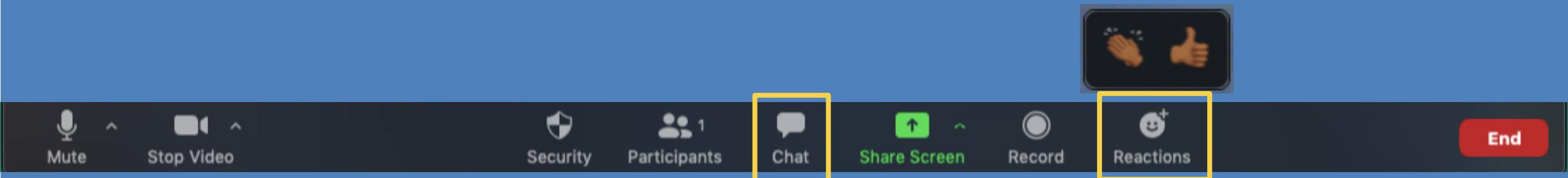


Zoom Set Up

1. Open “Chat” to submit questions and comments during presentation
2. Click on “Reactions” and give a thumbs up if you can hear
3. While we wait to begin, feel free to share in the chat your organization or neighborhood affiliation



Public Meeting Rules

1. The following will not be tolerated and can result in **removal from the meeting**:
 - use of obscenities
 - racist, classist, homophobic, or transphobic language
 - failure to yield time to next participant
2. Feel free to use the chat feature for general questions throughout the presentation. We'll try our best to get to as many as possible.
3. This meeting is being recorded. By remaining in the meeting, you are consenting to being recorded.

What is HPD Affordable Housing?

Stapleton Affordable Housing Information Session

September 16, 2020

Agenda

1. What is affordable housing?
2. Stapleton Demographics
3. Affordable Housing Example Projects
4. Applying for HPD Affordable Housing
 - Housing Connect
 - Housing Ambassador Program
5. Reminders & Next Steps

Pause for a Poll – PRACTICE ROUND

Would you consider your current housing to be affordable to you and your family?

- a. Yes
- b. No
- c. Not sure

What is Affordable Housing?

Housing is considered “affordable” when a household* spends no more than **1/3** of its income on rent and utilities.

If your gross income is...

\$20,000

\$50,000

\$100,000

Your monthly rent should be approximately:

\$600

\$1,500

\$2,500

What is Affordable Housing?

Area Median Income (AMI) is determined each year by the federal government for different regions.



100% AMI



\$102,400

**for a family of three
(2020)**

New York Metro Area :

What is Affordable Housing?

HPD uses this number as a point of reference and sets its own income requirements tailored to the needs of New Yorkers.

\$30,720

30% AMI

Retail
Salesperson

\$61,440

60% AMI

Taxi
Driver +
Janitor

\$81,920

80% AMI

Caseworker
+ Home
Health Aide



100% AMI



\$133,120

130% AMI

Teacher +
Firefighter

\$102,400

for a family of three
(2020)

Types of Affordable Housing

Type	Description	Regulation
Unregulated/ Private Market	Privately owned housing that is affordable to some families	Not subject to regulation
Public Housing	Publicly-owned and operated housing managed by the New York City Housing Authority (NYCHA)	Income eligibility and rents regulated by NYCHA
Rent Stabilized	Privately owned, multi-family buildings, most often built before 1974, where tenants are protected from sharp increases in rent and have the right to renew their lease.	Rents regulated by NYS Rent Stabilization Law
Government Assisted	Privately-owned buildings that received public subsidy in exchange for providing income-restricted housing with affordable rents.	Income eligibility and rents governed by a regulatory agreement with the owner
Rental Assistance	Federal, State, and City programs which pay for all or part of the rent on behalf of a tenant. Programs like Housing Choice Vouchers (Section 8) or CityFHEPS can be used in all the above types of affordable housing.	Income eligibility and rents regulated depending on voucher source

Pause for a Poll

Would you consider your current housing to be affordable to you and your family?

- a. Yes
- b. No
- c. Not sure

Does your most recent housing situation fall within any of the affordable housing types?

- a. Unregulated, private market
- b. Public Housing
- c. Rent Stabilized
- d. Government Assisted
- e. Currently in temporary housing
- f. Not Sure

Do you receive a voucher or other supplementary income assistance?

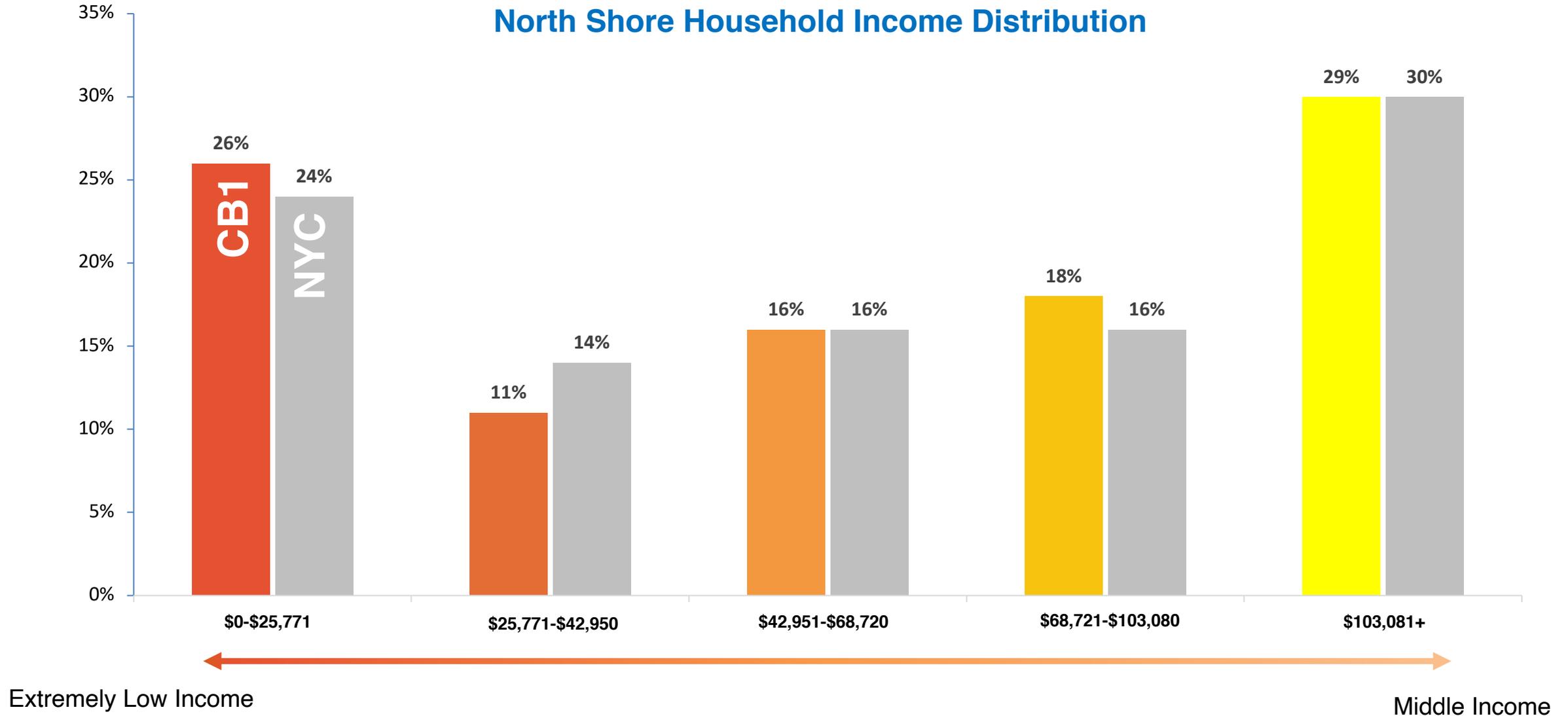
- a. Yes
- b. No
- c. Not Sure
- d. Prefer not to say

Types of Affordable Housing

Type	Description	Regulation
Unregulated/ Private Market	Privately owned housing that is affordable to some families	Not subject to regulation
Public Housing	Publicly-owned and operated housing managed by the New York City Housing Authority (NYCHA)	Income eligibility and rents regulated by NYCHA
Rent Stabilized	Privately owned, multi-family buildings, most often built before 1974, where tenants are protected from sharp increases in rent and have the right to renew their lease.	Rents regulated by NYS Rent Stabilization Law
Government Assisted	Privately-owned buildings that received public subsidy in exchange for providing income-restricted housing with affordable rents.	Income eligibility and rents governed by a regulatory agreement with the owner
Rental Assistance	Federal, State, and City programs which pay for all or part of the rent on behalf of a tenant. Programs like Housing Choice Vouchers (Section 8) or CityFHEPS can be used in all the above types of affordable housing.	Income eligibility and rents regulated depending on voucher source

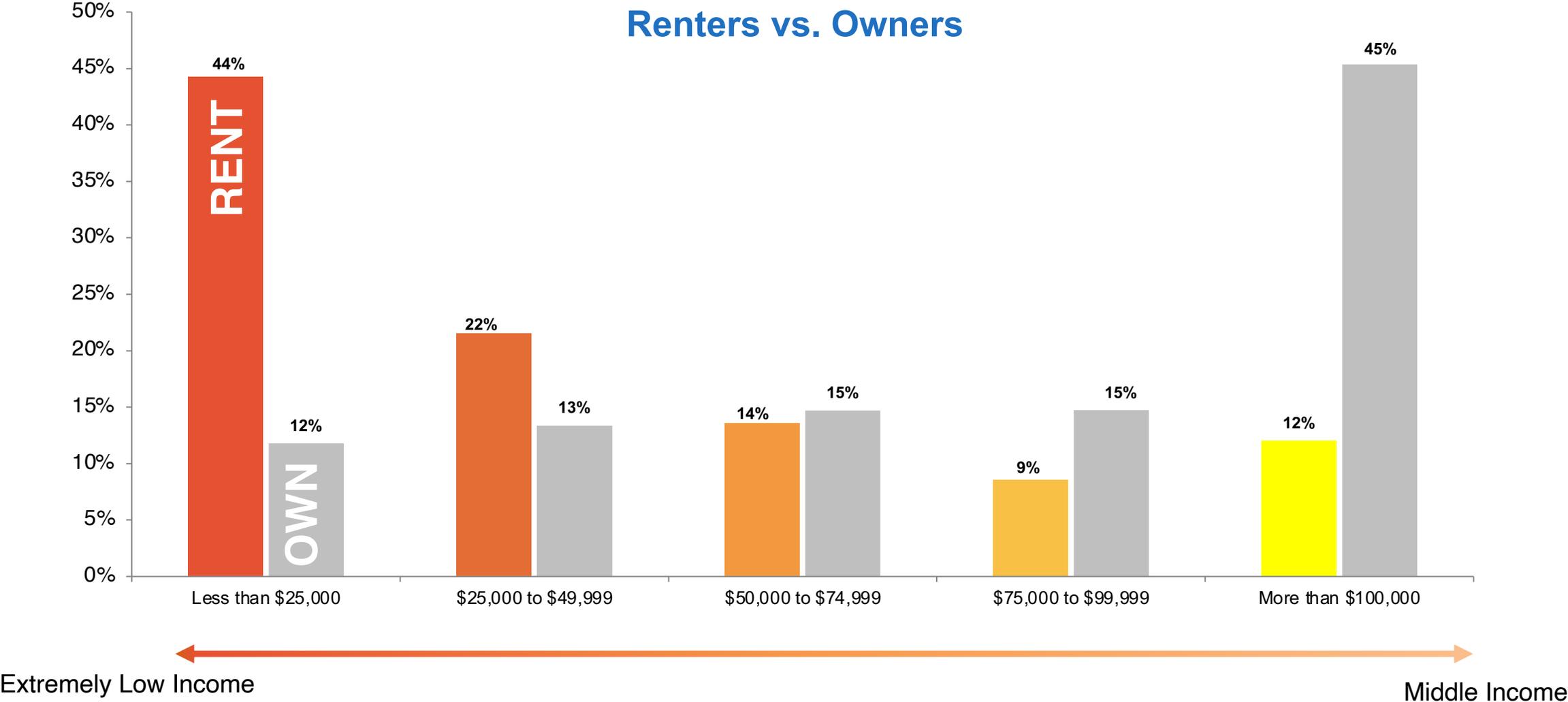
Neighborhood Demographics

North Shore Household Income Distribution



Neighborhood Demographics

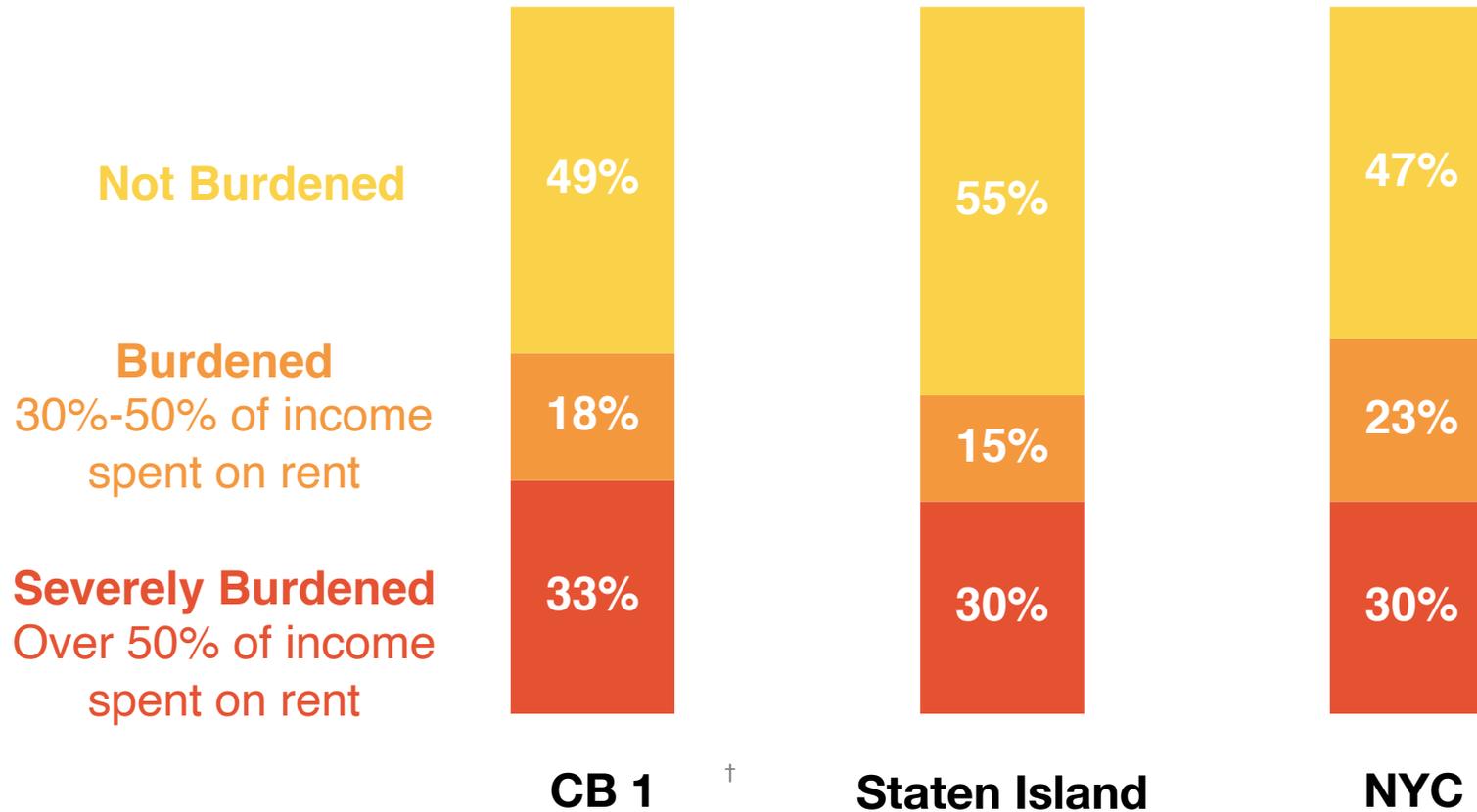
Household Incomes of Renters vs. Owners



Source: ACS 2013-2017 5yr PUMS Data.

Neighborhood Demographics

Rent Burden*



Neighborhood Demographics

Pause for Mini-Poll:

Does this data match your experience in searching for housing in this neighborhood?

- a. Yes, this matches my experience
- b. Not quite, these rents are *more expensive*
- c. Not quite, these rents are *less expensive*
- d. Not sure

Sample Rents in North Shore

INCOMES



AVERAGE ASKING RENT IN NORTH SHORE

\$1,670
Studio,
1BR

\$2,295
2 BR

Neighborhood Demographics

Example Affordable Housing Rents

INCOMES

Up to 30% AMI
($< \$30,720$)

31-50% AMI
($\$30,721 - \$51,200$)

51-80% AMI
($\$51,201 - \$81,920$)

81-120% AMI
($\$81,921 - \$122,880$)

121% AMI or more
($\$122,881+$)

Extremely Low

26%

Very Low

11%

Low

16%

Moderate

18%

Middle

29%

RENTS UNDER
HPD'S PROGRAMS

$\$331 - \594
30% AMI

$\$475 - \843
40% AMI

$\$618 - \$1,091$
50% AMI

$\$761 - \$1,339$
60% AMI

Pause for a Poll

Based on your household income, would you be able to find affordable rental housing in this area?

- a. Yes
- b. No
- c. not sure

What are the most pressing issues families searching for housing in this neighborhood may face?

- a. Finding long term, affordable rental options
- b. Securing housing that is accessible to health services
- c. Finding a home that is large enough for their family
- d. Pursuing affordable homeownership opportunities

Site A

Current Conditions

- Site A ≈ 100,000 sf
- Zoned as a special district
 - C4-2/R6B
 - Denser residential use, max: 12 stories

Open Space Improvements (EDC)

- 4.4 acres
- Flood resilient coastal infrastructure

Development Program

- Ground Floor non-residential uses
 - Retail/Commercial
 - Office
 - Community Facility
- 100% Affordable Housing



Aerial view of site looking south

HPD's Affordable Housing Programs

Affordable housing serves a wide range of needs, including a mix of incomes, in one building

Populations Served

- Are there specific household types that could most benefit, or specific types of needs that could best be met, through the homes being built in this project?

Income Mix

- What are the household incomes that should be available for the development when it is complete?
- What percentage should be available for each income bracket?
- Stapleton project requires that at least 30% of homes are for families with extremely low to low incomes

Other things to consider

- Rental vs. Homeownership
- What other non-residential uses might be located on the ground floor of the site?

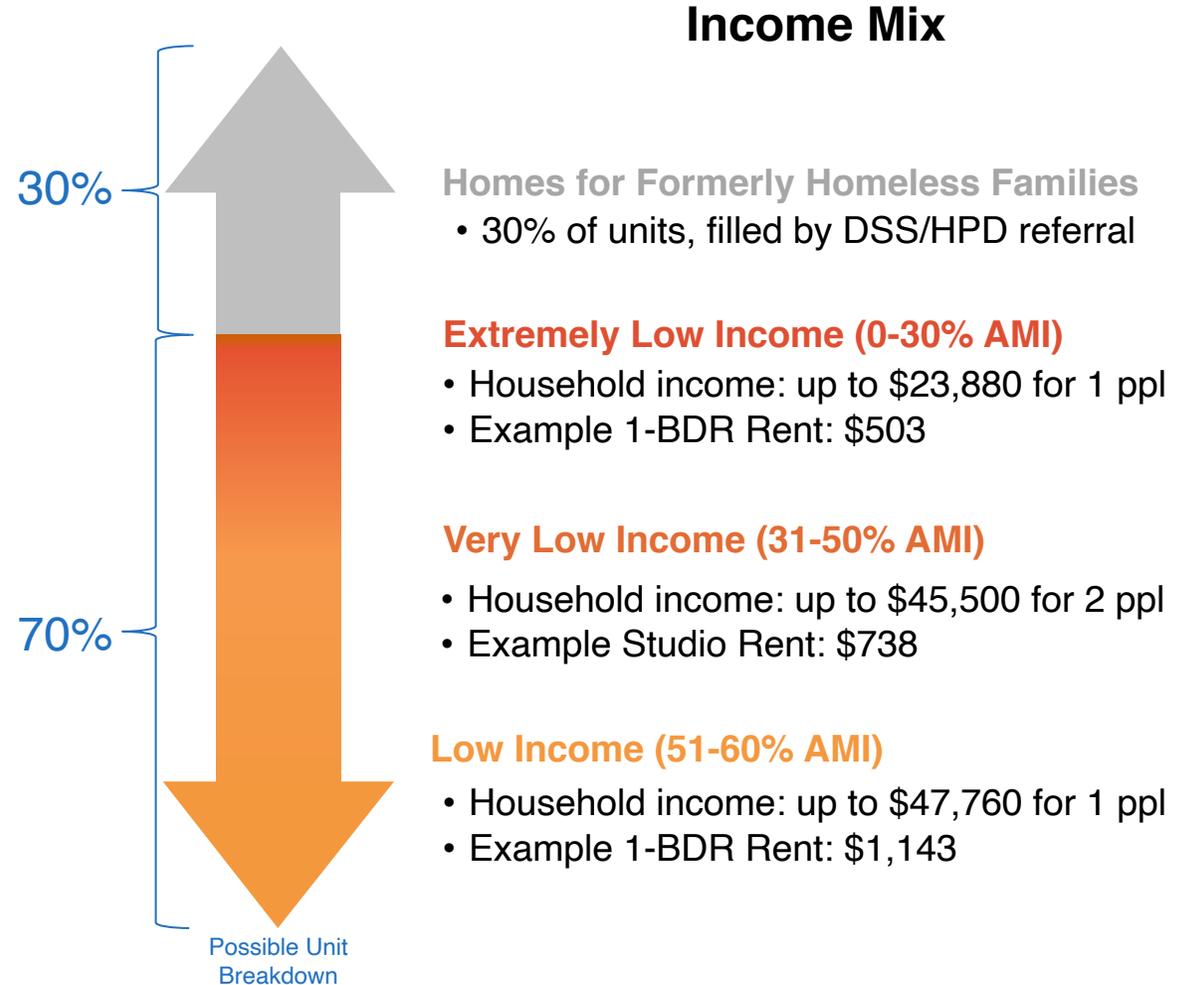
Example 1: Senior Affordable Rentals

Who is served?

- All households have at least one-member aged 62+
- Formerly Homeless Seniors
- Seniors with Extremely Low-to-Low incomes (usually up to \$47,760 for a one-person household)

Other things to consider

- Low income seniors often qualify for voucher assistance and/or their income is based on Social Security Income (SSI)
- Renters pay about a third of their household income
- Most units are studio or 1-BDR
 - Occupancy ranges from 1-3 people



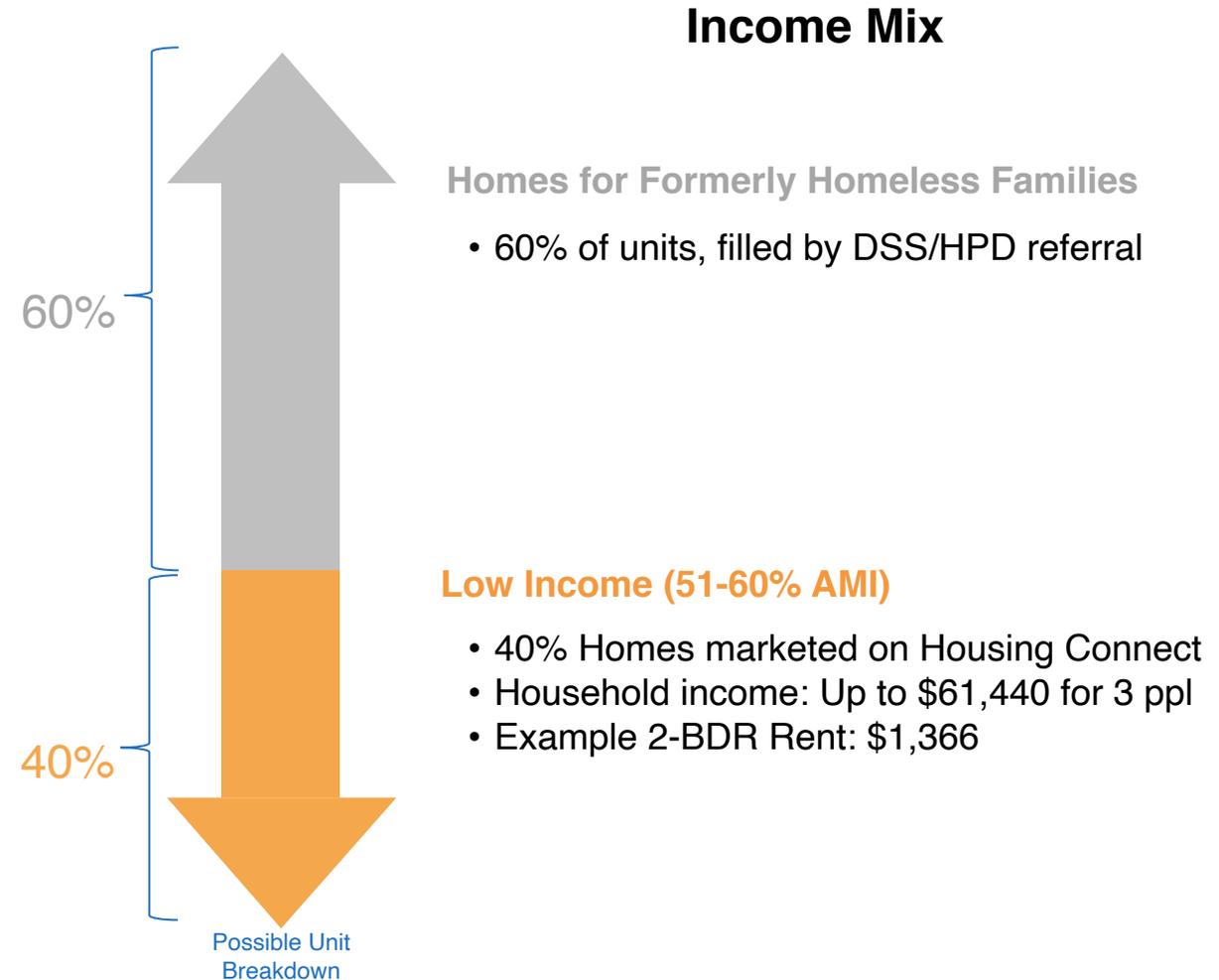
Example 2: Affordable Rentals with On-Site Social Services

Who is served?

- Homeless families with a member that has a disability or in need of on-site services
- Families with Extremely Low-to-Low Incomes
- On-site services available for all residents

Other things to consider

- Service provider occupies ground floor/adjoining office space
- Units sizes range from studio to family sized (2+ BDRs)
- Families that apply through Housing Connect do not need to have a member in need of on-site services to qualify



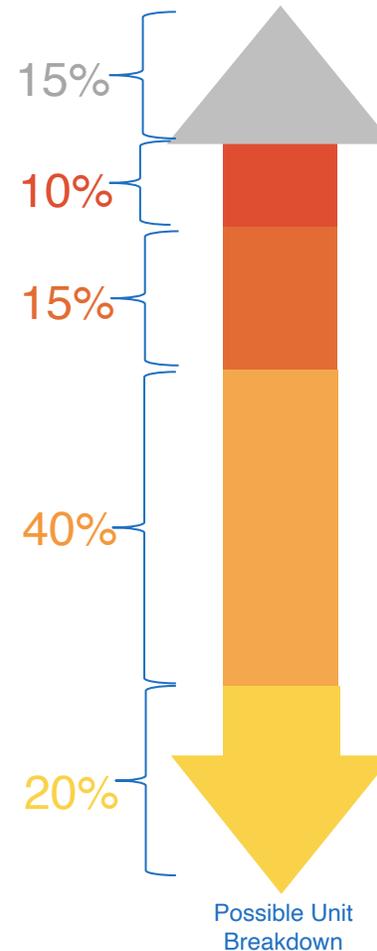
Example 3: Mixed-Income Rentals

Who is served?

- Homes for families with incomes from extremely low to moderate, including formerly homeless households
- A variety of households can apply (including seniors, families with children, adult families)
- Units sizes range from studio to family sized (2+ BDRs)

Other things to consider

- Depending on zoning allowances, ground floor can include retail or community uses
- Income mix varies by project; determined based on financial feasibility (no more than one-third of income)



Income Mix

Homes for Formerly Homeless Families

- Filled by DSS/HPD referral

Extremely Low Income (0-30% AMI)

- Household income: up to \$30,720 for 3 ppl
- Example 3-BDR Rent: \$638

Very Low Income (31-50% AMI)

- Household income: Up to \$45,500 for 2 ppl
- Example 1-BDR Rent: \$930

Low Income (51-80% AMI)

- Household income: Up to \$81,920 for 3 ppl
- Example 3-BDR Rent: \$2,161

Moderate Income (81-120% AMI)

- Household income: Up to \$122,880 for 3 ppl
- Example 2-BDR Rent: \$2,467

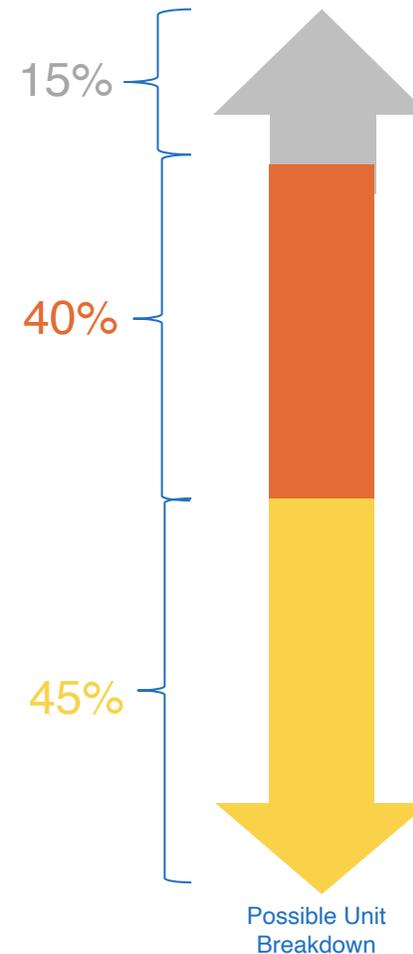
Example 4: More Mixed-Income Rental Options

Who is served?

- Homes for families with incomes from extremely low to moderate, including formerly homeless households
- A variety of households can apply regardless of age (including seniors, families with children, adult families)
- Units sizes range from studio to family sized (2+ BDRs)
 - Same size no matter the household income

Other things to consider

- Depending on zoning allowances, ground floor can include retail or community uses
- Income mix varies by project; determined based on financial feasibility (no more than one-third of income)



Income Mix

Homes for Formerly Homeless Families

- Homes filled by DSS/HPD referral

Very Low Income (31-50% AMI)

- Household income: Up to \$45,500 for 2 ppl
- Example 1-BDR Rent: \$930

Moderate Income (81-120% AMI)

- More units for families with moderate incomes
- Household income: Up to \$122,880 for 3 ppl
- Example 2-BDR Rent: \$2,467

Example 5: First Time Homeowners

Homeownership

- Families usually have moderate incomes
- Must be a first-time homeowner and occupy the unit as primary residence
- Income restrictions apply even if the original homeowner decides to sell the unit
- Buildings are structured as condominium or co-operative ownership

Other Details

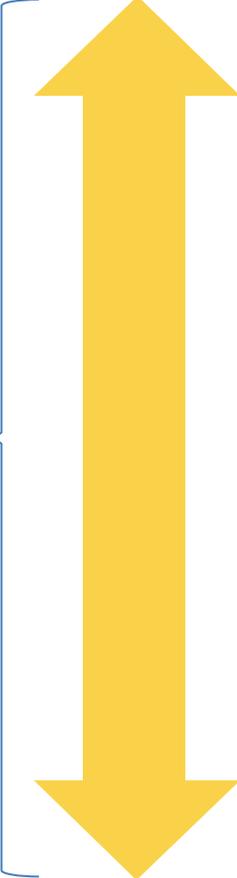
- Whole building will be designated for homeownership
- Units advertised on Housing Connect, but buyers negotiate with developer

Income Mix

Moderate Income (81-120% AMI)

- Household income: Up to \$122,880 for 3 ppl
- Estimated Sale for 2-BDR:
 - \$300,000 - \$350,000
- Sale price varies slightly based on negotiation

100%



Community Land Trusts

What is a community land trust?

- A “*shared equity*” model where the ownership of a building is separated from the ownership of land to allow for community stewardship and oversight of affordable housing. The land is then put into a trust that is collectively governed.
- The trust is a not-for-profit with an elected or appointed board, including local residents, general public, and elected or appointed officials.
- CLT retains ownership of land, sell the structures on it, and offers long-term ground leases to buyers; value of units is not dependent on the market rates in the area.

What are the benefits?

- Affordability in perpetuity
 - Generational affordability
 - Price resiliency
- Model can be applied to rental and ownership housing
- Structures are not owned and managed by one developer or entity
- Can also be used to maintain affordability for small businesses or community-based organizations

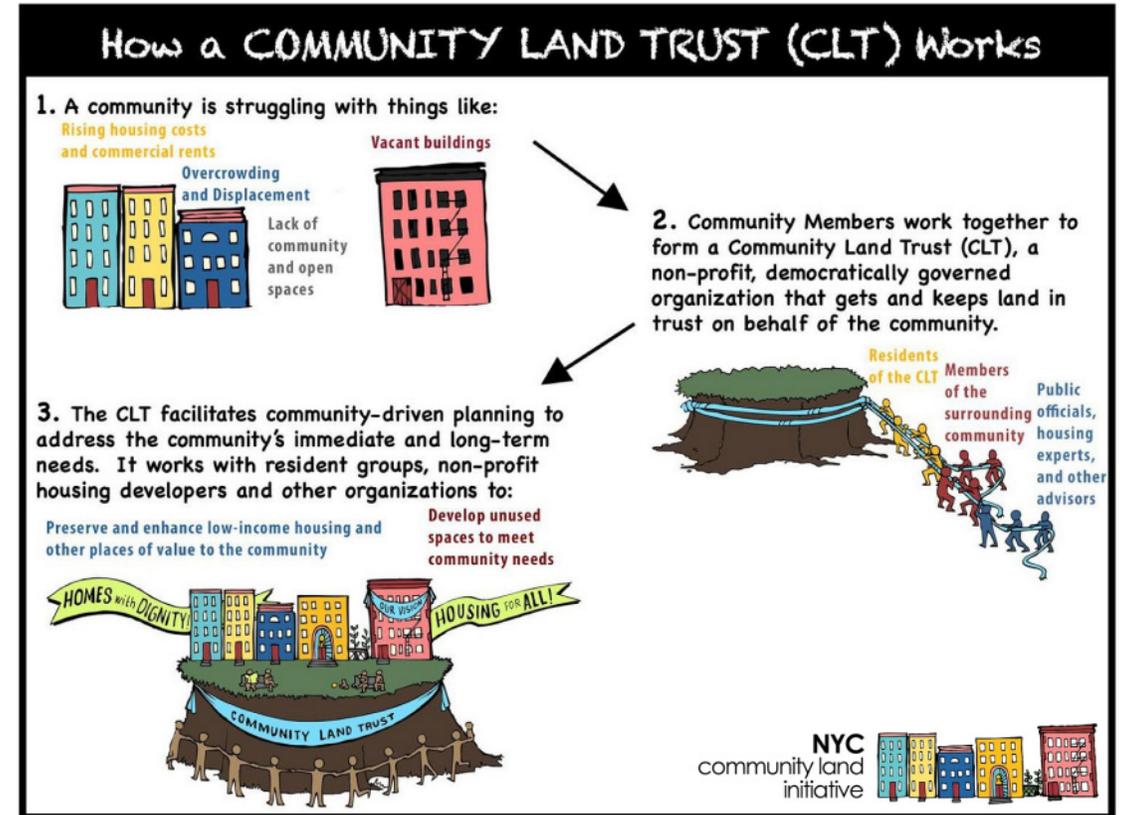


Photo Courtesy of NYC Community Land Initiative

Pause for a Poll

One of the agreements made by the 2019 Bay Street rezoning is that 30% of the homes constructed will be designated for families with extremely low to very low incomes. Based on your knowledge of this neighborhood, what additional household incomes should this project prioritize?

- a. More homes for **families with Extremely Low incomes** to rent
- b. More homes for **families with Very Low incomes** to rent
- c. Homes for **families with Low Income** to rent
- d. Homes for **Moderate Income families** to rent

As reminder, the site being planned for development in Stapleton has the capacity to hold approximately 300 new homes. This could mean a wide array of possibilities for how the site is built out, including having more than one building on the housing site. If there was a second population you could choose, which other population would you designate for this project?

- a. More homes for **families with Extremely Low incomes** to rent
- b. More homes for **families with Very Low incomes** to rent
- c. Homes for **families with Low Income** to rent
- d. Homes for **Moderate Income families** to **rent**
- e. Families with **Moderate to Middle Income** who want to **own**

Neighborhood Demographics

Example Affordable Housing Rents

INCOMES

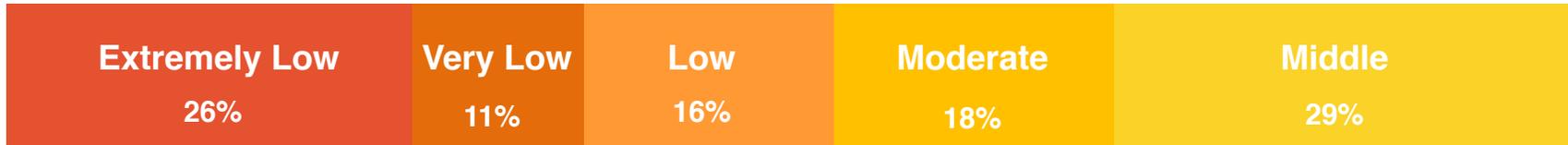
Up to 30% AMI
($< \$30,720$)

31-50% AMI
($\$30,721 - \$51,200$)

51-80% AMI
($\$51,201 - \$81,920$)

81-120% AMI
($\$81,921 - \$122,880$)

121% AMI or more
($\$122,881+$)



RENTS UNDER
HPD'S PROGRAMS

$\$331 - \594
30% AMI

$\$475 - \843
40% AMI

$\$618 - \$1,091$
50% AMI

$\$761 - \$1,339$
60% AMI



NYC Housing Connect

Affordable Housing Lottery



Welcome to NYC Housing Connect

NYC Housing Connect is your portal to find and apply for affordable rental and homeownership opportunities across the five boroughs of New York City.

[Get Started](#)

Applying for Affordable Housing

WHERE TO GO

Begin your search for affordable housing at nyc.gov/housingconnect

WHAT TO DO

1 LOOK

Find affordable housing listings on Housing Connect or in newspapers.



2 LEARN

Learn about eligibility and application requirements.



3 APPLY

Register and apply online or mail your application in.



4 WAIT and PREPARE

It may take 2 to 12 months for applications to be processed.



5 QUALIFY

If selected, submit eligibility documents

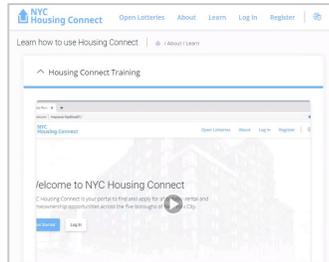


6 SIGN or REAPPLY

Rent or buy if you are eligible. If rejected, challenge via appeal or apply to others.



Resources for Applicants



Housing Connect Trainings



What to Expect: Your Guide to Affordable Housing



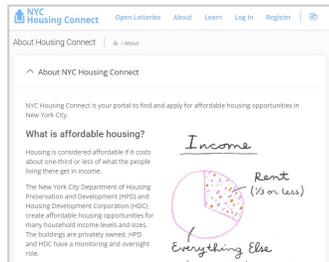
Income Chart



Ready, Set, Apply!



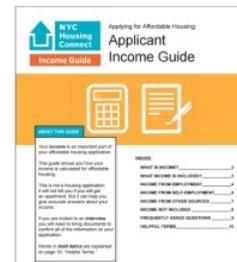
Housing Ambassadors
nyc.gov/housing-ambassadors



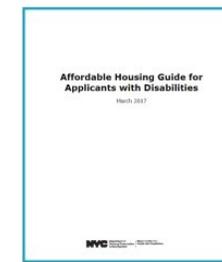
Housing Connect About Page



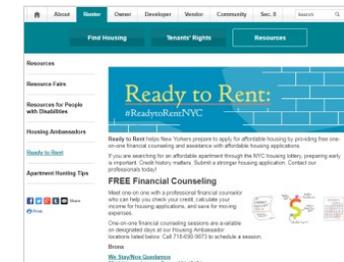
After you Apply: Checklists & Resources



Applicant Income Guide



Guide for Applicants with Disabilities



Ready to Rent
nyc.gov/ready-to-rent

Housing Ambassadors: Staten Island

- Community-based organizations
- 62 locations across 5 boroughs
- Staten Island: 2 organizations, 4 locations



**Housing
Ambassador
Program**



More Resources for Applicants

NYC Dept. of Housing Preservation and Development (HPD)

Division of Housing Opportunity and Program Services, Marketing and Affordability Oversight Unit:

- hpdcompliance@hpd.nyc.gov
- Applicant Hotline: 212-863-7990

NYC Housing Connect

 www.nyc.gov/housingconnect 

- nychousingconnect@hpd.nyc.gov

NYC Housing Development Corporation (HDC)

- www.nychdc.com
- info@nychdc.com
- hdccompliance@nychdc.com

Questions?

Stapleton Engagement Website

[NYC.gov/stapleton-site-a](https://nyc.gov/stapleton-site-a)

- Continue the conversation, give more feedback about this topic
- Complete online activities
- Catch up on previous materials
- Access additional housing resources

Contacts

Questions about engagement or the project website or RFP process?

- Leave a comment via the engagement website
- Email the project team at StapletonArfp@hpd.nyc.gov
- Text or leave a voice mail at 929.475.1382

Next Meeting: Urban Design Workshop

When?

- RESCHEDULED: Wednesday, September 30th

What we'll discuss?

- Site accessibility and community utility
- Connectivity to the site and waterfront
- Physical design and placemaking

RSVP Here: <https://www1.nyc.gov/site/hpd/events/stapleton-site-a-urban-design-workshop/286942/1>

Thank You!