

AFFORDABLE HOUSING

Paula Freire Santoro

Profa. Dra. FAUUSP | Depto. Projeto | Disciplinas Planejamento Urbano

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Conceito

Affordable housing

Moradia a preços acessíveis, ou para quem pode pagar.

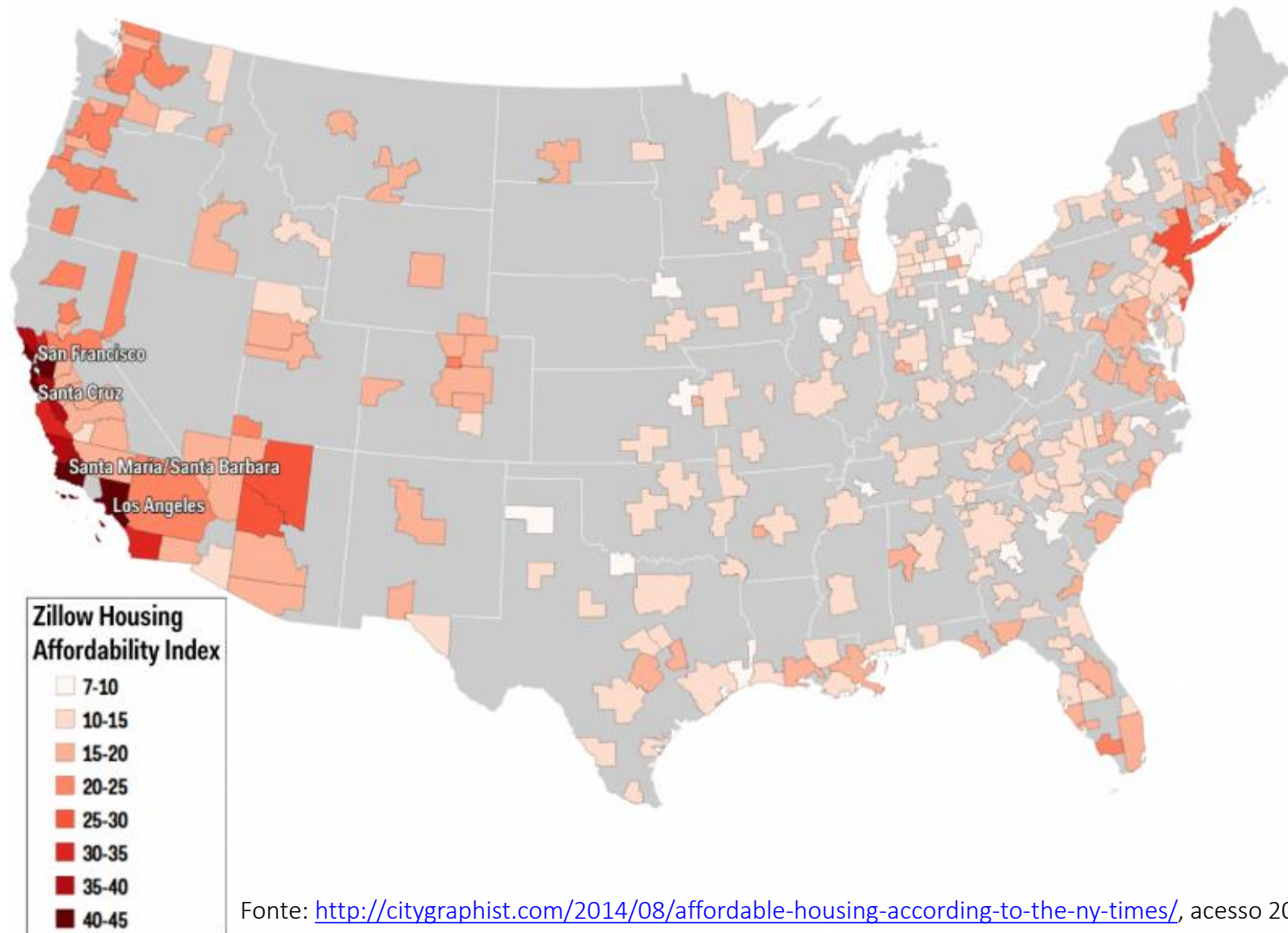
Moradia que custa para o morador não mais que 30% de sua renda.

É um conceito que **pressupõe que a família tenha renda**, portanto, está voltado para as camadas que podem pagar pela habitação.

As **políticas governamentais tornam a moradia *affordable* através de subsídios diretos e indiretos**, incluindo subvenções, empréstimos ou incentivos fiscais tanto para moradores, proprietários, locatários ou empreendedores imobiliários.

AFFORDABLE HOUSING ACCORDING TO THE NY TIMES

by Stephanie | Aug 4, 2014 | news | 0 comments



Conceito

Affordable housing

**Aproximadamente 1
entre 8 *new yorkers*
moram em uma
habitação subsidiada**

Cálculo renda

Área Media Income - AMI

Historicamente é o país que estabelece as regiões para o cálculo da **Area Median Income – AMI**

Corresponde **a Renda Familiar Média da Área** que serve de base para o cálculo do intervalo de renda das famílias que são elegíveis e podem receber este subsídio.

Nova York, em 2015, a AMI foi calculada incluindo as:

five boroughs:

Manhattan

Bronx

Queens

Brooklyn

Staten Island

+

Westchester

Rockland

Putnam Counties

Categorias de renda 2015

Área Metropolitana de NY

Categorias de renda	AMI*	US\$
<i>Extremely Low Income</i>	0% a 30% da AMI	\$0 a \$25,890
<i>Very Low Income</i>	30% a 50% da AMI	\$25,890 a \$43,150
<i>Low Income</i>	50% a 80% da AMI	\$43,150 a \$69,040
<i>Moderate Income</i>	80% a 120% da AMI	\$69,040 a \$103,560
<i>Middle Income</i>	120% a 250% da AMI	\$103,560 a \$142,395

As famílias são elegíveis para diferentes programas de affordable housing, organizados por categorias de renda:

Public housing - low income and below.

Section 8 - very low income and below.

80/20 - very low income and below.

2015

EUA- \$ 65.800

New York State - \$ 72,00

NY Metro Area - \$ 86,300

Regulação do aluguel

Área Media Income - AMI

Rent control

Controle do aluguel

Rent stabilization

Estabilização do aluguel

Limitação do quanto o aluguel pode crescer geralmente aplicado a imóveis mais antigos em grandes edifícios.

Não são necessariamente considerados affordable housing, porque sua aplicação não está baseada na renda da família.

Como os governos apoiam affordable housing

1 New York City Housing Authority é proprietária e aluga apartamentos diretamente aos inquilinos

O Departamento de Habitação e Desenvolvimento Urbano do Governo Federal (**HUD**) dá recursos para às NYCHA que gerenciam e mantêm empreendimentos imobiliários nas 5 *boroughs*.

Inquilinos pagam não mais que 30% de sua renda no aluguel.

Polo Grounds Houses, Harlem
Completo em 1968

Polo Grounds Houses, Harlem

Completo em 1968

Eighth Avenue and 155th Street in Harlem

public-housing complex with four 30-story red-brick buildings

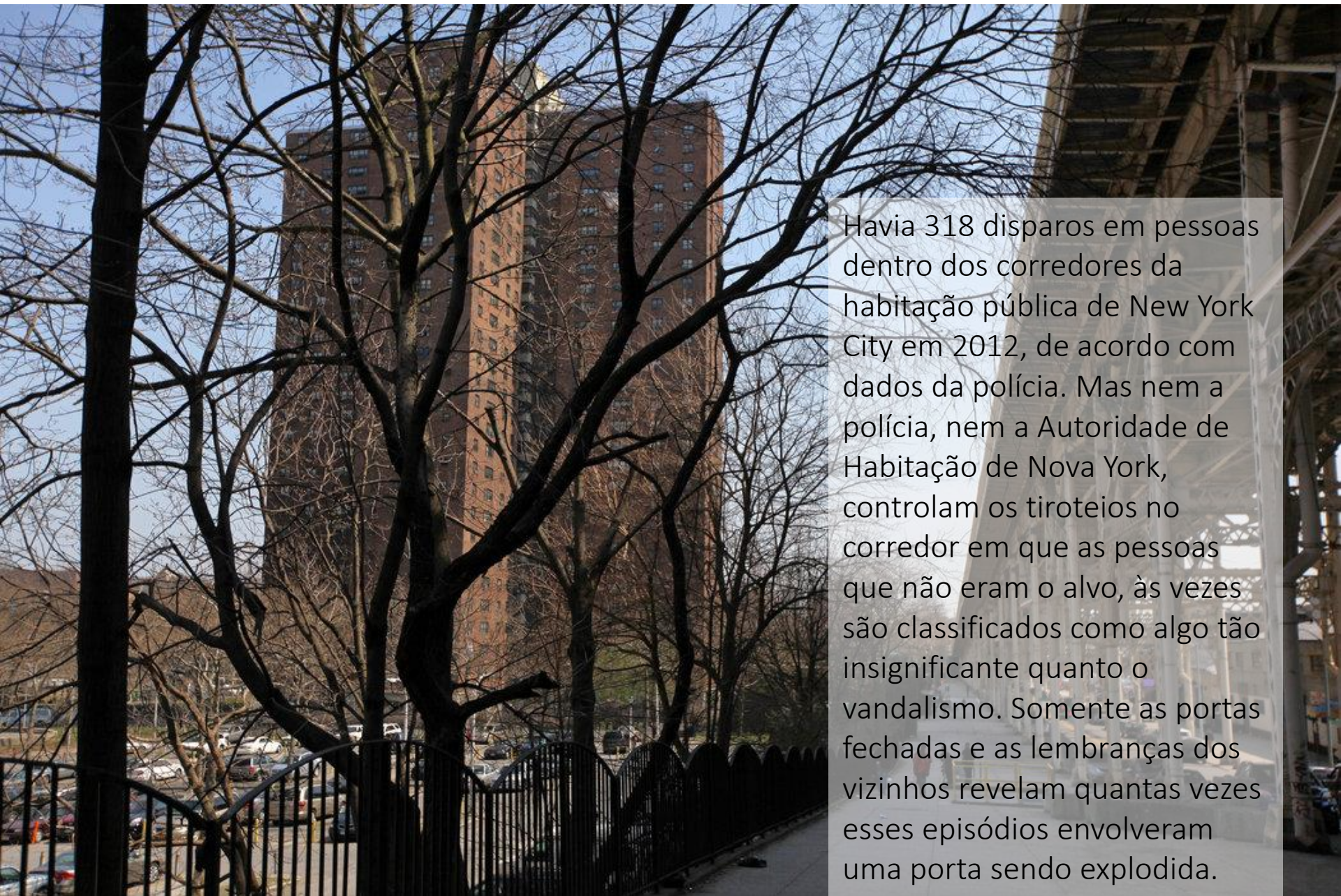


Fonte: Disponível em <https://ephemeralnewyork.wordpress.com/tag/new-york-giants/>, acesso 21 nov. 2016.









Havia 318 disparos em pessoas dentro dos corredores da habitação pública de New York City em 2012, de acordo com dados da polícia. Mas nem a polícia, nem a Autoridade de Habitação de Nova York, controlam os tiroteios no corredor em que as pessoas que não eram o alvo, às vezes são classificados como algo tão insignificante quanto o vandalismo. Somente as portas fechadas e as lembranças dos vizinhos revelam quantas vezes esses episódios envolveram uma porta sendo explodida.

Como os governos apoiam affordable housing

2 Tenant-Based Section 8

Governo subsidia diretamente as famílias

HUD dá recursos às NYCHA, que dão **vouchers** para ajudar as famílias a alugarem apartamentos no mercado privado.

Inquilinos pagam não mais que 30% de sua renda no aluguel e o voucher cobre o resto.

The Hegeman Brooklyn, NY

Completo em 2012

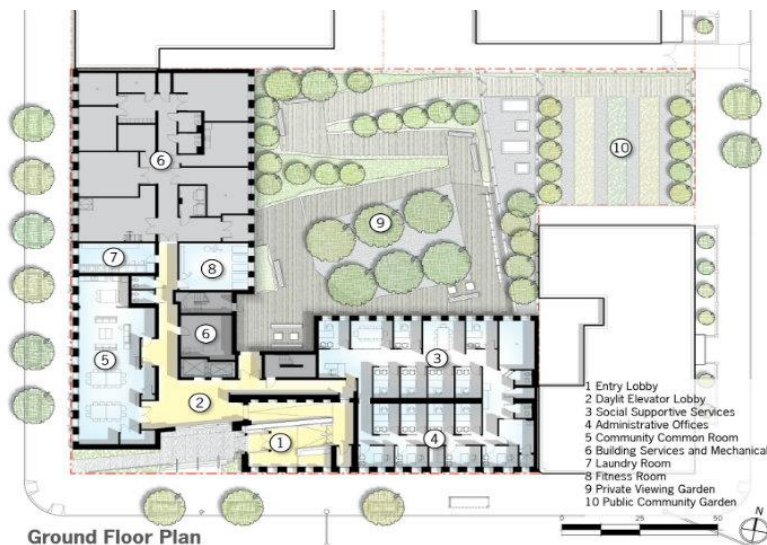
Cookfox Architects

BSA Design Awards

This brownfield development is a housing community for low-income and formerly homeless individuals



Fonte: <http://inhabitat.com/nyc/the-hegeman-is-a-green-roofed-lead-silver-building-that-helps-struggling-brooklynites-get-back-on-their-feet/>, acesso 21 nov. 2016.



Como os governos apoiam affordable housing

3 Governo subsidia incorporadores e proprietários que concordam em criar e operar unidades abaixo do preço de mercado. Estes benefícios podem compensar o custo da terra, o custo de construção, e/ou o custo de gestão do edifício.

Envolvem programas:

Project-Based Section 8

Mitchell-Lama

**Low-Income Housing Credits
(LIHTC)**

**80/20: New Construction
Housing Program**

**Limited Equity Cooperatives
421-a**

Como os governos apoiam *affordable housing*

Project-Based Section 8

HUD dá recursos à NYCHA que então fornece vouchers para um proprietário de edifício em troca de manter algumas unidades *affordable* para *low income residents* por um período de tempo.

The Manhattan Plaza

Completo em 1977

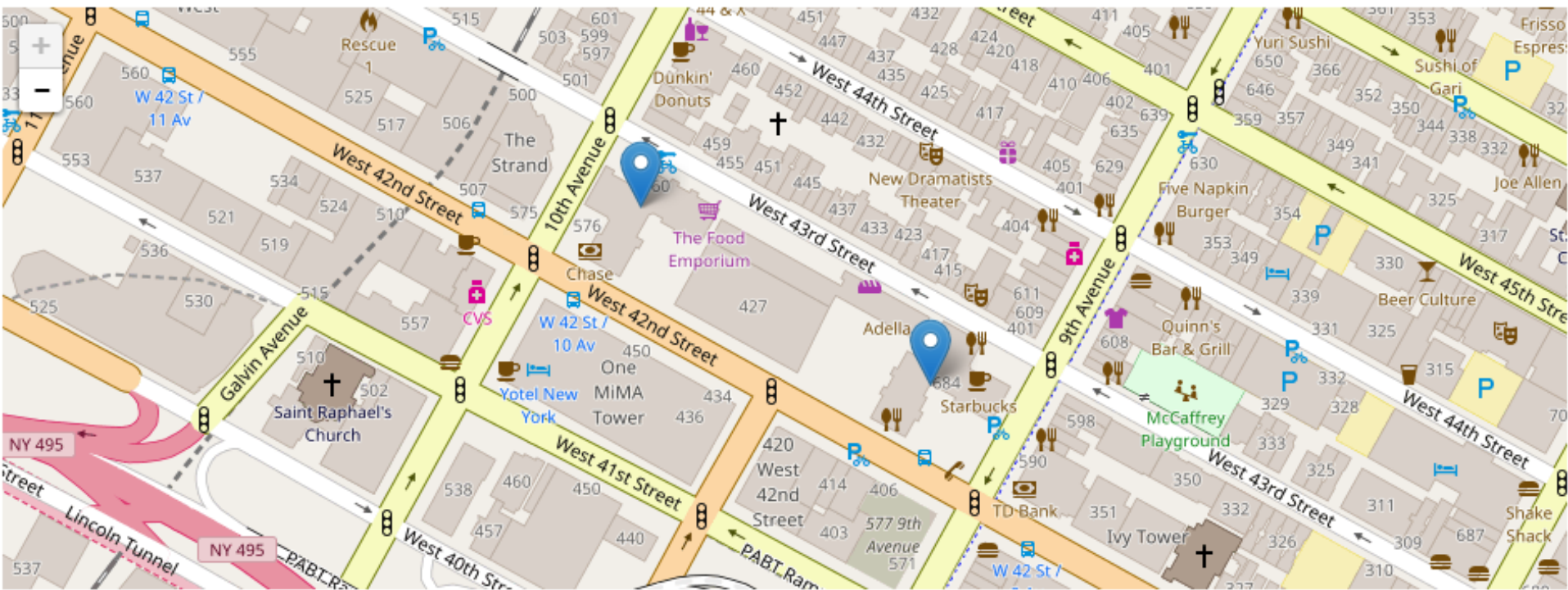


The Manhattan Plaza

Fonte: <http://skyscrapercenter.com/complex/980>, acesso 21

Map of Buildings in Complex

NOTE: Only buildings that have GPS coordinates recorded are displayed.



Buildings in Complex

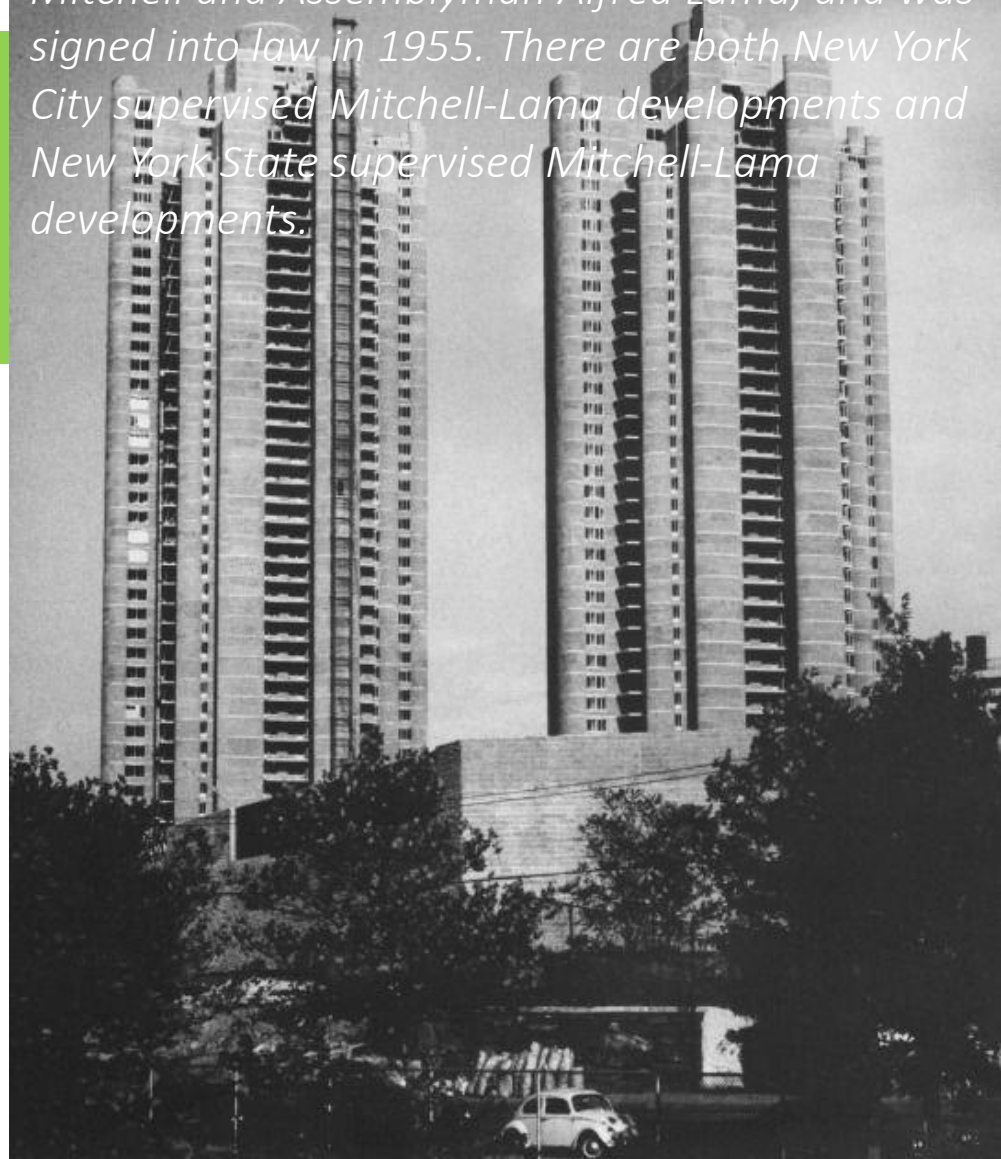
Buildings in Complex								
Completed Architecturally Topped Out Structurally Topped Out Under Construction On Hold Never Completed Proposed Vision Demolished								
#	Building Name	City	Height (m)	Height (ft)	Floors	Completed	Material	Use
1	Manhattan Plaza Apartments I	New York City (US)	130.4	428	46	1977	concrete	residential
1	Manhattan Plaza Apartments II	New York City (US)	130.4	428	46	1977	concrete	residential

Como os governos apoiam affordable housing

Mitchell-Lama

NYC e Estado oferecem empréstimos hipotecários a juros baixos e isenção de taxas aos proprietários dos edifícios Mitchell-Lama. Em troca, os proprietários concordam em limitar seus lucros, limitar a renda dos inquilinos e são supervisionados pelo Estado de NY.

The Mitchell-Lama program provides affordable rental and cooperative housing to moderate- and middle-income families. The program was sponsored by New York State Senator MacNeil Mitchell and Assemblyman Alfred Lama, and was signed into law in 1955. There are both New York City supervised Mitchell-Lama developments and New York State supervised Mitchell-Lama developments.



Waterside Plaza, Kips Bay,
Manhattan

Entregue em 1974

1.470 unidades

Arquiteto: Davis, Brody &
Associates

Construído no período do
Mitchell-Lama Program, este
complexo de aluguel foi
empreendido com uma gama
de categorias de renda



Tracey Towers,

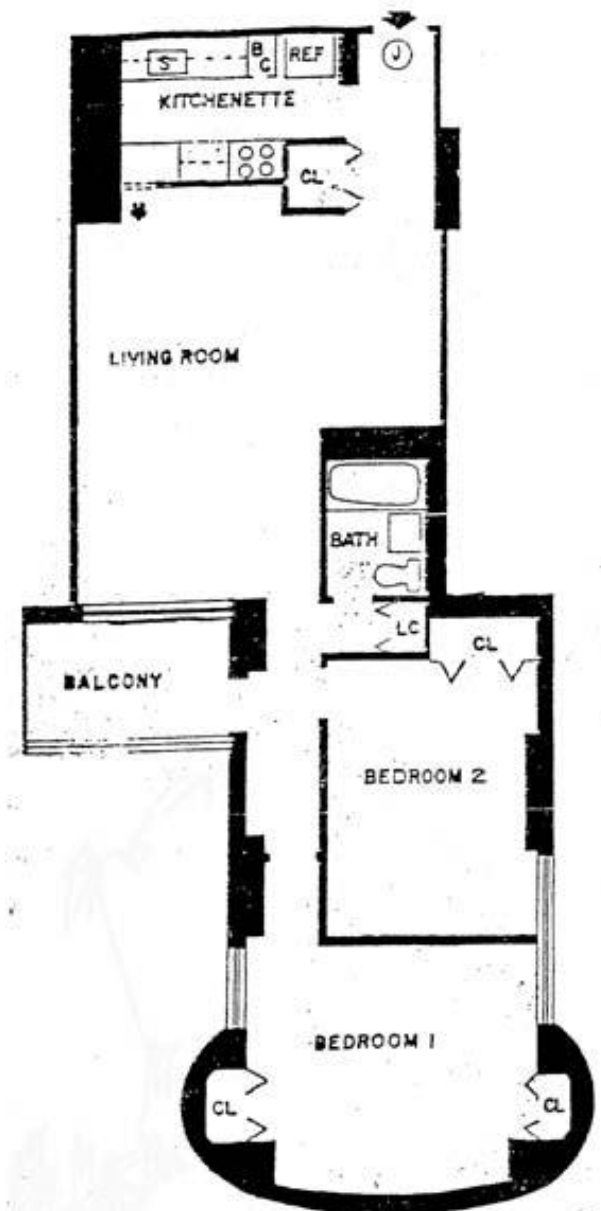
Norwood, Bronx, New
York City

20 and 40 West Mosholu
Parkway, Bronx NYC

1967-1972

Arch. Paul Rudolph





Como os governos apoiam affordable housing

Low-Income Housing Credits (LIHTC)

O Governo Federal dá créditos no imposto para as agências locais e estaduais. Estes créditos são, por sua vez, disponibilizados aos empreendedores que concordam a deixar algumas unidades para famílias *low-income*.

Via Verde, Bronx

Grimshaw + Dattner Architects

222-unit mixed-income and tenure housing development in the South Bronx

winner of the New Housing New York Legacy Project (NHNYP) design competition,

Is an incubator of sustainable design features that promote resource efficiency and a healthy, active lifestyle for residents.

LEED Gold-certified building

Disponível em

https://www.huduser.gov/portal/casestudies/study_10012_012_1.html, acesso 20/11/2016.

Vídeo: <https://www.youtube.com/watch?v=QlicxWvsFPs>, acesso 20/11/2016.



Affordable Rental Units

# of Units*	Income Restrictions	Income (Family of Four)
17	<30% AMI	\$23,040
13	<40% AMI	\$30,720
120	<60% AMI	\$46,080

Cooperative Ownership Units

# of Units	Income Restrictions	Income (Family of Four)
5	<80% AMI	\$61,450
39	<150% AMI	\$115,200
26	<175% AMI	\$134,400

* 1 unit is reserved for building superintendent
[HUD Public Affairs Notice 12-105, 18 June 2012](#)

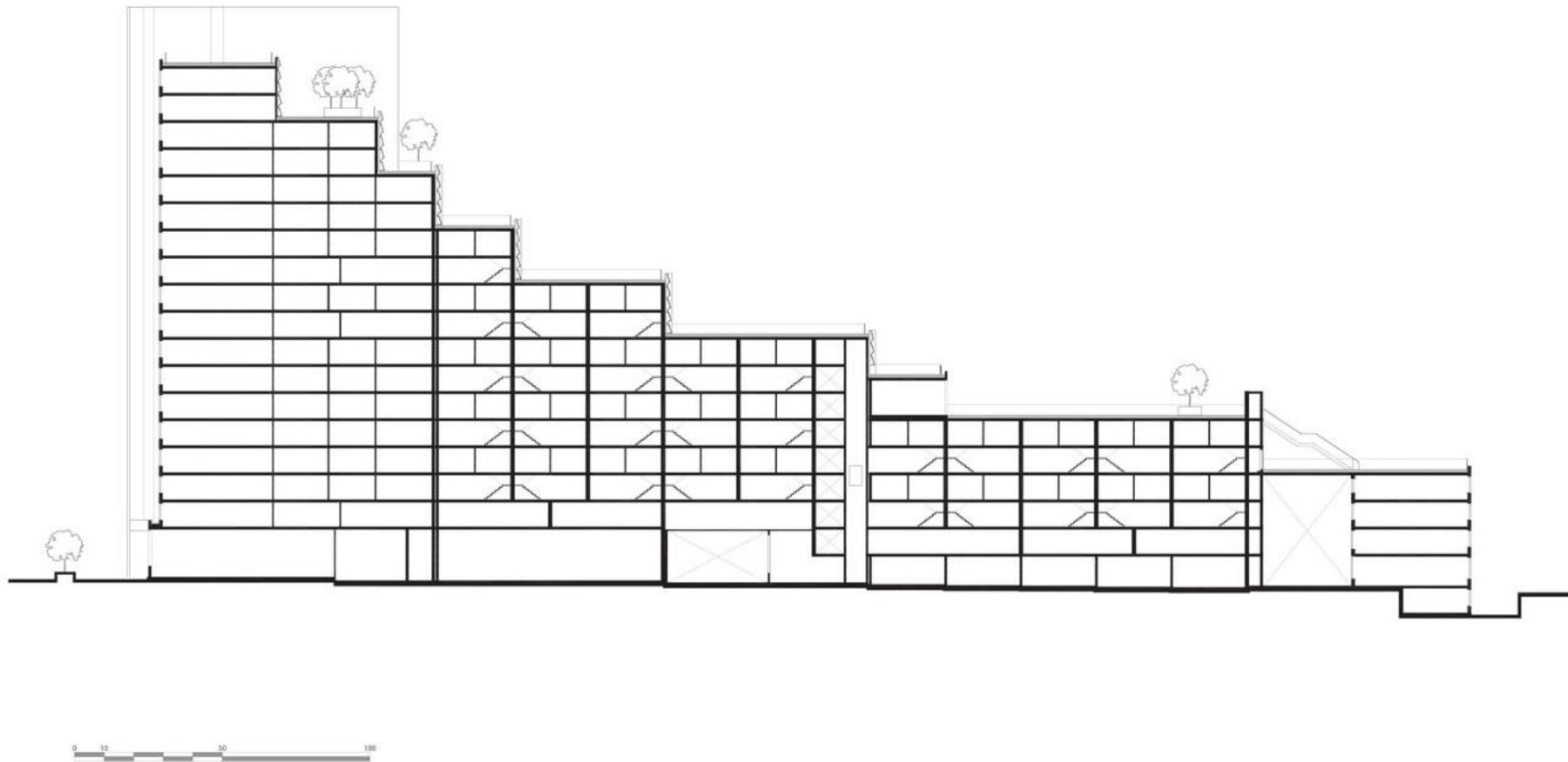
Via Verde, Bronx



Disponível em https://www.huduser.gov/portal/casestudies/study_10012012_1.html, acesso 20/11/2016.

Vídeo: <https://www.youtube.com/watch?v=QlicxWvsFPs>, acesso 20/11/2016.

Via Verde, Bronx



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Vídeo: <https://www.youtube.com/watch?v=QlicxWvsFPs>, acesso 20/11/2016.

Como os governos apoiam affordable housing

80/20: New Construction Housing Program

NYC e Estado oferecem financiamento de baixo custo para empreendedores que deixem ao menos 20% das unidades de seus empreendimentos para famílias *lower-income*, deixando 80% a taxas de mercado.

Empreendedores usualmente combinam 80/20 com LIHTC.

The Aspen, Manhattan

Apartments for sale		Apartments for rent	
Press Check Availability for latest updates		2 beds - 2 baths - Starting at:	\$3,350
Buildings facts	Building Amenities	Apartment Amenities	
Units: 280 Stories: 8 New Development: Yes Ownership: Rental Building year: 2004 Developer: BFC Partners Architect: Costas Kondylis & Partners Website: aspennewyork.com Pets: Pets allowed	✓ 24-Hour Concierge ✓ Bicycle Storage ✓ Billiard ✓ Club Room ✓ Elevator ✓ Garden / Courtyard ✓ Gym ✓ Laundry in Building ✓ Lounge ✓ Parking ✓ Valet	General ✓ Balcony ✓ Hardwood Floors ✓ High Ceilings ✓ Outdoor Space ✓ Self-Controlled Heat and A/C ✓ Terrace Kitchen ✓ Dishwasher ✓ Eat-in kitchen ✓ Fully Equipped Kitchen ✓ Gloss Lacque Cabinetry ✓ Kitchen Island ✓ Stainless Steel Appliances ✓ Top of the line Appliances ✓ Wooden Cabinetry Bathroom ✓ Marble Bathroom ✓ Oversized Mirror ✓ Polished Chrome Fixtures ✓ Soaking Tub ✓ Vanity	

Disponível em
<https://www.manhattanscout.com/building/aspen>, acesso
20/11/2016.

Como os governos apoiam affordable housing

Limited Equity Cooperatives

Incentivos fiscais ajudam sindicatos, entidades sem fins lucrativos, e outras organizações privadas a construir e gerir cooperativas de empreendimentos habitacionais onde os inquilinos podem comprar cotas do edifício a taxas abaixo do mercado.

Em troca, para reduzir os custos, inquilinos abrem mão de vender a taxas de mercado.

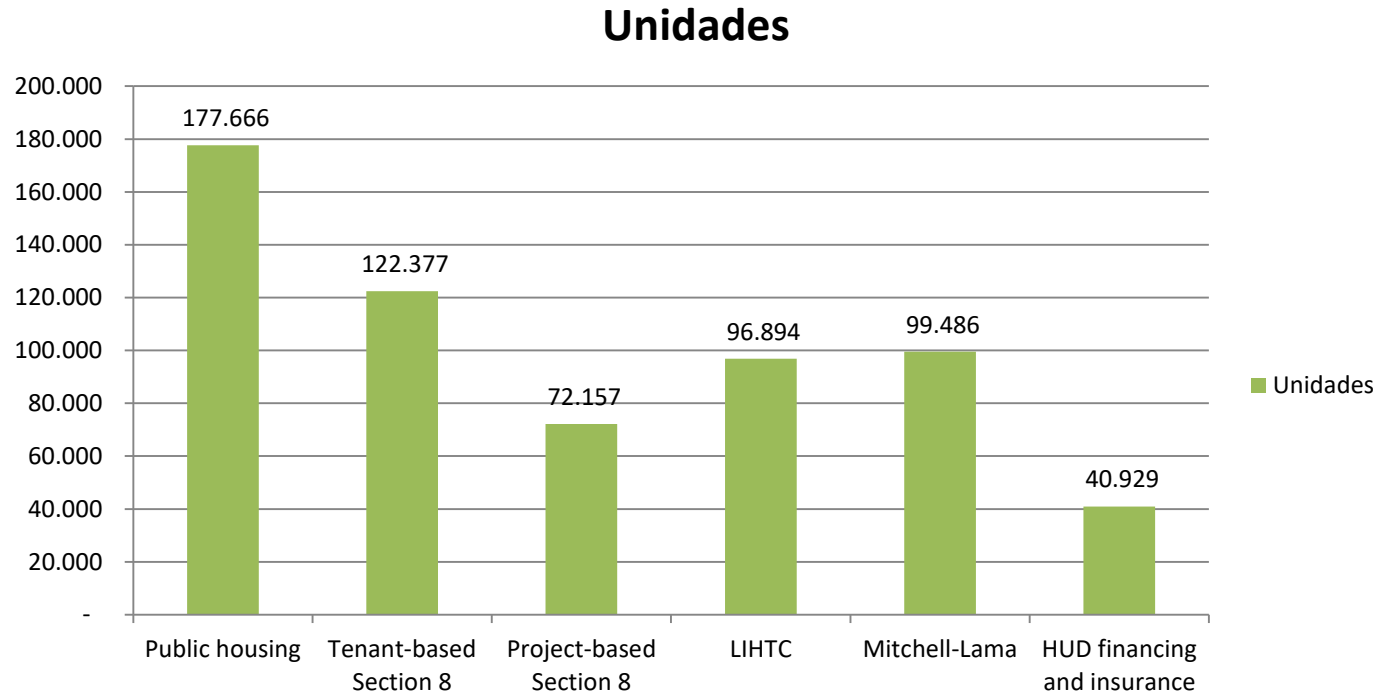
Como os governos apoiam *affordable housing*

421-a

NYC e Estado oferecem isenção de impostos para empreendedores privados em algumas partes da cidade em troca deles construírem e gerirem *affordable housing*.

Affordable housing HOJE

Unidades de acordo com as faixas de renda

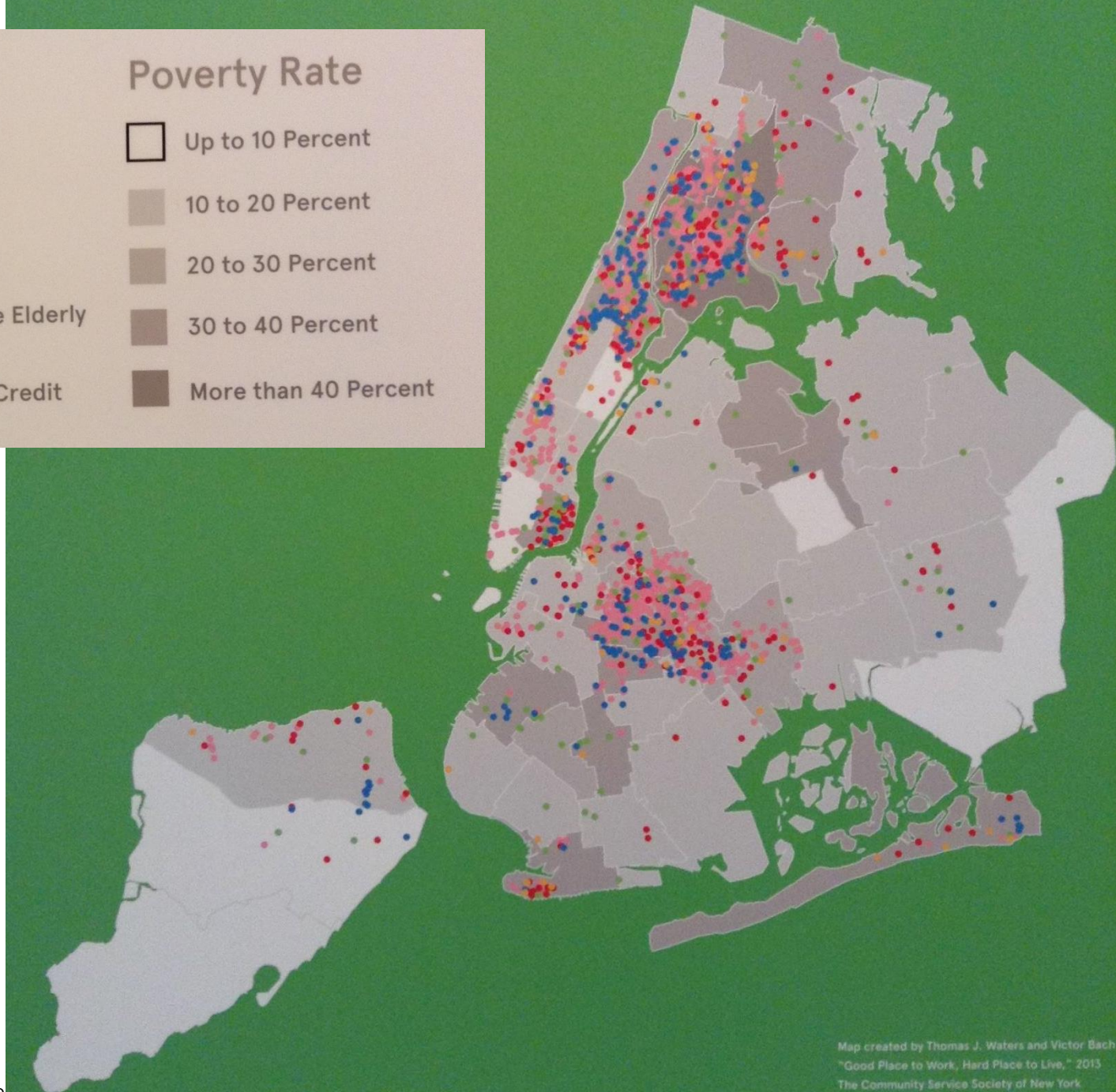


Housing Type

- Public Housing
- Mitchell-Lama Rental
- Project-Based Section 8
- Supportive Housing for the Elderly and Disabled
- Low-Income Housing Tax Credit

Poverty Rate

- Up to 10 Percent
- 10 to 20 Percent
- 20 to 30 Percent
- 30 to 40 Percent
- More than 40 Percent

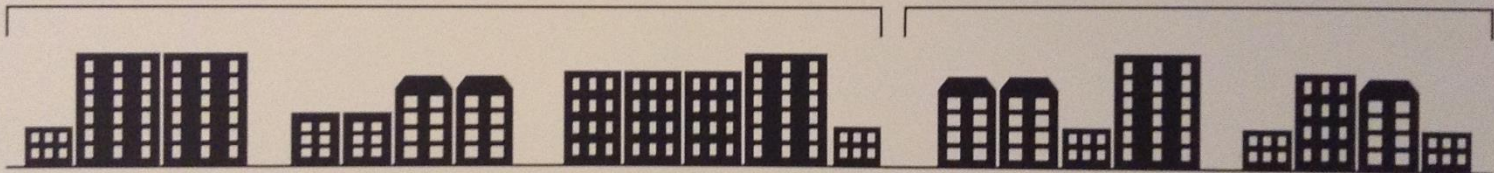


Map created by Thomas J. Waters and Victor Bach
"Good Place to Work, Hard Place to Live," 2013
The Community Service Society of New York

200,000 UNITS / 10 YEARS

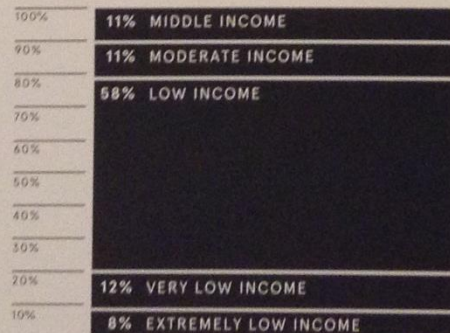
60% PRESERVATION

40% NEW CONSTRUCTION



FOR WHOM?

HOUSEHOLDS SERVED
Share of Housing Units Created
or Preserved by Income Band



Inclusionary housing policies

Mayor de Blasio's *Housing Policy*

Pretende criar **200 mil unidades** de *affordable housing* em 10 anos.

2016

23.284 *affordable apartments and homes*

2a maior produção na história da cidade de NY

52.936 *affordable homes* financiadas

Very poor – 3.500 novos apartamentos

Low-income seniors – 4.000 sendo produzidas

Queda de 24% dos despejos

600 mil novos inquilinos

Congelamento do aluguel afetando 2,5 milhões de inquilinos

“Mayor de Blasio unveiled ‘the largest and most ambitious affordability plan of its kind in nation's history,, which will involve building 80,000 new affordable units and preserving 120,000 more **under new planning initiatives and zoning changes**”

Housing New York Timeline

Click through the timeline below, for our accomplishments under the plan to date.

Housing New York timeline



JULY 30, 2014

CITY AND PARTNERS ANNOUNCE \$350 MILLION INVESTMENT IN AFFORDABLE HOUSING

Mayor Bill de Blasio and Comptroller Scott M. Stringer announce a partnership with Community Preservation Corporation to establish a revolving credit fund of private lending capital to support affordable housing throughout New



MAYOR BILL DE BLASIO UNVEILS HOUSING NEW YORK: A FIVE-BOROUGH, 10-YEAR PLAN



DEVELOPMENT TEAM DESIGNATED IN SECOND PHASE OF THE LIVONIA AVENUE INITIATIVE
DECEMBER 4, 2014



Housing New York Timeline

Click through the timeline below, for our accomplishments under the plan to date.

Housing New York timeline



DECEMBER 4, 2014

DEVELOPMENT TEAM DESIGNATED IN SECOND PHASE OF THE LIVONIA AVENUE INITIATIVE

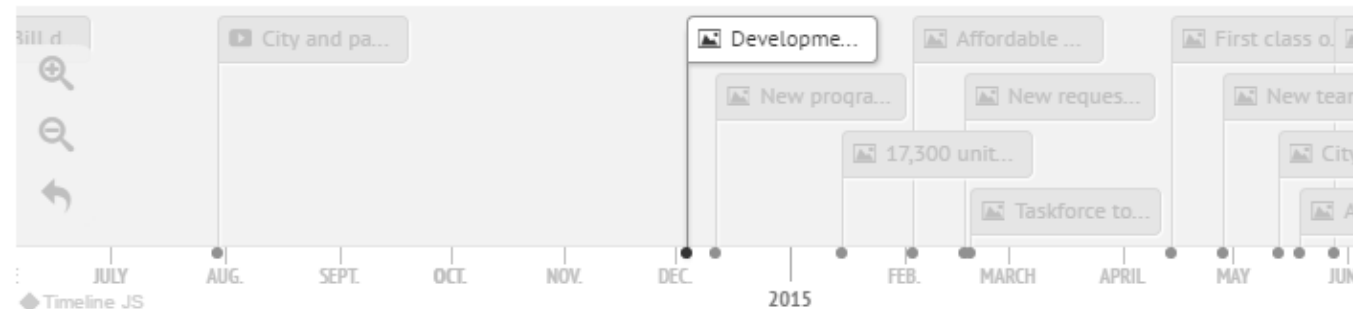
City announces the selection of a team to build 288 affordable apartments on public land as well as new retail and vocational training center to promot workforce development in East New York, Brooklyn

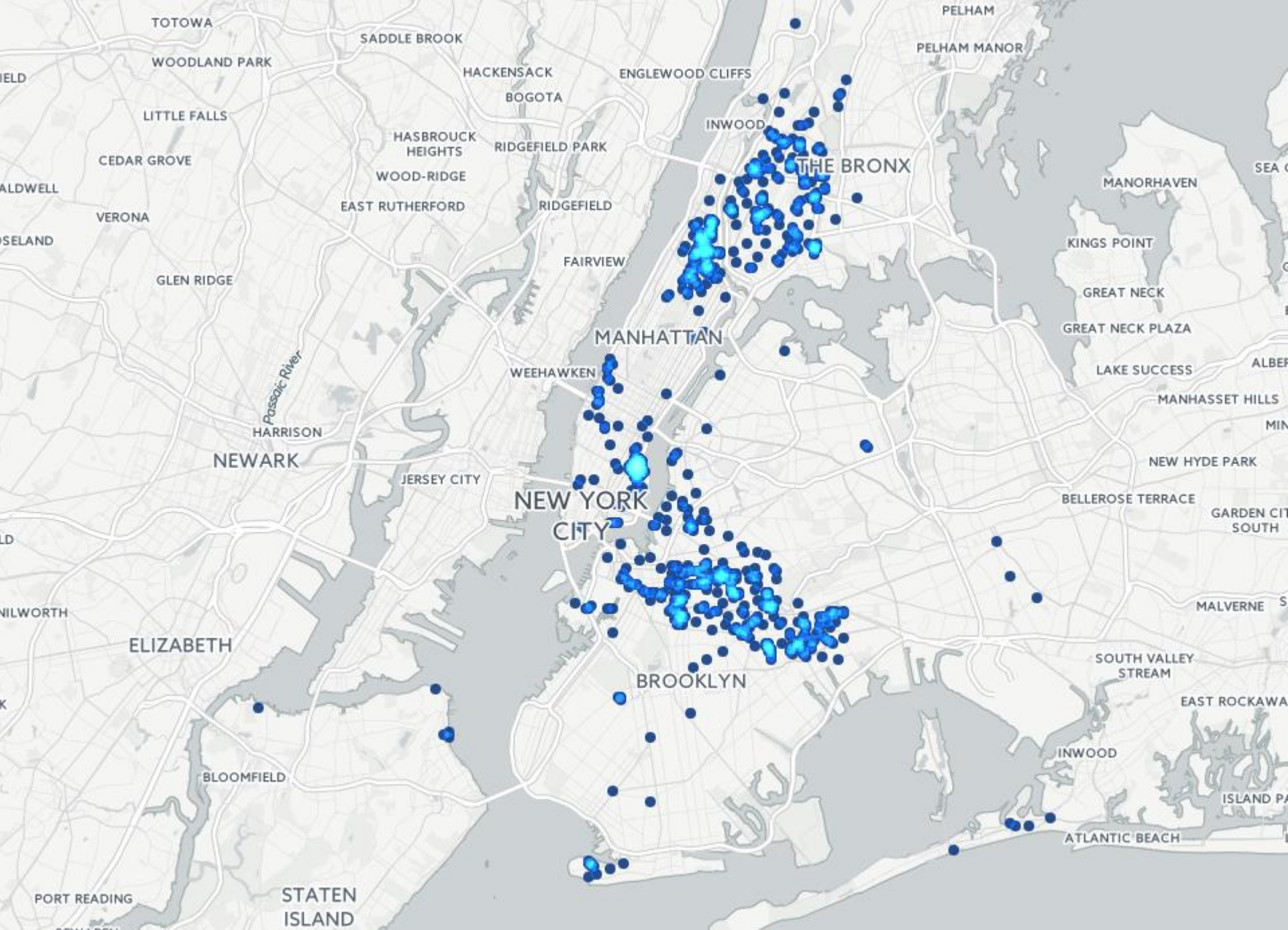


CITY AND
PARTNERS
ANNOUNCE \$350
MILLION
INVESTMENT IN
AFFORDABLE
HOUSING



NEW PROGRAMS TO
SPUR AFFORDABLE
HOMEOWNERSHIP
AND RENTAL
OPPORTUNITIES ON
SMALL PUBLIC
SITES





De Blasio

Mandatory inclusionary zoning plan

Permite duas opções:

Requer dos empreendedores que destinem 25% das unidades que possuem para *affordable housing* para famílias com renda até 60% da AMI

Ou que destinem 30% de todas as unidades para alugar para famílias com renda até 80% da AMI (low income)

Estas opções serão escolhidas pelo Department of City Planning e City Council, não pelos empreendedores.

Podem ser novas ou existentes.

*25 percent of the residential floor area must be affordable to families averaging 60 percent of the area median income (AMI), or about **\$46,620 for a family of three**. The second condition asks for 30 percent of the residential floor area to be affordable to a family averaging 80 percent of the AMI, or \$62,150 for a family of three.*

Building on Mandatory Inclusionary Housing

Mandatory Inclusionary Housing represents the floor, not the ceiling, of affordability that would ultimately be achieved in new development. In City-initiated neighborhood rezonings, each area will be evaluated to determine the role that HPD programs could play in broadening and deepening affordability, in addition to new City capital investments in services, facilities and infrastructure to support smart growth.

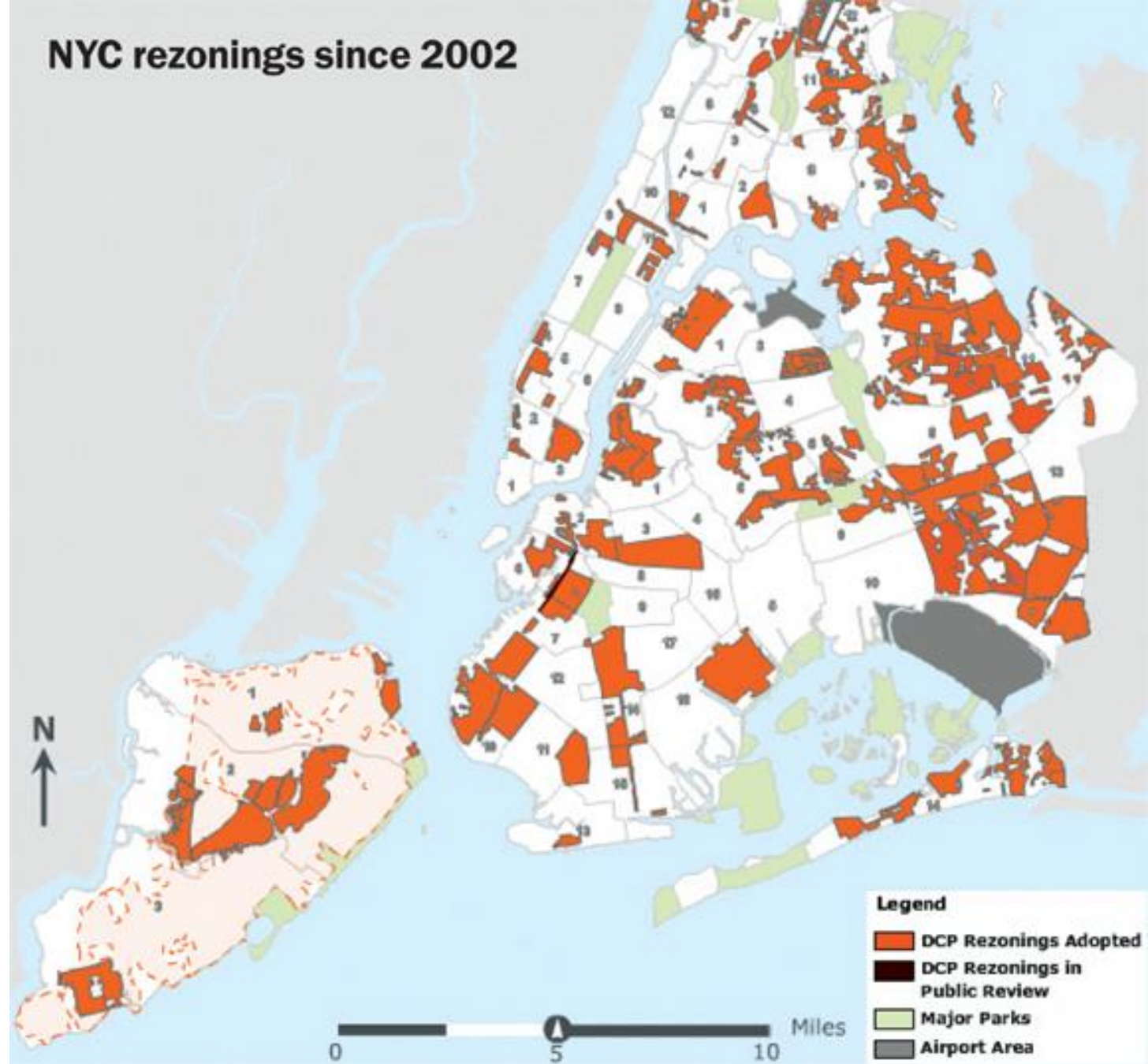
Comparison with other Jurisdictions

	Boston	Chicago	District of Columbia	San Francisco	Seattle*	Existing NYC Voluntary IH Program	New NYC MIH Program
Year Adopted	2000	2003	2006	2002	2001	1987 (R10) 2005 (IHDA)	2016
Program Type	Voluntary	Voluntary	Mandatory	Mandatory	Voluntary	Voluntary	Mandatory
Duration of Affordability	50 years	30 or 99 years	Permanent	Permanent	50 years	Permanent	Permanent
Set Aside (%)	15%	10%	Varies	12% onsite 20% offsite	5%	4-5% (R10) 20% (IHDA)	20 to 30% onsite 25 to 35% offsite
Income Targets (AMI)	<70 to 100%	≤60 to 100%	<50 to 80%	≤55 to 90%	80 to 100%	< 80%**	Basic options at average of 60% and/or 80%; additional options at average of 40% and/or 115%

* Seattle's program is being reevaluated.

**NYC's Voluntary IH program requires <80% AMI in most areas but includes certain areas with options <125% or 175% AMI.

Rezoning Since 2002



Fonte: http://therealdeal.com/issues_articles/in-the-zone/nyc-rezoning-chart-2002/, 20/11/2016.

Rezoning NY 2010

10 rezoned areas:

Hudson Yards / West Chelsea (follow-up text amendment)

Washington and Greenwich streets

Third Avenue Corridor (Manhattan)

North TriBeCa

Auburndale – Oakland Gardens – Hollis Hills

Rosedale

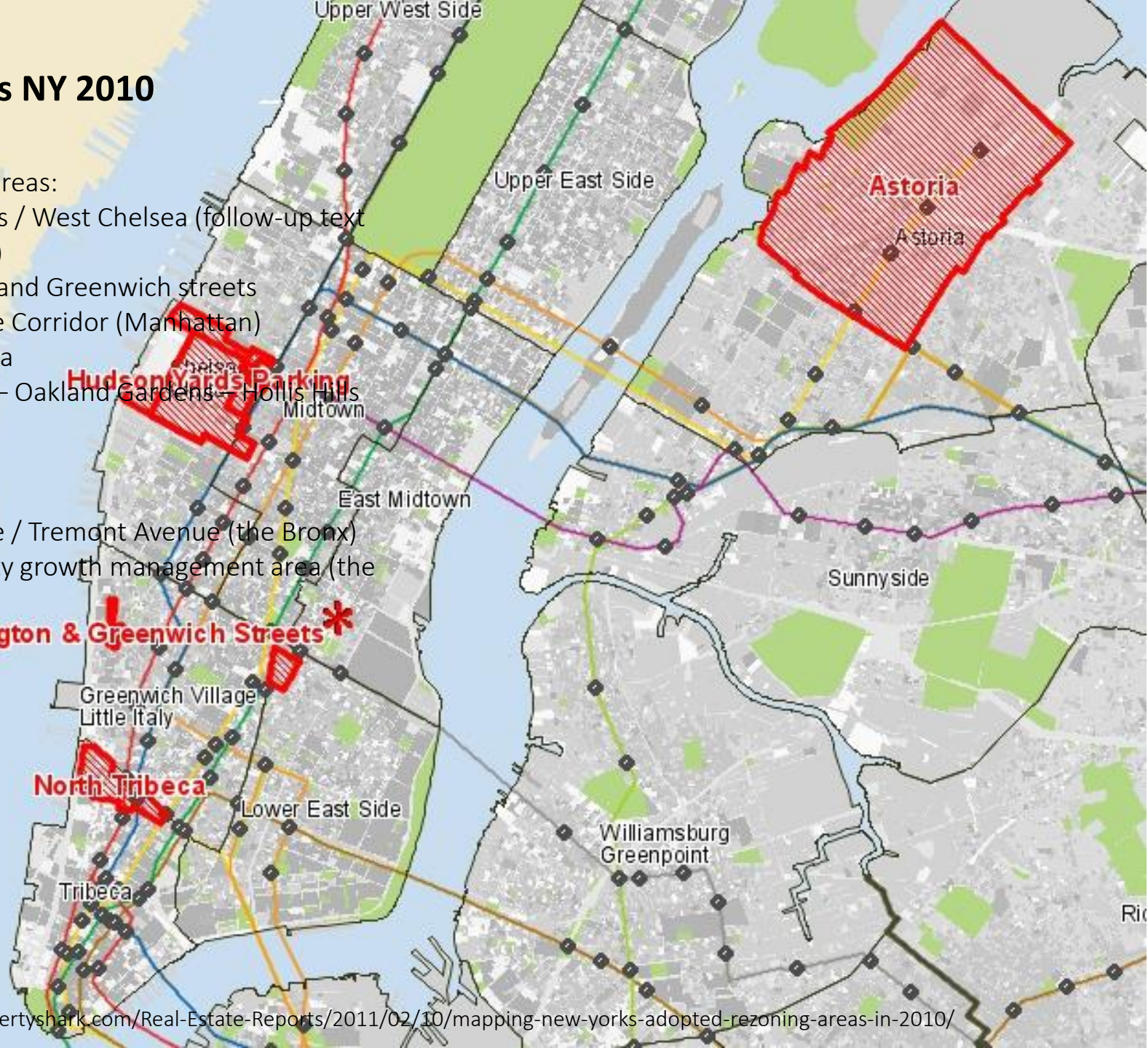
Astoria

Culver El

Third Avenue / Tremont Avenue (the Bronx)

Lower density growth management area (the Bronx)

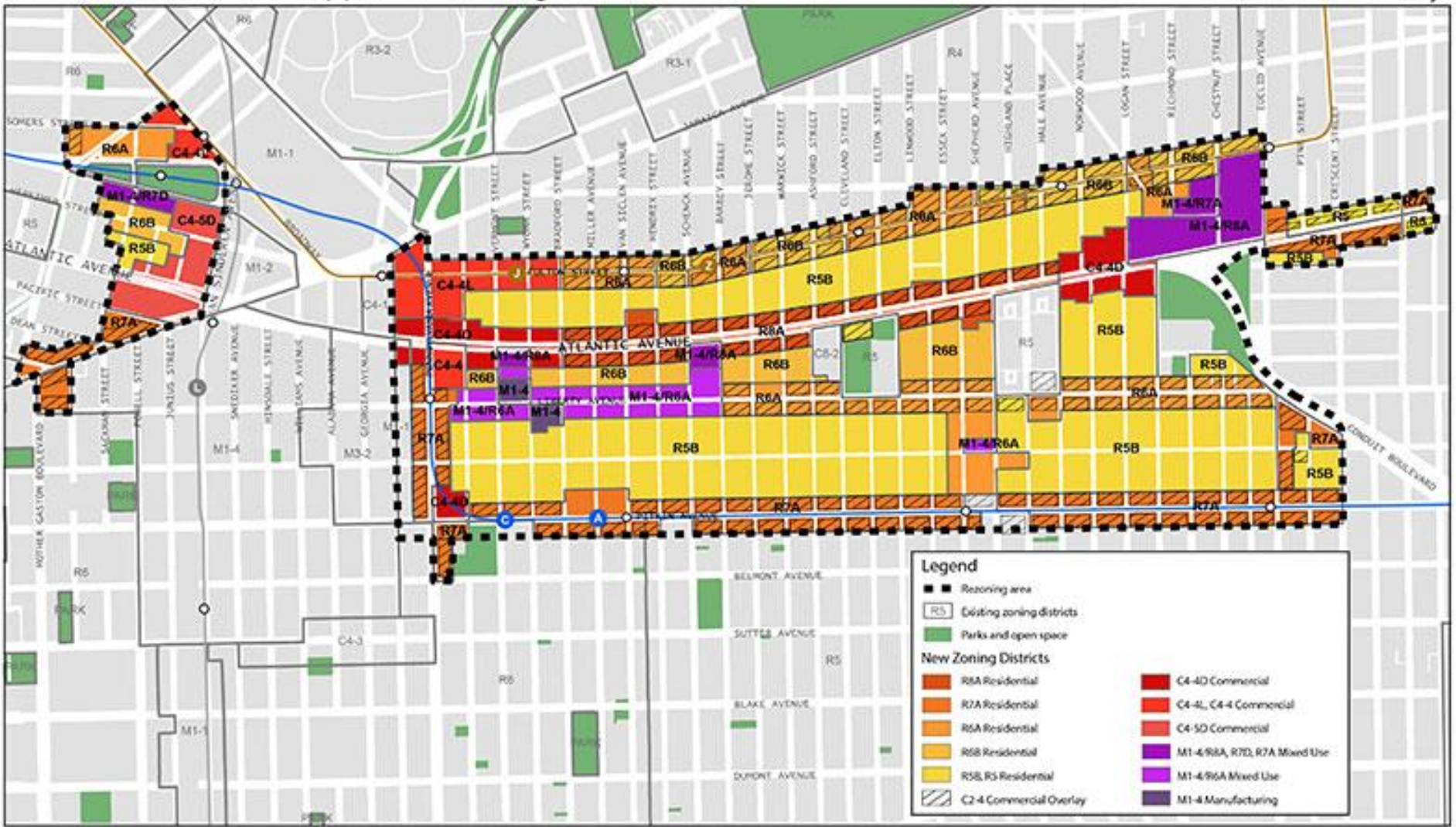
Washington & Greenwich Streets*



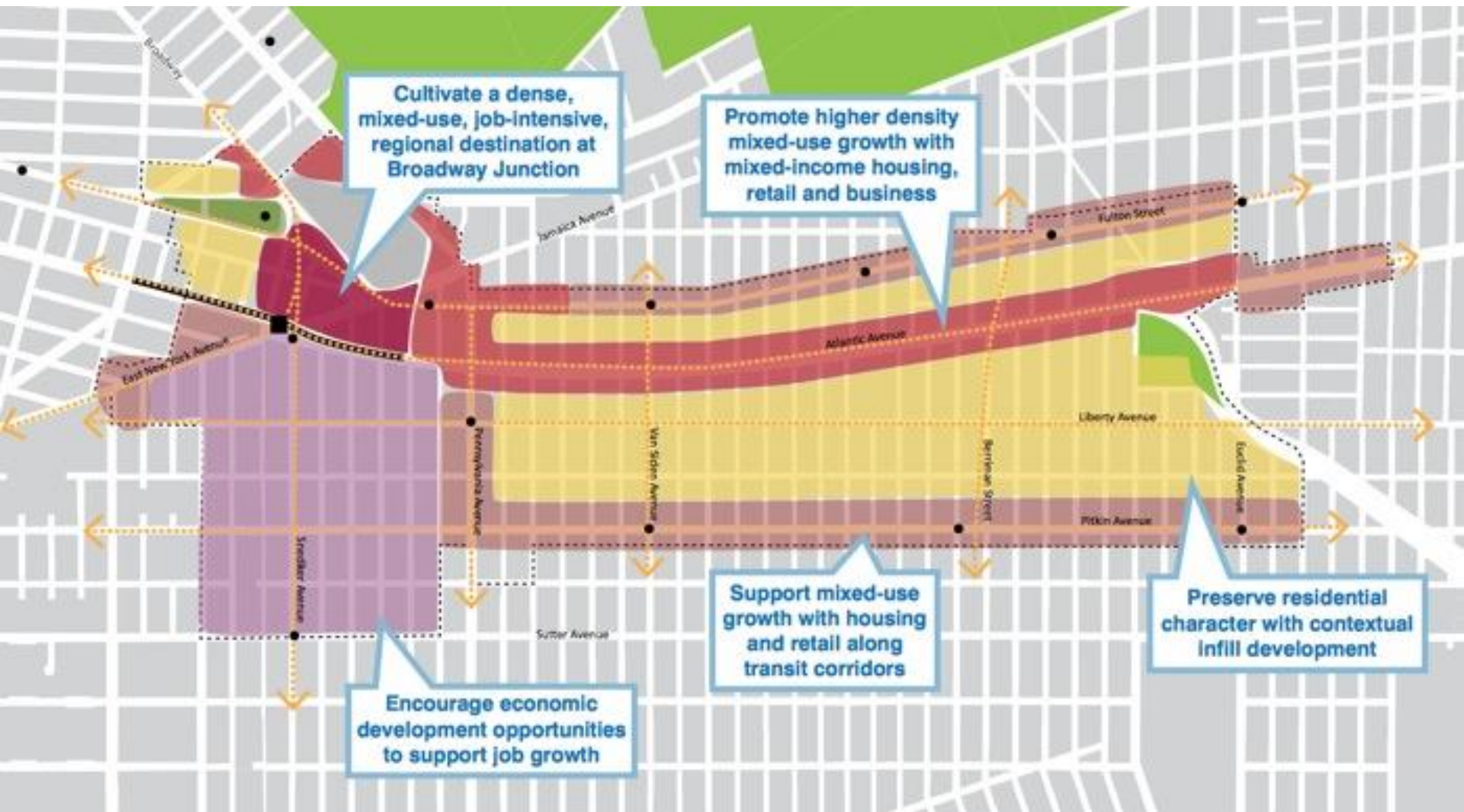
Maior rezoning em East New York

East New York Final Approved Zoning*

*for illustrative use only



Maior rezoning em East New York



Maior rezoning em East New York

March 22, 2016

On March 22, 2016, the City Council approved the Mandatory Inclusionary Housing text amendment with modifications, including:

Modification of income bands and set-asides

- Within Option 1, adding requirement for a minimum of 10% of housing to be affordable at 40% AMI (\$31,080 for a household of three)

- Establishment of a new Deep Affordability Option requiring 20% of housing to be affordable at an average of 40% AMI (\$31,080 for a household of three), with subsidies allowed only where they are necessary to support more affordable housing

- Modification of the Workforce Option to reduce the average income requirement from 120% AMI to 115% AMI (\$89,355 for a household of three), require 5% each at 70% AMI (\$54,390 for a household of three) and 90% AMI (\$69,930 for a household of three), establish that this option will sunset 10 years after it is adopted in any MIH area

Requirement for an additional 5% affordable housing when affordable units are provided off-site

Increasing, from 50 to 65 percent, the share of residential stories required to contain affordable units when provided in the same building as market-rate units

Specifying in the zoning text that payments into the affordable housing fund, where available as an option for smaller developments, are reserved for 10 years for use in the same Community District, and thereafter can only be used in the same borough

Specifying that BSA special permits lapse after four years, and that any application for renewal must involve consultation with HPD

Requirement that HPD provide comment to the BSA on individual special permit applications

De Blasio

Megaprojects in NY



De Blasio

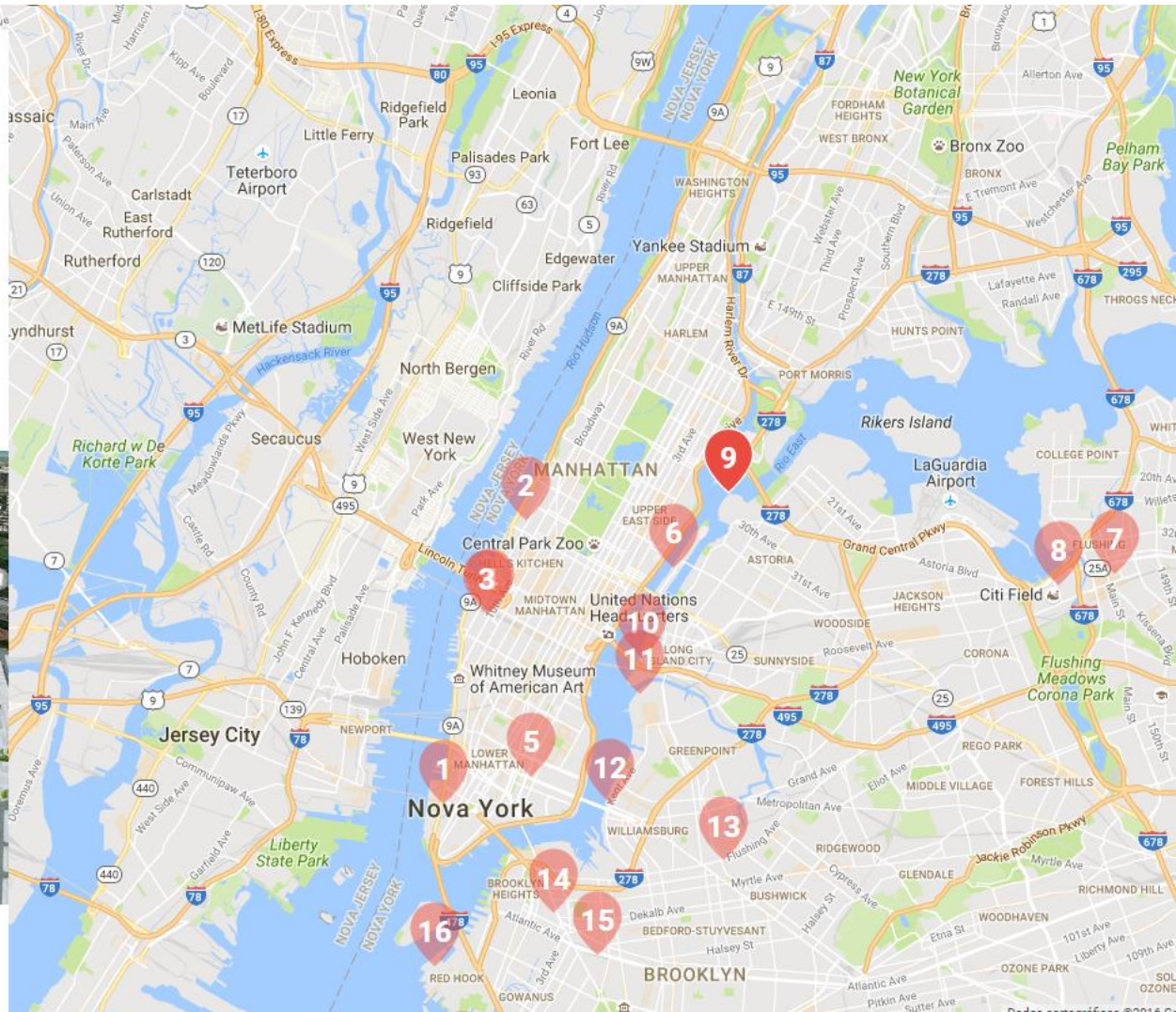
Megaprojects in NY

9 Astoria Cove

The 1,723-apartment development on the Astoria waterfront **got the green light** from the city in November after a lot of back and forth regarding its affordable housing component and use of unionized labor (there will be 460 affordable apartments and all labor will be unionized). Other than housing, the mixed-use development will have a ferry dock, a grocery store and a public school. Alma Realty is developing.



1st St. and 26th Ave
Queens, NY 11102



Midtown

East 34th St. From:

WEEKDAY

LONG ISLAND CITY

8:15 PM

GREENPOINT

8:10 PM

N. WILLIAMSBURG

8:05 PM

S. WILLIAMSBURG

8:00 PM

DUMBO

7:55 PM

WALL ST./PIER 11

7:50 PM

WEEKEND

LONG ISLAND CITY

6:53 PM

GREENPOINT

ROUTE MAP



De Blasio

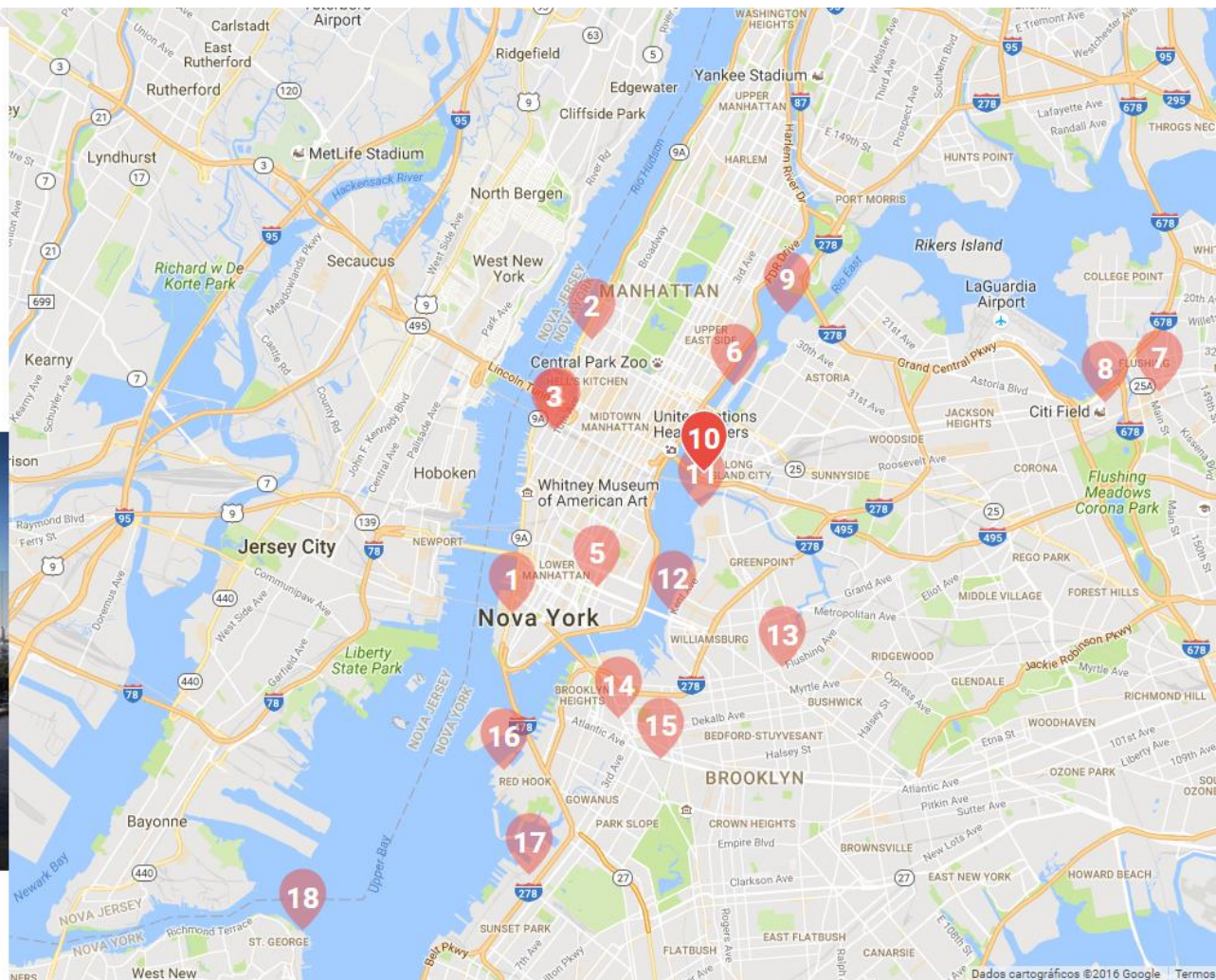
Megaprojects in NY

10 Hunters Point South

A 30-acre swath of Long Island City waterfront is giving way to Hunters Point South, a mixed-use development with a focus on affordable housing; the largest such development to be built in the city since the 1970s. Of the 5,000 units included in the 20-project development, well **over half will be priced below market rate**. The development will bring a school, retail, restaurants, and a waterfront park to the long-desolate area.



1-50 50th Avenue
Queens, NY 11101









**Hunters Point South Commons,
Long Island City, Queens**

Entregue em 2015

925 unidades

Arquitetos: SHoP e Ismael Levya
Architects

Rental building

Apartamentos disponíveis
através de uma loteria
supervisionada pelo município

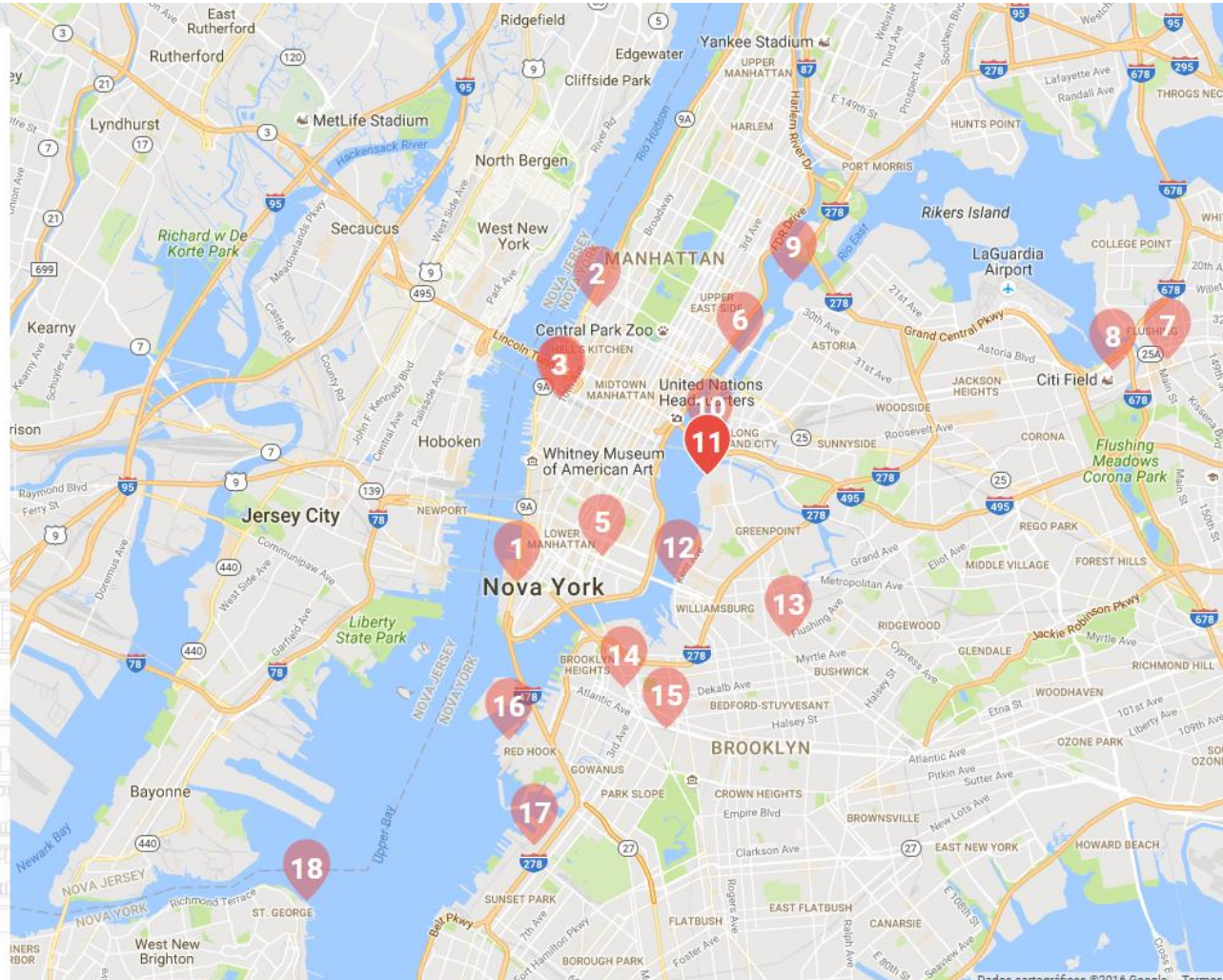
http://gothamist.com/2015/05/22/hunters_point_south_photos.php#photo-1

De Blasio

Megaprojects in NY

11 Greenpoint Landing

Greenpoint's 22-acre redevelopment project will transform the industrial north Brooklyn waterfront into...something else. The megaproject will stretch between Green and Box streets, and will be comprised of 10 buildings containing a whopping 5,000 apartments (1,400 of which will be priced below market rate), a 640-seat elementary school, retail space, and a **resilient waterfront park**. Construction started in July, but the project as a whole isn't expected to be complete for another 8 to 10 years.

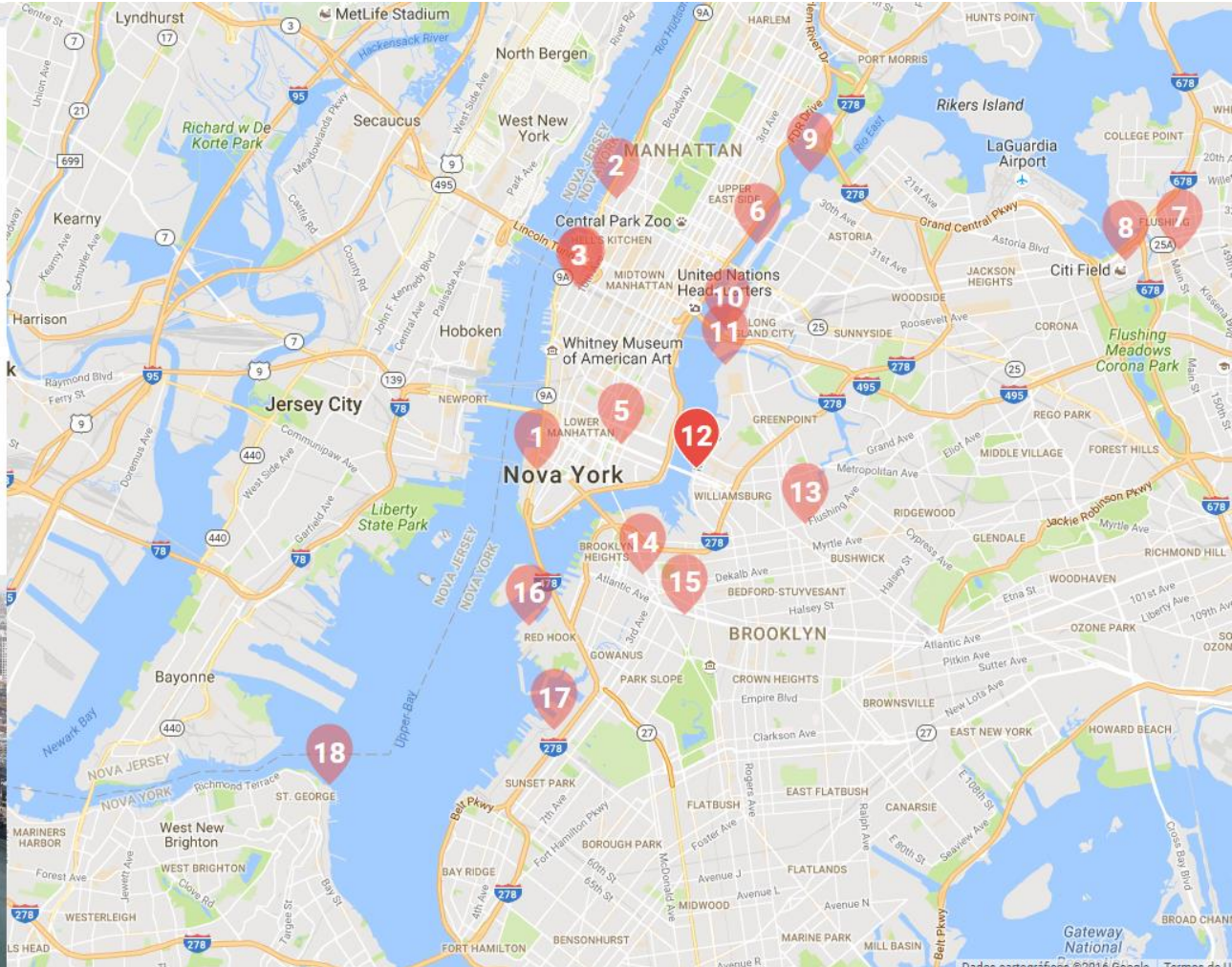


De Blasio

Megaprojects in NY

12 Domino Sugar Refinery

The Domino Sugar Refinery is *the* face of megaprojects in New York City at the moment. SHoP replaced Rafael Viñoly as project architect in March 2013. Their plan for the site will bring five towers with 2,300 apartments 700 of which will be priced below market rate and 631,000-square-feet of office space to the South Williamsburg waterfront. SHoP is also teaming up with prolific landscape architect James Corner Field Operations to reshape the waterfront greenery. The project is being led by the developers who are **credited with the recreating Dumbo, Two Trees**.

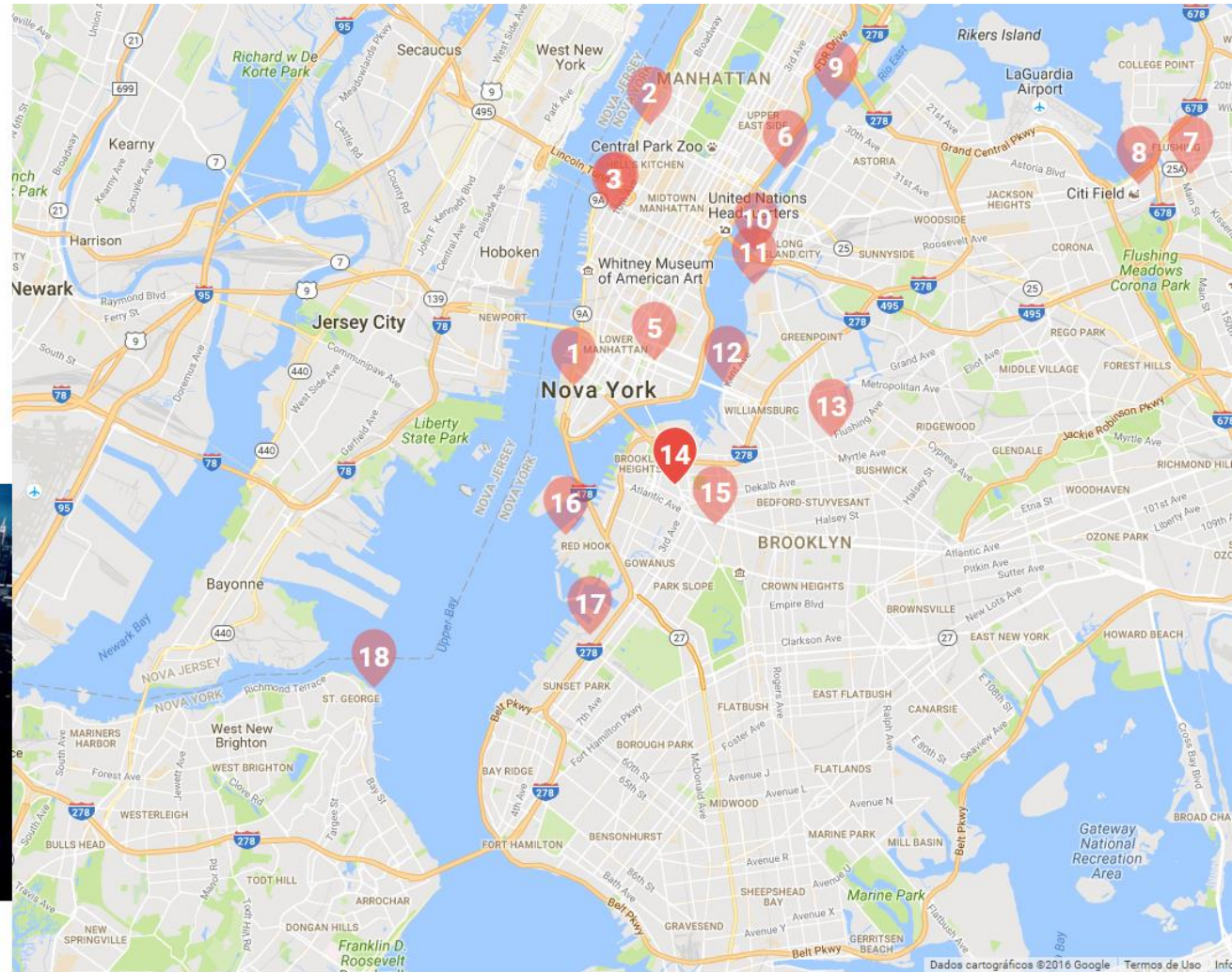


De Blasio

Megaprojects in NY

14 City Point

To the northeast of Pacific Park is Downtown Brooklyn's City Point, the mixed-use development rising around Flatbush Avenue Extension and Fulton Street that **replaces** the unsightly Albee Square Mall and parking garage. The development the brainchild of Acadia Realty Trust will include a retail component with rumored tenants like an Alamo Drafthouse Cinema and CityTarget, and at least 700 apartments spread over three buildings. The first of City Point's residential towers have **already topped out**, and pave the way for Extell to begin their residential tower, which **may become Brooklyn's tallest**.

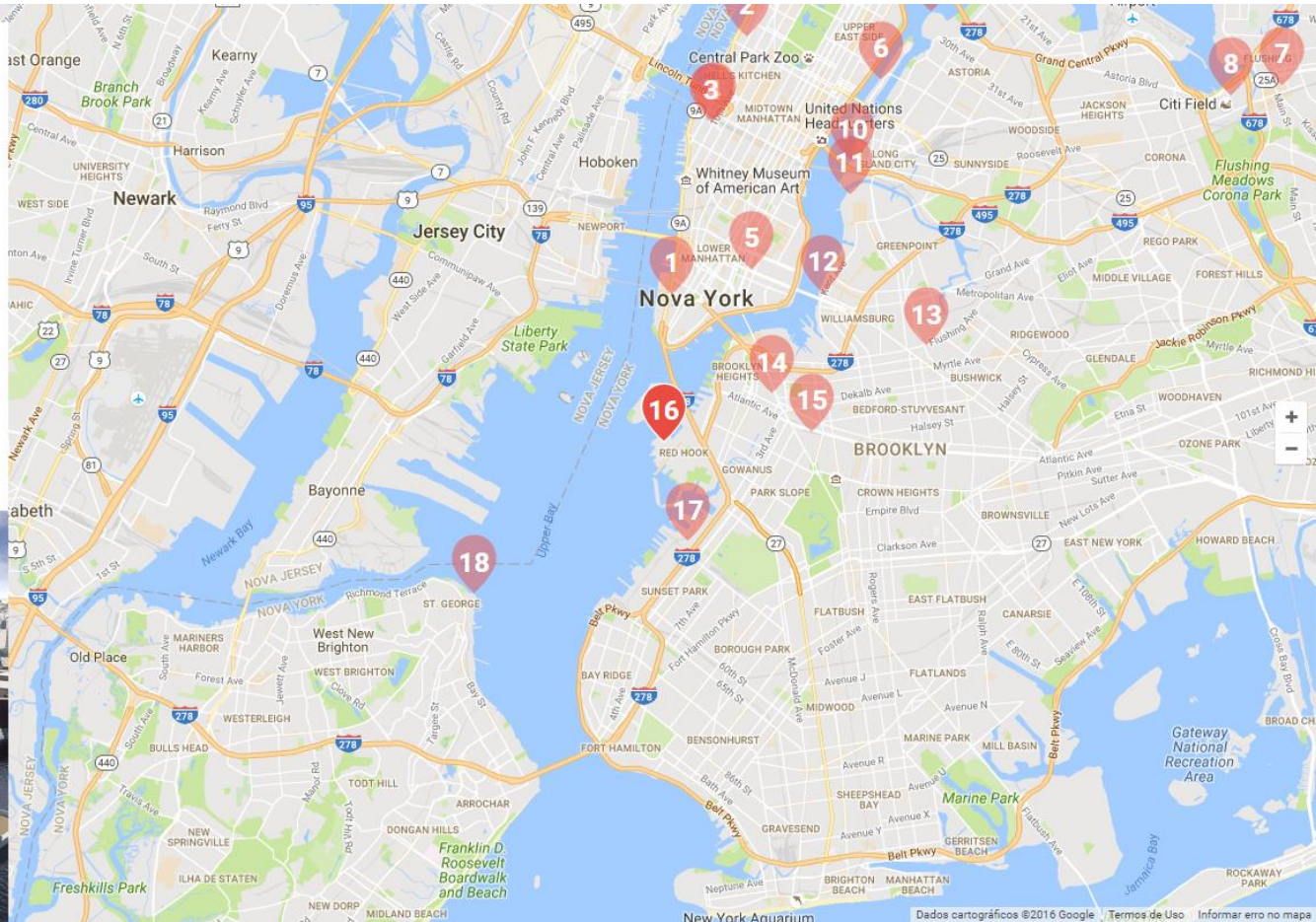


De Blasio

Megaprojects in NY

16 Red Hook Tech Complex

Although this megaproject is still in its fledgling planning stages, Italian developer Est4te Four is already buying up property to create a 1.1 million-square-foot waterfront complex devoted to tech industries in an area bounded by Coffey and Wolcott streets, and Ferris Street and New York Harbor in Red Hook. In October, a set of renderings for the waterfront complex **appeared out of thin air** along with claims that the complex will take over several pre-war brick buildings, and add space with glass toppers.

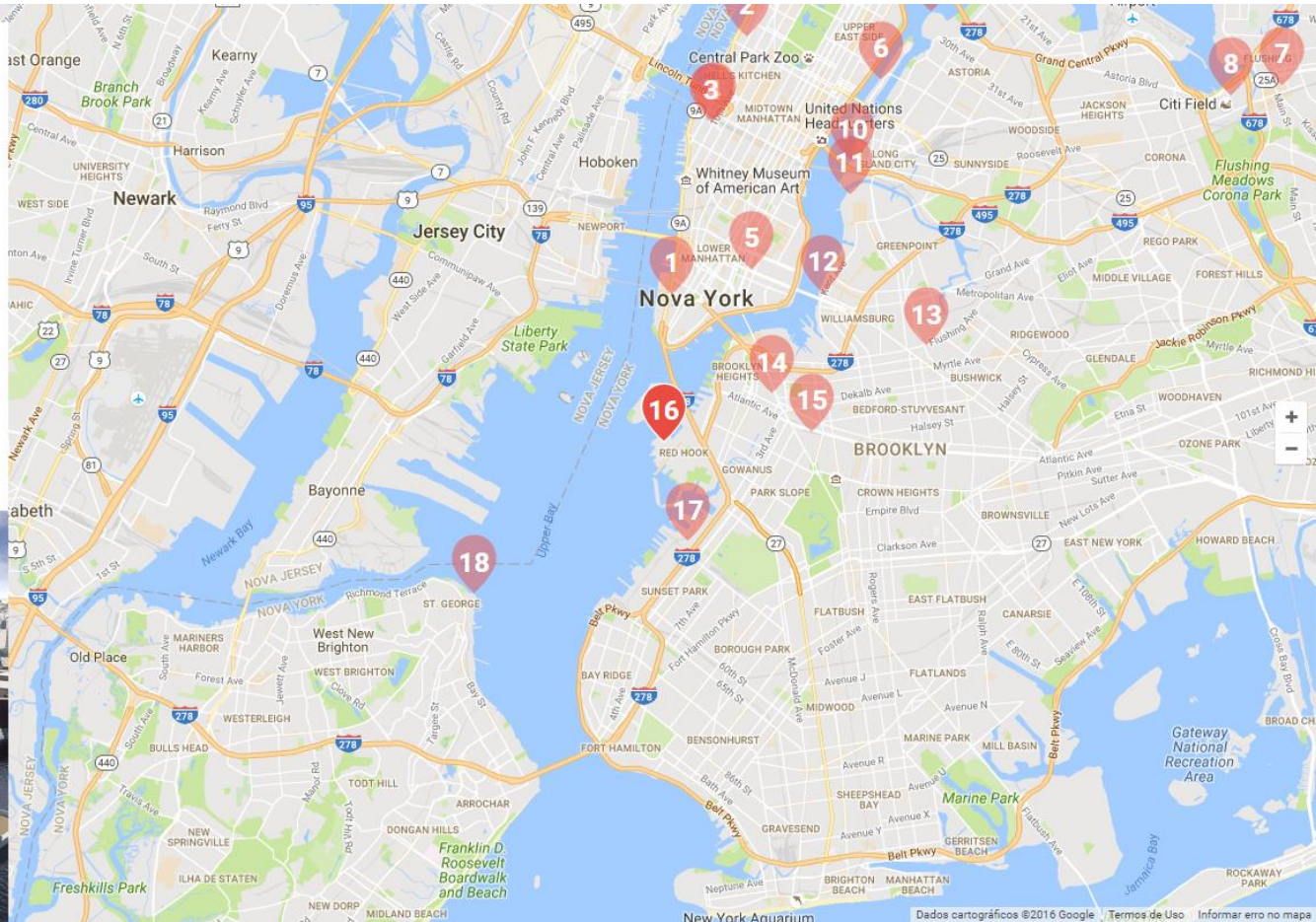


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Megaprojects in NY

17 Industry City

Industry City will undergo a **\$1 billion revamp** at the behest of developers Jamestown Properties, Belvedere Capital, and Angelo Gordon that will bring a hotel, retail and tons of space for tech startups to the 16-building hub. The redevelopment won't include housing.



882 3rd Ave Unit 12
Brooklyn, NY 11232
(718) 965-6450

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