



Long Island Region Economic Snapshot

Highlights

- Long Island is home to 2.8 million people. The population rose rapidly from less than 1 million in 1950 to more than 2.5 million in 1970. Since 1970, the pace of growth has slowed. From 2010 to 2018, growth was only 0.1 percent, with Suffolk County losing population.
- Long Island added 115,400 jobs between 2009 and 2018, reaching a record of more than 1.3 million jobs.
- The unemployment rate fell from 7.5 percent in 2010 to 3.7 percent in 2018.
- The region had the second highest average wage in the State in 2017, \$60,084.
- The median household income in 2017 was \$105,744 for Nassau County and \$92,838 for Suffolk County, higher than the State median of \$62,765.
- In 2017, the homeownership rate for the region was 72 percent, compared to 48 percent for the State.
- The 2017 median home value was \$460,700 in Nassau County and \$379,400 for Suffolk County, much higher than the State median of \$293,000.
- Despite high incomes, 43 percent of homeowners have housing costs exceeding 30 percent of income in 2017, compared with 36 percent in the State overall.
- Long Island's violent crime rate was less than one-third of the State and national rates in 2017. Property crime was also below the State and national rates. There are, however, some areas where crime remains a problem.
- Commute times are long, and 2018 saw the worst on-time performance by the LIRR since 1996.
- Wastewater treatment is one of the region's most critical challenges, especially in Suffolk County, where home septic tanks and cesspools are contaminating surface water.

Introduction

The Long Island Region covers Nassau and Suffolk Counties and is part of the New York City metropolitan area. The region's economy has greatly benefited from this connection.

Some of the nation's first suburbs were in Nassau County, which grew rapidly in the middle of the 20th century. It now contains some very wealthy areas alongside areas that have lower incomes and problems usually associated with large cities.

Suffolk County developed at a somewhat slower pace and benefitted from continued population growth over the last few decades, though this growth has also slowed. Estimates show a moderate decline since 2010.

Broadly speaking, Long Island residents enjoy a high quality of life, reflected in high median incomes, relatively low unemployment and crime rates, strong public schools, numerous higher educational opportunities and many cultural and natural recreational activities.

However, the region's population and economic growth comes with challenges, such as traffic congestion and high property taxes. Long Islanders face some of the highest tax burdens in the State. The recent federal tax law caps the deductibility of State and local taxes, making the burden even higher for many taxpayers. The region also struggles with high housing costs.

Local governments on the Island are currently undertaking projects meant to improve the quality of life. Downtown corridors and railroad hubs are among the economic development projects in both counties.

Geography

The Long Island Region is located in the southeastern-most part of the State. It is bordered by the Atlantic Ocean to the south with long stretches of barrier islands, Long Island Sound to the north with many harbors and inlets, and the Borough of Queens in New York City to the west. To the east, the Island splits into the North and South Forks with several bays and smaller islands (see Figure 1). Fishers Island is a part of Suffolk County's Town of Southold, but is only accessible by ferry from the State of Connecticut.

While much of the region has urban and suburban characteristics, agriculture remains an important part of Long Island's economy and its culture. In fact, Suffolk County has the highest value for agricultural crops of any county in New York State. Nearly 4,000 people work in agriculture on Long Island, with production centered on nursery, greenhouse and sod products; vegetables; fruits; poultry and eggs; and aquaculture (e.g., fish, clams). Since its start in 1973, Long Island's wine industry has grown dramatically to become one of the State's main grape-growing and wine-

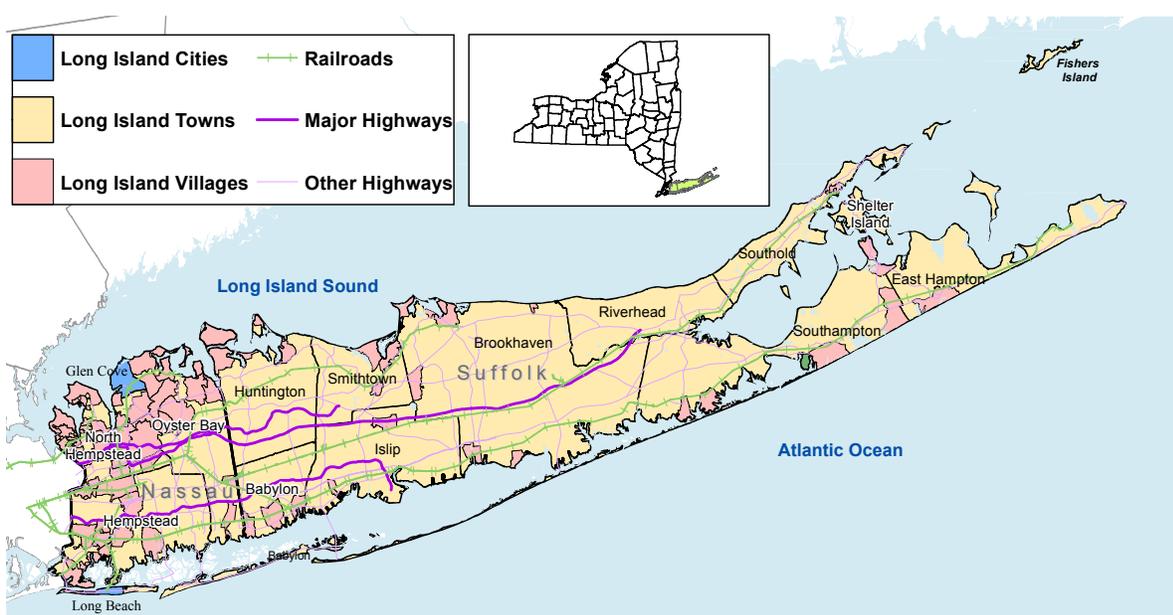
producing regions, creating award-winning wines in classic European styles. The region's 60 vineyards cover more than 3,000 acres, annually producing 1.2 million gallons of wine and hosting 1.3 million visitors. Agritourism is also part of the Long Island experience, with its many farm stands, working farms that encourage visitors to pick fresh produce and many attractions, such as hay rides, corn mazes and fall festivals.¹

Long Island contains many opportunities for outdoor activities at some of America's top-ranked beaches and public areas, including Fire Island National Seashore and Jones Beach State Park (which has over 6 million annual visitors). In 2017, visitors to the region spent nearly \$5.9 billion at restaurants, hotels and attractions.²

Long Island has a dense road network, connecting the communities in the region and ultimately feeding into major highways that convey commuters into New York City. The region also has commuter railroads that connect most areas of Long Island to the City.

Figure 1

Long Island Region Map



Demographic Profile

In 2018, Long Island's population reached 2.8 million, with 1.36 million in Nassau and 1.48 million in Suffolk.³ (See Figure 2.) The region's population grew rapidly, from under 1 million to over 2.5 million between 1950 and 1970. From 1970 to 2010, this trend shifted, with Nassau County losing almost 90,000 residents, while Suffolk County's population grew by about a third. Overall, Long Island's population grew by 2.9 percent from 2000 to 2010, faster than the statewide increase of 2.1 percent. However, from 2010 to 2018, growth was only 0.1 percent, slower than the State rate of 0.7 percent, with Suffolk County losing population. If not for immigration, the region as a whole would have lost over 40,000. Long Island had a population density of 2,373 persons per square mile in 2018, compared to 415 persons per square mile for the State. Nassau County's density is particularly high, over 11 times the statewide density.

Long Island has a generally less diverse population than the State as a whole, and much less diverse than neighboring New York City, based on 2017 data. Nassau County has the more diverse population of the region's two counties – 69 percent White, 12 percent Black or African-American (lower than the statewide 16 percent) and 9 percent Asian (higher than the statewide 8 percent), while Suffolk County is 81 percent White, 8 percent Black or African-American and 4 percent Asian. Suffolk County has a larger

Hispanic or Latino population (19 percent, equal to the State percentage) than Nassau County (16 percent). Nearly 19 percent of Long Island's population was foreign-born in 2017, and over 25 percent spoke languages other than English.

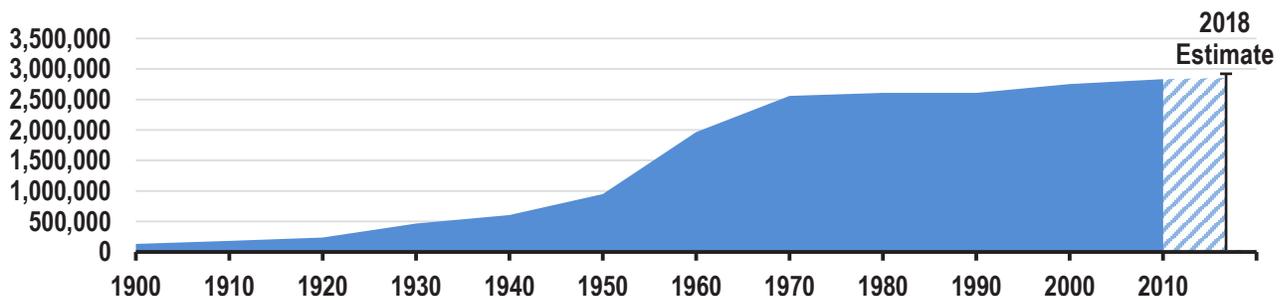
These percentages have changed over time. Residents reporting their ethnicity as Hispanic or Latino and those reporting their race as Black or African American, Asian or another non-white category represented one-third of Long Island's population in 2017. As recently as 2000, their share of the population was one-quarter, and in 1990 it was 16 percent.

The population is older, in comparison to the statewide demographics. The median age of residents is 41 years for Suffolk County and 41.5 for Nassau County, both higher than the State median age of 38.4. The region also has a higher share of persons over 65 (16.2 percent) than the State as a whole (15.2 percent). The over-65 population has increased by almost 2 percentage points since 2010, while the share of the population under 14 has declined by 1.3 percentage points.

Nearly 91 percent of Long Island's adult residents have a high-school diploma, higher than the 86 percent of the State's population. Almost 40 percent have at least a bachelor's degree, again exceeding that of the State (35 percent).

Figure 2

Total Population of Long Island (Nassau and Suffolk counties)



Source: U.S. Census Bureau

Income and Housing

By most wealth measures, including income and housing value, Long Island is generally prosperous. The median household income in 2017 was \$105,744 for Nassau County and \$92,838 for Suffolk County, both significantly higher than the State median of \$62,765. The disparity of income is fairly wide, however, with the villages of Hempstead and Greenport having median household incomes below \$60,000, and the villages of Laurel Hollow, Munsey Park and Brookville all being \$250,000 or greater.

The value of owner-occupied houses was typically high: the median was \$460,700 in Nassau County and \$379,400 in Suffolk County, compared to \$293,000 for the State. The median value in the Town of East Hampton was \$807,500, highest for any of Long Island's towns, but every town had a median value higher than the State's. (See Figure 3.)

Most Long Islanders own their homes – the homeownership rate for Long Island was 72 percent, much higher than the 48 percent statewide rate. However, high home prices can prove a source of financial strain as well as a source of long-term wealth: about 43 percent of

homeowners have housing costs exceeding 30 percent of income, compared with 36 percent in the State overall.

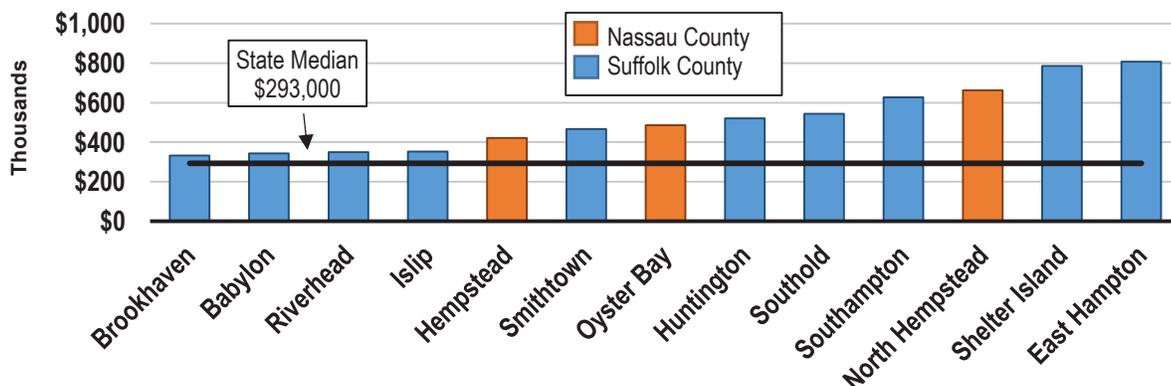
The housing market collapse before and during the 2008-2009 recession hit Long Island hard. This led to a wave of foreclosures that peaked around 2015 with 28,399 pending cases in the region. At that time, one in every 78 housing units was in foreclosure and the region's foreclosure rate was more than twice the State rate. From 2015 to 2018, foreclosure cases declined by 53 percent.⁴

Commuting

The mean travel time to work in 2017 was 32 minutes for Suffolk County and 36 minutes for Nassau County, higher than the national average of 26 minutes. One-fifth of the workforce in Long Island was employed in New York City (31 percent of workers in Nassau County, and 11 percent from Suffolk County). The Long Island Rail Road (LIRR) plays a critical role, used by 38 percent of those working in New York City. Commutes by railroad are especially long: a mean of almost 71 minutes for Nassau County in 2017 and almost 97 minutes for Suffolk County.⁵

Figure 3

Median Owner-Occupied Home Values By Town, 2017



Source: U.S. Census

In 2017, the LIRR had its worst on-time performance in 18 years. Delays and cancellations inconvenienced an estimated 9.2 million riders, causing an estimated cost of \$75 million in lost productivity. In 2018, on-time performance declined even further to 90.4 percent, the lowest since 1996.⁶ The East Side Access Project, which will bring the LIRR into Grand Central Terminal, was expected to cost \$4.3 billion and be completed in 2009. The cost has risen to \$11.6 billion and the completion date has been pushed back to 2022. The project will shorten commutes to the East Side of Manhattan and provide another rail route to the City.

Taxes

High property taxes contribute to the region's high housing costs. The estimated median real property tax bill in Nassau County is particularly high: \$14,872, well above the State median property tax bill of \$8,081.⁷ Nassau is conducting its first countywide reassessment in eight years.⁸

The sales tax rate in both counties is also high, at 8.625 percent. This includes an additional rate of 0.375 percent that goes to the Metropolitan Commuter Transportation District, which covers Long Island, New York City and several Mid-Hudson suburban counties.⁹

Recent changes in the federal tax code, which capped the deductibility of state and local taxes at \$10,000, increased the overall tax burden for many New Yorkers. Long Island residents, in particular, who tend to have higher incomes – and therefore higher income taxes – and some of the highest property tax bills in the State, are some of the most likely to be affected.

Local Governments

Long Island has a large number of local governments, providing services to communities both large and small. By population, Nassau and Suffolk are the two largest counties in the State outside the boroughs of New York City. The region includes two cities with populations under 34,000 – Glen Cove and Long Beach – but its 13 towns include four with populations greater than any city in the State beside New York City. Overlapping those towns are some 96 villages, ranging from the tiny Village of Dering Harbor, with 11 residents, to the Village of Hempstead, with nearly 56,000 (the most populous village in the State).

The region's 125 school districts include some of the State's smallest (Sagaponack had nine students in 2017, and seven other districts – all in Suffolk County – had fewer than 100), to some of its largest (Brentwood and Sachem, also both in Suffolk County, have higher enrollments than any districts outside of the State's five largest cities).¹⁰

Long Island also has 131 fire districts, in addition to fire departments run by its cities and villages. Finally, the region is home to 48 of the State's 70 independent special districts with separately-elected governing boards. These include solid waste, water and sewer districts.¹¹

Shared Services

Local governments in Long Island, usually under the auspices of their counties, have undertaken several shared service projects in recent years. For example, Suffolk County created a web portal to allow municipalities, school districts and BOCES to share services or purchase goods collaboratively. Examples include road resurfacing crews, senior and youth health care and marine equipment.¹² The counties of Nassau, Suffolk and Westchester also announced an initiative to cooperatively purchase over 200 police vehicles for the counties themselves as well as towns and villages within their boundaries.¹³

Fiscal Stress

The Comptroller's Fiscal Stress Monitoring System identifies counties, cities, towns, villages and school districts that are in fiscal stress, which is defined as having challenges in maintaining budgetary solvency. The three levels of fiscal stress are (highest to lowest): Significant, Moderate and Susceptible. Of the 237 entities examined in the region in 2018 and 2019, 14 are currently listed as being in some level of fiscal stress. Long Island has higher levels of fiscal stress compared with all other regions in the State. Both Nassau and Suffolk counties are in significant fiscal stress, as well as the City of Long Beach, the Town of Oyster Bay, the New Suffolk Common School District and the Wyandanch Union Free School District. These are more than a third of the entities that are in significant fiscal stress throughout the State. For school districts, 6.5 percent were in fiscal stress, compared to 3.9 percent for the State as a whole, and the number in fiscal stress doubled between 2017 and 2018.

The System also examines environmental factors that influence local revenue-raising capabilities to help identify the external challenges that communities may be facing. These indicators include changes in property values, population trends, and unemployment, graduation and poverty rates. Of the 14 entities in fiscal stress, Suffolk County, Hempstead Union Free School District, Roosevelt Union Free School District and Wyandanch Union Free School District showed elevated signs of environmental stress.¹⁴

Public Safety

Long Island had one of the lowest crime rates of any large metropolitan area or division in the nation in 2017. The Federal Bureau of Investigation reports that from 2010 to 2017 the violent crime rate in Long Island had declined from 163.8 to 116.2 crimes per 100,000 inhabitants. The property crime rate also declined in the same period, from 1,682 to 1,104.4 crimes per 100,000 inhabitants. In 2017, Long Island's violent crime rate was over three times lower than the State and national rate, and its property crime rate was about 25 percent less than that of the

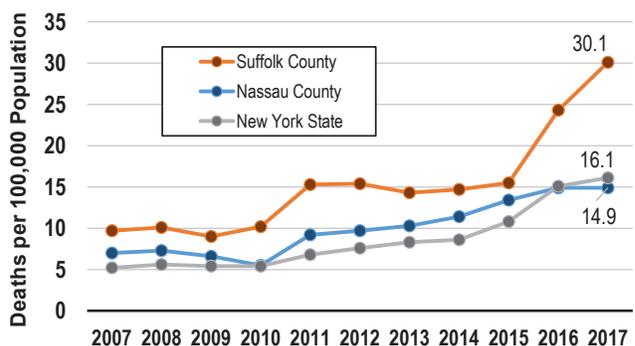
statewide rate and over 50 percent lower than the national rate.¹⁵ Even though the region's overall crime rates are relatively low, there are areas where crime is a serious problem, particularly gang-related activity.¹⁶

As noted in an OSC report from 2016, the Long Island Region has not been immune to the national opioid crisis. Suffolk County has been home to one of the highest rates of heroin-related overdose fatalities in New York over the last decade, particularly recently. From 2015 to 2017, Suffolk saw a 94 percent spike in the rate of overdose deaths involving any opioid, from an age-adjusted rate of 15.5 to 30.1 deaths per 100,000 people. During that period, Nassau County's rate rose 11 percent and the State's rose 49 percent. (See Figure 4.) In 2017, over 600 people died from overdose deaths involving opioids in Long Island, a record high for the region.¹⁷

In response, Nassau and Suffolk Counties have taken steps to combat the opioid epidemic by creating a Joint Heroin Task Force that leverages the resources of both counties' police departments.

Figure 4

Age-Adjusted Rates of Overdose Deaths Involving Opioids, 2007 to 2017



Source: Centers for Disease Control and Prevention, National Center for Health Statistics. Multiple Courses of Death 1999-2017, on CDC WONDER Online Database. Accessed on March 29, 2019 at <https://wonder.cdc.gov/mcd-icd10.html>

Employment Trends

Long Island added 115,400 jobs between 2009 (the trough of the recession) and 2018 (an increase of 9.4 percent), reaching a record of more than 1.3 million.¹⁸ Health care, restaurants, business services, construction and retail have driven these gains. While growth was at an average annual rate of just over 1 percent in this period, the latest data indicates slower growth in 2018.

The region's unemployment rate declined to 3.7 percent in 2018 after having peaked at a post-recession high of 7.5 percent in 2010.

The average annual wage for the region in 2017 was \$60,084. This was the second highest average wage among the regions of the State (New York City having the highest).

Health care is the largest private sector employer on Long Island, accounting for nearly 17 percent of private-sector jobs (193,500). Health care added 36,800 jobs between 2009 and 2018, continuing steady growth reaching back to 1990. Health care wages (\$64,726) are above the regional average. There are several major hospitals on Long Island, including North Shore University Hospital, Long Island Jewish Medical Center, St. Francis Hospital

and Stony Brook University Hospital. Northwell Health has expanded throughout the region and has become the State's largest private employer.

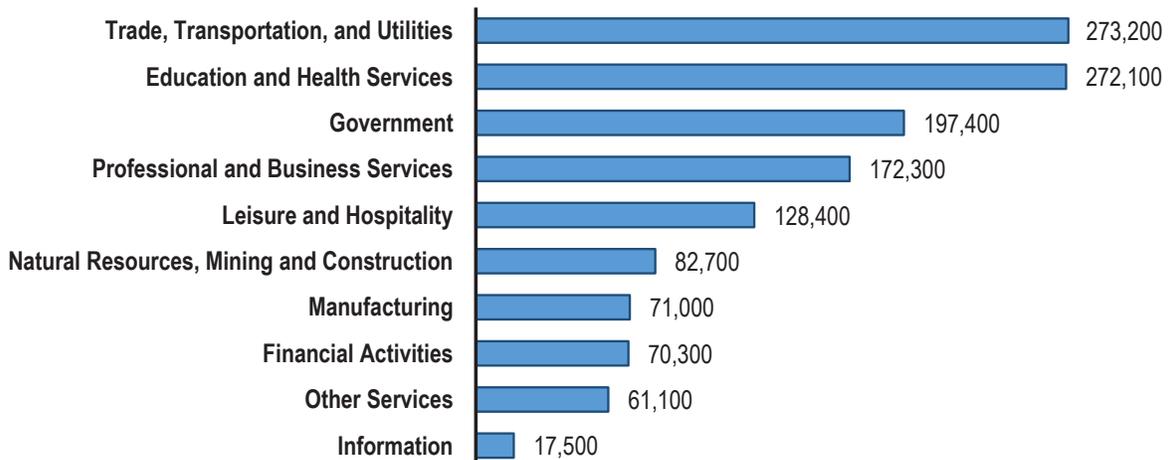
The leisure and hospitality sector also grew rapidly from 2009 to 2018, expanding by 30.5 percent and adding 30,000 jobs. This sector had average wages of \$26,023, below the regional average. Most of these added jobs (26,200) were in food services and drinking places (restaurant and bars).

Other fast-growing sectors include: professional and business services (including accountants, lawyers and administrative employees), which added 18,700 jobs between 2009 and 2018 for 172,300 jobs in 2018; and natural resources, mining and construction, which added 17,600 jobs, a 27 percent growth rate.

The retail sector – part of trade, transportation, and utilities – employs 161,500 on Long Island (14 percent of private-sector jobs) and added 8,000 jobs since 2009. It took until 2017 for this sector to recover the jobs lost during the most recent recession, and then it lost 1,800 jobs in 2018. This sector has a lower-than-average wage of \$34,377.

Figure 5

Major Industry Sectors in the Long Island Region by Number of Employees in 2018



Source: New York State Department of Labor, *Current Employment Statistics*.

The manufacturing sector, although representing only 6 percent of private-sector jobs in the region, continues to be very important on Long Island, which has more manufacturing jobs in total (71,000) than any region outside of New York City. With an average wage of \$67,203, jobs in this sector also pay relatively well. Although manufacturing as a whole has lost 4,100 jobs from 2009 to 2018, there have been gains in chemical manufacturing and food manufacturing. According to an analysis in *Newsday*, Suffolk County benefited from an increase of 419 jobs in pharmaceutical manufacturing (a subsector of chemical manufacturing), which have a higher average wage than other manufacturing jobs.¹⁹

The number of public sector jobs on Long Island declined by 5.3 percent between 2009 and 2018. In 2018, there were 197,400 government jobs, representing 15 percent of all jobs on Long Island. These jobs pay relatively well, with an average wage of \$75,747 in 2017. Nearly 60 percent of government jobs were involved in education (117,000), mostly jobs in local school districts and institutions of higher education. There are more than 640 public primary and secondary schools on Long Island, five public institutions of the State University of New York (e.g., Stony Brook University) and the United States Merchant Marine Academy.

In addition, there are a number of private schools on Long Island. Many are involved in preschool,

primary and secondary education, but there are also a number of institutions of higher education, including Adelphi University, Hofstra University, Molloy College and Long Island University. Together, these private schools were responsible for 41,200 jobs in 2018, almost 12 percent more than in 2009.

Water and Sewer Infrastructure

Long Island's drinking water comes almost entirely from a network of aquifers beneath the island. While the aquifers are extensive, concerns have been raised about their recharge rates and contamination from pollution sources on the surface.²⁰

In Suffolk County, there are approximately 360,000 homes not connected to sewers, instead using on-site septic systems and cesspools.²¹ These systems were not meant to remove nitrogen and other effluents that may be related to increasing harmful algae blooms, wetland degradation, beach closures and fish deaths. Individual septic systems are responsible for 69 percent of nitrogen found in surface waters.²² To reduce these effluents, Suffolk County and its local governments are taking a multi-pronged approach, ranging from expanding sewer systems and building new sewage treatment plants to improving on-site treatment at individual residences.²³

Recovery and Resiliency Spurred by Superstorm Sandy

Superstorm Sandy's damage to Nassau and Suffolk counties' South Shore cost 14 Long Islanders their lives and damaged nearly 100,000 homes and businesses. Making landfall in New Jersey on October 29, 2012, the storm's winds, though not of hurricane force, knocked out power on Long Island. Coastal storm surge floods caused the majority of damage.

The over \$100 million NY Rising buyout and acquisition programs purchased over 500 damaged Nassau and Suffolk County homes, converting over a quarter of those to open space or wetlands.²⁴ NY Rising continues to support storm-affected localities on Long Island with awards of \$3-\$25 million to implement reconstruction and resilience projects.²⁵

In Suffolk County, at least six sewage treatment plants, four hospitals, a power facility and dozens of schools were among the critical facilities in the area inundated by Sandy. After the initial recovery, Long Island communities have pivoted to focus on becoming more resilient to future storms and adapting to sea level rise and increased storm surges. In 2019, the U.S. Army Corps of Engineers announced it will release a report and recommend solutions to protect Nassau County's Back Bay communities (the South Shore towns of Hempstead and Oyster Bay, the City of Long Beach and communities that front Hewlett Bay, Middle Bay, Jones Bay and South Oyster Bay).²⁶

Economic Development

There are a number of economic development projects occurring throughout Long Island.²⁷ This includes a few that are valued over a billion dollars. The Nassau Hub is a proposed \$1.5 billion development that includes commercial and residential development of 60 acres of vacant property around the Nassau Veterans Memorial Coliseum. Plans call for the construction of 500 units of housing, 600,000 square feet of office and biotech research space, two hotels, and 200,000 square feet of entertainment options and retail space. In 2018, Northwell Health announced plans to build a 225,000-square-foot Innovation Center that will serve as the development's anchor tenant and will focus on medical research.²⁸ In April 2019, Memorial Sloan Kettering officially opened a \$180 million, 114,000-square-foot cancer care facility at the Hub.²⁹ In addition, a rapid-transit bus system is expected to connect the Hub to the Mineola and Hempstead LIRR stations. Three planned pedestrian bridges would connect the Hub to Hofstra University, Nassau Community College and the RXR Plaza office complex. The Governor has announced \$20 million to support the pedestrian bridges and \$20 million for the Northwell Health Innovation Center. With this planned funding, the State has announced a total investment of \$131 million in the Nassau Hub project.³⁰

Another large Nassau County development project is located at Belmont Park in the Town of Hempstead. The proposed \$1 billion project would include a 19,000-seat arena to permanently host the New York Islanders National Hockey League team and various concerts and other events, with a hotel and 450,000 square feet of retail space. If approved, the complex should be completed by 2021.³¹ However, the community has raised concerns related to the project bringing increased traffic to the area and the need to transform Belmont's LIRR station into a full-time station.³²

A development project known as the Ronkonkoma Hub in Suffolk County's Town of Brookhaven would transform 50 acres around the Ronkonkoma LIRR station to as many as

1,450 apartments and 545,000 square feet of retail and office space. In addition, a nearby project by a private developer in the Town of Islip would build a 7,500-seat arena and 6,000-seat soccer stadium as part of a \$1.1 billion development that would also include offices, a convention center and medical facilities.³³

Several communities within Suffolk County have also started to revitalize their downtown corridors and land around their LIRR stations to create areas where residents and visitors can eat, shop and live in a walkable community. The community of Wyandanch in the Town of Babylon adopted a local initiative, called "Wyandanch Rising," which includes plans for a \$500 million mixed-use public-private development that aims to revitalize the area around the community's train station.³⁴ The Village of Patchogue has promoted growth in its downtown community through projects such as the \$100 million "New Village," a complex that includes over 700 apartments and retail space. In addition, the Patchogue Theatre for the Performing Arts has undergone a \$1 million renovation. These efforts, coupled with the addition of restaurants and clubs, are part of an effort to transform the Village into a destination for young adults seeking dining and entertainment options. The Village recently created an Art and Culture District to attract artists, musicians and writers to the community.³⁵

In the past three years, the Hicksville community in Oyster Bay and the Village of Westbury in Nassau County, as well as the Central Islip community in the Town of Islip in Suffolk County, have each been awarded \$10 million as part of the State's Downtown Revitalization Initiative.³⁶

While these development projects, and many others, may add to Long Island's economic opportunities, they could also contribute to already heavy traffic congestion and may put more pressure on already high housing costs. Despite these challenges, Long Island continues to be a desirable place to live, work and raise a family, featuring excellent schools, close proximity to New York City, relatively low crime rates, beaches, agricultural assets, shopping, cultural attractions and recreational opportunities.

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- ² Tourism Economics, *The Economic Impact of Tourism in New York: 2017 Calendar Year: Long Island Focus*.
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- ⁴ Office of the New York State Comptroller (OSC), *Foreclosure Update: Signs of Progress*, March 2019.
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- ⁷ OSC, *Real Property Tax Levies, Taxable Full Value and Full Value Tax Rates*, www.osc.state.ny.us/localgov/orptbook/index.htm.
- ⁸ Nassau County, *Ask the County Assessor*, www.nassaucountyny.gov/4638/Ask-The-County-Assessor, accessed on 4/4/2019.
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- ¹⁵ Federal Bureau of Investigation, Criminal Justice Information Services Division, Table 6, "Crime in the United States, by Metropolitan Statistical Area" www.ucr.fbi.gov/crime-in-the-u.s/2017/crime-in-the-u.s.-2017/tables/table-6.
- ¹⁶ Miller, Michael E., "MS-13 is 'taking over the school,' One Teen Warned Before She Was Killed," *The Washington Post*, March 9, 2018.
- ¹⁷ Centers for Disease Control and Prevention, *CDC WONDER. Multiple Cause of Death Data*, accessed on March 29, 2019, <https://wonder.cdc.gov/mcd.html>.
- ¹⁸ Unless otherwise specified, employment data in this section is from New York State Department of Labor (DOL), *Current Employment Estimates*; unemployment data is from DOL, *Labor Force and Unemployment Data*; and wage data is from DOL, *Quarterly Census of Employment and Wages*.
- ¹⁹ Carrie Mason-Draffen, "Six Surprising Facts About Long Island's Job Market," *Newsday*, February 17, 2019.
- ²⁰ United States Geological Survey, *State of the Aquifer, Long Island, New York*, www.usgs.gov/centers/ny-water/science/state-aquifer-long-island-new-york?qt-science_center_objects=0#qt-science_center_objects. For more on drinking water see OSC, *Drinking Water Systems in New York: The Challenges of Aging Infrastructure*, February 2017.
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- ³⁶ New York State, *Downtown Revitalization Initiative*, www.ny.gov/programs/downtown-revitalization-initiative.

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