

city of **yes**

*city of* **diversity**

*city of* **affordability**

*city of* **neighbors**

*city of* **housing opportunity**

*city of* **families**





Image credit: Alfred Twu

## Overview

# City of Yes for Housing Opportunity

This **citywide text amendment** would make it possible to build **a little bit more housing** in every neighborhood

“**A little more housing in every neighborhood**” means we can make a big impact on the housing shortage without dramatic change in any one neighborhood

## Why do we need more housing in New York City?

New York City faces a severe housing shortage that makes homes scarce and expensive:

- The **apartment vacancy rate is 1.41%** – the lowest since 1968. 0.82% of Bronx rental apartments are vacant
- **Over 50% of renters are “rent burdened,”** meaning they spend over 30% of income on rent
- **92,879 homeless New Yorkers**, including **33,399 children**, slept in the shelter system on a given night in December 2023



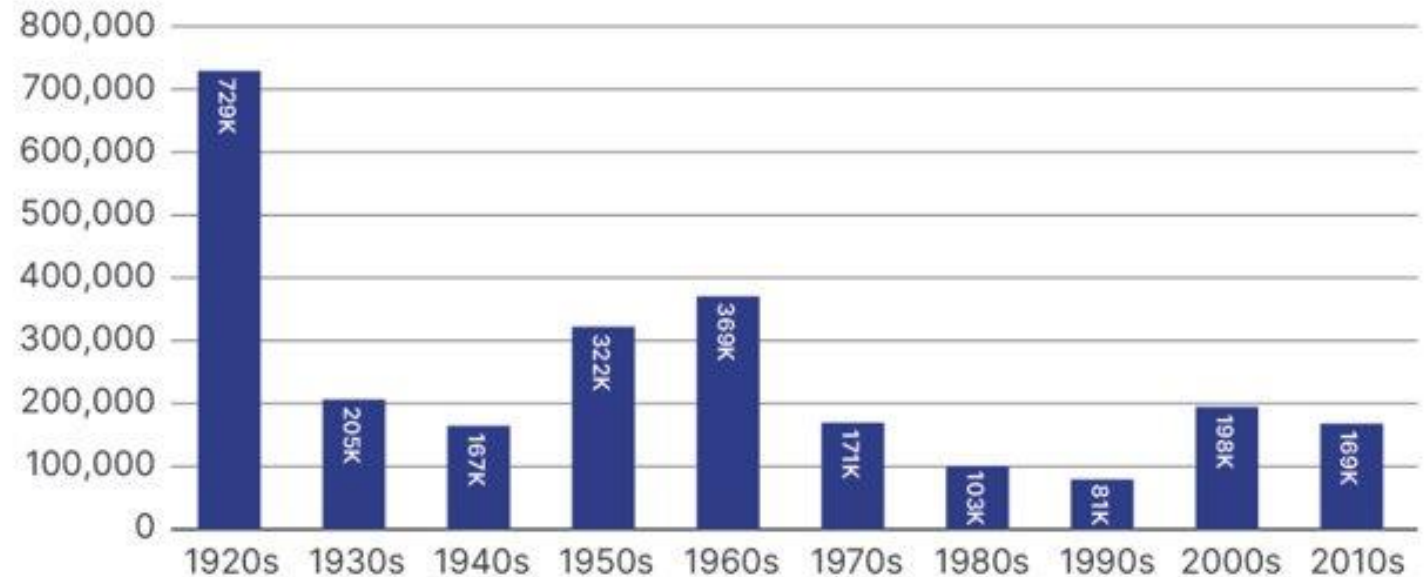
# NYC is not building enough housing to meet New Yorkers' needs

**New York City is creating far less housing than it used to**

At the same time, average household size is declining so we need more homes to house people

**The housing shortage is due in part to restrictive zoning rules that limit the number and types of homes that can be built**

New Housing Production by Decade



## New housing is concentrated in just a few neighborhoods

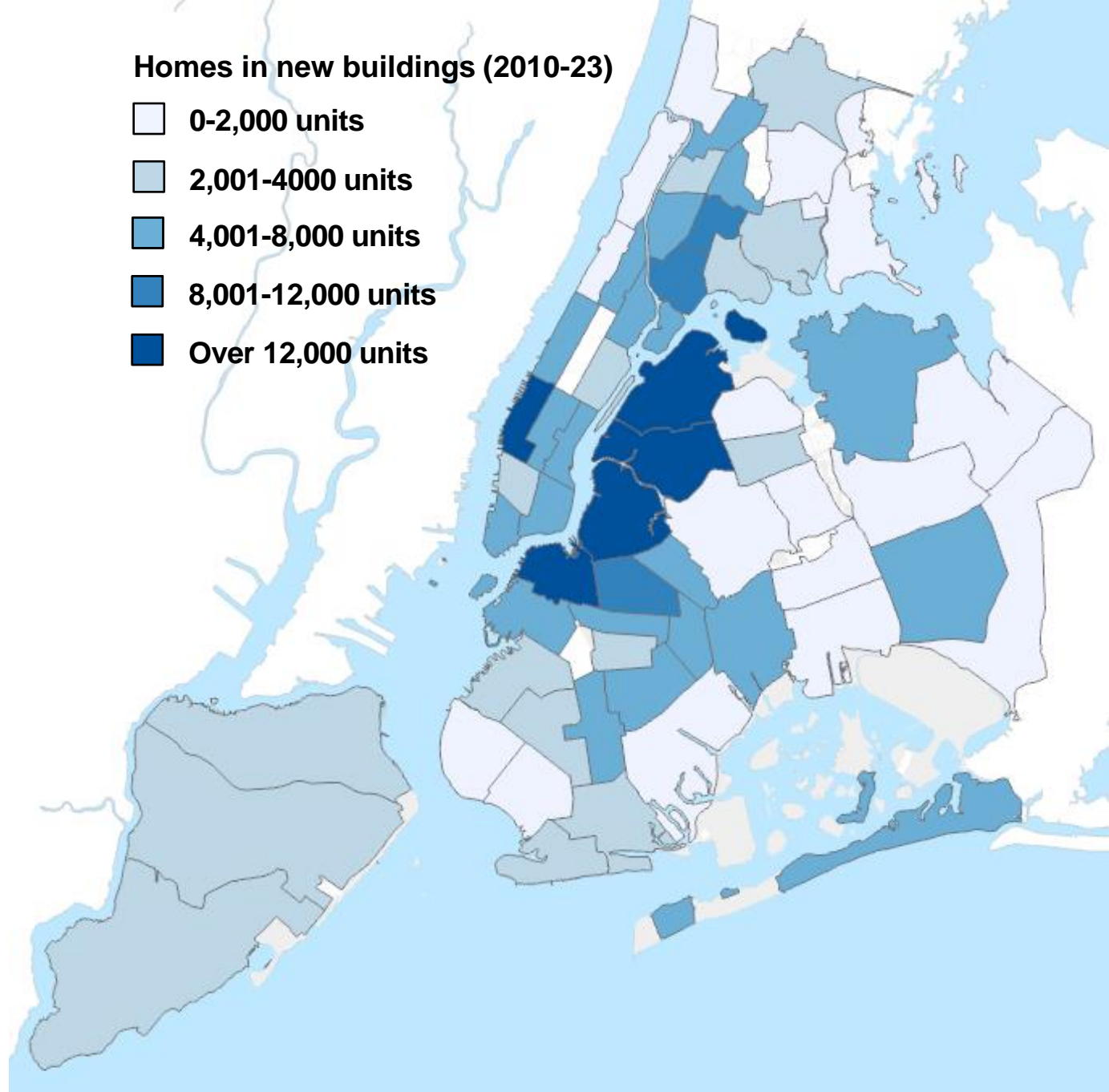
**Almost all of New York City's recent housing production has been concentrated in a few neighborhoods**

Some neighborhoods have created virtually zero new housing

**This puts additional pressure on just a few parts of the city to produce almost all new housing**

Homes in new buildings (2010-23)

- 0-2,000 units
- 2,001-4,000 units
- 4,001-8,000 units
- 8,001-12,000 units
- Over 12,000 units



## When tenants have few options, landlords gain leverage

This leads to:

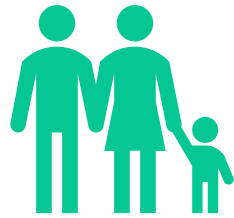
- High rents
- Displacement and gentrification pressure
- Segregation
- Homelessness
- Poor housing quality
- Tenant harassment

**Over 60.0% of Bronx renters are “rent burdened,” meaning they spend over 30% of income on rent**



An average family of 3 would have to spend almost 50% of their income on rent to afford an average 2-bedroom home:

Income

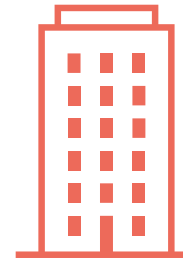


**\$5,833/month**

A family of 3 with a household income of \$70,000 a year \*

\*Median household income of NYC renters

Rent



**\$2,752/month**

Average 2-bedroom apartment available in NYC

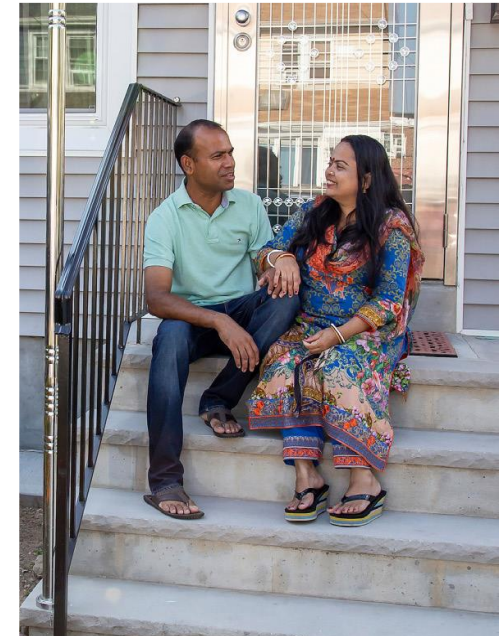
## The housing shortage has direct human consequences

A nursing aide might spend **3 hours commuting every day** because she can't find housing close to her job.

A mother and her children fleeing an unsafe home wouldn't be able to find any affordable alternatives and are compelled to **enter a homeless shelter**.

A college graduate may discover that they **can't move back to their childhood neighborhood** because the rents are too expensive.

A retiree could watch their **friends and family move out-of-state** and decides to follow suit because they can no longer afford escalating rents.



Top two images courtesy of Jonathan Patkowski. Bottom two images: © New York City Mayoral Photography Office, 2023



## The housing crisis hurts the local economy

When people spend more of their money on rent, they have less to spend on everything else

- This harms the city's economy and slows job growth
- Less new housing also means fewer jobs in construction and residential maintenance

City of Yes for Housing Opportunity would add an estimated **\$58.2 billion** to NYC's economy and create **more than 260,000** jobs in the construction and service sectors alone



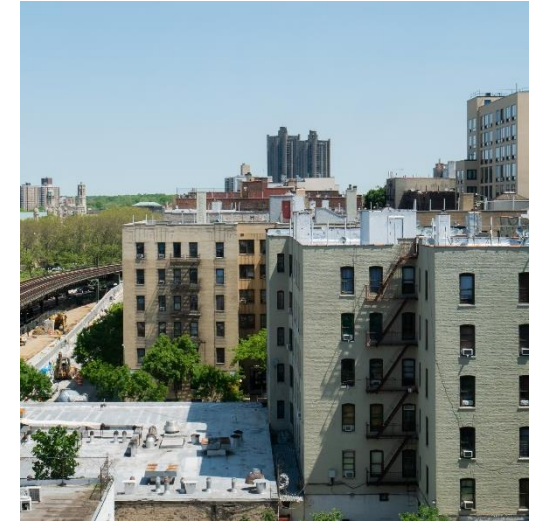
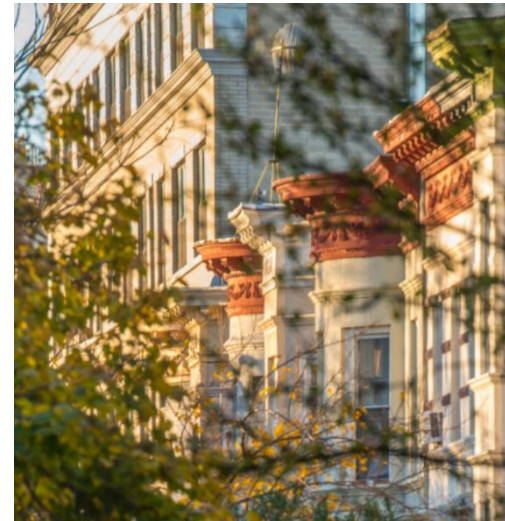
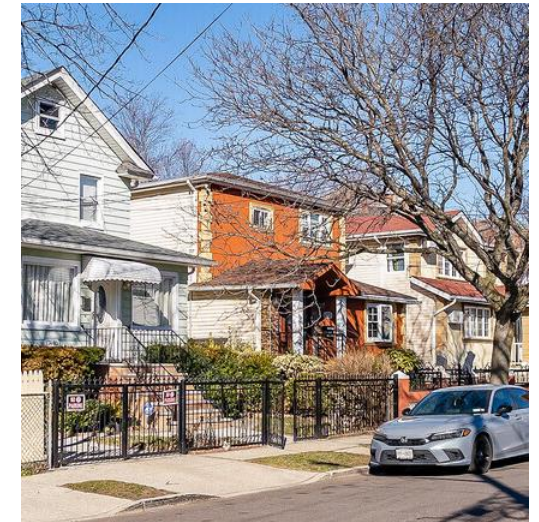
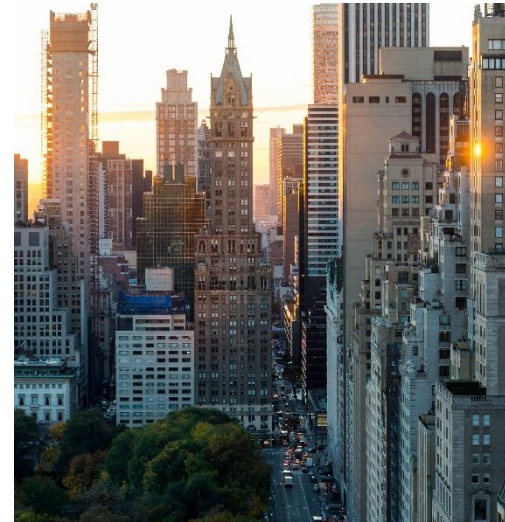
# Zoning is one tool to address NYC's housing shortage

**Zoning regulates the density and use of what is permitted to be built**

- Zoning can include requirements for income-restricted affordable housing
- Zoning does not directly build or fund new housing
- Zoning is within the city's control

**Other tools to support housing include:**

- Subsidies and tax incentives to create and preserve affordable housing
- Support for homeownership models
- Tenant protections



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## How can we help address the housing crisis with zoning?

We aim to update zoning rules to create **more housing** and **more types of housing across all NYC neighborhoods**.

**A little more housing in every neighborhood** means a lot of housing overall without dramatic change or overtaxed infrastructure. This approach can:

- Address the **root causes** of high housing costs
- Support **job growth** and New York City's **economy**
- Make NYC more **environmentally-friendly** by building more housing in areas with great access to jobs and transit



Image credit: Alfred Twu

## Proposal overview

### Low-density proposals

- Allow for "missing middle" housing, including **town center zoning** and **transit-oriented apartment buildings**
- Help homeowners by providing additional flexibility and allowing **accessory dwelling units**

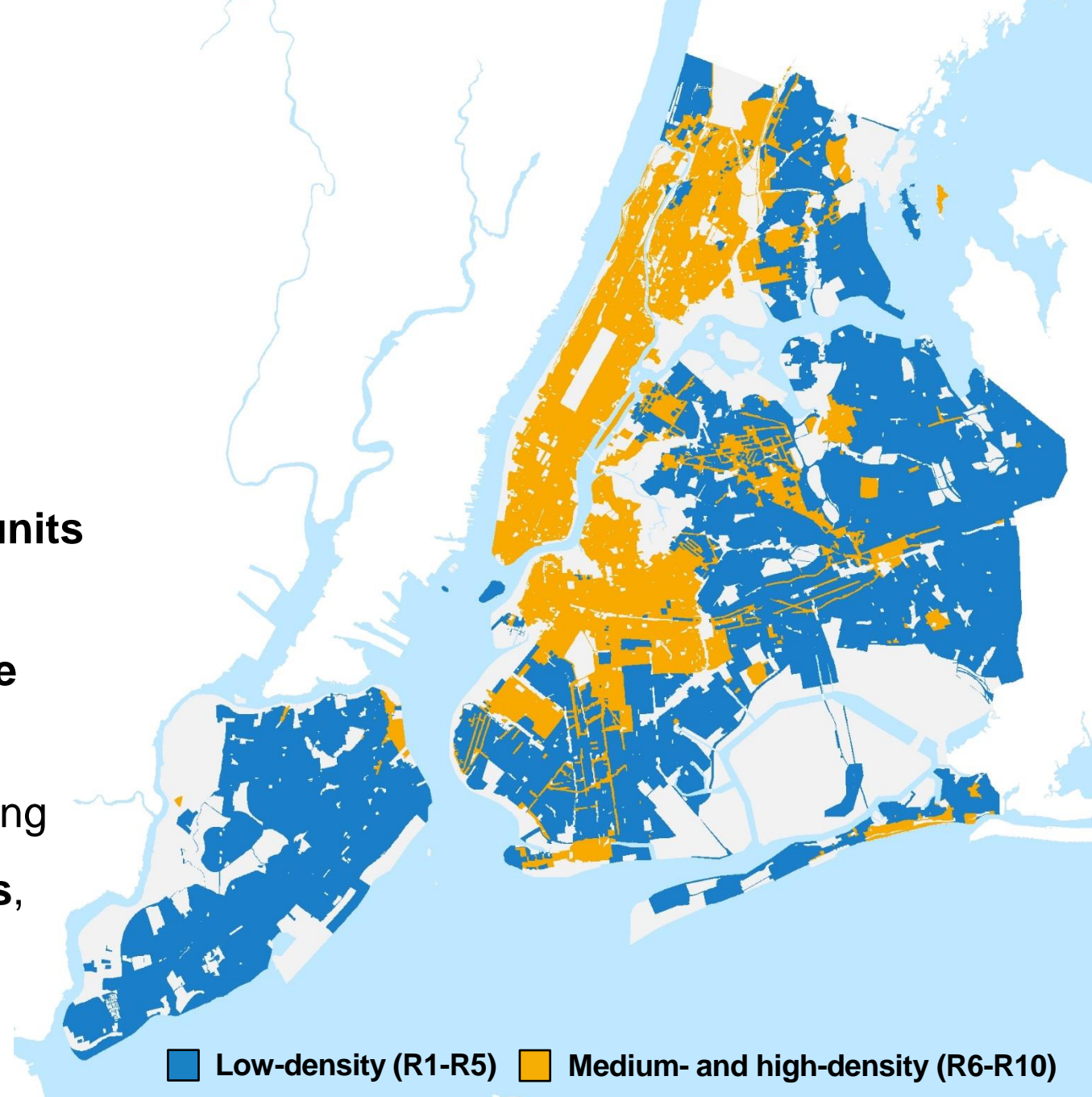
### Medium- and high-density proposals

- Create a **Universal Affordability Preference**

### Parking proposals

- **Lift costly parking mandates** for new housing

**Other citywide actions** to enable **conversions**, **small and shared apartments**, and **infill**



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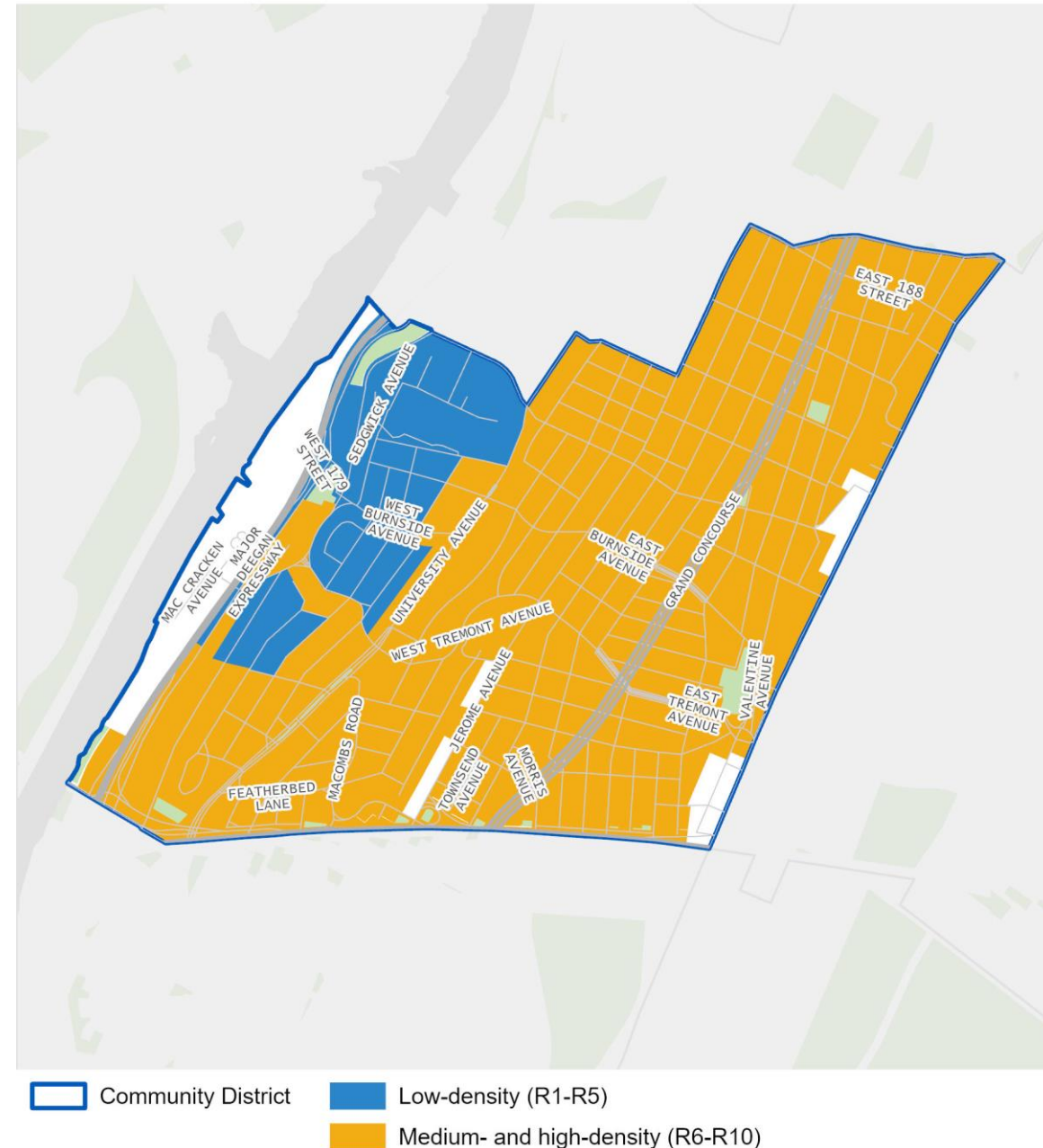
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# Low-density

Image credit: Alfred Twu

# Overview

**Due to restrictive zoning, most low-density areas have stopped building new homes, contributing to our city's housing shortage**

- We want to allow for the creation of a little more housing across low-density areas, in ways that won't impact neighborhood look and feel



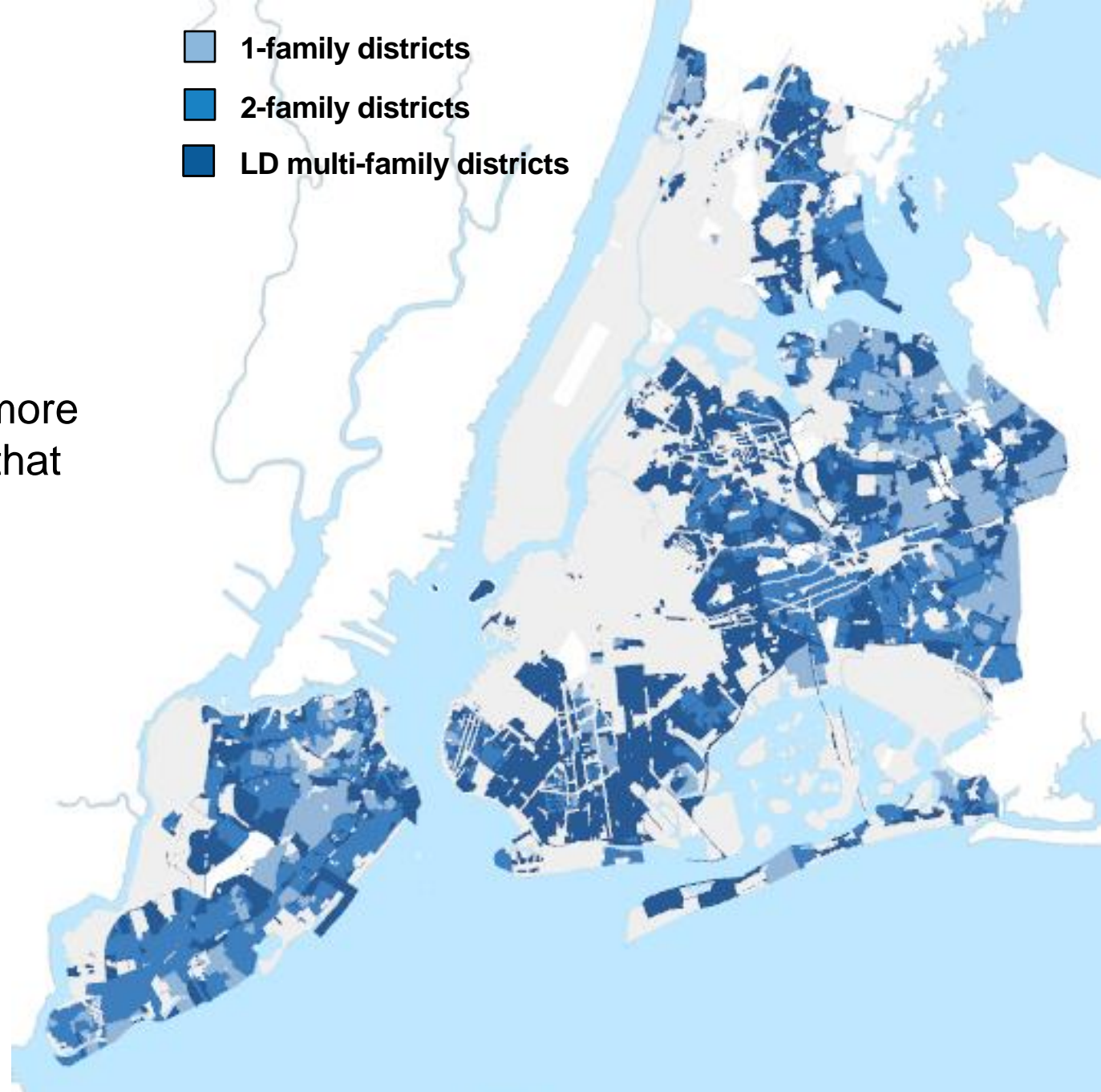
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**Modest apartment buildings exist across low-density neighborhoods but could not be built today**

- 1-family districts
- 2-family districts
- LD multi-family districts



Low-density areas

# Overview

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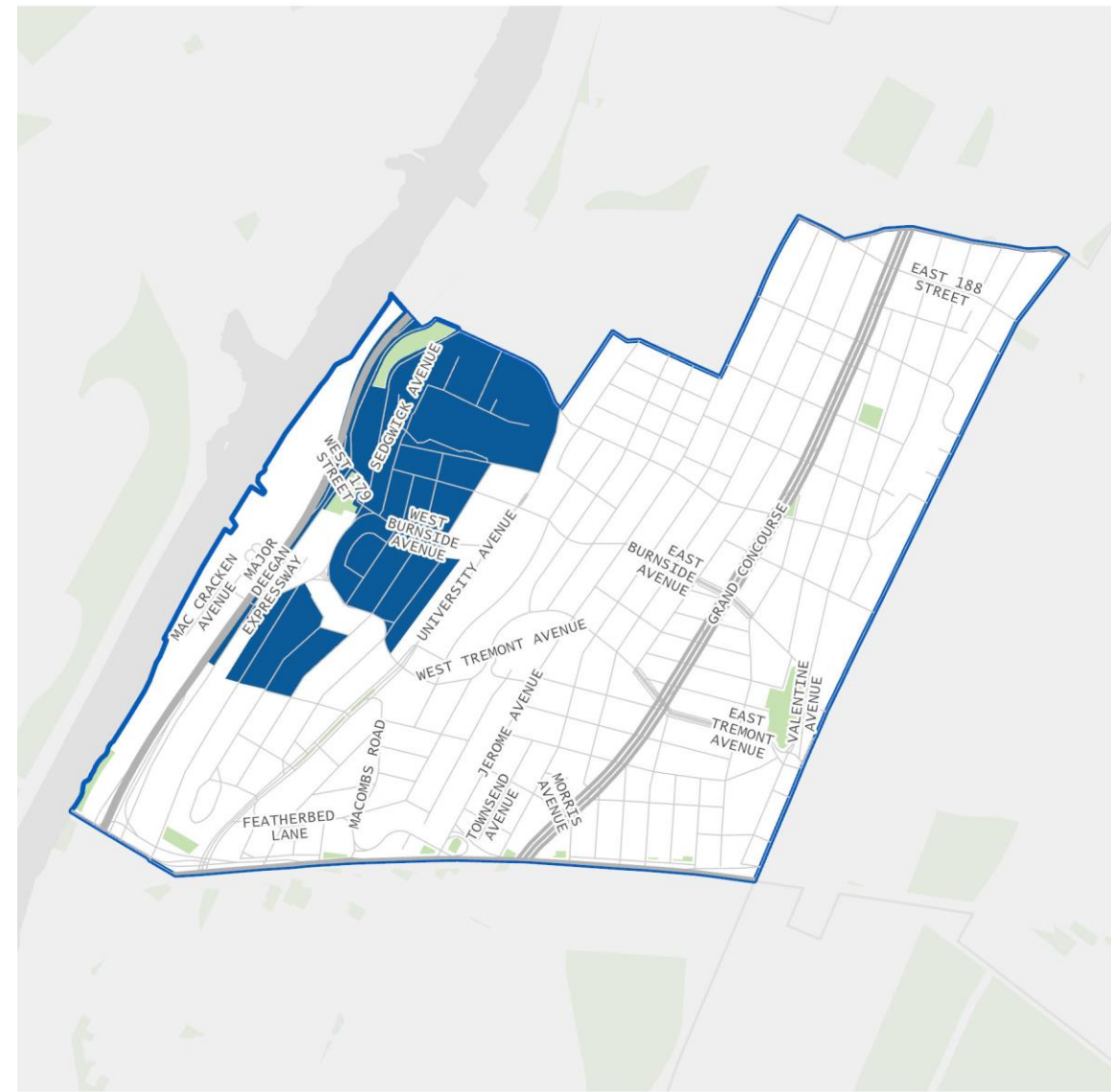


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**Modest apartment buildings exist across low-density neighborhoods but could not be built today**



- Community District
- 1-family districts
- 2-family districts
- LD multi-family districts



## Town center zoning

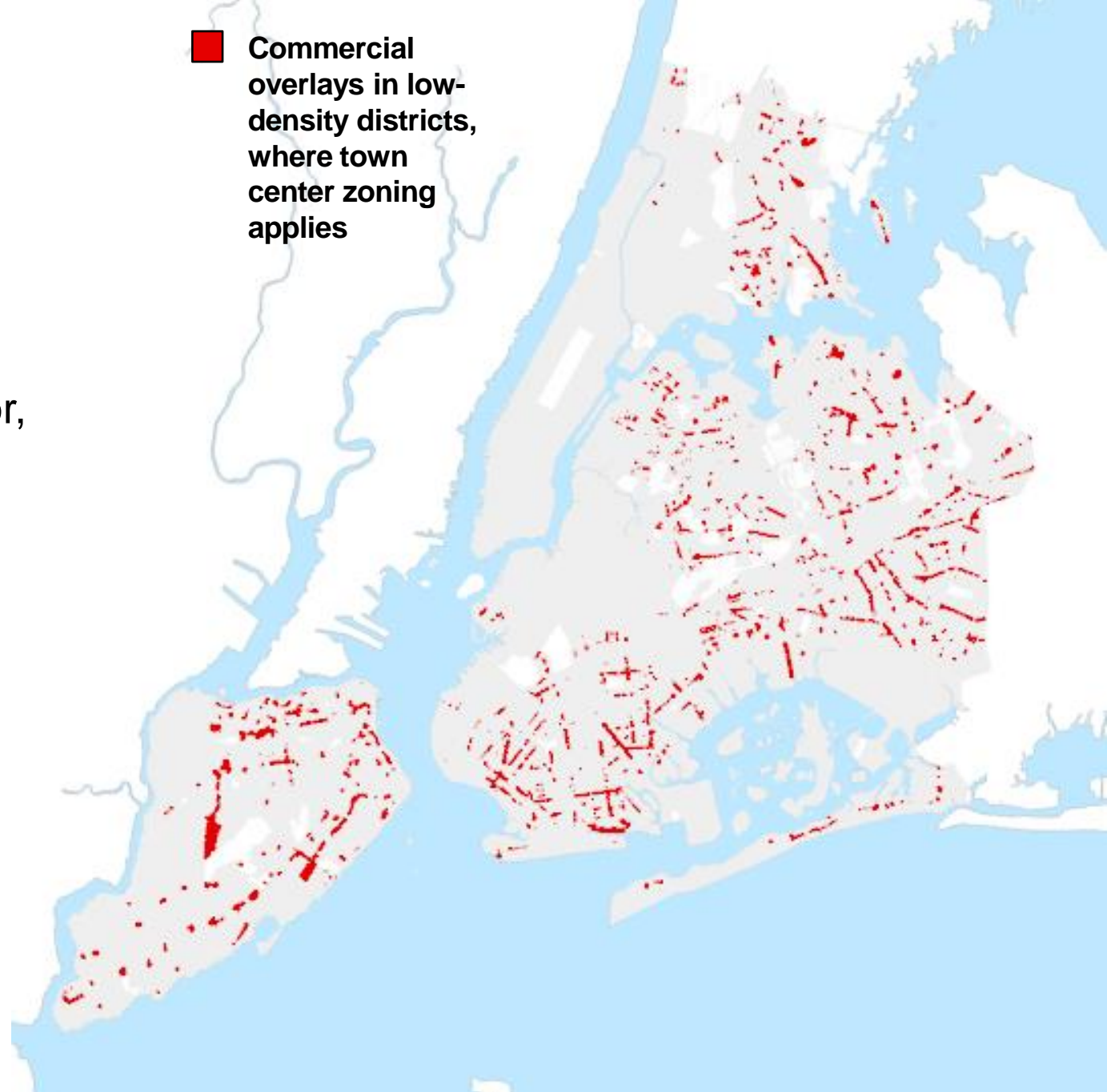
### Relegalize housing above businesses on commercial streets in low-density areas

- New buildings would have 2-4 stories of residential above a commercial ground floor, mirroring existing buildings



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■ Commercial overlays in low-density districts, where town center zoning applies



# Town center zoning

## Relegalize housing above businesses on commercial streets in low-density areas

- New buildings would have 2-4 stories of residential above a commercial ground floor, mirroring existing buildings



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Community District Commercial overlays in low-density districts, where town center zoning applies

## Transit-oriented development

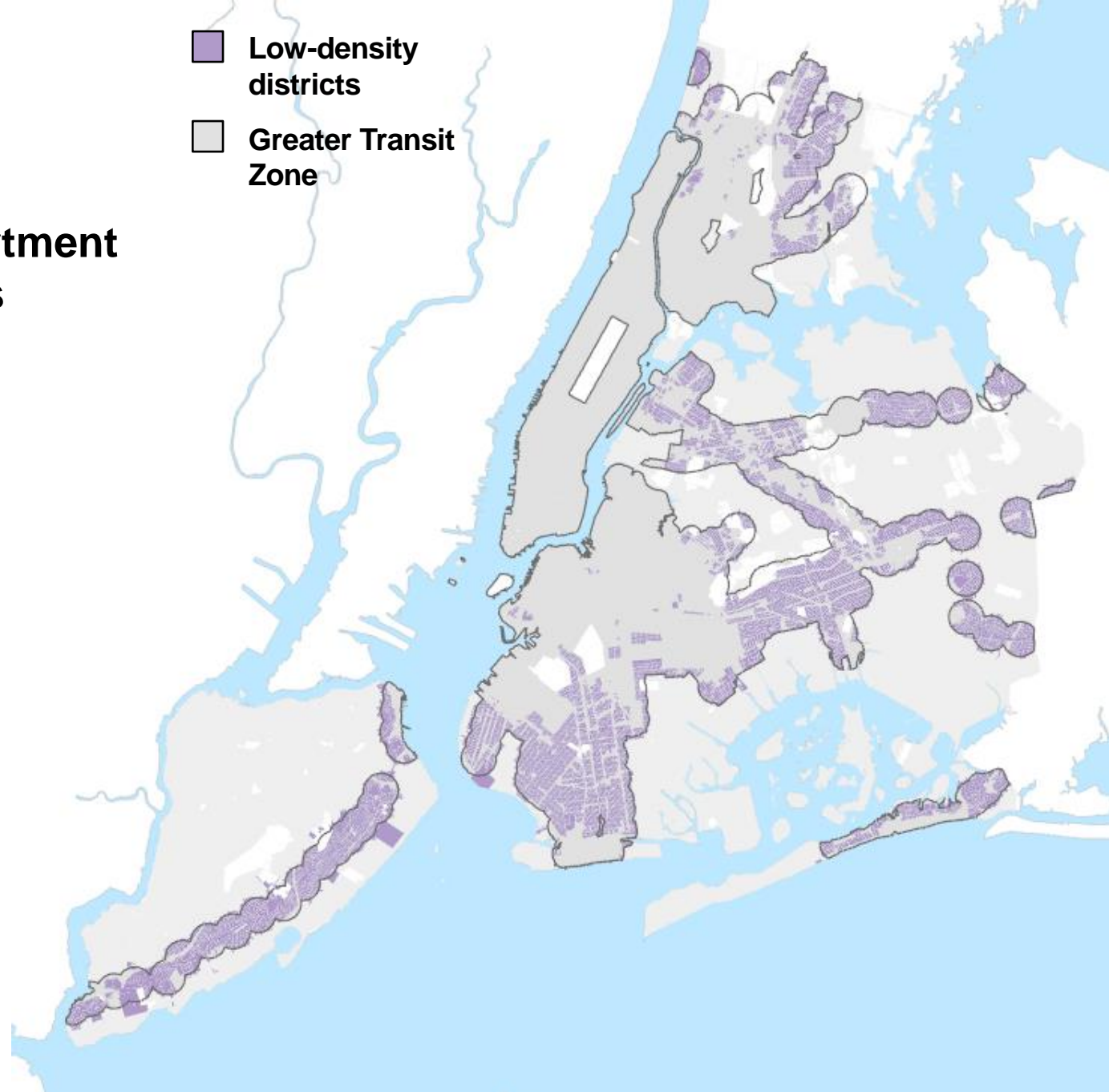
### Allow modestly-sized, transit-oriented apartment buildings in low-density residence districts

- Sites must be:
  - near transit,
  - over 5,000 square feet
  - on the short end of the block or facing a street over 75 feet wide
- Buildings will be 3-5 stories



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- Low-density districts
- Greater Transit Zone



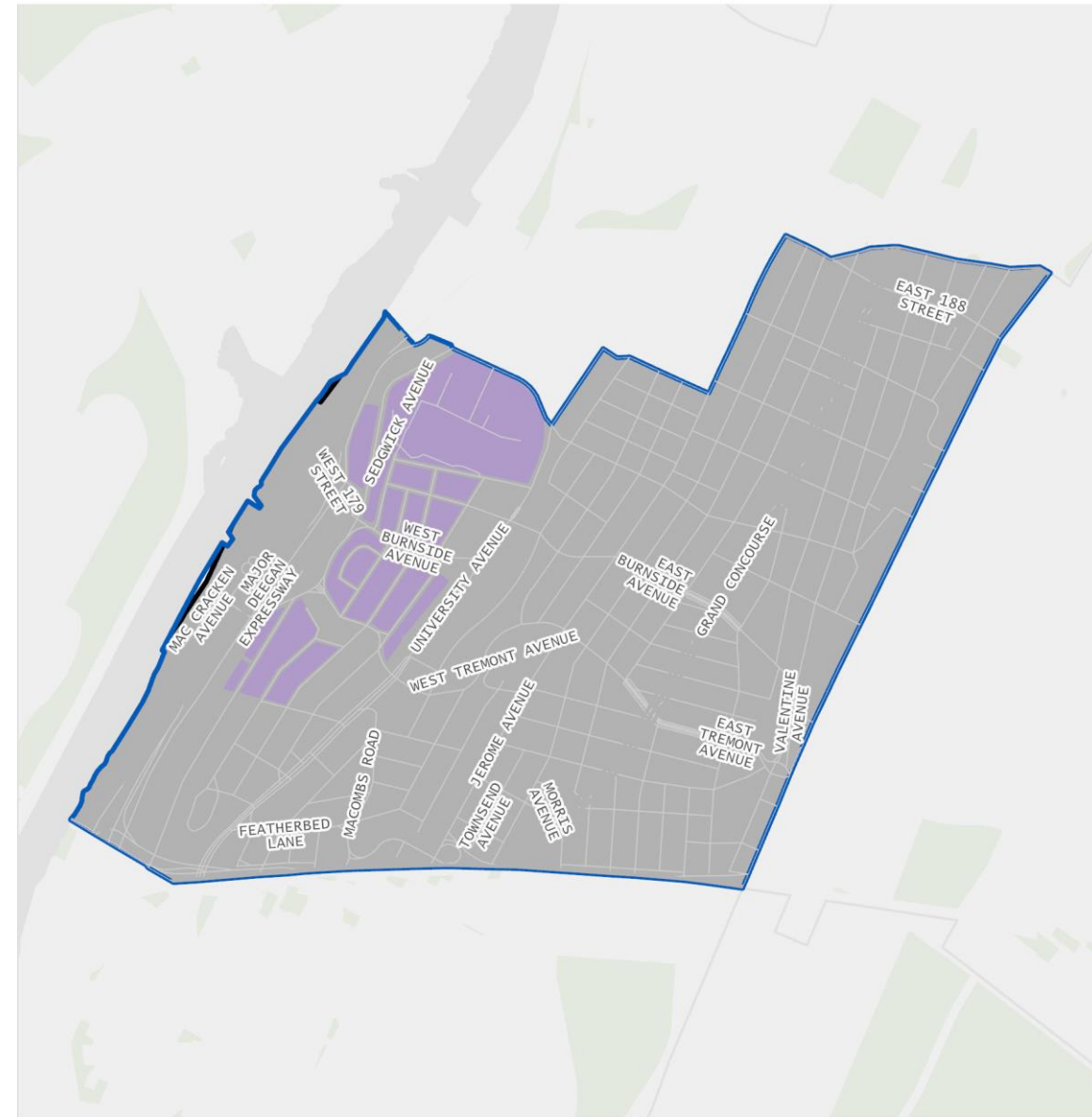
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Community District Low density districts Greater Transit Zone

## Help homeowners

### Allow 1- or 2-family homes to add a small accessory dwelling unit (ADU)

- ADUs provide important housing options for small households in low-density areas
- ADUs give multi-generational families more space and help homeowners pay for household expenses
- Many other cities have already legalized ADUs and experienced these benefits

Legalizing existing basement ADUs is not only a matter of zoning and would require changes to other state and local laws



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## Help homeowners

**Adjust FAR, perimeter heights, yards, and other rules to provide flexibility for homeowners**

- Many older homes are out of compliance, blocking homeowners from adapting their homes to meet their family's needs
- These changes will enable 2-family and multi-family buildings in districts that already permit them





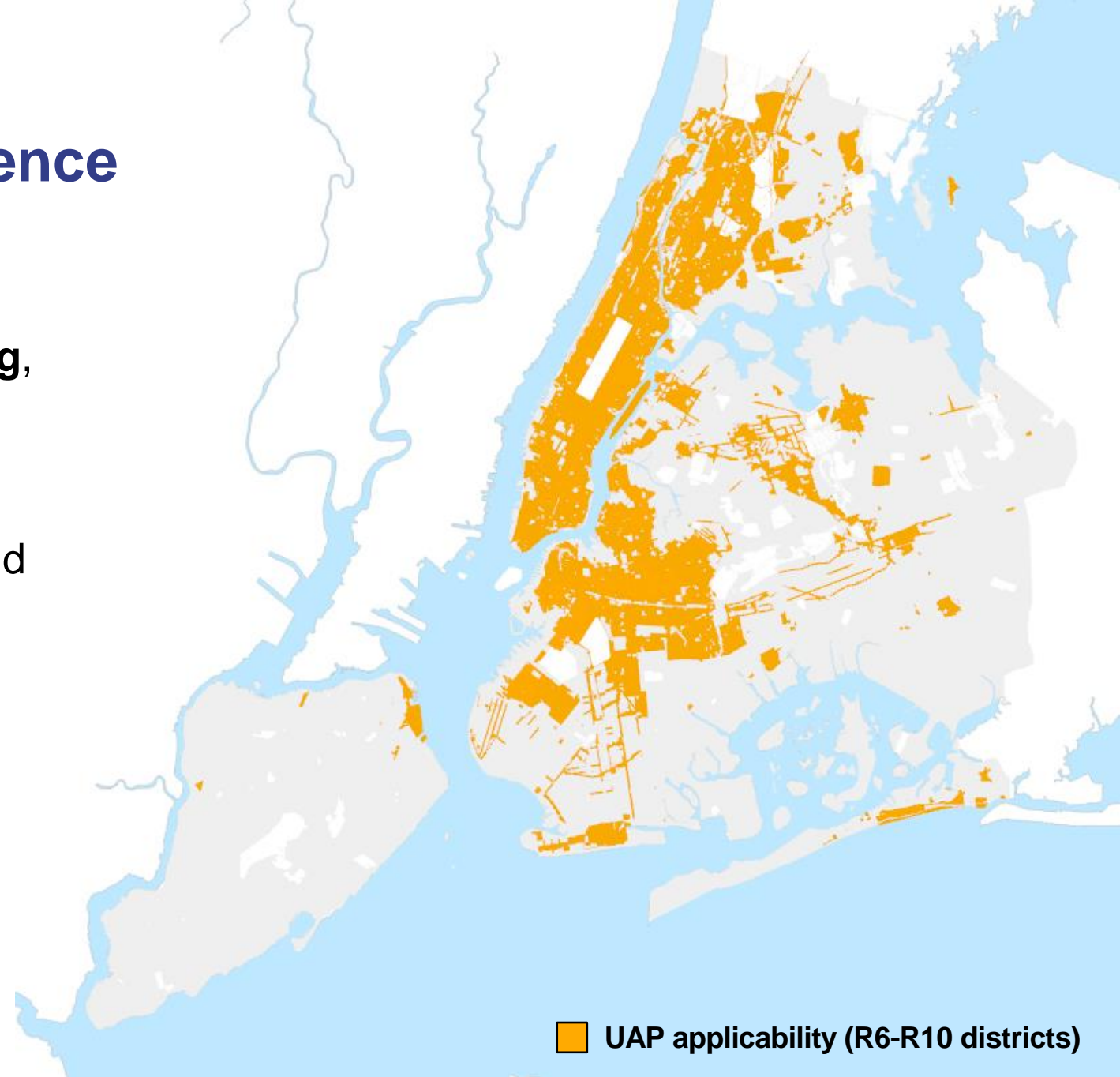
# Medium- and High-density

## Universal Affordability Preference

UAP will allow buildings to add at least **20% more housing** if the additional homes are **permanently affordable housing**, including supportive housing

UAP will enable **incremental affordable housing growth** throughout the medium- and high-density parts of the city

This will encourage **affordable housing throughout the city**, rather than concentrating it in a few neighborhoods





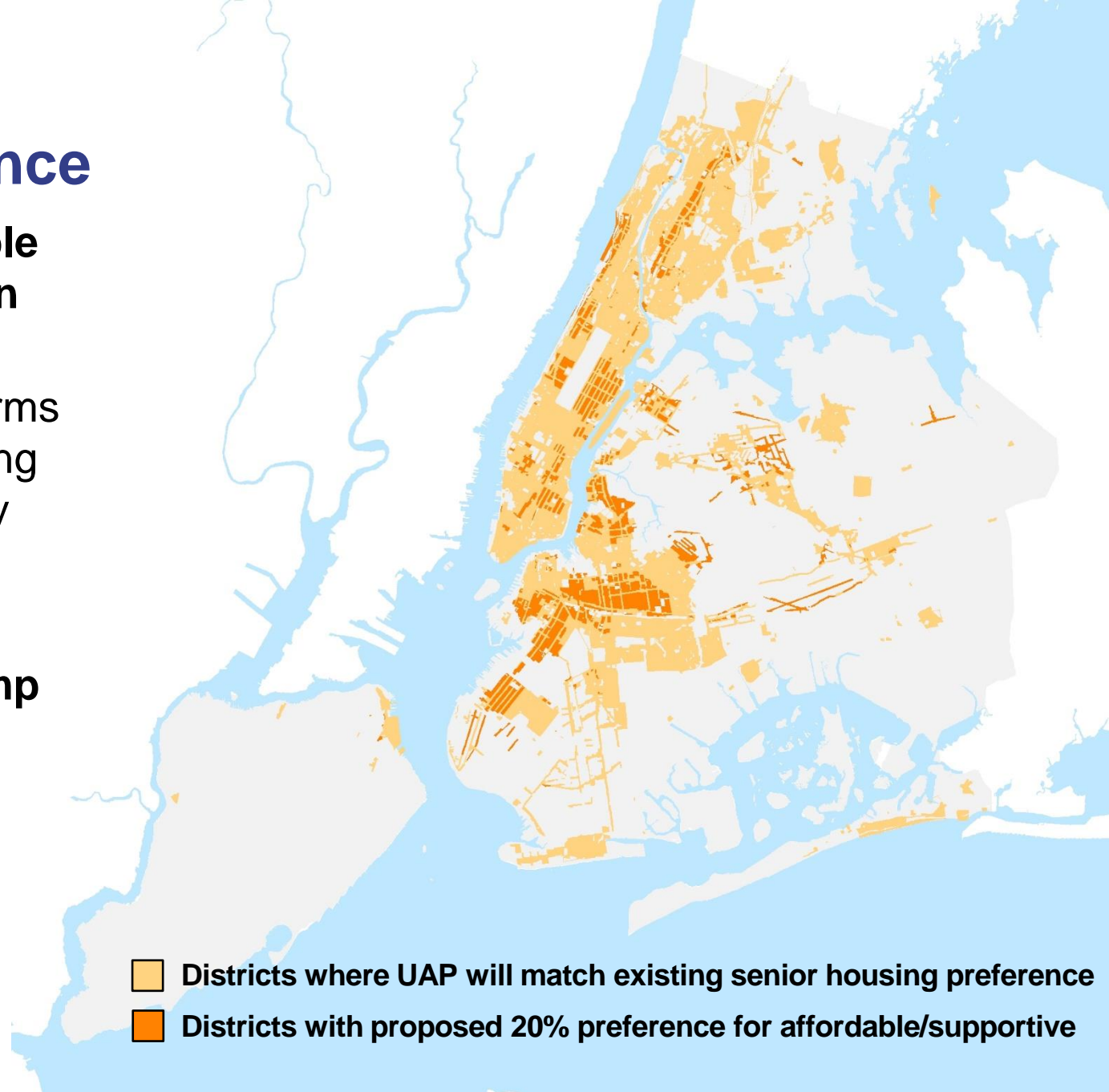
## Universal Affordability Preference

**Today, most zoning districts allow affordable senior housing to be about 20% bigger than other buildings**

- UAP would expand this framework to all forms of affordable and supportive housing, making it easier to build affordable housing in every medium- and high-density district

**This proposal would also create a 20% bump for affordable and supportive housing in districts that don't have a senior housing preference today**

- Some districts will also receive height increases, so that it's feasible for UAP buildings to fit their allowed square footage



## Medium- and high-density areas

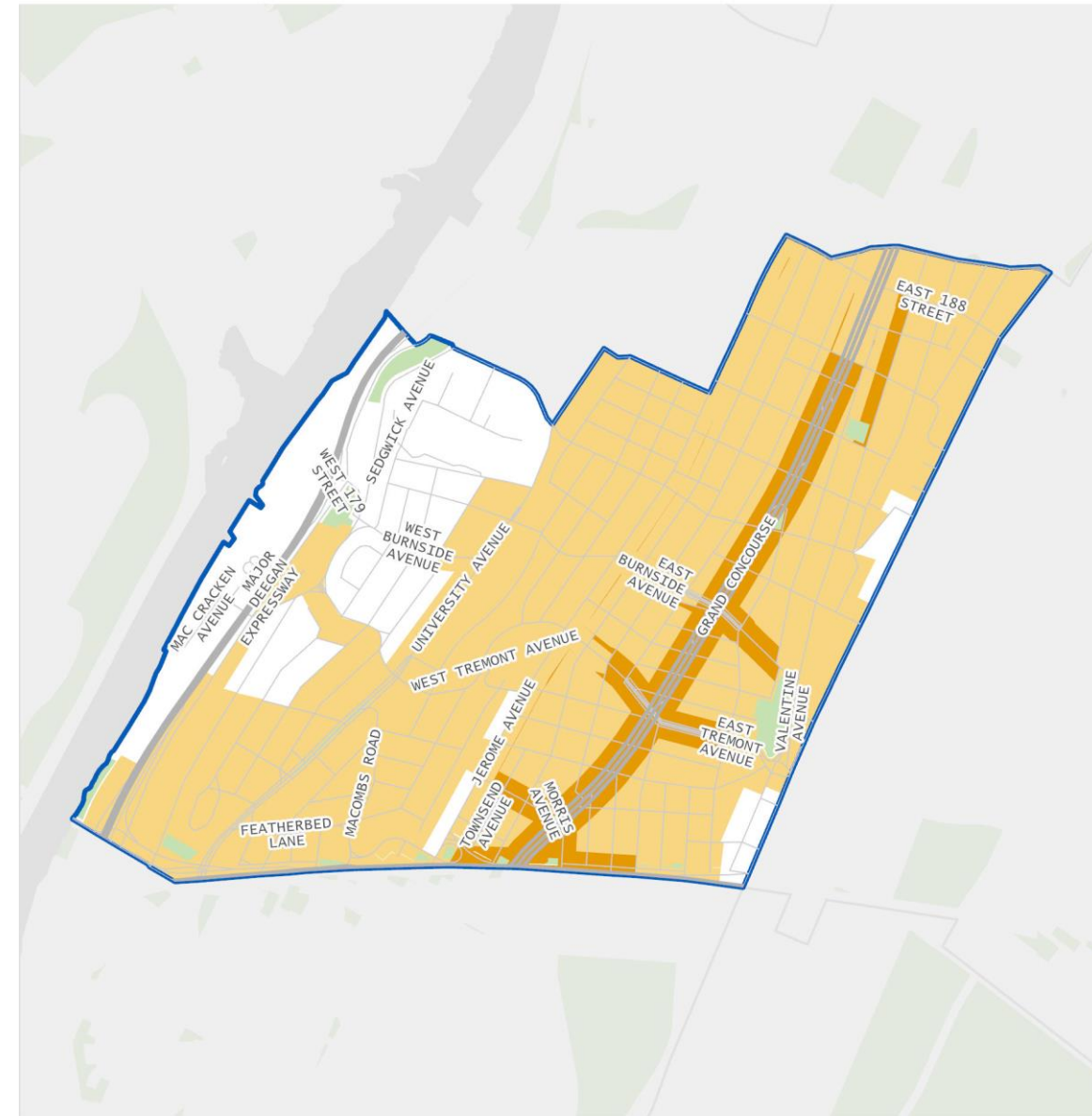
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Community District
  Districts with existing senior housing preference
  Districts with proposed 20% preference for affordable/supportive

# Universal Affordability Preference

**UAP will have an affordability requirement of 60% AMI**

- Area Median Income (AMI) is a measure of affordability established by the federal government

**UAP will also allow income averaging, allowing a wider range and more deeply affordable homes**



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# Universal Affordability Preference

**UAP will replace Voluntary Inclusionary Housing (VIH), achieving deeper affordability and allowing for income averaging.** Mandatory Inclusionary Housing will continue to be mapped and existing affordability requirements will remain in place.

**Voluntary Inclusionary Housing (VIH)**  
80% AMI with no income averaging

### What this meant for New Yorkers:

All income-restricted units in a VIH building were 80% AMI (\$101,686 for a family of 3 or \$2,796 for rent for a 2-bedroom home)

**Universal Affordability Preference (UAP)**  
60% AMI with income averaging

### What this means for New Yorkers:

Homes at a mix of incomes to reach 60% AMI, including more deeply affordable units. For example, a UAP building could include:

	Income for a family of 3	Rent for a 2-bedroom
<b>30% AMI</b>	\$38,130	\$1,084
<b>60% AMI</b>	\$76,260	\$2,097
<b>90% AMI</b>	\$114,390	\$3,142

*Estimates from HUD Guidelines 2024 and NYC HDC.  
Rents for specific projects may differ*

## Universal Affordability Preference

**Example:** A church in an R6 district wants to partner with a developer to rebuild the church and put housing on top

**Today:** The site is limited to **3.0 FAR**, which results in about **35 units**

**Proposal:** If affordable and supportive housing got **3.9 FAR** like AIRS, the site could get **10-12 more units** as long as anything above 3.0 FAR is permanently affordable



# Universal Affordability Preference

Without UAP



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With UAP



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If UAP had been in place since 2014, an **additional 20,000 income-restricted affordable homes** could have been created – enough to house 50,000 New Yorkers

## Updates to Mandatory Inclusionary Housing

### Allow MIH Option 3 to be a standalone option

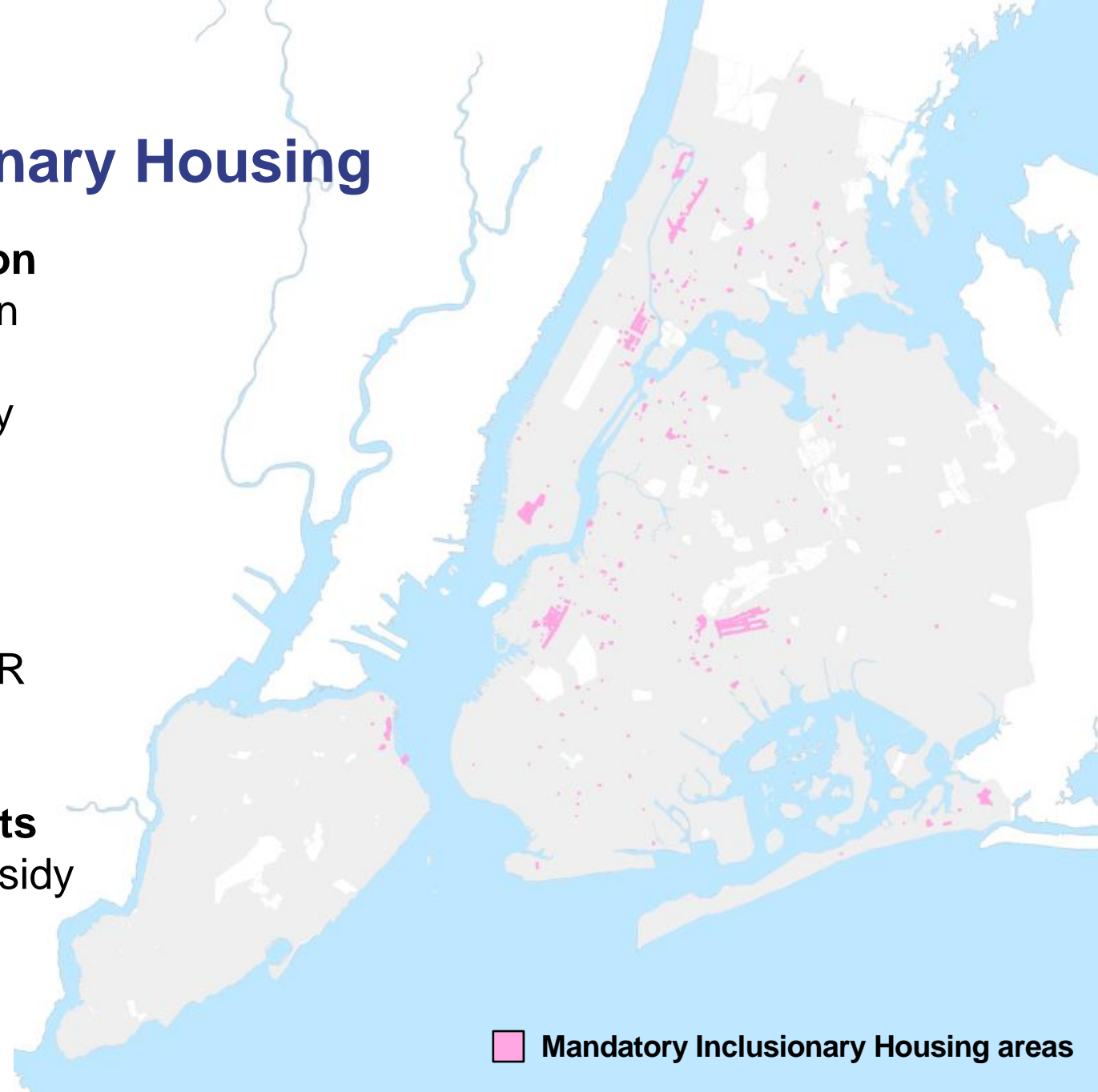
- MIH Option 3 requires a 20% set-aside at an average of 40% AMI
- Requested by the Speaker, members of City Council, and many housing advocates

### Equalize MIH FARs for districts where UAP FAR is higher

- Ex: R6A MIH will change from 3.6 to 3.9 FAR
- MIH Options will stay the same

### Streamline rules for 100% affordable projects

- Reduces conflicts with term sheets and subsidy programs
- Facilitates affordable homeownership



■ Mandatory Inclusionary Housing areas



# Citywide



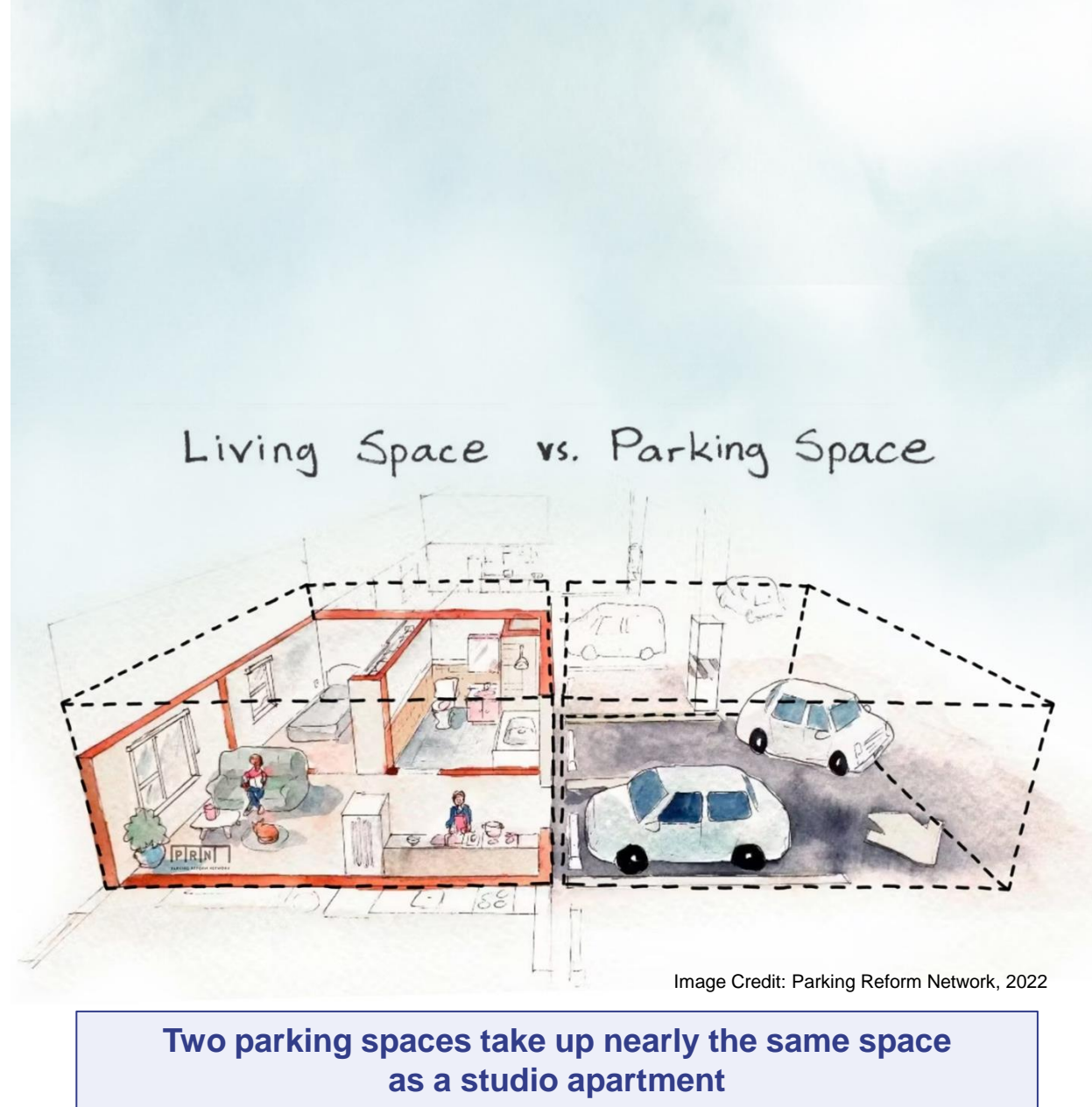
## End parking mandates

**Make parking optional in new buildings,**  
as many other cities have done

**Mandated parking is extremely  
expensive to provide**

- These costly mandates drive up rents and prevent new housing from being built
- This is an obstacle to housing growth, especially affordable housing

**Parking will still be allowed,** and projects can add what is appropriate at their location



## End parking mandates

### Example:

A developer wants to build a **16-unit** apartment building a 4-minute walk from the nearest subway station

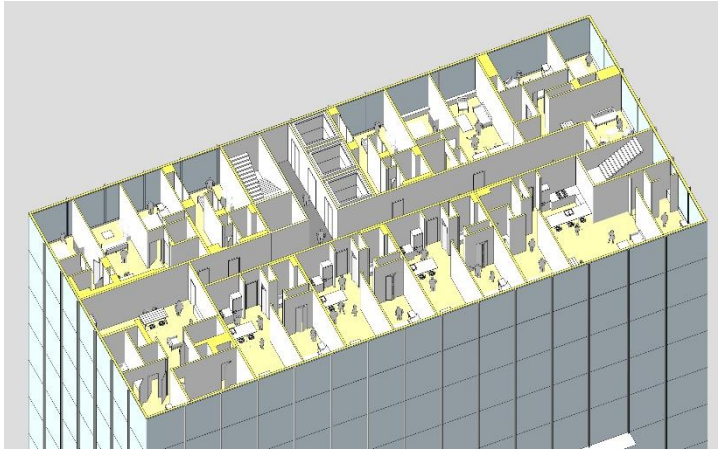
Today, the developer would **stop at 10 units**, because the 11th unit would trigger a **6-space parking requirement**

Without parking mandates, they can build the **16-unit building**, providing 6 more urgently needed homes near transit



# Additional changes to enable housing

**Enable conversion of under-used buildings**



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Expand adaptive reuse regulations citywide, move the eligibility date from 1961 to 1991

**Re-legalize small and shared apartments**



Image credit: Alfred Twu

Remove arbitrary zoning rules to allow small and shared apartments in central locations, easing pressure on family-size units

**Eliminate barriers to contextual infill**



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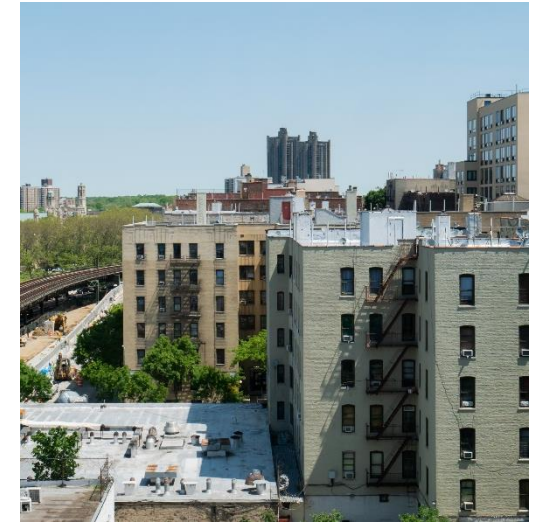
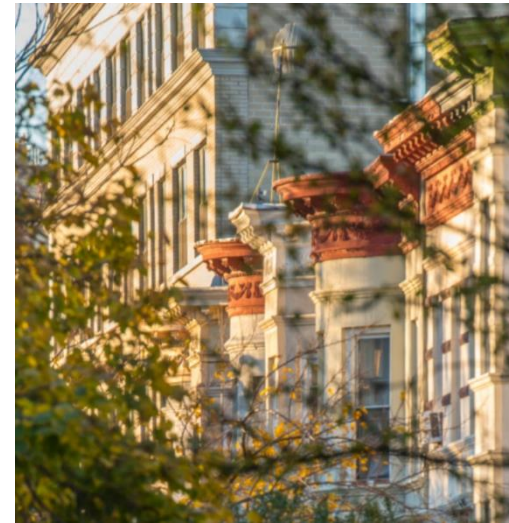
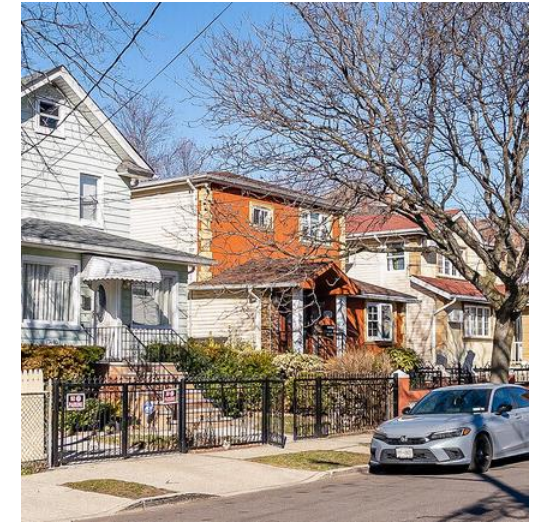
Allow new contextual housing on sites in non-contextual districts, including campuses and irregular sites



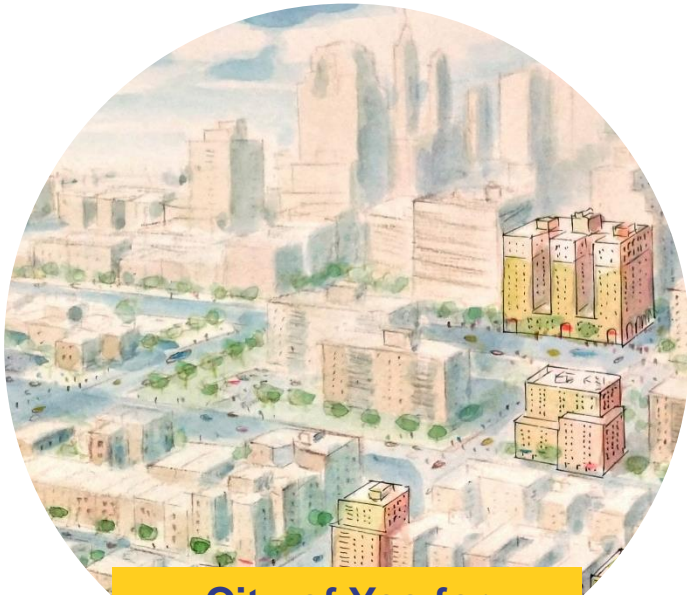
# Conclusion

# How will these changes address our housing needs?

- **A little more housing** in every neighborhood and **more housing types** for the full range of New Yorkers
- Significantly **more affordable housing**
- **Less pressure on gentrifying neighborhoods** and areas hit hardest by the housing shortage and exclusionary zoning
- **Ending exclusionary zoning** in low-density areas
- **Accessory dwelling units** will support homeowners and multigenerational families
- More **sustainable** transit-oriented development



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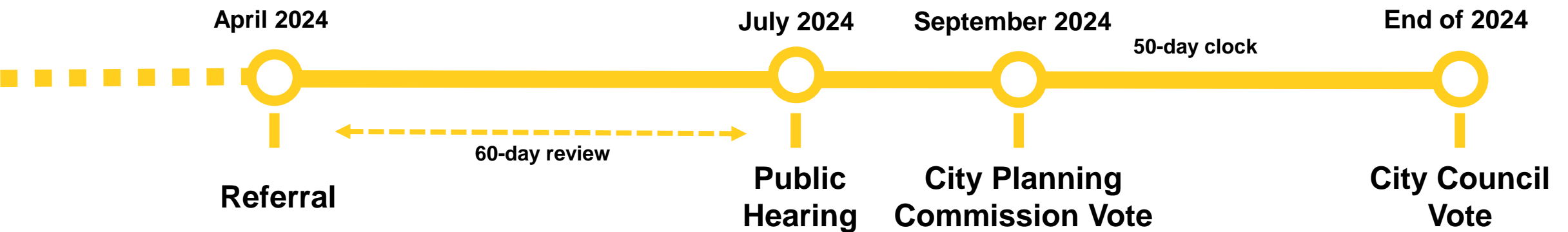


## City of Yes for Housing Opportunity

Image credit: Alfred Twu

### Stay in touch!

Email the project team at **HousingOpportunity@planning.nyc.gov** with questions, concerns, and to be signed up for email alerts on this project.



*Approximate schedule of public review, for illustrative purposes only*