

**Valerie S. Mason**  
Chair

**Ian McKnight**  
District Manager



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**The City of New York**  
**Community Board 8 Manhattan**  
**Zoning, Development, and Housing Committee**  
*Tuesday, December 16, 2025 - 6:30 PM*  
*Conducted remotely on Zoom*

**Minutes**

**Board Members Present:** Bill Angelos, Elizabeth Ashby\*, Michele Birnbaum\*, Alida Camp\*, Anthony Cohn\*, DJ Falkson\*, Edward Hartzog\*, Dylan Kennedy^, John McClement\*, Sharon Pope-Marshall\*, Elizabeth Rose\*, Marco Tamayo\*, and Adam Wald\*.

**Excused Absences:** Gayle Baron\*, Craig Lader\*, and Peggy Price\*.

**Unexcused Absences:** Michael Anderson\*, Valerie Mason\*, Sacha Sellam\*, and Shari Weiner\*.

\*Zoning, Development, and Housing Committee member  
^Public member

**Approximate Number of Public Attendees:** 5

The meeting was called to order at 6:35 PM.

**1. HPD Presentation: “Affordable Housing 101”**

Following up on November’s meeting, several members of the Department of Housing, Preservation & Development (“HPD”) came back to present an overview of HPD’s broad range of services and jurisdiction, especially with respect to What HPD does, the Housing Crisis in New York City, How the City addresses these crises, the types of affordable housing that is available and the resources that are available to the community.

The complete presentation is attached to this document. Some of the other information and links provided by HPD are included here:

Following up on November’s meeting, several members of the Department of Housing, Preservation & Development (“HPD”) came back to present an overview of HPD’s broad range of services and jurisdiction, especially with respect to What HPD does, the Housing Crisis in New York City, How the City addresses these crises, the types of affordable housing that is available and the resources that are available to the community.

The complete presentation (“deck”) is available on the Committee’s page on Community Board 8’s website. Some of the other information and links provided by HPD are included here:

**ABCs of Housing**

- A really good general housing resource guide for tenants and homeowners.

**HPD Events**

- HPD offer lots of online and in-person events on a range of housing topics.

**Housing Ambassadors**

- A list of organizations that can assist folks with applying to Housing Connect (searchable by borough and language)

**2023 New York City Housing and Vacancy Survey - Selected Initial Findings**

- Page 29 has more information about units not available for rent or sale and how the survey classifies them.

After a very lengthy and informative question and answer session with the public and members of the board, the discussion then moved to the second item on the agenda.

**2. Continued discussion related to November meeting on creating and preserving affordable housing in Community District 8**

As the second agenda item so closely dovetailed with the presentation by HPD, coupled with the extended discussion around the first item, it was quickly suggested that there was not much left to discuss vis-à-vis the second item.

**3. Old Business**

There was no old business.

**4. New Business**

There was no new business.

Michele Birnbaum moved to adjourn which was roundly seconded and agreed to.

The meeting was adjourned at 8:30 p.m.

*Elizabeth Ashby, Anthony Cohn, and Ed Hartzog, Co-Chairs*



December 16, 2025

# Introduction to Affordable Housing

Manhattan Community Board 8



# Agenda

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- 1. What is HPD?**
- 2. NYC's housing crises**
- 3. How the City addresses NYC's housing crises**
- 4. Types of affordable housing**
- 5. Resources**

## 1. What is HPD?

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NYC Housing Preservation  
and Development (HPD)

# NYC Housing Preservation and Development's mission

## 1. Ensure housing quality

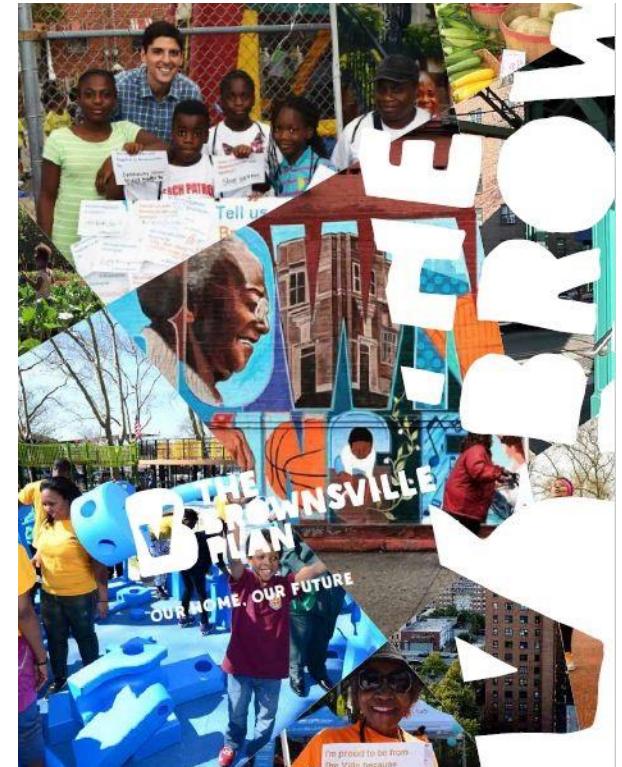
- Conducted **784,000** inspections and issued **895,000** housing violations in 2024

## 2. Preserve existing affordable housing & create new affordable housing

- Since 2014: **116,000** new affordable homes financed, and **174,000** existing affordable homes preserved

## 3. Engaging New Yorkers to build and sustain neighborhood strength and diversity

- Neighborhood plans
- Education and outreach about housing resources and rights
- Community engagement for public sites



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# NYC's Housing Crises

# Our housing problems

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Housing costs are too high for most New Yorkers



There aren't enough available homes



Maintaining quality housing is expensive



Limited housing and neighborhood choice



# Limited housing and neighborhood choice

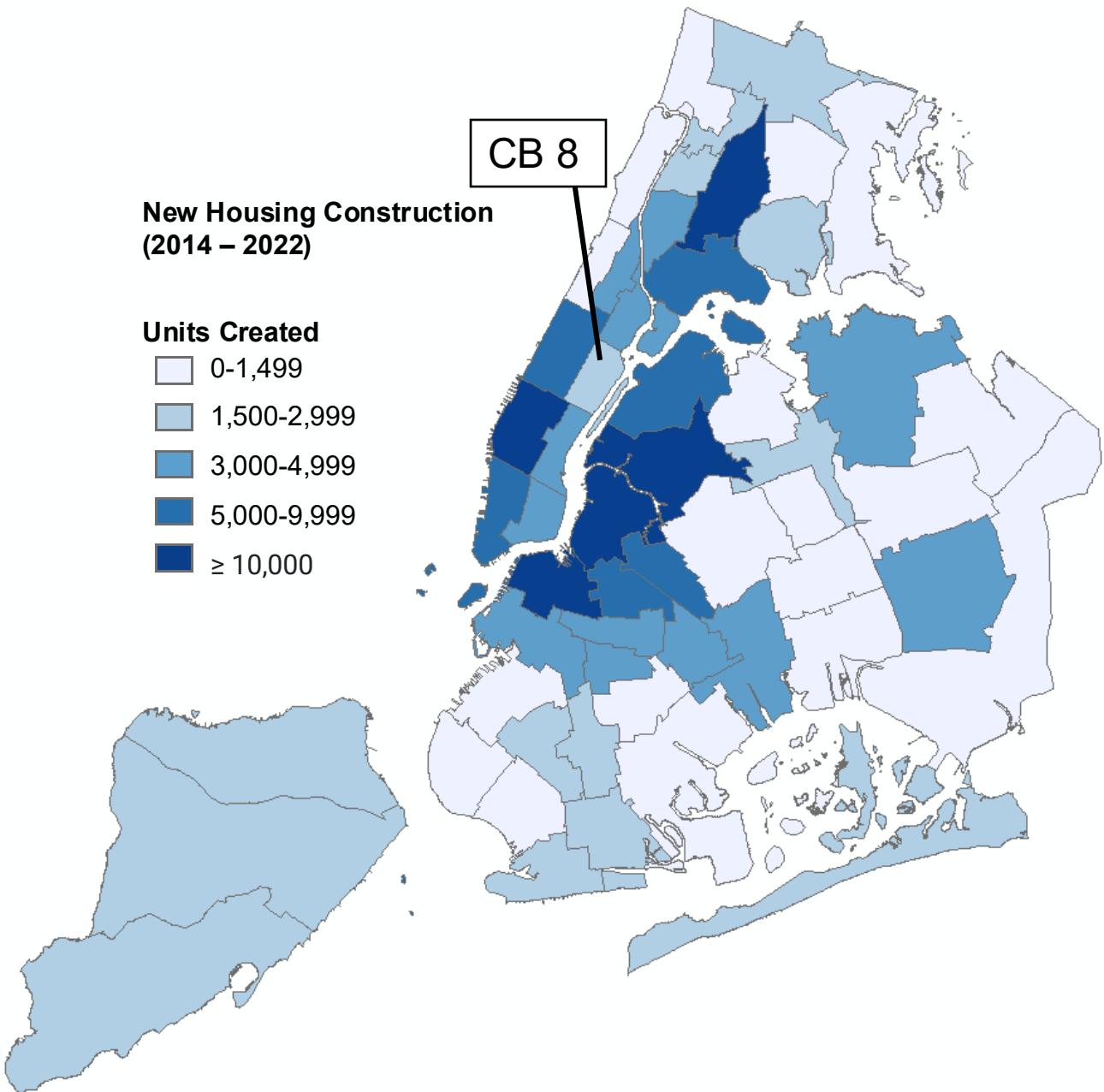
## New housing growth is uneven

- Where homes are built affects New Yorkers' neighborhood choice
- Over 300,000 new homes built across NYC since 2010, but concentrated in a few neighborhoods
  - Brooklyn & Queens waterfront
  - West side of Manhattan
  - South Bronx
- Many communities saw almost no new housing development

New Housing Construction  
(2014 – 2022)

Units Created

- 0-1,499
- 1,500-2,999
- 3,000-4,999
- 5,000-9,999
- ≥ 10,000





# Limited housing and neighborhood choice

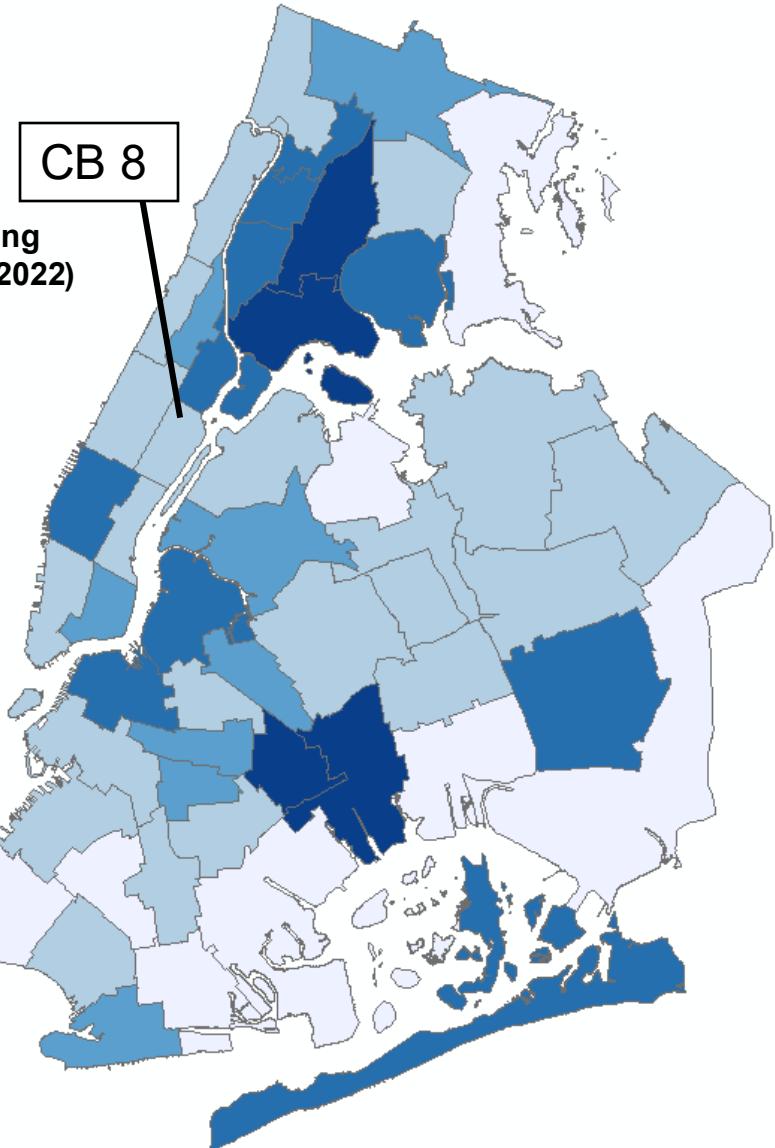
## *Affordable housing growth is also uneven*

- **Nearly 86,000 new affordable homes built between 2014 and 2022**
- **Some neighborhoods saw no new affordable housing construction**
- **Most new affordable housing was concentrated in neighborhoods that already have large amounts of affordable housing**

New Affordable Housing Construction (2014 – 2022)

Units Created

- 0
- 1-499
- 500-999
- 1,000-2,499
- ≥ 2500



# Consequences of our housing crises

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- **Homelessness**
  - Lack of quality, affordable housing pushes New Yorkers out of their homes
- **Poor quality**
  - Households suffer negative housing conditions in aging and poorly maintained housing stock
- **Overcrowding**
  - Households increase their size to accommodate increasing costs
- **Rent burden**
  - Households spend more on housing to stay where they are

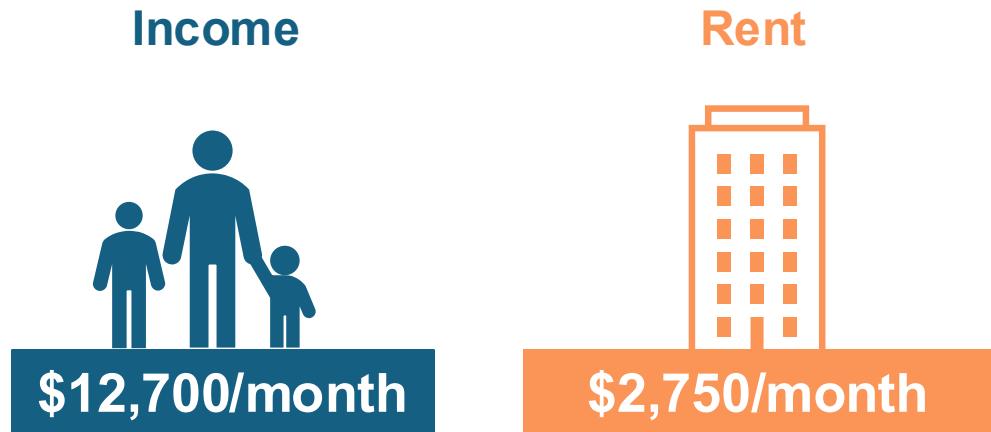


*NYCHA buildings and older apartment buildings in Harlem*



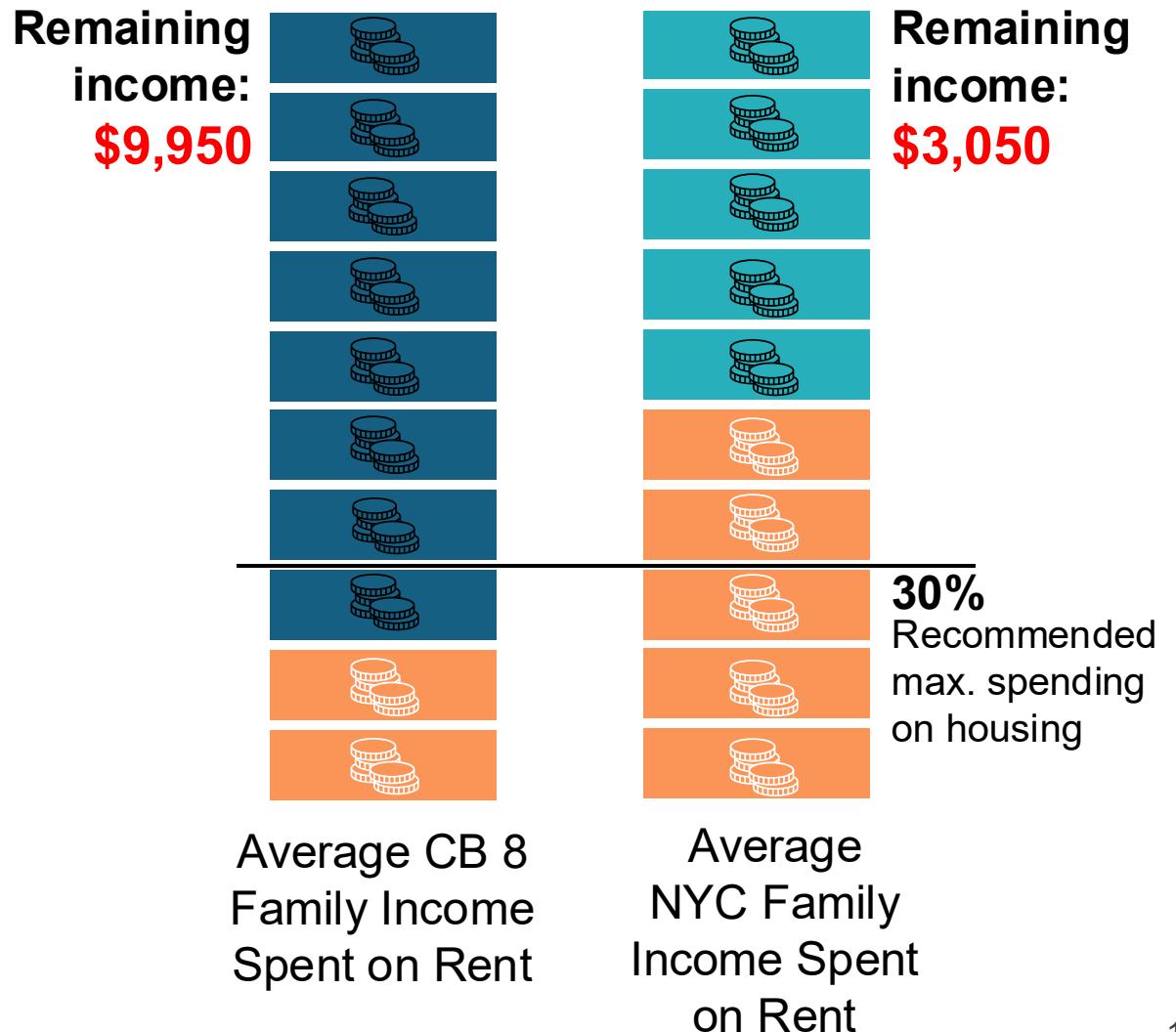
# Housing costs are too high

**A 3-person family seeks housing:**



*A family with  
\$152,783  
a year in gross  
income\**

\*The median household income in  
MN CD 8 according to American  
Community Survey, 2019-2023



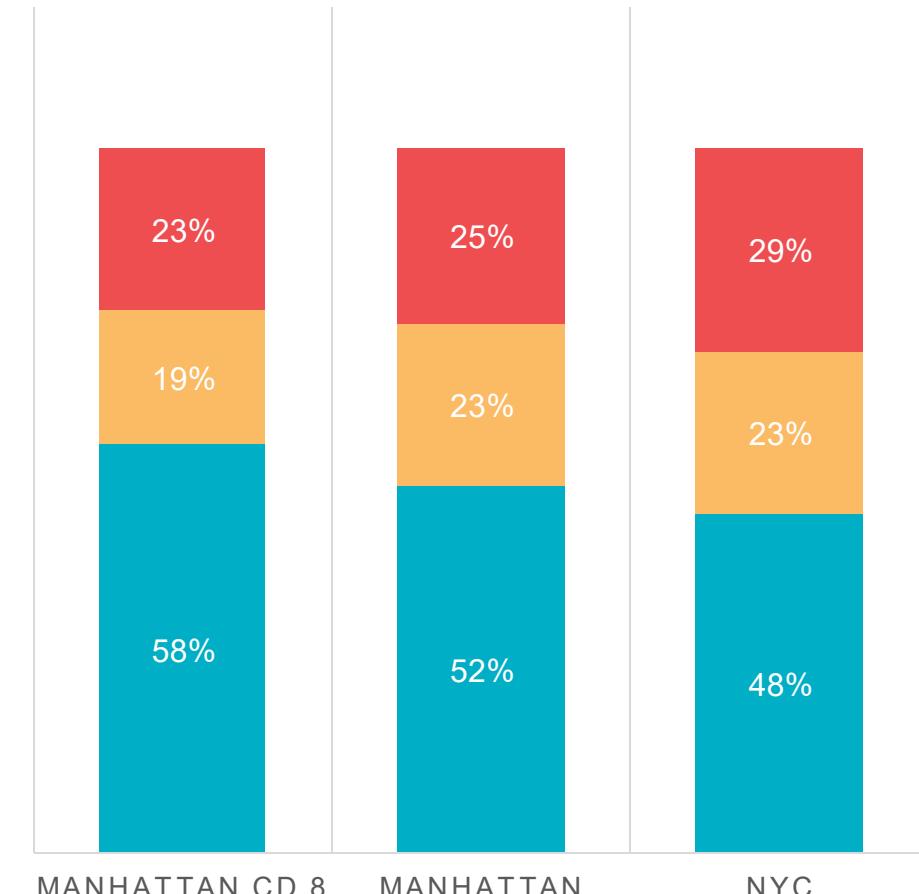


## Housing costs are too high

**42%** of renters in Manhattan Community District 8 are rent burdened, *paying 30% of their income on rent* and half of those are severely rent burdened; *paying over 50% of their income on rent*

### RENT BURDENED HOUSEHOLDS

■ Not Rent Burdened ■ Rent Burdened ■ Severely Rent Burdened



Source: American Community Survey, 2019-2023



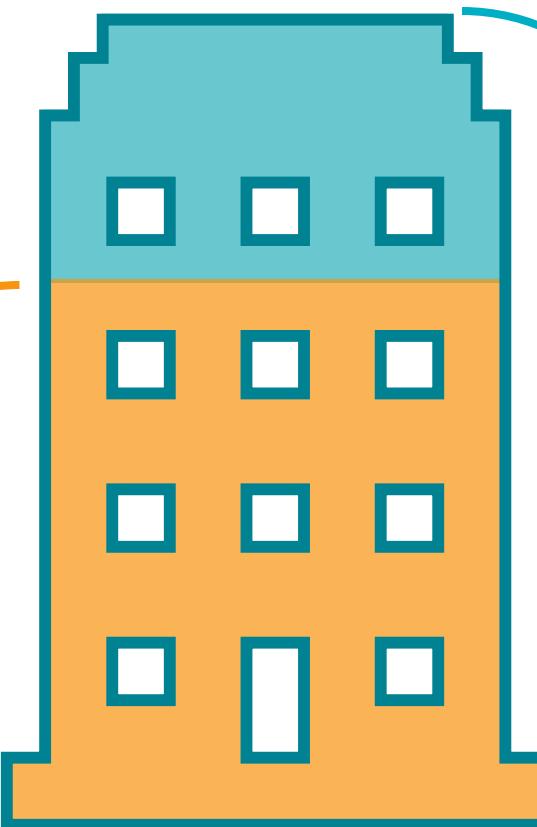
# Maintaining quality housing is expensive

**Minimum cost to maintain an apartment in NYC is around \$1,200 per month**



**Many low-income tenants can't afford rents that cover maintenance costs**

Average cost to operate a building is based on the Rent Guidelines Board 2025 Income and Expense Study. The average monthly O&M cost for units in stabilized buildings are approximately \$1,160 in 2025. This includes taxes; labor; utilities; fuel; insurance; maintenance; administrative; and miscellaneous costs. Costs do not include debt service.



**Government subsidy is needed to fill the gap and prevent severe rent burden, homelessness, and unsafe housing**



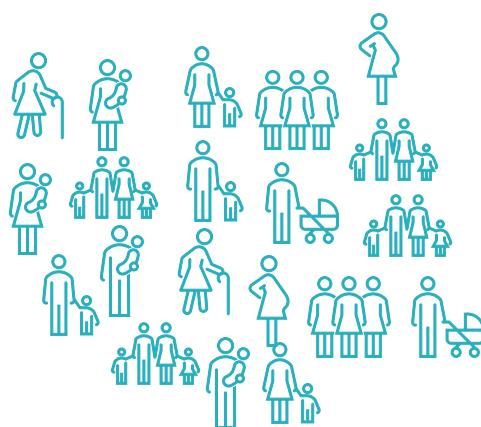
# There aren't enough available homes

## Growth in Manhattan CD 8, 2010-2024

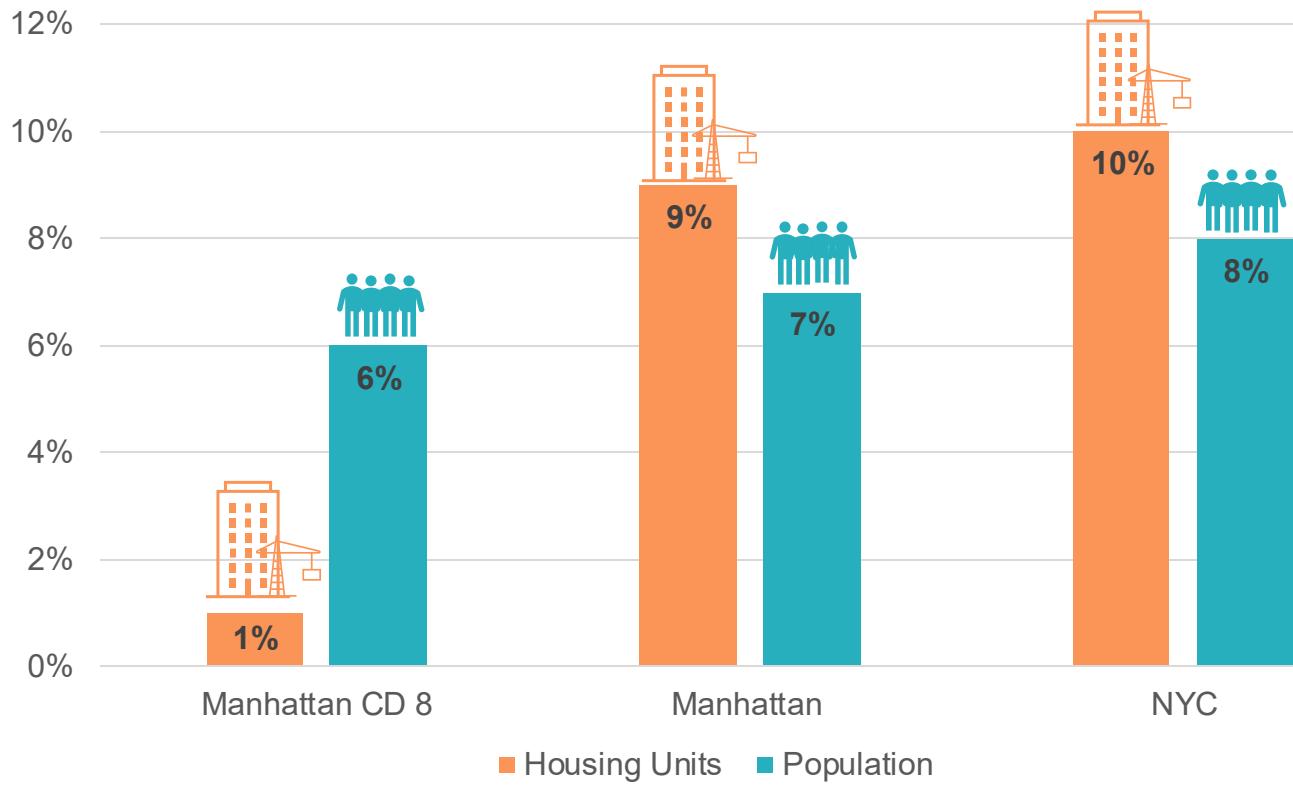
**+1%**  
Housing Units  
Increase



**+6%**  
Population  
Increase



## % Change in Housing vs Population, 2010-2024



Source: NYC Equitable Development Data Explorer; NYC Department of City Planning Housing Database 2024 Q4; Change in Housing Units 2010 to 2020; Population Change 2010 to 2020

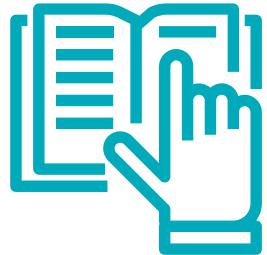
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How the City addresses  
NYC's housing crises

# Protecting tenants

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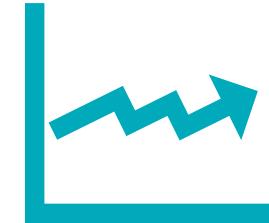
## Tenant Education and Resources

- Educate tenants about their rights
- Free legal representation to tenants facing harassment



## Eviction & Harassment Protection

- Housing court support & homeless prevention centers
- Combatting landlord harassment

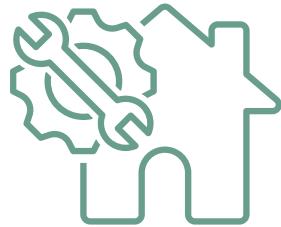


## Rental Assistance and Rent Freeze

- Emergency rental assistance
- Rental vouchers for vulnerable tenants, seniors, and disabled residents

# Supporting Homeowners

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## Loans, financing, and tax benefits

- Financial assistance for home improvement or repairs
- Tax benefits to seniors and low-income homeowners with disabilities.



## Utilities, safety and sustainability

- Lead hazard reduction
- Financing for repair or replacement of water or heating equipment
- Utility assistance.



## Education and counseling

- Events and resources on finances and homeownership skills
- Partnership with community-based housing counselors and legal experts.

# Creating new affordable housing

## HPD finances 100% affordable housing on both public & private property

- Financial tools to property owners in exchange for housing affordability

## HPD administers zoning and tax incentives

- Mandatory Inclusionary Housing (MIH)
- Universal Affordability Preference (UAP)
- Tax incentives

## Most new housing development occurs without HPD involvement

- 2 out of 3 homes built in NYC since 2014 were market rate



**MLK Plaza, Bronx**  
*Living room of a rental unit in a 100% affordable building*

# Creating new affordable housing: *New construction financing*

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- Over 116,000 new affordable units since 2014, on public and private property
- HPD-financed buildings can be:
  - Affordable rentals for a variety of incomes
  - Affordable rentals for seniors
  - Affordable rentals for people requiring supportive services
  - Affordable homeownership



**Sendero Verde**  
**100% affordable development in East Harlem, Manhattan**

# Creating new affordable housing: *Zoning Incentives*

## Mandatory Inclusionary Housing & Universal Affordability Preference

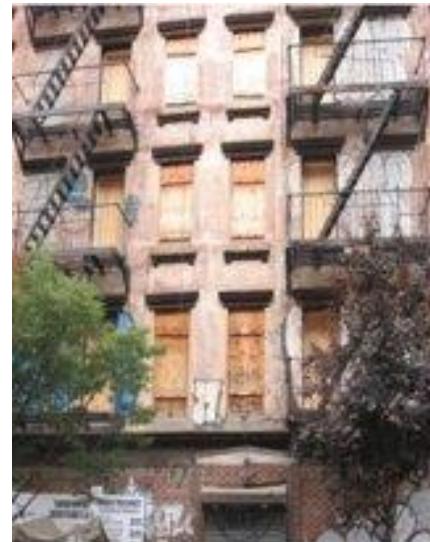
- Create **new, permanently affordable apartments** that can only be rented to families that earn a certain amount of income
- **Administered by HPD** and distributed the **housing lottery**
- **Different mechanisms**
  - **MIH** = 20%-30% of homes must be permanently affordable where rezonings allow greater density
  - **UAP** = Optional higher density in exchange for 20% of homes being permanently affordable in all medium and high-density residential districts



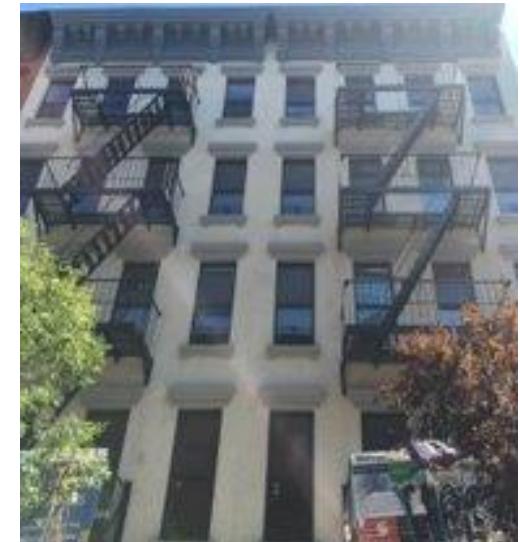
*Universal Affordability Preference*

# Preserving affordable housing

- HPD offers preservation financing programs in exchange for long-term affordability
- Over 174,000 affordable homes preserved since 2014 through:
  - Low-interest loans
  - Subsidies for rehabilitation and operating
  - Helping non-profits acquire buildings
  - Homeowner repair loans and other programs
- Half of preserved homes were affordable to households making less than 50% AMI
  - \$0 - \$70,000 for a family of 3 in 2025



Pre-renovation



Post-renovation

## 244 Elizabeth Street in Manhattan

This building was substantially renovated by Asian Americans for Equality (AAFE) using an HPD preservation financing program called Affordable Neighborhood Cooperative Program (ANCP)

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## Types of affordable housing

# Types of affordable housing

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- **Public housing (NYCHA)**
- **Rental subsidy i.e., housing vouchers (Section 8, City FHEPSs)**
- **Government administered (HPD financed; Inclusionary Housing; tax incentives, etc. often rent stabilized)**
- **Pre-1974 rent-stabilized**



# Tools that make or keep housing affordable

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Tool	Benefit
 <b>Income restriction</b>	Income-based eligibility that aims to ensure that subsidies go to households that need them
 <b>Rent stabilization</b>	Protection from sudden rent increases that may cause financial hardship or displacement
 <b>Rent burden protection</b>	If a household's income decreases, rent will remain at 30% of their income

# HPD's role in affordable housing types

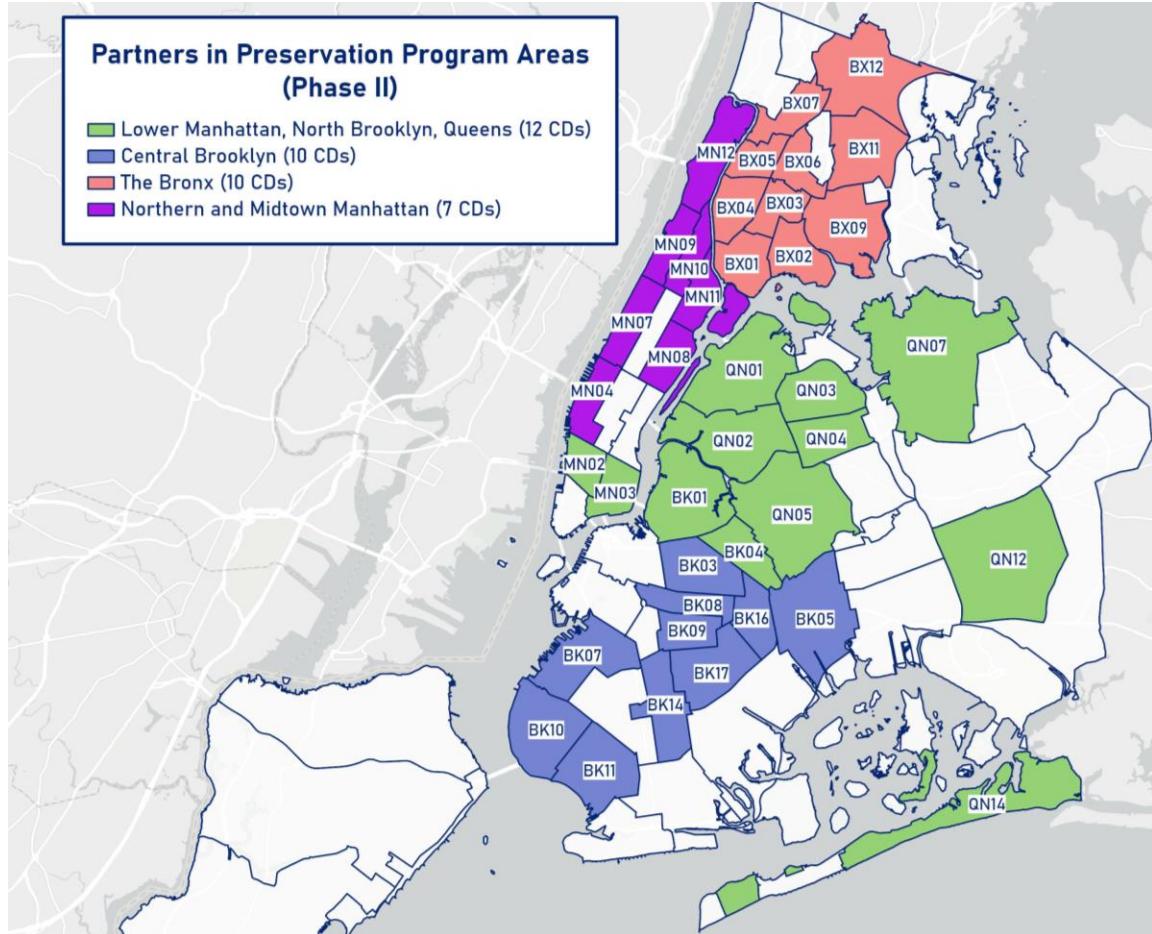
Public housing	Rental voucher	Government administered	Pre-1974 rent stabilized
			
<p>Housing choice vouchers (Section 8)</p> <ul style="list-style-type: none"><li>• HPD financed</li><li>• Inclusionary Housing</li><li>• Tax incentives</li></ul>			<b>HPD</b>

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# Resources

# Protecting Tenants: *Partners in Preservation*



**Partners in Preservation (PiP)** funds local community-based organizations to combat displacement and tenant harassment through:

- Proactive tenant organizing
- Tenants' rights workshops
- Developing tenant associations
- Door-to-door canvassing

## Program expanded citywide in fall 2024

- 70 tenant associations formed citywide since program expanded in October 2024
- 3-year, \$14 million investment
- 5 borough program, expanded under City of Yes
- Currently covers 39 Community Districts citywide

## CB8 Partners

- Tenants & Neighbors for NY
- Citizens Action

# Supporting homeowners

## Homeowner Help Desk

- \$10 M commitment for a one-stop shop for NYC homeowners (outreach, marketing, and 1:1 housing and legal counseling)
- Supports owners navigating foreclosure prevention, deed theft and scams, and repairs

**HomeFix 2.0** supports low or no interest home repair loans

## Homeowner Education

- Homeowner Handbook
- Guide for Homeowners online resource
- Homeowner resource fairs



*Source: NYC Department of Housing, Preservation, and Development*

# Additional resources

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- **Homebase:** homeless prevention services
- **Tenant Support Unit** (call 311)
- **HPD Housing Ambassadors:** housing lottery assistance
- **HPD Navigators**
  - Call 212-863-6300 or email [AskHPD@hpd.nyc.gov](mailto:AskHPD@hpd.nyc.gov)
- **HPD Resource Fairs:** Direct support for tenants and homeowners
- **NYC Housing Resource Portal:**  
[nyc.gov/housing](http://nyc.gov/housing)



*Tenant resource clinic at the Arab American Association of NY.*

# Thank you!

Contact: [alperstm@hpd.nyc.gov](mailto:alperstm@hpd.nyc.gov)

