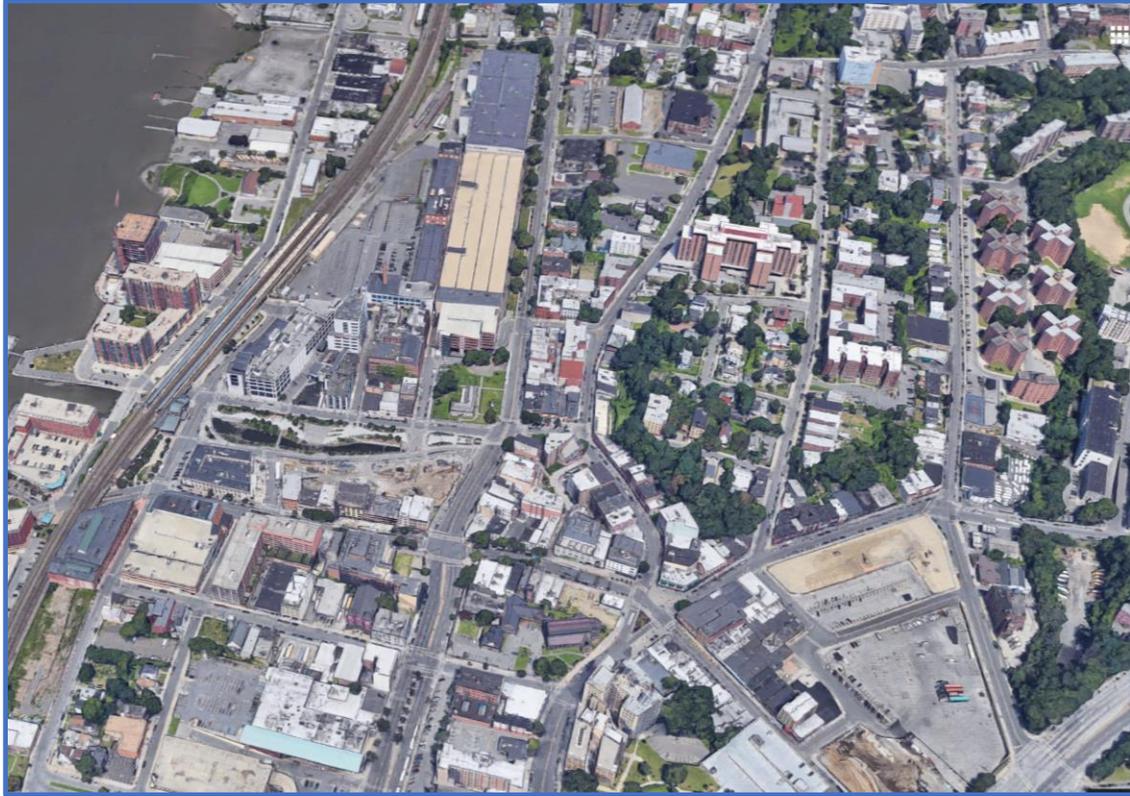


YONKERS HOUSING REPORT



October 10th, 2019


Kevin Dwarka LLC
Land Use & Economic Consulting

 **LEVITICUS FUND**
Faith Capital For Building Communities

YONKERS HOUSING REPORT (10/10/19)

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Dear Readers of the Yonkers Housing Report,

After years of declining population and disinvestment, cities throughout the United States are experiencing new waves of people, businesses, and urban development. Restoring urban vitality is wonderful but also raises vexing public policy questions about housing affordability and inclusion. Cities everywhere are challenged with attracting new investment while expanding housing and employment opportunities for its lowest-income households. Yonkers is a microcosm of these broader trends. And given its proximity to New York City, one of the most expensive housing markets in the world, it is an opportune time to analyze housing policy in Yonkers.



The Leviticus Fund and the JP Morgan Chase Foundation help finance affordable housing. Like many charitable financial entities, both organizations also have larger social missions that extend beyond their traditional business areas. Promoting an inclusive approach to development is also part of our shared mission. And making sure that diverse voices are included within affordable housing policy-making is a core value. Contributing new research and locally-based policy recommendations to the broader housing community is why the JP Morgan Chase Foundation funds policy studies and it is why the Leviticus Fund oversees them.

To make sure that a close-up analysis of Yonkers' housing needs was professionally and objectively performed, the Leviticus Fund issued an RFP for a professional consultant and received responses from four experienced firms interested in working on this project. The competitive process resulted in the hiring of Kevin Dwarka LLC, a land use and economic consulting firm with extensive background in the preparation of housing studies for localities throughout the Metro New York region.

Kevin Dwarka LLC led the report's technical process which included data collection, regulatory analysis, and best practice review. However, the process was designed to be collaborative from the onset. Specifically, the work was continually informed over the course of 12 months by ongoing dialogue with the City's diverse housing stakeholders including representatives from the City of Yonkers, community-based organizations, housing lenders, developers, landlords, and city residents.

To the greatest extent possible, we attempted to collect information from the City of Yonkers. We appreciate the attendance of certain City officials at our meetings and review of earlier drafts of this report. We integrated their input into our findings. It is our hope, however, that this report will be further enriched by more data collection, reflection, and collaboration among the City's representatives and its residents and housing stakeholders.

We invite the Yonkers housing community to critically engage with the recommendations, all of which are presented objectively with candid discussion of the pros as well as the cons. We offer them for implementation consideration and for further dialogue down the road. Our hope is that the city's present and future housing professionals will build upon our analysis and continue exploring inclusive approaches to revitalizing Yonkers.

Sincerely,

Greg Maher

A handwritten signature in cursive script that reads "Greg Maher".

Executive Director of the Leviticus Fund

EXECUTIVE SUMMARY

The Yonkers Housing Report is a multi-disciplinary planning initiative aimed at evaluating current housing needs in the City of Yonkers and stimulating new thinking about the city's long-term housing policies. The report was completed thanks to a generous grant from JP Morgan Chase & Co. and managed by a not-for-profit community development loan fund, the Leviticus 25:23 Alternative Fund ("Leviticus Fund"). Kevin Dwarka LLC, a land use and economic consulting firm, was engaged to prepare the technical aspects of the report and also lead the community engagement process with support from Pace Land Use Law Center.

Based upon extensive data analysis and community outreach, the Yonkers Housing Report is divided into four sections:

- **Section I** synthesizes census data to describe existing demographic, housing, and economic conditions in Yonkers with a close examination of the city's Southwest Quadrant.
- **Section II** documents the various policies and regulations affecting housing development and tenancing in Yonkers.
- **Section III** presents the feedback received from community stakeholders and the public-at-large at engagement efforts focused on identifying housing needs and discussing the applicability of various best practices
- **Section IV** assesses the opportunities and constraints of advancing different housing best practices in Yonkers.
- **Section V** provides a top-level evaluation of the anticipated effectiveness of the proposed strategies in advancing core housing goals.

Although this report assesses the feasibility of advancing various housing best practices in the City of Yonkers, the capacity to implement administrative, regulatory, and programmatic change rests with the City of Yonkers, its community-based organizations, and the broader housing development community. To that end, our report should not be misinterpreted as an unequivocal endorsement of concrete policy proposals or as a report card on the City's performance in meeting its housing needs. We recognize the need for deeper institutional knowledge and more robust data analytics to inform policy-making. Our core purpose in crafting this report is simply to support the ongoing efforts of the City and its housing stakeholders with policy concepts, opportunities and constraints analysis, and case studies that will hopefully inspire further debate and discussion.

HOUSING BEST PRACTICES

Presented below are summary descriptions of the eight best practices that are fully assessed in Section IV of the Yonkers Housing Report. Each of these best practices was chosen on the basis of our own independent housing needs assessment as well as a broad review of professional housing policy literature and case studies from around the United States. The only best practices included in the report are ones determined to be feasible and as having a good chance of resulting in positive housing outcomes. We encourage the City of Yonkers and its stakeholders to critically evaluate the pros and cons of each best

practice and contemplate what types of modifications might make the practice more viable or more effective for meeting the city’s long-term housing needs. In certain cases, a practice may already have been historically tried in Yonkers or is still in place. In these cases, the best practice is still presented as an opportunity meriting reconsideration or modification to enhance the potential for effectiveness.

<p>(1) CONSIDER UPDATING THE CITY’S COMPREHENSIVE PLAN</p>
<p>Ideally a comprehensive plan is updated every ten years and formulated on the basis of extensive data collection, stakeholder outreach, and public input. The plan is used as the basis for determining investment priorities, zoning decisions, and infrastructure needs. Yonkers has not updated its comprehensive plan since 2000. The City of Yonkers could revise its comprehensive plan in order to establish a long-term vision for managing the city’s future growth and development. While the City’s current comprehensive plan reflects the historical concerns related to the Long-Term Planning Order, it does not address more contemporary concerns regarding gentrification and displacement. As such, Yonkers has an opportunity to prepare a more relevant document, one that better reflects current housing needs, regional economic shifts, equity concerns and the evolution of housing best practices over the past two decades.</p>
<p>(2) CONTINUE NEIGHBORHOOD REVITALIZATION PLANNING</p>
<p>Yonkers has historically prepared urban renewal plans for key areas in the city including Getty Square (1978); Alexander Street (2009); Nodine Hill (2009); and Warburton-Ravine Avenue (2010). Since the production of these plans, the City has undergone tremendous physical and economic transformation especially in its downtown and along its waterfront. Meanwhile, there is not currently a recently prepared community-based plan for any of the neighborhoods in Southwest Yonkers. As such, it may be an opportune time for the City and other community stakeholders to revisit one of the previously prepared neighborhood revitalization plans and prepare an updated version along with a fresh approach to its implementation strategies. Alternatively, the City might consider preparing an entirely new community-based neighborhood plan for a part of the city that has not yet been subject to this kind of focused planning.</p>
<p>(3) EXPLORE INNOVATIONS IN CODE ENFORCEMENT</p>
<p>Like many older cities, Yonkers struggles to address the full spectrum of building safety and code compliance issues that are common in neighborhoods with an aging building stock. With CDBG monies, the City assigns building inspectors to key areas in the city and also enables anonymous reporting of building violations. More recently, the City has hired more inspectors and increase fines. Other options for long-term consideration include hiring even more inspectors, organizing</p>

residents into code enforcement observation committees, publishing user-friendly guides to code compliance, periodic increasing of fines, mapping of property conditions, and providing building code training in neighborhoods with higher incidences of building violations.

(4) EXPAND FINANCIAL SUPPORT FOR REHABILITATION OF RESIDENTIAL BUILDINGS

The City could provide financial assistance to building owners or non-profit housing organizations to help offset the costs of rehabilitation and acquisition. For small, owner-occupied buildings, the City can establish income requirements that limit eligibility for financial assistance to low-income households. For larger projects, the City can require that the fund be used to rehabilitate housing units that are designated for lower-income households.

(5) STRENGTHEN THE CITY'S INCLUSIONARY HOUSING PROGRAM

The City of Yonkers has already adopted an inclusionary zoning ordinance that establishes the minimum number of affordable units that must be built for certain kinds of buildings. The policy also includes options for developers to contribute money to a Housing Trust Fund in lieu of building the required units on the site of their project. Yonkers could strengthen its inclusionary housing program by requiring that a greater number of units be built to accommodate an even wider range of low-income households. The implementation of the policy could also be revised to require publication of an annual performance report that tracks the number of affordable units built each year, the number of units expected to be built in the future, the amount of money held in the trust fund, and the allocations of the trust fund to finance specific affordable housing units.

(6) FURTHER INCENTIVIZE DEVELOPMENT OF AFFORDABLE HOUSING

The incentives in Yonkers' land use approval process could be enhanced to provide even more development benefits in exchange for a developer providing a greater amount of affordable housing units than required under the affordable housing ordinance. Examples of enhanced development rights include:

- As-of-right development for affordable housing developments
- More generous allowances for building scale including allowance for more stories, greater floor area ratios, and relaxed set back or open space requirements for projects proposed anywhere in Yonkers
- Eliminating parking requirements for affordable housing

These incentives could be provided to all developers or they could be granted exclusively to non-profit housing developers committed to permanent affordable housing. Although restricting the incentive program to non-profit housing developers might reduce the total number of affordable units created, it would also ensure that the units that are built remain affordable for future generations.

(7) CONVERT MORE CITY-OWNED LAND TO AFFORDABLE HOUSING

Through its affordable housing ordinance embedded within its zoning code, the City of Yonkers can regulate the degree to which developers are required to include affordable housing within their projects. However, the City can have even greater latitude in mandating affordable housing construction for projects built on city-owned land. Specifically, the City can establish much more stringent affordable housing requirements for the leasing of its own property to a private developer or selling the property to a non-profit housing organization committed to building permanently affordable housing. In cases where a city-owned property is not suitable for multi-family housing development, the City could lease the property to a developer for redevelopment in accordance with the land uses permitted under the zoning code but allocate a share of the lease revenue to the housing trust fund. In all cases of conveyance, the City will have the greatest ability to ensure permanent affordability, by retaining title of the property and entering into long-term lease agreements rather than selling the property to a developer.

(8) SECURE SUPPORTIVE SERVICES FOR STREET HOMELESS POPULATION

Yonkers has a homeless population that is served by Westchester County Department of Social Service (DSS) programs as well as a network of 24-hour shelters that provide on-site supportive services. However, much of the city's street homeless population uses a drop-in facility that provides only minimal on-site services. In order to ensure that the homeless population has access to a case management services and social service programming, a drop-in day facility could be provided in Yonkers. This facility would be open during the daytime periods when the drop-in shelter is not open and offer food, shelter, medical services, mental health support, showers, and laundry facilities.