

UNLOCKING HOUSING CHOICES

Practical Land Use, Funding, and Community
Strategies



**CAPITAL DISTRICT
REGIONAL PLANNING COMMISSION**

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Meet the Presenters

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Today's Conversation

- The housing affordability challenge
- Local land-use and zoning solutions
- Funding, partnerships, and implementation
- Building public understanding and support



What Makes Housing Affordable?

- Housing is generally considered affordable when costs are no more than 30% of household income.
- Cost-burdened: spending more than 30% of income on housing.
- Severely cost-burdened: spending more than 50%.



Source: U.S. Department of Housing and Urban Development

Housing Cost Burdens — Renters

- 51.5% of New York renters are cost-burdened (more than 30% of income).
- 26.9% are severely cost-burdened (over 50%).



Source: 2024 American Community Survey

Housing Cost Burdens — Owners

- 27.8% of New York homeowners are cost-burdened (more than 30% of income).
- 12.1% are severely cost-burdened (over 50%).



Source: 2024 American Community Survey

Common Barriers to Housing

- Large minimum lot sizes and low-density caps
- Single-family-only zoning; bans on duplexes and small multifamily
- Excessive setbacks, lot coverage and open-space requirements
- Rigid height limits and minimum unit-size rules



Additional Barriers to Housing

- Special permits and discretionary site plan review for routine two- and three-family housing
- Complex approvals, uncertainty and long review timelines
- Restrictions on ADUs and manufactured housing
- Limited water, sewer and infrastructure capacity
- Short-Term Rentals
- No clear standards for adaptive reuse or mixed-use housing



Where Communities Can Start

- Comprehensive planning and targeted studies
- Targeted zoning amendments or full code updates
- Public outreach, education, and partnerships
- Municipal land and public–private collaboration



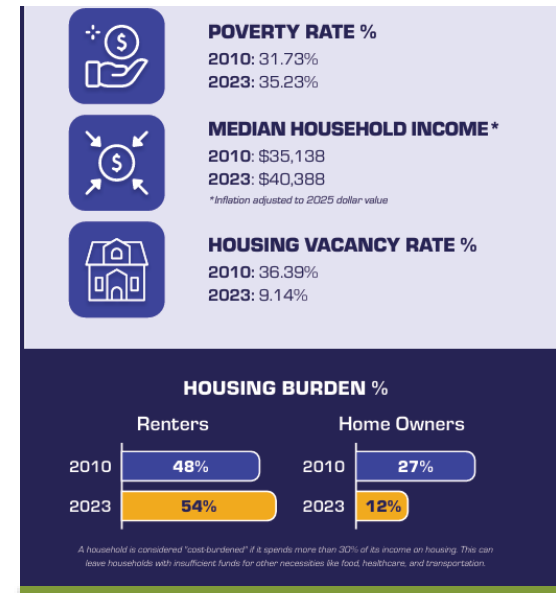
Start with a Comprehensive Plan

- Engage planning boards, zoning boards, residents, and local stakeholders.
- Include housing organizations, developers, property owners, and tenants.
- Identify shared goals before selecting regulatory tools.



Understand Local Housing Conditions

- Review demographics, housing supply, and affordability.
- Diagnose zoning rules that limit new housing.
- Map locations and density of existing residential development.



Translate Findings into a Vision

- Model what existing zoning permits on the ground.
- Study examples from comparable communities.
- Ask: What housing does the community need?



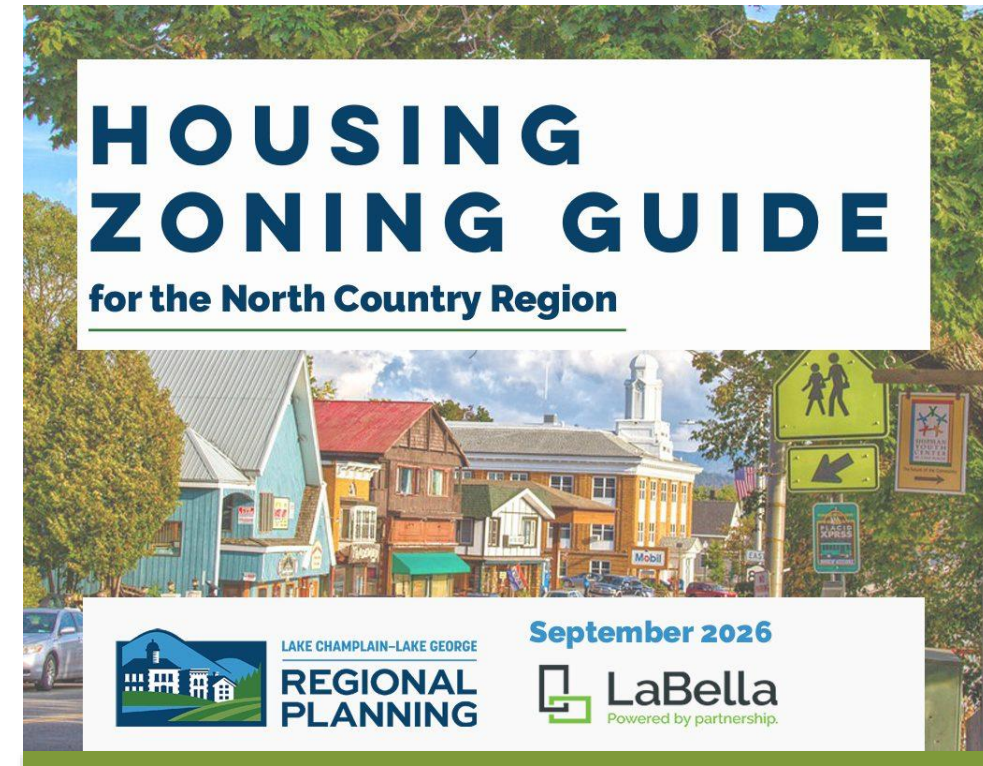
Housing Guide for the North Country

Tailored to

- Rural communities with village or community centers
- Municipalities adopting or updating zoning
- Can be adapted for all types of communities

Key objectives

- Model language and recommendations for modern zoning
- Codify smart growth: more density in centers and Hamlets
- Allow a variety of housing types, especially small multifamily
- Encourages ADUs and “missing middle” housing (duplexes, triplexes, fourplexes)



<https://www.lclgrpb.org/workforce-housing>

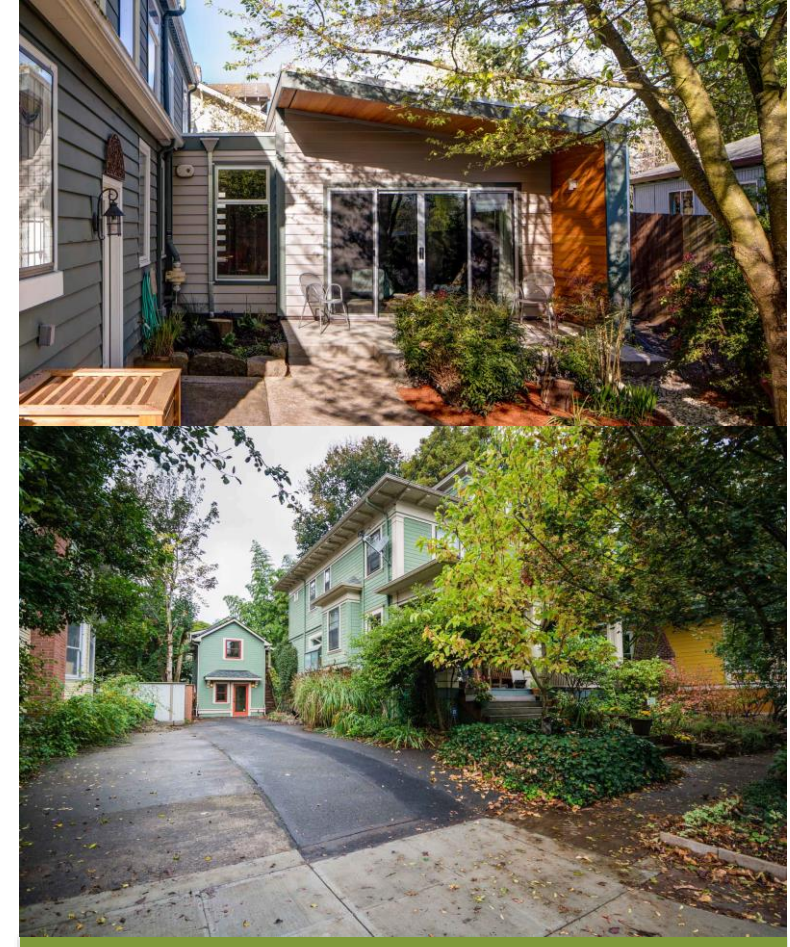
Identify Opportunities for Gentle Density

- Consider gentle increases in residential density.
- Prioritize existing neighborhoods, hamlets, villages, and cities.
- Look for water, sewer, services, and transportation access.



Expanding Housing Choices

- Permit two-family homes in more residential districts – They can be made to look like single-family homes.
- Create clear options for three- and four-unit buildings.
- Enable mixed-use buildings, ADUs, cottage courts, and smaller homes.
- Review treatment of manufactured housing – ensure consistency with NYS Law.



More Tools to Unlock Housing

- Consider density or height incentives for affordable units.
- Reduce parking minimums where appropriate.
- Pair new flexibility with clear, predictable standards.
- Incentive vs. Inclusionary Housing



Reuse Existing Buildings

- Look for vacant schools, offices, religious properties, and public buildings.
- Confirm whether residential reuse is allowed by zoning.
- Consider overlay districts and clear project requirements.



Make the Review Process Predictable

- Ask whether every proposal truly needs a special use permit.
- Match review requirements to the scale of the project.
- Use clear design standards to address neighborhood compatibility.



Public Engagement Is Essential

- Housing is personal and often emotional.
- Frame discussions around local needs, shared values, and what the public can influence.
- Create a clear path from public input to actionable decisions.



Choose the Right Level of Engagement

- **INFORM** | Share accurate, accessible information.
- **CONSULT** | Seek feedback before deciding.
- **INVOLVE** | Reflect concerns in options and alternatives.
- **COLLABORATE** | Work jointly on recommendations.



Example: Reuse Existing Buildings

- Look for vacant schools, offices, religious properties, and public buildings.
- Confirm whether residential reuse is allowed by zoning.
- Consider overlay districts and clear project requirements.



Scenario 1: Setting the Scene

- Your municipality has site control of a former school building.
- Due to its location, residential reuse is allowed by zoning, and the existing infrastructure can support housing at this site.
- Your recent comprehensive plan identified adaptive reuse as a strategy to address the housing crisis hitting your community. Based on your assessment, this is a clear opportunity to implement this goal.

- A developer has expressed interest in developing in the community.



Scenario 1

- What is open to public input?

Can the public help to inform the types of units in the building? Can they provide input on how much of the existing façade to maintain? Are there public benefits such as sidewalks or green space that they could provide input on?

- What is NOT open to public input?

This is the only location that is realistic for new housing units at this time. The reuse of this building will be housing.



Scenario 1: Choosing Your Level of Engagement

- **INFORM** | Share accurate, accessible information.
 - Early outreach to neighborhood
 - Be clear about where this came from, and how decisions were made
 - Be clear about public benefits
- **CONSULT** | Seek feedback before deciding.
 - Clarify what is open to public input
 - Provide an accessible format to gather that input



Scenario 2: Setting the Scene

- You've been hearing from residents that housing affordability is a real challenge, and you've now documented a need for housing through other planning.
- There are some vacant buildings in the community that you think may be strong candidates for adaptive reuse, but you have not conducted any zoning analysis yet.



Scenario 2: Public Input

- What is open to public input?

Priority locations for housing reuse, the types of adaptive reuse, public benefit components, zoning code updates.

- What is NOT open to public input?

That there is a need for housing.



Scenario 2: Choosing Your Level of Engagement

- INVOLVE | Reflect concerns in options and alternatives.
 - Early engagement to hear from residents about concerns/opportunities that will be reflected.
 - Follow up to share results.

- COLLABORATE | Work jointly on recommendations.
 - Regular engagement where you actively work on recommendations and code updates with the public



Tools: Engage Beyond the Usual Voices

- Ulster County's Portraits of Need communicate affordability through relatable household examples.
- Show who housing serves—not just units, densities or zoning terms.
- Pair local data with accessible visual stories.



Tools: Make Housing Needs Visible

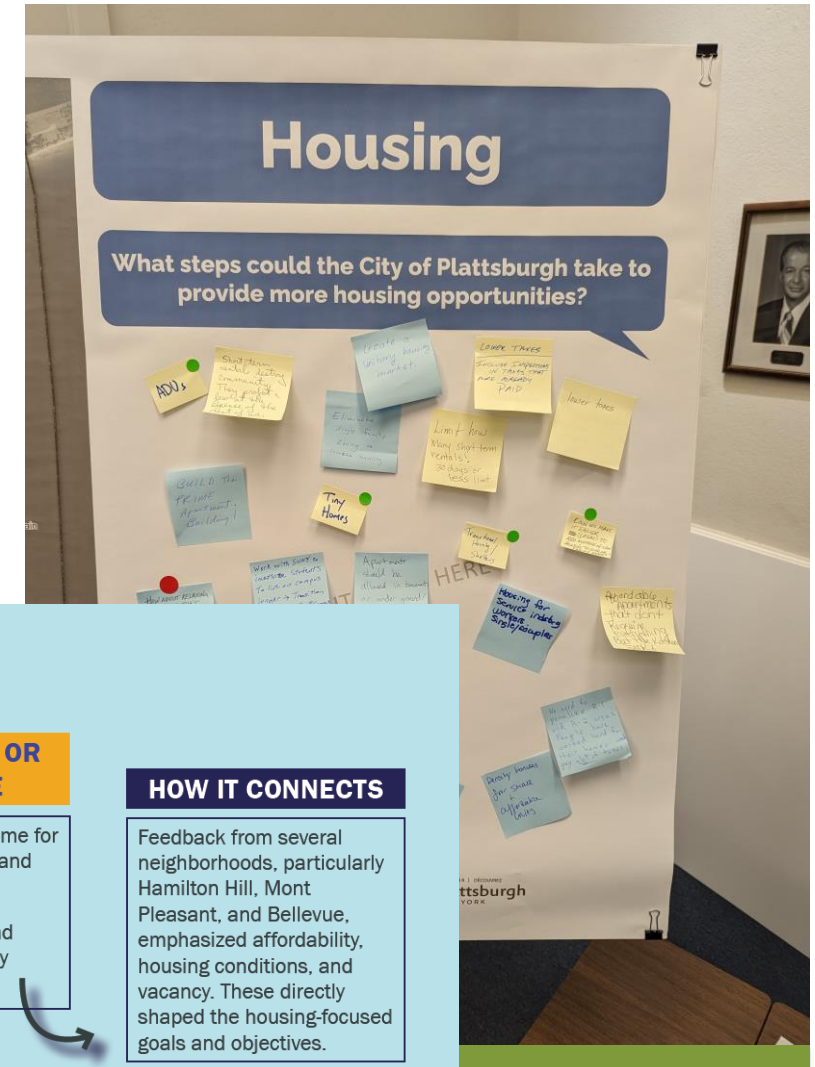
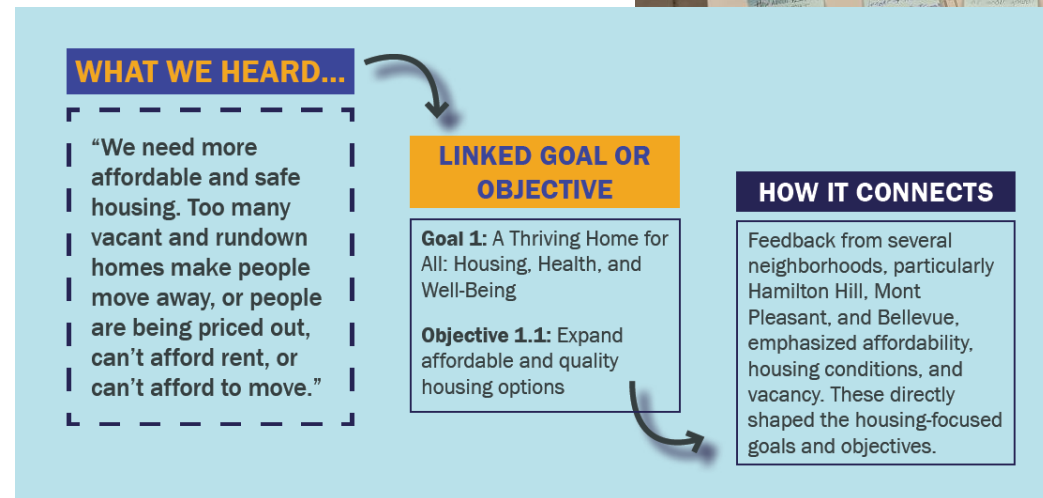
- Schoharie Gateway workbook: Invites residents to react to real design choices.
- Use photographs, preference scales and written comments to clarify tradeoffs.
- Summarize what participants support, oppose and want improved.

Architectural Style Elements - Roofs

	Notes on #1 _____ _____ _____ Notes on #2 _____ _____ _____ Notes on #3 _____ _____ _____ Notes on #4 _____ _____ _____ Notes on #5 _____ _____ _____ Notes on #6 _____ _____ _____	
		
		

Tools: Show How Input Shapes Decisions

- Record the concerns, priorities, and ideas raised.
- Connect feedback to specific alternatives and recommendations.
- Report back on what changed—and what did not.



Funding: From Plans to Projects

- Smart Growth Community Planning: comprehensive plans, area plans, and zoning.
- Brownfield Opportunity Area: Area-based strategies and pre-development.
- Downtown Revitalization Initiative / NY Forward.
- MOVE-IN NY: Housing-focused funding program.



Funding: BOA Pre-Development Tools

- Vacant schools, commercial properties and underused institutional buildings can offer housing opportunities.
- Start with building condition, infrastructure and feasibility studies.
- Use BOA and other planning tools to evaluate redevelopment potential.



From Discussion to Action

- 1 Diagnose housing needs and zoning barriers.
- 2 Engage the public around realistic choices.
- 3 Align plans, codes, funding, and partnerships.
- 4 Track progress and communicate results.

Questions & Discussion

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