



2025-2029
Five-Year Consolidated Plan and
Annual Action Plan

Town of Babylon, New York

July 2025 – June 2030

Town of Babylon
Supervisor Rich Schaffer

Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757

Executive Summary

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

1. Introduction

The Town of Babylon receives Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) annually from the U.S. Department of Housing and Urban Development (HUD) to fund community development and affordable housing priorities. As a recipient of these funds, the Town is required to prepare a Five-Year Consolidated Plan and an Annual Action Plan, in accordance with 24 CFR Part 91, that establishes the Town's priority community development needs, goals, and projects. The Town's Five-Year Consolidated Plan covers the period from July 1, 2025 through June 30, 2030 and identifies the community's affordable housing, community development, and economic development needs and market conditions, and outlines a comprehensive and coordinated five-year strategy for addressing them. Public participation was integral to forming the five-year strategy and is summarized in the Consolidated Plan.

The Consolidated Plan also includes an Annual Action Plan for the first year of the Consolidated Plan from July 1, 2025 through June 30, 2026. Based on 2024 allocations, it is anticipated that the Town of Babylon will receive \$1,110,653 in CDBG funding and \$403,661 in HOME funding.

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

During the development of this Consolidated Plan, a number of priority needs were identified. The funding priorities and guidelines for addressing these needs are summarized below:

Funding Priorities and Guidelines

- High priorities are those activities that will be considered for funding with the CDBG and HOME allocations during the five-year consolidated plan period of 2025 through 2029 prior to low priority projects.
- Low priorities are those activities that will be considered for funding with CDBG and HOME funding during the five-year consolidated plan period of 2025 through 2029 after the consideration of high priorities.
- The Town will consider providing certification of consistency and supporting applications submitted by other entities for non-Town funds for projects not funded with CDBG or HOME funding during the five-year consolidated plan period of 2025 through 2029.

Access to Affordable Housing

- Fund projects that propose the acquisition, rehabilitation, and new construction of real property to be developed for a public purpose.
- Fund projects that propose the clearance or demolition of buildings.

Housing Rehabilitation

- Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs.
- Offer homeowner housing maintenance education.

Public Facilities and Infrastructure Improvements

- Funding for non-housing community development proposals that include but are not limited to the following: eliminate a threat to public health and safety to include water or sewer improvements, flood and drainage improvements, sidewalk improvements, street improvements including streetscaping, lighting, beautification projects/tree planting, and other improvements.
- Fund public facility improvements that benefit low income households and persons, persons with special needs, senior centers, neighborhood facilities, youth centers, childcare centers, health facilities, homeless facilities, parks, recreational facilities, and other public facilities.

Section 108 Loan Repayment

- Repayment of principal for Section 108 loan guarantee.

Public Services

- Fund projects that provide supportive services to low and moderate income households as well as persons with special needs.
- Support efforts to develop a regional social service collaborative to coordinate the work of social service organizations, disseminate news and information, and eliminate duplication of effort.

Rehabilitation of Commercial and Industrial Properties

- Fund rehabilitation of commercial and industrial properties limited to exterior improvements (façade improvements) and the correction of code violations.

3. Evaluation of past performance

In FY 2024, the Town has provided CDBG and HOME funds to expand affordable housing options, repay a Section 108 Loan, and fund public facility and infrastructure improvements in the Villages and the Town. Through the CDBG grant program the Town funded public service programs which included services such as housing counseling, youth programs, fair housing advocacy, food banks, etc. Additionally, the Home Improvement Program was operated using CDBG funds. HOME funds were used for down payment assistance and construction of new homes for both rental occupancy and homeownership.

The Town has embarked on a major downtown revitalization effort for the hamlet of Wyandanch located in the northern central part of the Town. In connection with this redevelopment, the Town designated the downtown Wyandanch business district an Urban Renewal Area in accordance with Article 15 of the General Municipal Law. The redevelopment is focused on the downtown Wyandanch area which surrounds the existing Long Island Railroad station of the same name.

Recognizing that North Amityville is in need of a comprehensive redevelopment, especially in its downtown area, around the intersection of Albany Avenue and Great Neck Road, the Town spearheaded the North Amityville Revitalization process. A Vision Plan was developed in 2012-2013 through a series of community and stakeholder meetings. The plan represents the community's vision and goals for this pivotal intersection, and is intended to outline the organization, promotion and economic growth of the study area. The Town continues to meet with members of the North Amityville Implementation Committee regarding proposed development at the intersection, as well as other locations within the hamlet.

4. Summary of citizen participation process and consultation process

The Consolidated Plan was developed in consultation with the public and the public services organizations that are critical to providing services to low and moderate income individuals and households. For the Consolidated Plan, two public hearings were held, both of which were open to the general public with notices of the public hearings published in the Suffolk Edition of Newsday, the leading regional daily newspaper and Noticia News. The notices in English and Spanish were posted on the Town's website and mailed to a list of interested parties. Fliers were mailed to agencies receiving CDBG and HOME funds to post. Both public hearings were followed by a 30-day comment period.

The Town also prepared an Analysis of Impediments to Fair Housing Choice (AI) to inform the Consolidated Plan. As part of the AI process, the Town issued a fair and affordable housing survey which received 305 responses from the general public and four responses from public service agencies.

5. Summary of public comments

Comments from the public and various organizations were received regarding the Consolidated Plan and Analysis of Impediments to Fair Housing Choice. Public and service provider comments were also received through the public survey. These comments have been incorporated throughout the Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice.

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

All comments and views were accepted and the resulting concepts are incorporated throughout the Consolidated Plan.

7. Summary

The 2025-2029 Consolidated Plan identifies the community's needs regarding affordable housing, community development, and economic development and outlines a comprehensive and coordinated strategy for addressing them. Using CDBG and HOME funds and by leveraging other public and private investment, the Town will support:

1. Housing Rehabilitation Assistance
2. Homeownership Assistance
3. Public Facility and Infrastructure Improvements
4. Section 108 Loan Repayments
5. Public Services
6. Rehabilitation of Commercial and Industrial Properties
7. Administration and Planning

The identification of these strategic priorities is the product of extensive consultation with community stakeholders combined with data from the U.S. Census and other sources. The priorities indicate specific housing and community development needs, along with barriers to affordable housing, in the Town of Babylon.

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
CDBG Administrator	Babylon Township	Department of Community Development
HOME Administrator	Babylon Township	Department of Community Development

Table 1 – Responsible Agencies

Narrative

The Town of Babylon Department of Community Development is the lead agency for the development, administration, and review of the Consolidated Plan and administration of CDBG and HOME funds in the Town of Babylon. The Department of Community Development is also the lead agency responsible for coordinating projects identified in the Annual Action Plan. The Town has cooperative agreements with the Village of Amityville, Village of Babylon, and the Village of Lindenhurst, though the Town of Babylon is the lead grant administrator of grants for the Villages.

Consolidated Plan Public Contact Information

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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 Babylon Department of Community Development conducted significant consultation with citizens, municipal officials, non-profit agencies, private developers, governmental agencies, and the Continuum of Care in preparing the Consolidated Plan. The Town provided multiple opportunities for community participation by holding two public hearings, conducting a fair housing survey, and hosting two 30-day public comment periods. Comments received through the hearings, comment periods, and survey are incorporated into the Process, Needs Assessment, and Market Analysis sections of the Consolidated Plan, and taken into consideration during preparation of the Strategic Plan and Annual Plan.

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)).

The Town of Babylon does not contain any public housing agencies, however, the Town has made every effort to include all housing providers, governmental agencies, mental health agencies, and service agencies in the preparation of the Consolidated Plan. The agencies provided data on housing choice voucher characteristics, waiting lists, and future plans for development.

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 Babylon is a part of the Long Island Coalition for the Homeless, which administers the Long Island Continuum of Care (CoC) program. The Long Island Coalition for the Homeless strives to eliminate homelessness on Long Island and improve the lives of Long Islanders who are homeless or at-risk of homelessness. In the development of the Consolidated Plan, the Town of Babylon consulted with the Long Island Coalition for the Homeless to obtain data and homelessness trends. The Town was provided data from the Homeless Management Information (HMIS) and the Point-in-Time Count (PIT). Through this collaboration, the Town ensures that CoC goals integrated into the Consolidated Plan.

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

The Town of Babylon does not receive ESG funds.

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

1	Agency/Group/Organization	Long Island Housing Partnership, Inc.
	Agency/Group/Organization Type	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 Long Island Housing Partnership attended the public hearing on February 26, 2025 and provided input on housing needs.
2	Agency/Group/Organization	HABITAT FOR HUMANITY SUFFOLK
	Agency/Group/Organization Type	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 Habitat for Humanity of Long Island attended the public hearing on February 26, 2025 and provided input on housing needs.
3	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 Need 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 public hearing on February 26, 2025 and provided input on housing, homeless, and community needs.
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 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 Long Island Housing Services attended the public hearing on February 26, 2025 and provided input on housing and fair housing needs.
5	Agency/Group/Organization	Long Island Cares, Inc. - The Harry Chapin Food Bank
	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 Long Island Cares attended the public hearing on February 26, 2025 and provided input on community needs.
6	Agency/Group/Organization	Starflower Experiences, Inc.
	Agency/Group/Organization Type	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 Starflower Experiences attended the public hearing on February 26, 2025 and provided input on community needs.
7	Agency/Group/Organization	Saint Patrick's Episcopal Church
	Agency/Group/Organization Type	Other-Religious Institution
	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 Saint Patrick's Episcopal Church attended the public hearing on February 26, 2025 and provided input on community needs.
8	Agency/Group/Organization	The Concerned Taxpayers of Wheatley Heights/Dix Hills Inc.
	Agency/Group/Organization Type	Civic Leaders

What section of the Plan was addressed by Consultation?	Other-Community 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 The Concerned Taxpayers of Wheatley Heights/Dix Hills Inc. attended the public hearing on February 26, 2025 and provided input on community needs.

Table 2 – Agencies, groups, organizations who participated

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

Efforts were made to consult as broadly as possible with community stakeholders. No agencies or organizations were excluded from the consultation 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?
Long Island Continuum of Care	Long Island Coalition for the Homeless	Goals of the Consolidated Plan regarding homelessness and at-risk of homelessness are informed by data from the CoC and overlap with CoC goals.

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))

The Town of Babylon will continue to partner with State, County, and local government agencies to ensure full and complete implementation of the Consolidated Plan. For example, the Town will continue to expand affordable housing opportunities for its residents in partnership with the Suffolk County 72-h process, where foreclosed properties will be made available for both homeownership and rental development. The Town will also continue to seek funding resources from New York State to advance the various revitalization initiatives that are currently underway in the Town, and CDBG and HOME funds will be provided as leverage and fund gaps where eligible. The Town will also continue to partner with Community Housing Development Organizations (CHDOs) to expand affordable housing opportunities for low to moderate income residents. Further, The Town will continue to partner with the three villages in the Town: Village of Amityville, Babylon and Lindenhurst, to provide resources to eligible projects in eligible areas.

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**

Citizen participation in the development of the Consolidated Plan was achieved through two public hearings, two public comment periods, public notices, and a fair housing survey for residents and local organizations. Notices were posted on the Town’s website and published in Newsday, the leading regional daily newspaper and the Noticia News. The digital survey was posted on the Town’s website and emailed to the Town’s community development partners, subgrantees, affordable housing providers, and other stakeholders involved in housing or housing discrimination issues, while paper surveys were distributed at public Community Development meetings, all Town of Babylon libraries, and all Town of Babylon senior centers.

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	Public Hearing	Town Wide	13 people representing various organizations attended.	Representatives of organizations spoke about community and organizational needs. Written comments are attached.	None.	
2	Fair Housing Survey	Town Wide	4 respondents to the service provider survey and 305 respondents to the general public survey.	Services providers and members of the public provided information related to housing and fair housing needs and experiences in the Town of Babylon. Results of the survey helped inform the Consolidated Plan and are presented in the Analysis of Impediments to Fair Housing Choice 2025.	None.	
3	Public Hearing	Town Wide	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section identifies the level of need within the Town of Babylon, including housing needs, homeless needs, other special needs, and non-housing community development needs. Assessing specific needs in the Town of Babylon is critical to creating a realistic and responsive housing and homelessness response strategy. This analysis uses available demographic, economic, and housing data for the Town of Babylon.

Major findings from the needs assessment include:

- An estimated 24,669 households within the Town of Babylon experience one or more housing problems, which represents approximately 37% of the Town's total households. The most common housing problem for both homeowners and renters within the Town was cost burden. Elderly homeowners and renters were more likely to experience cost burden.
- More than half of the Town of Babylon's renters (50.1%) have a housing problem, compared to 36.5% of owners.
- In the 30-50% AMI bracket, Asian households have a disproportionately greater likelihood of having housing needs than the overall population within the Town.
- There are more homeless individuals in adult only households than in families with adults and children. Families with adults and children are more likely to be sheltered but tend to experience homeless longer than individual homeless adults. Homeless individuals are disproportionately Black/African American.
- The Town needs smaller, affordable units for lower income seniors. There is also a specific need for supportive housing for adults with developmental disabilities. There are a number of seniors who currently care for their adult children with disabilities who need an affordable long term solution for their children's housing and care.

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

Summary of Housing Needs

Per 2020 American Community Survey 5-year Estimates, the Town of Babylon has a population of approximately 210,980, a slight decrease from the estimated 214,139 in 2009. There are 67,115 households in the Town, of which 46.1% are characterized as small family households and 13.3% are large family households. Approximately 26.5% of households contain at least one person ages 62-74, while 15.5% of households contain at least one person age 75 or older. Another 11.2% of households have children aged 6 years old or younger. The Town has a household median income of \$100,580, with approximately 15.4% earning 30% AMI or lower, 11.9% earning >30-50% AMI, 15.3% earning >50-80% AMI, 12.4% earning >80-100% AMI, and 45% earning over 100% AMI.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	214,139	210,980	-1%
Households	68,794	67,115	-2%
Median Income	\$80,327.00	\$100,580.00	25%

Table 5 - 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	10,325	8,000	10,295	8,310	30,220
Small Family Households	2,905	2,395	4,360	4,030	17,280
Large Family Households	869	1,010	1,560	1,559	3,940
Household contains at least one person 62-74 years of age	2,677	2,465	2,960	2,030	7,674
Household contains at least one person age 75 or older	3,122	1,757	1,492	974	3,043
Households with one or more children 6 years old or younger	1,499	1,047	1,959	1,756	1,279

Table 6 - 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	290	15	109	39	453	95	60	37	4	196
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	78	45	90	40	253	30	49	144	80	303
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	84	133	120	18	355	80	153	129	184	546
Housing cost burden greater than 50% of income (and none of the above problems)	3,390	1,100	124	0	4,614	4,530	2,230	1,345	200	8,305

	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)	290	900	979	250	2,419	560	1,635	3,080	1,950	7,225
Zero/negative Income (and none of the above problems)	139	0	0	0	139	269	0	0	0	269

Table 7 – 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	3,840	1,295	440	97	5,672	4,730	2,485	1,650	468	9,333
Having none of four housing problems	710	1,365	2,225	1,345	5,645	1,039	2,865	5,965	6,390	16,259
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – 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	1,449	725	433	2,607	1,194	1,254	2,344	4,792
Large Related	319	230	140	689	434	569	829	1,832
Elderly	1,508	671	348	2,527	3,001	1,823	1,072	5,896
Other	744	445	294	1,483	629	403	439	1,471
Total need by income	4,020	2,071	1,215	7,306	5,258	4,049	4,684	13,991

Table 9 – 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	290	290	1,080	825	0	1,905
Large Related	0	0	30	30	379	379	145	903
Elderly	1,313	408	39	1,760	2,610	799	258	3,667
Other	0	740	355	1,095	625	0	0	625
Total need by income	1,313	1,148	714	3,175	4,694	2,003	403	7,100

Table 10 – 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	87	178	190	48	503	100	114	113	189	516
Multiple, unrelated family households	40	0	4	10	54	10	88	160	75	333

	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	45	0	14	0	59	0	0	0	0	0
Total need by income	172	178	208	58	616	110	202	273	264	849

Table 11 – 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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Single or small households in need of housing assistance in the Town are most commonly seniors or single mothers with children. The tables above show that there are 8,423 elderly households earning 80% or less AMI who are experiencing housing cost burden and 5,427 elderly households earning 80% or less AMI who are experiencing severe housing cost burden, and therefore, may be in need of housing assistance.

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.

The Town does not have an estimate of 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. Per the NYS Division of Criminal Justice Services, in 2023 there were 40 domestic violence victims reported by the Village of Amityville Police Department. There were also 5,592 victims reported by the Suffolk County Police Department and State Police, however, those account for all of Suffolk County and are not specific to the Town of Babylon.

What are the most common housing problems?

The most common housing problem is housing cost burden. The tables above indicate that 21.4% of renters earning up to 100% AMI experience housing cost burden (greater than 30% of income) and no other housing problem, while 40.8% experience severe housing cost burden (greater than 50% of

income) and no other housing problem. Of owners earning up to 100% AMI, 28.2% experience housing cost burden and no other housing problem and 32.5% experiencing severe housing cost burden and no other housing problem. The next common housing problem is overcrowding, though of both renters and owners earning up to 100% AMI, 2.4% experience overcrowding and no other housing problem, and 1.5% experience severe overcrowding and no other housing problem.

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

Lower income households, both renters and owners, are most affected by housing cost burden and severe housing cost burden. Approximately 80.9% of the lowest income (0-30% AMI) renter households and 88.2% of the lowest income owner households experience housing cost burden or severe housing cost burden. These percentages decrease as income rises. Renters and homeowners alike are affected by housing cost burden and severe housing cost burden.

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

According to the Town of Babylon, extremely low income senior and disabled households who rent, especially those with rent arrears, are most likely to be at risk of homelessness in the Town. These populations are in need of rent arrears assistance or assistance finding suitable apartments with lower rents.

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 of Babylon does not provide estimates of at-risk populations.

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

Housing characteristics linked with instability and an increased risk of homelessness primarily include a lack of affordable housing units, especially those that are affordable to the lowest incomes without excessive housing cost burden.

Discussion

The high percentage of households experiencing housing cost burden, especially those with lower incomes, indicates that there is a significant need in the Town of Babylon for more affordable housing. This conclusion is further supported by the Town's fair housing survey with 100% of respondents stating the need for affordable housing. Both renters and owners experience housing cost burden, suggesting that a multi-pronged approach, including affordable housing construction, preservation of existing housing units, and access to homeownership for low to moderate income households, is necessary to reduce 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	9,410	913	0
White	5,629	582	0
Black / African American	1,424	178	0
Asian	214	65	0
American Indian, Alaska Native	35	4	0
Pacific Islander	0	0	0
Hispanic	1,939	79	0

Table 13 - 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	6,325	1,695	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	4,065	860	0
Black / African American	984	575	0
Asian	184	4	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic	930	240	0

Table 14 - 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	6,144	4,129	0
White	3,945	2,494	0
Black / African American	868	689	0
Asian	163	88	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	1,104	770	0

Table 15 - 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	2,748	5,550	0
White	1,735	3,435	0
Black / African American	308	920	0
Asian	64	209	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	575	884	0

Table 16 - 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 2016-2020 CHAS data, as income increases the percentage of households experiencing one or more of the four housing problems decreases. Of the households that earned between 0%-30% of the Area Median Income (AMI), 90.6% 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 the same income category, 88.9% of these households experienced at least one of the four housing problems. Of the households that identified themselves as Hispanic and Asian, 96.1% and 76.7% of these households experienced at least one of the four housing problems, respectively. Overall, 91.2% of householders experienced at least one housing problem in the jurisdiction as a whole.

Comparing these percentages to the subsequent level of AMI (30%-50%), 78.9% of White households experienced at least one housing problem. Of Black/African American and Hispanic households within this income category, 63.1% and 79.5% experienced at least one housing problem, respectively. The Asian (97.9%) household percentage was more than 10 percentage points greater than the percentage of households experiencing at least one housing problem for the jurisdiction as a whole (78.9%), due to this, the Asian population within this income category has a disproportionately greater need. The American Indian/Alaska Native population in this income range also had a disproportionate housing need, however, the American Indian/Alaska Native population represents less than 1% of the overall Town of Babylon population and therefore is not considered statistically significant in this analysis). There were fewer households that experienced one or more of the housing problems in the 30%-50% AMI category than the 0%-30% AMI category.

Within the 50%-80% AMI category, 61.3% of White households experienced at least one of the housing problems, while the percentage of Black/African American households that experienced at least one housing problem was 55.7%. Of the households that identified themselves as Hispanic and Asian, 58.9% and 64.9% experienced at least one of the four housing problems, respectively. Overall, 59.8% of householders experienced at least one housing problem in the jurisdiction as a whole. There were fewer households that experienced one or more of the housing problems in 50%-80% AMI category than the 30%-50% AMI category.

Within the 80%-100% AMI category, 33.6% and 25.1% of White and Black/African American households experienced at least one housing problem, respectively. Of households that identified as Hispanic, 39.4% experienced at least one housing problem. 23.4% of Asian households within this income category experienced at least one housing problem compared to the 33.1% of households in the whole jurisdiction that experienced at least one housing problem. There were fewer households that experienced at least one or more of the housing problems in the 80%-100% AMI category than the 50%-80% AMI category.

From the data and discussion above, it can be concluded that as income of households increase, 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 includes households with one or more of four identified severe housing problems. 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	8,570	1,749	0
White	5,164	1,058	0
Black / African American	1,339	273	0
Asian	179	100	0
American Indian, Alaska Native	20	19	0
Pacific Islander	0	0	0
Hispanic	1,744	274	0

Table 17 – 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	3,780	4,230	0

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
White	2,220	2,705	0
Black / African American	720	839	0
Asian	128	58	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic	615	555	0

Table 18 – 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	2,090	8,190	0
White	1,280	5,164	0
Black / African American	345	1,207	0
Asian	64	193	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	403	1,459	0

Table 19 – 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	565	7,735	0
White	278	4,880	0
Black / African American	64	1,169	0
Asian	34	239	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	185	1,279	0

Table 20 – 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 10,319 households that earn less than 30% of the AMI, 83.0% of the White households identified that they have experienced one or more severe housing problems, which is slightly less than the jurisdiction as a whole (83.1%). Of the Black/African American households that earn less than 30% of the AMI, 83.1% experienced one or more severe housing problems. Within this income cohort, 86.34% of Hispanic households experienced at least one severe housing problem. 64.2% of the Asian households that earn less than 30% of the AMI experienced one or more of the severe housing problems.

Of the households that earn between 30% and 50% of the AMI, 47.2% of the households experienced at least one severe housing problem for the jurisdiction as a whole. The percentage of White households within this AMI grouping that experienced at least one severe housing problem is 45.1%. Black/African American and Hispanic households that experienced at least one severe housing problem was 46.2% and 52.6% respectively. 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 except for Asian households, which were around 20% (68.8%) greater. There were fewer households that experienced one of the severe housing problems in the 30%-50% AMI category than in the 0%-30% AMI category.

Of the households that earn between 50%-80% of the AMI, the percentage of households that experienced at least one of the severe housing problems is 19.9% for the jurisdiction as a whole. The percentage of White households that experienced at least one severe housing problem is 19.9%. The percentage of Black/African American households that experienced at least one of the severe housing

problems is 22.2%. The percentage of Asian households and Hispanic households that experienced at least one severe housing problem were 24.9% and 21.6%, respectively. 20.3% of the households for the jurisdiction as a whole experienced at least one severe housing problem. There were fewer households that experienced one of the severe housing problems in the 50%-80% AMI category than in the 30%-50% AMI category.

Among households that earn between 80%-100% of AMI, 6.8% of the households experienced at least one severe housing problem for the jurisdiction as whole. The percentage of White households and Black/African American households that experienced at least one severe housing problem were 5.4% and 5.2% respectively. The percentage of Asian households and Hispanic households that experienced at least one severe housing problems were 12.5% and 12.6% respectively. There were fewer households that experienced one of the severe housing problems in the 80%-100% AMI category than in the 50%-80%.

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	40,629	12,320	13,670	480
White	26,539	8,320	8,599	303
Black / African American	6,540	1,438	2,094	129
Asian	1,155	342	292	40
American Indian, Alaska Native	104	15	70	0
Pacific Islander	0	0	0	0
Hispanic	5,549	1,979	2,430	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The data presented above shows that approximately 18.5% of the jurisdiction as a whole has a housing cost burden between 30%-50%. When broken down by racial or ethnic group, the percentages range from 16.9% to 22.1% (not including American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander whose populations are relatively small). Approximately 16.9% 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 14.9% to 23.9% (not including American Indian/Alaska Native or Hawaiian Native/Other 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.

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:

- Asian households earning 30%-50% AMI disproportionately experience severe and non-severe housing problems.

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 Asian population comprises approximately 3.2% of the Town's population. Census tracts that are made up of 13.2% or more (10 percentage points or more of the overall Asian population) are located in East Farmingdale, Wyandanch, and Deer Park.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Choice Voucher Program is administered by the Town of Babylon Housing Assistance Agency (TOBHAA). The Housing Choice Voucher Program assists very low income families, elderly, and disabled households by subsidizing access to privately owned rental housing. The tenants receiving this assistance are free to choose any housing that meets HUD requirements including single-family homes, townhomes, and apartments.

Throughout the Town there are currently 862 tenant based vouchers and 3 project based vouchers. The Town does not administer special purpose vouchers. The Town and its Villages do not own or operate any federally chartered Public Housing Agency or any public housing units. Information in the tables below was provided by the TOBHAA for the year 2024.

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	0	865	3	862	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: Town of Babylon Housing Assistance Agency

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	0	29,400	NA	NA	0	0
Average length of stay	0	0	0	NA	NA	NA	0	0
Average Household size	0	0	0	3	NA	NA	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	364	NA	NA	0	0
# of Disabled Families	0	0	0	144	NA	NA	0	0
# of Families requesting accessibility features	0	0	0	NA	NA	NA	0	0
# of HIV/AIDS program participants	0	0	0	NA	NA	NA	0	0
# of DV victims	0	0	0	5	NA	NA	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: Town of Babylon Housing Assistance Agency

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	288	NA	NA	0	0	0
Black/African American	0	0	0	574	NA	NA	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	2	NA	NA	0	0	0
Other	0	0	0	1	NA	NA	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: Town of Babylon Housing Assistance Agency

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	110	NA	NA	0	0	0
Not Hispanic	0	0	0	755	NA	NA	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: Town of Babylon Housing Assistance Agency

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

The wait list for Housing Choice Vouchers closed in October 2015 and remains closed with approximately 5,750 households on the wait list. The most significant need for applicants is access to safe, sanitary, and affordable housing. One- and two-bedroom units are most in demand for those with or waiting for Housing Choice Vouchers.

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

The most immediate need of residents of Housing Choice Vouchers is affordability of basic goods and services such as groceries, utilities, and transportation.

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

Excessive housing cost burden is the most significant housing problem for the population at large and has a disproportionate impact on those with the lowest incomes, leaving less disposable income available for essentials such as food and heat. Housing Choice Voucher holders have extremely low incomes (averaging \$29,400) and have similar needs as low income households who do not have access to Housing Choice Vouchers.

Discussion

It is expected that the Town's housing needs today will remain the same over the next five years. Although the Town has made strides in increasing and preserving affordable housing units, housing and essential goods and services prices generally continue to rise quicker than wages, therefore, the wait list for Housing Choice Vouchers will remain long.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following data covers persons within the Town that experienced 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 were served in Street Outreach programs.

The Point-in-Time Count (PIT Count) was carried out on January 24, 2024, and was coordinated by the Long Island Coalition for the Homeless, which administers 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 Count, 186 homeless persons were counted in the Town, with 159 persons (85.5%) housed in emergency shelters, and 27 persons (14.5%) unsheltered. Of the counted homeless individuals, 100 (53.8%) are persons in households with only adults, 81 (43.5%) came from households with at least one adult and one child, and 5 (2.7%) were in children only households.

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
	<i>Sheltered (ES, TH)</i>	<i>Unsheltered</i>	<i>Sheltered (ES, TH)</i>	<i>Sheltered (ES, TH)</i>	<i>Sheltered (ES, TH)</i>	<i>Sheltered (ES, TH)</i>
Persons in Households with Adult(s) and Child(ren)	81	0	138	124	7	229
Persons in Households with Only Children	5	0	42	37	21	14
Persons in Households with Only Adults	73	27	153	129	36	81
Chronically Homeless Individuals	13	13	14	11	2	NA
Chronically Homeless Families	0	0	0	0	0	NA
Veterans	2	1	2	2	1	NA
Unaccompanied Child	5	0	42	37	21	NA
Persons with HIV	3	1	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):

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.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	58	19
Black or African American	87	1
Asian	0	0
American Indian or Alaska Native	2	0
Pacific Islander	0	0
Other	12	7
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	25	1
Not Hispanic	134	26

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 Babylon, 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, however, per the PIT data, families with children in shelters experience homelessness longer (229 days) than adults only households in shelters (81 days). According to the CoC, there are approximately 138 persons in households with adults and children experiencing homelessness each year in shelters.

Per the CoC, approximately two veterans experience homelessness each year in the Town of Babylon in shelters. The number of days veterans experience homelessness is not available.

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: 41.4%
- Black or African American: 47.3 %
- Asian: 0%
- American Indian or Alaska Native: 1.1%
- Pacific Islander: 0%
- Other: 10.2%

Ethnic Group:

- Hispanic: 14.0%
- Not Hispanic: 86.0%

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 (47.3%), though comprise approximately 17.3% 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, within the Town of Babylon, there are more sheltered homeless persons than unsheltered homeless persons. It is estimated that there are 159 sheltered and 27 unsheltered homeless persons on a given night. During the PIT Count there were no persons in households with adults and children who were unsheltered. Of the unsheltered population, all 27 individuals are in households with only adults, 13 are considered chronically homeless individuals, one identifies as a veteran, and one is a person with HIV. Though Black or African American persons comprise the largest share of homeless individuals (47.3%), this population is less likely to be

unsheltered (1.1% of homeless Black/African Americans are unsheltered) than other racial groups such as White (24.7%) and Other (36.8%). By ethnicity, 16.3% of non-Hispanic homeless individuals are unsheltered and 3.8% of Hispanic homeless individuals are sheltered.

Discussion:

The Suffolk County Department of Social Services (DSS), the CoC, and various non-profit organizations collaborate within an integrated network to deliver services to homeless individuals and families. The current infrastructure, encompassing homeless shelters and service centers managed by DSS, functions efficiently and is heavily utilized. Nevertheless, reaching and providing services to unsheltered individuals has posed a significant challenge for both the County and the Town's Department of Public Safety.

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

Introduction:

The Town of Babylon addresses the needs of several special populations by either delivering services through its own agencies or by allocating funds to non-profit and other public organizations. Data was derived from the US Census Bureau 2019-2023 ACS 5-year estimates. The following outlines the requirements of four particular 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 2019-2023 ACS data, there are approximately 22,702 civilian noninstitutionalized persons living with a disability in the Town of Babylon, representing approximately 10.4% of the total civilian noninstitutionalized population within the Town.

Elderly

There are approximately 33,958 persons age 65 and over in the Town of Babylon, which is approximately 15.6% of the Town population. Of the total elderly population, 44.2% are female and 55.8% are male.

Veterans

There are approximately 7,271 veterans within the Town, or approximately 4.3% of the total Town population. This represents people 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?

Housing needs of all special populations includes access to affordable housing, though each individual population has its own specialized needs. Persons living with disabilities need housing that meets their particular physical disability and comprehensive services that promote self-sufficiency such as job training, community integration services, and transportation. Individuals with developmental disabilities may also need access to supportive housing, mental health support, day care programs, and other services.

Elderly households need smaller housing units and services such as nutrition, transportation, and health services to ensure their overall well-being. Frail elderly individuals may also need access to nursing facilities and assisted living facilities.

Veterans need specialized services that cater to their unique challenges, such as re-entry into civilian life, mental health support, and substance abuse services.

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 Babylon 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 the majority of new cases are among persons ages 30-39.

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 does not plan on establishing a preference for HOME TBRA activities.

Discussion:

The Town needs smaller, affordable units for lower income seniors. There is also a specific need for supportive housing for adults with developmental disabilities. There are a number of seniors who currently care for their adult children with disabilities who need an affordable long term solution for their children's housing and care.

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

Describe the jurisdiction’s need for Public Facilities:

The Town needs enhancements to public facilities to ensure that all residents have access to essential services. There is a particular need to improve senior centers, neighborhood facilities, youth centers, childcare centers, health facilities, homeless facilities, and parks. These improvements are intended to foster community engagement, support vulnerable populations, and improve the overall livability and quality of life in the town.

The How were these needs determined?

The needs were assessed through a comprehensive community engagement process that included input from public hearings, community surveys, and consultations with local stakeholders.

Describe the jurisdiction’s need for Public Improvements:

The Town needs improvements in infrastructure, including water and sewer systems, flood and drainage management, sidewalk and street enhancements, and public lighting upgrades. These projects aim to eliminate health and safety threats, improve mobility, and enhance the attractiveness and accessibility of public spaces.

How were these needs determined?

The needs were identified through a combination of public consultations, community input from public hearings, and detailed assessments of existing infrastructure conditions. This process ensured that the priorities reflect both community voices and technical assessments.

Describe the jurisdiction’s need for Public Services:

The Town requires a broad range of public services aimed at supporting its low and moderate income residents. These services include child care, housing counseling, employment training, literacy programs, counseling, nutrition, and youth services. Additional services for immigrants, elderly residents, disabled persons, and victims of domestic violence are also critical. These services are essential to improve the wellbeing, self-sufficiency, and economic opportunities for the Town's most vulnerable populations.

How were these needs determined?

The needs for public services were identified through a consultation process with service providers, community organizations, and feedback from residents.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following sections analyze the housing market conditions within the Town of Babylon. National housing trends indicate that housing prices peaked around 2006 and then started declining after the national housing bubble. However, during the COVID-19 pandemic, housing prices steeply increased. The National Comprehensive Housing Market Analysis (NCHMA) found that housing prices peaked even higher in 2021 than the housing bubble of the early 2000s. As observed by www.redfin.com, a real estate company that studies housing market trends, property costs in Babylon soared in 2020-2021. Prior to the pandemic, the Town was affected by high rates of home foreclosures, though those rates have slowed, the Town still is still afflicted by foreclosures. In addition, instability in the housing market, along with new preferences for many seniors and young households, has created an increased demand for rental housing, resulting in higher rental prices. The supply of new rental units has not been able to meet the demand because high land, construction, and utility prices, as well as high property taxes in the region. A substantial lack of affordable housing options has been consistently identified by the public and non-profit housing organizations.

The majority of housing units in the Town were built prior to 1980. The older age of buildings required ongoing maintenance and occasional upgrades. The overall increase in property values, among other reasons, in the Town has led to more difficulty building and developing affordable housing, which has led those that are in need of affordable housing to settle on substandard housing that is aging and not well maintained.

There is a need for affordable rental units and affordable access to homeownership, as well as the need to preserve existing affordable housing units. The Town will need to undertake a multifaceted approach to increase housing options for low and moderate income residents.

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

Introduction

This section describes the number, type, and tenure of housing in the Town and whether the available housing units meets the needs of Town residents.

According to the 2016-2020 ACS data presented below, single-family housing units make up approximately 79% of the housing market, with 19% being multi-family units, and another 1% being categorized as a mobile home, boat, RV, van, or similar. Owned units within the Town largely contain three or more bedrooms (78%), while renter-occupied units contain a more even mix of one, two, and three or more bedrooms. One-bedroom rental units make up the largest portion of rental housing units at 37%. The average household size within the Town is 3.1 persons.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	53,290	74%
1-unit, attached structure	3,570	5%
2-4 units	6,960	10%
5-19 units	3,195	4%
20 or more units	3,855	5%
Mobile Home, boat, RV, van, etc	830	1%
Total	71,700	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	275	1%	734	5%
1 bedroom	2,310	4%	5,510	37%
2 bedrooms	6,895	13%	4,415	30%
3 or more bedrooms	42,920	82%	4,069	28%
Total	52,400	100%	14,728	100%

Table 27 – 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 Babylon administers Housing Choice Voucher Program with 865 participating households. Approximately 1,726 units are available through HUD programs within the Town. These programs serve households earning up to 50% of AMI.

Per the Regional Plan Association's Long Island Housing Data Profiles, the Town has 932 New York State subsidized and administered housing units, including 882 units in Low-income Housing Tax Credit developments and 50 project-based program units administered.

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

The Town does not expect any units to be lost from the affordable housing inventory within the next five years.

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

The availability of affordable housing units does not meet the needs of the Town's population.

Describe the need for specific types of housing:

All types of affordable housing are needed in the Town of Babylon including affordable housing for elderly, families of all sizes, the disabled, and others. In the Fair Housing Survey for the Town, 83% of the 305 public respondents agreed that it is difficult to find affordable housing options in the Town. When asked what types of housing are needed in their community, the top three choices were affordable housing, homeownership housing, and senior housing. The Town of Babylon Office of Community Development has noted a specific need for smaller affordable housing units for seniors and supportive housing for adult individuals with developmental disabilities.

Discussion

As shown in the tables above, 74% of the Town's housing units are single-family detached homes. Only 21% of all housing units are rental units. And there are few smaller housing units with only 34% of all units containing two bedrooms or less. There is a need for a more diverse housing stock with more rental units, multifamily units, and smaller units at a variety of prices. There is also a need for housing that caters to specific populations such as individuals and families with disabilities, seniors, those exiting homelessness, etc.

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

Introduction

This section discusses the cost of housing in the Town of Babylon and whether there is sufficient housing for households at all incomes.

As shown in the table below, the median home value in the Town of Babylon is \$375,200, which is a 10% increase from the value of \$340,600 in the year 2009. In addition, median rent has increased by 20% since 2009, increasing from \$1,345 to \$1,613.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	340,600	375,200	10%
Median Contract Rent	1,345	1,613	20%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	1,328	9.0%
\$500-999	840	5.7%
\$1,000-1,499	4,485	30.4%
\$1,500-1,999	4,670	31.7%
\$2,000 or more	3,405	23.1%
Total	14,728	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	763	No Data
50% HAMFI	2,597	1,923
80% HAMFI	8,405	9,228
100% HAMFI	No Data	21,110
Total	11,765	32,261

Table 30 – 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	1,536	1,914	2,297	2,952	3,245
High HOME Rent	1,240	1,405	1,688	1,942	2,148
Low HOME Rent	1,085	1,162	1,395	1,612	1,798

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on both anecdotal evidence and the data presented in the Needs Assessment section of this Consolidated Plan, too many households, at all income levels, are struggling with housing cost burden.

The median income presented above is \$100,580 within the Town. According to the 2016-2020 ACS, the median value of owner-occupied housing units with a mortgage is \$376,900, with a \$2,740 median monthly housing cost. Over 32.2% of those who own a home are paying more than 30% of their gross income towards a mortgage. In comparison, the median monthly housing cost for units without a mortgage, including renters, is \$1,262 with 48.7% of renters paying more than 30% of their monthly income in rent. As shown in the ‘Out of Reach’ study conducted by the National Low-Income Housing Coalition (NLIHC), the hourly wage needed to afford a two-bedroom fair market rent apartment is \$48.23 or \$100,320 per year. Though the median income in the Town is \$100,580, there is not sufficient housing for households at lower income levels. Based on the evidence above, there is not sufficient housing for households at all income levels in the Town, as many are struggling with housing cost burden.

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

The Cost of Housing table shows that housing prices in the Town have increased since 2009. National housing trends indicate that housing prices peaked both in 2006 due to the national housing bubble, and more recently in 2020-2021 due to the impacts of the COVID-19 pandemic. Rent has increased over the past ten years and continues to do so as demand for rental units also increases. It is assumed that rents will continue to increase as demand increases, resulting in less affordable housing unless wages increase commensurately.

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 rent in the Town of Babylon is \$1,613, which is below the Fair Market Rent (FMR) rate for a two-bedroom apartment in the area. The HOME High Rent Limits are lower than the FMR’s at every

level. However, available asking rents in the Town are significantly higher than the FMR rates. A review of currently available rents listed on www.apartments.com shows an average listing price of \$2,100 for studios, \$2,400 for one-bedrooms, \$3,000 for two-bedrooms, and \$4,200 for three-bedrooms, with very few four-bedroom rental units on the market. Also, the NLIHC 'Out of Reach' study still concluded that a worker making minimum wage would need to work approximately 121 hours per week in order to afford a two-bedroom FMR rental unit in Suffolk County. Further, to afford a one-bedroom rental unit, a minimum wage worker would have to work for 103 hours a week, which is equal to almost 15 hours a day, every day of the week. These statistics show that it is extremely difficult to afford a Fair Market Rental unit in Suffolk County without a robust affordable housing stock for many residents of the Town.

Discussion

According to the 2016-2020 ACS, 52,643 housing units are owner-occupied and 14,749 units are occupied by renters. With the Housing Affordability data in the table above, approximately 80% of rental units are affordable and 61% of owned units are affordable. This leaves approximately 35% of all housing units in the Town unaffordable to the households earning less than 100% HAMFI. As previously discussed, the Fair Housing Survey revealed that 83% of the 305 public respondents agreed that it is difficult to find affordable housing options in the Town.

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

Introduction

This section discusses the condition of the housing stock in the Town, including when homes were built, physical housing condition, risk of lead-based paint, and needs for housing rehabilitation.

The Condition of Units table below shows the number of owner- and renter-occupied housing units in the Town with housing 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 below, 63% of owner-occupied units and 44% of renter-occupied units have none of these conditions. Approximately 36% of owned units and 52% of rental units have one of these conditions. Few housing units, either rented or owned, 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 guidance, “standard conditions” is defined as meeting all local codes.

“Substandard” has been defined as units that are structurally feasible to be rehabilitated with the cost of rehabilitation less than 75% of the replacement value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	18,610	36%	7,725	52%
With two selected Conditions	658	1%	590	4%
With three selected Conditions	59	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	33,070	63%	6,420	44%
Total	52,397	100%	14,735	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,303	4%	2,002	14%
1980-1999	5,275	10%	3,185	22%
1950-1979	35,655	68%	7,660	52%
Before 1950	9,180	18%	1,864	13%
Total	52,413	100%	14,711	101%

Table 33 – 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	44,835	86%	9,524	65%
Housing Units build before 1980 with children present	1,991	4%	1,239	8%

Table 34 – 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			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Vacant Units Table

According to the 2016-2020 ACS, there are 4,562 vacant housing units in the Town of Babylon. Of these, 328 units are identified for seasonal, recreational, or occasional use. Other information, such as abandoned vacant units, REO properties and abandoned REO properties, is not provided in the ACS data and the Town does not have an alternate data source for this information.

Need for Owner and Rental Rehabilitation

An important factor that determines the condition of housing stock is the age of the housing unit. Generally, the older housing is, the more likely it is to need maintenance or rehabilitation. Data from the 2016-2020 CHAS indicates that 86% of owner-occupied units and 65% of renter-occupied units were constructed before 1980. The large percentage of the housing stock that is more than 45 years old demonstrates a need for rehabilitation and updating of major systems. Many of the homes in the Town have begun to show signs of aging. Older homes require maintenance and the occasional renovation. Maintenance of older homes is often deferred due to high construction costs on Long Island. Additionally, older homes are often not running energy efficient systems that allow for the monthly utility bill to remain affordable, with 40% of the housing units in the Town of Babylon heated through the burning of fuel oil or kerosene.

There is also a need for rehabilitation to make homes handicapped accessible. As the Town population continues to age there is a greater need to add accessibility features including ramps and modified bathrooms.

Housing rehabilitation helps to preserve existing affordable housing and allows older households to stay in their homes longer.

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

Approximately 68 percent and 52 percent of the renter-occupied housing stock in the Town of Babylon was built between 1950 and 1979. This increases the chance of lead-based paint hazards because lead was not banned from residential paint products until 1978, although 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. However, the consequences of lead poisoning can be dire, posing significant health problems for families with young children in particular. Low income families often live in older housing where deferred maintenance increases the likelihood of lead-based paint. However, the Town does not have data related to the number of housing units occupied by low or moderate income families with lead-based paint hazards.

Discussion

Preservation of the Town's aging housing stock is an important priority for maintaining the existing supply of affordable housing and ensuring that seniors can remain in their homes longer if they chose. Eliminating lead-based paint hazards is another essential component of preserving and ensuring safety in existing housing.

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

Introduction

The Housing Choice Voucher Program is administered by the Town of Babylon Housing Assistance Agency (TOBHAA). The Housing Choice Voucher Program assists very low income families, elderly, and disabled households by subsidizing access to privately owned rental housing. The tenants receiving this assistance are free to choose any housing that meets HUD requirements including single-family homes, townhomes, and apartments.

Throughout the Town there are currently 862 tenant based vouchers and 3 project based vouchers. The Town does not administer special purpose vouchers. The Town and its Villages do not own or operate any federally chartered Public Housing Agency or any public housing units. Information in the tables below was provided by the TOBHAA for the year 2024.

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	0	865	3	862	0	0	0
# of accessible units	0	0	0	NA	NA	NA	0	0	0

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Town does not have any public housing developments or a federally chartered Public Housing Authority.

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 Town does not have any public housing developments or a federally chartered Public Housing Authority.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

Not applicable.

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

Not applicable.

Discussion:

There are no public housing units in the Town of Babylon. The Town does not have a federally chartered Public Housing Authority. The Town administers 865 Housing Choice Vouchers.

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

Introduction

The Town of Babylon participates in the Long Island Continuum of Care (CoC) which is administered by the Long Island Coalition for the Homeless. The data presented in the following table was provided by the Long Island CoC.

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)	84	0	4	119	0
Households with Only Adults	81	0	2	72	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	60	0
Unaccompanied Youth	6	0	0	0	0

Table 38 - 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

Most homeless services are provided through Suffolk County and non-profits organizations within the CoC. The Town of Babylon Department of Human Services also facilitates a variety of services to complement County and other services targeted at homeless individuals. Key areas of the Town's services include:

Health and Mental Health Services: Through Drug and Alcohol Programs and Services for the Disabled, the Human Services Department supports substance abuse treatment and mental health care, ensuring that individuals with these challenges are connected to appropriate care, enhancing their stability and well-being.

Basic Needs and Community Support: The Town operates a food pantry to address immediate food insecurity by supplying monthly provisions. Holiday Programs such as the Thanksgiving Food Drive and Angel Tree Program offer additional support during the holiday season.

Senior and Disabled Services: Programs are tailored to meet the unique needs of aging and disabled residents, such as the Senior Transportation and Residential Repair Program, ensuring they can maintain their independence and quality of life.

Community Engagement: Events during Black History Month, Women's History Month, and Hispanic Heritage Month involve the community and recognize contributions while providing cultural enrichment, which can nurture a supportive environment for all residents, including those experiencing homelessness.

Women's Services: The Town provides monthly empowerment forums, featuring varied topics with guest speakers who are experts in their respective fields. These events are free of charge and open to the public. Topics have included domestic violence, debt counseling, fitness, stress management, housing resources, and more.

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.

Resources available to homeless individuals and families in the Town of Babylon are the same as those available to any individual and family in all of Suffolk County because there is one coordinated shelter system for the County, which includes the Town of Babylon. In Suffolk County (as of 2022), there are a total of 2,045 emergency shelter beds (in 83 projects), 20 supportive housing units (in one project), 67 temporary housing units (in three projects), 470 rapid re-housing units (in six projects, not including ESG-CV rapid re-housing), and 1,831 permanent supportive housing units (in 53 projects). Of emergency shelter beds: 1,377 beds are for families, 547 beds are for single adults, 18 beds are for youth, and four beds are for parenting youth households. Of rapid re-housing units: 389 beds are for families and 24 beds are for single adults. Of permanent supportive housing units: 501 beds are for families, 51 beds are

for single adults. The inventory for homeless veterans includes 43 emergency shelter beds, 20 supportive housing units, 54 units of transitional housing, 33 rapid re-housing units, and 749 units of permanent supportive housing in Suffolk County.

Families with children, individuals, veterans, and unaccompanied youth, whether chronically homeless or not, in imminent danger of residing in shelters, or being unsheltered, in the Town of Babylon have access to emergency housing via one of Suffolk County's Social Services Centers, which are located throughout the County, or after business hours through the 24 hour, seven day a week emergency hotline established by the County's Department of Social Services. This centralized County-wide unit matches client needs with available bed space in accordance with Federal and local guidelines. Each service center is staffed with Housing Specialists who assess client needs, offer permanent housing resources or arrange for emergency placements, if necessary. Homeless clients who appear to have a need for special services are referred to a caseworker screener who works at each center.

Additionally, the Town of Babylon is a member of the Long Island Coalition for the Homeless (LICH), which receives funding from HUD through the Continuum of Care (CoC) program. LICH is dedicated to eradicating homelessness on Long Island and enhancing the quality of life for those who are homeless or at risk of becoming homeless. This partnership ensures that CoC objectives and the priorities of the Town's Consolidated Plan are aligned and incorporated into the plan.

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

Introduction

Various populations are in need of supportive or specialized housing, including persons with AIDS, 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/or personal care. The frail elderly are served by housing options such as skilled nursing facilities, adult care facilities, and enriched housing. Adult care facilities are typically run by for-profit or not-for-profit agencies.

There is a need for various types of senior housing including affordable housing, nursing facilities, and assisted living facilities. Supportive assistance program which allows 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 appearances. 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 development disabilities include residential facilities as well as day treatment programs. 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, and social work, nutrition, psychology, and recreation. People with intellectual disabilities also need access to outpatient treatment services and transportation. 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 permanent affordable housing as well as services such as peer counseling, legal advocacy and crisis intervention.

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

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 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 to include 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 plans to designate a portion 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.

CDBG funds will 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 funded through HOME, 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 of Babylon 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

During the Consolidated Plan process the Town of Babylon prepared an Analysis of Impediments to Fair Housing Choice (AI). The AI aims to identify existing barriers to fair housing and affordable housing, assess how those conditions affect housing choices, and evaluate potential actions that the Town could take to overcome these impediments. Given that this analysis is ongoing, the following list of barriers is not exhaustive but highlights some of the significant obstacles to providing affordable housing in the Town.

The high cost of housing is a barrier to affordable housing and is driven by multiple factors, including the high cost of land, low availability of undeveloped land, high property tax rates, and significant costs associated with construction and building rehabilitation. These factors collectively limit the number of homes that households can afford and obstruct the development of more affordable housing options. The Town is a highly developed suburban community with limited land available for new construction. There is a high demand for affordable housing that significantly exceeds supply. Evidence of this is seen in the Town's low vacancy rates and high rates of housing cost burden. Public survey comments further highlight the burden of high housing costs on low and moderate income households.

Several aspects of the local zoning codes and community planning within the Town are exclusionary and serve as an impediment to affordable housing. The zoning codes within the Town and Villages predominantly favor single-family housing and impose low to moderate density requirements, which limits the feasibility of constructing affordable and diverse housing options within residential districts, effectively excluding low and moderate income families from the housing market. Some residents also resist multifamily developments because of concerns about issues like traffic and overcrowded schools. This not in my backyard (NIMBY) mentality makes it difficult for civic leaders to push for more affordable housing development.

The Town of Babylon's aging housing stock presents several obstacles to fair housing choice. Characteristics such as the age of the buildings, substandard living conditions, and lack of housing diversity significantly restrict housing options for lower income households. Many homes in the Town were built decades ago and have not undergone significant renovations or updates which leads to subpar living conditions that are more affordable but less desirable for families who can afford better maintained properties. These neighborhoods are often marked by poor aesthetics and lack key physical amenities, which affects the quality of life and accessibility for disabled and senior residents.

Lastly, antiquated wastewater infrastructure in the Town presents significant barriers to housing development due to environmental constraints such as soil conditions and the Sole Source Aquifer. Generally, residential projects can achieve greater density when connected to a municipal sewer system rather than relying on onsite septic systems. However, upgrading infrastructure to support higher density is often costly and prohibitive, limiting the potential to expand and diversify housing options and improve affordability throughout the Town. Given that much of the housing in Babylon is aging, these

outdated septic systems represent a major housing expense and potential health hazard if they fail. Construction of sewer systems is a substantial infrastructure improvement that often exceeds the financial capabilities of local government budgets.

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 Babylon.

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	99	13	0	0	0
Arts, Entertainment, Accommodations	9,954	7,523	10	8	-2
Construction	7,229	10,864	7	12	5
Education and Health Care Services	21,216	10,790	21	12	-9
Finance, Insurance, and Real Estate	6,139	2,597	6	3	-3
Information	2,215	525	2	1	-2
Manufacturing	7,436	13,964	8	15	8
Other Services	4,759	4,774	5	5	0
Professional, Scientific, Management Services	8,615	5,340	9	6	-3
Public Administration	0	0	0	0	0
Retail Trade	13,476	13,091	14	14	1
Transportation and Warehousing	4,165	4,642	4	5	1
Wholesale Trade	6,115	8,899	6	10	4
Total	91,418	83,022	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	116,561
Civilian Employed Population 16 years and over	110,590
Unemployment Rate	4.96
Unemployment Rate for Ages 16-24	14.51
Unemployment Rate for Ages 25-65	3.48

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	24,095
Farming, fisheries and forestry occupations	4,534
Service	11,569
Sales and office	26,690
Construction, extraction, maintenance and repair	10,214
Production, transportation and material moving	6,490

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	57,418	55%
30-59 Minutes	28,924	28%
60 or More Minutes	17,502	17%
Total	103,844	100%

Table 42 - 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	8,460	429	3,770

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	22,995	1,475	7,855
Some college or Associate's degree	26,580	1,330	5,960
Bachelor's degree or higher	32,250	805	3,960

Table 43 - 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	433	955	1,593	3,789	2,905
9th to 12th grade, no diploma	1,483	1,470	1,855	3,010	2,319
High school graduate, GED, or alternative	5,645	6,445	6,330	19,575	12,680
Some college, no degree	6,635	5,450	3,855	11,955	5,365
Associate's degree	1,209	3,074	2,595	7,020	2,624
Bachelor's degree	2,627	7,990	5,310	8,960	3,245
Graduate or professional degree	517	3,409	3,579	7,945	3,189

Table 44 - 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	369,592
High school graduate (includes equivalency)	515,483
Some college or Associate's degree	577,911
Bachelor's degree	774,750
Graduate or professional degree	1,026,011

Table 45 – 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 Babylon are Education and Health Care Services (21% of workers), Retail Trade (14% of workers), and

Arts, Entertainment, Accommodations (10% of workers). The largest employers in the Town area Brunswick Hospital Center, Farmingdale State College, and Zwanger-Pesiri Radiology.

Describe the workforce and infrastructure needs of the business community:

Infrastructure needs of the business community includes commercial rehabilitation. Older downtowns within the Town need upgrades to both their appearance and function. Improvements to downtown areas can help boost community identity because many community facilities are still located in downtowns. In turn, this strengthens the local economy and helps local business owners. Additional parking, street trees, landscaping, and streetscaping have improved existing hamlet centers in the Town. In addition, transit-oriented developments have become a priority throughout Suffolk County to connect residents and businesses to transit and to provide a variety of housing types and upgraded infrastructure.

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.

Wyandanch Rising is a multiphase improvement plan to create a vibrant, safe, pedestrian-friendly downtown centered around the Wyandanch LIRR train station. To date, finished development consists of 395 residential units, over 30,00 square feet of retail/commercial space, a community resource center, and a 920-stall parking garage for the MTA. Public improvements include the construction of the Intermodal Plaza, which includes green space, ice rink, and other amenities. Further, the MTA has constructed a new train station with platforms, sidewalks, and a five-story parking garage. A health and wellness center has been proposed for Wyandanch Plaza and is currently seeking private and public funding sources.

The Town is currently planning for Wyandanch Rising Phase II which will provide the connection and “bridge” the development on the north and south sides of the LIRR. Phase II will increase the quality and diversity of downtown Wyandanch’s housing stock, while adding community-wide amenities.

Also, in recent years, the Village of Lindenhurst has implemented numerous initiatives to revitalize their downtown area. Notable efforts include significant investments in streetscape and infrastructure improvements, the establishment of the Business Improvement District (BID) and the Lindenhurst Economic Development Committee (LEDC), and the adoption of a Downtown Redevelopment District (DRD) Floating Zone. This Floating Zone promotes residential and mixed-use development, particularly on sites within walking distance of the LIRR station and the Village Center.

The Village has also acquired property for future transformative projects, created and enhanced dedicated spaces for community events, and approved The Wel – a new 260-unit multifamily transit-oriented development (TOD) adjacent to the Lindenhurst LIRR station.

In 2023, Lindenhurst was awarded \$4.5 million through the NY Forward program, a New York State initiative aimed at revitalizing and expanding smaller downtowns. This funding supports several key projects designed to improve community assets and enhance residents' quality of life.

The Town of Babylon Industrial Development Agency (IDA) issues tax-exempt and taxable bonds and notes, property tax abatements, mortgage recording tax exemption and full sales tax exemptions for qualified companies. The assistance has helped several existing and new businesses in the Town and has created a significant amount of jobs and new investment into the Town.

These developments, and others proposed in the Town, will spur economic growth by contributing job opportunities and additional housing, public amenities, and commercial uses to the area. Infrastructure improvements such as road and transit improvements, sewer district extensions, and environmental remediation may be necessary to support these efforts.

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

As shown in the tables above, approximately 36% of those employed have earned at least a Bachelor's degree and another 30% have earned some college credit or an Associate's Degree. There are more workers than jobs in the following fields:

- Arts / Entertainment / Accommodations
- Education / Health Services
- Finance / Insurance / Real Estate
- Information
- Professional, Scientific, Management Services

It is assumed that many of the workers in the fields above commute out of the Town to other parts of Suffolk County, Nassau County, or New York City. Approximately 17% of workers travel an hour or more to work.

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 Babylon's Wyandanch Community Resource Center offers programs to help residents of Town gain professional skills, accelerate their job search, receive career counseling, and receive adult education programs. The Wyandanch Community Resource Center also collaborates with the Suffolk County Department of Labor to offer assistance with resumes, job search, and education services to the residents of the Town. In addition, The Babylon Economic Inclusion Program (EIP) offers programs to help minority, women and veteran-owned businesses within the Town by offering counseling, financial support, and technical assistance. These efforts are examples of workforce training and resource initiatives that support the Town's Consolidated Plan by helping to lift individuals and families out of poverty.

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.

The Town of Babylon participates in the Long Island Regional Economic Development Council (LIREDC). The LIREDC has awarded funding to many areas in the Town including for improvements to the downtown of Copiague. Projects such as this revitalize the Town and will further expand public engagement with downtown centers.

Discussion

Creating new employment opportunities, developing its workforce, and building new residential units at all incomes are all priorities for the Town as reflected in several private developments and public programs. The goals stated in this Consolidated Plan will work to support these efforts through maintenance and creation of affordable housing, public improvements, and elimination of blight. The Town will seek opportunities to work in partnership with new economic development initiatives.

MA-50 Needs and Market Analysis Discussion

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

Updated information regarding areas where households with multiple housing problems are concentrated is not available to the Town of Babylon. However, as stated in the sections above, the most common housing problem in the Town is housing cost burden, which is experienced in higher rates in North Amityville, Amityville, Babylon, North Lindenhurst, and Copiague.

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

A concentration is defined as a census tract with a higher percentage of racial or low/moderate income population than townwide. According to the 2020 census, the racial makeup of the Town is approximately as follows:

- 57% White
- 16% Black
- 4% Asian
- 26% Hispanic or Latino

In the Town of Babylon, high concentrations of Black/African American populations consists of communities was an approximately 16 percent or greater population. According to that threshold, Wheatley Heights, Wyandanch, Lindenhurst, Deer Park, North Lindenhurst, North Amityville, and Amityville has a high concentration of Black/African American residents.

In the Town of Babylon, high concentrations of Hispanic populations consists of communities with an approximately 26 percent or greater population. According to that threshold, Wheatley Heights, Wyandanch, North Babylon, West Babylon, North Lindenhurst, Lindenhurst, Copiague, North Amityville, and Amityville have a high concentration of Hispanic residents.

Overall, the communities that have a concentration of Black/African American residents, Hispanic residents, and low to moderate income households are as follows:

- North Amityville
- Amityville
- North Lindenhurst
- Lindenhurst
- Wyandanch

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

Many of these areas are generally depressed with limited employment opportunities, higher rates of home foreclosures, limited public transportation, and high concentrations of low income populations.

Though it is noted that there has been recent significant investment in Wyandanch and Lindenhurst that is improving these communities.

Are there any community assets in these areas/neighborhoods?

Within the communities listed above, there are many Town recreation centers and park such as Geiger Lake Memorial Park in Wyandanch, Herman Griem Park in Wheatley Heights, and Tanner Park in Copiague. Public libraries are located in Amityville, Lindenhurst, and Wyandanch along with many of Town's communities. Some of these communities extend to the waterfront, which provides unique opportunities as well as environmental constraints.

Are there other strategic opportunities in any of these areas?

Other strategic opportunities in these areas include blighted residential lots and foreclosed homes which the Town will identify and redevelop as affordable homes or remove blighting conditions when feasible. The Town will continue implementation of the Wyandanch Rising plan and the Village of Lindenhurst will continue to implement planned improvements and development in its downtown area.

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 Babylon 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.

While service is 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 Babylon 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 Babylon, 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 Babylon 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.

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

The Town of Babylon contains 218,223 total people, approximately 31.4% of which are low and moderate income persons. The vulnerability of low and moderate income households in the Town to increased natural hazard risks can be attributed to socioeconomic status, housing quality, location, and ability to respond and recover.

Suffolk County released a *Hazard Mitigation Plan* for the Town of Babylon in 2018. This plan identified past hazards, hazard vulnerabilities, and subsequently ranked potential hazards. According the Plan, the top 10 ranked hazards included 7 that were associated with climate change.

Several mitigation initiatives are ongoing, including:

- Providing all hazard information to the general public through the use of the Town website and print media
- Providing eligible homeowners with assistance for home repairs/rehabilitation, mitigation and elevation and buyouts through New York State's New York Rising initiative
- Increase public awareness of storm hazards and how to reduce injury and property damage
- Coordinate disaster relief response with appropriate governmental and NGO agencies to ensure that disaster shelters are properly selected and stocked

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlined in the following sections addresses market conditions, the resources expected to be available to meet community needs, the structure in place for delivering services, goals, barriers to meeting the goals, and how those barriers may be overcome. The Strategic Plan also includes a discussion of public housing, homelessness, and lead based paint and describes the Town of Babylon's anti-poverty initiatives and plans to monitor performance and compliance.

The priorities are based on the needs assessment and market analysis presented in this Consolidated Plan, as well as CDBG and HOME eligibility requirements. The Town will focus their priorities on the types of projects and programs that meet program eligibility requirements, have long term impacts on low and moderate income residents, and help address other federal, state and local priorities, such as fair housing choice and sustainability.

High priorities for the 2025-2029 community development program are public facilities and infrastructure improvements, housing rehabilitation, increase affordable housing opportunities, public service programs, and administration and planning. All projects will meet federal CDBG and HOME regulations and address the needs of the communities as identified through input from stakeholders, the public, and public service agencies, and feedback from elected officials.

The Town will continue to repay its Section 108 Loan obligations through its annual CDBG allocations. Regardless of the CDBG allocations, the Town will adjust its CDBG budget annually to ensure that this repayment is met. Should there be a decrease in annual allocations, other programs will be cut accordingly in order for the Town to meet this obligation.

Collaboration with not-for-profit partners are essential to provide resources to residents to reduce generational poverty through a variety of programs. The Town will continue to work with local not-for-profit organizations to provide unmet services in the community. These agencies are aware of the gaps in services and will fulfill that unmet need to the extent feasible. The Town will also continue to work with its local not-for-profit partners and CHDOs to provide affordable homeownership to its residents whether it be through new construction or rehabilitation, for homeownership or rental units. Additionally, the Town will continue to provide funding for the three villages for projects that meet CDBG requirements.

Rehabilitation of commercial and industrial property is a low priority for the community development program, however, the Town will consider these applications as they arise and when funding is available.

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

Geographic Area

1	Area Name:	North Amityville
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	North Amityville
	Include specific housing and commercial characteristics of this target area.	Redevelopment plans are underway for the Albany Avenue/Great Neck Road intersection, guided by the community’s vision for a mixed-use node with enhanced walkability. Redevelopment of this intersection will be a strategic opportunity to improve North Amityville’s commercial district, and should be leveraged to encourage revitalization of surrounding properties as well.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The neighborhood was selected as a target area because of existing redevelopment plans to improve this area. This decision was decided by the community’s vision for mixed use development.
	Identify the needs in this target area.	Housing and commercial uses.
	What are the opportunities for improvement in this target area?	Enhanced walkability.
Are there barriers to improvement in this target area?	Barriers to improvement in the target area include lack of funding.	
2	Area Name:	Townwide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Town of Babylon
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Village of Amityville
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Village of Amityville
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	Area Name:	Village of Babylon

4	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Village of Babylon
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	Area Name:	Village of Lindenhurst
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Village of Lindenhurst
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	The adoption of a new Downtown Redevelopment District Floating Zone offers opportunities for mixed use downtown development.
	Are there barriers to improvement in this target area?	
6	Area Name:	Wyandanch
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	Wyandanch Rising, a multiphase downtown improvement plan, has brought new housing, commercial uses, and community facilities to the area, centered around the Wyandanch LIRR train station.
	Are there barriers to improvement in this target area?	

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

In allocating investments throughout the Town of Babylon, areas with higher concentrations of low and moderate income households are prioritized for place-based community development strategies. Most

of these areas are concentrated in Wyandanch, North Amityville, and Copiague. Input from local service providers and other stakeholders indicate support for revitalization in these areas, especially to further recent neighborhood goals and investments. To generate the greatest impacts and to stabilize neighborhoods, the Town focuses efforts on neighborhoods that currently have Vision Plan in place, have revitalization efforts underway, or have secured and leveraged other funding sources to advance revitalization efforts.

As an exception grantee, the Town of Babylon directs funding to areas where at least 44.32% of households earn less than 80% of the area median income, as determined annually by HUD. The Town also targets properties in these designated areas that are dilapidated in nature and further blighting conditions in the target area.

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

Priority Needs

1	Priority Need Name	Public Facilities and Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Townwide
	Associated Goals	Public Facilities and Infrastructure Improvements
	Description	Fund non-housing community development proposals that improve public health, safety, accessibility, and aesthetics. Needs include improvements to sidewalks, streets, park and recreation facilities, community centers, water and sewer systems, drainage systems, and other public facilities and infrastructure.
	Basis for Relative Priority	Non-housing community development is a high priority because the Town has an established need to improve public facilities and infrastructure to enhance accessibility, advance public health and safety, and assist in the revitalization of downtown areas.
2	Priority Need Name	Section 108 Loan Repayment
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	North Amityville Wyandanch Townwide
	Associated Goals	Section 108 Loan Repayment
	Description	Repayment of principal for Section 108 loan guarantee.

	Basis for Relative Priority	The Town will occasionally participate in the Section 108 Loan Guarantee Program to access low cost, flexibility financing for eligible projects. Loans that are due are given first and highest priority per program guidelines.
3	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Townwide
	Associated Goals	Housing Rehabilitation Assistance
	Description	Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs. Offer homeowner housing maintenance education.
	Basis for Relative Priority	Housing rehabilitation is a high priority because maintaining and preserving existing affordable housing is important for ensuring homeownership opportunities for low and moderate income households.
4	Priority Need Name	Access to Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Townwide
	Associated Goals	Homeownership Assistance
	Description	Fund projects that propose the acquisition, rehabilitation, and new construction of real property to be developed for affordable housing. Fund projects that propose the clearance or demolition of buildings/improvements, or the movement of buildings to other sites.
	Basis for Relative Priority	

	Basis for Relative Priority	Access to affordable housing is essential for reducing high rates of housing cost burden.
5	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Townwide
	Associated Goals	Public Services
	Description	Fund projects that provide supportive services to low and moderate income households as well as persons with special needs. Support efforts to develop a regional social service collaborative to coordinate the work of social service organizations, disseminate news and information, and eliminate duplication of effort.
	Basis for Relative Priority	Programs preventing or reducing poverty make a difference in the lives of individuals and families who are serviced. These programs contribute to community building and further the work of local social service organizations.
6	Priority Need Name	Rehabilitation of Commercial/Industrial Property
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	Townwide
	Associated Goals	Rehabilitation of Commercial/Industrial Property
	Description	Fund rehabilitation of commercial/industrial property, limited to exterior improvements (façade improvements) and correction of code violations.

	Basis for Relative Priority	Rehabilitation of commercial and industrial properties strengthens downtown areas and assists in eliminating blight.
7	Priority Need Name	Administration and Planning
	Priority Level	High
	Population	Other
	Geographic Areas Affected	North Amityville Wyandanch Village of Amityville Village of Babylon Village of Lindenhurst Townwide
	Associated Goals	Administration and Planning
	Description	Administration and planning activities.
	Basis for Relative Priority	The Town will continue to support administration and planning activities to effectively oversee the grant programs.

Table 47 – Priority Needs Summary

Narrative (Optional)

During the development of the Consolidated Plan, a number of priority needs were identified. The guidelines for addressing these priority needs are summarized below.

Funding Priority Guidelines

- High priorities are those activities that will be considered for funding with CDBG and HOME funding during the five-year Consolidated Plan period of 2025 through 2029 prior to low priority projects.
- Low priorities are those activities that will be considered for funding with CDBG and HOME during the five-year Consolidated Plan period of 2025 through 2029 following the consideration of high priorities.
- The Town will consider providing certification of consistency and supporting applications submitted by other entities for non-Town funds for projects not funded with CDBG or HOME funding during the five-year Consolidated Plan period of 2025 through 2029.

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)	The Town is not planning to use HOME funds for TBRA programs.
TBRA for Non-Homeless Special Needs	The Town is not planning to use HOME funds for TBRA programs.
New Unit Production	High costs of land, construction, and taxes and lack of developable land limits new unit production.
Rehabilitation	Age of housing stock and high cost of construction affect the use of funds available for rehabilitation.
Acquisition, including preservation	The number of tax delinquent and foreclosed properties and age of housing stock influence the use of funds for acquisition.

Table 48 – Influence of Market Conditions

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

Introduction

The funding amount indicated in this Plan is based on the Town’s anticipated allocation for CDBG and HOME funding. Final funding amounts will be verified annually through the U.S. Department of HUD One CPD website. The final Plan will be adjusted to match actual allocation amounts received by the Town as necessary.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	\$1,110,653	0	0	\$1,110,653	\$4,442,612	In accordance with 24 CFR Part 570, CDBG funds will be used to benefit low and moderate income residents within the Town of Babylon.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$403,661	0	0	\$403,661	\$1,614,644	In accordance with 24 CFR Part 92, HOME funds will be used to expand affordable housing opportunities within the Town of Babylon.

Table 49 - 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 regulations require a contribution of non-federal funds totaling 25% of annual HOME expenditure as a condition of accessing the federal program dollars. The Town’s Department of Community Development has developed a successful matching fund program for the HOME program. The value of any property that is transferred from Suffolk County is used as a match. The Town is currently using excess match funds from prior fiscal years.

The federal funding listed above is funding which is received annually to support activities outlined in this Plan. Although there are no guarantees of this funding, the Town has historically received these funds and expects to continue to receive CDBG and HOME funds for the period covered by this Plan.

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

The Town of Babylon does not intend to address the needs identified in this plan with publicly owned land or property located within the jurisdiction.

Discussion

The Town will use every resource available from a variety of sources to implement the strategies of the five-year Consolidated Plan.

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 Babylon	Government	Economic development Non-homeless special needs Ownership Rental Planning Neighborhood improvements Public facilities Public services	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Developing an effective and efficient program has been a priority for the Town. While management of the program has improved considerably over previous years, the Town continues to monitor, assess, and seek ways and resources to enhance its performance, and the performance of the agencies who receive funding through the Town. The Town maintains ongoing dialogues with the public agencies and non-profit organizations who work with the Town to implement these programs. The Town also recognizes that with budget cuts, agencies have to do more with less funding, often times with less staff, and yet provide more service due to the need. The Town’s Department of Community Development provides technical assistance to agencies as needed to improve program delivery. Processes are revised if shortfalls in program management are noticed.

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	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		

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

Table 51 - 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)

The providers of shelter, transitional housing, and supportive housing for the homeless coordinate their activities and report their services through the Long Island Coalition for the Homeless, which administers the Long Island CoC which includes the Town of Babylon and its villages. The CoC also includes the remainder of Suffolk County and Nassau County.

All emergency shelter programs, transitional housing programs, and permanent housing programs that have an eligibility requirement of homelessness track client stays, progress and outcomes in the Homeless Management Information System (HMIS), which is administered by LICH. LICH coordinates with shelter providers and the Department of Social Services to assist homeless households in obtaining permanent housing. All households, including chronically homeless, families with children, veterans, and unaccompanied youth, are accommodated by homeless providers, as needed, through existing programs and services. Each client is evaluated during intake to determine the unique needs that the client possesses to ensure that the appropriate needs are addressed.

All persons living on the street, in shelter, actively fleeing or attempting to flee domestic violence, or at imminent risk of homelessness can access resources and assistance through the Coordinated Entry system. Those least likely to connect to the Coordinated Entry system to access housing and services are those living on the street, as many are not captured in HMIS. This is an ongoing unmet need.

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

The system used by the Town of Babylon to carry out its services to special needs populations is designed around a partnership concept with the Town acting as the administrator for grant funds. Each of the subrecipients and services providers receiving CDBG or HOME funds from the Town has an important role in the successful achievement of these programs. The strength of this relationship is the combined experience and talent from the participating organizations as they service their respective client populations.

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

The Town will utilize its network of public sector, private sector, and non-profit organizations to implement the strategic plan. Over the next five years, the Town expects to overcome gaps in the institutional structure and delivery system by:

- Training and capacity building for non-profit organizations.
- Monitoring to identify program inefficiencies, improve program performance, and ensure compliance with applicable regulations.
- Encouraging collaboration among agencies to eliminate duplicative services and better serve residents, especially low and moderate income households and special needs populations.

The Town's community development program has provided residents with help at different levels and has created opportunities for people with low and moderate income. Projects providing job skills improvement, neighborhood revitalization, housing improvement, housing counseling, affordable housing and others, are successfully operating. While many areas in the Town have evolved positively, affordable housing continues as a major issue, particularly the need for additional rental housing units. The rental sector is affected by a shortage of available units, reductions in the number of Housing Choice Vouchers available from HUD, and the ongoing need for the creation of additional affordable housing units in the Town as described in the Consolidated Plan Needs Assessment and Market Analysis sections.

The Town of Babylon is providing strategies in this Consolidated Plan to offer its residents more suitable and affordable units for ownership and renting. However, it is acknowledged that this is a goal that will extend beyond the plan period of 2025-2029.

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	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	Townwide	Public Facilities and Infrastructure Improvements	CDBG: \$1,607,413	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
2	Section 108 Loan Repayment	2025	2029	Non-Housing Community Development	Townwide Wyandanch	Section 108 Loan Repayment	CDBG: \$1,442,699	Other: 1 Other
3	Housing Rehabilitation Assistance	2025	2029	Affordable Housing	Townwide	Housing Rehabilitation	CDBG: \$750,000	Homeowner Housing Rehabilitated: 10
4	Homeownership Assistance	2025	2029	Affordable Housing	Townwide	Access to Affordable Housing	HOME: \$1,816,475	Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted
5	Public Services	2025	2029	Non-Housing Community Development	Townwide	Public Services	CDBG: \$642,500	Public Service Activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
6	Rehabilitation of Commercial/Industrial Property	2025	2029	Non-Housing Community Development	Townwide	Rehabilitation of Commercial/Industrial Property	CDBG: \$0	Façade Treatment/Business Building Rehabilitation: 0 Businesses Assisted
7	Administration and Planning	2025	2029	Administration and Planning	Townwide	Administration and Planning	CDBG: \$1,110,653 HOME: \$201,830	Other: 0 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Improve safety and livability of neighborhoods by improving or expanding public facilities infrastructure. Public facilities infrastructure includes but is not limited to storm water improvements, reconstruction of streets, sidewalks and parking areas, improvements in street lighting as a crime deterrent, rehabilitation of community centers and other buildings used to provide services to the public, and accessibility improvements that remove architectural barriers from public facilities such as playgrounds, public buildings, parks, etc.
2	Goal Name	Section 108 Loan Repayment
	Goal Description	Repayment of principal/interest for Section 108 loan guarantee.
3	Goal Name	Housing Rehabilitation Assistance
	Goal Description	Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs.
4	Goal Name	Homeownership Assistance
	Goal Description	Provide financial assistance for homeowners to purchase affordable housing. Fund projects that propose the acquisition, rehabilitation, or new construction. Clearance and demolition will be performed, if needed, to seriously deteriorated buildings to improve the neighborhood's livability or to provide lots for new infill construction.
5	Goal Name	Public Services
	Goal Description	Reduce generational poverty and increase self-sufficiency of residents by funding programs through not-for-profit agencies. Public services activities include but are not limited to health, transportation, substance abuse prevention, employment training, youth services, literacy training, child care services, fair housing services, housing counseling, services for immigrants, elderly and frail elderly, persons with disabilities, homeless families and at-risk children and youth, victims of domestic violence, and substance abuse.
	Goal Name	Rehabilitation of Commercial/Industrial Property

6	Goal Description	Fund rehabilitation of commercial/industrial property which is limited to exterior improvements (façade improvements) and the correction of code violations.
7	Goal Name	Administration and Planning
	Goal Description	Administration and Planning

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)

The Town of Babylon will construct an estimated 5 new homes for low to moderate households, provide downpayment assistance to approximately 15 low to moderate income households, and rehabilitate approximately 10 homes for low to moderate income households throughout the course of this Consolidated Plan.

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)**

The Town of Babylon has no public housing nor a federally chartered public housing authority. The Town administers the Housing Choice Voucher Program.

Activities to Increase Resident Involvements

As the Town of Babylon does not contain any public housing, no actions are planned to encourage public housing residents to become more involved in management. The Town's Department of Community Development will coordinate with the Town's Housing Choice Voucher administrators to offer them and their voucher clients information about the Town's down payment assistance program that is available for qualified homebuyers. Information will also be provided about the Town's program for the acquisition/rehabilitation/sale of affordable housing to eligible homebuyers. Both programs are funded with HOME Program funds from HUD.

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

Not applicable.

Plan to remove the 'troubled' designation

Not applicable.

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

Barriers to Affordable Housing

During the Consolidated Plan process the Town of Babylon prepared an Analysis of Impediments to Fair Housing Choice (AI). The AI aims to identify existing barriers to fair housing and affordable housing, assess how those conditions affect housing choices, and evaluate potential actions that the Town could take to overcome these impediments. Given that this analysis is ongoing, the following list of barriers is not exhaustive but highlights some of the significant obstacles to providing affordable housing in the Town.

The high cost of housing is a barrier to affordable housing and is driven by multiple factors, including the high cost of land, low availability of undeveloped land, high property tax rates, and significant costs associated with construction and building rehabilitation. These factors collectively limit the number of homes that households can afford and obstruct the development of more affordable housing options. The Town is a highly developed suburban community with limited land available for new construction. There is a high demand for affordable housing that significantly exceeds supply. Evidence of this is seen in the Town's low vacancy rates and high rates of housing cost burden. Public survey comments further highlight the burden of high housing costs on low and moderate income households.

Several aspects of the local zoning codes and community planning within the Town are exclusionary and serve as an impediment to affordable housing. The zoning codes within the Town and Villages predominantly favor single-family housing and impose low to moderate density requirements, which limits the feasibility of constructing affordable and diverse housing options within residential districts, effectively excluding low and moderate income families from the housing market. Some residents also resist multifamily developments because of concerns about issues like traffic and overcrowded schools. This not in my backyard (NIMBY) mentality makes it difficult for civic leaders to push for more affordable housing development.

The Town of Babylon's aging housing stock presents several obstacles to fair housing choice. Characteristics such as the age of the buildings, substandard living conditions, and lack of housing diversity significantly restrict housing options for lower income households. Many homes in the Town were built decades ago and have not undergone significant renovations or updates which leads to subpar living conditions that are more affordable but less desirable for families who can afford better maintained properties. These neighborhoods are often marked by poor aesthetics and lack key physical amenities, which affects the quality of life and accessibility for disabled and senior residents.

Lastly, antiquated wastewater infrastructure in the Town presents significant barriers to housing development due to environmental constraints such as soil conditions and the Sole Source Aquifer. Generally, residential projects can achieve greater density when connected to a municipal sewer system rather than relying on onsite septic systems. However, upgrading infrastructure to support higher density is often costly and prohibitive, limiting the potential to expand and diversify housing options and improve affordability throughout the Town. Given that much of the housing in Babylon is aging, these

outdated septic systems represent a major housing expense and potential health hazard if they fail. Construction of sewer systems is a substantial infrastructure improvement that often exceeds the financial capabilities of local government budgets.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Strategies to remove or ameliorate the barriers to affordable housing include:

- Continue supporting revitalization efforts such as Wyandanch Rising in Wyandanch as well as other revitalization efforts in Lindenhurst, Copiague, and East Farmingdale.
- Continue to support first-time home buyers with the Down Payment Assistance Program.
- Continue to enhance the existing housing stock by repairing and rehabilitating homes with health and safety hazards for low and moderate income homeowners through the Home Repair Program.
- Encourage the Town and Villages' Planning departments to allow multifamily housing and to adopt inclusionary housing regulations, such as accessory dwelling units in residential districts.
- Conduct community engagement and educational initiatives to address concerns about new housing developments and highlight the benefits of diverse housing options.
- Collaborate with fair housing advocates to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and other stakeholders about fair housing laws and their community benefits.

Several of the identified barriers to affordable housing, such as lack of available land for development, high land costs, and antiquated infrastructure are problems which are difficult, or impossible, for the Town to address directly. 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.

The Analysis of Impediments to Fair Housing Choice outlines strategies to remove or ameliorate the barriers to affordable housing in greater detail.

SP-60 Homelessness Strategy – 91.215(d)

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

While the Town does not receive ESG funds from HUD, it does support the Continuum of Care [CoC] approach to assisting persons who are homeless or at risk of becoming homeless. One of the key components of the CoC program is service providers performing outreach to these individuals and identifying the needs of each person. The process is aimed at ensuring that each individual receives the services that are appropriate to their circumstances. As no funding is proposed for this action, there is no specific goal in this Consolidated Plan.

Addressing the emergency and transitional housing needs of homeless persons

Though the Town does not receive ESG funding from HUD, it continues to support emergency shelter and transitional housing needs of homeless families and individuals. The Town uses a portion of its CDBG award to fund public services that serve those in emergency and transitional housing when feasible.

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.

The Long Island CoC works to ensure that homeless individuals make the transition to permanent housing and independent living by prioritizing safe and stable housing and making affordable housing options more accessible to homeless individuals. Many homeless individuals who struggle to transition into permanent housing and independent living suffer from mental illness and substance addiction. Recent trends through the Homeless Prevention and Rapid Re-housing program and Housing First model prioritize placing homeless individuals and families in permanent housing quickly, and then linking them to supportive services in the community. During the Consolidated Plan period, the Town of Babylon continues to support local organizations, in assisting homeless person with transitional and permanent housing.

The Town of Babylon does not anticipate receiving funding for these activities during the Consolidated Plan period. However, the Town will continue its support of self-sufficiency programs carried out by agencies such as the Babylon Housing Assistance Agency and similar programs being provided by other public and private agencies that are participants in the CoC.

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

While the Town of Babylon is not a recipient of ESG funds, the Town will continue to partner with the Long Island CoC to support efforts made to implement locally coordinated discharge policies for individuals or families who are being discharged from a publicly funded institution.

The Town, through its Housing Assistance Agency, will continue to seek additional Housing Choice Vouchers to serve people who are on its waiting list. Because the likelihood of receiving additional vouchers is low, the Town will attempt to serve these individuals by using the existing Section 8 Program housing inventory (e.g. NSP Holiday Square LLC, project (120 units for elderly). Additional affordable rental units that may be available to Section 8 clients are owned by the Wyandanch Community Development Corporation and the North Amityville Housing Rehabilitation Association.

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

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

The Town of Babylon currently offers a Home Improvement Program loan through CDBG funding for income eligible residents. The program allows for general home repairs of up to \$50,000 to correct substandard housing code violations. The \$50,000 cap is only for homes that do not test positively for lead based paint during a repair project. For those projects that do test positive for lead based paint, the cap is lifted to allow for a full abatement of all safety hazards.

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

Lead poisoning is a leading environmental hazard to children, creating devastating and irreversible health problems. The leading cause of lead based exposure is exposure to dust from deteriorating paint in homes constructed prior to 1978. This is due to the high lead content used in paint during that period, and particularly in homes built before 1950. Pre-1978 housing occupied by lower income households with children offers particularly high risks of lead exposure due to the generally lower levels of home maintenance among lower income households. This is an important factor since it is not the lead paint itself that causes the hazards, but rather the deterioration of the paint that releases the lead-contaminated dust and allows children to peel and eat lead-contaminated flakes.

In the Town of Babylon 86% of the owner occupied housing stock and 65% of renter occupied housing stock was built prior to 1980. This means that a large percentage of housing stock in the Town have the potential for lead poisoning and hazard. The Town however does not have the resources to address all lead based paint hazards in the Town. All homes receiving CDBG or HOME improvement funding are tested for lead; if found, the scope is modified and the lead is mitigated by approved lead contractor.

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

The Town of Babylon policies and procedures call for full compliance with lead-based paint regulations in 24 CFR Part 35. Contractors, subrecipients, and other community partners are advised of lead based regulations and the Town works with them to ensure inspection, testing, and abatement of lead hazards wherever necessary.

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

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

The Town strongly believes education is a key to eliminate poverty through an approach that includes literacy programs, employment training, youth, and educational programs. The Town continues to use a portion of its CDBG funding for public services which serve low income households, helping to lift them out of poverty. The Town's anti-poverty strategy also includes increasing opportunities for affordable housing by providing down payment assistance, and through rehabilitation and construction of rental and homeownership units that are made available to income eligible residents. The Town continuously works with service providers to obtain resources and further create new partnerships to foster the development of affordable housing in the Town of Babylon.

Additionally, the Town will continue to ensure compliance with Section 3 requirements which requires to the greatest extent possible contractors on projects utilizing CDBG funds provide job training, employment and contract opportunities to low and very low-income residents. All contractors are required to signed Section 3 Plans and report to the Town all Section 3 new hires.

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

The Town will continue to combat poverty by supporting incentives to attract, retain, and expand businesses; to advocate for improved employment-affordable housing and public transportation links; to support organizations and programs that provide job training, education, and placement services; to support youth and adult literacy programs; and to preserve, increase, and improve affordable housing options as part of its strategy to prevent and alleviate poverty in the Town of Babylon.

The Town of Babylon's housing strategy is to continue the revitalization of blighted and economically distressed areas, with particular attention toward revitalization efforts that are directed towards areas affected by vacant and dilapidated residential structures. Many of these abandoned houses are located in the hamlets of North Amityville and Wyandanch. When possible, the Town works with Suffolk County to have the ownership of the vacant and abandoned homes transferred to the Town's community development program. These houses are then turned over to not-for-profit organizations for rehabilitation and sale to qualifying low to moderate income first time homebuyers.

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

Under the CDBG Program, the Town conducts on-site monitoring of subrecipients and public service agencies. The Town's Department of Community Development has developed standards and procedures for ensuring recipients of CDBG funds are in compliance with HUD regulations and that the funds are disbursed in a timely manner. Should there be a lack of capacity, the Town provides one-on-one technical assistance to agencies.

The Town reviews CDBG and HOME regulations with all subrecipients (current and potential) annually at the public hearing. Subrecipients are expected to attend the public hearings where the Town staff encourages questions and discusses concerns to ensure the program runs efficiently.

The Town identifies subrecipients for monitoring by reviewing each project's progress and any concerns regarding implementation. The staff also ensures that the subrecipients maintain copies of all required documentation and reviews the financial reports. During monitoring, subrecipients programs are reviewed for overall program management, adherence to national objectives, client eligibility, financial management, and record maintenance.

In addition to on-site monitoring of files, Town staff also conducts desk audits of subrecipients. Subrecipients are encouraged to submit vouchers for and drawdown funds in a timely manner. The subrecipient agreement is the enforcement tool to ensure compliance with regulations and reporting requirements.

Town auditors annually audit Community Development program files. The audit of files includes a review of expenditures, contract and program eligibility. Annual Action Plans, Program Income, cash receipt reports and the CAPER are also reviewed. The Town Comptroller reviews all financial statements and single audits of all agencies that have applied for funding for concerns or findings that have been raised. Financial statements must comply with the Uniform Guidance at 2 CFR 200 subpart F (200.500) Audit Requirements. If there are any findings or if the organization fails to comply with any of the terms of the agreement, the Town will suspend or terminate the agreement.

Monitoring results are forwarded to the subrecipient who must address concerns in a timely manner. The Town also provides technical assistance during monitoring to help subrecipients with the timely and accurate implementation of their projects.

The Town will continue to actively encourage participation by minority and women-owned businesses among subrecipients who may be procuring goods and services and ensure subrecipient contract opportunities are incorporated into bid solicitations, requests for proposals, and subrecipient contracts.

Expected Resources

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

Introduction

Introduction

The funding amount indicated in this Plan is based on the Town’s anticipated allocation for CDBG and HOME funding. Final funding amounts will be verified annually through the U.S. Department of HUD One CPD website. The final Plan will be adjusted to match actual allocation amounts received by the Town as necessary.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	\$1,110,653	0	0	\$1,110,653	\$4,442,612	In accordance with 24 CFR Part 570, CDBG funds will be used to benefit low and moderate income residents within the Town of Babylon.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$403,661	0	0	\$403,661	\$1,614,644	In accordance with 24 CFR Part 92, HOME funds will be used to expand affordable housing opportunities within the Town of Babylon.

Table 53 - 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 regulations require a contribution of non-federal funds totaling 25% of annual HOME expenditure as a condition of accessing the federal program dollars. The Town’s Department of Community Development has developed a successful matching fund program for the HOME program. The value of any property that is transferred from Suffolk County is used as a match. The Town is currently using excess match funds from prior fiscal years.

The federal funding listed above is funding which is received annually to support activities outlined in this Plan. Although there are no guarantees of this funding, the Town has historically received these funds and expects to continue to receive CDBG and HOME funds for the period covered by this Plan.

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

The Town of Babylon does not intend to address the needs identified in this plan with publicly owned land or property located within the jurisdiction.

Discussion

The Town will use every resource available from a variety of sources to implement the strategies of the five-year Consolidated Plan.

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	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	Townwide	Public Facilities and Infrastructure Improvements	CDBG: \$1,607,413	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,000 Persons Assisted
2	Section 108 Loan Repayment	2025	2029	Non-Housing Community Development	Townwide Wyandanch	Section 108 Loan Repayment	CDBG: \$1,442,699	Other: 1 Other
3	Housing Rehabilitation Assistance	2025	2029	Affordable Housing	Townwide	Housing Rehabilitation	CDBG: \$750,000	Homeowner Housing Rehabilitated: 2
4	Homeownership Assistance	2025	2029	Affordable Housing	Townwide	Access to Affordable Housing	HOME: \$1,816,475	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
5	Public Services	2025	2029	Non-Housing Community Development	Townwide	Public Services	CDBG: \$642,500	Public Service Activities other than Low/Moderate Income Housing Benefit: 1,000 Persons Assisted
6	Rehabilitation of Commercial/Industrial Property	2025	2029	Non-Housing Community Development	Townwide	Rehabilitation of Commercial/Industrial Property	CDBG: \$0	Façade Treatment/Business Building Rehabilitation: 0 Businesses Assisted
7	Administration and Planning	2025	2029	Administration and Planning	Townwide	Administration and Planning	CDBG: \$1,110,653 HOME: \$201,830	Other: 0 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Improve safety and livability of neighborhoods by improving or expanding public facilities infrastructure. Public facilities infrastructure includes but is not limited to storm water improvements, reconstruction of streets, sidewalks and parking areas, improvements in street lighting as a crime deterrent, rehabilitation of community centers and other buildings used to provide services to the public, and accessibility improvements that remove architectural barriers from public facilities such as playgrounds, public buildings, parks, etc.
2	Goal Name	Section 108 Loan Repayment
	Goal Description	Repayment of principal/interest for Section 108 loan guarantee.
3	Goal Name	Housing Rehabilitation Assistance
	Goal Description	Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs.
4	Goal Name	Homeownership Assistance
	Goal Description	Provide financial assistance for homeowners to purchase affordable housing. Fund projects that propose the acquisition, rehabilitation, or new construction. Clearance and demolition will be performed, if needed, to seriously deteriorated buildings to improve the neighborhood's livability or to provide lots for new infill construction.
5	Goal Name	Public Services
	Goal Description	Reduce generational poverty and increase self-sufficiency of residents by funding programs through not-for-profit agencies. Public services activities include but are not limited to health, transportation, substance abuse prevention, employment training, youth services, literacy training, child care services, fair housing services, housing counseling, services for immigrants, elderly and frail elderly, persons with disabilities, homeless families and at-risk children and youth, victims of domestic violence, and substance abuse.
	Goal Name	Rehabilitation of Commercial/Industrial Property

6	Goal Description	Fund rehabilitation of commercial/industrial property which is limited to exterior improvements (façade improvements) and the correction of code violations.
7	Goal Name	Administration and Planning
	Goal Description	Administration and Planning

Projects

AP-35 Projects – 91.220(d)

Introduction

The Town of Babylon proposes Section 108 loan repayment, affordable housing, townwide public facility and infrastructure improvement, and public service activities as outlined below. All funds are allocated to meet the priority needs and goals of the Town as identified in the 2025-2029 Consolidated Plan. All activities benefit geographic target areas serving low to moderate income communities or persons of low to moderate income. These projects and activities are proposed to further the goals of the five-year Strategic Plan.

Projects

#	Project Name
1	Section 108 Loan Repayment Geiger Memorial Park
2	Town of Babylon Infrastructure Improvement
3	Home Improvement Program
4	Public Services
5	CDBG Administration and Planning
6	Down Payment Assistance Program
7	Affordable Housing Program
8	HOME Administration and Planning

Table 55 – Project Information

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

The need for affordable housing is the number one priority (funded from CDBG and HOME) and is present throughout the Town. To address this need, the Town of Babylon runs a town wide Down Payment Assistance Program and a town wide Home Improvement Program, and the Town partners with non-for-profit agencies, Town CHDOs, and Suffolk County in the development of affordable homeownership and affordable rental homes and apartments. To reduce generational poverty the Town uses its CDBG allocation to fund public service activities, which focus on the basic needs of residents such as essential and supportive services, as well as housing services. Special population such as seniors, homeless families and individuals, individuals with disabilities, and youth will continue to receive funding public services such as nutrition needs, education needs, shelter support, and recreational needs. The Town also provides a portion of its allocation to participating Villages located within the Town. The Village funds are used for handicapped accessibility modification and infrastructure improvements to senior centers, improving safety and livability of neighborhoods.

CDBG funds are distributed based on the income eligibility of the clients or improvements to low and moderate income areas. HOME funds are distributed based on the income eligibility of the clients on a town wide basis.

AP-38 Project Summary

Project Summary Information

1	Project Name	Section 108 Loan Repayment Geiger Memorial Park
	Target Area	Wyandanch
	Goals Supported	Section 108 Loan Repayment
	Needs Addressed	Section 108 Loan Repayment
	Funding	CDBG: \$288,540
	Description	Repayment of Section 108 loan.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Section 108 loan repayment.
	Location Description	Wyandanch
	Planned Activities	Repayment of Section 108 loan.
2	Project Name	Town of Babylon Infrastructure Improvement
	Target Area	Town wide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Public Facilities and Infrastructure Improvements
	Funding	CDBG: \$321,482

	Description	Public facilities infrastructure includes but is not limited to storm water improvements, reconstruction of streets, sidewalks and parking areas, improvements in street lighting as a crime deterrent, rehabilitation of community centers and other buildings used to provide services to the public, and accessibility improvements that remove architectural barriers from public facilities such as playgrounds, public buildings, parks, etc.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,000 individuals will benefit from these activities.
	Location Description	These improvements will take place throughout the Town of Babylon.
	Planned Activities	Improvements to public facilities and infrastructure.
3	Project Name	Home Improvement Program
	Target Area	Town wide
	Goals Supported	Housing Rehabilitation Assistance
	Needs Addressed	Housing Rehabilitation
	Funding	\$150,000
	Description	Rehabilitation of owner occupied housing units.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Activities will assist 2 low to moderate income households.
	Location Description	Home Improvement Program determines eligibility by household income so activities will take place throughout the Town of Babylon.
	Planned Activities	Rehabilitation of owner occupied housing units.

4	Project Name	Public Services
	Target Area	Town wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$128,500
	Description	Reduce poverty through provision of public services.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 persons will benefit from these activities.
	Location Description	Activities take place throughout the Town of Babylon.
	Planned Activities	Provide public services such as child care, fair housing counseling, employment training, literacy programs, youth services, etc.
5	Project Name	CDBG Administration and Planning
	Target Area	Town wide
	Goals Supported	Administration and Planning
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$222,130
	Description	Administration and Planning
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Administration and Planning
	Location Description	Administration and Planning
	Planned Activities	Administration and Planning
6	Project Name	Down Payment Assistance Program
	Target Area	Town wide
	Goals Supported	Homeowner Assistance
	Needs Addressed	Access to Affordable Housing
	Funding	HOME: \$150,000
	Description	The Down Payment Assistance Program provides direct financial homeownership assistance to low and moderate income households.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit approximately 3 households.
	Location Description	Activities take place throughout the Town of Babylon.
	Planned Activities	Down payment assistance to low and moderate income households.
7	Project Name	Affordable Housing Program
	Target Area	Townwide
	Goals Supported	Homeownership Assistance
	Needs Addressed	Access to Affordable Housing
	Funding	HOME: \$213,295

	Description	Construction or rehabilitation of homes for homeownership or rental for low and moderate income households, includes funding for CHDO.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit approximately 1 household.
	Location Description	Activities occur throughout the Town of Babylon.
	Planned Activities	Activities may include acquisition, demolition, clearance, disposition, construction, and/or rehabilitation to provide housing units to low and moderate income households.
8	Project Name	HOME Administration and Planning
	Target Area	Townwide
	Goals Supported	Administration and Planning
	Needs Addressed	Administration and Planning
	Funding	HOME: \$40,366
	Description	Administration and Planning
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Administration and Planning
	Location Description	Administration and Planning
	Planned Activities	Administration and Planning

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

Geographic priorities include the hamlets of Wyandanch and North Amityville and the Village of Amityville, Village of Babylon, and Village of Lindenhurst.

Geographic Distribution

Target Area	Percentage of Funds
North Amityville	
Wyandanch	
Village of Amityville	
Village of Babylon	
Village of Lindenhurst	
Town wide	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The need for affordable housing (funded from CDBG and HOME) is present throughout the Town. CDBG funds for direct benefit category are allocated based on the percentage of LMI persons within the LMA neighborhoods. Regarding public services, the proposed projects focus on the basic needs of the residents such as health care, essential and supportive services, as well as housing services. Special populations such as seniors, homeless, and youth will continue to receive funding for services such as health care, child care, nutrition, education, shelter support, and recreational needs. The Town has also elected to provide a portion of its allocation to participating villages located within the Town.

HOME funds are distributed based on the income eligibility of the clients on a town wide basis. These allocations, along with CDBG funding, also cover designated areas targeted by code compliance efforts to reduce and eliminate the deterioration of the areas through the homeownership program as well as the housing rehabilitation program. The top priorities of the home rehabilitation program are correcting basic housing conditions that are dangerous to health and safety, bringing homes up to current energy efficiency standards, and correcting Town Code violations.

Discussion

The Town of Babylon allocates CDBG resources to its low and moderate income census tracts. To generate the greatest impacts and to stabilize neighborhoods, the Town focuses efforts on neighborhoods that currently have Vision Plans in place, have revitalization efforts underway, or have secured and leverage other funding sources to advance revitalization efforts.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The lack of affordable housing options within the Town of Babylon has been identified as an impediment that needs to be addressed through the five-year Consolidated Plan. There is a need to develop more affordable housing despite limitations that exist such as the lack of suitable undeveloped land.

Therefore, the goals are focused on rehabilitating the developments that already exist but are in a state of disrepair. Once rehabilitated these units can be sold or rented to low income residents as affordable housing options.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	2
Acquisition of Existing Units	3
Total	6

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

A summary of affordable housing activities to be undertaken this program year is listed below:

- Home Improvement Program – This program is designed to making owning a home affordable and safe for low to moderate income homeowners, thus keeping residents in their homes.
- Down Payment Assistance Program – This program provide low to moderate income eligible homebuyers with a grant of up to \$39,000. Long Island Housing Partnership administers this program and runs an annual application process for all income-eligible homebuyers.
- HOME CHDO Rental Rehabilitation – This program is intended to develop rental units in the Wyandanch and North Amityville areas using HOME funds to serve very low income residents through the acquisition and rehabilitation of affordable rental units.
- HOME CHDO New Construction – This program is intended to develop new units in the Town of Babylon using HOME fund to serve low and moderate income homebuyers in achieving homeownership.

AP-60 Public Housing – 91.220(h)

Introduction

The Town of Babylon has no public housing nor a federally chartered public housing authority. The Town administers the Housing Choice Voucher Program.

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

As the Town of Babylon does not contain any public housing, no actions are planned nor is funding proposed for public housing activities. Nonetheless, The Town's Department of Community Development will coordinate all public input processes with the Town's Housing Choice Voucher administrators to offer their clients information about the Town's use of CDBG and HOME Program funds.

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

As the Town of Babylon does not contain any public housing, no actions are planned to encourage public housing residents to become more involved in management. The Town's Department of Community Development will coordinate with the Town's Housing Choice Voucher administrators to offer them and their voucher clients information about the Town's down payment assistance program that is available for qualified homebuyers. Information will also be provided about the Town's program for the acquisition/rehabilitation/sale of affordable housing to eligible homebuyers. Both programs are funded with HOME Program funds from HUD.

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

Not applicable.

Discussion

The Town of Babylon has no public housing nor a federally chartered public housing authority. The Town administers the Housing Choice Voucher Program.

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

Introduction

The Town of Babylon does not receive ESG funding from HUD, however, the Town supports the work of the CoC, funds public services that serve low income populations throughout the Town of Babylon, and provides new affordable housing opportunities through its CDBG and HOME funds.

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

While the Town does not receive ESG funds from HUD, it does support the Continuum of Care [CoC] approach to assisting persons who are homeless or at risk of becoming homeless. One of the key components of the CoC program is service providers performing outreach to these individuals and identifying the needs of each person. The process is aimed at ensuring that each individual receives the services that are appropriate to their circumstances. As no funding is proposed for this action, there is no specific goal in this Consolidated Plan.

Addressing the emergency shelter and transitional housing needs of homeless persons

Though the Town does not receive ESG funding from HUD, it continues to support emergency shelter and transitional housing needs of homeless families and individuals. The Town uses a portion of its CDBG award to fund public services that serve those in emergency and transitional housing when feasible.

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

The Long Island CoC works to ensure that homeless individuals make the transition to permanent housing and independent living by prioritizing safe and stable housing and making affordable housing options more accessible to homeless individuals. Many homeless individuals who struggle to transition into permanent housing and independent living suffer from mental illness and substance addiction. Recent trends through the Homeless Prevention and Rapid Re-housing program and Housing First model prioritize placing homeless individuals and families in permanent housing quickly, and then linking them to supportive services in the community. During the Consolidated Plan period, the Town of Babylon continues to support local organizations, in assisting homeless person with transitional and permanent housing.

The Town of Babylon does not anticipate receiving funding for these activities during the Consolidated Plan period. However, the Town will continue its support of self-sufficiency programs carried out by agencies such as the Babylon Housing Assistance Agency and similar programs being provided by other public and private agencies that are participants in the CoC.

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

While the Town of Babylon is not a recipient of ESG funds, the Town will continue to partner with the Long Island CoC to support efforts made to implement locally coordinated discharge policies for individuals or families who are being discharged from a publicly funded institution.

The Town, through its Housing Assistance Agency, will continue to seek additional Housing Choice Vouchers to serve people who are on its waiting list. Because the likelihood of receiving additional vouchers is low, the Town will attempt to serve these individuals by using the existing Section 8 Program housing inventory (e.g. NSP Holiday Square LLC, project (120 units for elderly). Additional affordable rental units that may be available to Section 8 clients are owned by the Wyandanch Community Development Corporation and the North Amityville Housing Rehabilitation Association.

Discussion

The Town of Babylon does not receive ESG funding from HUD, however, the Town supports the work of the CoC, funds public services that serve low income populations throughout the Town of Babylon, and provides new affordable housing opportunities through its CDBG and HOME funds.

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

Introduction:

As noted in the Town's 2025 Analysis of Impediments to Fair Housing Choice, the affordable housing barriers for the Town of Babylon include the following:

- High Cost of Housing
- Community Planning and Exclusionary Zoning Provisions
- Deficiencies in the Existing Housing Stock
- Disparities in Mortgage Lending
- Antiquated Wastewater Infrastructure

The high cost of housing in the Town of Babylon is driven by multiple factors, including the high cost of land, limited availability of undeveloped land, high property tax rates, and significant construction and rehabilitation costs. These factors collectively limit the number of homes that households can afford and obstruct the development of more affordable housing options. Despite the demand for affordable housing, the available supply remains insufficient, as evidenced by the high numbers of residents spending over 30% of their income on housing costs. Public survey comments further highlight the burden of high housing costs on moderate and low income households.

Certain aspects of local zoning codes and community planning within the Town of Babylon serve as impediments to fair housing. Predominantly favoring single-family housing and imposing low to moderate density requirements, these standards significantly limit the feasibility of constructing affordable and diverse housing options. Some residents also resist multifamily developments due to concerns about traffic and overcrowded schools, which makes it difficult for civic leaders to advocate for more affordable housing throughout the Town.

The Town of Babylon's aging housing stock presents obstacles to fair housing choice, particularly for minority and lower income households. Many homes have not undergone significant renovations, leading to substandard living conditions that are affordable but less desirable. These neighborhoods often lack key physical amenities, affecting the quality of life for disabled and senior residents.

Antiquated wastewater infrastructure presents significant barriers to housing development due to environmental constraints such as soil conditions and the Sole Source Aquifer. Residential projects can achieve greater density when connected to a municipal sewer system rather than on-site septic systems. However, the cost of upgrading infrastructure to support higher density is often prohibitive, limiting the potential to expand and diversify housing options. Furthermore, aging septic systems represent a major housing expense and potential health hazard. The construction of sewer systems is a substantial infrastructure improvement that exceeds the financial capabilities of local government budgets.

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 of Babylon is committed to addressing the barriers to affordable housing through a series of targeted actions in collaboration with Suffolk County and local nonprofit agencies. The Town plans to support ongoing community revitalization projects such as Wyandanch Rising, as well as initiatives in Lindenhurst, Copiague, and East Farmingdale to improve neighborhood conditions and expand housing options. The Town will continue assisting first-time homebuyers through the Down Payment Assistance Program, making homeownership more accessible. Additionally, the Town will enhance the existing housing stock by repairing and rehabilitating homes with health and safety hazards for low and moderate income homeowners through the Home Repair Program.

To foster inclusive zoning and housing policies, the Town will work with Town and Villages' Planning departments to consider ordinances that permit multifamily housing and inclusionary regulations. Community engagement and educational initiatives will be conducted to address residents' concerns about new housing developments and emphasize the benefits of diverse and affordable housing options. The Town will collaborate with fair housing advocates to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and other stakeholders about fair housing laws and their community benefits. The Town will seek ways to mitigate challenges such as the lack of available land, high land costs, and antiquated infrastructure by supporting infrastructure improvements that enhance housing development potential and affordability.

The Town will also leverage policy and financial tools to tackle these structural issues and promote residential investment. This includes reviewing and adapting land-use controls, tax policies, building codes, fees, growth limitations, and other regulations that impact housing development. Through these proactive and collaborative efforts, the Town of Babylon aims to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing, ultimately creating a more inclusive and accessible housing market for all residents.

Discussion:

Several of the identified barriers to affordable housing, such as lack of available land for development, high land costs, and antiquated wastewater infrastructure are problems which are difficult, or impossible, for the Town to address directly. 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 of the Action Plan presents planned actions by the Town of Babylon to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Major obstacles that are ongoing concerns of the Town are the need for affordable housing, suitable housing for persons with disabilities, and the insufficient numbers of rental vouchers versus the numbers of households that need financial assistance in Babylon's high housing cost market.

To address the housing problem for persons with disabilities, the Town will assist organizations seeking to use State funding to house persons with disabilities. The Town may use some of its HOME funding to leverage the State funds or as gap financing in concert with the State funding.

Actions planned to foster and maintain affordable housing

Under Annual Action Plan 2025, the Town of Babylon will continue its existing CDBG and HOME programs for the following housing activities:

- Homebuyer Down Payment Assistance Program - \$3,000 to \$39,000 in the form of a non-interest bearing, forgivable loan, available on a first-come/first-served basis to income-eligible first time homebuyers.
- CHDO Housing – The Town will have certified Community Housing Development Organizations apply for funds to acquire, rehabilitate, or construct rental or homebuyer residential properties, and to provide direct financial assistance to homebuyers. Rental properties will likely be located in the Wyandanch and North Amityville areas which contain low and moderate income areas.
- HOME Improvement Program – Financial assistance to eligible households for the rehabilitation of existing homeowner occupied residences to comply with Town of Babylon building codes.
- HOME Share Program – Continue to fund this program operated by the Family Service League. The Home Share Long Island provides a solution to urgent community problems: it brings together older, low income homeowners and low income home seekers of all ages to share a single family home. It will enable seniors to preserve their homes and independent living status and utilizing the existing housing stock, enables persons of all ages to obtain decent, safe and affordable housing.

Actions planned to reduce lead-based paint hazards

The Town of Babylon's Community Development Department's policies and procedures require that all subrecipients and contractors follow current Federal and Suffolk County guidelines for all projects that

may contain lead based paint hazards. This includes the requirements from HUD found at 24 CFR Part 35.

During 2025, the Town's Community Development Department will continue the following actions:

- Provide information to clients and potential clients on lead hazards, testing, and removal.
- Refer inquiries for persons seeking information on lead based paint to the Suffolk County Department of Health Services.
- Participate in workshops and conferences dealing with lead based paint.
- Schedule and obtain independent testing of homes undergoing rehabilitation under the Department's housing programs.
- Provide lead based paint abatement for homes undergoing rehabilitation under the Department's housing programs.

Actions planned to reduce the number of poverty-level families

The Town has targeted its economic development assistance to North Amityville and Wyandanch, the two Census Designated Places that are the most economically challenged areas in the Town of Babylon. During 2025, investments in these areas, as identified in SP-70, will continue through HOME housing programs (homebuyer down payment assistance; CHDO Housing Programs, Affordable Housing Project, and the Home Improvement Program) and through CDBG-funded public services activities carried out non-profit organizations. A number of the organizations provide employment training assistance or adult literacy assistance which helps the residents of these areas to enhance their employability and earning potential.

Actions planned to develop institutional structure

The Town has been receiving HUD grant funds for a number of years and has developed a robust administrative structure to manage its CDBG and HOME funds. The Town's Department of Community Development also trains and works closely with its subrecipients, CHDOs, and contractors. In addition to working with organizations, the Town's citizen participation process is designed to make engaged and informed citizens another vital part of the institutional structure.

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

The system used by the Town of Babylon to implement its Consolidated Plan is designed around a partnership concept with the Town acting as the coordinating entity and administrator for plan and program development and management. Each of the subrecipients and service providers has an important role in the successful achievement of plan goals and objectives.

The strength of this relationship is the combined experience and talent from the participating organizations as they serve their respective client populations. This partnership relies on many participants working as a team as they carry out their duties in a manner consistent with the Consolidated Plan's strategies.

The same factor that make the structure strong – a multi-disciplined team – can also be a weakness when one or more of the team members do not follow the plan and/or do not help achieve its goals and accomplish its objectives.

However, on balance, the structure works well and is more efficient than the Town's staff attempting to provide all programs and services directly to the Town's residents.

Program Specific Requirements

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

Introduction:

The Town of Babylon has re-programmed all program income received. The Town’s resale and recapture policy for their HOME programs, including down payment assistance, home improvement, and affordable housing is provided below.

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	0
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	0

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 persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

No additional forms of investment are being used beyond those identified in Section 92.205.

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:

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must have an initial purchase price that does not exceed 95 percent of the median purchase price for the area, be the principal residence of an owner whose family qualifies as low income at the time of purchase, and be subject to either resale or recapture provisions. The HOME statute states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low income homebuyers. The HOME statute also specifies that recapture provisions must recapture the HOME investment from available net proceeds to assist other HOME-eligible families. **The Town of Babylon only utilizes the recapture methods for HOME homebuyer programs in accordance with 24 CFR 92.254(a)(5).**

The HOME rule at §92.254(a)(5) establishes the resale and recapture requirements for all homebuyer activities. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via lien, deed restrictions, or covenants running with the land. The recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

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:

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. The amount of HOME assistance in each unit will dictate the applicable period of affordability under the Town of Babylon's recapture provisions.

Period of Affordability Under Recapture Provisions: For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the HOME-funded *Direct Subsidy* provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

Down Payment Assistance Program - Forgivable Grant/Mortgage up to \$39,000: Applicants must be income eligible first time homebuyers in the Town of Babylon and occupy the property as their Principal Residence during the period of affordability. The Town of Babylon will recapture all of the HOME assistance provided to the original homebuyer if the homebuyer fails to comply with the affordability period. When the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit the amount recaptured cannot exceed the net proceeds, if any.

Affordable Housing Program - CHDO Reserve Funding and Entitlement Funding for Not-For-Profit Organizations: The Town's Recapture affordability period is based on the amount of *direct subsidy* to the homebuyer. The affordability period is enforced by means of a lien, in the form of a note and mortgage, placed on the property. As per 24 CFR 92.254(a)(5)(ii), the Town of Babylon will

reduce the HOME investment amount to be recaptured on a prorated basis for the time the homeowner has owned and occupied the housing unit as its Principal Residence measured against the required affordability period. When the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit the amount recaptured cannot exceed the net proceeds, if any.

4. 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 of Babylon does not have any plans to use HOME funds to refinance existing debt secured by multifamily housing that was rehabilitated with HOME funds.

5. 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)).

The Town of Babylon does not have any planned HOME TBRA activities.

6. 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)).

The Town of Babylon does not have any planned HOME TBRA activities.

7. 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).

The Town of Babylon does not have any preference or limitation for rental housing projects.

Discussion:

A clear, detailed written agreement, executed before or at the time of sale, ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period or affordability, principal residency requirement, terms and conditions of either the resale or recapture requirement). The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. If the Town of Babylon provides HOME funds to a subrecipient or CHDO to develop and sell affordable housing, the Town will prepare and execute the agreement with the buyer, or be a party to the agreement along with the entity it funded.

The written agreement between the homebuyer and Babylon, as well as mortgage and lien documents are all used to impose the Recapture Provisions in HOME-assisted homebuyer projects under the recapture option. The purpose of these enforcement mechanisms is to ensure that the Town of Babylon

recaptures the Direct Subsidy to the HOME-assisted homebuyer if the HOME-assisted property is transferred.