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IRVINGTON AFFORDABLE HOUSING COMMITTEE

October 2012

Background

The Village of Irvington conducted an informational meeting on Thursday, October 4, 2012 to learn more about the roles and activities of local affordable housing committees. One of the goals of the Mayor and Trustees is to actively promote the creation of affordable housing within the Village of Irvington and the region, especially through community-based grassroots efforts. To that end, the Mayor and Trustees encouraged volunteers from the community who were interested in working actively to promote the creation of affordable housing to set up an Affordable Housing Committee. To help interested volunteers learn more about Affordable Housing Committees, Rose Noonan from the Housing Action Council and Tiffany Zezula from Pace University's Land Use Law Center presented ideas and options, and reviewed a sampling of purposes and roles of other municipalities in Westchester County that have affordable housing committees.

The Data

For additional background information, a sampling of municipally created affordable housing committees and a summary of data and plans related to affordable housing in Irvington were distributed and discussed. The attached summary chart outlines how the affordable housing committees were formed, their purposes, their roles, including their role vis a vis an affordable housing ordinance, and accomplishments. The Fair and Affordable Housing Needs Statement, also attached, provides demographic information, percentage of owner-occupied versus rental housing, the median and average sale prices of homes and average rents in Irvington as compared to the County, affordable housing provisions within the Village's comprehensive plan, an outline of its affordable housing ordinance, the allocation of 156 units to the Village under the Housing Opportunity Commission's voluntary Housing Allocation Plan, the fact that Irvington is an affected community under the County's Housing Settlement Agreement, and the affordable housing developed to date in the Village.

Issues

The following were issues raised by participants of the program. These issues can become a starting point in creating the purpose/mission of the Affordable Housing Committee.

- How can the Committee create housing for empty-nesters and seniors, and moderate income individuals and families, including young adults, single parents, and service providers? This is crucial to making Irvington a vibrant community.
- Affordable housing can maintain and increase the diversity of the community, including more racially and economic diversity.
- How can the Village create a more diverse housing stock?
- How can the Committee develop community support for affordable housing in general?
- How can the Committee find funding for affordable housing development?
- How can the Committee create a revitalized Main Street with mixes of uses to enhance the district? This will help expand the economic vitality of the Main Street area.

Strategies

The following are strategies formulated by the participants in overcoming some of the issues that the Village of Irvington faces regarding its lack of affordable housing. Such strategies can be referenced within a housing policy and housing plan developed by the Affordable Housing Committee.

- Begin to scout out properties for affordable housing development potential.
- Research and find strategies and policies regarding what other communities are doing in the region and nation.
- Create a receptive environment for developers of affordable housing projects. This includes considering incentives for developers, such as a streamlined approval process, and property owners. A contact list of affordable housing developers should be created.
- Look at how development is currently handled in the community.
- Discover “cutting edge” land use legislation and policies that foster development of affordable housing projects.
- Bring in individuals from other Affordable Housing Committees in the region to hear more about their issues, strategies, and role within the community. This includes having an educational workshop with Hastings-on-Hudson’s Affordable Housing Committee.
- Learn how to better promote affordable housing within the community. This includes creating an increased awareness of the issue and educating the community on what affordable housing is to the Village of Irvington.
- Research and understand mechanisms for the oversight of affordable housing units.

Next Steps for Working Group

The Board of Trustees is looking to form a committee dedicated to furthering fair and affordable housing opportunities in the Village. Next steps (in no priority order) that were considered by the participants included:

- research and revision of existing affordable housing legislation from other communities to promote/incentivize further development;
- creating a public outreach campaign for the Committee, including furthering membership and volunteers. This included having discussions with the clergy, having an informational meeting at the library for the public, and having the participants reach out to those that they know who might want to get involved;
- assist the Village in creating more dynamic and innovative housing provisions;
- advocate for the creation of affordable housing within the Village. This may include a website that serves as a resource for individuals interested in affordable housing and serves as a tool to advocate for future developments, policies, and regulations. A message first needs to be created by the Affordable Housing Committee before launching the website;
- identify potential sites to locate affordable homes; and
- discuss overseeing and managing affordable housing units developed in the Village.

Two individuals from the educational session have signed up to attend the Land Use Leadership Alliance Training Program and learn more regarding furthering fair and affordable housing.

A follow-up meeting in two weeks would be arranged with Sue Smith from Hastings on Hudson. A tentative date of October 25 was set.

Appendices:

- 1. Sampling of Municipally Facilitated Affordable Housing Committees in Westchester County**
- 2. Fair and Affordable Housing Needs in Irvington**

COMMUNITY HOUSING RESOURCE CENTER
at HOUSING ACTION COUNCIL

October 1, 2012

A SAMPLING OF MUNICIPALLY-FACILITATED AFFORDABLE HOUSING COMMITTEES IN WESTCHESTER COUNTY, NY

	HOW FORMED?	PURPOSE	ROLE(S)	ROLE(S) VIS. A.H.O.	ACCOMPLISHMENTS
TOWN OF BEDFORD	Blue Mountain Housing Corporation, a not-for-profit housing development corporation, was formed in 1980. The Town also has a Town Housing Agency. The Boards of Directors of the two entities are co-terminus and are appointed by the Town Board.	The Town Housing Agency creates governmentally-assisted housing for eligible households (HH's); reviews and comments on proposed AH developments; and provides technical assistance. It also certifies the eligibility of applicants.	BMHC is the 'first stop' in the review process of any proposal that includes affordable housing and has served as developer and/or manager of affordable housing in the Town.	Bedford recently revised its affordable housing ordinance(s) and BMHC took an active role in crafting and interpreting its provisions for the Town Board.	The Town Housing Agency currently manages or has developed 115 homes as either affordable homeownership, rental, or senior housing.
VILLAGE OF CROTON-ON-HUDSON	A Croton Housing Task Force was created by mayoral appointment in the mid-1980's to address the lack of affordable housing in Croton. Comprised	CHN is a not-for-profit affordable housing development corporation.	To develop and manage affordable housing in the Village.	N/A.	CHN has successfully developed 35 affordable homes, both rental and homeownership.

	of clergy and concerned community activists, this grew into the Croton Housing Network, Inc., a volunteer not-for-profit organization incorporated in 1990.				
VILLAGE OF HASTINGS-ON-HUDSON	An 'Affordable Housing Policy', adopted by the Village Board in 1999 calls for the creation of a Village-appointed Affordable Housing Committee. The AHC formed the Hastings-on-Hudson Affordable Housing Development Fund Corporation to develop affordable housing in the Village.	Initially, the purpose was to assess the need for AH in the Village and to identify various means (through zoning incentives) to meet that need.	The AHC (successfully) recommended creation of a not-for-profit AHDFC to develop and manage or monitor affordable housing.	The AHC was instrumental in developing proposed revisions to the Village's Affordable Housing Policy (Ordinance).	The AHDFC has completed the development of 18 affordable homes, both rental and homeownership.
TOWN OF LEWISBORO	A "3-5 member" Moderate Income Housing Board was created by Town Board resolution in 1970.	The MIHB is charged with "(making) specific recommendations regarding the ways and means of providing moderate income housing in the Town of Lewisboro".	The MIHB administers the moderate income housing program at the Oakridge condominiums: reviews applications, determines eligibility, and promotes community development.	N/A	The MIHB administers the moderate income housing program at the Oakridge condominiums.

<p>CITY OF NEW ROCHELLE</p>	<p>The New Rochelle Neighborhood Revitalization Corp. (NRNRC) was formed in 1979 as a public/private partnership with the City. Its is now an independent not-for-profit development corporation named the NDR Group.</p>	<p>NDC’s purpose is to revitalize the City’s multi-family housing and to create new affordable housing opportunities.</p>	<p>NDC is a not-for-profit development corporation that creates and manages affordable housing in the City.</p>	<p>Initially, NDC’s activities were tied to City public policies and goals.</p>	<p>The corporation (in either its NRNRC or NDR Group incarnations) has either created or rehabilitated over 1,500 affordable homes in New Rochelle.</p>
<p>TOWN OF POUND RIDGE</p>	<p>Pound Ridge established its 7-member Housing Board in 2008. The Town Board appoints members (for a 7-year term) and its Chair (for a 1-year term).</p>	<p>To administer Town rules and regulations applying to affordable residences (cf. Article XV, §113.99 in Zoning Code); and to identify resident housing needs and potential solutions.</p>	<p>Review and certify eligible affordable housing applicants and conduct annual recertifications.</p>	<p>N/A</p>	
<p>TOWN OF SOMERS</p>	<p>By Town Board resolution in 2001, the Somers Affordable Housing Board (SAHB) was “resurrected”. Five Town-appointed members.</p>	<p>To define, refine, and provide oversight in the development and implementation of proposals for the Somers Affordable Housing Code.</p>	<p>Analysis and review.</p>	<p>N/A</p>	<p>Provides analysis and advocacy on behalf of affordable housing proposals, both regulatory and physical.</p>
<p>VILLAGE OF TARRYTOWN</p>	<p>The Village updated its existing Moderate Income Housing Board provisions in</p>	<p>The AHC is responsible for annually reviewing the provisions of the</p>	<p>The AHC is charged with: providing guidance and assistance to the</p>	<p>Provided input during Board’s consideration of revision.</p>	<p>Has kept the affordable housing need before the Village</p>

	2011, changing it to the Affordable Housing Committee and adopting a (new) fair and affordable housing ordinance.	AHO and making suggestions revisions.	Village Board re: affordable housing opportunities; providing guidance and assistance vis. the Planning and/or Village Board's review of affordable housing development proposals.		administration and municipal officials.
TOWN OF YORKTOWN	The Yorktown Community Housing Board was created by Town Board resolution in 1988. Its 9-member board is appointed by the Town Board to 5-year terms.	The goal of the Yorktown CHB is to assist the Town in providing balanced and varied housing opportunities for all its residents at each stage of their lives.	The Yorktown CHB reviews existing housing opportunities in Town and seeks grant funds for the rehabilitation of the affordable housing that is available. The CHB also reviews the Town's balance in housing offerings including: number of rental units in the community, accessory apartments, market-rate rentals, senior rentals, and the number and location of starter homes.	The CHB worked closely with the Supervisor and Town Board in the development of the Town's new affordable housing ordinance.	



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Building Constituencies to Help Communities Create Housing Solutions

Fair & Affordable Housing Needs in Irvington, NY

“... The community has recognized its obligation to provide, and the benefits the community derives from providing, housing for those who are increasingly priced out of suitable housing in the Village and the County.”

(- Village of Irvington 2003 Comprehensive Plan p.34.)

The Data

At the 2000 Census the Village had a total population of 6,631, residing in a total of 2,601 households. 75% (1,876) of the housing units are owner-occupied; 25% (642) are rental units. 60% are single-family homes (1,564) and 26% (688) are in 2- to 9-unit buildings.

While the number of Village residents living in poverty¹ is low (201, or 3%), 21% (529) of the households in the Village had combined household incomes of less than \$45,000. Fully 1/3 of all households (637, or 33%) reported spending more than 30% of their household income on housing costs (“housing cost-burdened”).

The Westchester-Putnam Multiple Listing Services, as of the end of the 2nd Quarter, 2012, reported the following home sales data:

	Median		Average	
	Westchester	Irvington	Westchester	Irvington
Single-Family	\$628,500	\$753,000	\$828,746	\$1,000,854
Condominium	\$343,000	\$500,000	\$380,492	\$493,300
Co-Op	\$154,500	\$215,000	\$182,332	\$199,750
2-4 Family	\$321,750	\$491,500	\$340,417	\$491,500

Rental housing in Irvington is also expensive: at the end of 2010 (the date of the most recent data the average rent for a 1-bedroom apartment was \$1,319 and \$1,545 for a 2-bedroom. Households with gross incomes at or less than 80% of the Area Median

¹ The 2000 poverty thresholds were \$8,794 for a single individual and \$17,603 for a family of four.

Income (AMI) cannot afford these prices. The current, (2012) HUD-established, income guidelines for a household of four at 80% AMI is \$86,300.

Vacant land is scarce in Irvington, and is expensive.

The Village's Comprehensive Plan and Zoning Ordinance

The Village's 2003 Comprehensive Plan recommends that to expand affordable housing opportunities, the existing special permit provision (§224-8-(6) of the Zoning Code) that allows below-market-rate housing in 1F-10 districts be re-written to include other zoning districts, as determined by the Board of Trustees. (That recommendation, however, was apparently not taken as the Zoning Code specifies only the 1F-10 district. (Cf. §224-8-D(6).) It also recommends that the existing special permit provision be updated to allow more flexibility in locating affordable housing (beyond the North Broadway corridor). In addition, affordable housing should be encouraged through several incentive measures: 1) an amendment to the Zoning Ordinance recommending that developers incorporate a percentage of affordable units in new or rehabilitated buildings in multi-family (including two-family) settings, and/or 2) a density bonus granted to a housing developer in exchange for below market rate housing for either new construction or building rehabilitation projects. It also notes that Irvington may be able to produce a greater number of affordable units through rehabilitation projects than through new construction because the number of available, buildable lots in the Village is limited.

The Zoning Code also provides for the use of outbuildings (on single-family lots of 60,000 s.f. or larger) as a second residence on the property for the parents or adult children of the owner of the primary residence. (§224-8-B(7).)

Westchester County Housing Opportunities Commission – Allocation Plan

The Westchester County Housing Opportunities Commission's original (1990-1999) Affordable Housing Allocation Plan assigned Irvington a target of 35 new units of affordable housing. The HOC's revised/updated Allocation Plan (2000-2015) increased that figure (as it did for all Westchester municipalities) to 156 units. The Village of Irvington has thus far constructed or approved 26 units of affordable housing (22 of which are for seniors).

Westchester County Desegregation Settlement Agreement

In 2009, Westchester County executed a Settlement Agreement with the federal government (HUD) to resolve a discrimination lawsuit filed against it by the Anti-Discrimination Center of Metro New York and then joined by the federal government. That Agreement requires the County to assure the creation of 750 units of fair and affordable housing in specific census blocks. All of the Village of Irvington is included in the “settlement area” (along with all or portions of 30 other Westchester municipalities). The Agreement also requires that the units created under its provisions also be marketed according to specific fair and affordable housing marketing requirements, to cast as broad a net as possible.

Fair & Affordable Housing Ordinance Provisions

In February, 2012, the Village of Irvington added a new Article (XXVIII) to its Zoning Code, modeling it to a great degree after Westchester County’s ‘Model Inclusionary Zoning Ordinance Provisions’. It calls for a fair and affordable housing set-aside of 10% in developments of 10 units or more, and at least 1 fair and affordable unit in developments of 5 to 9 units. The fair and affordable homes are to affirmatively marketed, with no local preferences. They are to remain affordable AFFH units for a term of 50 years. An expedited/coordinated review process and reduced lot size are offered as incentives for development proposals that include fair and affordable housing units.

Affordable Housing in Irvington

There are two developments in the Village where a total of 26 affordable rental apartments are available: The Burnham Building (2 Main Street, where the Irvington Public Library is co-located) which has 22 units, and Hudson Views (1 South Astor Street, adjacent to the commuter parking lot) where 4 apartments are available. Pre-applications must be submitted to the Village Clerk/Treasurer.

Demographic Composition

Based on data from the American Community Survey (ACS) 2005-2009, from the U.S. Census Bureau, the Village of Irvington has a total population of 6,648 (an increase of 17 since the 2000 Census). Of that number, 85.7% (5,695 residents) are White, .6% (40 residents) are African American/Black, 7.2% (475 residents) are Asian, and 6.6% (438 residents) are all other. The Hispanic/Latino population of the Village is 7.5% (498 residents).

*Community Housing Resource Center
at Housing Action Council
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