



**VILLAGE OF DOBBS FERRY BOARD OF TRUSTEES AGENDA**

**MEETING DATE:** FEBRUARY 23, 2021

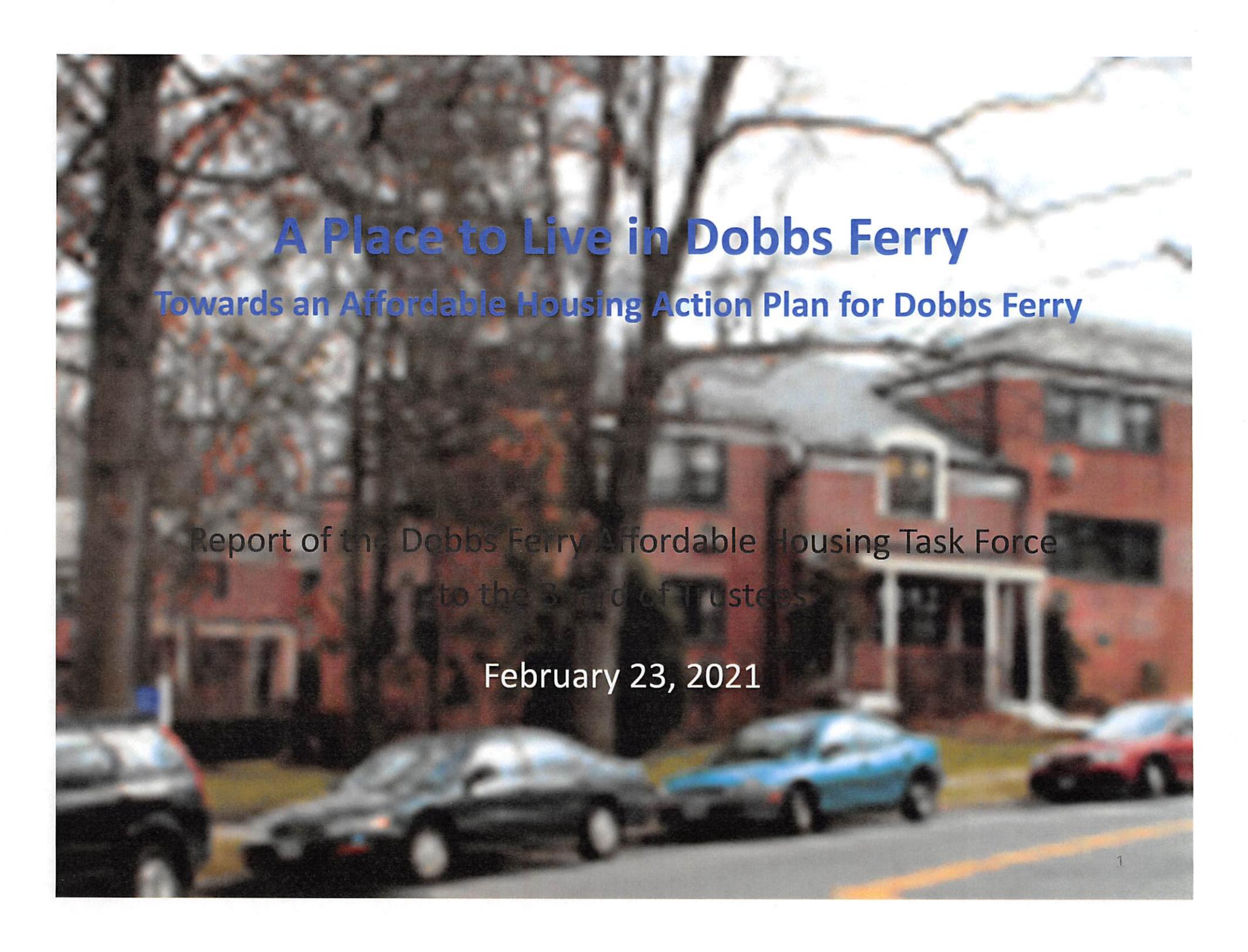
**AGENDA ITEM SECTION:** PRESENTATIONS

**AGENDA ITEM NO. :** 1

**AGENDA ITEM:** PRESENTATION BY THE AFFORDABLE HOUSING TASK FORCE

**ITEM BACKUP DOCUMENTATION:**

1. COPY OF AFFORDABLE HOUSING TASK FORCE PRESENTATION



# **A Place to Live in Dobbs Ferry**

## **Towards an Affordable Housing Action Plan for Dobbs Ferry**

Report of the Dobbs Ferry Affordable Housing Task Force  
to the Board of Trustees

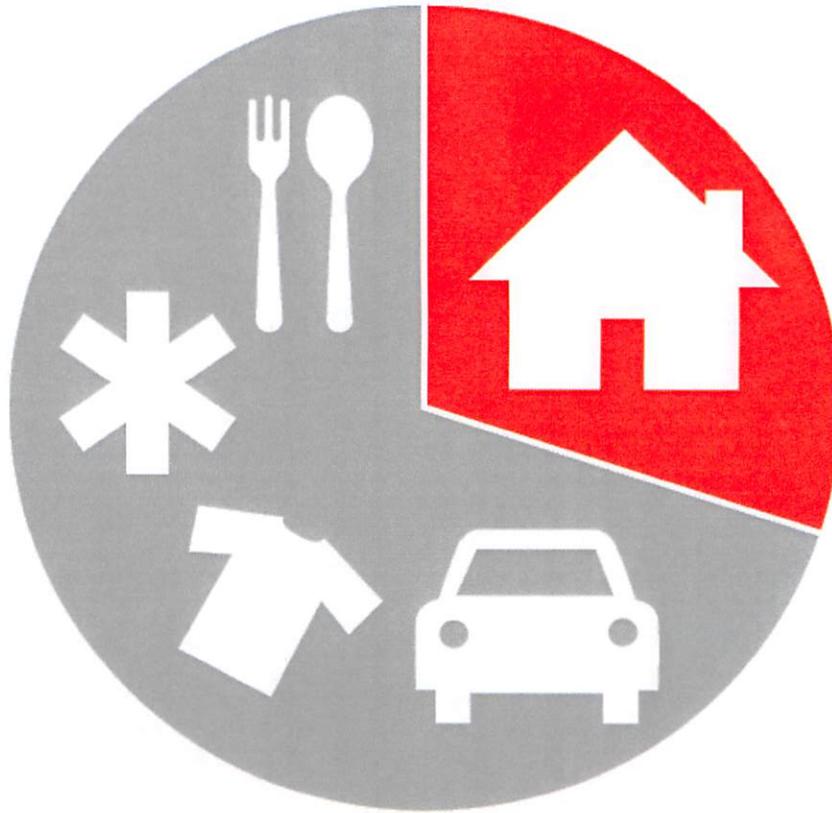
February 23, 2021

# Objectives for Tonight

- Introduce the Affordable Housing Task Force
  - Tracy Baron, chair (DFSD Board of Ed, SPRING Community Partners)
  - Donna Cassell, member (DF Trustee & Deputy Mayor)
  - Maura Daroczy, member (DF Trustee)
  - Rob Lane, member (DF Planning Board)
  - Rob Baron, guest (Westchester Planning Bd, Traffic Committee, Sustainability TF)
- Why the AHTF was established
- Our work to date and ideas for going forward



# 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 Affordable Housing?

Forbes

America's Housing Affordability Crisis Only Getting Worse

Real Estate

The conundrum affordable housing poses for the nation



Downtown Ossining, New York. | James Kirkikis/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 Razzley | Updated Mar 2, 2020, 12:46pm EST

Illustration by Emma Morton

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 The Affordable Housing Crisis?

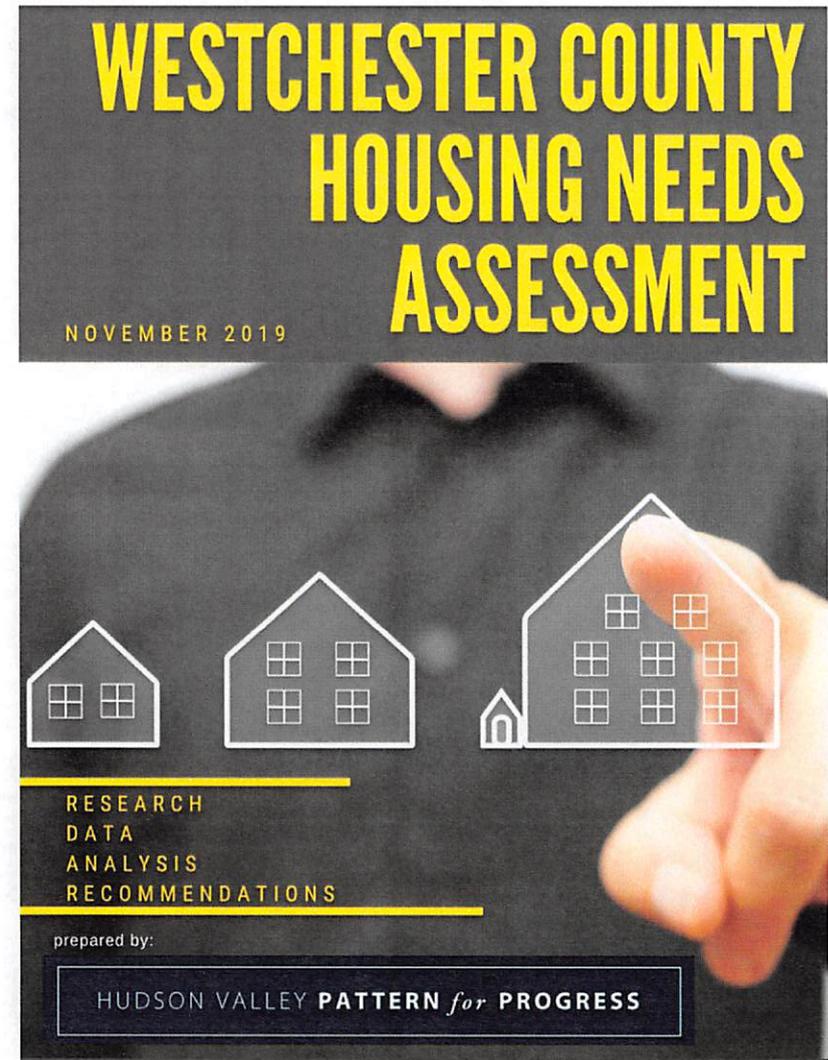
***High housing costs don't only impact the folks who can't afford to live here.***

- Affordable housing contributes to a balanced and well-functioning 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

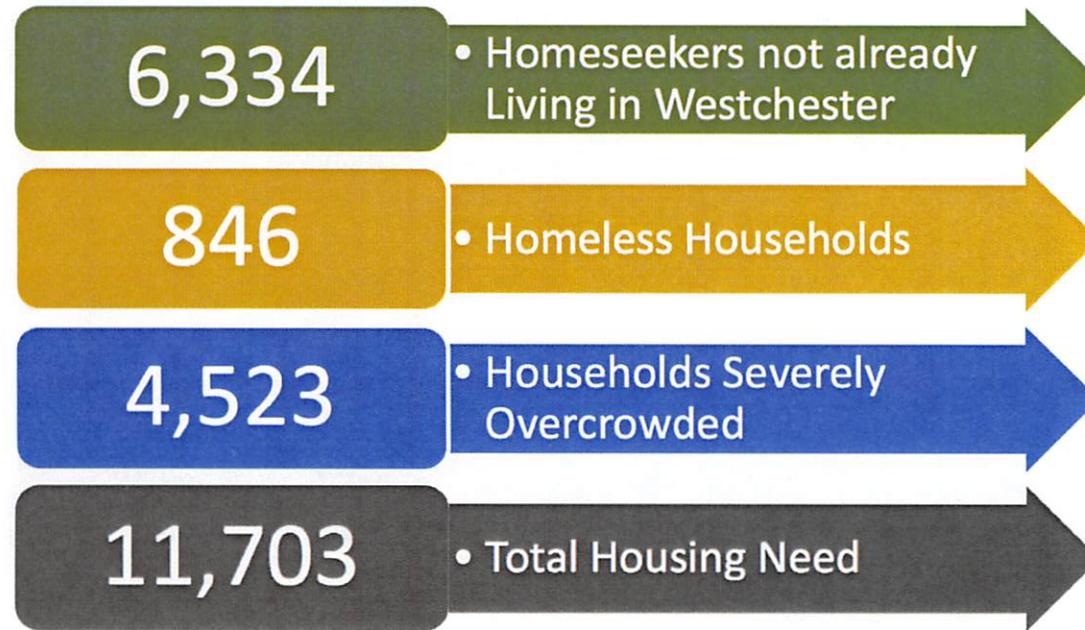
# Westchester County Housing Needs Assessment

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 new affordable 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:

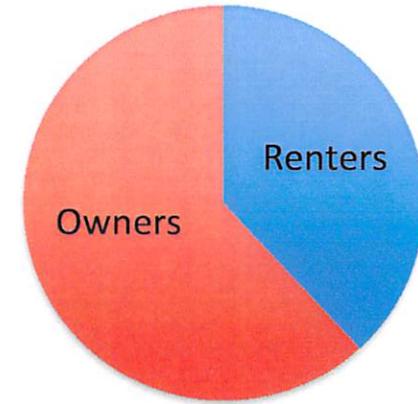
- 32.7% of households in Dobbs Ferry pay **more than 30%** of income toward housing
- 14.5% of households in Dobbs Ferry (535 households) live in **severely** cost burdened housing (spend more than 50% of income toward housing)
- 30 housing units in Dobbs Ferry are **substandard** (lack complete plumbing 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>

## 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 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



# Dobbs Ferry Affordable Housing Task Force

## 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
- Exploring possible community forum on affordable housing facilitated by the Pace University Land Use Law Center

***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.’”*



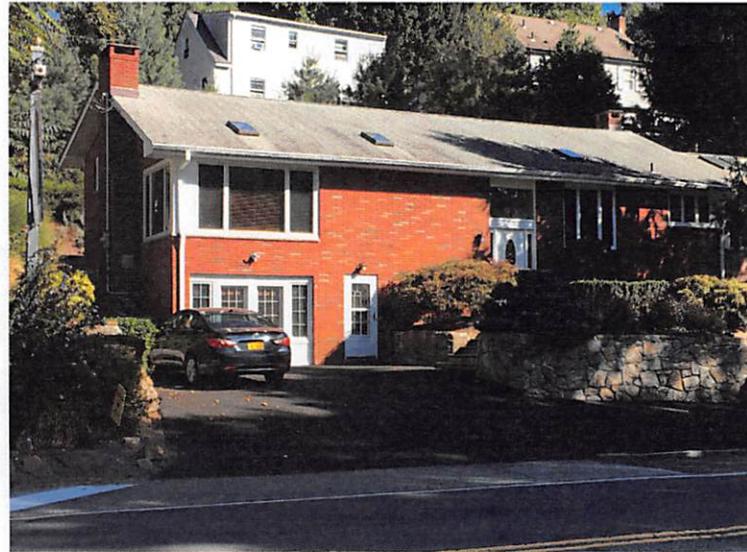
# Current Policy and Regulations in Dobbs Ferry

## 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

- Develop an education and outreach strategy
  - Stakeholders forum
  - Consider grant proposal from Pace Land Use Law Center to facilitate a community forum this spring
- 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

Webpage coming to Dobbs Ferry Village website:

- Westchester County Housing Needs Assessment
- Links to reports, research and articles about affordable housing
- Organizations to assist with housing needs:
  - Westchester County: [homes.westchestergov.com](http://homes.westchestergov.com)
  - Westchester Residential Opportunities
  - Housing Action Council



# Questions?



# Affordable Housing Locations in Dobbs Ferry

