



# Dobbs Ferry Talks Housing!

## OPEN COMMUNITY FORUM

### Wednesday, June 2, 2021

**7:05 Welcome from Mayor Rosillo**

**Introduction of Pace Law School Land Use Law Center**

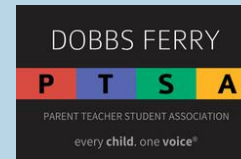
**7:10 Presentation on Affordable Housing Landscape in Dobbs Ferry**

**7:30 Facilitated Breakout Rooms to Gather Your Input**



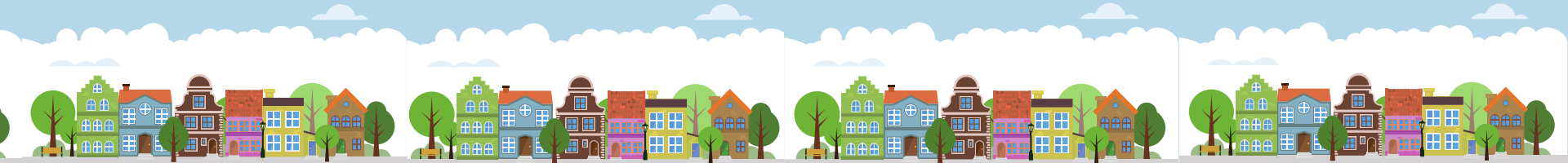
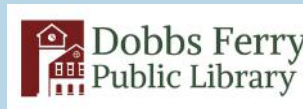
**DF HUMAN RIGHTS & DIVERSITY TASK FORCE**

**OUR STREETS**  
DOBBS FERRY



**DF SENIOR ADVOCACY COMMITTEE**

**MERCY COLLEGE**





# Objectives for Tonight

- Introduce the Affordable Housing Task Force

Tracy Baron

Elizabeth Mendez

Donna Cassell

Robin Larkins

Maura Daroczy

Lorraine Campanelli

Rob Lane

Rebecca Pitts

Rob Baron

- Why the AHTF was established
- Gather input from community to guide our work

# HOUSING AFFORDABILITY RULE



NO MORE THAN **30%**  
OF FAMILY INCOME GOES  
TOWARD HOUSING

70% FOR FOOD,  
CLOTHES, HEALTH CARE,  
TRANSPORTATION AND  
OTHER THINGS.

# Why Are We Talking About Housing Affordability?

Forbes

America's Housing Affordability Crisis Only Getting Worse

Real Estate

The conundrum affordable housing poses for the nation



Downtown Ossining, New York. | James Kirkikia/Shutterstock

COMMENTARY

New York should create affordable housing in the suburbs

The housing crisis isn't restricted to New York City. The suburbs need to do their part as well.

AS JOBS DRY UP,  
TENANTS PACK IN  
AND FALL BEHIND

A HOUSING EMERGENCY

Affordable Rentals Rare  
— Eviction Bans Give  
Only Fleeting Aid



AFFORDABLE HOUSING

The affordable housing crisis, explained

Blame policy, demographics, and market forces

By Patrick Sisson, Jeff Andrews, and Alex Bazeley | Updated Mar 2, 2020, 12:46pm EST

Illustration by Jenna Martin

CITYLAB

Covid-19 Is Killing Affordable Housing, Just as It's Needed Most

If Joe Biden wants to fix the housing crisis, he should start in New York's suburbs

How to tackle the affordable housing crisis in 2021

PBS THIRTEEN

FRONTLINE

MEN

In America's Affordable Housing Crisis, More Demand but Less Supply

# Why Should *Dobbs Ferry* Care About High Housing Costs?

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

- Housing that's varied and that's affordable contributes to a balanced and well-functioning Village
  - 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

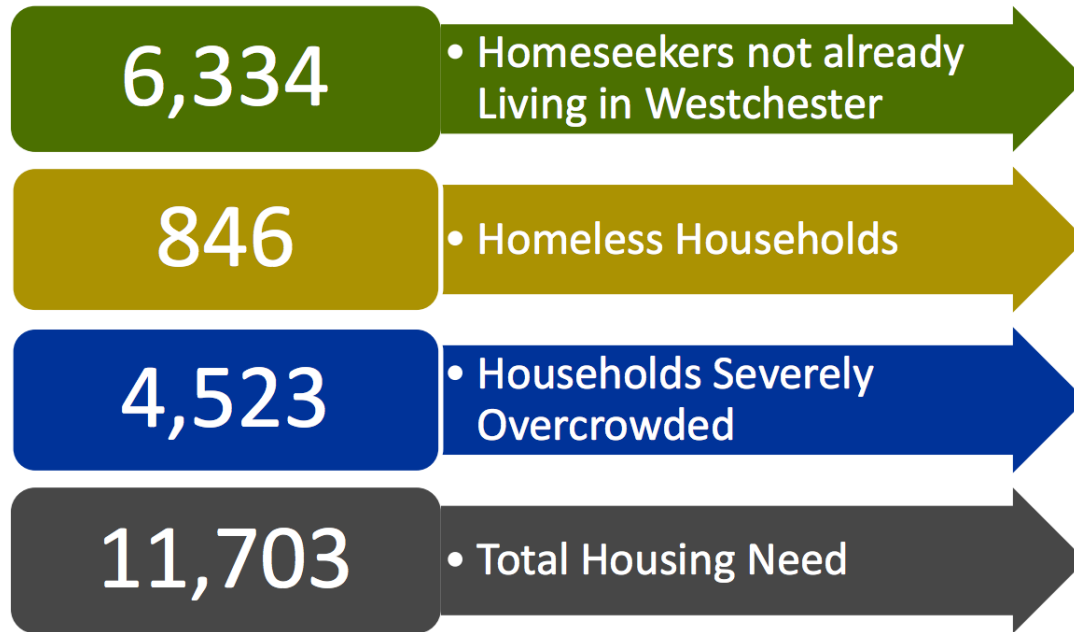
# Westchester County Housing Needs Assessment

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 Snapshots” of each city, town and village



# A Westchester Crisis



Westchester County Regional Housing Need

- 11,703 additional housing units are needed in Westchester County.
- 41.4% of households in Westchester County pay more than 30% of income toward housing



## ... and here in Dobbs Ferry:

- 32.7% of households in Dobbs Ferry pay **more than 30%** of income toward housing
- 14.5% of households in Dobbs Ferry (535 households) live in **severely** cost burdened housing (spend more than 50% of income toward housing)
- 30 housing units in Dobbs Ferry are **substandard** (lack complete plumbing and/or lack kitchen facilities)
- 85 housing units in Dobbs Ferry are severely **overcrowded** (more than 1.5 persons per room)

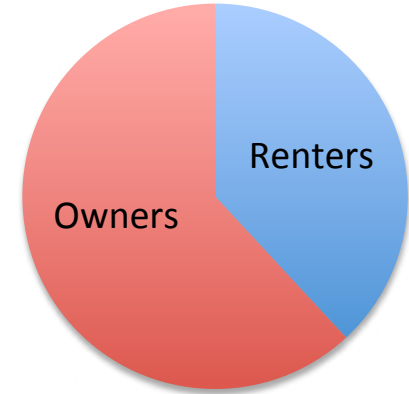
	% paying more than 30%	% paying more than 50%	Number substandard	Number overcrowded
Dobbs Ferry	32.7	14.5	30	85
Ardsley	34.0	19.1	80	4
Hastings	32.9	18.2	10	30
Irvington	31.2	11.4	0	0



# Dobbs Ferry Housing: Fact & Figures

(Source: ACS)

Housing Units total (2019)	3,849	
Occupied Housing Units (2019)	3,670	
Renter Occupied	1,397	38.1%
Owner Occupied	2,273	61.9%



	2008	2018	% change
Median Sales Price Single Family Home	\$630,000	\$725,000	+15.1%

	2000	2017	% change
Median Homeowner Monthly Cost w/mortgage (inflation adjusted)	\$3,523	\$3,733	+6.0%

Median Monthly Rent (inflation adjusted)	\$1,306	\$1,875	<b>+43.5%</b>
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# How can we improve housing affordability?

## The Housing Continuum

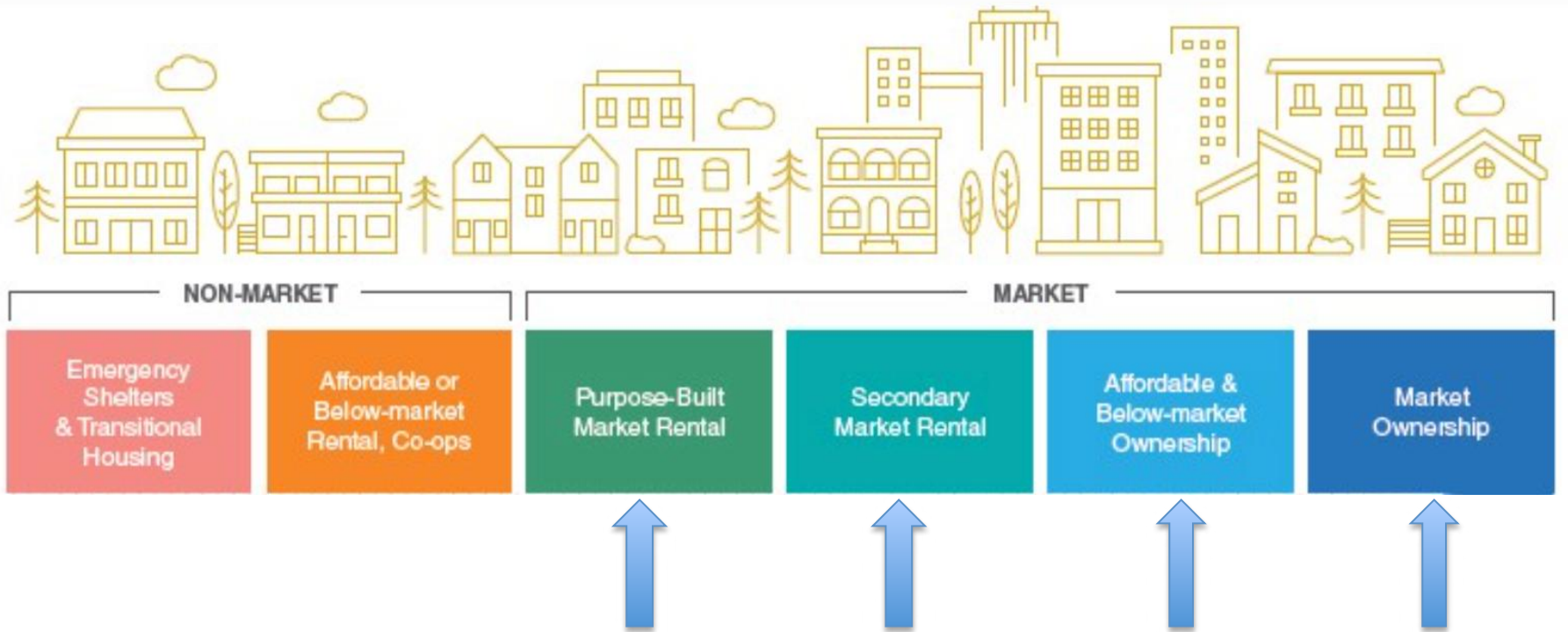


# How can we improve housing affordability?



1. Build **A**ffordable **H**ousing that is legally designated and set aside by a government in terms of price and who qualifies.

# How can we improve housing affordability?



**2. Increase the supply of a variety of types of unregulated housing to accommodate households of different sizes, incomes, and needs**

# What do we mean by “Affordable Housing”?

- Marketed in accordance with the Westchester County Fair & Affordable Housing Affirmative Marketing Plan
- A housing unit that’s affordable to (and set aside for) a household whose income does not exceed a set percentage (up to **60%** for renters or **80%** for buyers) of **Area Median Income (AMI)** for Westchester County
- Potential renters or buyers apply through a not-for-profit HUD-approved housing agency that verifies qualifications, maintains waiting lists, and places families via **lottery**.





# What do we mean by “Affordable Housing”?

## 2020 Maximum Income Guidelines for Westchester (AMI)

### Household Size

	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
100% AMI	\$88,100	\$100,700	\$113,300	<b>\$125,800</b>	\$135,900	\$146,000
80% AMI	\$70,480	\$80,560	\$90,640	\$100,640	\$108,720	\$116,800
60% AMI	\$52,900	\$60,400	\$69,200	\$75,500	\$81,600	\$87,600



# What does **A**ffordable **H**ousing look like?

- Housing that is of different kinds
- Housing that reinforces neighborhood character
- Housing that is attractive





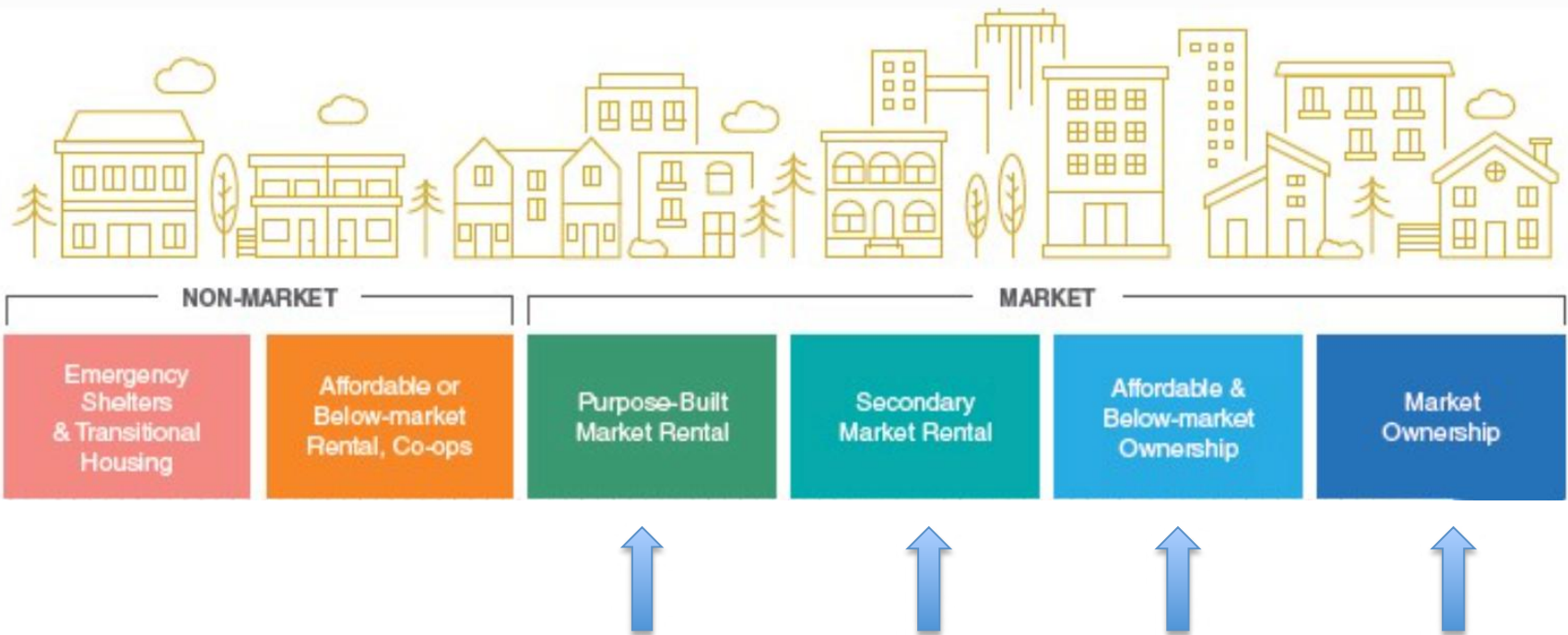
# What does Affordable Housing look like?



# What do we mean by “affordable housing”?

*“All housing is ‘affordable’ to someone. The problem is that all households can’t afford all housing. Finding the balance to addressing housing costs and meeting the needs of the many different household shapes, sizes and interests is the challenge.”*

-- Westchester County Housing Needs Assessment





# What does affordable housing look like?





# What does affordable housing look like?





## Mission Statement

The Dobbs Ferry Affordable Housing Task Force seeks to explore and recommend strategies that will increase the availability of housing options in Dobbs Ferry that are affordable to a wide range of people.

In support of this mission, we are committed to:

- **educating** ourselves and the community about the affordable housing crisis in Westchester County and the rest of the country;
- **engaging the Dobbs Ferry community** to identify the values and priorities that should be embodied in our work; and
- celebrating and building upon the **diversity** of the Dobbs Ferry community.

## What we have been doing:

- Educating ourselves
- Drafting a mission statement
- Collecting model ordinances
- Interviewing affordable housing committees in our neighboring municipalities
- Working on a potential Accessory Dwelling Unit Ordinance for Dobbs Ferry



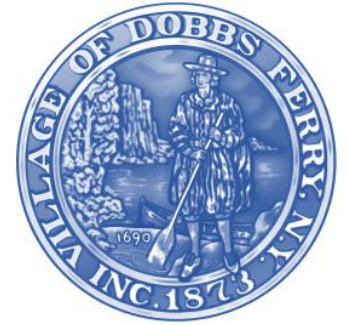
***We are at the beginning of this process.***



# Current Policy and Regulations in Dobbs Ferry

## Vision Plan

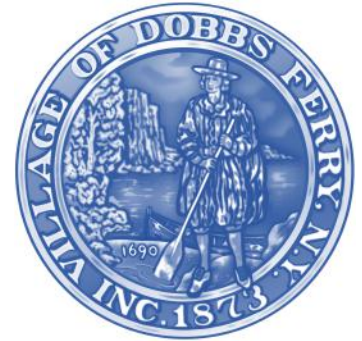
*“The goal should be to provide affordable housing units in the Village of Dobbs Ferry. As indicated in the LWRP plan, ‘opportunities should be provided for the development of a variety of housing types to meet the needs of people at various stages of the life cycle, various income and age levels, and [various] household compositions.’”*





# Current Policy and Regulations in Dobbs Ferry

## Village Code §300-40 Affordable Housing



- For new developments of 10 or more units, 10-15% of units must be Affordable Housing Units
- For new developments of 5-9 units, must be at least 1 Affordable Housing Unit
- Restrictions stay in place for at least 50 years
- Potential renters or buyers apply through a not-for-profit HUD-approved housing agency that verifies qualifications, maintains waiting lists, and places families via lottery.

# What are our neighbors doing?

1. Creating standing affordable housing committees
2. Creating an Affordable Housing Action Plan
3. Adopting Accessory Dwelling Unit ordinances
4. Creating local development corporations to build AH



Two examples of Accessory Dwelling Units

# Next Steps



- Continued education and outreach
  - Tonight’s forum is our first major step
  - Consider other ways to engage the community
- Expand Task Force membership
- Identify potential short-term “easy” actions (*e.g.*, adopt an Accessory Dwelling Unit ordinance)
- Adopt a long-term “Affordable Housing Action Plan”

# Resources about Affordable Housing

Visit our website:

[www.dobbsferry.com/affordable-housing-task-force](http://www.dobbsferry.com/affordable-housing-task-force)



The screenshot shows the website for the Village of Dobbs Ferry, New York. The header includes the village seal and the text "DOBBS FERRY NEW YORK". A navigation bar contains links for Government, Public Safety, Recreation, Dobbs Ferry TV, and Senior Citizen Program. A sidebar on the left lists: Access to Affordable Housing, Research and Information about Affordable Housing, BOT Presentation by the Affordable Housing Task Force, and Affordable Housing Community Forum. A red banner at the top of the main content area reads "COVID-19 Updates and Vaccine Information Read more »". The main heading is "Affordable Housing Task Force" with a breadcrumb "Home » Boards". The text below states: "The Dobbs Ferry Affordable Housing Task Force seeks to explore and recommend strategies that will increase the availability of housing options in Dobbs Ferry that are affordable to a wide range of people." It then lists three commitments: educating the community, engaging the community to identify values and priorities, and celebrating diversity.

**DOBBS FERRY**  
NEW YORK

Government Public Safety Recreation Dobbs Ferry TV Senior Citizen Program

Access to Affordable Housing  
Research and Information about Affordable Housing  
BOT Presentation by the Affordable Housing Task Force  
Affordable Housing Community Forum

COVID-19 Updates and Vaccine Information Read more »

Home » Boards

## Affordable Housing Task Force

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In support of this mission, we are committed to:

- educating ourselves and the community about the affordable housing crisis in Westchester County and the rest of the country;
- engaging the Dobbs Ferry community to identify the values and priorities that should be embodied in our work; and
- celebrating and building upon the diversity of the Dobbs Ferry community.

Email us: [affordablehousingtaskforce@dobbsferry.com](mailto:affordablehousingtaskforce@dobbsferry.com)



**We Want Your Input!**

**Tiffany Zezula, Pace Law School LULC**

**zoom**  
**BREAKOUT ROOMS**