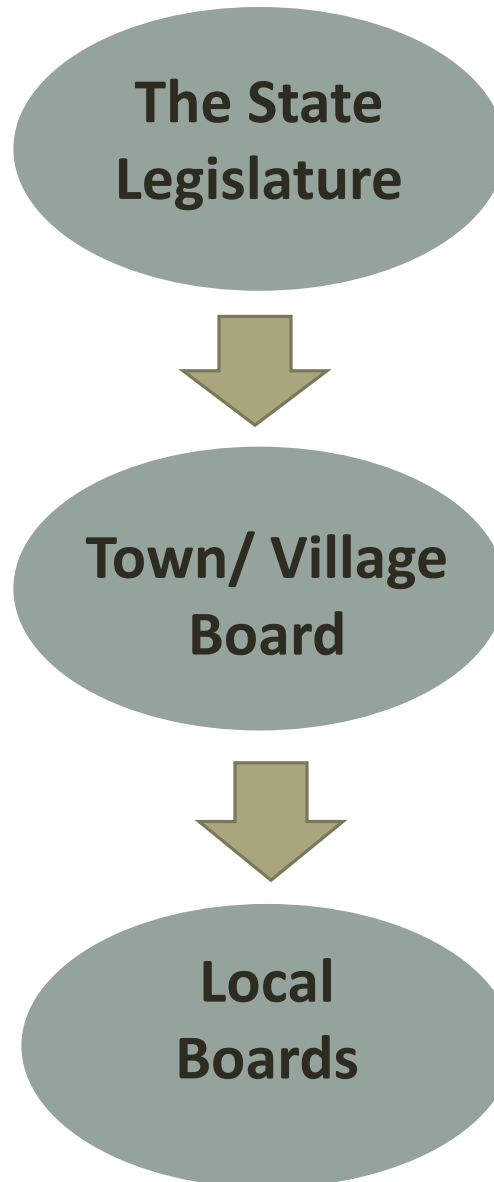


# AFFORDABLE HOUSING

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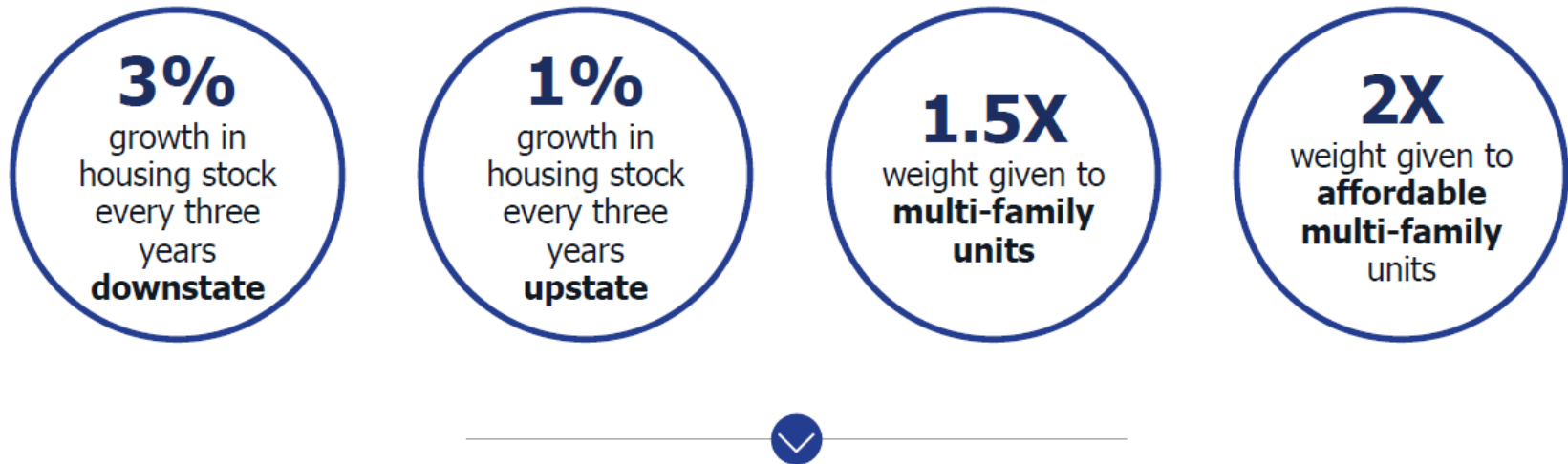


# THE DELEGATION OF LEGISLATIVE AUTHORITY



# New York Housing Compact

Targets for new housing will be set for all municipalities

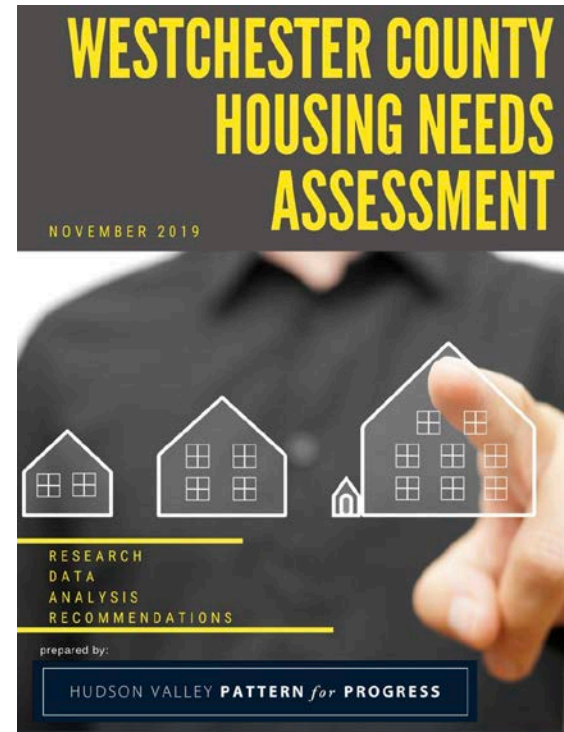


Targets balance **need**, **regional variation**, and **simplicity**

# Westchester County Housing Needs Assessment

## November 2019

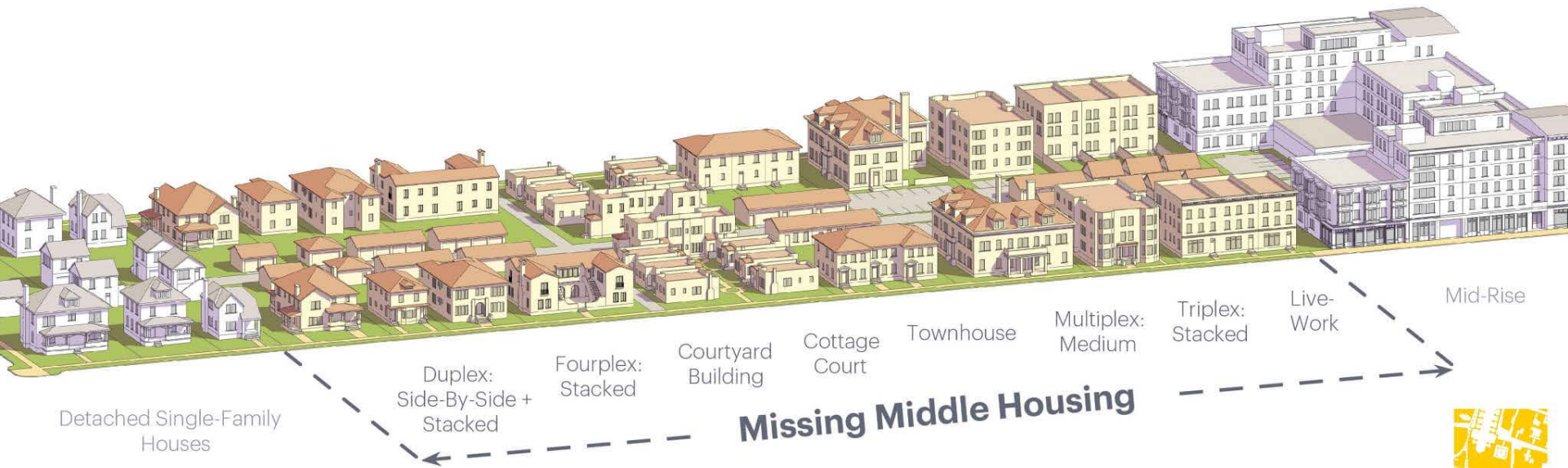
- To establish a data-based foundation for the need for affordable housing in Westchester County
- Examined:
  - Housing cost burden
  - Housing conditions
  - Projection of housing needs
- “Housing Goals” of each city, town and village



## WHY WE SHOULD CARE...

***High housing costs don't only impact the folks who can't afford to live here.***

- Affordable housing contributes to a balanced and well-functioning community
  - Diversity, equity, addressing segregation
  - Room for seniors, young families, recent grads
- High housing costs negatively impact residents, local employers and local businesses
  - Increased traffic
  - Employers need workers at all wage levels
  - Cost-burdened people spend less on other stuff



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# LAND USE LEADERSHIP ALLIANCE TRAINING PROGRAM

*Educating local land use decision-makers on legal tools and techniques and collaborative decision-making to address complex land use issues*

Recruitment Process - selected individuals to participate in program

Three-four days of live training

Based on the theory of the “diffusion of innovation”

Responds to the direct needs of the participants



**COMPREHENSIVE PLANS...OH YEA!**



## WHAT WE USE THE LAND USE SYSTEM TO ACCOMPLISH . . .

“Among our most important powers of local government is the responsibility to undertake **comprehensive planning** and to regulate land use to protect the public health, safety and general welfare.”

N.Y. Town, Village, General City Law

# What is a Comprehensive Plan?

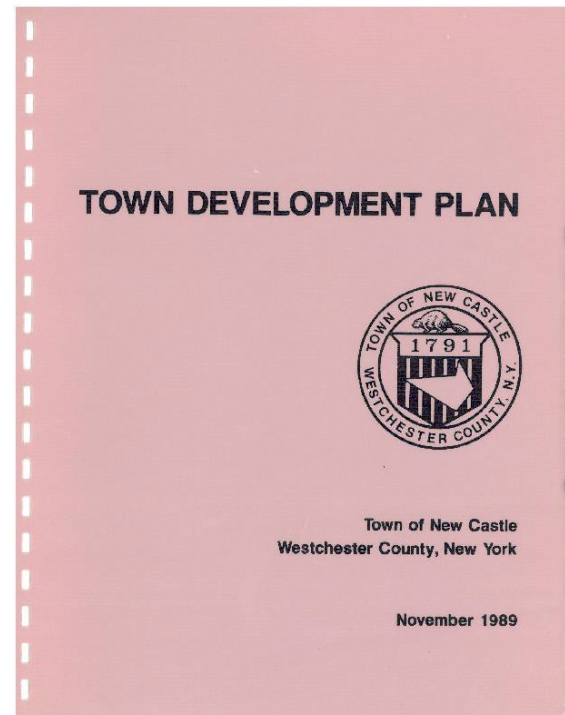
*Planning helps individuals and communities prepare for the future.  
Planning also helps communities adjust to new needs—such as changing  
technology.*

- A written document formally adopted by the local legislature that contains goals, objectives and strategies for the future development and conservation of the community.
- “Comprehensive planning is society’s insurance that the public welfare is served by land use regulation.”

*• Pace Land Use Law Center: The Comprehensive Plan – The Foundation of  
• New York’s Land Use System*

# TIME FOR A NEW PLAN

- Request for Zoning Amendments
- Social and community needs change
- Local, national, international shifts



# Comprehensive Plan Structure

Then



Now



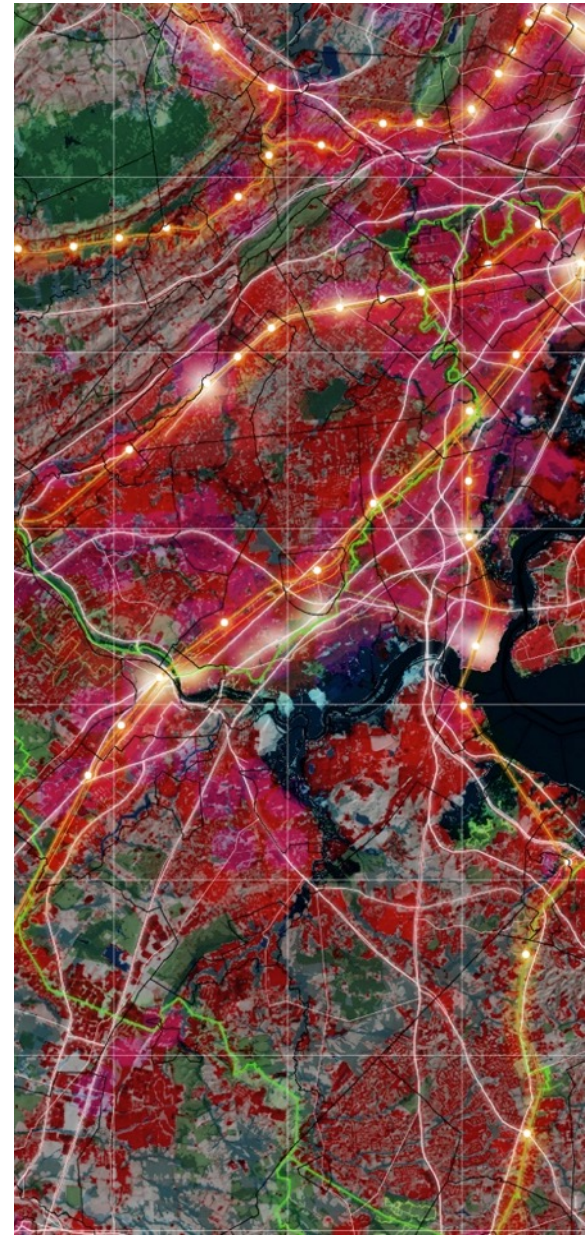
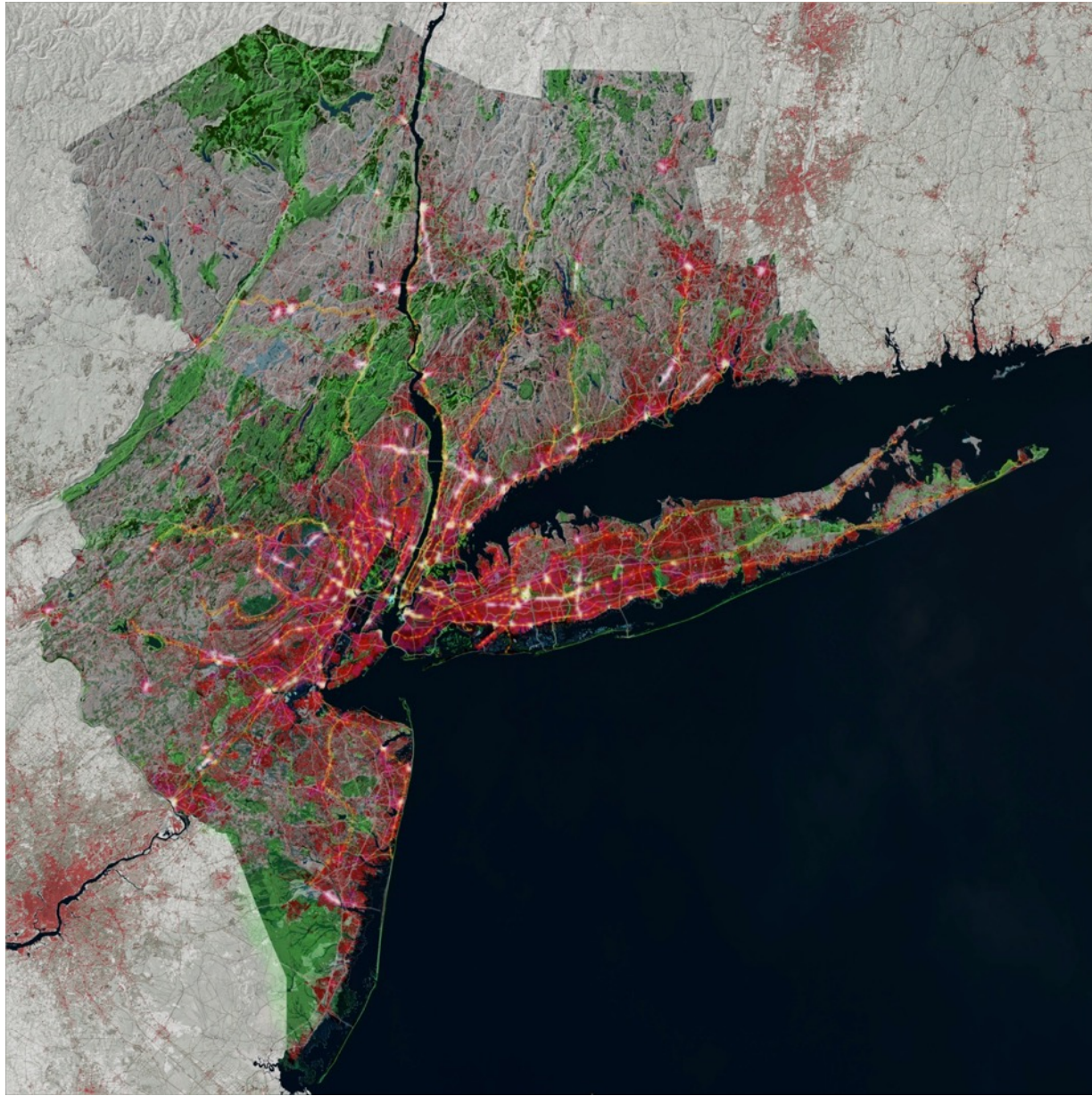
# Public Workshops and Pop-Up Events



# DESIGN AND ZONING, OH MY...

Rob Lane, Senior Fellow  
for Urban Design at  
Regional Plan  
Association







☐
§ 300-36 Downtown districts.

the recommendations of the Planning Board and the AHRB in considering impacts, including but not limited to viewsheds, solar access to the streetscape and surrounding buildings, use and enjoyment of the Old Croton Aqueduct (OCA) and consistency with the character of the individual building and surrounding buildings. Based on a review of potential impacts cited above, a fourth story and/or an increase in height above 35 feet or 40 feet, if approved, may be required to recede from the front facade, either within a sloping roof form or as a setback volume and the applicant must use available techniques to minimize the visual impact of any such fourth story or increased height. In addition, in the downtown districts, the liveable floor area of the fourth story, if permitted, shall not comprise more than 50% of the total floor area of the story below.

(2) Transparency. Blank street-facing facades are not permitted. For new construction and additions, except for structures used solely for residential occupancy, transparent glazing shall be integrated into the design of each facade facing a public street, with storefront windows on the ground floor. Window glazing shall be clear and shall transmit at least 65% of visible daylight (visible transmittance shall be 0.65 or greater). Glazing must be maintained without interior or exterior obstructions that limit visibility, including, but not limited to, window signs, interior shelving, or window coverings during hours of business operation for a minimum distance of three feet from the interior face of the glass.

## Downtown massing requirements

☐
§ 300-39 Accessory dwelling unit.

the special permit shall be guilty of an offense punishable by a fine of not less than \$2,000. Any continued violation shall constitute a separate additional offense and may be subject to applicable fines.

☐
§ 300-40 Affordable housing.

[Amended 6-14-2011 by L.L. No. 6-2011; 6-25-2019 by L.L. No. 2-2019]

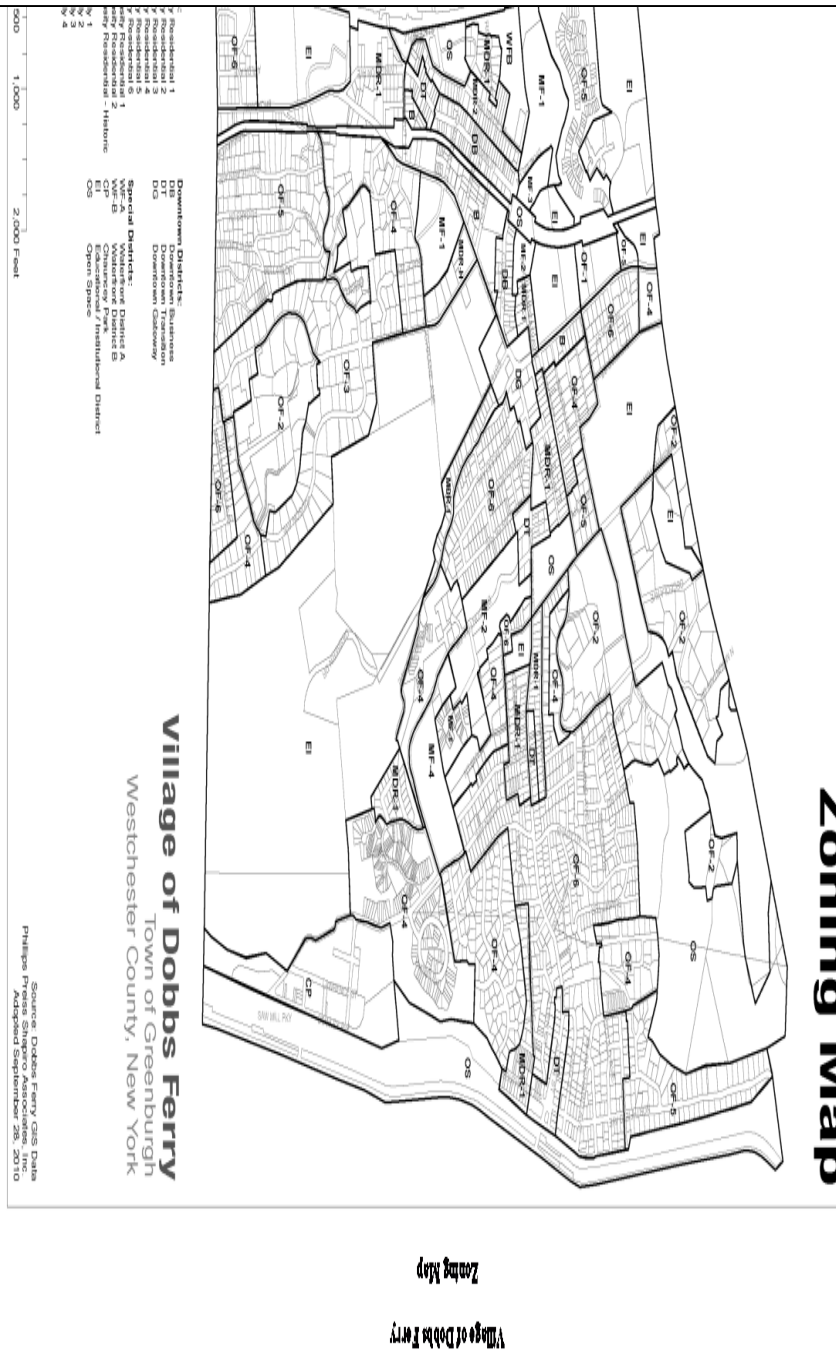
Dobbs Ferry is a community that takes pride in its diverse social character, which is due in large part to the range of housing types located within the Village of Dobbs Ferry. This social diversity may be threatened by a dramatic increase in housing values. The purpose of this section is to help ensure the continued availability of fair housing for residents of various income levels, which in turn will help maintain Dobbs Ferry's community character, and which further promotes the general welfare by increasing the potential for qualifying individuals or families who also may be workers and volunteers providing valuable services to the Village to be able to live in Dobbs Ferry. It is the objective of this section to address these purposes by requiring certain types and scales of development in the Village of Dobbs Ferry, taking place either through the construction of new structures or through the rehabilitation of existing structures, to contribute to the creation of affordable housing that affirmatively promotes fair housing consistent with the standards and conditions of this section.

A. Set-aside requirement, integration and appearance. Before the Board of Trustees may approve a site plan for a residential development, whether in single-family, two-family or multifamily buildings, the developer of such site plan shall include affordable housing units as follows:

(1) For residential developments containing 10 dwelling units or more, no less than 10% of all units in such development shall meet the definition of an "affordable housing unit" as set forth in this chapter. Where the number of proposed units results in a partial affordable unit, the number of units shall be rounded according to the rules of § 300-9F(1). In residential developments of five to nine units, at least one affordable housing unit shall be created. The Village Board may mandate in its reasonable discretion a higher percentage of affordable housing units of up to 15% on appropriate sites, such as where there is no or marginal land cost and significant infrastructure already in place. A typical site of this nature

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## Affordable housing set-aside provisions





## IS DOBBS FERRY "AFFORDABLE"???



### DID YOU KNOW.....

- The annual income needed for a median priced home in Dobbs Ferry is \$277,000, but the Dobbs Ferry median annual income is \$143,462.
- The median property value in Dobbs Ferry is 2.7% times larger than the national average of \$240,500. Between 2018 and 2019 the median property value increased from \$644,800 to \$671,700, a 4.2% increase (DATAUSA).
- From 2000-2017, median monthly gross rent in Dobbs Ferry increased by 43.5%.
- 38% of households in Dobbs Ferry are asset and income limited. (so-called ALICE: Asset-Limited, Income-Constrained, Employed) households.
- 88.7% of households in Dobbs Ferry pay more than 30% of income toward housing, violating affordability standards. No more than 30% of family income should go toward housing.



## OUR CONTACT

Reach out for more information  
or to get involved!



- A. 112 MAIN STREET  
DOBBS FERRY, NY 10522
- P. (914)231-8500
- M. AFFORDABLEHOUSINGTASKFORCE@  
DOBSFERRY.COM
- W. WWW.DOBBSFERRY.COM/AFFORDABLE-  
HOUSING-TASK-FORCE

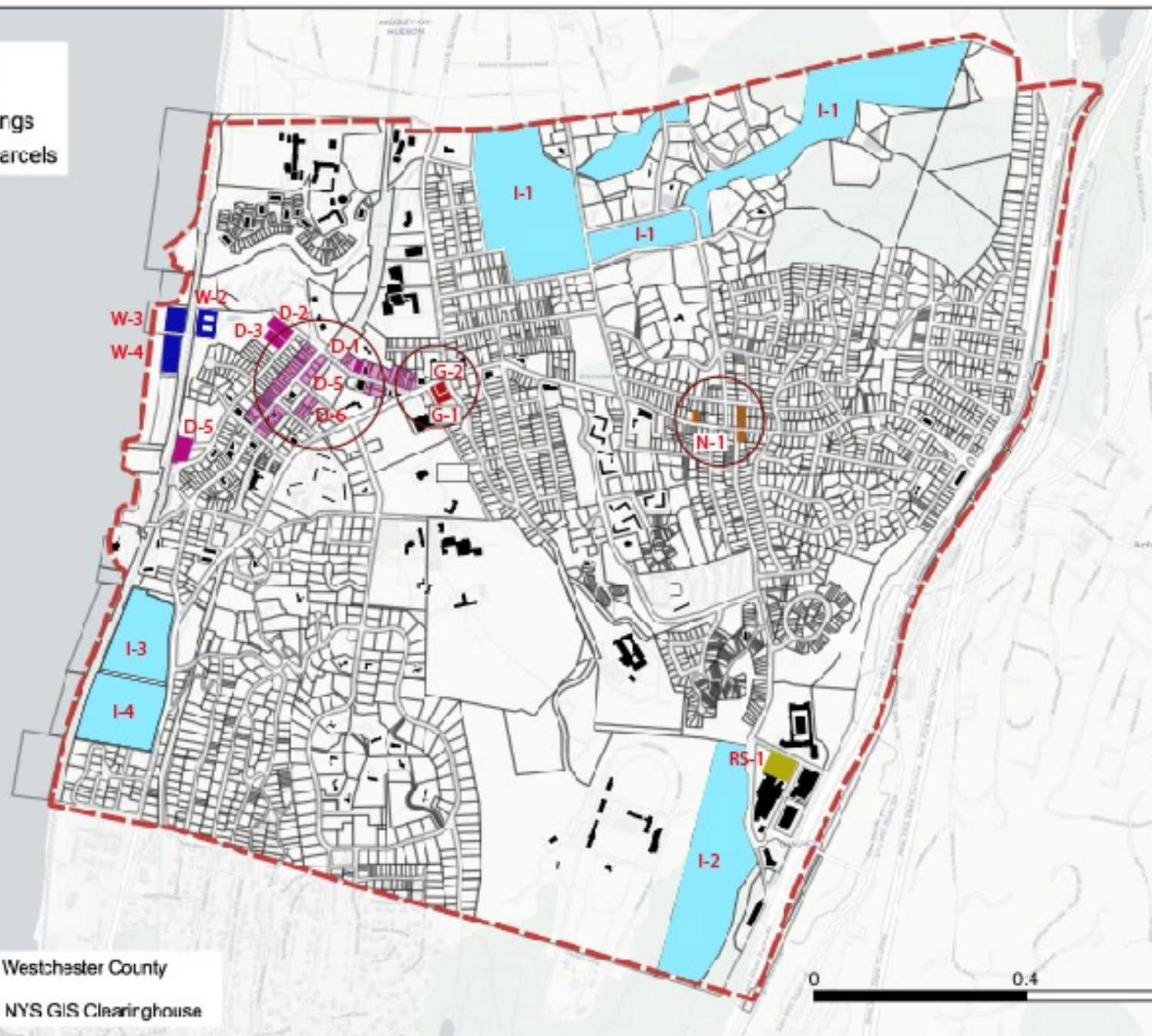
## OUR MISSION

- We are committed to:
- Educating
  - Engaging
  - Celebrating and building upon the diversity of the Dobbs Ferry community



## Legend

- Buildings
- Tax Parcels



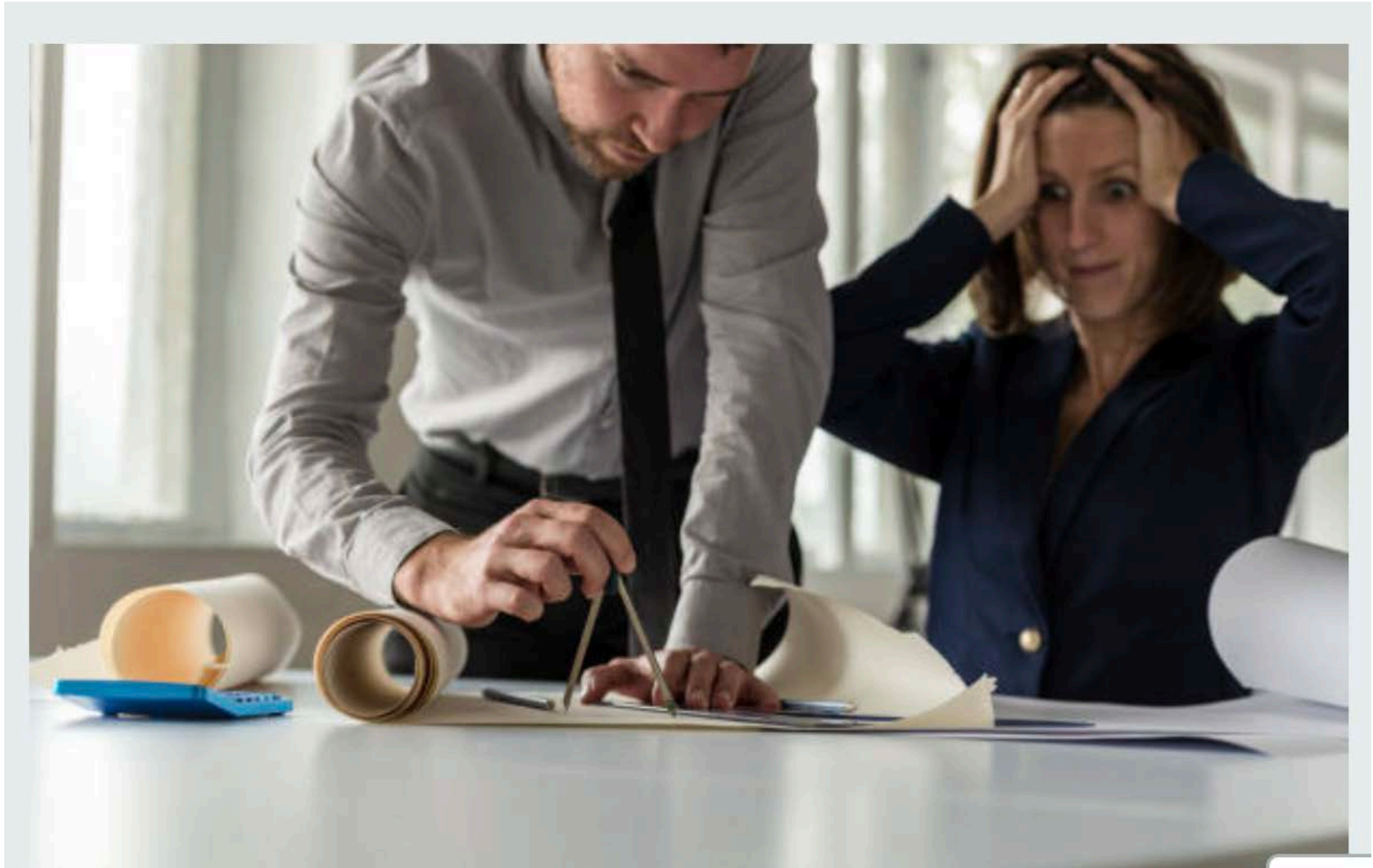




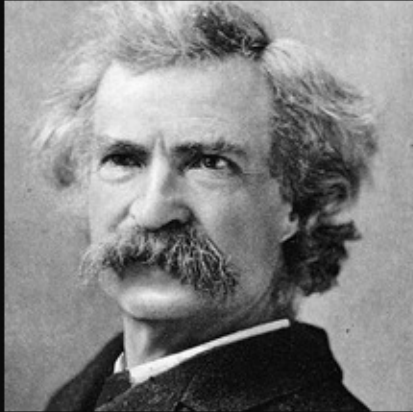












Nothing so focuses the mind as  
the prospect of being hanged.

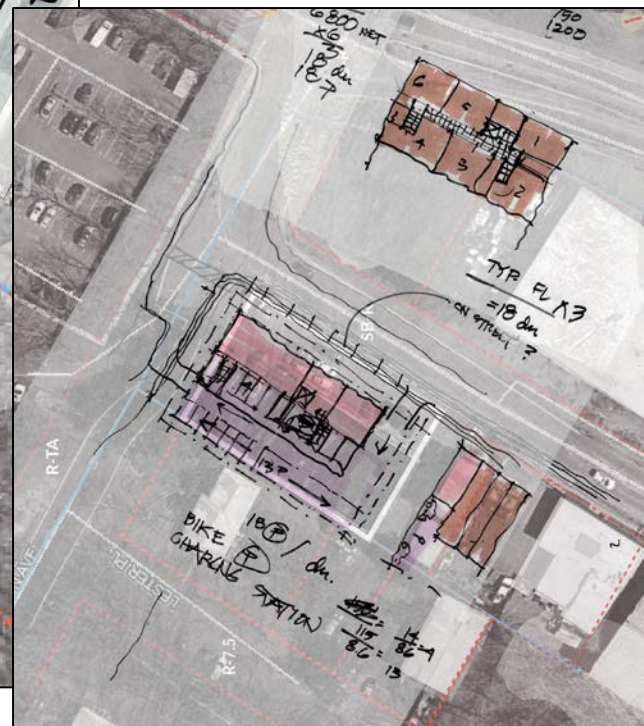
~ Mark Twain

AZ QUOTES

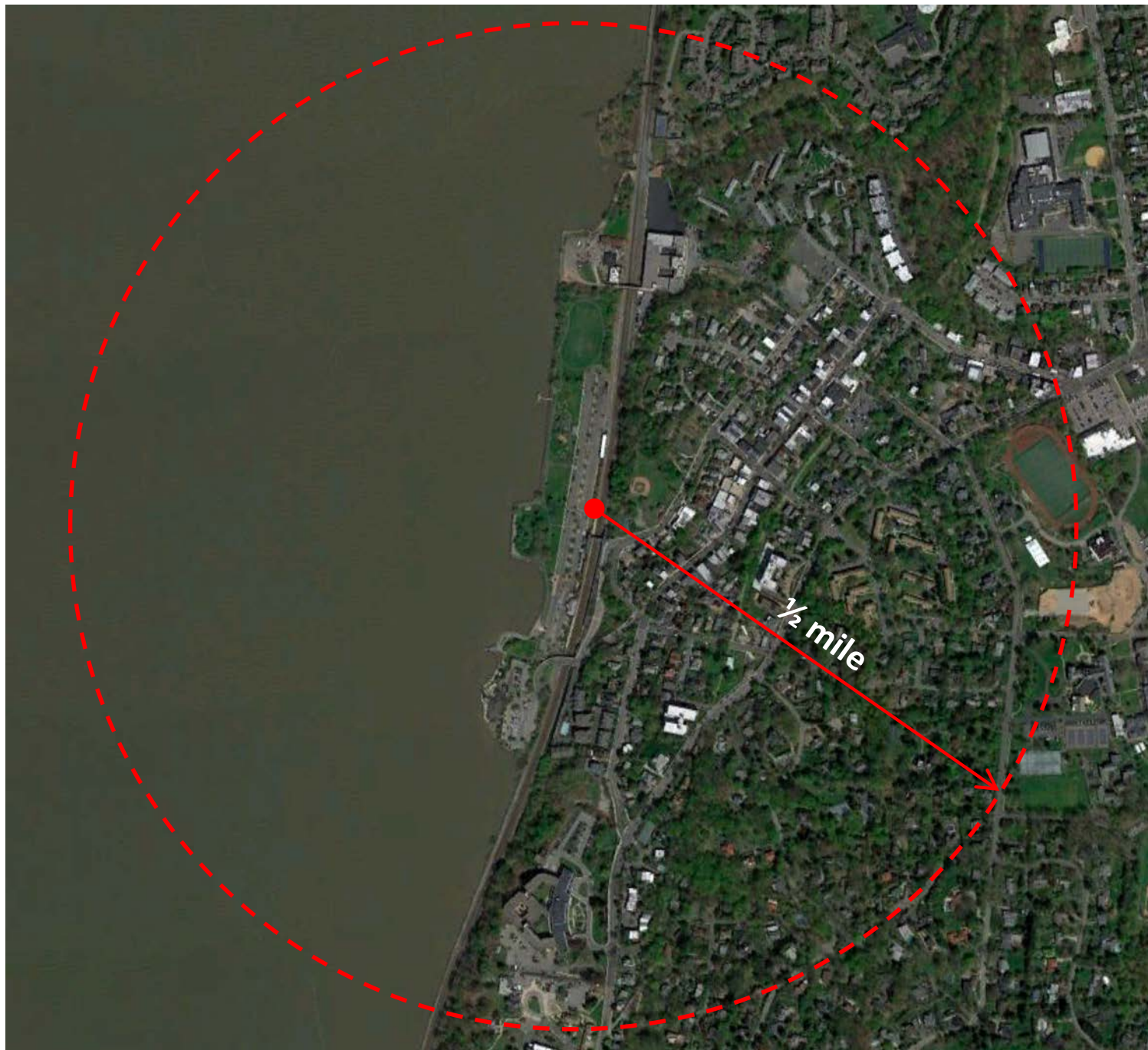
Nothing so focuses the mind as the  
prospect of designing an ACTUAL SITE!

- Rob Lane



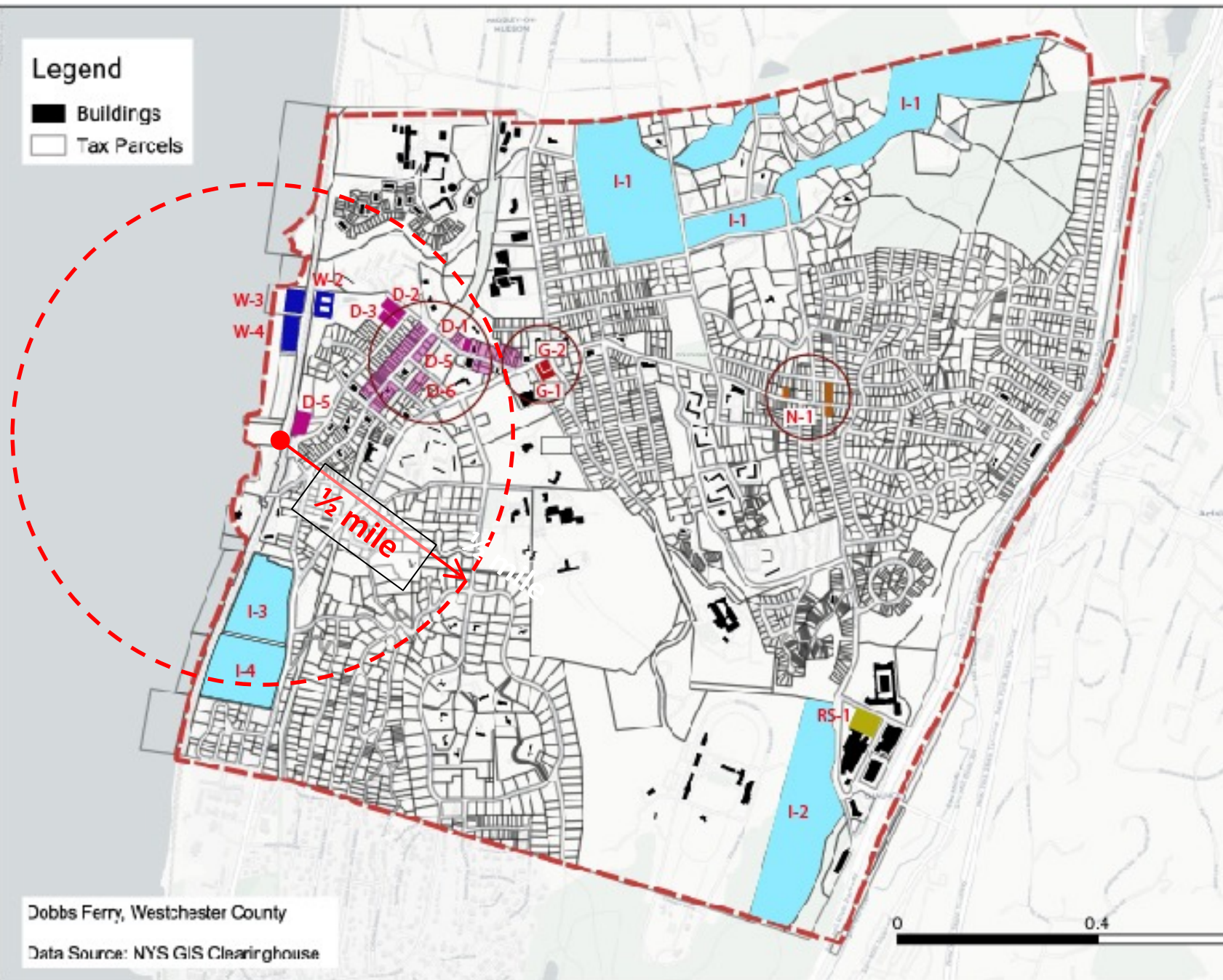






## Legend

- Buildings
- Tax Parcels



Dobbs Ferry, Westchester County

Data Source: NYS GIS Clearinghouse



# Density needs to be explained

## Is Density “du per acre” or design and perception?



*Radburn, NJ 5.7 units / acre*



*Carlestone Place, Boca Raton, FL 7.8 units / acre*



*Longmont, CO 5.8 units / acre*



*Fresno, CA 8.1 units / acre*



**Visualizing Density (Lincoln Institute)**

# Calibrate guidelines and regulations to local capability: Standards for Administrative Review

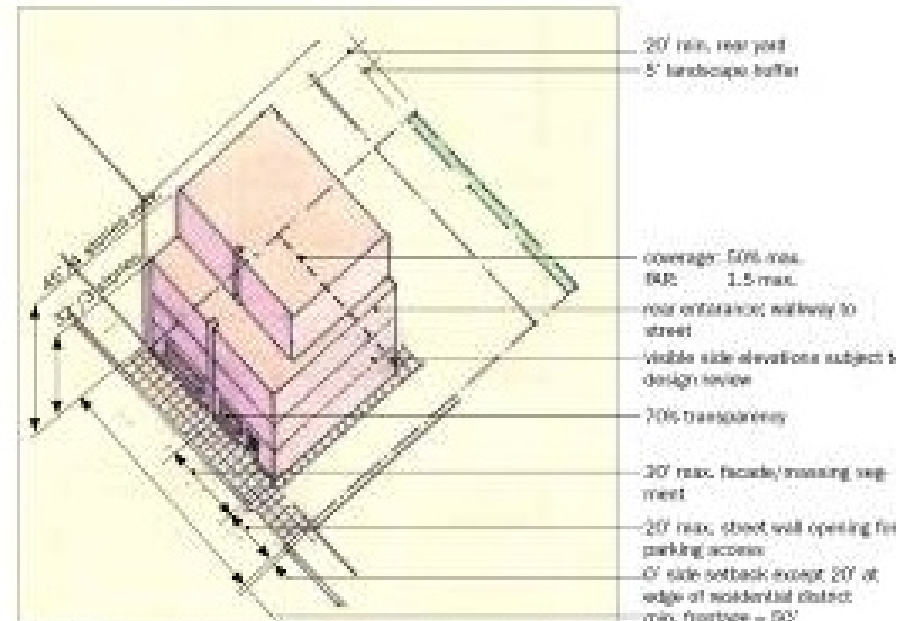
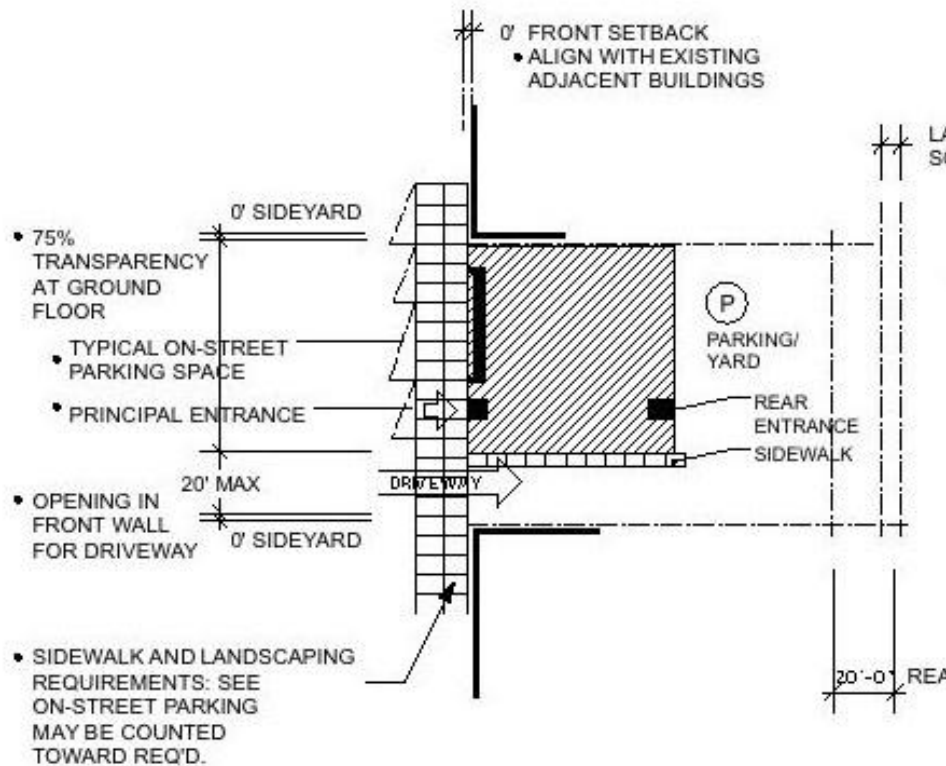


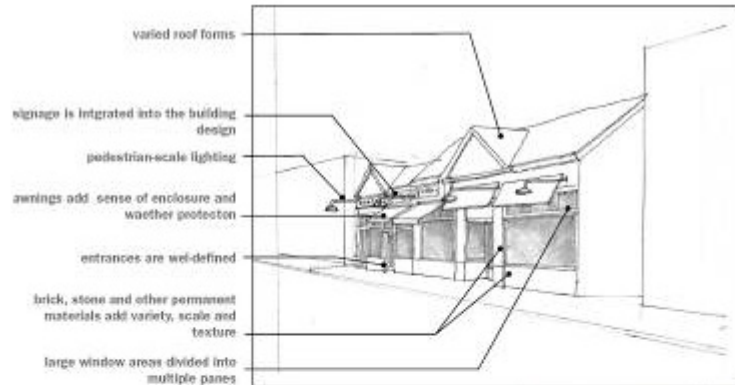
Fig. 7.1: Summary diagram for typical small build site (10,000 sq ft lot or less)

You can do a lot with basic zoning toolbox:

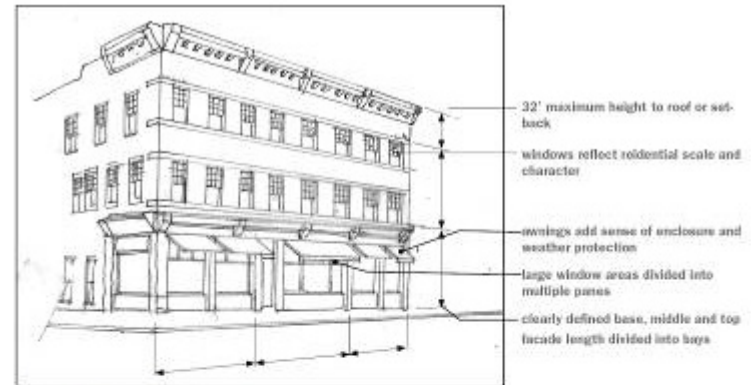
- Building location, height and set-back
- Ground floor transparency
- Parking Location and Quantity

# Calibrate guidelines and regulations to local capability:

## Guidelines for Discretionary Review



**Fig. 26.1:** Character guidelines for 3-story commercial infill building



**Fig. 27.1:** Character guidelines for 3-story mixed-use infill building



**Not Acceptable:** This building has no orientation to the street



**Not Acceptable:** These buildings have no orientation to the street; driveway is excessively wide; parking lot inadequately screened.



**Preferred:** These buildings are oriented toward the street and respect neighborhood context.



**Preferred:** These buildings present a "friendly face to the street."



**Not Acceptable:** No significant changes in massing; no set-back at 3rd floor; no entrances on the main street; no response to the corner.

## Design Review Requires Civic Infrastructure:

- Design Review Board
- Design Guidelines





# Better Town Toolkit

## a web-based community design resource

### Your guide to design and develop spaces in the Tri-State area.

Our goal is to help you improve the prosperity, sustainability and quality of life in your community by providing you with the best practices for design and development in your area. [Learn more »](#)

NEED HELP? SEE OUR FAQs



#### Fix a Place

[See Places](#)

#### Do it Right

[See Best Practices](#)

#### See Examples

[See Case Studies](#)

#### About This Website

[See About](#)

Better Town Toolkit

Have an idea for new detail, tool and action or case study? [Submit your idea today.](#)



# ISSUES IN HOUSING FINANCE...OH NO!

Rose Noonan, Executive  
Director, Housing Action  
Council

# Apartment Types/Target Incomes

# of Units	% of AMI	Unit Size	Max Inc	Max Rent	Adjusted for Utilities
1	30%	0 BR	29,150	729	599
2	30%	1 BR	31,225	781	628
4	50%	1 BR	52,000	1,300	1,147
2	50%	2 BR	62,400	1,560	1,359
1	50%	3 BR	80,400	2,010	1,773
2	60%	0 BR	58,250	1,456	1,326
4	60%	2 BR	74,900	1,873	1,672
5	60%	1 BR	62,425	1,561	1,408
1	110%	2 BR	137,250	3,431	3,230
1	110%	3 BR	158,587	3,965	3,728

# Development Budget

- Acquisition (Closing Costs) \$ 25,000
- Construction Cost (\$350 SF + \$250,000 site work) \$10,974,390
- Soft Cost (Accounting, Appraisal, Architecture/Eng  
Legal, Permitting Fees, Phase I, Soil Borings, Insurance,  
Marketing Study, Surveying, Loan Fees, Recreation Fees) \$ 1,659,506
- Replacement Reserve \$ 23,000
- Developer Fee (2.5% Non-Profit) \$ 315,847
- TOTAL DEVELOPMENT COST \$ **12,997,744 (\$565,119/unit)**

# Operating Expenses

- **Annual Rent Revenue.....\$390,650**
- **Operating Expenses**
  - Real Estate Taxes.....\$48,760
  - Property Insurance..... \$14,950
  - Property Manager.....\$17,480
  - Building Super Salary.....\$21,275
  - Management Fee..... \$24,000
  - Repairs/Reserves,Legal..... \$149,060
- **Total Operating Expenses.....\$275,525**
- **Net Operating Income.....\$115,125**  
(available for debt)

# SOURCES OF FUNDING AND FINANCING

NYS Small Building Participation Loan Program  
\$2,645,000 (\$13,225 debt service)

Federal Housing Trust Fund  
\$ 504,818

NYS Housing Trust Fund  
\$2,250,000 (\$11,250 debt service)

Developer Equity (10%)  
\$1,299,774 (\$83,680)

Conventional Loan (7%)  
\$1,048,151

Additional Subsidy Needed  
\$5,250,000

TOTAL FUNDING SOURCES  
\$12,997,743

# Competing and Complex Interests

- Minimizing Per Unit Subsidies To Achieve Greatest Number of Affordable Units
- Achieving Staff Efficiencies Through Policies that Encourage Larger Developments
- Mitigating Risks
- Competing Interests of Special Interest Groups
- State Funding Priorities vs. Local Priorities
- Regulatory Concerns & Processes & Public Participation vs. Speed & Cost Containment
- Revitalizing Communities & Retaining Residents & Workforce & Affordable Housing

# How Municipalities Can Help

- Contribution of Municipally Owned Land/Building
- PILOT Agreements
- Waiver of Fees
- Streamlining the Approval Process
- Provide Evidence of Support for Funding Sources
- Zoning Incentives
- Community Education about Affordable Housing

# HOUSING ACTION COUNCIL TECHNICAL ASSISTANCE PROGRAM

1. Assistance with updates or clarification to housing policies and goals;
2. Advice on land use issues related to affordable housing;
3. Assistance with the creation of housing needs studies;
4. Assistance with creating/supporting affordable housing committees;
5. Training for members of the legislative board, zoning board, and planning board;
6. Assistance with community education and workshops for local citizens;
7. Advice on funding and other resources that support affordable housing programs and housing developments;
8. Assistance with concept level plans or development options for potentially suitable affordable housing sites; and
9. Assistance with the assessment of potential of housing development or preservation on specific sites



# CONTACT US

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