

# Yorktown Community Housing Board

Proposed reinstatement of  
Section § 102

Affordable Housing Set-Aside

Presentation to Town Board June 16, 2026



# Key points about the affordable housing set-aside

- addresses **shortage of moderately priced** housing options sought by people across all demographic groups.
- applies to **new** residential (single-family or multi-family) developments of **10+ units** approved by Town after effective date, ensuring **10% of units** are affordable.
- doesn't create any **additional** housing in Yorktown.
- doesn't add to **density** of developments.
- AHUs are **integrated** in the development; from the outside, AHUs are similar in appearance to the market rate units.
- **set-asides are common** in neighboring communities; developers are used to complying with the requirements.



# Missed Opportunities

**Chapter 102 Affordable Housing Set-aside only applies to new developments.** But as a frame of reference, if this law had been in place and applied to new developments approved over the past few years, **45 affordable units** would have been created, in place of 45 luxury units.

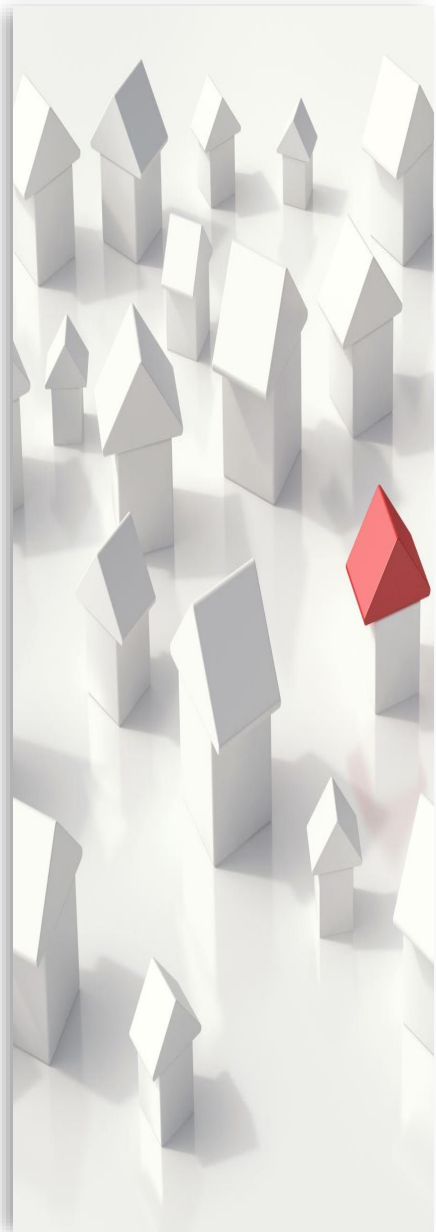
- AMS Yorktown Development, LLC - two 4-story multi-family buildings containing 180 dwelling units of age-restricted housing, would have yielded **18 affordable age-restricted units.**
- Underhill Farms - 148 dwelling units would have yielded **14 affordable condominium or apartment units.**
- Toll Brothers - 118-unit active-senior development on Catherine Street would have yielded **11 affordable age-restricted units.**
- Hallocks Square – 23 condominium units would have yielded **2 affordable units.**



# Is Yorktown an outlier? What do our neighbors require?

Municipality	Set-aside	Special / Key Incentives	Single family zones	Multi family zones
Bedford	10%	If developer is not providing affordable housing, such as subdivisions of four or less units, developer asked for fee in lieu, funding affordable housing development.	For 5 or more units, no less than 10% or 1 AHU (rounded up). Example 17 units would require 2 AHUs.	At least 20% required to be AHUs.
Cortlandt	10%	Applied within Community Business Development (CBD) floating zone		
Croton-on-Hudson	10%	Voluntary density waiver available for developers who exceed the minimum requirement	For 10 or more units, no less than 10% or 1 AHU (rounded). Example 10-14 = 1 AHU, 15-24 units requires 2 AHUs.	For 10 or more units, no less than 10% or 1 AHU (rounded). Example 10-14 = 1 AHU, 15-24 units requires 2 AHUs.
Mount Kisco	None	Operates public housing and Section 8 programs through Mt Kisco Housing Authority, including Kisco Gardens and 109 vouchers.	N/A	N/A
Ossining	10%	10% density bonus available; ETPA opt-out requires 20% set-aside at ≤50% AMI	6+ unit developments (new or substantial rehab)	
Somers	Recent drop from 20% to 10%-15%	Affordability required permanently (not just 50 years).		MFR-BP (Baldwin Place) multifamily floating zone requires 15% AHUs

# Maximum Income Qualifications



To be eligible to purchase affordable housing, a household's aggregate income can't **exceed 80% of the area median income (AMI)** for Westchester County...

To be eligible to rent affordable housing, a household's aggregate income can't **exceed 60% of the area median income (AMI)** for Westchester County...

In June 2026, those amounts are:

Income Limits	1 Person	2 Persons	3 Persons
100% AMI	\$118,700	\$135,700	\$152,650
80% AMI	\$95,000	\$108,600	\$122,150
60% AMI	\$71,250	\$81,400	\$91,600

# Can our Town Employees afford rent?

Rents for both initial and renewal leases for rental AHUs can't exceed the maximum of the Low Home rents for the unit size - as of June 1, 2026, rents are set at \$1,487 (studio), \$1,593 (1 BR), \$1,912 (2 BR)

## Salaries of selected Town Employees 2026

	Annual Income	30% of annual income	Monthly rent at 30% of income
Senior Account Clerk	\$95,494	\$28,648	\$2,387
Heavy Motor Operator	\$85,283	\$25,585	\$2,132
Maintenance Mechanic	\$85,283	\$25,585	\$2,132
Maintenance Worker Repair	\$81,073	\$24,322	\$2,027
Auto Mechanic	\$78,539	\$23,562	\$1,963
Office assistant-automated	\$75,134	\$22,540	\$1,878
Machine equipment operator	\$71,596	\$21,479	\$1,790
Senior Library Clerk	\$71,592	\$21,478	\$1,790
Meter Reader	\$63,222	\$18,967	\$1,581
Intermediate Clerk	\$60,975	\$18,293	\$1,524
Laborer	\$54,585	\$16,376	\$1,365

Income Limits	1 Person	2 Persons	3 Persons
100% AMI	\$118,700	\$135,700	\$152,650
80% AMI	\$95,000	\$108,600	\$122,150
60% AMI	\$71,250	\$81,400	\$91,600



## Sample Rental prices in Yorktown:

- 670 East Main St, 3BR, 1,700 SQ FT, \$4,300/month
- 370 Underhill Ave, 1 BR, 900 SQ FT, \$3,900-\$4,025/mo.
- 385 Kear Street, 2BR, 850 SQ FT, \$3,700/month
- 1870 Baldwin Rd, 2BR, 1,300 SQ FT, \$3,300/month
- 21 Scenic View, 2 BR 1,050 SQ FT, \$3,300/month
- 1860 E. Main St, Mohegan, 515 SQ FT, \$1,950/month

# ALICE = Asset Limited Income Constrained Employed

Zip Code	Total Households	# Poverty Households	# ALICE Households	# Above ALICE Threshold	% Below ALICE Threshold
10517-Crompond	165	10	58	97	41%
10535-Jefferson Valley	196	36	87	73	63%
10547-Mohegan Lake	2,787	245	627	1,915	31%
10588-Shrub Oak	1,108	20	227	861	22%
10598-Yorktown Heights	10,299	425	2,116	7,758	25%
<b>Total</b>	<b>14,555</b>	<b>736</b>	<b>3,115</b>	<b>10,704</b>	<b>26.5%</b>

ALICE Households live **paycheck to paycheck**, struggling as wages fail to keep pace with the rising cost of household essentials (housing, childcare, food, transportation, health care and a basic smartphone plan). Households below the ALICE Threshold can't afford the essentials.

*Data as of March 2026*



Questions?

