COMMUNITY HOUSING BOARD REVIEW OF HOUSING INVENTORY AND HOUSING NEEDS

CONTENTS

PART I: THE COMMUNITY HOUSING BOARD

- Town of Yorktown has goal to provide **balanced and varied housing opportunities**, so residents may find appropriate housing **throughout their lives within the Town of Yorktown**.

- Yorktown Community Housing Board (YCHB) is a 7-member board
  - Members appointed by Town Board
  - Advisory Board to the Town Board on housing policy issues

- Mission of the YCHB
  - Review the diversity of housing in Yorktown, focusing on needs the current **housing market is failing to meet**
  - Review resources available to assist Yorktown residents with housing-related needs

HISTORY OF THE COMMUNITY HOUSING BOARD

- **Yorktown Town Board 1988 resolution called for:**
  - Establishment of a Town Affordable Housing Program
  - Creation of an Affordable Housing Board (eventually renamed YCHB)
  - Creation of an Affordable Housing Trust Fund
  - Creation of Affordable Housing Units in Yorktown
    - To address the housing need in the Town
    - To benefit the local and government workforce
    - To help retain Town emergency services volunteers

HISTORY OF THE COMMUNITY HOUSING BOARD

- **Two Mechanisms Were Used to Create Affordable Housing Units**
  - **SEQRA**
    - The State Environmental Quality Review Act (SEQRA) allows review of the impact on the affordability of housing. When the Planning Board and/or Town Board determined an impact through creation of more higher priced housing, inclusion of affordable housing units, contributions of land, or $$ to the Affordable Housing Trust Fund were required of developers.
  - **Density Bonus Legislation**
    - Yorktown adopted a density bonus law which allowed a nominal increase in density for including affordable units in a proposed development.

HISTORY OF THE COMMUNITY HOUSING BOARD

- **Using these mechanisms, thirteen affordable homeownership units, two affordable rental units, and the trust fund were created between 1988 and 1996**
  - Created/funded by private developers as part of new developments
  - Deed restrictions/income eligibility qualifications used to perpetuate use as Affordable Housing Units
  - Approximately $437,548 in the Affordable Housing Trust Fund

- **In mid-1990s, Yorktown discontinued requiring new developments to include Affordable Housing Units, contribute land, or make a contribution to the Town's Affordable Housing Trust Fund**

- Therefore, there are **no new units currently in the pipeline**, and the existing units in the program only become available when current occupants leave.

ROLE OF YORKTOWN COMMUNITY HOUSING BOARD

- **Advise** the Town Board re Diversity of Housing and Affordable Housing
- **Administer** the Affordable Housing Program
  - Maintain a **waiting list (using lotteries and date/time of applications)**
  - Oversee screening of eligible applicants, promoting Equal Housing Opportunity
  - Oversee Sale or Re-Sale of Affordable Housing Units*
  - Oversee Affordable Housing Trust Fund (created 1988-1996 with **monetary contributions made by developers in lieu of providing affordable housing in their developments)**

*Households who purchase an affordable unit **may continue to live in that unit as long as they wish without regard to future changes in their household or income**. However, since the housing made available under this program is priced lower than would otherwise be available, there are **certain restrictions** on leases, transfers of ownership and resale prices, and the units must be used as their primary residence.

TIMELINE OF EVENTS – 1990'S

- **Sold** all of the **homeownership units**
- **1994 Town Board eliminated Density Bonus law and restricted affordable housing law to units already created**
- **Mid-1990s Yorktown discontinued requiring new developments to include Affordable Housing Units**, contribute land, or make a contribution to the Town's Affordable Housing Trust Fund
- **YCHB** helped support creation of **Wynwood Oaks, 80 units of affordable senior housing in Shrub Oak**

TIMELINE OF EVENTS – 2000-2024

- YCHB Participated in the **Comprehensive Plan public input**

- YCHB input into **updated Accessory Apartment Law**

- Town adopted an **Affordable Housing Set-Aside Law (2011)**
    - **Required 10% of new developments constructed to be affordable**

- Town adopted **Comprehensive Plan Rezonings**

TIMELINE OF EVENTS – 2000-2024

- County Legislature adopted **Discretionary Funding Policy (DFP)**
- **Town eliminated the Affordable Housing Set-Aside Law** (2016)
- **County delayed issuance of $10 million in Hallocks Mill sewer district funding** during discussions of Town's compliance with County DFP housing requirements
- In compromise with County, Town **updated affordable housing zoning code, eliminating "sunset date"** for any additional affordable housing
- Town adopted **Overlay Districts,** facilitating multi-family development in certain hamlet centers
- Town participated in NYS grant program for **Accessory Apartments**

PART II: YORKTOWN DEMOGRAPHICS

&

HOUSING NEEDS AND COSTS

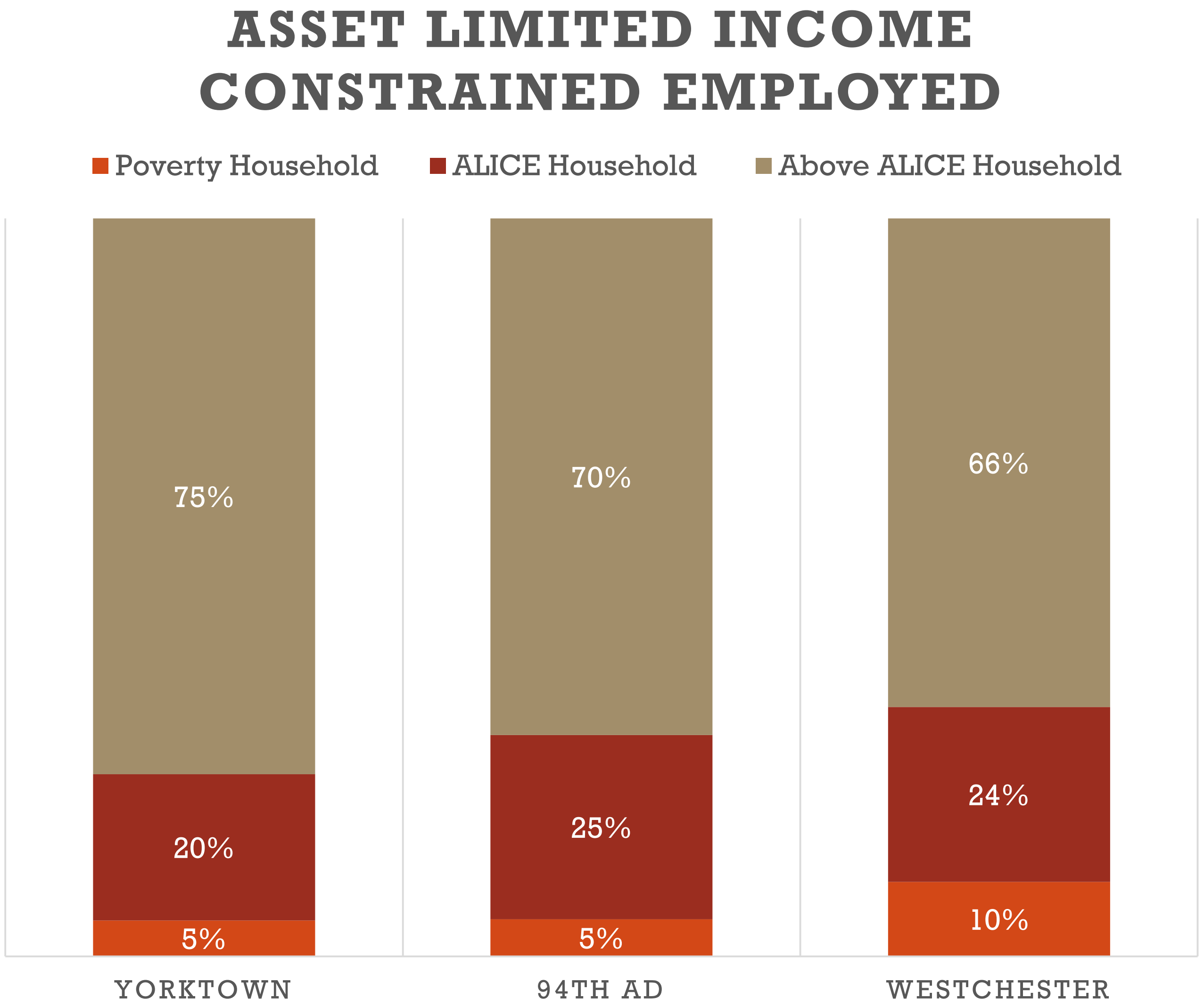
WHO IS "ALICE"?
ASSET LIMITED INCOME CONSTRAINED EMPLOYED

- In Westchester and Putnam counties, **4-out-of-10 households** are living paycheck-to-paycheck or in poverty. They are considered the ALICE population.
- They typically have **low-wage jobs** – such as cashiers, health care workers, security guards, laborers, and office administration.
- They have **no savings for emergencies or for investing in the future** in items such as education, homeownership, or retirement.

Age Group	% Below ALICE Threshold - Westchester	% Below ALICE Threshold - Putnam
Under 25	**84%**	**71%**
25-44 years	32%	23%
45 – 64 years	29%	27%
Seniors (65+)	**40%**	**50%**
Total Households	371,736	34,651

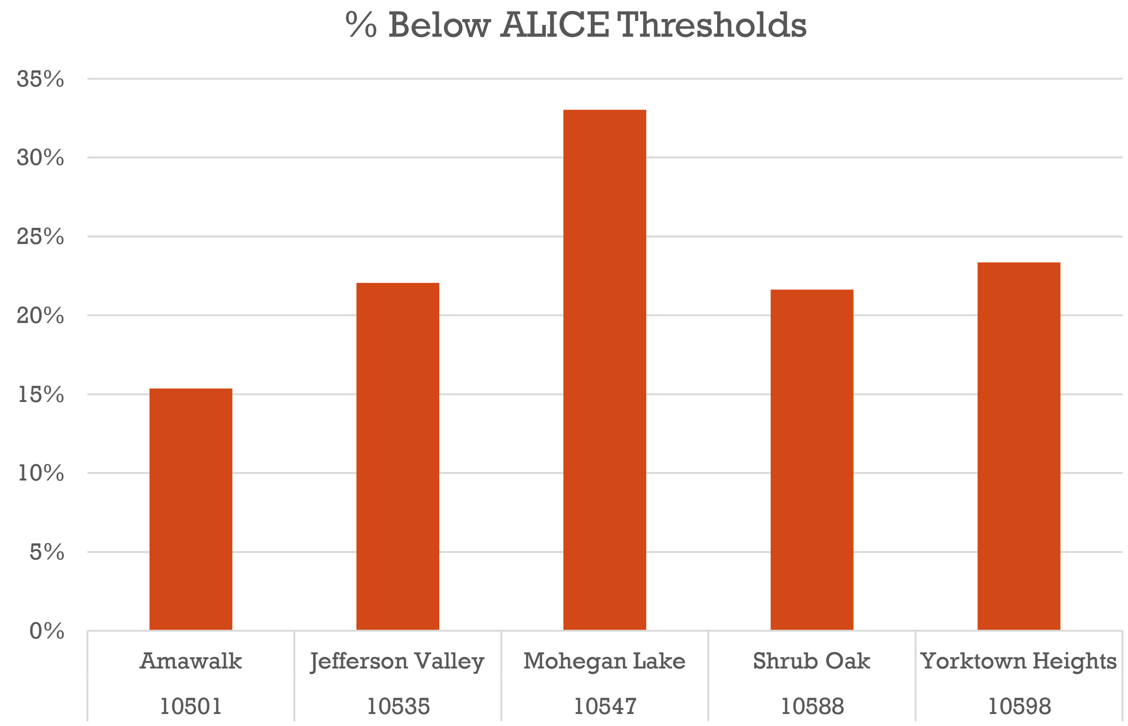
Sources: ALICE Threshold, 2021, United Way

WHAT DOES THIS HAVE TO DO WITH HOUSING?



- **Insufficient Income**: When households can't afford the basics, they are forced to make difficult choices and trade-offs every day — impossible decisions like **whether to pay for prescriptions or keep enough food on the table.**
- The larger the gap between income and expenses, the more extreme the decisions and the greater the risks to a family's immediate health, safety, and financial stability.
- Financial hardship not only affects individuals and families, but it also has a **negative impact** — economically and socially — on the wider community.

% OF ALICE HOUSEHOLDS IN OUR AREA IN 2021



Zip Code	Hamlet	Total House-holds	% Below ALICE Threshold	# Below ALICE Threshold
10501	Amawalk	495	15%	75
10535	Jefferson Valley	136	22%	30
10547	Mohegan Lake	2,682	**33%**	886
10588	Shrub Oak	1,248	22%	270
10598	Yorktown Heights	10,362	23%	2,420
	Total	**14,923**	**25%**	**3,681**

American Community Survey 2017- 2021

ELIGIBLE BUYER OR RENTER OF AN AFFORDABLE UNIT UNDER WESTCHESTER COUNTY GUIDELINES

- To qualify for housing programs households or individuals must meet the U.S. Department of Housing and Urban Development's (HUD) Income Limits.
- The Income Limits, expressed as a percentage of the County's Area Median Income (AMI), are used in calculating the rents and sales prices of affordable housing.
- Because Westchester County (WC) is a "High Cost" area, the County is approved to use a calculation of **80 percent AMI** for its homeownership programs.

2024 Maximum Income Guidelines - Household Size

Income Limits	2 person household	4 person household
80% AMI	$99,950	$124,950
60% AMI	$74,950	$93,700

HOUSING COSTS AND AFFORDABILITY

- Affordability is broadly defined as a household paying no more than **30%** of monthly gross income towards housing costs.
- Housing costs are defined as Rent or Mortgage* **Principal, Interest, Taxes, Insurance ("PITI")*
- HUD publishes HOME Program Rent Limits. Yorktown's program uses the LOW HOME rate published by Westchester County (households that earn no more than **50% AMI**).

HOME Program 2024 Rent Limits
(Effective Date – June 1, 2024)

Unit Size	Studio	1 BR	2 BR	3 BR
LOW HOME	$1,367	$1,465	$1,757	$2,030

- Example: Person making $70,500/year can pay $21,150 /year *(30% of $70,500)* or $1,762.50 /month in housing

ELIGIBLE BUYER OR RENTER OF AN AFFORDABLE UNIT UNDER YORKTOWN'S PROGRAM

Town Code Section 300-39 (c) Eligibility.

- (1) Eligibility of purchaser. To be eligible to purchase affordable housing, a household's aggregate income **shall not exceed 80% of the area median income (AMI)** for Westchester County…
- In the event that there are no eligible purchasers for an affordable housing unit whose income does not exceed 80% of AMI, the YCHB may allow applicants whose income exceeds 80% but does not exceed 90% of AMI to apply to purchase the unit.
- (2) Eligibility of renter. To be eligible to rent affordable housing, a household's aggregate income **shall not exceed 60% of the area median income (AMI)** for Westchester County…

% AMI	Applicant	2 person	4 person
80%	Home Buyer	$99,950	$124,950
60%	Renter	$74,950	$93,700

Town Employee Salaries per 2023 Budget

Town Department	# of F/T EEs	Median Salary
Building	9	$87,817
Library	9	$84,865
Parks / Recreation	20	$74,071
Highway	32	$73,390
Refuse / Recycling	13	$69,740

PART III:

MARKET RATE

AND

AFFORDABLE HOUSING

IN YORKTOWN

RESIDENTIAL PARCELS PER TAX ROLLS

- According to the Town of Yorktown **2022 Final Assessment Roll**, there are 9,881 **Residential** parcels (which includes both single family homes and certain condominiums) and there are 3,111 units defined as **Apartments** (which includes condominiums and ~1,000 units in Jefferson Village) in Yorktown:

Residential Property Class	# of parcels or units	# of families (est)	%
210 1 FAMILY RESIDENTIAL	9,554	9,554	72%
215 1 FAMILY DWELLING WITH ACCESSORY UNIT	177	354	3%
220 TWO FAMILY RESIDENCE	78	159	2%
230 THREE FAMILY RESIDENCE	14	42	-
260 SEASONAL RESIDENCES	50	50	-
280 MULTI-FAMILY RESIDENCES	8	16	-
Total Residential Parcels	9,881	10,164	77%
411 APARTMENTS	3,111	3,111	23%
Total All Residential Properties	**~12,992**	**~13,275**	**100%**
According to 2020 Census, 36,569 residents		*13,773*	

COMBINED SINGLE FAMILY HOMES, CONDOMINIUMS AND APARTMENTS

- Total units = 13,773 per 2020 Census
- Of those 13,773
  - 331 apartments and 46 houses are affordable, representing less than **3%** of the Town's housing (2.7%)
- Of those 377 units
  - 247 are age-restricted (senior or 55+, mainly 160 Beaveridge units), leaving just 130 (84 apartments and 46 houses) affordable units which are not age restricted.

This represents less than **1%** of housing units in Yorktown.

APARTMENTS

Development	# units	Hamlet	Restrictions?	Income Restrictions?
The Landing	208	Mohegan Lake	No	Market Rate
Beaveridge	167	Yorktown Heights	Senior only	Affordable
Trump Park Residences	139	Shrub Oak	Senior (55+) only	Market Rate (Luxury)
Yorkridge	118	Yorktown Heights	No	Market Rate
Jefferson Woods	88	Jefferson Valley	No	Market Rate
Coach 'N Four	84	Jefferson Valley	No	Market Rate
Wynwood Oaks	80	Shrub Oak	Senior only	Affordable
Underhill Apartments	60	Yorktown Heights	No	Affordable
322 Kear Street	12	Yorktown Heights	No	Affordable
Freedom Gardens	12	Mohegan Lake	Disabled only	Disabled only
Total	968		386 55+ / senior only	331 affordable, only 84 not age restricted

AFFORDABLE HOUSING IN YORKTOWN

	All Apart-ments	Affordable Apts	Affordable not Age-Restricted
Studio	n/a	0	0
1BR	n/a	284	37
2 BR	n/a	33	33
3+ BR	n/a	14	14
Total	**968**	**331**	**84**
		34%	9%

Apartments make up ~7% of the housing in Yorktown (968 /13,773)

Apartment Complexes:

Total Units 968

Affordable Units 331

(of which 160 are Beaveridge senior units)

"Luxury" / Market Rate 637

AFFORDABLE HOUSING IN YORKTOWN

Of the Single-Family Homes & Condominiums

Affordable Units = 46

(of which 26 are in Crompond Crossing)

These are 4 of the 13 home-ownership units created under Yorktown's affordable housing set-aside program




HOW DOES YORKTOWN COMPARE W/ NEIGHBORS?


Recent Nearby Westchester County Programs

Property	Affordable units
Crossroads at Baldwin Place	**52** for seniors, **10** non-restricted by age
The Mews II at Baldwin Place	**75** for seniors
54 Hunts Place, Chappaqua	**28** non-restricted by age
Round Top, Montrose / Cortlandt	**91** non restricted by age
Bridleside Apartments in North Salem	**65** non-restricted

DEMAND FOR AFFORDABLE HOUSING FAR EXCEEDS SUPPLY

- Yorktown's own program has a waiting list of more than 500 people
- All affordable rental housing in Yorktown has waiting lists
- Yorktown residents are applying for and getting affordable housing in neighboring communities (Cortlandt, Baldwin Place, etc.)

PART IV: RECOMMENDATIONS
WHAT CAN BE DONE TO INCREASE SUPPLY?

- **Grant density bonus for affordable housing**
  - Example: North Salem
- **Encourage legally permitted accessory apartments**
  - Consider amnesty programs to bring existing units into code compliance, coordinate with Zoning board and Building Departments, adjust assessments as required going forward
  - Allow homeowners 65+ to occupy the smaller unit*
  - ADU Plus One Funding Program
- **Approve more mixed-use developments, as envisioned in Comprehensive Plan and overlay districts**
- **C2R zoning (apartments above stores) is currently permitted only in Yorktown Heights; could be expanded to other hamlets. ****

*** Comprehensive Plan Policy 5-3: "Consider allowing the owners to occupy the smaller unit."**

**** Comprehensive Plan Policy 5-2: "promote infill and redevelopment that creates main street or village styled environments within the five business centers with a mix of parks, housing, offices, and shops."**

INCREASING SUPPLY OF AFFORDABLE HOUSING

- **Establish an affordable housing set-aside***
  - **Three local examples of set-asides:**
    - **Bedford:** New single family developments with 5 or more units – **10% must be affordable**, or pay a fee to a Trust Fund
      New multifamily developments – **20% must be affordable**
    - **Croton:** New developments with 10 or more units – **10% must be affordable**
    - **North Salem:** New developments with 10 or more lots – **10% must be affordable**
  - **This sends a message to the development community**

*** Comprehensive Plan Policy 5-4: "Require that a limited portion of the units in new residential developments be set-aside for affordable workforce households."**

THANK YOU

QUESTIONS?