

## 5. Housing & Neighborhood Quality of Life

**REVISION CIRCULATED TO TOWN BOARD 12/9/03**

### 5.1 VISION STATEMENT

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#### ~~Goal 5-A:~~

~~Maximize upzoning in the northern part of town to reduce further development "street" on those neighborhoods.~~ Yorktown should remain a community of primarily lower-density single-family homes, interspersed with open space preserves. Yorktown's high neighborhood quality of life is derived from a long history of preserving its rural quality and protecting its natural resources. Through upzoning, Yorktown should seek to limit the threat of negative impacts associated with overdevelopment. ~~But in~~ In the interest of promoting supporting adequate housing options for people of all ages, Yorktown should also strive for housing diversity throughout the Town, and should continue to allow accessory apartments in residential neighborhoods. As new housing is built, both in new subdivisions and in established areas, it will be important to protect natural resources, viewscares and the quality of life in Yorktown's neighborhoods. ~~This chapter~~ Yorktown seeks to balance the need for housing with the community's desire to limit and better manage the negative impacts of development.

### 5.2 GOALS

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Goal 5-A: Reduce the future residential buildout of Yorktown, in order to further preserve open space and limit the potential for adverse development impacts.

~~Goal 5-B: Preserve vacant residentially zoned parcels in northern Yorktown to reduce further development "stress" on those neighborhoods.~~ Maximize upzoning in the northern part of town to reduce further development stress on overburdened neighborhoods, and continue to upzone environmentally sensitive land and areas with traffic congestion or infrastructure constraints.

Goal 5-C: In and around the five designated business districts (refer to Chapter 4) hamlet commercial centers, promote housing diversity in a format compatible with both commercial uses and adjacent single-family residential areas.

Goal 5-D: Continue to promote support Promote middle-income and workforce housing for people in all stages of life, from young adults and couples, to families with children, to seniors.

~~Goal 5-E: Promote policies that allow residents the ability and the opportunity to maintain residence in Yorktown.~~

~~Goal 5-F: Continue to provide opportunities for middle-income and workforce housing.~~

Goal 5-EG: Ensure that new homes are compatible with the character of their neighborhoods; and promote a high visual quality in residential areas.

Goal 5-FH: Protect neighborhoods from the adverse impacts of non-residential uses; for example, ensure that noise levels are compatible with residential living.

Goal 5-GI: Promote traffic safety and create a comfortable environment for walking and biking on residential streets.

Goal 5-HJ: Protect street trees and woodland areas, particularly mature trees, in residential areas where they contribute to the character of the community.

Goal 5-I: Assure that all residential development complies with the Town's natural resource regulations, including wetland buffer requirements and development limitations for steep slopes, and other applicable standards.

### 5.3 OVERVIEW OF HOUSING & QUALITY OF LIFE

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Yorktown is largely built out. It experienced its most intense growth in the 1950's and 1960's, and since that time, growth rates have been modest. Nevertheless, there are still large, contiguous land areas that remain.

As of 2002, about 20 percent of the Town's total land area (14 percent south of Route 202; 6 percent north) is vacant, developable, and zoned for residential use, however much of this has significant environmental restraints.

Another 15 percent of the Town's land area (10 percent south of Route 202; 5 percent north) is underutilized, i.e., in the form of oversize lots that can be subdivided.

Based on current zoning, it is estimated that another 3,400 housing units could be built throughout Yorktown (see the appendix to this chapter for more detail.)

~~Future development can reduce open space, increase traffic volumes on local roads, affect neighborhood character, and have fiscal impacts on the Town and school districts.~~ but at the same time, it can provide much-needed housing opportunities in Westchester's inflated housing market. Yorktown currently has a wide range of housing types (single-family homes, apartments, condos, senior housing, accessory apartments, townhouses, etc.) During the Task Force meetings, participants said that one of Yorktown's strengths was its diversity in terms of age, income, ownership/rental proportion, housing types, and housing prices. BUT there are reasons to be concerned about housing diversity and cost in the future. -

Long-term economic forces in Westchester County and the Hudson Valley are strong, despite the downward business cycle currently. This results in new jobs, which attracts more people to the region, meaning greater demand for housing.

Most new housing is in the form of large-lot single-family homes, and very little is being built in the way of other housing types.

Homes are now more expensive than current Yorktown residents would be able to afford. The Westchester County Board of Realtors has reported average County-wide sales prices increased 47 percent between 1999 and 2002.

During the Task Force workshops, participants said that declining diversity in housing type and cost was a threat to the community.

During workshops, a Task Force participants cited "urbanization" as a threat to the community. Yet participants also said that compact development patterns could create pockets of sustainability within Yorktown at local business districts (see Chapter 4).

In surveys, 75 percent of respondents either agreed or strongly agreed with the statement that remaining vacant parcels should be built at lower densities than surrounding parcels that had already been developed.

At the same time, 68 percent of survey respondents said that the Yorktown Heights business center could benefit from diverse pedestrian-oriented, mixed-use development including townhouses and apartments.

Forty-eight (48) percent said the same of the Crompond business district center.

During the Task Force workshops, participants stated in the hamlet business centers, compact development patterns could create pockets of sustainability within Yorktown. This Chapter seeks to balance the need for housing with the community's desire to limit and better manage the negative impacts of development.

The *Sustainable Development Study* has proposed a reduction in allowable densities for vacant, developable parcels located between Route 6 and Route 202 west of the Taconic State Parkway. The Study also calls for a mixed-use residential/hamlet business development center in the Crompond triangle.<sup>1</sup>

Yorktown currently has a wide range of housing types (single-family homes, apartments, condos, senior housing, accessory apartments, townhouses, etc.) During the Task Force meetings, participants said that one of Yorktown's strengths was its diversity in terms of age, income, ownership/rental proportion, housing types, and housing prices. BUT there are reasons to be concerned about housing diversity and cost in the future.

Long-term economic forces in Westchester County and the Hudson Valley are strong, despite the downward business cycle currently. This results in new jobs, which attracts more people to the region, meaning greater demand for housing.

Most new housing is in the form of large lot single family homes, and very little is being built in the way of other housing types.

Many of the new homes Homes are now more expensive than current Yorktown residents would be able to afford. The Westchester County Board of Realtors has reported average County-wide sales prices increased 47 percent between 1999 and 2002.

During the Task Force workshops, participants said that declining diversity in housing type and cost was a threat to the community.

Yorktown's "quality of life" consists of all those characteristics that make it an attractive place to live: beautiful homes, streets, and trees; abundant parks and open space; the

<sup>1</sup> *Route 202/35/6 Bear Mountain Parkway: Sustainable Development Study: Linking Land Use and Transportation: DRAFT Summary Plan*, December 2002, pp. 5, 29.

ability to have peace and quiet at home; good utilities and services; remnants of its rural heritage; etc. In the surveys, 62 percent of respondents said that they considered their neighborhoods "attractive," and 28 percent said "very attractive."

During workshops, participants cited several issues that disrupt the enjoyment of their homes and neighborhoods: from trucks and cut-through traffic using local roads; to proliferation of cell towers and overhead wires; to excessive tree removal during new construction; to bulky houses; to non-residential uses that impact residential areas. Some participants also cited noise problems.

Quality-of-life issues are addressed throughout the Comprehensive Plan. More specifically, neighborhood traffic calming and pedestrian circulation are discussed in Chapter 3. Historic and scenic preservation, including scenic corridors and stone walls, are discussed in Chapter 6. Policies relating to parks and greenways are found in Chapter 9, and Chapter 8 discusses cell towers, overhead wires, and other utilities. This Chapter deals with the remaining "quality of life" issues: oversize or bulky houses, noise, non-residential uses in residential areas, and home occupations.

## 5.4 POLICIES

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### Future Housing Development

***Policy 5-1: Upzone contiguous, larger-lot areas and/or open space areas throughout Yorktown, thereby reducing the potential future residential buildout.***

~~Target all areas of Town, to the greatest extent possible. In particular, the Town should be aggressive in identifying areas in northern Yorktown that can be upzoned, recognizing that the northern part of Yorktown has been cumulatively impacted by development over time:~~

~~Recognizing that the northern part of Yorktown has been cumulatively impacted by development over time~~

~~Taking into account the recommendations of the *Sustainable Development Study*, which call for upzoning in the area west of the Taconic Parkway, north of Route 202 and south of Route 6.~~

~~Recognizing that the current Town Board has set upzoning the northern part of town as one of its most important goals for the Master Plan effort.~~

Upzoning has many potential benefits. First and foremost, it promotes natural resource conservation and open space preservation. With lower densities, less land needs to be disturbed for the purpose of development, meaning that natural drainage patterns, streams and wetlands, steep slopes, bio-diversity areas, and other natural features can be better protected. Second, with fewer homes and septic systems, upzoning helps protect the water quality of aquifers and watersheds. Finally, by allowing a smaller number of homes to be built, upzoning reduces potential future traffic generation.

Upzoning, for the purposes of this Comprehensive Plan, means an increase in the required minimum lot size. For example, if an area is zoned for 40,000 square foot lots, the upzoning would increase the minimum lot size to 80,000 square feet or more.

Areas targeted for upzoning are shown in Figure 5-1. Included in the upzoning is the Hunterbrook area, which was recently the subject of an independent upzoning proposal that called for rezoning the entire area from R1-80 to R1-160. This Comprehensive Plan puts forth a slightly different upzoning scheme for that area, where, based on existing lot sizes, portions of the area would remain R1-80, but other areas would be rezoned for a mix of R1-160 and R1-200.

~~Take into account the recommendations of the *Sustainable Development Study*, which call for upzoning in the area west of the Taconic Parkway, north of Route 202 and south of Route 6. Given the Study's recommendations, the Town may wish to consider an upzoning.~~

Make sure that the upzoning is legal, fair, balanced, and reasonable and continues to protect the property rights of homeowners, businesses, landowners, and farmers. To be defensible, upzoning:

- Must not create excessive non-conformities;
- Must not result in "spot-zoning;" and
- Must be reasonably consistent with community character.
- This suggests that upzoning works best where there are large, contiguous areas of larger-lot or lower-density development or undeveloped open space.

~~Target all areas of Town, to the greatest extent possible. In particular:~~

~~Recognizing that the northern part of Yorktown has been cumulatively impacted by development over time, the Town should identify areas in northern Yorktown that can be upzoned.~~

~~The Town should ensure that the rezoning is consistent with other recommendations of the Comprehensive Plan.~~

If Yorktown were to be fully developed under *existing zoning* regulations, roughly 3,400 new homes could be built, over and above existing residences.

Nearly all new units (88 percent) would be in the form of single-family homes. The remainder would be in the form of townhouses or multi-family development. Most of these (about 260 units) would be in the form of senior housing at the Barger Street property adjacent to the Taconic Parkway and the Field Home site along Catherine Road near the Crompond hamlet business center.

Upzoning would reduce the buildout ~~by~~to about 2,500 new housing units, a reduction of 900 units Townwide, to about 2,500 new housing units.

***Policy 5-2: Adopt a Density Reduction Program (DRP) to further reduce future buildout.***

The DRP is intended as another strategy to help further reduce buildout, and density, particularly in the northern part of town, reinforcing the benefits of the upzoning.

- The DRP Fact Sheet and Diagram herein (Figures 5-2 and 5-3) present how this program would work.

- Through this program, the number of new housing units in Yorktown could be further reduced from 2,500 to 1,800, a further reduction of about 700 units. This figure assumes that the DRP is fully utilized, i.e., all purchasable units in sending zones are in fact purchased and all re-sellable units are resold. This is more than double what could be achieved by the upzoning alone.
- Sending sites (parcels from which units could be purchased) and receiving sites (parcels where units could be redeemed for the purpose of building additional units) are identified in Figure 5-4. (we will produce color map)
- Only half of the purchased units can be resold; the other half must be permanently retired, resulting in a reduced buildout, in both the sending site and the receiving site.

~~The details of managing the DRP would need to be worked out later.~~ The structure and details of the DRP will need to be created through a separate public process, subsequent to this plan. This process should begin with the Town engaging in a thorough information gathering phase, followed by a draft document describing the structure of the program.. But in brief, the Town will establish a working group and/or department staff DRP Bank to administer the program. ~~In addition to direct sales, The Bank~~ The Town will be able to purchase development rights from one property and sell them to another property elsewhere in Yorktown. However, only half of the purchased units can be resold; the other half would be permanently retired, resulting in a reduced buildout. All trading would be voluntary.

~~Sending sites (parcels from which units could be purchased) and receiving sites (parcels where units could be redeemed for the purpose of building additional units) are identified in Figure 5-4.~~

The criteria for *sending sites* include:

- Any parcels identified in the Town's open space inventory; and
- Sites of any size in the *Sustainable Development Study* area.
- Sites 3 times the size of the underlying zoning in the watersheds of Hallocks Mill, Shrub Oak, Peekskill Hollow.

The criteria for *receiving sites* include:

- Parcels zoned for two or more acres
- Any sites now or in the future designated for attached housing, senior housing, and/or small-lot homes.

~~Under no circumstances can the receiving site's new density buildout exceed one-and-a-half times the as-of-right density buildout, after taking into consideration steep slopes, wetlands, and other site constraints.~~

~~Through this program, the number of new housing units in Yorktown could be further reduced from 2,500 to 1,800, a reduction of about 700 units. This figure assumes that the DRP is fully utilized, i.e., all purchasable units in sending zones are in fact purchased and all re-sellable units are resold. This is more than double what could be achieved by the upzoning alone.~~

The Town should ensure the receiving sites are developed in such a way that the resulting development is compatible with the surrounding community character and complies with

the Town's natural resource regulations and objectives. (For example, the Town should not sanction DRP transfers to land abutting the Croton Reservoir.)

~~Large-scale multifamily housing is not recommended. Conservation subdivisions would be preferred. (see later discussion).~~

Undertake an ongoing education campaign to educate Yorktown residents about the DRP.

Options to be considered for the campaign include the following:

Use the Town's cable television channel to present information on the program and discuss the activities of the DRP Bank.

Conduct a lunch-hour seminar twice yearly (or more frequently, if necessary) for new property owners and developers.

Prepare informational pamphlets and make them available in Town Hall and the Library.

Require realtors and property owners to provide pamphlets to new homebuyers.

Post signs on open space sites preserved through the DRP program explaining how preservation was made possible.

It should be repeated that under the DRP system, the addition of any one unit to one site in Yorktown would be predicated upon the removal of two units from another site of Yorktown, hence Townwide density reduction. Designated open space and the Sustainable Development Study Area are targeted as sending sites; receiving sites can only develop at up to half-as-great their as-of-right zoning; both estimates deduct environmentally-sensitive land. In effect, the SDS area has received the equivalent of a blanket upzoning through transfer and acquisition rights.

~~Should the DRP fail in its objectives, the Town should consider an even more aggressive open space/easement acquisition/tax incentive program in the northern part of town, where community character decreases the opportunity for conventional blanket upzoning.~~

**Figure 5-1: Areas Targeted for Upzoning**

**Figure 5-2: Density Reduction Program Fact Sheet**

**Figure 5-3: Density Reduction Program Diagram**

**Figure 5-4: Sending and Receiving Zones**

***Policy 5-3: While reducing the overall residential buildout of Yorktown, promote infill & redevelopment that creates main street or village styled environments within the 5 designated business districts "Main Street" or "village stylecenter" development atin designated the five hamlet business districtscenters (see Chapter 4) with a mix of parks, housing units, offices, and shops.***

See separate discussion in this Chapter. Also, see Chapter 4. By requiring DRP purchase for most housing development atin the designatedhamlet business centers, this would actually divert development pressure away from open space areas that may have sensitive natural resources. Thus, compact development atin the indicatedhamlet business districtcenter actually benefits the Town's long-term environmental health.

Through its ownthe DRP-Bank purchases, the Town could actually-adjust the sale price of DRP units to respond to Yorktown's housing needs.

Ensure that new development atin the designatedhamlet business centers is not only compatible with the surrounding neighborhood, but actually benefits and enhances those areas by providing parkland, village squares, walkable streets, high-quality architectural design, effective traffic and parking schemes, wetland and slope protection, buffering (where appropriate), and other amenities.

## Housing Diversity

***Policy 5-4: Consider loosening restrictions on the development of improving the regulations governing accessory housing units, but use performance standards to ensure compatibility with community character and maintenance of impervious surfaces and other environmental and design standards..***

Consider removing the current wait period requirement between constructing the building or expansion and applying for an accessory unit permit. Options include the following:

Remove the period associated with an expansion to an existing home.

Remove or reduce the wait period associated with a newly built home. If removal of the requirement is preferred, adopt standards and guidelines to make sure that the regulations are not misinterpreted as allowing two-family homes.

Consider allowing the owners to be able to occupy the smaller unit. There would still be a size limit on the smaller unit, so it would be unlikely for a family to move into the smaller unit; the people taking advantage of this provision would likely be seniors, empty nesters, and other couples or individuals on limited incomes.

Review and consider loosening current restrictions on accessory units in accessory structures, such as detached garages.

Currently, such units are considered "caretaker's cottages" in the Town's codes. They are permitted only on sites of two acres or more and are required to be situated on a parcel such that a lot surrounding it could be subdivided from the original parcel and still conform to the regulations for the district in which it is located (§ 300-47.) This effectively prohibits caretaker's cottages in the R1-10 and R1-20 zones.

Options include the following: (1) Keeping all else consistent, reduce the threshold to one acre; (2) Maintaining the two-acre threshold, eliminate the subdividability clause; (3) Keep the current regulations as is for parcels two acres or larger in size. For parcels one to two acres in size, allow such accessory units only in a half-story on the second floor above an allowable detached garage, if the main house does not already have an attached garage.

Performance standards should continue to limit the size of accessory units to be no greater than a one-bedroom apartment, up to about 800 square feet or 25 percent of the size of an average house. Standards should also require that the unit is in scale and character with the main structure and the neighborhood, such that the residential site does not appear to have a two-family building.

Environmental and design standards should continue to be employed with equal rigor. There should be no diminution in impervious material, steep slope, or other such standards in connection with accessory units.

Improve the enforcement efforts related to accessory apartments.

***Policy 5-5: Require that a ~~limited portion (e.g., under 10 percent)~~ of the units in new ~~large residential developments (e.g., over 25 units)~~ be set aside for middle-income households.***

Establish what percentage of units should be set aside for middle-income households. This percentage should be applied uniformly to all new residential subdivisions and development projects, ~~and should be on a sliding scale relative to the size of the subdivision.~~

~~Encourage such homes to be "starter" homes for young families.~~

Like market-rate houses, these homes would be required to meet established neighborhood design guidelines. In addition, the exterior appearance of the home, as seen from the street, would be required to be comparable in character as the market-rate homes in the subdivision. Such homes should be subject to ABACA review.

The houses would have to carry a permanent restriction limiting the sale and resale price of the house, consistent with Community Housing Board policies.

Selection criteria should give preference to people who work in the public sector or have committed records in community service. The criteria of the Community Housing Board would be used to determine eligibility.

~~Note that this is a requirement. The density bonus previously used as an inducement is now removed. No additional density should be allowed as an inducement.~~

**Policy 5-6: Partner with non-profit organizations and seek out grant funding to provide low-cost ownership units on in-rem parcels owned by the Town.**

The Town has the option of using in-rem parcels for future recreational or open space purposes or selling them for revenue. A third option is to work with non-profit organizations to build middle-income units on those properties, which would be sold at below-market rate.

The property would have to carry a permanent restriction limiting the resale price of the home to a level affordable to middle-income households.

Monies from the Community Housing Board funds could be used as a local match.

***Policy 5-7: ~~At~~ Around the hamlet-business ~~districts~~ centers of Yorktown Heights, Mohegan Lake, and Jefferson Valley allow smaller-lot single-family homes, building off existing areas with small lots, and contingent on use of the Density Reduction Program (DRP) (see Chapter 4 for candidate locations).***

~~"Smaller-lot" means approximately 10,000-square feet. Development on lots of such sizes is contingent upon the provision of sewer service.~~

~~Candidate locations include the following:~~

~~Yorktown Heights, north of the Downing Street extension, between Route 202, Route 118, and Baldwin Road. This Land Use Plan (see Chapter 2) designates part of this area for R1-10 and R1-20, which allows single-family residential development on 20,000-square foot lots. Through the Density Reduction Program (DRP), additional units could be purchased, with smaller lots resulting.~~

~~Mohegan Lake, between Route 6 and Strawberry Road. The Land Use Plan designates this area R1-40, allowing 40,000-square foot lots. DRP units could be purchased, creating the opportunity for smaller lots.~~

~~Jefferson Valley, north of Osecola Lake. This area, designated for R1-10, should allow 10,000-square foot lots with DRP purchase.~~

***Policy 5-8: ~~Within the hamlet business centers of Jefferson Valley (along East Main Street between Lee and Hill Boulevards), allow duplexes or townhouses in a campus-style format. Bank Street and Hill Street, in this plan (see chap. X), are recommended to be connected. In past Master plans, this area was recommended to be entirely multi-family. This recommendation should be revised to promote small scale commercial infill development to the South of this new connection. The balance of the site(s) should remain as limited number of either senior and/or multi-family housing.~~***

~~The housing should be consistent with the character of similar projects nearby.~~

~~The housing should comport with the existing 2-1/2 story or 35' height restriction.~~

~~The small scale commercial development should reflect the policy of creating Main Street or village styled environments.~~

~~Part of this area has already been developed with such uses, which could be further expanded. This is consistent with the Town's 1983 *Development Plan*, which called for multi-family housing along East Main Street.~~

~~To encourage open space preservation and housing diversity, a small number of additional housing units, in the form of duplexes or townhouses, should be permitted in this area.~~

***Policy 5-9: ~~Within the hamlet business center of Crompond (along Garden Lane), allow a mix of duplexes or townhouses~~ limited density multi-family in an appropriate pedestrian-oriented, mixed-use format.***

~~Along Garden Lane, housing should be permitted to the rear of the existing commercial uses that front onto Route 202, only when sewer is available:~~

Improvements should be made to the area that reorient the commercial uses to the rear, creating a walkable internal "Main Street" that links the commercial and residential uses (see Chapter 4.)

This proposal is similar to what was envisioned for the area in the Town's 1983 *Development Plan*, but with greater emphasis on the village center concept. The 1983 plan proposed urban renewal, whereas this policy would be implemented through a combination of private development and public investment.

In addition to Crompond, such uses would also be appropriate in Yorktown Heights. Some attached housing units are already found in Yorktown. However, no additional sites are immediately apparent.

***Policy 5-10: In the hamlet business center of Shrub Oak is a (lumberyard site), If this site becomes available for development, it will likely be under pressure for strip styled commercial development. The Town, instead, should— encourage "hamlet center" development, which includes a mix of small scale retail, professional offices, and second-floor apartments.***

This would be similar to the uses and character envisioned for Commerce Street in Yorktown Heights, as well as Hill Boulevard in Jefferson Valley, and would have to comport with the existing height restrictions of 2-1/2 story or 35 ft.: This is the preferred utilization of the lumberyard site, in case the owner ever decides to change its use. In the mean time, the lumberyard use would remain as is.

***Policy 5-11: Within the hamlet business centers of Mohegan Lake and Crompond, provide opportunities for additional senior housing.***

The sites abutting Treetops nursing home, if developed, would be most appropriate as senior housing, complementing this and the nursing home across Lexington.

Route 6 frontage of these properties should remain commercial.

~~There are opportunities for senior housing development on the north side of Route 6 in Mohegan Lake and along Route 202 in the triangle area of Crompond.~~

***Policy 5-8+2: Within the Bear Mountain Triangle, provide for a diverse range of housing types consistent with the overall land use framework planned for that area, and contingent on DRP purchases.***

The conceptual diagram for the Crompond "triangle" hamlet business center (Figure 4-2) in Chapter 4 divides the Bear Mountain Triangle into several distinct areas. Each area, except the Office/Country Inn zone, would have a residential component.

When the PDD or DD is planned, opportunities for diverse housing, including senior housing, should be included, but should be in comport with the design standards & aesthetic values of the community. Its proposed buildout should be balanced with the policy to limit the negative impacts of development.

~~Business District Hamlet Center: second-floor apartments (above shops), duplexes, and/or attached housing townhouses.~~

~~Residential/Office: senior housing, second-floor apartments (above offices), duplexes, and/or attached housing townhouses.~~

~~Residential, north of Route 202: smaller-lot single-family homes and/or duplexes.~~

~~Residential, south of Route 202: single-family homes.~~

According to Chapter 2, the Bear Mountain Triangle is designated for office uses, but the **Design Planned Development District (PDDDD)** overlay zone would allow a wider range of uses, including residential. ~~To build residential uses, however, the developer would have to purchase DRP units.~~

***Policy 5-913: Ensure that all housing development at the designated business district in the hamlet business centers is compatible with its surroundings and integrated into the fabric of the neighborhood commercial and public uses in the hamlet business center and consistent with “village-style” design concepts.***

All residential development must comply with the Town’s natural resource regulations, including wetland buffer requirements and development limitations for steep slopes, and other applicable standards.

Residential uses should have a high-quality architectural design that fits with the character and scale of the surrounding area. To achieve this purpose, residential neighborhood design guidelines (see separate discussion in this Chapter) should be prepared.

Residential uses be within walking distance of shops, parks, and civic institutions, and with continuous sidewalk connections into the ~~hamlet’s~~ commercial areas, preferably along and tree-lined, traffic-calmed streets.

Residential units should be sufficiently insulated to reduce interior noise.

An on-site village green, pocket park, or other park amenity must be provided, or as an alternative, the developer must provide the equivalent park space elsewhere in the ~~hamlet~~ business ~~district~~ center.

~~All residential development must comply with the Town’s natural resource regulations, including wetland buffer requirements and development limitations for steep slopes, and other applicable standards.~~

For ~~townhouses, duplexes,~~ **attached housing** and senior housing, buffers must be provided adjacent to lower-density residential areas. Buffers would not be required for second-floor apartments or small-lot homes. However, for areas with small-lot homes, they should be a gradual transition in lot sizes between small-lot and adjacent large-lot zones.

Purchase of DRP units should be required for any residential development over what is allowed in the base zoning, except for second-floor apartments above shops or offices. DRP pricing can be adjusted downward as an incentive to provide features that benefit the community, such as middle-income housing, senior housing, greenway connections, additional park space, a day care facility, a community center, **village-style design features**, etc.

**Consider allowing** ~~For~~ second-floor residential units above ground-floor retail or office uses, **only by special permit, in designated business districts, and in connection with the DRP.** ~~the~~ The following additional standards should apply:

No more than one story of housing above one story of retail is allowed.

Current regulations allow a caretaker's apartment above commercial properties

Units are limited in size to no greater than ~~one~~ two bedroom per unit.

They should be located only within the designated walkable "~~Main Street~~" or "~~village center~~" locations.

The entrance to the residential unit must be separate from the entrance to the office or retail space on the ground floor.

Sufficient parking should be made available for both the residential and non-residential uses.

Design standards and review should assure that they contribute to the "village" identity of the business district.

For small-lot, single-family homes, the following additional standards should apply:

~~The garage must be provided in the rear yard, with a driveway connecting from the street to the garage door through the side yard.~~

The street façade of the home must be oriented to the sidewalk, with a front stoop or front porch and a walkway between the sidewalk and the front door. The front yard must be no more than 25 feet and must be attractively landscaped with trees, shrubs, and/or flowering plants.

## Neighborhood Quality of Life

***Policy 5-~~11~~10:*** For targeted residential neighborhoods in Yorktown, prepare neighborhood design guidelines and improvement plans through an inclusive, open process that engages local residents.

Neighborhoods to be targeted include those: (1) that have relatively compact development patterns; and/or (2) that have a distinctive or historic character; and/or (3) which are undergoing a great deal of change, such as teardown/rebuilt activity; and/or (4) whose residents have expressed strong interest in having such guidelines or improvement plans.

Design guidelines should be developed to encourage new development to be in keeping with the scale and character of older homes, and also to encourage additions to existing homes to be compatible with the original structure.

The guidelines should not to mandate a particular style or architectural design, but rather provide recommendations for the overall scale and massing of new homes and additions.

Compliance with the design guidelines should be *voluntary*, not required. However, in neighborhoods with an historic character, certain *mandatory standards* could also be considered.

The design guidelines would be tailored to each neighborhood's unique character, based on a formal neighborhood "character assessment".

The guidelines should identify the broad patterns of a neighborhood's character, that is, those essential commonalities of the neighborhood that create its distinctive sense of place.

Not all aspects of the physical environment in a neighborhood may be critical from to its overall character. For instance, many Yorktown neighborhoods may have stone walls, but they might contribute to the neighborhood character only if they are ubiquitous and in good condition. In another neighborhood, the defining element may be front porches, in another, the width of the front yard, and so on.

The one common element among all neighborhoods is trees. The guidelines should identify street trees and woodland areas considered worthy of preservation.

Chapter 7 puts forth policies for strengthening the Town's anti-clear-cutting policies, and Chapter 6 includes recommendations for protecting the visual qualities of scenic corridors. Building off those recommendations, this policy helps protect trees that do not fall under those provisions.

For identified trees on private property, the preferred approach is for the neighborhood and the Town to approach and work with property owners individually, on a case by case basis, to encourage but not require tree preservation. During Task Force meetings, several participants expressed concern that a broad tree ordinance, where tree-cutting on private property is restricted, could infringe too much on the rights of private property owners.

In case of future development or rehabilitation, request that property owners preserve and maintain those trees to the greatest possible extent as part of the site plan review process.

An improvement plan for neighborhoods would include streetscape and sidewalk improvements, traffic calming measures, historic preservation strategies, etc and lighting controls.

***Policy 5-1511: Undertake a study to consider adopting a floor area ratio (F.A.R.) cap for residential development, in order to limit oversized or bulky houses. Alternatively, considering adopting more strict bulk standards.***

There has been concern about overly large new homes or additions that are out of scale with older homes in Yorktown neighborhoods.

Such large homes have appeared not only on large lots (i.e., two acres or more in size) in new subdivisions, but also on smaller quarter-acre, half-acre, and one-acre lots in existing neighborhoods.

In Mohegan Lake, there is concern that the new availability of sewers may spur additional infill development and teardown/rebuild projects, resulting in larger houses out-of-scale with the bungalow character of the neighborhood.

Current zoning regulations that limit building size (i.e., setbacks, coverage limits, height, etc.) still allow relatively large homes to be built. F.A.R. is a stronger tool that may be warranted.

The study should examine existing homes in Yorktown in order to determine whether an F.A.R. cap would be the best approach for Yorktown, and if so, at what level the F.A.R. cap should be placed.

F.A.R. caps established indiscriminately can result in excessive non-conformities, which burdens property owners and increases variance applications to be processed by the Town.

The study is needed in order to determine whether the F.A.R. cap would effectively solve the problem without hampering the Town with non-conformities.

Until such study is completed, as an interim measure, the Town may wish to conduct a survey of recently developed large homes in Town and establish a cap that would have prevented the most egregious examples of bulky homes. The Town may also wish to review standards adopted by other municipalities for ideas.

When considering a proposed F.A.R. cap, the Town should consider the following guidelines:

Tailor the cap to the F.A.R.'s of existing non-bulky buildings, such that it does not create an excessive number of non-conforming homes.

Adopt an F.A.R. cap that is adjusted by lot size. Flat caps result in wildly restrictive building sizes for smaller lots, or wildly permissive sizes for larger lots, or both.

To be equitable and fair to all property owners, F.A.R. should be applied to lots of all sizes. However, on larger-sized lots, even a restrictive F.A.R. cap will allow relatively large homes to be built. On lots in excess of one acre, therefore, wider setback requirements should be adopted as well to ensure that large homes are adequately distanced from their neighbors. Also, more restrictive coverage requirements can be considered.

Consider requiring ABACA review of large homes above a certain F.A.R. threshold, or consider providing a partial waiver of F.A.R. for large homes that adhere to design techniques that reduce the appearance of bulkiness.

***Policy 5-~~12~~~~16~~: Adjust bulk standards in established neighborhoods to make sure that older, historic homes are conforming and that new housing could be built in the same format.***

These tailored bulk standards can be applied to certain areas through changes to existing zoning regulations or through changes in zoning districts.

As discussed in Chapter 6, the Town should pursue establishment of local historic districts in such neighborhoods, or as an alternative, should adopt neighborhood design guidelines (as already discussed) to encourage new buildings to better fit into established neighborhoods. The goal of design guidelines in historic areas is not stylistic or architectural uniformity, but consistency in terms of massing, fenestration, height, scale, materials, and building siting.

***Policy 5-~~7~~~~13~~: Identify local traffic-calming goals and strategies.***

In Chapter 3, traffic-calming devices are proposed as a means of slowing down cars on residential streets and diverting cut-through traffic back to arterial roadways. Examples of such devices include traffic circles, pedestrian "tables", and speed bumps.

Some devices are intended to reduce traffic speeds, others to reduce traffic volumes, yet others to improved pedestrian crossing safety at key locations. Not all devices will work in

all locations, depending on existing right-of-way widths, street configurations, and traffic patterns. Some traffic calming devices can also serve a decorative function. For example, traffic circles can be planted with trees and decorative shrubs.

The Town should work with local residents and the Yorktown Police to identify the traffic calming goals of local neighborhoods and then identify which devices will best help achieve those goals.

***Policy 5-~~18~~14: Improve pedestrian connections to parks, schools, public trails, hamlet shopping areas, other public areas within residential neighborhoods.***

Expand sidewalk networks on select streets, where character is appropriate and pedestrian activity warrants.

Consider installing gravel paths alongside roads as alternatives to paved sidewalks. The downside of using gravel is that maintenance needed are greater, and gravel can wash away.

***Policy 5-~~19~~15: As part of preparing the Town's Tree and Forest Management Plan and Tree Preservation and Planting Program (see Chapter 6), reach out to neighborhood groups to identify street trees and other trees on public property considered worthy of preservation.***

In the case of road improvement projects or other infrastructure projects, the Town should strive to protect such trees or woodland buffers to the greatest extent possible.

The Town should proactively work with utility companies to bury overhead utility wires that could interfere with tree branching.

***Policy 5-~~20~~16: Strengthen the Town's noise ordinance by expanding its applicability to weekends and evenings.***

The Town has a noise ordinance, which has helped limit noise levels in residential areas at night, so as not to disturb sleep. However, some residents still experience excessive noise on evenings and weekends.

As part of the zoning ordinance update, consider expanding the Town's restrictions (which apply to night only currently) to apply on weekends and evenings as well. Also consider introducing decibel caps. Identify and examine sample noise ordinances from other communities that can provide ideas for how to improve Yorktown's noise regulations.

***Policy 5-~~17~~21: Allow "home offices" with minimal restriction, but establish strict performance standards for "home businesses".***

Home occupations are currently permitted in Yorktown. From an economic viewpoint, home occupations are positive, because they allow someone to work from home with very little overhead. This promotes entrepreneurship.

Home offices are currently allowed with a special permit. The Town should consider allowing them as-of-right, provided that there is no outward sign of the business activity,

that no non-residents work on the site, and that the business does not involve visits by clients or customers.

Whereas home offices have very little impact on their surroundings, home-based businesses (i.e., anything other than a home office) have greater impacts, because of parking, traffic, noise, signage, outdoor storage or other activity that may be incompatible with a residential neighborhood. For home businesses, the Town should establish performance criteria that stipulate: larger lot sizes, location criteria, hours of operation, setbacks, buffering and screening, or other appropriate requirements that would help make the use better fit into the neighborhood.

***Policy 5-1822: Prohibit or establish more strict performance criteria for non-residential uses in Yorktown's residential neighborhoods.***

Consider updating the zoning code to eliminate some quasi-public uses from the lists of permitted uses in non-residential uses. This renders present uses of that type non-conforming, limiting the potential for future expansions. Uses to consider for elimination include: Camps and day camps; Colleges and seminaries.

Note: According to federal case law, religious uses cannot be subject to any greater restrictions than other quasi-public uses, such as schools. This is intended to prevent undue limitations on opportunities for religious expression. The Town should re-evaluate its current regulations that apply to all quasi-public uses, not only places of worship but also schools, fraternal organizations, etc. and determine whether any new restrictions are required at this time.

***Policy 5-1923: Further limit impervious coverage for non-residential uses in residential areas, and limit on-street parking around non-residential uses in residential neighborhoods.***

In keeping with residential areas, a great deal of space on the non-residential site should be set aside for landscaping and greenery. The amount of paving and impervious surface should be compatible with the neighborhood.

On-street parking should be prohibited within a quarter-mile radius of such uses, in order to prevent use of the street for spill-over parking.

**APPENDIX TO CHAPTER 5: EXISTING CONDITIONS REPORT**

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**Housing Cost**

What income do you need to afford an average home in Yorktown? A home is considered "within your means" if the total monthly payments (mortgage/rent, plus taxes, utilities, maintenance, etc.) are no more than one-third of monthly household income. Based on that ratio, annual household income must be about 40 percent of housing sale price.

To buy a home at the average sales price in Westchester County in 1999 (\$459,000, from the NYS Consolidated Plan, see page 24 of this memorandum), your household would have to have an income of \$183,600.

The Westchester County Board of Realtors has reported even higher average sales prices for the county (\$467,100 in 1999; \$552,300 in 2000; \$588,900 in 2001; and \$687,400 in 2002). This represents an increase of over 47 percent in three years. To afford a home costing \$687,400, your household would have to make \$275,000 per year.<sup>2</sup>

Assuming the average home in Yorktown costs about \$400,000, your household would have to have an income of \$160,000.

This income level (\$160,000) is much higher than the Town's median income in 2000 (\$83,800). This reflects the fact that lots of people who live in Yorktown today moved in prior to the current housing boom, with two implications:

Many current homeowners have an incentive to sell, because they can sell their homes for much more than they paid for it.

Those same people are eventually going to be priced out of the community when they do decide to move and will be replaced by higher-income households.

This creates pressure for expansions and/or teardown-and-rebuild activity.

Yorktown has a Community Housing Board (CHB), established by the Town Board to examine housing needs and housing diversity. Recent studies conducted by the CHB include:

What homes sold in different price brackets;

Match/mismatch between housing and workplace locations.

Yorktown has worked with developers to provide affordable rental units within market-rate apartment complexes. Examples: Beaver Ridge; Underhill Apartments; Jefferson Woods; Wynwood Oaks (senior); Freedom Garden; York Farm Estates.

Yorktown has worked to make ownership units affordable. For example, in the "Bridge Point" development in southern Yorktown, the builder donated one building lot to be used for affordable housing. The Town worked with Habitat for Humanity to build a house, which was put up for sale at \$100,000. Deed restrictions on the property keep it affordable in perpetuity.

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<sup>2</sup> Westchester County Board of Realtors, *2002 Fourth Quarter and Full Year Residential Real Estate Sales Report*, February 3, 2003.

**Population Trends**

*Table 5-1:* On the one hand, the pace of population growth in Yorktown was up in the 1990's compared to the 1980's. On the other hand, it remained below 1 percent. This is a fraction of what it was in the 1950's and 1960's, when most of the Town was developed.

*Table 5-2:* Population growth now nearly approximates that of the County as a whole. The last column suggests that Putnam County is now growing faster than Westchester.

**Table 5-1: Historical Population Growth in Yorktown, 1950-2000**

	<i>Total Population</i>	<i>Average Annual Growth Rate Over Prior 10-year Period</i>	
1950	4,731		
1960	16,453	13.3	
1970	28,064	5.5	
1980	31,988	1.3	
1990	33,467	0.5	
2000	36,318	0.8	

*Sources: Westchester County Data Book 2001*

**Table 5-2: Annual Population Growth Rates in Yorktown, Westchester County, and Putnam County, 1950-2000**

	<i>Yorktown</i>	<i>Westchester County</i>	<i>Putnam County</i>
1950-1960	13.3	2.6	1.1
1960-1970	5.5	1.0	1.6
1970-1980	1.3	-0.3	3.3
1980-1990	0.5	0.1	1.2
1990-2000	0.8	0.5	1.9

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Sources: *Westchester County Data Book 2001, Demographia*  
<www.demographia.com>

*Tables 5-3 and 5-4:* The percent of young adults (20-34 years old) declined during the 1990's, while people of parenting age (35-54 years old) and children (5-14 years old) increased. This may reflect the combination of higher housing costs (i.e., very few starter homes for young families), plus the attractiveness of Yorktown's school districts for parents with school-age kids. The increase in seniors (65+ years old) reflects the aging of the baby boom generation and the desire of some seniors to remain in Yorktown after their kids have moved away. Age-group distribution in Yorktown is very similar to that of the County as a whole.

**Table 5-3: Population by Age Group in Yorktown, 1980-2000**

	1980		1990		2000	
	% of Total	Residents	% of Total	Residents	% of Total	
Under 5 years	6.2	2,353	7.0	2,522	6.9	
5 — 14 years	18.4	4,469	13.4	5,824	16.0	
15 — 24 years	17.0	4,379	13.1	3,633	10.0	
15 — 19	10.9	2,243	6.7	2,360	6.5	
20 — 24	6.1	2,136	6.4	1,273	3.5	
25 — 34 years	14.5	5,009	15.0	3,533	9.7	
35 — 44 years	15.2	5,709	17.1	6,780	18.7	
45 — 54 years	12.8	4,343	13.0	5,691	15.7	
55 — 64 years	7.8	3,240	9.7	3,470	9.6	
65 — 74 years	4.8	2,087	6.2	2,440	6.7	
75 — 84 years	3.2*	1,373	4.1	1,659	4.6	
85 years and over	—	505	1.5	746	2.1	
Total		33,467	100.0	36,318	100.0	

\* This figure accounts for population of age 75 and over. Sources: U.S. Census Bureau



**Table 5-4: Population by Age Group in Yorktown, Westchester County and Putnam County, 2000**

	Yorktown	Westchester County	Putnam County
	Percent of Total	Percent of Total	Percent of Total
Under 5 years	6.9	7.0	6.9
5 — 14 years	16.0	14.3	15.4
15 — 24 years	10.0	11.0	10.5
15 — 19	6.5	5.9	6.1
20 — 24	3.5	5.1	4.4
25 — 34 years	9.7	13.4	12.4
35 — 44 years	18.7	17.0	19.7
45 — 54 years	15.7	14.1	16.0
55 — 64 years	9.6	9.4	9.5
65 — 74 years	6.7	7.2	5.4
75 — 84 years	4.6	4.8	3.0
85 years and over	2.1	1.9	1.1
Total	100.0	100.0	100.0

Sources: U.S. Census 2000

*Table 5-5:* Annual migration rates are shown in the last column. A positive (+) sign means that people are moving into Yorktown. A negative (-) sign means that people are moving away. Prior to age 45, there is a pattern of in-migration. After 45, the pattern is out-migration. In the 1990's, people 45-64 moved away at an average annual rate of 2 percent. For people age 65+, the migration rate leveled off, but the death rate was higher.

This suggests that a great number of housing units formerly occupied by retirees and seniors came onto the market for re-sale. Presumably, the units being vacated by 45 to 64 year olds are being purchased by the younger families moving into Town, which were migrating into the community at a rate of 3 percent per year.

*Table 5-6* As compared to the County and metropolitan region, Yorktown in the 1990's experienced stronger rates of in-migration for people "aging" from the 25-34 age group to the 35-44 age group. But out-migration among older age groups starts earlier for Yorktown residents as compared to the County and the region. This partly reflects the lack of available empty-nester housing. Another important comparison is that Yorktown seems to retain more of its elderly population (75+ age group) than either the County or the region.

**Table 5-5: Yorktown Migration Rates, 1990 - 2000**

	1990 Population	2000 Population	Annual Rate of Change, 1990 to 2000	Annual Death Rate <sup>1</sup>	Annual Migration Rate
25 — 34 years	5,009				
35 — 44 years	5,709	6,780	+3.07%	-0.07%	<b>+3.14%</b>
45 — 54 years	4,343	5,691	-0.03%	-0.15%	<b>0.00%</b>
55 — 64 years	3,240	3,470	-2.22%	-0.27%	<b>-1.95%</b>
65 — 74 years	2,087	2,440	-2.80%	-0.72%	<b>-2.08%</b>
75 — 84 years	1,373	1,659	-2.27%	-1.88%	<b>-0.39%</b>
85 years and over		746	-5.92%	-4.51%	<b>-1.41%</b>

1. Based on 1999 death rates for New York State.

Sources: U.S. Census 2000

**Table 5-6: Annual Migration Rates in Yorktown, Westchester County, and the NY-NJ-CT-PA CMSA, 1990 - 2000**

	Yorktown	Westchester County	NY-NJ-CT-PA CMSA
25 — 34 years			
35 — 44 years	+3.14%	+0.78%	+2.11%
45 — 54 years	0.00%	-0.29%	+1.66%
55 — 64 years	-1.95%	-1.42%	+0.96%
65 — 74 years	-2.08%	-2.19%	+0.00%
75 — 84 years	-0.39%	-2.52%	-0.62%
85 years and over	-1.41%	-3.78%	-2.25%

1. Based on 1999 death rates for New York State.

Sources: U.S. Census 2000

3

*Table 5-7:* Though not as dramatic as in other places, Yorktown has a wide variety of households — with more persons living alone. Presumably, many of these people are seniors. This implies a need for a wide variety of housing types.

*Table 5-8* Yorktown is a homeowner community, but it has a surprising proportion of rental units given its single-family house character. This partly reflects the fact that there was a wave of rental housing development prior to the current trend of predominant single-family construction. Also, some single-family homes have accessory ("in-law") apartments that are rented out.

**Table 5-7: Households by Type in Yorktown, 1990-2000**

	1990		2000	
	Number of Households	Percent of Total	Number of Households	Percent of Total
<b><u>Family Households</u></b>	<b>9,109</b>	<b>81.6</b>	<b>9,830</b>	<b>78.3</b>
With Children under 18	N/A	N/A	5,138	40.9
Married-Couple Family	8,079	72.4	8,675	69.1
Married Couples with Children Under 18	N/A	N/A	4,598	36.6
Other Married Couples <sup>1</sup>	N/A	N/A	4,077	32.5
Other	1,030	9.2	888	7.1
<b><u>Non-family Households</u></b>	<b>2,050</b>	<b>18.4</b>	<b>2,726</b>	<b>21.7</b>
Person Living Alone	1,758	15.8	2,388	19.0
Other	292	1.6	338	2.7
Total households	11,159	100.0	12,556	100.0
Total household population <sup>2</sup>	32,634	97.5	35,550	97.9
Average Household Size	2.92		2.83	

<sup>3</sup> Consolidated Metropolitan Statistical Area - An area that qualifies as a metropolitan statistical area, has a population of one million or more, if component parts are recognized as primary metropolitan statistical areas, and local opinion favors the designation.

**Table 5-7: Households by Type in Yorktown, 1990-2000**

1. Includes married couples who have no children at all, or who have adult children (18 years old or older).  
 2. Does not include people living in group quarters.

Source: U.S. Census 2000

**Table 5-8: Housing Tenure in Yorktown, 2000**

	<i>Number of Units</i>	<i>Percent of Total</i>
Owner-occupied	10,787	83.9
Renter-occupied	1,769	13.8
Vacant	296	2.3
Total Occupied Housing Units	12,852	100.0

Source: U.S. Census 2000

*Table 5-9:* The age of Yorktown’s housing stock is varied, with no single decade dominating. The pace of development has slowed with each decade since its peak in the 1960's.

*Table 5-10:* Compared to the region, Yorktown’s household incomes are high. But per capita incomes are in the middle, presumably because of the preponderance of families-with-children drives down the latter statistic.

*Table 5-11:* Yorktown is a middle-class community, with most households making between \$50,000 and \$150,000 per year. Yet close to 30 percent of households have relatively modest incomes (below \$50,000).

*Table 5-12:* Yorktown's income distribution is roughly the same Townwide, with only one exception. Areas south of the Reservoir tend to have more households in the upper income brackets and fewer in the lowest income brackets.

**Table 5-9: Housing Units by Year Built in Yorktown, 2000**

	<i>Number of Housing Units</i>	<i>Percent of Total</i>
Prior to 1939	1,196	9.3

1940 — 1959	3,303	25.7
1960 — 1969	2,879	22.4
1970 — 1979	2,080	16.2
1980 — 1989	1,970	15.3
1990 — March 2000	1,424	11.1
Total	12,852	100.0

Source: U.S. Census 2000

**Table 5-10: Income Levels in Yorktown, Westchester County, Putnam County and the NY-NJ-CT-PA CMSA, 1999**

	Yorktown	Westchester County	Putnam County	New York CMSA
Median Household Income	\$ 83,819	\$ 63,582	\$ 72,279	\$ 46,967
Per Capita Income	\$ 33,570	\$ 36,726	\$ 30,127	\$ 25,135

Source: U.S. Census 2000

**Table 5-11: Percentage of Households in Household Income Brackets in Yorktown, Westchester County, Putnam County and the NY-NJ-CT-PA CMSA, 2000**

	Yorktown	Westchester County	Putnam County	New York CMSA
Under \$50,000	29.7	39.9	29.9	52.5
\$50,000 to \$99,999	32.1	29.1	38.6	28.9
\$100,000 to \$149,999	21.0	14.3	20.1	10.6
\$150,000 and Over	17.1	16.8	6.6	8.0
Total	100.0	100.0	100.0	100.0

Source: U.S. Census 2000



**Table 5-12: Percentage of Households in Household Income Brackets in Yorktown Subareas, 2000**

	<i>North of 202</i>	<i>South of 202, North of Reservoir</i>	<i>South of Reservoir</i>	<i>Total</i>
Less than \$25,000	13.6%	14.5%	9.8%	13.7%
\$25,000 to \$49,999	16.6%	15.2%	9.0%	16.0%
\$50,000 to \$99,999	32.9%	30.3%	27.2%	32.1%
\$100,000 to \$149,999	21.5%	20.4%	16.0%	21.0%
\$150,000 to \$199,999	9.5%	12.0%	15.4%	10.3%
\$200,000 or more	5.9%	7.6%	22.5%	6.8%

*The number of households per subarea is based on the block group data.*

Source: U.S. Census 2000

### **Observations of Realtors**

*The following observations were obtained through discussions with various realtors working in Yorktown and surrounding towns.*

In the recent year (fall 2001 to fall 2002), the housing market was strong, but there was a stabilization of demand after spring 2002. Buyers are tempted by low mortgage rates (6.2 percent for 30-year, no points) but are waiting for the right place, right timing, right price. Realtors varied in their opinions as to the locus of the current housing market:

One realtor stated that the hottest market currently is for high-end homes in southern Yorktown (selling at \$600,000+). High-end homes in northern Yorktown (\$500,000+) and mid-range homes Townwide (\$350,000 to \$450,000) are also selling well, but sit on the market for slightly more time.

Another stated that houses in the range of \$300,000 to \$450,000 are selling well, with more limited demand for housing over \$450,000.

The differences between these two perspectives may be explained by the fact the different realty offices specialize in slightly different types and prices of housing.

The supply of townhouse units, condos, apartments, and senior housing is limited. Some of the demand goes unmet. Empty-nesters often want to downsize, but have limited options for housing in Town.

There is unmet demand for *less expensive* housing, including senior housing.

Jefferson Village townhouses: most desirable sell for \$150,000 to \$300,000.

Very few homes are available for less than \$300,000 (which buys you a 2-BR Cape Cod on a half-acre that needs work).

Condos and townhouses sell for close to \$300,000

Rentals are expensive (2-BR apartment goes for \$1,200/month; 3-BR home goes for \$2,000/month, plus taxes and expenses).

Taxes do not appear to deter homebuyers. Taxes are generally higher in Yorktown compared to most areas of Cortlandt and Somers. HOWEVER, the Yorktown School District is seen as highly desirable and many people are willing to pay more to live there. Also, Yorktown is known to have good municipal services. People feel like they are getting what they pay for.

Much of the demand for new housing comes from people moving north from NYC, the Bronx, and down County. Yorktown is *comparatively* affordable when weighed against communities in southern Westchester.

Many of re-sales in Yorktown are generated by empty-nesters who are moving out of Town. This observation confirms some of the demographic trends discussed above.

### **State/County Economic and Housing Indicators**

The *New York State Consolidated Plan for Federal Fiscal Years 2001-2005* and the *Annual Action Plan for Program Year 2001*, which analyzes housing need and demand, made the following observations:

During the economic boom of the late 1990's, the Hudson Valley was the fastest growing region for jobs in the State. Also, labor force growth (i.e., population growth) was also strong. This suggests strong housing demand as well.

Westchester County has the highest median family income in the State (\$83,100 — HUD-adjusted figure). Moreover, between 1996 and 2000, incomes grew faster in Westchester County than anywhere else in the State (24.6 percent for the County, versus 18.9 percent for the State overall — based on HUD-adjusted income figures).

Westchester has consistently had the highest average sales prices for single-family homes in the State, with a huge surge since 1999. (\$388,000 in 1998; \$399,000 in 1999; \$459,000 in 2000.)

Yorktown is at the middle-lower end of the County's price spectrum. People are looking to Yorktown as an alternative to other more expensive Westchester towns, meaning prices are rising just as fast if not faster.

But prices in Yorktown are still considered high from a regional perspective, so people are also looking to other communities (Putnam, Dutchess, and Orange counties) as alternatives to Yorktown.

Westchester has the highest percentage of renters in the State who cannot afford fair market rents (55 percent). Fair market rents in Westchester are the second highest in the State (\$1,108 for a 2-bedroom), behind only Long Island (Nassau-Suffolk, \$1,139 for a 2-bedroom). This is partly a factor of the limited supply of rental housing.



**Figure 5-5: Vacant and Underutilized Sites**