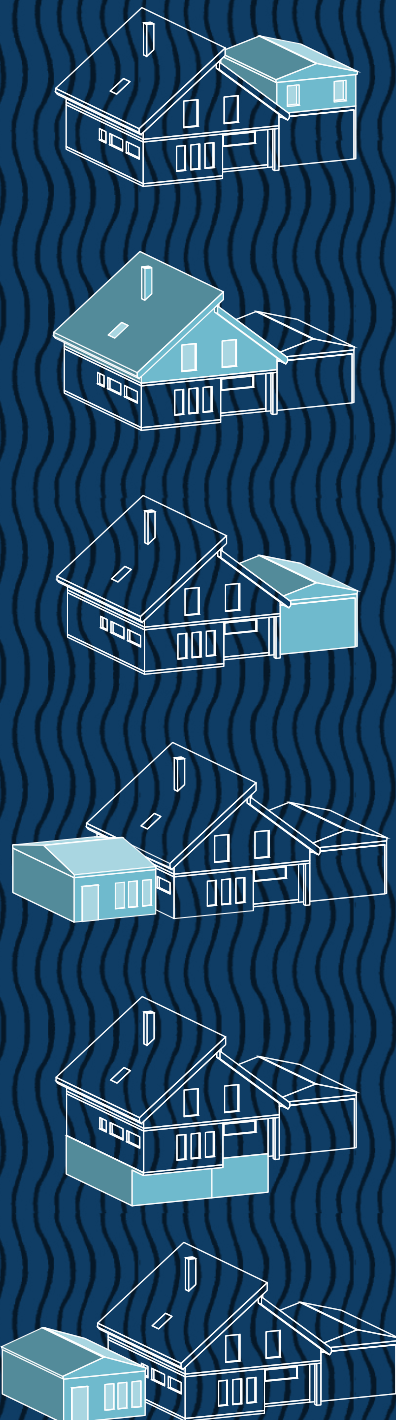




Be My Neighbor



Untapped Housing Solutions in New York State:
An Overview of the Proposed Accessory Homes Act



We can create hundreds of thousands of new homes in the state just by allowing accessory dwelling units (ADUs) and conversions of large single-family homes to two- or three-family homes.

We must expand housing opportunities for people of all incomes and ages throughout all of New York, but meeting our housing growth needs solely through large new developments will be challenging. Fortunately, we can also work with the existing small residential buildings we have. Done thoughtfully, every municipality in New York can create more housing simply by allowing more flexibility using buildings that are already there.



WHAT IS AN ADU?

An accessory dwelling unit (ADU) is a smaller secondary home on the same lot as a primary dwelling. ADUs have a private kitchen, bath, bedroom(s), and living space. They function as separate apartments but can either share a roof with the primary residence or can be located in another building on the property. They can be built by converting yard space, garages, basements, or attics.

WHAT IS A CONVERSION?

A conversion divides an existing home into multiple units, turning a single-family home into two or three units. Spaces above garages, on ground floors, or in attics of houses can also be converted into small apartments.

NYS ACCESSORY HOMES ACT

The proposed ADU legislation ([S4547](#), [A4854](#)) would establish policies that specify the rights of owners, provide guidelines for the creation of new housing units, and offer important financial and technical assistance. The legislation would provide a path for ADU creation. Enacting this bill would help the State meet the housing needs of its diverse population, reverse the legacy of segregation, and provide income opportunities for seniors, and low-moderate homeowners alike.

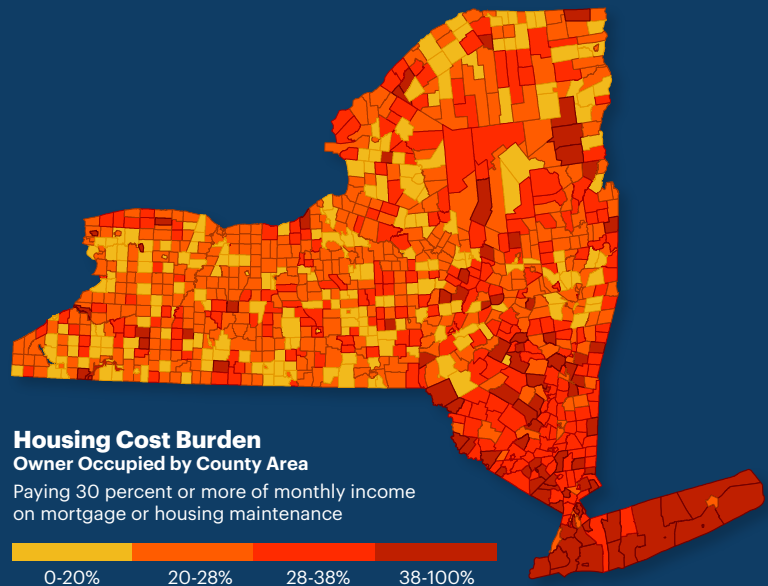
How it works:

- ▶ **The Act works with local governments to create local ADU laws**
 - Empowers localities to shape local rules to fit local circumstances
 - Sets minimum standards for ADU ordinances to ensure reasonable dimensional, occupancy, and parking requirements
 - Local safety standards for buildings would remain in effect for all ADUs
- ▶ **The Act creates a state financing program to assist low-and-moderate income homeowners in creating ADUs and a technical assistance program for all homeowners**
 - Directs the Division of Housing and Community Renewal (HCR) to create a lending program to assist low-and-moderate income homeowners in securing financing for the creation of ADUs. HCR would also provide technical assistance to all homeowners interested in creating an ADU
- ▶ **The Act protects tenants in ADUs against discrimination, unreasonable rent increases, and unwarranted evictions**
 - Extends anti-discrimination protections in the New York Human Rights Law to ADUs
 - Limits rent increases each year
 - Defines reasonable criteria for landlords seeking to terminate an ADU lease

ADU BENEFITS TO COMMUNITIES

ADUs and conversions can have many positive impacts on communities. This type of housing can:

- ▶ Provide a secondary income that can allow aging homeowners to stay in their homes longer
- ▶ Provide spaces where older relatives and younger adults can live comfortably together and care for one another, adding housing options for people in different stages of life
- ▶ Bring new residents who work and shop in the community
- ▶ Reduce housing costs by increasing choice
- ▶ Allow for sheltering-in-place
- ▶ Reduce the cost of maintaining and building infrastructure by increasing density



HOUSING SCARCITY & INSECURITY

Adding more homes will help make rents more affordable region-wide. With less new construction and a decreasing supply of available housing, the region, and suburban areas in particular, are less well equipped to accommodate increasing demand.

In New York State and prior to the pandemic, more than 1,000,000 owner-occupied households (28% of all owners) were paying more than a third of their monthly income towards mortgages and/or maintenance costs. New York State renters are in worse condition. Approximately 1,600,000 renter households (52% of all renters) meet the same definition of being housing cost-burdened.

The pandemic has exacerbated housing scarcity and insecurity for both renters and owners. These conditions affect senior, BIPOC, and younger people more than others. Within the tri-state region, approximately 130,000 seniors currently live alone in single-family homes. The share of a municipality's single-family housing stock is often correlated with racial segregation. The current housing shortage and record-high selling prices are bad news for aspiring homebuyers, but especially for millennials who have already endured multiple housing crises.

Housing Insecurity in New York State

Household Pulse Survey September 2021 and ACS 2019 Five Year Estimates

