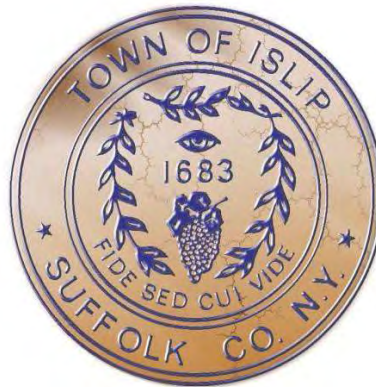


Town of Islip
Suffolk County
New York

DRAFT

Five Year Consolidated Strategy and Plan Submission for Housing and Community Development Programs

2025 – 2029



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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Town of Islip prides itself on being responsive to the needs of its residents and has long been in the vanguard of community planning. This Consolidated Plan and Strategy for Housing and Community Development programs (Consolidated Plan) represents the collaboration of government agencies, citizens and non-profit organizations that, through the Town of Islip Community Development Agency (CDA), deliver services to targeted populations. The Town of Islip CDA has prepared this document in response to 24 CFR Part 91, requiring that all relevant activities be coordinated under a single umbrella of comprehensive planning. The purpose of this document is to enable the Town of Islip CDA, the U.S. Department of Housing and Urban Development (HUD), and the communities themselves to assess all program efforts; to determine whether the jurisdiction is meeting the needs of the targeted populations; and to insure strong citizen participation in the planning process. In accordance with HUD guidelines, the Consolidated Plan is a five-year plan beginning July 1, 2025.

The Consolidated Plan includes needs analysis and strategies for using three HUD funded grant programs in a coordinated approach to solve community problems, including the CDBG, ESG, and HOME Programs. All three programs are incorporated into a comprehensive network that provides housing and services to targeted populations and forms the backbone of the Town's approach to reducing the number of households in poverty.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

In accordance with HUD regulations the Town of Islip CDA has established a framework of objectives and outcomes for its Strategic and Annual Plans. All of the Town's projects fall into the following four categories: 1) Availability/Accessibility of Decent Housing; 2) Affordability of Decent Housing; 3) Availability/Accessibility of Suitable Living Environment; and 4) Sustainability of Suitable Living Environment.

The Town of Islip has identified nine priorities addressing housing and community needs, as outlined in the Strategic Plan, and has many programs to address its identified housing needs. More than half of the Town's CDBG budget is allocated to housing needs and 100% of the funds from its other two grants are also allocated to housing needs.

The Town's programs expand housing opportunities for very low, low and moderate income first-time homebuyers through the CDBG and HOME funded Rent With Option to Buy and Direct Sale programs.

The ESG program assists homeless families and individuals to secure and maintain rental housing as do certain projects within the CDBG and HOME Programs.

On the community development side, a portion of the CDBG budget is allocated to public service programs designed to break the cycle of poverty. Public service funds are typically awarded to agencies that serve low and moderate income youths, individuals with special needs, seniors, and other programs as various needs arise.

Community improvement such as storefront renewals, code enforcement, and upgrades to public facilities is also funded through the CDBG program. Most of these projects focus on the Town's struggling downtown areas.

3. Evaluation of past performance

The Town of Islip continues to make significant strides in addressing each of the needs identified in the Consolidated Plan. Every project and 100% of all grant funds expended during previous grant years has been designed to address these needs. The CDA continuously monitors its past performance for effectiveness and uses past performance to assist in determining goals and projects. Activities have been implemented with an eye toward identified needs, and no stone has gone unturned in the quest for program resources.

This is especially true in the case of affordable housing:

The CDA has a four-pronged strategy in its actions to create affordable housing opportunities. First, it acquires and rehabilitates or reconstructs vacant, boarded up homes which require repairs too extensive to make the home readily marketable to a low to moderate income homebuyer. By holding a first mortgage at a low interest rate, plus one or more "soft" second mortgages on a home that has already been totally renovated, it can make housing affordable to families with low to moderate incomes. At the same time, a blighted and destabilizing influence in the neighborhood is eliminated.

Second, for prospective homebuyers who cannot save sufficient funds for a down payment on their own, the CDA's Rent With Option to Buy Program provides them an opportunity to save funds through mandatory escrow payments included in their rent. Through this program, many families who might never have had the opportunity to purchase a home are becoming homeowners.

Third, families with insufficient down-payment funds can be assisted through the Employer Assisted Housing Program run jointly by the Long Island Housing Partnership and funded by the Suffolk County Community Development Consortium and the Towns of Islip, Babylon and Huntington. Through this program, homebuyers meeting HUD's low income guidelines and employed by participating companies, can receive up to \$12,000 in HOME funds and \$3,000 or more in employer funds toward the down-payment on their new home.

The fourth prong in the provision of affordable housing is the work by not-for-profit housing organizations. Each has a different technique but uses the funds wisely in the production of housing. The actions and achievements of Habitat for Humanity, Long Island Housing Partnership, Mercy Haven, Community Development Corporation of Long Island, Options for Community Living, United Way and others are supported when possible and monitored by the CDA.

These programs have been an integral strategy of the Town of Islip CDA for several years and have successfully resulted in providing affordable housing opportunities for low to moderate income residents.

4. Summary of citizen participation process and consultation process

The following methods were used to encourage citizen participation: advertisements, public hearings, and input meetings (advertised and posted on the Town of Islip CDA website and available in English and Spanish).

Public hearings were held on January 29, 2025 and March 5, 2025, with a governmental input meeting hosted on January 16, 2025. The January 29, 2025 and March 5, 2025 public hearings were held in the Town Hall Board Room at Islip Town Hall, 655 Main Street, Islip, New York.

Consultation with other government agencies is paramount to an effective coordinated effort. As the lead agency, the Town of Islip CDA has obtained input on the Consolidated Plan with the Town of Islip Housing Authority; Town of Islip Department of Planning and Development; Town of Islip Supervisor's Office; Town of Islip Office of Economic Development; Town of Islip Department of Public Works; and Suffolk County Division of People with Disabilities. There were also consultations with many not-for-profit agencies, including the LGBT Network; Pronto; Family Service League; Literacy Suffolk; Long Island Housing Services; West Islip Youth Enrichment Services; Grace Alternative to Incarceration, Inc.; and Community Development Long Island. The Town of Islip CDA also held a virtual meeting for Funding Application and Compliance Procedures for all interested applicants.

5. Summary of public comments

Attendees of the governmental input meeting discussed housing and community development needs from the perspective of their individual departments and responsibilities and provided additional supporting data as requested. The public hearings were attended by the general public and representatives of not-for-profit groups either currently supported by or considering applying for future support by the Town of Islip CDA. Representatives spoke about the needs and successes of their organizations.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments or views were dismissed.

7. Summary

The Town of Islip, with an estimated population of 339,938 (per the Census Bureau's 2020 Census), contains sixteen hamlets and four incorporated villages in an area of 106 square miles. It is qualified as an entitlement community under the Housing and Community Development Act of 1974, and receives three annual HUD grants: Community Development Block Grant Program, HOME Investment Partnerships Program, and Emergency Solutions Grants Program.

Twenty-two of the Town's 71 census tracts were designated as low and moderate income according to HUD CPD maps. Median household income in the Town is \$103,629, however, over one third (41%) of the Town's households earns less than 80% (low to moderate income) of the area median income.

Housing Needs

The Town of Islip is a well developed community located in a high cost suburban area, where there are limited affordable housing opportunities for low income families. According to the 2019-2023 ACS, the Town of Islip median contract rent is \$1,990 and the median value of owner-occupied units is \$493,000. Of low to moderate income households, 71% have a housing cost burden greater than 30% of income, and 32% have a housing cost burden greater than 50% of income. Housing cost burden remains a significant housing problem in the Town of Islip for most income levels, however, those earning the least are most likely to be affected.

Community Development Needs

Generally, the Town of Islip is focusing its efforts toward community revitalization in low and moderate income neighborhoods. Identified needs include downtown and commercial revitalization. Special attention is also given to public service programs offered by not-for-profit agencies which operate in low and moderate income communities and/or serve low and moderate income clients.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ISLIP TOWNSHIP	
CDBG Administrator	ISLIP TOWNSHIP	Community Development Agency
HOPWA Administrator	BROOKHAVEN TOWNSHIP	
HOME Administrator	ISLIP TOWNSHIP	Community Development Agency
ESG Administrator	ISLIP TOWNSHIP	Community Development Agency

Table 1 – Responsible Agencies

Narrative

The Town of Islip CDA is responsible for preparing the Consolidated Plan / Annual Action Plan and administering the CDBG, HOME and ESG grant programs. For Program Years 2025-2029, as covered in this Consolidated Plan, the Town of Islip CDA will also be responsible for continuing the implementation of supplemental funding made available through various rounds of funding through the 2020 CARES Act, the Consolidated Appropriations Act of 2021, and the American Rescue Plan Act, to design and implemented activities to prevent, prepare for and respond to the COVID-19 pandemic, as funding is still available.

Consolidated Plan Public Contact Information

Town of Islip Community Development Agency

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Town of Islip CDA, as the Town of Islip's designated administrator of the HUD funded grant programs, has been chosen as the lead agency in the administration and oversight of the Consolidated Plan. The Town of Islip CDA is part of an extensive network that provides services described in this submission. The Town of Islip CDA has cultivated relationships over time that result in efficient delivery of these services to populations in need.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Consultation with other government agencies is paramount to an effective coordinated effort. As the lead agency, the Town of Islip CDA has obtained input on the Consolidated Plan with the Town of Islip Housing Authority; Town of Islip Department of Planning and Development; Town of Islip Supervisor's Office; Town of Islip Office of Economic Development; Town of Islip Department of Public Works; and Suffolk County Division of People with Disabilities. There were also consultations with many not-for-profit agencies, including the LGBT Network; Pronto; Family Service League; Literacy Suffolk; Long Island Housing Services; West Islip Youth Enrichment Services; Grace Alternative to Incarceration, Inc.; and Community Development Long Island, Flutterflies/Wings of Empowerment and Liga De Justicia Foundation

Many of these entities were contacted by telephone and/or in writing in an effort to explain the Consolidated Plan process and the potential roles of these departments/agencies in developing this document. Most provided important data useful in preparing the Plan. In addition, the Town of Islip CDA held a ZOOM meeting for Funding Application and Compliance Procedures for all interested applicants.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Town of Islip CDA staff reviews all received applications for conformance with program requirements, qualifications of applicants, availability of matching funds, and other factors, and makes recommendations to the Town of Islip CDA Board of Directors for funding of individual programs and projects. Potential applicants of funding for programs addressing the needs of the homeless are made aware of the requirement for consultation with homeless or formerly homeless individuals in considering and making policies and decisions regarding facilities, services, or other assistance. In their funding applications, applicants must provide details of their plan to meet this requirement. Most organizations have procedures in place for their clients to be involved with program design and implementation.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

After previous years of sub-recipient agreements with numerous eligible nonprofit organizations, the Town of Islip CDA has decided to partner with local non-profit organizations on the administration of ESG funding. The Family Service League and Victims Information Bureau of Suffolk (ECLI-VIBES) possess the qualifications, knowledge, and capacity to expend ESG funds in an expeditious manner and to meet the urgent needs of eligible individuals/families requesting assistance. The Town of CDA consults with the Long Island Coalition for the Homeless, as lead agency for the Continuum of Care (CoC), when determining how to allocate ESG funding.

The Town of Islip CDA, with input from the CoC and HUD, has prepared comprehensive standards for providing ESG assistance, summarized below:

- 1) Policies and procedures for evaluating individuals' and families' eligibility for assistance.
- 2) Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, and mainstream service and housing providers.
- 3) Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families will receive rapid re-housing assistance.
- 4) Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.
- 5) Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of assistance will be adjusted over time.
- 6) Standards for determining the type, amount and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as maximum amount of assistance, maximum number of months the program participant receives assistance; or the maximum number of times the program participant may receive assistance.
- 7) Performance standards for ESG activities as follows:
 - a) Rapid Re-Housing – the goal is to reduce the number of homeless households, both sheltered and unsheltered, in the Town of Islip.
 - b) Homelessness Prevention – the goal is to reduce the number of households facing imminent homelessness in the Town of Islip.

- c) Shelter Operations – the goal is to renovate buildings to be used as emergency shelter for homeless families and individuals, and fund operating costs of homeless shelters.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Pronto of Long Island, Inc.
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Pronto of Long Island attended the Consolidated Plan public hearing. They discussed housing and service needs of the community.
2	Agency/Group/Organization	FAMILY SERVICE LEAGUE
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Family Service League attended the Consolidated Plan public hearing. They discussed housing and service needs of the community and regularly consults with the Town of Islip CDA regarding homelessness needs.
3	Agency/Group/Organization	LITERACY SUFFOLK, INC.
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Literacy Suffolk attended the Consolidated Plan public hearing. They discussed service needs of the community.
4	Agency/Group/Organization	Long Island Housing Services
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Long Island Housing Services attended the Consolidated Plan public hearing. They discussed housing, fair housing, and service needs of the community.
5	Agency/Group/Organization	LGBT Network
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of LGBT Network attended the Consolidated Plan public hearing. They discussed housing and service needs of the community.
6	Agency/Group/Organization	YOUTH ENRICHMENT SERVICES
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Youth Enrichment Services attended the Consolidated Plan public hearing. They discussed housing and service needs of the community.
7	Agency/Group/Organization	Flutterflies / Wings of Empowerment
	Agency/Group/Organization Type	Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Flutterflies/Wings of Empowerment attended the Consolidated Plan public hearing. They discussed housing and service needs of the community.
8	Agency/Group/Organization	COMMUNITY DEVELOPMENT CORP. OF LONG ISLAND
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of CDLI attended the Consolidated Plan public hearing. They discussed housing and service needs of the community.
9	Agency/Group/Organization	Liga De Justicia Foundation
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Liga De Justicia Foundation attended the Consolidated Plan public hearing. They discussed service needs of the community.
10	Agency/Group/Organization	Grace Alternative to Incarceration Inc.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Grace Alternative to Incarceration Inc. attended the Consolidated Plan public hearing. They discussed service needs of the community.

Identify any Agency Types not consulted and provide rationale for not consulting

No agencies were specifically excluded from the Consolidated Plan process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Long Island Coalition for the Homeless, Inc.	Goals of the Continuum of Care overlap the goals of the Consolidated Plan / Annual Plan regarding homelessness.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Suffolk County

The Suffolk County Department of Economic Development and Planning conveys tax defaulted, vacant, or abandoned property to the Town of Islip for development of scattered-site low-income housing. Often the properties require some infrastructure expenditure. This process is facilitated by the County’s Director of Affordable Housing, who also coordinates grant requests for Suffolk County affordable housing development funds, including the Workforce Housing Acquisition Program and Workforce Infrastructure Program. The County then conveys the property to the Town of Islip which transfers the property to the Town of Islip CDA for rehabilitation or development by the CDA or a nonprofit developer.

Suffolk County Department of Social Services (DSS) has a major role in providing housing and services for Islip’s homeless population and choosing the location and type of housing where those eligible for public assistance live. Public assistance provided through DSS is a key component to the financial viability of homeless housing improvements recommended in the Consolidated Plan. The Suffolk County Department of Health Services plays a major role in the approval of new development programs, particularly relating to the review and approval of sewage disposal systems.

New York State

The NYS Affordable Housing Corporation provides grants and loans for the development of first-time homeowner housing under the Affordable Home Ownership Development Program. The State Mortgage Agency provides low interest, down-payment loans to first-time homebuyers.

NYS Homes and Community Renewal provides grants and loans for the construction, rehabilitation and improvement of affordable housing; interprets the State’s Uniform Fire Prevention and Building

Construction Code and administers the Housing Trust Fund Program, Low Income Tax Credit Program and Housing Development Trust Fund.

NYS Housing and Support Services, together with non-profit sponsors, develops permanent, supportive, transitional and emergency housing and supportive programs targeted specifically to the lowest income households. Many non-profits use State programs to develop homeless facilities.

Several State human services agencies are also part of the institutional structure by which the supportive housing strategy for those with special needs in Islip will be carried out including: the Office of Addiction Services and Supports, the Office for the Prevention of Domestic Violence, the Office of Mental Health, the Office for the Aging, and the Office for People with Developmental Disabilities.

Federal Government

The U.S. Department of Housing and Urban Development (HUD) provides funding for the three grants that are contained in this document, and the HOPWA program that serves all of Long Island. The Town of Islip CDA occasionally purchases foreclosed properties made available through HUD for use within the HOME and CDBG programs. These units are located on scattered sites within the Town of Islip. The Federal Home Loan Bank of New York provides subsidies for the development of housing for first time homebuyers or low-income renters. The U.S. Department of Commerce makes grants available through its Economic Development Administration for job creation activities.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Following is a summary of the citizen participation process, the full Citizen Participation Plan is provided as an attachment to the Consolidated Plan. The Citizen Participation Plan has been amended since the previous Consolidated Plan to allow for flexibility while ensuring citizen participation.

- a. The citizen participation process is intended to provide for and to encourage citizens to participate in the development of the Consolidated Plan and any substantial amendment to the Plan and the performance report.
- b. The citizen participation process is designed especially to encourage participation by low and moderate income persons and also by residents of predominately low and moderate income neighborhoods. The intent of the Citizen Participation Plan is to encourage all residents of the Town, including non-English speaking persons, to participate in the planning of HUD funded activities.
- c. It is also the intent of the citizen participation process is to encourage the participation of residents of public and publicly assisted housing developments in the process of developing and implementing the Consolidated Plan along with other low income residents of targeted revitalization areas. The Citizen Participation Plan intends to provide information to the Town of Islip Public Housing Authority about Consolidated Plan activities related to its developments and the community surrounding its developments so that the Housing Authority can make this information available at the annual public hearings, where required, under its Comprehensive Grant Program.

The following methods were used to encourage the Citizen Participation Process: advertisements, public hearings, a public and agency fair housing survey, and a governmental input meeting.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	N/A	None	None	
2	Governmental Input Meeting	Municipal Agencies	Town and County Commissioners Meeting on January 16, 2025 was attended by 10 people. All Town and County agencies involved with community services were sent invitations to attend.	Attendees discussed housing and community development needs from the perspective of their individual departments and responsibilities.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Consolidated Plan and Fair Housing Public Hearing was held on January 29, 2025. Approximately 18 people attended.	All attendees were invited to speak. Several representatives of non-profit organizations discussed their program needs and the needs of the communities they serve.	None	
4	Fair Housing and Housing Needs Survey	Non-targeted/broad community	Approximately 65 residents and 9 service agencies responded to a survey about housing needs and fair housing.	Respondents and organizations answered questions and provided input on housing needs and fair housing in the Town of Islip.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Town of Islip contains sixteen hamlets and four incorporated villages spread out over 106 square miles. While a number of these hamlets – particularly along Montauk Highway in the southern portion of the Town – have had long histories as local “village centers,” much of Islip was developed during the post World War II era. Developments of 3 and 4 bedroom single family homes were the predominant housing types constructed during that period.

As development spread throughout the Town, particularly during the 1950s and 1960s, certain neighborhoods in and around the older hamlets were neglected and began to deteriorate. In some of these locations, overcrowding and neglect by absentee landlords hastened the decline of housing stock. While the strong economy of the 1980s helped to reduce abandonment and to foster reinvestment in older housing, the upward spiraling of housing costs added to the housing problems of the Town’s lower income population, increasing the need for affordable housing. Following the housing crisis in 2008 and most recently, the sharp increase in housing costs during the COVID-19 pandemic, access to affordable housing remains a top community need and a high priority for the Town of Islip CDA.

The Town of Islip has taken an extremely active role over the last 40 years to address its housing concerns. Islip has planned and implemented a wide range of programs involving new construction, rehabilitation, and housing services to low and moderate income families, senior citizens, homeless populations, and individuals with intellectual and developmental disabilities. The College Woods affordable housing project in Central Islip produced 419 units of affordable housing, and twenty-four senior citizen congregate units were constructed in East Islip and Central Islip with Housing Choice Voucher rental assistance. The Southwind Village project in Bay Shore resulted in 52 new affordable Town homes, ten family rentals and sixteen senior garden apartments. The Cortland Square project produced 40 units of mixed income housing in downtown Bay Shore. Many small projects have also been developed along with dozens of scattered site affordable homes. Thousands of code enforcement complaints have been addressed and many homes have been rehabilitated with weatherization projects or made accessible for the disabled, helping to preserve existing housing.

The following sections review current data related to the Town’s households, including the needs of households with housing problems, at risk of homelessness, and living in public housing. Housing needs of the homeless and population with intellectual and development

disabilities are also provided, as is an assessment of non-housing community development needs.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

For the following section, housing problems are categorized as the following: substandard housing conditions (lack of complete plumbing or kitchen facilities), severely overcrowded, overcrowded, cost burden greater than 30%, cost burden greater than 50% and zero/negative income and no problems. Cost burden is the housing problem reported the most often, especially cost burden greater than 50%.

In the Town of Islip there are 100,670 households, a decrease of 0.7% of total households from 2009. Small family households (2-4 related persons) are the most common household type identified within the Town. Households that contain at least one person age 62-74 is another significant household population, especially in the >100% HUD Area Median Family Income (HAMFI) category. Median income is \$103,629, a 19.3% increase from the year 2009.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	336,735	330,590	-2%
Households	101,385	100,670	-1%
Median Income	\$86,864.00	\$103,629.00	19%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,368	12,799	14,879	11,685	47,958
Small Family Households	3,844	4,573	5,809	5,110	27,053
Large Family Households	921	1,828	2,548	1,919	8,459
Household contains at least one person 62-74 years of age	3,104	2,922	4,132	3,059	11,852
Household contains at least one person age 75 or older	3,727	2,421	2,270	1,377	3,795
Households with one or more child 6 years old or younger	1,875	1,817	2,719	1,729	2,240

Table 2 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	235	25	80	25	365	70	380	55	20	525
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	228	70	99	45	442	45	99	99	20	263
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	289	195	174	63	721	174	244	400	305	1,123
Housing cost burden greater than 50% of income (and none of the above problems)	4,238	1,323	79	0	5,640	4,999	3,579	1,650	232	10,460

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	360	1,124	1,719	410	3,613	867	2,953	4,465	2,900	11,185
Zero/negative Income (and none of the above problems)	463	0	0	0	463	378	0	0	0	378

Table 3 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,003	1,623	439	133	7,198	5,284	4,309	2,205	583	12,381
Having none of four housing problems	1,500	1,854	3,173	1,959	8,486	1,598	5,034	9,050	8,990	24,672
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 4 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,768	968	698	3,434	1,533	2,605	2,677	6,815
Large Related	313	319	153	785	495	1,153	909	2,557
Elderly	1,761	583	519	2,863	3,406	2,426	2,019	7,851
Other	1,337	733	549	2,619	667	990	589	2,246
Total need by income	5,179	2,603	1,919	9,701	6,101	7,174	6,194	19,469

Table 5 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	438	438	1,319	1,562	0	2,881
Large Related	0	0	65	65	441	609	115	1,165
Elderly	1,447	420	10	1,877	2,784	1,076	577	4,437
Other	0	1,277	459	1,736	612	0	0	612
Total need by income	1,447	1,697	972	4,116	5,156	3,247	692	9,095

Table 6 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	428	185	157	78	848	154	189	299	105	747
Multiple, unrelated family households	25	80	85	0	190	60	179	200	210	649

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	74	4	25	30	133	0	0	0	10	10
Total need by income	527	269	267	108	1,171	214	368	499	325	1,406

Table 7 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 8 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Most single person and small households in need of housing assistance in the Town of Islip are seniors, single mothers with children, or single person households who have lost their income. Per the tables above, there are 10,249 low to moderate income small, related households who are experiencing housing cost burden and an additional 3,319 households who are experiencing severe housing cost burden.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Based on 2016-2020 CHAS data, the Town has approximately 4,835 households with a hearing or vision impairment and one or more housing problem, 7,290 households with an ambulatory limitation and one or more housing problems, 5,080 households with a cognitive limitation and one or more housing problems, and 6,615 with self-care or independent living limitation and one or more housing problems, who may be in need of housing assistance.

According to the National Network to End Domestic Violence (NNEDV), 5,173 adult and child victims of domestic violence received domestic violence services and transitional housing in New York State during a 24-hour survey period in 2024. Based proportionally on population, it is estimated that around 87 victims of domestic violence, dating violence and stalking may be in need of housing assistance in the Town of Islip.

What are the most common housing problems?

The most common housing problems include housing cost burden greater than 50% of income and housing cost burden greater than 30% income. Cost burden refers to the percentage of household income that is spent on housing. As shown in the tables above, 41,046 households in the Town of Islip earn 0-80% of AMI. Of these households, 71.1% have a housing cost burden greater than 30% of income, and 32.2% have a housing cost burden greater than 50% of income. The next most common housing problem is overcrowding which effects 5.2% of households earning 0-80% of AMI. HUD defines overcrowding as 1.01-1.5 people per room. The least common housing problems in Islip include severe overcrowding (greater than 1.51 persons per room) and substandard housing (lacking complete plumbing or kitchen facilities) affecting 1.6% and 2.1% of households earning 0-80% of AMI, respectively.

Are any populations/household types more affected than others by these problems?

The data suggests that renter-occupied households earning 0-30% of AMI are slightly more likely to have a cost burden of greater than 30% of income, whereas owner-occupied households earning 30-50% of AMI are more likely to have a cost burden of greater than 30% of income. Elderly households with the lowest incomes, especially those who rent, are most likely to experience housing cost burden greater than 30%. Households who own and are earning 0-30% of AMI experience the highest rates of housing cost burden greater than 50% of income. Small, related households and elderly households are the most affected.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Factors contributing to being at risk of homelessness include excessive housing cost burden, overcrowding, substance abuse, mental illness, victims of domestic violence, and job loss. Families and individuals with incomes of less than 30% of AMI, especially single mothers with children, are most at risk.

Formerly homeless households whose rapid re-housing assistance is nearing termination are in need of assistance finding suitable housing that is affordable or access to public housing or housing choice vouchers.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Town does not provide estimates of the at risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Characteristics associated with instability and an increased risk of homelessness include the high cost of housing, high cost of living, and lack of affordable housing units. The cost of purchasing homes, even in distressed neighborhoods that require rehabilitation, is cost prohibitive due to high housing and construction costs. Further, housing costs have continued to rise but incomes are not rising at the same pace, so housing that used to be affordable to some households are no longer considered accessible.

The Town has also seen an increase in overcrowding in certain neighborhoods in Islip, especially Central Islip and Brentwood, and found it to create instability and an increased risk of homelessness.

Discussion

The data presented in this section show that the most common housing need in the Town of Islip is affordable housing based on the high number of households experiencing housing cost burden. Approximately 33.1% of all households spend between 30% and 50% of their household income on housing, while approximately 27.5% of all households spend more than 50% of their household income on housing. Housing cost burden remains a significant housing problem in the Town of Islip for most income levels, however, those earning the least are most likely to be affected with 71% of households earning less than 80% AMI experiencing housing cost burden greater than 30% of income and 32% of households earning less than 80% AMI experiencing housing cost burden greater than 50% of income. As shown in the data provided above, senior households, especially those with the lowest income, are particularly affected by housing cost burden.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The data organized in the tables below includes the number of households experiencing one or more of the four housing problems which include lacking complete kitchen facilities; lacking complete plumbing facilities, more than one person per room, and cost burden greater than 30%. The data are broken down further according to area median income levels. Households are categorized by their identified race/ethnicity. Disproportionately greater need has been defined to occur when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,522	1,842	0
White	6,648	1,051	0
Black / African American	1,109	234	0
Asian	152	45	0
American Indian, Alaska Native	60	4	0
Pacific Islander	0	0	0
Hispanic	3,385	468	0

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,977	2,816	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	5,402	1,752	0
Black / African American	1,169	238	0
Asian	191	63	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	0	0
Hispanic	3,103	729	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,823	6,044	0
White	4,653	3,437	0
Black / African American	1,015	435	0
Asian	196	434	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	2,853	1,669	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,029	7,634	0
White	2,520	4,268	0
Black / African American	395	630	0
Asian	113	298	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	983	2,337	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Based on the 2016-2020 CHAS data, as income increases the number of households experiencing one or more of the four housing problems decreases. Of the households that earned between 0%-30% of AMI, 86.4% of the households that identified as White had one or more of the four housing problems. Of the households that identified themselves as Black/African American within this same income category, 82.6% of these households experienced at least one of the four housing problems. 77.2% of Asian households within this income category experienced one or more of the four housing problems. Of the households that identified themselves as Hispanic, 87.9% of these households experienced at least one of the four housing problems. 86.2% of the jurisdiction as a whole experienced one or more of the four housing problems.

Comparing these percentages to the subsequent level of AMI (30%-50%), 75.5% of White households experienced at least one housing problem. Of Black/African American and Hispanic households within this income category, 83.1% and 81.0% experienced at least one housing problem respectively. 75.2% of Asian households within this income category experienced one or more of the housing problems. 78.0% of householders experienced at least one housing problem in the jurisdiction as a whole. The percentage of households that experienced at least one or more housing problems was less in the 30%-50% AMI category than the 0%-30% AMI category.

Within the 50%-80% AMI category, 57.5% of White households experienced at least one of the housing problems, while the percentage of Hispanic households that experienced at least one housing problem was 63.1%. 31.1% of Asian households within this income category experienced one or more of the

housing problems. Of Black/African American households within this income category, 70.0% experienced at least one housing problem. The Black/African American household percentage was ten percentage points greater than the percentage of households experiencing at least one housing problem for the jurisdiction as a whole (59.3%), due to this, the Black/African American households within this income category have a disproportionately greater need. The percentage of households that experienced one or more of the housing problems was less in the 50%-80% AMI category than the 30%-50% AMI category.

Within the 80%-100% AMI category, 34.5% of the jurisdiction as whole experienced at least one of the housing problems, while the percentage of White and Black/African American households experienced at least one of the housing problems was 37.1% and 38.5% respectively. 29.6% and 27.5% of Hispanic and Asian households within this income category experienced at least one of the housing problems respectively. Thus, none of these percentages can be considered disproportionately greater. The percentage of households that experienced one or more of the housing problems was less in the 80%-100% AMI category than the 50%-80% category.

From the data and discussion above, it can be concluded that as income of households increases, the percentage of households experiencing at least one of the housing problems decreases, for all of the identified ethnicities/races.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionate need for households occurs when the percentage of a category of households with one or more of the four identified severe housing problems is at least 10 percentage points higher than the percentage of persons in a category as a whole. These four severe housing problems are defined as: 1. Lacking complete kitchen facilities; 2. Lacking complete plumbing facilities; 3. More than 1.5 persons per room; and 4. Cost burden of greater than 50%. The tables below provide the numbers of households, categorized by race/ethnicity, experiencing one or more of the four identified severe housing problems. The tables are also categorized by AMI.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,287	3,098	0
White	5,808	1,907	0
Black / African American	1,009	339	0
Asian	152	45	0
American Indian, Alaska Native	25	39	0
Pacific Islander	0	0	0
Hispanic	3,155	709	0

Table 13 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,932	6,888	0
White	3,066	4,129	0
Black / African American	724	677	0
Asian	105	146	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	1,973	1,859	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,644	12,223	0
White	1,318	6,783	0
Black / African American	185	1,255	0
Asian	88	549	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	954	3,559	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	716	10,949	0
White	248	6,538	0
Black / African American	114	910	0
Asian	24	374	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	319	2,987	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Of the 10,287 households that earn less than 30% of AMI, 75.3% of the households that identified as White have experienced one or more severe housing problems, which is slightly less than the jurisdiction as a whole (76.9%). Of the Black/African American households that earn less than 30% of the AMI, 74.9% experienced one or more severe housing problems. Within this income cohort, 81.7% and 77.2% of Hispanic and Asian households experienced at least one severe housing problem respectively.

Of the households that earn between 30% and 50% of the AMI, 46.3% of the households experienced at least one severe housing problem for the jurisdiction as a whole. Of the White and Black/African American households within this income category, 42.6% and 51.7% experienced at least one severe housing problems respectively. Approximately 51.5% of Hispanic households within this income category experienced at least one severe housing problem. Of the Asian households within this income category, 41.8% experienced one of the severe housing problems. Thus, none of these percentages can be considered disproportionately greater as they are all less than 10% greater than the percentage for the jurisdiction as a whole. The percentage of households that experienced one or more of the severe housing problems was less in the 30%-50% AMI category than the 0%-30% AMI category.

Of the households that earn between 50% and 80% of AMI, 16.3% and 12.8% of the White and Black/African American households experienced at least one severe housing problem respectively. 21.1% of Hispanic households within this income category experienced one or more severe housing problem. Of the Asian households within this income category, 13.8% experienced at least one of the

severe housing problems of the 17.8% of households within the whole jurisdiction who experienced one or more severe housing problems. The percentage of households that experienced one or more of the severe housing problems was less in the 50%-80% AMI category than in the 30%-50% AMI category.

Within the 80%-100% AMI category, 3.7% of White households experienced at least one of the severe housing problems, while the percentage of Black/African American and Hispanic households that experienced at least one of the housing problems was 11.1% and 9.6% respectively. The percentage of households that experienced at least one severe housing problem for Asian households within this income category was 6.0%. Thus, none of the percentages can be considered disproportionately greater as they are all less than 10% greater than the percentage for the jurisdiction as a whole (6.1%). The percentage of households that experienced one or more of the severe housing problems was less in the 80%-100% AMI category than the 50%-80% AMI category.

In conclusion of the data and discussion presented above, as income of households increase, the percentage of households experiencing at least one of the severe housing problems decreases, for all of the identified ethnicities/races.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section assesses whether any racial or ethnic group has a disproportionately greater cost burden.

For this purpose, disproportionately greater need exists when the percentage of households in a category who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of households in the category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	63,317	19,254	17,227	879
White	40,824	11,756	10,275	452
Black / African American	4,372	2,200	1,464	144
Asian	1,984	415	204	10
American Indian, Alaska Native	104	39	25	0
Pacific Islander	19	0	0	0
Hispanic	15,099	4,693	4,954	278

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The data presented above shows that approximately 19.1% of the jurisdiction as a whole has a housing cost burden between 30% and 50%. When broken down by racial or ethnic group, the percentages range from 15.9% to 26.9% (not including American Indian/Alaska Native and Pacific Islander whose overall populations each comprise less than 1% of the total Town population). Approximately 17.1% of the jurisdiction as a whole has a housing cost burden greater than 50%. When broken down by racial or ethnic group, the percentages range from 7.8% to 19.8% (not including American Indian/Alaska Native and Pacific Islander). The threshold for disproportionate need is any given racial or ethnic group with at least 10 percentage points higher than the percentage of the jurisdiction as a whole. Based on this threshold, Asian households, of which 75.9% have a cost burden greater than 30%, are disproportionately affected by housing cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The disproportionate needs identified are as follows:

- Black/African American households earning 50-80% AMI disproportionately experience non-severe housing problems.
- Asian households are disproportionately affected by housing cost burden between 0-30%.

If they have needs not identified above, what are those needs?

No other needs have been identified for this plan.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Black/African American population makes up approximately 10.9% of the Town's population. Census tracts that include a share of the Black/African American population over 20.9% are located in Islandia, Central Islip, Bayshore, and Brightwaters. The Asian population comprises approximately 3.7% of the Town's population. Census tracts that include a share of the Asian population over 13.7% of the population are located in Hauppauge, Ronkonkoma, and Bay Shore.

NA-35 Public Housing – 91.205(b)

Introduction

The Town of Islip Housing Authority was created by an action of the Islip Town Board on May 1, 1969. The Housing Authority is authorized by New York State Law and operates independent of the municipal government. Five of the seven members of the board of directors are appointed by the Islip Town Board, and the remaining two members are elected by participants of the Section 8 program. There are no official relationships between the Town of Islip and the Housing Authority with respect to hiring, contracting, and procurement.

The first low rent housing complexes were constructed in 1975 and consisted of 100 senior citizen units in Oakdale (Ockers Gardens) and eighteen family units on Tudor Lane, Bay Shore. Since 1975, the Town of Islip Housing Authority operations quickly expanded, benefiting many residents of Islip. More recently, in July 2017, the Housing Authority closed the Rental Assistance Demonstration (RAD) program conversion, which converted all of the public housing portfolio to RAD Section 8 Project Based Vouchers (RADPBV) units, a hybrid of the Public Housing program and Section 8 program, in order to free up capital to fund eligible reserves and reduce administrative burdens. The Housing Authority is currently responsible for maintaining and operating the current stock of 342 RADPBV units and 18 Section 8 Project Based Voucher units owned by the Town of Islip Affordable Housing Corp. (TOIAHC) under a 40 year management agreement. The Housing Authority also administers the Section 8 Housing Choice Voucher Program. Although the Housing Authority can administer up to 1,044, there are currently approximately 1,000 participating families.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	360	1,044	18	1,026	0	0	60

Table 18 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Town of Islip Housing Authority

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	20,675	28,891	13,820	21,917	0	0
Average length of stay	0	0	7	9	7	5	0	0
Average Household size	0	0	1	2	1	2	0	0
# Homeless at admission	0	0	1	3	0	2	0	0
# of Elderly Program Participants (>62)	0	0	244	650	14	392	0	0
# of Disabled Families	0	0	235	756	14	507	0	0
# of Families requesting accessibility features	0	0	300	400	0	100	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: Town of Islip Housing Authority

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	256	683	13	397	0	0	34
Black/African American	0	0	77	428	9	335	0	0	24
Asian	0	0	2	5	0	3	0	0	1
American Indian/Alaska Native	0	0	1	5	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 20 – Race of Public Housing Residents by Program Type

Data Source: Town of Islip Housing Authority

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	82	295	2	205	0	0	10
Not Hispanic	0	0	254	826	20	534	0	0	49

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: Town of Islip Housing Authority

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Housing Authority has a wait list of approximately 5,000 households. The Housing Authority does not have the number of applicants on the waiting list that need accessible units but estimates that approximately 10% of residents and applicants are in accessible units or need accessible units.

Households that need an accessible unit typically need that type of unit to accommodate limited mobility, use of a wheelchair, and/or other types of physical disability. Although most residents of the Town's public housing are elderly, over the age of 62, the number of applications has been rising for individuals under 62 years who have mental disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need of residents of public housing and Housing Choice Voucher holders is access to decent, safe and affordable housing. The Housing Authority states that smaller units, such as one- and two-bedroom apartments, are most in demand. There is also a need for case managers who can connect public housing residents and voucher holders with additional services, including medical, mental health, substance abuse, and transportation services.

How do these needs compare to the housing needs of the population at large

The Town of Islip, like much of Long Island, suffers from lack of access to affordable housing. Excessive housing cost burden remains the largest housing problem in the area for the population at large, including those on the wait lists for public housing and Housing Choice Vouchers.

Discussion

It is anticipated that the types of housing needs experienced by the Town today will likely remain the same over the next five years. The aging population and continued lack of affordable homes for all types of households means that the wait list for public housing and Section 8 Housing Choice Vouchers will remain long.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following data covers persons within the Town that faced homelessness in the 2023 calendar year. Data are counted only once regardless of how many separate program stays they experienced during the year. Persons considered sheltered indicate that they were served in an Emergency Shelter or Transitional Housing programs. Unsheltered persons served in Street Outreach programs.

The Point-in-Time (PIT) Count was carried out on January 24, 2024, and was coordinated by the Long Island Coalition for the Homeless, which reports for the Long Island Continuum of Care (CoC). The following tables report the results of the PIT Count as recorded and reported by the CoC. During the PIT 2024, 635 homeless persons were estimated to experience homelessness on a given night, all of which were housed in emergency shelters. Of the counted homeless individuals, 455 (71.7%) came from households with at least one adult and one child, representing the largest household type within the homeless population in the Town. Approximately 6.6% of homeless individuals are veterans.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered (ES, TH)	Unsheltered	Sheltered (ES, TH)	Sheltered (ES, TH)	Sheltered (ES, TH)	Sheltered (ES, TH)
Persons in Households with Adult(s) and Child(ren)	455	0	733	571	150	259
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	180	0	467	410	81	138
Chronically Homeless Individuals	5	0	16	16	2	NA
Chronically Homeless Families	14	0	10	9	2	NA
Veterans	42	0	85	64	26	NA
Unaccompanied Child	0	0	0	0	0	NA
Persons with HIV	1	0	2	2	1	NA

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data for the number of persons becoming and exiting homelessness each year and number of days that persons experience homelessness are provided in the table above, except that data for the number of days that persons experience homelessness for chronically homeless individuals and families, veterans, and unaccompanied children. It is estimated that 16 chronically homeless individuals, 10 chronically homeless families, and 85 veterans experience homelessness in the Town of Islip each year. No homeless unaccompanied children have been counted in the Town.

Nature and Extent of Homelessness: (Optional)

The following data tables were compiled by the Long Island Coalition for the Homeless from its Point-in-Time Count of the Homeless performed on 1/24/2024.

Race:	Sheltered:	Unsheltered (optional)
White	200	0
Black or African American	327	0
Asian	3	0
American Indian or Alaska Native	22	0
Pacific Islander	0	0
Other	83	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	137	0
Not Hispanic	498	0

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In the Town of Islip, families with children and families of veterans are in need of housing assistance. Families with children experiencing homelessness tend to utilize sheltered settings more often than unsheltered. According to the 2024 PIT data, it is estimated that approximately 455 households with children experience homelessness on a given night, and 733 families experience homelessness each year.

For families of veterans, the 2024 estimates suggest that 42 veteran households faced homelessness on a given night, and 85 veteran households experienced homelessness in a given year in the Town of Islip.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the PIT Count performed on 1/24/2024, the following presents the percentage of homelessness within the Town by racial and ethnic group.

Racial Group:

- White: 31.5%
- Black or African American: 51.5 %
- Asian: 0.5%
- American Indian or Alaska Native: 3.5%
- Pacific Islander: 0%
- Other: 13.1%

Ethnic Group:

- Hispanic: 21.6%
- Not Hispanic: 78.4%

Data regarding the nature and extent of homelessness by racial and ethnic group shows that Black/African American individuals make up the largest share of homelessness (51.5%), despite comprising only approximately 10.9% of the Town's population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the PIT Count performed on 1/24/2024, there were no observed unsheltered homeless persons in the Town of Islip. It was observed that all persons facing homelessness within the Town were sheltered.

Discussion:

Per the data provided by the CoC, there are more households with adults and children experiencing homelessness each year than households with only adults. Households with adults and children are also spending more days homeless than persons in households with only adults. Though not reflected in the PIT Count, the Town of Islip CDA staff and department commissioners note that there are several single adults in the town experiencing unsheltered homelessness, many of whom have mental health issues including substance abuse. Most of these individuals are not seeking out shelters.

Homeless individuals and families in the Town of Islip use the resources of Suffolk County for emergency shelter and permanent housing through Suffolk County's coordinated shelter system. Families and individuals at risk of becoming homeless or without shelter in the Town of Islip can access emergency housing through one of Suffolk County's Social Services Centers, which are spread throughout the County. Additionally, there is a 24/7 emergency hotline managed by the County's Department of Social Services available outside of regular business hours. This centralized unit matches the needs of clients with available bed spaces in compliance with Federal and local guidelines. Each service center employs Housing Specialists who evaluate client needs, provide resources for permanent housing, or arrange emergency placements if necessary. Homeless clients who may require special services are referred to an on-site caseworker screener at each center.

The Town of Islip is aware that different groups within the homeless population have distinct needs:

- Families with children require immediate shelter and food and may also need medical attention, clothing, child care, family counseling, and transportation to schools.
- The elderly require shelter and food and may also require medical services, clothing, treatment for alcoholism and assistance in obtaining financial benefits to which they are entitled.
- The mentally ill require food, clothing and shelter but also special evaluations by trained medical staff to determine what type of treatment, counseling and shelter facilities are appropriate to each individual.

- Veterans require shelter and food and are also likely to need medical attention, psychological and vocational counseling and assistance in obtaining information about their legal rights and the financial benefits for which they qualify.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Town of Islip meets the needs of several special populations either by providing services through its own agencies or by funding non-profit and other public organizations. The data referenced comes from the US Census Bureau's 2023 ACS 5-year estimates. The following sections outline the needs of four specific groups: individuals with disabilities, the elderly, veterans, and those living with HIV/AIDS.

Describe the characteristics of special needs populations in your community:

Persons Living with Disabilities

According to the US Census Bureau, there are approximately 32,854 civilian noninstitutionalized persons living with a disability in the Town of Islip. This represents approximately 9.7% of the total civilian noninstitutionalized population within the Town.

Elderly

Per the US Census Bureau, there are approximately 49,232 persons age 65 and over in the Town of Islip, representing approximately 14.5% of the Town population. Of the total elderly population, 56.1% are female and 43.9% are male.

Veterans

There are approximately 7,271 veterans within the Town, representing approximately 4.3% of the total Town population. This represents individuals who are members of the civilian population, age 18 and over.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive services needs for special needs population vary. For the elderly, the primary focus is on developing affordable and accessible housing, coupled with supportive services such as nutritional, transportation, educational, and health-related support, to ensure their overall well-being. The Islip Housing Authority manages federally subsidized senior citizen apartments and administers the Section 8, federally-subsidized program in the Town of Islip which assists many seniors.

Veterans' needs are addressed through housing assistance and specialized supportive services that cater to their unique challenges, such as re-entry into civilian life and mental health support.

The disabled population is served by ensuring easier access to housing and comprehensive services that promote self-sufficiency, including job training and community integration services.

These needs were determined through the consultation process involving stakeholders such as the Long Island Continuum of Care (CoC), non-profits, and public agencies. Public hearings, a housing survey, and comment periods provided additional insights.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the 2023 *New York State HIV/AIDS Annual Surveillance Report*, there are approximately 3,013 persons living with HIV/AIDS in Suffolk County. The actual number of cases in the Town of Islip is not separated from the total number of cases for the County. According to the New York State HIV/AIDS Annual Surveillance Report of 2023, persons most affected by HIV/AIDS in the Nassau/Suffolk metropolitan area are white non-Hispanic men, and injection drug users. The majority of Long Islanders living with HIV/AIDS are over age 60 but most new cases are among persons ages 30-39.

Persons living with HIV/AIDS are particularly vulnerable to environmental factors that can cause illness. Housing instability can make it difficult to get proper care, which can lead to delayed treatment. Additionally, persons living with HIV/AIDS are susceptible to environmental factors that can lead to a weakened physical condition. Housing units that provide safe, healthy, affordable, and durable housing are essential for low-income populations living with HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The Town of Islip CDA has not established a HOME TBRA activity for persons with a specific category of disabilities.

Discussion:

As discussed above, the Town of Islip has implemented strategies to help meet the needs of its special populations, including individuals with disabilities, the elderly, veterans, and HIV/AIDS. Data sources and stakeholder consultations were utilized by the Town to develop housing and supportive services to enhance the quality of life for these special needs populations. The Islip Housing Authority and the CDA are important in providing resources to access affordable housing and essential services, furthering the goals of each population receiving the support necessary for well-being and self-sufficiency. Additionally, the New York State Office of Mental Health and Suffolk County Department of Social Services are involved in providing services to special populations residing in supportive housing and they coordinate between themselves and other service providers. A network of non-profit organizations throughout Suffolk County also provides services to special needs populations.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Public facilities include playgrounds, public housing, community and recreation centers, senior centers, childcare centers, public restrooms, and facilities for special needs populations. These facilities can be owned by the Town, County, State, or non-profit organizations and are accessible to the general public.

How were these needs determined?

These needs were determined based on interviews with the various municipal agencies and services providers in the Town and through Town-wide community development needs assessments.

Describe the jurisdiction’s need for Public Improvements:

Public improvement needs in the Town of Islip are focused on enhancing public facilities. Key areas of need include commercial rehabilitation and streetscaping, particularly in the older downtown areas, to improve their appearance and functionality. Pedestrian signals and crosswalks need to be upgraded to ensure ADA compliance and accommodate individuals with visual and hearing disabilities.

Recreation centers require updates as do parks, including playground equipment which needs to be replaced approximately every 15 years. Parks and recreation facilities that may need improvements over the next five years include the pocket parks in Brentwood; the Central Islip community park, recreation and senior center; Roberto Clemente Park; a soccer field in North Bay Shore; and a proposed sensory park in East Islip. Ballfields throughout the Town need new turf and lighting.

Additionally, there is a continuous need for street paving and upgrading parking lots. Sewer upgrades are critically needed for redevelopment efforts in some locations.

How were these needs determined?

These needs were determined based on interviews with the various municipal agencies and services providers in the Town and through Town-wide community development needs assessments.

Describe the jurisdiction’s need for Public Services:

The Town of Islip is a community with a well-established system of public services. However, this system was originally designed for a traditional suburban family structure and needs to adapt to today's more diverse family compositions. Additional support systems are needed to assist modern families juggling multiple jobs and dependent care for both grandparents and children. There is a need for various youth services, such as after-school care, summer recreation, tutoring, mentoring, leadership, and work readiness programs. For adults and seniors, both homeless and non-homeless, there is a need for outreach and education programs, including those that address fair housing rights, literacy, and nutrition.

How were these needs determined?

These needs were determined based on interviews with the various municipal agencies and services providers in the Town and through Town-wide community development needs assessments.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing in the Town of Islip is largely owner-occupied, single-family homes typical of many suburban, Long Island communities. The lack of undeveloped land, the high cost of land, and increasing construction costs have all contributed to the housing problem and represent some of the impediments to developing affordable housing within the Town. The Town has made strides in increasing the amount and variety of housing types, yet housing costs have remained high and any increases in income have not kept pace with the increases in the cost of living, especially housing prices.

While the Town of Islip includes a range of assisted housing opportunities, there are long waiting lists for such housing further indicating a large demand for low cost housing.

There is an extensive inventory of homeless and special needs housing in the Town of Islip, largely sponsored by non-profit organizations. These include emergency and transitional housing for the homeless and facilities for individuals with intellectual and developmental disabilities, individuals struggling with substance use disorders, victims of domestic violence, and the elderly.

The Market Analysis section assesses the Town's housing stock, including the number and types of housing units, housing costs and conditions, public housing, and housing for those with special needs. This section also provides an overview of non-housing community development opportunities and needs.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Per the tables presented below, there are 109,293 housing units in the Town of Islip, which are overwhelmingly owned single-family homes. Most housing units contain three or more bedrooms, though rented units provide more options for studio and one-bedroom accommodations.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	81,880	75%
1-unit, attached structure	8,304	8%
2-4 units	6,831	6%
5-19 units	6,531	6%
20 or more units	4,753	4%
Mobile Home, boat, RV, van, etc	994	1%
Total	109,293	100%

Table 22 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	323	0%	1,288	6%
1 bedroom	2,473	3%	7,309	35%
2 bedrooms	9,563	12%	6,318	30%
3 or more bedrooms	67,412	85%	6,020	29%
Total	79,771	100%	20,935	100%

Table 23 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Town of Islip Housing Authority manages 360 units of RADPBV housing units (formerly Public Housing) throughout four separate locations and administers up to 1,044 Section 8 Housing Choice Vouchers, of which 24 are project based vouchers.

Through CDBG and HOME grants, as well as NSP stimulus funds, the Town of Islip CDA reconstructs or constructs new affordable housing units every year. Homes constructed through CDBG and HOME typically target families earning 50-80% of AMI, while homes constructed using NSP stimulus funds target families earning up to 120% of AMI. The Town of Islip CDA owns 7 HOME assisted, 36 CDBG

assisted permanent rental units as well as 28 New York State funded rental units, owned and operated by Islip's Housing Development Fund Company, Inc for a total of 71 rental units. The other CDA owned HOME/CDBG houses are either rented out temporarily under the Rent-With-Option to-Buy Program, or are sold immediately under the Direct Sale Program.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No units are expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

The availability of certain types of housing units, especially affordable units, do not meet the needs of the population. The Town of Islip CDA staff has noted that though several new housing units have been constructed in the Town, the cost of housing has not decreased and demand for affordable housing units is still high.

Describe the need for specific types of housing:

All types of affordable housing are needed in Islip including affordable housing for young adults, elderly, families of all sizes, persons with disabilities, and others. Approximately 80% of resident respondents and 88% of the organization respondents to the Town's housing survey stated that it is difficult to find affordable housing options in the Town. Respondents also stated a need for both new rental housing and ownership housing, with a slight preference for rental housing. The Town of Islip CDA has expressed the need for more smaller units for single people and households looking to downsize, as well as housing specifically for people with disabilities. Town Commissioners noted the need for more accessory dwelling units, multifamily housing in walkable downtown areas, a wider variety of housing types and prices, and additional senior units.

Discussion

The Town of Islip needs additional housing units of all kinds to help temper steeply increasing housing prices and to provide a variety of housing types and options. Housing affordability continues to be a significant struggle for the Town. Even as the Town has seen recent housing development, more is needed, especially homes that are affordable to low and moderate income households.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

According to US Census American Community Survey data for 2016-2020, the median home value has increased by 9% since 2009 from \$350,700 to \$381,600. Median contract rent has increased by 23% from \$1,365 to \$1,683 during that same period. The most recent US Census data (ACS 2019-2023) shows that median home value is \$493,000 and median contract rent is \$1,990.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	350,700	381,600	9%
Median Contract Rent	1,365	1,683	23%

Table 24 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,166	5.8%
\$500-999	1,449	7.3%
\$1,000-1,499	3,458	17.3%
\$1,500-1,999	6,663	33.4%
\$2,000 or more	7,206	36.1%
Total	19,942	100.0%

Table 25 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,634	No Data
50% HAMFI	4,311	2,788
80% HAMFI	11,108	14,571
100% HAMFI	No Data	29,517
Total	17,053	46,876

Table 26 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,708	2,144	2,508	3,246	3,521
High HOME Rent	1,693	1,814	2,179	2,509	2,779
Low HOME Rent	1,367	1,465	1,757	2,030	2,265

Table 27 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The Town of Islip is lacking in affordable housing, especially for those earning lower incomes. The Housing Affordability table above shows that 1,634 rental units (no data is provided for owned units) are considered affordable for those earning 30% AMI. In comparison, tables in Section NA-10 show, for both renter and owner occupied units, there are 13,368 households earning between 0-30% AMI and 12,799 households earning 30-50% AMI. The Housing Affordability tables above shows 7,099 housing units (rented and owned combined) for those earning 50% of AMI, however, there are approximately 14,879 households earning 50-80% of AMI (per Section NA-10). The Housing Affordability table also identifies 11,108 renter occupied housing units and 14,571 owned units affordable for those earning 80% AMI, while Section NA-10 identifies 11,685 households earning between 80%-100% AMI. The data suggests that the Town does not have sufficient housing for households at certain income levels and needs additional housing for those earning between 0-80% AMI.

The Housing Affordability table shows that approximately 73% of rental units are affordable to those earning up to 80%. However, this table does not address the fact that only 21% of the Town’s housing stock are rental units. Of the owned units, only 50% are considered affordable to households.

How is affordability of housing likely to change considering changes to home values and/or rents?

Demand for owned housing is currently directed to smaller, more affordable homes that typically sell for under \$500,000. Housing units are quickly being bought and improved, leaving increased demand and increased home prices. Rents have significantly increased. The Town has seen a recent increase in the construction of rental units but the increase in supply has not yet met demand enough to result in more affordable options as older units are added to the market. Affordability of housing, particularly for renters, is likely to remain a significant issue in the Town.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent for Islip is \$1,683 according to the table above. A review of the various real estate listings on the website www.apartments.com during February 2025 reveal a range of \$1,975-

\$3,170 for a studio or one-bedroom apartment, \$2,340-\$4,450 for a two-bedroom apartment or house, and \$3,200-\$4,700 for a three-bedroom apartment or house. The rents for one, two and three bedroom units are higher than HOME/Fair Market Rents which could impact the preservation of affordable housing if landlords decide to charge higher rents or to develop mostly market rate housing.

Discussion

Though there's been a recent increase in the construction of rental units, overall, relatively few new non-elderly housing has been constructed since the 1970s, and many apartment buildings have been converted to cooperative or condominium ownership. Existing legal rentals are available at high cost, limiting opportunities for low income families. New growth in the rental market is evidenced throughout the Town, particularly in Central Islip and Bay Shore. However, some of these developments are experiencing public opposition and high cost of constructing and maintaining these units is causing developers to limit the number of affordable units. Many low income families remain cost burdened, a growing trend which is reflected in the length of the Islip's Housing Authority waiting list for rental assistance.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The conditions of some of Islip’s housing stock, including its age, degree of substandardness, overcrowding, and presence of lead-based paint, can combine to act as an impediment to fair housing choice.

The Condition of Units table below indicates the number of owner and renter occupied housing units in the Town according to the number of conditions. In this case, “conditions” are (1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. As shown in the table, 64% of owner occupied units and 46% of renter occupied units have none of these conditions. Approximately, 34% of owner-occupied units and 50% of renter-occupied units have one of these conditions. It is rare for housing units, whether owned or rented, to have two or more conditions. As discussed in Section NA-10, the most common housing problem in the Town is cost burden, followed by overcrowding.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

In accordance with HUD instructions in preparing this plan, “standard condition” is defined as meeting all local codes. “Substandard” has been defined as all units identified by HUD as overcrowded, and units not meeting local codes. “Suitable for rehabilitation” is defined as units where the cost of rehabilitation is less than 75% of the replacement value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	27,267	34%	10,433	50%
With two selected Conditions	1,117	1%	869	4%
With three selected Conditions	30	0%	75	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	51,315	64%	9,549	46%
Total	79,729	99%	20,926	100%

Table 28 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,335	5%	2,759	13%
1980-1999	10,757	13%	5,582	27%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	53,575	67%	10,003	48%
Before 1950	11,068	14%	2,609	12%
Total	79,735	99%	20,953	100%

Table 29 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	64,643	81%	12,612	60%
Housing Units build before 1980 with children present	2,878	4%	2,035	10%

Table 30 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Not Available	Not Available	8186
Abandoned Vacant Units	Not Available	Not Available	Not Available
REO Properties	Not Available	Not Available	Not Available
Abandoned REO Properties	Not Available	Not Available	Not Available

Table 31 - Vacant Units

Vacant Units Table

According to the 2016-2020 ACS, there are 8,616 vacant units in the Town of Islip. Other information, including abandoned vacant units, REO properties, and abandoned REO properties is not provided in the ACS and the Town does not have an alternate data source for this information.

Need for Owner and Rental Rehabilitation

The majority of the Town’s housing stock is over 40 years old. Generally, older housing requires renovation and continued maintenance. Construction costs on Long Island are especially high so that often the maintenance of older homes in lower income neighborhoods may be deferred. The Town of Islip always has a need for code enforcement to ensure safe housing and rehabilitation to maintain affordable housing.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Most of the Town's housing stock, 67% for owner occupied units and 48% of renter occupied units, was built between 1950 and 1979 which increases the chance of lead based paint hazards. Lead was banned from residential paint products in 1978. Very little lead based paint was used in New York State after the early 1960s. The presence of lead based paint itself does not constitute a hazard as it must be flaking, chipping, or creating dust to be considered unsafe. Houses in the Town's Residential Rehabilitation Program are checked for lead and asbestos before any work begins and remediated if necessary. The Town of Islip CDA does not have data for the number of housing units with lead based hazards but has not seen a significant need for lead based paint abatement in recent years.

Discussion

Preservation of the existing housing stock, the majority of which is over 40 years old, is crucial to maintaining the supply of affordable housing. It has been the experience of the Town of Islip CDA that most substandard housing units are occupied by lower income families, many of whom have few housing options, and cannot afford the maintenance. The need for housing rehabilitation is significant enough in the Town that the CDA proposed to dedicate over 10% of its CDBG budget over the next five years to housing rehabilitation for low and moderate income homeowners. Code enforcement is another high priority for the CDA which partners with the Code Enforcement Division of the Town of Islip to focus their attentions to housing and fire code violations within the CDA's target areas of Bay Shore, Brentwood, and Central Islip.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As previously stated, the Town of Islip Housing Authority currently operates and maintains 360 units of RADPBV housing units (formerly Public Housing) throughout four separate locations. The Housing Authority also administers up to 1,044 Section 8 Housing Choice Vouchers. This section describes the physical needs to the RADPBV housing units and strategies for further improvement.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units vouchers available	0	0	360	1,044	24	1,020	0	0	0
# of accessible units	0	0	20%	Varies			0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 32 – Total Number of Units by Program Type

Data Source: Town of Islip Housing Authority

Describe the supply of public housing developments:

The Islip Housing Authority, as managing agent for the Islip Affordable Housing Corp., maintains four complexes of RADPBV housing making up 360 units (formerly Public Housing). This number is not expected to increase. However, the Housing Authority and Affordable Housing Corp. are always looking for alternative affordable housing options.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The RADPBV units, formerly Public Housing units, are in impeccable condition. Both the interior of units and complex grounds are maintained with regard for both the residents and the community. The Housing Authority keeps a planned and continuing infrastructure plan to maintain the units and complexes using the replacement reserve established under the RAD conversion. Recent improvements include roof replacements, solar expansion efforts, and sidewalk repair/replacement. The Housing Authority modernizes each unit as they become vacant.

Public Housing Condition

Public Housing Development	Average Inspection Score
	Independent inspections conducted under PBV requirements are approximately 90-95% passing on the first annual inspection.

Table 33 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The former Public Housing units, now RADPBV 2017, do not have any imminent needs. The 20 year needs plan outlines the expected improvements and replacements. The initial 20 year plan expires in 2037.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The 20 year needs plan will continue to be implemented to improve the living environment for residents of the former Public Housing units.

Discussion:

The RADPBV housing units are well managed and well maintained by the Town of Islip Housing Authority. With continued attention to the capital needs of the units and the conversion to RADPBV, it is anticipated that this housing stock will continue to be in good overall condition and continuously improved while the units remain permanently available to low and moderate income families.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Town of Islip supports organizations dedicated to housing assistance for the homeless and funds various programs to implement its Continuum of Care strategy. Approved programs address the need for short-term emergency housing, transitional housing, and permanent housing. Comprehensive public services, including employment training, daycare, and social work, are provided to support individuals across these housing types. This section outlines the facilities, housing, and programs specifically designed to assist the homeless population in the Town of Islip.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	464	0	11	306	0
Households with Only Adults	170	0	61	125	0
Chronically Homeless Households	0	0	0	147	0
Veterans	0	0	61	6	0
Unaccompanied Youth	0	0	0	0	0

Table 34 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Town of Islip CDA recognizes that to effectively reduce homelessness, it is essential not only to provide affordable permanent housing but also to address root causes by breaking the cycle of poverty. The majority of the Town's Public Service funding is allocated to agencies offering services for children, including mentoring programs, dropout prevention, tutoring, enrichment activities, recreational programs, after-school care, and job training preparation. Additionally, the Town funds agencies that offer job training, crisis intervention, and other supportive services for adults. The Town of Islip CDA also provides limited funding for agencies that offer affordable housing assistance and educational resources to low income and vulnerable populations within the Town. The Islip Housing Authority also provides mental health resources for persons with disabilities and victims of domestic violence.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following is an inventory of all known homeless facilities in the Town of Islip. The emergency shelters and transitional housing are supervised facilities with supportive services.

- Suburban Housing – transitional housing
- Penates, Inc., Bay Shore – transitional housing
- Facility for Victims of Domestic Violence – emergency shelters for families at confidential locations within the Town of Islip
- Mercy House, Sayville – transitional housing for families
- Twin Lawns, Brentwood – transitional housing for families
- Sienna Residence – community residence for former mental patients operated by Catholic Charities
- Haven House Bridges Inc., Central Islip – shelter for families

The following day shelters, soup kitchens and other facilities provide assistance to homeless persons on less than an overnight basis in the Town:

- Hospitality Center, Bay Shore – provides food and daytime shelter
- St. Mary's Parish Outreach, East Islip – provides food, day shelter and vouchers to assist families in obtaining shelter, meals, and services
- Food Pantries, Several Locations throughout Town of Islip – provides free packaged food
- Pronto of Long Island – provides emergency food, clothing and furniture

The Suffolk County Department of Social Services (DSS) provides meal vouchers for clients in emergency shelters and offers extensive support services both on-site and off-site, including child care, counseling, vocational training, substance abuse treatment, and more. The DSS collaborates with non-profits like the Interfaith Nutrition Network and Suburban Housing to renovate housing for the homeless and runs

programs to prevent homelessness through eviction prevention, payment of back rent, and tenant relocation assistance. Additionally, Long Island Housing Services, Inc. offers housing counseling, debt counseling, and other preventive measures to support low-income individuals and families at risk of homelessness.

The Town of Islip CDA is proposing to use its HOME-ARP funding allocation to construct approximately 6 to 10 affordable rental units which will be prioritized for seniors exiting homelessness.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Various populations are in need of supportive housing, including persons with AIDS, runaway youth, individuals with intellectual and developmental disabilities, individuals with physical disabilities, individuals with substance abuse issues, victims of domestic violence, and the elderly. The New York State Office of Mental Health and Suffolk County Department of Social Services are directly involved in providing services to special populations residing in supportive housing and coordinating between themselves and other service providers. Non-profit organizations directly provide supportive housing and other support services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Housing for the frail elderly is characterized by comprehensive services such as cooking, cleaning and personal care. The frail elderly are served by three housing options: skilled nursing facilities, adult care facilities, and enriched housing. Adult care facilities are typically run by either not-for-profit or proprietary management; enriched housing requires that a public or not-for-profit agency be certified to operate the program.

There is a need for various types of senior housing including affordable housing, nursing facilities, and assisted living facilities. Supportive assistance programs which allow the elderly to age in their current home are increasingly demanded. These types of assistance include installation of age-accommodating design features, access to congregate meals, and access to health related care.

The housing needs of individuals with physical disabilities vary depending on their condition. Persons in wheelchairs require barrier-free design in entryways, doorways and hallways, and accessible fixtures and appliances. Those with hearing or visual impairments, on life support systems, or using guide dogs would have other housing related needs.

Supportive housing needs for individuals with intellectual and developmental disabilities include residential facilities with onsite services, day treatment programs, and independent living with aides. Housing alternatives are designed to provide independent and dignified living options for people with developmental disabilities. These populations also need access to supportive programs such as specialized education, counseling, psychiatric services, habilitation programs promoting independence skills, physical therapy, occupational therapy, speech, nursing, social work, nutrition, psychology and recreation. People with mental disabilities also need access to outpatient treatment services, transportation, travel training, and employment. This population may also need access to homeless shelters or prevention programs, as well as substance abuse programs.

Victims of domestic abuse need safe emergency housing and permanent affordable housing as well as services such as peer counseling, legal advocacy and crisis intervention.

Persons with HIV/AIDS and their families need access to affordable housing, health care and transportation.

Public housing residents need case management and various supportive services which help them identify governmental programs, access to employment and transportation. Some public housing residents may also qualify for home ownership assistance.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The New York State Office of Mental Health and Suffolk County Department of Social Services provide housing services to populations returning from mental and physical health institutions. New York State has a discharge policy in place to ensure that persons residing within their institutions (including prisons and hospitals) are not discharged to homelessness. People discharged from State institutions must have appropriate housing as part of their discharge plan. In Suffolk County, the CoC and its members work with local governments to implement similar policies. Hospitals retain social workers who assist in placing patients being discharged and develop discharge plans for homeless patients including referrals to supportive programs. All community mental health housing providers on Long Island participate in a Single Point of Access (SPA) referral system. Hospital social workers make referrals on behalf of patients to the SPA for appropriate placements within this community. The SPA system maintains housing resources available through the CoC. Through these systems, patients are not discharged unless an appropriate placement is secured.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Town has designated up to 15% of its CDBG funding for public services including grants to not-for-profit service agencies for programs benefitting youths and adults. Several of the assisted programs benefit youths and adults who are not homeless but have other special needs.

The Emergency Solutions Grant funds homelessness prevention programs and provides financial assistance, housing relocation and stabilization services to those at-risk of homelessness, often including persons with special needs.

CDBG funds may also be designated for architectural barrier removal projects in public facilities and handicapped conversion projects in private homes to improve accessibility for the mobility impaired.

Planned affordable housing projects, although not necessarily targeted to this population, may also assist persons with special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Town is not an entitlement/consortia grantee.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers to affordable housing due to public policies include the costs of compliance with Suffolk County Department of Health Services regulations and NY State Building Codes, as well as the local high property tax burden.

The Suffolk County Sanitary Code contains a provision that sewage disposal be provided by a community or individual sewage system. A community sewage system method of sewage disposal is required for a variety of reasons, including if the development is located within an existing sewer district, it is outside of special groundwater management protection zones and is less than 20,000 square feet in area or is inside a special groundwater management protection zone and is less than 40,000 square feet in area. This provision is significant in terms of the type of development that can occur because much of the Town is not sewered.

According to the New York State Commission on Property Tax Relief, New York State's real property taxes are among the highest in the nation. Property taxes account for most of the local taxes levied outside of New York City, especially school taxes. High taxes reduce the net income a family has to spend toward mortgage principal and interest, therefore, families may have to limit their choices of housing, especially low and moderate income working families, and seniors on fixed incomes. Additionally, high property taxes often result in higher area rents, because landlords need higher rents to pay their fixed costs.

Other impediments to the production of affordable rental and owner housing include:

- The shortage of suitable or undeveloped land for housing development.
- The extremely high cost of available land which contributes to the inflation of housing costs.
- Local building/construction costs which increase carrying costs for property owners.
- Uncertainties in year to year federal spending and priorities.

The Town of Islip will continue to use HOME funding to create new affordable housing opportunities through new construction and rehabilitation. These funds, combined with other available federal resources such as CDBG, and New York State resources, will enable the Town to successfully leverage the cost of housing construction.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section describes the economic and workforce assets and needs of the Town of Islip.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	227	113	0	0	0
Arts, Entertainment, Accommodations	14,942	12,404	10	9	-1
Construction	11,294	11,371	8	8	1
Education and Health Care Services	29,722	25,319	20	19	-1
Finance, Insurance, and Real Estate	8,761	7,711	6	6	0
Information	2,907	1,772	2	1	-1
Manufacturing	14,962	16,199	10	12	2
Other Services	6,512	5,927	4	4	0
Professional, Scientific, Management Services	12,060	11,279	8	8	0
Public Administration	0	0	0	0	0
Retail Trade	19,232	15,116	13	11	-2
Transportation and Warehousing	6,116	6,008	4	4	0
Wholesale Trade	10,601	11,862	7	9	2
Total	137,336	125,081	--	--	--

Table 35 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	181,686
Civilian Employed Population 16 years and over	173,560
Unemployment Rate	4.44
Unemployment Rate for Ages 16-24	13.24
Unemployment Rate for Ages 25-65	3.03

Table 36 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	37,751
Farming, fisheries and forestry occupations	6,296
Service	17,563
Sales and office	41,357
Construction, extraction, maintenance and repair	13,768
Production, transportation and material moving	11,372

Table 37 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	96,303	59%
30-59 Minutes	45,829	28%
60 or More Minutes	21,154	13%
Total	163,286	100%

Table 38 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	17,498	1,338	6,879

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	33,209	1,685	10,185
Some college or Associate's degree	39,749	1,254	9,479
Bachelor's degree or higher	51,834	1,220	6,539

Table 39 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	832	3,056	4,316	6,944	3,939
9th to 12th grade, no diploma	2,565	2,384	3,531	5,479	3,440
High school graduate, GED, or alternative	9,128	9,031	9,833	26,169	15,808
Some college, no degree	10,739	8,244	7,308	17,053	6,858
Associate's degree	2,669	4,930	4,273	8,762	3,275
Bachelor's degree	4,613	10,928	7,468	15,487	5,588
Graduate or professional degree	549	5,872	7,038	12,851	5,048

Table 40 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	640,371
High school graduate (includes equivalency)	970,685
Some college or Associate's degree	1,272,670
Bachelor's degree	1,486,726
Graduate or professional degree	2,316,131

Table 41 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Business Activity table above, the major employment sectors within the Town of Islip are Education and Health Care Services (20% of workers), Retail Trade (13% of workers), Manufacturing (10% of workers), and Arts, Entertainment, Accommodations (10% of workers).

Describe the workforce and infrastructure needs of the business community:

Infrastructure needs of the business community include commercial rehabilitation, which has been an ongoing community development activity for many years in the Town of Islip. Older downtowns within the Town need upgrades to both their appearance and function. Improvements to the downtown areas can help boost community identity because many community facilities are still located in downtowns. In turn, this strengthens the local economy and business owners. Additional parking, street trees, landscaping, signage, historic lighting and brick pavers have improved existing hamlet centers in the Town. The Town of Islip CDA has been continuously operating Commercial Rehabilitation programs within the three low income target areas of Brentwood, Bay Shore and Central Islip. CDBG funds are provided for signage, awnings, and façade improvements.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Planned redevelopment of portions of the Pilgrim State Psychiatric Center located in Brentwood would have a significant positive impact on the local economy. As per the Proposed Heartland Town Square Final Generic Environmental Impact Statement (February 2014), conceptual plans for 452 acres of private development on the site include approximately four million square feet of office space; approximately one million square feet of retail space; approximately 215,000 square feet of civic uses and approximately 9,130 residential units. Full build out of the plan would take over 15 years and thus far the first phase has been approved (for approximately 3,000 residential units). If begun within the next five years, the project will have an impact on construction jobs in the area. This project is expected to have several community benefits including jobs and taxes. However, it also may have impacts on the local and regional transportation networks, resulting in the need to expand roadway capacity, and the project also needs County approval for access to the sewer district.

An increase in multifamily and mixed use development in the Town, especially in the Central Islip and Bay Shore areas, have supported construction jobs and may bring additional employment opportunities to those areas. Other large projects include Midway Crossing, a large planned transit oriented development project in Ronkonkoma, and Station Yards (Ronkonkoma Hub), another substantial mixed use development planned for Ronkonkoma.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The level of educational attainment of persons has an impact on employability and income potential. As noted in the tables above, unemployment is highest among high school graduates and those with less than a high school degree, and is least among those with a Bachelor’s degree or higher. According to the US Census Bureau (American Community Survey 2016-2020 5-Year Estimates), there are fewer college and graduate school graduates proportionally in the Town than in Suffolk County as a whole and the percentage of those ages 16 and over in the labor force who are unemployed is 4.5% for Suffolk County and 4.4% for the Town. This suggests that the Town needs to bolster college enrollment as well as training programs for adults that have not attained a college degree.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Town of Islip CDA has supported workforce development through non-profit agencies including Family Service League’s Home Share Program, Youth Enrichment Services’ Work Readiness Program, and various programs through other non-profit service providers. Job training and retraining are an important piece of neighborhood revitalization. These efforts directly support the Consolidated Plan by expanding housing opportunity through higher paying jobs. The Town of Islip CDA will continue to support non-profit workforce development programs as opportunities arise.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

According to the 2024 Long Island Regional Economic Development Council (LIREDC) Report, affordable housing remains a challenge for all of Long Island. The LIREDC Report includes several recommendations to remedy the affordable housing shortage, such as increasing housing options, building housing across price points, expanding rental options, and modernizing existing housing units. The Town of Islip CDA supports these recommendations and focuses much of its CDBG funding to further the goals of expanding homeownership, building new affordable housing units, and rehabilitating existing housing for low to moderate income households.

Discussion

New projects proposed for the Town of Islip, including the planned redevelopment of Heartland Town Square and several mixed-use and multifamily housing developments have the potential to spur

economic development including the creation of new jobs. The Town of Islip CDA will continue to fund workforce training programs and education, as opportunities arise, so that Town residents will have access to new jobs created by these large projects. The Town of Islip CDA will also continue its strategy of commercial rehabilitation to strengthen downtown areas and investments in increasing and maintaining affordable housing opportunities, both of which are an important component of any economic plan.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Areas where households with multiple housing problems are concentrated are generally located in portions of Bay Shore, Brentwood, and Central Islip. The Town has a fairly low amount of substandard housing. HUD defines substandard housing as lacking complete plumbing and kitchen facilities. The more common housing problems in the Town are cost burden and overcrowding. Housing cost burden is found through the Town, but overcrowding is concentrated in portions of Brentwood, Central Islip and Bay Shore. Concentration of overcrowding is defined as census tracts having more than 15% of households with overcrowding.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Concentration is defined as having 10% or higher percentage points in a census tract than in the Town as a whole (10.9% for Black/African American households and 29.5% for Hispanic households). Black/African American populations have concentrations in Bay Shore, Brightwaters, Central Islip, and Islandia. Hispanic populations have concentrations in Bay Shore, Baywood, Brentwood, Central Islip and Islandia. CDBG funding is primarily targeted to Bayshore, Brentwood and Central Islip because these communities have the greatest need and highest concentrations of lower income populations.

What are the characteristics of the market in these areas/neighborhoods?

The neighborhoods of Bay Shore, Brentwood, and Central Islip are generally characterized as residential neighborhoods with scattered small businesses and manufacturing. Bay Shore has a walkable downtown area with mixed uses. The Town of Islip contains mostly owner-occupied single family homes, however, the rental homes are mostly concentrated in these neighborhoods, especially Bay Shore. Development in these areas is difficult due to a lack of developable land, so most of the CDA's work in these areas is redevelopment of existing buildings. Central Islip has particularly high property taxes making development in that area even more difficult. However, there has been recent private investment in multifamily housing in Central Islip and Bay Shore.

Are there any community assets in these areas/neighborhoods?

Recreation assets in the Bay Shore, Brentwood, and Central Islip areas include the Brentwood Recreation Center, Central Islip Recreation Center, Ship Wreck Cove Spray Pool, Brentwood Country Club, Gull Haven Golf Club, Bay Shore and Brightwaters Little League Fields, Central Islip Ball Field Complex, and several public parks and playgrounds. Cultural resources include the Gibson-Mack-Holt House in Bay Shore and the Central Islip Civic Center. All three communities have public libraries and various health care facilities, including Pilgrim Psychiatric Center in Brentwood. Public housing complexes such as Penataquit Village, Southwind Village and Cortland Square are located in Bay Shore.

College Woods, 419 units of affordable housing, is located in Central Islip including Allyn P. Robinson Village, as are the affordable senior apartments on Lowell Avenue.

Are there other strategic opportunities in any of these areas?

Strategic opportunities in these areas include various single and double vacant or blighted residential lots which the Town will continue to identify and redevelop as affordable homes. The Town will also continue to seek out opportunities for affordable home construction throughout the Town, outside of these specific areas.

Pilgrim State Psychiatric Center located in Brentwood is another opportunity for this area. Pilgrim State Psychiatric Center has downsized significantly over the past 20 years, with potentially 452 acres for development. Central Islip has gone through extensive planning efforts, with \$10 million for specific revitalization efforts through the NYS Downtown Revitalization Initiative (DRI). This has resulted in planned private development and planned transit-oriented development. The Town of Islip CDA administered \$600,000 of loans to commercial businesses, awarded from NYS through the DRI, through its existing commercial business loan program. While these funds have been fully expended or obligated, the CDA will look for other opportunities to leverage these revitalization efforts through the use of CDBG funds in the Central Islip business district.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The Town of Islip is well connected with broadband access. According to the Federal Communications Commission *FCC National Broadband Map*, the entirety of the Town is served at 100 or more megabits per second (Mbps) of bandwidth for both fixed and mobile broadband. However, there are some areas in the Town, including the eastern portion of Sayville by Bayport, East Islip, and North Great River where service is not optimal. Some of these connectivity issues stem from being in a flight path.

While service is broadly available everywhere, low to moderate income households may need assistance in paying for broadband service which is an increasingly essential cost for the modern household.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The Town of Islip has more than one broadband internet service provider and is served by Optimum and Verizon for fiber and coax cable broadband, and Starlink, ViaSat, and HughesNet for satellite broadband.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

According to Federal Emergency Management Agency (FEMA) National Risk Index Data for the Town of Islip, the Town exhibits varying levels of risk for natural hazards, with the overall risk rating ranging from very low to relatively moderate. The higher risk levels are particularly noticeable around coastal areas. Expected Annual Loss (EAL), as defined by FEMA, represents the average economic loss caused by natural hazards each year. This loss is calculated for various hazard types, including but not limited to coastal flooding, drought, heat waves, hurricanes, and winter weather. The EAL also accounts for potential impacts on buildings, people, and agriculture.

The central portions of the Town of Islip have low EAL scores, indicating a lower risk of economic loss due to natural hazards. However, areas near the shoreline and coastal regions show increased EAL scores, indicating moderate to higher risks likely due to their proximity to the coast.

Per the Town of Islip Department of Planning and Development, approximately 22% of the town is located within the 100-year floodplain and frequently experiences drainage issues from coastal flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Based on information from the Suffolk County Multi-Jurisdictional Hazard Mitigation Plan (2020), it is noted that low and moderate income households are often situated in areas more prone to flooding, coastal storms, and other hazards. These homes are typically older and may not have been built to current building codes that would provide better resistance to such events.

Financial constraints further intensify this vulnerability, as low and moderate income households are less likely to afford necessary improvements or repairs that could mitigate damage from natural hazards. They may also be unable to purchase adequate insurance to cover losses from such events. This combination of high-risk location, structural deficiency, and limited financial resources creates a situation where these households face a disproportionate risk from natural hazards, leading to significant potential for displacement and long-term financial instability post-disaster.

Analysis of data suggests that coordinated efforts in community planning, effective use of hazard mitigation grants, and targeted resiliency programs are critical to protecting these vulnerable populations. Upgrading infrastructure, enforcing building codes, and enhancing community awareness can significantly reduce risks and improve recovery outcomes for low and moderate income households in the Town of Islip. It is also noted that per the Town's Department of Planning and Development, the coastal areas that are most at risk in the Town are not primarily in low to moderate income communities. The Town is currently updating its Comprehensive Plan and plans to address flooding and resiliency, among other topics in the plan.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Federal, State and local resources will be allocated to fund the housing and community development priorities outlined in the Strategic Plan section. The housing priorities are based on an analysis of the Town's housing needs and market and inventory conditions; the community development priorities include economic development concerns and equal access to public facilities.

The five-year strategy describes actions to be taken to address the gap between the Town's needs for housing assistance and its affordable and supportive housing and service inventory. These priorities form the framework of the Town's five-year plan for achieving its housing and community development objectives.

1. Expand housing opportunities for very low and other low income renters.
2. Improve housing for very low and other low income homeowners.
3. Expand owner-occupied housing opportunities for low income first-time homebuyers.
4. Facilitate the location of housing for the homeless and households with specialized needs.
5. Expand employment opportunities for low and moderate income persons.
6. Stabilize and improve the quality of neighborhoods.
7. Provide equal access to public facilities and private homes through the removal of architectural barriers.
8. Break the cycle of poverty by addressing the needs of disadvantaged children, low income families, seniors, and other special needs populations.
9. Continue regulatory compliance and planning activities.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for the target area are approximate with the Census Tract low/moderate income boundary.
	Include specific housing and commercial characteristics of this target area.	These areas are generally characterized as residential neighborhoods with scattered small businesses and manufacturing. Rental homes are concentrated in these areas, especially Bay Shore.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Ongoing consultation with service providers and citizens in need has identified these neighborhoods as a target area for revitalization.
	Identify the needs in this target area.	Needs in this target area are increased access to safe, decent, affordable housing; housing rehabilitation; commercial rehabilitation; and public services such as youth services and workforce training.
What are the opportunities for improvement in this target area?	Opportunities for improvement in the target area include various vacant or blighted residential lots which the Town will continue to identify and redevelop as affordable homes. Redevelopment of portions of the Pilgrim State Psychiatric Center in Brentwood and public and private investment in Central Islip through the DRI provide opportunities for revitalization, as does recent private multifamily and mixed-use residential development in Central Islip and Bayshore.	

	<p>Are there barriers to improvement in this target area?</p>	<p>Barriers to improvement in the target area are the same as the barriers to affordable housing identified in section MA-40. Barriers include a high property tax burden, a lack of developable land, high cost of land, and significant costs of compliance with Suffolk County Department of Health Services regulations. Central Islip in particular has a very high property tax burden and challenging sewer system.</p>
<p>2</p>	<p>Area Name:</p>	<p>Townwide Administration</p>
<p>Area Type:</p>	<p>Local Target area</p>	
<p>Other Target Area Description:</p>	<p></p>	
<p>HUD Approval Date:</p>	<p></p>	
<p>% of Low/ Mod:</p>	<p></p>	
<p>Revital Type:</p>	<p>Other</p>	
<p>Other Revital Description:</p>	<p>Project Administration</p>	
<p>Identify the neighborhood boundaries for this target area.</p>	<p></p>	
<p>Include specific housing and commercial characteristics of this target area.</p>	<p></p>	
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p></p>	
<p>Identify the needs in this target area.</p>	<p></p>	
<p>What are the opportunities for improvement in this target area?</p>	<p></p>	
<p>Are there barriers to improvement in this target area?</p>	<p></p>	
<p>3</p>	<p>Area Name:</p>	<p>Townwide</p>
<p>Area Type:</p>	<p>Local Target area</p>	
<p>Other Target Area Description:</p>	<p></p>	
<p>HUD Approval Date:</p>	<p></p>	
<p>% of Low/ Mod:</p>	<p></p>	

	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries include the entire Town of Islip.
	Include specific housing and commercial characteristics of this target area.	Housing and commercial characteristics townwide are discussed in the Needs Assessment and Market Analysis sections of the Consolidated Plan.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Ongoing consultation with service providers and citizens in need has identified a need for townwide activities.
	Identify the needs in this target area.	Townwide needs are discussed in the Needs Assessment portion of the Consolidated Plan.
	What are the opportunities for improvement in this target area?	Townwide opportunities for improvement are included in the Market Analysis portion of the Consolidated Plan.
	Are there barriers to improvement in this target area?	Townwide barriers are discussed in MA-40 and SP-55 of the Consolidated Plan.
4	Area Name:	Village Consortium (Villages of Brightwaters, Islandia, Ocean Beach, and Saltaire)
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Architectural barrier removal projects
	Identify the neighborhood boundaries for this target area.	The Villages of Brightwaters, Islandia, Ocean Beach, and Saltaire

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Villages of Islandia and Brightwaters are suburban residential communities with limited commercial uses. The Villages of Saltaire and Ocean Beach are located on Fire Island and are characterized as car-free, seasonal beach communities with small year-round populations. Ocean Beach has a seasonally active commercial area with stores, restaurants, nightlife and galleries.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>Ongoing consultation with community organizations has identified a need to remove architectural barriers in these communities.</p>
<p>Identify the needs in this target area.</p>	<p>There is a need to remove architectural barriers in these communities.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Opportunities for improvement include making these areas more accessible for individuals with disabilities.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Barriers to improvement are the same as those identified in section MA-40 of the Consolidated Plan.</p>

Table 1 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The geographic priority areas for the Town are the Bay Shore, Brentwood and Central Islip communities. As described throughout the Needs Assessment and Market Analysis sections of the Consolidated Plan, these communities have high concentrations of housing cost burden and other housing problems, an older housing stock in need of rehabilitation, and higher concentrations of low income households. These areas also present opportunities for investment and revitalization.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 2 – Priority Needs Summary

1	Priority Need Name	Expand Housing Opportunities
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Individuals
	Geographic Areas Affected	Townwide
	Associated Goals	Affordable Housing Down-payment Assistance HOME CHDO Projects Homeless Housing
	Description	Expand housing opportunities for very low and other low income renters.
	Basis for Relative Priority	The lack of affordable housing is the most significant housing problem for the Town of Islip, especially for low income households. Therefore, the need to expand housing opportunities for very low and low income renters is a high priority.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children Elderly
Geographic Areas Affected		Townwide

	Associated Goals	Housing Rehabilitation
	Description	<p>Improve housing for very low and other low income homeowners.</p> <p>Preservation of the existing housing stock, the majority of which is more than 40 years old, is imperative to maintain the supply of affordable housing. Older housing stock requires renovation and continued maintenance. Based upon the experience of the Town of Islip CDA, many substandard units may be suitable for rehabilitation. Additionally, it has been the experience of the CDA that most substandard units are occupied by lower income families, many of whom have few housing options, and cannot afford the maintenance.</p> <p>Overcrowding among homeowners in these income categories is allotted a medium priority, and only a small portion of the total funding amount. Home expansions to alleviate overcrowding will be considered only in extreme cases.</p> <p>Housing improvements will be carried out through CDBG funded rehabilitation programs including:</p> <p><u>CHIP</u> - Comprehensive Housing Improvement Program providing funding in the form of grants and 0% interest installment loans for owner-occupied, single family dwellings in North Bay Shore, Brentwood, and Central Islip. The program includes moderate to substantial improvements including replacement of major mechanical systems.</p> <p><u>HOME REPAIR</u> - Moderate rehabilitation is done townwide for owner-occupied single family dwellings. Assistance is provided in the form of grants and 0% interest installment loans.</p>
	Basis for Relative Priority	Housing improvement for existing low income homeowners is assigned a high priority because the majority of housing in the Town of Islip is owner-occupied.
3	Priority Need Name	First Time Homebuyer Opportunities
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	Townwide

	Associated Goals	Affordable Housing Down-payment Assistance HOME CHDO Projects
	Description	Expand owner-occupied housing opportunities for low income first-time homebuyers. The Town of Islip CDA will use a variety of resources to undertake several activities in addressing the expansion of homeownership opportunities. Primary homeownership activities will include new construction and rehabilitation of existing housing.
	Basis for Relative Priority	Escalating land and housing prices during the past decade have resulted in a housing market with limited housing opportunities for a large number of the region's lower income households. Households earning 31%-50% of median income and 51%-80% of median income are given priority over the 0-30% AMI category due to the inability, in most cases, of the 0-30% income group to obtain mortgages due to other debt.
4	Priority Need Name	Housing for Homeless/Special Needs
	Priority Level	High
	Population	Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Townwide
	Associated Goals	ESG Homelessness Prevention, Rehousing, and Shelter Homeless Housing

	Description	The vast majority of homeless housing and homeless services are provided by non-profit organizations using grant funds other than those covered in this application. Town of Islip activities for homeless and special needs housing include acquisition and rehabilitation of homes to be used for permanent homeless housing and the entire Emergency Solutions Grant for the provision of essential services and acquisition and rehabilitation of homes for shelter or permanent housing and for family rapid re-housing strategies.
	Basis for Relative Priority	<p>There is an increasing need to help the providers who attempt to meet the growing demand of homeless families and individuals for housing and support services, and to non-profit organizations which provide assistance to special needs populations.</p> <p>In determining relative priority of needs of various groups, the Town has taken into consideration the severity of need, as well as the actual numbers of persons or households in need. However, due to the crisis circumstances experienced by homeless families and individuals, homeless and special needs populations have been assigned a high priority. Also, local homeless care providers estimate outreach and assessment as critical and also believe that the local population is undercounted.</p>
5	Priority Need Name	Improve Public Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Bay Shore, Brentwood, and Central Islip Townwide
	Associated Goals	Public Facilities and Improvements
	Description	<p>Public improvement needs in the Town of Islip are focused on enhancing public facilities. Key areas of need include streetscaping, particularly in the older downtown areas, to improve their appearance and functionality. Recreation centers and parks and recreation facilities require updates.</p> <p>There is also a continuous need for street paving and upgrading parking lots and sewer upgrades are critically needed for redevelopment efforts in some locations.</p>
	Basis for Relative Priority	Improving public facilities was identified as a high need by various Town agencies to improve conditions in low and moderate income areas throughout the Town.

6	Priority Need Name	Stabilize and Improve Neighborhoods
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Bay Shore, Brentwood, and Central Islip
	Associated Goals	Affordable Housing Code Enforcement Commercial Rehabilitation Housing Rehabilitation

<p>Description</p>	<p>Stabilize and improve the quality of neighborhoods.</p> <p>The CDA will continue to operate Commercial Rehabilitation programs within the three low income target areas of Bay Shore, Brentwood, and Central Islip. CDBG funds are provided for signage, awnings and façade improvements. In Bay Shore, commercial rehabilitation serves as an excellent complement to the affordable housing program run by the CDA, recent planning efforts by the Planning Department, and the many private initiatives in facade renovation and new building.</p> <p>Street improvement and clean-up programs will be implemented as and when identified within low income neighborhoods in the Town where other neighborhood stabilization efforts are underway.</p> <p>Code Enforcement - The CDA has a long standing agreement with the Code Enforcement Division of the Town of Islip to focus their attentions to housing and fire code violations within the CDA’s target areas in Bay Shore, Brentwood, and Central Islip.</p> <p>Housing Rehabilitation - The CDA continues to allocate CDBG funds on improving the quality of neighborhoods through its housing rehabilitation programs. In addition to its townwide program, it also has target area programs within low income and blighted areas in North Bay Shore, Brentwood and Central Islip. In all programs, houses are brought up to code and typically includes exterior changes such as roofing, siding, windows and doors. The net result is an overall improvement to the appearance of the neighborhood. Furthermore, investment on the blocks creates stability and often leads to additional investments by the neighbors.</p> <p>Under the HOME Program, the CDA has acquisition/rehabilitation programs for either special needs housing or affordable home ownership. It is the CDA’s policy, when possible, to purchase homes that are boarded up, vandalized and generally in the worst condition of any in the neighborhood. In this way, not only is the primary goal of creating housing met, but the neighborhood is improved and the downward spiral caused by abandoned and blighted homes is halted.</p>
<p>Basis for Relative Priority</p>	<p>As an older, maturing suburb in the New York City region, Islip requires investment in its communities to upgrade deteriorated commercial and residential areas in low and moderate income communities.</p> <p>Commercial rehabilitation programs are needed in the hamlets of Bay Shore, Brentwood and Central Islip. Street and parking improvements are also required. The CDA will continue to acquire and demolish blighted structures where appropriate in order to create development sites and attract private investment. Commercial improvements are given a high priority rating.</p>

7	Priority Need Name	Handicapped Accessibility
	Priority Level	High
	Population	Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Townwide Village Consortium (Villages of Brightwaters, Islandia, Ocean Beach, and Saltaire)
	Associated Goals	Public Facilities and Improvements Village Consortium
	Description	<p>Provide equal access to public facilities and private homes through the removal of architectural barriers.</p> <p>Over the next five years, CDBG funding will be allocated to projects which improve handicap accessibility to public and private buildings, parks and sidewalks. Additional funding will also be provided to the Village Consortium for public facility and infrastructure projects which include removal of architectural barriers.</p> <p>Making the homes of income-eligible disabled homeowners in Islip fully accessible has always been eligible under the CDA Housing Rehabilitation Programs and specially the Handicap Ramp Program.</p>
	Basis for Relative Priority	Compliance with the Americans with Disabilities Act is a recognized need in the Town and its four incorporated villages. Many governmental facilities and parks still have not been adequately modified to meet the needs of physically disabled residents, and countless sidewalks need to be rebuilt at intersections to allow wheelchairs to travel safely. In addition, many of the persons with physical disabilities in the Town need modifications to their homes to allow full access. Removal of architectural barriers to the physically impaired is a long-term medium priority of the Town of Islip.
8	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Public Housing Residents Elderly Non-housing Community Development
	Geographic Areas Affected	Townwide
	Associated Goals	Public Services
	Description	Public services are essential for breaking the cycle of poverty and improving the lives of children, families, seniors and other special populations. The Town of Islip CDA will fund an array of public service programs that provide essential services such as after-school and summer youth programs, literacy programs, mental health services, nutrition programs, financial literacy, and senior services.
	Basis for Relative Priority	Provision of public services is a high priority because these services assist in preventing or reducing poverty and contribute to community building.
9	Priority Need Name	Regulatory Compliance and Planning
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Townwide Administration
	Associated Goals	Comply with Program Administrative Requirements
	Description	Comply with program administration requirements.
	Basis for Relative Priority	The Town needs to continue its compliance with program administration requirements as well as long range program planning.

Narrative (Optional)

This section details each of the priorities for allocating resources reasonably expected to be available to the Town of Islip over the 2025-2029 period. Each priority analysis includes the reasons for the CDA’s choice of the priority need and discussion of the basis for assigning relative priority to each. High priority indicates that activities to address this need will be funded during the five-year period; medium priority indicates that this need may be funded during the five-year period; and low priority indicates that few funds will be available to address this need.

SP-30 Influence of Market Conditions – 91.215 (b)**Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	As rents increase, subsidies for TBRA will also need to increase to cover rent costs.
TBRA for Non-Homeless Special Needs	As with TBRA, subsidies for TBRA for Non-Homeless Special Needs may need to increase to remain adequate to cover tenant rent.
New Unit Production	New unit production is influenced by the costs of construction, land acquisition, property taxes, and other factors. These costs have been increasing in the region, making it more expensive to produce new units. This trend could lead to the production of fewer units if available funds remain constant.
Rehabilitation	As the housing stock continues to age, housing rehabilitation becomes more necessary and an increasingly important tool in preserving affordable housing.
Acquisition, including preservation	If housing costs and property taxes continue to increase, available funding for acquisition, including preservation, will be stretched further, resulting in fewer acquisitions.

Table 3 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The coordination of available resources from Federal, State and local levels will continue to be required in the provision of affordable and supportive housing. The following provides an overview of the resources anticipated to be available to the Town of Islip during the five-year strategic planning period, including the expected amount available for the first year. This includes a small amount of CDBG-CV funding that will be allocated to provide tutoring services to school-age children who continue to be negatively impacted by the COVID-19 related school closures and disruptions in in-person learning. Additionally, CDBG-CV funds will be used to assist homebound seniors and emergency service organizations in an effort to reduce future outbreaks of transmittal diseases.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,541,500	850,000	0	2,391,500	8,171,000	Multifaceted community development and housing rehabilitation program serving low and moderate income families, improving living conditions, and removing architectural barriers.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental	453,600	350,000	0	803,600	2,803,800	Acquisition and rehabilitation of existing houses on scattered sites for sale to low-income first-time homebuyers

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		new construction Multifamily rental rehab New construction for ownership TBRA						and Community Housing Development Organization (CHDO) housing programs.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	138,200	0	0	138,200	427,900	To provide Short and Medium-Term Financial Assistance, Housing Relocation, Shelter Operations, and Stabilization Services.

Table 4 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME funding is currently used for acquisition and substantial rehabilitation of single-family homes, as well as for newly constructed homes and down-payment assistance under an Employer Assisted Housing Program. The HOME Program Regulations at 24CFR 92.218 require that HOME funds must be matched from non-federal sources by the contribution of “not less than 25 percent of the funds” utilized. The Town of Islip CDA thus requires that recipients of HOME funding identify eligible sources of match to be used for funded projects at the time of funding commitment.

Reports on the actual use of such funds are required at project completion. For HOME funded projects developed by Town of Islip CDA directly, the CDA will track the contributed HOME match.

Sources of anticipated HOME match will include but are not limited to:

- The amount of taxes, fees and charges that are normally and customarily charged but waived, forgone or deferred in a manner that achieves affordability of HOME-assisted housing.
- The cost of on-site and off-site infrastructure directly related and required to accommodate the development of the HOME-assisted affordable housing and that is not federally funded.
- The difference between the appraised value, before the HOME assistance is provided and minus any debt burden, lien or other encumbrance, of land or other real property, not acquired with Federal resources, and the sale price to a HOME-eligible homebuyer.
- Other forms of eligible HOME match may include state, local and private grants, as well as multifamily and single-family project bond financing, and committed proceeds of Low-Income Housing Tax Credits that are not repaid with revenue from an affordable housing project.

Other non-federal public resources that may be available to the Town of Islip CDA for leverage include resources from State and local entities as well as private funding.

New York State programs include:

- Affordable Housing Corporation – Affordable Home Ownership Development Program
- Housing Trust Fund (HTF)
- Low Income Turnkey/Enhanced Housing Trust Fund Program
- Housing Development Fund (HDF)
- Low Income Housing Tax Credit Program
- Homeless Housing and Assistance Program (HHAP)
- Homeless Re-Housing Assistance Program (HRAP)
- Homeless Prevention Program (HPP)
- Access to Home Program
- SONYMA

Where feasible, Suffolk County contributes land for Town-sponsored affordable housing at a substantially reduced cost. The Town of Islip resources include waiving building permit and subdivision fees for affordable housing, both of which provide a great savings in development.

Potential private resources include: Federal Home Loan Bank (FHLB); Long Island Housing Partnership/Housing Partnership Fund; and, various foundations.

The Town of Islip CDA will ensure that 100% of the Emergency Solutions Grant is matched with equal resources. This matching funds requirement will be passed through to the subrecipients, and must be detailed in their responses to RFP's. The match may be cash or an in-kind contribution, and cannot be counted as satisfying the matching requirement of another federal grant. Only matching funds meeting the requirements of §576.201 will be accepted. Matching fund documentation will be required from the subrecipient(s) before any reimbursements will be made.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Town owns or will acquire various vacant or blighted single or double size lots to be used for scattered site projects. These lots are either vacant or contain substandard housing units. New rental or owned housing units will be built on these sites to further the goals of providing affordable homes. The Town of Islip CDA also works with Suffolk County to identify County owned land that can be redeveloped for affordable housing units throughout the Town.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
TOWN OF ISLIP CDA	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
FAMILY SERVICE LEAGUE OF SUFFOLK	Non-profit organizations	Homelessness Non-homeless special needs	
Suffolk County Dept of Social Services	Government	Homelessness Public Housing public services	
YOUTH ENRICHMENT SERVICES	Non-profit organizations	public services	
LONG ISLAND HOUSING PARTNERSHIP	CHDO	Ownership Rental	
HABITAT FOR HUMANITY OF LONG ISLAND	CHDO	Ownership	
SUBURBAN HOUSING DEVELOPMENT AND RESEARCH, INC.	Non-profit organizations	Homelessness public services	

Table 5 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

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

The affordable housing delivery system is among the strongest components of the Town’s community development program. The comprehensiveness of the approach is illustrated by the fact that a dwelling in the Town’s program is likely to be developed on land donated by the County, or constructed with financing provided by the CDA, marketed by a non-profit organization, with mortgage assistance provided by the New York State SONYMA Program and private lenders. No one entity would have the expertise or financial capability to implement these projects alone. This approach has not only provided one of the largest affordable owner occupied housing programs on Long Island (College Woods), but has provided it in locations where deteriorated housing conditions and blight, which were undermining the larger community, were able to be eliminated. South Wind Village, 78 units of ownership and rental affordable housing, and Cortland Square, 40 mixed income units, were both constructed in Bay Shore under a partnership with the Long Island Housing Partnership, providing another example of mixed income housing supporting neighborhood revitalization.

A second strength of the housing program is the diversity of housing which is being built, including single-family dwellings on scattered sites; single-family attached developments on zero lot line configurations; inter-generational two-family housing with affordability provisions for senior citizen rental units; multifamily townhouse type developments, mid-rise senior citizen apartment houses; and congregate housing for seniors. The Town will continue to pursue opportunities to develop a diverse range of housing types to meet the needs of the Town’s low to moderate income residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X		

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 6 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

All homeless individuals identified in the annual Point In Time count were sheltered. The existing facilities, including homeless shelters and the service centers operated by the Suffolk County Department of Social Services (DSS), are well used and well operated. Chronic homelessness is not a significant issue in the Town and County. The County has a high veteran population and HIV/AIDS population and therefore, has several services in place to assist these individuals and their families. The Town, County and non-profit organizations have also been aware that the region is aging in place and have responded with a solid network of senior services.

There are currently several specialized facilities within the Town of Islip such as Mercy Haven and Haven House Bridges Inc., which provide shelter and services to families and individuals in crisis. Many non-profit groups, in conjunction with Suffolk County DSS, currently provide these types of programs. Transitional shelters are another important component of homeless services which rely on a combination of New York State and federal funds.

Permanent, supportive housing is one of the more critical needs of the local homeless populations. Over the next five years, non-profit organizations will assist with the acquisition and rehabilitation of new units for families and individuals when feasible. Persons with special needs continue to be serviced by New York State and federal programs run by private, non-profit groups.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

It is difficult to ascertain the actual extent of homelessness in the Town of Islip for a variety of reasons. First, statistics vary widely depending upon the information gatherers' definition of "homeless" and their surveying techniques. Second, there is no way to identify the homeless who do not seek assistance from government or private agencies nor is there any way to determine if those who do seek assistance may be double or triple counted because they are being reported by all of the agencies from which they are receiving help. Third, undocumented immigrants or sanctioned former public assistance recipients may fall out of the government loop and disappear from counts altogether. Finally, families living with relatives in basements or other illegal and/or unsuitable accommodations are often invisible to statistics. The CoC takes strides to overcome these difficulties and takes these issues into consideration when implementing their annual Point-In-Time counts.

While data indicate that there is still a deficiency in the supply of supportive housing, the fact that facilities have been established indicates that the institutional network is capable of delivering this type of housing. Acquisition and construction have generally been financed through the appropriate State agency, which then enters into a contract for the services to be provided by a non-profit corporation. In some instances, a mortgage has been provided which enables the non-profit to eventually own the facility. However, a lack of State and federal funding, high cost of land and construction, lack of developable land, and other factors make development of supportive housing and other housing types for persons experiencing homelessness and special needs populations very challenging.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Certain gaps in the institutional structure have been identified. Strategies to address those gaps in services include the following:

- To improve housing for physically disabled adults, continuing efforts will be made to advertise the availability of programs which address handicapped accessibility. Advertising typically occurs at least quarterly in both English and Spanish.
- Affordable housing will be increased by working with the Town of Islip Planning and Development Department, Suffolk County, and other organizations to find suitable building lots and vacant houses for construction or reconstruction by the Town or other agencies and developers. In addition, the Islip Housing Authority has a Section 8 Home Ownership Program. Suffolk County and Long Island Housing Partnership have grants from New York State to supplement the funding under the Town's HOME funded Employer Assisted Housing Program. Habitat for Humanity and other non-profit agencies are also expected to construct scattered site houses in the Town each year.

- The Town of Islip CDA will continue to abate lead based paint where applicable, including: providing information to clients, directing inquiries regarding education programs to Suffolk County Department of Health Services, attending conferences and workshops on lead based paint abatement when feasible, and arranging for independent testing of suspect homes being renovated under the CDA's various housing programs.
- To assist in building community and improving the lives of low to moderate income residents, the Town of Islip CDA will continue to provide funding for a variety of public services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Townwide	Expand Housing Opportunities First Time Homebuyer Opportunities Stabilize and Improve Neighborhoods Housing for Homeless/Special Needs	CDBG: \$4,330,600 HOME: \$2,705,500	Homeowner Housing Added: TBD Household Housing Units Direct Financial Assistance to Homebuyers: TBD Households Assisted Housing for Homeless added: TBD Household Housing Unit
2	Housing Rehabilitation	2025	2029	Owner Occupied Housing Rehabilitation	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Townwide	Improve Housing Stabilize and Improve Neighborhoods	CDBG: \$1,584,400	Homeowner Housing Rehabilitated: TBD Household Housing Units
3	Public Services	2025	2029	Non-Housing Community Development	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP	Public Services	CDBG: \$1,584,400	Public service activities other than Low/Moderate Income Housing Benefit: TBD Persons Assisted
4	Code Enforcement	2025	2029	Code Enforcement	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP	Stabilize and Improve Neighborhoods	CDBG: \$422,500	Housing Code Enforcement/Foreclosed Property Care: TBD Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Commercial Rehabilitation	2025	2029	Non-Housing Community Development	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP	Stabilize and Improve Neighborhoods	CDBG: \$105,600	Facade treatment/business building rehabilitation: TBD businesses
6	Public Facilities and Improvements	2025	2029	Non-Housing Community Development	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Village Consortium (Villages of Islandia, Brightwaters, Saltaire, and Ocean Beach)	Improve Public Facilities Handicapped Accessibility	CDBG: \$422,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: TBD Persons Assisted
7	HOME CHDO Projects	2025	2029	Affordable Housing	Townwide	Expand Housing Opportunities First Time Homebuyer Opportunities	HOME: \$541,100	Homeowner Housing Added: TBD Household Housing Unit
8	ESG Homelessness Prevention & Rehousing	2025	2029	Homeless Non-Homeless Special Needs	Townwide	Housing for Homeless/Special Needs	ESG: \$523,600	Homelessness Prevention: TBD Persons Assisted
9	Comply with Program Administrative Requirements	2025	2029	Administration	Townwide Administration	Regulatory Compliance and Planning	CDBG: \$2,112,500 HOME: \$360,800 ESG: \$42,500	Other: 0 Other

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Address the need for decent housing by creating additional affordable ownership housing, making the purchase of housing more affordable, and making additional housing available for homeless families and renovating existing shelters.
2	Goal Name	Housing Rehabilitation
	Goal Description	Address the need for decent housing by making rehabilitation assistance available to low income households.
3	Goal Name	Public Services
	Goal Description	Enhance the suitability of the living environment by making public services available to low income residents and homeless families.
4	Goal Name	Code Enforcement
	Goal Description	Enhance the suitability of the living environment by performing code enforcement to sustain the housing stock.
5	Goal Name	Commercial Rehabilitation
	Goal Description	Enhance the suitability of the living environment by improving buildings in the business district in order to sustain the community.
6	Goal Name	Public Facilities and Improvements
	Goal Description	Enhance the suitability of the living environment by making infrastructure more accessible and improving public facilities and infrastructure, including public parks, playgrounds and senior and recreation facilities, to sustain the community and enhance quality of life.

7	Goal Name	HOME CHDO Projects
	Goal Description	Address the need for decent housing by creating additional affordable rental or ownership housing.
8	Goal Name	ESG Homelessness Prevention & Rehousing
	Goal Description	Address the need for decent housing by helping to prevent homelessness and re-housing homeless families by providing short and medium term financial assistance, housing relocation and stabilization services, and shelter operations assistance.
9	Goal Name	Comply with Program Administrative Requirements
	Goal Description	Continue compliance with program administrative requirements and perform planning and management activities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that the Town of Islip will provide affordable housing to extremely low-income, low-income and moderate-income families over the five year period from 2025 to 2029. Additional individuals are expected to be assisted through the Emergency Solutions Grant. Families are anticipated to receive down-payment assistance and additional households are anticipated to receive housing rehabilitation during the five year period. Goals will be more clearly defined after funding allocations are formally announced.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

All Reasonable Accommodation requests are reviewed in a timely manner and most, if not all are at the financial responsibility of the Town of Islip Housing Authority.

Activities to Increase Resident Involvements

The Town of Islip Housing Authority is currently updating its plan to increase resident involvement. At a minimum, the Housing Authority will continue its most effective tenant outreach programs and will continue to engage with residents to increase resident involvement.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

Not applicable. The Town of Islip Housing Authority has been a consistent high performer and earned recognition during a compliance audit in 2023.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers to affordable housing due to public policies include the costs of compliance with Suffolk County Department of Health Services regulations and NY State Building Codes, as well as the local high property tax burden.

The Suffolk County Sanitary Code contains a provision that sewage disposal be provided by a community or individual sewage system. A community sewage system method of sewage disposal is required for a variety of reasons, including if the development is located within an existing sewer district, it is outside of special groundwater management protection zones and is less than 20,000 square feet in area or is inside a special groundwater management protection zone and is less than 40,000 square feet in area. This provision is significant in terms of the type of development that can occur because much of the Town is not sewered.

According to the New York State Commission on Property Tax Relief, New York State's real property taxes are among the highest in the nation. Property taxes account for most of the local taxes levied outside of New York City, especially school taxes. High taxes reduce the net income a family has to spend toward mortgage principal and interest, therefore, families may have to limit their choices of housing, especially low and moderate income working families, and seniors on fixed incomes. Additionally, high property taxes often result in higher area rents, because landlords need higher rents to pay their fixed costs.

Other impediments to the production of affordable rental and owner housing include:

- The shortage of suitable or undeveloped land for housing development.
- The extremely high cost of available land which contributes to the inflation of housing costs.
- Local building/construction costs which increase carrying costs for property owners.
- Uncertainties in year to year federal spending and priorities.

The Town of Islip will continue to use HOME funding to create new affordable housing opportunities through new construction and rehabilitation. These funds, combined with other available federal resources such as CDBG, and New York State resources, will enable the Town to successfully leverage the cost of housing construction.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Several of the barriers to affordable housing, such as lack of available land for development, high construction costs and stringent requirements of the Suffolk County Sanitary Code, are beyond the control of the Town of Islip.

The Town has worked to amend its zoning code to reduce barriers by modifying its accessory apartment ordinance and providing incentives to encourage affordable units in new development, and will continue to look for other opportunities through its zoning code to promote various types of affordable housing. The Town will also continue to consult with non-profits in finding suitable locations for affordable and special needs housing; will continue the transfer of parcels of land from Suffolk County to be used for affordable housing; and will review zoning and site plan requests with affordability in mind.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Outreach and assessment is the first component in the continuum of care. Through outreach and assessment, homeless care providers reach people without shelter and try to bring them into the system to begin their transition from homelessness to a more supportive living situation.

At this point in the continuum, meals and clean clothes become available as requested. Providers assess the needs of the individuals or family requesting assistance and either direct them further, or wait until the respondent is ready for more help.

Addressing the emergency and transitional housing needs of homeless persons

Emergency shelters also fill a need in the lives of the homeless. There are currently several specialized facilities within the Town of Islip operated by Suburban Housing Development and Research, Inc.; Mercy Haven; United Veterans Beacon House, Inc.; and Haven House Bridges Inc., which provide shelter and services to families and individuals in crisis. Many non-profit groups, in conjunction with Suffolk County DSS, currently provide these types of programs.

Transitional shelters are another important component in addressing the needs of the homeless. Populations in transitional housing will continue to rely on a combination of New York State and federal funds for the provision of these services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Major components of the CoC's strategic planning objectives to end chronic homelessness includes creating new permanent housing for chronically homeless individuals, increasing the percentage of homeless persons staying in permanent housing, increasing the percentage of persons employed at program exit, and decreasing the number of homeless households with children.

The vast majority of homeless housing and homeless services are provided by non-profit organizations using grant funds other than those covered in this application. Specific Town of Islip financial assistance includes using CDBG funds for acquisition and rehabilitation of homes to be used for permanent homeless housing. The entire ESG Program allocation is dedicated to addressing the operational needs of existing emergency shelters and providing individuals and families with Rapid Re-Housing and

Homelessness Prevention services. In addition, the CDA seeks to work with Suffolk County to evaluate the appropriateness of having tax foreclosed properties transferred to non-profit organization for the development of new homeless housing with other grant sources.

The location of housing for the homeless and households with specialized needs is an important component of the Consolidated Plan and requires consultation with Islip's Planning and Development Department. The integration of this component with the overall Consolidated Plan is optimized when the resources available to create housing for the homeless and those with specialized needs is targeted to blighted sites, and where the reinvestment and change in ownership will improve the community as it provides needed housing.

Transitional neighborhoods between residential and commercial areas, with access to shopping, public transportation, public facilities, schools and the like, are appropriate locations for housing for families and individuals without the means to access necessary private supportive services.

Housing units should be located throughout the entire Town of Islip to avoid burdening neighborhoods with a large amount of supportive housing, though families should be encouraged to remain in their community of origin, where possible, to maintain a continuity of services. This is particularly true when children are involved.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Strategies for preventing homeless are similar to those strategies for reducing poverty. Families are less likely to become homeless when they have access to safe, decent, and affordable housing, and when they have opportunities for stable employment.

The CoC has adopted Notice CPD-16-11, prioritizing services for people with the longest length of time homeless and the most severe service needs, as a means to drive down the average length of time persons in the region remain homeless. The CoC has significantly increased its efforts in rapid rehousing recently, reallocating over twenty percent of available funding to this intervention. ESG rapid rehousing will be targeted, based on HMIS data, to people with the longest lengths of time homeless and who are unlikely to resolve their situation within the current system of care without intervention.

The Family Self Sufficiency Program administered by the Town of Islip Housing Authority provides preventative assistance to low income individuals and families with children, especially those with incomes below 30% AMI from becoming homeless. Where feasible, the Town of Islip CDA will continue to target public services to support these efforts through its CDBG program. Much of the public service funds in Islip are targeted to tutoring programs, mentoring programs, and family counseling programs in

accordance with the philosophy of breaking the cycle of poverty through education and family supportive services.

The non-profit agencies serving the Town of Islip area will also refer households with children to the Homeless Prevention and Rapid Re-Housing Program (HPRP), Emergency Cash Assistance, and other programs that provide temporary financial assistance while other providers assist those families in developing the necessary skills and training to increase their incomes by securing higher-paying employment.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The CDA provides all of its rehabilitation program homeowners with warnings regarding lead based paint. In the event that hazardous lead conditions are known to exist within a dwelling, the Islip CDA will take measures to abate these conditions as part of its overall rehabilitation program.

The CDA will also take the following step to educate both the public and program participants to lead-based paint hazards:

- Provide information on lead hazards, testing and removal that is available through the Suffolk County Department of Health Services.
- Direct inquiries regarding education programs to Suffolk County Department of Health Services, Division of Patient Care and Public Health.
- Arrange for independent testing of suspect homes being renovated under our various housing programs.
- Provide lead-based paint abatement, consistent with the Federal Regulations set forth in 24 CFR Part 35, effective September 15, 2000, for rehabilitation program participants.

The CDA will increase access to housing without lead based hazards through the substantial rehabilitation and construction of new affordable housing using modern building materials that are free from environmental hazards such as lead based paint.

How are the actions listed above related to the extent of lead poisoning and hazards?

In 2018, the most recent available data, the Suffolk County Department of Health Services conducted 37 investigations regarding lead poisoning in children. Of these, 13 cases involved blood lead levels of greater than greater than to equal to 15ug/dl and 17 cases involved blood lead levels of less than 15ug/dl. Three cases involved child day care centers. Compared to the number of housing units in the Town, it does not appear as though lead poisoning is a widespread or urgent problem in the Town. The CDA, however, will continue to include lead abatement as part of its overall rehabilitation program and will continue to provide public education regarding lead paint.

How are the actions listed above integrated into housing policies and procedures?

The actions above are woven into the CDA's housing policies and procedures. The CDA will continue to utilize CDBG and related funds for residential rehabilitation, a component of which is abatement of lead based paint when required. When feasible, it is the preference of the CDA to replace abandoned and deteriorating housing with new construction for a variety of reasons including eliminating risk of lead hazards.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2016-2020 ACS, poverty rates in the Town of Islip for the following populations were:

Elderly (65 years of age and older)	4.5%
Related children under 18 years of age	6.5%
All families	4.6%
Female Head of Household	12.1%

The Family Self Sufficiency Program administered by the Town of Islip Housing Authority provides preventative assistance to low income individuals and families with children, especially those with incomes below 30% of median, from becoming homeless.

Where feasible, the Town of Islip CDA will continue to target public services to support these efforts through its CDBG program. Much of the public service funds in Islip are targeted to tutoring programs, mentoring programs and family counseling programs in accordance with the philosophy of breaking the cycle of poverty through education and family supportive services.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

CDBG funding will also be used to support housing counseling programs, foreclosure intervention, down payment assistance, and fair housing services when feasible. HOME funding will be used for construction of affordable housing and employer assisted housing. These programs provide housing stability which is often a first step in reducing poverty. Breaking the cycle of poverty is a complex process that needs to address many issues including housing, education, access to childcare, transportation, health care, gainful employment, and more. These programs all work together to provide opportunities for low income individuals and families.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Town of Islip CDA is responsible for monitoring performance toward the accomplishment of Annual Plan goals. The CDA is currently responsible for implementation of most of the programs listed in the Annual Plan and has regular contact with all of the other involved departments, non-profit organizations and community groups. The CDA, as the monitoring agency for the Town, monitors its own projects on a daily basis through its normal management and administrative procedures. It submits a Consolidated Annual Performance and Evaluation Report and other interim and annual reports to HUD which include information received from sub-recipients on an annual basis. The Housing Authority provides the CDA with its accomplishment and project status data on an annual basis.

The CDA and the Town's Planning and Development Department are in contact with other housing not-for-profit organizations and private developers who incorporate affordable units into their developments. These groups are invited to attend public hearings and provide statistics needed for various reports. The CDA occasionally contacts non-profit agencies to discuss local needs and availability of resources.

The CDA advertises in local papers for minority and women-owned contractors to add to our list of pre-approved bidders. The local chapter of the NAACP and other organizations are advised to refer minority contractors. The Town encourages its general contractors to utilize minority sub-contractors.

The HOME "Affirmative Marketing" section is generally the CDA's plan for minority business outreach. These procedures are used by the CDA for all of its programs, and results are monitored annually to measure effectiveness. The CDA utilizes its website along with regional and local newspapers to notify the public of HOME Programs. Churches and other groups are notified by mailings.

Throughout the strategy implementation part of this Plan, the likely accomplishments over the next five years were quantified in accordance with HUD's emphasis on performance measures. The CDA has adopted the performance measurement system established by HUD and the various national community development advocacy organizations, and reports on these in consolidated annual performance and evaluation reports, including outcomes and indicators for each proposed activity.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The coordination of available resources from federal, State and local levels will continue to be required in the provision of affordable and supportive housing. The following provides an overview of the resources anticipated to be available to Islip during the five-year strategic planning period, including the expected amount available for the first year. The Town of Islip CDA will reapply for funds it has previously received.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	1,541,500	850,000	0	2,391,500	8,171,000	Multifaceted community development and housing rehabilitation program serving low and moderate income families, improving living conditions, and removing architectural barriers.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab	453,600	350,000	0	803,600	2,803,800	Acquisition and rehabilitation of existing houses on scattered sites for sale to low-income

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						first-time homebuyers and Community Housing Development Organization (CHDO) housing programs.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	138,200	0	0	138,200	427,900	To provide Short and Medium-Term Financial Assistance, Housing Relocation, Shelter Operations and Stabilization Services.

Table 8 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME funding is currently used for acquisition and substantial rehabilitation of single-family homes and down-payment assistance under an Employer Assisted Housing Program. The HOME Program Regulations at 24CFR 92.218 require that HOME funds must be matched from non-federal sources by the contribution of “not less than 25 percent of the funds” utilized. The Town of Islip CDA thus requires that recipients of HOME

funding identify eligible sources of match to be used for funded projects at the time of funding commitment. Reports on the actual use of such funds are required at project completion. For HOME funded projects developed by Town of Islip CDA directly, the CDA will track the contributed HOME match.

Sources of anticipated HOME match will include but are not limited to:

- The amount of taxes, fees and charges that are normally and customarily charged but waived, forgone or deferred in a manner that achieves affordability of HOME-assisted housing.
- The cost of on-site and off-site infrastructure directly related and required to accommodate the development of the HOME-assisted affordable housing and that is not federally funded.
- The difference between the appraised value, before the HOME assistance is provided and minus any debt burden, lien or other encumbrance, of land or other real property, not acquired with Federal resources, and the sale price to a HOME-eligible homebuyer.
- Other forms of eligible HOME match may include state, local and private grants, as well as multifamily and single-family project bond financing, and committed proceeds of Low-Income Housing Tax Credits that are not repaid with revenue from an affordable housing project.

Other non-federal public resources that may be available to the Town of Islip CDA for leverage include resources from State and local entities as well as private funding.

New York State programs include:

- Affordable Housing Corporation – Affordable Home Ownership Development Program
- Housing Trust Fund (HTF)
- Low Income Turnkey/Enhanced Housing Trust Fund Program
- Housing Development Fund (HDF)
- Low Income Housing Tax Credit Program
- Homeless Housing and Assistance Program (HHAP)
- Homeless Re-Housing Assistance Program (HRAP)
- Homeless Prevention Program (HPP)
- Access to Home Program
- SONYMA

Where feasible, Suffolk County contributes land for Town sponsored affordable housing at a substantially reduced cost. The Town of Islip resources

include waiving building permit and subdivision fees for affordable housing, both of which provide a great savings in development.

Potential private resources include: Federal Home Loan Bank (FHLB); Long Island Housing Partnership/Housing Partnership Fund; and, various foundations.

The Town of Islip CDA will ensure that 100% of the Emergency Solutions Grant is matched with equal resources. This matching funds requirement will be passed through to the subrecipients, and must be detailed in their responses to RFP's. The match may be cash or an in-kind contribution, and cannot be counted as satisfying the matching requirement of another federal grant. Only matching funds meeting the requirements of §576.201 will be accepted. Matching fund documentation will be required from the subrecipient(s) before any reimbursements will be made.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Town owns or will acquire various vacant or blighted single or double size lots to be used for scattered site projects. These lots are either vacant or contain substandard housing units. New rental or owned housing units will be built on these sites to further the goals of providing affordable homes. The Town of Islip CDA also works with Suffolk County to identify County owned land that can be redeveloped for affordable housing units throughout the Town.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Townwide	Expand Housing Opportunities First Time Homebuyer Opportunities Stabilize and Improve Neighborhoods Housing for Homeless/Special Needs	CDBG: \$980,500 HOME: \$602,700	Homeowner Housing Added: TBD Household Housing Units Direct Financial Assistance to Homebuyers: TBD Households Assisted
2	Housing Rehabilitation	2025	2029	Owner Occupied Housing Rehabilitation	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Townwide	Improve Housing Stabilize and Improve Neighborhoods	CDBG: \$358,700	Homeowner Housing Rehabilitated: TBD Household Housing Units
3	Public Services	2025	2029	Non-Housing Community Development	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP	Public Services Expand Employment Opportunities	CDBG: \$358,700	Public service activities other than Low/Moderate Income Housing Benefit: TBD Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Code Enforcement	2025	2029	Code Enforcement	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP	Stabilize and Improve Neighborhoods	CDBG: \$95,700	Housing Code Enforcement/Foreclosed Property Care: TBD Household Housing Units
5	Commercial Rehabilitation	2025	2029	Non-Housing Community Development	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP	Stabilize and Improve Neighborhoods	CDBG: \$23,900	Facade treatment/business building rehabilitation: TBD businesses
6	Public Facilities and Improvements	2025	2029	Non-Housing Community Development	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Village Consortium (Villages of Islandia, Brightwaters, Saltaire, and Ocean Beach)	Improve Public Facilities Handicapped Accessibility	CDBG: \$95,700	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: TBD Persons Assisted
7	HOME CHDO Projects	2025	2029	Affordable Housing	Townwide	Expand Housing Opportunities First Time Homebuyer Opportunities	HOME: \$120,500	Homeowner Housing Added: TBD Household Housing Unit
8	ESG Homelessness Prevention & Rehousing	2025	2029	Homeless Non-Homeless Special Needs	Townwide	Housing for Homeless/Special Needs	ESG: \$127,800	Homelessness Prevention: TBD Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Comply with Program Administrative Requirements	2025	2029	Administration	Townwide Administration	Regulatory Compliance and Planning	CDBG: \$478,300 HOME: \$80,400 ESG: \$10,400	Other: 0 Other

Table 9 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Address the need for decent housing by creating additional affordable ownership housing, making the purchase of housing more affordable, and making additional housing available for homeless families and renovating existing shelters.
2	Goal Name	Housing Rehabilitation
	Goal Description	Address the need for decent housing by making rehabilitation assistance available to low income households.
3	Goal Name	Public Services
	Goal Description	Enhance the suitability of the living environment by making public services available to low income residents and homeless families.
4	Goal Name	Code Enforcement
	Goal Description	Enhance the suitability of the living environment by performing code enforcement to sustain the housing stock.

5	Goal Name	Commercial Rehabilitation
	Goal Description	Enhance the suitability of the living environment by improving buildings in the business district in order to sustain the community.
6	Goal Name	Public Facilities and Improvements
	Goal Description	Enhance the suitability of the living environment by making infrastructure more accessible and improving public facilities and infrastructure, including public parks, playgrounds and senior and recreation facilities, to sustain the community and enhance quality of life.
7	Goal Name	HOME CHDO Projects
	Goal Description	Address the need for decent housing by creating additional affordable rental or ownership housing.
8	Goal Name	ESG Homelessness Prevention & Rehousing
	Goal Description	Address the need for decent housing by helping to prevent homelessness and re-housing homeless families by providing short and medium term financial assistance, housing relocation and stabilization services, and shelter operations assistance.
9	Goal Name	Comply with Program Administrative Requirements
	Goal Description	Continue compliance with program administrative requirements and perform planning and management activities.

Projects

AP-35 Projects – 91.220(d)

Introduction

The priorities identified in the Strategic Plan form the framework of the Town’s Annual Action Plan for achieving its housing and community development objectives.

1. Expand housing opportunities for very low and other low income renters.
2. Improve housing for very low and other low income homeowners.
3. Expand owner-occupied housing opportunities for low income first-time homebuyers.
4. Facilitate the location of housing for the homeless and households with specialized needs.
5. Expand employment opportunities for low and moderate income persons.
6. Stabilize and improve the quality of neighborhoods.
7. Provide equal access to public facilities and private homes through the removal of architectural barriers.
8. Break the cycle of poverty by addressing the needs of disadvantaged children, low income families, seniors, and other special needs populations.
9. Continue regulatory compliance and planning activities.

Projects

#	Project Name
1	Code Enforcement
2	Housing Rehabilitation
3	Commercial Rehabilitation
4	Planning and Management
5	Program Administration
6	Public Services
7	Public Facilities and Improvements
8	Affordable Housing
9	HOME - Acquisition / Rehabilitation
10	HOME - CHDO Projects
11	HOME - Administration
12	ESG - HP/RRH/Shelter Operations/Admin HESG

AP-38 Project Summary

Project Summary Information

1	Project Name	Code Enforcement
	Target Area	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP
	Goals Supported	Code Enforcement
	Needs Addressed	Stabilize and Improve Neighborhoods Improve Housing
	Funding	CDBG: \$95,700
	Description	Comprehensive enforcement of code violations in Low and Moderate target areas of Bay Shore, Brentwood and Central Islip by the Code Enforcement Division of the Town Attorney's Office.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately TBD Households
	Location Description	Within the Bay Shore, Brentwood and Central Islip Targeted Areas.
	Planned Activities	Comprehensive enforcement of housing and fire code statutes and related ordinances in Low and Moderate target areas of Bay Shore, Brentwood and Central Islip by the Code Enforcement Division of the Town Attorney's Office.
2	Project Name	Housing Rehabilitation
	Target Area	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Townwide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Improve Housing Stabilize and Improve Neighborhoods Handicapped Accessibility
	Funding	CDBG: \$358,700

	Description	1) CHIP Program - Rehabilitation loans for low-income homeowners in targeted areas in Brentwood, Central Islip and North Bay Shore. 2) Home Repair Program - Rehabilitation loans to low income homeowners town wide.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 to 15 Households
	Location Description	Within the municipal jurisdiction of the Town of Islip.
	Planned Activities	Home Repair funding provided in the form of grants and/or 0% interest installment loans for owner-occupied, single family dwellings throughout the municipal jurisdiction of the Town of Islip. The program includes moderate to substantial improvements including replacement of major mechanical systems, structural rehabilitation, handicap accessibility as well as correcting housing code violations (if any).
3	Project Name	Commercial Rehabilitation
	Target Area	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP
	Goals Supported	Commercial Rehabilitation
	Needs Addressed	Stabilize and Improve Neighborhoods
	Funding	CDBG: \$23,900
	Description	Grants to privately owned businesses for architectural services, signs awnings, and small façade improvements in the target area of Bay Shore, Brentwood, and Central Islip business districts.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 to 5 businesses will be improved.
	Location Description	Within the target areas of Bay Shore, Brentwood and Central Islip.
	Planned Activities	Commercial rehabilitation programs within the three low income target areas of Brentwood, Bay Shore and Central Islip. CDBG funds are provided to local businesses within the specified targeted areas for signage, awnings and facade improvements.

4	Project Name	Planning and Management
	Target Area	Townwide Administration
	Goals Supported	Comply with Program Administrative Requirements
	Needs Addressed	Regulatory Compliance and Planning
	Funding	CDBG: \$71,700
	Description	Planning - Long range program planning and general management.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable - Administration Activity.
	Location Description	Not Applicable - Administration Activity.
	Planned Activities	Planning: Long range program planning and general management of the Community Development Block Program (CDBG).
5	Project Name	Program Administration
	Target Area	Townwide Administration
	Goals Supported	Comply with Program Administrative Requirements
	Needs Addressed	Regulatory Compliance and Planning
	Funding	CDBG: \$406,600
	Description	Office upkeep, staffing, benefits, equipment, program related and audit expenses. The amount allocated to administration planning and management is within the 20 percent cap of the CDBG grant allocation in addition to program income generated from outstanding loan and mortgage payments and rental income from the Town of Islip CDA owned rental properties.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable - Administration Activity.
	Location Description	Not Applicable - Administration Activity.

	Planned Activities	Office upkeep, staffing, benefits, equipment, program related and audit expenses for the Community Development Block Grant Program (CDBG).
6	Project Name	Public Services
	Target Area	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP
	Goals Supported	Public Services
	Needs Addressed	Public Services Stabilize and Improve Neighborhoods
	Funding	CDBG: \$358,700
	Description	Grants to not for profit service agencies for programs benefiting youths and adults. Individual programs will be selected based upon review of all proposals submitted. The amount allocated to public services will comply with the cap on such activities imposed by the CDBG Program. The total can be no more than 15% of the annual grant allocation and program income generated from outstanding loan and mortgage payments and rental properties from Town of Islip CDA owned properties.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 to 15 organizations will be funded.
	Location Description	Within the municipal jurisdiction of the Town of Islip.
	Planned Activities	Public Service activities provided by local not for profit organizations servicing low income individuals and families. Said activities include but are not limited to providing computer classes, teaching job seeking skills, providing hands on job training to disadvantaged children and other special needs populations.
7	Project Name	Public Facilities and Improvements
	Target Area	BAY SHORE, BRENTWOOD AND CENTRAL ISLIP Village Consortium (Villages of Islandia, Brightwaters, Saltaire, Ocean Beach)
	Goals Supported	Public Facilities and Improvements Village Consortium

	Needs Addressed	Handicapped Accessibility Improve Public Facilities Stabilize and Improve Neighborhoods
	Funding	CDBG: \$95,700
	Description	Improvements to public infrastructure in Bay Shore, Brentwood, and Central Islip - commercial area improvements - lighting, parking lots, and sidewalks. In addition, accessibility improvement in Village Consortium (Villages of Islandia, Brightwaters, Saltaire, Ocean Beach).
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Based on Total Population in Service Area.
	Location Description	Within the target areas of Bay Shore, Brentwood, Central Islip and Village Consortium (Villages of Islandia, Brightwaters, Saltaire, Ocean Beach).
	Planned Activities	Improvements to public infrastructure in Bay Shore, Brentwood, Central Islip and Village Consortium including commercial area improvements like lighting, parking lots, and sidewalks, and accessibility improvements. One to two projects a year in the Village Consortium depending on scope of project.
8	Project Name	Affordable Housing
	Target Area	Townwide
	Goals Supported	Affordable Housing Housing Rehabilitation
	Needs Addressed	Expand Housing Opportunities Improve Housing First Time Homebuyer Opportunities Stabilize and Improve Neighborhoods
	Funding	CDBG: \$980,500
	Description	Expanding housing opportunities for low and moderate income individuals/families through the acquisition and rehabilitation of homes throughout the Town of Islip for use under the "Rent with Option to Buy" and "Direct Sale" affordable housing programs.

	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 income eligible individuals and/or families will benefit.
	Location Description	Within the municipal jurisdiction of the Town of Islip.
	Planned Activities	Expanding housing opportunities for low and moderate income individuals/families through the acquisition and rehabilitation of homes throughout the Town of Islip for use under the "Rent with Option to Buy" and "Direct Sale" affordable housing programs.
9	Project Name	HOME - Acquisition / Rehabilitation
	Target Area	Townwide
	Goals Supported	Affordable Housing Housing Rehabilitation
	Needs Addressed	Expand Housing Opportunities Improve Housing First Time Homebuyer Opportunities Stabilize and Improve Neighborhoods
	Funding	HOME: \$602,700
	Description	Acquisition and rehabilitation by the Town of Islip CDA of existing houses on scattered sites for sale and/or rent to purchase to income eligible first-time homebuyers.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1 income eligible individual and/or family will benefit.
	Location Description	Within the municipal jurisdiction of the Town of Islip.
	Planned Activities	Expanding housing opportunities for low and moderate income individuals and/or families through the acquisition and rehabilitation of homes throughout the Town of Islip for use under the Town of Islip CDA's "Rent with Option to Buy" and "Direct Sale" affordable housing programs.
10	Project Name	HOME - CHDO Projects
	Target Area	Townwide

	Goals Supported	Affordable Housing, Housing Rehabilitation HOME CHDO Projects, Homeless Housing
	Needs Addressed	Expand Housing Opportunities Improve Housing Housing for Homeless/Special Needs Stabilize and Improve Neighborhoods
	Funding	HOME: \$120,500
	Description	Funds provided to an eligible CHDO for an eligible HOME activity.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1 Household will benefit.
	Location Description	Within the municipal jurisdiction of the Town of Islip.
	Planned Activities	Funds provided to a CHDO eligible organization. To include six to 10 rental units for formerly homeless seniors under HOME ARP within the next five years.
11	Project Name	HOME - Administration
	Target Area	Townwide Administration
	Goals Supported	Comply with Program Administrative Requirements
	Needs Addressed	Regulatory Compliance and Planning
	Funding	HOME: \$80,400
	Description	Administration Activity Costs - Home Investment Partnerships Program (HOME). The amount allocated to HOME administration is within the 10% Home administration cap in addition to program income generated from outstanding mortgage payments and rental income from Town of Islip CDA owned rental properties.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable - Administrative Activity.
	Location Description	Not Applicable - Administrative Activity.

	Planned Activities	Administration Activity Costs - Home Investment Partnerships Program (HOME)
12	Project Name	ESG – HP / RRH / Shelter Operations/ Admin HESG
	Target Area	Townwide Administration Townwide
	Goals Supported	ESG Homelessness Prevention & Rapid Rehousing Comply with Program Administrative Requirements Homeless Housing
	Needs Addressed	Housing for Homeless/Special Needs Stabilize and Improve Neighborhoods Regulatory Compliance and Planning
	Funding	ESG: \$138,200
	Description	1. To provide short and medium term financial assistance, housing relocation and stabilization services 2. Reimburse eligible organizations for costs related to shelter operations. 3. Town of Islip CDA ESG Administration Costs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately TBD Individuals and/or families will benefit.
	Location Description	Within the municipal jurisdiction of the Town of Islip.
	Planned Activities	To provide short and medium-term financial assistance, housing relocation and stabilization services and reimburse eligible organization. Homelessness Prevention, Rapid Re-Housing and emergency shelter services to be provided by eligible not-for-profit organizations. The allocation of costs and expenses are as follows: 1. Homelessness Prevention: \$25,550 2. Rapid Re-Housing Services: \$25,550 2. Shelter Operations: \$76,700 2. Town of Islip CDA Administrative Costs: \$10,400

Table 10 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved

needs

The allocation priorities match with the priority needs addressed in Section SP-25 of the 2025-2029 Consolidated Plan. Obstacles to addressing underserved needs include lack of available funding and the barriers to affordable housing discussed in Sections MA-40 and SP-55 of the Consolidated Plan.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The majority of program funding is allocated townwide. A substantial portion of the Town's funding is allocated to production of affordable housing and efforts are made to build and acquire properties throughout the Town. More targeted activities, including public services, code enforcement, and commercial rehabilitation, take place in Bay Shore, Brentwood and Central Islip. It is in these communities that the Town of Islip has been implementing coordinated multi-year revitalization efforts and where the need has been greatest for these targeted activities. A small portion of funding is distributed to the Town's four villages (Brightwaters, Islandia, Ocean Beach and Saltaire) for architectural barrier removal projects.

The Town’s Consolidated Plan for 2025 to 2029 contains a lengthy analysis of demographics, including a discussion of the areas in the Town with the highest concentrations of low income persons (see section SP-10 of the Consolidated Plan). It also presents a comprehensive strategy toward addressing these needs and identified gaps in the institutional structure (see section SP-40 of the Consolidated Plan).

Geographic Distribution

Target Area	Percentage of Funds
BAY SHORE, BRENTWOOD AND CENTRAL ISLIP	50

Table 11 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic priority areas for the Town are the Bay Shore, Brentwood and Central Islip communities. As described throughout the Needs Assessment and Market Analysis sections of the Consolidated Plan, these communities have high concentrations of housing cost burden and other housing problems, and an older housing stock in need of rehabilitation. Production of affordable housing takes place townwide to capitalize on opportunities.

Discussion

All projects proposed in this annual plan go toward addressing the identified priority needs. Under the CDBG Program, it is anticipated that more than 50% of the funds will be spent within low income target areas, and 70% of the funds will go to projects benefiting low and moderate income families or individuals. HOME and ESG program funds are anticipated to be spent primarily within target areas (with the possible exception of a few downpayment assistance and employer assisted housing, and several out of target area affordable homes), and all funds will benefit low and moderate income families and

individuals, though shelters may be located anywhere on Long Island.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Lack of affordable housing is a significant issue in the Town of Islip, therefore development of affordable housing opportunities is a high priority for the CDA. This section outlines the resources the CDA will utilize this year to develop and maintain affordable housing in the Town.

One Year Goals for the Number of Households to be Supported	
Homeless	TBD
Non-Homeless	TBD
Special-Needs	TBD
Total	TBD

Table 12 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	TBD
The Production of New Units	TBD
Rehab of Existing Units	TBD
Acquisition of Existing Units	TBD
Total	TND

Table 13 - One Year Goals for Affordable Housing by Support Type

Discussion

Affordable housing will be increased by working with the Town of Islip Planning and Development Department, Suffolk County, and other organizations to find suitable building lots and vacant houses for construction or reconstruction by the Town or other agencies and developers. In addition, the Islip Housing Authority has a Section Eight Home Ownership Program. Suffolk County and Long Island Housing Partnership have multiple grants from New York State to supplement the funding under the Town's HOME funded Employer Assisted Housing Program.

Programs that specifically address the construction or preservation of affordable housing are listed

below.

Expand Housing Opportunities for Very Low and Other Low Income Renters:

- CDBG - Homeless Housing
- HOME - CHDO

Improve Housing for Very Low and Other Low Income Homeowners:

- CDBG - Housing Rehabilitation

Expand Owner Occupied Housing Opportunities for Very Low and Other Low Income First-Time Homebuyers:

- CDBG - Affordable Housing, Downpayment Assistance
- HOME - Acquisition and Rehabilitation, Employer Assisted Housing, CHDO

Facilitate the Location of Housing for the Homeless and Households with Special Needs:

- CDBG - Homeless Housing

AP-60 Public Housing – 91.220(h)

Introduction

The Town of Islip Housing Authority currently operates and maintains 360 units of RADPBV housing units (formerly Public Housing) throughout four separate locations. The Housing Authority also administers up to 1,044 Section 8 Housing Choice Vouchers. This section includes the Housing Authority's plan as managing agent for the TOIAHC for the upcoming year.

Actions planned during the next year to address the needs to public housing

Following are the specific actions planned during the next year by the Town of Islip Housing Authority to address the needs of RADPBV units:

- Establish ongoing rehabilitation protocol of kitchens and baths for units at various properties as they become vacant.
- Continuous painting cycle at various properties.
- Implement ongoing Section 504/ADA reassessment plan.
- Ongoing energy efficiency improvements.
- Communicate with LIPA regarding installation of solar panels on the Housing Authority main office in conjunction with the energy audit implementation.
- Paint apartment door vestibules.
- Ongoing improvements to site lighting by replacing HPS fixtures with LED fixtures.
- Ongoing site signage improvements.
- Heat/AC units at Allyn Drive and MPL community rooms.
- Motion Sensor lighting for all public areas and maintenance shops as part of the energy audit implementation.
- Seal coating parking areas.
- Ongoing energy sealing of units, including caulking of all windows and doors, as part of unit turnovers.
- Work on the physical needs 20 year plan as provided with the RAD conversion to achieve long term continued viability. Repairs are continuous and ongoing.
- Ongoing disposition of aged fleet vehicles.
- Ongoing improved installation of security cameras.
- Perform annual full site inspections.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Town of Islip Housing Authority continues to include RAB participation questionnaire/notice with each recertification. Information about homeownership is included in materials, especially for Family Self-Sufficiency (FSS) participants. The Housing Authority has applied for a ROSS grant to support such

efforts to encourage and assist families.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

The Housing Authority's overall strategy for improving its RADPBV program is to continue with their capital improvements program which is now delineated in the 20 year needs assessment as required by the RADBPV conversion. Through the RAD program, the RADPBV units essentially converted to Section 8 units. The conversion did not result in any loss of control by the Housing Authority Board, there were no measurable changes to the tenants, and the rent structure portion for the families remained consistent. The Housing Authority will generate additional funds that are designated for capital improvements to maintain longevity and sustainability of the properties. The Housing Authority is expected to improve their ability to repair and rehabilitate the housing units so that tenants will be afforded better living conditions and greater flexibility in choice.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section discusses the Town’s one-year goals and actions for reducing and ending homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Outreach and assessment are the first components of continuum of care. Through outreach and assessment, homeless care providers reach people without shelter and try to bring them into the system to begin their transition from homelessness to a more supportive living situation.

At this point in the continuum, meals and clean clothes become available as requested. Providers assess the needs of the individuals or family requesting assistance and either direct them further or wait until the respondent is ready for more help.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelters also fill a need in the lives of the homeless. There are currently several specialized facilities within the Town of Islip such as Suburban Housing, Mercy Haven, Options for Community Living, United Veterans Beacon House, Family Service League, Transitional Housing of Long Island and Haven House Bridges Inc., which provide shelter and services to families and individuals in crisis. Many non-profit groups, in conjunction with Suffolk County DSS, currently provide these types of programs.

Transitional shelters are another important component to addressing the needs of homeless. Populations in transitional housing will continue to rely on a combination of New York State and federal funds for the provision of these services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Major components of the CoC’s strategic planning objectives to end chronic homelessness includes creating new permanent housing for chronically homeless individuals, increasing the percentage of homeless persons staying in permanent housing, increasing the percentage of persons employed at

program exit, and decreasing the number of homeless households with children.

The vast majority of homeless housing and homeless services are provided by non-profit organizations using grant funds other than those covered in this application. Specific Town of Islip financial assistance includes CDBG funding for acquisition and rehabilitation of homes to be used for permanent homeless housing. The entire annual ESG allocation is dedicated to addressing the operational needs of existing emergency shelters and providing individuals and families with Rapid Re-Housing and Homelessness Prevention services. In addition, tax foreclosed land is transferred, when appropriate, to non-profit organization for the development on new homeless housing with other grant sources.

The location of housing for the homeless and households with specialized needs is an important component of the Consolidated Plan and requires consultation with Islip's Planning and Development Department. The integration of this component with the overall Consolidated Plan is optimized when the resources available to create housing for the homeless and those with specialized needs is targeted to blighted sites, where the reinvestment and change in ownership will improve the community as it provides needed housing.

Transitional neighborhoods between residential and commercial areas, with access to shopping, public transportation, public facilities, schools and the like, are appropriate locations for housing for families and individuals without the means to access necessary private supportive services.

Housing units should be located throughout the entire Town of Islip to avoid burdening neighborhoods with a large amount supportive housing, though families should be encouraged to remain in their community of origin, where possible, to maintain a continuity of services. This is particularly true when children are involved.

Working with program participants and ensuring that they are enrolled in appropriate educational and/or vocational programs and assisting in access to the necessary skills/training to obtain employment are important components to preventing individuals and families from becoming homeless again.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Strategies for preventing homeless are similar to those strategies for reducing poverty. Families are less likely to become homeless when they have access to safe, decent, and affordable housing, and when they have opportunities for stable employment and health care.

The CoC prioritizes services for people with the longest length of time homeless and the most severe

service needs, as a means to drive down the average length of time persons in the region remain homeless. The CoC has significantly increased its focus on rapid re-housing services. ESG rapid re-housing will be targeted, based on HMIS data, to people with the longest lengths of time homeless who would not otherwise resolve in the system of care without intervention.

The Family Self Sufficiency Program administered by the Town of Islip Housing Authority provides preventative assistance to low income individuals and families with children, especially those with incomes below 30% of median, from becoming homeless. Where feasible, the CDA will continue to target public services to support these efforts through its CDBG program. Many public service funds in Islip are targeted to tutoring programs, mentoring programs, and family counseling programs in accordance with the philosophy of breaking the cycle of poverty through education and family supportive services.

The non-profit agencies serving the Town of Islip area will also refer households with children to the Homeless Prevention and Rapid Re-Housing Program (HPRP), Emergency Cash Assistance, and other programs that provide temporary financial assistance while other providers assist those families in developing the necessary skills and training to increase their incomes by securing higher paying employment.

Discussion

The Town of Islip encourages the work of groups who are dedicated to providing housing assistance for people who are homeless. The Town funds and/or supports a wide variety of programs to implement its Continuum of Care strategy. Programs have been approved which address the need for short and medium term emergency housing, as well as transitional and permanent housing. Public services are provided that deal with persons in each of these housing types, including employment training, day care, and traditional social work.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Barriers to affordable housing due to public policies include the costs of compliance with Suffolk County Department of Health Services regulations and NY State Building Codes, as well as the local high property tax burden.

The Suffolk County Sanitary Code contains a provision that sewage disposal be provided by a community or individual sewage system. A community sewage system method of sewage disposal is required for a variety of reasons, including if the development is located within an existing sewer district, it is outside of special groundwater management protection zones and is less than 20,000 square feet in area or is inside a special groundwater management protection zone and is less than 40,000 square feet in area. This provision is significant in terms of the type of development that can occur because much of the Town is not sewered.

According to the New York State Commission on Property Tax Relief, New York State's real property taxes are among the highest in the nation. Property taxes account for most of the local taxes levied outside of New York City, especially school taxes. High taxes reduce the net income a family has to spend toward mortgage principal and interest, therefore, families may have to limit their choices of housing, especially low and moderate income working families, and seniors on fixed incomes. Additionally, high property taxes often result in higher area rents, because landlords need higher rents to pay their fixed costs.

Other impediments to the production of affordable rental and owner housing include:

- The shortage of suitable or undeveloped land for housing development.
- The extremely high cost of available land which contributes to the inflation of housing costs.
- Local building/construction costs which increase carrying costs for property owners.
- Uncertainties in year to year federal spending and priorities.

The Town of Islip will continue to use HOME funding to create new affordable housing opportunities through new construction and rehabilitation. These funds, combined with other available federal resources such as CDBG, and New York State resources, will enable the Town to successfully leverage the cost of housing construction.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Town has worked to amend its zoning code to reduce barriers by modifying its accessory apartment ordinance and providing incentives to encourage affordable units in new development, and will

continue to look for other opportunities through its zoning code to promote various types of affordable housing. The Town will also continue to consult with non-profits in finding suitable locations for affordable and special needs housing; will continue the transfer of parcels of land from Suffolk County to be used for affordable housing; and will review zoning and site plan requests with affordability in mind.

The Town will also continue to support fair housing organizations, such as Long Island Housing Services which provides housing counseling, public outreach and fair housing services.

Discussion:

Several of the identified barriers to affordable housing, such as lack of available land for development, high construction costs and stringent requirements of the Suffolk County Sanitary Code, are beyond the control of the Town of Islip. The Town, however, will continue to work within its purview to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

This section addresses other actions to be undertaken as part of the Annual Plan.

Actions planned to address obstacles to meeting underserved needs

The Town has worked to amend its zoning code to reduce barriers by modifying its accessory apartment ordinance and providing incentives to encourage affordable units in new development, and will continue to look for other opportunities through its zoning code to promote various types of affordable housing. The Town will also continue to consult with non-profits in finding suitable locations for affordable and special needs housing; will continue the transfer of parcels of land from Suffolk County to be used for affordable housing; and will review zoning and site plan requests with affordability in mind.

In order to improve housing for physically disabled adults, continuing efforts will be made to advertise the availability of programs which address handicapped accessibility. Advertising typically occurs at least once a month in both English and Spanish.

Actions planned to foster and maintain affordable housing

Affordable housing will be increased by working with the Town of Islip Planning and Development Department, Suffolk County, and other organizations to find suitable building lots and vacant houses for construction or reconstruction by the Town or other agencies and developers. In addition, the Islip Housing Authority has a Section Eight Home Ownership Program. Furthermore, Suffolk County and Long Island Housing Partnership have multiple grants from New York State to supplement the funding under the Town's HOME funded Employer Assisted Housing Program. A key strategy for maintaining affordable housing is utilizing CDBG funds for the CDA's housing rehabilitation program and code enforcement.

Actions planned to reduce lead-based paint hazards

CDA actions planned to reduce lead-based paint hazards include the following:

- Continue implementation of HUD's Lead Based Paint Poisoning Prevention Act's regulations (24 CFR Part 35).
- Continue to utilize CDBG and related funds for residential rehabilitation of homeowner and rental housing units.
- Continue to replace abandoned and deteriorating housing with new construction, to the extent possible.
- Continue to test for lead-based paint, coordinate testing information with the County

Department of Health Services, and enforce lead-based paint abatement.

Actions planned to reduce the number of poverty-level families

The Town of Islip CDA will continue to target public services to support efforts to reduce the number of poverty-level families through its CDBG program. Most public service funds in Islip are targeted to tutoring programs, mentoring programs and family counseling programs in accordance with the philosophy of breaking the cycle of poverty through education and family supportive services. Up to 15 percent of the CDBG budget is allocated to public service programs designed to address poverty. Most public service funds are awarded to agencies that serve low and moderate income youths, with the remainder going to those serving special needs or illiterate adults.

The Family Self Sufficiency Program administered by the Town of Islip Housing Authority provides preventative assistance to low income individuals and families with children, especially those with incomes below 30% of median, from becoming homeless.

Actions planned to develop institutional structure

The Town of Islip CDA is part of an extensive network that provides housing and other public services described in its Consolidated Plan. The Town of Islip CDA has cultivated relationships over time that result in efficient delivery of these services to populations in need. The Town of Islip CDA will continue to nurture these relationships and review ways to improve institutional structure and service delivery.

Actions planned to enhance coordination between public and private housing and social service agencies

As described above, the Town of Islip CDA has secured relationships with various non-profit organizations, governmental departments, and private organizations. The Town of Islip CDA will continue to foster these relationships and bridge any gaps in institutional structure in an effort to enhance coordination between public and private housing and social service agencies. This collaboration has allowed the CDA and other organizations to benefit the Town's communities in a more unified and effective way.

Discussion:

All projects listed in the Annual Plan go toward addressing the priority needs that were identified in the five-year Strategic Plan. The coordination of available resources from federal, State and local levels will continue to be required in the provision of affordable and supportive housing as well as the support of other community needs identified in this section.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Program Income

The Town anticipates receiving \$1,200,000 in program income through CDBG and HOME programs. Program income is generated from outstanding loans and mortgage payments as well as rental income from CDA owned rental properties.

Float Loan

The Town does not anticipate funding any float funded activities.

Revolving Loan Fund

The Town does not have any revolving loan funds.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	850,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	850,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit	0

persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Town does not anticipate using any other forms of investment under the HOME Program at this time.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Resale and Recapture Provisions

When HOME funds are used to assist a household in the purchase of a unit, restrictions will be placed on the unit to ensure compliance with the HOME resale and recapture requirements described in 24CFR 92.254.

Homebuyer Activities - Recapture - Homes Acquired and Rehabilitated by the Town

The Town will utilize the recapture guidelines when HOME funds are used for homebuyer activities with direct homebuyer subsidies and when housing unit rehabilitation is completed by the Town. Eligible first-time homebuyers will be eligible to purchase a home at its appraised value. Various notes and mortgages will be properly executed and recorded to secure the indebtedness. The affordability period will be determined by the amount of direct homebuyer assistance.

Amount subject to recapture: If the homeowner sells and/or transfers title of the property within the applicable period of affordability, the entire amount will be subject to recapture. The recapture amount is subject to net proceeds. All recaptured funds will be re-appropriated to new and/or existing HOME projects.

Homebuyer – CHDO Activities – Resale – Homes Acquired and Rehabilitated and/or Redeveloped by CHDP Eligible Not-for-Profit Organizations with No Direct Homebuyer Assistance

The HOME Final Rule that will go into effect on April 20, 2025 includes four options that HOME PJs may utilize for HOME Program Re-Sales. The four options are: (1) Itemized formula; (2) Appraisal formula; (3) Index formula; and (4) Fixed-rate formula. Although the Town does not anticipate utilizing the Re-Sale provision in its administration of the HOME Program, when necessary, the Town will impose the Fixed-Rate Formula option. The fixed rate to be used will be reviewed annually and will be adjusted as needed to reflect the five-year average change in home sales prices in Suffolk County. According to Zillow single-family home sales in Suffolk County increased 6.5% over the last

year. The five-year average is closer to 8.14%. However, to ensure that program participants receive a fair return on their investment, the Town will use a figure of 5% in the fixed-rate formula for HOME Re-Sale provisions if needed.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Homebuyer Activities - Recapture - Homes Acquired and Rehabilitated by the Town

The Town will utilize the recapture guidelines when HOME funds are used for homebuyer activities with direct homebuyer subsidies and when housing unit rehabilitation is completed by the Town. Various notes and mortgages properly executed and recorded and based on the following table will be utilized to ensure the affordability period for each eligible first time home buyer.

Total Homebuyer Assistance Period of Affordability

Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

The affordability period will be determined by the amount of direct homebuyer assistance.

Amount subject to recapture: If the homeowner sells and/or transfers title of the property within the applicable period of affordability, the entire amount will be subject to recapture. The recapture amount is subject to net proceeds. All recaptured funds will be re-appropriated to new and/or existing HOME projects.

Homebuyer - CHDO Activities - Resale - Homes Acquired and Rehabilitated and/or Redeveloped by CHDO Eligible Not-for-Profit Organizations with No Direct Homebuyer Assistance

As noted above, the HOME Final Rule that will go into effect on April 20, 2025 includes four options that HOME PJs may utilize for HOME Program Re-Sales. The four options are: (1) Itemized formula; (2) Appraisal formula; (3) Index formula; and (4) Fixed-rate formula. Although the Town does not anticipate utilizing the Re-Sale provision in its administration of the HOME Program, when necessary, the Town will impose the Fixed-Rate Formula option. The fixed rate to be used will be reviewed annually and will be adjusted as needed to reflect the five-year average change in home sales prices in Suffolk County. According to Zillow single-family home sales in Suffolk County increased 6.5% over the last year. The five-year average is closer to 8.14%. However, to ensure that program participants receive a fair return on their investment, the Town will use a figure of 5% in

the fixed-rate formula for HOME Re-Sale provisions if needed.

Total HOME Investment Period of Affordability

Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

Period of affordability is determined by the total investment of HOME funds in the unit.

Due to the growing costs of residential homes in the Town of Islip and Long Island generally, the Town has opted to implement a Homeownership Value Limit of \$637,990.00 for a single-family home. The CDA determined 95 percent of the median area purchase price for single-family housing in the jurisdiction in accordance with procedures established at § 92.254(a)(2)(iii). Specifically, this purchase price was calculated based on a median sales price of \$671,569 as of February 1, 2025 (www.Zillow.com) (i.e. \$671,569 × 0.95 = \$637,990) for single-family homes. This figure is for both new construction and existing homes.

- Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Town does not anticipate using any HOME funds for refinancing of existing debt secured by multifamily housing at this time.

- If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable.

- If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

- If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Rental housing projects funded by HOME Program Income will be used in compliance with

HOME regulations.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Standard policies and procedures for evaluating individuals' and families' eligibility for assistance.

Must be currently homeless or at risk of homelessness as defined in 24 CFR §576.2.

- Case files must include a completed eligibility form and certification (which meets HUD specifications) that the household meets the eligibility criteria.
 - For households meeting the definition of "at risk of homelessness," case files must include all documentation required by 24 CFR §576.500.
 - For each individual and family determined ineligible to receive ESG assistance, the record must include documentation of the reason for that determination.
 - Records must be kept for each program participant that document: (1) the services and assistance provided to that program participant; (2) compliance with requirements under 24 CFR §576.100-106 and §576.401; and (3) where applicable, compliance with the termination of assistance under §576.402.
 - Eligible uses of funds include: rental application fees; security deposits; last month's rent; utility payments (and deposits); moving cost assistance; and short-term tenant-based rental assistance. Funds may be paid only to a third-party provider. They may not be paid directly to the person applying for assistance.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, and mainstream service and housing providers.

Providers of ESG homelessness prevention and rapid re-housing assistance must:

- Make assistance available to all eligible Town of Islip households.
- Participated in the Continuum of Care coordinated entry system, accepting one hundred percent of referrals from the Long Island Coalition for the Homeless.
- Provide clear guidance to other Town of Islip providers about eligibility requirements and how to access assistance.
- Communicate with coordinated entry staff about referral acceptance or rejection via submission of appropriate forms.

- Participated in annual training and complete annual feedback surveys about the coordinated entry system.
 - Undertake targeted outreach to providers who serve victims of domestic violence, and create clear pathways for their clients to access assistance.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Process for Making Sub-Awards

After coordination with the Long Island Coalition for the Homeless, Lead Agency for Continuum of Care, and with the completion of various funding RFP cycles and numerous sub recipient agreements with various eligible nonprofit organizations, the CDA has decided to partner with local non-profit organizations on the administration of ESG funding. The Family Service League of Suffolk, Inc. and Victims Information Bureau of Suffolk (ECLI-VIBES) possess the qualifications, knowledge and most importantly the capacity to expend ESG funds in an expeditious manner and to meet the urgent needs of eligible individuals/families requesting this type of assistance.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Homeless Participation Requirement

The RFP prepared by the CDA informs potential applicants of the requirement for consultation with homeless or formerly homeless individuals in considering and making policies and decisions regarding facilities, services, or other assistance. In their responses to the RFP, applicants must provide details of their plan to meet this requirement.

Based upon the informal discussions between the CDA and potential applicants, it appears as though most already have procedures in place for “consumers” to be involved with program design and implementation.

5. Describe performance standards for evaluating ESG.

Performance Standards

Rapid Re-Housing

- Goal is to reduce the number of homeless households, both sheltered and unsheltered, in the Town of Islip.
- The expected outcome is that at least 50% of the households assisted will remain stably housed

in permanent rental units at least six months after the last ESG assistance is provided.

Homelessness Prevention

- Goal is to reduce the number of households facing imminent homelessness in the Town of Islip.
- The expected outcome is that at least 50% of the households assisted will remain stably housed in permanent housing at least six months after the last ESG assistance is provided.

ATTACHMENTS

**TOWN OF ISLIP CITIZEN PARTICIPATION PLAN
FOR HUD CONSOLIDATED PLAN STRATEGY
AND HOUSING & COMMUNITY DEVELOPMENT PROGRAMS
INCLUDING APPLICATION SUBMISSION AND PERFORMANCE REPORTS**

1. Intent of the Citizen Participation Plan

- a. The Citizen Participation Plan (the “Plan”) is intended to provide the opportunity for and to encourage citizens to participate in the development of the Consolidated Plan and any substantial amendment to the Plan and the performance report.
- b. This Plan is designed especially to encourage participation by low- and moderate-income persons, particularly those within slum and blighted areas and in areas where HUD Grant funds (CDBG, HOME and ESG) are proposed to be used and also by residents of predominately low and moderate-income neighborhoods. The intent of this Plan is to encourage all residents of the Town, including non-English speaking persons, to participate in the planning of HUD funded activities.
- c. It is also the intent of this Plan to encourage the participation of residents of public and publicly assisted housing developments in the process of developing and implementing the Consolidated Plan along with other low-income residents of targeted revitalization areas. The Plan intends to provide information to the Town of Islip Public Housing Authority about Consolidated Plan activities related to its developments and the community surrounding its developments so that the Housing Authority can make this information available at the annual public hearings, where required, under its Comprehensive Grant Program.

2. Adoption of Citizen Participation Plan or Amendments to the Citizen Participation Plan

Note: The plan is part of the 5-year Consolidated Plan unless amendment is needed during the time period covered by the Plan

- a. Procedures for adoption of this Plan:
 - i. An advertisement will be placed in a newspaper of general circulation advising the public of a hearing to be held regarding this Plan.
 - ii. Notices will be sent to local not-for-profit corporations, civic associations, groups representing the disabled, public housing sites and other interested parties, making them aware of the public hearing.
 - iii. A public hearing will be held at a location which is accessible to persons with physical disabilities and there will be translation assistance available, if requested. At this public hearing the Citizen Participation Plan will be presented and comments will be solicited from attendees regarding the Plan. Attendees will be

allowed to make their comments at the time of the hearing or to submit them, in writing, within a fifteen-day time period after the public hearing. If expedited procedures are necessary due to emergency, the Town of Islip Community Development Agency will provide notice and opportunity to comment of no less than 5 days, or in accordance with HUD guidance. See below for additional emergency provisions.

- iv. Any comments which are received within the time frame for public comment will be responded to within fifteen days, where possible.

3. Input for Preparation of the Consolidated Plan

- a. There will be two Public Hearings held during the program year. One public hearing will be held during the development of the Plan, as required. The process will be as follows:
 - i. Governmental meeting - All agencies involved with community issues will be sent invitations to attend a preliminary input meeting. The invitations will include, at a minimum, the following: Town of Islip Community Development Agency, Housing Authority, Planning Department, Economic Development Division, Building Division, Human Services Department (including Access and Youth Bureau), and Supervisor's Office, as well as Suffolk County Department of Social Services, Health Department, Real Estate Division, Community Development Office and Human Services Division.
 - ii. Public Hearings - This public hearing will be advertised in newspapers of general circulation and posted on the Town of Islip Community Development Agency's website as well as by notices sent to not-for-profit corporations, civic groups, groups representing the disabled, public housing sites and other interested parties.
- b. The following information will be presented at the public hearing:
 - i. Anticipated funding for all HUD funded programs (Community Development Block Grant, HOME, and Emergency Solutions Grant.) A full range of eligible activities under each grant will be reviewed.
 - ii. A statement will be made that it is the policy of the Town of Islip Community Development Agency to enter into projects that require no, or limited, displacement, and that any persons who are displaced under the Town's HUD funded programs will be provided with relocation assistance in accordance with the Uniform Relocation Act and the Town's own policies.
 - iii. Procedures will be described for the submission of the proposed projects and a deadline will be presented for the submissions which is at least 15 days into the future.

- iv A bi-lingual representative will be in attendance at the meeting to assist anyone who needs language translation, if requested.
 - v The hearings will be held at locations which are accessible to the physically disabled.
 - vi Participants will be made aware that Town of Islip Community Development Agency staff are available to provide technical support as needed for the preparation of proposals.
- c. The following will be requested of the attendees at the input public hearings:
- i Comments regarding housing and community development needs within the Town of Islip.
 - ii Comments regarding fair housing within the Town of Islip.
 - iii Suggestions for proposed projects.
 - iv Suggestions for other solutions for housing and community development projects.
 - v Recommendations as to sources of additional funding.
 - vi Any complaints regarding the existing program or processes.

4. Procedures for Soliciting Comments on the Draft Consolidated Plan

- a. Public notices
 - i. A summary of the Draft Consolidated Plan will be published in a newspaper of general circulation. The summary will include the notice of a second public hearing which will be held at a location that is accessible to persons with physical disabilities.
 - ii. Notices of the public hearing and summaries of the Draft Consolidated Plan will be posted at public housing sites and mailed to non-profits, civic groups, groups representing the disabled and other interested parties.
 - iii. Copies of the Draft Consolidated Plan will be posted on the Town of Islip Community Development Agency's web site at www.islipcda.org and will also be available for public review at the Community Development Agency.

- iv. A second public hearing will be held and, at that time, drafts of the Consolidated Plan will be available for review by the public.
- v. Groups and individuals will be requested to provide comments at the meeting regarding the plan and to submit written responses within a 30-day comment period.
- b. During the 30-day comment period any letters which are received will be responded to within fifteen days whenever possible.
- c. All comments received regarding the Citizen Participation Plan will be summarized and included in the final Consolidated Plan submitted to HUD.
- d. When the comment period has ended and all comments have been responded to, the Town of Islip Board will be requested to adopt the Consolidated Plan prior to submission to HUD.

5. Reporting on Program Performance

- a. At the conclusion of the program year, a draft copy of the Consolidated Annual Performance Evaluation Report (the "CAPER") will be prepared and a summary will include expenditures on all programs and projects that were funded and what accomplishments were made under each of the Town's HUD funded programs.
- b. An advertisement will be placed in a newspaper of general circulation advising the public of the availability to review the CAPER.
- c. A copy of the draft CAPER will be posted on the Town of Islip Community Development Agency's web site at www.islipcda.org and will also be available for public review at the Town of Islip Community Development Agency.
- d. Residents, non-profits organizations and other interested parties will be given the opportunity to comment upon the performance and will also be given fifteen days thereafter to comment.
- e. All comments received regarding program performance will be summarized and presented to HUD along with the annual report.
- f. Any written comments received on program performance will be responded to within fifteen days whenever possible.
- g. The CDA will consider any comments or views of citizens received in writing, or orally, at the public hearings in preparing the performance report. A summary of these comments or views shall be attached to the performance report submitted to HUD.

6. Amendments to Consolidated Plan/Action Plan

- a. A substantial amendment will be considered to be made when more than thirty (30) percent of the grant funds have been reallocated for any one program year, or if a new project is created or more specifically, when one the following occur:
 - A change in allocation priorities (any change greater than 30 percent in an individual project)
 - Carrying out a project not previously described in the plan
- b. When the Town of Islip Community Development Agency determines that a substantial amendment is necessary or desirable, it will publish a summary of the proposed amendment in a newspaper of general circulation and post the proposed amendment on the CDA's web site and allow a 30-day comment period. The comment period may be shortened to 5 days if expedited procedures are necessary due to emergency, see below for additional emergency provisions.

The Town of Islip CDA may make minor amendments to the Consolidated Plan, as needed, so long as the changes do not constitute a substantial amendment as described above. Changes to numeric accomplishment goals within an existing Strategic Plan goal shall not constitute a substantial amendment. Such minor changes to the Consolidated Plan do not require

- c. Any comments that are received subsequent to this notice will be responded to within fifteen days where possible.
- d. At the end of the 30-day comment period, the change will be instituted.

7. Emergency Provisions

- a. In the event of a Federal, State, or local emergency, public meetings may be moved to an appropriate online forum, including the use of video conferencing for attendance and participation by members of the public, if it is determined by Federal, State, or local authorities that public gatherings are not in the best interest of the general public's health, safety, or welfare. The Town of Islip Community Development Agency will ensure that any virtual public engagement has as much broad access as possible through the following methods: appropriate and easy to find advertisement through the Town of Islip Community Development Agency's website at www.islipcda.org or other public online sources, along with typical advertisement methods, including news media, if possible; online forum can be used on a variety of devices; format will be made available to persons with disabilities; format will be made available to persons with limited English proficiency; and answers to questions or comments will be made in real time or as quickly as possible depending upon the format. If expedited procedures are necessary due to emergency, the Town of Islip Community Development Agency will provide notice and opportunity to comment of no less than 5 days, or in accordance with HUD.