



Wyandanch Community Development Corporation
59 Cumberbach Street
Wyandanch, New York 11798

July 1, 2009 - June 30, 2010
Annual Report

Service Area Profile

The Wyandanch Community Development (WCDC) has been providing affordable rental housing and comprehensive housing counseling in the Town of Babylon (TOB) for 39 years. As developers and a Community Housing Development Organization (CHDO), we acquire and rehabilitate dilapidated single family properties for affordable housing purposes. We also develop under-utilized property with new construction. As owner/operators, we provide rental housing for families who qualify under the Section 8 and HOME income guidelines. Our housing counseling services are available to any TOB resident, regardless of income. Services include, although are not limited to the HUD Loss Mitigation Process (default/delinquency and foreclosure alternatives), Home Equity Conversion Mortgage (HECM or Reverse Mortgages), Pre-purchase Education and Landlord Intervention. All of WCDC's programs and projects are provided in the Town of Babylon.

WCDC proposes to work with NYS DHCR, utilizing HOME funds to provide the Senior Energy and Rehabilitation Program (SERP). SERP shall afford moderate rehabilitation housing repairs and modifications which will correct code violations and address energy deficiencies, ultimately enhancing the quality of life for recipients. Repairs and modifications shall be done by contractors possessing lead safety certification for Remodeling, Repairs and Painting.

Needs Changes

There remains an unprecedented amount of foreclosures in our service area. We anticipate an increase for this particular service. The organization shall provide group forums and continue to provide individual one on one counseling sessions for this service because it is the most effective way to address foreclosure prevention. In addition, we shall continue to sponsor & participate in educational sessions and community renewal efforts.

Property Rehab & Construction

The Index suggests that the region is "Growing apart by age, income, education, race and geography; not fully capturing economic and community potential". It is imperative that all community agencies in the region recognize how these suggestions have a negative impact on the economic stability of our communities. We must propose work plans and activities to address these issues as reflected in our missions and strategic plans. As you refer to WCDC strategic and work plans, it is clear that WCDC provides programs and completes projects which contribute to solutions.

The agency's overall goal is to improve the quality of life in our community. There are several issues that have to be actively addressed to achieve the overall goal. In our plan, there are provisions to improve housing quality standards for seniors and families in the extremely low to moderate income range. We also undertake targeting the existing housing stock, ultimately increasing the availability of affordable rentals. These efforts assist in the reversal of blighted conditions and promote achievements that will cultivate a positive quality of life.

The Senior Energy and Rehabilitation Program (SERP) affords an avenue for eligible elderly homeowners to obtain very much needed repairs to their homes. The program enables participants to bring the home up to code, ultimately improving the quality of life and allowing these persons to 'age in place' in what would otherwise be substandard conditions. The program will serve elderly households in the agency's catchment area and target households of income ranges below 60% of the median income for our area. SERP is designed to provide moderate rehabilitation grants to qualified households for repairs that will rectify energy deficiencies meet HUD and local housing quality standards and correct code violations. One (1) unit was completed in this contract period and nine (9) others are maintained on a special waiting list, pending additional funding.

WCDC acquires units for rehabilitation or property for new construction; developing affordable, safe and decent housing for income eligible families whom may otherwise have to live in conditions that are substandard, not affordable or dangerous to the health or welfare of family members. Over 80% of WCDC rental program participants are Section 8 eligible and screened by the local T.O.B. Housing Assistance Agency. The remaining rental participants meet the Home Income guidelines set by HUD.

The corporation completed one (1) new construction 3 bedroom unit (located at 145 Jefferson Avenue) and one (1) new 4 bedroom and one (1) new 2 bedroom units (located at 42 Irving Avenue and 45 Parkway Blvd.) are in progress. We also completed substantial rehabilitation on a 3 bedroom unit (located at 16 South 25th Street), all located in the hamlet of Wyandanch. The completed homes provide housing for income eligible families. All projects are located in the agency's catchment area.

Client Assistance

Comprehensive housing counseling activities serve as a catalyst to assist homeowners in financial crisis and consumers possessing the desire to achieve homeownership, increasing the success rate of obtaining and maintaining ownership and alternative housing. These efforts will assist in the prevention of blighted conditions and promote achievements that will cultivate a positive quality of life.

WCDC offers comprehensive housing counseling administered by HUD certified counselors, which includes mortgage default and delinquency counseling. In an effort to avoid foreclosures, WCDC works with homeowners and lenders to initiate loss mitigation components such as Special Forbearance, Mortgage Modification and the HUD Partial Claim and Refinancing. In the event that our applications are non-efficacious, we will assist with counseling in the areas of Pre-Foreclosure Sale and Deed-in-lieu of Foreclosure or related recommendations. Our counseling services also include Homebuyers Education, HECM (Home Equity Conversion Mortgage or Reverse Mortgage) for senior citizens, financial management and budgeting, renter's assistance and landlord intervention. If there seems to be a problem that cannot be resolved through our efforts, the individual or family shall be formally referred to an alternative housing or non-housing agency that may be able to render assistance.

In an effort to minimize foreclosures and other housing problems in the community, trained staff shall work with program participants to help them achieve and maintain their housing objectives. WCDC assisted 51 participants at Foreclosure/Mortgage workshops/seminars in this DHCR contract period.

An educated consumer has a higher rate of success and during this critical time for the housing industry, it is important to provide potential buyers with the tools that they need to acquire and maintain ownership status. Our agency educated and assisted 12 1st time home buyers in our target area and provided debt counseling to 2 families. 110 households received foreclosure prevention counseling services. These include HUD Loss Mitigation, HAMP and mortgage restructuring. Consumers shall also be assisted through seminars and formal referrals.

In light of the current housing crisis and the economic state of our communities, we provided 50 consumers with Subsidy Assistance. This service was part of a process that allowed staff to assess the program participant's financial situation and to help them meet their housing objectives. These activities included, completing and submitting the various types of property discount applications; Basic STAR, Enhanced STAR, Veteran's and Aged discounts and Federal & State refunds and affordable housing subsidy applications and renewals. Approvals afforded special populations with decreased housing costs and funds to subsidize income.

WCDC staff shall assisted 4 renters with various issues that ultimately prevented eviction. 1 consumer secured and closed a mortgage during this contract period.

Community Renewal

The agency continues to work with community groups and the municipality to help build a concrete tax base by revitalizing the downtown area, ultimately encouraging businesses to locate in the area. These efforts will assist in the reversal of distressed economical and blighted conditions and promote achievements that will cultivate a positive quality of life and sustainability.

Our Strategic Plan outlined the "Wyandanch Rising" community visioning process. WCDC is a member of the Wyandanch Rising Implementation Committee which consists of select representatives from nonprofit organizations, commercial establishments and community residents, as well as faith based organizations. The committee's purpose is to advise the Town Supervisor on matters that impact the downtown area of Wyandanch. Such matters include environment and physical image; arts, culture, heritage and entertainment; marketing and business development; media and community relations; housing and community development; transportation and parking. Members review the visioning plan and make recommendations to the Supervisor on proposed projects that are based on the plan, conduct public meetings to review economic development with the Supervisor and assist the Supervisor, his designees and consultants in reviewing/ monitoring economic development projects.

We have faithfully participated in ongoing meetings with Local, County and State Government Agencies and Officials. We continue to participate in brain-storming sessions to identify needs, strategies, funding and capable contractors. The organization's participation in the Wyandanch "Rising" efforts yielded a partnership between the Town of Babylon and WCDC for the NYS Brownfields Opportunity Area (BOA) application. The Step III application yielded another record setting award for the area. The BOA application is only one component of a continuous concerted effort toward community renewal, and economic development. (The project ultimately received recognition and designation as a "Spotlight Community" from Governor Paterson). Our Organization is the Town's Not-for-Profit partner for both BOA contracts. We anticipate future grant awards to continue our Downtown Revitalization efforts.

In an effort to promote Green Build activities and initiate program to address the unmet job/vocational needs in the community, our agency continued to work with the Municipality researching and applying for related grants. As part of the American Recovery and Reinvestment Act, the US Environmental Protection Agency is accepting applications for funding for Brownfields Job Training. The Town of Babylon partnered with our organization and we applied for a grant. We affirmatively anticipate receiving funding for a "Green-Collar Job Training program". If awarded this grant, we will be creating the "Long Island Green Job Corps". The Long Island Green Jobs Corps will provide cutting edge job training to prepare young adults in Babylon, LI for Green-Collar careers. The program will have a special focus on

providing "green pathways out of poverty" by recruiting and training people with barriers to employment (e.g., lack of job skills, lack of education, language/cultural barriers, or history in juvenile/criminal justice system). Among the skills we wish to train young adults in are home retrofitting to improve energy efficiency, building de-construction, environmental site assessment and photo-voltaic installation.

WCDC produces and distributes a Quarterly Newsletter that is sent to over 200 individuals and organizations. In addition, our program pamphlet and service fliers are distributed in public places within our service area throughout the year. Special events are marketed through the media. These efforts assist the agency with making many populations aware of our programs and services.

It is imperative that Board & staff understand and execute their duties. In doing so, the agency will be able to fulfill the mission, bring visions to fruition and achieve goals. Board and staff members attended 17 trainings, seminars, conferences and workshops provided by: NYS DHCR CHDO/ CDBG & HOME, TOB CHDO/ CDBG & HOME, NYS BOA seminars/conferences, HUD Housing & Funding events and Compliance & Grant Writing seminars. These trainings, seminars and conferences provide new resources, function as refresher courses, clarify laws, requirements and regulations and expand the agency's existing networking system. The information provided at these events is continued education, enabling service providers the opportunity to provide accurate information and services to program recipients.

Staff and Board members participated in the DHCR annual NPC planning conference in October. Training, conferences, seminars and workshops are contributing factors to the success of service oriented programs and projects.

Additional Information for Work Plan Activities

The partnership between the Town and WCDC for the redevelopment of the Wyandanch Downtown area has proved measurable successes. Please refer to our NPP application, Strategic Plan and reporting materials for specific details about the partnership. You may contact the Executive Director or Board Chairperson for specific information and documentation if desired.

Unique Projects

The Senior Energy and Rehabilitation Program (SERP) afford moderate rehabilitation housing repairs and modifications to correct code violations and address energy deficiencies, ultimately enhancing the quality of life for recipients. Repairs and modifications include:

- " Upgrading hot water and heating systems
- " Replace inefficient windows
- " Repair/replace damaged walls and floors
- " Insulation installation
- " Mold and lead based paint remediation
- " Repair/install stoops
- " Repair/install railing and ramps
- " Repair/install stairs
- " Repair kitchens & baths
- " Plumbing
- " Electrical
- " Roofing

The program compliments energy reduction and community renewal goals by providing benefits that preserve safe, affordable and reduced-energy consumption housing. As outlined in the Energy Reduction Plan, through product and material selections and general education, the program will also assist in correcting energy deficiencies and encourage "green" concepts for income eligible special populations. In addition, rehabilitating the existing housing stock, addresses and reduces or abates conditions that encourage blight, substandard living and energy waste. Our program help guide participants with housing objectives that may correct mold and lead based paint hazards, accessibility, safety issues and affordability concerns. Our efforts are designed to ultimately produce housing conditions which shall enhance the quality of life, promote energy conservation and assist in ongoing community renewal efforts.

Work Outside Area

Due to the overload of mortgages threatened by foreclosure, WCDC staff assisted several clients located outside of our catchment area when they were having problems being seen in a timely manner by other agencies.