack of sufficient public transportation between housing and jobs _____
- Other barriers _____

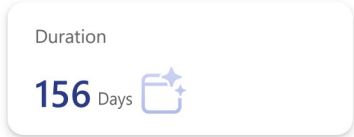
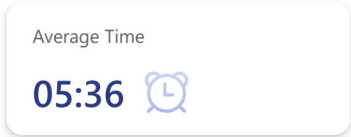
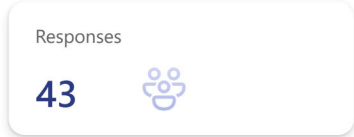
12. Identify other thoughts/issues with regards to fair and affordable housing in Nassau County:

Please fill out this questionnaire today and submit to Nassau County Office of Community Development staff or return via mail or e-mail by **April 1st** to:

Jeffrey Clark, Executive Director
Office of Community Development
Nassau County
1 West Street, Ste.365
Mineola, NY 11501

Or email to: jlark@nassaucountyny.gov

Responses Overview Closed



1. What community do you live in?

39
Responses

Latest Responses

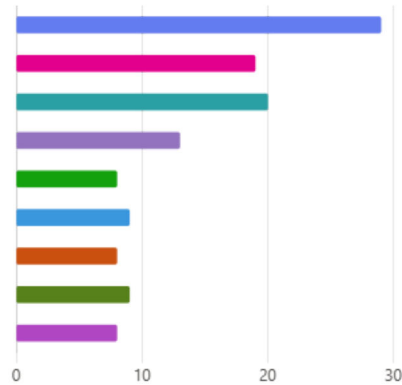
- "Uniondale"
- "Hicksville"
- "westbury"
- ...

8 respondents (21%) answered Sea cliff for this question.



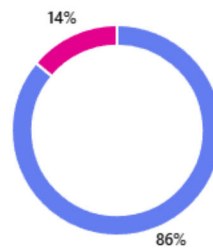
2. What types of housing do you or your community need? (Check all that apply)

- Affordable Housing 29
- Senior Housing 19
- Rental Housing 20
- Homeownership 13
- Condominiums 8
- Townhouses 9
- Subsidized Housing 8
- Accessible Housing 9
- Other 8



3. Is it difficult to find affordable housing options in Nassau County?

- Yes 37
- No 6



4. If yes to #3, what segments of the population find it most difficult? (i.e. seniors, millennials, persons with disabilities)

37
Responses

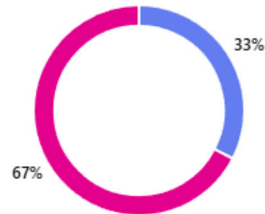
Latest Responses
 "Persons with disabilities"
 "millennials and low income"
 "commute"
 ...

15 respondents (41%) answered Seniors for this question.



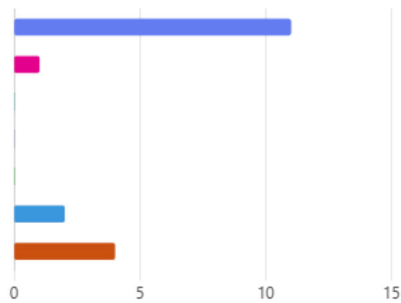
5. Have you ever experienced discrimination in housing?

● Yes 14
 ● No 29

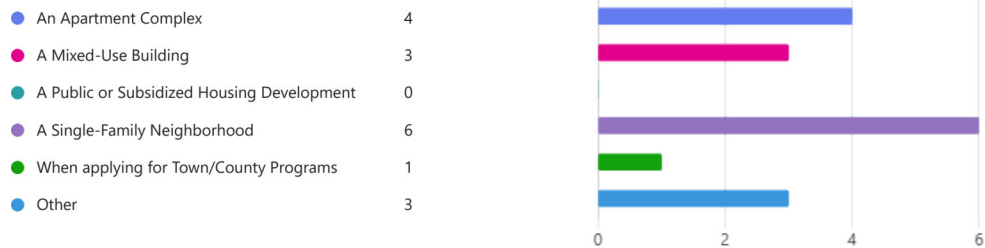


6. If you were discriminated against, who do you believe discriminated against you?

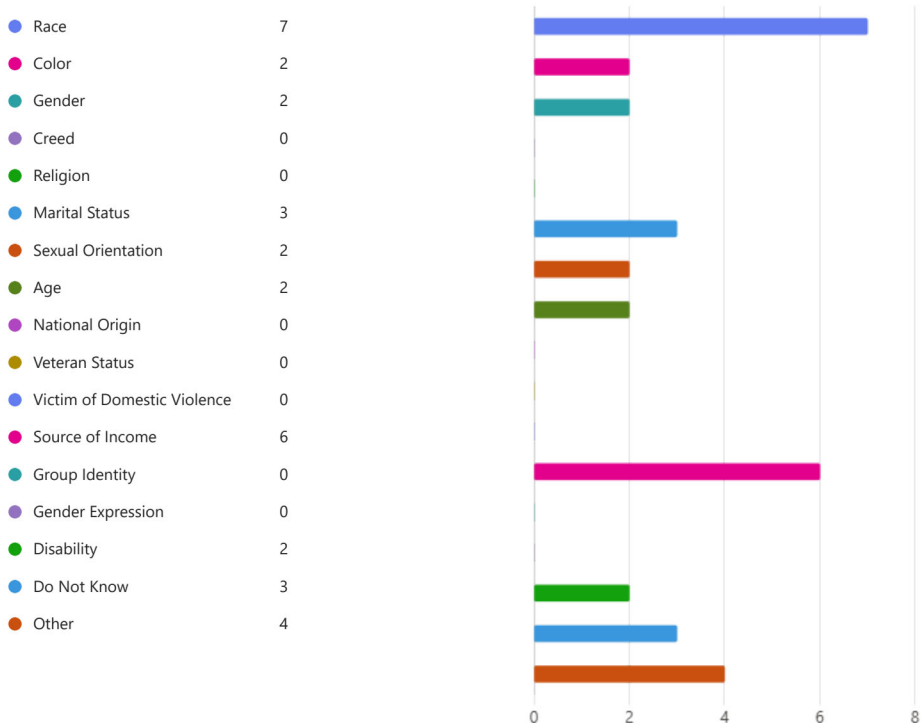
● Landlord/Property Manager 11
 ● Real Estate Agent 1
 ● Mortgage Lender 0
 ● Mortgage Insurer 0
 ● Town/County Staff 0
 ● Homeowner Looking to sell 2
 ● Other 4



7. If you were discriminated against, where did the act of discrimination occur?

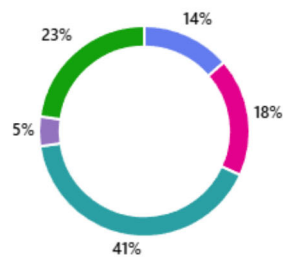


8. If you were discriminated against, on what basis do you believe you were discriminated against? (Check all that apply)

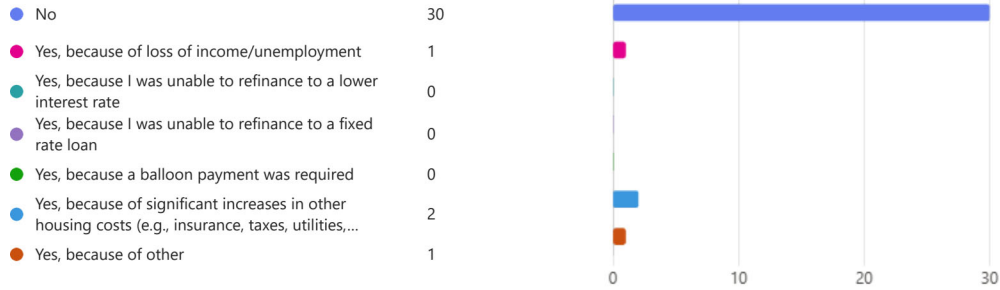


9. If you were discriminated against, did you report the incident? (Check all that apply)

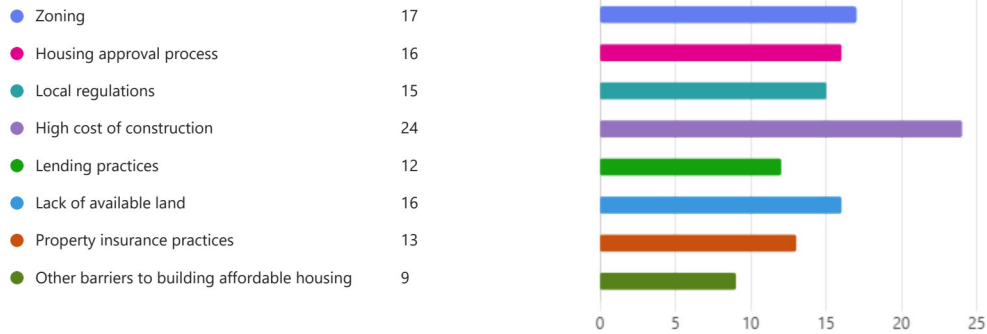
Yes	3
No, because I did not know where to report it	4
No, because I did not think it would make any difference	9
No, because it was too much trouble	1
No, because of other	5



10. If you own your home, are you in the process of foreclosure or at risk of foreclosure?



11. Identify barriers to building affordable housing in Nassau County. (Check all that apply)



12. Identify other impediments to fair housing in Nassau County. (Check all that apply)



13. Identify other thoughts/issues with regards to fair and affordable housing in Nassau County:

22
Responses

Latest Responses

"The application process is confusing and not as publicly accessible. Although, I've... "
"millennials are completely price out and historically continuing to fight boomers f..."

...

11 respondents (50%) answered housing for this question.





EQUAL HOUSING
OPPORTUNITY

Encuesta de Vivienda Justa para Residentes del Condado de Nassau

1. En qué comunidad vive? _____

2. Qué tipos de vivienda necesita usted o su comunidad? (marque todas las que corresponden)
 - Viviendas económicas _____
 - Viviendas para personas mayores _____
 - Viviendas de alquiler _____
 - Propiedad de la vivienda _____
 - Condominios _____
 - Viviendas adosadas _____
 - Viviendas subsidiadas _____
 - Viviendas accesibles _____
 - Otros: _____

3. Es difícil conseguir opciones de viviendas económicas en el Condado de Nassau?
Si ___ No ___

Si la respuesta es "sí", a cuáles grupos de la población les resulta más difícil? (por ejemplo, personas mayores de edad, millennials, personas con discapacidad)

4. Alguna vez ha sido víctima de discriminación en el acceso a la vivienda?
Si ___ No ___

5. Quien cree que le discriminó?
 - Arrendador/Administrador de la propiedad _____
 - Agente de Bienes Raíces _____
 - Prestamista Hipotecario _____
 - Asegurador Hipotecario _____
 - Personal de la Ciudad y/o Condado _____
 - Propietario Queriendo Vender _____
 - Otro: _____



EQUAL HOUSING
OPPORTUNITY

6. Donde ocurrió el acto de discriminación?

- Complejo de Apartamentos _____
- Edificio de Usos Múltiples _____
- Un Desarrollo de Vivienda Pública o Subvencionada _____
- Vecindario de Casas Residenciales _____
- Al aplicar a programas de la ciudad y/o condado _____
- Otro: _____

7. Sobre qué base cree usted que ha sido discriminado? (marque todas las que corresponden)

- Raza _____
- Color _____
- Género _____
- Credo _____
- Religión _____
- Estado Civil _____
- Familia con Niños _____
- Orientación Sexual _____
- Edad _____
- Nacionalidad de Origen _____
- Estatus de Veterano _____
- Víctima de Violencia Doméstica _____
- Fuente de Ingresos _____
- Identidad de Grupo _____
- Expresión de Género _____
- Discapacidad _____
- No sé _____
- Otro: _____



8. Si fue discriminado, reportó el incidente? (marque todas las que corresponden)

- Si _____
- No, porque no supe a donde reportarlo _____
- No, porque no pensé que hiciera una diferencia _____
- No, por miedo a represalia _____
- No, porque era demasiado complicado _____
- No, por otras causas (por favor especifique cuales) _____

9. Si usted es propietario, está usted en proceso de embargo o en peligro de ser embargado?

- No _____
- Si, debido a pérdida de fuente de ingresos (desempleo) _____
- Si, porque no pude refinanciar a una tasa más baja _____
- Si, porque no pude refinanciar a una tasa fija _____
- Si, porque se solicitaba un pago final elevado _____
- Si, debido al incremento significativo de otros costos de la vivienda (por ejemplo, seguro de la vivienda, impuestos de la vivienda, servicios) _____
- Si, debido a otras causas (por favor especifique cuales) _____

10. Identifique los impedimentos para construir u obtener viviendas económicas en el Condado de Nassau. (marque todas las que correspondan)

- Zonificación _____
 - Proceso de aprobación para la vivienda _____
 - Regulaciones locales _____
 - Altos costos de la construcción _____
 - Políticas de préstamos _____
 - Falta de terrenos disponibles _____
 - Políticas de seguros inmobiliarios _____
 - Otras barreras para la construcción de viviendas asequibles: _____
-



11. Identifique otros impedimentos para construir u obtener viviendas económicas en el Condado de Nassau:

- Insuficiencia en la educación y divulgación sobre la vivienda justa _____
- Percepción de la comunidad local respecto de viviendas económicas _____
- Barreras culturales y del lenguaje _____
- Disponibilidad de vivienda accesible para personas con discapacidad _____
- Participación en el programa de “Section 8” _____
- Vivienda en condiciones subestándar y/o envejecida _____
- Existencia de pintura a base de plomo en las viviendas _____
- Falta de unidades adecuadas para familias _____
- Insuficiencia de unidades de alquiler asequibles _____
- Falta de suficiente transporte público entre la vivienda y el lugar de empleo _____
- Otros impedimentos _____

12. Identifique otras ideas y/o problemas con respecto a la vivienda justa y asequible en el Condado de Nassau:

Por favor, complete este cuestionario hoy y envíelo al personal de la Oficina de Desarrollo Comunitario del Condado de Nassau o devuélvalo por correo postal o electrónico antes del 1 de abril a:

Jeffrey Clark, Executive Director
Office of Community Development
Nassau County
1 West Street, Ste.365
Mineola, NY 11501

O envíe un correo electrónico a: jlark@nassaucountyny.gov

Responses Overview Closed

Responses

1



Average Time

02:27

Duration

129 Days

1. En qué comunidad vive?

1

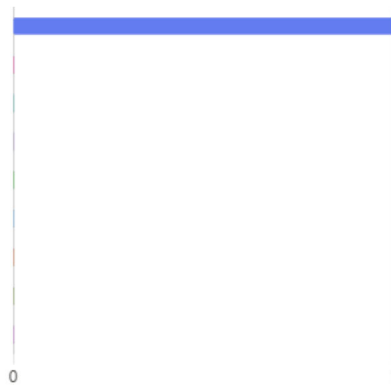
Responses

Latest Responses

"Nassau"

2. Qué tipos de vivienda necesita usted o su comunidad? (marque todas las que corresponden)

<input checked="" type="checkbox"/> Viviendas económicas	1
<input type="checkbox"/> Viviendas para personas mayores	0
<input type="checkbox"/> Viviendas de alquiler	0
<input type="checkbox"/> Propiedad de la vivienda	0
<input type="checkbox"/> Condominios	0
<input type="checkbox"/> Viviendas adosadas	0
<input type="checkbox"/> Viviendas subsidiadas	0
<input type="checkbox"/> Viviendas accesibles	0
<input type="checkbox"/> Otros	0



3. Es difícil conseguir opciones de viviendas económicas en el Condado de Nassau?

<input type="checkbox"/> Si	0
<input checked="" type="checkbox"/> No	1



4. Si la respuesta es "sí", a cuáles grupos de la población les resulta más difícil? (por ejemplo, personas mayores de edad, millennials, personas con discapacidad)"

0

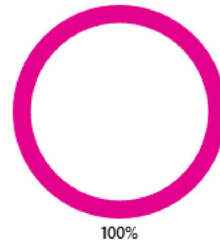
Responses

0 responses submitted



5. Alguna vez ha sido víctima de discriminación en el acceso a la vivienda?

● Si 0
● No 1



6. Quien cree que le discriminó?

Arrendador/Administrador de la propiedad	0
Agente de Bienes Raices	0
Prestamista Hipotecario	0
Asegurador Hipotecario	0
Personal de la Ciudad y/o Condado	0
Propietario Queriendo Vender	0
Otro	0

7. Donde ocurrió el acto de discriminación?

Complejo de Apartamentos	0
Edificio de Usos Múltiples	0
Un Desarrollo de Vivienda Pública o Subvencionada	0
Vecindario de Casas Residenciales	0
Al aplicar a programas de la ciudad y/o condado	0
Otro	0

8. Sobre qué base cree usted que ha sido discriminado? (marque todas las que corresponden)

Raza	0
Color	0
Género	0
Credo	0
Religión	0
Estado Civil	0
Familia con Niños	0
Orientación Sexual	0
Edad	0
Nacionalidad de Origen	0
Estatus de Veterano	0
Víctima de Violencia Doméstica	0
Fuente de Ingresos	0
Identidad de Grupo	0
Expresión de Género	0
Discapacidad	0
No sé	0
Otro	0

9. Si fue discriminado, reportó el incidente? (marque todas las que corresponden)

Si	0
No, porque no supe a donde reportarlo	0
No, porque no pensé que hiciera una diferencia	0
No, por miedo a represalia	0
No, porque era demasiado complicado	0
No, por otras causas (por favor especifique cuales)	0

10. Si usted es propietario, está usted en proceso de embargo o en peligro de ser embargado?

- No 1
- Si, debido a perdida de fuente de ingresos (desempleo) 0
- Si, porque no pude refinanciar a una tasa más baja 0
- Si, porque no pude refinanciar a una tasa fija 0
- Si, porque se solicitaba un pago final elevado 0
- Si, debido al incremento significativo de otros costos de la vivienda (por ejemplo, seguro de la... 0
- Si, debido a otras causas (por favor especifique cuales) 0



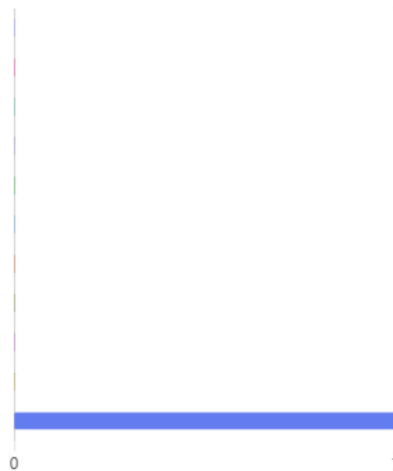
11. Identifique los impedimentos para construir u obtener viviendas económicas en el Condado de Nassau. (marque todas las que correspondan)

- Zonificación 0
- Proceso de aprobación para la vivienda 1
- Regulaciones locales 0
- Altos costos de la construcción 0
- Políticas de préstamos 0
- Falta de terrenos disponibles 0
- Políticas de seguros inmobiliarios 0
- Otras barreras para la construcción de viviendas asequibles 1



12. Identifique otros impedimentos para construir u obtener viviendas económicas en el Condado de Nassau. (marque todas las que correspondan)

- Insuficiencia en la educación y divulgación sobre la vivienda justa 0
- Percepción de la comunidad local respecto de viviendas económicas 0
- Barreras culturales y del lenguaje 0
- Disponibilidad de vivienda accesible para personas con discapacidad 0
- Participación en el programa de "Section 8" 0
- Vivienda en condiciones subestándar y/o envejecida 0
- Existencia de pintura a base de plomo en las viviendas 0
- Falta de unidades adecuadas para familias 0
- Insuficiencia de unidades de alquiler asequibles 0
- Falta de suficiente transporte público entre la vivienda y el lugar de empleo 0
- Otros impedimentos 1



13. Identifique otras ideas y/o problemas con respecto a la vivienda justa y asequible en el Condado de Nassau:

0
Responses

0 responses submitted





EQUAL HOUSING
OPPORTUNITY

Fair Housing Survey for Government, Civic, or Non-Profit Organizations

1. Name of Organization:

2. What Type of Organization do you Represent?

Government _____

Civic _____

Non-Profit _____

Other: _____

3. What is the Mission of your Organization? _____

4. Based on your knowledge or experience, what types of housing do residents express a need for? (Check all that apply)

- Affordable Housing _____
- Senior Housing _____
- Rental Housing _____
- Homeownership _____
- Condominiums _____
- Townhouses _____
- Subsidized Housing _____
- Accessible Housing _____
- Other: _____



EQUAL HOUSING
OPPORTUNITY

5. Have residents expressed difficulty in finding affordable housing options in Nassau County?

Yes _____ No _____

If yes, what segments of the population find it most difficult?
(i.e., seniors, millennials, persons with disabilities)

6. Identify barriers to building affordable housing in Nassau County: (Check all that apply)

- Zoning _____
 - Housing approval process _____
 - Local regulations _____
 - High cost of construction _____
 - Lending practices _____
 - Lack of available land _____
 - Property insurance practices _____
 - Other barriers to building affordable housing _____
-
-

7. Identify other impediments to fair housing in Nassau County:

- Inadequacy of fair housing education and outreach _____
 - Local perception of fair housing/NIMBY-ism _____
 - Language and cultural barriers _____
 - Availability of housing accessible to persons with disabilities _____
 - Section 8 participation _____
 - Substandard/Aging housing _____
 - Existence of lead-based paint in housing _____
 - Lack of units suitable for families _____
 - Insufficient affordable rental units _____
 - Lack of sufficient public transportation between housing and jobs _____
 - Other barriers _____
-
-



EQUAL HOUSING
OPPORTUNITY

8. Based on your knowledge or experience, are discriminatory practices or policies found in Nassau County with regards to housing? Yes ____ No ____ Do Not Know ____

If yes, how often do these practices occur?

Very Often ____ Occasionally ____ Rarely ____

9. Based on your knowledge or experience, on what basis is housing discrimination likely to occur? (Check all that apply)

- Race _____
- Color _____
- Gender _____
- Creed _____
- Religion _____
- Marital Status _____
- Families with Children _____
- Sexual Orientation _____
- Age _____
- National Origin _____
- Veteran Status _____
- Victim of Domestic Violence _____
- Source of Income _____
- Group Identity _____
- Gender Expression _____
- Disability _____ (Type of disability _____)
- Do Not Know _____
- Other _____



EQUAL HOUSING
OPPORTUNITY

10. Based on your experience, do people who have been discriminated against report the incident? (Check all that apply)

- Yes _____
- No, because they do not know where to report it _____
- No, because they do not think it will make any difference _____
- No, because they are afraid of retaliation _____
- No, because they think it is too much trouble _____
- No, because of other (Please specify) _____

11. Identify other thoughts/issues with regards to fair and affordable housing in Nassau County:

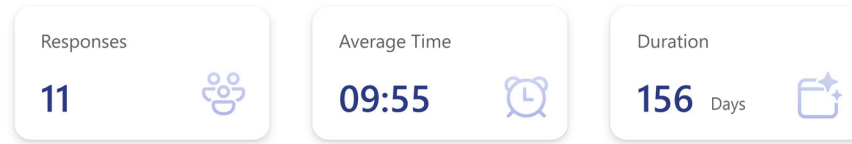
Please fill out this questionnaire today and submit to Nassau County Office of Community Development staff or return via mail or e-mail by **April 1st** to:

Jeffrey Clark, Executive Director
Department of Community Development
Nassau County
1 West Street, Ste.365
Mineola, NY 11501

Or email to: jclark@nassaucountyny.gov

Responses Overview

Closed



1. Name of Organization

9 Responses

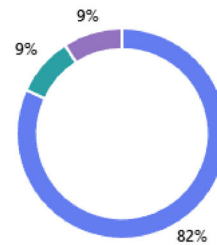
Latest Responses
"Glen Cove CDA"
"Community Development of Long Island"
...

6 respondents (67%) answered VILLAGE for this question.



2. What type of organization do you represent?

Government	9
Civic	0
Non-Profit	1
Other	1



3. What is the mission of your organization?

11
Responses

Latest Responses

"Plan and implement programs to rehabilitate and revit..."

"CDLI invests in housing and economic aspirations of in..."

"Affordable Housing"

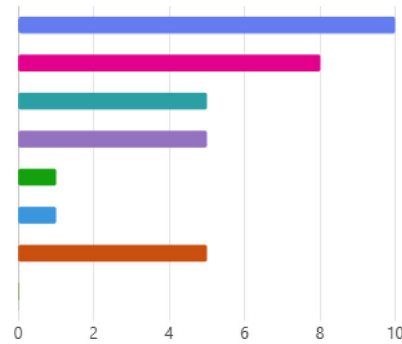
...

2 respondents (18%) answered local government for this question.



4. Based on your knowledge or experience, what types of housing do residents express a need for? (Check all that apply)

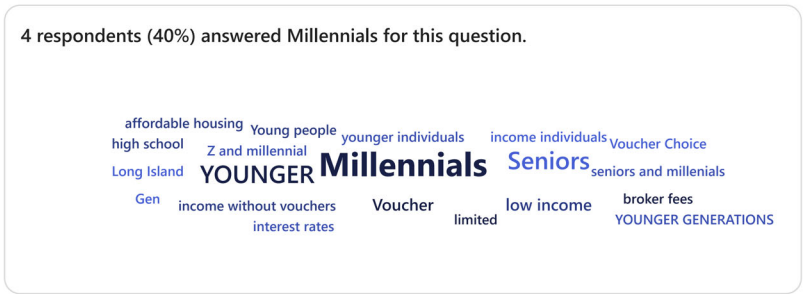
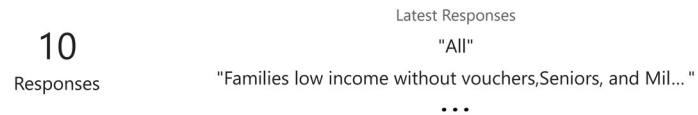
● Affordable Housing	10
● Senior Housing	8
● Rental Housing	5
● Homeownership	5
● Condominiums	1
● Townhouses	1
● Subsidized Housing	5
● Accessible Housing	0



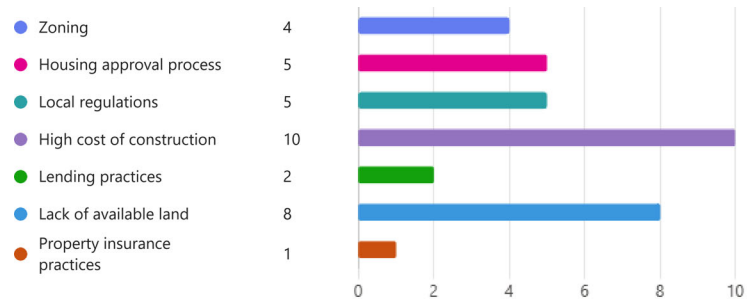
5. Have residents expressed difficulty in finding affordable housing options in Nassau County?



6. If yes to #5, what segments of the population find it most difficult? (i.e., seniors, millennials, persons with disabilities)



7. Identify barriers to building affordable housing in Nassau County: (Check all that apply)

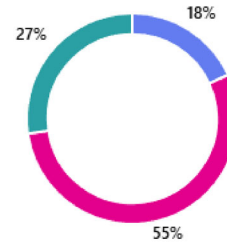


8. Identify other impediments to fair housing in Nassau County. (Check all that apply)



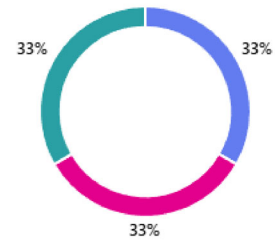
9. Based on your knowledge or experience, are discriminatory practices or policies found in Nas sau County with regards to housing?

- Yes 2
- No 6
- Do Not Know 3

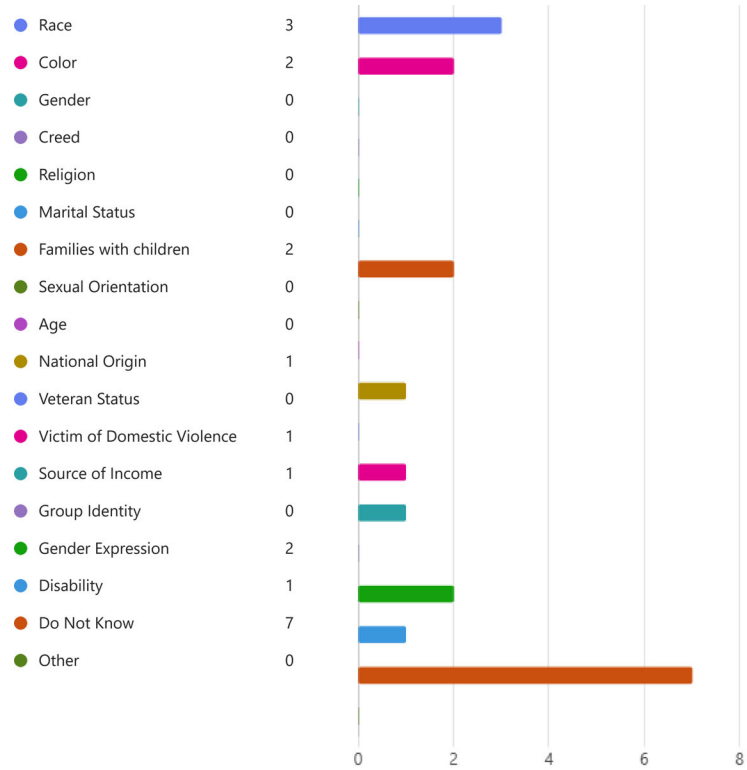


10. If yes to #9, how often do these practices or policies occur?

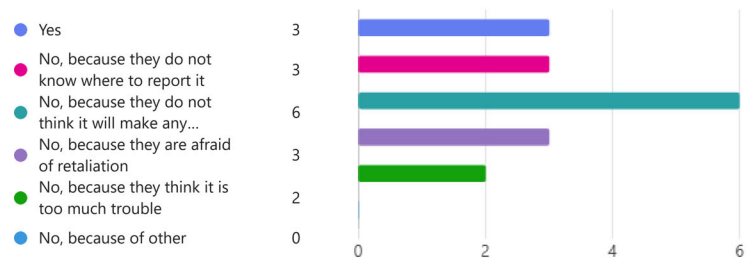
- Very Often 1
- Occasionally 1
- Rarely 1



11. Based on your knowledge or experience, on what basis is housing discrimination likely to occur? (Check all that apply)



12. Based on your experience, do people who have been discriminated against report the incident? (Check all that apply)



13. Identify other thoughts/issues with regards to fair and affordable housing in Nassau County:

3
Responses

Latest Responses

"I am looking forward to hearing from you how we as a..."

...

G

Local Law No.9-2006 – Fair Housing

Introduced by the County Executive

LOCAL LAW NO. 9-2006

A LOCAL LAW TO AMEND CHAPTER 272 OF THE LAWS OF 1939,
CONSTITUTING THE NASSAU COUNTY ADMINISTRATIVE CODE, IN
RELATION TO THE NASSAU COUNTY COMMISSION ON HUMAN RIGHTS.

WHEREAS, discrimination based upon race, color, creed, gender, age, disability, religion, source of income, sexual orientation, national origin, marital status, familial status or ethnicity threatens all county residents; and

WHEREAS, the County is an increasingly diverse and interdependent community that cannot thrive unless each of its residents and prospective residents is accorded fair treatment and opportunity, particularly in the context of finding, obtaining, and enjoying housing accommodations; and

WHEREAS, the County has the capacity and desire to enforce fair housing laws by means sufficient to safeguard its residents and itself; now, therefore,

Be it enacted by the Nassau County Legislature, as follows:

Section 1. Titles C and C-1 of Chapter 21 of Chapter 272 of the Laws of 1939, constituting the Nassau County Administrative Code, as amended by Local Law No. 7-2004, is hereby amended to read as follows:

Chapter Twenty-One
Title C
Commission on Human Rights

§ 21-9.0. **Policy.** In a county such as the County of Nassau, with its large and diverse population, there is no greater danger to the health, morals, safety and welfare of the County than the existence of groups prejudiced against and antagonistic to one another because of actual or perceived differences of race, color, creed, gender, age, disability, religion, source of income, sexual orientation, national origin, marital status, familial status or ethnicity. The Nassau County Legislature hereby finds and declares that prejudice, intolerance, bigotry and discrimination threaten the rights and proper privileges of its residents and menace the institutions of a free democratic society. Pursuant to the powers granted to the County by the New York State Constitution and the Municipal Home Rule Law, in order to protect the health, morals, safety and welfare of the County and its inhabitants, a Commission is hereby created through which the County of Nassau officially may encourage mutual understanding and respect among all groups in the County, eliminate prejudice, intolerance, bigotry and discrimination and give effect to the

guarantee of equal rights for all assured by the Constitution and the laws of this state and of the United States of America.

§ 21-9.0-a. **Titles to be liberally construed.** Titles C, C-1 and C-2 of this chapter shall be construed liberally for the accomplishment of their purposes and any provision of this code inconsistent with any provision of these titles shall not apply.

§ 21-9.1. **Creation of Commission on Human Rights.** There is hereby created a Commission on Human Rights. It shall consist of fifteen members, serving without compensation, to be appointed by the County Executive, upon recommendation of the Commission and subject to confirmation by the County Legislature. One member shall be designated by the County Executive as the chair of the Commission. Of the fifteen members first appointed, five shall be appointed for one year, five for two years and five for three years; thereafter all appointments to the Commission shall be for a term of three years. In the event of death or resignation of any member, his or her successor shall be appointed to serve for the unexpired period of the term for which such member has been appointed.

§ 21-9.2. **Definitions.** For the purposes of titles C, C-1 and C-2 of this chapter the following terms shall have the following meanings:

- a. “Commission” means the Nassau County Human Rights Commission, established and governed pursuant to this chapter.
- b. “County” means the County of Nassau.
- c. “County attorney” means the Nassau County Attorney.
- d. “Discrimination” means any difference in treatment based on actual or perceived race, creed, color, national origin, ethnicity, gender, religion, source of income, sexual orientation, age, marital status, familial status or disability and shall include segregation, except that it shall not be discrimination for any religious or denominational institution to devote its facilities, exclusively or primarily, to or for members of its own religion or denomination or to give preference to such members or to make such selection as is calculated by such institution to promote the religious principles for which it is established or maintained, unless membership in such religion is restricted on account of race, color, or national origin.
- e. “Disability” means (a) a physical, mental or medical impairment, resulting from anatomical, physiological, genetic or neurological conditions, that prevents the exercise of a normal bodily function or is demonstrable by medically accepted clinical or laboratory diagnostic techniques or (b) a record of such an impairment; or (c) a condition regarded by others as such an impairment, provided, however, that in all provisions of this chapter regarding employment, the term shall be limited to disabilities which, upon the provision of reasonable accommodations, do not prevent

the complainant from performing in a reasonable manner the activities involved in the job or occupation sought or held.

f. “Familial status” refers to (a) a person who is pregnant or has a child or is in the process of securing legal custody of a person who has not attained the age of eighteen years, or (b) one or more persons who have not attained the age of eighteen years and are domiciled with a parent or another person having legal custody of such person or persons or the designee of such parent.

g. “Legislature” means the Legislature of Nassau County.

h. “Marital status” refers both to the status of a person and to the status of a couple.

i. “National origin,” for the purposes of this chapter, includes ancestry.

j. “Person” includes one or more individuals, partnerships, limited liability companies, associations, corporations, municipal corporations, legal representatives, trustees, trustees in bankruptcy, mutual companies, joint-stock companies, trusts, unincorporated associations, fiduciaries, or receivers.

k. “Protected status” means race, creed, color, gender, disability, age, religion, source of income, sexual orientation, ethnicity, familial status, marital status, or national origin.

l. “Reasonable accommodation” means actions taken that permit an employee, prospective employee or member with a disability to perform in a reasonable manner the activities involved in the job or occupation sought or held. Reasonable accommodation includes, but is not limited to, provision of an accessible worksite, acquisition or modification of equipment, support services for persons with impaired hearing or vision, job restructuring and modified work schedules, provided, however, that such actions do not impose an undue hardship on the business, program or enterprise of the entity from which action is requested.

m. “Religious or denominational institution” means an institution operated for religious purposes or operated, supervised or controlled by religious or denominational organizations.

n. “Sexual orientation” refers to a person’s actual or perceived identity as being homosexual, bisexual or heterosexual.

o. “Source of income” means any lawful source of income, including federal, state, local, non-profit assistance or subsidy program.

§ 21-9.3. **Functions of the Commission.** The Commission shall:

- a. foster mutual understanding and respect in Nassau County, a community diverse with respect to race, creed, color, national origin, ethnicity, gender, religion, source of income, sexual orientation, age, marital status, familial status or disability;
- b. encourage equality of treatment and prevent discrimination based upon actual or perceived race, creed, color, national origin, ethnicity, gender, religion, source of income, sexual orientation, age, marital status, familial status or disability;
- c. cooperate with governmental and non-governmental agencies and organizations having like or kindred functions; and
- d. make such investigations and studies in the field of human relations as in the judgment of the Commission will aid in effectuating its general purposes.

§ 21-9.4. **Powers and duties.** In addition to the powers and duties set forth in section 21-9.3, the Commission shall:

- a. work together with federal, state, city, town, village and non-profit agencies in developing courses of instruction, for presentation in public and private schools, public libraries and other suitable places, on techniques for achieving harmonious inter group relations within the County of Nassau;
- b. enlist the cooperation of those comprising diversity with respect to race, creed, color, national origin, ethnicity, gender, religion, source of income, sexual orientation, age, marital status, familial status and disability; community organizations; labor organizations; fraternal and benevolent associations; and other groups in the County of Nassau in programs and campaigns devoted to eliminating group prejudice, intolerance, bigotry and discrimination;
- c. study the problems of prejudice, intolerance, bigotry, discrimination and disorder occasioned thereby in all or any fields of human relationship;
- d. receive and investigate complaints and to initiate its own investigations of (i) tensions, prejudice, intolerance and bigotry based upon race, creed, color, national origin, ethnicity, gender, religion, source of income, sexual orientation, age, marital status, familial status and disability; and any disorder occasioned thereby; (ii) discrimination against any person or persons, organization or corporations whether practiced by private persons, associations, corporations and, after consultation with the County Executive, by county officials or agencies;
- e. hold hearings, compel the attendance of witnesses, administer oaths, take the testimony of any person under oath and in connection therewith require the production of any evidence relating to any matter under investigation or in question before the Commission. Except as provided in section 21-9.7 of this chapter, all such hearings shall be held in executive session unless prior written approval for a public hearing is

obtained from the County Executive. The Commission, after the completion of any public hearing, shall make a report in writing to the County Executive setting forth the facts found by the Commission and its recommendations. At any hearing before the Commission or any committee thereof a witness shall have the right to be advised by counsel present during such hearing. The powers enumerated in this subdivision may be exercised by any group of three or more members of the Commission acting as a committee thereof, when so authorized in writing by the Commission. The Commission shall designate one member of the committee to chair such hearing and such chair is designated, pursuant to section twenty-two hundred thirteen of the County Government Law of Nassau County, as an officer who may administer oaths and affirmations; compel the attendance of witnesses and the production of books and papers;

f. issue publications and reports of investigations and research designed to promote good will and minimize or eliminate prejudice, intolerance, bigotry, discrimination and disorder occasioned thereby;

g. recommend to the County Executive and to the Nassau County Legislature policies and procedures to aid in carrying out the purposes of the title; and

h. submit an annual report to the County Executive and the Nassau County Legislature.

§ 21-9.5. **Employment and expenses.** The Nassau County Legislature may appropriate sufficient sums to meet the capital and operating expenses of said Commission. The County Executive, upon the recommendation of the Commission and subject to the confirmation of the Legislature, shall appoint an Executive Director. The Commission may employ such additional personnel as it deems necessary within appropriations therefor. The Executive Director shall act as Secretary of said Commission and perform such other duties as shall be assigned to him or her by the Commission.

§ 21-9.6. **Separability.** If any provision of this title or the application of such provision to any person or circumstance shall be held invalid, the remainder of such title or the application of such provision to persons or circumstances other than those to which it is held invalid shall not be affected thereby.

Title C-1
Open Housing

§ 21-9.7. **Open housing provisions.**

a. **Policy.**

There is no greater danger to the health, morals, safety, and welfare of the County and its residents than the existence of groups and persons antagonistic to each other because of actual or perceived differences of race, creed, color, gender, disability, age, religion, source of income, sexual orientation, familial status, marital status, ethnicity or national origin. Many persons have been compelled to live under substandard, unhealthful, unsanitary, and crowded living conditions because of discrimination and segregation in housing. The Legislature also finds that housing segregation creates economic instability by limiting access to quality education, health care and job opportunities for professionals and skilled workers. It creates pockets of poverty and increases the cost of housing in all neighborhoods. It limits the availability of housing for enterprises whose workforces reflect the efficiencies of diversity, and this limitation reduces the County's capacity for economic development, to the social and economic detriment of the entire County.

The Nassau County Legislature hereby finds and declares that acts of prejudice, intolerance, bigotry, and discrimination which deny a person the opportunity to sell, purchase or lease, rent, or obtain financing for the purchase or lease of housing accommodations because of actual or perceived race, creed, color, gender, disability, age, religion, source of income, sexual orientation, familial status, marital status, ethnicity or national origin threaten the fundamental rights and privileges of the residents of the County of Nassau and undermine the foundations of a free democratic state. The Legislature further declares it to be the public policy of the County of Nassau to eliminate and prevent discrimination and segregation based on actual or perceived race, creed, color, gender, disability, age, religion, source of income, sexual orientation, ethnicity, familial status, marital status or national origin, and to safeguard the right of every person to sell, purchase, lease, rent, or obtain financing for the purchase or lease of housing accommodations without regard to actual or perceived race, creed, color, gender, disability, age, religion, source of income, sexual orientation, ethnicity, familial status, marital status or national origin.

The Nassau County Legislature further declares it to be the public policy of the County of Nassau to require that every department or other agency of the County which may be involved in any public construction program which could involve the removal of persons from their present housing accommodations and their relocation elsewhere, or which endeavor to implement any public or publicly-assisted or public-approved housing or relocation plan, promote the elimination of segregation in housing within the County.

It shall be the duty of all county officers, officials, and employees to exercise appropriate governmental functions relating to the use or occupancy of land, real property, or housing accommodations in such a manner consistent with law that all patterns of racially segregated housing existing in this county be eliminated and that the creation of any such patterns be prevented to the maximum extent that such a result can be achieved by such action.

- b. **Definitions.** The terms defined in section 21-9.2 of this chapter, unless otherwise defined herein, shall have the meanings set forth therein. In addition, the following terms shall have the following meanings:
1. “Agent” means a person with the authority to engage, on behalf of another, in any act associated with the offer, purchase, sale, rental, or occupancy of one or more housing accommodations.
 2. “Covered multifamily dwelling” means:
 - (i) any building consisting of four or more units if such building has one or more elevators; and
 - (ii) any ground floor unit in any building consisting of four or more units.
 3. “Couple” means two persons who reside or seek to reside together.
 4. “Covered entity” means a person required to comply with any provision of this title.
 5. “Housing accommodation” includes a building, structure, or portion thereof used or occupied or intended, arranged or designed to be used or occupied as the home, residence or sleeping place of one or more human beings, and vacant land offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof.
 6. “Lending institution” means any bank, insurance company, savings and loan association, or any other person regularly engaged in the business of lending money or guaranteeing loans.
 7. “Reasonable modification” and “reasonable accommodation” mean such modification or accommodation, including a reasonable economic or financial accommodation relating to the payment for or financing of a dwelling, that will not cause undue hardship in the conduct of the owner’s business. The owner shall be required to demonstrate undue hardship.
 8. “Real estate broker,” “real estate salesperson,” and “associate real estate broker” shall have, respectively, the meanings of “real estate broker,” “real estate salesman,” and “associate real estate broker” set forth in section four hundred forty of the Real Property Law. Notwithstanding any inconsistent provision, for the purposes of this title, a real estate broker shall be legally responsible for any act of a real estate salesperson or associate real estate broker, provided that:
 - (i) in connection with the offer, purchase, sale, rental, or lease of housing accommodations, the real estate broker has authorized such real estate salesperson or associate real estate broker to act on the broker’s behalf and subject to his or her direction, supervision, or control; and
 - (ii) such violation has occurred within the scope of the authorization described in subparagraph i of this paragraph.

c. Certain acts prohibited.

1. It shall be an unlawful discriminatory practice for the owner, lessee, sub-lessee, assignee, or managing agent of, or other person having the right to sell, rent or lease housing accommodations, constructed or to be constructed, or any agent or employee thereof:

(i) to refuse to sell, rent or lease any housing accommodation to any person or group of persons, or refuse to negotiate for the sale, rental or lease of any housing accommodation to any person or group or persons, because of the actual or perceived protected status of such person or persons, or to represent that any housing accommodation is not available for inspection, sale, rental or lease when in fact it is so available, or to otherwise deny or withhold any housing accommodation or any facilities of any housing accommodation from any person or group of persons because of the actual or perceived protected status of such person or persons;

(ii) to discriminate against or harass any person in the terms, conditions or privileges of the sale, rental, lease, or occupancy of any such housing accommodations or in the furnishing of facilities or services in connection therewith because of the actual or perceived protected status of such person.

(iii) to induce or attempt to induce any person to sell or rent any housing accommodation through the use of representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, creed, gender, age, disability, religion, source of income, sexual orientation, national origin and ethnicity.

(iv) to print or circulate or cause to be printed or circulated any statement, advertisement, or publications, or to use any form of application for the purchase, rental, or lease of such housing accommodations, or to make any record or inquiry in connection with the prospective purchase, rental, or lease of such housing accommodations which expresses, directly or indirectly, any limitation, specification, or discrimination with respect to actual or perceived protected status.

(v) to refuse to make reasonable modifications of existing premises occupied or to be occupied by a person with a disability if such modifications are made at the expense of the person with a disability and are necessary to afford such person full enjoyment of the premises; except that, in the case of a rental, the covered entity may where it is reasonable to do so condition permission for such modification on a tenant's agreement to restore, at his or her own expense, the interior of the premises to the condition that existed before the modification, reasonable wear and tear excepted;

(vi) to refuse to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford a person with a disability equal opportunity to use and enjoy a dwelling;

(vii) in connection with the design and construction of covered multifamily dwellings for first occupancy after the first of January two thousand seven, to fail to design and construct those dwellings in such a manner that—

- (A) the public use and common use portions of such dwellings are readily accessible to and usable by disabled persons;
- (B) all the doors designed to allow passage into and within all premises within such dwellings are sufficiently wide to allow passage by persons in wheelchairs; and
- (C) all premises within such dwellings contain the following features of adaptive design:
 - (aa) a route into and through the dwelling accessible by persons in wheelchairs;
 - (bb) light switches, electrical outlets, thermostats, and other environmental controls in locations accessible to such persons;
 - (cc) reinforcements in bathroom walls that permit installations of grab bars; and
 - (dd) kitchens and bathrooms about which persons in wheelchairs can maneuver.

Compliance with the appropriate requirements of the American National Standard for Buildings and Facilities Providing Accessibility and Usability for Physically Handicapped People (“ANSI A117.1”), as such standard may from time to time be amended, suffices to satisfy the requirements of clause (C) of subparagraph (vii) of this paragraph. Nothing in subparagraphs (iv), (v) or (vi) of this paragraph requires that a dwelling be made available to a person whose tenancy would constitute a direct threat to his or her health or safety or to the health or safety of others or whose tenancy would result in substantial physical damage to the property of others.

The provisions of subparagraphs (i) through (iv) of this paragraph shall not apply: (1) to the rental of housing accommodations in a building which contains housing accommodations for not more than two families if the owner of such building actually maintains and occupies one of such housing accommodations as his or her residence, or (2) to the rental of a room or rooms in a housing accommodation by a person who actually maintains and occupies such housing accommodation as his or her residence. With respect to familial status, the provisions of this title shall not apply to housing accommodations that fall under a state or federal program specifically designed and operated to assist elderly persons, as defined in such program; are intended for and solely occupied by persons sixty-two years of age or older; or are intended and operated for occupancy by persons fifty-five years of age or older, as such intention and operation is defined at subparagraph C of paragraph 2 of subdivision b of section eight hundred seven of the federal Fair Housing Amendments Act of 1988, as amended.

2. No person, bank, trust company, private banker, savings bank, industrial bank, saving and loan association, credit union, investment company, mortgage company, insurance company, or other financial institution or lender, doing business in the County and, if incorporated, regardless of whether incorporated under the laws of

the state of New York, the United States, or any other jurisdiction, or any officer, agent or employee thereof, to whom application is made for financial assistance for the purchase, acquisition, construction, rehabilitation, repair or maintenance of any housing accommodations shall:

(i) discriminate against any such applicant or applicants because of the actual or perceived protected status of such applicant or applicants or any member, stockholder, director, officer, or employee of such applicant or applicants, or of the prospective occupants or tenants of such housing accommodations in the granting, withholding, extending, or in the fixing of the rates, terms or conditions of any such financial assistance.

(ii) use any form or application for such financial assistance or make any record or inquiry in connection with applications for such financial assistance which expresses, directly or indirectly, limitations, specification, preference or discrimination because of actual or perceived protected status.

3. No person shall aid, abet, incite, compel, or coerce the doing of any of the acts forbidden under this title, or attempt to do so.

4. No person shall coerce, intimidate, threaten, harass, or interfere with any person: (i) in the exercise or enjoyment of, or because he or she exercised or enjoyed any right granted or protected by this title; (ii) because he or she aided or encouraged any other person in the exercise or enjoyment of any right granted or protected by this title; or (iii) because of the protected status of a person with whom such person has or is perceived to have a relationship or association.

d. **Enforcement.** 1. Administrative enforcement. (i) It shall be the duty of the Commission to receive and investigate complaints and to initiate its own investigations of violations of this title, to hold hearings, compel the attendance of witnesses, administer oaths, take the testimony of any person under oath, and in connection thereof to require the production of any evidence relating to any matter under investigation or any question before the Commission, provided, however, that the Commission shall not have jurisdiction to hear a complaint if:

(A) the complainant has previously initiated a civil action in a court of competent jurisdiction with respect to the same grievance that is the subject of the complaint under this title unless such civil action has been dismissed without prejudice or withdrawn without prejudice;

(B) the complainant has previously filed and has an action or proceeding pending before an administrative agency of the state of New York with respect to the same grievance that is the subject of the complaint under this title; or

(C) the complainant has previously filed a complaint with the New York State Division of Human Rights with respect to the same grievance that is the subject of the complaint under this title and the complaint has not been dismissed pursuant to subdivision nine of section two hundred ninety-seven of the Executive Law.

(ii) Complainant-initiated complaints. Any person aggrieved by an unlawful discriminatory practice may, by himself or herself or such person's attorney,

make, sign and file with the Commission a verified complaint. The Commission shall acknowledge the filing of the complaint and advise the complainant of the time limits and forum choices set forth in this title. It shall serve a copy of the complaint upon the respondent and all persons it deems to be necessary parties and shall advise the respondent and such parties of his or her procedural rights and obligations as set forth herein. The Commission shall not have jurisdiction over any complaint that has been filed more than one year after the alleged unlawful discriminatory practice occurred, or over any complaint that has been filed more than one year after a complainant learns or should have learned that he or she has been harmed as a result of an act or acts prohibited under this section, whichever is later.

(iii) Commission-initiated complaints. The Commission may itself make, sign and file a verified complaint alleging that a person has committed an unlawful discriminatory practice, provided that the Commission shall not have authority to file such complaint more than two years after the alleged unlawful discriminatory practice occurred or after a complainant learns or should have learned that he or she has been harmed as a result of an act or acts prohibited under this section, whichever is later.

(A) A verified complaint filed with the Commission pursuant to subparagraphs (ii) or (iii) shall conform to the requirements for verified pleadings set forth in the Civil Practice Law and Rules.

(B) The Commission shall not have jurisdiction to entertain a complaint if:

(aa) the complainant has previously initiated a civil action in a court of competent jurisdiction alleging an unlawful discriminatory practice as defined by this title with respect to the same grievance which is the subject of the complaint under this title, unless such civil action has been dismissed without prejudice or withdrawn without prejudice; or

(bb) the complainant has previously filed and has an action or proceeding before any administrative agency under any other law of the state alleging an unlawful discriminatory practice as defined by this title with respect to the same grievance which is the subject of the complaint under this title; or

(cc) the complainant has previously filed a complaint with the New York State Division of Human Rights alleging an unlawful discriminatory practice as defined by this title with respect to the same grievance which is the subject of the complaint under this title and a final determination has been made thereon.

(dd) such complaint alleges in whole or part that a zoning law, ordinance, regulation or rule duly enacted by a municipal corporation is or will be, pursuant to subparagraph (i) or (ii) of paragraph one of subdivision c of this section, an unlawful discriminatory practice by virtue of or as evidenced by its disparate impact on persons having a protected status. Nothing herein shall be construed to prohibit the commencement of a civil action to obtain enforcement upon such claim pursuant to paragraph three of this subdivision.

(iv) Answer. (A) A written, verified answer shall be filed with the Commission no later than thirty days after a copy of the complaint has been served upon the respondent by the Commission. The Commission shall cause a copy of such answer to be served upon the complainant and any necessary party.

(B) All verified answers filed with the Commission pursuant to this section shall conform to the requirements for verified pleadings set forth in the Civil Practice Law and Rules;

(v) Withdrawal of complaints. (A) A complaint filed pursuant to paragraph one of this section may be withdrawn by the complainant as of right at any time prior to the commencement of a hearing before an administrative law judge. Such a withdrawal shall be in writing and signed by the complainant.

(B) Unless such complaint is withdrawn pursuant to a conciliation agreement, the withdrawal of a complaint shall be without prejudice:

(aa) to the continued prosecution of the complaint by the Commission;

(bb) to the filing by the Commission of a complaint based in whole or in part upon the same facts;

(cc) to the commencement of a civil action pursuant to paragraph three of this subdivision; or

(dd) to the commencement of a civil action by the County Attorney based upon the same facts pursuant to paragraph two of this subdivision.

(vi) Dismissal of complaint. (A) The Commission may, in its discretion, dismiss a complaint:

(aa) for administrative convenience at any time prior to the taking of testimony at a hearing. The grounds for dismissal of a complaint for administrative convenience may include, but shall not be limited to, the following:

(1) the complainant's objections to a proposed conciliation agreement are without substance;

(2) the complainant is unavailable or unwilling to participate in conciliation or investigation, or to attend a hearing, or has repeatedly engaged in conduct that is disruptive to the orderly functioning of the Commission;

(3) relief is precluded by the respondent's absence or other special circumstances;

(4) holding a hearing will not benefit the complainant;

(5) processing the complaint will not serve the public interest; or

(6) the complainant has initiated or intends to initiate an action or proceeding in another forum based on the same grievance.

(bb) if the complaint is not within the jurisdiction of the Commission.

(cc) if after investigation the Commission determines that probable cause does not exist to believe that the respondent has engaged or is engaging in an unlawful discriminatory practice, the Commission shall dismiss the complaint as to such respondent.

(B) The Commission shall promptly serve notice upon the complainant, respondent and any necessary party of any dismissal pursuant to this section.

(C) The complainant or respondent may, in accordance with the rules of the Commission, apply to the chairperson for review of any dismissal pursuant to this section. Upon such application, the chairperson shall review such action and issue an order affirming, reversing or modifying such determination or remanding the matter for further investigation and action. A copy of such order shall be served upon the complainant, respondent and any necessary party.

(D) The Commission may reopen any proceeding, or vacate or modify any order or determination of the Commission, whenever justice so requires, in accordance with the rules of the Commission.

(vii) Investigation. (A) The Commission shall cause every complaint to be investigated according to standards and procedures adopted by the Commission.

(B) Such standards and procedures shall include, but not be limited to, a requirement that proceedings with respect to a complaint be commenced within thirty days of its filing. They shall also include a requirement that, within one hundred days of the filing of a complaint, the Commission shall determine whether it has jurisdiction and, if so, whether there is probable cause to believe that the respondent named in the complaint has engaged or is engaging in activity prohibited under this section.

(C) At the end of each investigation, the Commission shall prepare a final investigative report. The Commission shall make available on request of a complainant or respondent a copy of the final investigative report and the information derived from the investigation.

(viii) Injunction and temporary restraining order.

(A) At any time after the filing of a complaint with the Commission alleging an unlawful discriminatory practice under this title, where there is reason to believe that the respondent, or any other person acting in concert with the respondent, may do or cause to be done any act that would tend to render ineffectual relief that could be ordered:

(aa) The County Attorney may commence a special proceeding in accordance with article sixty-three of the Civil Practice Law and Rules for an order to show cause why the respondent and such other persons should not be enjoined from doing or causing such acts to be done; and

(bb) Where the County Attorney has obtained injunctive relief pursuant to this paragraph, in order to prevent the involvement of innocent third parties in the rental or sale of housing accommodations during the pendency of the complaint, a notice may be posted by the county in a conspicuous place on such housing accommodation stating that such accommodation is the subject of a complaint before the Commission and that prospective buyers or renters will take such accommodations at their own risk, provided, however, that no such notice shall be posted where the person charged with discrimination agrees in writing not to sell or rent such housing accommodations during the pendency of the action or proceeding against him or her. Any willful destruction, defacement, alteration or removal of such notice by the owner or the agents or employees of the owner shall be a misdemeanor punishable upon

conviction by a fine of not less than five hundred dollars nor more than one thousand dollars.

(ix) Determination of probable cause.

(A) Where the Commission determines that there is probable cause to believe that the respondent has engaged or is engaging in an act or acts prohibited under this section, the Commission shall issue a written notice to complainant and respondent so stating. A complaint initiated by the Commission shall be deemed a determination that there is such probable cause.

(B) A determination of probable cause shall not be administratively or judicially reviewable.

(C) Where the Commission has found probable cause pursuant to clause A of this subparagraph, the Commission shall refer the complaint to an administrative law judge and shall serve a notice upon the complainant, respondent and any necessary party that the complaint has been so referred.

(x) Investigative orders.

(A) The Commission may at any time issue subpoenas requiring attendance and giving of testimony by witnesses and the production of books, papers, documents and other evidence relating to any matter under investigation or any question before the Commission.

(B) Where the Commission has determined that probable cause exists to believe that any respondent engaged or is engaging in an act or acts prohibited under this title, the Commission may demand, with respect to records of the type made and kept by such respondent and that the Commission determines is or could be relevant to determining whether such person or persons have committed unlawful discriminatory practices, that such respondent continue to make and keep such records until the termination of all proceedings relating to the complaint about which probable cause has been determined. The Commission may inspect such records or require them to be filed with the Commission.

(C) The Commission shall establish by procedures enabling any person upon whom a demand has been made pursuant to this provision to object to such demand. Unless the Commission orders otherwise, the assertion of an objection shall not stay compliance with the demand.

(D) Upon the expiration of the time set pursuant to such rules for making an objection to such demand, or upon a determination that an objection to the demand shall not be sustained, the Commission shall order compliance with the demand.

(E) A proceeding may be brought by the County Attorney on behalf of the Commission in any court of competent jurisdiction seeking an order to compel compliance with an order issued pursuant to subparagraph (D) of this paragraph.

(xi) Mediation and conciliation.

(A) At any time after the filing of a complaint, the Commission may endeavor to resolve such complaint by any method of dispute resolution prescribed by rule of the Commission including but not limited to mediation and conciliation.

(B) The terms of any conciliation agreement may contain such provisions as may be agreed upon by the Commission, the complainant and the respondent, including a provision for the entry in court of a consent decree or complaint with motion for conditional dismissal based upon a settlement agreement embodying the terms of the conciliation agreement.

(C) The members of the Commission and its staff shall not publicly disclose what transpired during the processes of mediation and conciliation.

(D) If a conciliation agreement is entered into, the Commission shall embody such agreement in an order and serve a copy of such order upon all parties to the conciliation agreement. The Commission may impose civil penalties for a violation of a conciliation order as authorized under subparagraph (ii) of paragraph four of this subdivision.

(E) Every conciliation agreement shall be available to the public except where, to the extent allowed by law, the Commission determines, either on its own or at the request of both complainant and respondent, that extraordinary circumstances exist that would make such disclosure contrary to the public interest.

(xii) Hearing.

(A) A hearing on a complaint shall be held before an administrative law judge designated by the Commission. Notice of the date, time and place of such hearing shall be served upon the complainant, respondent and any necessary party.

(B) The case in support of the complaint shall be presented before the Commission by prosecutors employed or otherwise designated by the Commission, under contract to the Commission, or attorneys assigned to the Commission for such purpose by the County Attorney.

(C) An administrative law judge may, in his or her discretion, permit any person who has a substantial interest in the complaint to intervene as a party and may require the joinder of necessary parties.

(D) An administrative law judge shall have the powers of the Commission as set forth at clause (A) of subparagraph (x) of this paragraph.

(E) Evidence relating to endeavors at mediation or conciliation by, between or among the Commission, the complainant and the respondent shall not be admissible.

(F) If the respondent has failed to answer the complaint within the time period prescribed in clause (A) of subparagraph (iv) of paragraph one of subdivision d of section 21-9.7 of this title, the administrative law judge shall enter a default and the hearing shall proceed to determine the evidence in support of the complaint.

(G) Except as otherwise provided in this title, the Commission through its prosecutors, a respondent who has filed an answer or whose default in answering has been set aside for good cause shown, a necessary party or a complainant or other person who has intervened pursuant to the rules of the Commission may appear at such hearing in person or otherwise, with or without counsel, and may cross-examine witnesses, present testimony and offer evidence.

(H) A hearing shall be governed by rules of evidence adopted by the Commission and established to elicit the best evidence consistent with due process. The rules of evidence observed by courts need not be adopted. The testimony taken at such hearing shall be under oath and shall be transcribed.

(I) Subsequent to a hearing and to such briefing as the administrative law judge may direct, the administrative law judge shall prepare and forward to the Commission, along with the record, a recommended decision and order.

(xiii) Decision and order.

(A) If the Commission finds that a respondent has engaged in any unlawful discriminatory practice, it shall state its findings of fact and conclusions of law and issue and cause to be served on such respondent an order requiring such respondent to cease and desist from such unlawful discriminatory practice. Such order shall require the respondent to take such affirmative action as, in the judgment of the Commission, will effectuate the purposes of this title including, but not limited to: selling, renting or leasing, or approving the sale, rental or lease of housing accommodations, land or commercial space or an interest therein, or the provision of credit with respect thereto, without unlawful discrimination; requiring training, monitoring, or the adoption of alternative policies; payment of compensatory damages to the person aggrieved by such practice or act; and submission of reports with respect to the manner of compliance. The Commission may also direct the payment of civil penalties to the County in the amounts and under circumstances described in paragraph four of this subdivision. The Commission may also direct the payment of a prevailing complainant's reasonable attorney's and expert fees and costs.

(B) If the Commission finds that a respondent has not engaged in any such unlawful discriminatory practice, the Commission shall issue an order stating its findings of fact and conclusions of law and shall dismiss the complaint as to such respondent.

(xiv) Judicial review. Any final order of the Commission shall be subject to review in the manner provided in article seventy-eight of the Civil Practice Law and Rules.

(xv) Enforcement of final orders of the Commission. The County Attorney may initiate any action or proceeding that may be appropriate or necessary for the enforcement of any final order issued by the Commission pursuant to this title, including actions to secure temporary or permanent injunctions enjoining any acts or practices that constitute a violation of any such order, mandating compliance with the provisions of any such order, imposing civil penalties pursuant to paragraph four of this subdivision, or for such other relief as may be appropriate.

2. Enforcement actions by County Attorney. In addition to any other enforcement provision of this title, the County Attorney is hereby authorized to obtain enforcement of the provisions of this title by commencing an administrative proceeding before the Commission or an action in any court of competent jurisdiction for any relief as provided under this title, including but not limited to

injunctive relief, monetary and punitive damages to persons aggrieved, civil penalties, and attorney's fees. Such authority shall include the authority to appear as intervenor in any action commenced by a party pursuant to any provision of this title. Notwithstanding any other provision of law, any action taken by the County Attorney under this paragraph shall not require a resolution of the Legislature.

3. Civil cause of action. (i) Except where a complainant has filed a complaint with the Commission or the New York State Division of Human Rights or a federal enforcement agency with respect to the same grievance and such complaint has not been dismissed by such division pursuant to subdivision nine of section two hundred ninety-seven of the Executive Law, any person claiming to be aggrieved by a practice prohibited by this title shall have a cause of action in any court of competent jurisdiction for damages, including punitive damages and for injunctive relief or such other remedies as may be appropriate.

(ii) Notwithstanding any inconsistent provision of this subdivision, where a complaint filed with the Commission is dismissed for administrative convenience or by annulment of complainant's administrative remedy by the Commission or by the New York State Division of Human Rights, an aggrieved person shall maintain all rights to commence a civil action pursuant to this section as if no such complaint had been filed.

(iii) Notice of any civil action filed pursuant to this paragraph shall be delivered in person to the County Attorney within ten days of such filing, or by any method calculated to place the County Attorney in receipt thereof within ten days of such filing. In any such action, the County Attorney shall have the right to intervene whenever he or she determines such intervention necessary to vindicate the public interest.

(iv) A civil action commenced under this section must be commenced within three years after the occurrence of the alleged unlawful discriminatory practice. Upon the filing of a complaint with the Commission and during the pendency of such complaint and any court proceeding for review of the dismissal of such complaint, such three-year limitations period shall be tolled.

(v) Notwithstanding any inconsistent provision of this subdivision, where a complaint filed with the Commission is dismissed for administrative convenience and such dismissal is due to the complainant's malfeasance, misfeasance or recalcitrance, the three-year limitation period on commencing a civil action pursuant to this paragraph shall not be tolled.

(vi) Any person shall be deemed to be injured by an unlawful discriminatory practice and shall have the right to commence an action pursuant to this paragraph or to file a complaint pursuant to subparagraph (ii) of paragraph one of this subdivision when such person or its agents:

(A) are deprived of truthful information in violation of section 21-9.7(c)(1)(i); or

(B) discover through investigation that a covered entity is engaging or has engaged in an unlawful discriminatory practice, provided that such person has expended funds to reveal the covered entity's unlawful discriminatory

practice, regardless of whether such expenditure constituted a diversion of resources from his or her other activities.

This subparagraph shall not limit the availability of any other basis in law for alleging injury resulting from acts prohibited under subdivision d of this title. The measure of compensatory damages for a person injured as defined in this subparagraph shall include the fair market value of the efforts such person has undertaken to investigate and remedy the unlawful discriminatory practice.

4. Civil penalties for unlawful discriminatory practices or for violating orders of the Commission.

(i) In any matter where the Commission or a court of competent jurisdiction finds that a person has engaged in a discriminatory practice in violation of this title, the Commission or such court shall impose a civil penalty in an amount not more than fifty thousand dollars. Where the Commission finds that an unlawful discriminatory practice was the result of the respondent's wanton or malicious act, the Commission or court shall impose a civil penalty in an amount not more than one hundred thousand dollars.

(ii) Any person who fails to comply with an order issued by the Commission pursuant to subparagraphs (x), (xi) or (xiii) of paragraph one of this subdivision shall be liable for a civil penalty of not more than fifty thousand dollars and an additional civil penalty of not more than one thousand dollars per day for each day that the violation continues.

(iii) Any civil penalties recovered pursuant to this chapter shall be paid into the general fund of the County.

5. Attorney's fees. In any administrative enforcement or civil action commenced pursuant to this subdivision, the Commission or court, in its discretion, may award the prevailing party or parties costs and reasonable attorney's fees regardless of the amount of damages awarded to a complainant in such action. For the purposes of this paragraph, the term "prevailing" includes a complainant or plaintiff and/or intervenor whose commencement and/or prosecution of litigation has been found by the Commission or court to have substantially resulted in the remediation of an unlawful discriminatory act on the part of the respondent or defendant, regardless of whether such remediation has been implemented voluntarily, as a result of a settlement or as a result of a judgment in such complainant's, plaintiff's or intervenor's favor.

6. Guidelines for construction and rules of procedure. The Commission may adopt guidelines for the construction of the provisions of this title and shall adopt rules setting forth hearing and pre-hearing procedures. Such rules shall include, but not be limited to, rules governing discovery, motion practice and the issuance of subpoenas.

e. **Separability.** If any section, subdivision, paragraph, subparagraph, clause, or item of this title is for any reason held invalid or unconstitutional by any court of competent jurisdiction such portion shall be deemed a separate, distinct, and independent

provision; and such holding shall not affect the validity of the remaining portions thereof.

§2. This local law shall take effect on the first day of January next succeeding the date on which it shall have become a law.

H

Fair Housing Complaint Letters and Responses

1. Long Island Housing Services
2. Nassau County Human Rights Commission
3. New York State Division of Human Rights

BRUCE A. BLAKEMAN
COUNTY EXECUTIVE



JEFFREY M. CLARK
EXECUTIVE DIRECTOR

COUNTY OF NASSAU
OFFICE OF COMMUNITY DEVELOPMENT
1 West Street, Suite 365
Mineola, NY 11501
(516) 571-0200

<https://www.nassaucountyny.gov/1524/Community-Development>

November 13, 2024
Mr. Ian Wilder, Executive Director
640 Johnson Avenue
Suite 8
Bohemia, NY 11716

Re: Fair Housing Claims for Nassau County for the Period 2020 to 2023

Dear Ian:

Nassau County is in the process of updating its Analysis of Impediments to Fair Housing Choice (AI), and has hired VHB Engineering, Surveying, Landscape Architecture and Geology, P.C. to assist us in that preparation. In order to prepare the AI, we are requesting fair housing complaint data for the County (**both incorporated and non-incorporated areas**) for the period 2020 through end of the year 2023. The data should be gathered for the entire County, as well as the individual areas within the County (e.g., Uniondale, Levittown). 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 2020, one complaint, basis: race, color, familial status.

In order to meet our submission deadline to HUD, we need this information within three (3) weeks from the date of this letter. I am suggesting that Gina Martini from VHB contact you to discuss the above request and other fair housing issues and opportunities for Nassau County. Please call me at (516) 572-1916, if you have any questions regarding this request. We look forward to receiving the information as soon as possible.

Sincerely,

Jeffrey M. Clerk
Executive Director, Nassau County Office of Community Development

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



Long Island Housing Services, Inc.

640 Johnson Avenue, Suite 8, Bohemia, New York 11716-2624
631-567-5111 ~ info@LIFairHousing.org ~ www.LIFairHousing.org
Protecting Civil Rights for Long Islanders since 1969



December 19, 2024

Jeffrey M. Clark, Executive Director
Nassau County Office of Community Development
1 West Street Suite 365
Mineola NY 11501

Via mail and e mail

JClark@nassaucountyny.gov

Dear Mr. Clark,

Please consider this letter as a response to your request dated November 13, 2024. Long Island Housing Services, Inc. (LIHS) maintains data on fair housing allegations and complaints for clients who have requested our intervention on matters concerning fair housing. We do not have information relevant to all the complaints that may have been filed through the government enforcement authorities. For comprehensive statistics on fair housing data pertaining to Nassau County housing providers or real estate operators conducting business in Nassau County I would suggest that you also contact The U.S. Department of Justice Office for Civil Rights and Fair Housing Enforcement, the U.S. Department of Housing and Urban Development's Fair Housing and Equal Opportunity Office serving NYS (Region II), the New York State Division of Human Rights, the Nassau County Commission on Human Rights, the NYS Attorney General's Civil Rights Bureau and the NYS Department of State which also receive complaints against licensed real estate operators.

During the period of January 1, 2020, and through December 31, 2023, LIHS has investigated one hundred and five (105) allegations of discrimination related to Nassau County. The bases of these allegations are color one (1), creed one (1), sex six (6), national origin fifteen (15), disability physical twenty nine (29), mental seventeen ((17), domestic violence two (2), familial status five (5), age four (4), marital status one (1) source of income twenty three (23) Retaliation one (1) Thirteen (13) were conciliated to benefit the client prior to filing a formal complaint. LIHS investigated and filed twenty-four (24) formal complaints during this time frame. Several of these twenty-four (24) cases had more than one basis. Four (4) cases were filed with the U.S. Department of Housing and Urban Development. Twenty (20) cases were filed with the New York State Division of Human Rights. Nineteen (19) cases were based on source of income, seven (7) cases were based on disability and five (5) cases were based on familial status.

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PROUD COMMUNITY PARTNER OF



United Way of Long Island

A 501(c)(3) nonprofit
Fair Housing agency

*Our mission is the elimination of unlawful housing discrimination
and promotion of decent and affordable housing through advocacy and education.*

I hope this information is helpful to you. If you need any additional information clarification, I can be reached via email at Harriet@lifairhousing.org. My direct telephone number is 631-716-5890. I am in the office Tuesday-Thursday.

Sincerely,

Harriet Spiegelman
Fair Housing Investigator

C: Ian Wilder Executive Director

BRUCE A. BLAKEMAN
COUNTY EXECUTIVE



JEFFREY M. CLARK
EXECUTIVE DIRECTOR

COUNTY OF NASSAU
OFFICE OF COMMUNITY DEVELOPMENT

1 West Street, Suite 365
Mineola, NY 11501
(516) 571-0200

<https://www.nassaucountyny.gov/1524/Community-Development>

November 13, 2024

Dr. Bobby K. Kalotee, Chair of Human Rights
Nassau County Human Rights Commission
240 Old Country Road
6th Floor, Suite 606
Mineola, NY 11501

Re: Fair Housing Claims for Nassau County for the Period of 2020 to 2023

Dear Bobby:

Nassau County is in the process of updating its Analysis of Impediments to Fair Housing Choice (AI), and has hired VHB Engineering, Surveying, Landscape Architecture and Geology, P.C. to assist us in that preparation. In order to prepare the AI, we are requesting fair housing complaint data for the County (**both incorporated and non-incorporated areas**) for the period 2020 through the end of the year 2023. The data should be gathered for the entire County, as well as the individual areas within the County (e.g., Uniondale, Levittown). 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 2020, one complaint, basis: race, color, familial status.

In order to meet our submission deadline to HUD, we need this information within three (3) weeks from the date of this letter. I am suggesting that Gina Martini from VHB contact you to discuss the above request and other fair housing issues and opportunities for Nassau County. Please call at (516) 572-1916, if you have any questions regarding this request. We look forward to receiving the information as soon as possible.

Sincerely,

Jeffrey M. Clerk
Executive Director, Nassau County Office of Community Development

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

FAIR HOUSING CASES 2019 - 2024

YEAR 2019

	A	B	C
1	CASE NUMBER	BASIS	DETERMINATION/ CLOSED DATE
2	IC-0110-0126-H-RS-19	RACE/SEX	CONCILIATED/ ORDER OF DISMISSAL- 4/26/2021
3	IC-0114-0127-H-DF-19	DISABILITY/ FAMILIAL STATUS	NON BENEFICIAL WITHDRAWAL7/25/2019
4	IC-0123-012-H-RO-19	RACE/ RETALIATON	NON-BENEFICIAL WITHDRAWAL-
5	IC-0204-0132-H-DIO-19	DISABILITY/ SOURCE OF INCOME/RETALIATION	WITHDRAWAL-11/14/2019
6	IC-0205-0135-H-I-19	SOURCE OF INCOME	NO JURISDICTION-4/23/2019
7	IC-0213-01360-H-SRO-19	SEX/RACE/ RETALIATION	WITHRAWAL-5/10/2019
8	IC-0318-0141-H-R-19	RACE	Case in federal court- 3/19/2019
9	IC-0320-0142-H-DO-19	DISABILITY/RETALIATION	WITHDRAWAL-11/14/2019
10	IC-0327-0144-H-19	NO BASIS	NO JURISDICTION-03/27/2019
11	IC-0403-0145-H-RNO-19	RACE/NATIONAL ORIGIN/ RETALIATION	STATUTE OF LIMITATION EXPIRED- 7/12/2019
12	IC-0408-0147-H-RIO-19	RACE/ SOURCE OF INCOME/ RETALIATION	NO JURISDICTION- 1/22/2020
13	IC-0416-0152-H-ARO-19	AGE/RACE/ RETALIATION	BENEFICIAL WITHDRAWAL- 11/08/2019
14	IC-0418-0153-H-RD-19	RACE/ DISABILITY	NO JURISDICTION- 8/06/2019
15	IC-0418-0158-H-RD-19	RACE/DISABILITY	NO JURISDICTION-8/06/2019
16	IC-0520-0164-H-DI-19	DISABILITY/SOURCE OF INCOME	BENEFICIAL WITHDRAWAL- 10/22/2019
17	IC-0531-0170-H-ARSO-19	AGE/RACE/SEX/RETALIATION	DID NOT WISH TO PROCEED-6/20/2019
18	IC-0603-0171-H-SO-19	SEX/RETALIATION	DID NOT WISH TO PROCEED-6/03/2019
19	IC-0607-0172-H-O-19	RETALIATION	WITHDRAWAL-7/22/2019
20	IC-0610-0173-H-ACDRSIFGO-19	AGE/CREED/DISABILITY/RACE/SEX/SOURCE OF INCOME/FAMILIAL STATUS/SEXUAL ORIENTATION/RETALIATION	NO JURISDICTION-9/16/2019
21	IC-0617-0174-H-DO-19	DISABILITY/RETALIATION	DOES NOT WISH TO PROCEED-11/8/2019
22	IC-0627-0177-H-RSI-19	RACE/SEX/SOURCE OF INCOME	BENEFICIAL WITHDRAWAL-7/15/2020
23	IC-0710-0178-H-F-19	FAMILIAL STATUS	DOES NOT WISH TO PROCEED-09/25/2019
24	IC-0710-0179-H-D-19	DISABILITY	
25	IC-0725-0181-H-ACFO-19	AGE/CREED/FAMILIAL STATUS/RETALIATION	NO JURISDICTION-08/19/2019
26	IC-0725-0182-H-ACFO-19	AGE/CREED/FAMILIAL STATUS/RETALIATION	NO JURISDICTION-08/19/2019
27	IC-0814-0188-H-DRSOIF-19	DISABILITY/RACE/SEX/SOURCE OF INCOME/RETALIATION/FAMILIAL STATUS	NON-BENEFICIAL WITHDRAWAL-10/23/2019
28	IC-0821-0189-H-RNF-19	RACE/NATIONAL ORIGIN/ FAMILIAL STATUS	NO JURISDICTION-10/28/2019
29	IC-0822-0190-H-DI-19	DISABILITY/SOURCE OF INCOME	NO JURISDICTION-5/08/2020
30	IC-0829-0192-H-F-19	FAMILIAL STATUS	NO JURISDICTION-9/16/2019
31	IC-1008-0202-H-RD-19	RACE/DISABILITY	NO PROBABLE CAUSE-12/15/2020
32	IC-1009-0204-H-RI-19	RACE/SOURCE OF INCOME	NO JURISDICTION-11/25/2019
33	IC-1017-0206-H-D-19	DISABILITY	NO PROBABLE CAUSE-5/18/2021
34	IC-1025-0210-H-FI-19	FAMILIAL STATUS/SOURCE OF INCOME	LACK OF JURISDICTION-10/28/2019
35	IC-1106-0213-H-S-19	SEX	DOES NOT WISH TO PROCEED-3/20/2020
36	IC-1209-0218-H-D-19	DISABILITY	DUAL FILED WITH NYS DHR- 12/11/2019
37	IC-1218-0220-H-I-19	SOURCE OF INCOME	NO JURISDICTION-2/24/2020

FAIR HOUSING CASES 2019 - 2024

YEAR 2020

	A	B	C	D	E
1	CASE NUMBER	BASIS	DETERMINATION/ CLOSED DATE		
2	IC-0121-0225-H-D-20	DISABILITY	BENEFICIAL WITHDRAWAL	3/3/2021	
3	IC-0122-0226-H-F-20	FAMILIAL STATUS	NO JURISDICTION	#####	
4	IC-0131-0228-H-AFN-20	AGE/FAMILIAL STATUS/NATIONAL ORIGIN	BENEFICIAL WITHDRAWAL	#####	
5	IC-0218-0233-H-X-20	OTHER	NO JURISDICTION	#####	
6	IC-0226-0235-H-I-20	SOURCE OF INCOME	FAILURE TO COOPERATE	5/6/2020	
7	IC-0630-0243-H-DOI-20	DISABILITY/RETALIATION/SOURCE OF INCOME	NO JURISDICTION	8/4/2020	
8	IC-0708-0244-H-DO-20	DISABILITY/RETALIATION	NO JURISDICTION	#####	
9	IC-0709-0246-H-DF-20	DISABILITY/FAMILIAL STATUS	DUAL FILED WITH NYS DHR	#####	
10	IC-0710-0248-H-D-20	DISABILITY	NO JURISDICTION	#####	
11	IC-0807-0255-H-DR-20	DISABILITY/RACE	NO PRIMA FACIE	#####	
12	IC-0807-0256-H-DR-20	DISABILITY/RACE	NON BENEFICIAL WITHDRAWAL	#####	
13	IC-0818-0257-H-R-20	RACE	NO JURISDICTION	8/4/2021	
14	IC-0819-0260-H-DRI-20	DISABILITY/RACE/SOURCE OF INCOME	NO PROBABLE CAUSE	3/4/2021	
15	IC-0819-0261-H-X-20	OTHER	NO JURISDICTION	#####	
16	IC-0819-0262-H-R-20	RACE	WITHDRAWAL	#####	
17	IC-0819-0264-H-I-20	SOURCE OF INCOME	NO JURISDICTION	#####	
18	IC-0910-0266-H-DF-20	DISABILITY/ FAMILIAL STATUS	NO JURISDICTION	#####	
19	IC-0910-0267-H-FI-20	FAMILIAL STATUS/SOURCE OF INCOME	NO JURISDICTION	#####	
20	IC-0910-0269-H-DAO-20	DISABILITY/AGE/RETALIATION	BENEFICIAL WITHDRAWAL	#####	
21	IC-1002-0273-H-DI-20	DISABILITY/SOURCE OF INCOME	NO JURISDICTION	#####	
22	IC-1006-0274-H-RDO-20	RACE/DISABILITY/RETALIATION	FAILURE TO COOPERATE	#####	
23	IC-1007-0278-H-R-20	RACE	NO PROBABLE CAUSE	7/8/2021	
24	IC-1029-0280-H-R-20	RACE	PROBABLE CAUSE		
25	IC-1029-0281-H-R-20	RACE	PROBABLE CAUSE		
26	IC-1104-0282-H-I-20	SOURCE OF INCOME	FAILURE TO COOPERATE	#####	
27	IC-1105-0283-H-IF-20	SOURCE OF INCOME/FAMILIAL STATUS	NO JURISDICTION	2/2/2021	
28	IC-1110-0284-H-RACDIO-20	RACE/AGE/CREED/DISABILITY/SOURCE OF INCOME/RETALIATION	NO JURISDICTION	#####	
29	IC-1110-0285-H-D-20	DISABILITY	CONCILIATED	#####	
30	IC-1117-0286-H-O-20	RETALIATION	DUAL FILED WITH HUD	#####	
31	IC-1119-0287-H-I-20	SOURCE OF INCOME	CONCILIATED	#####	
32	IC-1124-0288-H-RO-20	RACE/ RETALIATION	NO JURISDICTION	#####	
33	IC-1208-0290-H-X-20	OTHER	NO JURISDICTION	12/10/2020	
34	IC-1215-0291-H-D-20	DISABILITY	NO PROBABLE CAUSE	08/2/2021	
35	IC-1215-0292-H-20	NO BASIS	DUAL FILED WITH HUD	1/5/2021	

FAIR HOUSING CASES 2019 - 2024

YEAR 2021

	A	B	C	D
1	CASE NUMBER	BASIS	DETERMINATION/ CLOSED DATE	
2	IC-0122-0296-H-ADR-21	AGE/DISABILITY/RACE	NO JURISDICTION	#####
3	IC-0208-0298-H-ASF-21	AGE/SEX/FAMILIAL STATUS	DUAL FILED WITH NYSDHR	#####
4	IC-0302-0301-H-ADO-21	AGE/DISABILITY/RETALIATION	CONCILIATED	#####
5	IC-0316-0303-H-D-21	DISABILITY	DUAL FILED WITH HUD	#####
6	IC-0412-0368-H-IO-21	SOURCE OF INCOME/RETALIATION	NO PROBABLE CAUSE	#####
7	IC-0420-0369-H-SO-21	SEX/RETALIATION	NO JURISDICTION	#####
8	IC-0517-0379-H-D-21	DISABILITY	NO JURISDICTION	#####
9	IC-0527-0381-H-F-21	FAMILIAL STATUS	DOES NOT WISH TO PROCEED	#####
10	IC-0601-0384-H-DFI-21	DISABILITY/FAMILIAL STATUS/SOURCE OF INCOME	NO JURISDICTION	7/9/2021
11	IC-0608-0388-H-RD-21	RACE/DISABILITY	CONCILIATED	#####
12	IC-0701-0395-H-O-21	RETALIATION	NO PROBABLE CAUSE	#####
13	IC-0706-0396-H-ACRS-21	AGE/CREED/RACE/SEX	NO JURISDICTION	#####
14	IC-0709-0397-H-RIAD-21	RACE/SOURCE OF INCOME/AGE/DISABILITY	FAILURE TO COOPERATE	#####
15	IC-0915-0407-H-X-21	OTHER	CONCILIATED	#####
16	IC-0915-0408-H-O-21	RETALIATION	NON BENEFICIAL WITHDRAWAL	#####
17	IC-0916-0409-H-X-21	OTHER	NO JURISDICTION	#####
18	IC-1018-0413-H-A-21	AGE	NO PRIMA FACIE	#####
19	IC-1025-0415-H-FR-21	FAMILIAL STATUS/RACE	FAILURE TO COOPERATE	#####
20	IC-1101-0416-H-I-21	SOURCE OF INCOME	NO PRIMA FACIE	3/4/2021
21	IC-1101-0417-H-X-21	OTHER	NON BENEFICIAL WITHDRAWAL	#####
22	IC-1108-0420-H-V-21	CONVICTION RECORD	WITHDRAWAL	#####
23	IC-1123-0423-H-D-21	DISABILITY	DUAL FILED WITH HUD	#####
24	IC-1230-0429-H-ADINR	AGE/DISABILITY/SOURCE OF INCOME/NATIONAL ORIGIN/RACE	DOES NOT WISH TO PROCEED	#####

FAIR HOUSING CASES 2019 - 2024

YEAR 2022

	A	B	C	D	E
1	CASE NUMBER	BASIS	DETERMINATION/ CLOSED DATE		
2	IC-0107-002-H-DI-22	DISABILITY/SOURCE OF INCOME	WITHDRAWAL	8/15/2022	
3	IC-0131-004-H-RADN-22	RACE/AGE/DISABILITY/NATIONAL ORIGIN	NO PROBABLE CAUSE	#####	
4	IC-0207-006-H-F-22	FAMILIAL STATUS	OTHER		
5	IC-0211-008-H-X-22	NO BASIS	NO JURISDICTION	#####	
6	IC-0228-011-H-D-22	DISABILITY	WITHDRAWAL	06/29/2022	
7	IC-0309-012-H-D-22	DISABILITY	NO PROBABLE CAUSE	#####	
8	IC-0325-016-H-A-22	AGE	NO JURISDICTION	4/8/2022	
9	IC-0425-032-H-I-22	SOURCE OF INCOME	BENEFICIAL WITHDRAWAL	#####	
10	IC-0427-033-H-ROSIF-22	RACE/SEX/SOURCE OF INCOME/FAMILIAL STATUS/RETALIATION	NO JURIDICION	#####	
11	IC-0509-038-H-X-22	NO BASIS	NO JURISDICTION	5/3/2022	
12	IC-0513-039-H-ROIFN-22	RACE/SOURCE OF INCOME/FAMILIAL STATUS/NATIONAL ORIGIN/RETALIATION	NO JURIDICION	#####	
13	IC-0518-041-H-IR-22	SOURCE OF INCOME/RACE	DOES NOT WISH TO PROCEED	#####	
14	IC-0520-042-H-X-22	NO BASIS	DOES NOT WISH TO PROCEED	#####	
15	IC-0719-050-H-RCO-22	RACE/CREED/RETALIATION	NO JURISDICTION	#####	
16	IC-0719-051-H-SIF-22	SEX/SOURCE OF INCOME/FAMILIAL STATUS	NO JURISDICTION	#####	
17	IC-0816-056-H-DR-22	DISABILITY/RACE	DUAL FILED WITH NY STATE	8/16/2022	
18	IC-0819-058-H-RI-22	RACE/SOURCE OF INCOME	FAILURE TO COOPERATE	#####	
19	IC-0822-062-H-I-22	SOURCE OF INCOME	NO JURISDICTION	#####	
20	IC-0829-063-H-F-22	FAMILIAL STATUS	DUAL FILED WITH NY STATE	8/29/2022	
21	IC-0829-065-H-D-22	DISABILITY	NO JURISDICTION	#####	
22	IC-0830-060-H-D-22	DISABILITY	NO JURISDICTION	#####	
23	IC-0914-061-H-D-22	DISABILITY	DUAL FILED WITH NYSDHR	#####	
24	IC-0929-064-H-DR-22	DISABILITY/RACE	NO JURISDICTION	#####	
25	IC-1012-070-H-I-22	SOURCE OF INCOME/RACE	NO JURISDICTION	#####	
26	IC-1024-074-H-DFX-22	DISABILITY/FAMILIAL STATUS/OTHER	FAILURE TO COOPERATE	#####	
27	IC-1207-079-H-D-22	DISABILITY	CONCILIATED	7/8/2023	
28	IC-1104-080-H-RAD-22	RACE/AGE/DISABILITY	DUAL FILED WITH NY STATE	#####	
29	IC-1104-081-H-I-22	SOURCE OF INCOME	FAILURE TO COOPERATE	#####	
30	IC-1226-087-H-R-22	RACE	DOES NOT WISH TO PROCEED	#####	
31	IC-1229-090-H-A-22	AGE	NO JURISDICTION	#####	
32	IC-1229-092-H-O-22	RETALIATION	DOES NOT WISH TO PROCEED	#####	

FAIR HOUSING CASES 2019 - 2024

YEAR 2023

	A	B	C	D	E
1	CASE NUMBER	BASIS	DETERMINATION/ CLOSED DATE		
2	IC-0217-099-H-ADI-23	AGE/DISABILITY/SOURCE OF INCOME	FAILURE TO COOPERATE	6/6/2023	
3	IC-0309-106-H-F-23	FAMILIAL STATUS	DOES NOT WISH TO PROCEED	#####	
4	IC-0313-107-H-A-23	AGE	NO JURISDICTION	#####	
5	IC-0310-108-H-D-23	DISABILITY	NO PRIMA FACIE	12/18/2023	
6	IC-0329-114-H-DI-23	DISABILITY/SOURCE OF INCOME	NO JURISDICTION	#####	
7	IC-0329-115-H-DIA-23	DISABILITY/SOURCE OF INCOME/AGE	NO JURISDICTION	#####	
8	IC-0417-118-H-D-23	DISABILITY	SETTLED	#####	
9	IC-0407-119-H-F-23	FAMILIAL STATUS	FAILURE TO COOPERATE	#####	
10	IC-0417-120-H-DI-23	DISABILITY/SOURCE OF INCOME	NO JURISDICTION	#####	
11	IC-0626-131-H-CO-23	CREED/RETALIATION	NO PRIMA FACIE	#####	
12	IC-0705-132-H-RI-23	RACE/SOURCE OF INCOME	FAILURE TO COOPERATE	#####	
13	IC-0705-133-H-DI-23	DISABILITY/SOURCE OF INCOME	NO JURISDICTION	7/5/2023	
14	IC-0727-141-H-DA-23	DISABILITY/AGE	WITHDRAWAL	1/8/2024	
15	IC-0724-142-H-DO-23	DISABILITY/RETALIATION	NO JURISDICTION	8/1/2023	
16	IC-0821-146-H-R-23	RACE	DOES NOT WISH TO PROCEED	#####	
17	IC-0821-147-H-D-23	DISABILITY	WITHDRAWAL	3/19/24	
18	IC-0828-149-H-R-23	RACE	DUAL FILED	#####	
19	IC-0830-153-H-RN-23	RACE/NATIONAL ORIGIN	NO JURISDICTION	#####	
20	IC-1012-162-H-RN-23	RACE /NATIONAL ORIGIN	NO JURISDICTION	#####	
21	IC-1013-164-H-V-23	CONVICTION RECORD	NO JURISDICTION	#####	
22	IC-1122-174-H-AO-23	AGE/RETALIATION	NO JURISDICTION	#####	
23	IC-1127-175-H-IRF-23	SOURCE OF INCOME,RACE, FAMILIAL STATUS	NO PRIMA FACIE	12/5/23	
24	IC-1127-176-H-23	NO BASIS	NO JURISDICTION	#####	
25	IC-1127-178-H-IRF-23	SOURCE OF INCOME/RACE/ FAMILIAL STATUS	CASE IN PROGRESS		
26	IC-1129-179-H-RNO-23	RACE/NATIONAL ORIGIN/RETALIATION	NO JURISDICTION	12/5/23	
27	IC-1201-180-H-DRN-23	DISABILITY/RACE/NATIONAL ORIGIN	DID NOT WISH TO PROCEED	3/29/23	
28	IC-1206-181-H-FA-23	FAMILIAL STATUS/ AGE	NO PRIMA FACIE	12/11/23	

FAIR HOUSING CASES 2019 - 2024

YEAR 2024

	A	B	C
1	CASE NUMBER	BASIS	DETERMINATION/ CLOSED DATE
2	IC-0116-186-H-X-24	NO BASIS	NO JURISDICTION- 1/30/24
3	IC-0124-187-H-DR-24	DISABILITY/RACE	NO PROBABLE CAUSE 7/11/24
4	IC-0205-189-H-ADRO-24	AGE/DISABILITY/RACE/RETALIATION	DUAL FILED WITH HUD 03/15/2024
5	IC-0304-196-H-D-24	DISABILITY	UNDER REVIEW FOR SETTLEMENT
6	IC-0305-197-H-D-24	DISABILITY	NO PRIMA FACIE- 3/18/24
7	IC-0401-199-H-RN-24	RACE/NATIONAL ORIGIN	NO JURISDICTION- 5/2/24
8	IC-0429-202-H-RDFN-24	RACE/NATIONAL ORIGIN/DISABILITY /FAMILIAL STATUS	NO JURISDICTION- 4/30/24
9	IC-0503-204-H-I-24	SOURCE OF INCOME	NO PRIMA FACIE-5/31/2024
10	IC-0516-218-H-REN-24	RACE/NATIONAL ORIGIN	DUAL FILED WITH HUD 06/06/24
11	IC-0531-219-H-D-24	DISABILITY	FAILURE TO COOPERATE-6/17/2024
12	IC-0611-222-H-D-24	DISABILITY	NO JURISDICTION 6/13/24
13	IC-0613-223-H-DI-24	DISABILITY/SOURCE OF INCOME	CASE IN PROGRESS
14	IC-0627-225-H-CRFN-24	CREED/RACE/FAMILIAL STATUS/NATIONAL ORIGIN	LACK OF JURISDICTION 07/15/2024
15	IC-0708-226-H-DO-24	DISABILITY/RETALIATION	WORKING ON SETTLEMENT
16	IC-0802-227-H-D-24	DISABILITY	CASE IN PROGRESS
17	IC-0826-232-H-S-24	SEX	NO JURISDICTION 08/27/24
18	IC-1010-236-H-AI-24	AGE/SOURCE OF INCOME	LACK OF JURISDICTION 11/1/2024
19	IC-1021-239-H-RS-24	RACE/SEX	DUAL FILED WITH HUD 11/18/2024

Basis of Discrimination	Number of Cases					
	2020	2021	2022	2023	Total	% of Total
Disability	15	9	12	11	47	40.9%
Race	11	6	6	9	32	27.8%
Sex	0	3	2	0	5	4.3%
National Origin	1	1	2	4	8	7.0%
Source of Income	10	5	10	8	33	28.7%
Age	3	7	4	6	20	17.4%
Creed	1	1	1	1	4	3.5%
Familial Status	6	4	6	5	21	18.3%
Retaliation	7	5	4	4	20	17.4%
Conviction Record	0	1	0	1	2	1.7%
Other	3	3	1	0	7	6.1%
No Basis	1	0	3	1	5	4.3%

Note: percentage does not equal 100 because in some cases there was more than one basis of discrimination.

2021

Row Labels	Count of DETERMINATION/ CLOSED DATE
CONCILIATED	1
CONCILIATED	2
DOES NOT WISH TO PROCEED	2
DUAL FILED WITH HUD	2
DUAL FILED WITH NYSDHR	1
FAILURE TO COOPERATE	2
NO JURISDICTION	6
NO PRIMA FACIE	2
NO PROBABLE CAUSE	2
NON BENEFICIAL WITHDRAWAL	2
WITHDRAWAL	1
Grand Total	23

2020

Row Labels	Count of DETERMINATION/ CLOSED DATE
BENEFICIAL WITHDRAWAL	3
CONCILIATED	2
DUAL FILED WITH HUD	2
DUAL FILED WITH NYSDHR	1
FAILURE TO COOPERATE	3
NO JURISDICTION	15
NO PRIMA FACIE	1
NO PROBABLE CAUSE	3
NON BENEFICIAL WITHDRAWAL	1
PROBABLE CAUSE	1
PROBABLE CAUSE	1
WITHDRAWAL	1
Grand Total	34

2022

Row Labels	Count of DETERMINATION/ CLOSED DATE
BENEFICIAL WITHDRAWAL	1
CONCILIATED	1
DOES NOT WISH TO PROCEED	4
DUAL FILED WITH NY STATE	3
DUAL FILED WITH NYSDHR	1
FAILURE TO COOPERATE	3
NO JURISDICTION	2
NO JURISDICTION	11
NO PROBABLE CAUSE	2
OTHER	1
WITHDRAWAL	2
Grand Total	31

2023

Row Labels	Count of DETERMINATION/ CLOSED DATE
CASE IN PROGRESS	1
DOES NOT WISH TO PROCEED	2
DUAL FILED	1
FAILURE TO COOPERATE	3
NO JURISDICTION	12
NO PRIMA FACIE	4
SETTLED	1
WITHDRAWAL	2
DID NOT WISH TO PROCEED	1
Grand Total	27

Outcome	Number of Cases					
	2020	2021	2022	2023	Total	% of Total
Beneficial Withdrawal	3	0	1	0	4	3.5%
Case in Progress	0	0	1	1	2	1.7%
Conciliated	2	3	1	0	6	5.2%
Does not wish to proceed	0	2	4	3	9	7.8%
Dual Filed	3	3	4	1	11	9.6%
Failure to COOPERATE	3	2	3	3	11	9.6%
No Jurisdiction	15	6	13	12	46	40.0%
No Prima Facie	1	2	0	4	7	6.1%
No Probable Cause	3	2	2	0	7	6.1%
Non Benefical Withdrawal	1	2	0	0	3	2.6%
Probable Cause	2	0	0	0	2	1.7%
Setteled	0	0	0	1	1	0.9%
Withdrawal	1	1	2	2	6	5.2%
Total Cases	34	23	31	27	115	100.0%

BRUCE A. BLAKEMAN
COUNTY EXECUTIVE



JEFFREY M. CLARK
EXECUTIVE DIRECTOR

COUNTY OF NASSAU
OFFICE OF COMMUNITY DEVELOPMENT

1 West Street, Suite 365

Mineola, NY 11501

(516) 571-0200

<https://www.nassaucountyny.gov/1524/Community-Development>

November 13, 2024

Froebel Chungata, Regional Director
New York State Division of Human Rights
50 Clinton Street
Suite 301
Hempstead NY, 11550

Re: Fair Housing Claims for Nassau County for the Period 2020 to 2023

Dear Mr. Chungata:

Nassau County is in the process of updating its Analysis of Impediments to Fair Housing Choice (AI), and has hired VHB Engineering, Surveying, Landscape Architecture and Geology, P.C. to assist us in that preparation. In order to prepare the AI, we are requesting fair housing complaint data for the County (**both incorporated and non-incorporated areas**) for the period 2020 through end of the year 2023. The data should be gathered for the entire County, as well as the individual areas within the County (e.g., Uniondale, Levittown). 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 2020, one complaint, basis: race, color, familial status.

In order to meet our submission deadline to HUD, we need this information within three (3) weeks from the date of this letter. I am suggesting that Gina Martini from VHB contact you to discuss the above request and other fair housing issues and opportunities for Nassau County. Please call at (516) 572-1916, if you have any questions regarding this request. We look forward to receiving the information as soon as possible.

Sincerely,

Jeffrey M. Clark
Executive Director, Nassau County Office of Community Development

cc: Gina Martini, AICP (VHB Engineering, Surveying, and Landscape Architecture, P.C. consultants to the County)



High Opportunity Areas

Appendix I - High Opportunity Areas

What is a High Opportunity Area?

High Opportunity Areas are in Nassau County, including but not limited to communities in the Nassau County Urban Consortium, with the following characteristics (1) very low poverty rates; (2) very low unemployment rates; (3) high levels of completed college among adults; (4) low African American and Latino population; (5) high performing public schools; (6) low crime rates; and (7) access to public transportation and employment. The data used to identify these criteria and maps depicting each of the criteria are included below.

Very Low Poverty Rates

Poverty rate data is available from the US Census indicating the population percent below poverty level, by census tract. These are based on the 2023 ACS 5-year estimates. The map displays the percent of the population by census tract that was below the poverty level. The 2021 New York poverty rate was 13.9%. The poverty rate is defined as:

- › Very High: >25%
- › High: 15.1 - 25%
- › Medium: 13.1 - 15%
- › Low: 5.1 - 13%
- › Very Low: <5%

See Map 1.

Very Low Unemployment Rate

Unemployment Rate data from the US Census Bureau's ACS 2023 5-Year Estimates. Data is sorted at the census tract level and compared to the national unemployment rate of 4.1%. Based on this national average, census tracts with employment rates at or below 4.1 percent are considered very low unemployment rates, and those equal to or greater than 4.1 percent are very high unemployment rates. See Map 2.

High Levels of Completed College

Completed College data was gathered from HUD using the US Census Bureau's ACS 2016-2020 5-Year Estimates. Data is sorted at the census tract level and compared to the national average of 35.7% (from 2020 census). Data includes the combined percentages of completed associate's, bachelor's and graduate/professional degrees. Census tracts with scores of 35.7% or higher are high levels of completed college among adults. Census tracts with 35.6% or lower are low. See Map 3.

Low African American and Latino Populations

Minority concentrations were mapped by HUD using the 2016-2020 ACS 5-year estimates of

demographic variables. Based on US Census Data, the County average for minority populations is 13.3% for Black populations, 17.0 for Hispanic populations, totaling to 30.3% for Black and Hispanic populations in Nassau County. Areas with low minority concentrations are those with less than 30.3% Black/Hispanic population. Areas with 30.3% or higher are high concentrations. See Map 4.

High Performing Public Schools

Public School Performance data was gathered from Niche's 2025 Best School Districts in New York ranking. Data is sorted at the school district level with source data from the U.S. Department of Education along with test scores, college data, and ratings collected from millions of Niche users. For the purpose of our analysis high performing school districts are those scoring an A+ to an A-, medium performing schools are those scoring a B+ to a B-, and those scoring C and below are low performing. See Map 5.

Low Crime Rates

Crime rate was obtained from the 2022 Crime Index, using 2020 Census boundaries. The values are all referenced by an index value. The index values for the US level are 100, representing average crime for the country. A value of more than 100 represents higher crime than the national average, and a value of less than 100 represents lower crime than the national average. Crime rate index is defined as:

- > 111 - 120 = High
- > 91 - 110 = Medium
- > 80 - 90 = Low

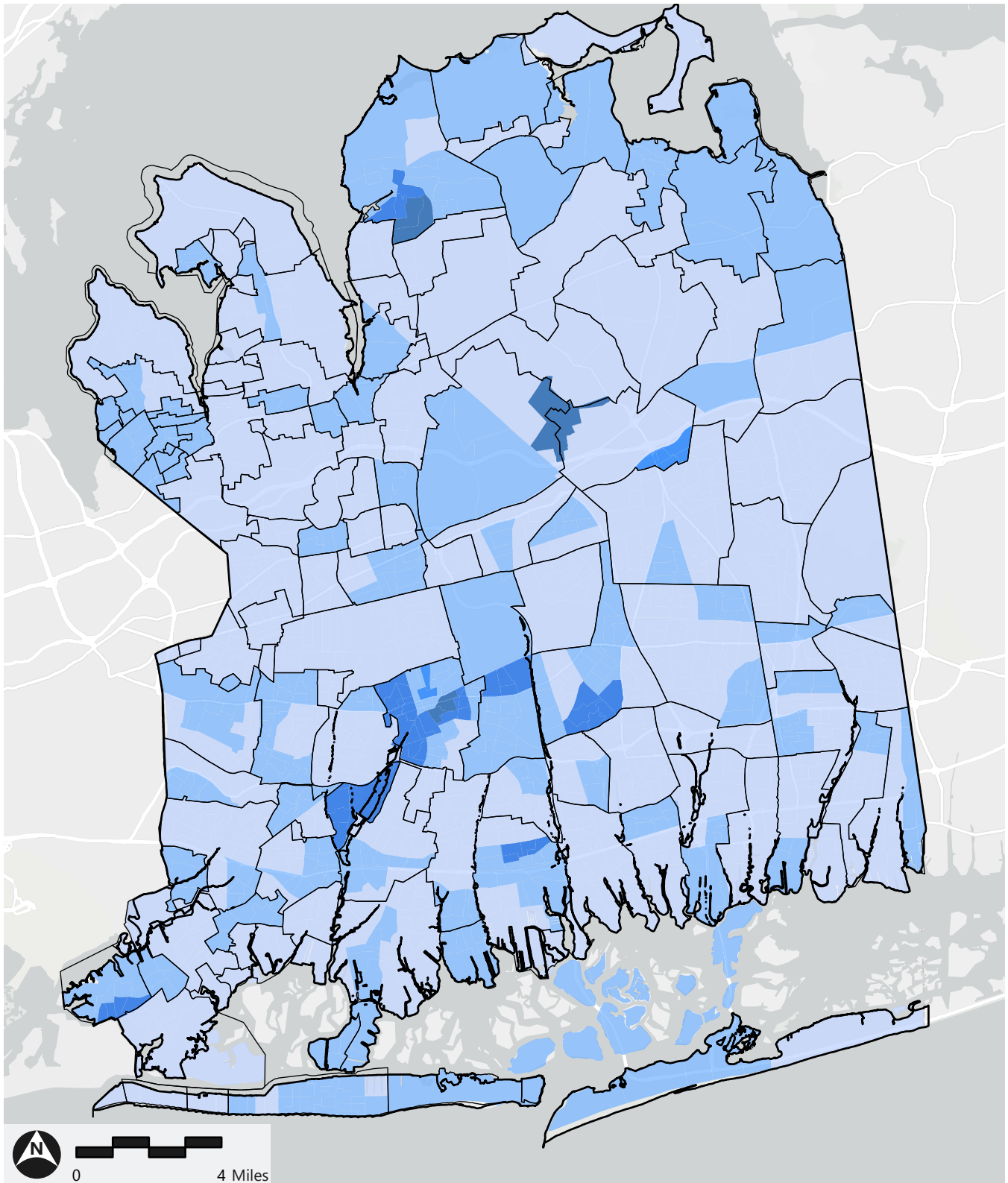
See Map 6.

Access to Public Transportation and Employment

The USEPA Access to Jobs and Workers Via Transit Tool provides indicators of accessibility to destinations by public transit. Indicators summarize jobs accessible by transit as well as workers, households, and population that can access the block group via transit. The map was last updated in 2022. See Map 7.

Map 1: Poverty Rate

Analysis of Impediments to Fair Housing Choice | Nassau County, New York



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Poverty Rate

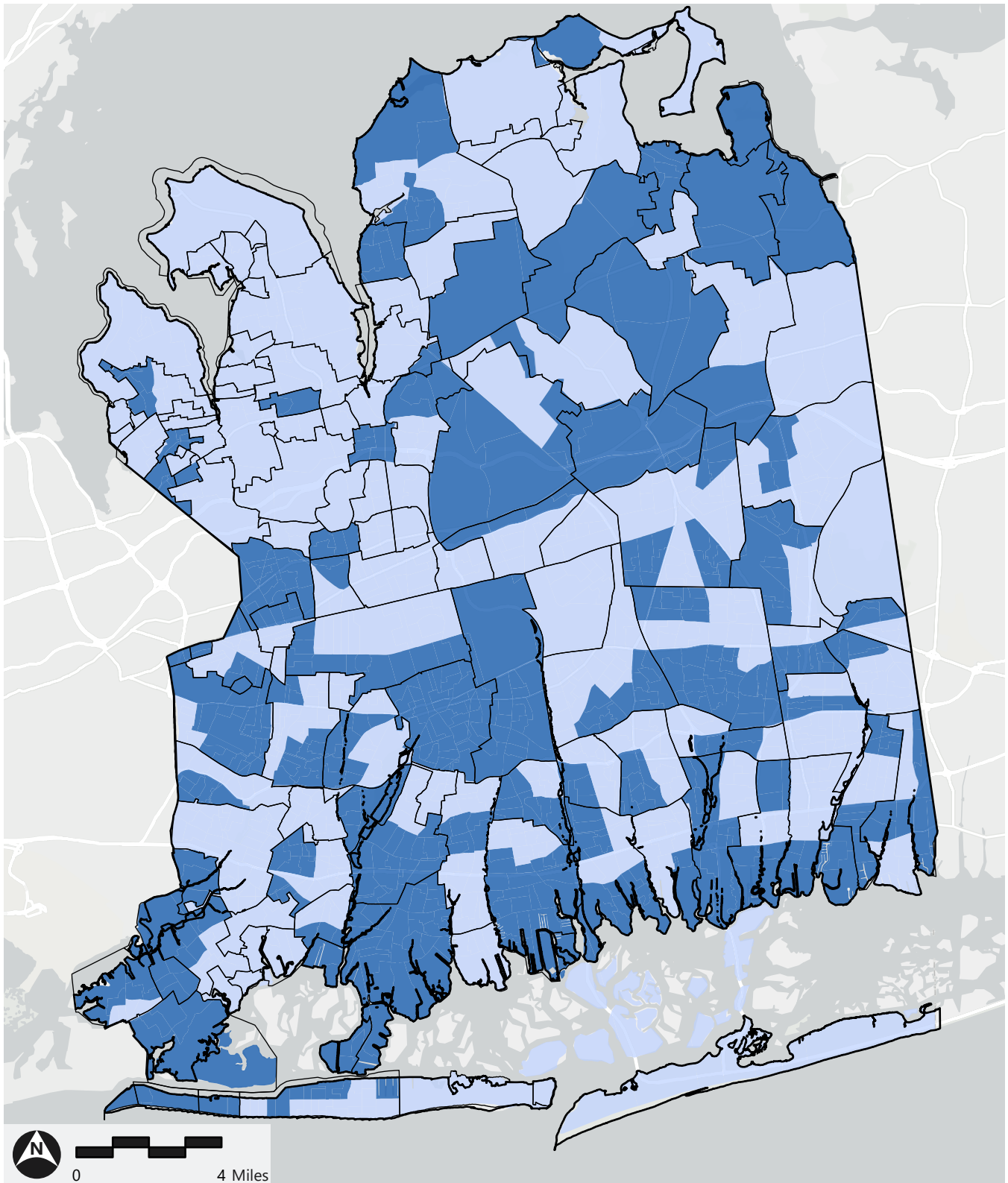
- Very High
- High
- Medium
- Low
- Very Low

Nassau County Municipalities

Source: Nassau County GIS; U.S. Census Bureau ACS 5-Year Estimates 2019-2023.

Map 2: Unemployment Rate

Analysis of Impediments to Fair Housing Choice | Nassau County, New York



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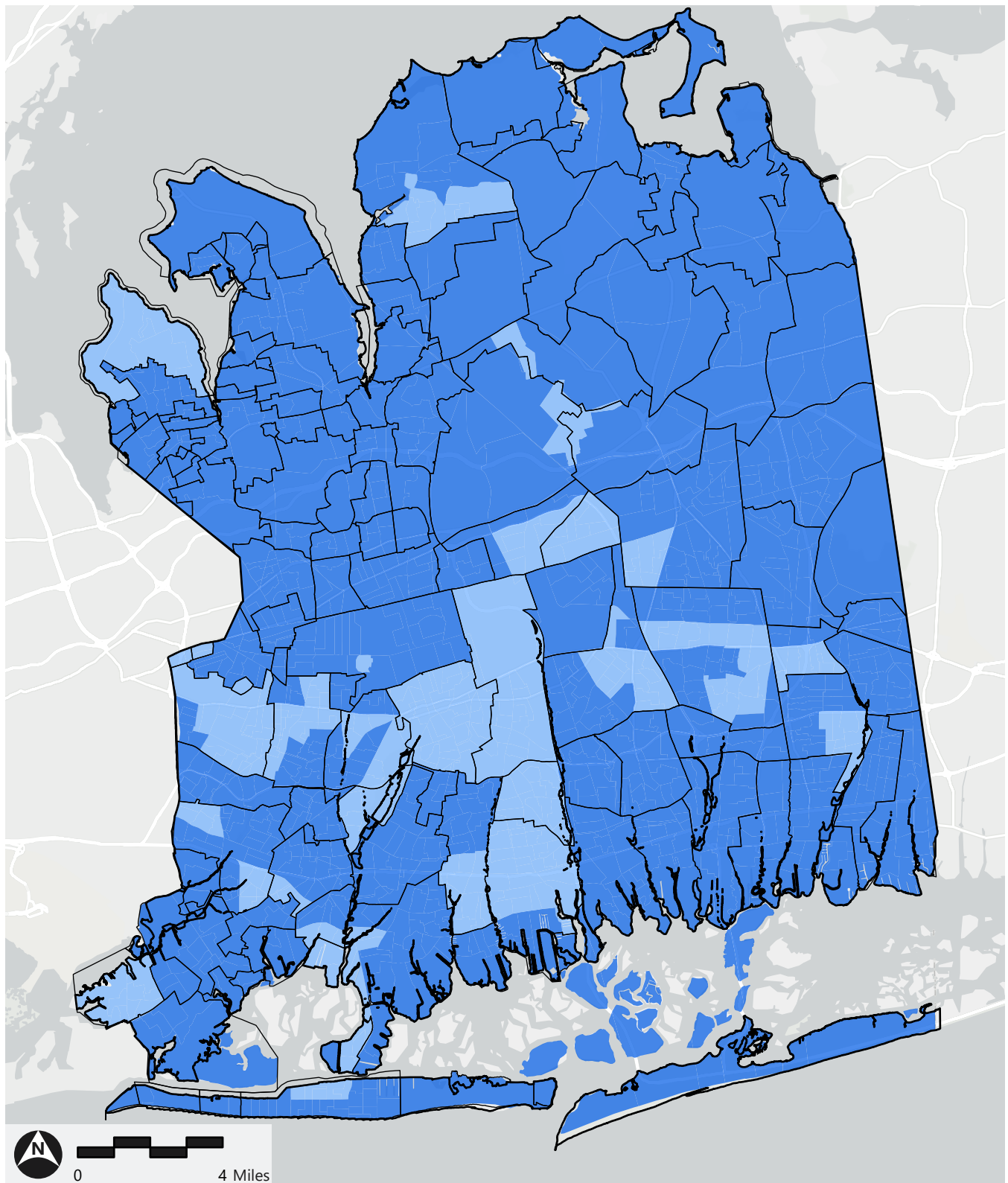
Unemployment Rate

- Very High
- Very Low

□ Nassau County Municipalities

Map 3: Completed College

Analysis of Impediments to Fair Housing Choice | Nassau County, New York



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Completed College

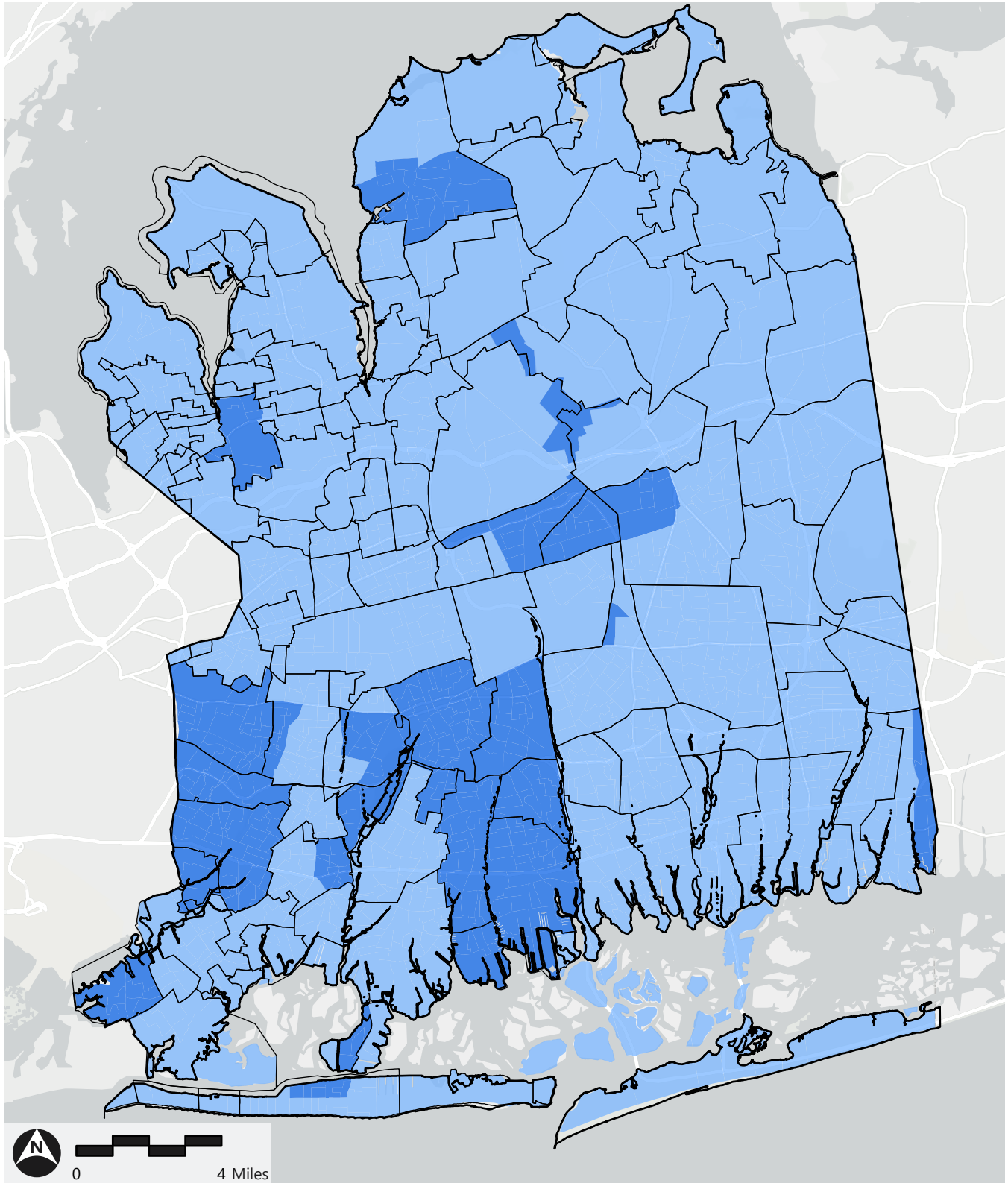
- High Levels of Completed College
- Low Levels of Completed College

Nassau County Municipalities

Source: Nassau County GIS; U.S. Census Bureau ACS 5-Year Estimates 2016-2020.

Map 4: Concentration of African American and Hispanic or Latino Populations

Analysis of Impediments to Fair Housing Choice | Nassau County, New York



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Minority Concentration

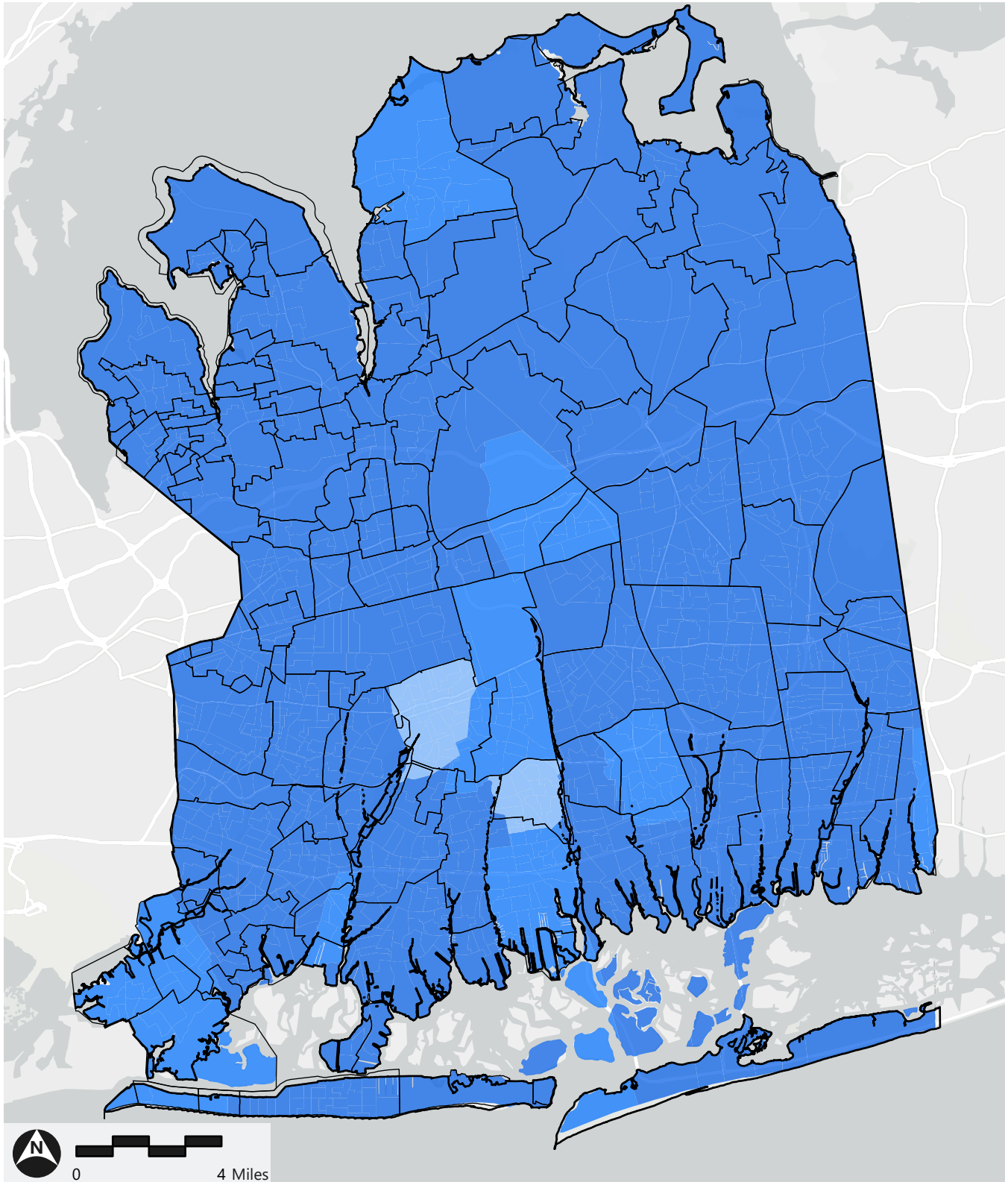
- High Minority Concentration
- Low Minority Concentration

Nassau County Municipalities

Source: Nassau County GIS; U.S. Census Bureau ACS 5-Year Estimates 2016-2020.

Map 5: Performance of Public Schools

Analysis of Impediments to Fair Housing Choice | Nassau County, New York



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School Rating

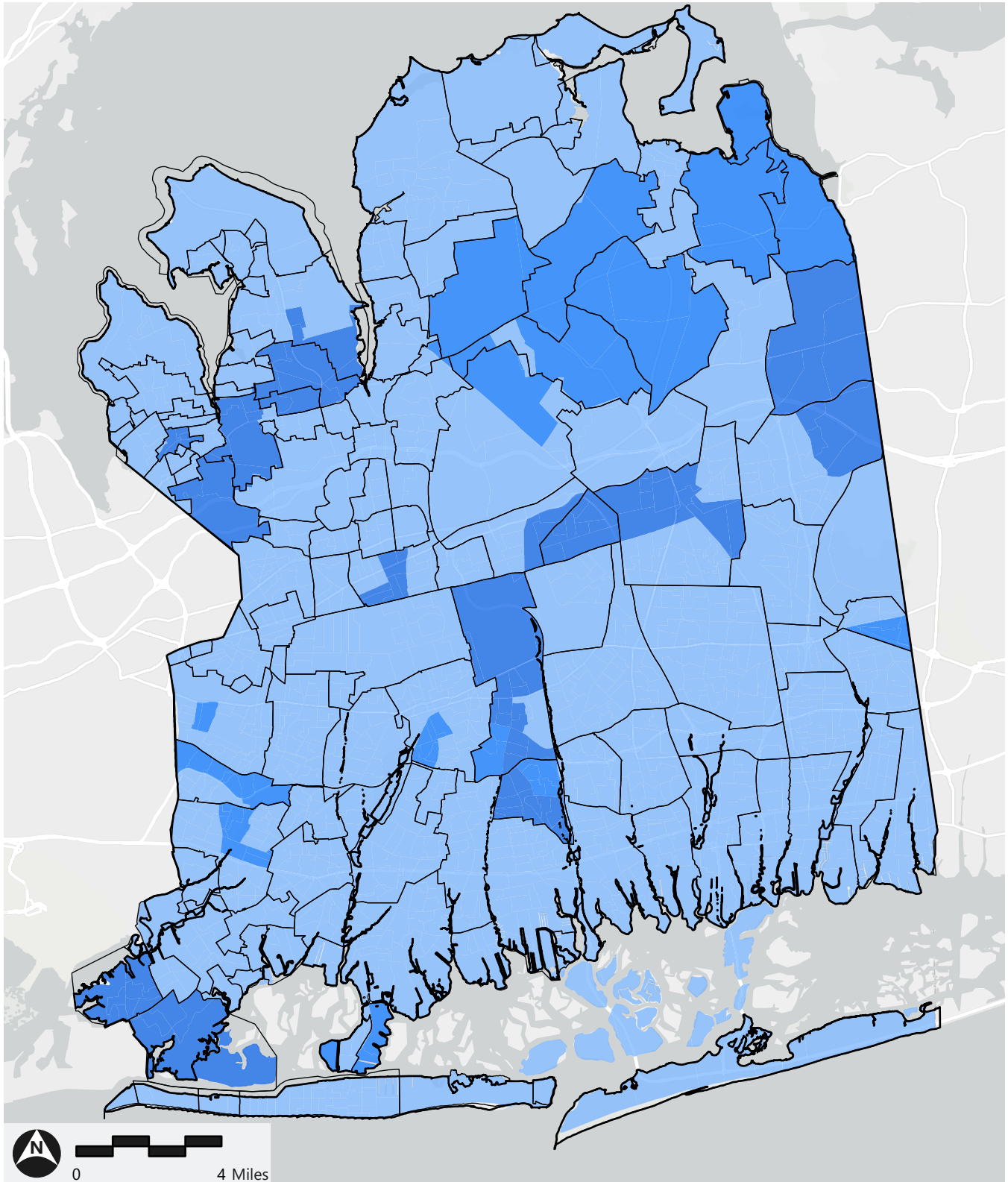
- High Performing
- Average Performing
- Low Performing

Nassau County Municipalities

Source: Nassau County GIS; Niche's 2025 Best School Districts

Map 6: Crime Rate

Analysis of Impediments to Fair Housing Choice | Nassau County, New York



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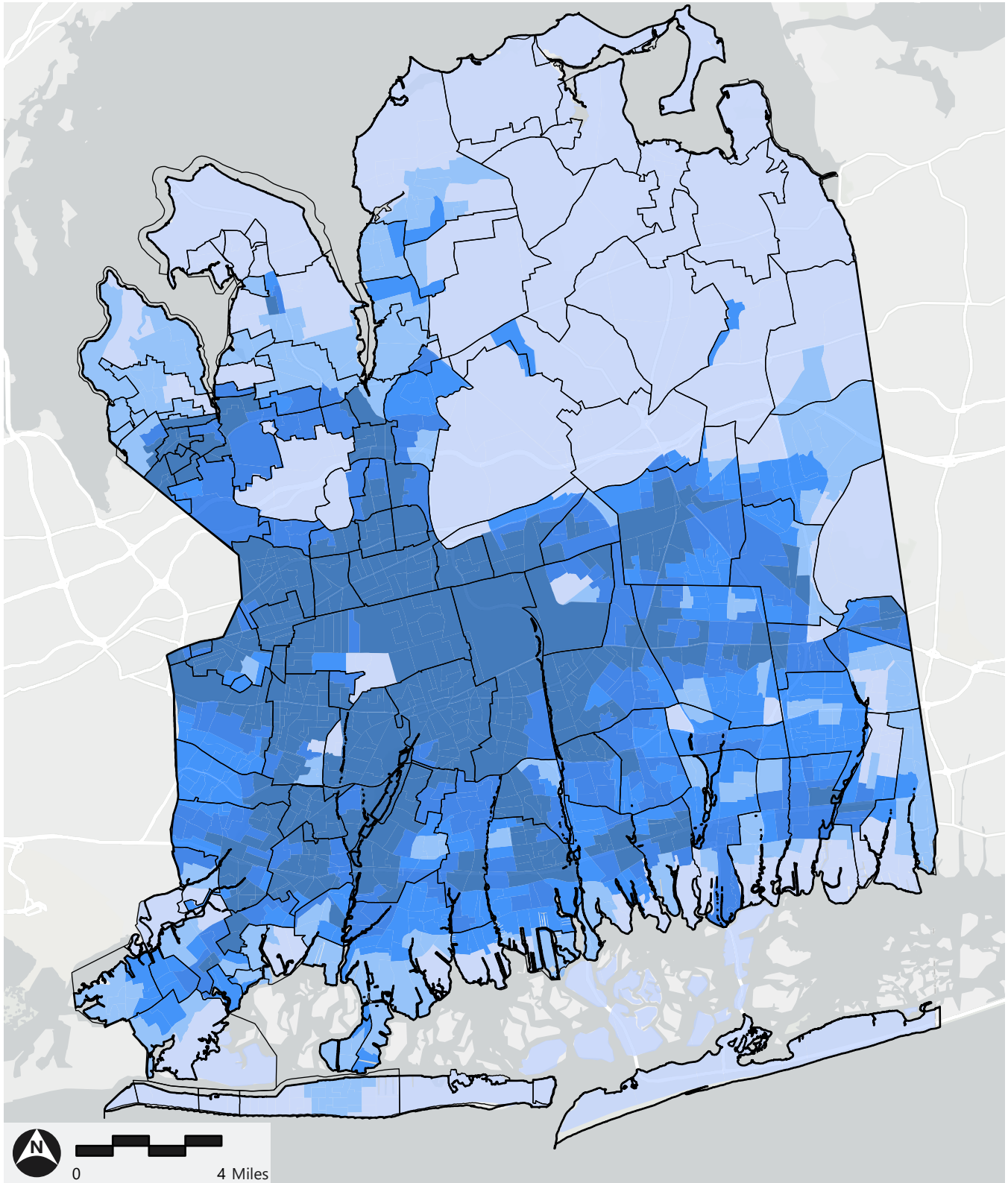
Crime

- High
- Medium
- Low

Nassau County Municipalities

Map 7: Access to Public Transportation and Employment

Analysis of Impediments to Fair Housing Choice | Nassau County, New York



Number of Jobs Accessible by Transit

□ Nassau County Municipalities

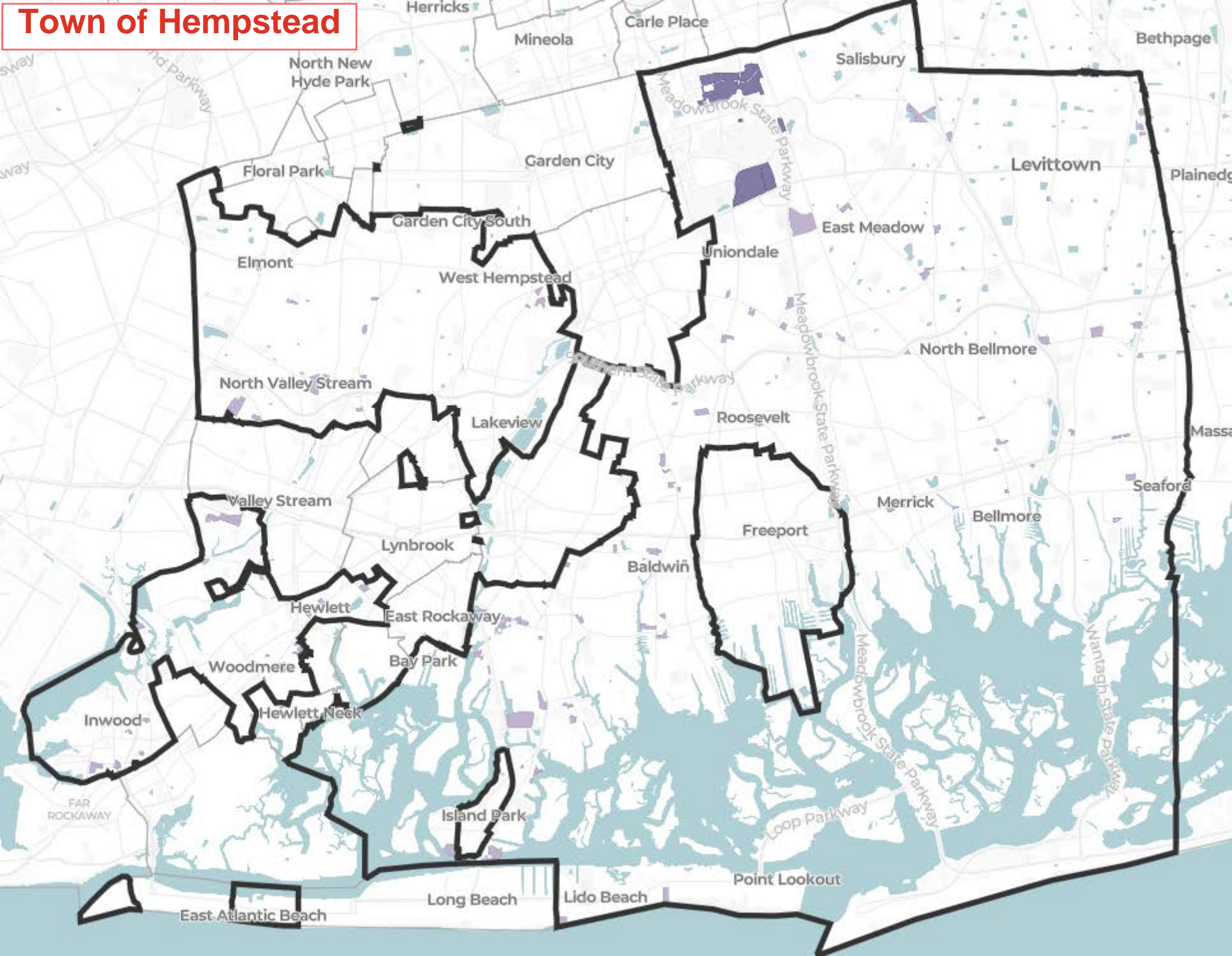
- More than 200k
- 150k - 200k
- 100k - 150k
- 50k - 100k
- Less than 50k

Source: Nassau County GIS; USEPA 2022

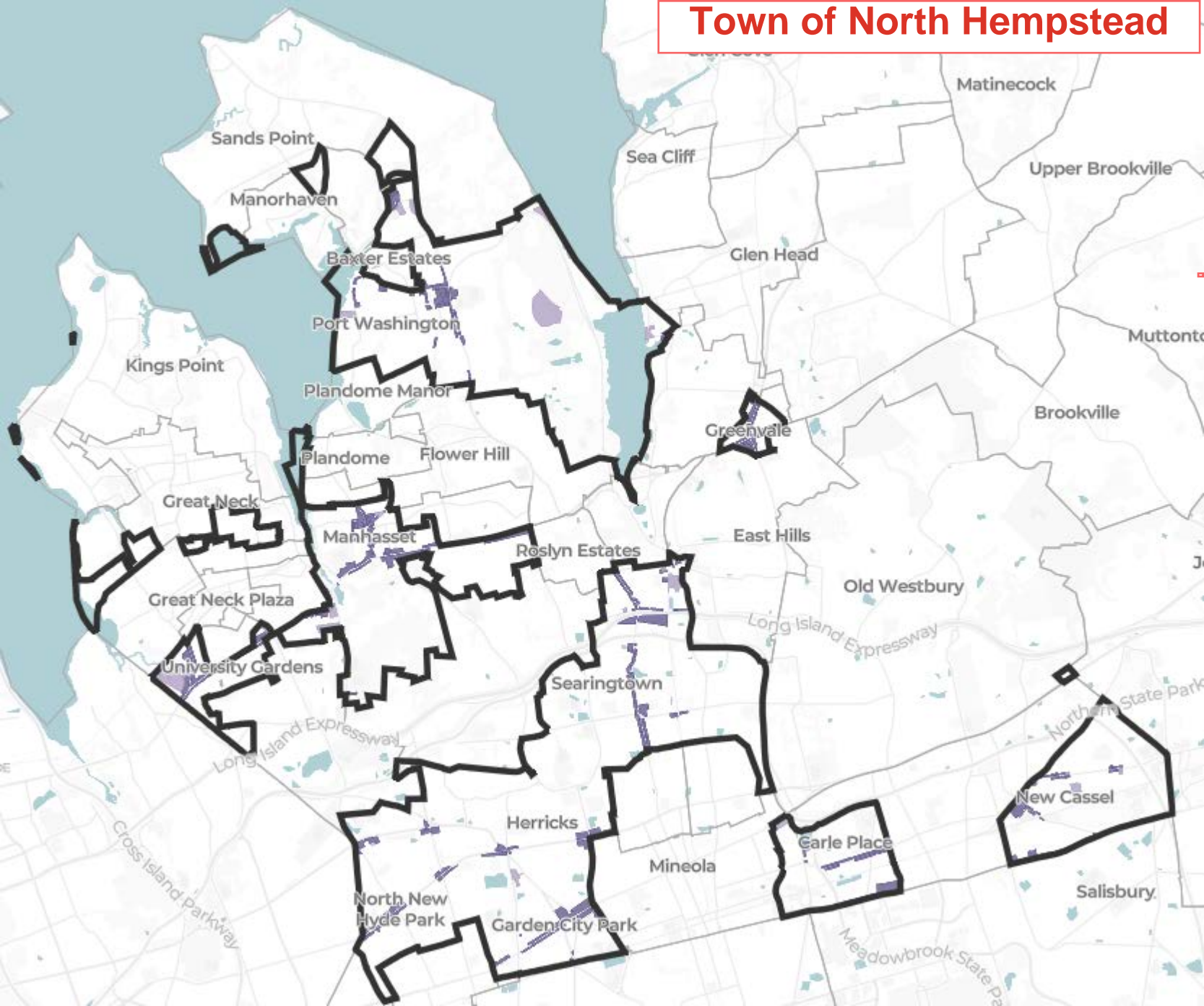
J

**Areas that Allow Multifamily
Development**

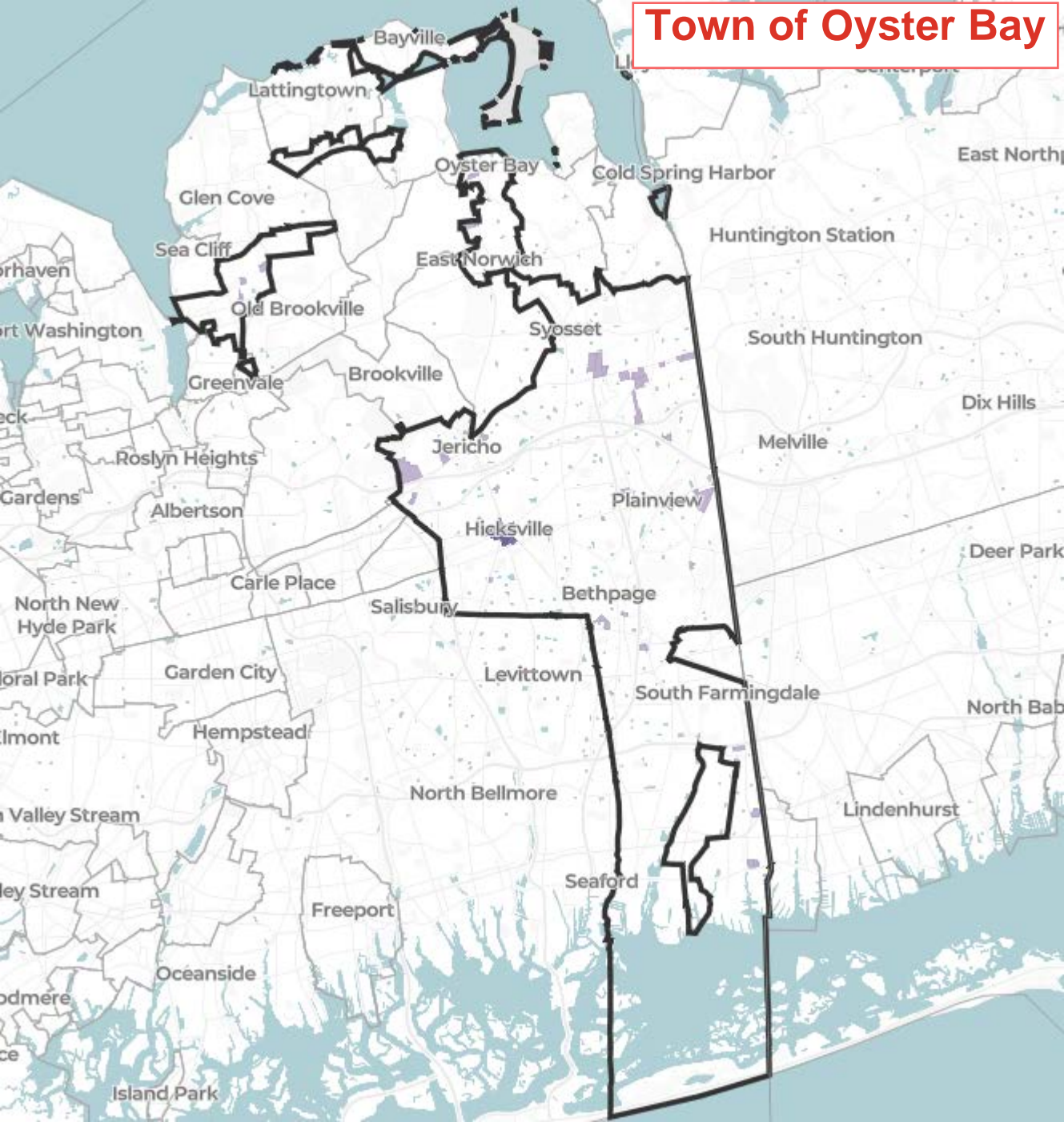
Town of Hempstead



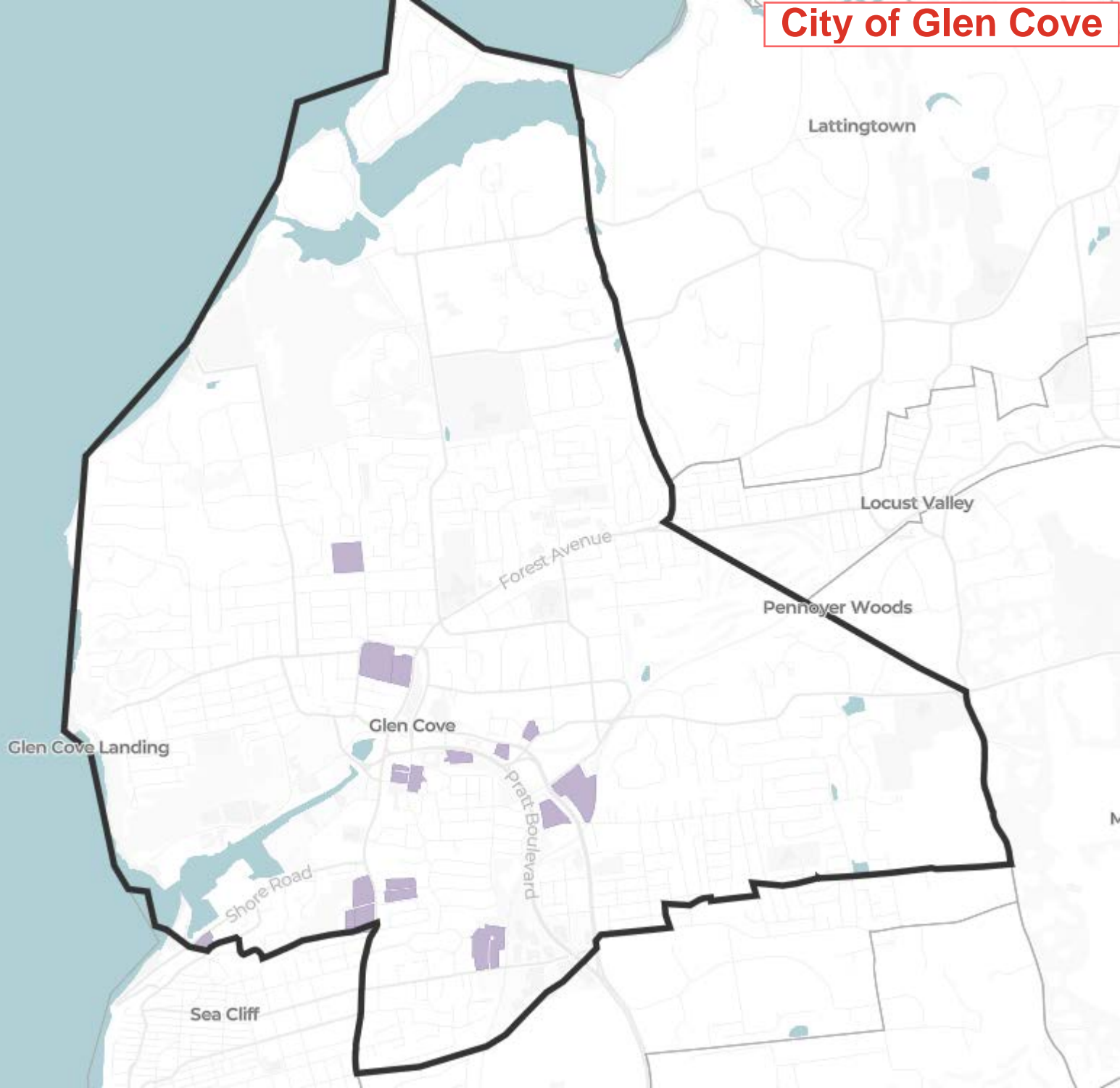
Town of North Hempstead



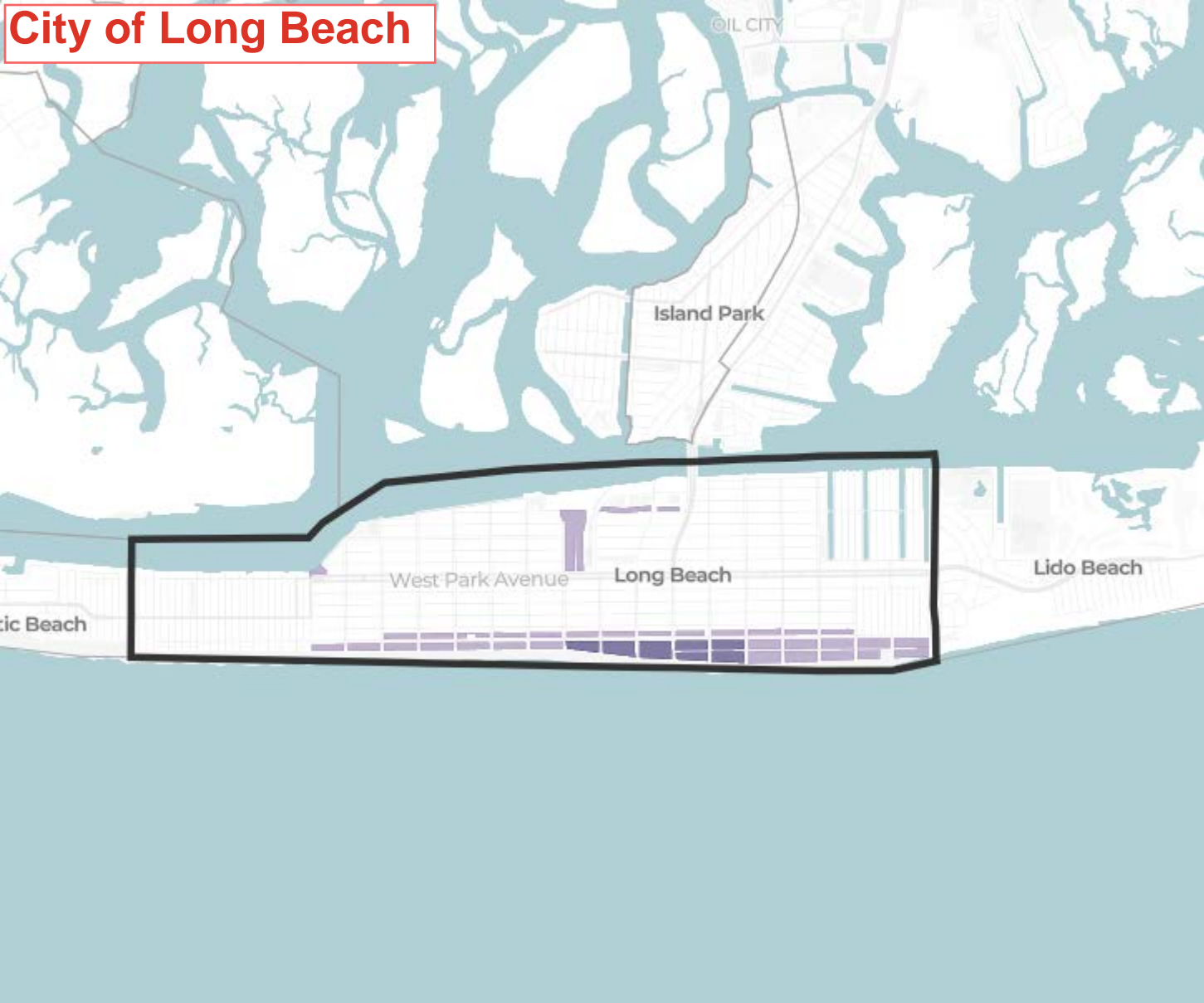
Town of Oyster Bay



City of Glen Cove



City of Long Beach



K

Model Zoning

**REQUIRED CHARACTERISTICS OF
MODEL INCLUSIONARY ZONING ORDINANCE**

- (1) requires residential developments with five or more units to include at least 20% affordable (meaning a household is paying no more than 30% of its income for gross housing costs, including utilities) housing units;
- (2) requires developers to engage in affirmative marketing to ensure outreach to racially and ethnically diverse households, including those who are least likely to apply;
- (3) provides density bonuses, parking requirement reductions, and expedited review of proposals for affordable housing including procedures for streamlining the approval process for the design, permitting, and development of these units;
- (4) requires the good faith consideration and encouragement of the grant of zoning or other variances or exceptions where necessary to allow for development of housing that will qualify as affordable housing;
- (5) provides for deed restrictions or similar legal mechanisms to ensure continued future affordability of affordable housing units;
- (6) does not provide for current or prior residency or employment preferences; and
- (7) does not include an "opt out" provision.