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# Draft Bay Street Corridor Housing Plan

Office of Neighborhood Strategies  
NYC Department of Housing Preservation & Development



Department of  
Housing Preservation  
& Development



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This Housing Plan summarizes the goals, strategies, and actions that the NYC Department of Housing Preservation and Development (HPD) is proposing to undertake in response to a range of needs and priorities identified by North Shore residents during a multi-year planning process. It is part of the Bay Street Corridor Neighborhood Plan, which seeks to connect the existing mixed-use town centers of Saint George, Tompkinsville, and Stapleton by creating a walkable neighborhood with opportunities for housing, businesses, and jobs with access to existing public transportation.

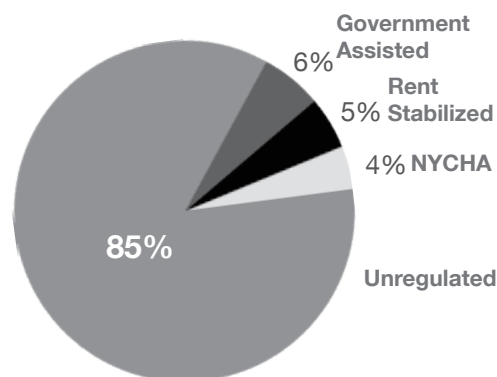
For more information, [visit nyc.gov/baystreetcorridor](https://www.nyc.gov/baystreetcorridor).

# Introduction

The Bay Street corridor is located in Community District 1 (CD1) of Staten Island, which comprises Staten Island's North Shore. Bay Street is a major commercial artery connecting most of Staten Island's northeastern neighborhoods to Saint George, Staten Island's Downtown, and the Staten Island Ferry. While Bay Street currently is home to limited housing, it is surrounded by the residential neighborhoods of Tompkinsville, Stapleton, and Clifton. The vast majority of homes in Staten Island's North Shore are located in small, one- to four-family buildings. As a result, only a small proportion of the existing housing stock is subject to government regulations that control for affordability—approximately 15% of all homes are either rent stabilized, rent controlled, and/or receive some form of governmental assistance that limits the rents that can be charged.<sup>1</sup>

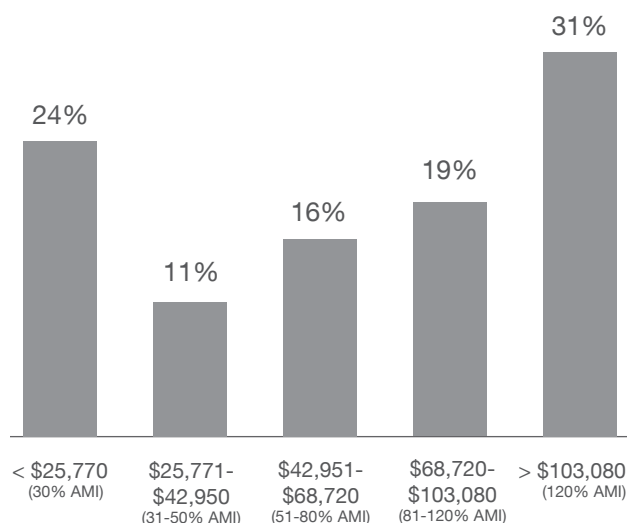
The median household income for CD1 is \$60,746<sup>2</sup>, which is higher than the rest of NYC but considerably lower than the rest of Staten Island. Over half of all CD1 households are low-income, and nearly a quarter are extremely low-income (earning 30% of the Area Median Income or less). While the North Shore has seen slower growth in rents and home prices over the past 15 years than other parts of the city, nearly half of all renters are still rent burdened, meaning they spend more than a third of their income on rent. While CD1 and Staten Island as a whole have a higher proportion of homeowners than renters compared to NYC, CD1 has a higher proportion of renters compared to Staten Island overall.

## Regulatory Status of Existing Homes (CD1)



HPD Research and Evaluation, 2016

## Household Income Distribution (CD1)



Sample incomes are for a three-person household based on 2016 HUD Income Limits; ACS, 2012-16 for Sub-borough Area, which approximates CD1

<sup>1</sup> HPD Research and Evaluation, 2016

<sup>2</sup> U.S. Census Bureau, American Community Survey, 2012-2016

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Under *Housing New York*, the City has made historic strides in building new affordable homes for low-, moderate-, and middle-income New Yorkers, but the North Shore has seen very little affordable housing created in recent years. In looking to create new opportunities for growth and investment in a transit-rich section of the borough, the City is proposing to implement the Mandatory Inclusionary Housing (MIH) program, which will ensure that any new development includes permanently affordable homes. Combined with the continued redevelopment of the Stapleton waterfront and other sites in and around the Downtown, these initiatives have the potential to create hundreds of new affordable apartments.

At the same time, we must ensure that existing residents are protected from displacement even as the neighborhood evolves. HPD has prioritized a number of critical resources to protect renters and support homeowners in the face of market changes and other challenges.

**Affordable Housing Development and Preservation Activity in the North Shore (CD1)**

Type	2003-13	2014-18	Total
New Construction	798	277	1,075
Preservation	1,063	1,452	2,515
<b>Total Units</b>	<b>1,861</b>	<b>1,729</b>	<b>3,590</b>

HPD Performance Management and Analytics, June 2018

# 01 Preserve Existing Affordable Housing

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**The Administration is working on multiple fronts to keep New Yorkers in their homes and make sure our housing stock is in good financial and physical shape.**

Preservation is HPD's number one priority, and the agency has developed a coordinated strategy specifically for the Bay Street Corridor. The City preserves affordable housing by financing improvements to residential buildings in exchange for restrictions on the rents an owner can charge, enforcing the Housing Maintenance Code, and protecting tenants from deregulation and harassment. Under Housing New York, HPD has created new tools to achieve preservation goals in changing neighborhoods.

## Finance and Safeguard Affordability

HPD administers loans and tax incentives to help building owners improve the quality, physical condition, and efficiency of their properties. In exchange for financial assistance, property owners are required to maintain rents at levels that are affordable to existing tenants, as well as limit rent increases. Additionally, HPD promotes homeownership opportunities through its down payment assistance program, offers homeowner repair loans and grants, provides foreclosure prevention and counseling in partnership with the Center for New York City Neighborhoods (CNYCN), and helps with mortgage servicing and refinancing. Since 2003, HPD has financed the preservation of about 2,515 homes in CD1.

### Strategy 1

**Offer loans and tax incentives to building owners to keep homes affordable**

Only 15% of the existing homes within CD1 are rent stabilized, rent controlled, and/or receive some form of governmental assistance that limits the rents that can be charged. Privately owned housing that receives government assistance, whether through HPD, New York State Homes and Community Renewal (HCR), or the U.S. Department of Housing and Urban Development (HUD), comprise approximately six percent of the total housing stock in the area. These homes have affordability restrictions that are monitored closely by the respective agencies. Though a small percentage of the overall housing stock, they remain an important affordable housing resource.

HPD's goal is to keep the homes in its portfolio under regulatory protections that restrict rents, and it does so by proactively reaching out to owners to inform them about the financial incentives the City can provide to help them keep the apartments affordable. HPD offers loan and tax incentives to help building owners improve the quality, physical condition, and efficiency of their properties. In exchange for financial assistance, property owners are required to maintain rents at levels that are affordable to existing tenants, and to limit rent increases.

Since 2014, HPD has financed the preservation of 1,452 affordable homes in CD1. HPD will continue monitoring homes in CD1 with affordability restrictions in its portfolio, and use its various financing programs to preserve and invest in the neighborhood's existing affordable housing stock.

*HPD welcomes all opportunities to speak with property owners interested in preserving the physical and financial health of their buildings. If you own property and want to know whether HPD's financing programs might be a good fit, please visit [nyc.gov/letsinvest](https://nyc.gov/letsinvest). For more information about HPD's financing programs, visit [nyc.gov/letsinvest](https://nyc.gov/letsinvest).*

### Strategy 2

#### Host outreach and marketing events to promote programs to preserve affordability

For buildings that are not currently assisted or monitored by a government agency, HPD is taking a more proactive and strategic approach to engage building owners who could benefit from our financing and tax incentives in exchange for maintaining affordable rents. Many property owners are either not aware of HPD's products or do not have experience working with a government agency, but HPD is piloting new tactics to reach and assist those owners. Approximately 85% of the homes in CD1 are unregulated, though many of the buildings in which those homes are located may have repair or financial needs that could be addressed using HPD's preservation finance tools.

HPD has developed an outreach strategy specifically targeting property owners throughout CD1. As of August 2018, HPD has reached out to 136 property owners representing a total of 3,745 homes. HPD has used different methods to communicate with both landlords and homeowners, including events, mailings, emails, calls, and the surveying of distressed properties, and we continue to explore creative ways to engage owners.

*Community organizations and elected officials are encouraged to recommend buildings to be surveyed. Please send the building addresses and reason for referral to [hp proactive@hpd.nyc.gov](mailto:hp proactive@hpd.nyc.gov).*

### Strategy 3

#### Help community organizations acquire rent stabilized buildings through the Neighborhood Pillars Program

HPD is launching the Neighborhood Pillars program to finance the acquisition and rehabilitation of existing rent-regulated buildings to protect current tenants and stabilize communities. As part of this initiative, the City will double the capacity of the NYC Acquisition Loan Fund to \$275 million to enable non-profits and mission-based organizations to acquire buildings that are rent-regulated but not otherwise part of an existing affordable housing program.

## Promote Safe and Healthy Housing

HPD's Office of Enforcement and Neighborhood Services (OENS) works closely with other HPD divisions and community partners to identify buildings that are in poor condition; assess and develop appropriate strategies to resolve those problems; and develop plans, with responsible owners, to return buildings to firm financial footing and good physical condition.

#### Strategy 4

### Improve housing quality through rigorous enforcement of the Housing Maintenance Code

HPD responds to 311 calls, Housing Court requests, and building referrals by community groups and elected officials by sending inspectors to see if building conditions violate the City's Housing Maintenance Code. If inspectors find such conditions, they issue violations, which require that the owner correct the condition. The most serious conditions must be corrected immediately, while less serious conditions must be corrected within 30 to 90 days. If owners do not correct violations, buildings may enter into one of HPD's enforcement programs.

Between July 2017 and June 2018, HPD conducted 5,075 inspections and issued 5,450 new violations in CD1. The agency spent over \$500,000 to repair emergency conditions in the neighborhood.

*If your landlord is neglecting repairs in your building or endangering the health and safety of you or your neighbors, please call 311.*

## Protect Tenants

Many low- and moderate-income renters, especially seniors, depend on rent regulation, and those who do are poorer and more likely to be Black or Hispanic than tenants in unregulated units<sup>3</sup>. Changes in the state rent regulation laws over the last few decades have resulted in a net loss of over 150,000 rent-regulated units citywide, which means landlords and owners can raise rents to market rates. The City has worked with tenants, advocates, and the State Assembly to achieve significant reforms in the laws, but more needs to be done to save critical rent-regulated housing.

#### Strategy 5

### Provide free legal assistance to North Shore tenants

To support tenants who are facing eviction or harassment, the City has expanded funding for civil legal services for low-income New Yorkers at the Human Resources Administration's Office of Civil Justice (OCJ). In 2015, HRA took over responsibility for contracts providing legal assistance to low-income tenants and starting in 2016 substantially increased funding for these services. In August of 2017 New York City enacted Universal Access to Counsel, the nation's first law to provide access to legal services for every tenant facing eviction in Housing Court, to be implemented in phases through 2022. While only one in 100 tenants facing eviction in Housing Court had lawyers in 2013, one in four was represented as of 2016. Residential evictions by City marshals dropped by 27% from 2013 to 2017.

In CD1, HRA enacted the first phase of the City's Universal Access to Counsel program initiative in Fiscal Year 2018 targeting the zip codes 10302, 10303 and 10314, and in Fiscal Year 2019, Universal Access to Counsel will expand to zip code 10310. OCJ's legal services programs for tenants have assisted over 2,900 households in CD1 since January of 2014, providing legal assistance to approximately 9,600 North Shore residents facing eviction, displacement, and harassment by unscrupulous landlords.

*If you are a tenant facing eviction, harassment, or other displacement pressures and would like to consult with a legal services provider, please call the Tenant Protection Hotline at 917-661-4505 or visit one of the North Shore locations at:*

<sup>3</sup> HPD Research and Evaluation, 2016

*CAMBA Legal Services Inc.  
120 Stuyvesant Place  
(718) 282-6473*

*Legal Aid Society (LAS)  
60 Bay Street  
(347) 422-5333*

*Staten Island Legal Services/Legal  
Services New York City (LSNYC)  
36 Richmond Terrace, Suite 205  
(718) 233-6480*

*If you are falling behind on your rent and at risk of becoming homeless, please call 311 to be connected with a local HomeBase Center, which can provide emergency rental assistance. CAMBA operates a HomeBase center at 209 Bay Street, Staten Island, NY 10301.*

#### **Strategy 6**

### **Educate tenants about their rights and resources to prevent displacement**

The City's Tenant Support Unit (TSU), part of the Mayor's Public Engagement Unit, uses a data-driven approach to engage and provide assistance to New Yorkers who may be at risk of displacement or experiencing harassment. Outreach specialists conduct door-to-door outreach to inform tenants of their rights, identify any housing-related issues, and connect them with a range of resources, such as emergency repairs or free legal assistance. Since July 2015, TSU specialists have knocked on approximately 12,085 doors and assisted 1,370 tenants in the Bay Street area.

#### **Strategy 7**

### **Host tenant resource fairs to educate Staten Island residents about their rights and resources**

HPD is committed to working with partner agencies, elected officials, and community groups to ensure tenants are aware of their rights and have access to important housing resources. HPD's Neighborhood Education and Outreach Unit hosts tenant fairs and coordinates HPD and other agency participation in community events, where they provide information about tenants' rights, legal services, rental assistance programs, the affordable housing application process, and other topics. The team also coordinates the distribution of multilingual housing resource materials.

*Community-based organizations can request materials or discuss HPD participation in an event by contacting Pam Glaser at [glaserp@hpd.nyc.gov](mailto:glaserp@hpd.nyc.gov).*

#### **Strategy 8**

### **Establish a "Certification of No Harassment" (CONH) Pilot Program**

If City-sponsored zoning changes are approved in the Bay Street corridor, CD1 will be included in the Certification of No Harassment (CONH) Pilot Program, the product of a collaborative, year-long working group between the Administration and City Council. It requires owners of certain covered buildings to obtain a certificate from HPD proving that they have not harassed tenants before they can apply for building permits to work in or demolish rent stabilized buildings.



## Support Low-and Moderate-Income Homeowners

The majority of homes in the neighborhoods surrounding the Bay Street corridor are located in small, often owner-occupied buildings. Helping these owners improve the quality and financial stability of their homes is critical to stabilizing the housing stock of the neighborhood. HPD works with community groups, local elected officials, and sister agencies to provide homeownership opportunities in new construction, downpayment assistance for first-time homebuyers, home repair loans, and foreclosure counseling and education, among other strategies.

### Strategy 9

**Launch HomeFix to help low-income homeowners make critical repairs and stay in their homes**

Funding for home repairs is often hard to find for low-income homeowners, especially for families struggling to make mortgage payments. Making repairs can contribute to the health and safety of one's home, as well as keep up property values. Often, aggressive speculators will barrage owners with cash offers, knowing that owners with significant maintenance issues will be tempted to accept – even if it means leaving the neighborhood they helped to build, and being left without a viable housing alternative. To meet these needs, HPD has announced the creation of HomeFix, a program to help low- and moderate-income homeowners in small, one- to four-family properties fund home repairs. Leveraging the services of multiple community and non-profit partners, the new program will pair financial counseling with financial assistance. HomeFix is expected to launch in Spring 2019.

*Homeowners interested in HPD repair loans should visit [nyc.gov/letsinvest](https://nyc.gov/letsinvest).*



Homeowner  
Hotline

The Center for New York City Neighborhoods (CNYCN), an HPD partner, operates the Homeowner Hotline, which connects New York City homeowners at risk of foreclosure with free housing counseling and legal services.

The Center can also provide information about important tax programs and other resources, including HPD's home repair loans, which help low to moderate income homeowners make critical repairs to their buildings so they can avoid foreclosure and resist pressures to raise rents or sell. Homeowners in need of assistance can reach the Center by calling 311 or (646) 786-0888.

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**Strategy 10****Combat the Impact of Zombie Homes**

The impact of the foreclosure crisis is still being felt across the city as homeowners, many of whom are victims of discriminatory lending practices, are forced to relocate, leaving behind so-called “zombie” homes, which are defined as vacant, physically distressed one- to four-family homes with delinquent mortgages.

In 2016, New York State passed new legislation to address the problem of foreclosures and vacancies of small homes. The Zombie Property and Foreclosure Prevention Act (“Zombie Law”) now requires banks and other lenders to identify and report vacant properties for which they hold the note, secure and maintain properties so that they are not a safety hazard for neighbors, and submit to penalties if they fail to maintain them.

HPD was awarded a grant from the Local Initiatives Support Corporation to aid in the implementation and enforcement of the Zombie Law by identifying and surveying potential zombie homes, creating a citywide database of zombie homes, exploring strategies to return zombie homes to productive use, and connecting at-risk homeowners to foreclosure prevention resources.

Since the launch of the Zombie Homes Initiative, HPD created New York City’s first comprehensive inventory of zombie homes; established a process to enforce the Zombie Law and referred 27 properties to the NYC Law Department; initiated City interventions on 65 properties (seal-ups, lot clean-ups, and demolitions); informed approximately 35,000 homeowners of foreclosure prevention resources; and led the coordination to develop an acquisition program for zombie homes.



**HomeFirst Down  
Payment Assistance**

Many New Yorkers want to purchase a home but have difficulty saving enough money to make the down payment. HPD’s HomeFirst Down Payment Assistance Program provides qualified first-time homebuyers with up to \$40,000 toward the down payment or closing costs on a one- to four-family home, condominium, or cooperative in one of the five boroughs of New York City.

First-time homebuyers interested in HPD’s HomeFirst Down Payment Assistance Program should contact [HomeFirst@hpd.nyc.gov](mailto:HomeFirst@hpd.nyc.gov) or one of the following HPD-approved counseling agencies in the North Shore:

*NHS of Staten Island, West Brighton*  
770 Castleton Avenue  
(718) 442-8080

*Northfield Community Local Development Corporation*  
160 Heberton Avenue  
(718) 442-7351

In September 2018, the HPD in conjunction with the New York City Law Department filed five lawsuits against non-compliant mortgage holders, seeking more than \$1 million, for neglecting their properties. These cases were filed leveraging data collected by HPD's Zombie Homes Initiative, which works with the New York City Law Department to hold non-compliant banks and mortgage servicers accountable for failing to maintain vacant properties on the brink of foreclosure.

In CD1, HPD conducted 51 exterior surveys of zombie properties and referred seven properties to the Department of Buildings (DOB) for inspection, eight properties to HPD code enforcement for a seal-up, and eight properties to the Department of Sanitation for a lot clean-up. HPD is currently reviewing which of the surveyed properties warrant a notification to the servicer.

*If a particular property presents an immediate danger or you suspect any illegal activity, please call 911. If the building appears unsecured or structurally unsound, please report it to 311 for a DOB inspection. If there is a public health risk (e.g., rodents, dirty sidewalk, or standing water that breeds mosquitoes), please report it to 311 for a lot clean-up.*

### Strategy 11

## Host homeowner resource fairs to educate Staten Island residents about their rights and resources

HPD's Neighborhood Education and Outreach unit partners with local elected officials, community groups, and sister agencies to organize Landlord Fairs and Property Owner Clinics where homeowners can have one-on-one discussions with representatives of non-profits and government agencies and receive consultations, apply for services, resolve housing-related issues, and receive information

about HPD's loan repair and financing programs. HPD also offers free Property Management classes.

*Community-based organizations can request materials or discuss HPD participation in an event by contacting Pam Glaser at [glaserp@hpd.nyc.gov](mailto:glaserp@hpd.nyc.gov).*

*HPD hosts monthly Property Owner Clinics and Property Management Classes, as well as neighborhood-based events for property owners and tenants. For the full calendar of events, visit [www1.nyc.gov/site/hpd/about/](http://www1.nyc.gov/site/hpd/about/)*

# 02 Develop New Affordable Housing

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Providing resources to existing residents of the North Shore of Staten Island is HPD's number one priority. At the same time, we need to increase the supply of affordable housing to ensure that this neighborhood can continue to be home to an economically diverse community.

The City has made enormous progress in creating new affordable housing. Since 2014, we have financed the construction of 34,482 new affordable homes across the city. Yet despite this headway, as of June 2018, only 277 new affordable homes, or less than 1% of those citywide, have started construction in CD1 over the same five-year period.

The implementation of Mandatory Inclusionary Housing (MIH) along Bay Street and Canal Streets has the potential to facilitate the construction of up to approximately 450 permanently affordable homes on privately owned sites. HPD will continue to seek out partnerships with non-profit and for-profit developers interested in developing affordable housing that exceeds the minimum MIH requirements. Lastly, the agency will continue exploring the feasibility of redeveloping publicly-owned sites in the area, including the Jersey Street Garage and New Stapleton Waterfront, with affordable housing and other amenities.

## Strategy 1

**Implement Mandatory Inclusionary Housing (MIH) to require that all new residential development include permanently affordable homes**

MIH requires developers to provide permanently affordable housing in new buildings whenever land is rezoned for increased or new residential development. By creating housing for people earning a range of incomes in every new building, MIH ensures that neighborhoods remain diverse as they grow. Through a rezoning and the implementation of the MIH program, there is potential to create approximately 450 permanently affordable homes along the Bay and Canal Street corridors.

## Strategy 2

**Offer financing to incentivize the development of affordable housing that exceeds minimum MIH requirements**

HPD will work with property owners in and around the Bay Street Corridor to facilitate the creation of affordable housing that exceeds the minimum MIH affordability requirements. The agency's financing programs have options that provide for extremely low- to middle-income households, as well as for seniors and households with special needs. HPD also recently updated the terms of its financing programs to require that at least 10% of apartments be set aside for homeless families and individuals in virtually all of our housing programs, as well as more homes for extremely low- and very low-income households. In addition, any project in an MIH area receiving City subsidy must also now set aside an additional 15% of apartments as permanently affordable, on top of the baseline MIH requirements.





## Project Profile: The Rail

The Rail, completed in 2012, is a 92-unit mixed-use development along Bay Street. The development is affordable to families and individuals earning between \$56,340 and \$75,120 (60-80% AMI), and the monthly rent ranges between \$637 for a one-bedroom to \$1,322 for a two-bedroom.

*HPD welcomes any opportunity to talk or meet with property owners interested in developing affordable housing. For more information about HPD's financing programs, including contact information for program managers, visit [nyc.gov/development-programs](https://nyc.gov/development-programs).*



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### Strategy 3

#### **Prioritize the development of City-owned land with affordable housing**

HPD will work with agency partners to advance affordable housing development on City-owned sites, including the Jersey Street Sanitation Garage and future phases of the New Stapleton Waterfront.

HPD will coordinate with the Department of Sanitation (DSNY) to begin planning for a mixed-use affordable housing development on the Jersey Street Sanitation Garage site. As DSNY relocates the garage to an expanded facility in Freshkills Park, HPD will conduct a community engagement process to understand local priorities for design, programming, and affordability prior to issuing an RFP to select a development partner. DSNY anticipates moving its garage operations to the new Freshkills facility in 2022.

In addition, HPD will work with its partners at EDC to explore affordability options for future phases of the New Stapleton Waterfront development. Future phases of this project will create a dynamic mix of uses supporting

the city's housing and economic development goals at the site of the former Navy Homeport. A portion of the first phase, which included 114 affordable apartments, has already been completed.

### Strategy 4

#### **Create New Affordable Homeownership Opportunities**

Local stakeholders expressed interest in more homeownership opportunities in the North Shore. Owning a home can help households build the assets they need to put down roots in their community and stabilize neighborhoods. To meet these needs, HPD launched the Open Door Program, which finances the new construction of affordable homes for first time buyers earning a range of incomes.

*First-time homebuyers interested in HPD's Open Door program should contact [opendoor@hpd.nyc.gov](mailto:opendoor@hpd.nyc.gov).*

### Strategy 5

#### Explore and support community land trust models

In response to growing interest across the City, HPD recently issued a Request for Expressions of Interest (RFEI) to identify qualified groups who are interested in forming a community land trust (CLT). A CLT is a non-profit organization that maintains control and oversight of affordable housing through ownership of land, and whose primary purpose is the creation and/or maintenance of permanently affordable housing. The CLT's land ownership, paired with a governance structure that reflects the interests of residents and the broader neighborhood, can offer a unique housing model that empowers communities.

One outcome of the RFEI was the creation of a CLT Learning Exchange funded by Enterprise Community Partners. The goal of the Learning Exchange, which was launched in early 2018 by the New Economy Project, is to build the capacity of community-based organizations and affordable housing developers seeking to form CLTs. The program is providing foundational training in forming a CLT and more targeted technical assistance for groups at various stages of the CLT process. The Staten Island-based Northfield LDC is participating in the Learning Exchange.

### Strategy 6

#### Support mission-driven groups interested in developing affordable housing on underutilized sites

Staten Island residents have expressed a desire to see more participation by mission-driven organizations in affordable housing development and preservation. To assist those interested in affordable housing, HPD will work with local faith-based organizations to explore development opportunities.

HPD maintains a Pre-Qualified List of Owner's Representatives to help mission-driven organizations who may have underutilized land but little to no real estate experience. In creating the list, HPD evaluated each organization's technical expertise, experience, and capacity to represent owners in the development of affordable housing.

Additionally, HPD will implement recent RFP reforms for future public site RFPs in Staten Island, including a new preference for community development plans and experience; recognition of development experience in rehabilitation; and the use of a remainder interest, which is a legal tool that gives the City ownership of the property at the end of the initial affordability period unless HPD and the owner agree on an extension.

## Mandatory Inclusionary Housing Options

During the public review process, the City Council and the City Planning Commission (CPC) can choose to impose one or both of two basic options to apply to a rezoning:

**25%  
Affordable  
Units**

**75%  
Market  
Rate**

### MIH Option 1: 25% of housing must serve households with incomes averaging to **\$56,000 (60% AMI)**

At least 10% of which must be at or below \$38,000 (40% AMI)

Examples:

# of Units <sup>5</sup>	AMI	Maximum Annual Income <sup>10</sup>	Sample Rent <sup>10</sup>
10	40% <sup>3</sup>	\$37,560	\$810
5	60% <sup>3</sup>	\$56,340	\$1,280
10	80% <sup>3</sup>	\$75,120	\$1,820

# of Units	AMI	Maximum Annual Income <sup>10</sup>	Sample Rent <sup>10</sup>
10	40% <sup>3</sup>	\$37,560	\$810
7	60% <sup>3</sup>	\$56,340	\$1,280
8	80% <sup>3</sup>	\$75,120	\$1,820

**30%  
Affordable  
Units**

**60%  
Market  
Rate**

### MIH Option 2: 30% of housing must serve households with incomes averaging to **\$75,000 (80% AMI)**

Examples:

# of Units <sup>5</sup>	AMI	Maximum Annual Income <sup>4</sup>	Sample Rent <sup>4</sup>
10	30% <sup>3</sup>	\$28,170	\$575
10	80% <sup>3</sup>	\$75,120	\$1,820
10	130% <sup>3</sup>	\$122,070	\$2,993

# of Units	AMI	Maximum Annual Income <sup>4</sup>	Sample Rent <sup>4</sup>
10	60% <sup>3</sup>	\$56,340	\$1,280
10	80% <sup>3</sup>	\$75,120	\$1,820
10	100% <sup>3</sup>	\$93,900	\$2,289

In addition to the two basic options, City Council and CPC may add one or two other options:

**20%  
Affordable  
Units**

**80%  
Market  
Rate**

### MIH Option 3: 20% of housing must serve households with incomes averaging to **\$38,000 (40% AMI)**

Subsidy is allowed only if more affordable housing is provided.

Examples:

# of Units <sup>5</sup>	AMI	Maximum Annual Income <sup>4</sup>	Sample Rent <sup>4</sup>
5	30% <sup>3</sup>	\$28,170	\$575
10	40% <sup>3</sup>	\$37,560	\$810
5	50% <sup>3</sup>	\$46,950	\$1,045

# of Units	AMI	Maximum Annual Income <sup>4</sup>	Sample Rent <sup>4</sup>
16	30% <sup>3</sup>	\$28,170	\$575
4	80% <sup>3</sup>	\$75,120	\$1,820

**30%  
Affordable  
Units**

**60%  
Market  
Rate**

### MIH Option 4: 30% of housing must serve households with incomes averaging to **\$108,000 (115% AMI)**

At least 5% at 70% AMI and 5% at 90% AMI No subsidy, and has a 10-year sunset

Examples:

# of Units <sup>5</sup>	AMI	Maximum Annual Income <sup>4</sup>	Sample Rent <sup>4</sup>
5	70% <sup>3</sup>	\$63,730	\$1,602
5	90% <sup>3</sup>	\$84,510	\$2,061
20	130% <sup>3</sup>	\$122,070	\$2,993

<sup>3</sup> Developers can provide a range of low to moderate income tiers, if rents of the affordable units achieve the required average AMI.

<sup>4</sup> Rents and incomes are examples based on a three-person household, and two-bedroom sample rents and 2018 HUD Income Limits.

<sup>5</sup> Sample unit distribution based on a 100-unit building

# 03 Increase Access to Affordable Housing

Over the last several years, HPD has worked with community partners to better understand the needs of affordable housing applicants and made improvements to the overall application process.

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HPD is committed to continually improving access to affordable housing, such as by making it easier for residents to complete the application process, better advertising open lotteries, and refining marketing guidelines to qualify a broader range of applicants.

## Strategy 1

**Make it easier for residents to understand, prepare for, and complete the affordable housing application process**

HPD recognizes that the affordable housing application process can be time-consuming, and we continue to take steps to help residents become better prepared to submit complete and accurate applications. HPD already has several initiatives underway:

- HPD's Housing Ambassadors Program trains local community groups to provide free technical assistance to residents who wish to apply for affordable housing. HPD staff or Housing Ambassadors can also be available to participate in community events to assist residents with general questions about the affordable housing lottery and application process. The Housing Ambassador in Staten Island is CAMBA HomeBase. For more assistance with HPD Housing Connect applications, reach out to CAMBA HomeBase at 718-622-7323 or at their offices at 120 Stuyvesant Place, Suite 413, and 209 Bay Street.



## Housing Ambassadors

Housing Ambassadors are community-based organizations and service providers, trained by HPD, who help people prepare and apply for affordable housing. HPD is recruiting more organizations to serve as Housing Ambassadors in Staten Island and throughout the city.

If you know of a group that might be interested in becoming a Housing Ambassador, please contact [ambassadors@hpd.nyc.gov](mailto:ambassadors@hpd.nyc.gov).

Visit [nyc.gov/housing-ambassadors](https://nyc.gov/housing-ambassadors) for a list of current Housing Ambassadors and their contact information.

- HPD also created an Affordable Housing Guide for Applicants with Disabilities, which is available in nine languages, including Braille.
- HPD is working with local groups to distribute a new brochure - Ready, Set, Apply! - to guide tenants on how to prepare for the affordable housing application process.
- HPD recently created a [Video Guide](#) on how to apply for affordable housing.

## Strategy 2

**Continue to refine marketing guidelines to reach New Yorkers most in need**

HPD is working to remove barriers to qualifying for affordable housing. In June 2018, HPD updated the affordable housing Marketing Handbook to strengthen the City's policies and procedures for allocating affordable housing through NYC Housing Connect lotteries. These



policy changes make affordable housing more accessible to vulnerable New Yorkers who would have otherwise been previously disqualified, and include:

- Limiting options to reject applicants based on credit history and debt and ensuring that applicants can no longer be punished for taking their landlords to court.
- Clarifying eligibility guidelines for a speedier review process by eliminating mandatory employment history requirement for self-employment and freelance income.
- Introducing additional protections for domestic violence survivors, such as ensuring applicants cannot be denied housing for adverse factors, such as poor credit or negative debt payment history, if those factors are a direct result of domestic violence, dating violence, sexual assault, or stalking.

# 04 Promote Economic Opportunity

**HPD shares the goal of leveraging affordable housing investment to promote economic opportunity in Staten Island. There are a number of local economic development initiatives that HPD has implemented under this Administration:**

Through the Building Opportunity Initiative, HPD seeks to:

- Build the capacity of M/WBE and non-profit developers through professional development, networking, and mentoring programs. The Building Capacity Workshop Series introduces M/WBE and non-profit developers to best practices in affordable housing development, from site selection and project financing to construction and property management.
- Expand the use of M/WBE construction contractors and professional service providers on HPD-financed development projects through the M/WBE Build Up Program. This new program requires developers of projects where HPD contributes \$2 million or more in subsidy to spend at least a quarter of all HPD-supported costs on certified M/WBE construction, design, or professional service firms.
- Improve access to capital for M/WBE developers with low-cost financing options for site acquisition and predevelopment costs through the New York City Acquisition Fund, which offers flexible bridge loans for the purchase of vacant sites or occupied buildings, predevelopment, and moderate rehabilitation.

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## Strategy 1

### Expand local hiring incentives in HPD-financed developments

In all RFPs for the development of City-owned property, respondents must demonstrate a plan for outreach to North Shore residents related to employment opportunities generated by the project.

HPD is also connecting North Shore residents to good jobs in the building trades. The HireNYC program requires that any housing development receiving \$2 million or more in HPD subsidy post open positions with the Workforce1 system and consider qualified candidates. North Shore residents will be able to apply for jobs through the City's HireNYC program at NYC Business Solutions Staten Island Center Workforce1 Center located at 120 Stuyvesant Place and the Staten Island Workforce1 Industrial and Transportation Career Center located at 1972 Richmond Terrace.

## Strategy 2

### Expand opportunities for Minority and Women-Owned Business Enterprises (M/WBEs) in the affordable housing development industry

HPD is committed to promoting the participation of M/WBEs and non-profit organizations in the development and management of City-subsidized affordable housing.

### **Strategy 3**

#### **Ensure affordable housing development contributes to a healthy and diverse commercial environment on Bay Street**

One strategy of Housing New York is to pursue zoning changes that induce a mix of uses, creating centers of employment, commerce, and services alongside housing that will expand economic opportunity for residents both within and beyond the neighborhood. To that end, proposed zoning for Bay Street will allow for office space in the corridor, as well as housing and retail.

Also, SBS worked in partnership with the Staten Island Chamber of Commerce to conduct a Neighborhood 360° Commercial District Needs Assessment (CDNA) of Downtown Staten Island.

The Neighborhood 360° CDNA includes analysis of the existing business landscape, consumer characteristics, physical environment, and the unique character of Downtown Staten Island to help SBS and its partners better understand the needs of the local commercial corridors and develop recommendations to foster a healthy retail mix. HPD will share the assessment with anyone proposing to develop affordable housing in the North Shore and ask that they consider the retail and community facility needs of the community in selecting tenants for groundfloor commercial or community space.

In addition, on March 13, 2017, SBS announced \$1.54 million in Neighborhood 360° grants to Staten Island Arts, the Staten Island Chamber of Commerce, and the 100 Gates Project to staff, plan, and implement customized commercial revitalization programs informed by the CDNA over the next three years. Initial projects will include sidewalk cleaning services, banner

installations, landscaping and beautification programs, a business marketing campaign, shop-local events, and cultural programming to promote small business growth and quality of life on the Bay Street corridor.

# Track and Report

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HPD is committed to regularly reviewing and reporting on the changing needs on the North Shore to test how our strategies are being implemented and evaluate whether the fine-tuning of programs and policies may be required. In coordination with the Mayor's Office of Operations, HPD will submit annual progress reports on the strategies outlined in the Bay Street Corridor Housing Plan, as well as overall housing development and preservation activity in the community.