NOT ALL HOUSING UNITS ARE CREATED EQUAL

A Report on the Relationship Between Rezonings, Affordable Housing, and Racial Equity in New York City

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THE AUTHOR

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ANHD builds community power to win affordable housing and thriving, equitable neighborhoods for all New Yorkers. As a member organization of community groups across New York City, we use research, advocacy, and grassroots organizing to support our members in their work to build equity and justice in their neighborhoods and city-wide. We believe housing justice is economic justice is racial justice.

Barika X. Williams (she/her), Executive Director

ACKNOWLEDGEMENTS

The genesis of this report largely came out of ANHD’s rezoning technical assistance work. We want to give a special thanks to all the ANHD member organizations and community members who have organized tirelessly against destructive and inequitable rezonings and in support of their own plans for their neighborhoods. Your hard work shone a spotlight on the vital need for a change in the City’s approach to rezonings by elevating the voices of the most impacted and putting forward alternative visions that truly serve their communities.

We also want to recognize Neighborhoods First Fund for supporting our technical assistance work with our community groups, which helped inform this report.

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EXECUTIVE SUMMARY

FINDINGS & RECOMMENDATIONS

The Association for Neighborhood and Housing Development (ANHD) produced this report to inform communities, community-based organizations, elected officials, government agencies, planners, developers, and allies of the impact of zoning actions on new residential housing and affordability. This report comes at an especially important moment, as a new incoming political landscape will shape the land use and development environment in New York City for the next decade.

Rezonings as tied to residential development have been a contentious issue and an intense topic of debate in New York City over the past two decades. This report seeks to provide data and analysis that inform the public dialogue by considering the geography of new housing production since 2014 in relation to both rezonings and race and income demographics.

This report examines how much new residential construction has been completed within rezoning and non-rezoning areas since 2014, and how the ratio of affordable to market rate housing and the percentage of deeply affordable units have varied between them. We then go further and classify NYC’s Community Districts (CDs) into four typologies based on racial and income demographics to consider how development and the ratio of new affordable to new market rate housing has varied between these typologies.

The ratio of affordable to market rate housing and the percent of affordable housing that is deeply affordable has varied significantly across rezoning types and types of community districts. This ratio matters and is of primary importance to ANHD and our member organizations in considering how effective an action is at producing affordable housing and how its impacts are felt in different neighborhoods.

Unlike the Department of City Planning, we do not start with the assumption that a new unit of housing, regardless of its affordability level, is always a positive, or that its effects filter down to benefit those most in need. We do not believe that any and all additional housing units are necessarily additive and in furtherance of our city’s and neighborhood’s affordability needs.

This report finds that agency site rezonings have been most effective at producing a high ratio of affordable to market rate housing, while neighborhood rezonings have been least effective. Only agency site rezonings have created affordable housing at both a higher ratio of affordable to market
rate units and a larger percentage of deeply affordable units, than the numbers citywide. Neighborhood rezonings have produced both a smaller ratio of affordable to market rate units and a smaller percentage of deeply affordable units.

Neighborhood rezonings must be applied carefully, only in neighborhoods with low displacement risk where they would help increase, not decrease, the ratio of affordable to market rate housing. **We find neighborhood rezonings would be most beneficial in Majority White/Moderate- & High-Income community districts and least beneficial in Majority Black Indigenous People of Color/Low Income community districts.**

In analyzing community districts based on racial and income demographics, **we find that only those that are Majority Black Indigenous People of Color (BIPOC) / Low Income have produced affordable housing at a higher ratio than the numbers citywide, and most of that affordability has been achieved outside of neighborhood rezonings.**

Rezonings should only be used in these BIPOC/LI CDs where they would help increase that ratio and increase the percentage of deeply affordable units that serve the needs of the median household - meaning avoiding neighborhood rezonings and focusing on agency site rezonings or deeply affordable private site rezonings instead. Out of the remaining CD types, we find Majority White/Moderate & High Income (W/MHI) community districts have the largest number of CDs below the citywide affordable to market rate ratio. Applying a broader range of rezonings in these types of CDs - neighborhood, private and agency - would generally help to increase that number.

To determine how much housing has been completed since 2014, this report joined DCP Housing Database data with Housing New York data and filtered to include only those developments with at least a temporary Certificate of Occupancy (additional details are in the Methodology section). To determine where housing was completed by rezoning type we used the zoning map amendments shapefile in the NYC GIS Zoning Features data set, filtered to include only those adopted on or after January 1, 2002. We identified neighborhood rezonings and neighborhood rezoning types by using Leo Goldberg's work in his 2015 urban planning thesis, Game of Zones, and expanded on this to include rezonings approved under Mayor Bill de Blasio. We identified site rezonings as all non-neighborhood rezonings, distinguishing between those initiated by a city agency and those initiated by a private entity. Community district typologies were created using racial and median income demographics from [ANHD’s 2020 Housing Risk Chart](#).
FINDINGS

- Since 2014, 19% of completed housing units citywide are affordable; 81% are market rate; of the affordable units completed, 28% are deeply affordable (serving 50% AMI and below).

- This ratio of affordable to market rate housing and the percent that is deeply affordable is not equal across rezoning types:
  - Only agency site rezonings and private site rezonings have produced affordable housing at a higher ratio than 19%.
  - Agency site rezonings have by far the highest ratio of affordable to market rate units (59% affordable) and the highest percentage of deeply affordable units (34%).
  - Neighborhood upzonings/hybrid rezonings, non-rezoning areas and neighborhood downzonings have produced affordable housing at a lower ratio than 19%.
  - Neighborhood upzonings/hybrid rezonings and neighborhood downzonings have also produced the lowest percentage of deeply affordable units.
  - While non-rezoned areas have a lower ratio of affordable to market rate units, they have the second highest percentage of deeply affordable units (32%).

- Majority Black Indigenous People of Color/Low Income (BIPOC/LI) community districts have produced the highest number of affordable units and the highest ratio of affordable to market rate units; these are the only CD types that have produced affordable housing at a higher ratio than 19%, with the highest number of affordable units completed in non-rezoning areas.

- None of the other CDs types have produced affordable housing at a higher ratio than 19%; out of these remaining CD types, Majority White/Moderate & High-Income (W/MHI) community districts have the largest number of CDs below this threshold.

Our findings highlight the fact that different rezoning types have had different outcomes in the ratio of affordable to market rate housing they’ve produced. This ratio has also varied across community districts as classified by racial and income demographics. Our recommendations are intended to point the way towards an approach to using rezonings as an affordable housing tool that takes both these factors into account. It would mean moving away from a focus on the total number of affordable and market rate units produced and considering instead the impact that the ratio between them can have in different types of neighborhoods.
RECOMMENDATIONS

1. Apply more agency site rezonings, with a high ratio of affordable housing and deeply affordable housing, wherever possible.

2. Apply neighborhood upzonings/hybrid rezonings where they would bring a higher ratio of affordable housing than exists today, which the data shows is primarily Majority White/Moderate- & High-Income community districts.

3. Do not apply neighborhood upzonings/hybrid rezonings in neighborhoods where they would bring a lower ratio of affordable housing than is being produced today, which the data shows is primarily Majority Black Indigenous People of Color/Low-Income community districts.

4. Approve private site rezonings on a case-by-case basis only where they would bring a higher ratio of affordable housing than exists today.

ANHD’s recommendations center racial and economic equity in the City’s decision making and goals – understanding that rezonings are just one tool for affordable housing and they should only be applied where they would do the most good, by bringing a higher ratio of affordable housing than is being produced today with a minimum of negative impact. Any pathway towards a most just and equitable city requires increasing density in whiter, higher income communities and ensuring a portion of that new density is affordable. We cannot continue to place the affordability responsibility on our BIPOC communities. ANHD’s hope is that this report provides the diverse and growing number of voices across the city with the information and possible solutions on moving NYC towards a more equitable distribution of development and affordable housing and in furtherance of land-use justice.
INTRODUCTION

The Association for Neighborhood and Housing Development (ANHD) produced this report to inform communities, community-based organizations, elected officials, government agencies, planners, developers, and allies of the impact of zoning actions on new residential housing and affordability.

Eight grassroots, local housing groups established the Association for Neighborhood and Housing Development in 1974 to support the development and preservation of affordable housing in New York City. Today, ANHD stands as one of the City’s lead policy, advocacy, and technical assistance and capacity-building organizations. We maintain a membership of 80+ neighborhood-based and city-wide not-for-profit organizations that have affordable housing and/or equitable economic development as a central component of their mission. We are an essential citywide voice, bridging the power and impact of our member groups to build community power and ensure the right to affordable housing and thriving, equitable neighborhoods for all New Yorkers. We value justice, equity, and opportunity, and we believe in the importance of movement building that centers racial justice and marginalized communities in our work.

This report comes at an especially important moment, as a new incoming political landscape will shape the land use and development environment in NYC for the next decade. This analysis and the recommendations center racial and economic equity in the City’s decision making and goals - understanding that rezonings are just one tool for affordable housing. Our hope is that this report provides the diverse and growing number of voices across the city with the information and possible solutions on moving NYC towards a more equitable distribution of development and affordable housing.

Rezonings have been a contentious issue and an intense topic of debate in New York City over at least the past two decades, and that intensity has only increased in recent years. At the heart of this debate is the question: what role should rezonings play in creating affordable housing? This question is rooted in an understanding that rezonings are simply one of several mechanisms to create affordable housing, and their impact will vary across neighborhoods.

Rezonings can allow for the development of new market housing and/or new affordable housing. In recent administrations we have seen NYC’s government increasingly apply a mixed-income development model towards housing development in general.
One result is that rezonings tend to allow for the development of more market rate than affordable housing, producing little affordability in comparison to the need or impact of new development, with over 450,000 severely rent burdened households and over 78,000 homeless in New York City.

This central tension is why rezonings are so contentious when presented as an affordable housing tool, and why the way they are applied in different types of neighborhoods must be carefully considered, to ensure they aren’t causing more harm than good. The City tends to approach this inherent tension in rezonings by focusing on the total number of affordable housing units they will purportedly help produce, with little to no mention of the market rate units they will also bring. Press reports often echo this claim – referring to a neighborhood rezoning as a plan to bring a certain number of affordable units to a neighborhood, with no mention of the market rate units that come with it. But the ratio of affordable to market rate housing is of vital importance and is likely to have a different impact in different types of neighborhoods.

This has been one of the central points of communities pushing back on rezonings in low-income neighborhoods of color throughout the city, highlighting the destructive role they can bring in advancing, rather than stemming, the tide of gentrification and displacement. At the same time, a growing number of voices across the city have been emphasizing the need for a more equitable distribution of development and affordable housing, in part through increasing density in whiter, higher income communities and ensuring a portion of that new density is affordable.

The ratio of affordable to market rate housing is of vital importance and is likely to have a different impact in different types of neighborhoods.
This report seeks to put numbers behind the debate by considering the geography of new housing production since 2014 in relation to both rezonings and race and income demographics. This report asks:

- How has housing production and affordability varied across types of rezonings?
- How has housing production, affordability, and development by rezoning types, varied across types of neighborhoods?

To answer the first question, we look at how much new residential construction has been completed within rezoning and non-rezoning areas since 2014, and how the ratio of affordable to market rate housing and the percentage of deeply affordable units have varied between them. This report analyzes these rezoning types in the aggregate – taking the total number of new housing units that have been completed across the city within these different categories to arrive at ratio and affordability numbers. When we refer to these rezoning types we are speaking of their numbers in the aggregate, acknowledging that the numbers for any given individual rezoning within these categories will vary.

To answer the second question, we classify NYC’s Community Districts (CDs) into typologies based on racial and income demographics to consider how development and the ratio of new affordable to new market rate housing has varied between these CD types. We analyze by typologies understanding that in our segregated and unequal city, development and rezonings can have different impacts in different neighborhoods.

In analyzing where and how affordable and market rate housing has been produced, we hope to provide lessons for future administrations, policymakers, and communities as to how rezonings might be most effectively used in different geographies. An effective rezoning would achieve a higher ratio of affordable housing than is being created today in a manner that does not increase the likelihood of gentrification and displacement.
Area Median Income is the metric that determines how affordable housing is defined and what types of households it will serve. It is calculated every year by the U.S. Department of Housing and Urban Development (HUD). New York City uses federal AMI levels to set income qualifications and rents for affordable housing. AMI levels are calculated based on both household income and size. The standard government categories define affordability relative to the AMI. These categories include:

**Extremely Low-Income (ELI):**
0-30% AMI, or up to $30,720 yearly income for a family of 3

**Very Low-Income (VLI):**
31-50% of AMI, or up to $51,200 yearly income for a family of 3

**Low-Income (LI):**
51-80% of AMI, or up to $81,920 yearly income for a family of 3

**Moderate-Income (Mod):**
81-120% of AMI, or up to $122,880 yearly income for a family of 3

**Middle-Income (Mid):**
121-165% of AMI, or up to $168,960 yearly income for a family of 3

For the purposes of this report, we define deeply affordable housing as units serving ELI and VLI income households – 50% of AMI and below.
ANALYSIS
HOW MUCH HOUSING HAS BEEN COMPLETED SINCE 2014?

Close to 140,000 new units of housing have been completed in New York City from January 1, 2014, through June 30, 2020. Of those completed, 81% were market rate and 19% were affordable (see Table 1). This 19% affordable production citywide is a baseline to compare different rezoning types against, asking the question: what types of rezonings have been most effective at producing a higher ratio of affordable to market rate housing than the city has achieved as a whole?

As we will outline below, this ratio matters and is of primary importance to ANHD in considering how effective an action is at producing affordable housing. Unlike the Department of City Planning, we do not start with the assumption that a new unit of housing, regardless of its affordability level, is always a positive, or that its effects filter down to benefit those most in need.

The need for housing varies acutely across income ranges, and market rate housing is simply unable to fill the need for those lower-income and rent-burdened households that require it most. Over 58% of New York City households are Low-Income (LI), making below 80% AMI; close to 30% are Extremely Low-Income (ELI), making below 30% AMI1 (See Affordable Housing & Area Median Income Inset). These are also the households that are the most rent-burdened, paying more than 30% of their income towards rent, and the most severely rent-burdened, paying more than 50% of their income towards rent. While ELI households make up over a quarter of the city’s population, they comprise over 55% of its rent-burdened population and over 75% of its severely rent-burdened population. Households with an income below 80% AMI make up close to 95% of the city’s rent-burdened population2. Increasing the supply of market rate housing or even affordable housing above 80% AMI – both out of reach for these households – does little to serve their needs.

This gap is visible in the consistent difference in vacancy rates across different types of units. While the citywide vacancy rate was 3.63% in 2017, it was just above 2% for rent-regulated units (broadly inclusive of what we call affordable housing in this report) and just above 6% for market-rate units.3 At the same time, while the number of units renting for more than $1,500 grew
How Do 2019 AMI Levels Match Up with Rent Burden?

While Extremely Low Income households make up just 27.9% of New York City’s population, they make up 77.9% of the City’s severely rent-burdened population.

The most rent-burdened renters - those low-income households most in need of relief - have the tightest housing market to choose from.

This dire lack of affordable housing for such a wide portion of New York City households leads to increased displacement risk: the likelihood that even small changes in rent or income might leave someone unable to stay in their home. A recent analysis of eviction data by ANHD shows just how devastating these types of changes can be. Due in large part to the impacts of the Covid-19 pandemic on household income, estimates of rent debt in New York City are currently as high as $2 billion, with the burden disproportionately hitting households and neighborhoods of color. As ANHD’s analysis finds, landlords are filing evictions 3.6 times faster in zip codes with the highest rates of death from COVID-19. Residents of these zip codes hit hardest by COVID-19 are 68.2% people of color, compared to 29.2% in the neighborhoods hit least hard.

This ever-present risk of displacement for low-income, rent-burdened households - particularly of color - is further exacerbated by...
changing real estate markets, with rising costs being felt most acutely by these at-risk households. An influx of many new market rate units in a neighborhood with high displacement risk can help to further tip the balance, by both creating housing that is out of reach for those who need it most and accelerating gentrification by increasing the percentage of higher income residents and higher priced units that serve them.

Our country’s long history of racial discrimination and segregation play a central role, with BIPOC residents significantly more likely to experience displacement risk and to reside in areas with a high displacement risk than white residents. This dynamic underscores the importance of looking not just at the total number, but the ratio of affordable units to market rate units, when considering development, helping to gauge not just who the affordable housing serves but the commensurate impact of the market rate housing in different types of neighborhoods. If that ratio is too small it may end up exacerbating displacement pressure, ultimately causing more harm than benefit. This is also the case where the AMI levels of the affordable units are too high to be accessible to existing community members, which is why we are especially focused on how many deeply affordable units have been produced. On the other end of the spectrum, moderate and middle-income units can rent at levels that can match market rate rents – for example a two-bedroom apartment serving 120% AMI can rent for $2,979 and the same apartment serving 165% AMI can rent for $4,131 – and so do little to serve the deep need for truly affordable housing in NYC.

**Table 1**

<table>
<thead>
<tr>
<th>Number</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>Total Units</td>
<td>138,770</td>
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<tr>
<td>Market Rate Units</td>
<td>112,256</td>
</tr>
<tr>
<td>Affordable Units</td>
<td>26,514</td>
</tr>
</tbody>
</table>

**Table 1a**

<table>
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<th>Year</th>
<th>Total Units</th>
<th>Market Rate</th>
<th>Affordable</th>
</tr>
</thead>
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<tr>
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<td>13,181</td>
<td>32</td>
</tr>
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<td>2015</td>
<td>15,595</td>
<td>14,990</td>
<td>605</td>
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<tr>
<td>2016</td>
<td>23,448</td>
<td>20,209</td>
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<tr>
<td>2017</td>
<td>25,474</td>
<td>19,840</td>
<td>5,634</td>
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<tr>
<td>2018</td>
<td>28,634</td>
<td>20,765</td>
<td>7,869</td>
</tr>
<tr>
<td>2019</td>
<td>24,778</td>
<td>18,246</td>
<td>6,532</td>
</tr>
<tr>
<td>2020*</td>
<td>7,628</td>
<td>5,025</td>
<td>2,603</td>
</tr>
</tbody>
</table>

*Through June 30, 2020*
ZONING & REZONING TYPES

Zoning is the set of rules that determines how our built environment looks and functions. It dictates, most fundamentally, how large a new development can be (how much square footage, what height, etc.) and what uses are allowed inside it (residential, commercial, manufacturing, or some mix of the three). Most housing development in the city takes place “as-of-right,” meaning that it complies with existing zoning regulations - it matches size and use rules - and does not need a zoning change for development to occur. A rezoning takes place when someone wants to change these rules - either for a specific parcel of land, or across a wider swathe of a neighborhood. If a rezoning is approved - after going through the City’s Uniform Land Use Review Procedure - then the new rules it’s proposing are put in place and any new developments that follow them are as-of-right. In this way, rezonings are constantly impacting what future development can look like, in neighborhoods across the city.

This report looks at that impact by considering how housing completions since 2014 have varied across rezoning and non-rezoning areas.

We define a **Non-rezoning area** as one that has not had an approved rezoning since before 2002.

We define a **Rezoning area** as one that has had an approved rezoning since January 1 of 2002 (up until June 30, 2020).

For development within **Rezoning areas**, this report considers what type of rezoning took place using 4 distinct categories:

1. a neighborhood upzoning/hybrid rezoning;
2. a neighborhood downzoning;
3. a private site rezoning or;
4. an agency site rezoning.

**Neighborhood rezonings**, typically initiated and led by a mayoral agency or entity such as the Department of City Planning...
ZONING & REZONING TYPES

(DCP) or the Economic Development Corporation (EDC), cover some wide portion of a neighborhood and seek to guide future development through increasing or decreasing the allowed density - the size of what can be built - along different blocks, streets and avenues. When the sum of this action leads to an increase in potential density across the rezoning area - meaning more housing units could be built than is possible today - it is called a neighborhood upzoning. When it leads to a decrease in potential density - meaning fewer housing units could be built - it is called a neighborhood downzoning. In some cases, a neighborhood rezoning will balance upzonings in certain areas (typically major corridors) and downzonings elsewhere (residential midblocks) to try to facilitate more targeted growth; we’ve called these types of rezonings neighborhood hybrid rezonings, following the terminology of Leo Goldberg’s Game of Zones thesis, and have included them with neighborhood upzonings in our analysis since their intention is still to create areas of increased growth within a neighborhood.

Site specific rezonings are more targeted in nature - seeking an upzoning (increased density) on just a few parcels of land to enable the construction of a specific project. Unlike neighborhood rezonings, many site specific rezonings are initiated by private property owners. We have called these privately initiated site specific rezonings private site rezonings. Site-specific rezonings can also be initiated by a City agency. These types of rezonings are almost always on land that is or was City-owned, and that is typically sold or leased to a private developer (either non-profit or for-profit) as part of the rezoning. We have called these publicly initiated site specific rezonings agency site rezonings. The vast majority of agency site rezonings are led by the Department of Housing Preservation & Development (HPD).
When considering where housing has been completed this report’s focus is not simply the total number of affordable and market rate units completed, but rather the ratio between them, as well as the affordability levels that have been produced. Considering the ratio, rather than total number, allows us to better consider the potential negative effects of rezonings that create far more market rate than affordable units, and to consider the correct way they should be applied.

Looking at the ratio in this fashion, we find that agency site rezonings produced 59% affordable units (see Figure 1). Private site rezoning produced a lower ratio of affordable units at 22%, but still above the citywide ratio of 19% affordable. Neighborhood upzonings/hybrid rezonings have produced a slightly lower ratio of just 17% affordable to market rate. This is barely an improvement on the ratio in non-rezoned areas of 16 percent. Neighborhood downzonings produce a mere 8% of affordable to market rate units.

The analysis makes it clear that only agency site rezonings have been effective at producing development where a majority of units are affordable. For every affordable unit created in a neighborhood upzoning/hybrid rezoning, nearly five market rate units were created. By comparison, agency site rezonings have produced less than one market rate unit for every affordable unit created, highlighting their much more effective use as a rezoning tool for the creation of truly affordable housing.

The difference in total numbers between neighborhood upzoning/hybrid rezonings and agency site rezonings is considerable and can help further elucidate why the ratio of affordable to market rate matters when considering the effects of rezonings (see Table 2). More housing units have been completed in neighborhood upzoning/hybrid rezoning areas than in agency site rezonings; this is true for both affordable and market rate units. But while neighborhood upzonings/hybrid rezonings produced over 10 times as many market rate units as agency site rezonings, they produced only about 1.5 times as many affordable units. Neighborhood upzonings/hybrid rezonings created over 2,500 more units of affordable housing than agency site rezonings (7,194 vs. 4,680 respectively), but the tradeoff for those additional units was the creation of over 30,000 more market rate units (34,831 vs. 3,289 respectively – See Table 2 below).
upzoning/hybrid rezonings created over agency rezonings, twelve market rate units were created, emphasizing the importance of looking at the ratio of housing created in one type of rezoning to another.

For every affordable unit created in a neighborhood upzoning/hybrid rezoning, nearly five market rate units were created.
### Figure 1: Unit Breakdown Within Rezoning Types

- **Citywide**
  - Affordable Housing: 19%
  - Market Rate: 81%

- **Neighborhood Upzoning/Hybrid**
  - Affordable Housing: 8%
  - Market Rate: 92%

- **Non-Rezoning Area**
  - Affordable Housing: 16%
  - Market Rate: 84%

- **Private Site**
  - Affordable Housing: 22%
  - Market Rate: 78%

- **Neighborhood Downzoning**
  - Affordable Housing: 17%
  - Market Rate: 83%

- **Agency Site Rezoning**
  - Affordable Housing: 41%
  - Market Rate: 59%

Only agency site rezonings have been effective at producing development where a majority of units are affordable.

<table>
<thead>
<tr>
<th></th>
<th>Sum of Total Units</th>
<th>Sum of Affordable</th>
<th>Sum of Market Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Rezoning</td>
<td>68,264</td>
<td>10,929</td>
<td>57,335</td>
</tr>
<tr>
<td>Neighborhood Upzoning/Hybrid</td>
<td>42,025</td>
<td>7,194</td>
<td>34,831</td>
</tr>
<tr>
<td>Neighborhood Downzoning</td>
<td>6,008</td>
<td>493</td>
<td>5,515</td>
</tr>
<tr>
<td>Agency Site Rezoning</td>
<td>7,969</td>
<td>4,680</td>
<td>3,289</td>
</tr>
<tr>
<td>Private Site Rezoning</td>
<td>14,504</td>
<td>3,218</td>
<td>11,286</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>138,770</strong></td>
<td><strong>26,514</strong></td>
<td><strong>112,256</strong></td>
</tr>
</tbody>
</table>
Affordable housing is generally created through two mechanisms: financial subsidy (including tax abatements) or zoning requirements. Rezonings can play a significant role in both cases. Where a developer is taking financial subsidy, an upzoning will allow them to build a bigger building; this can mean both more affordable and more market rate units (understanding that this ratio matters). There is no requirement or guarantee that developers will choose to take subsidies or what affordability ratio and AMI levels they will provide; that may depend on their mission (non-profit vs. for-profit), the market, programs that are available, and community organizing. Agency and private site rezonings generally provide decision makers and communities more control and leverage over affordability levels, with the developer making a commitment prior to approval (though even these can change). This is not the case following neighborhood rezonings, where any future development is as-of-right and the City has not always adhered to commitments made as a part of the rezonings (i.e. school construction, community facilities, parks, etc.).

The only guarantee for affordable housing when it comes to rezonings is through zoning requirements. Inclusionary housing is a zoning tool that requires a certain percentage of square footage in new residential developments to be set aside for affordable housing. In NYC, Voluntary inclusionary housing (VIH), created under the Bloomberg administration, allows developers a density bonus in exchange for setting aside 20% of residential floor area for affordable housing, generally pegged at 80% AMI or below. In areas where VIH applies it is the developer’s discretion whether to choose to participate. NYC’s Mandatory inclusionary housing (MIH), created under the de Blasio administration, builds on VIH by making affordable housing mandatory in certain new developments where MIH applies. The percent affordable for MIH can range from 20-30% of units, pegged at 40-115% AMI. Both VIH and MIH only apply in areas where the City has chosen to “map” them. Although it is not explicit in the zoning resolution, the City has chosen to only apply them concurrent with upzonings - that is, they will only
map MIH where they are already significantly increasing the allowed density. This tradeoff should be a central consideration in determining where MIH is best applied. Based on the analysis above targeting MIH through neighborhood upzoning/hybrid rezonings, in areas with low displacement risk that are not already producing a high ratio of affordable housing, stands to increase the ratio of affordable to market rate housing and guarantee some affordable development where there is little being created today.
AFFORDABILITY BY REZONING TYPE

The level of affordability – not just the ratio of affordable to market rate units – also varies by rezoning type, and some are more successful than others in creating deeply affordable housing units serving very low-income households and below (see Figure 2). Agency site rezonings have produced not just the highest ratio of affordable to market rate housing but also the highest percentage of deeply affordable housing among those affordable units; 34% of affordable units in agency site rezonings serve VLI households or below. In tandem with this, agency site rezonings have also produced the lowest percentage of moderate- or middle-income units – that are generally out of reach of the needest households – at 9%. On the other end of the spectrum, neighborhood upzonings/hybrid rezonings have produced the lowest percentage of deeply affordable units, at 20%. Developments in non-rezoned areas have seen the second highest percentage of deeply affordable units, at 32%. Our analysis indicates, that while their ratio of affordable to market rate housing is lower than the citywide total, their percentage of the affordable housing that is deeply affordable is higher.

Again, considering the difference in total numbers of deeply affordable units between

Figure 2:
AMI Breakdown Within Rezoning Type

<table>
<thead>
<tr>
<th>Rezoning Type</th>
<th>All Affordable Units</th>
<th>Non-Rezoning Area</th>
<th>Neighborhood Upzoning/Hybrid</th>
<th>Neighborhood Downzoning</th>
<th>Private Site</th>
<th>Agency Site</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Income (121-165% AMI)</td>
<td>12%</td>
<td>18%</td>
<td>11%</td>
<td>11%</td>
<td>12%</td>
<td>12%</td>
</tr>
<tr>
<td>or up to $168,960 yearly income for a family of 3</td>
<td>5%</td>
<td>4%</td>
<td>6%</td>
<td>0%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Moderate Income (81-120% AMI)</td>
<td>55%</td>
<td>46%</td>
<td>63%</td>
<td>41%</td>
<td>62%</td>
<td>57%</td>
</tr>
<tr>
<td>or up to $122,880 yearly income for a family of 3</td>
<td>10%</td>
<td>9%</td>
<td>14%</td>
<td>14%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Low Income (51-80% AMI)</td>
<td>18%</td>
<td>23%</td>
<td>14%</td>
<td>7%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>or up to $81,920 yearly income for a family of 3</td>
<td>6%</td>
<td>6%</td>
<td>14%</td>
<td>14%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Very Low Income (31-50% AMI)</td>
<td>18%</td>
<td>23%</td>
<td>14%</td>
<td>7%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>or up to $51,200 yearly income for a family of 3</td>
<td>6%</td>
<td>6%</td>
<td>14%</td>
<td>14%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Extremely Low Income (0-30% AMI)</td>
<td>18%</td>
<td>23%</td>
<td>14%</td>
<td>7%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>or up to $30,720 yearly income for a family of 3</td>
<td>6%</td>
<td>6%</td>
<td>14%</td>
<td>14%</td>
<td>12%</td>
<td>17%</td>
</tr>
</tbody>
</table>
neighborhood upzoning/hybrid rezonings and agency site rezonings can help highlight why this matters. Agency site rezonings have produced more deeply affordable units in total (1,604) than neighborhood upzoning/hybrid rezonings (1,463). They have done this while producing close to 1,000 fewer units of moderate- and middle-income affordable units and tens of thousands of fewer market rate units, all out of reach of the city’s neediest households.

Since 2014 at least, neighborhood rezonings have produced far and away more market rate than affordable housing.
Our analysis shows that neighborhood rezonings - and more specifically, upzonings/hybrid rezonings - are an effective tool for producing more housing in total. But as a targeted affordable housing strategy they have fallen short. Since 2014, neighborhood rezonings have produced far and away more market rate than affordable housing. This highlights the central tension around rezonings when presented as an affordable housing tool and the disparate impact they can have.

This ratio of more market rate than affordable units was not the case for every rezoning type. All agency site rezonings were upzonings as well – increasing the allowable density of an area – yet they were able in total to produce a majority of affordable to market rate housing. Even private site rezonings created affordable units at a higher ratio than neighborhood upzonings/hybrid rezonings. Again, this ratio matters in considering where a rezoning should be applied to bring the most affordable housing with the least chance of negative effects. This is particularly true for neighborhood rezonings, which seek to change the zoning rules for a wide area.

This report’s clear data and analysis should inform policymakers’ design, utility and application of affordable housing development tools and types of rezonings.

The next section will look at this question in more detail by considering the geography of housing development by rezoning types and demographics.

Neighborhood upzonings/hybrid rezonings created over 2,500 more units of affordable housing than agency site rezonings, but the tradeoff was the creation of over 30,000 market rate units.
Looking at where housing has been completed since 2014 makes it clear that the impact of a rezoning lasts well beyond any one mayoral administration. Very few units completed since 2014 have been within a neighborhood rezoning approved during the de Blasio administration (that is, a development that filed permits after the rezoning passed, building under the new zoning). Most housing completed in neighborhood rezoning areas since 2014 have been in those rezonings that were approved under Bloomberg. Out of all housing completed since 2014, 49% has occurred in a non-rezoning area, 48% in a rezoning approved under Bloomberg (2002-2013), and only 3% in a rezoning approved under de Blasio (2014-2020). This makes it hard to weigh in on the direct effects of de Blasio’s rezonings, but what we can look to especially is the types of neighborhoods where he has chosen to apply them, drawing in part on the lessons we can pull from this report’s analysis. As our analysis will show, the de Blasio administration’s neighborhood upzonings/hybrid rezonings have been concentrated in Community Districts that we have classified as Majority Black Indigenous People of Color (BIPOC)/Low Income.\textsuperscript{12}

We recognize that NYC’s Mandatory Inclusionary Housing (MIH) was created in part to increase the ratio of affordable housing that is produced as part of upzonings, whether neighborhood or site-specific. But MIH has yet to produce many completed units - by our count there are fewer than 1,000 completed affordable units in MIH developments.\textsuperscript{13} This reflects in part the fact that MIH is a new program and that it will take several years for housing to be completed in areas where its provisions have been applied.

By comparison, Voluntary Inclusionary Housing (VIH) has produced over 6,500 completed affordable units since 2014. Still, in considering recommendations, and where upzonings with MIH should be applied moving forward, this report will consider that MIH seeks to ensure 20-30% of new units in certain developments will be affordable at 40-115% AMI levels depending on the MIH options that are applied. This is still far below the pre-existing...
THE LASTING IMPACTS OF REZONINGS

affordability ratio of most of the CDs where neighborhood upzonings under de Blasio have been approved to date, and in most cases the majority of affordable units provided by MIH would be out of reach for the median household in these districts.
There has been unequal housing development through the de Blasio years, with some community districts taking on much more new housing than others, regardless of whether they were in rezoning or non-rezoning areas; this is true for both market rate and affordable units. But when considering this unequal development landscape, it is important to look not just at the total number of units built but the ratio of affordable versus market rate and, just as crucially, the racial and income demographics of community districts in which development has occurred. Looking at community districts in this fashion lets us consider how rezonings can be most effectively applied with the least negative impacts, understanding that displacement risk tends to be highest in BIPOC/LI CDs and lowest in W/MHI CDs.

To help analyze this we’ve broken Community Districts (CDs) into 4 different typologies based on race and income. We recognize that these are broad categorizations and that between and even within community districts there is often much variation in demographics, but these categories offer an initial approach to considering how rezonings might best be used, or avoided, in different types of neighborhoods. Further analysis would be needed at a more local level within CDs to ensure that rezonings are being applied only where they are beneficial, understanding that there may be BIPOC/LI neighborhoods within W/MHI CDs and vice versa.

**Majority White/Moderate- & High-Income CDs (W/MHI) - 15 CDS, 25% of total**

- CDs where the non-Hispanic white population is greater than 50% and the median income is greater than 80% AMI
- 9 of these CDs have median incomes above 125% AMI (all of the color-coded CDs in Manhattan and CDs 2 & 6 in Brooklyn)

**Majority White/Low-Income CDs (W/LI) - 5 CDS, 9% of total**

- CDs where the non-Hispanic white population is greater than 50% and the median income is below 80% AMI

**Majority BIPOC/Moderate- & High-Income CDs (BIPOC/MHI) - 3 CDS, 5% of total**

- CDs where the BIPOC population is greater than 50% and the median income is greater than 80% AMI
- None of these CDs have a median income above 125% AMI

**Majority BIPOC/Low-Income CDs (BIPOC/LI) - 36 CDS, 61% of total**

- CDs where the BIPOC population is greater than 50% and the median income is below 80% AMI
Figure 3:
NYC Community Districts by Race & Income

- Majority White/Moderate- & High-Income CDs (W/MHI) - 15 CDs, 25% of total
- Majority White/Low-Income CDs (W/LI) - 5 CDs, 9% of total
- Majority BIPOC/Moderate- & High-Income CDs (BIPOC/MHI) - 3 CDs, 5% of total
- Majority BIPOC/Low-Income CDs (BIPOC/LI) - 36 CDs, 61% of total
- Parkland or Other

Map & Data by Association for Neighborhood & Housing Development
When looking at the breakdown of affordable development by Community District types we see that 74% of affordable housing units have been completed in BIPOC/LI CDs (see Table 3). Development in these neighborhoods has also provided the highest ratio of affordable housing to market rate units – 32% of completed units have been affordable, though in several CDs the numbers are much higher (including 8 CDs with a ratio above 50%: Brownsville & East New York in Brooklyn and 6 CDs making up the majority of the South Bronx). Fifty-six percent of BIPOC/LI CDs have an affordable ratio higher than the city’s total of 19%.

It is only BIPOC/LI CDs that exceed a ratio of 19% affordability. Of the remaining CD types, W/MHI community districts make up the largest number of CDs below this threshold, with many of those CDs producing little to no affordable housing. This includes higher income districts in Manhattan (median income above 125% AMI) including the Financial District/Tribeca, Greenwich Village/Soho, Midtown and the Upper East Side and moderate-income districts (median income between 80–125% AMI) like Bay Ridge in Brooklyn, Ridgewood/Maspeth and Rego Park/Forest Hills in Queens and Tottenville/Great Kills in Staten Island. 68% of total affordable units in W/MHI CDs have come from just three community districts: Clinton/Chelsea, Greenpoint/Williamsburg and Brooklyn Hts/Fort Greene – though all have created this affordable housing at a lower ratio than the citywide 19%.

Most of the affordable development in these Community Districts since 2014 has been achieved in non-rezoned areas.

The high number of affordable units and the affordable to market rate ratio in BIPOC/LI CDs is a positive, but it points towards two questions: why are these the types of neighborhoods where the de Blasio administration has chosen to concentrate their neighborhood upzonings, and how can rezonings be used to bring affordable housing to other neighborhood types in the most effective manner? That the administration has chosen to concentrate their neighborhood upzonings in BIPOC/LI CDs is particularly concerning given that most of the affordable development in these Community Districts since 2014 has been achieved in non-rezoned areas (see Figure 4). These districts have also seen the most affordable housing produced through agency site rezonings out of any of the CD types.

Despite the success of agency site rezonings and non-rezoning areas in bringing affordable units to these CDs, they have been targeted by the de Blasio administration for neighborhood upzonings, even though Mandatory Inclusionary Housing (MIH) would bring a ratio of guaranteed affordable housing to market rate housing that is generally much
lower than what is being created in these BIPOC/LI CDs today. This discrepancy underlies the vital displacement concerns of the communities where these rezonings have been approved; they are likely to create more market rate housing, and less affordable housing, than is being produced today. The application of neighborhood upzonings in BIPOC/LI CDs is all the more incongruous given that all W/MHI community districts have a lower ratio of affordable to market rate units than the citywide number and include numerous CDs where little to no affordable housing has been completed at all. These W/MHI are the neighborhoods where the application of neighborhood rezonings with MIH would increase the ratio of affordable to market rate housing and be much more effective as a tool for spurring affordable housing development.

<table>
<thead>
<tr>
<th>Table 3</th>
<th># of affordable units</th>
<th>% of city's total affordable units</th>
<th>% market rate within these CDs</th>
<th>% affordable within these CDs</th>
<th>% of CDs above 19% affordable ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>BIPOC/LI</td>
<td>19,663</td>
<td>74%</td>
<td>68%</td>
<td>32%</td>
<td>56%</td>
</tr>
<tr>
<td>BIPOC/MHI</td>
<td>359</td>
<td>2%</td>
<td>96%</td>
<td>4%</td>
<td>0%</td>
</tr>
<tr>
<td>W/LI</td>
<td>614</td>
<td>2%</td>
<td>95%</td>
<td>5%</td>
<td>0%</td>
</tr>
<tr>
<td>W/MHI</td>
<td>5,878</td>
<td>22%</td>
<td>89%</td>
<td>11%</td>
<td>0%</td>
</tr>
</tbody>
</table>
The fact that the administration has chosen to concentrate their neighborhood upzonings in BIPOC/LI CDs is particularly concerning given that most of the affordable development in these community districts since 2014 has been achieved in non-rezoned areas.
RECOMMENDATIONS

1. **Apply more agency site rezonings, with a high ratio of affordable housing and deeply affordable housing, wherever possible.**

   It is of paramount importance to create more deeply affordable housing throughout the city to serve those households most in need, especially in BIPOC/LI neighborhoods with the highest numbers of low-income, rent burdened households. Agency site rezonings are most effective at doing this, having produced by far the highest ratio of affordable to market rate housing and at the deepest AMI levels. They should be prioritized in community districts throughout the city with a commitment to providing as broad and deep affordability as possible. In particular, these should be agency site rezonings led by HPD, where almost 75% of units completed have been affordable – with a further commitment to try to increase that number to 100% affordable wherever possible. At the same time, we recognize there may be limitations to the number of agency site rezonings that can be advanced given that they inherently depend upon City-owned land, and the supply of City owned land is limited. We believe the City should be more aggressive in identifying and utilizing parcels of public land – and not just HPD parcels – for affordable housing. It also points towards the need to consider how to best use neighborhood and private site rezonings to effectively create more affordable housing in the right type of neighborhoods.

2. **Apply neighborhood upzonings/hybrid rezonings where they would bring a higher ratio of affordable housing than exists today, which the data shows is primarily Majority White/Moderate & High-Income community districts.**

   Neighborhood upzonings should be focused on neighborhoods that currently see a lower ratio of affordable to market rate development than upzonings with MIH would bring; that is, focus them in neighborhoods with low displacement risk where upzonings with MIH would increase the ratio of affordable to market rate housing being produced. This currently includes all 15 W/MHI CDs, though focus
could especially be given to those in the lower percentile in terms of affordable development, where very few (and in some cases zero) completed affordable units have been counted in Housing New York.

3. Do not apply neighborhood upzonings/hybrid rezonings in neighborhoods where they would bring a lower ratio of affordable housing than is being produced today, which the data shows is primarily Majority Black Indigenous People of Color/Low Income community districts.

Neighborhood upzonings should not be applied in neighborhoods where the ratio of affordable to market rate units is already higher than what MIH would bring. This is especially true in BIPOC/LI neighborhoods where the increased market rate housing is most likely to have displacement effects and where it would not provide the kind of deeply affordable housing that is truly needed. Considering how the market might change following a rezoning, and the impact that may have on whether developers continue taking subsidies, should be a key factor in determining where and how rezonings are used as an affordable housing tool.

4. Approve private site rezonings on a case-by-case basis only where they would bring a higher ratio of affordable housing than exists today.

Private site rezonings should be approved where they will increase the ratio of affordable housing for a neighborhood. This will vary by neighborhood and so consideration must be given to how much affordable housing is being committed to by the developer. In W/MHI neighborhoods an upzoning with MIH may be enough to increase that ratio. At the same time, many of these neighborhoods may be areas where the market is hot enough that pushing for deeper/broader affordability is also right - especially in neighborhoods that have undergone neighborhood upzonings since 2002. In many BIPOC/LI neighborhoods MIH is likely not enough and might mean only approving private site rezonings where the committed affordable housing is at a higher ratio and deeper affordability level than what MIH would provide alone.
CONCLUSION

We recognize that this analysis is broad; it is intended to point the way towards a general approach for considering where and how applying rezonings might be an effective tool for affordability in different types of community districts. Further analysis is required to make sure that zoning actions are best targeted within those CDs. This includes looking at existing zoning to determine where density could most effectively be increased while factoring in other important priorities such as the preservation of small businesses and manufacturing zoned land. And even within community districts there is often much variation in demographics; a look at a smaller geography, like Neighborhood Tabulation Areas, would likely reveal whiter and wealthier areas within CDs we’ve classified as BIPOC/LI for example, and vice-versa; these data should further inform where neighborhood upzonings might or might not help address affordability needs.

Effectively using zoning as a tool for affordability would require a change in the City’s current approach, moving towards one that centers racial and economic equity in its decision making and goals. It would mean moving away from an approach that considers a net new unit of housing a positive regardless of who it is meant to serve or the neighborhood in which it is built. It would acknowledge instead the risks different types of rezonings bring to a neighborhood based on its demographics and housing stock, and target actions where they would do the most good within this reality, by bringing a higher ratio of affordable housing than is being produced today.
To determine how much housing has been completed since 2014, this report relied on the DCP Housing Database. The DCP Housing Database is a public dataset containing all NYC Department of Buildings (DOB) approved housing construction and demolition jobs filed or completed in NYC since January 1, 2010. For this report, we defined completed units as Class A units (for permanent residence) in projects that have a Job Status of Partially Completed Construction or Completed Construction, meaning they have received at least a temporary Certificate of Occupancy (CO), between January 1, 2014, and June 30, 2020. This analysis is limited to New Buildings only; Alterations or Demolitions were not included.

To determine how many of these completed units were affordable we used the Housing New York Units by Building dataset and joined it with the DCP Housing Database. The Housing New York Units by Building dataset is a public dataset that contains all buildings and units developed after January 1, 2014, that are counted towards the de Blasio administration’s Housing New York plan. The number of completed affordable units we cite in this report is smaller than what the City currently cites in Housing New York (50,619 through June 30, 2020). This is because Housing New York data includes developments that have not yet been marked as Completed or Partially Completed in DCP data (that is, that have not yet received a temporary CO). If we were to look instead at all units that have received a building permit in the DCP database through June 30, 2020, it would include more affordable units in Housing New York but also more units in total, presenting a development scenario with a lower citywide affordability ratio than the 19% that we find. This report focuses solely on newly constructed affordable units that are being counted towards the de Blasio administration’s Housing New York plan. It is possible that there are affordable units through other programs that are not counted towards Housing New York and hence are not included in this report.

Rezonings were identified using the zoning map amendments shapefile in the NYC GIS Zoning Features data set available through DCP’s Bytes of the Big Apple, filtered to only include those adopted on or after January 1, 2002. Neighborhood rezonings were first identified based on Leo Goldberg’s typologies in his 2015 thesis, “Game of Zones.” In addition, this report included as neighborhood downzonings those rezonings led by local elected

METHODOLOGY
officials (Council Members, State Senators etc) with the intention of decreasing the
development capacity of already lower-density outer borough neighborhoods. It
also includes neighborhood rezonings led by
DCP during the de Blasio administration.
Once neighborhood rezonings had been
identified, the remaining rezonings were
classified as private site rezonings. Agency
site rezonings were classified as one where
the lead applicant was a public entity/
government department (eg. HPD, EDC).
Private site rezonings were classified as one
where the lead applicant was a private entity
(eg. for-profit or mission-driven developer)
This analysis considers how much
development took place within rezoning
types, but it does not go down to the
tax lot level to consider whether specific
development parcels were upzoned,
downzoned or remained unchanged within
that larger rezoning. Some development that
took place within overall downzonings may
have been on lots that were upzoned and
vice versa.
Community District typologies were
created using racial and median income
demographics from ANHD’s 2020 Housing
Risk Chart.
APPENDIX

BREAKDOWN OF NEW DEVELOPMENT BY COMMUNITY DISTRICT

<table>
<thead>
<tr>
<th>Row Labels</th>
<th>CD Name</th>
<th># of Total Units</th>
<th># of Affordable Units</th>
<th># of Market Rate Units</th>
<th>% Affordable within these CDs</th>
<th>% Market Rate within these CDs</th>
<th>CD Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>101</td>
<td>Financial District</td>
<td>1982</td>
<td>149</td>
<td>1833</td>
<td>8%</td>
<td>92%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>102</td>
<td>Greenwich Village/Soho</td>
<td>1102</td>
<td>77</td>
<td>1025</td>
<td>7%</td>
<td>93%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>103</td>
<td>LES/Chinatown</td>
<td>3468</td>
<td>750</td>
<td>2718</td>
<td>22%</td>
<td>78%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>104</td>
<td>Clinton/Chelsea</td>
<td>8981</td>
<td>1449</td>
<td>7532</td>
<td>16%</td>
<td>84%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>105</td>
<td>Midtown</td>
<td>3855</td>
<td>157</td>
<td>3698</td>
<td>4%</td>
<td>96%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>106</td>
<td>Stuy Town/Turtle Bay</td>
<td>3356</td>
<td>348</td>
<td>3008</td>
<td>10%</td>
<td>90%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>107</td>
<td>Upper West Side</td>
<td>3747</td>
<td>440</td>
<td>3307</td>
<td>12%</td>
<td>88%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>108</td>
<td>Upper East Side</td>
<td>1597</td>
<td>63</td>
<td>1534</td>
<td>4%</td>
<td>96%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>109</td>
<td>Morningside/Hamilton</td>
<td>801</td>
<td>131</td>
<td>670</td>
<td>16%</td>
<td>84%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>110</td>
<td>Central Harlem</td>
<td>1534</td>
<td>422</td>
<td>1112</td>
<td>28%</td>
<td>72%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>111</td>
<td>East Harlem</td>
<td>1913</td>
<td>436</td>
<td>1477</td>
<td>23%</td>
<td>77%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>112</td>
<td>Washington Hts/Inwood</td>
<td>449</td>
<td>110</td>
<td>339</td>
<td>24%</td>
<td>76%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>201</td>
<td>Mott Haven/Melrose</td>
<td>2831</td>
<td>1792</td>
<td>1039</td>
<td>63%</td>
<td>37%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>202</td>
<td>Hunts Point/Longwood</td>
<td>973</td>
<td>706</td>
<td>267</td>
<td>73%</td>
<td>27%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>203</td>
<td>Morrisania/Crotona</td>
<td>3714</td>
<td>2193</td>
<td>1521</td>
<td>59%</td>
<td>41%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>204</td>
<td>Highbridge/S. Concourse</td>
<td>1705</td>
<td>951</td>
<td>754</td>
<td>56%</td>
<td>44%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>205</td>
<td>University Hts/Fordham</td>
<td>1194</td>
<td>412</td>
<td>782</td>
<td>35%</td>
<td>65%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>206</td>
<td>Belmont / East Tremont</td>
<td>3112</td>
<td>1982</td>
<td>1130</td>
<td>64%</td>
<td>36%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>207</td>
<td>Kingsbridge Hts/Bedford</td>
<td>2033</td>
<td>1164</td>
<td>869</td>
<td>57%</td>
<td>43%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>208</td>
<td>Riverdale/Fieldston</td>
<td>697</td>
<td>150</td>
<td>547</td>
<td>22%</td>
<td>78%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>209</td>
<td>Parkchester/Soundview</td>
<td>1627</td>
<td>649</td>
<td>978</td>
<td>40%</td>
<td>60%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>210</td>
<td>Throgs Neck/Co-Op City</td>
<td>504</td>
<td>13</td>
<td>491</td>
<td>3%</td>
<td>97%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>211</td>
<td>Morris Park/Bronxdale</td>
<td>408</td>
<td>24</td>
<td>384</td>
<td>6%</td>
<td>94%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>212</td>
<td>Williamsbridge/Baychester</td>
<td>1308</td>
<td>210</td>
<td>1098</td>
<td>16%</td>
<td>84%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>301</td>
<td>Greenpoint/Williamsburg</td>
<td>11558</td>
<td>1427</td>
<td>10131</td>
<td>12%</td>
<td>88%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>302</td>
<td>Brooklyn Hts/Ft. Greene</td>
<td>11242</td>
<td>1147</td>
<td>10095</td>
<td>10%</td>
<td>90%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>303</td>
<td>Bedford Stuyvesant</td>
<td>4864</td>
<td>473</td>
<td>4391</td>
<td>10%</td>
<td>90%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>304</td>
<td>Bushwick</td>
<td>4199</td>
<td>713</td>
<td>3486</td>
<td>17%</td>
<td>83%</td>
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</tr>
<tr>
<td>305</td>
<td>E. New York/Starrett City</td>
<td>2856</td>
<td>2055</td>
<td>801</td>
<td>72%</td>
<td>28%</td>
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</tr>
<tr>
<td>306</td>
<td>Park Slope/Carroll Cdnns/ Gowanus/Red Hook</td>
<td>2578</td>
<td>447</td>
<td>2131</td>
<td>17%</td>
<td>83%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>307</td>
<td>Sunset Park</td>
<td>904</td>
<td>47</td>
<td>857</td>
<td>5%</td>
<td>95%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>308</td>
<td>Crown Heights</td>
<td>3023</td>
<td>692</td>
<td>2331</td>
<td>23%</td>
<td>77%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>309</td>
<td>S. Crown Hts/Prospect Hts</td>
<td>2275</td>
<td>495</td>
<td>1780</td>
<td>22%</td>
<td>78%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>310</td>
<td>Bay Ridge</td>
<td>170</td>
<td>0</td>
<td>170</td>
<td>0%</td>
<td>100%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>311</td>
<td>Bensonhurst</td>
<td>610</td>
<td>0</td>
<td>610</td>
<td>0%</td>
<td>100%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>312</td>
<td>Borough Park</td>
<td>1154</td>
<td>39</td>
<td>1115</td>
<td>3%</td>
<td>97%</td>
<td>W/LI</td>
</tr>
<tr>
<td>313</td>
<td>Coney Island</td>
<td>1916</td>
<td>167</td>
<td>1749</td>
<td>9%</td>
<td>91%</td>
<td>W/LI</td>
</tr>
<tr>
<td>314</td>
<td>Flatbush/Midwood</td>
<td>2026</td>
<td>259</td>
<td>1767</td>
<td>13%</td>
<td>87%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>315</td>
<td>Sheepshead Bay</td>
<td>1352</td>
<td>50</td>
<td>1302</td>
<td>4%</td>
<td>96%</td>
<td>W/LI</td>
</tr>
<tr>
<td>316</td>
<td>Brownsville</td>
<td>1354</td>
<td>924</td>
<td>430</td>
<td>68%</td>
<td>32%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>317</td>
<td>East Flatbush</td>
<td>1849</td>
<td>352</td>
<td>1497</td>
<td>19%</td>
<td>81%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>318</td>
<td>Flatlands/Canarsie</td>
<td>320</td>
<td>0</td>
<td>320</td>
<td>0%</td>
<td>100%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>401</td>
<td>Astoria</td>
<td>5764</td>
<td>169</td>
<td>5595</td>
<td>3%</td>
<td>97%</td>
<td>W/LI</td>
</tr>
<tr>
<td>402</td>
<td>Sunnyside/Woodside</td>
<td>9534</td>
<td>359</td>
<td>9175</td>
<td>4%</td>
<td>96%</td>
<td>BIPOC/MHI</td>
</tr>
<tr>
<td>403</td>
<td>Jackson Heights</td>
<td>600</td>
<td>11</td>
<td>589</td>
<td>2%</td>
<td>98%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>404</td>
<td>Elmhurst/Corona</td>
<td>1292</td>
<td>74</td>
<td>1218</td>
<td>6%</td>
<td>94%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>405</td>
<td>Ridgewood/Maspeth</td>
<td>612</td>
<td>13</td>
<td>599</td>
<td>2%</td>
<td>98%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>406</td>
<td>Rego Park/Forest Hills</td>
<td>858</td>
<td>0</td>
<td>858</td>
<td>0%</td>
<td>100%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>407</td>
<td>Flushing/Whitestone</td>
<td>2792</td>
<td>235</td>
<td>2557</td>
<td>8%</td>
<td>92%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>408</td>
<td>Hillcrest/Fresh Meadows</td>
<td>570</td>
<td>44</td>
<td>526</td>
<td>8%</td>
<td>92%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>409</td>
<td>Ozone Park/Woodhaven</td>
<td>326</td>
<td>0</td>
<td>326</td>
<td>0%</td>
<td>100%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>410</td>
<td>S. Ozone Pk /Howard Beach</td>
<td>191</td>
<td>0</td>
<td>191</td>
<td>0%</td>
<td>100%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>411</td>
<td>Bayside/Little Neck</td>
<td>411</td>
<td>0</td>
<td>411</td>
<td>0%</td>
<td>100%</td>
<td>BIPOC/MHI</td>
</tr>
<tr>
<td>412</td>
<td>Jamaica/Hollis</td>
<td>1859</td>
<td>730</td>
<td>1129</td>
<td>39%</td>
<td>61%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>413</td>
<td>Queens Village</td>
<td>204</td>
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<td>204</td>
<td>0%</td>
<td>100%</td>
<td>BIPOC/MHI</td>
</tr>
<tr>
<td>414</td>
<td>Rockaway/Broad Channel</td>
<td>1859</td>
<td>464</td>
<td>1395</td>
<td>25%</td>
<td>75%</td>
<td>BIPOC/LI</td>
</tr>
<tr>
<td>501</td>
<td>Stapleton/St. George</td>
<td>1716</td>
<td>189</td>
<td>1527</td>
<td>11%</td>
<td>89%</td>
<td>W/LI</td>
</tr>
<tr>
<td>502</td>
<td>S. Beach/Willowbrook</td>
<td>1425</td>
<td>161</td>
<td>1264</td>
<td>11%</td>
<td>89%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>503</td>
<td>Tottenville/Great Kills</td>
<td>1615</td>
<td>0</td>
<td>1615</td>
<td>0%</td>
<td>100%</td>
<td>W/MHI</td>
</tr>
<tr>
<td>Citywide</td>
<td>138770</td>
<td>26514</td>
<td>112256</td>
<td>19%</td>
<td>81%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ENDNOTES


2 ANHD. Summertime Gladness: Your AMI Cheat Sheet is Here! https://anhd.org/blog/summertime-gladness-your-ami-cheat-sheet-here


5 ANHD. 220,000 Tenants on the Brink and Counting. https://anhd.org/blog/220000-tenants-brink-and-counting


7 Public land can also be leased or sold without a rezoning; it is likely that this took place for some of the housing completed in Non-rezoning areas, but that level of analysis is beyond the scope of this report.

8 It’s worth noting that the affordability ratio varies within agency site rezonings as well, based on the lead agency. All the completed affordable units in agency site rezonings have been created in HPD-led rezonings. Just looking at HPD rezonings alone (that is, leaving out those led by EDC and, in one instance, NYCHA) the affordability ratio reaches 72% affordable to 28% market rate. It is possible the NYCHA led rezoning produced affordable housing that was not counted towards Housing New York, as generally the mayor’s plan has not included NYCHA units in its final count.

9 The first Inclusionary Housing Program was created in 1987 and applies just to R10 districts (the highest density residential zoning district); the Bloomberg administration created the more widespread Voluntary Inclusionary Housing program.

10 There are 4 MIH Options that can be mapped by the City, with developer discretion as to which one they will comply with out of the available options: Option 1 – 25% affordable at an average of 60% AMI Option 2 – 30% affordable at an average of 80% AMI Option 3 – 20% affordable at an average of 40% AMI Option 4 – 30% at an average of 115% AMI

11 Affordability levels were taken from Housing New York by Building data for all completed affordable units.

12 To date the de Blasio administration has approved 6 rezonings we have classified as a neighborhood upzoning/hybrid rezoning: East New York Community Plan; Downtown Far Rockaway Rezoning; East Harlem Neighborhood Rezoning; Jerome Avenue Rezoning; Inwood Rezoning; Bay Street Corridor

13 “The number of completed affordable units in MIH and VIH developments was determined by joining New York City Department of Housing Preservation & Development’s (HPD) Inclusionary Housing Sites data with Housing New York and DCP Housing Database data; HPD’s Inclusionary Housing Sites data is available here: https://hpd.maps.arcgis.com/apps/webappviewer/index.html?id=6d3f09240876403097c6d37a3c467917

14 Racial demographics and median income for community districts were taken from ANHD’s 2020 Housing Risk Chart. https://anhd.org/sites/default/files/2020_housing_risk_chart_6-26-20.pdf

15 See Inset: Affordable Housing & Rezonings on p. 20
The Association for Neighborhood & Housing Development (ANHD)

www.anhd.org