

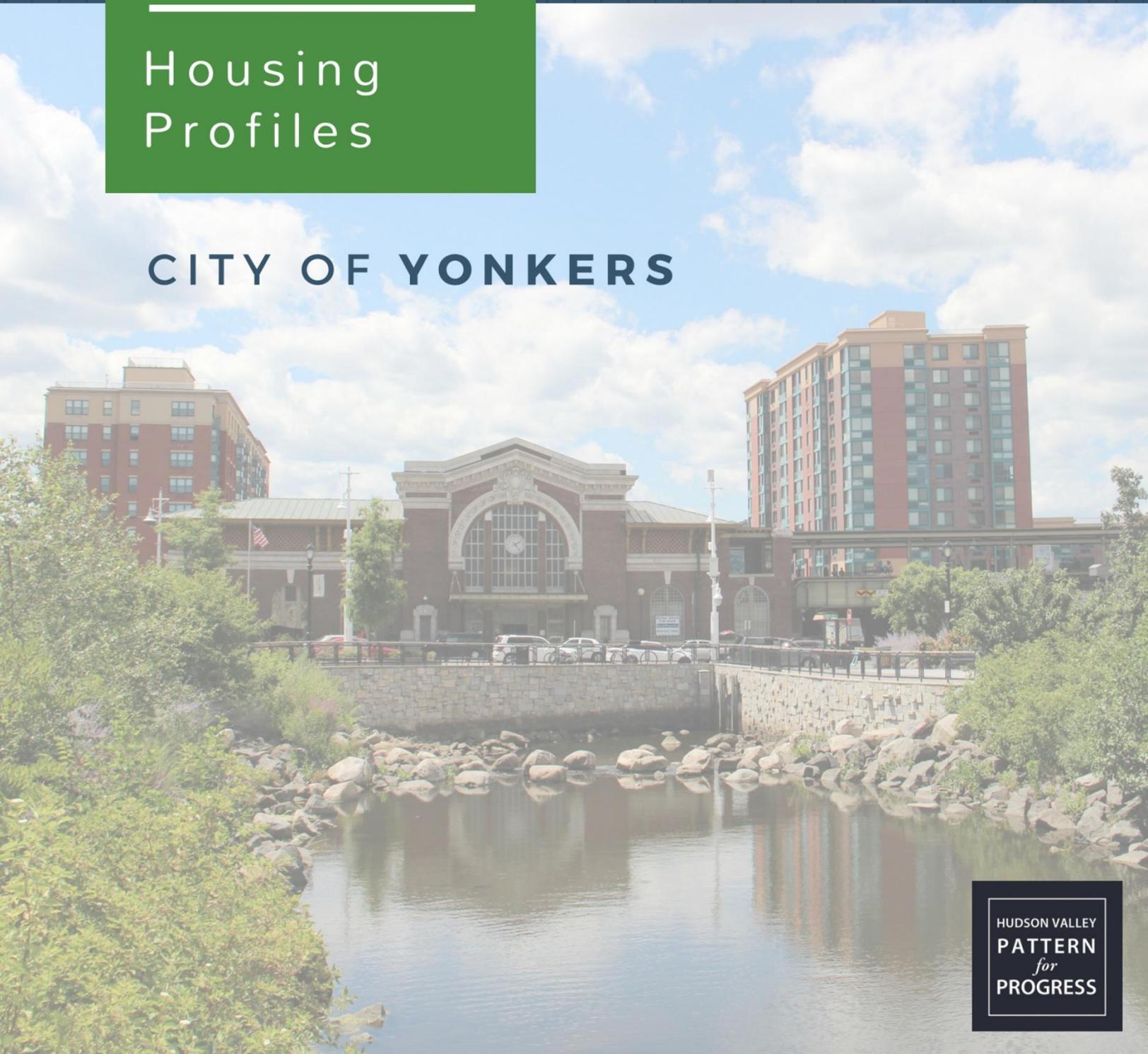
# URBAN ACTION AGENDA



September 2018

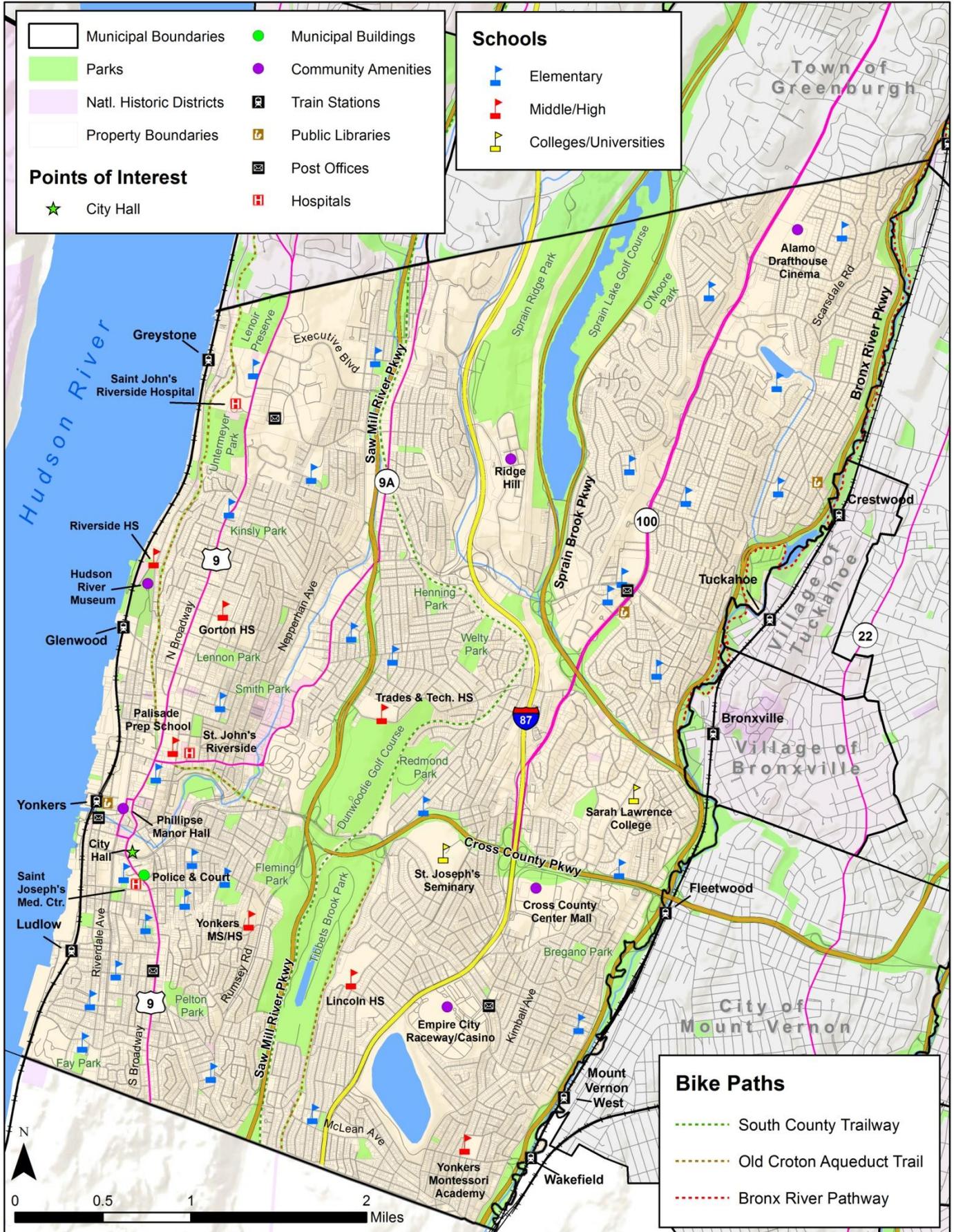
Housing  
Profiles

## CITY OF YONKERS



HUDSON VALLEY  
PATTERN  
*for*  
PROGRESS

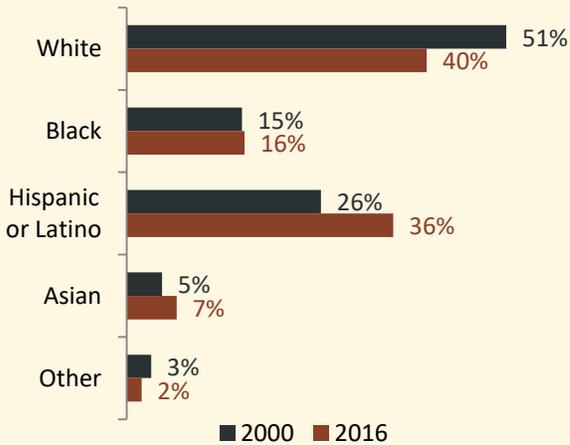
**COMMUNITY OVERVIEW MAP**



**Population Basics**

**199,725** Population (2016)  
**1.9%** Population Change since 2000  
**72,963** Households (2016)  
**-1.9%** Households Change since 2000  
**18.4** Square Miles  
**10,855** Population Density (people per sq. mile)

**Population by Race and Ethnicity**



Source: 2016 American Community Survey; 2000 Decennial Census

**Population Stats**

**25%** Population under age 20  
**59%** Population ages 20-64  
**16%** Population 65 and older  
**39** Median Age

Source: 2016 American Community Survey

**Population & Demographics Analysis**

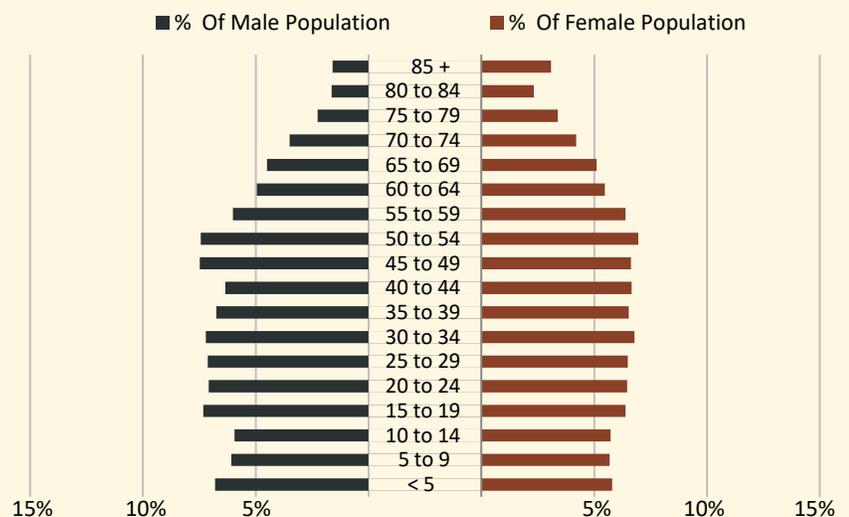
With nearly 200,000 residents, Yonkers is by far the largest city in the Hudson Valley, and is also the 4<sup>th</sup> largest city in New York State (only New York City, Buffalo, and Rochester are larger). Since 2000, the city’s population has grown by only 1.9% while the number of households has decreased by the same amount. Yonkers’ proximity to New York City is making it an increasingly desirable location for people priced out of more expensive housing in the City, and several hundred units of new housing have been built or are in development near the waterfront in recent years.

The city as a whole is quite diverse, with sizable communities of White, Black, and Hispanic residents and a small but growing Asian community. Yet patterns of residential segregation remain: many east Yonkers neighborhoods are 75% to 90% White, while neighborhoods in southwest Yonkers are predominantly Hispanic and Black. Since 2000, the city’s Hispanic population has grown from 26% to 36% of the total while the White population fell from 51% to 40%.

**Data Notes**

Population by Race & Ethnicity – The “Other” category includes Native Americans, Pacific Islanders, those who checked “Other” on the Census, and individuals with two or more races.

**Share of Population by Age and Sex**



Source: 2016 American Community Survey

**Analysis**

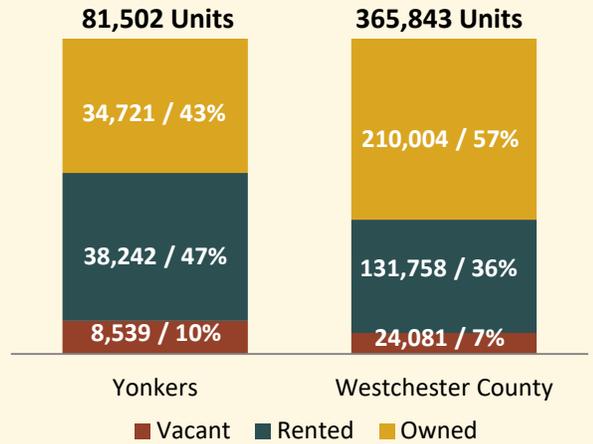
A large majority (72%) of housing in the city is in buildings with two or more units, including 37% that is in buildings with 20 or more units. The housing stock is fairly evenly split between rentals (47%) and owner-occupied units (43%). There are relatively few units with 3 or more bedrooms—just 39%. Subsidized affordable housing makes up 18% of the total. Nearly half (47%) of units were built between 1950 and 1979.

**Data Notes**

Housing Statistics – Figures on public and subsidized housing come from local, state, and federal housing databases. Detailed data on these categories is on page 11 of this profile.

Housing Occupancy – Vacant units do not include seasonally occupied units but do include both vacant homes and unrented apartments.

**Housing Occupancy**

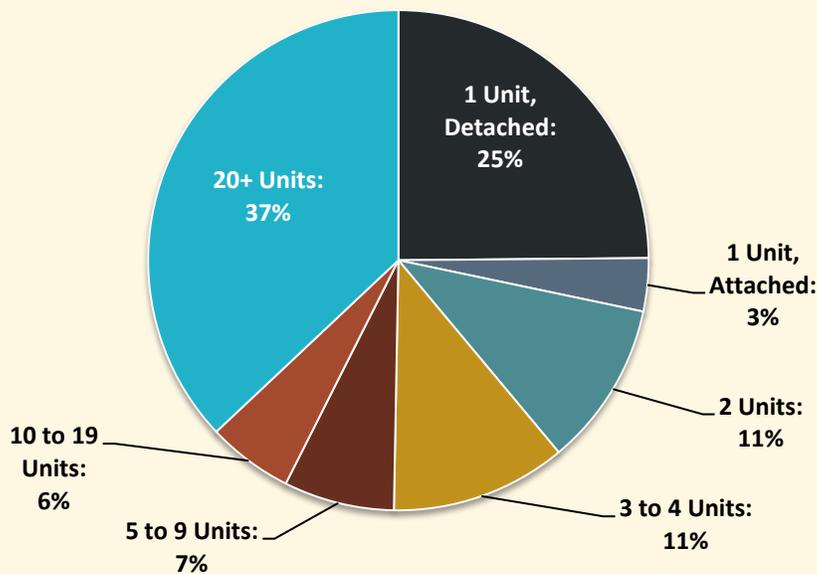


Source: 2016 American Community Survey

**Housing Statistics**

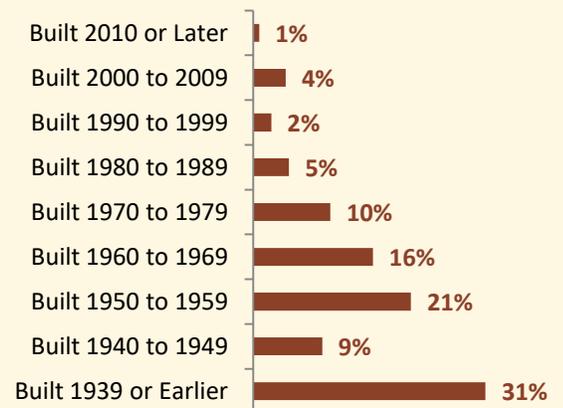
- 28%** Single Family Housing
- 72%** Multifamily Housing
- 77%** Housing built before 1970
- 4%** Public Housing
- 14%** Other subsidized affordable housing
- 82%** Market-rate housing

**Units in Structure**



Source: 2016 American Community Survey

**Age of Housing Stock**



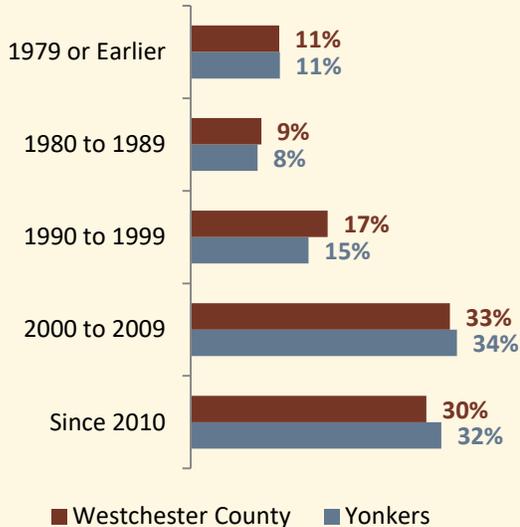
Source: 2016 American Community Survey

**Housing Bedroom Count**

	# of Units	% of Units
No Bedroom	6,671	8%
1 Bedroom	20,093	25%
2 Bedrooms	24,012	29%
3 Bedrooms	21,093	26%
4 Bedrooms	7,162	9%
5+ Bedrooms	2,914	4%

Source: 2016 American Community Survey

**Year Moved to Current Home**



Source: 2016 American Community Survey

**Average Household Size**

Owners: 2.8      Renters: 2.7

Source: 2016 American Community Survey

**Median Household Income**



Sources: 2016 American Community Survey; 2000 Decennial Census (Inflation Adjusted)

**Analysis**

Yonkers is a city of contrasts, with affluent suburban neighborhoods that resemble neighboring Scarsdale, Eastchester and Hastings, low-income urban neighborhoods that resemble the Bronx, and everything in between. While renters in the city have a median household income of just over \$40,000, homeowners with a mortgage have a median income of over \$106,000.

As a whole, the city's median household income is \$61,272, 29% lower than the countywide median income of \$86,226. Since 2000, the city's median income has fallen by 2% when accounting for inflation, similar to the 3% that the county's median income fell by.

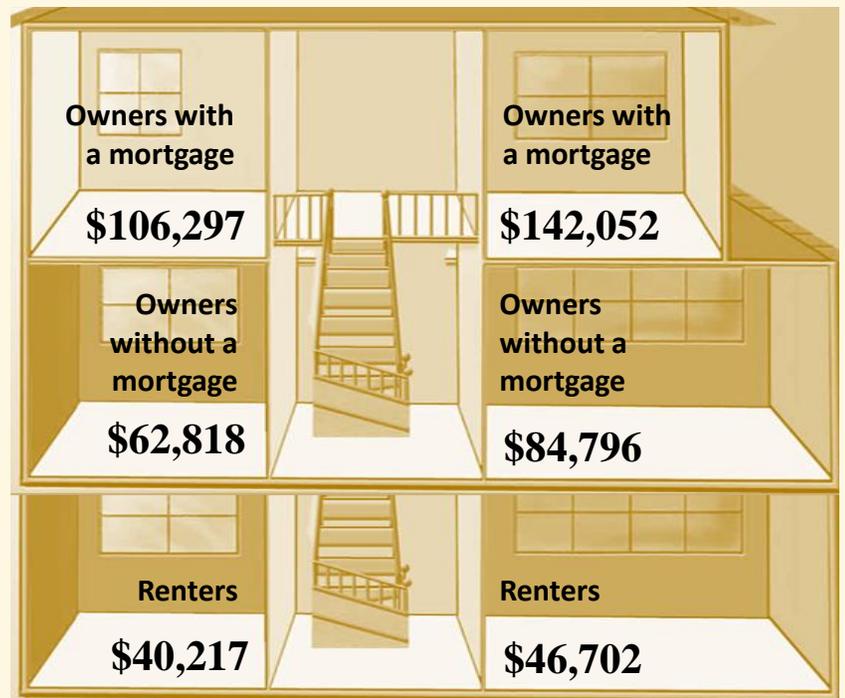
**Data Notes**

Median Household Income – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

**Median Income by Tenure**

**Yonkers**

**Westchester County**



Source: 2016 American Community Survey

**Analysis**

Since 2000, median rent in Yonkers has gone up by 21% when accounting for inflation, compared to an 18% rise in Westchester. Rents remain below \$1,000 for 29% of units. Half of renter households are cost burdened (paying more than 30% of their income in rent), including 28% that are severely cost-burdened (paying at least 50% of their income in rent). 76% of renter households earning less than 50% of the area median income are cost-burdened.

Homeowners in the city fare better. Monthly housing costs for owners with a mortgage are 35% lower than the countywide median, and only 37% of owners are cost-burdened. Median home values in Yonkers have risen 13% since 2000 when accounting for inflation, slightly above the 11% rise countywide.

**Data Notes**

Rental Statistics – Cost-burdened renter households do not include the category of severely cost-burdened households.

Median Rent – 2000 figures are adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

Housing Affordability – HAMFI stands for HUD Area Median Family Income, which is the median family income calculated by HUD for each jurisdiction.

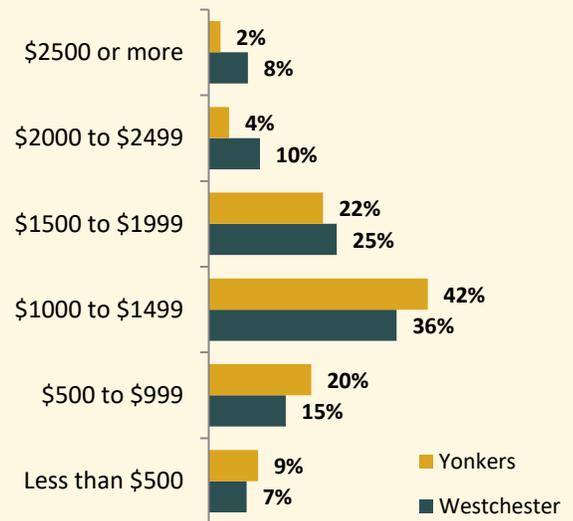
Median Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

**Rental Statistics**

- 21%** Increase in median rent since 2000
- 8,375 (22%)** Cost-burdened renter households
- 10,805 (28%)** Severely cost-burdened renter households
- 29%** Apartments with monthly rent below \$1,000

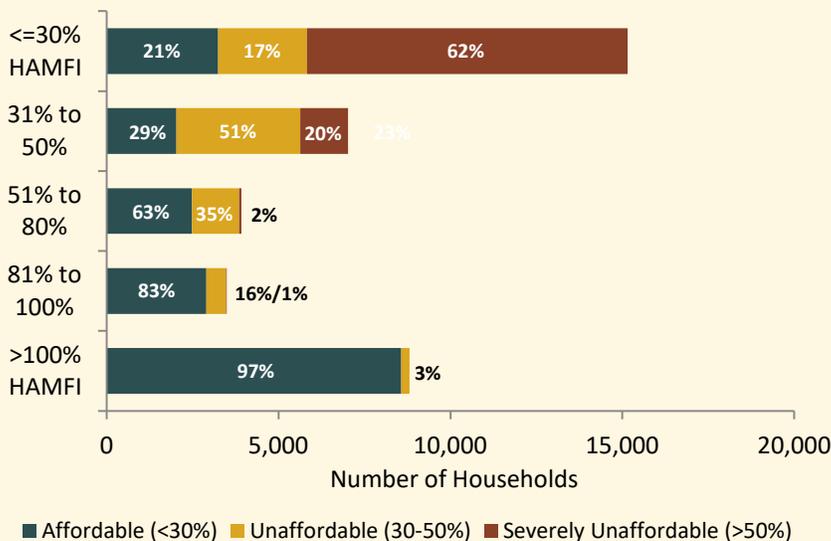
Sources: 2016 American Community Survey; US Dept. of HUD

**Distribution of Rents**



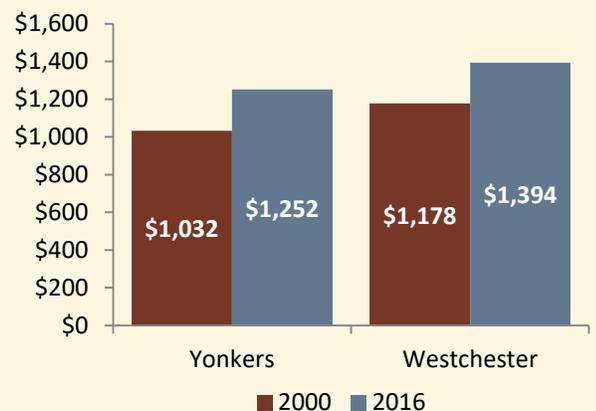
Source: 2016 American Community Survey

**Rental Housing Affordability**



Source: U.S. Dept. of HUD - Comprehensive Housing Affordability Strategy Data (2018)

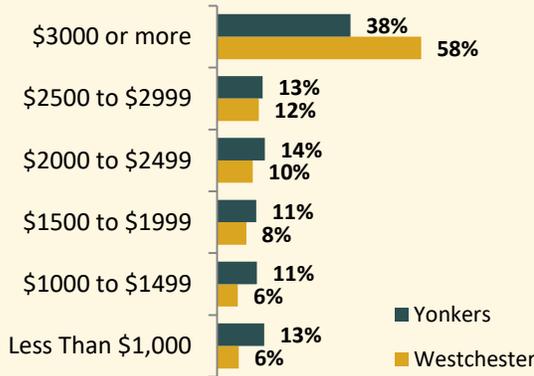
**Median Rent**



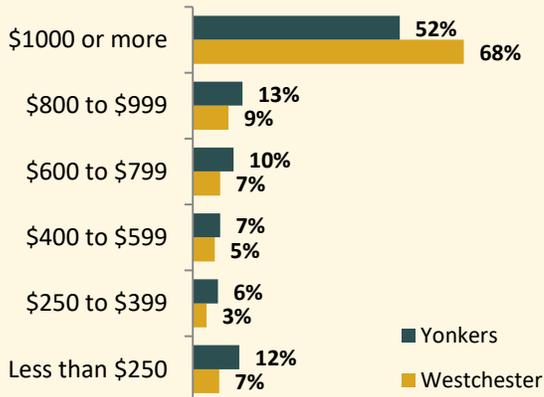
Sources: 2000 Census (Inflation Adj.); 2016 ACS

**Distribution of Owner Costs**

**With Mortgage**

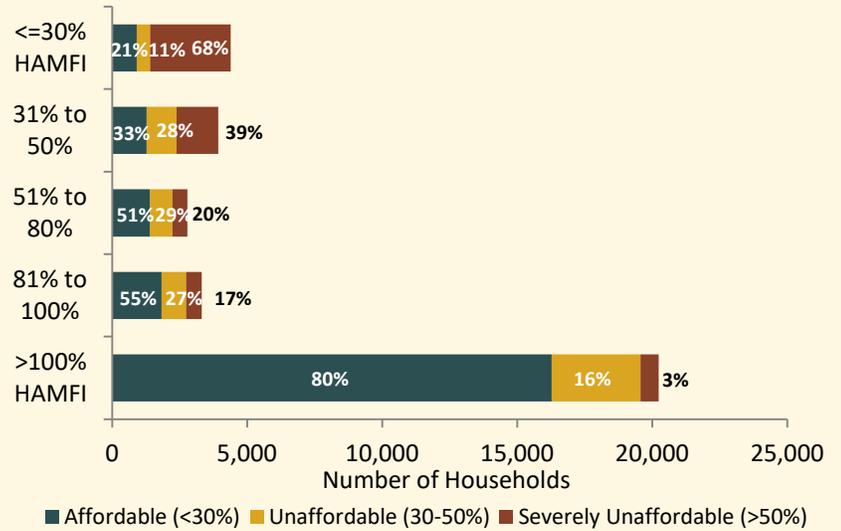


**Without Mortgage**



Source: 2016 American Community Survey

**Housing Affordability**



Source: U.S. Dept. of HUD - Comprehensive Housing Affordability Strategy Data (2018)

**Median Monthly Owner Costs**

**\$3,294** Westchester County (Mortgage)

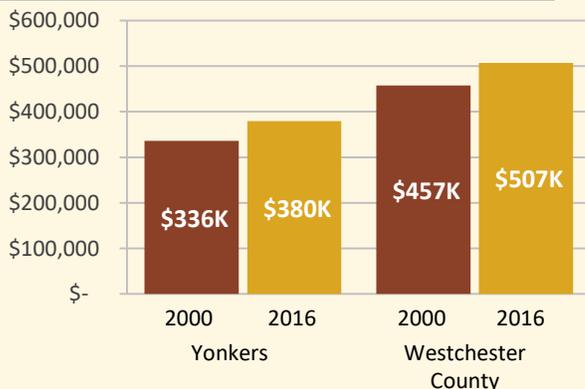
**\$1,372** Westchester County (No Mortgage)

**\$2,157** Yonkers (Mortgage)

**\$1,035** Yonkers (No Mortgage)

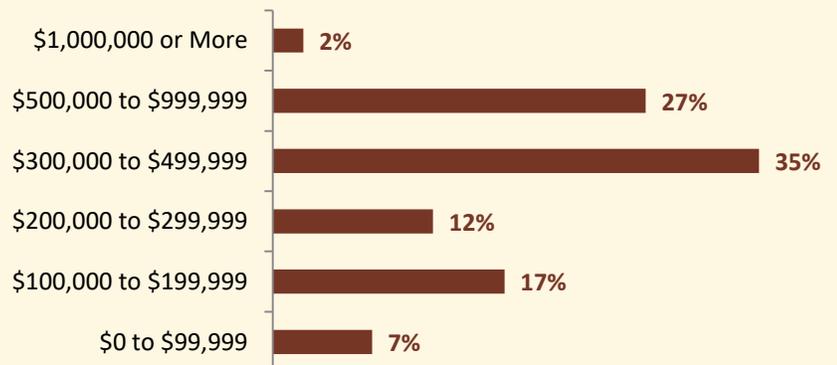
Source: 2016 American Community Survey

**Median Home Value**



Source: 2016 American Community Survey; 2000 Decennial Census (Inflation Adjusted)

**Home Values**



Source: 2016 American Community Survey

# A CHANGING HOUSING ENVIRONMENT

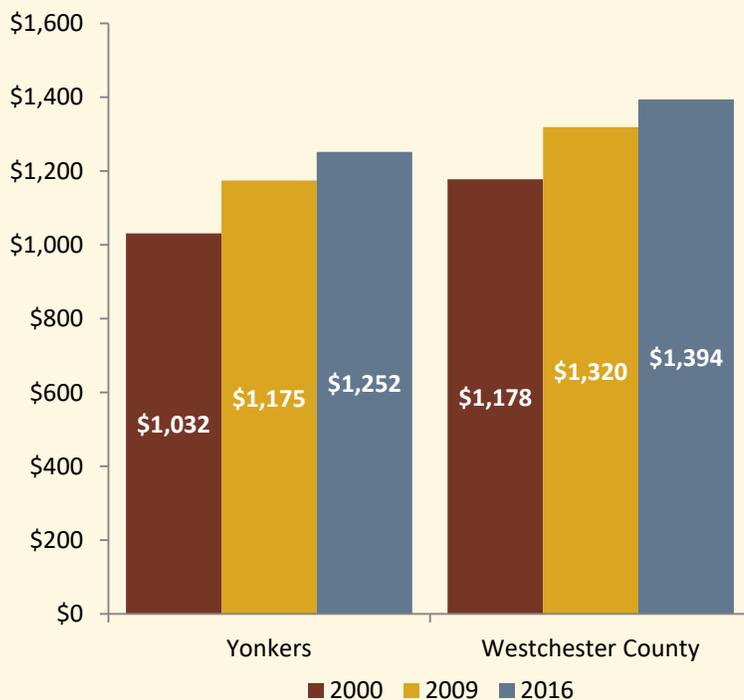
Settled by the Dutch in the 1600s, Yonkers grew from a rural farming village to a prosperous city full of factories and mills along the Saw Mill River. In the late 19<sup>th</sup> and early 20<sup>th</sup> centuries, plentiful local jobs and easy rail access to Manhattan triggered a population boom. From 1880 to 1930, the population grew by more than 700%. Continued growth through 1970 filled remaining open areas with a mix of mid-rise apartments and low-density suburban developments. 37% of housing units in Yonkers were built in the 20 years from 1950 to 1969.

Like most older industrial cities, Yonkers struggled in the 1970s and 80s, losing 8% of its population, and facing urban blight in the downtown and surrounding areas. The city turned to “slum clearance” and urban renewal programs to create new commercial spaces in the downtown and new housing for residents. Controversy surrounded the city’s public housing program, with a 1980 lawsuit by the NAACP accusing city officials of furthering segregation through the location of public

housing projects. After a bitter fight, new public housing was built in a majority White neighborhood in east Yonkers, but today the vast majority of the nearly 7,000 units of public and subsidized affordable housing units are still located in the southwest corner of the city.

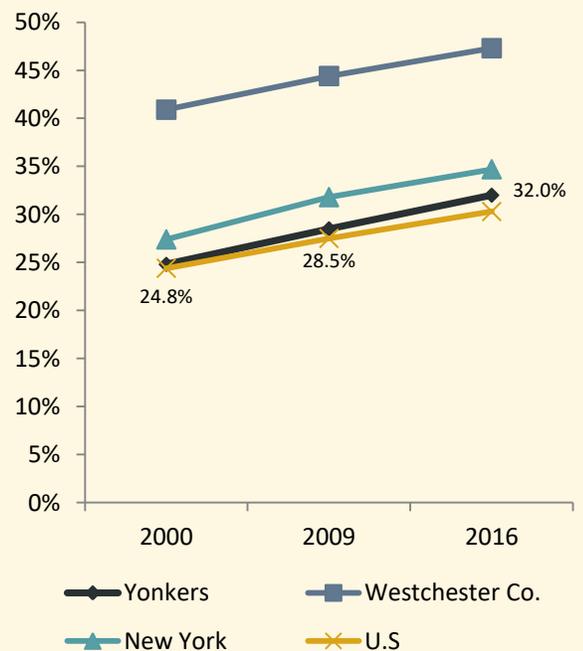
Over the past 20 years, Yonkers has seen an accelerated growth of new housing near Metro North stations and the waterfront, with around 4,000 units built between 2000 and 2016. As of 2018, nearly 1,000 additional units were under construction in downtown Yonkers. Lured by cheaper rents, many New York City residents are making the move to Yonkers. Will gentrification follow these new residents? Median rents steadily rose since 2000, but only 3% faster than the county as a whole. Likewise, the share of college educated residents in Yonkers is growing, but the increase mirrors similar increases happening county- and statewide. However, while Westchester’s median household income fell 3% since 2009, Yonkers’ median income stayed steady.

## Median Rent



Sources: 2000 Census (Inflation Adj.); 2009 (Inf. Adj.) & 2016 American Community Survey

## % of Residents Age 25 and up with Bachelor’s Degree or Higher



Sources: 2000 Census, 2009 and 2016 American Community Survey

# A CHANGING HOUSING ENVIRONMENT

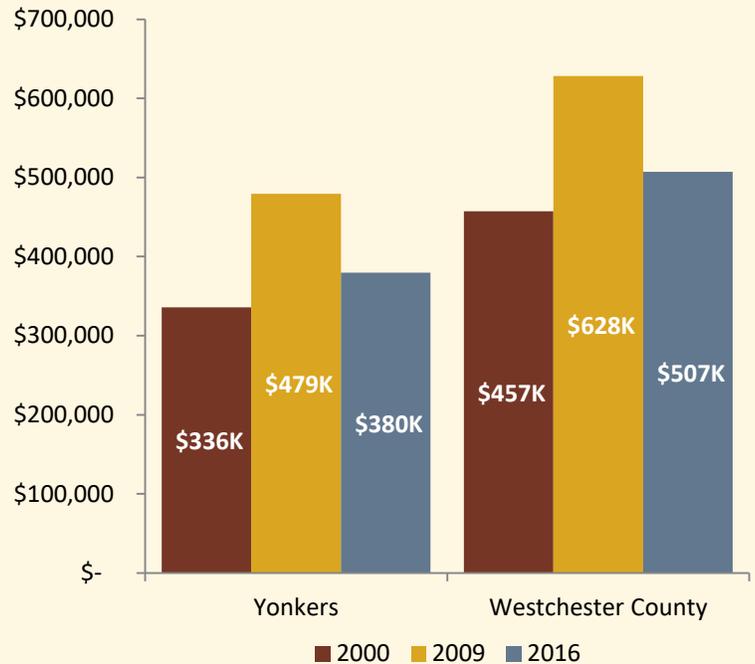
## A Toolkit for Housing Policy Top 10 “Best Practices”

A healthy community needs an array of housing options that are affordable to individuals at all income levels. Currently, the growing demand for housing is apparent across all 25 of the UAA communities. Establishing a comprehensive housing strategy is the first step for communities to understand the local needs and state of the housing market and to proactively facilitate the development of housing. The recommendations that follow are offered as strategies to equip local communities with tools to create local policy to help meet the demand for housing.

1. Provide zoning incentives such as a density bonus for developments that set aside a percentage of units as affordable housing.
2. Streamline the permit process to reduce fees for developers of affordable housing and establish a single point of contact to facilitate the approvals.
3. Establish a local Housing Trust Fund for the creation or preservation of affordable housing.
4. Update local comprehensive plans to prioritize affordable housing and establish a framework to support new construction and adaptive reuse of vacant and blighted buildings for housing.
5. Establish strong support from elected officials, school, planning and other local boards, community organizations and economic development agencies.
6. Consider using publically owned buildings and property to develop affordable housing.
7. Establish tax incentives, phase-ins and PILOTS for developers of affordable housing.
8. Conduct vigorous code enforcement to improve poorly maintained housing.
9. Support workforce training and education to facilitate employment and higher wages.
10. Support and require energy efficiency and green building techniques to reduce housing costs for owners and renters.

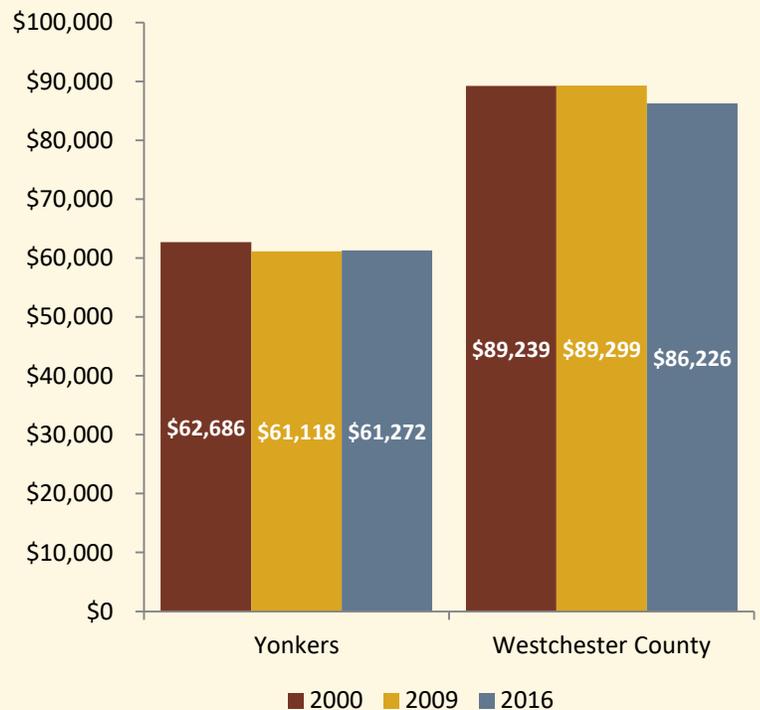
Some of the strategies in this toolkit may not apply to every community.

## Median Home Values

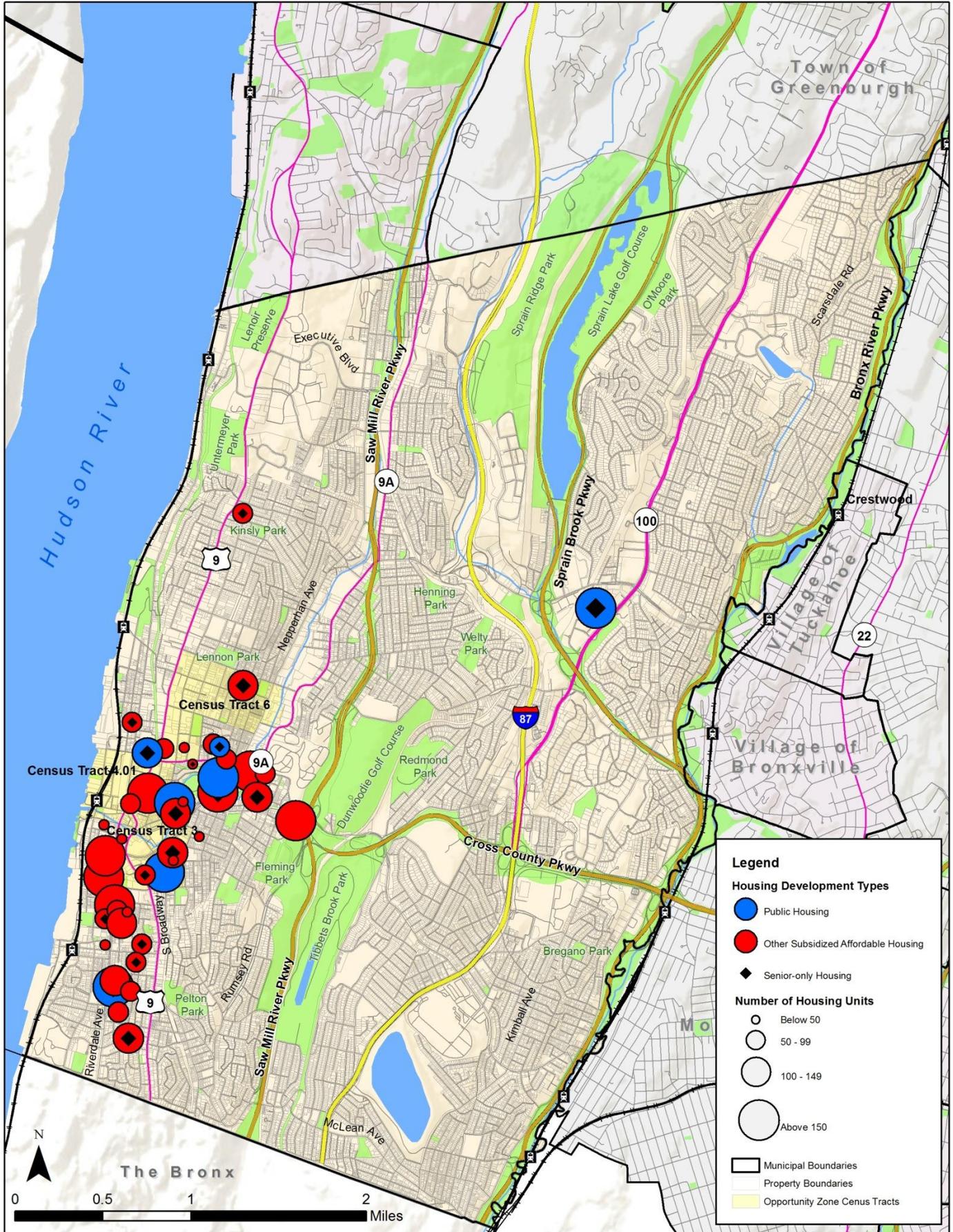


Sources: 2000 Census (Inflation Adj.); 2009 (Inf. Adj.) & 2016 American Community Survey

## Median Household Incomes



Sources: 2000 Census (Inflation Adj.); 2009 (Inf. Adj.) & 2016 American Community Survey



**Rental  
Housing Detail**

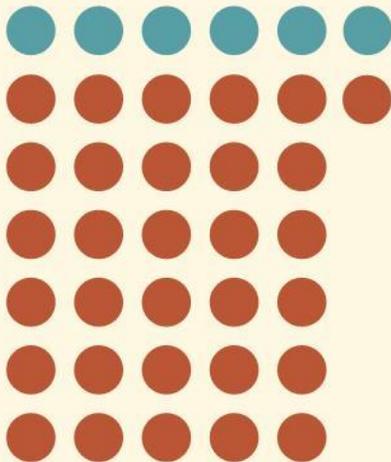
18%  
**Subsidized** →  
6,940 Units



**TOTAL NUMBER OF  
SUBSIDIZED  
HOUSING UNITS\***

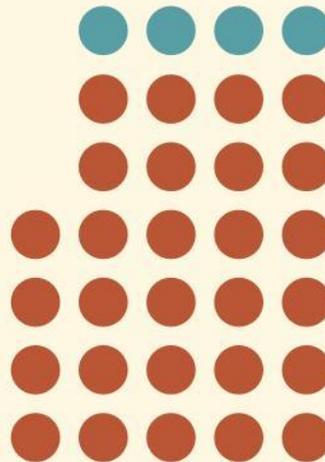
**6940**

\*The subsidized housing unit total only includes sites with 10 or more units. Actual totals are likely to be slightly higher.



**SENIOR ONLY  
RESIDENCES**

**3722**



**FAMILY  
RESIDENCES**

**3218**

**1056**

**PUBLIC HOUSING  
UNITS**

**3804**

**OTHER SUBSIDIZED  
AFFORDABLE  
HOUSING UNITS**

**100**

**APPROXIMATELY  
100 RESIDENTIAL UNITS**

**ABOUT THIS PROJECT**

The Urban Action Agenda (UAA) is a major initiative led by Hudson Valley Pattern for Progress to promote growth and revitalization in urban centers throughout the Hudson Valley. The Valley contains a wide variety of urban centers located along the Hudson River and other historic transportation corridors. With their existing infrastructure, access to transit, and traditions of denser development, these communities are well positioned to accommodate the region's growth in the 21<sup>st</sup> Century. To keep the project's scale manageable, the UAA focuses on a group of 25 higher-need urban areas selected for reasons including changing demographics and poverty.

In addition to the creation of an expanded set of Community Profiles issued in March, 2018, Pattern has developed new Housing Profiles for all 25 UAA communities. The Housing Profiles take a deep dive into rental and owner-occupied

housing by providing analysis of affordability, existing conditions, and demographic changes. Shining a spotlight on housing in these 25 communities represent the next step in the UAA's efforts to provide useful data to policymakers, residents, and business and community groups. Funding for the housing profiles comes from Empire State Development and the NYS Department of State through the Mid-Hudson Regional Economic Development Council.

**About Hudson Valley Pattern for Progress**

Pattern is a half-century old not-for-profit policy, planning, advocacy, and research organization whose mission is to promote regional, balanced, and sustainable solutions that enhance the growth and vitality of the Hudson Valley. To learn more about Pattern and the UAA, visit our website: [www.patternforprogress.com](http://www.patternforprogress.com).

# URBAN ACTION AGENDA COMMUNITIES

Housing  
Profiles

