

**15037**

DATE November 3, 2010

TO: Board of Acquisition and Contract

FROM: Edward Buroughs  
Acting Commissioner of Planning

SUBJECT: Resolution authorizing the Agreement between the County of Westchester and the Housing Action Council, Inc., to provide a Home Ownership Counseling Center for the benefit of the Westchester Urban County Consortium Communities and to provide down payment assistance to prospective purchasers of TB Flats, an affordable condominium complex in the Village of Ossining.

The attached resolution authorizes the County of Westchester to enter into an agreement with the Housing Action Council, Inc. (HAC), to provide a Community Development Block Grant Program (CDBG). The grant will be used for a home ownership counseling center for the benefit of the Westchester Urban County Consortium communities and to provide down payment assistance to prospective purchasers of TB Flats, an affordable condominium complex in the Village of Ossining. The amount of the agreement is \$365,000.00 for the term June 25, 2010 to June 24, 2011.

The Housing Action Council, Inc., is a not-for-profit agency that provides home buying education and counseling aimed at preparing low and moderate income families and individuals for home ownership and provides follow-up financial counseling once the home is purchased. This grant period HAC will provide assistance in various forms. Several services HAC will provide under the home ownership counseling center include, but are not limited to, conducting 6 workshops in Consortium communities, assisting 25 families to become home owners and providing 15 households with home improvement counseling. HAC will also use the United Way's 211 services as a means to identify eligible households. During the last grant period HAC met or exceeded the various goals within their contract, with the exception of "enabling 20 home owners to undertake energy conservation or other environmental improvements". HAC was not able to meet this goal as some households did not meet the New York State Energy Research Development Authority criteria, some applicants did not need environmental remediations and the sufficient capital funding to deal with these issues. We anticipate HAC will meet or exceed their goals for this contract period.

The Housing Action Council, Inc. will also provide down payment assistance to prospective purchasers of TB Flats, an affordable condominium complex in the Village of Ossining. HAC will assist approximately twelve (12) families with down payment assistance. The Housing Action Council, through their home ownership center, is working with households that have expressed an interest in purchasing a fair and affordable housing unit, including those units in the TB Flats development. Through their counseling efforts, they have identified the need for downpayment assistance funds to assist with the sale of the TB Flats units to meet the new mortgage requirements of the banks providing the mortgages for the families. The down payment assistance funds to be provided through this contract will help these families meet their mortgage requirements.

The agreement will serve the public purpose of promoting fiscal responsibility and providing low and moderate income first-time home buyers with pre- and post-purchase counseling in an effort to make these new home owners self-sufficient in their new homes, thus increasing real estate tax dollars for Westchester County.

The goal and objective of this agreement is to provide comprehensive home buying education and personal counseling aimed at preparing low/moderate first time home buyers for home ownership. The home ownership counseling center program will assure that the new home buyers will be fiscally responsible home owners. This agreement will also assist eligible purchasers of a fair and affordable condominium, with down payment assistance. The down payment financial assistance HAC will provide will give more families the opportunity to purchase a home as HAC will be able to reach out to a broader range of eligible households. The program will be monitored by the Department of Planning staff, who will review all payment requests to make sure all contractual requirements are met. The Housing Action Council, Inc., will submit activity reports with their requests for payment. The Department of Planning staff will also monitor TB Flats' sale activities in order to ensure it is in compliance with the affordable housing requirements.

This procurement is in compliance with the County of Westchester Procurement Policy Procedures, pursuant to Section 3(a)xvi, which states that contracts with recipients for disbursement of grants or loans under the Community Development Block Grant Program are exempt.

Act # 14-2002 was adopted February 4, 2002, by the Westchester County Board of Legislators, and approved April 18, 2002, by the Board of Acquisition and Contract. This Act authorizes the County to apply for and accept, through a Consolidated Plan application as an Urban County, a twenty-seventh year grant totaling \$8,890,000.00 from the U.S. Department of Housing and Urban Development. The allocation for the Community Development Block Grant Program is \$7,004,000.00. This project will be funded from the twenty-seventh year CDBG allocation.

Act # 29-2006, adopted March 13, 2006, by the Westchester County Board of Legislators, authorized the County to file an amendment to the Consolidated Plan application consisting of an Action Plan for Fiscal Year 2006 as an Urban County to the United States Department of Housing and Urban Development (HUD).

On April 27, 2006, the Board of Acquisition and Contract approved a resolution authorizing the County of Westchester to enter into an agreement with the United States Department of Housing and Urban Development for the thirty-first year grant totaling \$7,948,831.00 from HUD. The allocation for the Community Development Block Grant Program is \$5,908,521.00. This project will be funded from the thirty-first year CDBG allocation.

Act # 47-2007, adopted March 12, 2007, by the Westchester County Board of Legislators, authorized the County to file an amendment to the Consolidated Plan application consisting of an Action Plan for Fiscal Year 2007 as an Urban County to the United States Department of Housing and Urban Development (HUD).

On April 13, 2007, the Board of Acquisition and Contract approved a resolution authorizing the County of Westchester to enter into an agreement with the United States Department of Housing and Urban Development for the thirty-second year grant totaling \$7,896,953.00 from HUD. The allocation for the Community Development Block Grant Program is \$5,862,732.00. This project will be funded from the thirty-second year CDBG allocation.

Act # 9-2008, adopted February 4, 2008, by the Westchester County Board of Legislators, authorized the County to file an amendment to the Consolidated Plan application consisting of an Action Plan for Fiscal Year 2008 as an Urban County to the United States Department of Housing and Urban Development (HUD).

On May 8, 2008, the Board of Acquisition and Contract approved a resolution authorizing the County of Westchester to enter into an agreement with the United States Department of Housing and Urban Development for the thirty-third year grant totaling \$7,667,000.00 from HUD. The allocation for the Community Development Block Grant Program is \$5,715,632.00. This project will be funded from the thirty-third year CDBG allocation.

Act # 34-2009, adopted March 5, 2009, by the Westchester County Board of Legislators, authorized the County to file an FY 2009-2013 Consolidated Plan application consisting of an Action Plan for Fiscal Year 2009 as an Urban County to the United States Department of Housing and Urban Development (HUD).

On May 28, 2009, the Board of Acquisition and Contract approved a resolution authorizing the County of Westchester to enter into an agreement with the United States Department of Housing and Urban Development for the thirty-fourth year grant totaling \$8,101,550.00 from HUD. The allocation for the Community Development Block Grant Program is \$5,944,649.00. This project will be funded from the thirty-fourth year CDBG allocation.

Act # 11-2010, adopted March 15, 2010, by the Westchester County Board of Legislators, authorized the County to file an FY 2009-2013 Consolidated Plan application consisting of an Action Plan for Fiscal Year 2010 as an Urban County to the United States Department of Housing and Urban Development (HUD).

On April 29, 2010, the Board of Acquisition and Contract approved a resolution authorizing the County of Westchester to enter into an agreement with the United States Department of Housing and Urban Development for the thirty-fifth year grant totaling \$8,473,589.00 from HUD. The allocation for the Community Development Block Grant Program is \$6,378,239.00. This project will be funded from the thirty-fifth year CDBG allocation.

I recommend approval of this agreement.

EB/cp  
Attachment

APPROVED BOARD OF ACQUISITION & CONTRACT - 12-16-2010 - DOMINGUEZ, SECRETARY

# R E S O L U T I O N

UPON A COMMUNICATION FROM THE ACTING COMMISSIONER OF PLANNING, BE IT HEREBY

RESOLVED, that the County of Westchester is hereby authorized to enter into an agreement with the Housing Action Council, Inc., through the Community Development Block Grant Program, in the amount of \$365,000.00, pursuant to an approved budget, for a term beginning June 25, 2010, and ending June 24, 2011, to provide a Home Ownership Counseling Center for the benefit of the Westchester Urban County Consortium communities. The Housing Action Council will also provide down payment assistance to prospective purchasers of TB Flats, an affordable condominium complex in the Village of Ossining. The agreement will provide home buying education and counseling aimed at preparing low and moderate income families and individuals for home ownership and provide follow-up financial counseling once the home is purchased. This agreement will also allow eligible households the opportunity to purchase a home at TB Flats Condominium in the Village of Ossining, and be it further

RESOLVED, that the County Executive or his duly authorized designee is authorized to execute any documents and take any actions necessary to effectuate purposes hereof.

Recommended for Approval:

Account to be Charged/Credited

Fund	Dept	Major Program, Program & Phase Or Unit	Object/ Sub Object	Trust Account	Dollars
263	19	067C	8000	T067	\$ 2,300.00
263	19	067G	8000	T067	\$ 41,139.02
263	19	067H	8000	T067	\$114,404.75
263	19	067I	8000	T067	\$133,625.56
263	19	067J	4380	T067	\$ 8,530.67
263	19	067K	4380	T067	\$ 65,000.00

Budget Funding Year(s) 2002, 2006, 2007, 2008, 2009, 2010 Start Date June 25, 2010 End Date June 24, 2011  
(must match resolution)

Funding Source Tax Dollars \_\_\_\_\_

State Aid \_\_\_\_\_

**\$365,000.00** Federal Aid \$365,000.00 - U.S. Department of Housing and Urban Development  
(must match resolution)

Other \_\_\_\_\_