

TOWN OF POUND RIDGE

The Town has not adopted the model affordable housing zoning ordinance. There are no mandates for affordable housing, and the only incentive is for affordable senior housing, and this is available only by special permit in a single zoning district. The Town has made scant progress in satisfying its benchmark obligation under the unadopted Affordable Housing Allocation Plan; only 12 affordable housing units have been built, whereas 184 units were allocated to Pound Ridge. Under current conditions, there appears to be little opportunity to build the remaining 172 affordable units called for in the allocation plan, which translates into many hundreds of units in connection with mixed-income housing (e.g., more than 1,700 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). Multifamily development is permitted as-of-right only in commercial districts and only as part of mixed-use developments. These districts have been mapped only in a very small portion of the Town, and their identified development sites could accommodate only about 23 housing units. In residential districts multifamily housing is allowed only by special permit and only in the form of senior housing or residential care facilities. Accessory housing units are allowed only by special permit. Additional actions will be needed for the Town to make much further progress towards meeting its affordable housing obligation under the Settlement. These might include, in some combination, adopting the County's model zoning ordinance, providing mandates and density incentives for affordable housing, mapping additional areas where multifamily housing is permitted as-of-right, allowing all-residential developments with multifamily housing for other than seniors, permitting accessory housing units as-of-right (especially if they were allowed in accessory buildings, such as existing or "faux" garages), and providing opportunities for additional types of development (such as quadraplexes or cottage-style housing).

Model Zoning and County Benchmark

- The Town has not adopted the model affordable housing zoning ordinance.
- The unadopted Affordable Housing Allocation Plan produced in 2005 by the County's planning department called for 184 affordable housing units in Pound Ridge, of which only 12 have been built in the interim, leaving a balance of 172 units.

Zoning Ordinance

- Multifamily development in the form of mixed-use development is permitted as-of-right in the three commercial districts. Multifamily development in the form of residential care facilities or senior citizen housing is allowed by special permit in four zoning districts.
- Mixed-use development (i.e., residences above stores) is permitted in three zoning districts.
- Accessory apartments are allowed by special permit in two residential zoning districts.
- Affordable dwelling units are limited to families whose aggregate income does not exceed a multiple of the Westchester County median income during the three

most recently completed calendar years, depending on family size. Preference for affordable units is given to Pound Ridge public service workers, residents, seniors or families whose head of household is handicapped or under 35 years of age.

Restrictive Practices

- Multifamily housing is not permitted as-of-right in any residential district.
- In residential districts where multifamily housing is allowed only by special permit and only in the form of senior citizen housing or residential care facilities, the minimum lot size ranges from one to three acres, precluding the development of small multifamily developments.
- There are no minimum lot sizes for the commercial districts; however, the maximum coverage per building is 2,500 square feet, with a maximum height of two or three stories, which ensures that only a small number of multifamily units may be built per building.
- Two-family dwellings are prohibited throughout the Town.
- Accessory apartments are not allowed as-of-right, and they may not contain more than two bedrooms.
- A senior citizen housing development may not contain more than 50 dwelling units. Preference is given to Pound Ridge residents and their parents.

Incentives and Mandates

- There are no mandates for affordable housing.
- In the PB-C district, a special permit for residential use of 100 percent of maximum permitted floor area may be awarded if at least 20 percent of the units, but in any case not less than two dwelling units, are affordable to households with an income of not more than 80 percent of the Westchester County AMI. Affordable units must include deed restrictions to ensure affordability.

Zoning Map, Development Pattern and Development Potential

- Four areas are mapped as districts that allow multifamily development as-of-right, all of which are located in the hamlet of Scotts Corners. These areas include only 0.3 percent of the Town's land area.
- These areas contain three potential development sites, which could accommodate a total of 23 housing units.
- No multifamily or two- or three- family development currently exists in the Town.
- The estimated value of a condo unit in Pound Ridge (\$324,000) is lower than the estimated cost of development of a condo unit (\$375,000), an adverse spread that reduces the likelihood of new multifamily housing development, particularly on small sites where economies of scale are not possible, and greatly reduces the likelihood that affordable multifamily units would be built without subsidies.

Master Plan

- The most recent comprehensive plan was adopted in 2010, completed by Frederick P. Clark Associates. The plan assumes that the pattern of single-family development will continue and recommends maintaining the Town's semi-rural character. The plan does recommend that the Town review its current regulations and consider the creation of new provisions to encourage alternative forms of

housing that promote opportunities for affordable housing while maintaining the existing character and scale of the Town.

Implications

- The unadopted Affordable Housing Allocation Plan produced in 2005 by the County's planning department called for 184 affordable housing units in Pound Ridge, of which only 12 have been built in the interim, leaving a balance of 172 units.
- Under current conditions, there appears to be little opportunity to build the remaining 172 affordable units called for in the allocation plan, which translates into many hundreds of units in connection with mixed-income housing (e.g., more than 1,700 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 Town has not adopted the County's model zoning ordinance, and it has no mandates and very limited incentives for affordable housing.
- Multifamily housing is allowed as-of-right in commercial districts in a very limited portion of the Town, within Scotts Corners, and it is allowed only as part of a mixed-use development.
- Only three potential development sites have been identified in these districts, and they could accommodate only about 23 housing units. Even if all were affordable, the total would represent only 13 percent of the Town's 172-unit affordable housing benchmark.
- The only opportunities for multifamily housing in residential districts, and the only incentives for affordable housing, are restricted to senior housing and residential care facilities and are allowable only by special permit.
- Accessory housing is allowed only by special permit.
- The estimated value of a condo unit in Pound Ridge (\$324,000) is lower than the estimated cost of development of a condo unit (\$375,000), an adverse spread that reduces the likelihood of new multifamily housing development, particularly on small sites where economies of scale are not possible, and greatly reduces the likelihood that affordable multifamily units would be built without subsidies.
- Additional actions will be needed for the Town to make much further progress towards meeting its affordable housing obligation under the Settlement. These might include, in some combination, adopting the County's model zoning ordinance, providing mandates and density incentives for affordable housing, mapping additional areas where multifamily housing is permitted as-of-right, allowing all-residential developments with multifamily housing for other than seniors, permitting accessory housing units as-of-right (especially if they were allowed in accessory buildings, such as existing or "faux" garages), and providing opportunities for additional types of development (such as quadraplexes or cottage-style housing).
- Given the low density and semi-rural nature of Pound Ridge, options involving accessory apartments and cottage-style housing might be appealing. Accessory housing, which is currently allowed by special permit but not as-of-right, also takes advantage of the embedded investment in property, e.g., an individual

property owner adding a unit to the house or detached garage, with no added cost for site preparation, site acquisition, etc.

- Even with additional Town actions, FAH housing will remain problematic without assistance from the County, in the form of financial subsidies and marketing assistance (such as the maintenance of a Countywide registry of FAH units).

POUND RIDGE FACT SHEET

a. Total acreage of the Town	14,771 acres	100%
b. Total acreage in zoning districts where multifamily housing is permitted as-of-right	43.8 acres	0.3%
c. Undeveloped area in these zoning districts	8.7 acres	0.1%
d. Undeveloped area not subject to wetlands, floodplain and steep slopes	4.5 acres	0.03%
PB-A	1.13 acres	
PB-B	0.25 acres	
PB-C	3.07 acres	
e. Order of magnitude area available for development*	3.6 acres	0.02%
PB-A	0.91 acres	
PB-B	0.20 acres	
PB-C	2.45 acres	
f. Number of sites available for development	3 sites	
g. Average size of sites	1.2 acres	
h. Theoretical number of multifamily units that can be developed as-of-right	23 units	
PB-A	0 units	
PB-B	0 units	
PB-C	23 units	
i. Average selling price for multifamily (condo) units	\$324,000**	
j. Order of magnitude value for land, per condo unit	\$ 65,000	
k. Order of magnitude total cost of development, per condo unit	\$375,000	
l. Percent minority population (1.2% Black, 2.5% Hispanic)	4%	
m. Percent minority population in the zoning districts permitting multifamily housing as-of-right and containing available development sites		
PB-C	N/A***	
n. Number of units needed to meet the 2000-2015 Allocation Plan benchmark	172 units	

2015 Allocation	184 units
Number of units created since 2000	12 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.

*** If the total population is fewer than ten persons, the Census Bureau does not report racial breakdown.