



Analysis of Impediments to Fair Housing Choice 2025

Town of Babylon, Suffolk County, New York

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Prepared By:

Town of Babylon

Department of Community Development

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VHB

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Acknowledgements

Town of Babylon

Rich Schaffer, Town Supervisor

Antonio Martinez

Duwayne Gregory

Anthony Manetta

Terence McSweeney

Town of Babylon Community Development Program

Max Jacob, Program Administrator

200 E Sunrise Highway

Lindenhurst, NY 11757

Phone: 631-957-3051

Website: [Community Development | Babylon, NY - Official Website \(townofbabylon.com\)](http://CommunityDevelopment|Babylon,NY-OfficialWebsite(townofbabylon.com))

VHB

100 Motor Parkway, Suite 350

Hauppauge, NY

Phone 631-787-3400

Website: <https://www.vhb.com/>



Has Your Right to Fair Housing Been Violated?

If you feel you have experienced housing discrimination, please contact:

Long Island Housing Services, Inc.

640 Johnson Avenue, Suite 8

Bohemia, NY 11716

631-567-5111

info@lifairhousing.org

Suffolk County Human Rights Commission

H. Lee Dennison Building

100 Veterans Memorial Highway, 3rd Floor

Hauppauge, NY 11788

631-853-5480

humanrights@suffolkcountyny.gov

New York State Division of Human Rights

New York State Office Building

250 Veterans Memorial Highway, Suite 2B-49

Hauppauge, NY 11788

Info.LongIsland@dhr.ny.gov

Office of Fair Housing and Equal Opportunity, New York Regional Office

U.S. Department of Housing and Urban Development

26 Federal Plaza, Room 3532

800-496-4294

ComplaintsOffice02@hud.gov



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Executive Summary



Each year, the U.S. Department of Housing and Urban Development (HUD) requires Community Development Block Grant (CDBG) entitlement grantees, such as the Town of Babylon, to submit a certification that they will affirmatively further fair housing, and that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1968 and the Fair Housing Act as amended in 1988, which prohibit discrimination in all aspects of housing, including the sale, rental, lease or negotiation for real property.

Local entitlement communities can meet this obligation by performing an “Analysis of Impediments to Fair Housing Choice” (AI) within their communities and developing and implementing strategies and actions to overcome any impediments to fair housing choice based on their history, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, to include Protected Classes, as well as provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities. To perform this Analysis of Impediments, the Town of Babylon has contracted with VHB Engineering, Surveying, Landscape Architecture, and Geology, P.C.

The Town of Babylon is an entitlement community for the CDBG and HOME Programs including the Village of Babylon, Village of Amityville, and the Village of Lindenhurst. In addition to the three villages located in the town, there are also the also nine hamlets and the barrier beach communities. The Town of Babylon is one of ten towns located in Suffolk County on Long Island.

This Executive Summary has been prepared to provide the reader with an overarching understanding of the various issues regarding fair housing choice in the Town of Babylon, its villages, and hamlets. Characteristics such as population growth, income variances, and racial/ethnic data are discussed in brief and are intended only to provide the reader a concise summary of these issues in the Town of Babylon and their relationship to the ability of persons to find and occupy fair and affordable housing. All housing related matters and entitlement grant funds are administered through the Town of Babylon. Readers desiring a more thorough discussion and analysis of these issues are encouraged to consult the full document.

In carrying out its local Analysis of Impediments to Fair Housing Choice, the Town of Babylon has relied upon the following definitions regarding fair housing choice and impediments as outlined by HUD:

Fair Housing Choice – is the ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or disability [herein referred to as citizens of protected classes]; and

Impediments to Fair Housing Choice- includes any actions, omissions, or decisions taken because of race, color, religion, sex, national origin, familial status, or disability which restrict housing choices or the availability of housing choices, or any actions, omissions, or decisions that have the effect of such restrictions.

Historical and Geographic Overview of the Town of Babylon

In the State of New York, counties contain governmental entities known as cities and towns. Towns may include smaller incorporated governments (municipalities) known as villages. In addition to villages, towns may also contain unincorporated communities known as hamlets. The Town of Babylon, New York is one of nine Towns in Suffolk County on Long Island. Babylon covers an area of 52.26 square miles, and shares borders with the Town of Huntington on the North, the Town of Islip on East, the Great Bay South/Atlantic Ocean on the South, and Nassau County on the West. The Town of Babylon contains the three villages: Village of Babylon, Village of Lindenhurst, and the Village of Amityville and nine hamlets: Copiague, Deer Park, East Farmingdale, North Amityville, North Babylon, North Lindenhurst, West Babylon, Wheatley Heights, and Wyandanch.

During the mid-19th Century disagreements began to divide the residents of the northern and southern parts of the Town of Huntington. The residents of Huntington South argued for a separation into a new town, resulting in a referendum vote approving the creation of a new town on January 27, 1872. The referendum vote was ratified by the New York State Legislature by the passage of a bill creating the new Town of Babylon on March 13, 1872.

With an increasing population and an expanding economy, the residents of the Town expressed the need to establish as government building as near the center of the Town as possible. The result was a referendum vote in 1917 to designate the Village of Babylon as the location for the new Town Hall. The first official meeting of the Town Board in the new Town Hall occurred on November 6, 1918.

The incorporation of villages occurred, as follows:

- › Babylon Village in 1893;
- › Amityville Village in 1894; and
- › Lindenhurst Village in 1923.

Like much of the nation, improvements in transportation played a major role in the development of the Town. The arrival of a railroad occurred first in 1842 when the initial rail line reached today's hamlet Deer Park. The next major impact of transportation came with the introduction of the private automobile in the early 1900's. Because railroad and road systems were constructed early in its history, the Town of Babylon was and continues to serve as a place of residence for many individuals who work in and around New York City.

Demographic Analysis

As of the 2020 Decennial Census, the Town of Babylon had a total population of 218,223. The Town's racial makeup consisted of 56.1% White; 16.2% Black or African American; 0.6% American Indian and/or Native Alaskan; 4.3% Asian; 0.0% Pacific Islander; 13.0% from other races; 9.8% from two or more races; and 23.9% were Hispanic or Latino of any race. There were 69,211 total households of which 26.4% had children under the age of 18 living with

them; 52.4% were married couples living together, 15.4% had a female head of household with no husband present, and 27.5% were non-families.

When compared with 2010 Census data, the 2020 demographics represent some marked shifts in the makeup of the Town of Babylon's population. In 2010, the Town had a total population of 213,603. Whites made up the largest share of the population at 71.7% followed by the Black or African American population at 16.3%. The Asian population was 3.1%, and 16.8% of the population identified as Hispanic or Latino of any race. While the overall population grew by only 2.2% from 2010 to 2020, the White population decreased by approximately 20.0%. Black/African American population growth was 1.3% over the same period. Far outpacing the growth rate of either of these groups, the Asian population grew by 44.7% and the Hispanic/Latino population grew by 45.7%.

A comparison of household data from 2010 and 2020 also presents significant trends. In 2010 the Census counted 69,539 households, 34.9% of which included children under the age of 18. Married couples living together made-up 56% of the Town's households. The Town experienced a decline in 0.5% of total households over this ten-year span, with the share of households with children decreasing by 24.7%. The numbers of both female-headed households and non-family households grew over this period 3.8% and 7.5% respectively.

By analyzing demographic trends over a longer period of time, back to the 2000 Decennial Census, and illustrating the relative growth of key racial and ethnic groups, both individually and as a percentage of the total population, a deeper comparison is possible as described in detail in the body of the analysis.

Population Characteristics

This analysis examines the population of the Town of Babylon from the Censuses conducted for 2000, 2010, 2020. The U.S. Decennial Census reported that the Town population was 211,792 in 2000, 213,603 in 2010, and 218,233 in 2020. From 2000 to 2020 the population increased by 6,431 (3.0%). While the population increased 3.0% from 2000-2020, the most dramatic population growth occurred from 1950 to 1970, when the population increased from 45,446 to 204,256, representing an increase of 368.88%.

Economic Analysis

Household income is the most important factor in determining a household's ability to balance housing costs with other basic life necessities. Household income is the means by which most individuals and families finance consumption and make provision for the future through saving and investment. The level of income can be used as an indicator of the standard of living for most of the population. While economic factors that affect a household's housing choice are not fair housing issues alone, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

HUD has established the following income categories based on the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA):

- › Low Income (Less than 50% AMI)
- › Moderate Income (50-79% AMI)
- › Middle Income (80 – 119% AMI)
- › Upper Income (Greater than 120% AMI)

Family and Household Income

According to the 2019-2023 American Community Survey, the median family income in the Town of Babylon was \$125,008, and the per capita income was \$48,340. Males had median earnings of \$56,807 compared to \$46,941 median earnings for females. Median Household Income in Town of Babylon was higher than the State of New York and the United States but was lower than Suffolk County. In contrast, the Town of Babylon had lower per capita income than Suffolk County, and the State of New York.

Protected Class Analysis

The Fair Housing Act and similar state or local fair housing laws list seven prohibited bases for housing discrimination: race, color, national origin, gender, familial status, disability, and religion. This protected class analysis addresses each of these population groups and their geographic distribution in the Town of Babylon.

Race and Ethnicity

As of 2020, the majority of the Town of Babylon's population was non-Hispanic White (56.1%), 15.5% was non-Hispanic Black, and 16.2% was Hispanic. Together, these three groups accounted for 72.3% of Babylon's population. Other minority segments included Asians (4.3%), persons of other race (13.0%) persons of multiple races (9.2%), and a very small share of American Indians/Alaska Natives, Native Hawaiians/Pacific Islanders, and persons of other races (each under 0.5%).

National Origin

As of the 2019-2023 American Community Survey, 19.7% of Babylon's population was foreign born, higher than the U.S. rate of 13.9%, but below that of New York (22.6%). Since the 2010 Census, the town's foreign- born population grew by 18.2%, surpassing the growth rate of both the state (7.6%) and country (19.2%).

Familial Status & Householder Gender

As of the 2020 Census, there were 69,211 households in Babylon, of which nearly three-quarters (72.5%) were families. About half of families and a quarter of total households (26.4%) included children. Approximately 13.6% of family households and 15.4 % of non-

family households had female householders, together totaling 20,047 (or 29.0% of total householders). Nationally, two-thirds of households were family households (64.5%) in 2023, about a quarter (26.6%) of all households had children, and 31.0% had female householders.

Disability

According to the most recent American Community Survey data (2019-2023), Babylon had a disabled population of 22,701 (10.5% of total population). This rate was below that of both the state (12.2%) and nation (13.0%). Of residents aged 65 and older, 4.7% had a disability.

Religious Affiliation

The data used in this report appear in the 2020 U.S. Religion Census: Religious Congregations & Membership Study, a county-by-county enumeration of religious bodies in the U.S. published by the Association of Statisticians of American Religious Bodies (ASARB). The smallest geography for which data is available in this study is the county level, and thus no figures are available for Babylon or its villages and hamlets; however, data for Suffolk County is provided. In Suffolk County, 67.15% of the population adhered to a religion as of 2020. Of those claiming a religious affiliation, Catholics made up the largest share at 54.9% of the population. No other religious affiliation made up more than 5% of Suffolk residents.

Segregation Analysis

This Segregation Analysis examines the extent to which racial and ethnic groups are geographically separated within the Town of Babylon, utilizing data from the 2010 and 2020 U.S. Censuses. Residential segregation impacts social and economic outcomes, influencing factors such as innovation, economic growth, and racial inequality. This analysis employs established methodologies such as the Dissimilarity Index (DI) and introduces additional measures like the exposure and isolation indices, alongside the entropy index, to assess multi-group diversity. Key findings of the segregation analysis include:

- › Black and White Segregation: Segregation between Black and White residents decreased, as indicated by the reduced dissimilarity and isolation indices over the decade. Despite remaining classified as high, this decline marks positive movement towards greater racial integration. Exposure between these groups has seen slight improvements.
- › Hispanic and White Segregation: The dissimilarity index for Hispanic and White populations falls within HUD's low range, indicating less severe segregation. However, trends point to a slight increase in segregation, with increases in Hispanic isolation levels and decreases in the exposure index compared to 2010.
- › Asian and White Segregation: Segregation between Asian and White residents increased over the period, with rises in both the dissimilarity and isolation indices. Despite this upward trend, their overall segregation remains lower relative to Black-White separation.

The patterns observed in Babylon reflect broader trends across Suffolk and Nassau Counties, which exhibit some of the highest levels of segregation in the nation. Historically high

segregation levels continue to characterize the region, with its suburban identity on Long Island showing persistent, although slightly improving, racial divides.

Affordable Housing Snapshot

Affordability is a significant factor for Babylon residents attempting to select housing that meets their family needs. HUD considers housing affordable if it costs less than 30% of a household's income. Households that spend over that threshold may be significantly cost burdened and have difficulty affording basic necessities.

Yet, according to the U.S. Census Bureau over 21 million renter households spent more than 30% of their income on housing costs in 2023, representing nearly half of the total renter households across the country.

On an annual basis, HUD calculates median family income for counties across the country, including Suffolk County. The data is categorized based on its relationship to the median family income (MFI) in the area. The categories include: extremely low income (earning less than 30% of the MFI), very low-income (earning between 30% and 50% of the MFI), and low-income (earning between 50% and 80% of the MFI). According to the HUD FY 2025 Income Limits Summary, the MFI for the Nassau-Suffolk MSA is \$164,900.

A community's housing needs change over time as the size and composition of the population evolves and housing preferences shift. Different social and economic factors may influence whether families choose to rent or buy, construct new homes, or renovate old homes. The size and type of homes are also influenced by family size, householder age, and economic status.

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low-income households preventing them from meeting their other basic needs. The following section of this analysis will present a fair housing analysis for the Town of Babylon and will include various housing statistics related to single family and rental housing.

Fair Housing Discrimination Lawsuits

For over a decade, the Town of Babylon has not faced any lawsuits for violating Federal, State, or County fair housing provisions, nor has it been found to engage in discriminatory practices or non-compliance with these laws due to a complaint or compliance review. The most recent housing discrimination lawsuit was in 2014: Amityville Mobile Home Civic Association v. Town of Babylon. This lawsuit alleged that the town's zoning practices, including residency preferences, had a discriminatory impact and perpetuated segregation against protected classes. The lawsuit involving was dismissed in 2015, finding a lack of subject matter jurisdiction.

Fair Housing Complaints

Complaints regarding fair housing practices can be placed with several different agencies by aggrieved parties. The primary resources for fair housing complaints in Suffolk County are NYSDHR, SCHRC, and LIHS. With passage of the update to the Suffolk County Fair Housing Law in 2007 (which was further amended in 2015), Suffolk County and HUD entered into a Memorandum of Understanding such that the SCHRC is the local agency that now processes all local claims and to whom HUD refers its local inquiries. Among the complaints received by NYSDHR, SCHRC, and LIHS, discrimination cases filed based on disability, source of income, and race/color was the most common basis.

Hate Crime Data

The Hate Crime Statistics Act of 1990 (28 U.S.C. § 534), defines hate crimes as “crimes that manifest evidence of prejudice based on race, gender or gender identity, religion, disability, sexual orientation, or ethnicity.” As these protected classes significantly overlap with classes that are protected under the Fair Housing Act, an examination of data on hate crimes is conducted as part of this AI. The Suffolk County Police Department (SCPD) voluntarily reports incidences of hate crimes and incidents within their precincts to ensure comprehensive access to information, policies, and data. The SCPD Hate Crime Dashboard provides detailed information on hate crimes and incidents, categorized by precinct, hamlet, bias motivation, and event description. From 2020 to 2024, Suffolk County recorded a total of 419 hate crime/incidents, 32 of which occurred in the Town of Babylon. Over the past five years, Suffolk County has experienced an increase in hate crimes and incidents. The most frequently reported categories involve race/ethnicity and religion.

Home Mortgage Disclosure Act (HMDA) Analysis

Homeownership is crucial for community economic well-being, necessitating nondiscriminatory access to mortgage credit as mandated by fair housing laws. This analysis of the Home Mortgage Disclosure Act (HMDA) data examines whether Babylon residents’ housing needs are met through local lending.

Significant shifts in the U.S. mortgage lending market include increasing national lender activity, substantial sub-prime market growth, and a heightened foreclosure crisis. The HMDA mandates disclosure of lending practices to facilitate fair treatment in home loans, providing valuable data on loan types, outcomes, and demographics. The current analysis is based on 2023 Snapshot National Loan-Level HMDA data, revealing partial reporting gaps, particularly in demographic categories, which challenge discrimination assessments.

The source for this analysis is tract-level HMDA data for Town of Babylon census tracts in 2023 which includes a total of 5,968 FHA, FSA/FHS & VA, and Conventional loan application records. In Babylon, out of 5,968 total loan applications, 47.0% were originated.

Predominantly, loans sought were for home purchases, followed by refinancing and home improvement. 70.0% of applications were from minority census tracts, with lower origination

rates at 46.0%. The distribution of loan purposes mirrored the broader community but with slight variations. White applicants had the highest origination rates (54.8%) and moderate denial rates (24.0%), whereas Black and Hispanic applicants faced higher denial rates (30.4% and 29.4%). Higher income correlated with greater origination success, although denial rates were paradoxically high, lacking a consistent pattern with income level. The main reasons for loan denials were debt-to-income ratios, credit history, and collateral, affecting all groups but most pronounced among lower-income and minority applicants.

While HMDA data is pivotal for assessing fair lending compliance, missing demographic information and non-reporting of denial reasons hinder comprehensive analysis. The data indicates ongoing racial and income disparities in loan origination and approval, underscoring the need for enhanced data accuracy and fair lending practices enforcement.

Zoning and Land Use

Comprehensive land use planning is a critical means by which governments address the interconnection and complexity of their respective jurisdictions. The interconnectedness of land uses means that a decision as to the use of a particular piece of property has consequences not only for surrounding property, but for a myriad of other issues as well. By extension, decisions regarding land use and zoning have direct and profound impacts on affordable housing and fair housing choice, as will be discussed within this section.

The Town regulates zoning in its unincorporated areas through the Town Code and the three incorporated villages have their own zoning ordinances. Within the Town of Babylon unincorporated areas, there are two zoning overlay districts, the Downtown Copiague and Wyandanch Straight Path Corridor Districts. These zoning overlays encourage multifamily development which are placed near transit centers. Additionally, these districts allow for greater residential diversity by allowing multifamily development, creating density bonus for affordable housing, and creating flexibility in building design.

Fair Housing Education

The Town of Babylon works with local organizations to educate housing organizations and the general public on fair housing. The goal is to ensure that citizens know their rights and what to do if their rights have been violated. In general, fair housing services can typically include the investigation and resolution of housing discrimination complaints; discrimination auditing and testing; and education and outreach; including the dissemination of fair housing information such as written material, workshops, and seminars. In addition, fair housing agencies also provide counseling services that educate landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislations. In some instances, these agencies also mediate disputes between tenants and landlords.

There are key players in the Town of Babylon, Suffolk County, and Long Island housing industry who participate in educational and compliance efforts: the Long Island Housing Services, Long Island Housing Partnership, Wyandanch Community Development Corporation, Wyandanch Homes and Property Development Corporations. Each organization has its own fair housing education goals and objectives and ideally, all of these organizations implement collaborative efforts to ensure that fair housing education is promoted.

Infrastructure

Housing availability and affordability in the Town of Babylon are linked to public resources being expended for essential services. The subsections address the services to be addressed are transportation and the availability of safe and accessible water and sanitary sewer systems that collect, treat, and discharge wastewater.

2025 Impediments to Fair Housing and Actions to Overcome

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 of Babylon could take to overcome these impediments. The following list of barriers is not exhaustive but highlights some of the significant obstacles to providing fair housing in the Town of Babylon.

Impediments to Fair Housing

Impediment #1 – High Cost of Housing

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 low vacancy rates and data indicating that more than half of residents spend 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.

Impediment #2 – Community Planning and Exclusionary Zoning

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 multi-family 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.

Impediment #3 – Deficiencies in the Existing Housing Stock

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.

Impediment #4 – Disparities in Mortgage Lending

Disparities in Mortgage Lending Disparities in mortgage lending continue to be a significant impediment to fair housing choice in the Town of Babylon. Equitable access to mortgage credit is essential for homeownership and community financial well-being. According to the 2023 Home Mortgage Disclosure Act (HMDA) data, significant disparities exist in mortgage approval and denial rates among different racial and ethnic groups. Persistent patterns of disparity suggest potential discriminatory practices within the lending sector that warrant further investigation.

Impediment #5 – Antiquated Wastewater Infrastructure

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.

Key Actions to Overcome Impediments

Strategies to remove or ameliorate the impediments to fair housing in the Town of Babylon 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 multi-family housing and to adopt inclusionary housing regulations, such as ADUs in residence 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 such as the Long Island Housing Services (LIHS) and the Long Island Housing Partnership (LIHP) to educate the public, Town officials,

building owners, landlords, real estate agents, lenders, and other stakeholders about fair housing laws and their community benefits.

1

Introduction

Overview of Fair Housing Laws, Regulations, and Compliance Procedures

Each year, the U.S. Department of Housing and Urban Development (HUD) requires Community Development Block Grant (CDBG) entitlement grantees, such as the Town of Babylon, to submit a certification that they will affirmatively further fair housing, and that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1968 and the Fair Housing Act as amended in 1988, which prohibit discrimination in all aspects of housing, including the sale, rental, lease or negotiation for real property.

Title VIII of the Civil Rights Act of 1968, as amended, commonly known as the Fair Housing Act, prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability.

Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of HUD's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.¹

Local entitlement communities meet this obligation by performing an "Analysis of Impediments to Fair Housing Choice" (AI) within their communities and developing and implementing strategies and actions to overcome any impediments to fair housing choice based on their history, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, to include Protected

¹ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.

Classes, as well as provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities. To perform this Analysis of Impediments, the Town of Babylon has contracted with VHB Engineering, Surveying, Landscape Architecture, and Geology, P.C.

Fair Housing Planning

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

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

1. Fair Housing and Civil Rights Compliance

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

2. Affirmatively Furthering Fair Housing (AFFH) Requirements

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

3. Planning and Reporting Obligations

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

4. Community Engagement

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

5. Monitoring and Enforcement

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

Through this process, the Town of Babylon promotes fair housing choices for all persons, to include Protected Classes, as well as provides opportunities for racially and ethnically inclusive patterns of housing occupancy, identifies structural and systemic barriers to fair housing choice, and promotes housing that is physically accessible and usable by persons

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

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) Program grantees to document AFFH actions in the CDBG and Comprehensive Housing Affordability Strategy (CHAS) annual performance reports that are submitted.

Definitions & Methodology

Definitions

Affirmatively Further Fair Housing - As defined in The Fair Housing Planning Guide, the definition of "Affirmatively Further Fair Housing" (AFFH) requires a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis;
- Maintain records reflecting the analysis and actions taken in this regard.²

Certification - As described in The Fair Housing Planning Guide, the CHAS statute at Section 104(21) defines the term "certification" within the context of the Certification to Affirmatively Further Fair Housing (AFFH) to be:

- A written assertion
- Based on supporting evidence
- Available for inspection by the Secretary, the Inspector General and the public
- Deemed accurate for purposes of this Act unless the Secretary determines otherwise after:
 - Inspecting the evidence
 - Providing due notice and opportunity for comment.³

² U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 14). March 1996.

³ Ibid. Page 16.

Fair Housing Choice - In carrying out its local Analysis of Impediments to Fair Housing Choice, the Town of Babylon utilized the following definition of "Fair Housing Choice" as outlined by HUD:

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

Impediments to Fair Housing Choice - As defined in The Fair Housing Planning Guide, the definitions of impediments to fair housing choice include:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.⁴

Protected Classes - In carrying out its local Analysis of Impediments to Fair Housing Choice, the Town of Babylon utilized the following definition of Protected Classes:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

Affordable - The definition used throughout this analysis is congruent with HUD's definition of "affordable":

- The U.S. Department of Housing and Urban Development (HUD) defines "affordable" as housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs.
- For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

Data Sources Used in This Analysis

Census Data – Data collected by the Decennial Census for 2020, 2010, 2000, and 1990 is used in this Analysis (Census 1990 data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

- 2020: DEC Demographics and Housing Characteristics - This dataset includes topics such as age, sex, race, Hispanic or Latino origin, household type, family type,

⁴ Ibid. Page 26.

relationship to householder, group quarters population, housing occupancy and housing tenure. Some tables will be iterated by race and ethnicity. The dataset is equivalent 2010 Census product: The 2010 Summary File 1 is the closest equivalent to the DHC.

- 2020: DEC Demographic Profile – This dataset includes topics such as age, sex, race, Hispanic or Latino origin, household type, relationship to householder, group quarters population, housing occupancy and housing tenure. The 2020 Census Demographic Profile is very similar to the 2010 Census Demographic Profile. The content is the same except for a few statistics related to household size that are included in the Supplemental Demographic and Housing Characteristics File (S-DHC).
- Summary File 1 (SF 1) – This dataset contains what is known as “100 percent data”, meaning that it contains the data collected from every household that participated in the 2010 Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income.
- Summary File 3 (SF 3) – Containing sample data from approximately one in every six US households, this dataset is compiled from respondents who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value.
- 1990 Census Summary Tape File 1 (STF 1) – Comparable to the 2010 and 2000 SF 1, this dataset contains “100 percent data” collected from every household that participated in the 1990 Census and is not based on a representative sample of the population. Only basic characteristics such as age, sex, and race are contained in this dataset.
- 1990 Census Summary Tape File 3 (STF 3) – Comparable to the 2000 and 2010 SF 3, this dataset contains sample data from the approximately one in every six US households who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value.

American Community Survey (ACS) – The American Community Survey is a relatively new component of the Decennial Census program that collects population and housing data every year, thus providing communities with more current data throughout the 10 years between censuses. ACS data is compiled from an annual sample of approximately 3 million addresses. This data is released in two different formats: single-year estimates and five-year estimates.

Federal Financial Institutions Examining Council (FFIEC) – The FFIEC collects and publishes certain data used in connection with federal reporting responsibilities under the Home Mortgage Disclosure Act and the Community Reinvestment Act.

Review of Available Reports and Studies

- › 20 Ways to Fight Housing Discrimination, Published in Touro Law Review (2022). Available at: <https://digitalcommons.tourolaw.edu/lawreview/vol38/iss2/7>
- › An Uneven Road to Recovery: Place, Race, and Mortgage Lending on Long Island, National Center for Suburban Studies at Hofstra University (December 2014). Available at: nccs-report-uneven-road.pdf
- › Out of Reach: The High Cost of Housing, National Low Income Housing Coalition (2024). Available at https://nlihc.org/sites/default/files/2024_OOR_1.pdf.
- › Metropolitan Segregation: No Breakthrough in Sight, John R. Logan (Brown University) and Brian J. Stults (Florida State University) (2021). Available at: <https://s4.ad.brown.edu/Projects/Diversity/Data/Report/report08122021.pdf>

Public Participation

Fair Housing Survey for the Town of Babylon General Public – This survey was designed to collect input from a broad spectrum of the community and received responses from Town of Babylon residents. The survey consisted of 13 distinct questions, allowing a mixture of both multiple choice and open-ended responses. In all, there were 305 responses to this survey, though not every question was answered by every respondent. As a result, where a percentage of survey respondents are cited in this Analysis, it refers only to the percentage of respondents to the question being discussed and may not be a percentage of the full 305 survey respondents. Surveys were received over 106-day period, from October 18, 2024 to February 1, 2025. Paper surveys were distributed at public Community Development meetings, all Town of Babylon libraries, and all Town of Babylon senior centers. Paper surveys received were manually entered by the Survey Administrator for tabulation and analysis. The results of the survey are discussed in Chapter 3 and complete survey results can be found in the **Appendix A**.

Fair Housing Survey for the Town of Babylon – Service Providers/Organizations/Non-Profits – This survey was designed to collect input from a broad spectrum of the community and received responses from Town of Babylon organizations, government, and non-profits. The survey was posted on the Town’s website and distributed to the Town’s community development partners, subgrantees, affordable housing providers, and any other stakeholder involved in housing or housing discrimination issues. Surveys were received over 106-day period, from October 18, 2024 to February 1, 2025. The survey consisted of 13 distinct questions, allowing a mixture of both multiple choice and open-ended responses. In all, there were four responses to this survey, though not every question was answered by every respondent. As a result, where a percentage of survey respondents are cited in this Analysis, it refers only to the percentage of respondents to the question being discussed and may not be a percentage of the full four survey respondents. The results of the survey are discussed in Chapter 3 and complete survey results can be found in **Appendix A**.

Public Meetings – A public hearing was held at the Town of Babylon Town Hall Board Room on February 26, 2025 at 10:00 am to gather input on the Consolidated Plan, Annual Action Plan, and Analysis of Impediments. A second public hearing to present a draft of the Town’s 2025-2029 Consolidated Plan, 2025-2026 Annual-Action Plan, and the 2025 Analysis of Impediments was held on April 16, 2025 at 10:00 am at the Town of Babylon Town Hall Board Room. In addition, all draft documents were made available for public review on the Department of Community Development’s website and office. See **Appendix B** for the Public Participation Summary.

Limitations of this Analysis

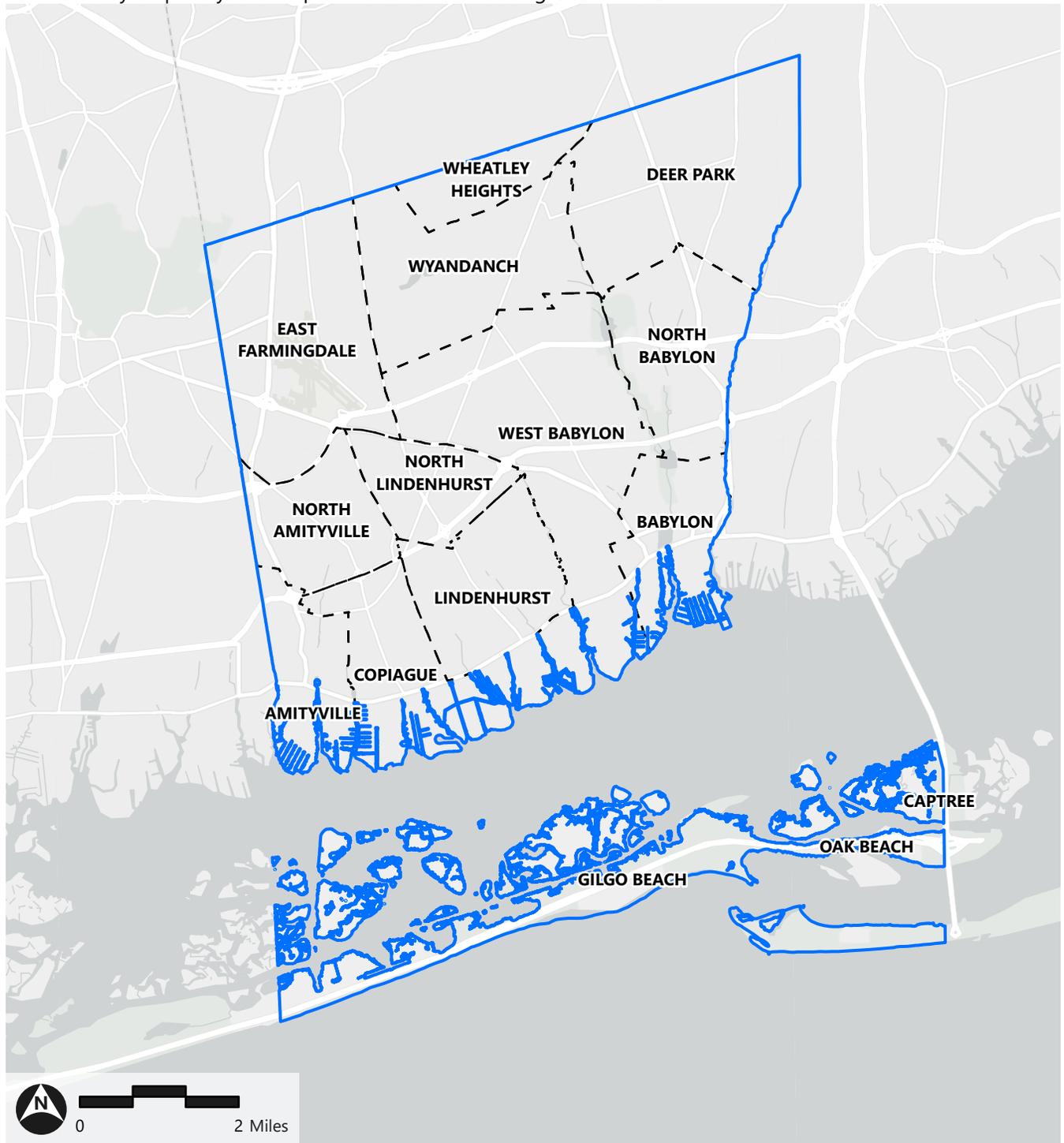
The following information, herein defined as the Town of Babylon Analysis of Impediments to Fair Housing Choice, was prepared for the purposes as previously described. Therefore, this report seeks to identify impediments and develop a Fair Housing Action Plan of proposed solutions. Many of the impediments identified in this report will require additional research and on-going analysis by the Town of Babylon, local community task forces, or local nonprofit organizations. This report does not constitute a comprehensive planning guide; it simply provides analysis as to the current situation and prepares a plan of action to ameliorate existing impediments.

Historical and Geographic Overview of the Town of Babylon

In the State of New York, counties contain governmental entities known as cities and towns. Towns may include smaller incorporated governments (municipalities) known as villages. In addition to villages, towns may also contain unincorporated communities known as hamlets. The Town of Babylon, New York is one of nine Towns in Suffolk County on Long Island. Babylon covers an area of 52.70 square miles, and shares borders with the Town of Huntington on the North, the Town of Islip on East, the Great Bay South/Atlantic Ocean on the South, and Nassau County on the West. The Town of Babylon contains the three villages: Village of Babylon, Village of Lindenhurst, and the Village of Amityville and nine hamlets: Copiague, Deer Park, East Farmingdale, North Amityville, North Babylon, North Lindenhurst, West Babylon, Wheatley Heights, and Wyandanch as shown in **Map 1**.

Map 1: Town of Babylon Villages and Hamlets

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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Town of Babylon Villages and Hamlets

Boundaries are approximate.

Source: Suffolk County GIS; ESRI

The Town's population from the U.S. Census was 211,792 in 2000, 213,603 in 2010, and was estimated to be 218,223 in 2020. The Town of Babylon had 14.3% percent of the Suffolk County 2020 population (1,525,920) and is the most densely populated town in the County.⁵

History

The earliest recorded settlement in the Town of Babylon occurred in 1710 with the construction of a home owned by Jacob Conklin in the area known now as Wheatley Heights. Conklin's son, Platt Conklin served in the Revolutionary War and named Babylon in 1803. The area became officially recognized by the U.S. Post Office in 1830 when the name of the post office was changed from Huntington South to Babylon.

During the mid-19th Century disagreements began to divide the residents of the northern and southern parts of the Town of Huntington. The residents of Huntington South argued for a separation into a new town, resulting in a referendum vote approving the creation of a new town on January 27, 1872. The referendum vote was ratified by the New York State Legislature by the passage of a bill creating the new Town of Babylon on March 13, 1872.

With an increasing population and an expanding economy, the residents of the Town expressed the need to establish as government building as near the center of the Town as possible. The result was a referendum vote in 1917 to designate the Village of Babylon as the location for the new Town Hall. The first official meeting of the Town Board in the new Town Hall occurred on November 6, 1918.

The incorporation of villages occurred, as follows:

- › Babylon Village in 1893;
- › Amityville Village in 1894; and
- › Lindenhurst Village in 1923

Like much of the nation, improvements in transportation played a major role in the development of the Town. The arrival of a railroad occurred first in 1842 when the initial rail line reached today's hamlet Deer Park. The next major impact of transportation came with the introduction of the private automobile in the early 1900's. Because railroad and road systems were constructed early in its history, the Town of Babylon was and continues to serve as a place of residence for many individuals who work in and around New York City.

Access to the Great Bay South and to the Atlantic Ocean has played a significant role in the settlement and development of the Town of Babylon. Businesses serving the recreational needs of residents and visitors now contribute significantly to the economy of the town, in

⁵ U.S. Bureau of Census, https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml?src=bkmk Town of Babylon, Consolidated Plan 2010-2014, Page 13. Town of Babylon, <http://www.townofbabylon.com/index.aspx?nid=102>

part, as a result of the presence of four state parks with the Town of Babylon (Belmont Lake State Park, Captree State Park, Robert Moses State Park, and Gilgo State Park).⁶

The settlement and development of the Town were influenced initially by fishing and maritime commerce located on Great South Bay in the southern portion of the Town. The second major factor affecting the growth and development was the construction of transportation systems into Babylon. The greatest wave of population growth in Babylon came shortly after World War II when subdivisions were constructed for housing that was now accessible using family-owned automobiles which used the nation's improved roadways. People moved to Babylon from the Boroughs of New York and other places seeking the new suburban lifestyle made possible for many WWII veterans who were able to obtain low-cost mortgages guaranteed by the U.S. Veterans Administration.

The development of the railroads to Long Island from the City of New York made it possible for individuals to live in places such as Babylon and work in New York or its close-in suburbs. This pattern helped create commercial and residential development near the northern and southern routes of the Long Island Railroad.

⁶ Long Island.com. Town of Babylon. Available at: [Town of Babylon, Villages & Hamlets - Long Island Towns | LongIsland.com](https://www.longisland.com/town-of-babylon). Accessed March 2025.

2

Demographic Analysis

The following sub-sections use the latest and most complete data available at the time the AI was written, sourced from the 2020 Decennial Census and the 2019-2023 American Community Survey (ACS) 5-year estimates (unless otherwise noted). The Decennial Census is conducted every 10-years and provides a complete count of the U.S. population and demographic information. In contrast, the ACS is an ongoing survey that collects detailed socioeconomic, housing, and demographic data. Together, these data sources deliver a thorough and current snapshot of the Town of Babylon's demographic and socioeconomic landscape.

Demographics

Population Characteristics

This analysis examines the population of the Town of Babylon from the Censuses conducted for 2000, 2010, and 2020 and from the population estimates derived from the Census Bureau's 2019-2023 American Community Survey. The U.S. Census reported that the Town population was 211,792 in 2000, 213,603 in 2010, and 218,223 in 2020. From 2000 to 2020 the population increased by 6,431 individuals (3.0%).⁷ While the population increased by approximately three percent from 2000 to 2020, the most dramatic population growth occurred from 1940 to 1960, when the population increased from approximately 24,297 to 142,309, representing an increase of 485%.⁸

⁷ U.S. Census Bureau, U.S. Department of Commerce. "Profile of General Population and Housing Estimates." Decennial Census, DEC Demographic Profile, Table DP1, 2020.

⁸ Town of Babylon Department of Historic Services. Available at [A Brief Look at Babylon Population | Babylon, NY - Official Website](#). Accessed March 2025.

2010 Census to 2020 Census Comparison

In 2020, the Town’s population of 218,223 had increased by 4,620 (2.2%) from the 2010 population (213,603). From 2010 to 2020 the male population increased by 1.9% and the female population increased by 2.4%. In 2020, non-Hispanic Whites made up the largest share of the population (56.1%), followed by African Americans with 16.2% of the population. These figures represent a slight change from 2010, when Whites were 71.7% and African Americans had the second highest share (16.3%). Over the ten-year period, the White population fell by 20.0% (or 30,590 persons) while the African American population increased by 1.3% (435 persons).

In 2020, the Hispanic population grew by 16,349 persons which represents an increase of 45.7%. The Hispanic population makes up 23.9% of the Town of Babylon’s population. The Asian population also increased by 44.7% from 2010 to 2020, growing from 6,524 persons to 9,440 persons. Residents who identified as Other Race experienced significant changes in population from 2010 to 2020 from 12,601 to 28,286 persons. Table 1 provides an overview of the demographics for the Town of Babylon.

Table 1 Demographic Overview of the Town of Babylon, 2010-2020

| | 2010 | | 2020 | | Change 2010-2020 | % Change 2010-2020 |
|---|---------|--------|---------|--------|---------------------|-----------------------|
| | Count | Share | Count | Share | | |
| Total Population | 213,603 | 100.0% | 218,223 | 100.0% | 4,620 | 2.7% |
| Population by Sex | | | | | | |
| Male | 103,341 | 48.4% | 105,297 | 48.3% | 1,956 | 1.9% |
| Female | 110,262 | 51.6% | 112,926 | 51.8% | 2,664 | 2.4% |
| Population by Race and Ethnicity | | | | | | |
| One Race | 207,843 | 97.3% | 196,786 | 90.2% | -11,057 | -5.3% |
| White | 153,067 | 71.7% | 122,477 | 56.1% | -30,590 | -20.0% |
| Black or African American | 34,881 | 16.3% | 35,316 | 16.2% | 435 | 1.3% |
| American Indian/Alaskan Native | 719 | 0.3% | 1,197 | 0.6% | 478 | 66.5% |
| Asian | 6,524 | 3.1% | 9,440 | 4.3% | 2,916 | 44.7% |
| Native Hawaiian/Pacific Islander | 51 | 0.02% | 70 | 0.03% | 19 | 37.3% |
| Other Race | 12,601 | 5.9% | 28,286 | 13.0% | 15,685 | 124.5% |
| Two or More Races | 5,760 | 2.7% | 21,437 | 9.8% | 15,677 | 272.7% |
| Non-Hispanic | 177,810 | 83.2% | 166,081 | 76.1% | -11,729 | -6.6% |
| Hispanic or Latino (of any race) | 35,793 | 16.8% | 52,142 | 23.9% | 16,349 | 45.7% |

Source: U.S. Census Bureau - DEC Demographic Profile, Tables, P9 and DP1, 2010 and 2020.

Overall, population trends for 2010-2020 demonstrated a move toward greater diversity in the population of the Town of Babylon.

Other Significant Areas in the Town of Babylon

The Town of Babylon invests a portion of its HUD Entitlement grant funds into two target areas, North Amityville and Wyandanch, which have higher numbers of non-white residents and more households in poverty or with low incomes than other parts of the Town. As many of the residents of these Census Designated Places are members of protected classes, data is included in this analysis in the same format as that depicted for the Town of Babylon.

North Amityville Comparison of Census 2010 and Census 2020

The population of North Amityville grew by 4.4% from 2010 to 2020. During the same period of time, the male population increased by 7.0% and the female population increased by 2.1%. The White population decreased by 43.3% from 2010-2020, however the actual number of individuals only decreased by 1,699. The African American population declined by 1,412 (13.4%) while persons from "Other Races" increased from 2,281 (12.8%) in 2010 to 4,798 (25.7%) in 2020, representing an increase of 110.4%. The most noticeable change from 2010 to 2020 was the 165.9% increase in the number of individuals who were of two or more races. This group's population increased from 751 (4.2%) in 2010 to 1,997 (10.7%) in 2020.

The Hispanic population also increased by 35.5% from 2010 to 2020, growing from 5,093 persons to 6,899 persons.

Table 2 Demographic Overview of North Amityville CDP, 2010-2020

| | 2010 | | 2020 | | Change 2010-2020 | % Change 2010-2020 |
|----------------------------------|--------|--------|--------|--------|---------------------|-----------------------|
| | Count | Share | Count | Share | | |
| Total Population | 17,862 | 100.0% | 18,643 | 100.0% | 781 | 4.4% |
| Population by Sex | | | | | | |
| Male | 8,242 | 46.1% | 8,822 | 47.3% | 580 | 7.0% |
| Female | 9,620 | 53.7% | 9,821 | 52.7% | 201 | 2.1% |
| Population by Race and Ethnicity | | | | | | |
| One Race | 17,111 | 95.8% | 16,646 | 89.3% | -465 | -2.7% |
| White | 3,920 | 22.0% | 2,221 | 11.9% | -1,699 | -43.3% |
| Black or African American | 10,524 | 58.9% | 9,112 | 48.9% | -1,412 | -13.4% |
| American Indian/Alaskan Native | 199 | 1.1% | 211 | 1.1% | 12 | 6.0% |
| Asian | 171 | 1.0% | 289 | 1.6% | 118 | 69.0% |
| Native Hawaiian/Pacific Islander | 16 | 0.1% | 15 | 0.1% | -1 | -6.3% |
| Other Race | 2,281 | 12.8% | 4,798 | 25.7% | 2,517 | 110.4% |
| Two or more races | 751 | 4.2% | 1,997 | 10.7% | 1,246 | 165.9% |
| Non-Hispanic | 12,769 | 71.5% | 11,744 | 63.0% | -1,025 | -8.0% |
| Hispanic or Latino (of any race) | 5,093 | 28.5% | 6,899 | 37.0% | 1,806 | 35.5% |

Source: U.S. Census Bureau - DEC Demographic Profile, Tables, P9 and DP1, 2010 and 2020.

Wyandanch Comparison of Census 2010 and/Census 2020

From 2010 to 2020, the Wyandanch population grew by 11.5%, with the male population increasing 9.1% and the female population increased by 13.9%. The African American population shrank by 13.2%, but this racial group still represented 50.6% of the Wyandanch population. The number of Whites decreased by 56.1%, raising their percentage of the total population from 16.4% to 6.5%.

The greatest changes in the demographics from 2010 to 2020 was growth in the number of persons of Hispanic ethnicity, their race, and two or more races. Specifically, the Hispanic population increased by 67.0%, rising from 28.2% of the total population in 2010 to 42.2% in 2020. Individuals identifying as other race saw a substantial increase of 143.9%, growing from 1,423 (12.3%) in 2010 to 3,493 (26.9%) in 2020. Furthermore, the population identifying as Two or more races experienced an impressive growth of 263.0%, increasing from 476 (4.1%) in 2010 to 1,728 (13.3%) in 2020.

Table 3 Demographic Overview of Wyandanch CDP

| | 2010 | | 2020 | | Change in Count 2010-2020 | % Change 2010-2020 |
|----------------------------------|--------|--------|--------|--------|---------------------------|--------------------|
| | Count | Share | Count | Share | | |
| Total Population | 11,647 | 100.0% | 12,990 | 100.0% | 1,343 | 11.5% |
| Population by Sex | | | | | | |
| Male | 5,718 | 49.1% | 6,237 | 48.0% | 519 | 9.1% |
| Female | 5,929 | 50.9% | 6,753 | 52.0% | 824 | 13.9% |
| Population by Race and Ethnicity | | | | | | |
| One Race | 11,171 | 95.9% | 11,262 | 86.7% | 91 | 0.8% |
| White | 1,914 | 16.4% | 841 | 6.5% | -1,073 | -56.1% |
| Black or African American | 7,566 | 65.0% | 6,570 | 50.6% | -996 | -13.2% |
| American Indian/Alaskan Native | 121 | 1.0% | 178 | 1.4% | 57 | 47.1% |
| Asian | 138 | 1.2% | 164 | 1.3% | 26 | 18.8% |
| Native Hawaiian/Pacific Islander | 0 | 0.0% | 16 | 0.1% | 16 | - |
| Other Race | 1,432 | 12.3% | 3,493 | 26.9% | 2,061 | 143.9% |
| Two or more races | 476 | 4.1% | 1,728 | 13.3% | 1,252 | 263.0% |
| Non-Hispanic | 8,361 | 71.8% | 7,503 | 57.8% | -858 | -10.3% |
| Hispanic or Latino (of any race) | 3,286 | 28.2% | 5,487 | 42.2% | 2,201 | 67.0% |

Source: U.S. Census Bureau - DEC Demographic Profile, Tables, P9 and DP1, 2010 and 2020.

Economic Analysis

Household income is the most important factor in determining a household's ability to balance housing costs with other basic life necessities. Household income is the means by which most individuals and families finance consumption and make provision for the future

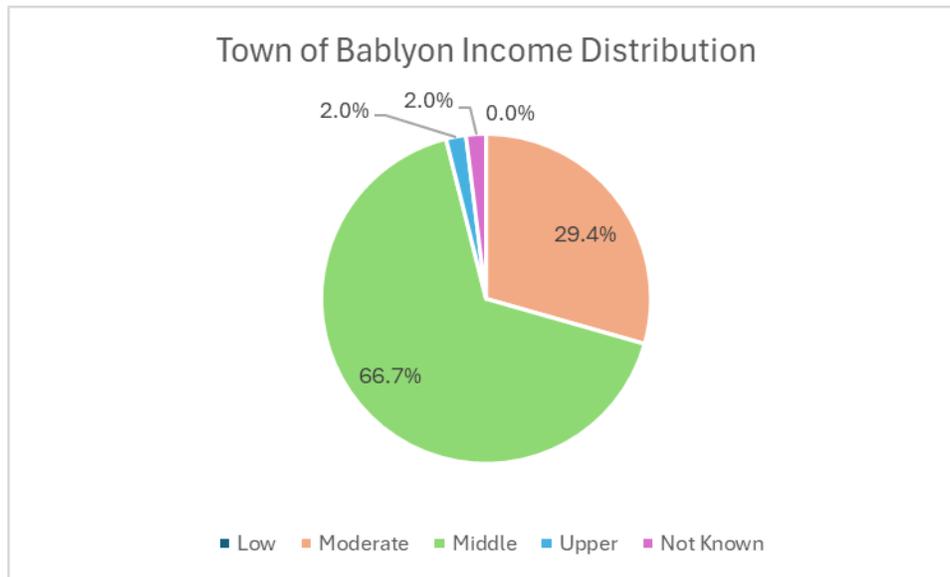
through saving and investment. The level of income can be used as an indicator of the standard of living for most of the population. While economic factors that affect a household’s housing choice are not fair housing issues alone, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

HUD has established the following income categories based on the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA):

- Low Income (Less than 50% AMI)
- Moderate Income (50-79% AMI)
- Middle Income (80 – 119% AMI)
- Upper Income (Greater than 120% AMI)

As illustrated in **Figure 1**, the majority of residents in the Town of Babylon fall within the moderate- and middle-income bracket with 29.4% classified as moderate income and 66.7% as middle income.

Figure 1 Town of Babylon Income Distribution



Source: U.S. Census Bureau - ACS 5-Year Estimates, Table S1903, 2023.

Family and Household Income

According to the 2019-2023 American Community Survey, the median family income in the Town of Babylon was \$135,750, the median household income was \$125,008, and the per capita income was \$48,340. Males had median earnings of \$82,426 compared to \$52,029 median earnings for females. As shown in **Table 4**, the Median Household Income in Town of Babylon was higher than the State of New York and the United States but was lower than Suffolk County. In contrast, the Town of Babylon had lower per capita income than Suffolk County, and the State of New York.

Table 4 Comparison of Median Household Income and Per Capita Income, 2023

| Jurisdiction | Median Household Income | Per Capita Income |
|-------------------|-------------------------|-------------------|
| Town of Babylon | \$125,008 | \$48,340 |
| Suffolk County | \$128,329 | \$56,341 |
| State of New York | \$84,578 | \$49,520 |
| United States | \$78,538 | \$43,289 |

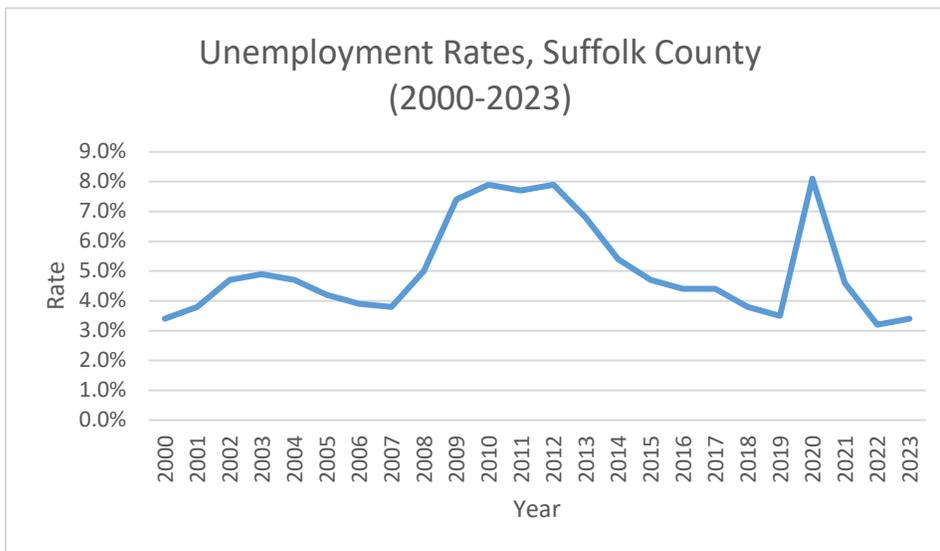
Source: U.S. Census Bureau- ACS 5-Year Estimates Data Profiles, Tables B19301 and S1903, 2023.

Having lower household income and per capita income serve as barriers to housing choice. Another result of having less income to pay for housing is the potential for less mobility, particularly if the household lives in an area with affordable housing which is without accessible and affordable transportation options.

Unemployment

As shown in **Figure 2**, the unemployment rate in the Suffolk County including the Town of Babylon, increased from 2008 to 2013 as the recession deepened. At its highest point during 2010, 2012, and 2013, the area’s unemployment rate rose to 7.6% comparable to a national rate of 9.3%. The rate of unemployment fell from 7.6% by the end of 2013, and the rate had dropped to 4.7% in April 2014. Since 2014, the unemployment rate steadily decreased until 2020, when it spiked to 8.1% due to the COVID-19 pandemic. However, over the past three years, the rate has significantly dropped to 3.4% in 2023, consistent with pre-pandemic levels. The improving economy since 2013 is offering more employment opportunities for individuals who are members of protected classes under the Fair Housing Act of 1968.

Figure 2 Suffolk County Unemployment Rate⁹



⁹ NYS Department of Labor. LAUS Annual Data. Available at: [LAUS | Tableau Public](#). Accessed January 2024.

Poverty

The US Census Bureau's most recent American Community Survey (ACS) estimates of poverty cover a five-year period (2019-2023). According to this report, the percentage of all families in poverty during the past 12 months of the survey were: Town of Babylon – 4.2% and Suffolk County – 4.0%.

Comparable poverty percentages were 9.8% for the State of New York and 8.7% for the United States. **Table 5** provides this information, as well as additional data on poverty.

The highest poverty percentages in Town of Babylon (15.5%) were for female-headed households with related children under 18 years old. For this group, the poverty rate in Babylon is significantly lower than the national poverty percentage (32.6%) and the State of New York (32.5%), and slightly lower to the rate for Suffolk County (19.0%).

Table 5 Percentage of Families and People with Income Below the Poverty Level, 2023

| Families and People | Town of Babylon | Suffolk County | State of New York | United States |
|---|-----------------|----------------|-------------------|---------------|
| All Families | 4.2% | 4.0% | 9.8% | 8.7% |
| With related children under 18 years | 6.3% | 5.9% | 14.9% | 13.5% |
| With related children under 5 years only | 7.0% | 5.6% | 12.7% | 12.4% |
| Married couple families | 2.3% | 2.3% | 5.3% | 4.5% |
| With related children under 18 years | 2.9% | 2.7% | 7.0% | 5.8% |
| With related children under 5 years only | 4.9% | 3.7% | 5.6% | 4.4% |
| Families with female householder, no husbands present | 8.8% | 11.8% | 22.6% | 23.7% |
| With related children under 18 years | 15.5% | 19.0% | 32.5% | 32.6% |
| With related children under 5 years only | 6.6% | 14.8% | 32.9% | 36.8% |
| All people | 6.4% | 6.4% | 13.7% | 12.4% |
| Under 18 years | 7.2% | 7.3% | 18.2% | 16.3% |
| Related children under 18 years | 6.4% | 6.8% | 17.8% | 16.0% |
| Under 5 years only | 7.5% | 8.1% | 18.6% | 17.6% |
| 5 to 17 years | 5.9% | 6.4% | 17.6% | 15.5% |
| 18 years and over | 6.2% | 6.1% | 12.5% | 11.3% |
| 18 to 64 years | 5.9% | 5.9% | 12.5% | 11.6% |
| 65 years and over | 7.4% | 7.1% | 12.7% | 10.4% |

U.S. Census Bureau - ACS 5-Year Estimates Data Profiles, Table DP03, 2023.

Workforce and Industry

As depicted in **Table 6**, the Town of Babylon fared slightly worse than the State of New York and the United States as it relates to unemployment rate and the number of employed/unemployed residents in the community. This table contains the most currently available summary workforce data, at the time of the preparation of this analysis, for Suffolk County, the Town of Babylon, the State of New York, and the United States.

Table 6 Local Area Unemployment Statistics, 2023¹⁰

| Jurisdiction | Labor Force | Employed | Unemployed | Unemployment Rate |
|----------------|-------------|-------------|------------|-------------------|
| Babylon Town | 116,300 | 112,000 | 4,400 | 3.7% |
| Suffolk County | 809,400 | 782,000 | 27,400 | 3.4% |
| New York State | 9,717,800 | 9,307,000 | 410,800 | 4.2% |
| United States | 167,116,000 | 161,037,000 | 6,080,000 | 3.6% |

The three largest groupings of industry classifications are summarized below:

- › Educational services, health care and social assistance employees represented the highest numbers and percentages among industries,
- › Professional, scientific, and management, and administrative and waste management services had the second highest numbers of employees
- › Retail Trade workers represented the third highest number of employees,

The following table depicts the workforce data, by industry group, for Town of Babylon and for Suffolk County.

Table 7 Town of Babylon and Suffolk County Industry Sector Data, 2023¹¹

| Industry | Town of Babylon | | Suffolk County | |
|--|-----------------|---------|----------------|---------|
| | Labor Force | Percent | Labor Force | Percent |
| Agriculture, forestry, fishing and hunting, and mining | 245 | 0.2% | 2,951 | 0.4% |
| Construction | 7,920 | 6.9% | 60,753 | 7.8% |
| Manufacturing | 7,324 | 6.4% | 49,767 | 6.4% |
| Wholesale trade | 3,262 | 2.8% | 20,113 | 2.6% |
| Retail trade | 13,414 | 11.6% | 84,370 | 10.8% |
| Transportation and warehousing, and utilities | 8,265 | 7.2% | 44,471 | 5.7% |
| Information | 2,739 | 2.4% | 16,607 | 2.1% |
| Finance and insurance, and real estate and rental and leasing | 7,641 | 6.6% | 56,936 | 7.3% |
| Professional, scientific, & management, admin, & waste management serv. | 13,642 | 11.8% | 98,695 | 12.6% |
| Educational services, and health care and social assistance | 30,727 | 26.6% | 224,070 | 28.6% |
| Arts, entertainment, and recreation, and accommodation and food services | 8,242 | 7.1% | 54,311 | 6.9% |
| Other services, except public administration | 5,776 | 5.0% | 31,282 | 4.0% |
| Public administration | 6,116 | 5.3% | 39,391 | 5.0% |

¹⁰ U.S. Department of Labor, Local Area Unemployment Statistics, 2023: Available at [Local Area Unemployment Statistics | Department of Labor](#).

¹¹ U.S. Census Bureau, U.S. Department of Commerce. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2023.

The New York Department of Labor publishes potential employers in New York State Business Directory. The most current report lists the following employers as the largest in the Town of Babylon:¹²

- › Brunswick Hospital Center: 1,000-4,499 employees
- › Farmingdale State College: 1,000-4,999 employees
- › Zwanger-Pesiri Radiology: 1,000-4,999 employees
- › Greenman-Pedersen Inc.: 500-999 employees
- › J D'Addario & Co. Inc.: 500-999 employees
- › Massapequa Center Rehab-Nurse: 500-999 employees
- › South Oaks Hospital: 500-999 employees

¹² New York State Department of Labor. Potential Employers in the NYS Business Directory. Available at: [Potential Employers | Department of Labor](#). Accessed March 2025.

Protected Class Analysis

The Fair Housing Act and similar state or local fair housing laws list seven prohibited bases for housing discrimination:¹³ race, color, national origin, gender, familial status, disability, and religion. This protected class analysis addresses each of these population groups and their geographic distribution in the Town of Babylon.

Race and Ethnicity

As of 2020, the majority of the Town of Babylon's population was non-Hispanic White (56.1%), 16.2% was non-Hispanic Black, and 23.9% was Hispanic. Other minority segments included Asians (4.3%), persons of multiple races (9.8%), and a very small share of American Indians/Alaska Natives, Native Hawaiians/Pacific Islanders (each under 0.5%).

Table 8 Population by Race and Ethnicity in the Town of Babylon

| Race by Ethnicity | 2010 | | 2020 | | 2010-2020 % Change |
|----------------------------------|---------|--------|---------|--------|-----------------------|
| | Count | Share | Count | Share | |
| White | 153,067 | 71.7% | 122,477 | 56.1% | -20.0% |
| Black or African American | 34,881 | 16.3% | 35,316 | 16.2% | 1.2% |
| American Indian/Alaska Native | 719 | 0.3% | 1,197 | 0.5% | 66.5% |
| Asian | 6,524 | 3.1% | 9,440 | 4.3% | 44.7% |
| Native Hawaiian/Pacific Islander | 51 | 0.0% | 70 | 0.0% | 37.3% |
| Other race | 12,601 | 5.9% | 28,286 | 13.0% | 124.5% |
| Two or more races | 5,760 | 2.7% | 21,437 | 9.8% | 272.2% |
| Non-Hispanic | 177,810 | 83.2% | 166,081 | 76.1% | -6.6% |
| Hispanic or Latino | 35,793 | 16.8% | 52,142 | 23.9% | 45.7% |
| Total Population | 213,603 | 100.0% | 218,223 | 100.0% | 2.2% |

U.S. Census Bureau- DEC Demographic Profile, Table DP1, 2020.

Between the last two censuses, racial and ethnic diversity increased in Babylon, as it did in New York and nationally. The town's White population fell by 20.0% (30,590 persons), while its Hispanic population expanded by 16,349 residents (or 47.7%). Babylon's Asian and American Indian/Alaska Native populations also saw considerable expansion (44.7% and 166.5%, respectively), but remained low shares of the population overall.

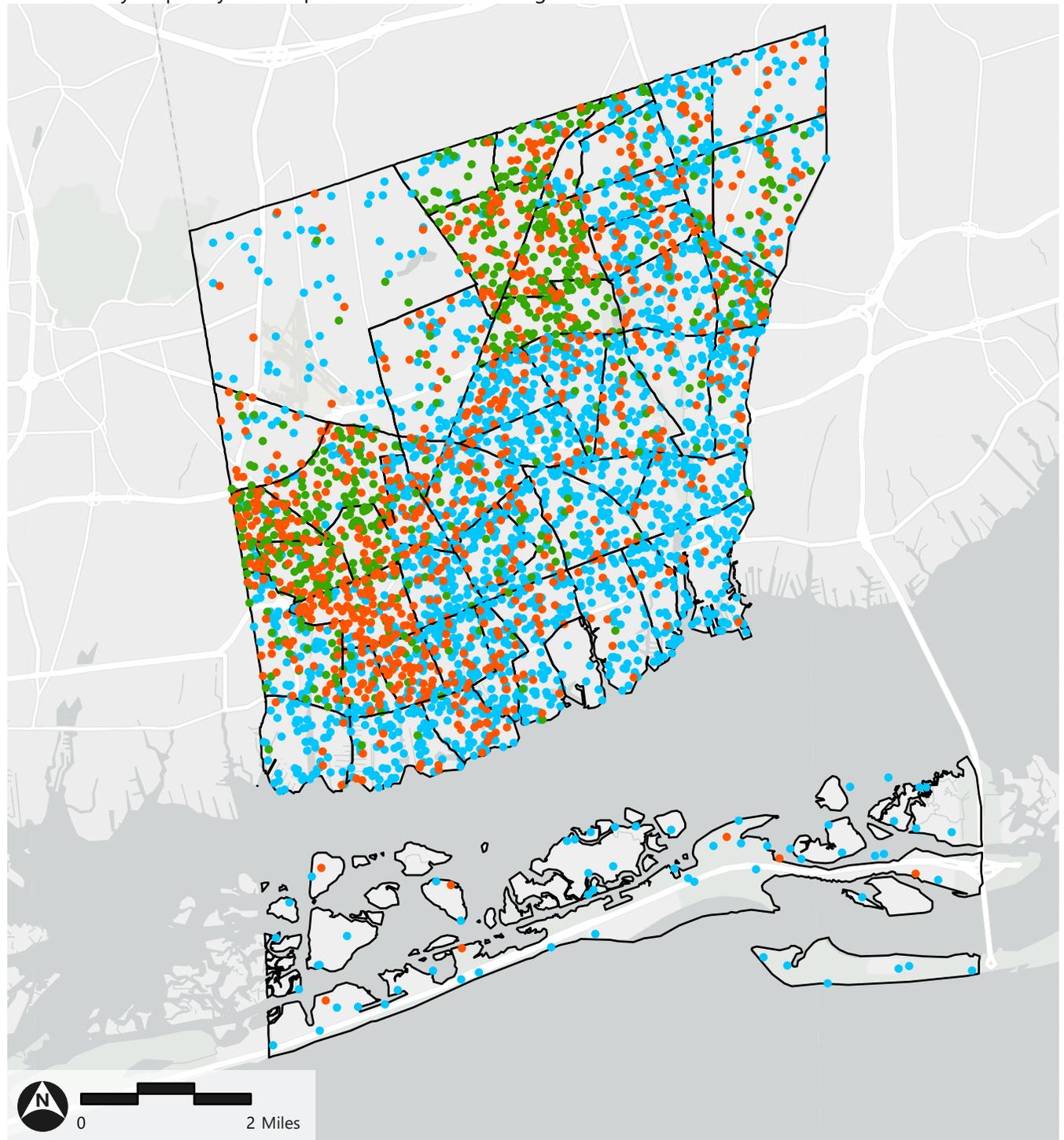
Hispanic population growth and a stagnant/decreasing White population are not unique to Babylon. Nationally, the Hispanic population grew by 23.0% from 2010 to 2020, while the population for Whites fell by 2.6%. In New York, Hispanic population expanded by 15.5% while the White population fell by 6.2%.

¹³ Live Free: Annual Report on Fair Housing FY 2010, U.S. Department of Housing and Urban Development. Available at: [FHEO Annual Report | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.fheo.gov/annual-reports/2010/).

The maps on the following pages show the racial and ethnic composition of the Town of Babylon by census tract, village, and hamlet. **Map 2** illustrates locations of Babylon’s three largest population segments – Whites, Blacks, and Hispanics. In 2020, White residents made up the majority of the population in 8 out of 12 jurisdictions. North Amityville, Wheatley Heights, and Wyandanch were majority Black; together they accounted for 52.6% of the town’s African American population and 8.0% of its total population. The Hispanic population was somewhat more evenly distributed throughout Babylon, although Copiague, North Amityville, and West Babylon were home to half (47.4%) of the town’s Latino residents, compared to 11.3% of its total population.

Map 2: Racial and Ethnic Composition by Census Tract in the Town of Babylon

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1 Dot = 50 Persons

- Hispanic Persons
- Non-Hispanic Black Persons
- Non-Hispanic White Persons

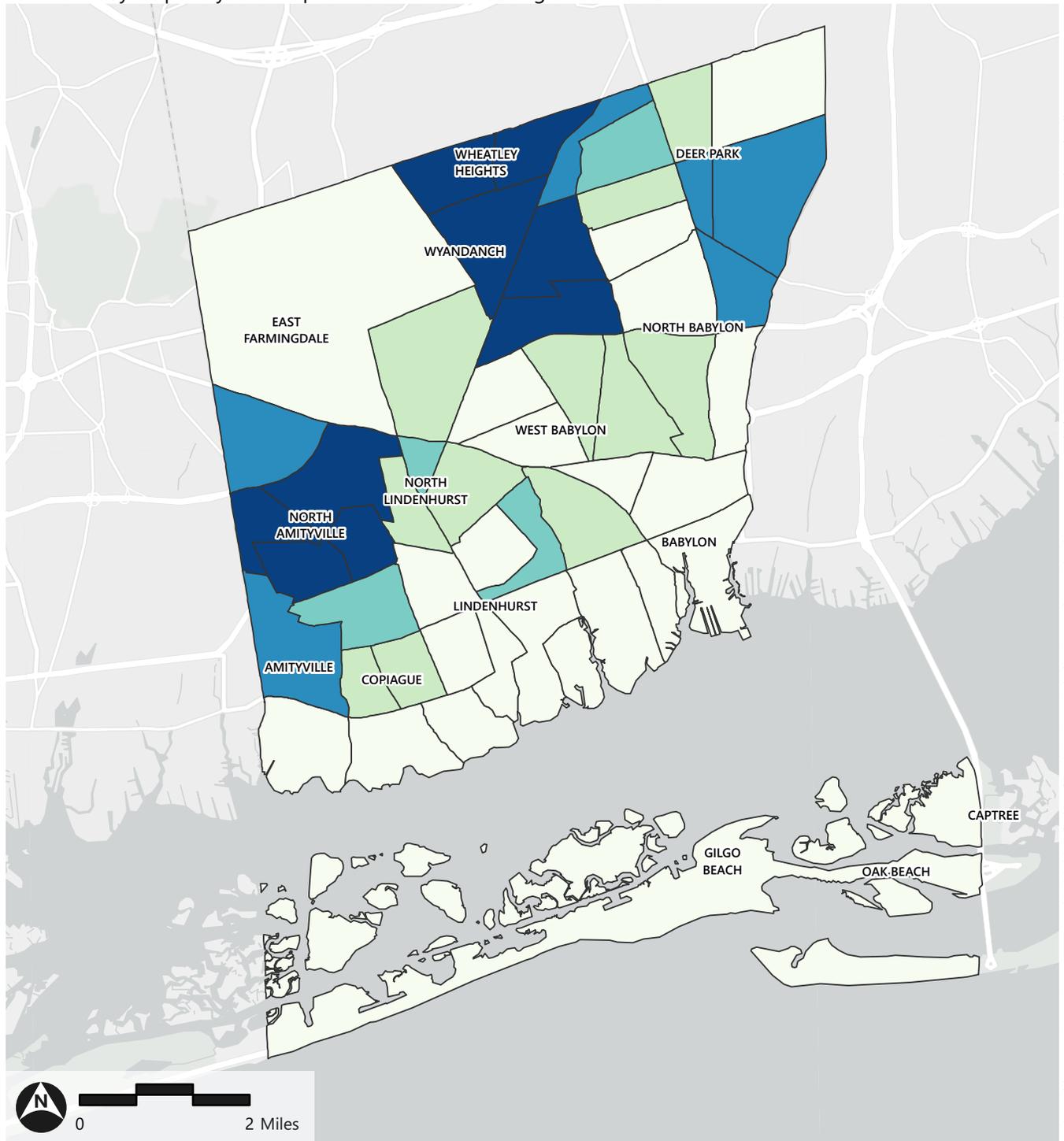
Boundaries are approximate.

Source: Suffolk County GIS; ESRI; Department of Housing and Urban Development (2016 - 2020 ACS 5YR Demographic Estimate Data by Tract)

Map 3 shows concentrations of Black residents in Babylon by census tract. Tracts with the highest shares of African Americans were in Wheatly Heights, Wyandanch, North Amityville. In each of these areas, approximately half of the population was Black. In comparison, Black residents made up 5.0% or less of the population in 41.2% of the Town's tracts, including most those in Babylon, Lindenhurst, West Babylon and East Farmingdale.

Map 3: Black Share of the Population by Census Tract in the Town of Babylon

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Black Population Share (%)

- 0 - 5%
- 5.1 - 10%
- 10.1 - 15%
- 15.1 - 50%
- 50 - 78%

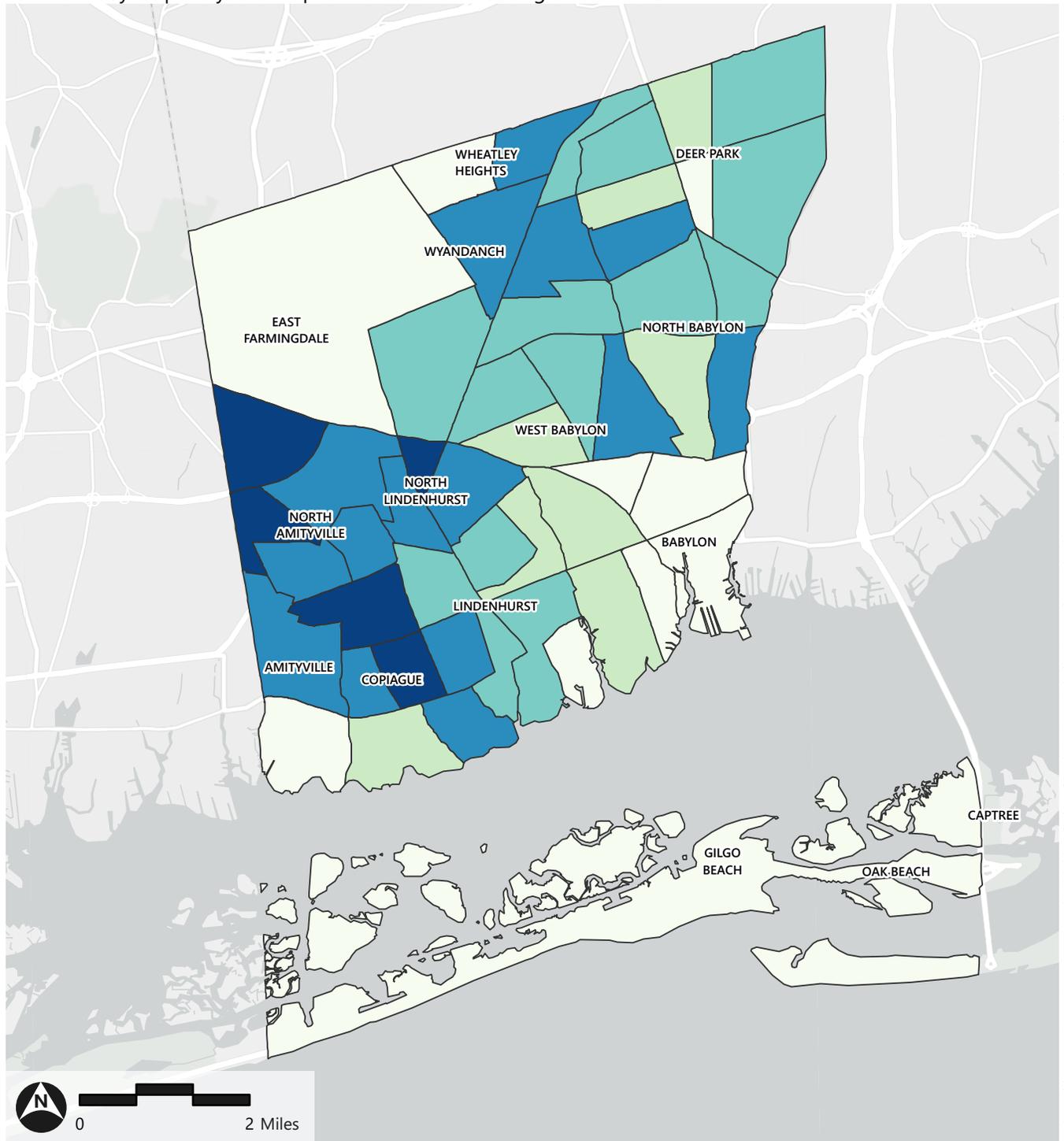
Boundaries are approximate.

Source: Suffolk County GIS; ESRI; Department of Housing and Urban Development (2016 - 2020 ACS 5YR Demographic Estimate Data by Tract)

As depicted in **Map 4**, Hispanics made up a majority of only one tract – 1237.01 in north Copiague – where they were 64.7% of the population. Other areas of moderate concentrations include North Amityville and parts of North Lindenhurst, Copiague, and Wyandanch. The Village of Babylon was the only jurisdiction where all tracts had a Hispanic population of 10.0% or less. The segregation analysis will further compare and quantify residential patterns by race and ethnicity in Babylon.

Map 4: Hispanic Share of the Population by Census Tract in the Town of Babylon

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Hispanic Population Share (%)

- 0 - 10%
- 10.1 - 15%
- 15.1 - 20%
- 20.1 - 35%
- 35.1 - 61%

Boundaries are approximate.

Source: Suffolk County GIS; ESRI; Department of Housing and Urban Development (2016 - 2020 ACS 5YR Demographic Estimate Data by Tract)

National Origin

As of the 2023 American Community Survey, 19.7% of Babylon’s population was foreign born, higher than the U.S. rate of 13.9, but below that of New York (22.6%). Since the 2010 Census, the town’s non-native population grew by 18.2%, surpassing the growth rate of both the state (7.6%) and slightly lower than the country (19.2%).

On par with national trends, over half of Babylon’s immigrants were from Latin American countries (68.9%), and this population expanded significantly since 2010. Europeans constituted 14.7% of non-U.S. natives in Babylon, and Asians made up 13.8%.

Table 9 National Origin of Foreign-Born Population in the Town of Babylon

| National Origin | 2010 | | 2023 | | Percent Change |
|---|--------|--------|--------|--------|----------------|
| | Count | Share | Count | Share | |
| Europe | 8,460 | 23.3% | 6,291 | 14.7% | -25.6% |
| Asia | 5,310 | 14.6% | 5,925 | 13.8% | 11.6% |
| Africa | 999 | 2.8% | 810 | 1.9% | -18.9% |
| Oceania | 17 | 0.0% | 33 | 0.1% | 94.1% |
| Latin America | 21,291 | 58.6% | 29,568 | 68.9% | 38.9% |
| North America | 235 | 0.6% | 276 | 0.6% | 17.4% |
| Total Foreign-Born Population | 36,312 | 100.0% | 42,903 | 100.0% | 18.2% |
| Foreign Born Population as Share of Total | 17.0% | | 19.7% | | 15.90% |

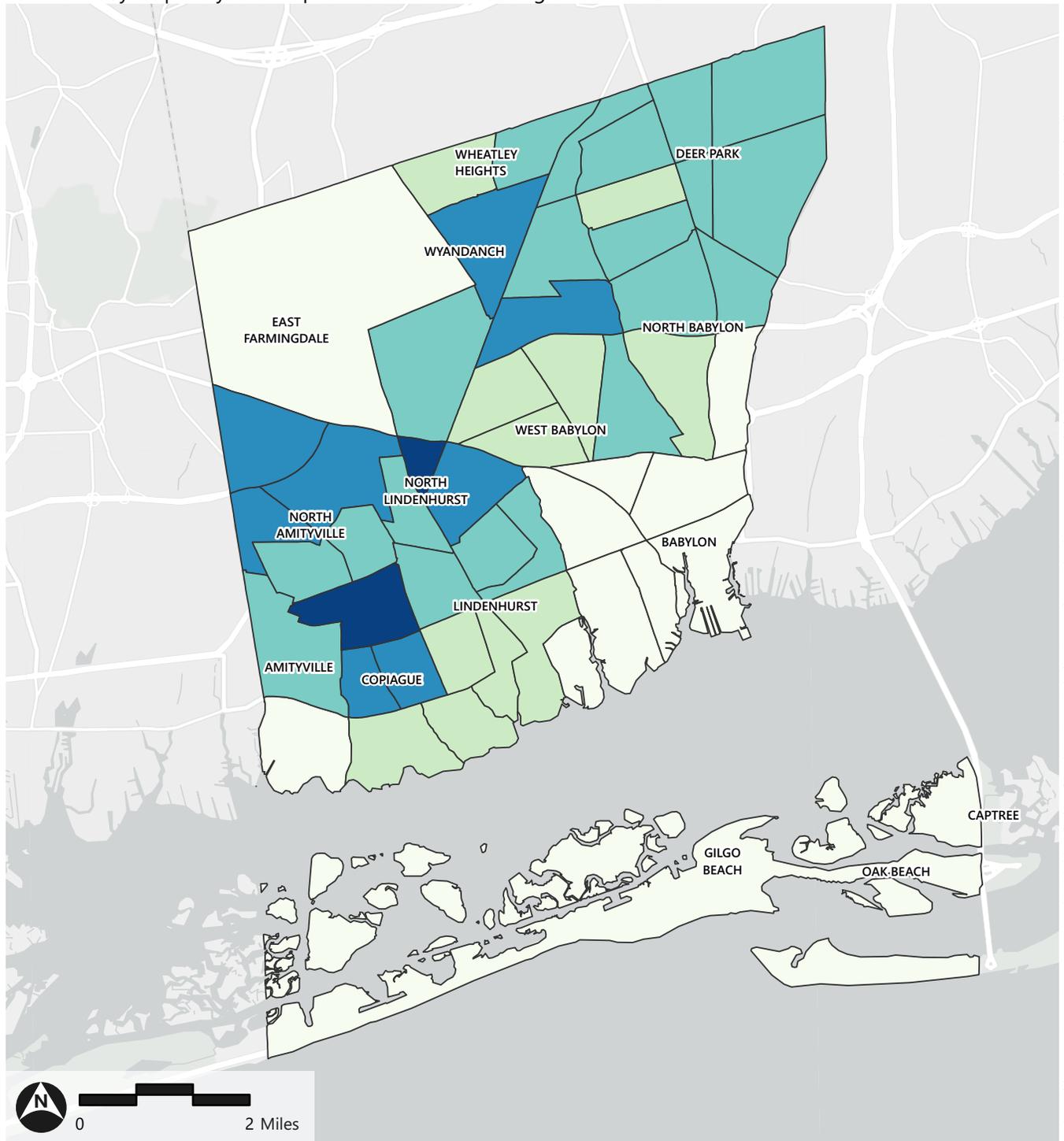
U.S. Census Bureau -ACS 5-Year Estimates Detailed Tables, Table B05006, 2010/2023

As **Map 5** shows, the highest concentration of foreign-born persons was in two census tracts in North Lindenhurst and Copiague, where over 35% were immigrants. Non-U.S. natives also made up more than a quarter of the population in tracts in eight tracts in Copiague, North Amityville, North Lindenhurst, West Babylon, East Farmingdale, and Wyandanch.



Map 5: Foreign Born Share of the Population by Census Tract in the Town of Babylon

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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Foreign Born Population Share (%)

- 0 - 10%
- 10.1 - 15%
- 15.1 - 25%
- 25.1 - 35%
- 35.1 - 45%

Boundaries are approximate.

Source: Suffolk County GIS; ESRI; US Census Bureau (2018 - 2022 ACS 5YR Social Characteristics Data by Tract)

Familial Status & Householder Gender

As of the 2023 ACS, there were 69,211 households in Babylon, of which nearly three-quarters (72.5%) were families.¹⁴ About half of families and a quarter of total households (26.4%) included children. Approximately 13.6% of family households and 15.4% of non-family households had female householders, together totaling 21,047 (or 29.0% of total householders). Nationally, two-thirds of households were family households (64.5%) in 2023, about a quarter (26.6%) of all households had children, and 31.0% had female householders.

An analysis of changes in household types in Babylon between 2010 and 2023 indicates a 6.9% drop in the number of married couple households; married couples with children fell by 27.3%. Numbers of other household types (single householders with and without children and nonfamily households), meanwhile, grew by rates ranging from 3.8% to 12.5%. These trends indicate growing diversity in terms of householders and family type in Babylon.

Table 10 Familial Status and Sex of Householder in the Town of Babylon

| Household Type | 2010 | | 2023 | | % Change 2010-2023 |
|--------------------------------|--------|--------|--------|--------|-----------------------|
| | Count | Share | Count | Share | |
| Total Households | 69,534 | 100.0% | 69,211 | 100.0% | -0.5% |
| Family Households | 51,848 | 74.6% | 50,205 | 72.5% | -3.2% |
| Married couple householders | 38,963 | 56.0% | 36,287 | 52.4% | -6.9% |
| With related children under 18 | 18,965 | 27.3% | 13,782 | 19.9% | -27.3% |
| Male householder, no wife | 3,467 | 5.0% | 4,539 | 6.6% | 30.9% |
| With related children under 18 | 1,348 | 1.9% | 1,482 | 2.1% | 9.9% |
| Female householder, no husband | 9,418 | 13.5% | 9,379 | 13.6% | -0.4% |
| With related children under 18 | 3,980 | 5.7% | 3,018 | 4.4% | -24.2% |
| Nonfamily Households | 17,686 | 25.4% | 19,006 | 27.5% | 7.5% |
| Female householder | 10,276 | 14.8% | 10,668 | 15.4% | 3.8% |
| Male householder | 7,410 | 10.7% | 8,338 | 12.0% | 12.5% |
| Total households with children | 24,293 | 34.9% | 18,282 | 26.4% | -24.7% |

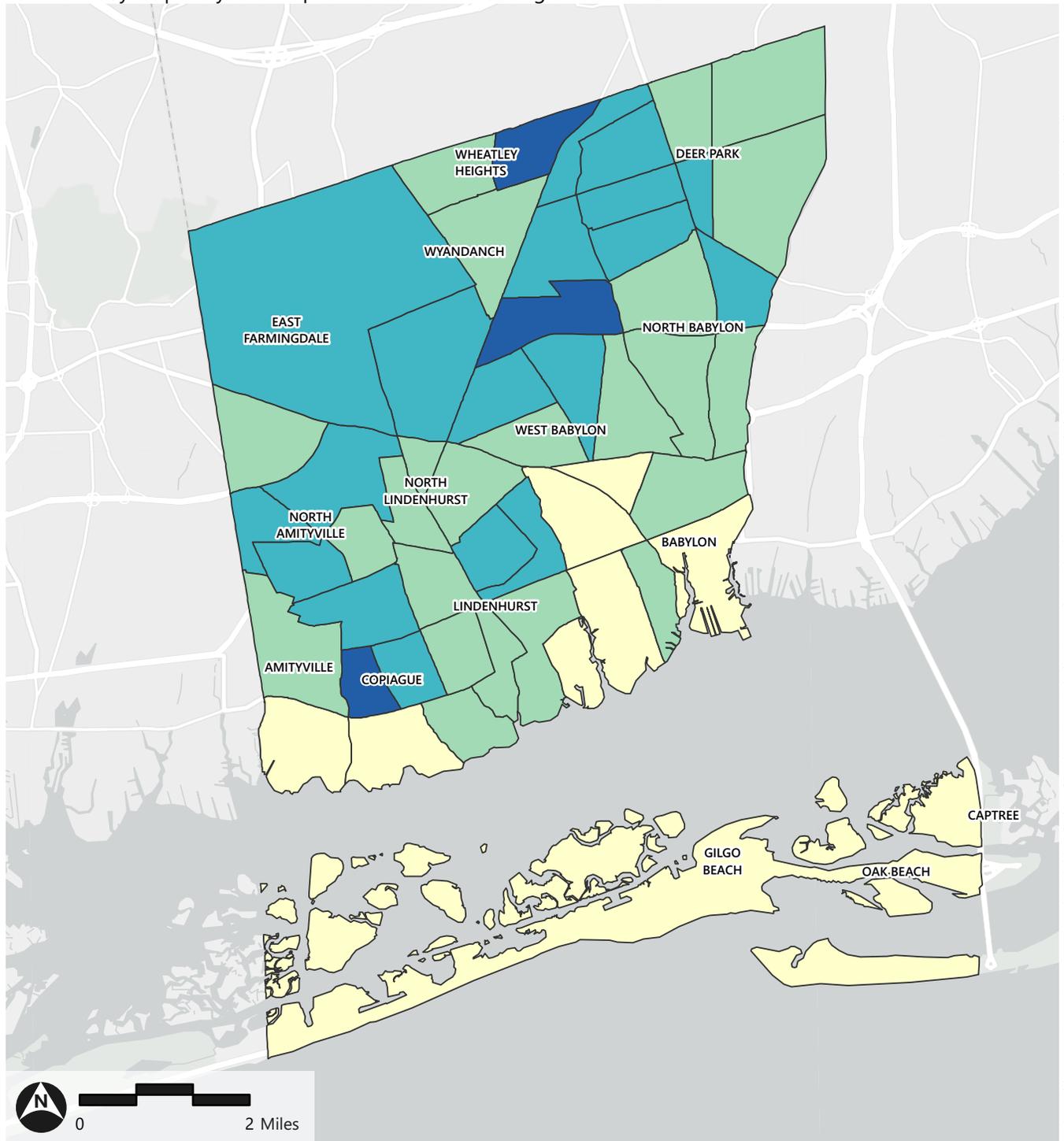
U.S. Census Bureau -ACS 5-Year Estimates, Table DP02, 2010/2023

Map 6 identifies concentrations of households with children. Census tracts in Copiague, Wheatly Heights, and West Babylon had the highest shares of households with children at over 45%. One tract – 1237.03 in Copiague – also had a high share of both Hispanic and foreign-born residents. Parts of Babylon, West Babylon, southern Amityville and southern Copiague had the lowest shares of households with children, each less than one-quarter of all households.

¹⁴ The Census defines a family household as a household with two or more people (one of whom is the householder) related by birth, marriage, or adoption residing together. A family household also includes any unrelated people who may be residing with the family.

Map 6: Share of Households with Children by Census Tract in the Town of Babylon

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Share of Households with Children (%)

- 17 - 25%
- 25.1 - 35%
- 35.1 - 45%
- 45.1 - 55%

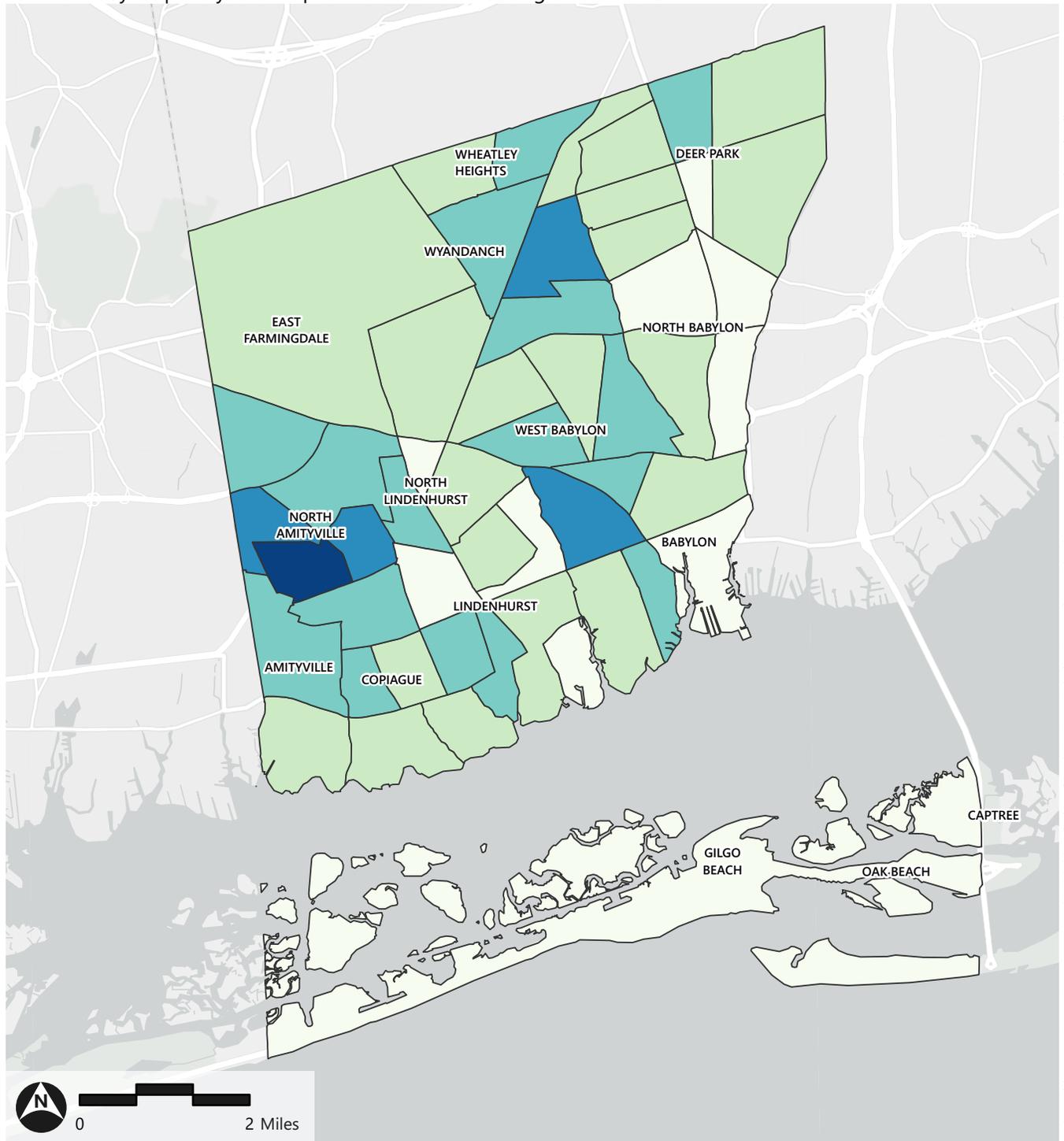
Boundaries are approximate.

Source: Suffolk County GIS; ESRI; Department of Housing and Urban Development (2016 - 2020 ACS 5YR Demographic Estimate Data by Tract)

Female householders made up more than 30% of total householders in parts Wyandanch, North Amityville, and West Babylon (see **Map 7**). Several of these tracts were also home to a high share of other protected classes. Tract 1225.01 in eastern Wyandanch included concentrations of female householders, households with children, Black residents, and residents with a disability. Tract 1233.03 in North Amityville near Copiague had a high share of female householders, households with children, and Black residents, relative to other parts of Babylon. Tract 1243.02 also had high shares of households with female householders, and moderate Black and Hispanic populations.

Map 7: Share of Female Householders by Census Tract in the Town of Babylon

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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Female Householder Population Share (%)

- 0 - 10%
- 10.1 - 20%
- 20.1 - 30%
- 30.1 - 40%
- 40.1 - 50%

Boundaries are approximate.

Source: Suffolk County GIS; ESRI; US Census Bureau (2018 - 2022 ACS 5YR Social Characteristics Data by Tract)

Disability

According to the most recent American Community Survey data (2019-2023), Babylon had a disabled population of 22,701 (10.5% of total population). This rate was below that of both the state (12.2%) and nation (13.0%). Of persons with a disability, over three-quarters (84.6%) were under the age of 65 and the remaining 15.4% were 65 or older.

Table 11 Disability Status of the Population in the Town of Babylon, 2023

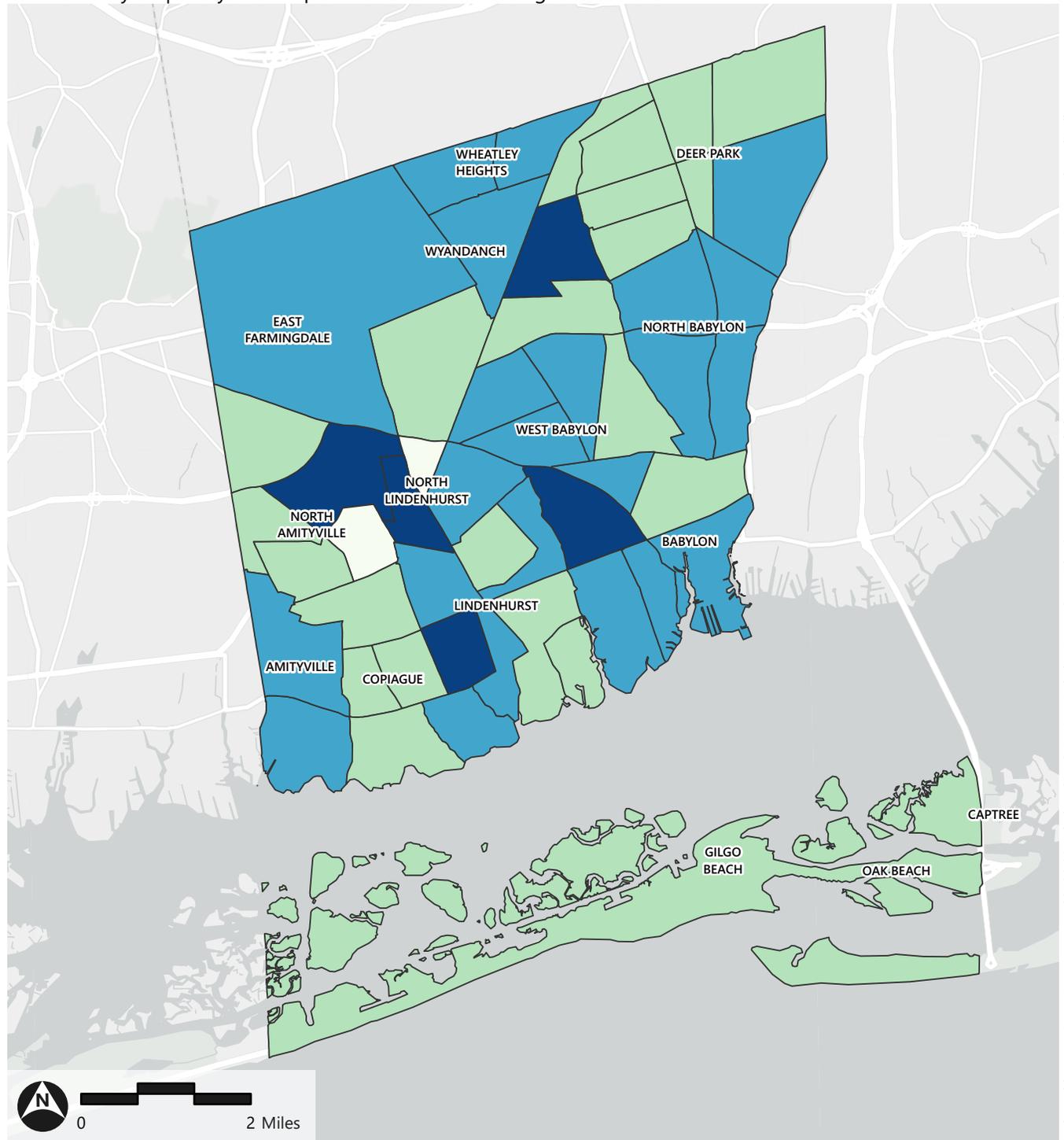
| Disability Status | Count | Share of Total |
|----------------------------|---------|----------------|
| Total population | 217,019 | 100.0% |
| With a disability | 22,701 | 10.5% |
| Population under age 65 | 183,607 | 84.6% |
| With a disability | 12,402 | 5.7% |
| Population age 65 and over | 33,412 | 15.4% |
| With a disability | 10,300 | 4.7% |

U.S. Census Bureau - ACS 5-Year Estimates Subject Tables, Table S1810, 2023.

Map 8 shows that the geographic distribution of the disabled population was relatively heaviest in parts of Wyandanch, Lindenhurst, North Lindenhurst, North Amityville and West Babylon, where some tracts had a disability rate of over 15.0%. The town's ability to meet the housing needs of its disabled residents is impacted by an array of factors – such as zoning regulations for group homes, the ease with which modifications may be made to existing homes, and the availability of fair housing services – which are each examined in other sections of this report.

Map 8: Share of the Population with a Disability by Census Tract in the Town of Babylon

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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Share of the Population with a Disability (%)

- 0 - 5%
- 5.1 - 10%
- 10.1 - 15%
- 15.1 - 20%

Boundaries are approximate.

Source: Suffolk County GIS; ESRI; US Census Bureau (2018 - 2022 ACS 5YR Social Characteristics Data by Tract)

Religious Affiliation

Religion is not one of the questions surveyed by the U.S. Census Bureau making dependable, comprehensive data on religious affiliation difficult to find. The data used in this report appear in the 2020 U.S. Religion Census: Religious Congregations & Membership Study, a county-by-county enumeration of religious bodies in the U.S. published by the Association of Statisticians of American Religious Bodies (ASARB). The smallest geography for which data is available in this study is the county level, and thus no figures are available for Babylon or its villages and hamlets; however, data for Suffolk County is provided below.

Table 12 Population by Religious Affiliation in Suffolk County, 2020¹⁵

| Religious Affiliation | Count | Share |
|---------------------------|-----------|---------|
| Evangelical Protestant | 55,526 | 3.64% |
| Mainline Protestant | 48,650 | 3.19% |
| Black Protestant | 11,020 | 0.72% |
| Catholic | 837,694 | 54.90% |
| Orthodox | 6,772 | 0.44% |
| Other | 281 | 0.02% |
| Islam | 28,542 | 1.87% |
| Judaism | 17,213 | 1.13% |
| Hinduism | 295 | 0.02% |
| Buddhism | 2,441 | 0.16% |
| Jehovah's Witnesses | 12,096 | 0.79% |
| Latter-day Saints | 3,070 | 0.20% |
| Other Christians | 1,019 | 0.07% |
| Share of Total Population | 1,024,619 | 67.15% |
| Total Population | 1,525,894 | 100.00% |

In Suffolk County, 67.15% of the population adhered to a religion as of 2020. Of those claiming a religious affiliation, Catholics made up the largest share at 54.9% of the population. No other religious affiliation made up more than 5% of Suffolk residents.

Summary of Findings

- › As of 2020, the Town of Babylon non-Hispanic White residents made up slightly more than half the population (56.1%), 16.2% non- Hispanic Black, and 23.9% Hispanic. Diversity increased since 2010 as the White population fell by almost 20.0%, and the Hispanic, Asian, and “other race” populations increased by 30% or more.
- › Babylon census tracts with the highest African American population shares (50% or more) were in Wyandanch, Wheatley Heights, North Amityville. Hispanics made up a majority of only one tract in north Copiague but constituted 20.1-35% of the population in North Amityville, North Lindenhurst,

¹⁵ US Religion Census. Suffolk County, New York - County Membership Report (2020). Available at: <https://www.usreligioncensus.org/>.

and parts of Copiague, Lindenhurst East Farmingdale, North Babylon, Wheatly Heights, West Babylon Wyandanch.

- › Foreign born residents made up 19.7% of Babylon’s population in 2023, and over 35% of the population along the North Amityville/Copiague border and parts of North Lindenhurst. Nearly half of non-US natives were from Latin America (68.9%), and 14.7% were European.
- › Just over a quarter of households in Babylon had children (26.4%) as of 2023, down from 34.9%. Highest concentrations of households with children were in tracts Copiague/Amityville, West Babylon/Wyandanch, and Wheatley Heights/Wyandanch borders.
- › Female householders made up 19.0% of Babylon, and over 30% in parts of Wyandanch, North Amityville, and West Babylon. From 2010 to 2023, the number of female householders increased by 3.4%, while the number of married couples fell by 6.9%.
- › Persons with a disability constituted 10.5% of Babylon’s population during the 2019-2020 American Community Survey period, and the majority are individuals under age 65 (84.6% of the total). Highest disability rates were in census tracts in North Amityville, North Lindenhurst, Lindenhurst, Wyandanch, and West Babylon.
- › In Suffolk County as of 2020, the majority of residents were Catholic (54.9%) or claimed no religious affiliation (32.6%). No other religion constituted more than 5% of Suffolk residents.

Segregation Analysis

Segregation, or the degree to which two or more racial or ethnic groups live geographically separate from one another, can directly affect the quality of life in cities and neighborhoods. A study by the Federal Reserve Bank of Cleveland compared the economic growth of more than 100 areas in the U.S. between 1994 and 2004 and concluded that racial diversity and inclusion was “positively associated with a host of economic growth measures, including employment, output, productivity, and per capita income.”¹⁶ In general, diverse communities have been found to benefit from greater innovation arising out of the varied perspectives within the community. Additionally, multilingual and multicultural regions are best positioned for success in the global marketplace.

Despite the economic and other advantages of diversity, patterns of racial and ethnic segregation remain prevalent in many regions and cities. Segregation is typically perceived of negatively, but it is important to note that it is not always due to overt housing discrimination. In fact, there could be at least three reasons why patterns of segregation exist:

- › personal preferences cause individuals to want to live in neighborhoods with others of a particular race and ethnicity;
- › income differences across race and ethnic groups limit the selection of neighborhoods where persons of a particular race and ethnicity can live; and
- › illegal discrimination in the housing market limits the selection of neighborhoods where persons of a particular race and ethnicity live.

¹⁶ PolicyLink. 2011. “America’s Tomorrow: Equity is the Superior Growth Model.” Page 11. Available at: [SUMMIT FRAMING WEB 20120110.PDF](#). Accessed March 2025.

Regardless of the causes of segregation, its effects can be detrimental. “Numerous studies have focused on the possible effects of residential neighborhoods on social and economic outcomes. Persistent economic and racial residential segregation is implicated in enduring racial and ethnic inequality.”¹⁷ For example, research demonstrates that African American homeowners earn less equity in their non-rental homes because their incomes are lower and they reside in areas that are more segregated. “Individuals take account of the race-ethnic composition of neighborhoods when deciding if and where to move. These patterns may result from a number of underlying social processes. While race-ethnic prejudice may govern residential choices to some degree, the ethnic composition of a neighborhood is also correlated with other factors that determine neighborhood attractiveness. For example, neighborhoods vary in levels of crime, quality housing, and poverty.”¹⁸

The task in this Segregation Analysis is to determine the degree to which residents of the Town of Babylon are segregated by race and ethnicity, based on population counts from the 2010 and 2020 U.S. Censuses.

Residential segregation is the degree to which two or more racial or ethnic groups live geographically separate from one another. Early in the field of residential segregation analysis Duncan and Duncan¹⁹ defined a “dissimilarity index” which became the standard segregation measure for evenness of the population distribution by race. By 1988 researchers had begun pointing out the shortcomings of dissimilarity indices when used apart from other measures of potential segregation. In a seminal paper, Massey and Denton²⁰ drew careful distinctions between the related spatial concepts of sub-population distribution with respect to evenness (minorities may be under- or over-represented in some areas) and exposure (minorities may rarely share areas with majorities thus limiting their social interaction).

This analysis will use the methodology set forth by Duncan and Duncan for the measurement of evenness of the population distribution by race (dissimilarity index) as well as measures of exposure of one race to another (exposure and isolation indices), based on the work of Massey and Denton. Workers in the field generally agree that these measures adequately capture the degree of segregation. These measures have the advantage of frequent use in segregation analyses and are based on commonsense notions of the geographic separation of population groups. An additional analysis for the entropy index will provide a measure of multi-group diversity not accounted for by the other indices which necessarily are limited to two racial or ethnic groups at a time.

Dissimilarity Index

The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology requires a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas (census tracts in this analysis) have the same proportion of minority and majority members as the

¹⁷ Bruch, E. 2005. “Residential Mobility, Income, Inequality, and Race/Ethnic Segregation in Los Angeles.” Princeton, NJ: Princeton, University, pp. 1

¹⁸ Bruch, 2005.

¹⁹ Duncan, Otis D., and Beverly Duncan. 1955. “A Methodological Analysis of Segregation Indices.” *American Sociological Review*, Vol. 20.

²⁰ Massey, Douglas, S. and Denton, N. A., 1988. “The Dimensions of Residential Segregation.” *Social Forces*, Vol. 67, No. 2, University of North Carolina Press.

larger area in which they live (here, the Town of Babylon). Evenness is not measured in an absolute sense, but is scaled relative to some other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value less than 40 as low segregation, between 40 and 55 as a moderate level of segregation, and 56 or above as a high level of segregation.

The regional proportion of the minority population can be small and still not be segregated if evenly spread among tracts. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to achieve a distribution matching that of the majority (or vice versa).

Although the literature provides several similar equations for the calculation of the DI, the one below is the most commonly used. This equation differences the magnitude of the weighted deviation of each census tract’s minority share with the tract’s majority share which is then summed over all the tracts in the region:²¹

where:

$$D = \left(\frac{1}{2} \right) \sum_{i=1}^n \left| \frac{Min_i}{Min_T} - \frac{Maj_i}{Maj_T} \right|$$

D = Dissimilarity Index;

Min_i = Minority group population of census tract i; Min_T = Minority group regional population;

Maj_i = Majority group population of census tract i;

Maj_T = Majority group regional population; and n = Total number of census tracts in the region.

The table below presents the results of these calculations between non-Hispanic Whites, non-Hispanic Blacks, non-Hispanic Asians, and Hispanics in Babylon.²² The graph that follows presents the same data in a visual format so that trends can be more readily identified.

Table 13 Dissimilarity Index for the Town of Babylon, 2010-2020

| Group Exposure | Dissimilarity Index 2010 | Dissimilarity Index 2020 | Change |
|----------------|--------------------------|--------------------------|--------|
| Black-White | 73.87 | 62.86 | -14.9% |
| Hispanic-White | 41.94 | 38.43 | -8.4% |
| Asian-White | 27.56 | 33.76 | 22.5% |

Overall, the DI calculations show a high level of segregation between Black and White residents. For Blacks and Whites, dissimilarity in Babylon was 62.86 as of 2020, down from 73.87 in 2010. This can be interpreted as meaning that 63% of Black residents or 63% of White residents (or an equivalent

²¹ Calculation after Desegregation Court Cases and School Demographics Data, Brown University, Providence, Rhode Island. Source: <http://www.s4.brown.edu/schoolsegregation/desegregationdata.htm>. Accessed February 27, 2013.

²² The DI methodology requires that each group be distinct from each other. Each racial or ethnic group cannot overlap. This study focuses primarily on four groups: Hispanics, non-Hispanic Whites, non-Hispanic Blacks, and non- Hispanic Asians (to be called “Whites,” “Blacks,” and “Asians” for simplicity).

proportion of both) would have to move to different neighborhoods in order for the two groups to be evenly distributed geographically and thus eliminate segregation in Babylon.

Although the dissimilarity index value of 62.86 indicates a high level of segregation between Black and White populations in Babylon, it has decreased significantly by nearly 15% over the past decade. This reduction suggests notable progress towards greater integration, meaning that Black and White residents have become more evenly distributed across neighborhoods.

For Hispanic residents, segregation remains at a comparatively lower level, with a dissimilarity index of 38.43 between Hispanic and White populations. The Hispanic-White dissimilarity index decreased by 8.4% from 2010 to 2020. While this decline is not as substantial as the Black-White index, it still represents progress towards more integrated living patterns. A smaller dissimilarity index indicates that Hispanic and White individuals are more intermixed within the same neighborhoods.

Conversely, segregation between Asian and White populations has increased by 22.5% over the same period. This rise in the dissimilarity index suggests that Asian and White residents have become less evenly distributed across neighborhoods, leading to increased residential segregation between these two groups. Despite this increase, the overall level of segregation between Asians and Whites still falls within a lower range compared to the other groups.

Exposure Index

Two basic, and related, measures of racial and ethnic interaction are exposure (this section) and isolation (next section). These two indices, respectively, reflect the possibility that a minority person shares a census tract with a majority person (Exposure Index, EI, this section) or with another minority person (Isolation Index, II, next section).

“Exposure measures the degree of potential contact between minority and majority group members.”²³ Exposure is a measure of the extent two groups share common residential areas and so it reflects the degree to which the average minority group member experiences segregation. The EI can be interpreted as the probability that a minority resident will come in contact with a majority resident, and ranges in value from 0.0 to 1.0, where higher values represent lower segregation.

As with the Dissimilarity Index, each calculation of EI involves two mutually exclusive racial or ethnic groups. The EI measures the exposure of minority group members to members of the majority group as the minority-weighted average (the first term in the equation below) of the majority proportion (the second term) of the population in each census tract, which can be written as:

$$Prob = \sum_{i=1}^n \left(\frac{Min_i}{Min_T} \right) \left(\frac{Maj_j}{Tot_i} \right)$$

where:

²³ Massey and Denton, 1988.

Prob = Probability that minority group members interact with majority group members
 Mini = Minority group population of census tract i;

MinT = Minority group regional population;

Maji = Majority group population of census tract i;

Toti = Total population of census tract i; and

n = Total number of census tracts in the region.

The EI is not “symmetrical” so the probability of a typical Black person meeting a White person in a tract is not the same as the probability of a typical White person meeting a Black person in that tract. An illustrative example of this asymmetry is to imagine a census tract with many White residents and a single Black resident. The Black person would see all White people, but the White residents would see only one Black person. Each would see a much different world with respect to group identification.

The maximum value of the EI depends both on the distribution of racial and ethnic groups and on the proportion of minorities in the area studied. Generally, the value of this index will be highest when the two groups have equal numbers and are spread evenly among tracts (low segregation). If a minority is a small proportion of a region’s population, that group tends to experience high levels of exposure to the majority regardless of the level of evenness.²⁴

The “Exposure Index” table shows that in 2020 the typical probability of a Black person interacting with a White person within their census tract was 31%, while the probability of a White person interacting with a Black person was much lower at 9%. These rates can also be interpreted to mean that on average 31 of every 100 people a Black person met were White, but only 9 of every 100 people a White person met were Black. Asians and Hispanics had higher likelihoods of interacting with Whites (59% and 49%, respectively), although Whites exposure to both of them remained low (21% and 5%). Overall, while there are slight improvements in the interaction between certain groups, the overall data indicates that segregation remains an issue, particularly with reduced interactions between Hispanic and White as well as Asian and White populations in the Town.

Table 14 Exposure Index in the Town of Babylon

| Interacting Groups | Exposure Index 2010 | Exposure Index 2020 | Change |
|--------------------|---------------------|---------------------|--------|
| Black-White | 0.30 | 0.31 | 0.03 |
| White-Black | 0.07 | 0.09 | 0.20 |
| Hispanic-White | 0.60 | 0.49 | -0.18 |
| White-Hispanic | 0.16 | 0.21 | 0.30 |
| Asian-White | 0.75 | 0.59 | -0.21 |
| White-Asian | 0.04 | 0.05 | 0.27 |

²⁴ John Iceland, Weinberg D.H., and Steinmetz, E. 2002. “Racial and Ethnic Residential Segregation in the United States: 1980-2000.” U.S. Census Bureau. Paper presented at the annual meetings of the Population Association of America, Atlanta, Georgia.

Isolation Index

The Isolation Index (II) measures “the extent to which minority members are exposed only to one another” (Massey and Denton, p. 288). Not a measure of segregation in a strict sense, the II is a measure of the probability that a member of one group will meet or interact with a member of the same group. The II can be viewed more as a measure of sociological isolation.

A simple change in notation from the Exposure Index equation yields the formula for the Isolation Index given below. This measure is calculated for one racial or ethnic group at a time so unlike the DI or EI, it does not compare the distribution of two groups. Instead, each calculation measures the isolation of a single group.

Similar to the EI, this index describes the average neighborhood for racial and ethnic groups. It differs in that it measures social interaction with persons of the same group instead of other groups. The II is the minority weighted average (the first term of the equation) of each tract’s minority population (the second term) and can be defined as:

$$Prob = \sum_{i=1}^n \left(\frac{Min_i}{Min_T} \right) \left(\frac{Min_i}{Tot_i} \right)$$

where:

Prob = Probability that minority group members share an area with each other; Min_i = Minority group population of census tract i ;

Min_T = Minority group regional population;

Tot_i = Total population of census tract i ; and

n = Total number of census tracts in the region.

The II is a region-level measure for each race/ethnicity summed up from tracts within the region. The II can be interpreted as a probability that has a lower bound of 0.0 (low segregation corresponding to a small dispersed group) to 1.0 (high segregation implying that group members are entirely isolated from other groups).

The Isolation Index values for Babylon in 2020 reveal varied levels of segregation among different racial and ethnic groups. White residents remain the most isolated, though their isolation index decreased from 85% in 2010 to 71% in 2020, indicating a trend toward greater neighborhood diversity and integration. Black residents experienced a significant reduction in their isolation index, dropping from 60% to 42%, suggesting notable progress towards residential integration. Conversely, Hispanic and Asian residents saw slight increases in their isolation indices, with Hispanics rising from 34% to 37% and Asians from 5% to 7%. These changes imply that while Hispanic and Asian communities have become slightly more concentrated, the overall level of segregation for these groups remains moderate, and

Asians, in particular, still predominantly interact with individuals from other groups due to their smaller population proportion.²⁵

Table 15 Isolation Index in the Town of Babylon

| Group | Isolation Index 2010 | Isolation Index 2020 | Change |
|----------|-------------------------|-------------------------|--------|
| White | 0.85 | 0.71 | -0.17 |
| Black | 0.60 | 0.42 | -0.29 |
| Asian | 0.05 | 0.07 | 0.46 |
| Hispanic | 0.34 | 0.37 | 0.09 |

Entropy Index

Entropy, a mathematical concept based on the spatial evenness of the distribution of population groups, can be used to calculate diversity among racial and ethnic groups in a geographical area.²⁶ Both the Dissimilarity Index and Exposure Index can only measure the segregation of two groups relative to each other, but the Entropy Index has the advantage of being able to measure the spatial distribution of multiple racial and ethnic groups simultaneously.

The Entropy Score (h) for a census tract is given by:

$$h_i = - \sum_{j=1}^k p_{ij} \ln(p_{ij})$$

where:

k = Number of groups;

p_{ij} = Proportion of population of jth group in census tract i (= n_{ij}/n_i); n_{ij} = Number of population of jth group in tract i; and

n_i = Total population in tract i.

The higher the calculated value for h, the more racially and/or ethnically diverse the tract. The maximum possible level of entropy is given by the natural logarithm (ln) of the number of groups used in the calculations. The maximum score occurs when all groups have equal representation in the geographic area. In this case k = 4 (non-Hispanic Whites, non-Hispanic Blacks, other non-Hispanic populations, and Hispanics) so the maximum value for h is $\ln(4) = 1.39$. A tract with $h = 1.39$ would have equal proportions of all groups (high diversity) and a tract with $h = 0.0$ would contain only a single group (low diversity).

²⁵ The Exposure and Isolation Index methodologies implicitly assumes that the tract populations are evenly distributed within a census tract so that the frequency of social interactions is based on the relative population counts by tract for each race or ethnicity. Within actual neighborhoods racial and ethnic groups are not homogenous (e.g., families or small area enclaves) so that the chances of one group meeting another of the same group may be different than an even distribution might imply.

²⁶ Iceland, John. 2004. "The Multigroup Entropy Index (Also Known as Theil's H or the Information Theory Index)." University of Maryland.

The high diversity census tracts (those with highest h values) are located in Wheatley Heights and parts of Deer Park, Wyandanch, North Amityville, and East Farmingdale. The highest diversity tract was 1227.04 in the northeast portion of Wyandanch (h score = 1.30), followed by tract 1228.01 in the southeast portion of Deer Park (h score = 1.26). Diversity was lowest in the southern parts of Amityville, Lindenhurst, West Babylon, and Babylon, where 11 tracts had entropy scores of 0.70 or below.

The Entropy Score is not a true measure of segregation because it does not assess the distribution of racial and ethnic groups across a region. A region can be very diverse if all minority groups are present but also highly segregated if all groups live entirely in their own neighborhoods (or census tracts). However, Entropy Scores, measures of tract-level diversity, can be used to calculate the Entropy Index²⁷ (EI) which measures the distribution of multi-group diversity across tracts and an entire region.

The EI measures unevenness in the distribution of multiple racial and ethnic groups in a region by calculating the difference in entropy between census tracts and the larger region as a whole. The Entropy Index (H) for a region is the weighted average variation of each tract’s entropy score differenced with the region-wide entropy as a fraction of the region’s total entropy (Iceland 2004):

$$H = \frac{\widehat{H} - \bar{H}}{\widehat{H}}$$

where:

\widehat{H} = Entropy for the region’s tracts as a whole;

\bar{H} = Average of the individual census tracts’ values of h weighted by the population; and H = Entropy Index for the region.

The EI ranges between H = 0.0 when all tracts have the same composition as the entire region (minimum segregation) to a maximum of H = 1.0 when all tracts contain one group only (maximum segregation).²⁸ Regions with higher values of H have less uniform racial distributions and regions with lower values of H have more uniform racial distributions.

The below Entropy Index table gives the result of an entropy calculation for Babylon as a whole. Over the 2010-2020 decade the EI declined from 0.47 to 0.35, a drop of 12.0%. This method of entropy analysis gives a concise summary statement that diversity in Babylon increased over the last ten years, both on a town-wide and tract-level basis, an indication of a modest trend toward less segregation.

Table 16 Entropy Index for the Town of Babylon

| Entropy Index 2010 | Entropy Index 2020 | Change |
|--------------------|--------------------|--------|
| 0.47 | 0.35 | -12.0% |

²⁷ Iceland, John. 2002. "Beyond Black and White: Metropolitan Residential Segregation in Multi-Ethnic America," U.S. Census Bureau, Housing and Household Economic Statistics Division, paper presented at the American Sociological Association meetings, Chicago, Illinois.

²⁸ White, Michael J. 1986. " Predicted Ethnic Diversity Measures for 318 U.S. Metropolitan Areas by Census Region, 1980." Population Index, Vol. 52.

Reconciliation of the Four Segregation Indices

One important question concerns whether the overall racial and ethnic segregation in Babylon has worsened, improved, or remained about the same between 2010 and 2020. The methodologies used in this analysis indicate that segregation between White and Black residents is high, but did lessen over the 2010 to 2020 decade. The dissimilarity and isolation indices declined, while exposure amongst Whites and Blacks increased slightly.

Segregation between White and Hispanics and White and Asians is less severe – their dissimilarity index is within HUD’s low range, and they are more likely to be exposed to one another than are Blacks and Whites. However, the trend here is toward slightly increased segregation. By 2020, the Hispanic-White dissimilarity index, Hispanic exposure index was below 2010 figures, while Hispanic isolation to Whites was slightly higher. The 2020 Asian-White dissimilarity index and isolation index were above 2010 figures, while the Asian isolation to Whites was down.

These residential patterns are not unique to Babylon but are indicative of the racial and ethnic geography throughout Suffolk and Nassau Counties. A recent nationwide study of segregation ranked the Nassau County-Suffolk County MSA as the 10th highest in Black-White segregation the 50 largest metro areas, 19th in Hispanic-White segregation, and 14th in Asian-White Segregation among the 40 metro areas with the largest Asian population. What distinguishes Nassau and Suffolk Counties is the high level of segregation in an area composed of entirely suburban counties on Long Island, which typically exhibit less segregation than central cities. Historically, Nassau and Suffolk Counties has shown significant levels of segregation, with a dissimilarity index as high as 76.9 in 1980, and still remaining above 65. Currently, the Black-White dissimilarity index for the region was 65.5, the Hispanic-White dissimilarity index was 46.1, and the Asian-White dissimilarity index was 43.4.²⁹

A 2014 study of school segregation in New York State completed for the Civil Rights Project at UCLA offers a brief history of residential patterns on Long Island. This report notes that suburban development in Nassau and Suffolk Counties expanded rapidly after World War II, however, “the opportunity for suburban homeownership...was only available to white families, due to the structural and institutional racism at that time.”³⁰ While the Black population on Long Island also grew significantly during that time, Blacks were excluded from White suburbs, and instead settled in urban or unincorporated areas. The effects of these development patterns are still seen in Nassau and Suffolk Counties, including Babylon, where – despite declines since 2000 – Black/White segregation remains among the highest in the nation.

²⁹ John R. Logan and Brian Stults. 2021. “The Persistence of Segregation in the Metropolis: New Findings from the 2020 Census” Diversity and Disparities Project, Brown University, <https://s4.ad.brown.edu/Projects/Diversity>.

³⁰ Kucsera, John and Orfield, G. March 2014. “New York State’s Extreme School Segregation: Inequality, Inaction and a Damaged Future.” Completed for The Civil Rights Project at the University of California, Los Angeles.

3

Fair Housing in the Town of Babylon

Affordable Housing Snapshot

Affordability is a significant factor for Babylon residents attempting to select housing that meets their family needs. HUD considers housing affordable if it costs less than 30% of a household's income. Households that spend over that threshold may be significantly cost burdened and have difficulty affording basic necessities.

Yet, according to HUD, 12 million renters and homeowners in the United States spend more than 50% of their income on housing and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States. HUD's definition of "affordable housing" includes housing-related expenses such as rent and utilities.

On an annual basis, HUD calculates median family income for counties across the country, including Suffolk County. The data is categorized based on its relationship to the median family income (MFI) in the area. According to HUD, the 2024 MFI for households in Suffolk County is \$164,900.³¹ Low- and Moderate-Income is categorized at three income levels by HUD:

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

³¹ Department of Housing & Urban Development, HUD User Dataset, FY2024 Income Limits. Available at: [FY 2024 Income Limits Documentation System -- Summary for Nassau-Suffolk, NY HUD Metro FMR Area](#). Accessed January 2025.

It should be noted that households earning between 80 and 100 percent of area median family income are caught in between, only slightly below median incomes, not eligible for many housing assistance programs and sometimes eligible for homeownership programs. **Table 17** provides the un-capped income limits for the Nassau-Suffolk MSA by household size.

Table 17 2025 HUD Un-Capped Income Limits, Nassau-Suffolk MSA

| Income Limit | Household Size | | | | | | | |
|--------------|----------------|----------|-----------|------------------|-----------|-----------|-----------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 30% AMI | \$34,650 | \$39,600 | \$44,550 | \$49,450 | \$53,450 | \$57,400 | \$61,350 | \$65,300 |
| 50% AMI | \$57,750 | \$66,000 | \$74,250 | \$82,450 | \$89,050 | \$95,650 | \$102,250 | \$108,850 |
| 80% AMI | \$84,400 | \$96,450 | \$108,500 | \$120,550 | \$130,200 | \$139,850 | \$149,500 | \$159,150 |

Note: The Quality Housing and Work Responsibility Act of 1998 included a provision that directed HUD to grant exceptions to ten jurisdictions, including the Nassau-Suffolk MSA, whose Low/Moderate Income limits were "capped" below the jurisdictions' actual 80 percent of median income for their HOME and CDBG programs. The Town of Babylon has been using the higher income limits in both of its applicable programs. These un-capped income limits are used for all direct benefit activities.

A community's housing needs change over time as the size and composition of the population evolves and housing preferences shift. Different social and economic factors may influence whether families choose to rent or buy, construct new homes, or renovate old homes. The size and type of homes are also influenced by family size, householder age, and economic status.

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low-income households preventing them from meeting their other basic needs. The following section of this analysis will present a housing profile for the Town of Babylon and will include various housing statistics related to single family and rental housing.

Housing Stock

Eighty percent of Babylon's overall housing stock comprises of single-family units. This is by far the largest component of the town's housing stock with the 2-unit duplex-style homes following at 6.5%.

Table 18 Town of Babylon Housing Unit Analysis, 2023

| Units in Structure | Number | Percent |
|---------------------|--------|---------|
| Total Housing Units | 72,810 | 100.0% |
| Single-family Unit | 58,217 | 80.0% |
| 2 units | 4,761 | 6.5% |
| 3 or 4 units | 1,786 | 2.5% |
| 5 to 9 units | 1,149 | 1.6% |
| 10 to 19 units | 1,590 | 2.2% |
| 20 or more units | 4,514 | 6.2% |
| Mobile home/other | 793 | 1.1% |

U.S. Census Bureau -ACS 5-Year Estimates Data Profiles, Table DP04, 2023.

The Town of Babylon's population and total amount of housing units have remained relatively steady since the 1980s. Babylon has seen its population grow by just over 14,000 people since 1980 (from 203,483 to 218,223) and its housing stock is not keeping up with the same population growth trends. In 1980 there were 62,698 total housing units in Babylon and based on 2019-2023 ACS estimates, that number has increased by just over 10,000 units to 72,810. The slow growth in population and housing units could partially be attributed to an already highly developed land area.

Vacant and abandoned properties can create costly problems for jurisdictions. These properties can become a drain on resources. They detract from the quality of life, as well as economic opportunities. They can slow growth in individual neighborhood redevelopment community development goals.

Looking at the vacancy rate in Babylon it appears to be remaining stable and low by increasing by less than 1% (24 units) over the last ten years, indicating a high demand for housing in the area. Low vacancy rates are reflective of high demand, which will continue to add pressure to increase rents. This can make it more difficult for low-income families to find affordable living situations. While high vacancy rates can mean that the market has out priced demand. Vacant properties can also contribute to a decline in property values.

Table 19 Town of Babylon Housing Occupancy and Vacancy Rates

| | 2010 | | 2020 | |
|---------------------|--------|--------|--------|--------|
| | Number | Share | Number | Share |
| Total Housing Units | 74,233 | 100.0% | 75,270 | 100.0% |
| Occupied Units | 70,894 | 95.5% | 71,907 | 95.5% |
| Vacant Units | 3,339 | 4.5% | 3,363 | 4.5% |

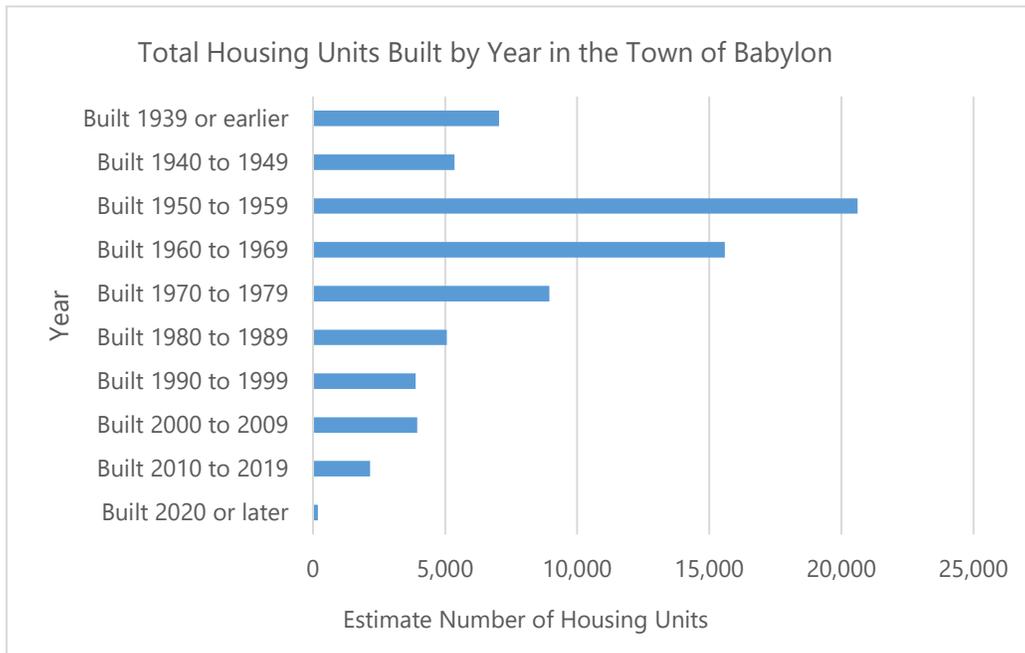
U.S. Census Bureau – Decennial Census, Table DP1, 2020.

Housing Conditions

Approximately 80% of Babylon's current housing stock was built prior to 1970, and over 66% was built prior to 1960. The desired result in these conditions would be to see increases in new construction and growth in Babylon. The new construction market has followed the Town's population trends with only 14% of Babylon's current housing stock being built since

1990 and only 3.2% total units being constructed since 2010 as depicted in **Figure 4**. As houses age their annual maintenance costs rise which adds additional cost burden on low- and moderate-income homeowners. While Babylon’s housing stock become progressively older it has also become most costly to maintain and make repairs to. Every jurisdiction reports issues with an aging housing stock but more rely on new construction to help replenish the stock and to keep older home prices down.

Figure 3 Total Homes Built By Year, Town of Babylon, 2023



U.S. Census Bureau -ACS 5-Year Estimates Data Profiles, Table DP04, 2023.

Overcrowding

Overcrowding is defined as more than one person per room and severe overcrowding as more than 1.5 persons per room according to HUD. As shown in **Table 20**, approximately 1.2% of occupied housing units in the Town of Babylon experience overcrowding and 0.5% experience severe overcrowding. This is slightly less than the Countywide rate of 1.4% for overcrowding and 0.6% for severe overcrowding.

Table 20 Overcrowding, Town of Babylon and Suffolk County, 2023

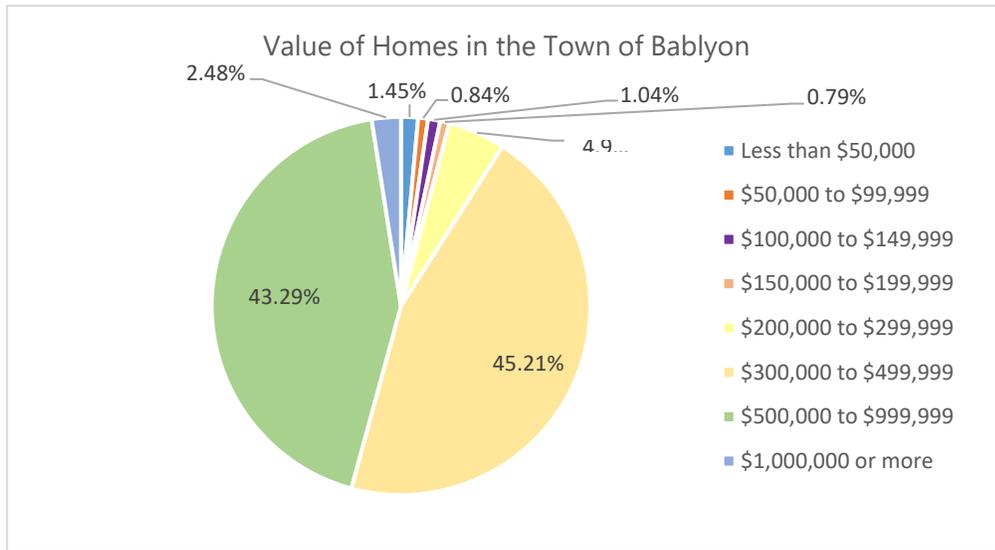
| | Town of Babylon | Suffolk County |
|----------------------|-----------------|----------------|
| Total Units | 72,810 | 579,790 |
| Overcrowded | 1,749 units | 9,159 units |
| Severely Overcrowded | 872 units | 4,430 units |

Source: Census Bureau - ACS 5-Year Estimates Data Profiles, Table DP04, 2023.

Housing Costs

Traditionally, high property values are indicative of a strong economy and is generally viewed as positive for residents. However, the rest of this analysis does generally not support such a conclusion. Instead, the increase in property values has led to more trouble building and developing affordable housing and that has led those that are in need of affordable housing to settle on substandard housing that is aging and not well maintained. As illustrated below, over 88% of the homes in Babylon are valued above \$300,000.

Figure 4 Value of Homes in Babylon by Percentage, 2023



U.S. Census Bureau. ACS 5-Year Estimates Data Profiles, Table DP04, 2023.

Housing costs fluctuate with market forces and are difficult to define. Several sources have been consulted that provide a picture of the overall Town of Babylon housing market.

According to the ACS Five-Year Estimates, in 2023 the median value of an owner-occupied housing unit in the Town of Babylon was \$486,600 and the median rent was \$2,133. This compares to \$539,500 and \$2,190 for the County. **Table 21** shows the median value of owner-occupied housing units and the median gross rent in the Town of Babylon from 2019-2023.

Table 21 Median Value of Housing Units and Rent in the Town of Babylon, 2019-2023

| Year | Median Value | Median Rent |
|------|--------------|-------------|
| 2019 | \$361,300 | \$1,677 |
| 2020 | \$375,200 | \$1,749 |
| 2021 | \$394,100 | \$1,833 |
| 2022 | \$454,000 | \$2,016 |
| 2023 | \$486,600 | \$2,133 |

U.S. Census Bureau - ACS 5-Year Estimates Data Profiles, Table DP04, 2019/2020/2021/2022/2023.

Household Affordability

Per the Department of Housing and Urban Development (HUD) in order for a homeowner to be in a situation that is considered stable, where the bills are being paid on time, and money is still being put into savings, a mortgage should not represent more than 30% of their monthly income. **Table 22** uses 2023 ACS Estimates to detail the current mortgage situation in Babylon.

Table 22 Monthly Mortgage Costs as a Percentage of Household Income, Town of Babylon, 2023

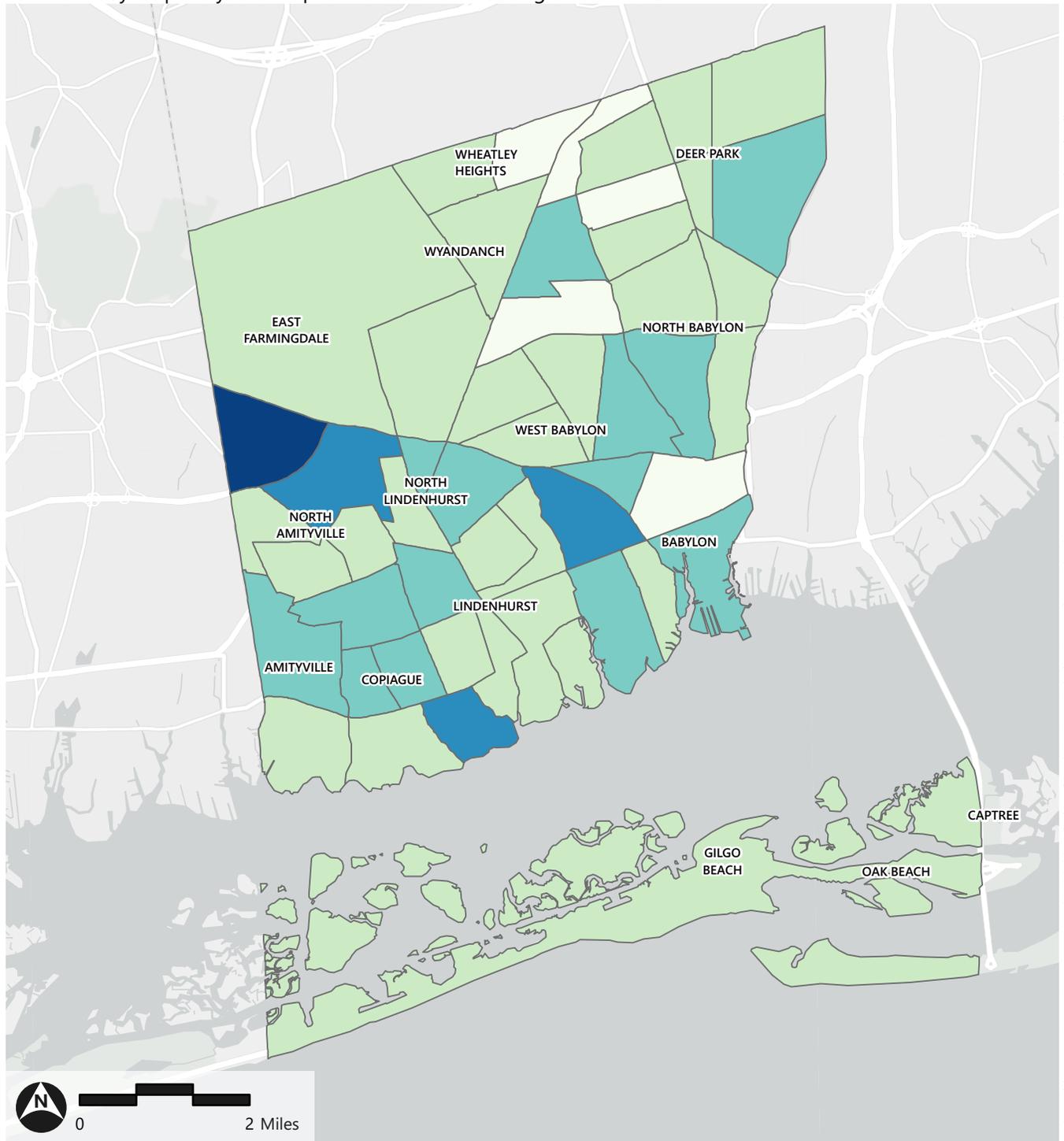
| | Number of Homes | Percentage of Homes |
|------------------------|-----------------|---------------------|
| Less than 20.0 percent | 10,990 | 32.3% |
| 20.0 to 24.9 percent | 5,588 | 16.4% |
| 25.0 to 29.9 percent | 4,602 | 13.5% |
| 30.0 to 34.9 percent | 2,968 | 8.7% |
| 35.0 percent or more | 9,887 | 29.0% |

U.S. Census Bureau - ACS 5-Year Estimates Data Profiles, Table DP04, 2023.

Currently over half of Babylon's homeowners (62.2%) are under HUD's ideal 30% threshold. What is concerning though isn't the 8.7% of residents that are spending 30-34.9% of their monthly income on mortgage payments, but the disproportionate amount of Babylon residents who have mortgage payments that exceed 35% of monthly income (see **Map 9**). The high ratios seen here could be a result of the high property values in Babylon and could eventually lead to a growing vacancy rate in Babylon.

Map 9: Share of the Population with Housing Cost Burden by Census Tract in the Town of Babylon

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



Path: \\vhb.com\gis\proj\Hauppauge\22538.00 Babylon_CDB\GIS\Project\BabylonTown_CompPlan&AI_Mapping\BabylonTown_CompPlan&AI_Mapping.aprx (kroninella)

Town Population with Housing Cost Burden (%)

-  ≤ 30% paying > 30%
-  30.1 - 40% paying > 30%
-  40.1 - 50% paying > 30%
-  50.1 - 60% paying > 30%
-  ≥ 60.1% paying > 30%

Note: Burdened housing cost is constituted by monthly housing costs (including utilities) exceeding 30% of monthly income.

Boundaries are approximate.

Source: Suffolk County GIS; ESRI; US Census Bureau (2016 - 2020 ACS 5YR CHAS Estimate Data by Tract)

Foreclosure Data

The Covid-19 pandemic left many individuals emotionally and financially strained. With the lifting of Covid-19 moratoriums, rising interest rates, and shifting housing demands there has been a spike in homeowners who have fallen behind on mortgage payments and in conjunction there has been an increase in foreclosure filings in New York. According to Unified Court System data, foreclosures are on the rise, however, many counties in New York are still having the lowest number of active, pending foreclosures in a decade.³²

Property Shark tracks reports of first-time foreclosures on residential properties, including single-family homes, two-family homes, condos, and co-op units in the metro New York area. According to their New York Metro 2024 Foreclosure Report³³, the first-time foreclosure market in metro New York slowed in 2024, with 14% fewer cases recorded across the region compared to the previous year. However, the Nassau-Suffolk MSA accounted for 1,500 foreclosures in 2024, representing 24% of metro New York's total foreclosures. Notably, Suffolk County alone accounted for 15% of the metro's foreclosures, totaling 933 first-time filings, making it the most active market in the region. First-time filings in Suffolk County increased by 20% from 2023 to 2024.

Examining the Rental Market

As part of this analysis focus was given directly to the recent developments in Babylon's rental market along with where it currently stands. As alluded to previously, renters in Babylon spend a large and unbalanced amount of their monthly income on housing as detailed in the chart below.

Table 23 Monthly Rentals Costs as a Percentage of Income, Town of Babylon, 2023

| Percent of Income | Number of Homes | Percentage of Homes |
|------------------------|-----------------|---------------------|
| Less than 15.0 percent | 1,621 | 11.2% |
| 15.0 to 19.9 percent | 1,839 | 12.7% |
| 20.0 to 24.9 percent | 1,338 | 9.2% |
| 25.0 to 29.9 percent | 1,431 | 9.9% |
| 30.0 to 34.9 percent | 1,181 | 8.1% |
| 35.0 percent or more | 7,096 | 48.9% |
| Not computed | 921 | 6.3% |
| Total | 14,506 | 100.0% |

U.S. Census Bureau - ACS 5-Year Estimates Data Profiles, Table DP04, 2023.

Over 70% of Babylon's renters spent 25% or more of their monthly income on rent based on the 2023 ACS Estimates. Comparatively 62.2% of renters across the state of New York spend more than 25% of their monthly income on rent. However, the median rental cost statewide was \$1,576 while in Babylon it was \$2,133. Babylon had a median rent cost that is 35.4% more than the mean rent in New York despite the fact that Babylon's residents earn an

³² State of New York Unified Court System. *2023 Report of the Chief Administrator of the Courts on the Status of Foreclosure Cases*. Available at: [ForeclosureAnnualReport2023.pdf](#). Accessed March 2025.

³³ PropertyShark. (2025). Available at: [2024 New York Metro Foreclosure Report | PropertyShark](#). Accessed March 2025.

annual mean income that is only 17.2% more than the states mean income (State of New York Mean Annual Income - \$125,909, Town of Babylon Mean Annual Income - \$147,612). The high rental rates have caused an even greater number of renters to pay more in rent annually. It also further limits the options of low-income renters who need affordable housing.

The National Low Income Housing Coalition (NLIHC) is an organization dedicated to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. For the last 20 years NLIHC has produced an annual report called "Out of Reach" which is a report on the "Housing Wage". The Housing Wage is a wage that one must earn in order to afford modest rental homes in communities across the country. One of the counties that they research is Suffolk County where the Town of Babylon resides.

The HUD estimated FY 2024 median income in Suffolk County is \$164,900 but the estimated mean renters wage is \$19.49 per hour. The following table details NLIHC's 2024³⁴ housing wage in Suffolk County for rental homes between one and four bedrooms.

Table 24 Housing Wage in Suffolk for Rental Homes, 2024

| Rental Home Size | Housing Wage (hourly) |
|------------------|-----------------------|
| Zero-Bedroom | \$32.85 |
| One-Bedroom | \$41.23 |
| Two-Bedroom | \$48.23 |
| Three-Bedroom | \$62.42 |
| Four-Bedroom | \$67.71 |

Suffolk's 2024 Housing Wage is above what the current minimum wage is for any size rental home. This shows that the market is out pricing its supply of potential renters based on the wages that are available to potential renters.

To look at this on a macro scale the table below details the amount on annual median income needed to afford the median monthly rent for the rental options in the Town of Babylon.

Table 25 Annual Median Income to Afford Median Monthly Rent in Suffolk County

| Rental Home Size | FMR (dollars) | Annual Income Needed to Afford |
|------------------|---------------|--------------------------------|
| Zero-Bedroom | \$1,708 | \$68,320 |
| One-Bedroom | \$2,144 | \$85,760 |
| Two-Bedroom | \$2,508 | \$100,320 |
| Three-Bedroom | \$3,246 | \$129,840 |
| Four-Bedroom | \$3,521 | \$140,840 |

³⁴ National Low Income Housing Coalition (NLIHC). Out of Reach 2024: New York data. Available at: <https://nlihc.org/oor/state/ny>.

The concern here however is not just with those renters earning the median income, it is with those who earn less than the area median income and who have a much greater need for affordable housing options. According to the NLIHC 2024 Report, the minimum wage in Suffolk County is at \$16.00 per hour and given the current median monthly rent numbers it would take a worker earning minimum wage 103 hours of work a week just to earn enough to pay rent in a single bedroom rental apartment. For a family that needed a four-bedroom apartment it would take a total of 169 hours worked at minimum wage before the rent on that apartment could be earned.³⁵

Table 26 Minimum Hours of Work Required to Afford Rental Apartment in Suffolk County

| Rental Home Size | Work Hours/Week at Minimum Wage | Full Time Jobs Needed at Minimum Wage Rate |
|-----------------------------|---------------------------------|--|
| Zero-Bedroom | 82 | 5.1 |
| One-Bedroom | 103 | 6.4 |
| Two-Bedroom | 121 | 7.6 |
| Three-Bedroom | 156 | 9.8 |
| Four-Bedroom | 169 | 10.6 |
| Minimum Wage (dollars/hour) | \$16.00 | |

Based on the 2024 Report, an average of 18% of Suffolk's population were classified as renters. In 2024 the mean wage amongst the renting population was \$19.49 per hour. When extrapolated out to a full-time job it shows that the rent of a 1BR rental unit will cost a renter 63.5% of their gross income.

The results of the 2024 NLIHC "Out of Reach" study support the cost burden data from the 2023 ACS showing that in Suffolk County, 2.5 full time jobs at mean renter wage would be needed to afford a 2BR rental unit.

National Status of Fair Housing

HUD's Annual Report on Fair Housing (2023) indicates that HUD and the Fair Housing Assistance Program (FHAP) agencies nationally received a total of 8,272 housing discrimination complaints in FY 2023. Investigations were completed for 7,685 housing discrimination complaints during the same time period. New York State had the fourth highest number of complaints (401), behind California (963), Florida (681), and Texas (624). HUD and FHAP agencies most often received complaints alleging disability and race discrimination. Disability discrimination was included in 62.0% of the complaints filed with HUD and FHAP agencies. Race was included in 26.1% of all complaints. The Annual Report on Fair Housing states that for the past five years, more than half of all complaints have alleged disability discrimination. The most common issue reported in the complaints was "discriminatory terms, conditions, privileges, or services and facilities" which was alleged in 79.5% of complaints. The next two most common issues were "failure to make reasonable

³⁵ Ibid, pg. 69

accommodation” which was alleged in 47.1% of complaints, and “retaliation” which was alleged in 24.8% of complaints.³⁶

Town of Babylon Status of Fair Housing

Fair Housing Discrimination Lawsuits

For over a decade, the Town of Babylon has not faced any lawsuits for violating Federal, State, or County fair housing provisions, nor has it been found to engage in discriminatory practices or non-compliance with these laws due to a complaint or compliance review. The most recent housing discrimination lawsuit was in 2014: Amityville Mobile Home Civic Association v. Town of Babylon. This lawsuit alleged that the town's zoning practices, including residency preferences, had a discriminatory impact and perpetuated segregation against protected classes.

On April 11, 2014, Amityville Mobile Home Civic Association and individual plaintiffs/residents of Frontier Trailer Park (“Frontier”) in north Amityville filed suit against the Town of Babylon and New Frontier II, LLC, a partnership between the owner of Frontier and R Squared, the developer of a proposed mixed-use retail and apartment development on the 20-acre site. Plaintiffs alleged that the rezoning and redevelopment constituted exclusionary and discriminatory zoning and violated fair housing laws. According to the complaint, there were approximately 357 mobile home units housing 1,000 residents at Frontier, 95% of whom were black or Hispanic, and many of whom also were elderly, had disabilities, or had low incomes. The mobile home park community has been there since the 1960s.

The lawsuit stemmed from a re-zoning and five phases development plan to remove the mobile home units and build 500 one- and two-bedroom rental apartments with 4,500 square feet of retail space on the site. As a condition of zoning approval, the Town passed Resolution 743 requiring that 20% (100 units) of the approved units be set aside as “affordable housing” or “workforce housing.” However, on July 13, 2013, the Town passed Resolution 494, which Plaintiffs claim has the effect of revoking, without prior notice or a public hearing, the affordable or workforce housing requirement. Instead, under a relocation plan drafted by the Long Island Housing Partnership, first phase park residents were offered a payment of \$20,000 in installments and required to vacate their trailers and give up their “rights” to the previously proposed affordable housing units. According to 2010 census data, 81.7% of Village of Amityville residents are white. The mobile home park is located in North Amityville, where the majority of residents are black (58.9%) or Hispanic (28.5%).

Plaintiffs sought redress for what they saw as a pattern of exclusionary zoning practices in Amityville and a violation of fair housing. Plaintiffs contended that the rezoning and development approval not only had a disparate impact but was also motivated by discriminatory intent against minorities and other protected classes.

³⁶ U.S. Department of Housing and Urban Renewal. State of Fair Housing Annual Report (2023). Available at: FHEO_Annual_Report_FY_2023.pdf. Accessed February 2025.

The Town of Babylon and the developer denied the allegations and have a filed a motion to dismiss. Defendants argued that Plaintiffs' theory of the case—that the signing of a release in exchange for payment of \$20,000 in relocation assistance constituted a "release terminating their rights" that would leave them "not... eligible to return and have the opportunity to reside in any of the 100 spots for 'Affordable Housing' or 'Workforce Housing'"—misconstrued the effect of the zoning and site plan approvals and the relocation plan and release.

Defendants argued that the condition that 20% of the residential units be set-aside as affordable housing was in fact made enforceable against the property by two sets of recorded covenants and restrictions, one of which was recorded after the relocation plan was approved. Like Resolution 743 (approval of rezoning of the subject property with conditions, which was issued before the relocation plan), Resolution 494 (site plan approval with conditions, which was issued *after* the relocation plan) expressly required the filing of Covenants and Restrictions with the Suffolk County Clerk's Office securing the same 20% (100 units) of affordable or workforce housing. Therefore, defendants argued that despite Plaintiffs' interpretation, the site plan approval does not abrogate the requirement for 100 affordable units but expressly requires it and the Relocation Plan does not cancel this obligation either but only concerns the provision of relocation assistance to current residents of Frontier Park. It does not address the affordable housing requirement or provide for any waiver of an opportunity to apply for placement in a set-aside unit.

Defendants argued that because Plaintiffs did not allege that any of the residents of Frontier Park who have executed and delivered the release have also applied for and been denied eligibility of any of the affordable or workforce housing units, Plaintiffs have failed to show that any resident has actually been harmed by executing the release. Without a showing of actual harm, there is no "actual case or controversy" sufficient to give the Court subject matter jurisdiction, and therefore, Defendants contended the case should be dismissed.

The final lawsuit involving Frontier Park was dismissed on or about March 26, 2015. The Judge in the federal court action granted co-defendant New Frontier II, LLC's motion and dismissed Plaintiff's Complaint, with prejudice, finding a lack of subject matter jurisdiction. It bears noting that the Judge also granted New Frontier II, LLC's motion for sanctions (in the form of reasonable attorneys' fees and costs), and warned Plaintiff AMHCA and its counsel that they will be subject to a filing injunction if they continue to pursue these matters.

Fair Housing Complaints

Complaints regarding fair housing practices can be placed with several different agencies by aggrieved parties. The primary resources for fair housing complaints in Suffolk County are NYSDHR, SCHRC, and LIHS. With passage of the update to the Suffolk County Fair Housing Law in 2007 (which was further amended in 2015), Suffolk County and HUD entered into a Memorandum of Understanding such that the SCHRC is the local agency that now processes all local claims and to whom HUD refers its local inquiries.

After an inquiry to any of these agencies/organizations is made, a number of potential outcomes can result, including:

- › Administrative Closure – Action taken as a result of a judicial proceeding, untimely filing, inability to identify a respondent or locate a complainant, or if a complainant fails to cooperate.
- › No Probable Cause – Although there may have been an action taken that appears to be discriminatory under the Fair Housing Law, there is not sufficient evidence uncovered as a result of investigation to prove the action was in fact discrimination or, in other words, one of “Reasonable Cause” to transfer to the United States Department of Justice (DOJ) District Judge or the HUD Administrative Law Judge (ALJ) for a judicial ruling.
- › Conciliation – Parties meet to work out a resolution; generally initiated by the equivalent agency (i.e., NYSDHR, SCHRC, LIHS) or HUD.
- › Lack of Jurisdiction – Situation where the agency/organization (i.e., NYSDHR, SCHRC, LIHS) does not have jurisdiction to process the complaint.
- › Probable Cause – As a result of investigation, that may also be considered in a conciliation or other attempted resolution action, there is sufficient evidence or “Probable Cause” to move the case forward to adjudication by a United States District Judge or HUD ALJ.

Many of the reported situations and inquiries are resolved with discussion with the agency/organization and suggestions on how to handle the problem, rather than needing to proceed through the complaint process.

By State law, New York has more protected classes than are protected by the federal government. This means that someone who is in a New York protected class that is not also federally protected must file any discrimination complaints at the local or state level, and not with HUD. Landlords, lenders, and real estate agents in New York State are prohibited from discriminating based on race, color, national origin, religion, sex, disability, familial status, marital status, sexual orientation, gender identity, gender expression, source of income, military status, age, and creed. Source of income includes lawful sources of income such as public assistance, Section 8, Social Security Disability (SSD), Supplemental Security Income (SSI), veteran’s benefits, other government subsidies, and court-ordered child support.

A charge of discrimination must be filed in person or by mail. If an individual believes they have been discriminated against, they should immediately contact the nearest NYSDHR office. Complaints must be filed within one year of the unlawful discriminatory act.

After the complaint has been received, all respondents will be notified. A respondent is a person or entity whose action is under complaint. Then any issues regarding the jurisdiction will be addressed and resolved.

NYSDHR will conduct an investigation through appropriate methods, such as a written inquiry, field investigation, or an investigatory conference. From the investigation results, NYSDHR will determine whether or not there is probable cause to believe an act of discrimination has occurred and will notify both the complainant and respondent in writing.

If there is a finding of no probable cause, or lack of jurisdiction, the matter is dismissed, and the complainant may appeal to the State Supreme Court within 60 days. If there is probable cause that an act of discrimination has occurred, then a public hearing will be conducted. A

Division attorney or agent will present the case in support of the complaint, or the complainant may elect to retain outside counsel. Then a notice of hearing will be issued.

The hearing will be presided over by an ALJ and may last one or more days. A recommended order is prepared and sent to the parties for comment. A Commissioner's Order either dismisses the complaint or finds discrimination.

If an act of discrimination is found to have occurred the Commissioner may order the respondent to cease and desist and take appropriate action, such as ordering damages to be paid. The order may be appealed by either party to the State Supreme Court within 60 days. Within one year, the Compliance Investigation Unit investigates whether the respondent has complied with the provisions of the order.

NYS DHR, SCHRC, and LIHS were contacted and asked to provide information regarding fair housing complaints. Summaries of the responses provided by these agencies are provided below and a copy of the complaint letters and responses can be found in **Appendix C**.

Long Island Housing Services

Organization Description

Long Island Housing Services (LIHS) is a 52-year-old private, non-profit fair housing enforcement agency that screens, assess and investigates allegations of housing discrimination. LIHS may test for individual claims of housing discrimination and may conduct systemic fair housing testing and investigation. The major activity at LIHS is case by-case enforcement of fair housing laws when individual persons or families alleges encountering specific incidents of discrimination that violate those laws. LIHS also provides education and outreach services, rental and mortgage counseling, and other related housing services. LIHS fair housing investigations consist of a wide variety of activities depending on specific circumstances of the incident. An investigation may include determining jurisdiction aspects, interviewing clients and other potential witnesses, monitoring housing providers, gathering and analyzing related documentation, demographic information, analysis of business practices, researching property records and neighborhood compositions, monitoring advertisements, as well as conducting phone or site visit testing when appropriate and feasible. If an investigation finds sufficient evidence of discrimination and the housing is not otherwise exempt, and if the client is willing and able to pursue the matter, LIHS may assist in reaching an informal resolution, or else will institute a formal enforcement action through governmental agencies and/or Federal District Court. Services may also include assisting the victim to secure experienced legal counsel. LIHS is the only Long Island agency performing these essential pre-filing tasks.

LIHS does not purport to quantify housing discrimination on Long Island. Their files reflect only incidents brought to their attention and for which there are enough resources to pursue.

Fair Housing Complaints

Between January 1, 2020 and December 31, 2023, 24 allegations of discrimination related to the Town were reported and investigated by LIHS. Among the complaints received by LIHS,

allegations of discrimination based on disability status were the most common (14 complaints). Discrimination with regard to source of income ranked second (12 complaints). Nine (9) were conciliated to benefit the client prior to filing a formal complaint. LIHS investigated and filed six formal complaints during this time frame: five based on disability, four based on source of income, and two based on race (several of the six cases had more than one basis). Three cases were filed with the New York State Division of Human Rights, one case was filed with US Department of Housing and Urban Development, and cases were filed in Federal Court. All the cases were settled to benefit the client and with monetary damages. Again, it should be noted that these complaint numbers are reflective of only complaints received by LIHS. The complaints as compiled by LIHS are found in full in the **Appendix C**.

Table 27 Housing Discrimination Allegations in the Town of Babylon Received by LIHS, 2020-2023

| Basis | Number of Complaints | Percentage of Complaints |
|-------------------|----------------------|--------------------------|
| Source of Income | 12 | 50.0% |
| Sex | 3 | 12.5% |
| Gender identity | 1 | 4.2% |
| Ethnicity | 3 | 12.5% |
| Race | 2 | 8.3% |
| Familial Status | 1 | 4.2% |
| Disability | | |
| Mental | 8 | 33.3% |
| Physical | 6 | 25.0% |
| Total Allegations | 24 | 100.0% |

Suffolk County Human Rights Commission

Organization Description

The Suffolk County Human Rights Commission (SCHRC) investigates complaints about discrimination law that have occurred within Suffolk County. The Commission enforces various local, state and federal laws that give people equal rights. SCHRC services also include providing speakers to community groups and business to explain the law and assist in preventing complaints. The mission of the SCHRC is to work toward the elimination of bias and discrimination.

Fair Housing Complaints

SCHRC provided data regarding fair housing complaints received by their department for the period of 2020 through the end of the year 2023. During that time, they received three complaints regarding discrimination that occurred in the Town of Babylon. Information was provided by year, basis, community, and result/relief, as summarized in the table below.

Table 28 Summary of Complaints in the Town of Babylon, Received by Suffolk County Human Rights Commission, 2020-2023

| Year Filed | Basis of Complaint | Community | Type of Relief or Result |
|------------|------------------------------------|---------------|--------------------------|
| 2020 | Source of Income, Disability | North Babylon | Probable Cause Settled |
| 2021 | Race, National Origin, Retaliation | West Babylon | Probable Cause Pending |
| 2022 | Race, Color, Disability | West Babylon | Probable Cause Settled |

New York State Division of Human Rights

Organization Description

The New York State Division of Human Rights (NYSDHR) is a New York State agency created to enforce the state's Human Rights Law.

Fair Housing Complaints

Between 2019-2023, there were 73 fair housing complaints submitted to the NYS Division of Human Rights for the Town of Babylon. The most common basis for discrimination reported was source of income followed by disability, race/color, familial status and age. Most dispositions were no probable case followed by dismissals, conciliated, and settlement issued. The tables below summarize the basis of complaints and outcomes of cases investigated by NYS DHR. **Appendix C** shows a detailed listing of the complaints provided by NYS DHR.

Table 29 Summary of Complaints in the Town the Town of Babylon, Received by NYSDHR, 2020-2023

| Basis | Number of Complaints | Percentage of Complaints |
|-------------------------------|----------------------|--------------------------|
| Race/Color | 14 | 19.2% |
| National Origin | 6 | 8.2% |
| Sex | 7 | 9.6% |
| Disability | 28 | 38.4% |
| Source of Income | 31 | 42.5% |
| Age | 11 | 15.1% |
| Gender Identity or Expression | 2 | 2.7% |
| Creed/Religion | 2 | 2.7% |
| Retaliation | 6 | 8.2% |
| Familial Status | 11 | 15.1% |
| Other | 5 | 6.8% |
| Total Number of Complaints | 73 | 100.0% |

Note: Percentage does not equal 100 because there is multiple basis of complaints for some complaints/issues alleged.

Table 30 Outcome of Cases Investigated by NYS Division of Human Rights

| Outcome | Number | Percentage |
|-------------------------------|--------|------------|
| Conciliated | 14 | 19.2% |
| Dismissed | 20 | 27.4% |
| No Probable Cause | 24 | 32.9% |
| Annulled (post-investigation) | 1 | 1.4% |
| Settlement Issued | 14 | 19.2% |
| Total Number of Complaints | 73 | 100.0% |

Concerns over the Processing of Fair Housing Complaints

Fair housing advocates have raised concerns about the slow response to fair housing complaints at all levels of government. HUD reported that, in 2023 a total of 6,145 investigations passed the 100-day mark; this included 1,397 HUD investigations and 4,728 FHAP investigations. The Fair Housing Act requires that HUD and FHAP agencies complete the investigation of each complaint within 100 days of the date it was filed, unless it is impracticable.³⁷ From FY 2020 to FY 2023, an average of 5,671 complaints passed the 100-day mark, annually. In general, it was impracticable to complete an investigation within 100 days when a complaint involved a great number of witnesses, larger volumes of evidence, or particularly complex claims and evidence.

Hate Crime Data

The Hate Crime Statistics Act of 1990 (28 U.S.C. § 534), defines hate crimes as “crimes that manifest evidence of prejudice based on race, gender or gender identity, religion, disability, sexual orientation, or ethnicity.” Any criminal activity, including murder, arson, or acts of vandalism, can be classified as a hate crime if the activity is motivated by a bias against the victim because of perceived race, religion, disability, ethnic origin, or sexual orientation. Feelings of fear, intimidation, and vulnerability increase the likelihood that members of the targeted class will, when possible, chose to live in other areas- thus, impeding housing choice. Because these protected classes significantly overlap with classes that are protected under the Fair Housing Act, an examination of data on hate crimes is conducted as part of this Analysis of Impediments to Fair Housing.

Reporting hate crimes is voluntary on the part of the local jurisdictions. Some states started submitting data only recently, and not all jurisdictions are represented in the reports. Many jurisdictions, including those with well-documented histories of racial prejudice, reported zero hate crimes. Another obstacle to gaining an accurate count of hate crimes is the reluctance of many victims to report such attacks.

Former New York Governor George Pataki signed into law a hate crimes bill that imposed stricter sentences on criminals in New York who singled out their victims on basis of one of

³⁷ Annual Report to Congress, FY 2020, 2021, 2022, 2023, U.S. Department of Housing and Urban Development. Available at: FHEO Annual Report | HUD.gov / U.S. Department of Housing and Urban Development (HUD). Accessed February 2025.

the protected classes in 2000. This law also marked the first time that the state of New York granted protections to people on the basis of sexual orientation. To date, 35 of the 50 states offer protection under their hate crime laws for sexual orientation. There are four states that do not have any hate crime laws.³⁸

The Suffolk County Police Department (SCPD) voluntarily reports incidences of hate crimes and incidents within their precincts to ensure comprehensive access to information, policies, and data. The SCPD Hate Crime Dashboard provides detailed information on hate crimes and incidents, categorized by precinct, hamlet, bias motivation, and event description. From 2020 to 2024, Suffolk County recorded a total of 419 hate crime/incidents, 32 of which occurred in the Town of Babylon.³⁹ A summary of the hate crimes/incidents reported in Suffolk County is shown in the table below.

Table 31 Hate Crime and Hate Incident Statistics, Suffolk County, 2020-2025

| Bias Motivation Category | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------------|------|------|------|------|------|
| Ethnicity/Ancestry/Origin | 6 | 23 | 4 | 1 | 5 |
| Race/Color | 10 | 34 | 32 | 39 | 55 |
| Religion/Practice | 34 | 15 | 24 | 50 | 32 |
| Sexual Orientation | 5 | 12 | 11 | 10 | 8 |
| Gender | 2 | 2 | 1 | 3 | 1 |
| Suffolk County Total | 57 | 86 | 72 | 103 | 101 |

Over the past five years, Suffolk County has experienced an increase in hate crimes and incidents. The most frequently reported categories involve race/ethnicity and religion.

Home Mortgage Lending Practices

Homeownership is vital to a community's economic well-being. To live up to the requirements of fair housing law, all persons must have the ability to live where they want and can afford. Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The task in this Home Mortgage Disclosure Act (HMDA) analysis is to determine the degree to which the housing needs of Babylon residents are being met by home loan lenders.

Significant changes have occurred in the lending market throughout the United States. The number and type of lenders have changed, and it is becoming a common occurrence to read about national lenders acquiring other national lenders and local lenders. These national lending institutions are becoming increasingly more active locally, as the market share of national corporations is growing yearly. Significant issues that have emerged from the changes in the market are 1) the substantial growth of the sub-prime market; 2) the impact these lenders have on communities and neighborhoods; and, 3) the foreclosure crisis.

³⁸ Movement Advancement Project. "Equality Maps: Hate Crime Laws." <https://www.mapresearch.org/equality-maps/hate-crime-laws>. Accessed February 2025.

³⁹ Suffolk County Police Department. *Hate Crime Dashboard*. Available at: [Hate Crimes Dashboard](#). Accessed February 2025.

Home Mortgage Disclosure Act (HMDA) Analysis

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the loan type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and additional information about loan applicants including sex, race, ethnicity, and income.

Limitations

The source for this analysis is tract-level HMDA data for Town of Babylon using the 2023 Snapshot National Loan Level Dataset. It should be noted that within each HMDA record some of the data variables is 100% reported: "Loan Type," "Loan Amount," "Action Taken," for example, but other data fields lack complete information about applicant and co-applicant sex, race, ethnicity, and income. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant declined to identify their sex, race, and/or ethnicity.

Missing race, ethnicity, sex, and income data are potentially problematic for an assessment of discrimination. If the missing data are non-random there may be adverse impacts on the accuracy of the analysis. Ideally, any missing data for a specific data variable would affect a small proportion of the total number of loan records and therefore would have only a minimal effect on the analytical results.

Additionally, there is no requirement for reporting reasons for a loan denial, and this information was not provided for 76.5% of loan denials in Babylon. Further, the HMDA data does not include a borrower's total financial qualifications such as an actual credit score, property type and value, loan-to-value ratio or loan product choices. Research has shown that differences in denial rates among racial or ethnic groups can arise from these credit-related factors not available in the HMDA data.⁴⁰ Despite these limitations, the HMDA data play an important role in fair lending enforcement. Bank examiners frequently use HMDA data in conjunction with information from loan files to assess an institution's compliance with the fair lending laws.

⁴⁰ R. B. Avery, Bhutta N., Brevoort K.P., and Canne, G.B. 2012. "The Mortgage Market in 2011: Highlights from the Data Reported Under the Home Mortgage Disclosure Act." Board of Governors of the Federal Reserve System. Federal Reserve Bulletin, Vol. 98, No. 6

Aggregate Loan Applications

Based on the data available from HMDA, **Table 27** summarizes the type of mortgage loan applications in the Town for the most recent year available (2023). The percentages of loans applications based on the purpose of loans sought are summarized in **Table 28**.

Loan Type

Of the 5,968 loan applications received (FHA, FSA/RHS, and VA and Conventional home loans), 47% percent loans were originated. In 2023, there were 1,243 FHA, FSA/RHS, and VA home loan applications within the Town of Babylon which amounted to \$589,125,000. The outcome of these loan applications is that 553 applications resulted in loan origination, 34 loans were approved but not accepted, 132 loans were denied, 136 applications were withdrawn, and 48 applications were closed for incompleteness. There was a total of 4,725 conventional home purchase loan applications that totaled \$1,374,625. These conventional loan applications resulted in 2,227 loans that were originated, 120 that were approved but not accepted, 1,253 that were denied, 489 that were withdrawn, and 245 that were closed for incompleteness.

Loan Purpose

There was a total of 353 refinancing loan applications totaling \$105,505,000. The outcome of these refinancing loan applications is that 147 resulted in loan origination, 13 were approved but not accepted, 85 were denied, 50 applications were withdrawn, and 33 files were closed for incompleteness.

A total of 952 home improvement loan applications were submitted, amounting to \$108,460,000. Of these loan applications, 318 resulted in loan origination, 13 were approved but not accepted, 518 applications were denied, 50 applications were withdrawn, and 52 files were closed for incompleteness.

One loan application for dwellings of five or more families were applied for and originated amounting to \$18,225,000. Additionally, one application was submitted for manufactured home dwellings, but was denied.

Table 32 HMDA Aggregate Loan Applications for Town of Babylon, 2023

| Action Taken | Loan Type | | | | Loan Purpose | | | | | | | | | |
|--------------------------------|-------------------|-----------|--------------|-------------|--------------|-----------|------------------|-----------|---------------|-------------|----------------------|-----------|---------------|----------|
| | FHA, FSA/RHS & VA | | Conventional | | Refinancings | | Home Improvement | | Home Purchase | | Cash-out Refinancing | | Other Purpose | |
| | # | 000's | # | 000's | # | 000's | # | 000's | # | 000's | # | 000's | # | 000's |
| Loans Originated | 553 | \$268,345 | 2,227 | \$743,035 | 147 | \$44,135 | 318 | \$36,750 | 1,622 | \$764,560 | 430 | \$133,280 | 263 | \$32,655 |
| Apps Approved not Accepted | 34 | \$15,410 | 120 | \$41,620 | 13 | \$3,845 | 13 | \$1,575 | 86 | \$39,510 | 30 | \$9,660 | 12 | \$2,440 |
| Apps Denied by FI | 132 | \$62,500 | 1,253 | \$209,205 | 85 | \$22,995 | 518 | \$58,730 | 240 | \$96,890 | 171 | \$53,975 | 371 | \$39,115 |
| Apps Withdrawn | 136 | \$59,390 | 489 | \$151,955 | 50 | \$17,130 | 50 | \$5,460 | 274 | \$125,510 | 169 | \$51,965 | 82 | \$11,280 |
| File Closed for Incompleteness | 48 | \$20,970 | 245 | \$50,185 | 33 | \$8,915 | 52 | \$5,800 | 64 | \$28,140 | 64 | \$20,550 | 5 | \$7,750 |
| Total Applicants Received | 1,243 | \$589,125 | 4,725 | \$1,374,625 | 353 | \$105,505 | 952 | \$108,460 | 2,900 | \$1,346,310 | 923 | \$34,055 | 809 | \$93,615 |

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

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

Table 33 Purpose of Loans Sought, Town of Babylon, 2023

| | Home Purchase Loan | Refinancing | Home Improvement | Cash-out Refinancing | Other Purpose |
|----------------------------|--------------------|-------------|------------------|----------------------|---------------|
| Percentage of Loans Sought | 48.6% | 5.9% | 16.0% | 15.5% | 13.6% |

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

Of the 5,986 loans sought overall, 48.6% were for home purchase loans, 5.9% were for refinancing, home improvement loan applications constituted 16.0% of the loan applications, 15.5% were for cash-out refinancing, and 13.6% were other purpose.

Aggregate Loan Applications in the Town of Babylon Minority Census Tracts

Aggregate mortgage loan application data is also analyzed for those census tracts containing 50 percent or more minority populations. Almost 70% (4,124) of the total applications that were received came from census tracts containing 50% or more minority population. **Table 29** provides aggregate loan applications for census tracts with majority minority population (which includes African American and Hispanic populations). The purpose of loans sought for these tracts are summarized in **Table 30**.

The percent of FHA, FRS/RHS, VA and conventional home purchase loans applications received in minority tracts less than half (46%) resulted in a loan origination. Of the total applications in minority tracts 48.0% were for home purchase, 6.3% were for refinancing, 15.4% were for home improvement, 16.1% were for cash-out refinancing, and 13.6 percent were for other purpose.

Table 34 HMDA Aggregate Loan Applications for Census Tracts Containing 50% or More Minority Population, Town of Babylon, 2023

| Action Taken | Loan Type | | | | Loan Purpose | | | | | | | | | |
|--------------------------------|-------------------|------------------|--------------|----------------|--------------|-----------------|------------------|-----------------|---------------|------------------|----------------------|------------------|---------------|---------------|
| | FHA, FSA/RHS & VA | | Conventional | | Refinancings | | Home Improvement | | Home Purchase | | Cash-out Refinancing | | Other Purpose | |
| | # | \$000's | # | 000's | # | 000's | # | 000's | # | 000's | # | 000's | # | 000's |
| Loans Originated | 407 | \$197,115 | 1,474 | 484,440 | 104 | \$30,090 | 185 | \$19,785 | 1,106 | \$510,270 | 313 | \$101,435 | 173 | \$19,975 |
| Approved not Accepted | 24 | \$10,830 | 87 | 28,805 | 10 | \$3,280 | 10 | \$1,010 | 61 | \$27,315 | 21 | \$6,455 | 9 | \$1,575 |
| Denied | 97 | \$44,735 | 890 | 140,360 | 3 | \$17,145 | 370 | \$40,550 | 167 | \$68,105 | 122 | \$33,540 | 3 | \$25,755 |
| Withdrawn | 99 | \$42,115 | 340 | 104,990 | 38 | \$13,100 | 32 | \$3,850 | 194 | \$87,710 | 116 | \$34,620 | 59 | \$7,825 |
| File Closed for Incompleteness | 35 | \$14,215 | 165 | 31,565 | 19 | \$4,375 | 38 | \$4,160 | 39 | \$16,795 | 47 | \$15,275 | 57 | \$5,175 |
| Total Applicants | 914 | \$428,360 | 3,210 | 897,350 | 259 | \$75,765 | 636 | \$69,500 | 1,981 | \$903,375 | 663 | \$211,445 | 562 | 60,680 |

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

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

Table 35 Purpose of Loans Sought for Census Tracts 50 Percent or More Minority Population, Town of Babylon, 2023

| | Home Purchase Loan | Refinancing | Home Improvement | Cash-out Refinancing | Other Purpose |
|----------------------------|--------------------|-------------|------------------|----------------------|---------------|
| Percentage of Loans Sought | 48.0 | 6.3% | 15.4% | 16.1% | 13.6% |

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

Loan Approvals & Denials by Applicant Characteristics

Race and Ethnicity

For the purpose of analysis, only the four main racial and ethnic characteristics of loan applicants—Asian, Black or African American, White, and Hispanic or Latino—are discussed, as there were insufficient data for other racial characteristics to establish credible patterns. It should also be noted that race data were not available for a substantial number of applications (1,628).

Although discrimination in mortgage lending practices has improved throughout the years, disparities can still be seen in loan origination and application denial rates among these different racial and ethnic groups. White applicants have the highest origination rate at 54.8% and a moderate denial rate of 24.0%. Asian applicants show a relatively moderate origination rate of 47.1% but have a lower denial rate of 22.8% compared to White applicants. Black or African American and Hispanic applicants have a lower loan origination rate of 45.7% and 46.9%, respectively and have higher denial rates of 30.4% and 29.4%, respectively.

Income

Regarding the income of loan applicants, it should be noted that there were a significant number of applicants for whom income data was unavailable (669). These applicants exhibited extremely low origination rates and high denial rates, likely due to the lack of sufficient information.

Applicants with incomes greater than 50 percent of the MSA/MD Median showed a relatively high origination rate of 35.6% but also had the highest denial rate at 8.3%. Those with incomes between 50-79 percent of the MSA/MD Median had a lower origination rate of 15.3% and a moderate denial rate of 7.1%. Applicants with incomes between 80-99 percent of the MSA/MD Median had an origination rate of 6.3% and a denial rate of 5.2%. Applicants with incomes between 100-119 percent of the MSA/MD Median had an origination rate of 4.9% and a denial rate of 5.7%. Lastly, applicants with incomes greater than 120 percent of the MSA/MD Median had the lowest origination rate at 3.5% but a relatively higher denial rate of 7.5%. The denial rates do not exhibit a straightforward correlation with income levels and loan origination or application denial.

Table 36 Aggregate Disposition of Applications for Home Purchasing Loans in the Town of Babylon, 2023

| Applicant Characteristics | Total Applications | % Loans Originated | % Loans Denied |
|-------------------------------------|--------------------|--------------------|----------------|
| Race/Minority Status | | | |
| American Indian or Alaska Native | 23 | 47.8% | 30.4% |
| Asian | 391 | 47.1% | 22.8% |
| Black or African American | 849 | 45.7% | 30.4% |
| Native Hawaiian or Pacific Islander | 0 | - | - |
| White | 2,963 | 54.8% | 24.0% |
| 2 or More Minority Races | 16 | 31.3% | 43.8% |
| Joint | 77 | 71.4% | 11.7% |
| Race Not Available | 1,628 | 31.0% | 18.2% |
| Ethnicity | | | |
| Hispanic or Latino | 1,014 | 46.9% | 29.4% |
| Not Hispanic or Latino | 3,283 | 53.4% | 24.2% |
| Income | | | |
| < 50% of MSA/MD Median | 674 | 35.6% | 8.3% |
| 50-79% of MSA/MD Median | 1,486 | 15.3% | 7.1% |
| 80-99% of MSA/MD Median | 1,146 | 6.3% | 5.2% |
| 100-119% of MSA/MD Median | 772 | 4.9% | 5.7% |
| > 120% or MSA/MD Median | 1,221 | 3.5% | 7.5% |
| Income Not Available | 669 | 0.7% | 0.7% |

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

Reasons for Denials of Applications by Applicant Characteristics

The 2023 Snapshot National Loan Level Data incorporates aggregate loan application by census tract identifies reasons for denial of applications for home purchase, home improvement, or refinancing loans by race, ethnicity, and income of the applicant. There were 4,568 applications where the reason for denial was not available, for the purpose of this analysis those records are not included.

The reasons for loan denial vary significantly based on race, ethnicity, and income, highlighting the distinct challenges faced by different demographics in securing loans. Across various demographics, the debt-to-income ratio emerges as a major reason for loan denial, especially for White and Hispanic or Latino applicants and those in lower-income brackets. Additionally, credit history and collateral are common reasons for loan denial across all races, but they particularly affect Black or African American, White, and Hispanic or Latino applicants. Low and middle-income applicants experience higher denial rates from debt-to-income ratio and credit history compared to higher income brackets. **Table 32** summarizes this information for the census tracts in the Town of Babylon.

Table 37 Reason for Denial of Applications, Town of Babylon, 2023

| Applicant Characteristics | Count | Debt-Income | Employment History | Credit History | Collateral | Insufficient cash | Unverifiable Info | Credit App Incomplete | Mortgage Insurance Denied | Other |
|-------------------------------------|-------|-------------|--------------------|----------------|------------|-------------------|-------------------|-----------------------|---------------------------|-------|
| Race/Minority Status | | | | | | | | | | |
| American Indian or Alaska Native | 7 | 0.2% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% |
| Asian | 102 | 3.4% | 0.0% | 0.9% | 0.6% | 0.1% | 0.1% | 0.5% | 0.0% | 0.8% |
| Black or African American | 261 | 7.2% | 0.3% | 6.6% | 1.7% | 0.0% | 0.3% | 1.1% | 0.0% | 1.5% |
| Native Hawaiian or Pacific Islander | 0 | - | - | - | - | - | - | - | - | - |
| White | 715 | 24.2% | 0.3% | 12.9% | 5.6% | 0.6% | 1.4% | 2.3% | 0.0% | 3.7% |
| 2 or more minority races | 8 | 0.2% | 0.0% | 0.1% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Joint | 9 | 0.1% | 0.0% | 0.1% | 0.3% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% |
| Race Not Available | 297 | 9.1% | 0.0% | 4.8% | 3.2% | 0.2% | 0.6% | 1.5% | 0.0% | 1.6% |
| Ethnicity | | | | | | | | | | |
| Hispanic or Latino | 302 | 13.0% | 0.1% | 6.4% | 3.3% | 0.3% | 1.0% | 1.3% | 0.0% | 1.8% |
| Not Hispanic or Latino | 805 | 33.2% | 0.6% | 18.3% | 7.9% | 0.7% | 1.5% | 4.1% | 0.0% | 5.9% |
| Income | | | | | | | | | | |
| < 50% of MSA/MD Median | 352 | 17.6% | 0.1% | 4.1% | 1.0% | 0.2% | 0.3% | 0.5% | 0.0% | 1.1% |
| 50-79% of MSA/MD Median | 433 | 15.8% | 0.2% | 7.4% | 2.6% | 0.0% | 0.9% | 1.5% | 0.0% | 2.3% |
| 80-99% of MSA/MD Median | 198 | 5.1% | 0.1% | 4.3% | 1.9% | 0.2% | 0.4% | 1.1% | 0.0% | 1.0% |
| 100-119% of MSA/MD Median | 139 | 2.7% | 0.0% | 3.1% | 1.9% | 0.0% | 0.3% | 0.5% | 0.0% | 1.3% |
| > 120% or MSA/MD Median | 256 | 3.1% | 0.1% | 6.5% | 3.7% | 0.4% | 0.6% | 1.8% | 0.0% | 1.8% |
| Income Not Available | 22 | 0.4% | 0.0% | 0.4% | 0.4% | 0.1% | 0.1% | 0.0% | 0.0% | 0.2% |

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

Note: For applicants where reasons for denial were not available is excluded.

Subprime and Alternate Amortization Loan/Foreclosure Rates

“Subprime loans” are typically made to borrowers with blemished credit histories or who provide only limited documentation of their income or assets. Subprime lenders typically provide loans at higher interest rates to those who do not qualify for a prime loan. Some portion of the subprime lending market is also predatory in nature, using aggressive marketing techniques to solicit borrowers who do not need, or may not be able to afford a loan. As per NYS banking laws, a subprime home loan is defined as “a home loan in which the initial interest rate or the fully-indexed rate, whichever is higher, exceeds by more than one and three-quarters percentage points for a first-lien loan, or by more than three and three-quarters percentage points for a subordinate-lien loan, the average commitment rate for loans in the northeast region with a comparable duration to the duration of such home loan, as published by the Federal Home Loan Mortgage Corporation (herein Freddie Mac)...”.

“Alternate amortization loans” (commonly called “Alt-A loans”) are near prime or nontraditional mortgages made to borrowers who might have past credit problems, but not severe enough to drop them into subprime territory, or who, for some reason (such as a desire not to document income) choose not to obtain a prime mortgage. In addition, many loans with nontraditional amortization schedules, such as interest only or option adjustable-rate mortgages, are sold into securities marked as Alt-A. HMDA data does not identify whether or not loans are subprime or Alt-A loans. However, there are other sources of information that provide an indication of the amount of subprime and/or Alt-A loans in a particular area. Through 2005, HUD annually identified a list of lenders who specialize in subprime lending. Many banks have since stopped or reduced subprime lending after the housing crisis and laws that further regulate the practice, therefore, this data may no longer be adequate. However, subprime lending does still occur through some banks and through non-bank financial companies that provide similar services (also known as “shadow banks”).

An Uneven Road to Recovery: Place, Race, and Mortgage Lending on Long Island (December 2014) by the National Center for Suburban Studies

The National Center for Suburban Studies at Hofstra University, in cooperation with Long Island Housing Services, prepared a report entitled *An Uneven Road to Recovery: Place, Race, and Mortgage Lending on Long Island*⁴¹ presents a detailed analysis of mortgage activity on Long Island from 2005 to 2012. Using data from the Home Mortgage Disclosure Act (HMDA) and interviews with industry professionals, the study discovered significant racial and ethnic disparities in mortgage lending. Black and Latino applicants were more frequently denied loans or offered higher-rate loans compared to white or Asian applicants. In predominantly white areas, conventional loans were more accessible, while Black and Latino areas faced lower lending rates. Most lenders surviving the housing crisis primarily operated in predominantly white communities, exacerbating these disparities.

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

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

⁴¹ Niedt, C. and Silver, M. (2014, December). *An uneven road to recovery: Place, race, and mortgage lending on Long Island*. Long Island Housing Services. Available at: [An-Uneven-Road-to-Recovery-New-Findings-on-Race-Place-Mortgage-Lending-on-LI.compressed-ilovepdf-compressed.pdf](#). Accessed March 2025.

Fair Housing and the Public Sector

The policies, procedures, and practices of local departments and agencies, the codes that govern those departments, and the decisions of local boards impact fair housing goals – sometimes directly, but often indirectly. This section of the Analysis of Impediments assesses how these policies, procedures, and practices affect fair housing choice.

Strengths and Gaps in the Local Institutional Structure

The Town of Babylon is committed to helping its residents in need through the Community Development Program (CDP), which provides various forms of assistance to a broad segment of the population. The Town has established robust relationships with other government levels, non-profit organizations, and private businesses, ensuring the consistent delivery of diverse and innovative programs. A significant strength of the CDP is its creative utilization of available funds to develop programs targeting community facility improvements, primarily benefiting low- and moderate-income residents.

The Town is continuously evaluating its institutional delivery system, identifying gaps and weaknesses, and implementing improvements to enhance overall efficiency. One area of focus is the coordination system essential for an effective affordable housing development program. The commitment to developing a system that increases the stock of affordable housing while reducing barriers to fair housing is evident in initiatives like the HOME Down Payment Assistance Program for First-Time Homebuyers. This program collaborates with the Long Island Housing Partnership (LIHP) to provide eligible participants—those with annual incomes at or below 80% of the median income for the Nassau-Suffolk MSA—with up to \$50,000 for down payment and closing costs on eligible new or existing single-family homes. These funds are structured as zero-interest deferred loans forgiven after fifteen years.

Additionally, the HOME Improvement Program offers no-interest, deferred-payment loans to qualified low- and moderate-income homeowners in the town. The aim of these loans, which can be up to \$50,000, is to improve housing conditions by addressing housing code violations, rectifying health and safety hazards, and ensuring compliance with Town Code.

The Town of Babylon recognizes the need for ongoing enhancement of its institutional framework. Specific gaps still exist in coordination and resource allocation, potentially impacting the overall efficiency and effectiveness of service delivery. Improving inter-agency communication and collaboration remains an area for development, crucial for the seamless execution of affordable housing projects and other community services. While existing programs like the HOME Down Payment Assistance Program and the HOME Improvement Program make important strides toward affordable housing, there are still opportunities to expand affordable housing initiatives. Enhancing outreach efforts to ensure more residents are aware of and can access these programs is another area for improvement.

By continually refining its institutional structure and program delivery mechanisms, the Town of Babylon aims to address these gaps, ensuring that all residents benefit from the available support and resources.

Major Initiatives Within the Town of Babylon

Wyandanch Rising

There has been major progress on the downtown revitalization effort for the hamlet of Wyandanch located in the northern part of the Town. To date the developments consist of 395 residential units, over 30,000 square feet of retail/commercial space, a community resource center, and a 920-stall parking garage for the MTA.

Phase I of construction began in the Summer of 2013, and included the construction of Building A and Building B which contain 177 residential units that are fully occupied. In 2016, the Intermodal Plaza was completed, providing green space, an ice rink, and various amenities. The Wyandanch LIRR station received significant upgrades in 2018, with new platforms, sidewalks, and a new five-story parking garage. In 2020, Building E1, consisting of 124 affordable residential units, was opened. Alongside these developments, two more buildings have been constructed: the Linear Building, featuring a 94-unit senior housing facility operated by the non-profit organization Self Help with supportive services, and a 1,200-square-foot building completed in 2022 that now serves as the Wyandanch Community Resource Center. Additionally, a health and wellness center has been proposed for Wyandanch Plaza. Efforts are underway to secure both private and public funding for this project.

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 continue the existing Transit Oriented Development and connects the existing building and what is currently being constructed and Planned in Phase I to the existing business along the Straight Path corridor. Phase II will increase the quality and diversity of downtown Wyandanch’s housing stock, while adding community-wide amenities.

Village of Lindenhurst Downtown Redevelopment

In recent years, the Village of Lindenhurst has implemented numerous initiatives to revitalize the 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 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 seven key projects designed to improve community assets and enhance residents' quality of life:⁴²

- › Expand and Enhance Village Square as a Center of Downtown Activity
- › Renovate and Expand the BACCA Arts Center Building on North Wellwood Avenue
- › Create the Lindenhurst Greenway
- › Establish a Small Project Fund to Support Local Business
- › Improve Pedestrian Streetscapes with a Focus on Hoffman and Wellwood Avenues
- › Upgrade Façade of 101-109 North Wellwood Avenue
- › Improve Facades of Storefronts at 197-201 South Wellwood Avenue

These initiatives collectively aim to make Lindenhurst a more vibrant, attractive, and connected community.

Town of Babylon Zoning and Land Use

Comprehensive land use planning is a critical means by which governments address the interconnection and complexity of their respective jurisdictions. The interconnectedness of land uses means that a decision as to the use of a particular piece of property has consequences not only for surrounding property, but for a myriad of other issues as well. By extension, decisions regarding land use and zoning have direct and profound impacts on affordable housing and fair housing choice, as will be discussed within this section.

The Town regulates land use in its unincorporated areas through Chapter 213, *Zoning*, of the Town Code.⁴³ The Zoning Ordinance for the Town contains eight residential districts and two overlay zones. The Residence AA, A, B, C, and FH districts only permit single-family dwellings. The Residence D District permits single-family and two-family dwellings. The Multiple Residence District permits single-family and multifamily dwellings. Lastly the Senior Citizen Multiple Residence district is limited to individuals 55+ years and permits multifamily dwellings. Accessory Dwelling Units (ADUs) are allowed in all residential districts but require a public hearing. As set forth in the Long Island Workforce Housing Act, projects with five or more residential units available for purchase or rental in the Town of Babylon must designate 20% or more of the units as affordable housing. The Town Code does not include additional affordable housing provisions or residential development incentives. As described in the subsection below, the Town established two zoning overlay districts, the Downtown Copiague and Wyandanch Straight Path Corridor Districts. These zoning overlays encourage multifamily development which are placed near transit centers. Additionally, these districts allow for greater residential diversity by allowing multifamily development, creating density bonus for affordable housing, and creating flexibility in building design.

⁴² New York State. Governor News. Available at: <https://www.governor.ny.gov/news/governor-hochul-announces-17-transformational-projects-long-island-part-downtown>. Accessed March 2025.

⁴³ Town of Babylon Code, NY. *Chapter 213 Zoning*. Available at: [Town of Babylon, NY Zoning](#). Accessed March 2025.

Zoning Overlay Districts

Downtown Copiague (DC) Zoning District

Established in coordination with the Copiague Vision Plan completed in 2009, the DC Zoning District aims to create a vibrant, transit-oriented downtown that includes a mix of housing types as well as mixed use multifamily dwellings, retail, office, personal service, and other uses that foster community. Multifamily housing is allowed, and for projects with five or more residential units, at least 20% must be affordable and at a minimum should comply with the Long Island Workforce Housing Act.

Wyandanch Straight Path Corridor Redevelopment (SPC) Zone

Developed in 2014, in conjunction with the Wyandanch Downtown Revitalization Plan, the SPC zone utilizes a form-based code to regulate the location and design of structures and land use, streamlined to encourage ongoing development and the creation of a vibrant, safe, pedestrian-friendly downtown in the heart of the community centered around the Wyandanch train station. The SPC Zone features six Transect Zones (T1-T6) and a Special District (SD), with residential uses described below:⁴⁴

- › T3: Sub-Urban - low density residential areas with primarily single-family homes and duplexes.
- › T4(-): Neighborhood Residential – higher density than T3, with a range of residential building types.
- › T4: Neighborhood: Urban -highest density and intensity, permitting a mix of uses.

These subdistricts allow greater residential diversity by allowing multifamily development, creating density bonuses for affordable housing, and creating flexibility in building design.

Incorporated Villages Zoning

Each of the three incorporated villages in the Town have their own zoning ordinances as described in the following subsections.

Village of Amityville

Covered in Chapter 183 in the Village Code, the Village of Amityville has 13 districts, including seven residential ones:⁴⁵

- › Residence A, BB, B – permits one-family detached dwelling.
- › Residence C – permits one, two, and multi-family dwellings
- › Planned Adult Community Residence Districts – permits one, two, and multi-family dwellings for individuals 55+.
- › The Senior Citizen Residence District – permits multi-family dwellings for individuals 55+.

⁴⁴ Town of Babylon Code. *Chapter 213, Article XLII Downtown Wyandanch and Straight Path Corridor Form-Based Code*. Available at: [wyandanch-straight-path-corridor-fbc.pdf](#). Accessed March 2025.

⁴⁵ Village of Amityville, NY Code. *Chapter 183 Zoning*. Available at: [Village of Amityville, NY Zoning](#). Accessed March 2025.

- › Floating House Districts – permits one-family dwellings.

In addition, residential uses are permitted in the Professional Mixed-Use, Historical and Business Districts described below:

- › Professional Mixed-Use – permits one-family detached dwelling.
- › The Historical – permits one-family detached dwelling and two-family dwellings.
- › Retail Business (B-1) – permits one-family detached dwelling and two-family dwellings.
- › General Business (B-2) – permits one-family detached dwelling and two-family dwellings.
- › Marine Business Districts (B-3) – permits one-family detached dwelling and two-family dwellings.

ADUs are permitted in the Residence A, BB, and B districts following a public hearing and are prohibited elsewhere. Compliance with affordable housing requirements applies to projects with five or more residential units, in which 20% of the units must be designated as affordable. The Village's zoning ordinance does provide for developmental bonus, such as relaxations of bulk requirements for community benefits or amenities.

Village of Babylon

Located in Chapter 365 in the Village Code, the Village of Babylon is divided into nine districts, eight of which permit residential uses.⁴⁶ The Residence A-11, A-9, A-7, O districts, the marine commercial district, and retail business district only permit single-family dwellings. The Residence A-4 district permits single-family and two-family dwellings. The Residence M district permits single-family, two-family, and multiple-family dwellings. ADUs are permitted in the Retail Business district following a public hearing and are prohibited elsewhere. The Industrial district does not allow residential uses, and the code does not contain any affordable housing provisions.

Village of Lindenhurst

Outlined in Chapter 193 in the Village Code, the Village is divided into nine districts of which five permit residential uses.⁴⁷ The Residence A, B, and C districts permit single-family dwellings, and two-family dwellings are permitted by public hearings. The Senior Citizen Multiple residence permits multi-family dwellings for residents 55+ year of age. Additionally, in 2017 the Downtown Redevelopment District (DRD) was created to encourage residential and mixed-use development on sites within walking distance of the LIRR station and central business district of the Village. The DRD permits two, three, and multi-family dwellings. The Village's code does not contain provisions for affordable housing or residential development incentives.

⁴⁶ Village of Babylon, NY Code. *Chapter 365 Zoning*. Available at: [Village of Babylon, NY Zoning](#). Accessed March 2025.

⁴⁷ Village of Lindenhurst, NY Code. *Chapter 193 Zoning*. Available at: [Village of Lindenhurst, NY Zoning](#). Accessed March 2025.

Other Fair Housing Issues

Addressing Housing Discrimination

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

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

Individuals can contribute by:

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

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

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

Changes that can be made on the state level include:

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

Changes that can be made on the local level include:

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

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

Fair Housing Education

The Town of Babylon works with local organizations to educate housing organizations and the general public on fair housing. The goal is to ensure that citizens know their rights and what to do if their rights have been violated. In general, fair housing services can typically include the investigation and resolution of housing discrimination complaints; discrimination auditing and testing; and education and outreach; including the dissemination of fair housing information such as written material, workshops, and seminars. In addition, fair housing agencies also provide counseling services that educate landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislations. In some instances, these agencies also mediate disputes between tenants and landlords.

There are key players in the Town of Babylon, Suffolk County, and Long Island housing industry who participate in educational and compliance efforts: the Long Island Housing Services, Long Island Housing Partnership, Wyandanch Community Development Corporation, Wyandanch Homes and Property Development Corporations. Each organization has its own fair housing education goals and objectives and ideally, all of these organizations implement collaborative efforts to ensure that fair housing education is promoted.

Long Island Housing Services is a nonprofit organization that was founded over four decades ago as a dedicated fair housing agency serving all of Nassau and Suffolk Counties. Its primary mission is to eliminate unlawful housing discrimination and promote decent and affordable housing through testing, advocacy and education. Long Island Housing Services is praised for its success at organizing events and sustaining education campaigns throughout the Town and in neighboring communities. As helpful as these efforts are, numerous indicators point to the need to do even more to engage the public-at-large. Focused education is also needed for other targeted groups such as mortgage lenders, real estate agents, developers and building inspectors, and constituents of areas affected by exclusionary policies.

Suffolk County Human Rights Commission (SCHRC) is responsible for administering and enforcing Suffolk County Fair Housing Law. The Commission is also responsible for coordinating the County's compliance with Title VI of the Civil Rights Act of 1964. The organization's mission to safeguard individuals from discrimination through enforcement

and education is accomplished through a staff of investigators, attorneys, and other professional support staff. The Commission works in conjunction with HUD and the Equal Employment Opportunity Commission to coordinate investigations and to diminish duplication of efforts in ending discrimination.

Public awareness of fair housing issues and laws is critical to reducing fair housing violations and is a means to ending housing discrimination. As citizens become more aware of their fair housing rights, a logical assumption can be made that more housing complaints will be filed. The baseline measurement regarding public awareness of fair housing issues comes from a national survey conducted in 2006 by HUD. The survey revealed that “majorities of the adult public were knowledgeable about and approved of most aspects of the law, although the size of the majorities varies across these aspects”⁴⁸ In addition, only a very small percentage of survey respondents who asserted their fair housing rights had been violated took action. In 2005, a follow up survey was conducted by HUD to measure the national increase in public awareness of fair housing rights and the survey revealed very little change in public awareness overall, however public support for fair housing had dramatically increased.

Fair Housing Survey

In conjunction with this analysis, a public survey was conducted among Town of Babylon residents and housing service providers/organizations/non-profits to receive opinions and input on fair housing choice. The Town did not receive enough survey responses to ensure statistical validity. Survey results along with interview responses can be used anecdotally to gauge fair housing need in the community.

Service Providers Survey Results

This survey was designed to collect input from a broad spectrum of the community and received responses from Town of Babylon organizations, government agencies, and non-profits. These surveys were posted on the Town’s website and distributed to the Town’s community development partners, subgrantees, affordable housing providers, and any other stakeholder involved in housing or housing discrimination issues. Surveys were received over 106-day period, from October 18, 2024 to February 1, 2025. In all, there were 4 responses to this survey. Below is a summary of the online responses.

- › Of the respondents, 100 percent stated the need for affordable housing in the Town of Babylon and 50 percent stated the need for subsidized housing.
- › Of the respondents, 100 percent claimed that residents have expressed difficult finding affordable housing.
- › Of the survey respondents, 50 percent believe the housing approval process in a barrier to building affordable housing, and 25 percent identified zoning, local regulations, and cost of construction as barriers.

⁴⁸ Martin D. Abravanel and Mary K. Cunningham, Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law, U.S. Department of Housing and Urban Development, February 2006. Available at: [Fair Housing Survey Report](#). Accessed February 2025.

- › Of the respondents, 75 percent identified lack of family units as an impediment to fair housing in the Town of Babylon, while 50 percent noted the inadequacy of fair housing education and insufficient affordable rental units.
- › Of the respondents, answers were generally split on the question of whether discriminatory housing practices were found within the Town of Babylon.
- › Of the respondents, 50 percent believe that housing discrimination is based on Race, color, or source of income.
- › Of the respondents, all responses indicate that those who faced discrimination did not report it because they did not believe it would make a difference, thought it was too much trouble, or were afraid of retaliation.

General Public Survey Results

A Fair Housing Survey for the Town of Babylon Residents was posted online via the Town's website and paper copies were distributed at a library, senior centers, etc. across the Town of Babylon. The survey received a total of 305 responses over the course of 106-days, October 18, 2024, to February 1, 2025. The complete survey results can be found in the **Appendix A**. Below is a summary of the responses.

- › When asked the types of housing that the community needs, 24 percent expressed the need for affordable housing, 18 percent stated homeownership, and 15 percent said senior housing.
- › Of the respondents, 83 percent claimed it was difficult to find affordable housing in the Town of Babylon. 38 percent found that the difficulty is the greatest for senior citizens.
- › Of the survey respondents, 27 percent noted that they have experienced housing discrimination. 39 percent of these respondents claiming discrimination found that the landlord/property manager was the source of discrimination.
- › Of the respondents who have experienced housing discrimination, 36 percent faced discrimination in a Single-Family neighborhood, and 28 percent faced discrimination in an Apartment Complex.
- › Of those who experienced discrimination, 29 percent believe they were discriminated against based on their race or color. Further, 12 percent believe they were discriminated against based on Families with Children, and 13 percent believe discrimination was based on Source of Income.
- › Of the survey respondents, 19 percent believe the High Cost of Construction is a barrier to affordable housing in the Town of Babylon, while 15 percent believe that Zoning and the Housing approval process are barriers to affordable housing. 14 percent of respondents believe that the lack of available land is a barrier.
- › 90 percent of respondents who own their home are not in the process or risk of foreclosure. Approximately 6 percent of respondents are at risk of foreclosure due to increases in housing costs.
- › Of the survey respondents, 20 percent believe insufficient affordable rental units is an impediment to fair housing, 12 percent responded that inadequate education and

outreach is an impediment, and 10 percent identified lack of family units responsible for impediments to fair housing.

Fair Housing Testing

Long Island Housing Services has increased their pool of Fair Housing testers with the assistance of the Suffolk County Testing grant. The grant enabled LIHS to test two banks for Source of Income (SOI) discrimination in lending, as well as 14 other housing providers.

Testers with non-wage income were led to believe that their mortgage loan applications would not be approved, revealing SOI discrimination. However, LIHS was unable to file SOI discrimination complaints with the Suffolk County Commission on Human Rights or the New York State Division of Human Rights, as SOI discrimination did not cover mortgage financing at that time. Consequently, LIHS recommended that Suffolk County amend §528-10 to include "lawful source of income" as a protected category for mortgage loan applicants. This led to a change in the law, and now prospective mortgage loan applicants with alternative lawful sources of income—such as a Section 8 Housing Voucher, Social Security Disability Insurance (SSDI), and Workers' Compensation—are protected under the Suffolk County Human Rights Law (SCHRL) and can include their income in the overall calculation for financing or refinancing mortgage loans.

Under the Suffolk County testing grant, three real estate companies were tested. Two companies were evaluated for potential race and national origin discrimination in sales, while one was tested for SOI discrimination in rental. The findings revealed SOI discrimination by one of the real estate companies in rental practices. Additionally, eight rental apartment complexes were assessed for disability, national origin, race, or SOI discrimination, resulting in LIHS filing an SOI and disability discrimination complaint against an apartment complex in Smithtown (outside of Islip Township). Sales testing at two mobile home communities did not yield sufficient evidence of race discrimination. One assisted living facility was tested for disability and national origin discrimination, but no sufficient evidence of housing discrimination was found. Currently, two housing discrimination cases are pending with the New York State Division of Human Rights.

Infrastructure

Housing availability and affordability in the Town of Babylon are linked to public resources being expended for essential services. The following sub-sections address transportation services and the availability of safe and accessible water and sanitary sewer systems that collect, treat, and discharge wastewater.

Transportation Systems

Public transportation can play a significant role in increasing the housing choices available to groups in need and others protected under fair housing laws. The issue at hand regarding transportation and fair housing choice revolves around the ease with which a citizen can travel from home to work (or other necessary destinations) if they live in a lower income area or an area of minority concentration. If public transportation from a lower income neighborhood is inefficient in providing access to employment centers, that neighborhood

can become inaccessible for those without dependable means of transportation, particularly very low-income residents, the elderly, and persons with disabilities.

In the Town of Babylon, there are 113,046 workers aged 16 and older. Of these workers, 70.9% commute to work alone by car. Carpooling is the next most common mode of transportation, utilized by 7.8% of workers, followed by public transportation at 7.3%. Data on commuting habits for workers in the Town of Babylon is provided in **Table 38**.

Table 38 Commuting Characteristics for Workers 16 and older Commuting to Work, 2023

| Method | Number of Commuters | % of Commuters |
|---|---------------------|----------------|
| Car, Truck or Van and Driving Alone | 80,149 | 70.9% |
| Car, Truck or Van and Carpooling | 8,792 | 7.8% |
| Public Transportation (excluding taxis) | 8,291 | 7.3% |
| Walked | 1,303 | 1.2% |
| Other Means | 4,173 | 3.7% |
| Worked at Home | 10,338 | 9.1% |
| Mean Travel Time to Work (Minutes) | 31.6 | N/A |
| Workers 16 and Older | 113,046 | 100.0% |

US Census Bureau. ACS 5-Year Estimates, Table DP03, 2023.

The US Census ACS, reported that the mean commute times for residents of the Town of Babylon (31.6 minutes), compared with 31.7 minutes for Suffolk County, 32.8 minutes for the State of New York, and 26.2 minutes for the entire nation. The commute times are:

- › North Amityville: 30.3 minutes
- › Wyandanch: 27.2 minutes
- › Village of Babylon: 34.1 minutes
- › Village of Lindenhurst: 34.0 minutes
- › Village of Amityville: 31.4 minutes

Suffolk County Transit (SCT) and the Long Island Railroad operated by the regional Metropolitan Transit Authority (MTA) offers public transportation services for local residents of the Town of Babylon. The MTA is a large transportation system serving a population of 15.1 million people in a 5,000 square mile area branching out from New York City to Long Island, southeastern New York State, and Connecticut.

The MTA website describes the Long Island Railroad (LIRR), chartered in 1834, as America's oldest commuter railroad operating under its original name. The Long Island Railroad connects Suffolk and Nassau counties on Long Island to New York City through a major transfer hub at Jamaica Station in the Borough of Queens to New York City at the following terminals Penn Station, Flatbush Avenue, and Hunterspoint Avenue. During 2023 the LIRR has operating expenses of approximately \$2.0 billion. Systems statistics for 2023 had annual ridership at 65.2 million passengers, average weekday ridership of more than 200,000, using

11 rail lines operating on 700 track miles, served by 947 daily trains that stop at 126 stations.⁴⁹

In September 2024, the MTA announced that a major accessibility upgrade and station project is underway at the LIRR Babylon station. Construction is expected to be completed by December 2026. The major improvements will modernize the station plaza and platform with two new elevators and “renewed elevators.” These upgrades are expected to improve passenger circulation and create a more welcoming environment for Babylon 5,000 daily riders. The upgrades and repairs will make the station safer, more reliable, and more accessible.⁵⁰

As depicted on **Map 10**, bus transit service, including para-transit for the Aged and Persons with Disabilities, is provided by Suffolk County Transit (SCT). Transit access is available in Low-Income Census Tracts sharing a border with Nassau County including the North Amityville area. Similarly, SCT also serves the northeastern portion of the Town including the Wyandanch area. Connections are also available to the Long Island Railroad at its Amityville and Wyandanch rail stations.

International air service is available from New York’s LaGuardia and John F. Kennedy airports, in the southeastern portion of New York City, while general aviation is served in the Town of Babylon in East Farmingdale at Republic Airport, located at the intersection of RT 109 and RT 100. Today the Town is served by the following primary roads which are east-west arteries connecting the Town to the City of New York on the west and to the remainder of Long Island to the east: Southern State Parkway, Sunrise Highway (RT 27), Farmingdale Road (RT 109) and Montauk Highway. North-south primary connectors include Broad Hollow Road (RT 110), Pinelawn Road, Little East Neck Road, Deer Park Road (RT 231), and Straight Path Road. Access is available to I-495 interchanges to the north in the Town of Huntington on RT 109 and RT 110 (see **Map 11**).

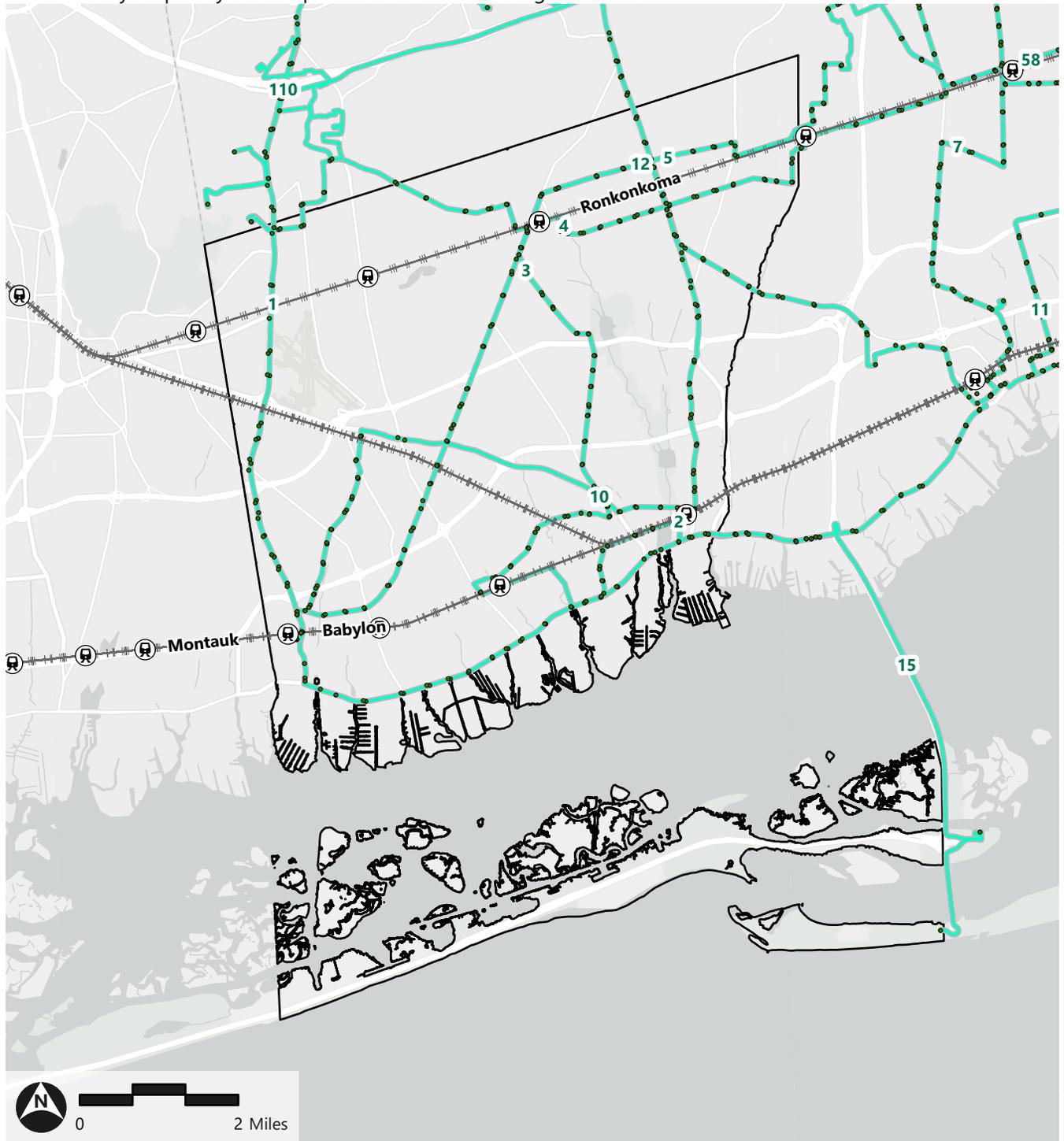
⁴⁹ Metropolitan Transit Authority. Available at: [Long Island Railroad](#). Accessed February 2025.

⁵⁰ Semeder, K. (2024). *LIRR Begins \$82 million Babylon station renovation*. News12 Long Island. Available at [LIRR begins \\$82 million Babylon station renovation](#). Accessed March 2025.



Map 10: Public Transit in the Town of Babylon

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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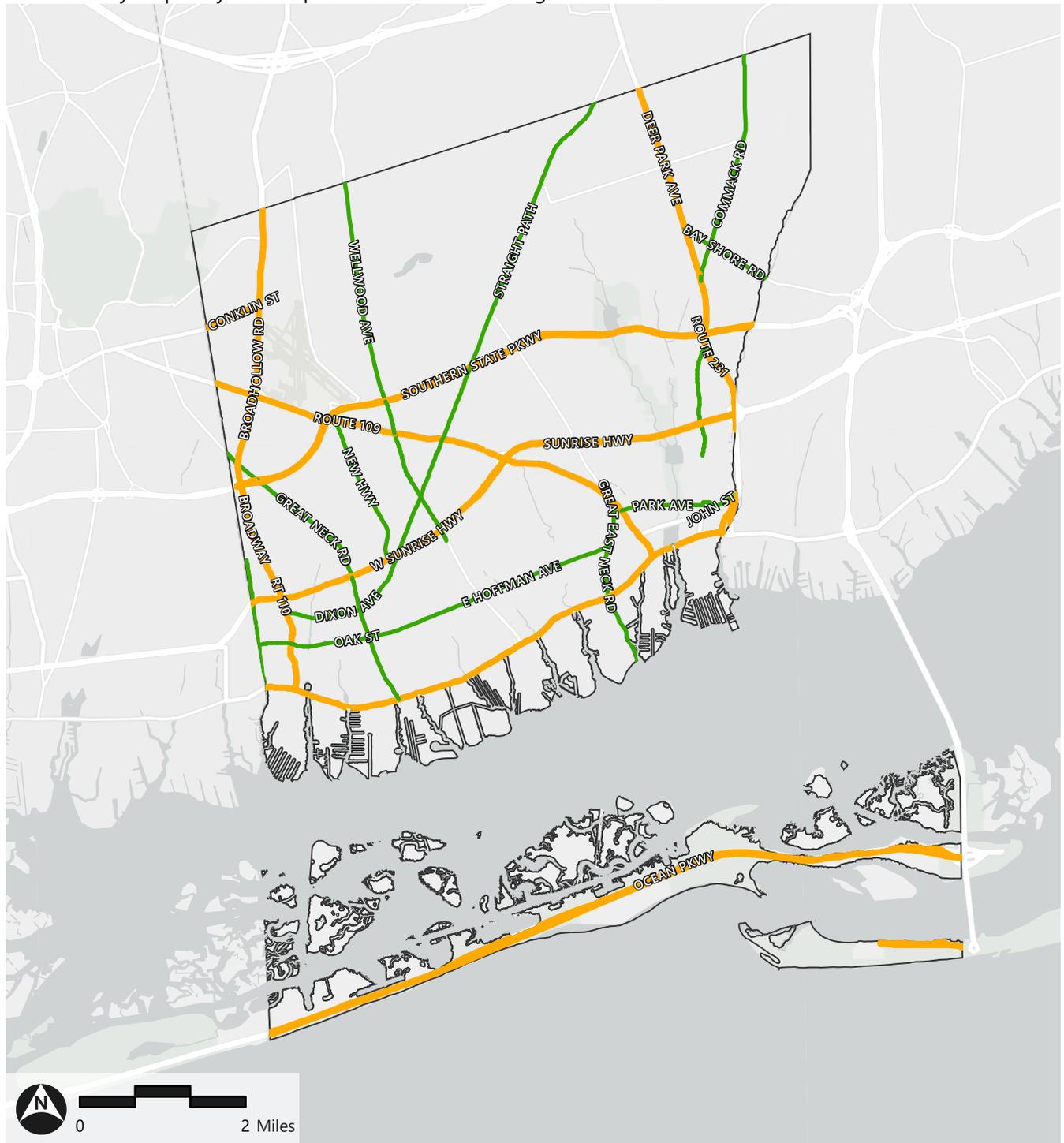
- Town of Babylon
- Bus Route
- Long Island Rail Road (LIRR)
- Bus Stops
- LIRR Stations

Boundaries are approximate.

Source: Suffolk County GIS; ESRI

Map 11: Town of Babylon Major Roads and Highways

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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- Town of Babylon
- County Road
- State Route

Boundaries are approximate.

Source: Suffolk County GIS; ESRI

New York Metropolitan Transportation Council – Roles and Responsibilities

Transportation planning for the New York Metropolitan area is performed by the New York Metropolitan Transportation Council (NYMTC) which acts as the Metropolitan Planning Organization that prepares the Transportation Improvement Program (TIP) which is the listing of transportation improvements planned by various agencies in the New York metropolitan area that will use Federal funds.

The NYMTC planning region includes the five boroughs of New York City plus the five suburban counties in Long Island and the lower Hudson Valley. This area covers 2,440 square miles and had a 2020 population of 13.17 million, approximately 65 percent of New York State's population and 4 percent of the population of the nation (see **Map 12**). The region has an extensive transportation network consisting of 28,820 miles of roads, streets and highways, 1,389 track miles of commuter rail and 689 track miles of rail rapid transit. Also, in the region are many transit and intercity bus routes.⁵¹

NYMTC Proposed Projects Affecting the Town of Babylon

In 2021, the New York Metropolitan Transportation Council (NYMTC) released its Regional Transportation Plan, "Moving Forward," which provides a strategic framework centered around recommended actions and projects to improve regional mobility.⁵² The Plan outlines numerous projects, programs, and studies for the NYMTC planning area for the 2021-2050 period. Specifically, there are three recommended projects included in the Town of Babylon. Two of these projects aim to provide reliable and easy travel: the Babylon/Montauk Branch Electric Train Storage Yard and the Sagtikos Bus Rapid Transit from Kings Park Station to Babylon Station. Additionally, the Plan recommends a multi-county study, Access to LIRR Stations Study, which includes LIRR stations in the Town of Babylon. These projects/studies represent visions that may lead to defined projects, programs, or future policies to enhance mobility in the Town of Babylon and throughout the region.

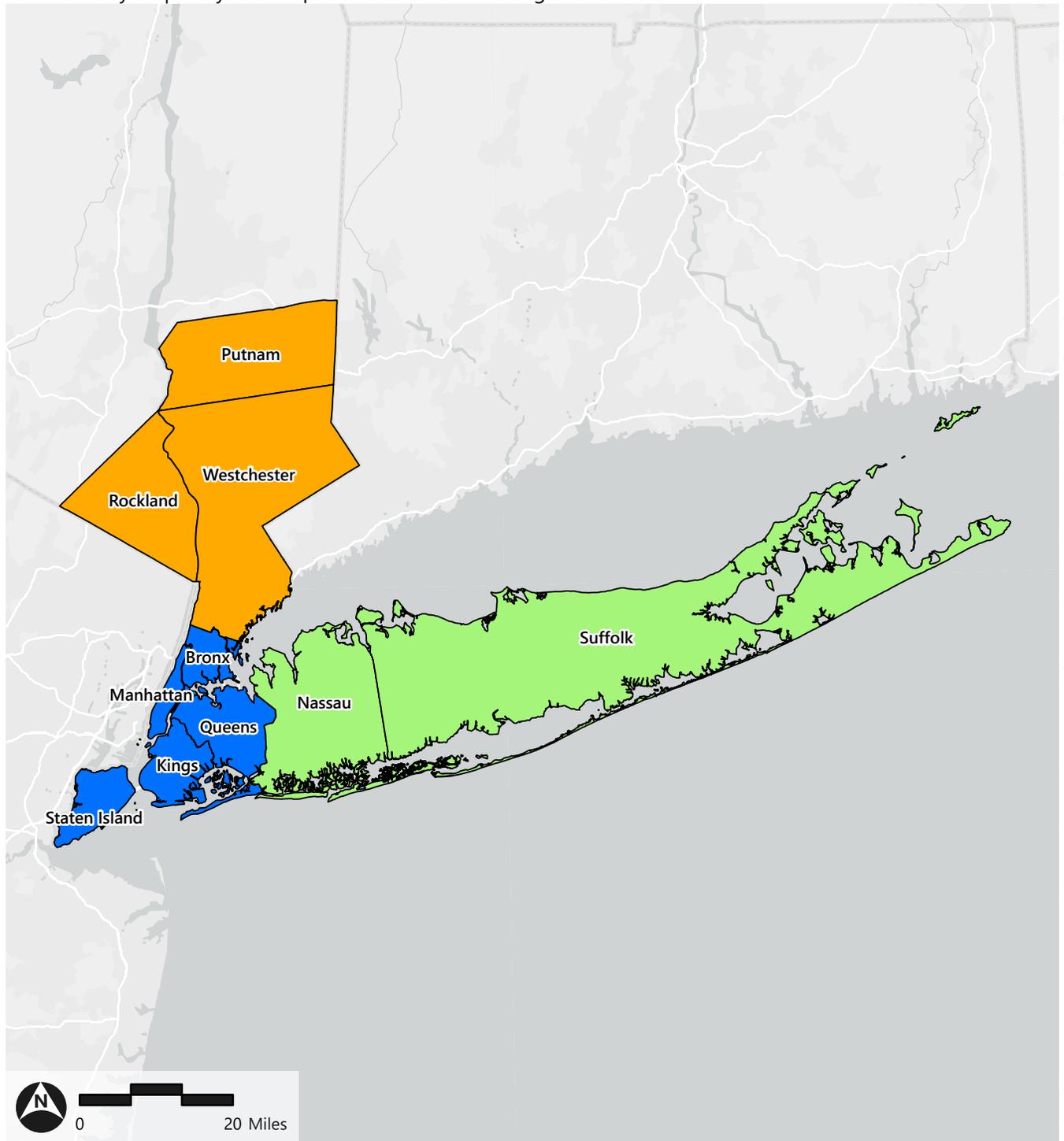
⁵¹ New York Metropolitan Transportation Council, Transportation Improvement Program – Fiscal Years 2023-2027, page 3. Available at: [AdopteTIP FFY23-27 101322.pdf](#). Accessed March 2025.

⁵² New York Metropolitan Transportation Council (2021). *Moving Forward*. Available at [The Complete Plan](#). Accessed March 2025.



Map 12: NY Metro Transportation Council – Regional Planning Territory

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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Town of Babylon

NYMTC Transportation Coordinating Committees (TCC)

- New York City TCC
- Nassau-Suffolk TCC
- Mid-Hudson South TCC

Boundaries are approximate.

Source: Suffolk County GIS; ESRI; NY Metro Transportation Council

Water Supply and Wastewater Treatment

The Town of Babylon receives its water supply from the Suffolk County Water Authority (SCWA), which began operations on June 1, 1951, initially serving 21,159 customers. Today the SCWA serves 1.2 million Suffolk County residents. The SCWA obtains all the water that it distributes from groundwater stored in the Long Island Aquifer System which ranges in depth from approximately 600 feet to approximately 2,000 feet.⁵³ **Map 13** depicts the suppliers of drinking water in the Town. Only a small area of the southern portion of the Town along the coastline receives its water supplier from a distributor other than the SCWA.

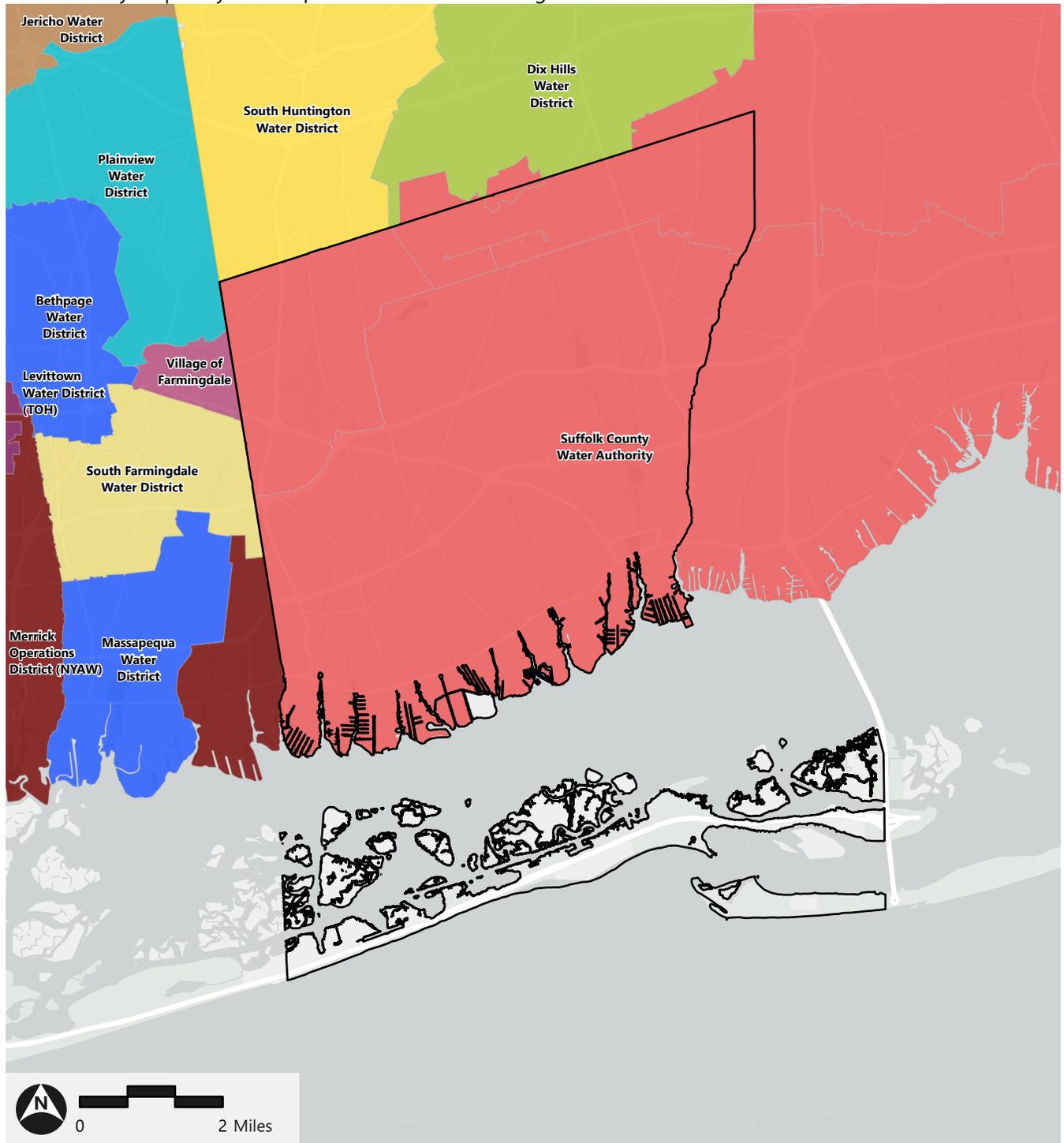
Research conducted for this analysis did not uncover any consistent or recurring problems with the delivery of an adequate supply of safe drinking water in the Town of Babylon. However, due to the aging water systems, long-term investments in system updates are necessary to ensure the continued provision of safe drinking water to residents. Studies on Long Island's groundwater quality indicate that one of the primary causes of groundwater contamination stems from failing waste treatment systems that have not been properly installed or maintained. This topic is addressed in the following section of the narrative.

⁵³ Suffolk County Water Authority. Available at: <https://www.scwa.com/water-quality/environment/>. Accessed March 2025.



Map 13: Drinking Water Suppliers to the Town of Babylon

Town of Babylon | Analysis of Impediments to Fair Housing Choice 2025



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□ Town of Babylon

Boundaries are approximate.

Source: Suffolk County GIS; ESRI

Wastewater Treatment

Long Island experienced rapid development from the end of World War II until the early 1980s. During this period, most homeowners and businesses in Suffolk County relied on individual septic systems for wastewater treatment. Few areas on the island were served by sanitary sewers at that time, and as of 2022, approximately 70%-75% of homes on Long Island still lack sewer service.⁵⁴ **Map 14** illustrates the near-complete absence of sewer connections in the Town of Babylon.

In Suffolk County, sewage disposal predominantly depends on septic tanks and cesspools. These outdated systems not only lead to groundwater contamination but also hinder efforts to address housing shortages by limiting the construction of denser housing developments. In January 2019, residents approved Resolution No. 905-2018, which adopted certain findings and determinations, and issued an order to extend the boundaries of the Suffolk County Sewer District No. 3-Southwest to include a new Zone of Assessment, known as Zone A-Carlls River. In addition, Suffolk County was able to secure state and federal post-Sandy resiliency funding through the Governor's Office of Storm Recovery to sewer communities along specific river corridors in low-lying, unsewered areas of the south shore that were inundated by Superstorm Sandy. The approval and funding award greenlit the Carlls River Watershed Sewer Project, which aims to provide sewer services to southwestern Suffolk County areas, including the Town of Babylon, in parts of Deer Park, North Babylon, West Babylon, and Wyandanch.⁵⁵

Additionally, Suffolk County initiated the Septic Improvement Program, which began as a pilot in 2017, to enhance the water quality of Long Island affected by inadequate onsite wastewater infrastructure. The program offers homeowners grants or low-interest financing to replace outdated wastewater systems.

⁵⁴ Suffolk County Department of Health Services. 2022 Sewage Treatment Report. Available at: [2022 STP Report \(1\).pdf](#). Accessed March 2025.

⁵⁵ Suffolk County Coastal Resiliency Initiative (SCCRI). Clean Water for Carlls River. Available at: [Clean Water for Carlls River](#). Accessed March 2025.

Legend

- ▲ SC Sewage Treatment Plants
- SC Sewer Districts, 2012
- SCCC Sewer Areas
- SC Sewer District Contractees
- ▲ Town Sewage Treatment Plants
- Town Sewer Districts
- Town Sewer Areas
- Town Sewer District Contractees
- Out Parcels
- ▲ Federal Sewage Treatment Plants
- Federal Sewer Areas
- ▲ Village Sewage Treatment Plants
- Village Sewer Districts
- Village Sewer District Contractees
- ▲ Private Sewage Treatment Plants
- Private Sewer Areas
- Nassau County Sewer Contractees
- SCRP Tax Map Base, 2012

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This map has been prepared by the Suffolk County Department of Economic Development and Planning, Division of Planning and Environment using information and data provided by various sources. While the information and data on the map have been reviewed by the parties involved, this portrayal of same should not be considered as an official map showing the specific location of any sewer district boundary or contractee. The operating agencies and individuals listed below, as the original sources of the information and data, should be contacted directly to ascertain any final determination as to how boundaries and data shown relate to specific Suffolk County Real Property Tax Map (SCRPTM) parcels.

Suffolk County Sewer District boundaries and contractees – Suffolk County Department of Public Works (SDPW) – Gilbert Anderson, P.E., Commissioner, (631) 852-4010. SCDPW Division of Sanitation – John Donovan, P.E., Chief Engineer, (631) 852-4294.

Public and Private Sewage Treatment Plants (STPs), and the areas served by private STPs – Suffolk County Department of Health Services (SCDHS) – James L. Tomarken, MD, MPH, MBA, MSW, Commissioner; Barry Paul, Deputy Commissioner, (631) 853-3000. SCDHS Division of Environmental Quality – Walter Dawydas, P.E., Chief Public Health Engineer; Walter Hilbert, P.E., Principal Public Health Engineer; Patricia Florio, P.E., Principal Public Health Engineer; Lawrence Stopp, Office Systems Analyst III; Emily Fogarty, Ph.D., Environmental Analyst; Charles Olsen, Senior Public Health Sanitarian; Yorgishe George, Assistant Public Health Engineer, (631) 852-5800.

Brookhaven Sewer District 1, Brookhaven Sewer District 2, and Brookhaven Sewer Improvement Area 1 boundaries and contractees – Robert Borruso, Engineering Aide; Gregg Kelsey, P.E., Assistant Town Engineer, Town of Brookhaven, Dept. of Planning, Environment & Land Management, Division of Engineering, Council Districts 3 & 5, One Independence Hill, Farmingville, NY 11738, (631) 451-6254.

Huntington Sewer District and Centerport Sewer District boundaries and contractees – Matthew Jau, Deputy Director, Environmental Waste Management, Town of Huntington, 100 Main Street, Huntington, NY 11743, (631) 351-3186; John Pavlik, Chief Operator, 65 Creek Road, Huntington, NY 11743, 631-421-1643; Steven Heari, P.E., LEED AP, H2M, P.C., (631) 756-8000.

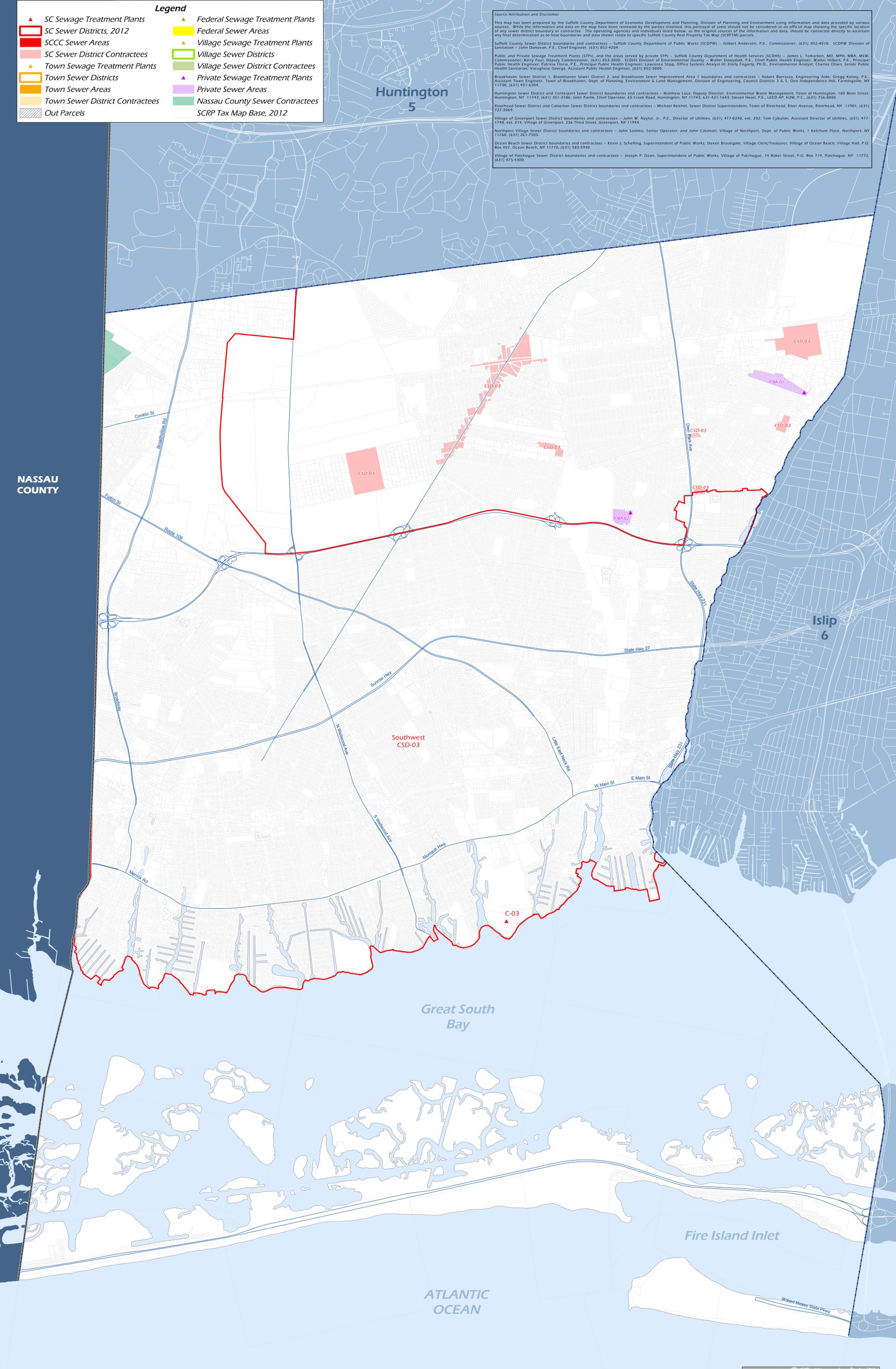
Riverhead Sewer District and Calverton Sewer District boundaries and contractees – Michael Reichel, Sewer District Superintendent, Town of Riverhead, River Avenue, Riverhead, NY 11901, (631) 727-3069.

Village of Greenport Sewer District boundaries and contractees – John W. Naylor, Jr., P.E., Director of Utilities, (631) 477-0248, ext. 202; Tom Cybulski, Assistant Director of Utilities, (631) 477-1748, ext. 214; Village of Greenport, 230 Third Street, Greenport, NY 11944.

Northport Village Sewer District boundaries and contractees – John Sammis, Senior Operator, and John Calamari, Village of Northport, Dept. of Public Works, 1 Ketchum Place, Northport, NY 11768, (631) 261-7505.

Ocean Beach Sewer District boundaries and contractees – Kevin J. Schelling, Superintendent of Public Works; Steven Brautigam, Village Clerk/Treasurer, Village of Ocean Beach, Village Hall, P.O. Box 457, Ocean Beach, NY 11770, (631) 583-5940.

Village of Patchogue Sewer District boundaries and contractees – Joseph P. Dean, Superintendent of Public Works, Village of Patchogue, 14 Baker Street, P.O. Box 719, Patchogue, NY 11772, (631) 475-4300.



| TOWN OF BABYLON | | | | | |
|---|----------------|-----------------------------------|----------------|--------------------|--------------------------------|
| STP Map ID# | STP Name | Permitted Flow ^A (mgd) | SPDES Permit # | Level of Treatment | SD Map ID# Sewer District Name |
| SUFFOLK COUNTY SEWER DISTRICT STPS | | | | | |
| C-03 | Southwest | 30.500 | NY10104809 | Secondary | CSD-03 Southwest |
| Total = | | 30.500 | | | |
| PRIVATE STPS | | | | | |
| P-BA-01 | Quail Run | 0.0860 | NY10063391 | Tertiary | GW |
| P-BA-02 | Somerset Woods | 0.0300 | NY10074250 | Secondary | GW |
| Total = | | 0.1160 | | | |
| Permitted Flow Grand Total = | | 30.616 | | | |

A. Permitted flow is the flow listed on the State Pollution Discharge Elimination System (SPDES) permit. It is, most times, the same as the design flow of the plant.
B. The U.S. Environmental Protection Agency Enforcement & Compliance History Online (ECHO) website (<http://www.epa.gov/echo/>) can be searched to provide a vast amount of information and data on each STP in Suffolk County. Compliance reports, effluent charts, pollutant loading reports, water quality reports and other information for regulated facilities under the Clean Water Act can be viewed and downloaded by conducting searches using the unique SPDES permit number for each STP.
C. SW-M = marine surface water outfall, GW = groundwater outfall.

Sewered Areas and Sewage Treatment Plants - Town of Babylon

1 inch = 1,400 feet
1 in = 0.27 miles

September 27, 2012 - CD-12-37

4

Impediments to Fair Housing Choice and Actions to Overcome Identified Impediments

This analysis has revealed impediments to fair housing choice in the Town of Babylon. In this section, the five overarching impediments identified are summarized with supporting examples noted. Each impediment listed is followed by recommendations, the implementation of which will correct, or begin the process of correcting the related impediment. It should be noted that these impediments are systemic and will require effort from both private sector and public sector actors to correct. As a developer, financier, and policy advocate, the Town of Babylon has an important role to play but cannot on its own bring about the change necessary to remove these barriers to fair housing choice.

Impediment #1 – High Cost of Housing

The high cost of housing in the Town of Babylon 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. Additionally, the public outreach surveys have identified this issue as a top barrier to housing affordability.

The Town of Babylon is a highly developed suburban community with limited land available for new construction to meet residents' housing needs. There is a high demand for affordable housing that significantly exceeds the supply. Evidence of this is seen in the Town's low vacancy rates and data indicating that a more than half of residents spend more than the ideal 30% of their income on housing costs. Public survey comments further highlight the burden of high housing costs on moderate- and low-income households.

High housing costs can be attributed to one or more of the following factors in the Town of Babylon:

1. Lack of available and/or suitable land for development – The Town is over 95% developed, leaving minimal undeveloped land available to build new affordable housing projects.
2. High Property Tax Burden – New York State, particularly Suffolk County, has one of the highest property tax rates in the country. High property taxes reduce the net income families have available for housing, limiting housing choices for low- and moderate-income families and seniors on fixed incomes. Additionally, higher property taxes also result in increased rental costs, thereby restricting rental market options.
3. High Cost of Development – Factors such as the scarcity of developable land, high construction costs, and expensive property taxes contribute to elevated development costs. The costs of sewage treatment further exacerbate development expenses. These high costs hinder the creation of affordable housing, particularly in areas like Wyandanch and Amityville, where many protected classes reside.
4. High Ownership and Renter Costs- The cost of homes, including starter homes, is high due to increasing development, construction, property tax, and sewage treatment expenses. These high housing costs limit options for low- and moderate-income families, seniors, and young adults wanting to move to the area.

Actions

- › 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 the first-time home buyers with the Down Payment Assistance Program.
- › Continue to work closely with the Planning Department and Town on zoning and site selection for affordable housing.
- › Explore adopting higher density zoning where appropriate to support the development of affordable housing.
- › Encourage rezoning in residence districts that allow homeowners to build ADUs without needing rezoning, thereby increasing affordable housing options.
- › Continue to encourage the development of new affordable rental housing.
- › Considering use of program funds for a Tenant Based Rental Assistance program to reduce individual housing costs.

Impediment #2 – Community Planning and Exclusionary Zoning Provisions

In New York State, land use authority is delegated to local towns, cities, and villages through "home rule" statutes. This means that the Town of Babylon oversees land use within its unincorporated areas, while the three Villages (Village of Babylon, Village of Lindenhurst, and Village of Amityville) establish their own land use regulations, approval procedures, and review processes. However, several aspects of these local zoning codes have been identified as impediments to fair housing:

1. *Preference for Single-Family Housing and Low-Density Zoning* - The zoning codes within the Town and Villages predominantly favor single-family housing and impose low to moderate density requirements. These regulations often include provisions such as minimum lot sizes, low-density allowances, and restrictions on building heights. These development standards significantly limit the feasibility of constructing affordable and diverse housing options within residential districts, effectively excluding low- and moderate-income families from the housing market.
2. *Restrictions on Multi-Family Housing* - Zoning ordinances within these municipalities provide limited allowances for multi-family housing, further constraining the supply of affordable housing. By prioritizing low-density residential zoning, the codes make it challenging to develop higher-density, multi-family housing projects that are crucial for meeting the affordable housing demand.
3. *Prohibitive Regulations on Group Homes and Supportive Housing* - The zoning ordinances in the Villages, particularly Babylon and Amityville, do not distinctly define or classify group homes or congregate living arrangements for persons with disabilities. The absence of specific definitions leads to potential misclassification of these housing types as "boarding houses," "rooming houses," or "multiple dwellings," which are not permitted by right in any residential zoning district. The code's definition of "one-family dwelling" expressly excludes "adult homes" without clarification, hindering the establishment of supportive housing for individuals with disabilities.
4. *Lack of Clear Processes for Reasonable Accommodation* - None of the municipalities have adopted clear and objective procedures for individuals with disabilities to request reasonable accommodation in zoning, land use, or other regulatory requirements. The existing process, which involves obtaining variances or special use permits through the Board of Appeals, is designed around "practical difficulties or unnecessary hardships" related to the property and does not adequately address the need for modifications based on residents' disabilities. This misalignment fails to meet the legal requirements for reasonable accommodation, which are intended to ensure equal access to housing for individuals with disabilities.
5. *Community Concerns and Resistance to Multi-Family Housing* - Residents frequently express concerns about issues like traffic congestion, high taxes, environmental conservation, and water quality. New housing developments, particularly multi-family housing, often face resistance due to fears of increased traffic and overcrowded schools. This opposition can hinder the development of affordable housing projects which are essential for diverse, inclusive communities.

Actions

- › Encourage municipalities to incorporate fair housing measures in local ordinances.
- › Work with the Town to develop and streamline a process for making reasonable accommodation requests, separate from the special/conditional use permitting.
- › Assess local zoning ordinances to determine whether the zoning code provides options for multi-family housing development and utilizes other techniques to achieve affordable and inclusionary multi-family housing.
- › Encourage Town and Village's Planning to allow multi-family housing and to adopt inclusionary housing regulations, such as ADUs in residence districts.
- › Train local officials and authorities on the proper handling of reasonable accommodation requests to ensure compliance with fair housing laws.
- › Educate school districts to avoid misconceptions that may hinder the affordable housing development process.
- › Conduct community engagement and educational initiatives to address concerns about new housing developments and highlight the benefits of diverse housing options.
- › Encourage new housing projects to be located within village centers, near essential services and transportation hubs to mitigate perceived negative impacts and foster sustainable community development.

Impediment #3 – Deficiencies in the Existing Housing Stock

The Town of Babylon's aging housing stock presents several obstacles to fair housing choice, particularly for minority and lower-income households. Characteristics such as the age of the buildings, substandard living conditions, and lack of housing diversity significantly restrict housing options for these groups. Many homes in the Town were built decades ago and have not undergone significant renovations or updates. This 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.

Among the protected classes, disabled persons face particular challenges due to the necessity for specialized housing that ensures access and navigability within their homes. A significant impediment is the general lack of awareness among landlords, property owners, and the community about the needs of disabled persons and how to accommodate these needs appropriately. Despite the availability of several disability-focused programs within the Town, gaps remain, particularly in areas related to reasonable accommodations and compliance with the Americans with Disabilities Act (ADA).

The housing landscape in the Town is predominantly single-family owned homes. New constructions of multifamily and rental units often cater to the luxury market and do not provide the variety of bedroom sizes needed for broader family support. There is a notable shortage of affordable housing options catering to a variety of income levels, household sizes, disabled population, and special needs populations. This need has been clearly identified in the Town's Consolidated Plan, through interviews, and in public and

organizational surveys. In public surveys, respondents highlighted the necessity for affordable housing, rental housing, senior housing, subsidized housing, and homeownership opportunities. These needs are particularly acute among seniors, millennials, families, persons with disabilities, and low-income households. The limited diversity in housing types is rooted in the historical development patterns of Long Island. Addressing these shortcomings is crucial to meeting the housing needs of the Town's varied population.

Actions

- › Continue to utilize CDBG and other related funds for or the rehabilitation of both homeowner and rental housing units to modernize older properties and improve living conditions.
- › Prioritize replacing abandoned and deteriorating housing units with new constructions, where feasible, to improve neighborhood aesthetics and provide modern housing options.
- › Work to expand funding opportunities:
 - Actively seek expanded funding opportunities to build or support the construction of new affordable housing.
 - Collaborate with not-for-profit organizations and Suffolk County to identify additional financing sources to leverage limited grant funds.
 - Encourage not-for-profit organizations to apply for funding from foundations and other sources to support housing projects.
- › Continue to utilize Federal, State, and local funding programs to help increase housing stock for senior citizens, and disabled persons.
- › Support and strengthen local code enforcement efforts to ensure properties meet safety and habitability standards.
- › Promote efforts to share information regarding compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) with businesses, developers, property owners, and the local media
- › Provide information to elderly and physically challenged residents about the availability of CDBG funds for home modifications to enhance accessibility and navigability within their homes.
- › Work with fair housing advocates to educate the public, local building and code enforcement officials, building owners, landlords, real estate agents, lenders, and other stakeholders about fair housing rights and responsibilities.
- › Engage with Villages to educate and encourage them to modify local codes to address accessibility issues.

Impediment #4 – Disparities in Mortgage Lending

Disparities in mortgage lending continue to be a significant impediment to fair housing choice in the Town of Babylon. Discriminatory and predatory lending practices have long-lasting negative impacts on housing accessibility and community stability, both locally and

nationally. Equitable access to mortgage credit is crucial for homeownership, which is a key factor in community financial well-being. Prospective homebuyers must be able to obtain mortgage credit and participate in homeownership programs without discrimination based on race, gender, national origin, religion, disability, familial status, or age.

Predatory lending practices, home improvement scams, and fraudulent housing schemes disproportionately affect minority neighborhoods and vulnerable populations. These practices target individuals with low incomes, problematic credit histories, limited English proficiency, people of color, and elderly or disabled homeowners. The complexity and multifaceted nature of these practices, involving real estate operators, mortgage brokers, appraisers, and lenders, make them challenging to combat.

According to the 2023 Home Mortgage Disclosure Act (HMDA) data, significant disparities exist in mortgage approval and denial rates among different racial and ethnic groups. Whites experience higher approval rates and lower denial rates compared to Blacks and Hispanics, particularly among low- and middle-income applicants. While factors such as credit score, job history, and collateral may influence these outcomes, the persistent patterns of disparity suggest the potential for discriminatory practices within the lending sector and warrant further investigation. Although HMDA data does not require lenders to disclose specific reasons for mortgage denials, the observed disparities indicate a need for increased scrutiny and research to uncover potential discrimination. Enforcing fair lending laws, enhancing financial education for minority and low-income populations, and promoting transparency and accountability within the lending industry are essential measures to ensure equitable access to mortgage credit.

Actions

- › Collaborate with fair housing advocates such as the Long Island Housing Services (LIHS) and the Long Island Housing Partnership (LIHP) to educate the public, Town officials, building owners, landlords, real estate agents, lenders, and other stakeholders about fair housing laws and their community benefits.
- › Explore the possibility of conducting housing market testing to evaluate mortgage lending practices. This testing can help identify discriminatory practices by simulating mortgage application processes and assessing lender responses.
- › Develop and implement educational programs for mortgage lenders to ensure they are aware of their responsibilities under the Fair Housing Act. This can include training sessions, workshops, and distribution of informative materials.
- › Develop and promote financial education programs targeted at minority and low-income populations to increase their understanding of mortgage lending, credit management, and homeownership opportunities.
- › Work with County agencies to enhance oversight of mortgage lending practices within the Town, ensuring lenders adhere to fair lending laws and are held accountable for discriminatory practices.

Impediment #5 – Antiquated Wastewater Infrastructure

Safe drinking water on Long Island is threatened by the pollution of ground and surface water that is caused by the continued use of septic disposal systems by approximately 75% of homeowners. The lack of sewer systems raises concern about barriers to housing development due to environmental constraints such as soil conditions and Sole Source Aquifer. Additionally, according to the Suffolk County Department of Health Services the density of residential development is restricted by its location on Long Island and its method of sewage disposal. Generally, residential projects are allotted greater density when connected to a municipal sewer system rather than an on-site septic system. Infrastructure upgrades to allow higher density are often expensive and cost-prohibitive, limiting the opportunities to increase and diversify housing options and affordability throughout the Town.

Given much of the housing in Babylon is aging, these dated septic systems represent a major housing expense and health hazard if/when they fail. Construction of sewer systems is a major infrastructure improvement that is often beyond the capabilities of local government budgets. The Town wishes to improve coordination with Suffolk County and New York State to increase the local sewer capacity. To try and alleviate some of these issues, Suffolk County has offered programs such as the Septic Improvement Program which provides funding to homeowners to replace an outdated system with a modern nitrogen removal system. Furthermore, there have been ongoing efforts within the Town of Babylon to construct new sewer systems such as the Carll River Sewage project. This project will connect homes in parts of Deer Park, North Babylon, West Babylon, and Wyandanch to a sewer system which they had no access to before.

Actions

- › Allow low-moderate income residents to access residential rehabilitation funds to replace failing septic systems, connect to available sewer lines, and access municipal water infrastructure where groundwater may be contaminated.
- › Improve coordination between the Town and higher levels of government (i.e., County, State and Federal) to access funding for sewer infrastructure upgrades.
- › Increase awareness of existing County statutes and programs that provide sewer connection fee discounts for units that are affordable or serve people with disabilities.

5

Summary of Findings and Conclusions

Summary of Findings

This AI examines the contributions from both the public and private sectors to the housing markets in the Town of Babylon, assessing their impact on housing choices. The analysis incorporates demographic, economic, and housing data to contextualize these choices. Demographic data reveal the sizes of racial, ethnic, and other protected populations, while economic and employment data highlight further factors influencing housing decisions. Housing data, including type, tenure, quality, and cost, are analyzed to understand whether the existing housing stock meets the residents' needs.

Additionally, an in-depth examination of fair housing laws, case studies, complaints, and public involvement data was conducted. Local, state, and federal fair housing laws create frameworks for complaint and advocacy processes, supported by services from governmental agencies. Home mortgage lending practices in the private sector affect fair housing choices, and public sector elements like local policies, codes, and the placement of affordable rental units significantly influence housing availability and community development patterns. Data from complaints and public feedback contribute to identifying issues and barriers to housing choices for protected classes, reinforcing insights from the contextual and supporting data.

Monitoring Performance

It is expected that the Analysis of Impediments will be fully integrated into the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER) review processes. On an annual basis, the Town will review the impediments to fair housing choice and the actions to overcome those impediments and integrate that into the Annual Action Plan and CAPER submitted to HUD. The Annual Action Plan and CAPER will be made available to interested persons and will allow them the opportunity to comment on the Town's

performance prior to submitting the documentation to HUD. Further, in conjunction with its preparation of a Consolidated Plan every five years, the Town will review the Analysis of Impediments in detail, looking at policies, practices, and procedures that affect the location, availability, and accessibility of housing. As necessary, the Town will revise the specific action steps and implementation activities to ensure a proactive, strategic plan to affirmatively further fair housing.

Conclusions

The Town of Babylon remains dedicated to offering fair and affordable housing opportunities to all residents, actively working to eliminate impediments to fair housing as outlined in the recommendations of the Analysis of Impediments. In alignment with the Fair Housing Act, which requires HUD and its federal assistance recipients to combat segregation and promote inclusive communities, the Town approaches its Analysis of Impediments with a focus on accurately capturing the essence and objectives of the Fair Housing Act. Despite evolving requirements and methodologies since 2015, Babylon is committed to this process as part of its efforts to affirmatively further fair housing. The Town's Community Development Program will continue to advance fair housing initiatives through ongoing Analysis of Impediments and adapt its strategies based on new insights and guidance from HUD.

Appendices

A

Fair Housing Survey and Results



EQUAL HOUSING
OPPORTUNITY

Fair Housing Survey for the Town of Babylon General Public

1. Which community do you live in? _____

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

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

3. Is it difficult to find affordable housing options in the Town of Babylon? Yes ___ No ___

If yes, what segments of the population find it most difficult?

(i.e. seniors, millennials, persons with disabilities)

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

5. Who do you believe discriminated against you?

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



EQUAL HOUSING OPPORTUNITY

6. Where did the act of discrimination occur?

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

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

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



EQUAL HOUSING OPPORTUNITY

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

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

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

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

10. Identify barriers to building affordable housing in the Town of Babylon. (Check all that apply)

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



11. Identify other impediments to fair housing in the Town of Babylon:

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

12. Identify other thoughts/issues with regards to fair and affordable housing in the Town of Babylon:

Please fill out this questionnaire today and submit to the Town of Babylon staff or return via mail or e-mail by **February 1st** to:

Max Jacob, Program Administrator Department of Community Development
Town of Babylon
200 E. Sunrise Highway
Lindenhurst, NY 11757

Or email to: mjacob@townofbabylonny.gov

Responses Overview Closed



1. Which community do you live in?

290
Responses

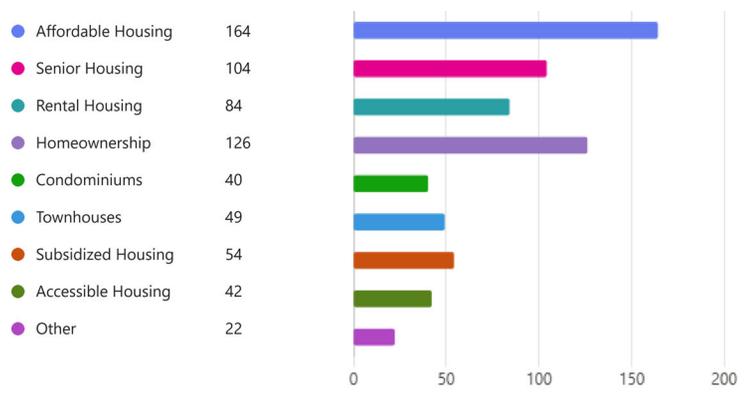
Latest Responses

"Deer Park"
"Babylon Village"
"Copiague"
...

52 respondents (18%) answered West babylon for this question.



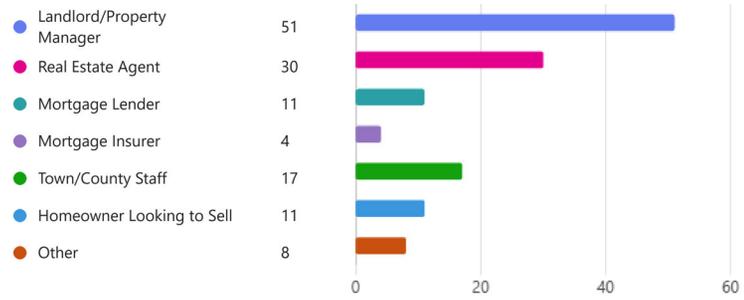
2. What types of housing do you or your community need? (Check all that apply)



3. Is it difficult to find affordable housing options in the Town of Babylon?



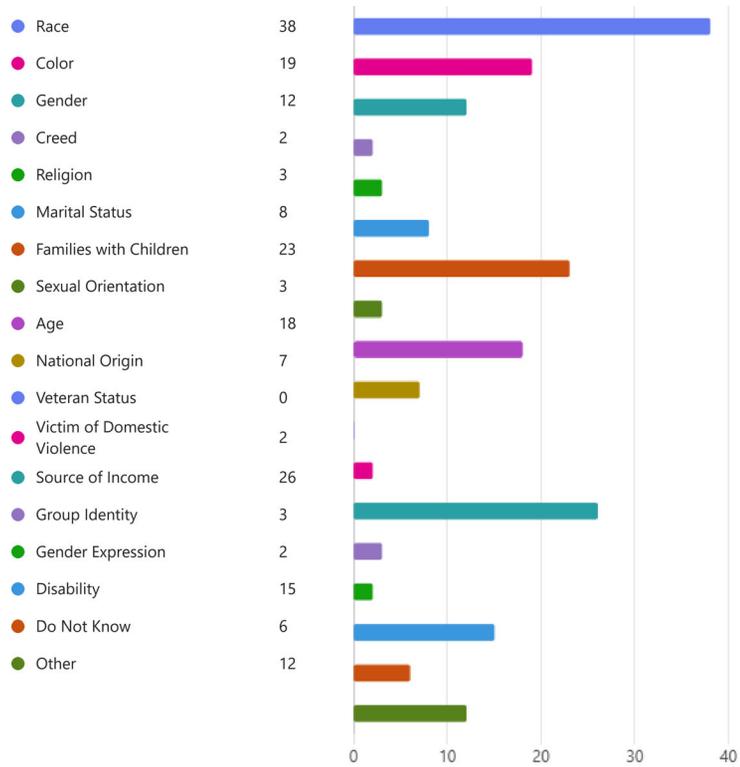
6. If yes, who do you believe discriminated against you? (Check all that apply)



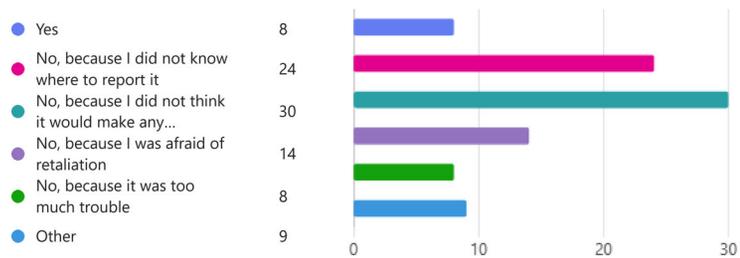
7. Where did the act of discrimination occur? (Check all that apply)



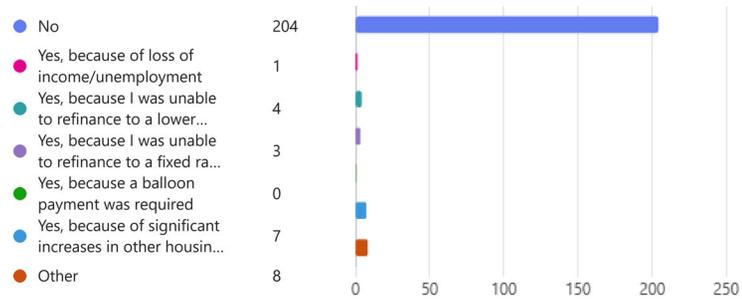
8. On what basis do you believe you were discriminated against? (Check all that apply)



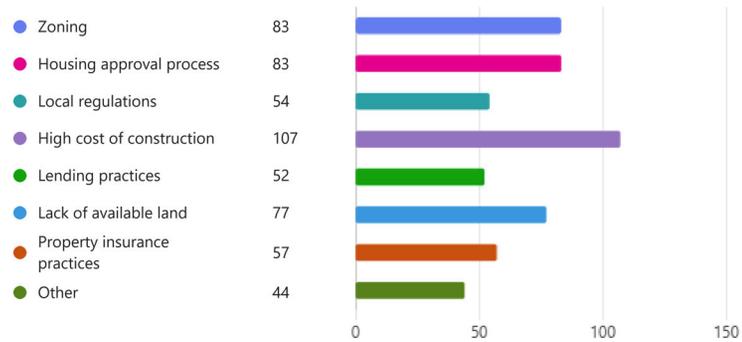
9. If you were discriminated against, did you report the incident? (Check all that apply)



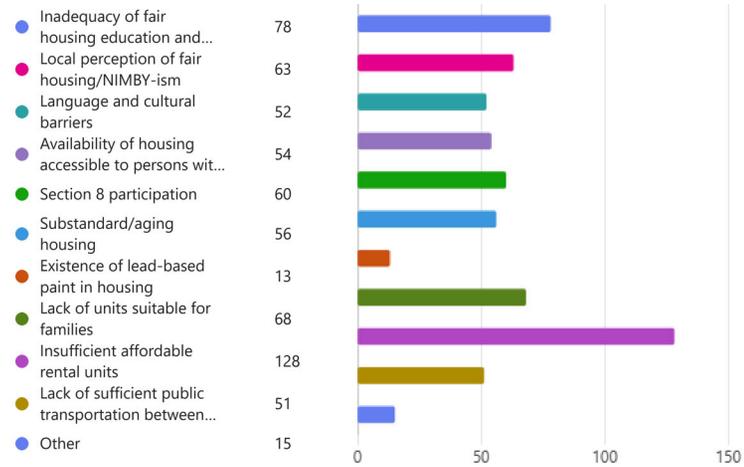
10. If you own your own home, are you in the process of foreclosure or at risk of foreclosure?



11. Identify barriers to building affordable housing in the Town of Babylon. (Check all that apply)



12. Identify other impediments to fair housing in the Town of Babylon: (Check all that apply)



13. Identify other thoughts/issues with regards to fair and affordable housing in the Town of Babylon?

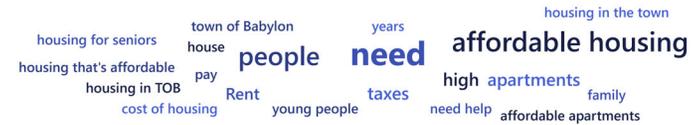
118 Responses

Latest Responses

"what is affordable is not in today's market to the avera..."

...

26 respondents (22%) answered need for this question.





EQUAL HOUSING
OPPORTUNITY

Fair Housing Survey for Government, Civic, or Non-Profit Organizations

1. Name of Organization:

2. What Type of Organization do you Represent?

Government _____

Civic _____

Non-Profit _____

Other: _____

3. What is the Mission of your Organization? _____

4. Based on your knowledge or experience, what types of housing do residents express a need for? (Check all that apply)

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



5. Have residents expressed difficulty in finding affordable housing options in the Town of Babylon?

Yes ___ No ___

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

6. Identify barriers to building affordable housing in the Town of Babylon: (Check all that apply)

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

7. Identify other impediments to fair housing in the Town of Babylon:

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



EQUAL HOUSING OPPORTUNITY

- Other barriers _____
-

8. Based on your knowledge or experience, are discriminatory practices or policies found in the Town of Babylon with regards to housing? Yes _____ No _____ Do Not Know _____

If yes, how often do these practices occur?

Very Often _____ Occasionally _____ Rarely _____

9. Based on your knowledge or experience, on what basis is housing discrimination likely to occur? (Check all that apply)

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



10. Based on your experience, do people who have been discriminated against report the incident? (Check all that apply)

- Yes _____
- No, because they do not know where to report it _____
- No, because they do not think it will make any difference _____
- No, because they are afraid of retaliation _____
- No, because they think it is too much trouble _____
- No, because of other (Please specify) _____

11. Identify other thoughts/issues with regards to fair and affordable housing in the Town of Babylon:

Please fill out this questionnaire today and submit to Town of Babylon staff or return via mail or e-mail by **February 1st** to:

Max Jacob, Program Administrator Department of Community Development
Town of Babylon
200 E. Sunrise Highway
Lindenhurst, NY 11757

Or email to: mjacob@townofbabylonny.gov

Responses Overview

Closed



1. Name of Organization:

4
Responses

Latest Responses

"Opening Word Program, Inc."
"Family Service League"
"Long Island Housing Services, Inc."
...

2. What Type of Organization do you Represent?

- Government 0
- Civic 0
- Non-Profit 4
- Other 0



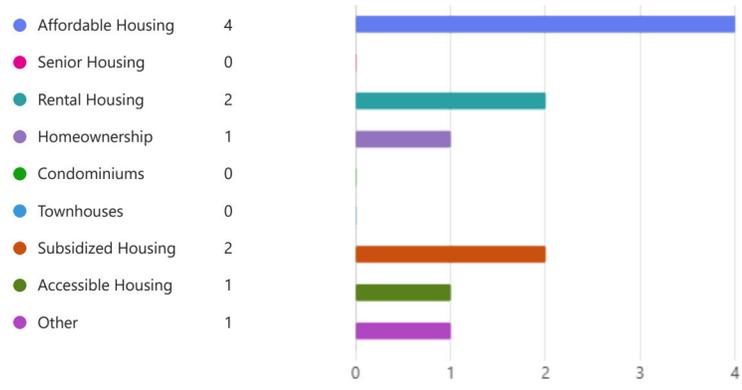
3. What is the Mission of your Organization?

3
Responses

Latest Responses

"To educate and empower refugee and immigrant wom..."
"Our mission is the elimination of unlawful housing disc..."
...

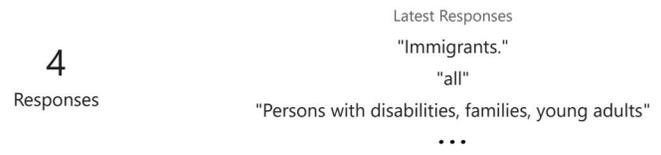
4. Based on your knowledge or experience, what types of housing do residents express a need for? (Check all that apply)



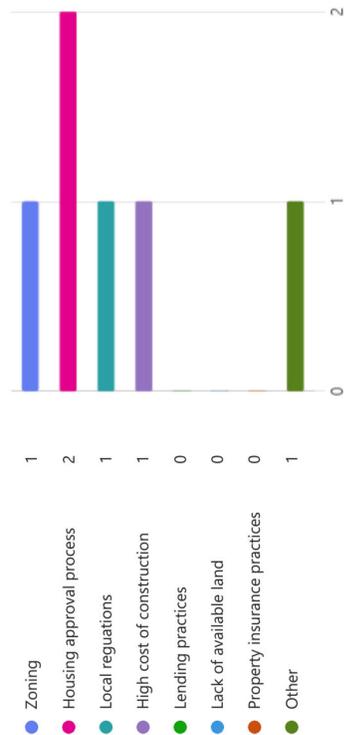
5. Have residents expressed difficulty in finding affordable housing options in the Town of Babylon?



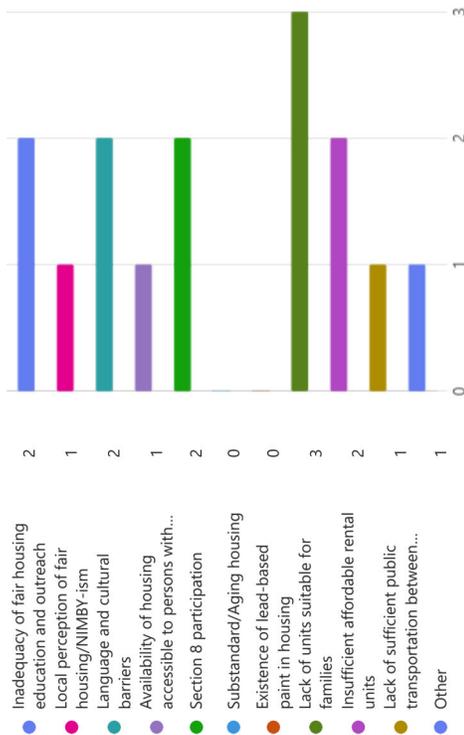
6. If residents have expressed difficulty in finding affordable housing, what segments of the population find it most difficult? (i.e., seniors, millennials, persons with disabilities)



7. Identify barriers to building affordable housing in the Town of Babylon: (Check all that apply)

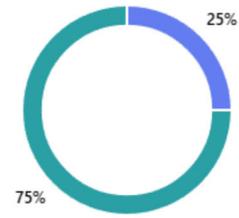


8. Identify other impediments to fair housing in the Town of Babylon:



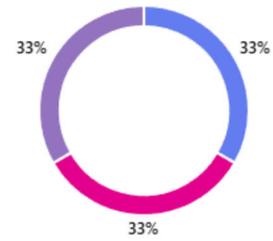
9. Based on your knowledge or experience, are discriminatory practices or policies found in the Town of Babylon with regards to housing?

- Yes 1
- No 0
- Do Not Know 3



10. If yes, how often do these practices occur?

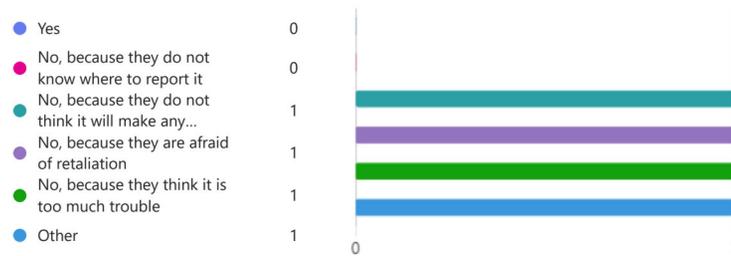
- Very Often 1
- Occasionally 1
- Rarely 0
- N/A 1



11. Based on your knowledge or experience, on what basis is housing discrimination likely to occur? (Check all that apply)



12. Based on your experience, do people who have been discriminated against report the incident? (Check all that apply)



13. Identify other thoughts/issues with regards to fair and affordable housing in the Town of Babylon:

2
Responses

Latest Responses

"Babylon should require landlords to adopt fair housin... "

...

B

Public Participation Summary

1. Notice of Public Hearing #1 (English and Spanish)
2. Public Hearing #1 Attendance
3. Public Comments
4. Notice of Public Hearing #2 (English and Spanish)



PUBLIC NOTICE



TOWN OF BABYLON
DEPARTMENT OF COMMUNITY DEVELOPMENT
200 East Sunrise Highway, Lindenhurst, NY 11757

NOTICE OF PUBLIC HEARING DEVELOPMENT OF FY 2025-2029 CONSOLIDATED PLAN, FY 2025-2026 ANNUAL ACTION PLAN, THE ANALYSIS OF IMPEDIMENTS FOR FAIR HOUSING CHOICE AND AVAILABILITY OF FUNDING APPLICATIONS

PLEASE TAKE NOTICE that the Town of Babylon will hold a Public Hearing at the Town of Babylon Town Hall Board Room, 200 E. Sunrise Highway, Lindenhurst, NY 11757, on Wednesday, February 26, 2025 at 10:00 a.m. to discuss development of the FY 2025-2029 Consolidated Plan, FY 2025-2026 Annual Action Plan, the Analysis of Impediments for Fair Housing Choice and to make available funding applications. The Town will also discuss the prospective amendment to its Citizen Participation Plan.

The Public Hearing has been scheduled to gather citizen input on development of these plans and documents. Additionally, the Town is seeking input with regards to fair housing, and also housing and community development needs within the Town of Babylon. The hearing will be coordinated by the Town of Babylon's Department of Community Development.

The Town is interested in having citizen input during the planning process. A public comment period will be held between February 17th and March 19th. At the Public Hearing, speakers are urged to document their comments to the best of their ability, and to provide a copy of their comments in writing. Individuals not attending the hearing but wish to submit written comments may send their comments to: Town of Babylon, Department of Community Development, 200 E. Sunrise Highway, Lindenhurst, NY 11757, or email them to CDPinfo@TownofBabylonNY.gov.

Special Accommodations:

If you require special accommodations or an interpreter, please contact the Department of Community Development at (631) 957-3051 at least one week prior to the hearing.

AVAILABILITY OF FISCAL YEAR 2025-2026 APPLICATIONS FOR CONSTRUCTION RELATED AND PUBLIC SERVICE PROJECTS:

FOR ALL INTERESTED AGENCIES/ORGANIZATIONS: Applications for construction related projects and Public Service applications are available for the FY 2025 funding period and must be returned by Friday, May 2, 2025. Applications are available upon request from the Department of Community Development at (631) 957-3051 or by emailing CDPinfo@TownofBabylonNY.gov starting on February 26. Completed applications are to be submitted to the address cited above.



AVISO PÚBLICO
TOWN OF BABYLON
DEPARTAMENTO DE DESARROLLO COMUNITARIO
 200 East Sunrise Highway, Lindenhurst, NY 11757

: 957-3051
 : 957-3051

**DESARROLLO DEL PLAN CONSOLIDADO PARA LOS AÑOS FISCALES 2025-2029,
 PLAN DE ACCIÓN ANUAL PARA LOS AÑOS FISCALES 2025-2026, ANÁLISIS DE
 IMPEDIMENTOS PARA LA ELECCIÓN DE VIVIENDA JUSTA Y DISPONIBILIDAD
 DE SOLICITUDES DE FINANCIAMIENTO**

POR FAVOR TOME NOTA de que la Ciudad de Babylon llevará a cabo una Audiencia Pública en la Sala de Juntas del Ayuntamiento de Babylon, ubicada en 200 E. Sunrise Highway, Lindenhurst, NY 11757, el miércoles 26 de febrero de 2025 a las 10:00 a.m. para discutir el desarrollo del Plan Consolidado para los años fiscales 2025-2029, el Plan de Acción Anual para los años fiscales 2025-2026, el Análisis de Impedimentos para la Elección de Vivienda Justa y para poner a disposición las solicitudes de financiamiento. Además, la Ciudad discutirá una posible enmienda a su Plan de Participación Ciudadana.

La Audiencia Pública ha sido programada con el propósito de recopilar aportes de la ciudadanía sobre el desarrollo de estos planes y documentos. Asimismo, la Ciudad busca comentarios en relación con la vivienda justa, así como sobre las necesidades de vivienda y desarrollo comunitario dentro de la Ciudad de Babylon. La audiencia será coordinada por el Departamento de Desarrollo Comunitario de la Ciudad de Babylon.

La Ciudad está interesada en recibir la opinión de la ciudadanía durante el proceso de planificación. Se llevará a cabo un período de comentarios públicos entre el 17 de febrero y el 19 de marzo. En la Audiencia Pública, se insta a los oradores a documentar sus comentarios lo mejor posible y a proporcionar una copia por escrito. Aquellos que no puedan asistir a la audiencia, pero deseen enviar comentarios por escrito pueden enviarlos a:
 Town of Babylon, Department of Community Development, 200 E. Sunrise Highway,
 Lindenhurst, NY 11757, o por correo electrónico a **CDPinfo@TownofBabylonNY.gov**.

Adaptaciones Especiales:

Si necesita adaptaciones especiales o un intérprete, comuníquese con el Departamento de Desarrollo Comunitario al (631) 957-3051 al menos una semana antes de la audiencia.

**DISPONIBILIDAD DE SOLICITUDES PARA PROYECTOS RELACIONADOS CON
 CONSTRUCCIÓN Y SERVICIOS PÚBLICOS PARA EL AÑO FISCAL 2025-2026
 PARA TODAS LAS AGENCIAS/ORGANIZACIONES INTERESADAS:**

Las solicitudes para proyectos relacionados con la construcción y servicios públicos estarán disponibles para el período de financiamiento del año fiscal 2025 y deberán ser enviadas a más tardar el viernes 2 de mayo de 2025. Las solicitudes estarán disponibles a partir del 26 de febrero y pueden solicitarse al Departamento de Desarrollo Comunitario llamando al (631) 957-3051 o enviando un correo electrónico a **CDPinfo@TownofBabylonNY.gov**. Las solicitudes completadas deben enviarse a la dirección mencionada anteriormente.

Town of Babylon Department of Community Development
 Public Hearing - February 26, 2025
 FY 2025-2029 Consolidated Plan, FY 2025 Annual Action Plan and Analysis of Impediments for Fair Housing Choice

1st Hearing

| NO | NAME | ORGANIZATION | PHONE NUMBER | EMAIL |
|----|------------------|------------------------------|--------------|----------------------------------|
| 1 | Melissa Wortman | LHP | 0314354710 | Mwortman@lhp.org |
| 2 | Jess Wimmer | Habitat Long Island | 631472 4828 | jessw@habitatlong.org |
| 3 | JAMES CLARIN | ST PATRICKS EPISCOPAL CHURCH | 631 242 7530 | STPATRICKS@VERIZON.NET |
| 4 | RICHARD GLOGAN | ST PATRICKS EPISCOPAL CHURCH | 631-488-5526 | ragill57@yahoo.com |
| 5 | Suzanne Orsini | Family Service League | 631-650-1461 | Sdvorak@fsl-i.org |
| 6 | Sebastian Posada | Long Island Cares | 631 291 1908 | sposada@licares.org |
| 7 | John Pabot | LIC | 631-582-363 | jpabot@licares.org |
| 8 | Cathy Wuerz | TOB | | |
| 9 | JAN WUBER | LHLS | 631-567-5111 | Jan@LIFairhousing.org |
| 10 | Laurie Farber | Stafflower Experience | 516-938-6152 | starflex@adl.com |
| 11 | cheryl Williams | concern Taxpayers/w/ty | 631 8044342 | crossa@eawill.com |
| 12 | Max Jacob | TOB | | ↳ send presentation, request for |
| 13 | Suzanne Boltz | TOB Community Development | 631-957-3051 | SBoltz@TownofBabylonny.gov |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |

Max Jacob

From: Ian Wilder <ian@lifairhousing.org>
Sent: Wednesday, March 5, 2025 10:12 AM
To: Max Jacob
Subject: Re: Recommendations for the FY 2025 Analysis of Impediments

Importance: High

»» This message has originated from an **External Source**. Please use proper judgment and caution when opening attachments, clicking links, or responding to this email. ««

Hello Max,

Please add the following to our comments:

Unfortunately, **HUD has informed LIHS that they are cancelling \$1 Million of grants to provide Fair Housing Services for the next three (3) years.** If this cancellation stands, **LIHS will have to limit the amount of Fair Housing Services provided to Babylon residents** because the services currently provided to Babylon residents will exceed what our remaining funding will allow. Unfortunately, the remaining funding, including the CDBG funding from Babylon, will not cover the entire cost of services currently provided. LIHS requests that Babylon contact their federal representatives to reverse this decision so LIHS can continue to provide full fair housing services to Babylon residents.

Sincerely,

Ian Wilder



Ian Wilder
Executive Director
Long Island Housing Services, Inc.
Protecting Civil Rights in Nassau and Suffolk Counties



ian@LIFairHousing.org
Email



6315675111 Ext. 314
Office



LIFairHousing.org



Save contact



 Think before you print

he/him/his

Free article: [20 Ways to Fight Housing Discrimination](#)

Our mission is the elimination of unlawful housing discrimination and promotion of decent and affordable housing through advocacy and education.

CONFIDENTIALITY NOTICE: This electronic communication, and all information herein, including files attached hereto, is private, and is the property of Long Island Housing Services, Inc. This communication is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure of; dissemination of; distribution of; copying of; or taking any action in reliance upon this communication is strictly prohibited. If you have received this communication in error, please immediately call 631-567-5111 and destroy the original and all copies of this communication.

From: Ian Wilder <ian@lifairhousing.org>
Sent: Wednesday, February 26, 2025 11:43 AM
To: Max Jacob <mjacob@townofbabylonny.gov>
Subject: Recommendations for the FY 2025 Analysis of Impediments

February 26, 2025

Department of Community Development
Town of Babylon
47 West Main Street – Suite 1
Babylon, NY 11702

Re: Recommendations for the FY 2025 Analysis of Impediments

Dear Sir/Madam:

Long Island Housing Services, Inc. (LIHS) would like to express our gratitude to the Town of Babylon for its support of our programs through the allocation of Community Development Block Grant funds, as the urgency and level of need is great.

We would like to congratulate the Town of Babylon on joining the New York State ADU Plus program

In preparation for the 2025 Analysis of Impediments (AI) and Consolidated Plan (CP), we have provided our Fair Housing concerns for the town and their subgrantee villages:

-

1. Join Nation Fair Housing Alliance as a Supporting member
2. Join National Community Reinvestment Coalition as a member in order to deposit town funds in banks that support community reinvestment
3. Require Rental Permit Inspections to check whether Landlords are displaying NYS DHR required Notice of Reasonable Accommodation/Reasonable Modification rights in their rental offices.
4. Become designated as a ProHousing Community by New York State
5. Enact Rental Permit requirements that Landlords adopt a Fair Housing Policy
6. Remove from their Rental Permit requirements that tenants are a family or functional equivalent.
7. Require subgrantee Villages to disprove an assumption that a Local Preference or Local Residential Requirement for Affordable Housing has a Disparate Impact
8. Require investment subgrantee Villages show that if they are in High Opportunity Areas that they have their fair share of affordable housing
9. Require segregation level, such using as a dissimilarity index for their neighborhoods versus surrounding neighborhoods.
10. Adopt a visitability standard for building code.
11. Require that all accessibility requirements include needs of Persons with Intellectual Developmental Disabilities such as providing Wayfinding, Visual cues, and Quiet spaces.
12. **Desegregation** - Babylon is a historically segregated town. The placement of all the affordable housing outside of high opportunity areas reinforces that segregation. Priority must be given to seeking out and channeling resources to build affordable housing projects in high opportunity areas.
13. **Subrecipients.** Babylon has a duty to require that its subrecipient villages are also Affirmatively Furthering Fair Housing. Since those villages include Babylon's high opportunity areas, the funds they receive should be targeted to opening up the opportunity to move to those communities from low opportunity portions of the town, including auditing village zoning laws to ensure that they are inclusive and actively seeking the placement of affordable housing in those communities.
14. **Affiliated Housing Providers.** Babylon should remind their affiliated housing providers to follow county, state, and federal fair housing law, and provide evidence of auditing their procedures to ensure that those laws are followed.

LIHS' mission is the elimination of housing discrimination and promotion of decent and affordable housing through advocacy and education. Our services and programs driven by that mission. CDBR funds defray the costs of salaries, fringe benefits and other operational costs (including rent, utilities, equipment, and the cost of program audits). Our private enforcement efforts include investigating and prosecuting fair housing cases, advocating for victims and providing representation when evidence gathered is compelling. We collaborate and offer services for government sponsored agencies, non-profit service providers, and housing industry groups by providing fair housing education, outreach, counseling, and advocacy services.

LIHS works with the Town of Babylon to ensure that alleged Fair Housing law violations investigated and appropriate complaints are filed. Our staff will assist the Babylon's tenants, landlords and homeowners with maintaining a safe, affordable place to live.

We appreciate the support through CDA funds to augment our ability to provide these services and resources.

Sincerely,

Jan Wilder



Ian Wilder

Executive Director

Long Island Housing Services, Inc.

Protecting Civil Rights in Nassau and Suffolk Counties

 ian@LIFairHousing.org
Email

 6315675111 Ext. 314
Office

 LIFairHousing.org



Save contact



 Think before you print

he/him/his

Free article: [20 Ways to Fight Housing Discrimination](#)

Our mission is the elimination of unlawful housing discrimination and promotion of decent and affordable housing through advocacy and education.

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From: Max Jacob <mjacob@townofbabylonny.gov>
Sent: Wednesday, February 26, 2025 11:24 AM
Subject: 2025 CDBG Public Service Application

Good morning,

Please see the attached CDBG Public Service Application.

Of course let me know if you have any questions.

Have a good day,

Max Jacob
Department of Community Development
Town of Babylon, New York
(631) 957-4465

NOTICE: This e-mail and any attached document(s) are intended only for the use of the individual or entity to whom or to which it is addressed and may contain information that is privileged, confidential, proprietary, trade secret and exempt from disclosure. If the reader of this message is not the intended recipient or an employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or reproduction of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately and discard the original message and any attachment(s).



PUBLIC NOTICE
TOWN OF BABYLON COMMUNITY DEVELOPMENT PROGRAM
NOTICE OF PUBLIC HEARING, AVAILABILITY OF DRAFT FY 2025-2029 CONSOLIDATED PLAN,
DRAFT FY 2025 ANNUAL ACTION PLAN AND THE DRAFT ANALYSIS OF IMPEDIMENTS FOR
FAIR HOUSING CHOICE FOR PUBLIC REVIEW

PLEASE TAKE NOTICE that the Town of Babylon has prepared its draft FY 2025-2029 Consolidated Plan, draft FY 2025 Annual Action Plan and draft Analysis of Impediments for Fair Housing Choice, for Community Development Programs (HCD) and is making it available to the public. The Consolidated Plan helps the Town assess their affordable housing and community development needs and market conditions and to make investment decisions. In addition, it addresses the allocation of funds available from the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program. These programs provide primary benefit to low and moderate income persons, but also serve to eliminate blighting conditions throughout the Town.

The HCD Plan includes a listing of projects for Fiscal Year 2025 under the CDBG and HOME Programs and a discussion of the procedures to be utilized for amending the Plan. It also specifically discusses, with respect to the CDBG Program: Benefit to Low and Moderate Income Persons; Program Income; Displacement and Relocation; Section 3 - Use of Local Businesses and Contractors; Lead-Based Paint; Reduction of Barriers; Coordinators; Anti-Poverty Strategy; Continuum of Care; Monitoring; and Historic Preservation, and with respect to the HOME Program; Recapture Provisions; Tenant-Based Rental Assistance; other forms of Investment, Affirmative Marketing; and Opportunities for Minority and Women-Owned Businesses.

CITIZEN COMMENT PERIOD

The comment period begins on April 16, 2025 and ends on May 16, 2025. Citizens are invited to review the draft FY 2025-2029 Consolidated Plan, draft FY 2025 Annual Action Plan and draft Analysis of Impediments for Fair Housing Choice. The drafts are available for review, and copying upon request, at the Department of Community Development, 200 E. Sunrise Highway, Lindenhurst, between the hours of 10:00 a.m. and 4:00 p.m., Monday through Friday. Copies are also available online at <https://www.townofbabylonny.gov/135/Community-Development>. During the comment period, the Town of Babylon Department of Community Development will hold a public hearing at 10:00 a. m. on April 16, 2025 at the **Town of Babylon Town Hall Board Room, 200 E. Sunrise Highway, Lindenhurst, NY 11757** to discuss the draft FY 2025-2029 consolidated Plan, draft FY 2025 Annual Action Plan and draft Analysis of Impediments to Fair Housing Choice. All written comments will be responded to within 15 days of receipt. The Town will not submit the final version of the document to HUD until the comment period has ended. All written comments received by 4 p.m. on or before May 16, 2025 will be responded to and will be appended to the final report to be submitted to HUD. Additional information about this plan may be obtained by writing to: Town of Babylon Community Development, 200 E. Sunrise Highway, Lindenhurst, New York 11757, cdpinfo@townofbabylonny.gov, or by calling (631) 957-3051.

PLEASE NOTE: If you require special accommodations or an interpreter, please contact the Town of Babylon Community Development office at least one week prior to the hearing at 631-957-3051.

C

Fair Housing Complaint Letters and Responses

1. Long Island Housing Services
2. New York State Division of Human Rights
3. Suffolk County Human Rights Commission

Town of Babylon

Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757
Tel: 631-957-3101



RICH SCHAFFER
SUPERVISOR

September 18, 2024

Ian Wilder, Executive Director
Long Island Housing Services, Inc.
640 Johnson Avenue
Suite 8
Bohemia, NY 11716

Re: Fair Housing Claims for Town of Babylon for the Period of 2020 through 2023

Dear Mr. Wilder,

As you may know, the Town of Babylon is in the process of updating its Analysis of Impediments to Fair Housing Choice (AI). We have hired VHB Engineering, Surveying, Landscape Architecture and Geology, P.C. (VHB) to assist us in that preparation. In order to prepare the AI, we are requesting fair housing complaint data for all Town of Babylon communities, including the Villages listed below for the period 2020 through the close of 2023.

Town of Babylon Incorporated Villages:

- › Village of Amityville
- › Village of Babylon
- › Village of Lindenhurst

The data should be gathered for all communities within the Town of Babylon, including the Villages listed above. If possible, the data should include: (1) total number of complaints and basis of the complaint for each of the protected classes of race, color, religion, sex, national origin, disability and familial status; and, (2) disposition of complaints by categories including no probable cause, conciliation, lack of jurisdiction, probable cause, or withdrawn. In addition to the federally protected classes, please also include complaints based on any of the additional classes protected under New York State Human Rights Law or under the Suffolk County Human Rights Law.

If cases were determined to have probable cause and referred to Administrative Law Judges for adjudication, please provide any available information regarding adjudication. If a single complaint was filed on more than one basis, please provide the information such that it counts as one complaint but identifies the several different bases that were being claimed. For example, zip code 00000, year 2022, one complaint, basis: race, color, familial status.

In order to meet our submission deadline to HUD, we need this information within three (3) weeks of the date of this letter. If you have any questions regarding this request for data, please contact Gina Martini from VHB at (914)467-6613 or to discuss the above request and other fair housing issues and opportunities for Town of Babylon, you may contact me at (631) 957-4465. We look forward to receiving the information as soon as possible.

Sincerely,

Town of Babylon

Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757
Tel: 631-957-3101



RICH SCHAFFER
SUPERVISOR

Max Jacob,
Program Administrator, Department of Community Development
Town of Babylon

cc: Gina Martini, AICP (VHB / consultants to the Town)

October 22, 2024

Max Jacob,
Program Administrator Department of Community Development
Town of Babylon
200 E Sunrise Highway
Lindenhurst, New York 11757
Via e mail MJacob@Town of Babylon.gov

Dear Mr. Jacob,

Please consider this letter as a response to your request dated September 18, 2024; Long Island Housing Services, Inc. (LIHS) maintains data on fair housing allegations and complaints for clients who have requested our intervention on matters concerning fair housing. We do not have information relevant to all the complaints that may have been filed through the government enforcement authorities. For comprehensive statistics on fair housing data pertaining to residents of Town of Babylon housing providers or real estate operators conducting business in the Town, I would suggest that you also contact the U.S. Department of Justice Office for Civil Rights and Fair Housing Enforcement, the U.S Department of Housing and Urban Development's Fair Housing and Equal Opportunity Office serving NYS (Region II), the New York State Division of Human Rights, the Suffolk County Human Rights Commission the NYS Attorney General's Civil Rights Bureau and the NYS Department of State which also receive complaints against licensed real estate operators.

During the period January 1, 2020 through December 31, 2023 LIHS has investigated twenty four (24) allegations of discrimination related to Town of Babylon. The bases of these allegations are disability 8 physical 6 mental, source of income 12, sex 3, gender identity 1, national origin Hispanic 3, race Black 2, familial status 1. Nine (9) were conciliated to benefit the client prior to filing a formal complaint. LIHS investigated and filed six (6) formal complaints during this time frame five (5) based on disability four (4) based on source of income and 2 based on race. Several of the six (6) cases had more than one basis. Three cases were filed with the New York State Division of Human Rights. One (1) case was filed with US Department of Housing and Urban Development. Two (2) cases were filed in Federal Court. All the cases were settled to benefit the client and with monetary damages.

I hope this information is helpful to you. If you need any additional information or clarification I can be reached via e mail at Harriet@lifairhousing.org . My direct telephone number is 631-716-5890. I am generally in the office Tuesday through Thursday of each week.

Sincerely,

Harriet Spiegelman
Fair Housing Investigator

C Ian Wilder Executive Director

Town of Babylon

Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757
Tel: 631-957-3101



RICH SCHAFFER
SUPERVISOR

September 19, 2024

Mr. Froebel Chungata, Regional Director
New York State Division of Human Rights
250 Veterans Memorial Highway, Suite 2B-49
Hauppauge, NY 11788

Re: Fair Housing Claims for Town of Babylon for the Period of 2020 through 2023

Dear Mr. Chungata,

As you may know, the Town of Babylon is in the process of updating its Analysis of Impediments to Fair Housing Choice (AI). We have hired VHB Engineering, Surveying, Landscape Architecture and Geology, P.C. (VHB) to assist us in that preparation. In order to prepare the AI, we are requesting fair housing complaint data for all Town of Babylon communities, including the Villages listed below for the period 2020 through the close of 2023.

Town of Babylon Incorporated Villages:

- › Village of Amityville
- › Village of Babylon
- › Village of Lindenhurst

The data should be gathered for all communities within the Town of Babylon, including the Villages listed above. If possible, the data should include: (1) total number of complaints and basis of the complaint for each of the protected classes of race, color, religion, sex, national origin, disability and familial status; and, (2) disposition of complaints by categories including no probable cause, conciliation, lack of jurisdiction, probable cause, or withdrawn. In addition to the federally protected classes, please also include complaints based on any of the additional classes protected under New York State Human Rights Law or under the New York State Human Rights Law.

If cases were determined to have probable cause and referred to Administrative Law Judges for adjudication, please provide any available information regarding adjudication. If a single complaint was filed on more than one basis, please provide the information such that it counts as one complaint but identifies the several different bases that were being claimed. For example, zip code 00000, year 2022, one complaint, basis: race, color, familial status.

In order to meet our submission deadline to HUD, we need this information within three (3) weeks of the date of this letter. If you have any questions regarding this request for data, please contact Gina Martini from VHB at (914)467-6613 or to discuss the above request and other fair housing issues and opportunities for Town of Babylon, you may contact me at (631) 957-4465. We look forward to receiving the information as soon as possible.

Sincerely,

Town of Babylon

Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757
Tel: 631-957-3101



RICH SCHAFFER
SUPERVISOR

Max Jacob,
Program Administrator, Department of Community Development
Town of Babylon

cc: Gina Martini, AICP (VHB / consultants to the Town)



December 3, 2024

via email: mjacob@townofbabylonny.gov

Max Jacob
Department of Community Development
200 E. Sunrise Highway
Lindenhurst, NY 11757

Dear Mr. Jacob:

This is in further response to your Freedom of Information Law (FOIL) request, received by the Division on September 20, 2024, in which you requested the following:

The Town of Babylon is in the process of updating its Analysis of Impediments, and we are requesting fair housing complaint data for all Town of Babylon communities, including the Villages of Amityville, Babylon, and Lindenhurst.

Please be advised that pursuant to the New York Public Officers Law, state agencies are not required to make records available where such records are specifically exempted from disclosure by statute. Public Officers Law § 87(2)(a). The Human Rights Law provides that: “[n]o officer, agent or employee of the division shall make public with respect to a particular person without his consent information from reports obtained by the division except as necessary to the conduct of a proceeding under this section.” Executive Law § 297(8).

In addition, an agency may deny access to records where disclosure “would constitute an unwarranted invasion of personal privacy,” Public Officers Law § 87(2)(b); and to inter-agency or intra-agency materials which are not: i. statistical or factual tabulations or data; ii. instructions to staff that affect the public; iii. final agency policy or determinations; iv. external audits, including but not limited to audits performed by the comptroller and the federal government.” Public Officers Law § 87(2)(g).

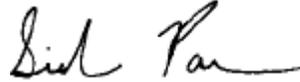
Based on the above, the Division is limited to providing non-parties only final agency determinations.

Please see the attached report of complaints that are responsive to your request and have a final agency determination. Please advise whether you would like copies of any of these

determinations. Depending on the number of determinations requested, you may be charged for copying costs pursuant to NYS Public Officers Law § 89(3).

Any person denied access to a requested record may, within thirty (30) days of the denial, appeal the denial in writing by mail or fax to Erin Sobkowski, Acting Deputy General Counsel. Please direct your mail or fax to the care of Edith Allen, N.Y.S. Division of Human Rights, One Fordham Plaza, 4th Floor, Bronx, New York 10458.

Very truly yours,

A handwritten signature in black ink, appearing to read "Siaka Paasewe". The signature is fluid and cursive, with a long horizontal stroke at the end.

Siaka Paasewe
FOIL Officer

Town of Babylon

Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757
Tel: 631-957-3101



RICH SCHAFFER
SUPERVISOR

September 18, 2024

Dawn Lott, Executive Director
Suffolk County Human Rights Commission
P.O. Box 6100
Hauppauge, NY 11788

Re: Fair Housing Claims for Town of Babylon for the Period of 2020 through 2023

Dear Ms. Lott,

As you may know, the Town of Babylon is in the process of updating its Analysis of Impediments to Fair Housing Choice (AI). We have hired VHB Engineering, Surveying, Landscape Architecture and Geology, P.C. (VHB) to assist us in that preparation. In order to prepare the AI, we are requesting fair housing complaint data for all Town of Babylon communities, including the Villages listed below for the period 2020 through the close of 2023.

Town of Babylon Incorporated Villages:

- › Village of Amityville
- › Village of Babylon
- › Village of Lindenhurst

The data should be gathered for all communities within the Town of Babylon, including the Villages listed above. If possible, the data should include: (1) total number of complaints and basis of the complaint for each of the protected classes of race, color, religion, sex, national origin, disability and familial status; and, (2) disposition of complaints by categories including no probable cause, conciliation, lack of jurisdiction, probable cause, or withdrawn. In addition to the federally protected classes, please also include complaints based on any of the additional classes protected under New York State Human Rights Law or under the Suffolk County Human Rights Law.

If cases were determined to have probable cause and referred to Administrative Law Judges for adjudication, please provide any available information regarding adjudication. If a single complaint was filed on more than one basis, please provide the information such that it counts as one complaint but identifies the several different bases that were being claimed. For example, zip code 00000, year 2022, one complaint, basis: race, color, familial status.

In order to meet our submission deadline to HUD, we need this information within three (3) weeks of the date of this letter. If you have any questions regarding this request for data, please contact Gina Martini from VHB at (914)467-6613 or to discuss the above request and other fair housing issues and opportunities for Town of Babylon, you may contact me at (631) 957-4465. We look forward to receiving the information as soon as possible.

Sincerely,

Town of Babylon

Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757
Tel: 631-957-3101



RICH SCHAFFER
SUPERVISOR

Max Jacob,
Program Administrator, Department of Community Development
Town of Babylon

cc: Gina Martini, AICP (VHB / consultants to the Town)

COUNTY OF SUFFOLK



EDWARD P. ROMAINE
SUFFOLK COUNTY EXECUTIVE

DEPARTMENT OF LAW
HUMAN RIGHTS COMMISSION

DAWN A. LOTT, ESQ.
EXECUTIVE DIRECTOR

LYNDA PERDOMO-AYALA, LMSW
CHAIRPERSON

November 7, 2024

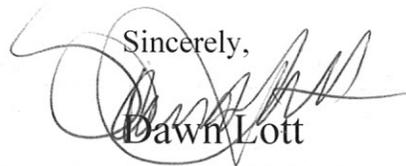
Town of Babylon
Department of Community Development
200 E. Sunrise Highway
Lindenhurst, New York 11757
Attn: Max Jacob
Program Administrator

Re: FOIL Request dated September 18, 2024

Dear Mr. Jacob:

Please find below the Commission's response to your above-referenced FOIL Request:

| ZIP CODE | YEAR | # of COMPLAINTS | BASIS | DISPOSITION |
|----------|------|-----------------|------------------------------------|--------------------------|
| 11703 | 2020 | 1 | Source of Income, Disability | Probable Cause Settled |
| 11704 | 2021 | 1 | Race, National Origin, Retaliation | Probable Cause (pending) |
| 11704 | 2022 | 1 | Race, Color, Disability | Probable Cause Settled |
| | | | | |

Sincerely,

Dawn Lott

YOU HAVE THE RIGHT TO APPEAL A DENIAL OF YOUR APPLICATION IN WRITING TO THE OFFICE OF THE SUFFOLK COUNTY ATTORNEY WITHIN THIRTY (30) DAYS OF SUCH DENIAL. CONTACT THE

LOCATION
H. LEE DENNISON BLDG.
100 VETERANS MEMORIAL HIGHWAY

MAILING ADDRESS
P.O. BOX 6100
HAUPPAUGE, NY 11788-0099

PHONE (631) 853-5480
FAX (631) 853-5478

FOIL APPEALS OFFICER, SUFFOLK COUNTY ATTORNEY, H. LEE DENNISON BUILDING, P.O. BOX 6100, HAUPPAUGE, NEW YORK 11788. THE FOIL APPEALS OFFICER MUST RESPOND IN WRITING WITHIN TEN (10) BUSINESS DAYS OF RECEIPT OF YOUR APPEAL. PLEASE ATTACH A COPY OF THE DECISION AND YOUR ORIGINAL REQUEST.