

**NEW YORK STATE HOMES AND COMMUNITY RENEWAL
OFFICE OF POLICY & RESEARCH
2011 CATALOGUE OF NEED
*NEW YORK CITY SUBURBAN REGION***



Conditions Summary

The primary need in the NYC Suburban Region is more affordable housing stock, both homeownership and rentals, to accommodate young adults, empty nesters and families. The Region’s impediments to affordable housing development include high taxes, high land and infrastructure costs as well as the stigma attached to rental housing, particularly family.

The primary need in the Region’s largest city, Yonkers, is housing for extremely low- income individuals with Section 8 vouchers and mixed income development in the downtown area.

Housing Needs Study Highlights

Next generation housing: rental and homeownership opportunities for young adults, ages 18 to 34, who are being priced out of the rental market and homeownership opportunities.

Foreclosure prevention: foreclosure prevention funding including intensive counseling.

Mixed use and mixed income development: flexible funding to allow for mixed use and mixed income development, particularly in downtown areas.

Zoning reform: zoning reforms at the local municipal level which would facilitate affordable housing development.

Suburban community programs: housing and community development programs which meet the needs of a mature suburban community, including programs that target low- income communities in high income counties.

Rent administration: capital improvements and repairs of rent stabilized developments and appropriate HCR enforcement.

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Very low income housing: rental opportunities for those who are being priced out of the rental market or living in substandard housing.

An additional need expressed in the City of Yonkers is as follows:

Zoning reform: zoning reform that would facilitate city-wide affordable housing development following the sunset of the 1986 federal desegregation court order, as well as regulatory reform that would reduce the number of required parking spaces for new and existing structures.

TABLE 1 - HOUSING REPORT CARD (2006-2010)

	Rental Preservation Units	Rental New Construction Units	Homeowner Improvement Units	Homebuyer Assistance Units
Nassau	4,051	232	900	591
Rockland	505	353	526	279
Suffolk	872	167	1,129	1,616
Westchester	3,690	1,479	515	642
Total	9,118	2,231	3,070	3,128

Note: The HRC records the affordable housing units assisted by programs administered by HCR, the New York State Office of Temporary Disability Assistance and the New York State Office of Mental Health.

TABLE 2 - HCR AFFORDABLE HOUSING COVERAGE RATE

	# of Renters at 50% or Below of AMI¹	Renter Coverage Rate	# of Owners at 50% or Below of AMI¹	Homeowner Coverage Rate
Nassau	34,860	12.3%	56,155	2.7%
Rockland	13,220	6.5%	10,570	7.6%
Suffolk	37,055	2.8%	66,095	4.2%
Westchester	57,655	9.0%	31,435	3.7%
Total	142,790	7.9%	164,255	3.8%

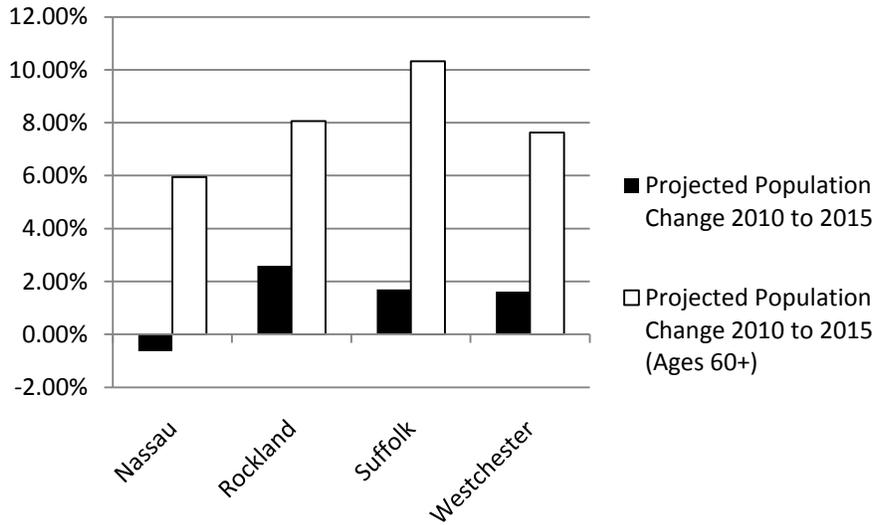
Note: The HCR Affordable Housing Renter and Homeowner Coverage Rate is a way of measuring the proportion of low- income residents in a county impacted by HCR programs funded 2006-2010.

TABLE 3 - AMERICAN COMMUNITY SURVEY (2005-2009)

	Median Household Income	% of Individuals Below Poverty Level	% of Population 62 Years and Over	% of Units that are Renter Occupied	% of Housing Units Built Before 1940	% of Renters Severe Cost Burdened²	% of Owners Severe Cost Burdened²	% of Vacant Residential Addresses³
Nassau	\$92,500	4.8%	17.9%	16.9%	21.0%	27.2%	18.0%	1.2%
Rockland	\$82,400	11.1%	16.1%	27.2%	12.5%	30.9%	16.5%	1.7%
Suffolk	\$84,500	5.4%	15.8%	17.1%	10.5%	27.7%	18.1%	1.4%
Westchester	\$79,600	7.9%	16.7%	36.9%	31.7%	22.9%	16.2%	2.4%

Note: American Community Survey (ACS) data is survey-based and subject to sampling error. Since ACS variables change over time, some areas or subjects must be compared with caution, or not at all.

**CHART 1
PROJECTED POPULATION CHANGE⁴**



¹2009 HUD Comprehensive Housing Affordability Strategy (CHAS) Data Book.

²Severe cost burdened represents households spending more than 50 percent of their gross income on housing costs - 2009 HUD CHAS Data Book.

³Quarter 3 2010 HUD Aggregated United States Postal Service Data on Address Vacancies. Percent of Vacant Residential Addresses for the Region's largest city is as follows: **Yonkers – 3.1%**.

⁴Cornell University Program on Applied Demographics: Population Projections.

The full regional report(s) can be viewed at:

<http://nysdhcr.gov/Publications/HousingNeedsStudy/NYCreion.pdf>