

## **VILLAGE OF CROTON ON HUDSON**

The Village of Croton on Hudson has not adopted the County model zoning ordinance for affordable housing. The Village has met roughly one-seventh of the 115 affordable housing unit goal set by the County in its unadopted plan. This shows progress, but still leaves in question how to build the additional approximately 100 units called for, which translates into many hundreds of units in connection with mixed-income housing (e.g., 1,000 units under a 90 percent market-rate / 10 percent affordable format, which represents the minimum affordable housing component under the County's model zoning ordinance). While multifamily housing and other typically affordable housing types are permitted, existing multifamily zoning districts are built out. There are no ready sites for as-of-right multifamily housing development. The Village has experimented with overlay zones that simplify development, though these may still be too restrictive. The Village is still far from meeting its benchmark allocation.

### **Model Zoning and County Benchmark**

- The Village has not adopted the model affordable housing zoning ordinance.
- The unofficial Affordable Housing Allocation Plan produced in 2005 by the County's planning department called for 115 affordable housing units in Croton, of which 17 have been built in the interim, yielding a net benchmark just shy of 100 units.

### **Zoning Ordinance**

- Multifamily housing is permitted as-of-right in three of 19 zoning districts, and by special permit in one of the three overlay districts.
- The Multiple Development Use (MDU) district is an overlay district intended to simplify the development of large tracts of ten or more contiguous acres.
- The Harmon / South Riverside Gateway Overlay zone permits housing over stores as-of-right. Mixed-use development is also permitted in two commercial districts by special permit.
- Two-family dwellings are permitted as-of-right in one zoning district. Two-family dwellings are also permitted in five additional districts if they consist of one family unit plus a rooming or boarding home for no more than three individuals.
- Accessory apartments are permitted by special permit in all residential districts, except for the Waterfront Development District.

### **Restrictive Practices**

- The MDU only allows multifamily housing if the underlying district so permits. Development cannot exceed the density of the underlying district.
- Accessory apartments may only be in existing buildings; the owner or the lessee must be at least 55 years old; only one accessory apartment is allowed per unit; and the accessory unit must be at least 400 square feet but not greater than 750 square feet in size, effectively limiting them to one bedroom.

### **Incentives and Mandates**

- The Waterfront Development District (which contains the only mention of affordable housing in the zoning code) permits an increase in density of 5 percent of the number of market-rate units if the additional units are affordable. The code does not define affordability.
- There are no mandates for affordable housing.

### **Zoning Map, Development Pattern and Development Potential**

- Multifamily housing occupies 1.7 percent of the Village's total land area; two- and three-family housing occupies another 1.3 percent.
- The districts that allow multifamily housing as-of-right are mapped over 2 percent of the Village's area, and these districts are completely built out; there are no lots available for new development.

### **Master Plan**

- The Village's comprehensive plan, which dates to 2003 (prepared by BFJ Planning), includes recommendations for exploring affordable housing opportunities, with a particular interest in affordable housing for seniors.

### **Implications**

- The Village seems to focus on affordable housing opportunities for seniors. Accessory apartments appear to be exclusively targeted towards seniors, either living alone or with a partner. The master plan pays special attention to senior housing development. There is no other opportunity for accessory housing units.
- Although multifamily housing is permitted in certain districts, those districts are fully built out, with no available sites for new development.
- Thus, the current zoning regime provides insignificant opportunity to develop any of the roughly 100 new affordable units needed to meet the County's Affordable Housing Allocation plan, let alone the many hundreds of units that would be required in the case of mixed-income development (e.g., 1,000 units under a 90 percent market-rate / 10 percent affordable format, which represents the minimum affordable housing component under the County's model zoning ordinance). The Village will not satisfy its obligation unless it allows for multifamily housing in additional districts or provides for alternative affordable housing types. This may require loosening the restrictions on accessory units or exploring opportunities for redevelopment.
- The MDU may be a missed opportunity for redevelopment with multifamily affordable housing, which could be suitable for a large lot size but would not meet the density requirements of most of the Village's zoning districts.
- At the right densities, housing values are sufficient to induce multifamily development and mixed-income housing without incentives. The very high value of apartments and condo units in the Village might be sufficient to promote 80/20 mixed-income housing, which would require less redevelopment than the 90/10 mixed-income development that represents the minimum affordable housing component under the County's model zoning ordinance, and which, unlike 90/10 development, would qualify for federal tax incentives.

## CROTON ON HUDSON FACT SHEET

a. Total acreage of the Village	3,034 acres	100%
b. Total acreage in zoning districts where multifamily housing is permitted as-of-right	58.5 acres	1.9%
c. Undeveloped area in these zoning districts	0 acres***	0%
d. Undeveloped area not subject to wetlands, floodplain and steep slopes	0 acres	0%
e. Order of magnitude area available for development*	0 acres	0%
f. Number of sites available for development	0 sites	
g. Average size of sites	N/A	
h. Theoretical number of multifamily units that can be developed as-of-right	0 units	
i. Average selling price for multifamily (condo) units	\$640,000**	
j. Order of magnitude value for land, per condo unit	\$190,000	
k. Order of magnitude total cost of development, per condo unit	\$375,000	
l. Percent minority population (1.9% Black, 6.9% Hispanic)	8%	
m. Percent minority population in the zoning districts permitting multifamily housing as-of-right and containing available development sites	N/A	
n. Number of units needed to meet the 2000-2015 Allocation Plan benchmark	98 units	
2015 Allocation	115 units	
Number of units created since 2000	17 units	

\* After applying a factor of 80 percent to account for irregular site configuration, setbacks, building form restrictions, and the like.

\*\* Regional value employed where data was not provided for the municipality, employing the County's definition of North, Central and South for what is meant as region. Weighted averages were calculated using available data for each region.

\*\*\* There are no zones that allow multifamily housing as a permitted use in which there are undeveloped parcels that meet the minimum lot size standards for their zoning districts or those that are "under-sized" but are contiguous with "undeveloped" parcels that, as a group of contiguous "undeveloped" parcels, meet the minimum lot size standards.