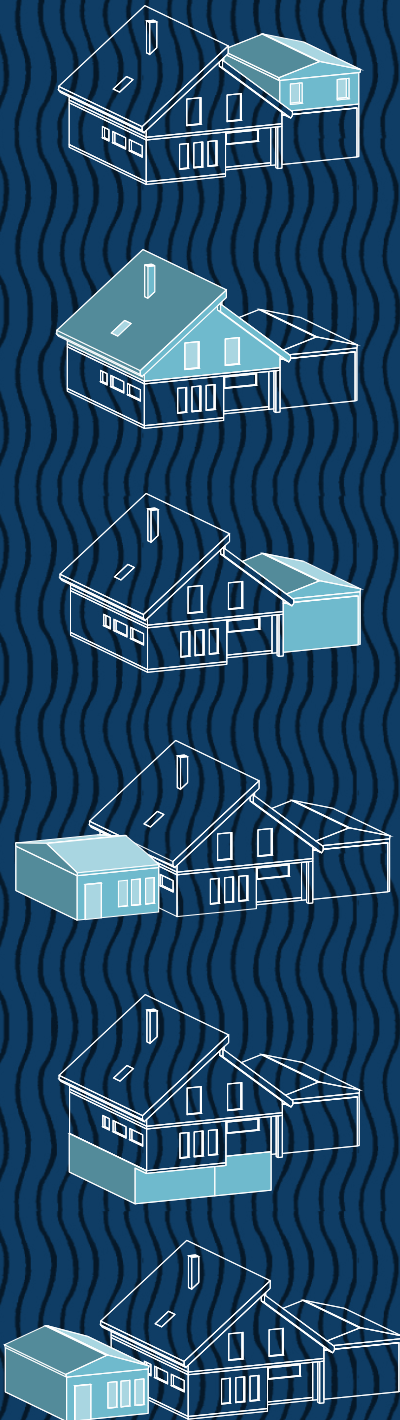




# Be My Neighbor



Untapped Housing Solutions in Westchester County:  
An Overview of the Proposed Accessory Homes Act



**We can create hundreds of thousands of new homes in the state just by allowing accessory dwelling units (ADUs) and conversions of large single-family homes to two- or three-family homes.**

We must expand housing opportunities for people of all incomes and ages throughout all of New York, but meeting our housing growth needs solely through large new developments will be challenging. Fortunately, we can also work with the existing small residential buildings we have. Done thoughtfully, every municipality in New York can create more housing simply by allowing more flexibility using buildings that are already there.



## WHAT IS AN ADU?

An accessory dwelling unit (ADU) is a smaller secondary home on the same lot as a primary dwelling. ADUs have a private kitchen, bath, bedroom(s), and living space. They function as separate apartments but can either share a roof with the primary residence or can be located in another building on the property. They can be built by converting yard space, garages, basements, or attics.

## WHAT IS A CONVERSION?

A conversion divides an existing home into multiple units, turning a single-family home into two or three units. Spaces above garages, on ground floors, or in attics of houses can also be converted into small apartments.

## NYS ACCESSORY HOMES ACT

The proposed ADU legislation ([S4547](#), [A4854](#)) would establish policies that specify the rights of owners, provide guidelines for the creation of new housing units, and offer important financial and technical assistance. The legislation would provide a path for ADU creation. Enacting this bill would help the State meet the housing needs of its diverse population, reverse the legacy of segregation, and provide income opportunities for seniors, and low-moderate homeowners alike.

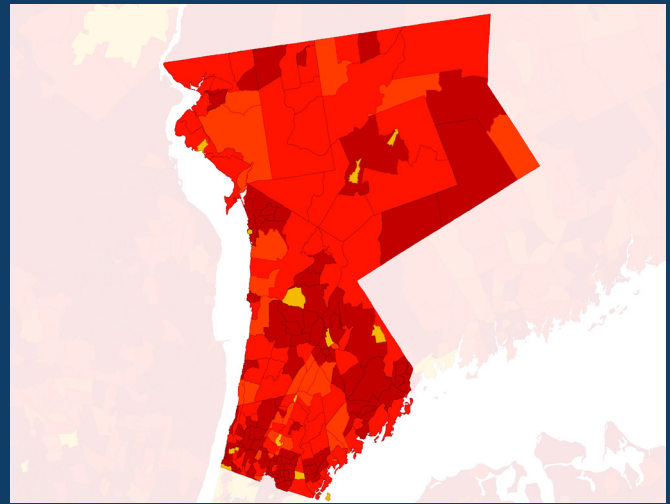
### How it works:

- ▶ **The Act works with local governments to create local ADU laws**
  - Empowers localities to shape local rules to fit local circumstances
  - Sets minimum standards for ADU ordinances to ensure reasonable dimensional, occupancy, and parking requirements
  - Local safety standards for buildings would remain in effect for all ADUs
- ▶ **The Act creates a state financing program to assist low-and-moderate income homeowners in creating ADUs and a technical assistance program for all homeowners**
  - Directs the Division of Housing and Community Renewal (HCR) to create a lending program to assist low-and-moderate income homeowners in securing financing for the creation of ADUs. HCR would also provide technical assistance to all homeowners interested in creating an ADU
- ▶ **The Act protects tenants in ADUs against discrimination, unreasonable rent increases, and unwarranted evictions**
  - Extends anti-discrimination protections in the New York Human Rights Law to ADUs
  - Limits rent increases each year
  - Defines reasonable criteria for landlords seeking to terminate an ADU lease

## ADU BENEFITS TO COMMUNITIES

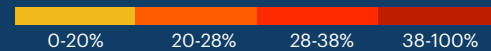
ADUs and conversions can have many positive impacts on communities. In Westchester County there is potential for creating over 41,000 ADUs in the next two decades. This type of housing can:

- ▶ Provide a secondary income that can allow aging homeowners to stay in their homes longer
- ▶ Provide spaces where older relatives and younger adults can live comfortably together and care for one another, adding housing options for people in different stages of life
- ▶ Bring new residents who work and shop in the community
- ▶ Reduce housing costs by increasing choice
- ▶ Allow for sheltering-in-place
- ▶ Reduce the cost of maintaining and building infrastructure by increasing density



### Housing Cost Burden in Westchester County

Homeowners spending 30% or more of monthly income on mortgage or housing maintenance



## HOUSING SCARCITY & INSECURITY

Adding more homes will help make rents more affordable region-wide. With less new construction and a decreasing supply of available housing, the region, and suburban areas in particular, are less well equipped to accommodate increasing demand. Over the past decade Westchester county only added 11,000 units, an increase of roughly 2.9% of its total housing stock. This in spite of the county population having increased by almost 6% during the same period. This is, in turn, exacerbating regional housing insecurity pressures and heightening the housing affordability crisis with disparate effects.

In Westchester County prior to the pandemic, almost 69,000 owner-occupied households (33% of all owners) paid more than a third of their monthly income towards mortgages and/or maintenance costs. Westchester County renters are in worse condition. Approximately 69,000 renter households (55% of all renters) meet the same definition of being housing cost-burdened.

The pandemic has exacerbated housing scarcity and insecurity for both renters and owners. These conditions affect senior, BIPOC, and younger people more than others. Within the tri-state region, approximately 130,000 seniors currently live alone in single-family homes. The share of a municipality's single-family housing stock is often correlated with racial segregation. The current housing shortage and record-high selling prices are bad news for aspiring homebuyers, but especially for millennials who have already endured multiple housing crises.

### Housing Needs and ADU potential in Westchester County

Analysis based on ACS 2019 and RPA development place typologies

