

**AFFORDABLE
HOUSING
TASK FORCE**

June 2025

**Building a Village Where
Everyone Belongs:
A Roadmap for Renter and Homeowner
Affordability in Mamaroneck**

Andrene Smith (Chair), Donyella Bierman, Jeanhee Chung, Michelle Goodman, Brian Kerr, Andy Potash



Mamaroneck's affordability crisis threatens long-term residents, workers, and families. This plan is about solutions—not politics, to protect our community.

Agenda

- The Housing Crisis in Mamaroneck
- Why Affordability Matters in Mamaroneck
- Common Ground, Community Engagement
- Policy Solutions for Renters
- Policy Solutions for Homeowners
- What we ask of the Board and community

Data is taken from the [Common Ground Phase 1 Reports](#). Citations available [here](#).

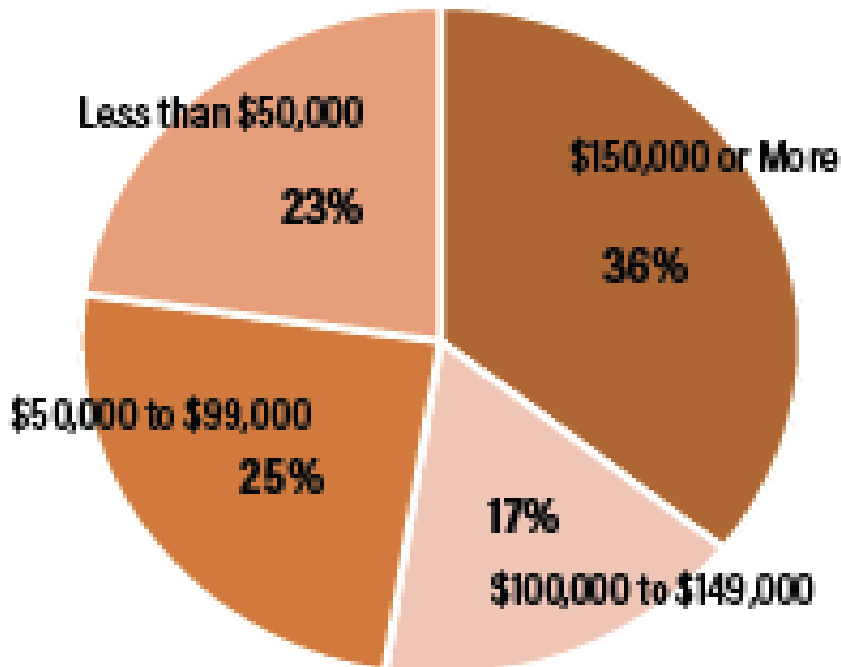
We're Already in a Housing Crisis

This crisis isn't coming — it's here. And it affects our schools, economy, and quality of life.

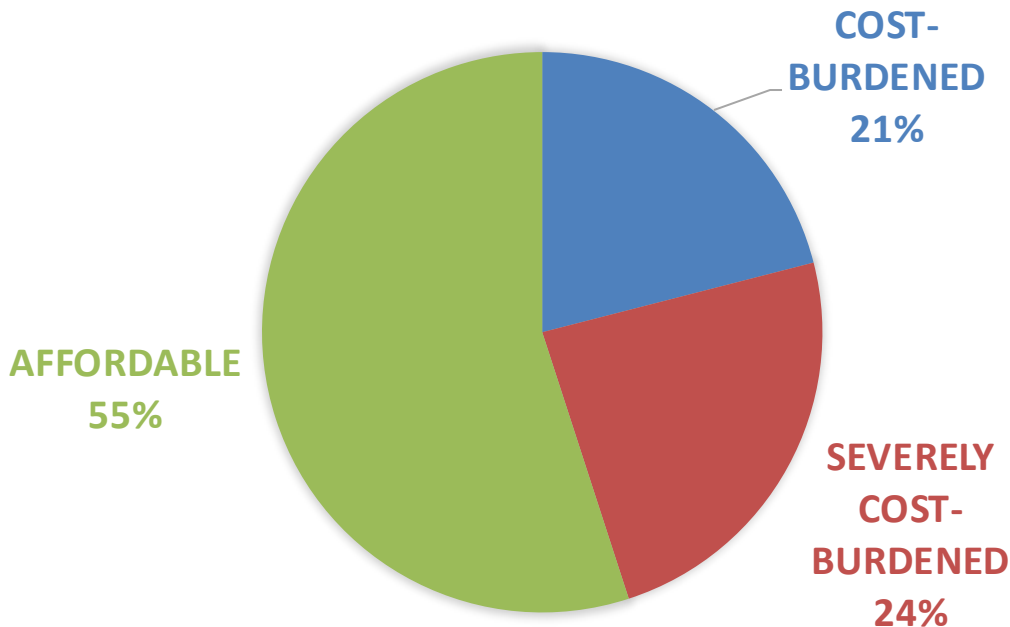
1,479 VOM households need urgent interventions

Nearly half of VOM renters (805 / 45%) at risk

Percent of Households by Income Range



RENTAL COST BURDEN



Affordable: Spending <30% on housing costs
Cost-Burdened: Spending 30-50% on housing costs
Severely Cost-Burdened: Spending >50% on housing costs

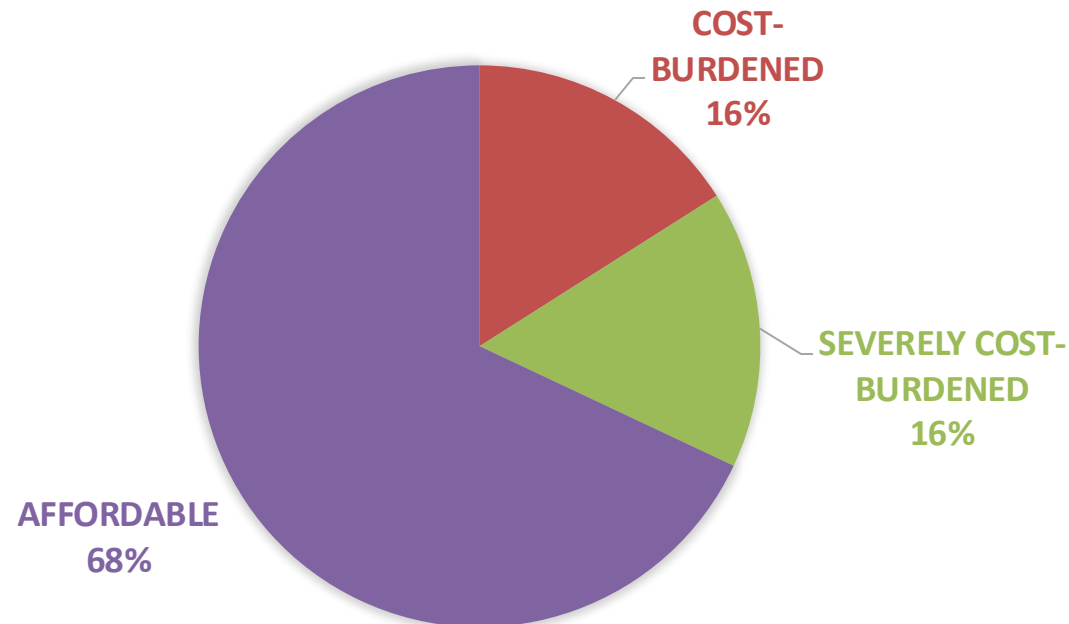
We're Already in a Housing Crisis

Housing affordability isn't just a social issue—it's a workforce, business, and sustainability issue.

Owners:
Nearly one-third of
VOM homeowners
(674 / 32%) at risk

**In total, 37% of
all VOM
households at
risk**

OWNER COST BURDEN



Median VOM Home Price: \$976,050

Median Household Income: \$118,440

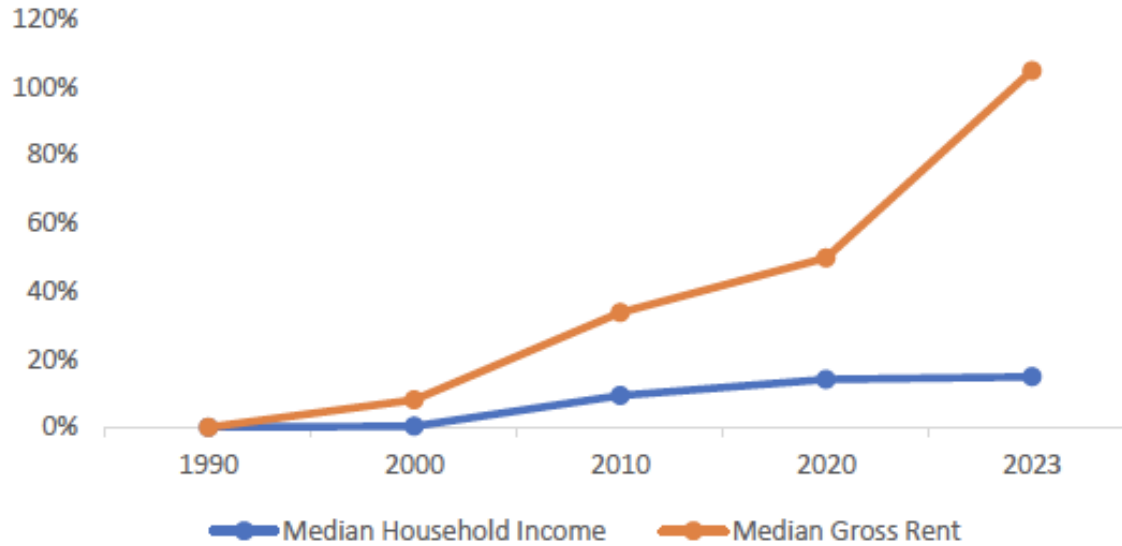
Income Needed for Median Home: \$373,842

Affordable: Spending <30% on housing costs

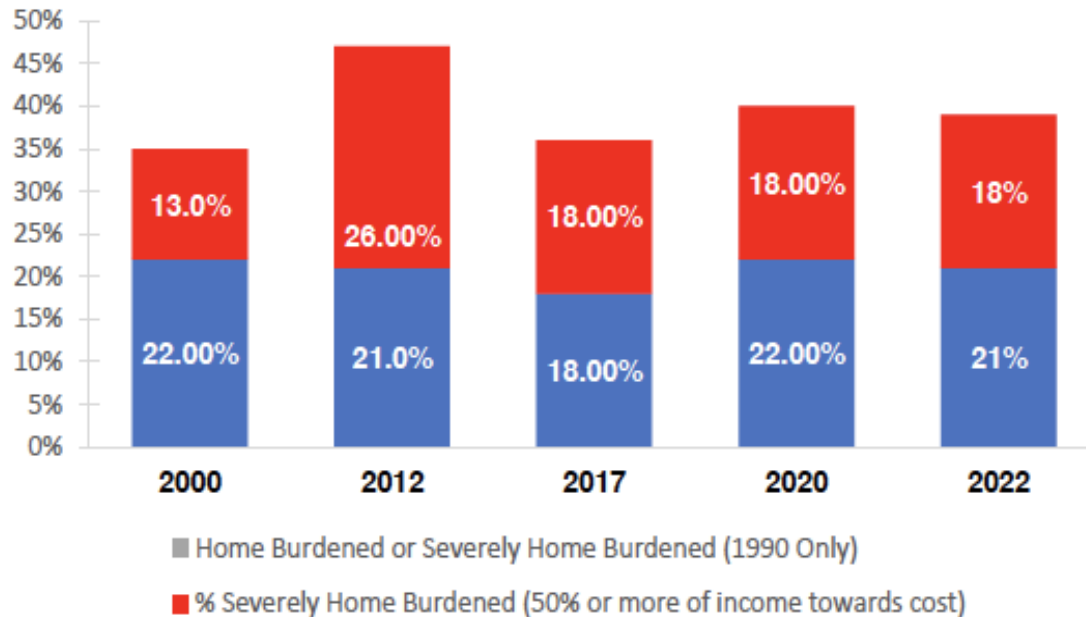
Cost-Burdened: Spending 30-50% on housing costs

Severely Cost-Burdened: Spending >50% on housing costs

Household Income and Rent in Mamaroneck: Change Since 1990



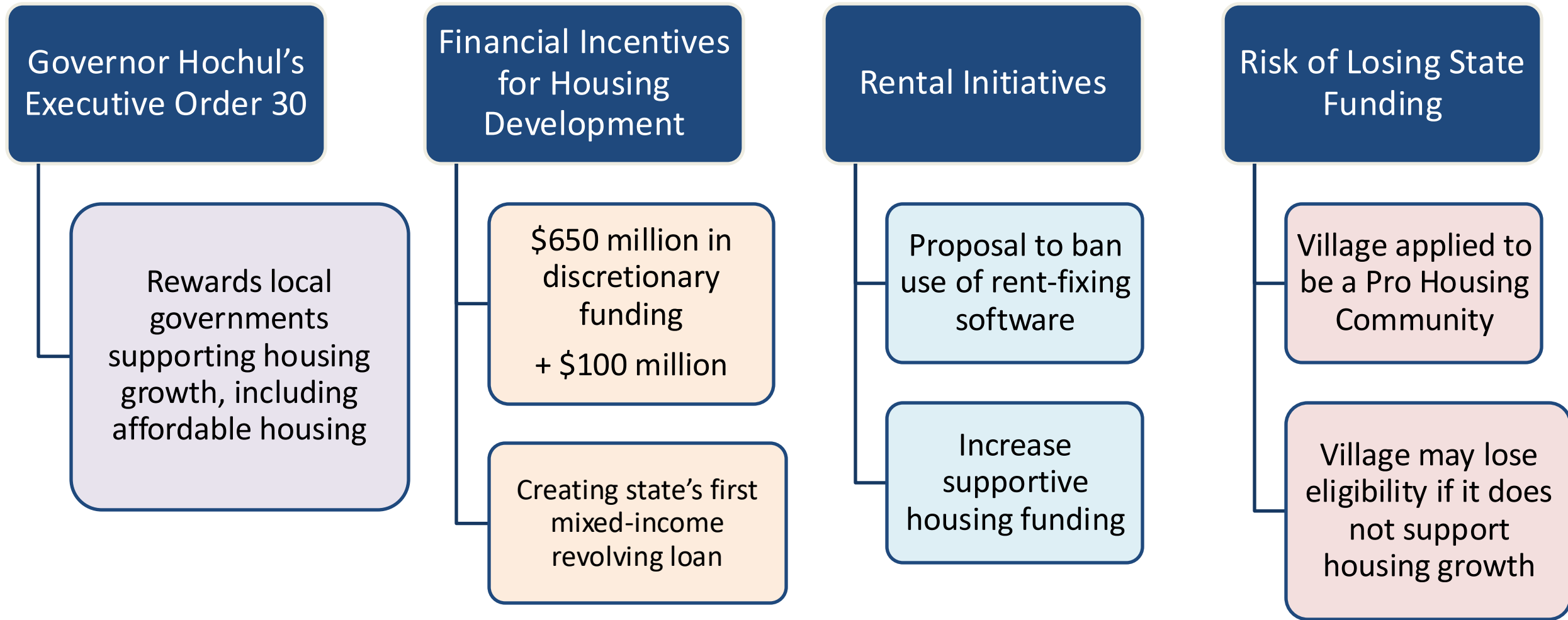
Home Burden in Mamaroneck



Why This Matters to Our Village

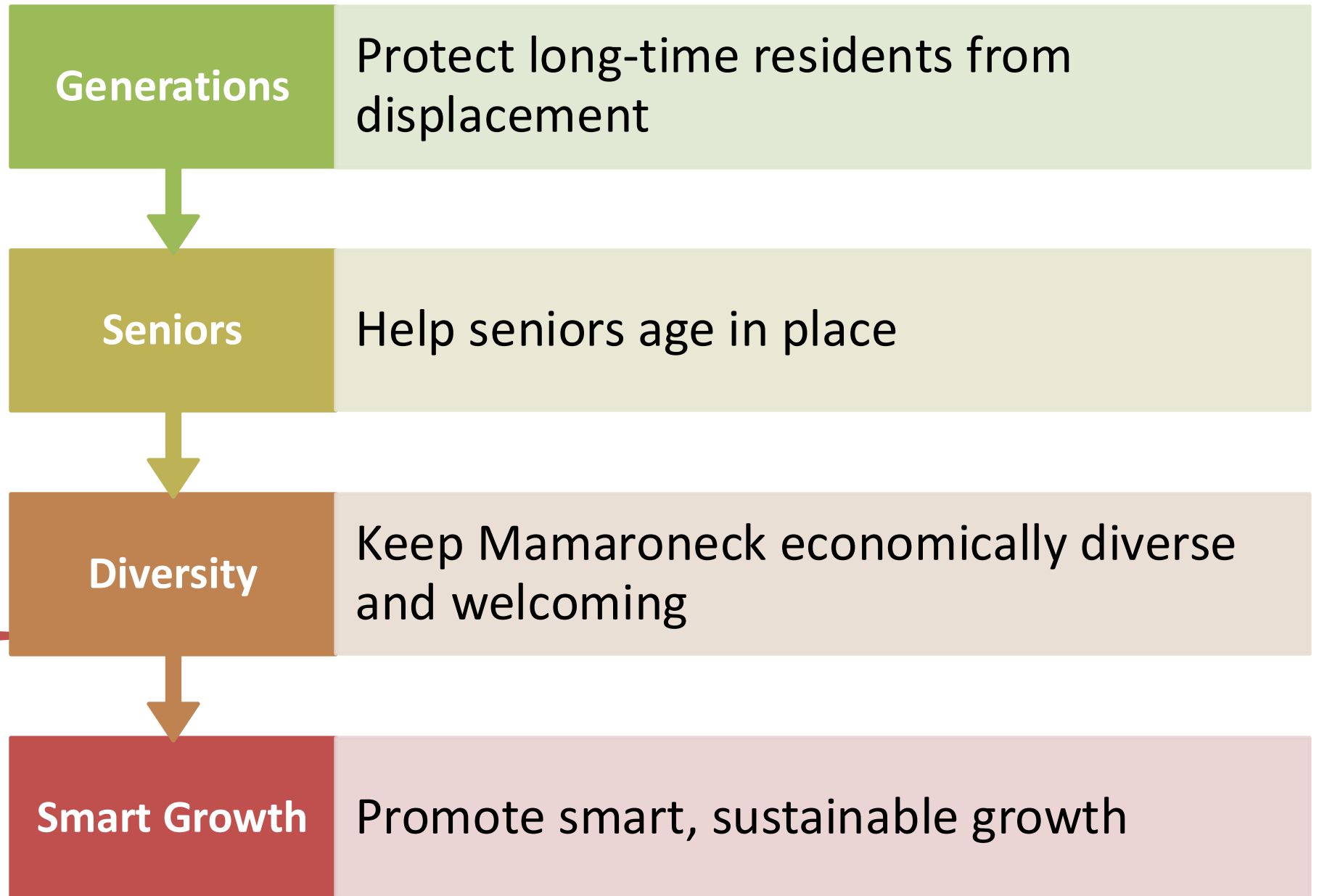
Without action, we risk losing our essential workers, seniors, and families who make this Village what it is. The time to act is now to protect the residents make this Village what it is.

State Support and Incentives



"The top driver of our affordability crisis is the rising cost of rent and mortgages, and New Yorkers need our help...to make life more affordable for tenants and homeowners." – Gov. Hochul

Our Village, Our Values



A Call to Common Ground

- This roadmap isn't just about buildings — it's about people.
- This isn't a radical shift—it's a blueprint for a balanced, resilient future.
- It's about keeping our Village livable, resilient, and sustainable.
- This is a blueprint, but only the Board of Trustees can act.
- Let's act — together — before affordability slips away for good.

Clear, Proactive Community Engagement

Transparent community engagement using a mix of tools builds trust and gathers representative info. We need YOU—residents, business leaders, and advocates—to shape these policies together.

- **Transparent Reporting**
- **Educational Outreach**
- **Ongoing Feedback**
- **Proactive Solutions**
- **Partnerships**
- **Advisory Board**



Rethinking Rental Affordability: 8 High-Impact Moves

**Flood-Resilient Solutions
should stabilize, protect,
and expand rental options**

✓ Good Cause
Eviction to prevent
arbitrary
displacement

✓ Use public land
for affordable
homes in low-risk
flood areas

✓ Increase
inclusionary zoning
to 15%

✓ Encourage
Mixed-Use
Housing

✓ Apply
aggressively for
housing grants

✓ Bring
unpermitted or
substandard units
into compliance

✓ Limit moratoria
that make things
worse

Flood Resilience Solutions

✓ **Incorporate Climate Resilience and Flood Mitigation into Housing Strategies**, especially in flood-prone areas.

- Elevated Construction
- Retrofits
- Green Infrastructure
- Enhanced Stormwater Management
- Acquisitions
- Infill Development.



✓ **Impact Estimate:** Could protect homes, reduce property damage and insurance costs, and reduce displacement.

Leverage

Leverage Grant Funding

- Pursue state, county, and federal funding for housing development, infrastructure, and tenant assistance.
- Dedicated grant-writing staff or (university) partnership.
- Impact Estimate: Potential to secure millions in funding.

Legalize

Bring Unpermitted / Substandard Units Into Compliance

- Bring rentals that are unapproved but allowable into compliance in exchange for affordability commitments.
- Prioritizes safety compliance while unlocking hundreds of currently unpermitted units for the rental market.
- Impact Estimate: Could expand rental supply while protecting tenants.

Limit

Limit Moratoria / Downzoning

- Avoid or reverse zoning restrictions that reduce housing supply and worsen affordability.
- Enable targeted upzoning to encourage affordable housing in transit-accessible and low-risk flood areas.
- Impact Estimate: Maintains current/future development capacity.

Quick Wins

Strategic Actions



Protect:

By Adopting Good Cause Eviction

- **Protect against illegal evictions** while maintaining landlords' rights to remove tenants for non-payment or violations.
- Reduces displacement and protects at-risk households from sharp rent hikes.
- **Impact Estimate:** Could stabilize housing for **hundreds of families**, reducing eviction rates.



Increase:

Inclusionary Zoning to 15%

- Require developers to **set aside 15% of new units as affordable housing**.
- Generate **a higher proportion of affordable units** to keep pace with demand.
- **Impact Estimate:** Could generate **100-200 new affordable units over the next decade**.



Use:

Public Land in Low Flood Risk Areas

- **Assess and prioritize municipal-owned land.**
- Dedicate **at least 2-3 sites** for **affordable or mixed-income housing** development.
- **Impact Estimate:** Could create **40-150 new affordable units**.

Public Land for Public Benefit



Hunter Tier Lot and other underutilized spaces can provide 40–150 new affordable units



We can design mixed-use projects that serve the Village by providing community amenities



Plan with climate and infrastructure in mind by prioritizing flood-safe, transit-accessible site

Homeownership Affordability: Building Equity in Mamaroneck

- Home prices and property taxes keep rising
- Limited affordable options
- Barriers for first-time owners
- Risk of displacement for seniors





Building Equity: Top 8 High-Impact Homeowner Solutions

- ✓ Promote flood resilience
- ✓ Legalize and incentivize ADUs
- ✓ Community land trust advocacy
- ✓ Down payment & mortgage assistance through Housing Fund
- ✓ Incentivize vacant property rehabs
- ✓ Property tax relief
- ✓ Rezone for middle-density homes
- ✓ Encourage mixed-use housing

Quick Wins

- Promote property tax relief for income-qualified residents and owners offering affordable rentals
 - Promote **property tax cap programs** based on income thresholds.
 - Offer **tax abatements** for homeowners who provide affordable housing.
 - **Impact Estimate:** Could stabilize housing costs for **hundreds of residents**.
- Identify abandoned, vacant, or neglected homes for rehabilitation
 - Incentivize conversion of vacant or distressed properties into **affordable homes**.
 - Implement **“zombie property” legislation** to incentivize redevelopment.
 - **Impact Estimate:** Could return **5-20 vacant, abandoned, and zombie homes** to productive use each year.

Strategic Actions

Advocate for Community Land Trust

- Advocate for County to establish a CLT to acquire and **maintain permanently affordable homes for ownership.**
- Work with non-profits to **secure funding and land** for affordable housing.
- **Impact Estimate:** Could preserve **dozens of homes** as permanently affordable each year.


Implement down payment and mortgage assistance programs

- Partner with state and federal agencies to **expand access to homeownership financing options.**
- Investigate the creation of a Community Housing Fund.
- Establish a local **first-time homebuyer assistance program** that provides grants or low-interest loans.-

Impact Estimate: Could help **50-75 families annually** become homeowners.

**Funding
Our
Future —
Without
Burdening
Taxpayers**

Grants from NYS, HUD, federal gov't, and other partners



A Community Housing Fund could potentially generate \$1–2M/year



Revenue dedicated to new units, rental assistance, local infrastructure, down payment program

ADUs and TODs:

Smart Growth That Works — and Preserves Neighborhoods





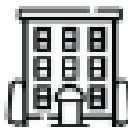
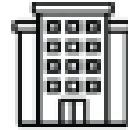
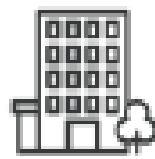
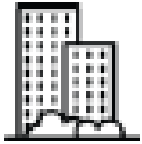
TOD by Municipality	Project Name	New Housing Units	Affordable Units	Commercial Space	Transit Improvements	Notable Impacts
Harrison	Avalon Harrison	143	7 (inclusionary)	27,000 sq ft + plazas	New 598-space garage (+218 public commuter spaces)	Activated downtown retail and foot traffic; added housing steps from Metro-North.
Ossining	Station Area TOD Plan	~188 (waterfront)	~19 (10%)	~5,000 sq ft (planned)	Zoning for TOD + infrastructure upgrades	Supported denser mixed-use housing near station; preserved historic charm.

ADUs by Municipality	Year Adopted	Units Created	Key Takeaway
Ardsey	2023	3	First units created within a year in a small suburban town.
Tarrytown	2023	3	Proves ADUs are viable even in historic, built-out areas.
Croton-on-Hudson	2024 (proj.)	29	Strong community outreach and clear guidelines unlocked scale.

Smart Growth That Protects Our Character and Our Community

- Middle density housing is missing in over 90% of Mamaroneck
- Gentle density = duplexes, townhomes, ADUs

Figure 29: Data showing the types of residential buildings in the Village by number of units

								
No. of units/building	1, Detached	1, Attached	2 (duplex)	3 or 4	5 to 9	10 to 19	20 to 49	50 or more
Total no. of units	2,680	374	1,274	712	353	255	426	1,005
No. of buildings (est.)	2,680	374	637	178	39	13	9	20

A Village
Where
Everybody
Belongs

This isn't about radical change —
it's about preserving who we are

We can protect
character and affordability

Let's keep Mamaroneck a place
where everyone can put down roots

Together, We Can Make Home Possible

Support

Support the Task Force blueprint—not just in words, but in policy

Ask

Ask the Board of Trustees to protect affordability now

Help

Help shape a more inclusive Mamaroneck

APPENDIX



AFFORDABLE HOUSING TASK FORCE UPDATE

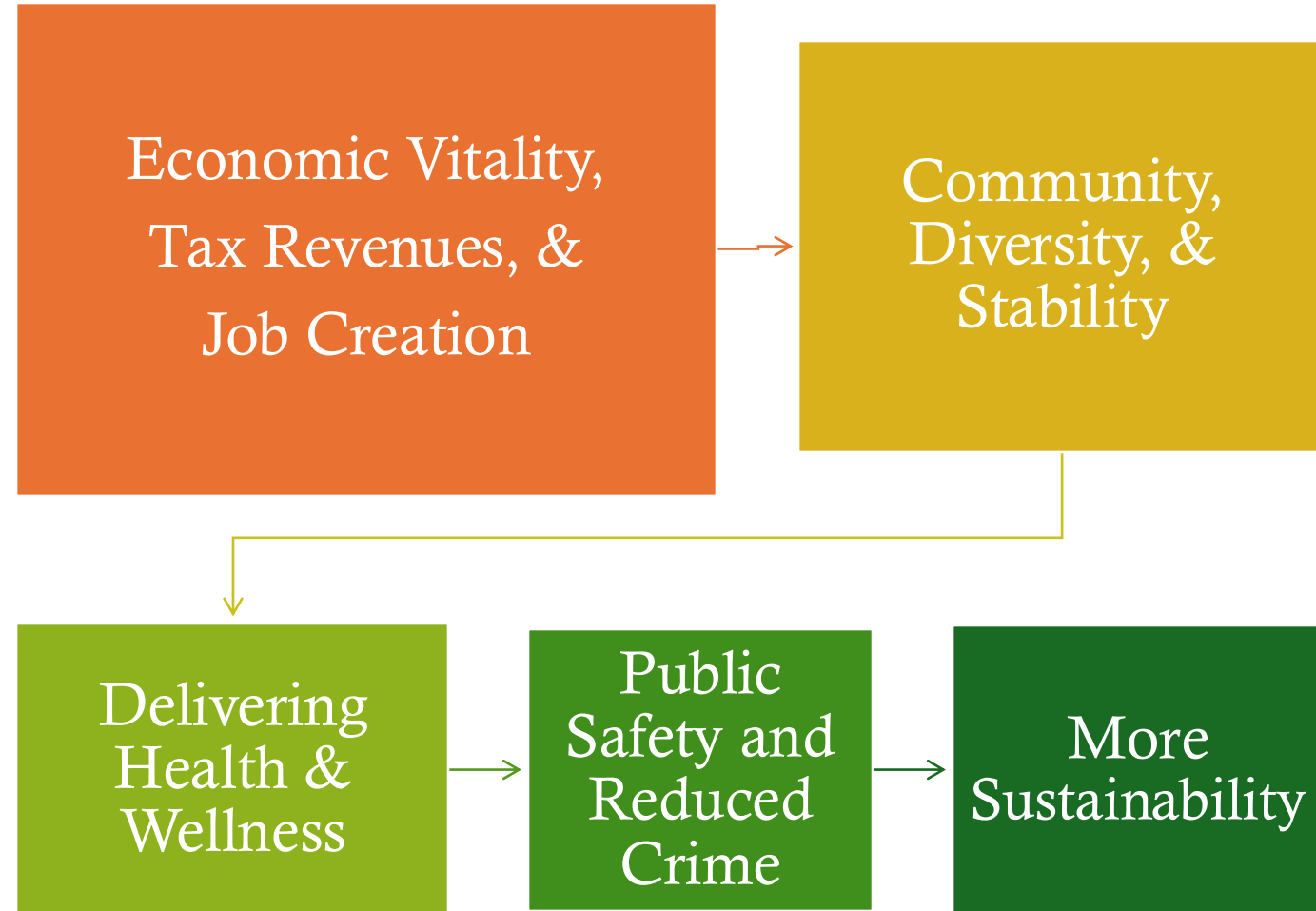
April 2025

Andrene Smith (Chair), Donyella Bierman,
Jeanhee Chung, Michele Goodman,
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The logo for "Common Ground" is displayed in a large, stylized font. The word "COMMON" is on the top line and "GROUND" is on the bottom line. Each letter is composed of multiple overlapping, semi-transparent shapes in various colors including purple, orange, green, blue, and yellow. The background of the slide features a textured, light-colored wall with a dark silhouette of a house and two figures, one standing and one sitting, in front of it.

**COMMON
GROUND**

SUMMARY OF BENEFITS

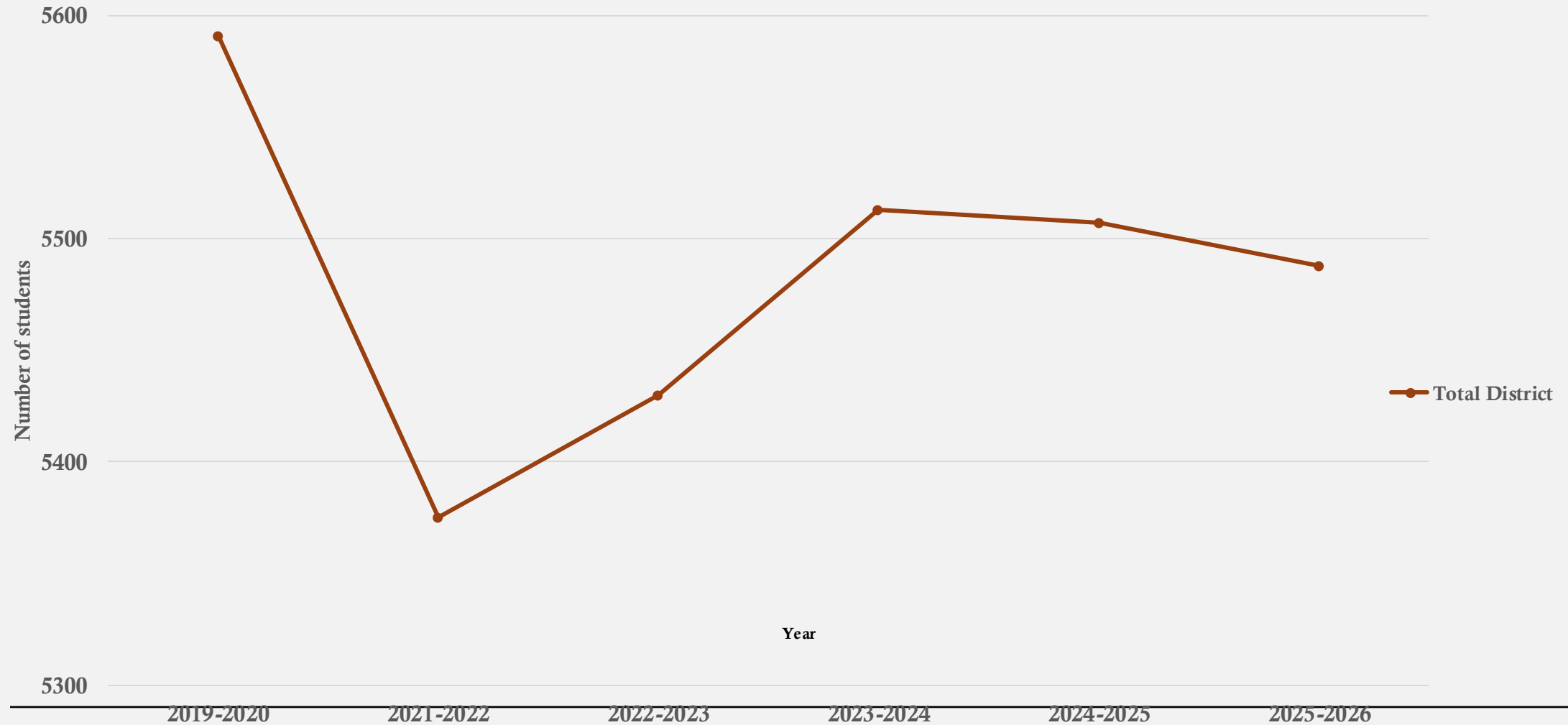


SCHOOL ENROLLMENT UPDATE

- **No Pattern of Increased School Enrollment from Multifamily Developments**
 - In Feb. 2025, the Task Force presented data on multi-family development's impact on schools:
 - ✓ Affordable housing units have fewer children enrolled than single-family homes.
 - ✓ New apartments average fewer children than new single-family homes.
 - ✓ Schools receive a net revenue surplus from multi-family homes after considering costs.
- **Updated 2025 School Enrollment Data** (*see trend charts for historical data*)
 - The **Rye Neck School District** is projected to continue a steep decline in enrollment:
 - ✓ District enrollment will **drop from 1418 to 1367: (-51 students)**
 - ✓ Daniel Warren and F.E. Bellows are projected to increase by 3 students each
 - The **Mamaroneck School District** is projected to continue a slight decline in enrollment:
 - ✓ District enrollment will **drop from 5507 to 5488: (-19 students)**
 - ✓ Enrollment will drop at all elementary schools: **(-18 students at MAS)**
 - ✓ Enrollment will increase at HMX (+48) and MHS (+15)

MUFSD DISTRICT ENROLLMENT, 2020-2025

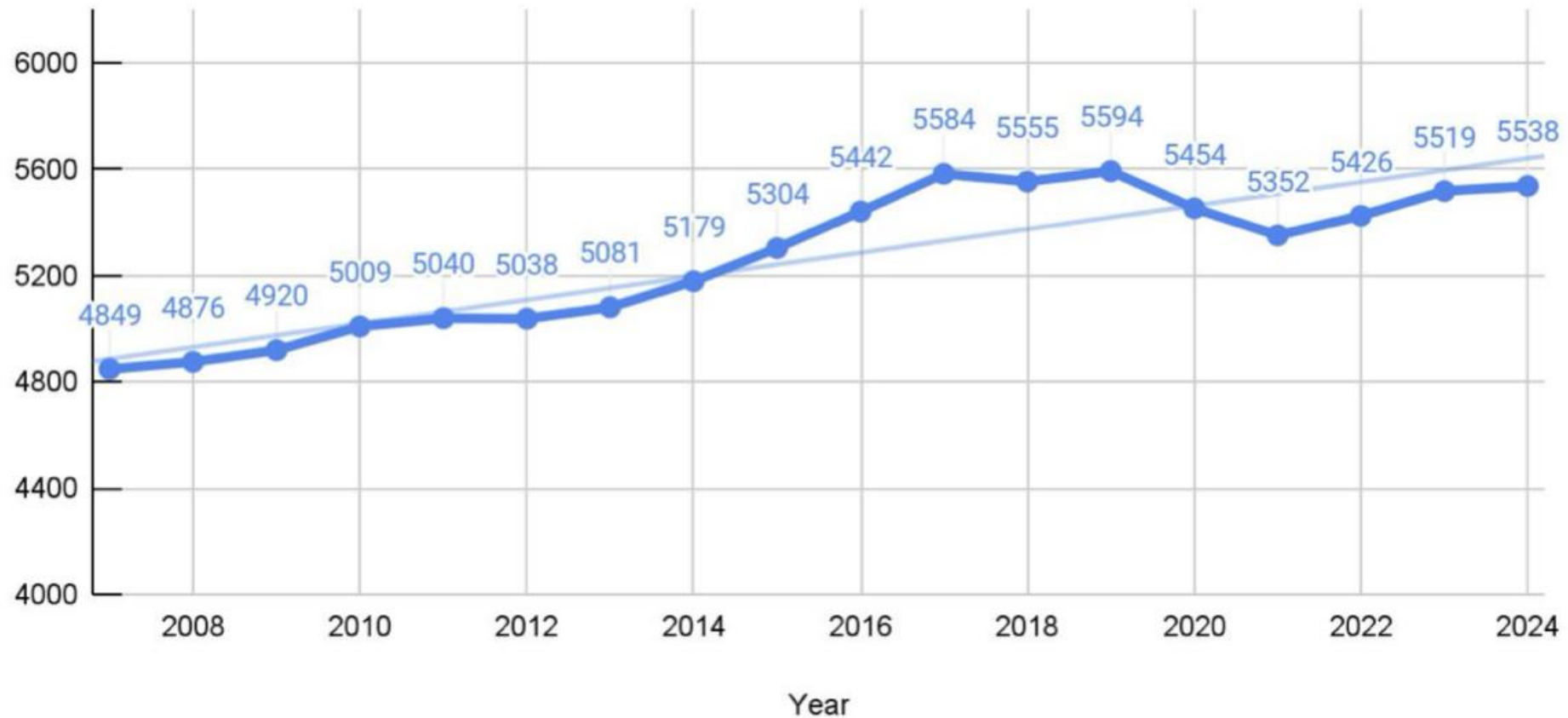
(SOURCE: MUFSD BUDGETS)



MUFSD DISTRICT ENROLLMENT, 2007-2024

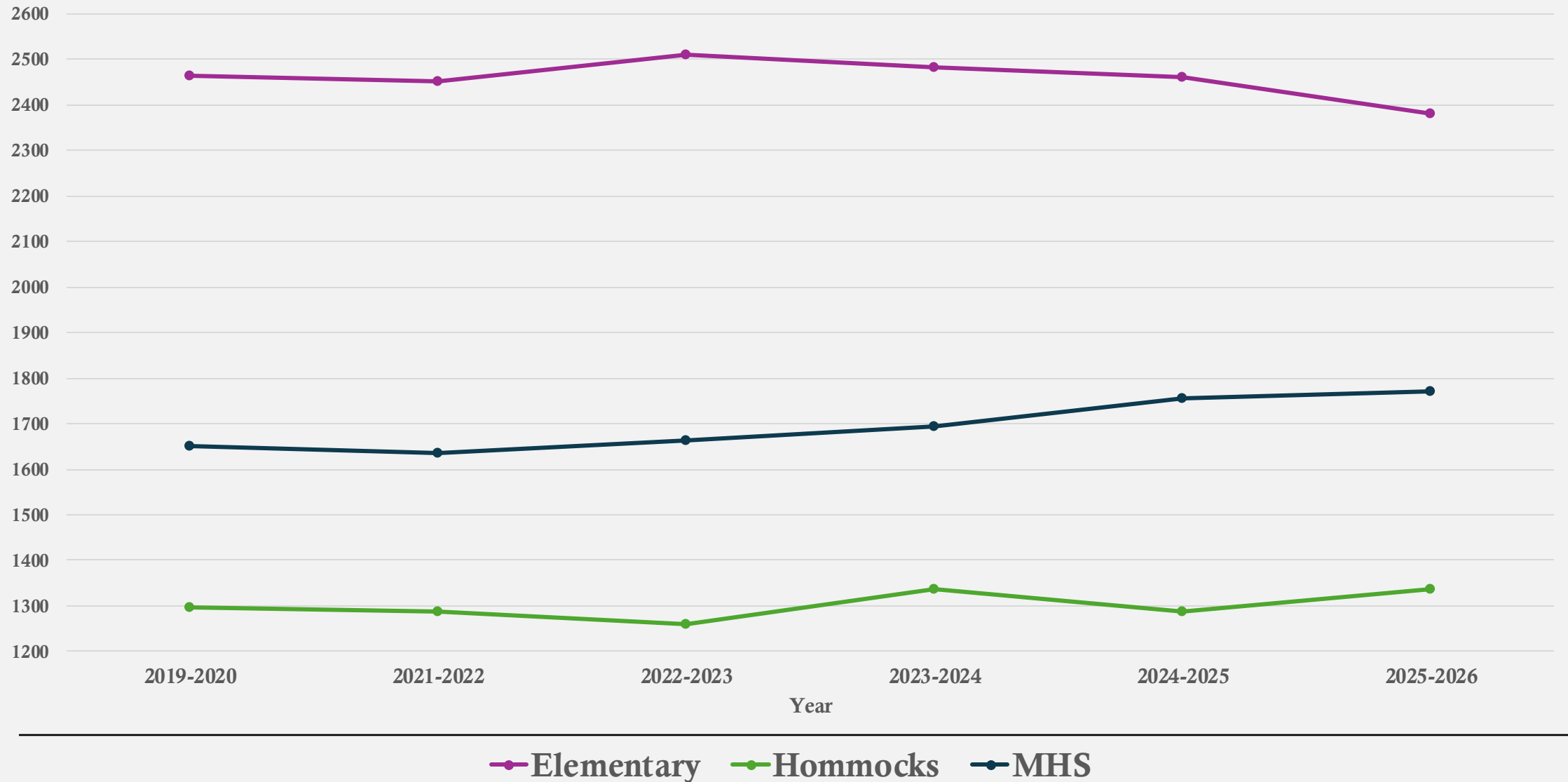
(SOURCE: MUFSD BUDGETS)

District Enrollment K-12, September: 2007 - 2024



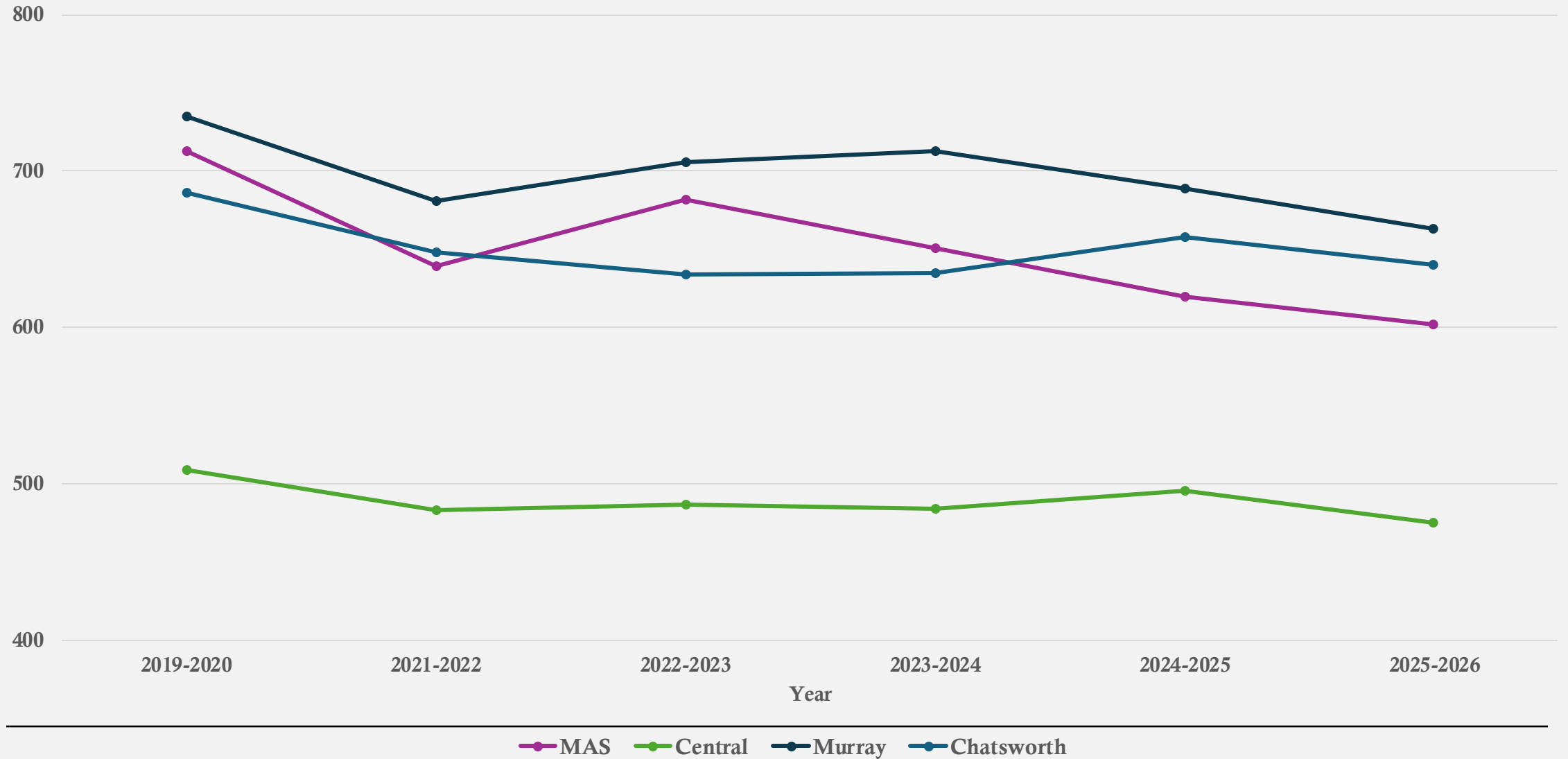
MUFSD ENROLLMENT, 2020-2025

(SOURCE: MUFSD BUDGETS)



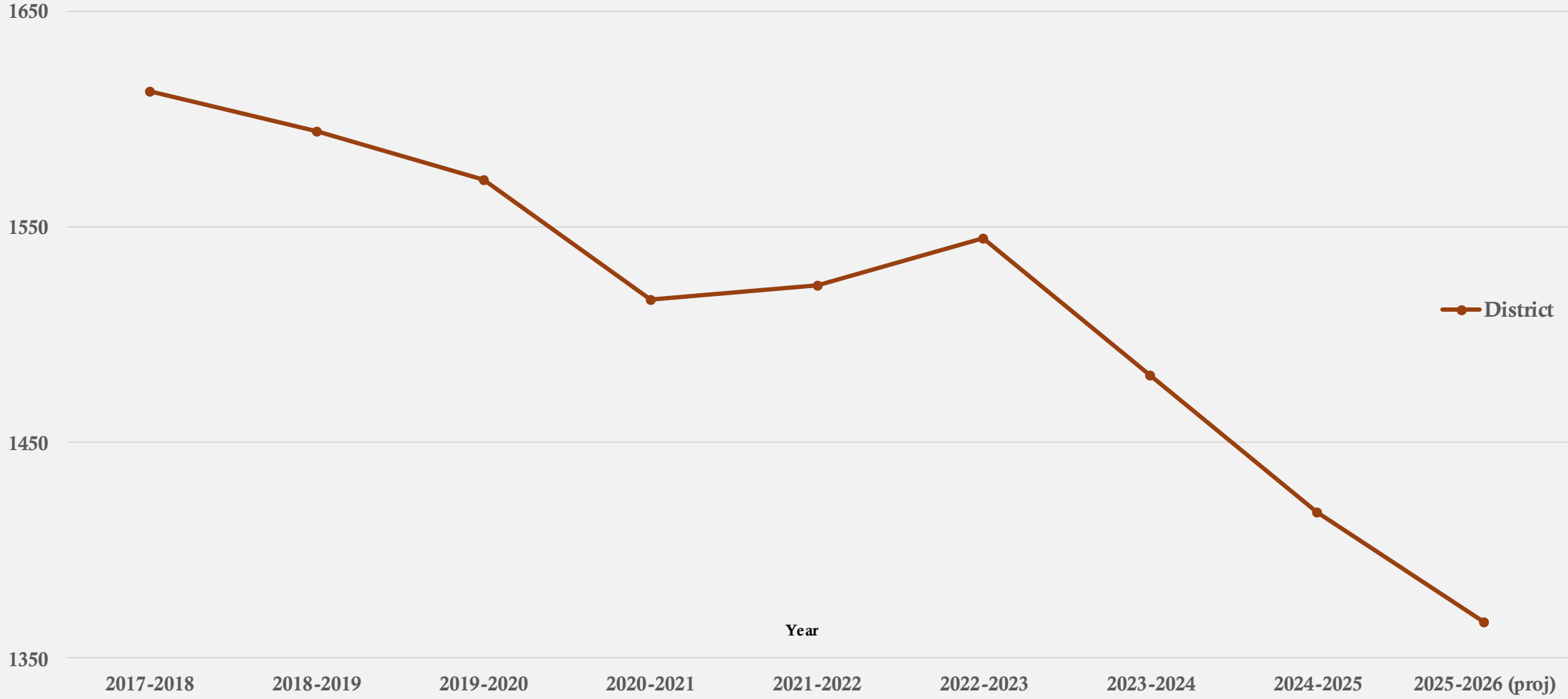
MUFSD ELEMENTARY ENROLLMENT, 2020-2025

(SOURCE: MUFSD BUDGETS)



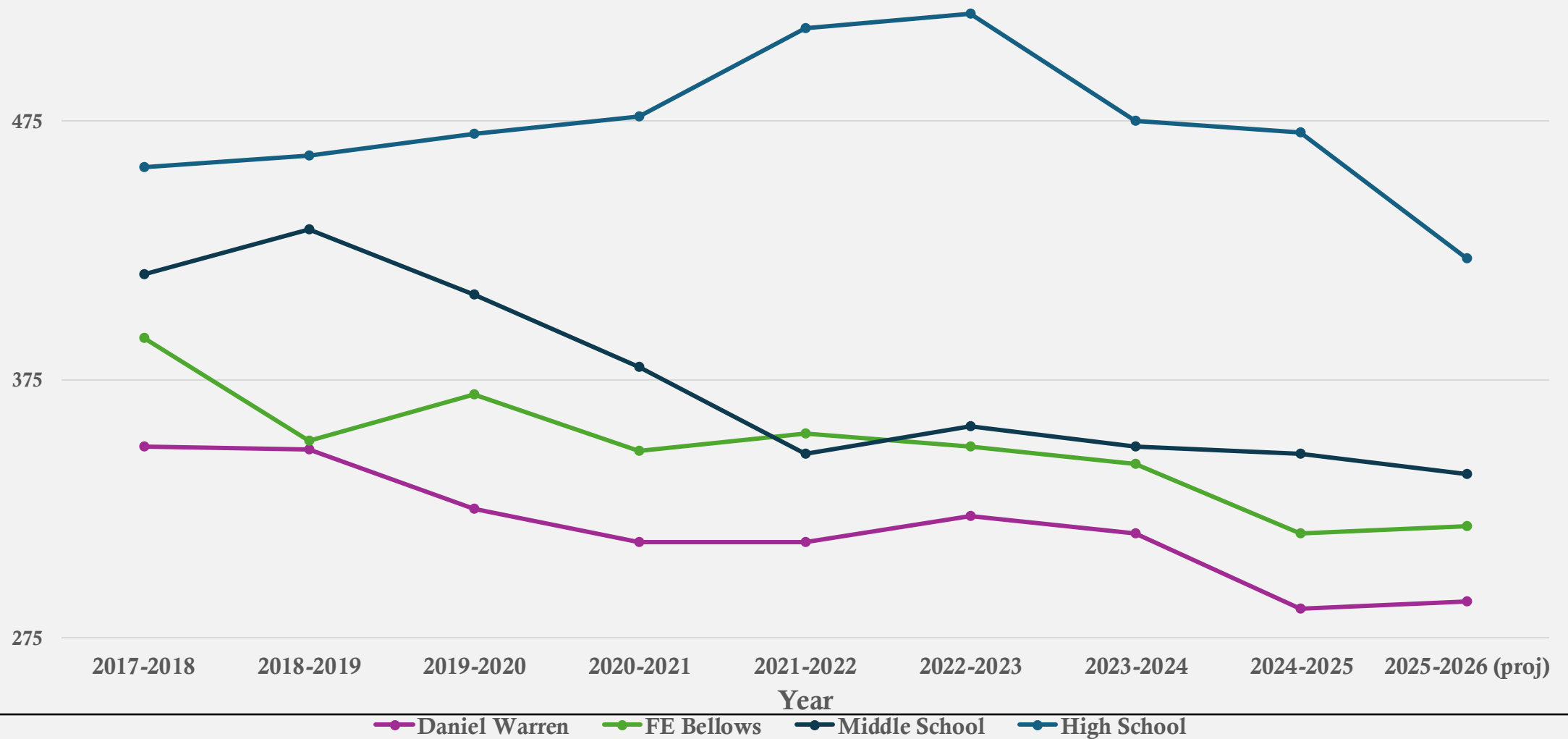
RNSD DISTRICT ENROLLMENT, 2017-2025

(SOURCE: RNSD BUDGETS)



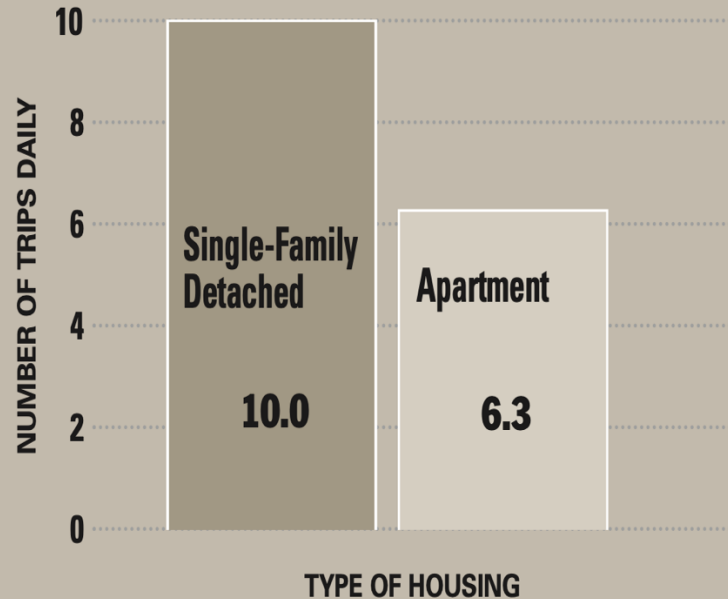
RNSD ENROLLMENT BY-SCHOOL, 2017-2025

(SOURCE: RNSD BUDGETS)



Traffic

AVERAGE DAILY CAR TRIPS



Source: Institute of Traffic Engineers, *Trip Generation*, 6th Edition, vol. 1 (Washington, D.C.: Author, 1997).

- In the VOM, **affordable housing (AH) residents are less likely to own cars.**
 - ✓ 13% in VOM don't own cars
 - ✓ 14% in County don't own cars
 - ✓ 30% in lowest income quintile don't own cars nationally
 - ✓ 55% car usage rate in local AH
 - ✓ ~50% of spots go empty in local AH
- **Reduces traffic congestion, and commuting times.**

ECONOMIC BENEFITS



Job Creation

100 units = **161 short-term jobs**

100 units = **20 permanent jobs**

100 units = **\$359,000 annually** in federal, state, local taxes



Local Economy

100 units = **\$11.7M** in local income in year 1

100 units = **\$3.6M** in local income **annually** NYS

Supports local businesses

\$1 invested **creates \$2.30** in economic activity



Property Values

0.06% in above-median-income areas

0.17% in below-median-income areas

3.8% near LIHTC developments



Tax Revenues

\$2.2M in tax revenues in year 1

\$503,000 in tax revenues annually

Net surplus for schools and municipality

Infrastructure costs covered