Foothill Street Subdivision Multi-Family Narrative and Comparative Analysis

Tax Map #: Section 15.07, Block 1, Lot 7

July 23, 2025

Prepared By: PW Scott Engineering & Architecture, PC 3871 Danbury Road Brewster, NY 10509 845-279-2110

TABLE OF CONTENTS

FOOTHILL STREET SUBDIVISION DESCRIPTION	1
LOCATION IN THE COMMUNITY	2
DEVELOPMENT ANALYSIS	2
MULTI-FAMILY ALTERNATIVE DISCUSSION	2-3
MULTI-FAMILY INVENTORY -EXISTING AND PROPOSED	3-4
EXISTING APARTMENTS	3
PROPOSED APARTMENTS	3-4
MULTI-FAMILY BENEFITS	4-7
PLANNING REVIEW -SINGLE-FAMILY VS MULTI-FAMILY ALT	7-9
CONCLUSION	9
FIGURES & APPENDICES	10
REFERENCES	10
FIGURE 1.0 – Abutting Neighbors	12
FIGURE 2.0 – Vicinity Map: Yorktown and Putnam Valley	13
FIGURE 3.0 – Foothill Subdivision – Comparative Analysis Table	14
APPENDIX A – Single Family Subdivision Plan	. 15-16
APPENDIX B – Multi-Family Site Plan	. 17-18
APPENDIX C –Board Review of Housing Needs	19-48

Multi-family presentation

Foothill Street Subdivision Description

The proposed development is located at 3850 Foothill Road, west side of Foothill Street and 200 ft from the intersection of Lockwood Road. The parcel is located in the R1-40 zone, a residential zone of 1.0 acre lots with a total acreage of 16.798 acres. The lot contains Steep slope constraints and a NYSDEC wetland on the southern end of the parcel which restricts development of the site.

The site is located at the north-west corner of the Town of Yorktown near the border with Putnam Valley. Across Foothill Road to the west is an industrial project currently under construction consisting of the Yorktown Solar Farm which proposes 16 acres of solar panels development. To the east is located the Strawberry Hill Park subdivision consisting of ½ acre lots located along the property line. To the south is a NYSDEC wetlands and pond and to the north is a single residential lot and the Town of Putnam Valley line.

The abutting neighbors are listed below: Refer to Figure 1.0 Abutting Neighbors

<u>No.</u>	ADDRESS	TAX BLOCK SHEET	ACERAGE	DEVELOPMENT DESCRIPTION
				311, Res Vacant Land-
1	3850 Foothill St	15.07 -1 -7	16.66	project
2	3849 Foothill St.	15.07 -1 -5	34.62	Solar Farm
3	3900 Foothill St	15.07 -1 -6	0.5	210, 1 Family Residence
4	3766 Foothill St	15.08 -1 -6	7.65	311, Res Vacant Land
5	Cross Road	15.08 -1 -7	1.94	963, City/Town/Village

Please note: (8) parcels in the R120 zone along Eleanor Road abut the parcel to the east.

The Solar Farm is critical in the analysis of the site since this solar panel placement extends over 1200 If along Foothill Street across from the proposed development. For the singl- family units located along the hillside, the Solar Farm is clearly visible due to the vertical elevation of the house sites. For the multiply housing alternative, the buildings are lower on the site along a common parking area with a tree buffer to remain in place through a deed restriction between the street frontage and the unit locations, mitigating this critical visual impact.

Location in the Community

The project is located north of Lake Mohegan near the Cortlandt and Putnam Valley town lines. From Route 6, East Main Street, exit onto Strawberry Road or Lexington Avenue, then to Foothill Street to the site. This parcel is approximately 1.0 mile from the Cortlandt Town Center commercial district. There are two schools in the area, Lakeland High School and Geroge Washington School. Parks in the area consist of Foothill Park and Shrub Oak Park as well as Mohegan Lake. Refer to the Vicinity Map, Figure 2.0.

Development Analysis

In compliance with the R1-40 zoning, a standard design layout of 7 lots with a proposed town road of 654 lf within a 50' wide right-of-way was developed. This project would be served by individual subsurface septic systems and a common water system, either private or from a municipal source. A site plan is provided in Appendix A for review. Refer to Figure 3.0 Comparative Analysis Table.

Due to the constraints on the site and the amount of disturbance in creating this subdivision, the owners have elected to present a multi-family alternative consisting of a 20-unit multi-family rental project for consideration. The units designed for the project are provided on floor plans and elevations presented to the Planning Board, consist of two-bedroom townhouse units with total square footages of 1200 sf or 1500 sf. Garages are not proposed to reduce the building footprints. Two (2) units would be developed as affordable units reserved for Town of Yorktown residents. Considering the density of the surrounding land development noted above, the development limit of 7 units in compliance with the multi-family regulations is not economically feasible due to the costs of offsite improvement necessary to provide sewer service to the site. Refer to Figure 3.0 Comparative Analysis Table.

Multi-family Alternative Discussion

Westchester County currently faces a housing shortfall which is affecting economic health and community vibrancy. This lack of housing impacts local businesses reduces available business talent and eliminates local tax revenues at the local and state levels. Without providing alternative housing to the single-family zoning model which has been prevalent throughout the communities, growth is not possible to meet the housing needs, leading to migration from the county. Single family development is land intensive, expensive and creates large demands on the town to maintain the extensive roadway system required from large lot zoning. The goal is to attract younger populations to the area who can contribute to the communities and eventually purchase homes and create families. Single family home construction has become so expensive due to land and development costs that there are no first-time buyer alternatives which

are remotely affordable. The post Covid era has seen house construction prices up fifty percent and with a lingering high interest rate plus bank regulations become unaffordable unless the buyer is selling a house to buy-up within the marketplace.

Multi-family Inventory

The exact number of multi-family homes in Yorktown, NY is difficult to determine from publicly available data. From data reviewed the totals are found to be:

The 2024 Town of Yorktown Final Assessment Roll shows a significantly higher number of single-family residential parcels (9554 units) compared to apartments (3,110) which includes condominiums units in Jefferson Village, according to Town of Yorktown.gov. This assessment includes 8 parcels classified as 280 multi-family residences. The Town of Yorktown Housing Board in a power point presentation indicated there are only 968 apartments in the Town of Yorktown. Refer to excerpts of this presentation in the appendix. A review of the current market inventory lists 1 multi-family property so market availability for this product is extremely low.

Existing Apartments

The proposal of apartments in the vicinity of the parcel is not an isolated use. There are several similar projects in the area as outline below.

- 1680 Foothill Street are 12 plus apartment units.
- 202 Foothill Street, Putnam Valley NY, continuing along Foothill Street into Putnam Valley is located, Highfield Townhouses, 50 units. Two and three bedrooms with basements, very similar in design to the proposed Foothill Street Apartments.
- At 3574 Lexington Avenue, Mohegan Lake is located Mohegan Commons, 12 units.

Within the vicinity of the Town of Yorktown, the Market Rate Apartments are limited to"

- The Landing; 208 units in Mohegan Lake
- Yorkridge, 118 units in Yorktown Heights
- o Jefferson Woods, 88 units in Jefferson Valley
- Coach 'N' Four, 124 units at 620 East Main Street in Jefferson Valley.
- o 322 Kear Street Apartment, 12 units recently constructed are affordable units.

Proposed Apartments

There are numerous multi-family development projects lists on the Planning Board website, all of which are age restricted or partially restricted including:

Underhill Farms

370 Underhill Avenue, Yorktown Heights submitted a formal application to allow for a proposed redevelopment project to be reviewed under the newly adopted planned overlay district regulations.

The proposal is a mixed-use residential/retail and office project with elements of revitalized green and open space incorporated into the overall design.

1700 East Main Street, Mohegan Lake

The proposed project is for an <u>active senior community</u> with onsite medical support services. The property is 21.64 acres, and it is proposed to rezone the property from an R1-20 Single Family District to an RSP-2 Senior Citizens District. The project will consist of three multi-story residential apartment-style buildings with a mix of 144 one-and two-bedroom residences.

800 East Main Street Rezone (Contractor's Register Property)

The Applicant proposes to remove the site's existing improvements and develop an active adult residential community for <u>residents aged 55 and over</u>, consisting of 250 dwelling units (including a mix of rental units and for-sale townhomes) together with amenities, 383 parking spaces, and related infrastructure.

Creative Living - 3000 Navajo Road (Hidden Valley) Rezone Application

Creative Living has requested a rezone of the 49.6-acre property located at 3000 Navajo Road (Hidden Valley) for the purpose of redevelopment as a mixed-use commercial recreation and residential, common wall housing. The applicant seeks to construct the following: 23,000 square foot athletic facility, 5500 square foot club house, and a multifamily building proximate to the Navajo entrance to the property, together with two clusters of multifamily buildings.

This application inventory review indicates that additional unrestricted units (non-senior or affordable) are limited in consideration in the foreseeable future. The proposed Zone revision at 3850 Foothill Street provides Market Value Rental Housing which is presently not adequately served in the town.

Multi-family Benefits

The justification for placing multi-family uses on a parcel, rather than single-family homes is supported by several rationales focusing on efficiency, affordability sustainability and economic benefits.

- Efficient land use: multi-family housing accommodates more people on a smaller footprint, making it a critical strategy in areas with limited space, such as with the subject parcel, increasing separation from the wetlands and less impact on steep slopes. This concept reduces the urban sprawl found in large zoning development including town roads and driveway construction, more efficient centralized stormwater practices with more regulated maintenance through a responsible HOA.
- Affordability and Accessibility: By spreading the development costs across
 multiple units, multi-family provides more affordable housing options, whether for
 rent or for sale. This is critical is addressing housing shortages and ensuring
 accessibility for a wider range of income levels, particularly for new home renters.
- Economic benefits are provided though an expansion of tax base far more
 efficient than with single family homes, based upon tax revenue per acre. This
 revenue can be invested in public services, infrastructure upgrades and local
 amenities. An additional population will attract businesses, create jobs which are
 ideal for renters and stimulate local investments.
- Environmental Sustainability is realized with multi-family generated from a smaller footprint compared to single family development. Shared walls reduce heat loss and lower per unit energy consumption. The project Higher density development can foster public transportation to a facility based upon needs realized by the development, not attainable for single family multi-vehicle families prevalent with single family development. This reduces carbon emissions and less pollution. The project would provide infrastructure development in the form of water and sewer system expansion, expanding the opportunity to other parcels with deficient or sub-standard individual sewer and well water capacity.
- Supporting Diverse Housing needs is provided through a variety of units which
 can be developed in a project including Handicapped Accessible units, various
 lifestyle floor plans for young people, young families and seniors allowing them in
 dwellings to suit their needs.
- Community Involvement is provided through a proposed recreation center, trails
 extending across common areas of the site and benches placed among the tree
 scape of the site. These Common areas are meant to be used by the occupants
 to enjoy the outdoors and not serve as an untouched buffer common to single
 family parcels in a development. These common areas encourage social
 interactions.
- Multi-family community life can increase safety as the neighbors are more likely
 to watch out for each other within the community. The multi-family developments
 also provide parking lot and walkway lighting for entry to each unit and
 designated areas for mail and package delivery.

- Simplicity of life is provided in multi-family uses through the support of a
 maintenance company to properly address the mundane part of single-family life,
 the grass cutting, tree pruning, snow removal, roof and siding repair, activities
 that are spent in keeping up a property are completed by the HOA that allows
 other personnel activities to flourish.
- And with a Maintenance Company there is a centrally responsible entity to contact from the town perspective to address trash control, outdoor and stormwater maintenance, water and sewer issues and winter condition protocols which are always a problem with single family development.
- The Planning of Multi-family includes the review and approval of the proposed architecture, placing the final designs under more strict control while with induvial single-family ownership there can result footprint expansion not anticipated in the planning process, the McMansion effect with over development from walkways, pools, fences, cabanas expanding across the lots. The developer is responsible for both the design and construction under the review of the Building Department.
- One item to discuss is the impact on schools from multi-family housing. The
 Building & Realty Institute of Westchester and the Mid-Hudson Region and the "
 Welcome Home Westchester" campaign retained the firm 4ward Planning Inc. to
 conduct an analysis of what happened within Westchester County suburban
 school districts both in terms of enrollments and in terms of school taxes and
 school budgets when large multifamily developments opened.

The study demonstrated conclusively that these recent housing developments did not have a major impact on school enrollment.

In none of the multifamily residential projects with at least 100 units examined did children associated with the project and enrolled in the local school district **equal or exceed one percent** of the school's total enrollment.

In all but two projects studied, enrolled students associated with the multifamily projects analyzed represented only a small percentage of the school districts' enrollment increase.

o In the case of Avalon at Somers, **school enrollment declined** after residents moved into the multifamily development.

o In the case of Rivertowns Square, the development accounted for 16 of 22 new students enrolled in the Ardsley UFSD, but that figure is still only 0.7% of the district's total enrollment that year. Moreover, the ratio of school children to units in the development was **less than 1 child for every 10 units**.

The analysis also compared estimated annual public student costs associated with the multifamily development projects in the study with the reported ad valorem tax and PILOT revenues paid by these projects. In all cases, the projects generated a net positive financial benefit to the school taxes, even

after considering the costs of educating enrolled school children living in the multifamily housing.

The Estimated one-year financial benefits ranged from a low of \$333,000 to a high of \$1.2 million. The median financial benefit for one year for these Westchester school districts where 100 units of new multifamily housing were built was \$465.544.

In all cases, the percentage of school tax revenue from each housing project going to surplus instead of the estimated costs of educating the children associated with that new housing was sky high, with the median surplus as a percentage of school tax revenue at 85.4%. The conclusion made in this study is that it is far more economically advantageous to develop multi-family developments verse single family units in Westchester County.

In conclusion, replacing single family homes with the proposed multi-family development is a strategic approach to addressing housing challenges and promoting a vibrant community in the area.

The findings presented are shared with the Town of Yorktown Housing Board which provided a Power Point presentation entitled: "Community Housing Board review of Hosing Inventory and Housing needs", (2024). The goal of the board is to provide balance and varied housing opportunities so residents may find appropriate housing throughout their lives in the Town of Yorktown. The presentation provided the **Asset limited Income Constrained Employed** table which in 2024 indicated that 84% of Yorktown residents under 25-yearolds are below the Threshold for the ALICE level in Westchester. Westchester County is approved to use a calculation of 60% AMI (County's Area Median Income) for renters which for a two-person household is \$74,950 income, \$93,700 for 4-person household. The inclusion of the two affordable units can meet the thresholds presented and assist in addressing the limitations of affordable housing in Yorktown and the county.

Planning Review of the Single-Family verse Multi-family Alternatives

A chart is provided in Appendix C which analyzes the Single Family and Multi-family alternative plans and compares the relevant Planning and Zoning Parameters. These are discussed as follows:

Site Geometry and Coverage
 Both alternatives are in compliance with the Zoning regulations.

Building Coverage is 1.9% for single family and 2.7% for multi-family.

Site Coverage is 6.9% for single-family and 6.8% for multi-family.

The total Impervious area is 50,470 sf for single family and 49,700 sf for multifamily.

The development values slightly less with the multi-family.

- The Open space areas are 2.70 acres for the single family and 6.82 for the multifamily. This is due to the required acreage for the single-family lots and the subsurface areas required with individual septic systems. This aspect of the multi-family alternative is further enhanced with the installation of trails and recreational opportunities in the open space. These dedicated green space areas also enhance the buffer along the perimeter of the property benefiting the neighboring properties.
- Setbacks to the east along the Eleanor Road Lots are: 50 Feet for the houses at the rear yard setback plus, for the single family alternative, grading is required up to the property line for lot #7 to provide access to the septic system area for multi-family, 125 Feet to a retaining wall, 153 feet to the closest building, grading ends 120 feet from the property line. The major advantage of the multi-family alternative is much less sprawl required to provide for the 20 units proposed. The setbacks will include existing trees and augmentation in the form of evergreens to enhance the buffer.

Stormwater

A complete stormwater system has been developed which mitigates the runoff to pre-development levels and includes treatment methods in compliance with the NYS Stormwater Manual. The two alternatives have basically the same BMP practices with off-line bio-retention basins and a detention basin off the entrance roadway at a low point on the site, a layout typical with projects developed meeting the NYS Stormwater Manual.

Utilities

Both alternatives are served by Public Water with approximately equal flow requirements. Fire flow is not provided with the public water system.

The single-Family subdivision is served by subsurface sewage disposal systems located independently within each lot. The multi-family is served with a sewer main extension which reduces the impacted area. The sewer service eliminates

the extensive septic system tree clearing across the site and generates revenue for the town

Traffic Generation Comparison

Single Family Detached: (215) trips per day; (for 7 units)

AM peak Hour: EXP(.91LnX+.20) = 7.2 trips/hour PM peak Hour: EXP(.94LnX+.34) = 8.75 trips/hour Weekday total: EXP(0.92LnX+2.71) = 90 trips/day

Multi-family attached: (220) low rise trips per day; (for 20 units)

AM peak Hour: EXP(.91LnX-0.29) = 12.5 trips/hour

PM peak Hour: 0.66X+1.41= 14.6 trips/hour Weekday total: 7.56X+40.86 = 55.8 trips/day

While the peak hours are slightly elevated, the daily trips are reduced with the Multi-family Alternative. There is no opportunity for mass transit except the possible availability of Scheduled bus stop to local business district. The Bee Line Bus service would not access this parcel. The trip count anticipated will not impact on the level of service at Foothill Street. There are some geometry issues with Foothill Street in the vicinity of Lockwood Road which can be mitigated with trees and brush clearing along the road and some road regarding when the sewer main is extended to the site. This can be further clarified with a survey of the roadway and generation of road profiles.

Conclusion

The study provided describes the necessity of multi-family housing in Yorktown, offers advantages with this form of housing and presents a comparison of the two alternatives for the site developed as single-family and multifamily. In all aspects of the planning parameters the multi-family proposal is superior to the single-family alternative, environmentally, sustainability and practicality in construction and occupancy. The final product will deliver better architecturally designed living and outdoor spaces with a more acceptable cost basis and address a real need in the community for market-based units plus 2 affordable units.

Figures & Appendices

Figure 1.0 Abutting Neighbors

Figure 2.0 Vicinity Map: Yorktown and Putnam Valley

Figure 3.0 Foothill Subdivision- Comparison Analysis table

Appendix A: Single Family Subdivision Plan

Appendix B: Multi-family Site Plan

Appendix C: Community Housing Board Review of Housing Inventory and Needs

References:

- Community Housing Board Review of Housing Inventory and Housing Needs, power point dated 2024.
- Welcome Home Westchester, 80 Business Park Drive, Suite 309 Armonk, NY White Papers
- The Economic Benefits of Building the Housing We Need SEPTEMBER 2021
- Multi-Family Housing Development Impacts in Westchester County Part One: School District
- The National Associates of Housing and Redevelopment Officials (NAHRO) Rethinking Zoning to Increase Affordable Housing
- Town of Yorktown Planning Board Current project list

Figures

Figure 1.0

Abutting Neighbors

Figure 2.0

Vicinity Map: Yorktown and Putnam Valley

Figure 3.0

Foothill Subdivision – Comparative Analysis Table

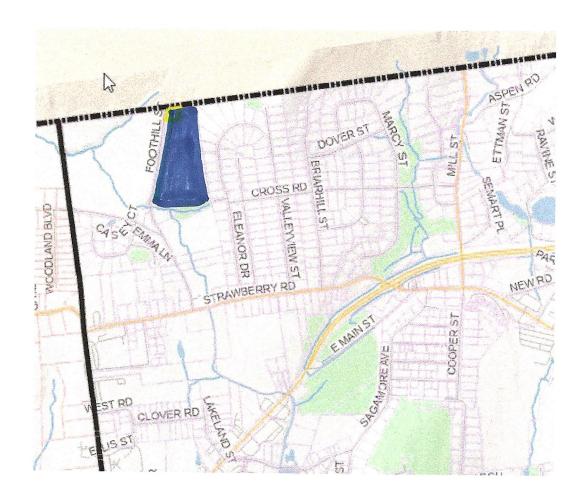


Figure 1.0 – Abutting Neighbors

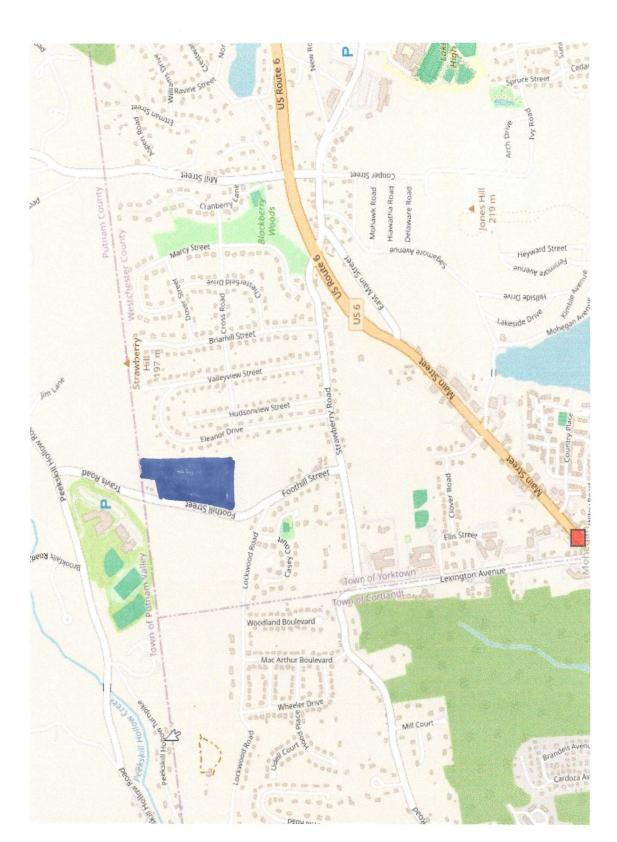
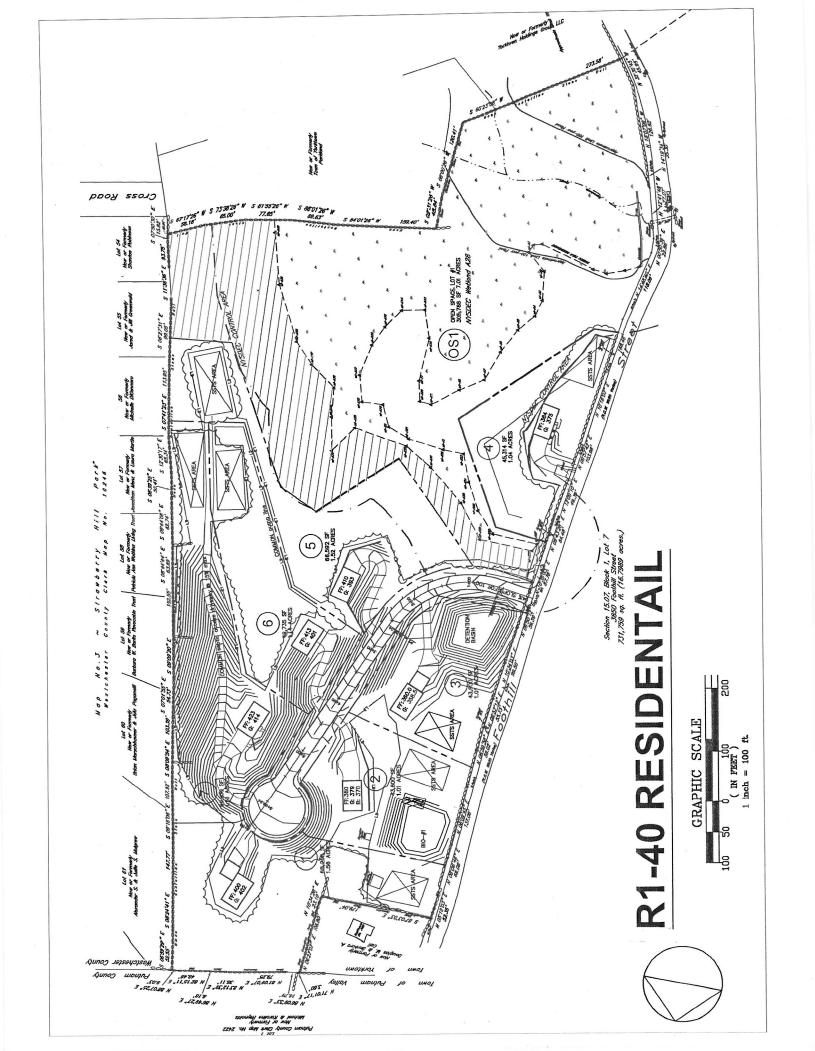


Figure 2.0 – Vicinity Map

FOOTHILL SUBDIVISION					
COMPARISON ANALYSIS					
Total Acerage :16.79 acres					
Usable Lot Area:8.54 Acres					
Coubic Lot Aleu.o.04 Acres					
COMPONENTS	CODE REQ	UNITS	R1-40	Multi-Family	
Building Units		UNITS	7-4 Bedroom	20-2 Family	
Common Driveway Length		LF	650	660	
mpervious Cover					
Buildings & structures		SF	14,000	19,456	
Road Surface		SF	19,850	15,600	
Parking/Driveways		SF	14,820	9,725	
Sidewalks		SF	1,800	4,920	
Total Impervious	NF	SF	50,470	49,700	
Courage Building	450/	DEDOCAL			
Coverage Building	45%	PERCENT	1.9%	2.7%	
Usable Land/Building Coverage Coverage Site	NI/A	DEDOCAT	3.7%	5.2%	-
FAR	N/A	PERCENT	6.9%	6.8%	
/ NA	N/A	PERCENT	3.8%	5.4%	
Disturbance		ACRES	5.62	5.07	
Wetland Area		ACRES	4.80	4.80	
Open Space		ACRES	2.70	6.82	
			includes 100' NYSDEC control area	includes 100' NYSDEC control area	
Lighting - Streets			Residential Lighting Only	Street Lights 12' Tall-Night Sky	
Cut & Fill		CF	cut 4,497	147005	
out a r iii		UF	fill 2,859 (house foundation excluded)	cut 17265 fill 13,391 (unit construction included)	
Septic System		UNITS	7-4 Bedroom	20-2 Bedroom	
		GPD	3080 GPD	4400 GPD Sewer	-
Septic Pump System		UNITS	(2) Lots 6 &7	One Pump System (Private)	
Water System		GPD	7(500) = 3500 GPD	5000 GPD	
				1300 9:2	
Town Liabilities			town road mainteance	none-HOA	
Setbacks			using sewer town pump system	using sewer - private pump system	
Front	50	FT	50 (Lot 7)	92	
Side	20/50	FT	102 (Lot 1)	268	
Rear	50	FT	104 (Lot 7)	145	
2					
Street Buffer - Trees	-		25'	9,800 sf @ street	
Stormwater Management	1		to Septic Areas	7,726 sf @ upper parking	
Treatment Swale		LF		0.00	
Detention Basin	1	SF	none 9,500 sf	316 lf	
Off Line Infiltration		SF	9,500 st none	9,200 sf	
Off Line Bio-Retention		SF	4,347 sf	8,637 sf none	
Orainage Analysis		LABEL	R1-40 cfs	Multi-Family	Pre-Development
Point A - storm discharge		CFS	1 Year 0.31	1 Year 0.58	1 Year .075
		CFS	10 Year 6.52	10 Year 4.9	10 Year 6.87
		CFS	100 Year 30.53	100 Year 29.6	100 Year 30.55
Refer to drainage report for both					
systems				1	
VQV (Disturbed area) only		CF	1 yr storm: 15,500 cf	1 vr storm: 18 120 cf	Lyr storm: 2.044 -f
VQV Treatment-RRv reduction		CF	5,582 cf	1 yr storm: 18,120 cf 16,683 cf	l yr.storm: 2,044 cf
ALODEN PROJECTORE ALMON A	ktown-All Putnam	22.12E\Dlanni	ng/plannign report by page VE activity Commen	ison Analysis-Revised 7.22.25.xlsx]Comparison	
NOPEN PROJECTS/Foothill Subdiv. Yor					

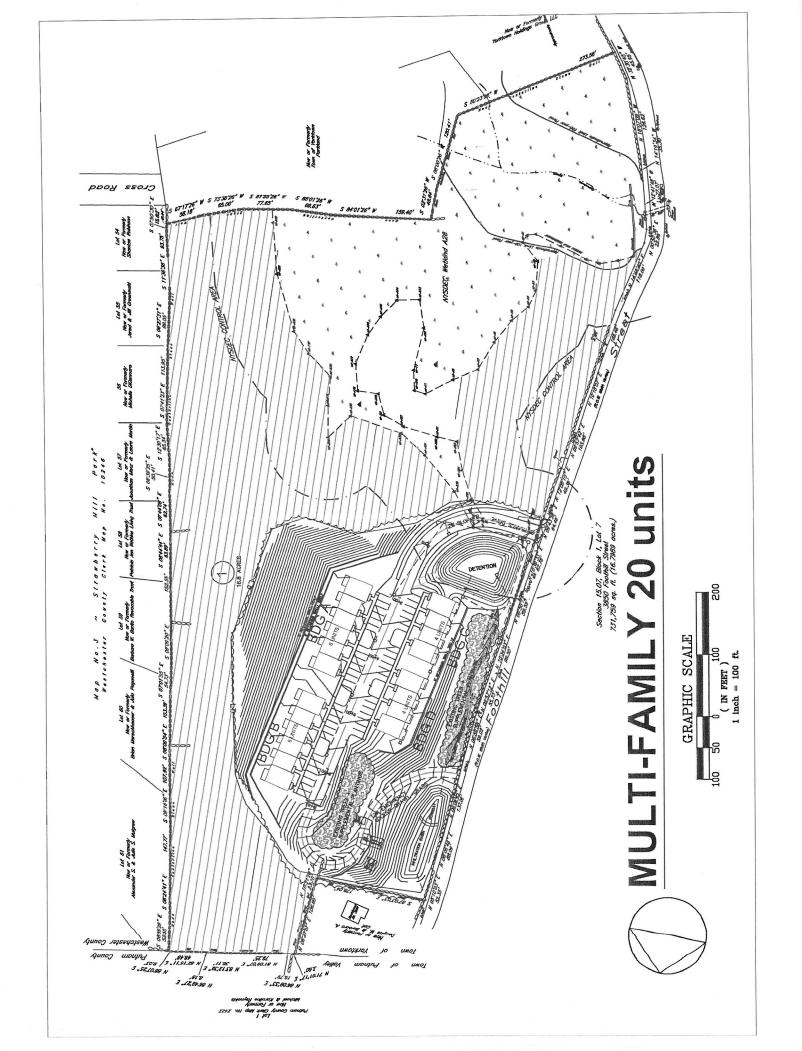
Appendix A

Single Family Subdivision Plan



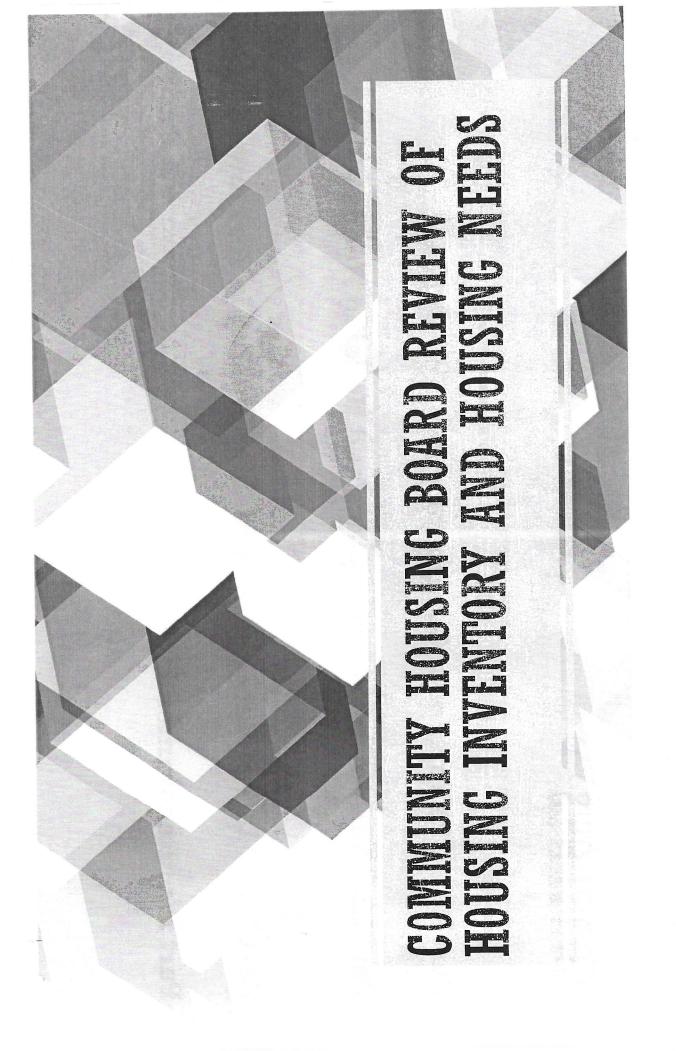
Appendix B

Multi-Family Site Plan



Appendix C

Community Housing Board Review of Housing Inventory and Needs



The Yorktown Community Housing Board Part I

Yorktown Demographics and Housing Needs and Costs * Part II:

Market Rate and Affordable Housing in Yorktown - Part III:

* Part IV: Recommendations

opportunities, so residents may find appropriate housing throughout their Town of Yorktown has goal to provide balanced and varied housing 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

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

* Two Mechanisms Were Used to Create Affordable Housing Units

- SEORA

housing, inclusion of affordable housing units, contributions of land, or \$\$ to Town Board determined an impact through creation of more higher priced The State Environmental Quality Review Act (SEQRA) allows review of the impact on the affordability of housing. When the Planning Board and/or 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.

- affordable rental units, and the trust fund were created between 1988 and " Using these mechanisms, thirteen affordable homeownership units, two 966T
- 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
- include Affordable Housing Units, contribute land, or make a contribution * In mid-1990s, Yorktown discontinued requiring new developments to 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.

ATA SISSE IN THE SISSE TO HEAD

- * 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*
- monetary contributions made by developers in lieu of providing Oversee Affordable Housing Trust Fund (created 1988-1996 with affordable housing in their developments)

 * Households who purchase an affordable unit f 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.

ferdend Conner

- 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

Torner To

* 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

(mana)

- County Legislature adopted Discretionary Funding Policy (DFP)
- Town eliminated the Affordable Housing Set-Aside Law (2016)
- funding during discussions of Town's compliance with County DFP housing County delayed issuance of \$10 million in Hallocks Mill sewer district 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

So

HOUSING NEEDS AND COSTS



- 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 Under 25 25-44 years 45 - 64 years Seniors (65+)	% Below ALICE Threshold - Westchester 84% 32% 29%	% Below ALICE Threshold - Putnam 71% 23% 23% 27%
---	---	--

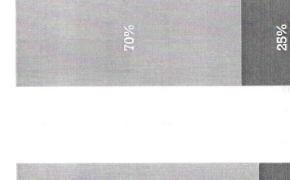
Sources: ALICE Threshold, 2021, United Way

ASSET LIMITED INCOME CONSTRAINED EMPLOYED

■ Poverty Household ■

ALICE Household

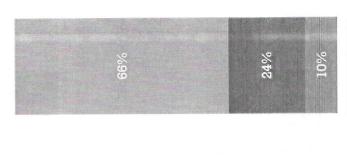
M Above ALICE Household



94TH AD

YORKTOWN

20%



WESTCHESTER

- 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.



% Below ALICE Thresholds	E Thresholds		Zip Code	Hamlet	Total House- holds	% Below ALICE Threshold	# Below ALICE Threshold
#H			10501	Amawalk	495	15%	75
			10535	Jefferson Valley	136	22%	30
			10547	Mohegan Lake	2,682	33%	888
			10588	Shrub Oak	1,248	22%	270
			10598	Yorktown Heights	10,362	23%	2,420
efferson Valley Moheç 10535	Mohegan Lake Shrub Oak 10847 10588	Yorktown Heights 10598		Total	14,923	25%	3,681

35%

30%

25%

20%

15%

10%

8%

%

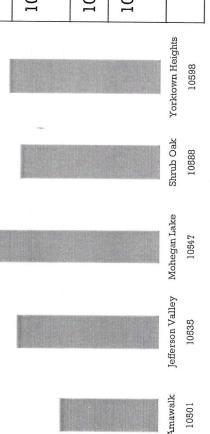






FIGURE OF RIVER OF IN FIGURES. SHIIGHO ANDO KIKINOSA KANDENIOSA KANDENIOSA KANDOSA KANDOSA KANDENIOSA KANDOSA KANDOSA

- 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 calculation of 80 percent AMI for its homeownership programs.

2024 Maximum Income Guidelines - Household Size

ısehold		
d 4 person hou	\$124,950	\$93,700
2 person househol	\$99,950	\$74,950
Income Limits	80% AMI	60% AMI

- 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)

\$2,030	\$1,757	\$1,465	\$1.367	I,OW HOME

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

HERENE SO THE SELECT TO THE SELECTION OF HE WER YORKSOWN'S DROFEE

Town Code Section 300-39 (c) Eligibility.

- (1) Eligibility of purchaser. To be eligible to <u>purchase</u> affordable housing, a household's aggregate income shall not exceed 80% of the area median income 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...

4 person	\$124,950	\$93,700
2 person	\$99,950	\$74,950
Applicant	Home Buyer	Renter
% AIVII	%08	%09

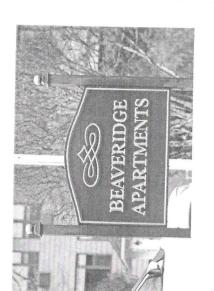
Town Employee Salaries per 2023 Budget

T Median Salary	\$87,817	\$84,865	\$74,071	\$73,390	\$69,740
# of F/T EEs	6	0	20	32	13
Town Department	Building	Library	Parks / Recreation	Highway	Refuse / Recycling

THE SECTION OF THE SE

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 $\sim 1,000$ units in Jefferson Village) in Yorktown:

			TO SELECT THE PARTY OF THE PART
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	1
260 SEASONAL RESIDENCES	50	20	I
280 MULTI-FAMILY RESIDENCES	8	16	1
Total Residential Parcels	9,881	10,164	%LL
411 APARTIMENTS	3,111	3,111	23%
Total All Residential Properties	~12,992	~13,275	100%
According to 2020 Census, 36,569 residents		13,773	



- 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
- leaving just 130 (84 apartments and 46 houses) affordable units which 247 are age-restricted (senior or 55+, mainly 160 Beaveridge units), are not age restricted.

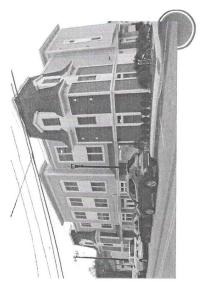
This represents less than 1% of housing units in Yorktown.

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 Caks	80	Shrub Oak	Senior only	Affordable
Underhill Apartments	09	Yorktown Heights	No	Affordable
322 Kear Street	12	Yorktown Heights	No	Affordable
Freedom Gardens	12	Mohegan Lake	Disabled only	Disabled only
Total	896		386 55+ / senior only	331 affordable, only 84 not age restricted

using in

	All Apart-	Affordable Apts	Affordable not Age-	Apartments make up $\sim 7\%$ of the housing Yorktown (968 /13,773)	he housing
	ments		Restricted.	Apartment Complexes:	
Studio	n/a	0	0	Total Units	896
IBR	n/a	284	37	Affordable Units	331
2 BR	n/a	33	33	(of which 160 are Reameridge senior units)	orior maite)
3+ BR	n/a	14	14		(corner rome
Total	896	331	84	"Tirxirx", / Market Rate	637
		34%	%6		000



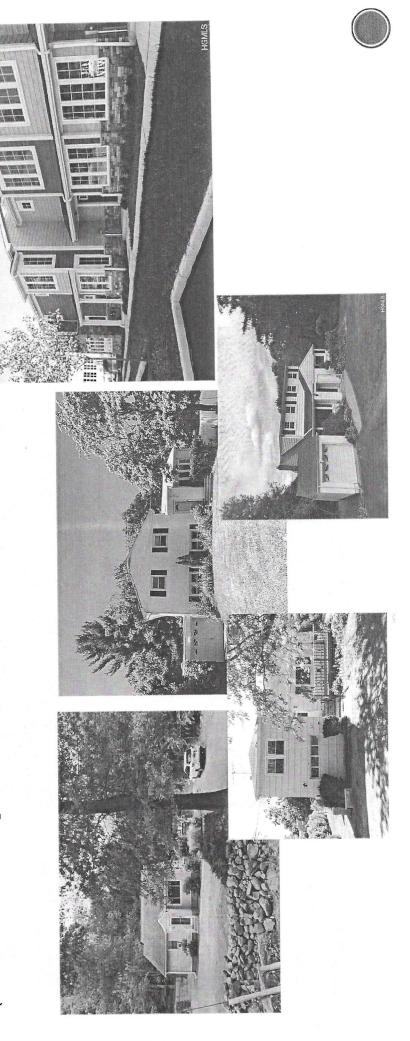


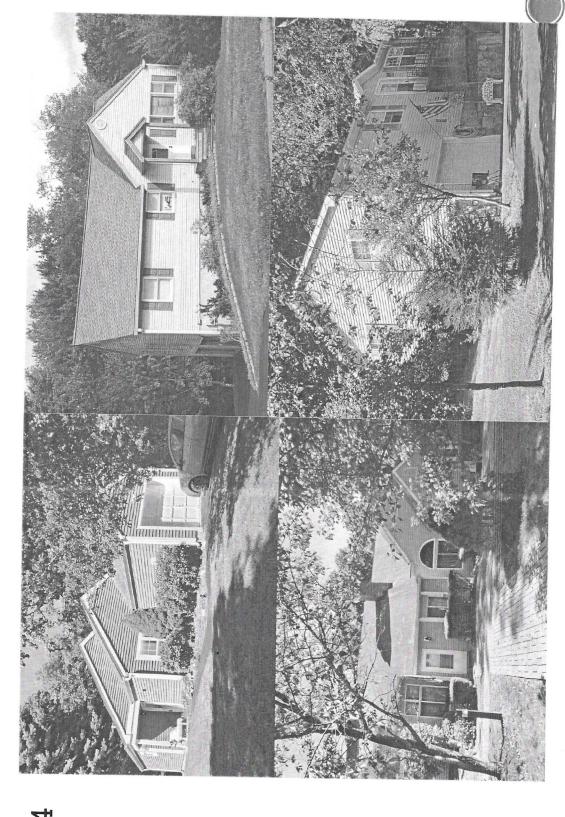
Of the Single-Family Homes & Condominiums

Affordable Units =

40

(of which 26 are in Crompond Crossing)





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

W DOES YORKTOWN COMPARE W/ MEIGHBORS?







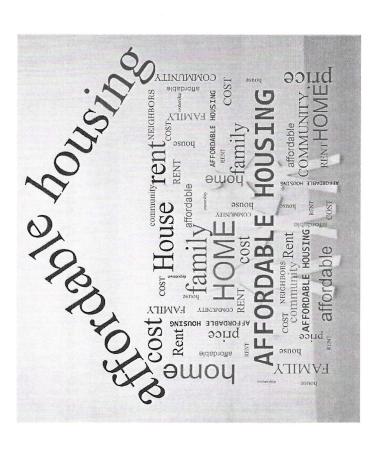


Recent Nearby Westchester County Programs

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



- 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.)



Establish an affordable housing set-aside*

Three local examples of set-asides:

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

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."

- 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."

QUESTIONS?