Housing Needs Analysis: Manhattan Community District 3
Prepared by Pratt Center for Community Development
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INTRODUCTION

I. **Purpose of Study**

Manhattan Community Board 3 contracted Pratt Center for Community Development to conduct an analysis of local housing needs in order to inform their future planing, projects, and decision-making. In particular, this study aims to understand population income, household size, and age, and the intersection of those three sociodemographic characteristics. In addition, the Community Board seeks information on the district's housing stock, including unit size, as well as location, affordability levels, and unit sizes of the district's income-restricted/affordable housing.

II.   Methodology

Resident Demographics

Pratt Center's analysis of resident demographic data, including income, household size, and age, is drawn from the U.S. Census Department's American Community Survey 2019-2023 Five-Year Estimates ("ACS"). Data is further analyzed using census tract boundaries and Community District boundaries, using geographic data files from the New York City Department of City Planning (DCP).

In our analysis of income by household size, we reference New York City Area Median Income (NYC AMI) as defined by the U.S. Department of Housing and Urban Development (HUD) and used by the New York City Department of Housing Preservation and Development (HPD). The city uses NYC AMI as a benchmark for defining income eligibility and affordability targets for city-supported income-restricted housing. However, it is important to note that NYC AMI is not a direct representation of the population's median income: first, NYC AMI includes parts of the metro area outside of the five boroughs, and second, HUD adjusts AMI guidelines to reflect the area's high rents.[1] Conducting an analysis of median household income in New York City using ACS data yields different figures than the NYC AMI metric. In Figure 1., Median Household Income by Household Size, we compare CB3 median incomes for each household size to NYC AMI, as this helps identify what HPD affordability levels are affordable to the local CB3 community. (For example, 100% NYC AMI for a single-person household in 2025 is $113,400, but the median income for single-person households in CB3 was $40,637 in 2023, or 35.8% AMI.) In other population analyses, such as Figures 3a and 3b analyzing income by age groups, we compare median incomes for CB3 and NYC using 2023 U.S. Census American Community Survey data (not NYC AMI). In sum, we use NYC AMI to reference affordable housing income eligibility policy, and use ACS median household income data to analyze actual population data.

In our analyses of income, rent burden, and household size by age, we utilize available ACS tables that provide data on these socioeconomic indicators by age. One constraint in our analysis is that these tables group ages by different ranges. For instance, ACS data on income by age uses the age groups under 25 years, 25-44 years, 45-64 years, and 65+, while ACS data on household size and age uses the age groups: 15-54, 55-64, 65-74, and 75+. These different age groupings impede us from cross-analyzing these tables to further analyze income by household size and age across these variables. However, most datasets that use age as a variable include a group for ages 65 and older; as a result, we are able to provide additional analysis for the senior population.

Housing Stock

Our analysis of the building stock uses 2023 ACS Five-Year Estimates to analyze the district's number of units by unit size. We also disaggregate this data by new construction (units built in the past 25 years, since the year 2000).

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[1] See ANHD's 2022 Report for a more detailed explanation of how HUD defines NYC AMI.

Our analysis of affordable housing in CB3 includes preservation and new construction projects with income-restricted units that have received public financing since 2013, as reported by HPD per Local Law 44. We drew data from multiple Local Law 44 datasets via NYC Open Data, including Projects, Building, Funding, Unit Income Rent, and Rent Affordability. For these projects, we were able to conduct analyses of the number of units, unit size, target eligible AMI bands of income-restricted units, and their locations.[2] Data was analyzed geographically using DCP's MapPLUTO and Census Tract and Community District boundary data. Our geographic analysis also includes the location and number of units of NYCHA housing in the district, using the NYCHA Development Data Book, accessed via NYC Open Data; we were not able to obtain granular data on unit size, income targets, or rents for NYCHA projects. Our analysis does not include rent-stabilized housing, as data on rent-stabilized buildings and their locations, unit sizes, and rent levels are not readily available. Our analysis may exclude affordable housing part of programs not included in the HPD Local Law 44 data or NYCHA dataset.

Data Limitations

The New York City Housing and Vacancy Survey conducted by the U.S. Census Bureau under a contract with NYC HPD, which is the most robust data source on housing in New York City, including rents, vacancy rates, building age and condition, affordability program, and other housing data, no longer provides data at the Community District level or lower. The most granular geography available is the borough level. The lack of availability of this data significantly constrained our analysis.

In addition, we note that there is no widely available, regularly updated dataset containing resident demographics (income, age, race, household size) at the building level. While ACS data can provide some indication of resident demographics within a geographic area, and some housing programs provide high-level demographic data at the citywide or borough level, there is no robust demographic dataset on resident demographics and unit size and rent.

FINDINGS

I. Resident Demographics

To understand housing needs in the district, CB3 requested that Pratt Center analyze the population by income, household size and composition, and age, as well as across these variables. How many people are living alone, with roommates, or their families? What do incomes look like across the district, and by age group? This section analyzes these demographic questions using a variety of data sets and data visualizations. We highlight key data points in the blue call-out box below, followed by

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[2] See methodology section for additional information about data limitations and explanations of analyses. We were not able to identify senior-housing units, for instance; the dataset included some information on funding programs, but no program or population data that clearly disaggregated senior housing.

more detailed analysis broken into two sections: A. Income, B. Household Size and Composition, both of which we analyze by age and other variables.

Manhattan CB3 Resident Demographics: Data Highlights

- **Median household income in CB3 is lower than citywide, but unequal across the district's geography and age groups.**
    - **Median Household Income in CB3 is 71% of the New York City Area Median Income** as defined by HUD and HPD. Household sizes that have the lowest median incomes in CB3 compared to NYC AMI are 1-person (35.8% of NYC AMI for a 1-person household), 2-person (54.5%), 5-person (30.1%) and 6-person (27.9%).
    - **Median incomes are lowest in census tracts along the waterfront,** tracking with the location of NYCHA housing.
    - **Adults aged 25-44 are the only age group in CB3 with median household incomes higher than citywide.** The median income for households headed by adults aged 25-44 is:
        - i. **More than 5 times higher than the median income of senior households (ages 65+)**, and
        - ii. **More than double that of households headed by adults ages 45-64.**

- **Household sizes in CB3 are smaller than citywide.**
    - **Nearly half (48.6%) of CB3 households are people living alone**, a higher proportion than citywide (33.4%). Nearly a third (31.1%) of the district lives in 2-person households, slightly higher than the citywide rate (28.8%).
    - **Households of 3 or more people represent a smaller proportion of CB3 households than citywide.** 3-person households account for 12.3% of CB households, compared to 16.1% citywide. Just 8% of CB3 households have 4 or more people, compared to 21.7% citywide.

- **Seniors in CB3 are largely low-income and live alone, and many are rent-burdened.**
    - **Seniors are more likely to live alone** than with other people**.** Adults ages 55-64 are also more likely to live in single-person households.
    - **58% of CB3 senior households earn less than $29,000 per year, and would be considered extremely low-income (0-30% NYC AMI) according to HUD/HPD guidelines.** (For a single-person household, incomes less than $34,020 (30% AMI) are considered extremely low-income in 2025).
    - **Seniors represent the plurality (41%) of rent-burdened households.** Among households that spend 30% or more of their income on rent are 41% seniors (ages 65+) and one-third are headed by adults aged 35-44.

A. **Income.** Manhattan Community District 3 has a median household income of $58,717 (2023 American Community Survey 5-Year Estimates), which is roughly 71% of the New York City

Area Median Income of $83,078 (2025 HUD/HPD). However, the district has significant income inequality, particularly across geography and age.

Figure 1. Median Household Income, by Household Size

Across all household sizes, median incomes in CD3 are lower than citywide (see Figure 1). Household sizes that have the lowest median incomes in CB3 compared to NYC AMI are 1-person (35.8% of NYC AMI for a 1-person household), 2-person (54.5%), 5-person (30.1%) and 6-person (27.9%).
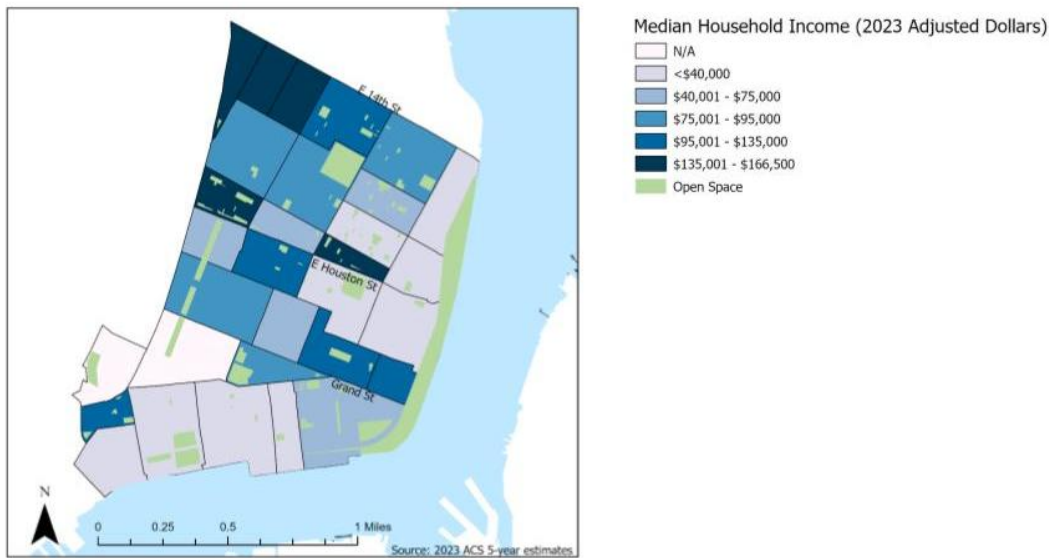
Median Income by Household Size			
	CB3		**NYC** AMI (2025 HPD/HUD)
Household Size	Median Income (2023 ACS)	Percentage of NYC AMI (2025 HPD/HUD)	
1	$40,637	35.8%	$113,400
2	$70,650	54.5%	$129,600
3	$102,159	70.1%	$145,800
4	$105,286	65.0%	$162,000
5	$52,679	30.1%	$175,000
6	$52,500	27.9%	$188,000
7+	$117,604	56.7%	$207,400
All households	$58,717	70.7%	$83,078

Sources: 2023 ACS 5-Year Estimates, NYC HPD 2025 AMI

Note: NYC AMI refers to the HUD/HPD metric used to determine income eligibility targets for affordable housing in New York City. See Methodology for more information.

Figure 2. Median Household Income by Census Tract

Median incomes are lowest in census tracts along the waterfront (as shown in later sections analyzing the location of affordable housing, this tracks with NYCHA housing locations). Median incomes are highest in the northwest-most census tracts in the district, west of 1st Avenue and north of 3rd Street.

Source: 2023 ACS 5-Year Estimates

**Figure 3a. Median Household Income by Age of Head of Household**

Adults aged 25-44 are the only age group in CB3 with median household incomes higher than citywide. The median income for households headed by adults aged 25-44 is more than 5 times higher than the median income of senior households (ages 65+), and more than double that of households headed by adults ages 45-64.

| Age of Head of Household	CB3	NYC
Householder under 25 years	$56,575	$57,885
Householder 25 to 44 years	$118,720	$99,495
Householder 45 to 64 years	$52,723	$84,477
Householder 65 years and over	$23,701	$49,429

Source: 2023 ACS 5-Year Estimates

Figure 3b. Household Income Distribution by Age of Head of Household

Seniors are the lowest-income age group in CB3. 58% of CB3 senior households earn less than $29,000 per year, and would be considered extremely low-income (0-30% NYC AMI) according to HUD/HPD guidelines. (For a single-person household, incomes less than $34,020 (30% AMI) are considered extremely low-income in 2025). People ages 25-44 are the highest earners, representing the plurality of households in all income brackets above $75,000 per year.

Household Income by Age of Head of Household
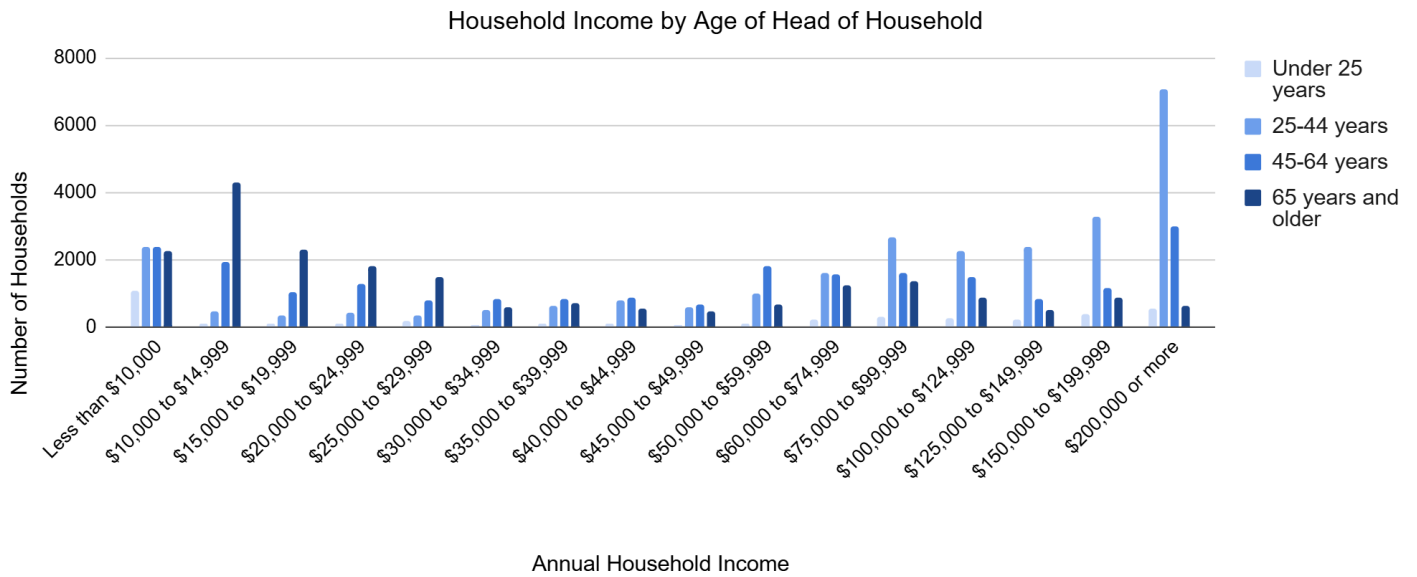
Figure 4. Rent Burdens by Age of Head of Household

In tandem with income, we analyze rent burden (what percentage of income households spend on rent) by age. Seniors are the most rent-burdened age group, followed by householders ages 35-64.
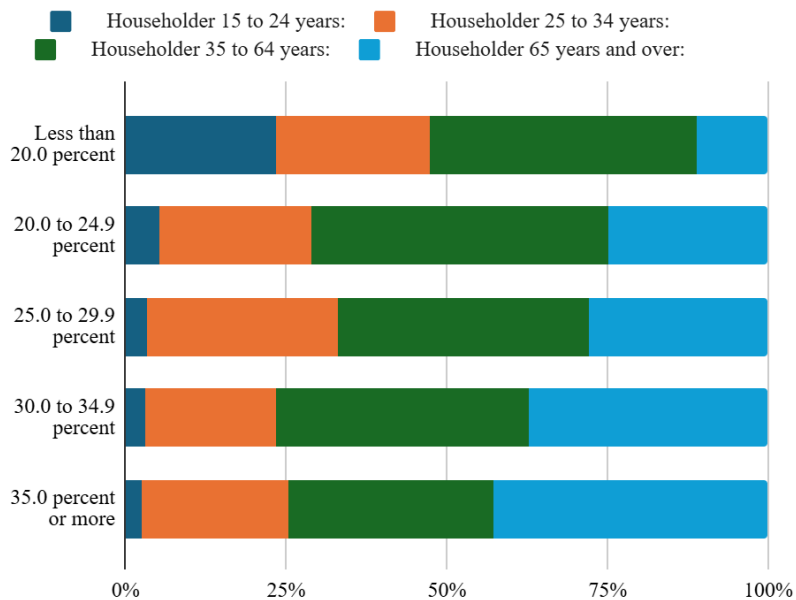
B. **Household Size and Composition.** The plurality (48.6%) of CB3 households are people living alone. CB3 has a higher proportion of single-person households than citywide (33.4%). Nearly a third (31.1%) of the district lives in 2-person households, and 12.3% live in 3-person households. Just 8% live in households of 4 or more, compared to 21.7% citywide. (See Fig. 5.) While the majority of CB3 residents live with at least one other person, CB3 residents over the age of 55 are more likely to live alone than with other people (see Fig. 6).

Figure 5. Population by Household Size

Households by Household Size			
	CB3		NYC
Household Size	Number	Percent	Percent
1	35,746	48.6%	33.4%
2	22,889	31.1%	28.8%
3	9,015	12.3%	16.1%
4	3,995	5.4%	11.7%
5	1,230	1.7%	5.6%
6	428	0.6%	2.5%
7+	245	0.3%	1.9%

Source: ACS 2023 5-Year Estimates

Figure 6. Household Size and Age
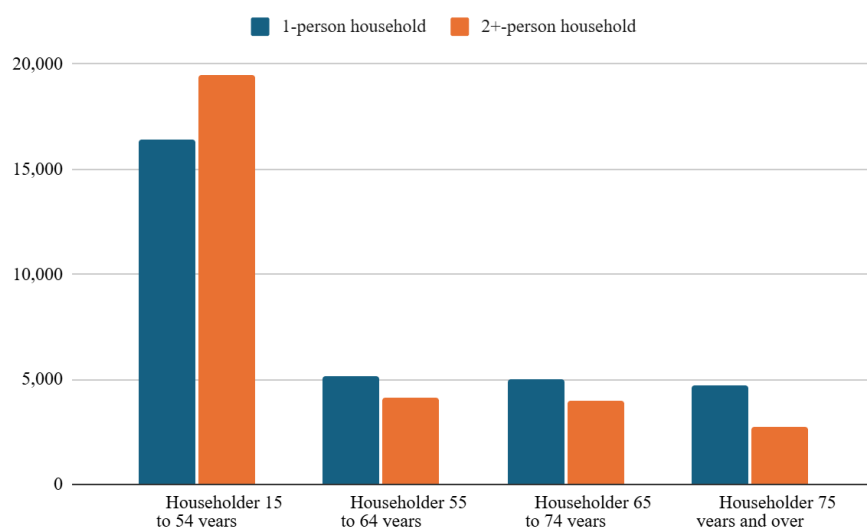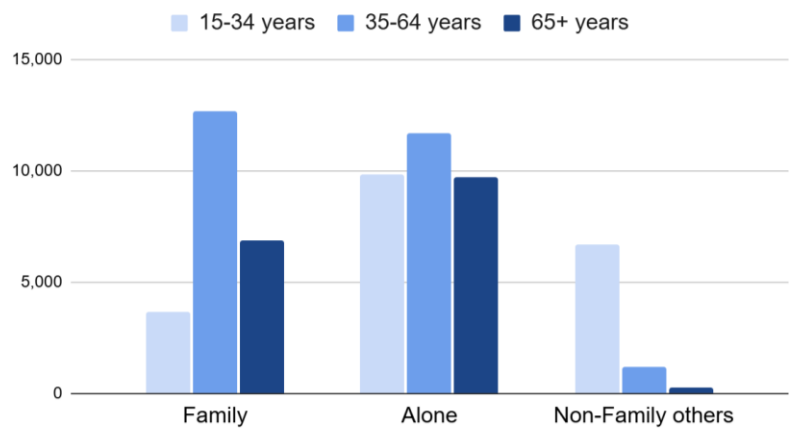

Source: ACS 2021 5-Year Estimates
(Note: This table was not available in 2023; 2021 is the most recent year this data was available.)

Figure 7. Household Composition and Age in Renter Households
The majority (57.48%) of senior tenants live alone, a higher rate than among all CB3 renter householders (49.85%). Seniors living in owner-occupied homes live alone at a lower rate (38.1%) than senior tenants. **Nearly half (49.64%) of renter householders aged 35-64 live with family members,** a higher rate than among all CB3 renter householders (37.12%). Among renters, householders ages 35-64 represent the majority (54.58%) of family households. Among members of this age group living in owner-occupied housing, the majority (59.7%) live with family. **About one-third (33.21%) of renter householders under age 34 live in non-family households with other people (i.e. roommates),** a higher rate than among all CB3 renter households (13.03%). Heads of household under age 34 represent 82.23% of non-family renter households.
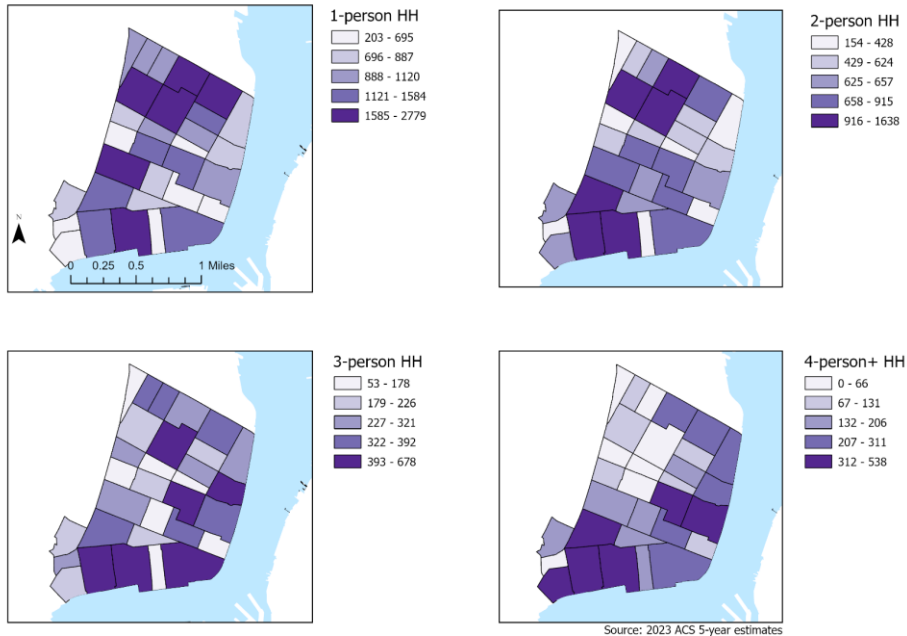
Renter households: household composition, by age of head of household

Source: ACS 2023 5-Year Estimates
Figure 9. Household size by geography.

Household Size by Census Tract

Source: ACS 2023 5-Year Estimates

II. Housing Stock

To understand housing needs and conditions in the district, CB3 requested that Pratt Center provide information on the housing stock, including number and size of units, as well as information on the affordable housing stock including unit size and eligible incomes. This section analyzes these housing variables using a variety of data sets and data visualizations. We highlight key data points in the blue call-out box below, followed by more detailed analysis broken into two sections: A. Overall Housing Stock, and B. Affordable Housing Stock.

Manhattan CB3 Housing Stock: Data Highlights

- **Small units (studios, one-bedrooms, and two-bedrooms) make up the majority of the CB3 housing stock.** One-bedroom apartments are the plurality of the total housing stock, of units built in the past 25-years, and of City-financed preservation and new construction units. Larger family-sized apartments of 4- or 5-bedrooms accounted for just 3.05% of affordable units in the district, and none in new affordable construction.

- **Affordable housing is not equally distributed geographically.**
  - **The majority of CB3's affordable housing units are in NYCHA developments, which are primarily located along the waterfront across the district.**
  - **Preservation projects account for the vast majority of HPD-financed (non-NYCHA) affordable units since 2013, compared to new construction.** The majority
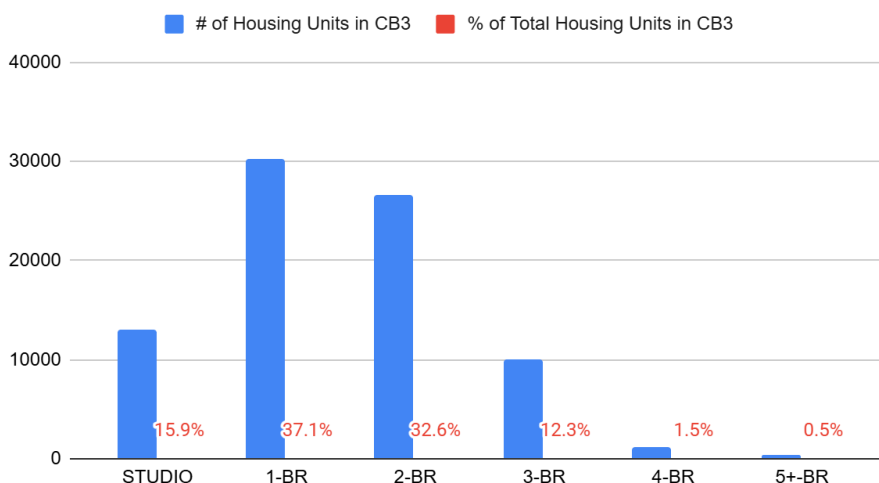

A. **Overall Housing Stock.** Among housing units in CB3, 1-bedrooms are the plurality (37%), and 2-bedrooms represent almost a third (32.6%) of units (see Fig. 10a). Among apartments built in the past 25 years, 1-bedrooms represent nearly half (48%) of units, and 2- and 3-bedrooms represent a smaller percentage than in the overall housing stock. In terms of affordability, while we were not able to disaggregate rents by unit size, research indicates that the majority of these units do not have income or affordability regulations. U.S. Census Bureau data shows that rents in the district have increased; a Furman Center analysis found that real median gross rents in CB3 increased by 14.5% from 2006 to 2023, that prices of residential properties have increased 61% since 2009, and that the rental vacancy rates remain below 5%. Furman Center estimates that of new multi-family units built since 2010, 27% were income-restricted affordable units. (Furman Center Neighborhood Profiles: MN03, May 2025)
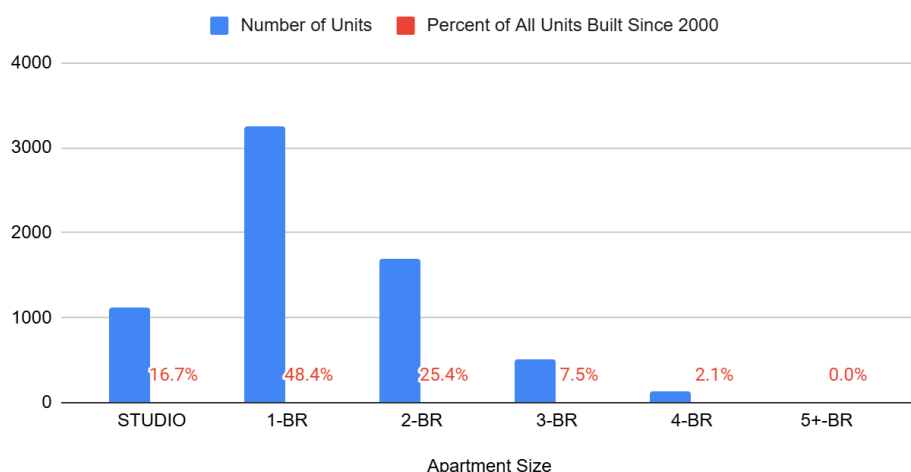
Figure 10a. Housing Units by Apartment Size.

Figure 10b. Housing Units Built since Year 2000, by Apartment Size.

Housing Units Built Since 2000, by Apartment Size

■ Number of Units   ■ Percent of All Units Built Since 2000

Apartment Size	Percent
STUDIO	16.7%
1-BR	48.4%
2-BR	25.4%
3-BR	7.5%
4-BR	2.1%
5+-BR	0.0%

Apartment Size

**B. Affordable Housing Stock: Unit Sizes, Income Targets, and Geography**

i. Geography. The majority of CB3's affordable housing is in NYCHA developments, which are primarily located along the waterfront across the district (see Figs. 11a and 11b). Preservation projects exist across the district, but are concentrated in areas South of Canal Street and North of Houston Street, with fewer preservation projects in between. New construction affordable projects were located in 6 of CB3's 31 Census Tracts. More than half of units in new construction affordable projects were located in Census Tract 14.02 (bounded by Grand Street to the South, Rivington Street to the North, Ridge Street to the East, and Norfolk Street to the West), primarily within the Essex Crossing development sites. The northwestern most portion of the District, north of 3rd Street and West of 1st Avenue (including Census Tracts 28, 40.01, 40.02, and 42) have the least affordable housing projects, with no new construction and no NYCHA developments; these Census Tracts have higher median incomes than many other parts of the district.

Figure 11a. Affordable Housing Projects in CB3: HPD-funded Preservation and New Construction projects since 2013 and NYCHA developments *(To be redesigned for better legibility)*

Legend

- NYCHA (blue dot)

Local Law 44

- — (line)
- New Construction (dark red dot)
- Preservation (orange dot)
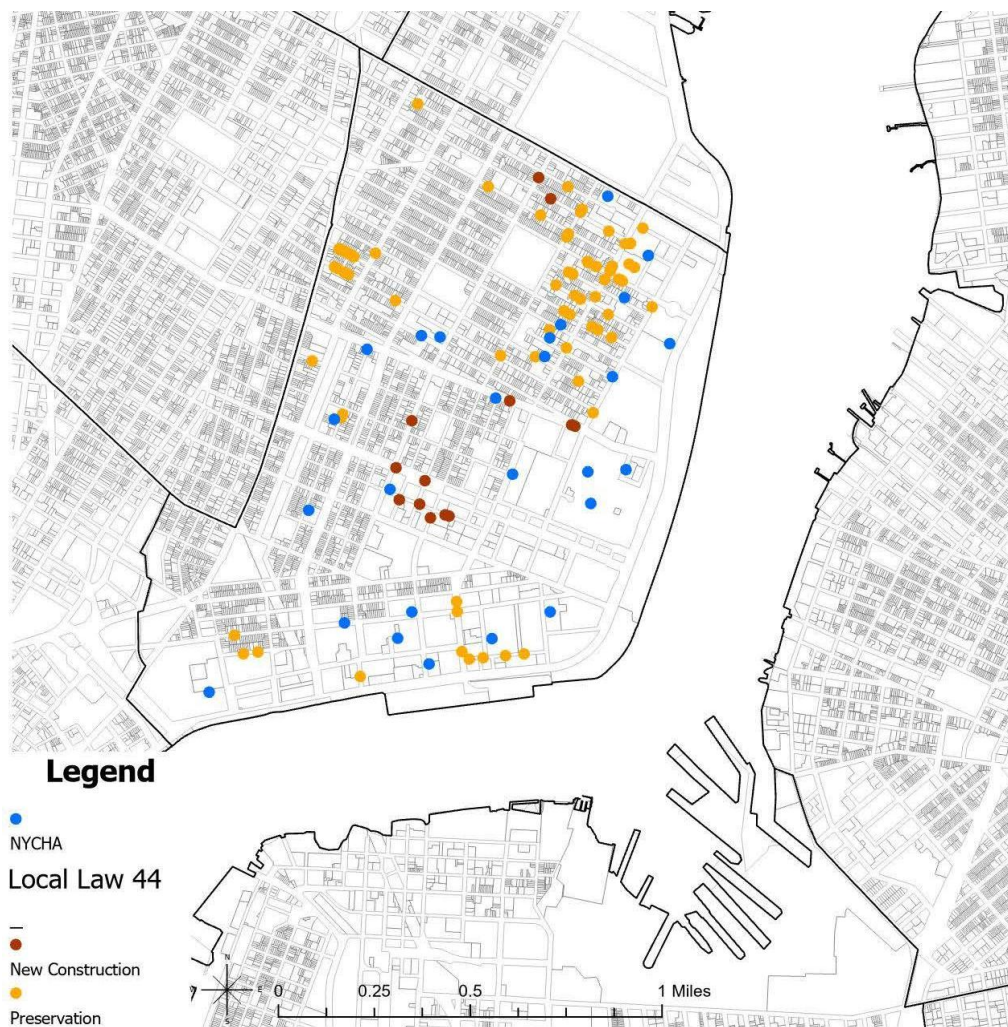
Sources: Pratt Center analysis of Local Law 44 - Building dataset and NYCHA Development Data Book, accessed June 2025.

Figure 11b. Affordable Housing Units in CB3: Units in HPD-funded Preservation and New Construction projects since 2013 and NYCHA developments *(To be redesigned for better legibility)*
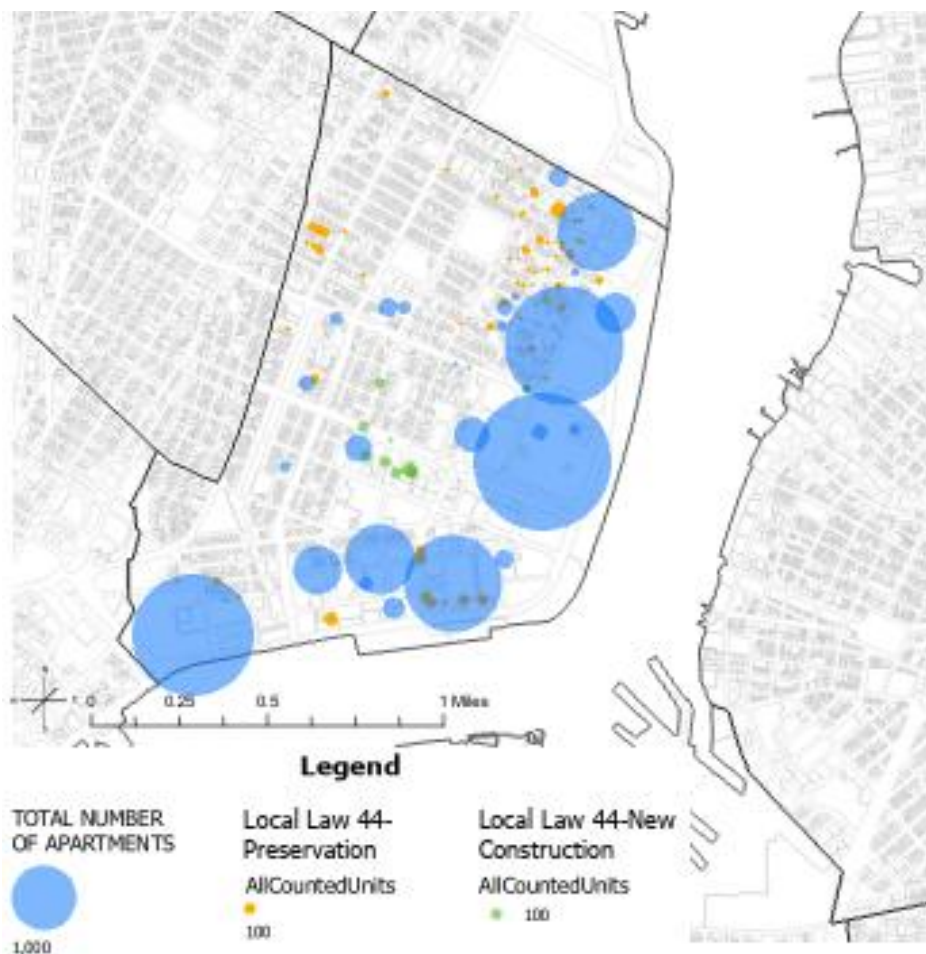
Sources: Pratt Center analysis of Local Law 44 - Building dataset and NYCHA Development Data Book, accessed June 2025.
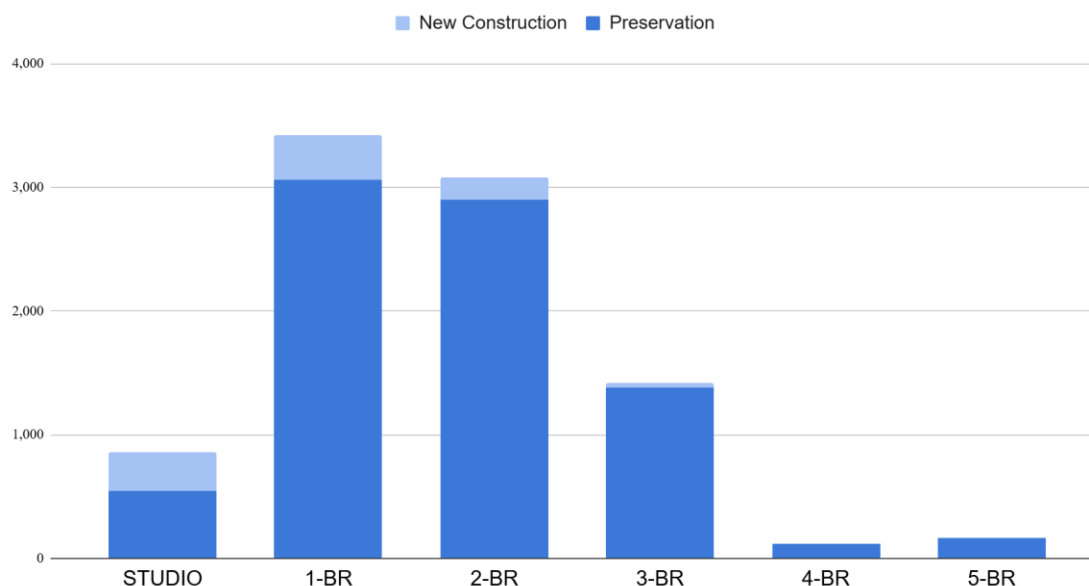
ii. Unit Sizes. Among City-financed affordable housing preservation and new construction units in CB3 since 2013, the plurality (37.82%) were 1-bedroom apartments, and a little more than one-third (34.04%) were two-bedrooms. Three-bedroom apartments were the third-most common apartment size, accounting for 15.66% of units. Studios represented 9.43% of affordable units in CB3, but accounted for a much larger proportion of new construction units (34.8%) than preservation units (6.64%). Larger family-sized apartments of 4- or 5-bedrooms accounted for just 3.05% of affordable units in the district, and none in new construction projects. Across all units sizes, the vast majority are in preservation projects rather than new construction. See Figures 12a and 12b for visualizations of affordable housing units by apartment size in preservation and new construction projects.

Figure 12a. Affordable Preservation and New Construction Units, by Apartment Size (Chart)

Source: Pratt Center analysis of 9,054 Preservation and New Construction Units in CB3, from Local Law 44 data

Figure 12a. Affordable Preservation and New Construction Units, by Apartment Size (Table)
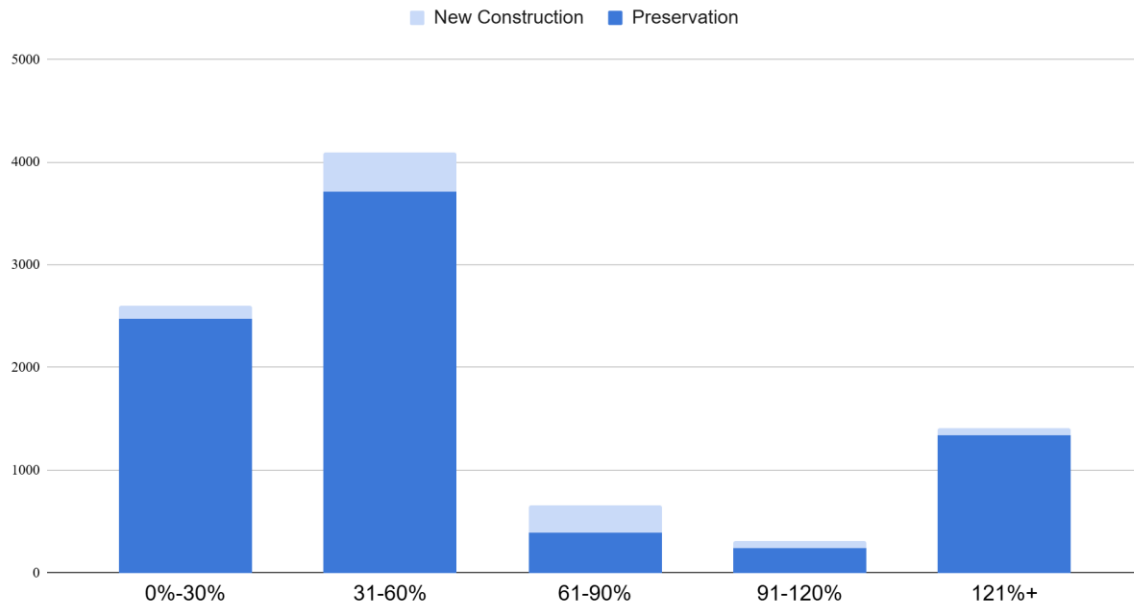
Affordable Units since 2013 by Unit Size				
		New Construction	Total Affordable Units	
Unit Size	Preservation		Number of Units	Percent of Total
STUDIO	542	312	854	9.43%
1-BR	3,064	360	3,424	37.82%
2-BR	2,897	185	3,082	34.04%
3-BR	1,381	37	1,418	15.66%
4-BR	114	0	114	1.26%
5-BR	162	0	162	1.79%
Total	8,160	894	9,054	

iii. Affordability (Income Targets). Nearly three-quarters (73.84%) of affordable housing units in CB3 target people earning less than 60% of NYC AMI. The plurality (45.16%) of units target incomes 31-60% of NYC AMI, and 28.68% target residents earning less than 30% AMI. A larger percentage of preservation units (30.21%) target these extremely low-income households earning 0-30% AMI, compared to 13.87% of new construction units. Units targeting higher incomes of at least 121% of NYC AMI account for 15.53% of units, mostly attributable to preservation projects. Units targeting incomes of 61-90% AMI account for 7.21% of units, and those targeting incomes 91-120% of AMI represent the smallest proportion of the district's affordable units at 3.41%; new construction units are more likely to target incomes between 61 and 120% AMI than preservation projects. (See Figs. 13a and 13b.)

Figure 13a. Affordable Preservation and New Construction Units, by AMI Targets (Graph)

Affordable Housing Units since 2013, by AMI targets
Source: Pratt Center analysis of 9,054 Preservation and New Construction Units in CB3, from Local Law 44 data

Figure 13b. Affordable Preservation and New Construction Units, by AMI Targets (Table)

Affordable Units since 2013 by AMI Target						
	Preservation		**New Construction**		**Total Units**	
Eligible AMI band	Number	Percent	Number	Percent	Number	Percent
0%-30%	2473	30.31%	124	13.87%	2597	28.68%
31-60%	3708	45.44%	381	42.62%	4,089	45.16%
61-90%	395	4.84%	258	28.86%	653	7.21%
91-120%	244	2.99%	65	7.27%	309	3.41%
121%+	1340	16.42%	66	7.38%	1,406	15.53%
All Units	8160	100.00%	894	100.00%	9,054	100.00%

Figure 14a. Affordable New Construction and Preservation Units by AMI Target, by Unit Size

New Construction Units: Distribution of AMI Targets, by Apartment Size						
AMI Targets	STUDIO	1-BR	2-BR	3-BR	4-BR	5-BR
0%-30%	16.35%	11.39%	12.97%	21.62%	0.00%	0.00%
31-60%	49.36%	44.72%	30.27%	27.03%	0.00%	0.00%
61-90%	21.15%	33.06%	31.89%	37.84%	0.00%	0.00%
91-120%	6.73%	5.56%	11.35%	8.11%	0.00%	0.00%
121%+	6.41%	5.28%	13.51%	5.41%	0.00%	0.00%
Total Units	312	360	185	37	0	0

Preservation Units: Distribution of AMI Targets, by Apartment Size						
AMI Targets	STUDIO	1-BR	2-BR	3-BR	4-BR	5-BR
0%-30%	27.31%	26.96%	28.34%	36.93%	42.11%	74.07%
31-60%	52.58%	40.60%	50.26%	44.97%	52.63%	25.93%
61-90%	1.66%	7.83%	3.49%	2.90%	4.39%	0.00%
91-120%	1.29%	2.74%	3.97%	2.68%	0.88%	0.00%
121%+	17.16%	21.87%	13.95%	12.53%	0.00%	0.00%
All Units	542	3064	2897	1381	114	162

Figure 14b. New Construction Units by AMI Target, by Unit Size

New Construction Units since 2013, by AMI band and unit size
Source: Pratt Center analysis of 9,054 Preservation and New Construction Units in CB3, from Local Law 44 data
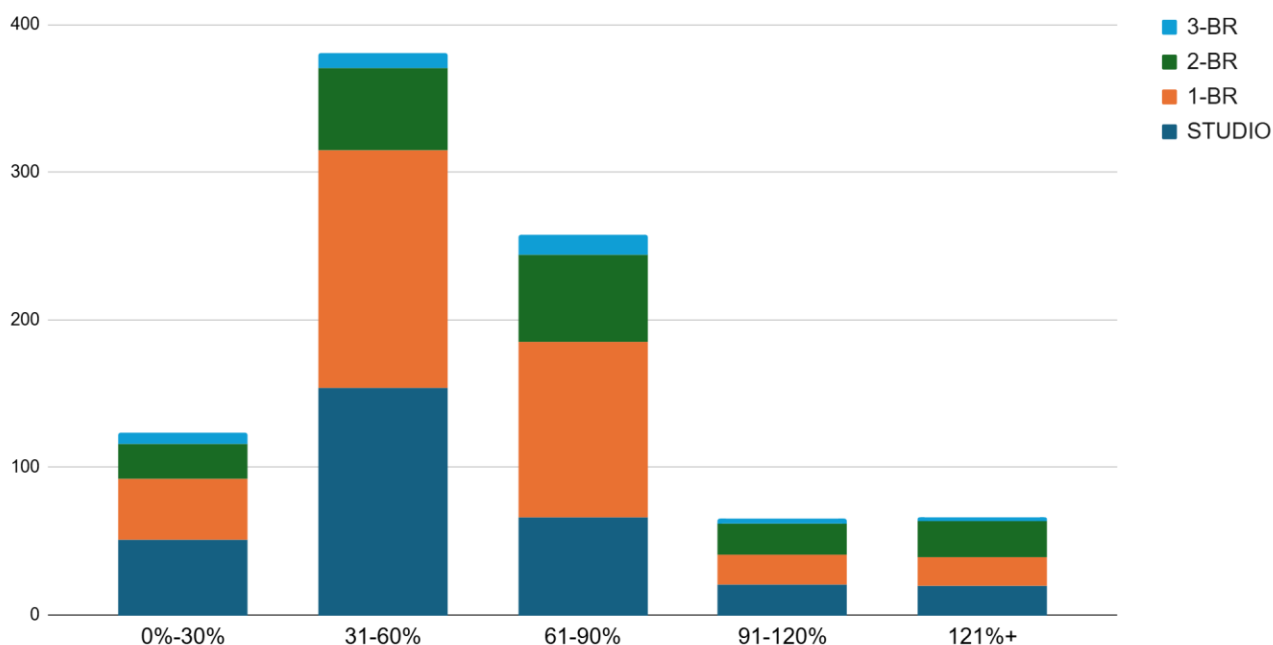
III. Housing Needs

Based on the above analyses of resident demographics and the housing stock in Manhattan Community Board 3, Pratt Center has identified some key housing needs listed below. Community Board 3 members, staff, and residents are invited to use the data in this report to identify additional needs, recommendations, and questions for City agencies and developers proposing projects.

Manhattan CB3 Housing Needs: Key Findings

- **Housing affordable to local residents would be restricted to incomes below 70% NYC AMI.** In order to be affordable to CB3 households earning the district median income or below, affordable housing units should be restricted to NYC AMI bands of 70% or lower. For

1-person, 2-person, and 5+ person households, apartments should target extremely low-income and very-low-income households.

- **To better align with incomes of single-person households, especially seniors, newly constructed affordable studio and 1-bedroom apartments should target more households earning 0-30% AMI.** The median income for single-person households in CB3 is $40,637, or 35.8% AMI. For seniors, the majority of whom live alone, the majority are extremely low-income (earning less than 30% AMI). Among new affordable construction in CB3, nearly half (49.36%) of studio units and 44.72% of 1-bedrooms target incomes at 31-60% AMI, and just 16.3% of studios and 11.3% of 1-bedrooms target extremely low-income households.
    - **There is a need for new construction of affordable studio and 1-bedroom apartments targeted to extremely low-income seniors;** seniors are a vulnerable population, with the highest likelihood of rent burden and lowest incomes of any other age group. (While senior units could also include preservation projects, new construction may be more accessible for seniors and people with mobility disabilities.)

- **Households of 3 or more people are underrepresented in CB3 as compared to citywide; if CB3 aims to increase this population, it may need to increase its production of family-size units.** Family-size units of 3 or more bedrooms represent a minority (14.4%) of housing units in CB3, and an even smaller percentage (9.6%) of units built in the past 25 years. Further, among newly constructed affordable units, just 4% were 3-bedroom apartments and none were 4- or 5-bedroom apartments. Yet, median incomes among 5+ person households in CB3 are significantly lower than citywide. While we cannot assume all households are right-sized (i.e. seniors may be living in larger apartments in NYCHA or other affordable housing; families may be crowded in 1- and 2-bedroom apartments), it is reasonable to infer a correlation between the district's smaller apartment stock and smaller household sizes.

- **New construction of affordable housing should be prioritized for high-income census tracts that have seen little affordable housing production, to the extent possible.** New construction of affordable housing is concentrated in just 6 census tracts in the district, mostly attributable to a few large projects. The northwest-most census tracts in CB3, west of 1st Avenue and north of 3rd Street, have seen no new affordable housing construction, but are among the highest median income tracts in the district.