

## Policy Area IV Community Development and Housing

### Goal:

*Improve the availability, affordability, and quality of housing through creation, preservation and code development and enforcement.*



### HOUSING

Housing is one of the most important components in our lives and in our communities. Housing provides shelter and a link to the neighborhood and larger communities such as hamlets, villages, towns and counties. A home is the single largest purchase made by most households. As an industry, it is a major partner in the economic life of the community both as a consumer of goods and services and as a producer of houses, jobs, and income.

The demand for housing is increasing as the quality of life in Sullivan County gains favorable recognition and as people living and working in the New York Metropolitan area escape the congestion of urban life. As growth occurs within Sullivan County, its incorporated Villages and the Hamlets, there will be an increasing need for more housing that is affordable and desirable.

Housing is becoming less affordable to more Sullivan County residents. The housing affordability problem is particularly severe among the low-income population. The federal government and most lenders consider affordable owner-occupied housing as housing that can be obtained for 30 percent of monthly gross income. The definition of affordable rental units is similar, although percentages vary in part because of the tax benefits enjoyed by homeowners.

The Housing component must be consistent with growth management principles and must reflect the Common Themes as identified by the Sullivan 2020 Steering Committee. The Common Themes recognize "the vitality and character of established residential neighborhoods with the desire of establishing quality and walkable communities". In order to accomplish this task, the following four basic tasks should be completed:

1. Create an inventory and analysis of the existing and projected housing stock and needs;
2. Establish goals, policies, objectives, and mandatory provisions for the preservation, rehabilitation, and the development of new housing, including single-family residences;
3. Provide sufficient land for housing, including but not limited to government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and
4. Establish adequate provisions for existing and projected housing needs of all socio-economic segments of the community.

Sullivan County is in the middle of a housing crisis resulting from strong population growth that has

significantly altered the housing market;

1. Many of the Sullivan County residents, especially very low and low-income families, are burdened daily by the lack of affordable housing;
2. Lack of infrastructure improvements, especially municipal wastewater treatment capacity and water supply capacity, is restricting housing development in many Towns and Villages;
3. In areas like the Town and Village of Liberty and the hamlet of Ferndale where a huge influx of industry has located processing and production agri-businesses, the housing dynamics are altered from the proliferation of low paying jobs and families that rely on them; and
4. A successful strategy to remedy the housing crisis will need to be the focus of private and public partnership.

Housing development impacts in Sullivan County must be addressed and adverse impacts must be mitigated;

1. Building new housing reduces open space and natural habitats.
2. Population increases and places demands on schools and roads
3. After the developer is gone, poorly located and/or built housing can put burdens on future homeowners and municipalities, which have to deal with sometimes costly results such as cracking foundations, erosion, and bad access.

Therefore, housing goals and policies must emphasize housing affordability and quality. Sullivan County must encourage affordable housing through its zoning and development regulations; establish an orderly process for distributing fair shares of housing units and funding resources; work in tandem with nonprofit housing organizations; and support programs that rehabilitate and preserve existing housing.

## Chapter IV Community Development and Housing

**Goal:**

*Improve the availability, affordability, and quality of housing through a variety of means for all current and future residents of Sullivan County.*

**STRATEGY 4.2**

Promote the provision of an adequate supply of housing through inter-municipal and inter-governmental cooperation with public-private cooperative efforts.

**Timeframe**

**SHORT TERM**  
INTERMEDIATE  
LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Conduct a Rental Housing Study and a County-wide Housing Needs Assessment for each of the municipalities.	C/M	A
Distribute the study to the Sullivan County Housing Task Force members and utilize as a marketing and outreach tool to entice developers to create new and enhance existing housing stock.	C/M/P	A
Promote incentives for large employers to create workforce housing for their employees.	P	
Establish a connection with the affordable housing community to develop interest in Sullivan County.	C	



Leadership Role: C – County M – Municipality P – Partners  
 Status: A – Active P – Pending C – Complete

## Resources

### Documents

- ◆ ***Glossary of Housing Acronyms and Jargon***

### Organizations and Programs

- ◆ **Factsheet #4: Helpful Organizations and Programs**

### Funding Sources

- ◆ ***Local Government Commission***: [www.lgc.org](http://www.lgc.org)
- ◆ ***NYS Division of Housing***: [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
- ◆ ***Governor's Office for Small Cities***: [www.nysmallcities.org](http://www.nysmallcities.org)
- ◆ ***Neighborhood's Funders Group***: [www.nfg.org](http://www.nfg.org)
- ◆ ***Local Initiatives Support Corporation***: [www.lisc.org](http://www.lisc.org)
- ◆ ***FannieMae***: [www.fanniemae.com/housingcommdev](http://www.fanniemae.com/housingcommdev)
- ◆ ***Enterprise Foundation***: [www.enterprisefoundation.org](http://www.enterprisefoundation.org)
- ◆ ***NeighborWorks***: [www.nw.org](http://www.nw.org)
- ◆ ***Freddie Mac***: [www.freddiemac.com](http://www.freddiemac.com)
- ◆ ***USDA Rural Development***: [www.rurdev.usda.gov/ny](http://www.rurdev.usda.gov/ny)
- ◆ ***Fair Housing Accessibility First***: [www.fairhousingfirst.org](http://www.fairhousingfirst.org)

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### STRATEGY 4.3

Encourage a County-wide fair share housing allocation process that establishes affordable and special needs housing targets for the Post Hotel Industrial Zone (PHIZ) areas and hamlets.

**Timeframe**

SHORT TERM  
INTERMEDIATE  
LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Cooperate with public, private and non-profit agencies to undertake an assessment of housing demands and monitor the achievement of the housing policies and housing targets not less than once every three (3) years.	C/M/P	A
Research existing funding sources, incentives and opportunities.	C/M/P	
Create and develop additional incentives for private and not-for-profit housing developers.	M/C/P	P
Adopt a formal memorandum of understanding to encourage and support the efforts of the housing agencies and service providers throughout Sullivan County.	C/M/P	P
Develop a process to distribute information on County policies and regulations and changes in the housing market to housing developers and providers.	C	P
Municipalities should increase the number of affordable 3- and 4-bedroom units available for rent in the County by providing incentives for developers.	M	A



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 Status: A – Active P – Pending C – Complete

## Resources

### Documents

- ◆ **“The Impacts of Neighbors Who Use Section 8 Certificates on Property Values.”**  
Housing Policy Debate, Vol 10, Issue 4.
- ◆ **“Deconstructing ‘Deconcentration’.**” National Low Income Housing Coalition.
- ◆ **Glossary of Housing Acronyms and Jargon**

### Organizations and Programs

- ◆ **Factsheet #4: Helpful Organizations and Programs**

### Funding Sources

- ◆ **Local Government Commission:** [www.lgc.org](http://www.lgc.org)
- ◆ **NYS Division of Housing:** [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
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**STRATEGY 4.4**

Promote incentives for large employers to create workforce housing for their employees.

**Timeframe**

*SHORT TERM*

*INTERMEDIATE*

*LONG TERM*

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Work with the Partnership for Economic Development, large employers, and other local development corporations to create and develop programs to assist their employees in obtaining permanent housing. This can include working providing a guarantee for employee mortgages, or assistance in closing costs, down payments or paying points to lower interest rates.	C/M/P	A/P



Leadership Role: C – County M – Municipality P – Partners  
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## Resources

### Documents

- ◆ "A New Look at Creative Finance." Housing Policy Debate, Volume 11, Issue 4.
- ◆ **Glossary of Housing Acronyms and Jargon**

### Organizations and Programs

- ◆ **Fact Sheet #4: Helpful Organizations and Programs**

### Funding Sources

- ◆ **Local Government Commission:** [www.lgc.org](http://www.lgc.org)
- ◆ **NYS Division of Housing:** [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
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**STRATEGY 4.5**

Provide for the development of a balanced variety of dwelling unit types and densities within the County with maximum choices of living environment, considering the needs of the public at all economic levels to enhance the overall quality of life.

**Timeframe**

SHORT TERM  
INTERMEDIATE  
**LONG TERM**

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Municipalities that have the public infrastructure to support a traditional neighborhood development should create a traditional neighborhood development district category in their zoning ordinances.	C/M/P	A
Storeowners should be encouraged to rent vacant second floor apartments. These type units often appeal to recent college graduates, and can help attract and keep this underrepresented population.	C/M/P	
Municipalities should develop small and accessible neighborhood parks within residential areas to create a sense of identity for neighborhoods and a gathering place for their residents	C/M/P	A
Continue and enhance the implementation of community awareness programs, such as Neighborhood Watch Programs to encourage public safety.	M/P	A
Work with the municipalities to accommodate very low, low and moderate-income families, recognizing that affordable housing is best located within “urban” areas due to the greater accessibility to transportation systems, jobs, support services, shopping, and businesses.	C/M/P	A
Foster the continued work of the Sullivan County Housing Task Force as the designated umbrella organization to direct County Housing Policy.	C/P/M	A
Utilize the Division of Planning and Community Development, the Housing Task Force, the nonprofit and faith based organizations and the existing and newly created CDC’s to direct residents to the proper program for housing resources.	C/P/M	A

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Steps	Leadership Role (C/M/P)	Status (A/P/C)
Discuss accessibility issues with municipalities as the communities develop their comprehensive plans so people with disabilities and other impairments are not precluded from housing choices and options.	C/M/P	A
Develop a comprehensive homeless plan to address the homeless issue and explore solutions.	C/M/P	P

## Resources

### Documents

- ◆ Multi-Family Residential Design Guidelines and Standards.
- ◆ “Recipes for Revitalization.” The NeighborWorks Journal, NeighborWorks.
- ◆ “Affordable Housing Design Advisor: Design-focused Workbook.” U.S. Department of Housing and Urban Development.
- ◆ Manufactured Homes Program, New York State Real Property Law. NYS Division of Housing and Community Renewal.
- ◆ Mixed Income Housing Developments: Promise and Reality.
- ◆ “Mixed Income Housing’s Greatest Challenge: Strengthening America’s Neighborhoods While Reaching Our Lowest Income Families.” NeighborWorks Journal, NeighborWorks.
- ◆ “The Impacts of Neighbors Who Use Section 8 Certificates on Property Values.” Housing Policy Debate, Vol. 10, Issue 4.
- ◆ “How Traditional Neighborhood Design Can Support Diversity.” The NIMBY Report, Fall 2001. National Low Income Housing Coalition.

### Organizations and Programs

- ◆ *Factsheet #4: Helpful Organizations and Programs*

### Funding Sources

- ◆ *Local Government Commission:* [www.lgc.org](http://www.lgc.org)
- ◆ *NYS Division of Housing:* [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
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**STRATEGY 4.6**

Provide areas for the location of a variety of residential uses while minimizing the impact on surrounding areas.

**Timeframe**

SHORT TERM

**INTERMEDIATE**

LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Provide education and technical assistance to local planning and town boards on housing development techniques that preserve areas of unique natural, agricultural, or cultural resources and go beyond larger lot rural subdivisions.	C/P	
Utilize the natural resource inventory developed under the open space strategies to prioritize important resources at the town level.	M	



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## Resources

### Documents

- ◆ Multi-Family Residential Design Guidelines and Standards.
- ◆ “Recipes for Revitalization.” The NeighborWorks Journal, NeighborWorks.
- ◆ “Affordable Housing Design Advisor: Design-focused Workbook.” U.S. Department of Housing and Urban Development.
- ◆ “How Traditional Neighborhood Design Can Support Diversity.” The NIMBY Report, Fall 2001. National Low Income Housing Coalition.
- ◆ “Smart Growth Case Study: The Preserves at Hunter’s Lake.” National Association of Home builders.
- ◆ “Conservation Subdivision Design.” Town of Cary Open Space and Historic Resources Plan

### Organizations and Programs

- ◆ *Factsheet # 4 Helpful Organizations and Programs*

### Funding Sources

- ◆ *Local Government Commission:* [www.lgc.org](http://www.lgc.org)
- ◆ *NYS Division of Housing:* [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
- ◆ *Governor’s Office for Small Cities:* [www.nysmallcities.org](http://www.nysmallcities.org)
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- ◆ *Fair Housing Accessibility First:* [www.fairhousingfirst.org](http://www.fairhousingfirst.org)

### Other

- ◆ [www.tryonfarm.com](http://www.tryonfarm.com)
- ◆ [www.newpointcommunity.com](http://www.newpointcommunity.com)
- ◆ [www.prairiecrossing.com](http://www.prairiecrossing.com)
- ◆ [www.villageofbaxter.com](http://www.villageofbaxter.com)
- ◆ [www.nahb.org](http://www.nahb.org) (National Association of Home Builders, multiple examples of conservation minded housing development)

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### STRATEGY 4.7

Encourage builders and developers to adopt innovative technology such as alternative energy, green building and gray water systems that minimize environmental impacts.

**Timeframe**

SHORT TERM

**INTERMEDIATE**

LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Promote and create partnerships with the Sullivan County Industrial Development Agency, the Partnership for Economic Development and other state and federal sources for financial incentives.	C/P	A
Promote NYSERDA energy smart houses, LEEDS certification, and use of environmentally friendly building materials and techniques through outreach to the building and real estate trades.	C/M/P	A
Provide education to local code enforcement officers on various techniques and methods to be able to approve alternative building design methods.	C/M/P	A



Leadership Role: C – County M – Municipality P – Partners  
 Status: A – Active P – Pending C – Complete

## Resources

### Documents

- ◆ “Green’-habbing the City’s Signature Bungalows” Jack Jensen “Bright Ideas” Spring 2005
- ◆ Multi-Family Residential Design Guidelines and Standards.
- ◆ “Recipes for Revitalization.” The NeighborWorks Journal, NeighborWorks.
- ◆ “Affordable Housing Design Advisor: Design-focused Workbook.” U.S. Department of Housing and Urban Development.

### Organizations and Programs

- ◆ *Factsheet # 4: Helpful Organizations and Programs*

### Funding Sources

- ◆ *Local Government Commission*: [www.lgc.org](http://www.lgc.org)
- ◆ *NYS Division of Housing*: [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
- ◆ *Governor’s Office for Small Cities*: [www.nysmallcities.org](http://www.nysmallcities.org)
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**STRATEGY 4.8**

Preserve the existing housing stock through collaboration of the appropriate housing agencies to create programs aimed at the rehabilitation of the County’s existing housing.

**Timeframe**

SHORT TERM  
INTERMEDIATE  
**LONG TERM**

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Existing housing stock in the County should be preserved through regular and active code enforcement, appropriate zoning and preventative maintenance.	M	A
Strictly enforce all building, safety, zoning and fire codes to prevent overcrowding, unsafe conditions, and misuse of residential dwellings.	M	A
The County should encourage the preservation and rehabilitation of historic structures through the adoption of building code amendments for historic structures.	C/P/M	A
Support the expansion of existing weatherization and energy conservation activities and programs and the possible participation in federal, state and County rehabilitation programs.	P/M/C	A
Support the Housing Authorities, Habitat for Humanity, Community Action Program, the Rural Preservation Corporation and other Community Development Corporations, in their efforts to develop home rehabilitation programs, funded through state administered block grant funds, or the state housing finance agencies of dwellings for low income renters and owners.	C/P/M	A
Coordinate efforts with local housing agencies and providers to identify areas most in need of rehabilitation assistance and infrastructure improvements. To the extent possible, coordinate public investments in capital infrastructure with rehabilitation efforts.	C/P/M	A
Seek funding sources that will assist in the maintenance and improvement of housing conditions and meet the diversity of housing needs in the County.	C/M/P	A

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Steps	Leadership Role (C/M/P)	Status (A/P/C)
Identify funding and grant resources to pursue a County-wide study of housing conditions as a basis to develop extensive housing rehabilitation and home ownership program.	C/M/P	A
Identify homes that might be historically and/or architecturally significant and pursue funding sources that might be used to rehabilitate or renovate them in a historically-sensitive manner. Refer to Historic Preservation section.	C/M/P	A

**Resources**

**Documents**

- ◆ “Bright Ideas” Rehabilitation Issue, NeighborWorks Summer 2000
- ◆ “Rural Rehab - Where the Heart Is.” Jack Jensen “Bright Ideas” Winter 2001-2002
- ◆ “Aging in Place: Solutions to a Crisis in Housing and Care.” Neighborhood Reinvestment Corporation.

**Organizations and Programs**

- ◆ *Factsheet #4: Helpful Organizations and Programs*

**Funding Sources**

- ◆ *Local Government Commission:* [www.lgc.org](http://www.lgc.org)
- ◆ *NYS Division of Housing:* [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
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### STRATEGY 4.9

Provide a range of housing alternatives which take into account price, tenure type and density which meets the metropolitan area and regional housing needs.

**Timeframe**

SHORT TERM  
INTERMEDIATE  
LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Zoning restrictions may be utilized as not to prohibit government-assisted housing, housing for very low and low-income families, single family housing, elderly & frail elderly housing, special needs housing, manufactured housing, farmworker housing, and residential care facilities.	M/P/C	A
Residential land development regulations may be evaluated to encourage a variety of housing densities and types. Within rural areas, a variety of residential development types and housing mixtures should be available, such as detached single family housing, cluster housing, duplexes, and a residence in conjunction with commercial uses within areas of more intense development.	M/P/C	A
HUD-compliant manufactured housing may be permitted in the same locations and at the same density as other housing.	M	A
Evaluation of local development standards and regulations may be used to determine the effects on housing costs. Development regulations which unnecessarily add to housing costs should be modified.	M	A
Municipalities should increase the number of affordable 3- and 4-bedroom units available for rent in the County by providing incentives for developers.	M/P/C	A
Encourage elderly and frail elderly, veteran, homeless, farmworker, residential care facilities and other group homes serving special needs populations.	M/P/C	A

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Steps	Leadership Role (C/M/P)	Status (A/P/C)
Allow for a Continuum of Care for special needs populations, including emergency housing, transitional housing, assisted living, group homes, senior housing and low income housing.	P/C/M	A
Encourage the development, rehabilitation, and adaptation of housing that is responsive to the physical needs of special needs populations, such as building and site plan requirements that address accessibility.	M/P/C	A
Coordinate the development of special needs housing through social service providers and the public agencies that provide services and funding	P/C/M	A
Coordinate with Community Action Programs, the Housing Authorities, nonprofit housing providers and other public and private housing interests to ensure that low income and special needs housing is sited in locations that are adequately served by necessary support facilities and infrastructure.	C/P/M	A
Sullivan County shall continue to recognize and support the provisions of the Federal Fair Housing Act, Section 3 and EEO regulations.	C	A
Vacant public lands and property acquired by the County through foreclosure will be considered to accommodate low income housing opportunities throughout Sullivan County. This study will be overseen by the Sullivan County Housing Task Force.	C/P/M	A

**Resources**

**Documents**

- ◆ Multi-Family Residential Design Guidelines and Standards.
- ◆ Mixed Income Housing Developments: Promise and Reality.
- ◆ “Aging in Place: Solutions to a Crisis in Housing and Care.” Neighborhood Reinvestment Corporation.
- ◆ “How Traditional Neighborhood Design Can Support Diversity.” The NIMBY Report, Fall 2001. National Low Income Housing Coalition.

**Organizations and Programs**

- ◆ *Factsheet # 4: Helpful Organizations and Programs*

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**STRATEGY 4.10**

Establish consistent development regulations and procedures that protect environmental quality, such as public health and safety standards, while minimizing the economic impact on the development of housing.

**Timeframe**

SHORT TERM

**INTERMEDIATE**

LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Conduct a study to assess the adequacy of the supply of developable residential land currently served by required infrastructure, utilities and roads to accommodate existing affordable housing shortfalls.	C/M	A
Review regulations to find those that cause excessive costs and determine if they can be revised, replaced, or eliminated.	M/C	A
Make regulations and the permit process more predictable, to remove some uncertainty for developers, builders and lenders.	M	A



Leadership Role: C – County M – Municipality P – Partners  
 Status: A – Active P – Pending C – Complete

## Resources

### Documents

- ◆ Multi-Family Residential Design Guidelines and Standards.
- ◆ “Recipes for Revitalization.” The NeighborWorks Journal, NeighborWorks.
- ◆ “Affordable Housing Design Advisor: Design-focused Workbook.” U.S. Department of Housing and Urban Development.
- ◆ “How Traditional Neighborhood Design Can Support Diversity.” The NIMBY Report, Fall 2001. National Low Income Housing Coalition.

### Organizations and Programs

- ◆ *Factsheet # 4: Helpful Organizations and Programs*

### Funding Sources

- ◆ *Local Government Commission*: [www.lgc.org](http://www.lgc.org)
- ◆ *NYS Division of Housing*: [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
- ◆ *Governor’s Office for Small Cities*: [www.nysmallcities.org](http://www.nysmallcities.org)
- ◆ *Neighborhood’s Funders Group*: [www.nfg.org](http://www.nfg.org)
- ◆ *Local Initiatives Support Corporation*: [www.lisc.org](http://www.lisc.org)
- ◆ *FannieMae*: [www.fanniemae.com/housingcommdev](http://www.fanniemae.com/housingcommdev)
- ◆ *Enterprise Foundation*: [www.enterprisefoundation.org](http://www.enterprisefoundation.org)
- ◆ *NeighborWorks*: [www.nw.org](http://www.nw.org)
- ◆ *Freddie Mac*: [www.freddiemac.com](http://www.freddiemac.com)
- ◆ *USDA Rural Development*: [www.rurdev.usda.gov/ny](http://www.rurdev.usda.gov/ny)
- ◆ *Fair Housing Accessibility First*: [www.fairhousingfirst.org](http://www.fairhousingfirst.org)

## Chapter IV Community Development and Housing

**Goal:**

*Improve the availability, affordability, and quality of housing through creation, preservation and code development and enforcement .*

### STRATEGY 4.11

Sullivan County and the municipalities should strategically mix commercial, institutional, and recreational uses within and near residential developments to ensure residents have the option to walk these services and facilities.

**Timeframe**

SHORT TERM  
INTERMEDIATE  
LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Refer to Strategy ____ in Hamlet Revitalization	C/M/P	A
Identify and work with builders and developers to encourage infill housing development and expand land assembly for infill housing.	M/C/P	A
Municipalities should encourage at least two (and preferably more) types of housing units in all developments over 30 acres in size where at least one-half of the lots are intended for residential uses.	M/C/P	A
Municipalities should support the creation of neighborhood associations to foster neighborhood cohesion and provide a means for residents to communicate with elected officials.	M/C/P	A
Municipalities should develop small and accessible neighborhood parks within residential areas to create a sense of identity for neighborhoods and a gathering place for their residents. Refer to Strategy in Parks and rec--	M/C/P	A



Leadership Role: C – County M – Municipality P – Partners  
 Status: A – Active P – Pending C – Complete

## Resources

### Documents

- ◆ Multi-Family Residential Design Guidelines and Standards.
- ◆ “Recipes for Revitalization.” The NeighborWorks Journal, NeighborWorks.
- ◆ “Affordable Housing Design Advisor: Design-focused Workbook.” U.S. Department of Housing and Urban Development.
- ◆ Estimating the Economic Benefits of NeighborWorks Homebuyer Programs: A Step-by-Step Guide.
- ◆ Mixed Income Housing Developments: Promise and Reality.
- ◆ “Mixed Income Housing’s Greatest Challenge: Strengthening America’s Neighborhoods While Reaching Our Lowest Income Families.” NeighborWorks Journal, NeighborWorks.
- ◆ “How Traditional Neighborhood Design Can Support Diversity.” The NIMBY Report, Fall 2001. National Low Income Housing Coalition.
- ◆ “A New Look at Creative Finance.” Housing Policy Debate, Volume 11, Issue 4.

### Organizations and Programs

- ◆ *Factsheet #4: Helpful Organizations and Programs*

### Funding Sources

- ◆ *Local Government Commission*: [www.lgc.org](http://www.lgc.org)
- ◆ *NYS Division of Housing*: [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
- ◆ *Governor’s Office for Small Cities*: [www.nysmallcities.org](http://www.nysmallcities.org)
- ◆ *Neighborhood’s Funders Group*: [www.nfg.org](http://www.nfg.org)
- ◆ *Local Initiatives Support Corporation*: [www.lisc.org](http://www.lisc.org)
- ◆ *FannieMae*: [www.fanniemae.com/housingcommdev](http://www.fanniemae.com/housingcommdev)
- ◆ *Enterprise Foundation*: [www.enterprisefoundation.org](http://www.enterprisefoundation.org)
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- ◆ *USDA Rural Development*: [www.rurdev.usda.gov/ny](http://www.rurdev.usda.gov/ny)
- ◆ *Fair Housing Accessibility First*: [www.fairhousingfirst.org](http://www.fairhousingfirst.org)

## Chapter IV Community Development and Housing

**Goal:**

*Improve the availability, affordability, and quality of housing through creation, preservation and code development and enforcement .*

**STRATEGY 4.12**

Sullivan County and the municipalities should ensure the population has access to resources on home buying, home ownership, and renting.

**Timeframe**

SHORT TERM  
INTERMEDIATE  
LONG TERM

Steps	Leadership Role (C/M/P)	Status (A/P/C)
Provide classes to educate future home buyers about improving their credit, avoiding predatory loans, purchasing, and owning a home. NeighborWorks Campaign for Home Ownership assists with such classes, and assists in finding financing, yet there is no local branch.	C/M/P	
Make sure manufactured housing purchasers are aware of all the guidelines and		
Help homeowners find financing for weatherization and energy use reduction improvements. USDA Rural Development and NYSERDA should be major contributors in this effort.	M/C/P	
Educate tenants and landlords about their obligations to each other. By improving communication and understanding about responsibility, time with code enforcement and small claims court can be reduced.	M/C/P	



Leadership Role: C – County M – Municipality P – Partners  
Status: A – Active P – Pending C – Complete

## Resources

### Documents

- ◆ “NeighborWorks Campaign for Home Ownership Strategies”
- ◆ “Guide to Tenant-Landlord Relations” Onondaga County/Syracuse Commission on Human Rights Office
- ◆ “How to Spot Predatory Lending” NeighborWorks factsheet

### Organizations and Programs

- ◆ *Factsheet # 4: Helpful Organizations and Programs*

### Funding Sources

- ◆ *Local Government Commission*: [www.lgc.org](http://www.lgc.org)
- ◆ *NYS Division of Housing*: [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us)
- ◆ *Governor’s Office for Small Cities*: [www.nysmallcities.org](http://www.nysmallcities.org)
- ◆ *Neighborhood’s Funders Group*: [www.nfg.org](http://www.nfg.org)
- ◆ *Local Initiatives Support Corporation*: [www.lisc.org](http://www.lisc.org)
- ◆ *FannieMae*: [www.fanniemae.com/housingcommdev](http://www.fanniemae.com/housingcommdev)
- ◆ *Enterprise Foundation*: [www.enterprisefoundation.org](http://www.enterprisefoundation.org)
- ◆ *NeighborWorks*: [www.nw.org](http://www.nw.org)
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