Housing
Zoning & Affordability in Buffalo-Niagara

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Sustainable housing focuses on characteristics of affordability and land-use regulation.
What is Zoning?

Zoning is how the City breaks up its land into different ‘zones’ allowing for different uses and activities. (Image1: UB library)
What is Zoning?

Zoning has two fundamental components.
1. The first determines where each type of land use — residential, commercial, or manufacturing — can go, what can go together and what should be separated.
2. The second determines what the overall size and shape of buildings can be.
• Zoning and other land use regulations have a major influence on housing.
• These regulations govern where housing can be built, the type of housing that is allowed and the form it takes.
• Land use regulations can directly or indirectly affect the cost of developing housing, making it harder to accommodate affordable housing.
Veiled Discrimination

Zoning ordinances were not written to openly discriminate, but in many cases, the unintended consequences of certain regulations:

• Limit housing choice
• Unnecessarily increase the cost of housing
• Reduce opportunities for fair and affordable housing
What is Affordable Housing?

What does “affordable housing” mean?

Housing is considered affordable when it accounts for 30% or less of a household’s income.

30% or less of INCOME used for housing.
Comparative household spending on housing.

Proportion of households spending less than 30% of their income on housing costs

<table>
<thead>
<tr>
<th>For HOMEOWNERS</th>
<th>Bfo/Niagara</th>
<th>NYS</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>For SALE</td>
<td>77%</td>
<td>65%</td>
<td>69%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>For RENTERS</th>
<th>Bfo/Niagara</th>
<th>NYS</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>For RENT</td>
<td>50%</td>
<td>49%</td>
<td>50%</td>
</tr>
</tbody>
</table>

### Who Needs Affordable Housing?

<table>
<thead>
<tr>
<th>Income Category</th>
<th>% Area Median Income*</th>
<th>Income for Household of 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Poverty</td>
<td>30%</td>
<td>19,150</td>
</tr>
<tr>
<td>Very Low Income</td>
<td>50%</td>
<td>31,950</td>
</tr>
<tr>
<td>Low Income</td>
<td>80%</td>
<td>51,100</td>
</tr>
</tbody>
</table>
Meet Jennifer...

- With Masters Degree in hand and 1 year of internship experience in her field, Jennifer finds a job with a non-profit agency in WNY making $31,950.
- 30% of $31,950 = $9,585
- $9,585/12 = $798 a month towards house payment
What does $798 get Jennifer?

- Single Jennifer can get a 1-bedroom apartment in a premier neighborhood $550 a month.
- Single parent with 1 child Jennifer can get a 2-bedroom apartment in premier neighborhood for $625 a month.
- Single parent with 3 children Jennifer can find a 3-bedroom in a premier neighborhood for $725 a month.

(Image: Buffalo News)
When correctly designed, the inclusion of affordable units in a residential or mixed-use project has proven to:

• Add diversity and social value without compromising the quality or the market appeal of development.

(image4: UB Library)
Inclusionary zoning is a very effective tool for communities wishing to increase the affordable housing supply.
Inclusionary zoning uses the marketplace to generate affordable housing without requiring significant outlays by the municipality.
Inclusionary zoning stimulates economic development by increasing the range of housing types for the local workforce, thus helping to retain and attract new business investment, and frees up additional disposable income for low- and moderate-income households to spend in the local economy.
Benefits

Expands Housing Opportunities:
• Inclusionary zoning helps provide housing to meet the needs of people of all abilities and income levels, as well as household types.
• Inclusionary zoning can also be used to help coordinate housing with existing jobs, transit and services.

(Image 5: Buffalo Rising)
Benefits

Advances Equity:

- Inclusionary zoning helps to ensure social and economic justice in a community by providing a more level playing field for developers and encouraging more low- and moderate-income housing.

(Image5: Buffalo Rising)
Benefits

Increase Job and Business Opportunities:

• Inclusionary zoning supports the growth of new and existing businesses by increasing the supply of moderately priced housing for local workers.

(Image5: Buffalo Rising)
Additional Benefits

Educated developers and financiers.

• The mixing of unit types has been successful in many projects. But, developers and financiers who are only familiar with one product type may need to be shown the opportunities are real. Information should be readily available to offer the development community.
Additional Benefits

Local partnerships with developers.

- The mixing of unit types in a project adds additional effort in design and marketing that may be unfamiliar to the developer. Local housing trusts, non-profits and agencies can offer assistance to ensure that the affordable units are managed efficiently.
Additional Benefits

Local support for the provision of affordable housing.

- Citizens need to be educated regarding the necessity of providing affordable housing units within their community. The development of a strong community Master Plan is an effective means to involving members of local government and the general community in discussions of the existing state of affordable housing, the goals of the community, and specific strategies for achieving these goals.
Heart of the City Neighborhoods, Inc. (HOCN) is a publicly funded Community Development Corporation created to stabilize Buffalo's communities in the Lower West Side through neighborhood revitalization and affordable housing development.
Our Mission & Vision

Heart of the City Neighborhoods’ mission is to create, facilitate and support housing and neighborhood development in the Lower West Side of the City of Buffalo. This is accomplished by creating programs to improve the quality of affordable residential housing. HOCN partners with private developers, neighborhood leaders, the City of Buffalo, and other not-for-profit organizations to develop sustainable projects to improve Lower West Side neighborhoods.
Working together with residents and neighborhood organizations, local leaders, financial institutions and real estate professionals, HOCN works towards stabilizing and creating integrated, mixed income neighborhoods where individuals and families of all incomes will have a better quality of life and take pride in their properties, streets, and community.
Our Strategic Priorities

• Increase Community Engagement
• Increase Home Ownership Opportunities
• Increase Access to Affordable Rental Housing
• Increase Access to Quality and Safe Housing
• Advocate Against Substandard Housing Units
• Advocate for Neighborhood Improvements
Our Values

- Accessibility to quality, affordable housing
- Working with residents and neighborhood organizations
- Stable, integrated, mixed income neighborhoods
- Healthy communities where individuals and families will have a better quality of life and take pride in their properties, streets, and community.
PUTTING YOUR CITIZEN PLANNER SKILLS INTO ACTION

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