



# Senior Housing

***Affordable Housing Summit Pace  
University Land Use Law Center***

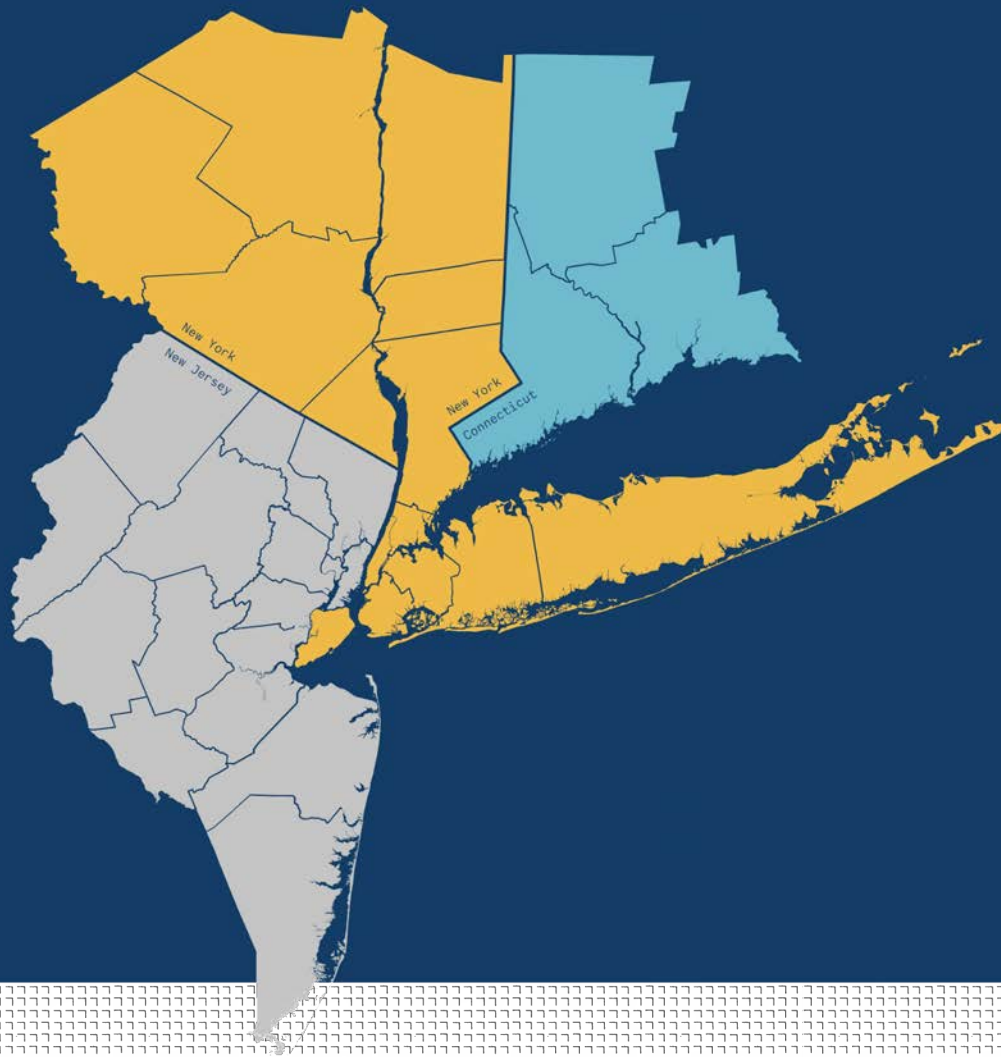
May 12, 2022  
**Marcel Negret, Senior Planner**  
Regional Plan Association

**RPA is a  
non-profit  
research,  
planning,  
and advocacy  
organization.**

We are dedicated to  
improving the New  
York metropolitan  
region's economic  
health, environmental  
sustainability, and  
quality of life.



# Our region



## REGION AT A GLANCE

**3**

States

**31**

Counties

**782**

Municipalities

**23** million

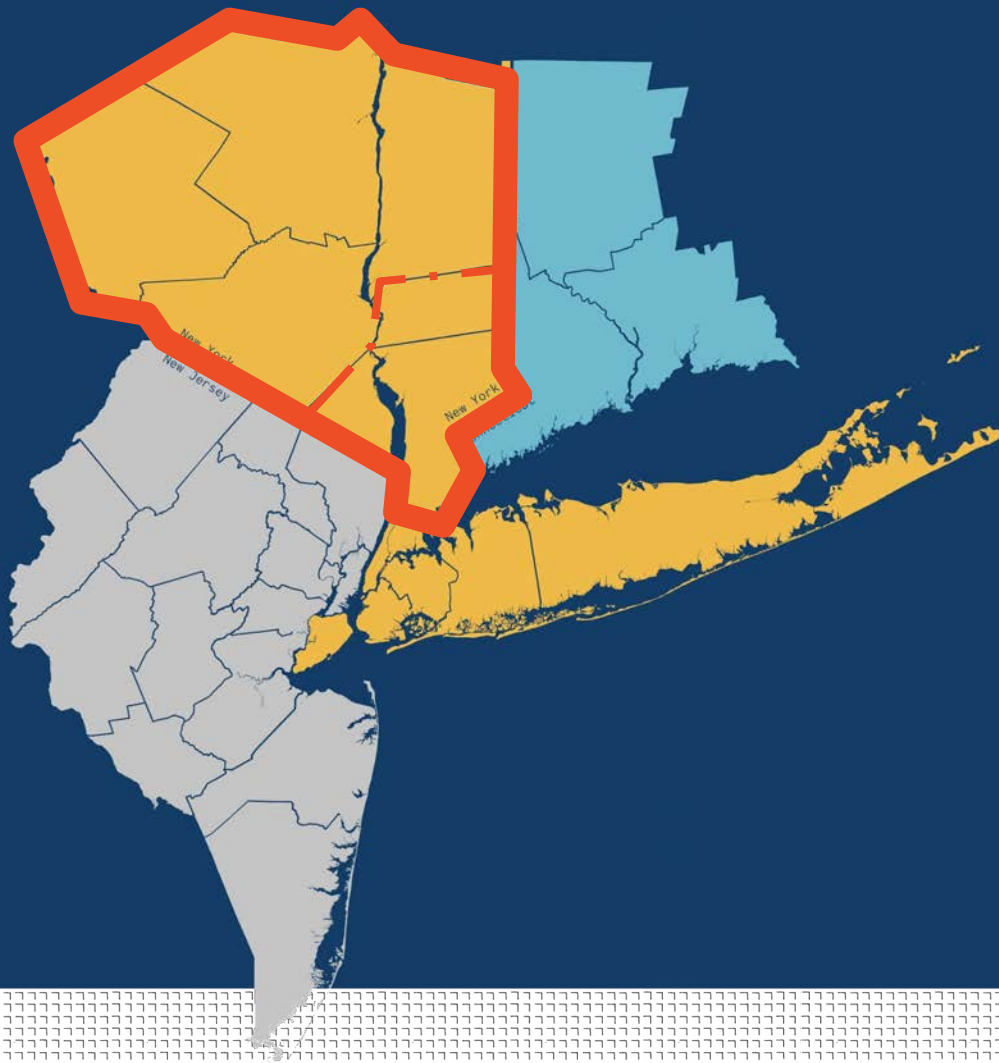
Residents

**13** thousand

Square Miles



# Our region



## REGION AT A GLANCE

**3**

States

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**23** million

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**Transportation**



**Housing &  
Neighborhood  
Planning**



# Our work



**Energy &  
Environment**



**Governance**



### Six Sector Chiefs Will Study Problem Affecting Area in 50-Mile Radius.

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Housing, Transportation and Industrial Distribution Among the Subjects of Inquiry.

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A definite start toward a constructive plan for the development of the metropolitan area within a radius of fifty miles from Battery Park, Manhattan, has been made by the Committee on the Plan of New York and Its Environs by the division of the environs of the city into six sectors and the assignment of an expert to make a study of each sector and submit a joint report, announcement of which was made last

It was explained yesterday at the offices of the committee, 130 East Twenty-second Street, that the plan did not contemplate any change in the structure of government of the various cities and other political units in the territory under consideration, but that the committee's intention was to try to bring

about development through the co-operation of the various communities instead of permitting growth to come in haphazard fashion.

**Men to Survey Six Sectors.**

In this particular study the congested centre of New York City will not be considered. The sectors into which the outlying territory has been divided are

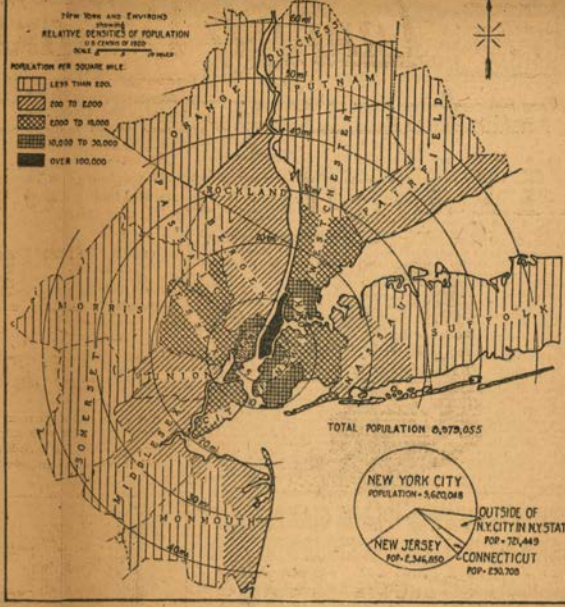
the man named to make the survey of each follow:

1. Nassau and Suffolk Counties and the undeveloped portion of Queens. Survey to be in charge of Frederick Law Olmsted of Olmsted Brothers, landscape architects. Mr. Olmsted has been associated with many city planning projects during the last thirty years.

2. Area north of this city and east of the Hudson River, including Westchester County and parts of Putnam County, New York, and Fairfield County, Connecticut. Survey in charge of Thomas Adams of Adams & Thompson, New York and London, lecturer on civic design at the Massachusetts Institute of Technology and town planning adviser to the Canadian Government.

3. Area west of the Hudson, comprising parts of Rockland and Orange Counties, New York, and part of Bergen County, New Jersey, and area east of the Hudson, comprising parts of Putnam and Dutchess Counties. Survey in charge of John Nolen, landscape architect, of Cambridge, Mass.

4. Passaic County and parts of Bergen, Morris, Essex and Hudson Counties in New Jersey and parts of Orange and



Real Advisory Corporation, city planning consultant and industrial engineer, and Richmond County, New York, and parts of Middlesex, Monmouth and Somerset Counties, New Jersey. Survey in charge of Edward Bennett of Bennett, Froot & Thomas, former partner of Daniel H. Burnham, with whom he took an active part in preparing the plan of Chicago.

**Scope of Study Outlined.** — For the guidance of its experts the committee at a recent meeting adopted the scope of study. The six experts were asked to ascertain the character of the regional city planning problems that should be dealt with in each sector and a dilemma possible and desirable solutions of these problems with some indication of their importance and urgency. They were also requested to suggest the

the possible uses of land, the density of population in the different sectors and the problem of decentralization. The general question of regional zoning and the distribution of industries, business and residences will be considered, with indications of probable future trends and dangers. As relief from congestion of population is one of the things most sought by the committee, questions

The surveys will also include observations concerning present methods of land development and the effect of the on industrial and housing conditions and on building development generally and will in addition include observation on the desirability of control by city subdivisions outside their boundaries.

Tentative proposals for the improvement and classification of radial circumferential highways of State regional importance, including questions relating to safety of traffic and travel on such highways.

question of reserving plenty of spaces for parks and recreation purposes in the future development of the urban area, and the possible restriction of areas of cultivated land in the neighborhood of the city.

Meetings of the six sector chiefs compare notes will be held on March 2 and April 3. Meetings to consider reports from each sector will be held May 14 and June 3, and meetings to consider the joint report will be held June 20 and Sept. 15.

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# Our History

Since 1922, Regional Plan Association has prepared long-range plans for the tri-state region.

# The Fourth Regional Plan

MAKING THE REGION  
WORK FOR ALL OF US



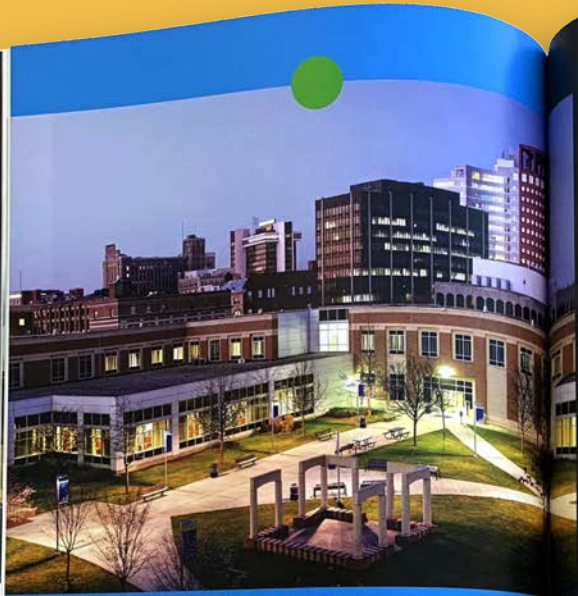
# The Fourth Regional Plan

Making the Region Work  
For All of Us



Released in 2017





240 Provide affordable housing for all incomes, ages, races, and ethnicities

247 Expand access to more well-paying jobs

248 Support healthy and livable communities

## Make the region affordable for everyone

Wherever they choose to live in the region, people seek many of the same things: an affordable home, a good job within commuting distance, safe streets, a healthy environment, and good schools. Yet rising housing costs and stagnant incomes are making these qualities increasingly hard to find in one place. More and more, residents must make difficult decisions between an affordable home and a good school, a better job or a safe environment; a community they value or one from which they may get displaced.

We need complete communities that are healthy, welcoming, and enjoyable places to live—as well as affordable. Constructing more new homes, especially near transit stations, is only the first step to make the housing market more stable and affordable. We should also make sure all neighborhoods include homes that are affordable for low-income households, and that fair housing regulations are enforced. We must also encourage diversified job growth in cities and downtowns throughout the region, while maintaining New York City's position as a leading global city and economic powerhouse that offers opportunities for all.

# Fourth Plan Values

- Equity
- Health
- Prosperity
- Sustainability



# Fourth Plan Actions

- Fix the institutions that are failing us
- Create a dynamic, customer-oriented transportation network
- Rise to the challenge of climate change
- Make the region affordable for everyone



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- **Make the region affordable for everyone**





# What are Transit Oriented Communities?



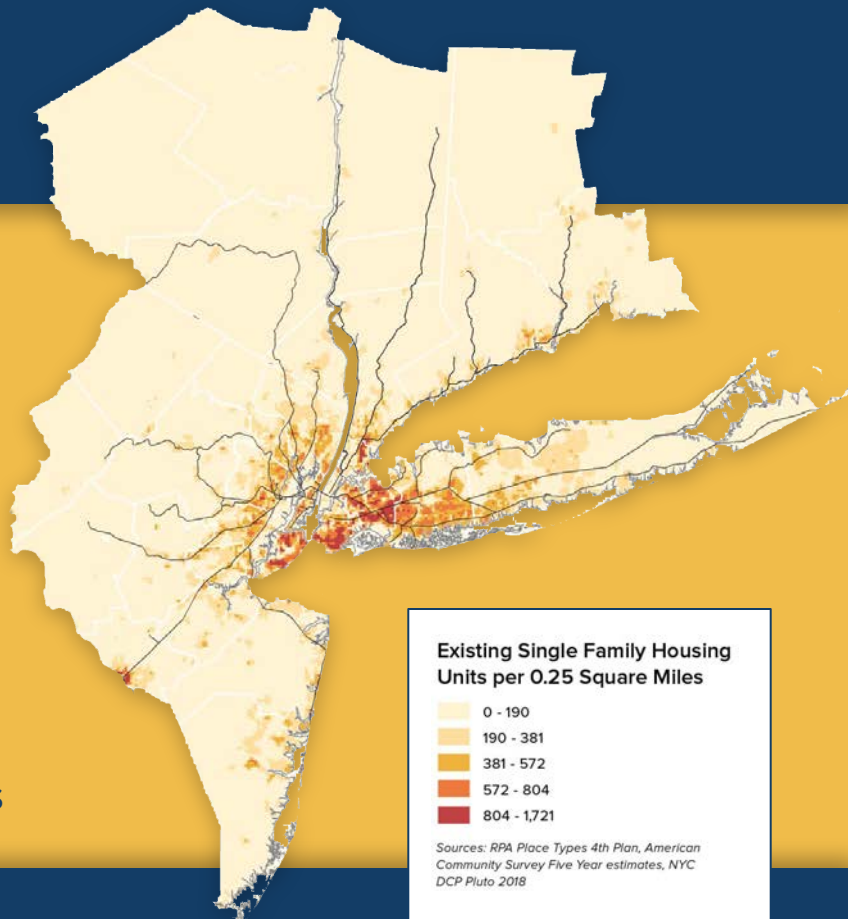
**Untapped Potential:** Opportunities for affordable homes and neighborhoods near transit



# Be My Neighbor

**We can create hundreds of thousands of new homes in the region**

just by allowing accessory dwelling units (ADUs), or allowing conversions of large single-family houses to two- or three-family houses

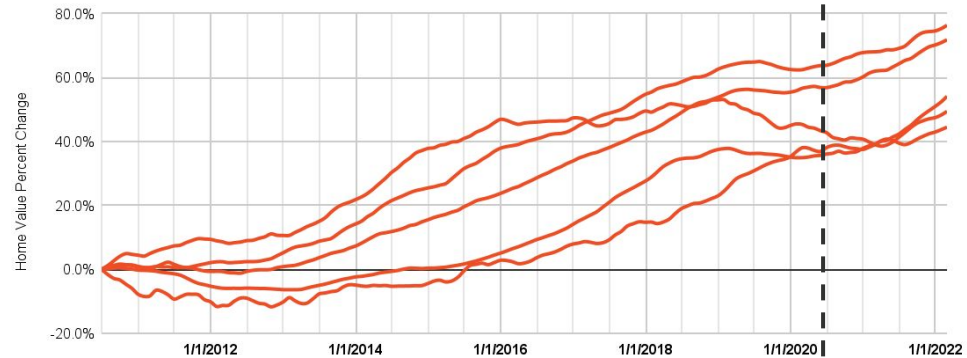


Almost a decade  
for home  
appreciation  
rates in NYC to  
increase by 50%,  
but just months  
for some  
counties in  
Hudson Valley

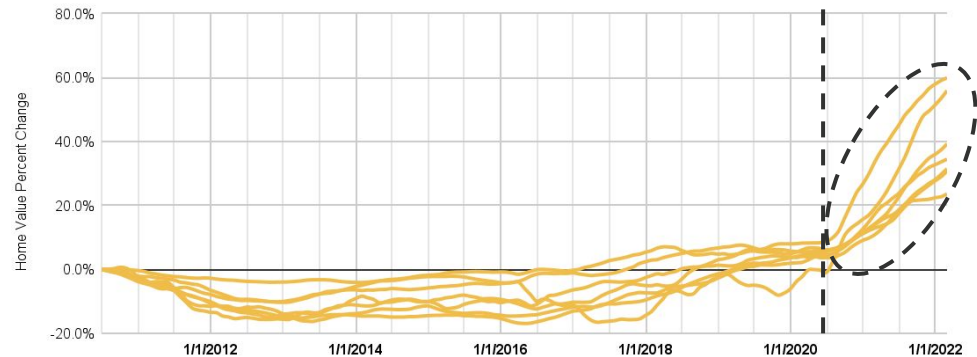
## Change in Home Value by County (2010 - 2022)

Zillow seasonally adjusted measure of the typical home value. 35th to 65th percentile national range, including single family residences, condos, and co-ops.

### New York City



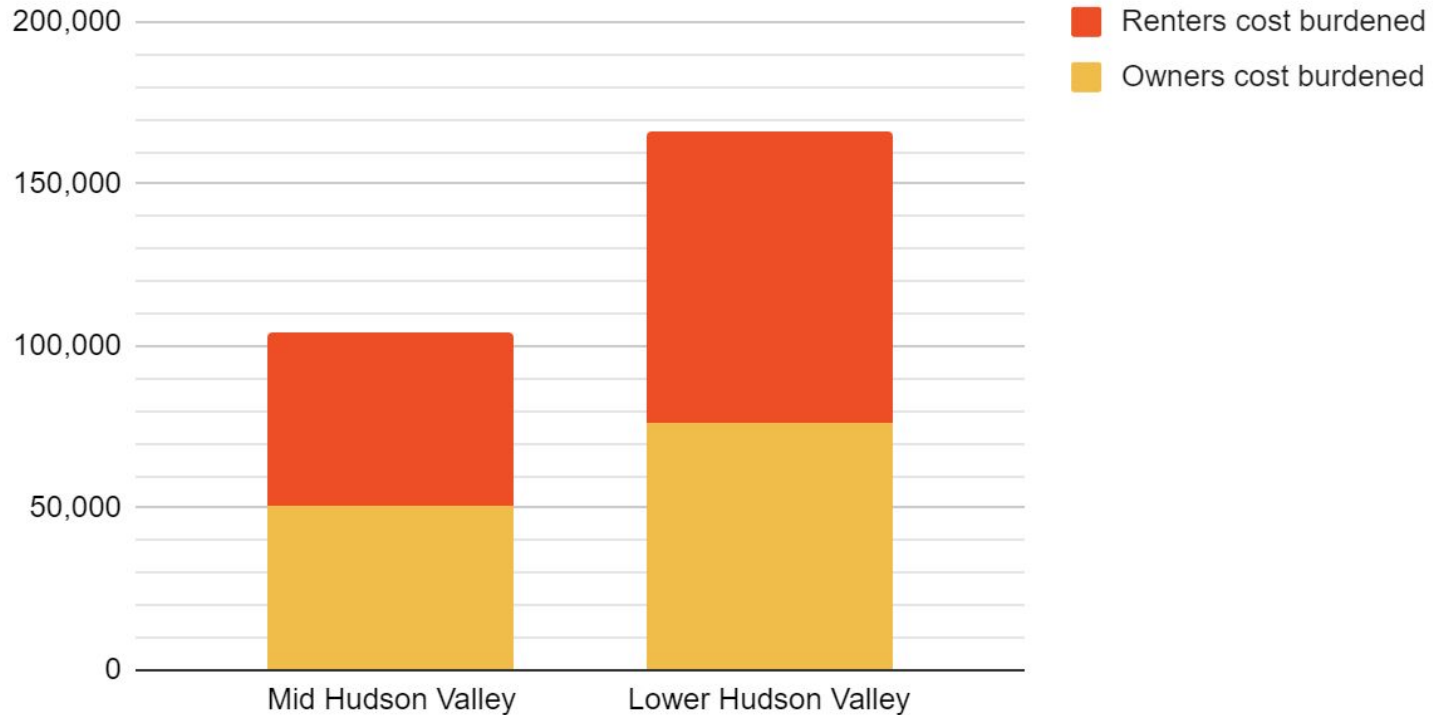
### Hudson Valley



Pandemic

# Housing Cost Burden in Hudson Valley: 270 K households

Source: 2020 ACS 5-Year Estimates Table DP05 Selected Housing Characteristics





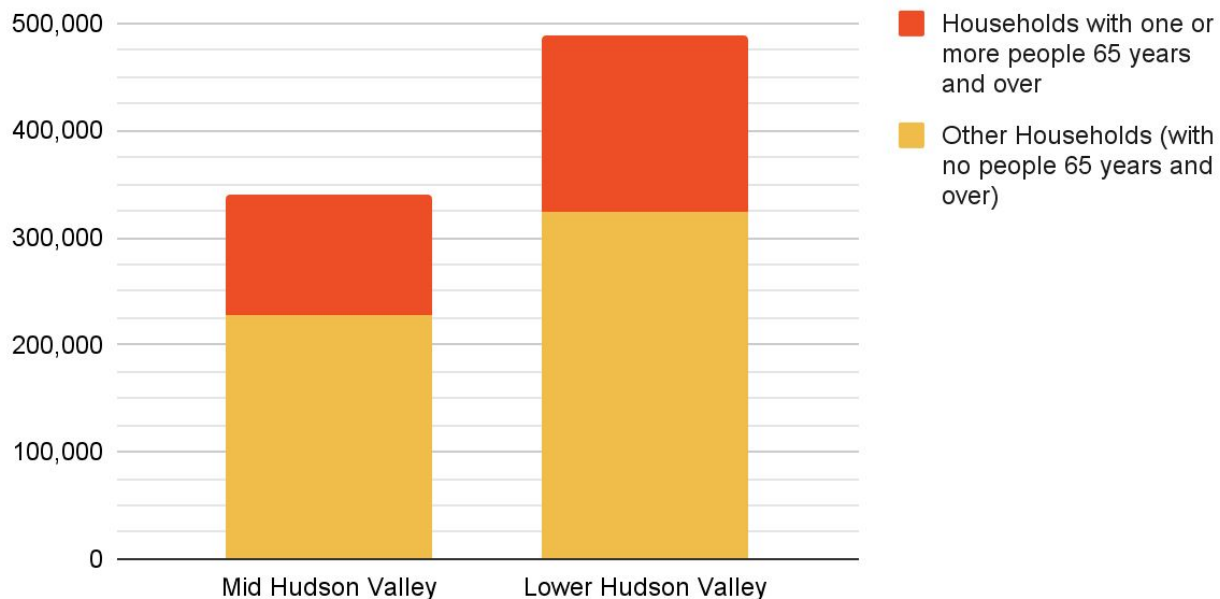
Approximately  
3.3 million  
seniors living in  
New York State  
and almost  
400k in Hudson  
Valley



**Households  
in Hudson  
Valley with  
one or more  
seniors  
(65+):  
276,000**

## Households with Seniors

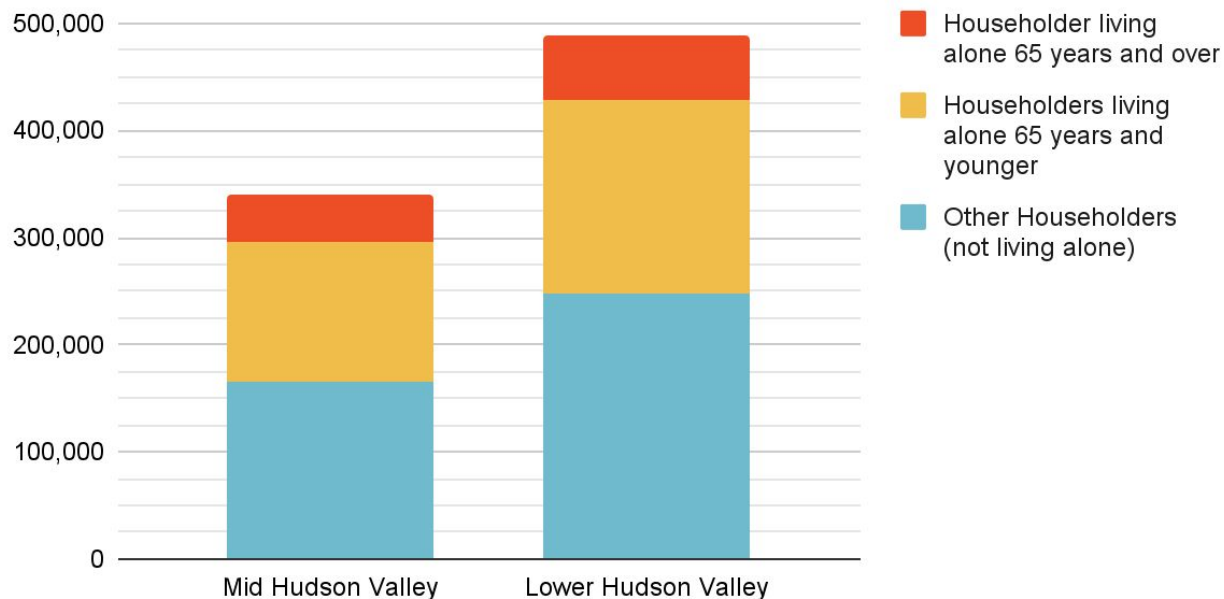
Source: 2020 ACS 5-Year Estimates Table DP02 Selected Social Characteristics



**Householder  
in Hudson  
Valley living  
alone and  
over 65  
years:  
103,000**

## Householders Living Alone

Source: 2020 ACS 5-Year Estimates Table DP02 Selected Social Characteristics



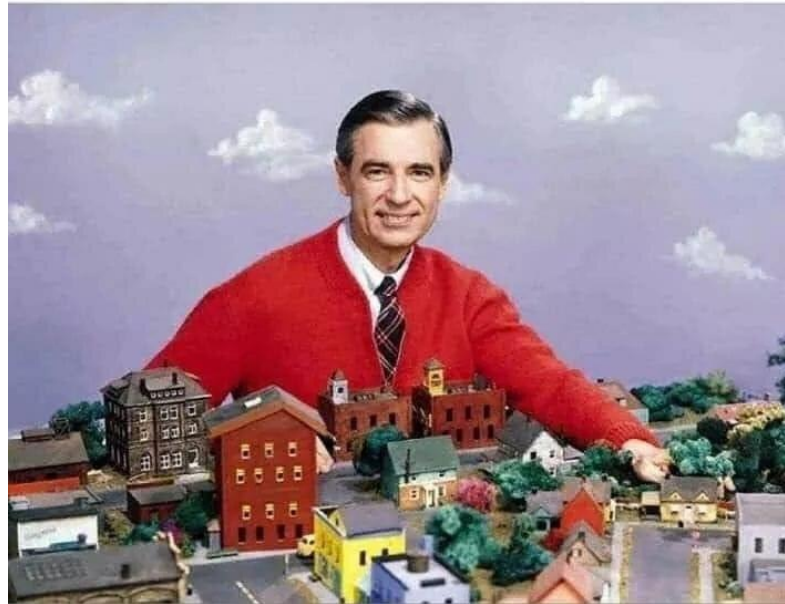


## Exclusionary zoning:

Rules where the only permitted residential uses are large single-unit detached houses

Normal people: Aww neat

Me: ZONING HAS MADE ALL OF THIS ILLEGAL



# What are ADUs and Conversions?



**DETACHED**



**ATTACHED**



**ABOVE GARAGE**



**INTERIOR (LOWER LEVEL)**



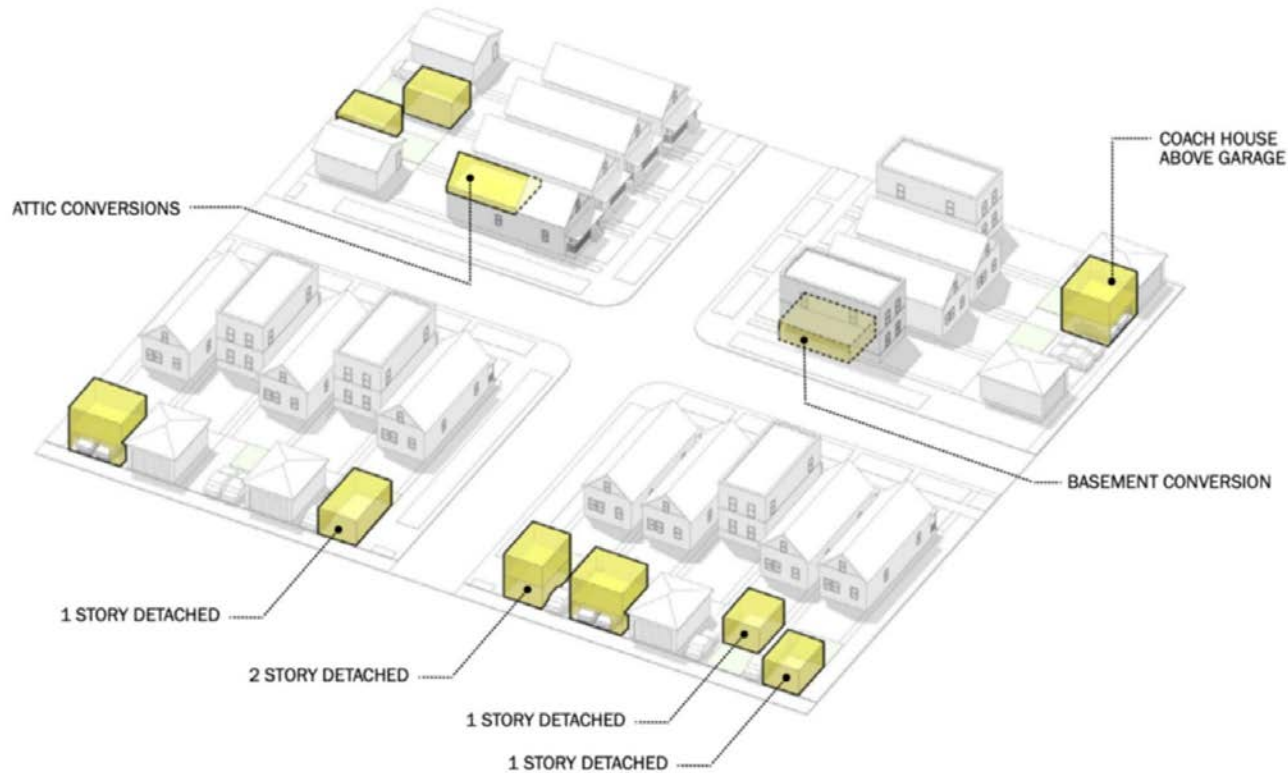
**INTERIOR (UPPER LEVEL)**



**GARAGE CONVERSION**

Accessory Dwelling Units (ADUs) come in many shapes and styles. Illustrations by RPA, based on AARP's ABCs of ADU's Guide.

# What are ADUs and Conversions?





# What are ADUs and Conversions?



**Attached ADU**



**Converted Garage**

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**Attached ADU**



**Converted Garage**

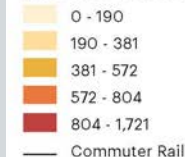


# Housing Potential: Focus in Areas with High Access to Jobs

## Potential ADUs and Conversions:

- **Hudson Valley**  
71,000 units
- New York City  
104,000 units
- Long Island  
131,000 units
- Northern New Jersey  
200,000
- Southwestern Connecticut  
60,000 units

### Single Family Housing Units per 0.25 Square Miles



Sources: RPA Place Types 4th Plan, American  
Community Survey Five Year estimates, NYC  
DCP Pluto 2018



Householders  
in Hudson  
Valley living  
alone and over  
65 years:  
103,000 seniors



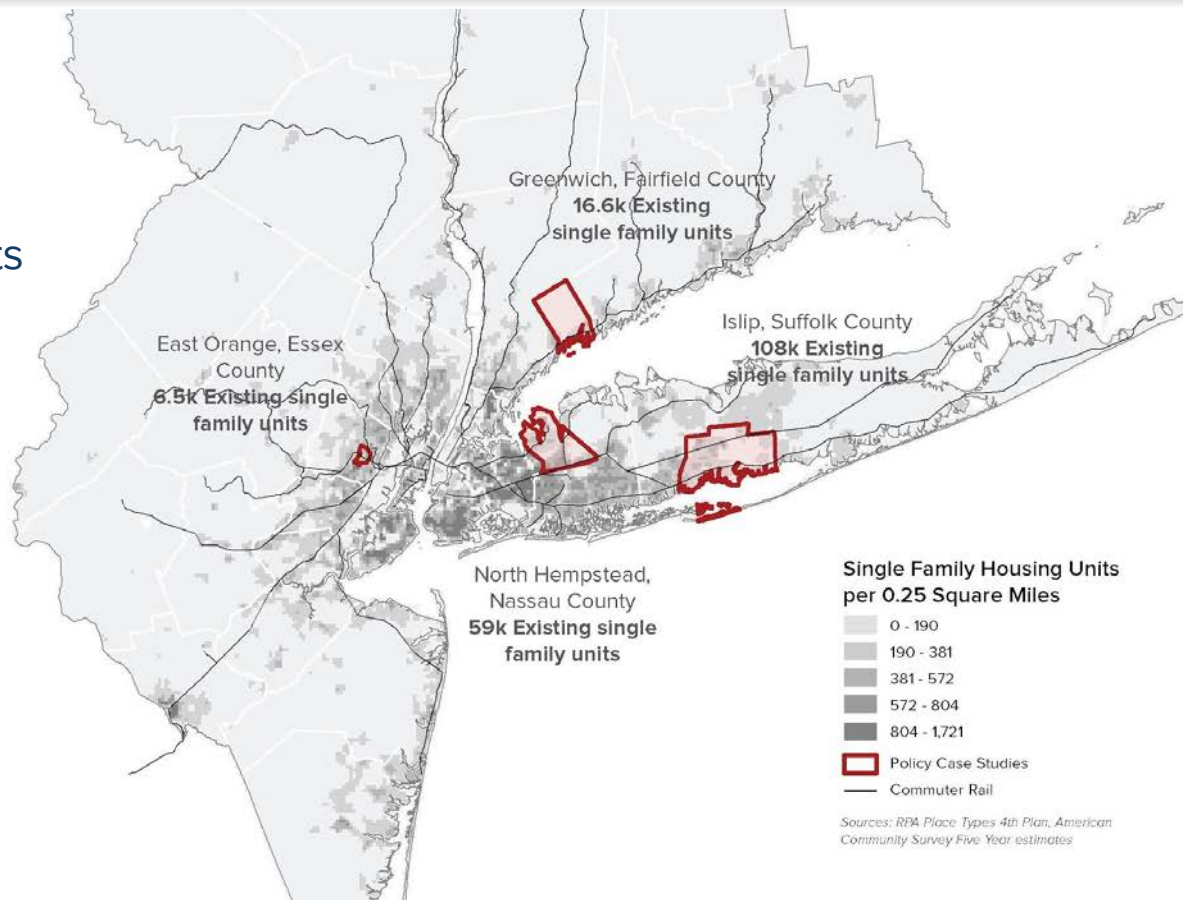
# ADUs and non-certified housing for seniors and ADA

- **Non-certified housing** options are alternatives to certified housing (such as ADUs) that meet the needs of seniors and people with disabilities. In most cases, non-certified housing does not require full-time staff or an institution to manage a facility where people live in group quarters.
- In NYS there are approximately 36,000 people with disabilities currently being housed in an institutional facility that receives NYS funding. Another 36,000 people with disabilities receive rental subsidies (vouchers) at 30% HUD FMR guidance.

# Barrier to scalability and financing: Zoning

## Zoning Requirements

- Occupancy
  - Relatives only
  - Employee/Servants
- Dimensional
  - Yard space
  - Lot size
  - Entrances
- Parking
  - Off-street units





# Assistance and Resources:

## Importance of calculating potential rent as part of the underwriting process when financing ADUs

### Accessory Dwelling Unit Calculator



Estimate the cost of converting part of your home or constructing a rental unit.

Save/Load My Settings

English

Structure

Construction

Finances

Rents

COSTS

VALUE

PROJECTIONS

#### Physical Characteristics

Where will your second unit be built?

San Mateo City

#### Type of Construction



##### New Construction

New construction includes both attached and detached second units.



##### Conversion of Part of Garage or Pool House

Taking an existing garage or pool house, and turning it into a second unit.



##### Modular

Modular/panelized are built partially or entirely off site and delivered to this property.



##### Conversion of Finished Part of House

Taking existing living space, like a bedroom and turning it into a second unit.



##### Conversion of Unfinished Part of House

Taking unused space, like a basement or an attic, and turning it into a second unit.

#### Monthly Rent

**\$1,885**

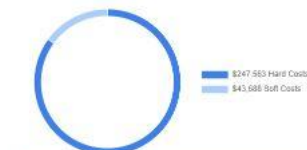
#### Monthly Expenses

**\$1,678**



#### Construction Costs

**\$291K**



No fee data is available at this time.

Hard costs cover constructing the accessory dwelling unit, both labor and materials. Soft costs are things like architects. Fees are charged by your local government.

# Assistance and Resources:

Program pairs older adults with homeowners willing to provide a stable home by offering ADUs as rentals



HOME

ABOUT ADUS

HOMEOWNERS

TENANTS

RESIDENT STORIES

GET INVOLVED

FAQS



## Welcome

The City of Los Angeles wants to ensure all Angelenos have affordable, safe and decent housing. To keep our city inclusive and help create a healthy and stable future for all, we started the LA ADU Accelerator Program.

Made possible by the Bloomberg Philanthropies Mayors Challenge, the LA ADU Accelerator Program pairs older adults with homeowners willing to provide a stable home by offering their accessory dwelling units (ADUs) as rentals. In exchange, homeowners receive benefits such as qualified tenant referrals, tenant case management, and stable rental payments.



Federal  
Housing  
Finance Agency  
has been  
making  
important  
reforms  
regarding  
Accessory  
Dwelling Units

THE WHITE HOUSE



Administration Priorities COVID Plan Briefing Room Español

BRIEFING ROOM

## FACT SHEET: Biden-Harris Administration Announces Immediate Steps to Increase Affordable Housing Supply

SEPTEMBER 01, 2021 • STATEMENTS AND RELEASES

*Immediate Steps Supplement the Biden-Harris Administration's Push for  
Historic, Long-Term Investments in New Housing as Part of the Build Back  
Better Agenda*

Since President Biden took office, the economy has created more than 4 million jobs, with an average of more than 830,000 new jobs over the last three months. In the first half of the year, the economy grew at the fastest rate seen in nearly 40 years.

This economic progress has enabled millions of American homeowners and renters to get back on track. In the second quarter of 2021, the mortgage delinquency rate on single-family mortgages fell to below [5.5 percent](#) — from a pandemic high of more than 8 percent. The percentage of renter households behind on rent has also fallen from 19.4 percent to 15.4 since the beginning of this year.

While the Administration continues to do everything in its power to stabilize families who are at risk of losing their homes because of the economic impact of the pandemic, we still have more work to do. President Biden and Vice



## Unsuccessful Legislative Efforts in NYS

- **Loan Program:** Bill (A.1410 of 2020) would establish a funding source in the form of an interest-free loan program for up to \$50,000 or 50% of construction costs for the construction of an ADU. Eligible to persons with a disability or having attained the age of sixty-two.
- **Regulatory Framework:** New York State Accessory Homes Act (S4547, A4854, and initially proposed in the NYS budget) would establish policies that specify the rights of owners, provide guidelines for the creation of new accessory dwelling units, and offer important financial and technical assistance

# What are Transit Oriented Communities?

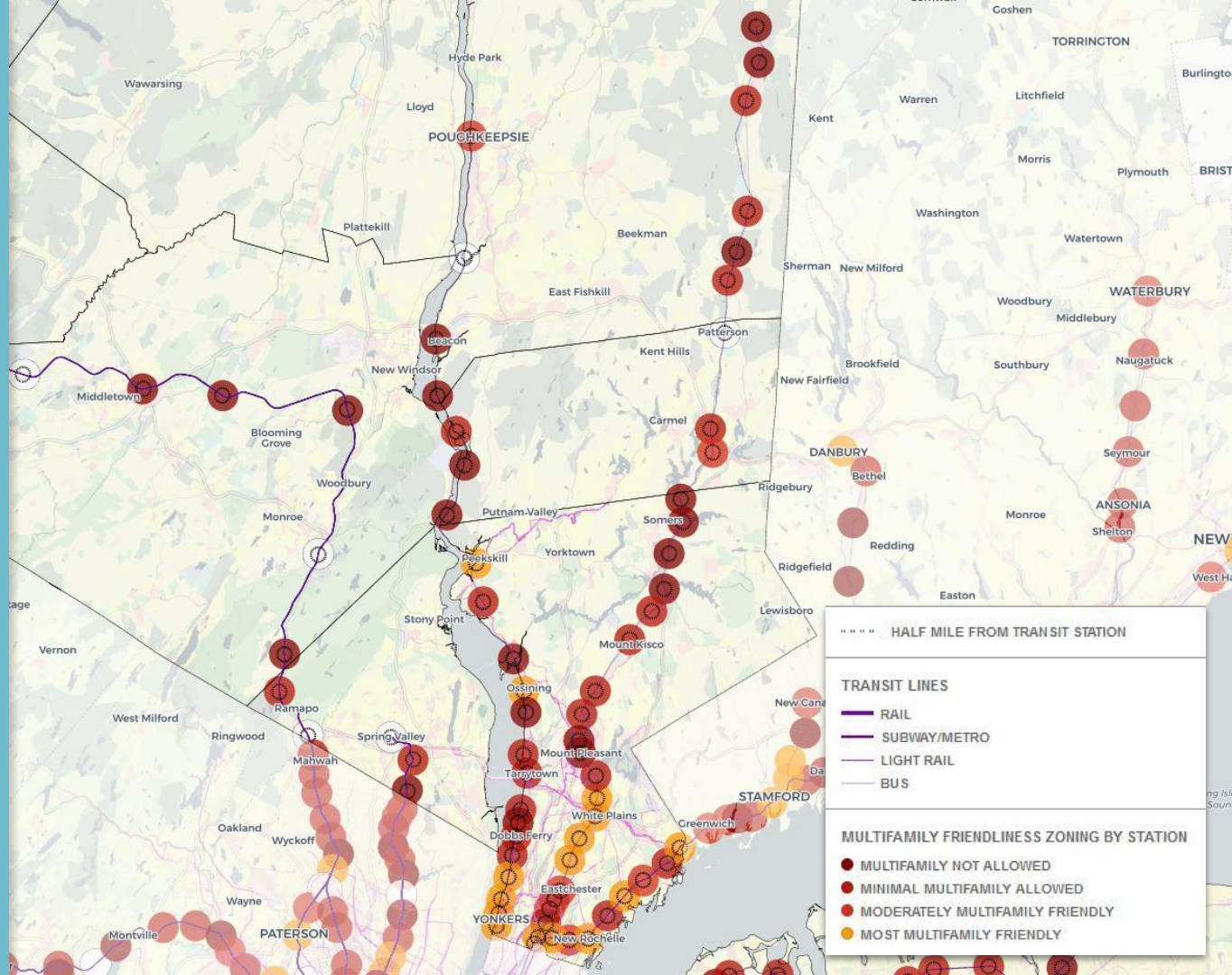


# What are Transit Oriented Communities?



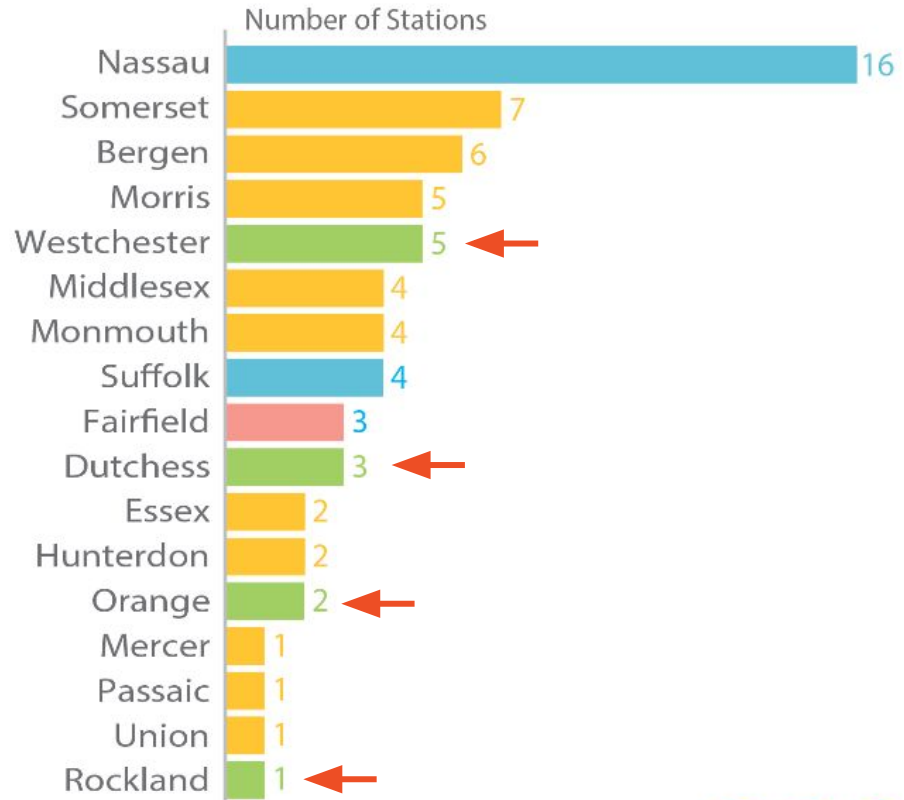


Dozens of  
Rail Stations  
in HV have  
infrastructure  
for TOD but  
**not the  
supportive  
zoning to  
enable it**



**Need for zoning changes to allow more housing near train stations – and enable new homes in walkable, transit-friendly locations**

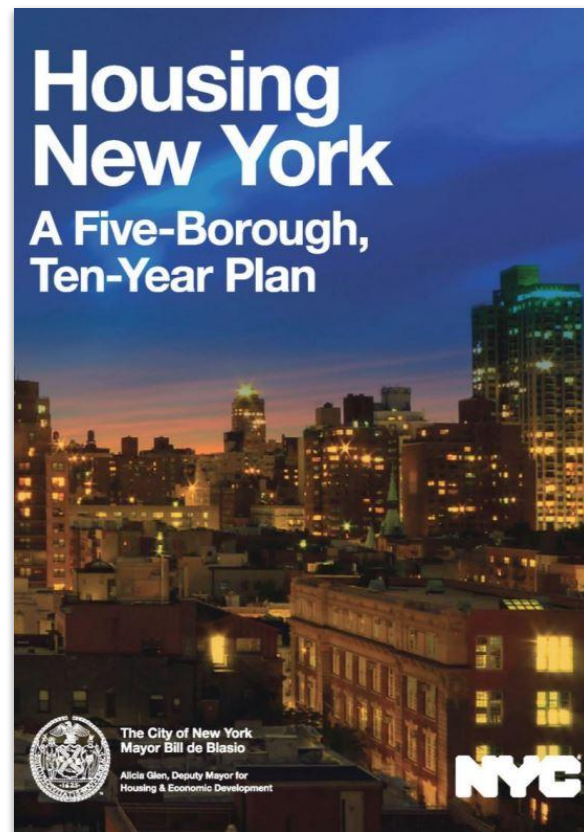
## Number of Stations with Infrastructure for TOD and No Supportive Zoning by County



# Precedents in NYC Affordable Housing Ten-Year Plan

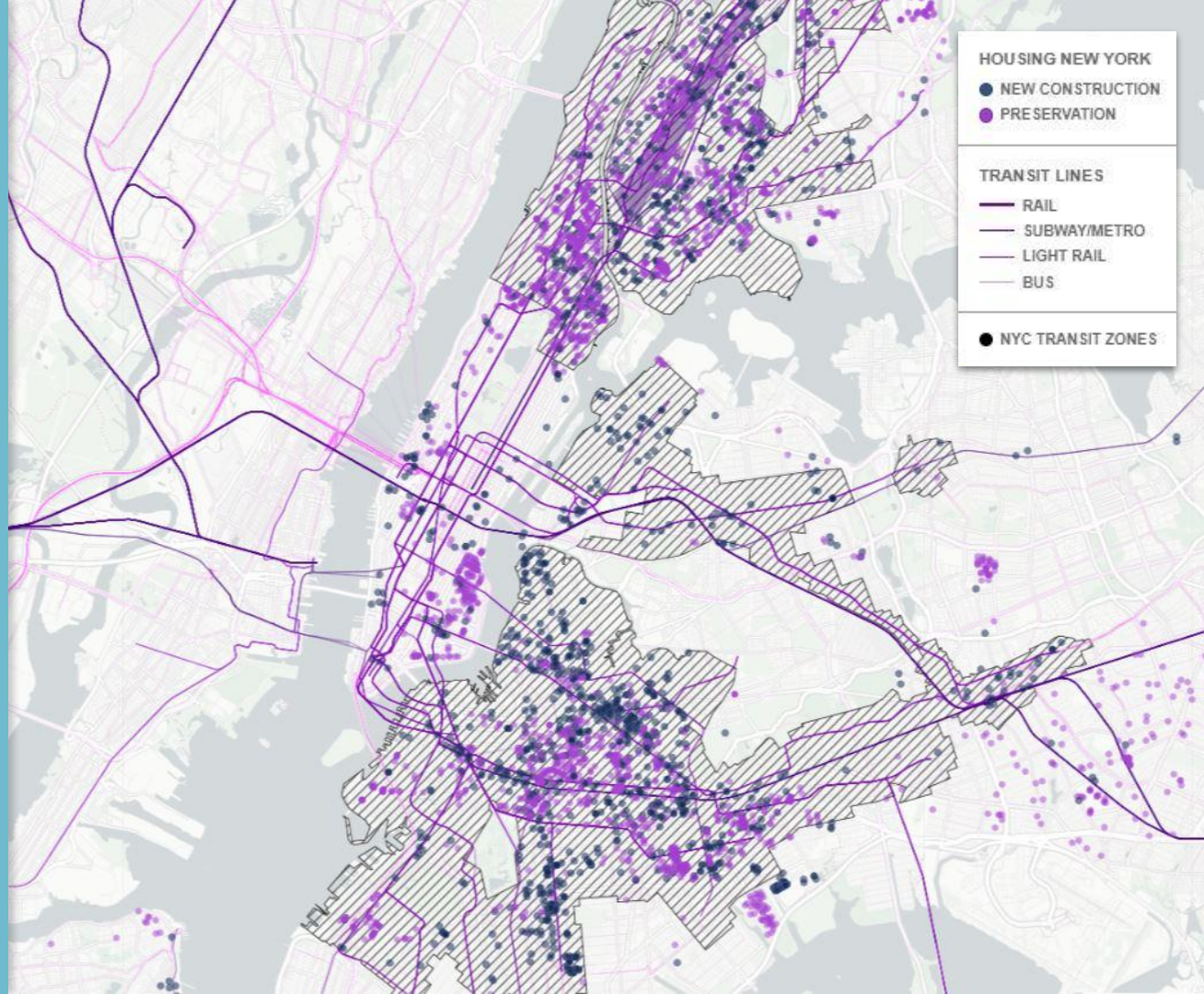
## Remove barriers for affordable housing:

- Zoning for Quality and Affordability
  - Provided more flexible dimensional criteria (building envelope, FAR, and unit sizes)
- Transit Zone Implementation
  - Reduced unnecessary parking requirements in transit rich areas for affordable and senior housing





Affordable and  
senior housing  
projects are  
enabled by  
**reduced  
parking  
requirements  
in transit zone**



## Legislative Efforts in NYS

- **Proposed in the Executive Budget (FY23):** Bolster transit-oriented development (TOD) by requiring zoning to allow 25 units per acre in places already served by transportation infrastructure (within 1/2 mile of a rail station or major bus station—defined as having dedicated parking—within 60 miles of NYC, and all rail stations on LIRR)
- **Rail Advantage Housing Act (FY22 budget):** This legislation will define projection thresholds that would facilitate an expedited environmental review of discretionary land use actions for areas within half a mile from rail stations, allowing (in theory) for faster and more streamlined housing development.



# Questions

**Marcel Negret, Senior Planner**  
Regional Plan Association