



City of New York
DEPARTMENT OF
HOUSING PRESERVATION AND DEVELOPMENT
100 GOLD STREET, NEW YORK, N.Y. 10038
nyc.gov/hpd

**Testimony of the New York City Department of Housing Preservation and Development
to the New York City Council Committee on Land Use**

Wednesday, November 19, 2025

Good morning Chair Salamanca and members of the New York City Council Committee on Land Use. My name is Lucy Joffe and I am the Deputy Commissioner of Policy & Strategy at HPD, and I am joined by my colleagues Kim Darga, Deputy Commissioner for Development, and Dan Moran, Assistant Commissioner for New Construction Finance. Thank you for the opportunity to testify here today.

In 2020 and then again in 2025, HPD led the creation of Where We Live NYC, the City's comprehensive fair housing plan. The report unequivocally embraces the proposition that where we live matters. Since then, HPD has moved toward a more holistic approach to our development work – focusing not just on the number of units we can build and preserve but on the many important aspects of home. We are setting policy and tracking our progress based on the premise that we should be building homes and structuring programs that meet New Yorkers' diverse needs.

Given that we live in an environment of finite resources, this focus sometimes means we have to make difficult tradeoffs about how best to use those resources. While we collectively want to help as many New Yorkers as possible and to tailor our programming to best meet their needs, there are times when we have to make difficult policy decisions between those two. On many of these issues, that can be a difficult tradeoff, and multiple approaches can be reasonable. We welcome public debate and believe that we can and should be held accountable to the City Council and the public for those decisions and how we spend public dollars.

In 2023, the City and the Council negotiated Local Law 167 which is also known as the Speaker's Fair Housing Framework ("the Fair Housing Framework"). The Fair Housing Framework tasks the City with conducting analyses, establishing targets, and reporting annually

on strategies to guide production and promote fair housing. All parties worked hard on this legislation because we appreciated the significance. HPD is fully committed to implementing that framework, and we are well into our work on the 2026 report. However, legislating unit sizes, unit mix requirements, or affordability requirements would undermine that work by substituting fixed mandates for the nuanced, data-informed planning the Fair Housing Framework requires.

We appreciate the Council's commitment to expanding access to safe, stable, and affordable housing for New Yorkers. HPD shares the goals that motivate the legislation under consideration—including the need to advance meaningful affordability, expand housing choice, and create homes for a range of household sizes.

At the same time, we must express our deep concern that the bills before the Committee—Intros 1433, 1437, and 1443—deviate from the approach we established as part of the Fair Housing Framework. They are not based on the in-depth analysis we are conducting and would impose rigid statutory requirements that will be especially harmful in moments like this—when resources are strained and federal funding for housing remains uncertain. Our testimony today reflects a commitment to data-driven policy and a recognition of the urgency of the housing crisis, while also highlighting the critical need for flexibility, financial viability, and responsiveness to changing housing conditions.

Affordable housing needs to evolve alongside the City and its residents. Site conditions vary dramatically, economic conditions shift, construction costs fluctuate, federal programs, resources and rental assistance levels can be inconsistent, and demographics and residential patterns and preferences can change. To effectively deliver housing in this dynamic environment, HPD must have the ability to tailor effective solutions at a project-, program- and portfolio-level.

The proposed bills would significantly increase per-unit costs, reduce the total number of homes HPD can finance, and make it harder to achieve overall housing goals and a balanced pipeline while being able to adapt to site and neighborhood specific needs. The cumulative effect of the Council's recent legislative requirements—on wages, homeownership, and now affordability levels and unit mix—creates competing and often incompatible mandates. HPD cannot meet all of these demands simultaneously without a substantial infusion of new resources or reducing the pace and number of homes we finance. Getting the targets wrong, and over- or under-producing for our city's actual needs, and worse being locked into a rigid target that must be legislatively changed, is especially detrimental to our collective goals when the costs are so high.

On Intro 1433, HPD has done extensive analysis and believes that our current target for two- and three-bedroom production exceeds the best indicators of demand. While we know there are many households, of all sizes, in need of affordable housing, according to relevant data from the New

York City Housing and Vacancy Survey there are many more existing homes with two or more bedrooms than there are households with more than two people, especially among lower-income renter households. Similarly, 81% of profiles in Housing Connect, one of the most direct expressions of demand for affordable housing, are for one- and two-person households. The City has committed to assessing large units on a neighborhood level as part of City of Yes for Families to help us ensure that all neighborhoods are accessible to larger households. Creating a rigid target that likely overshoots demand in the way this bill contemplates, however, risks missing the mark and being incredibly expensive for the City.

Intro 1437 would significantly reduce our overall production of housing for older adults without a clear data-driven justification for changing the current approach to unit size distribution in the way this legislation would require.

On Intro 1443, HPD is deeply committed to prioritizing very- and extremely-low income homes ("ELI" and "VLI"). In fact, HPD often exceeds the targets set in this bill. Fifty six percent of all subsidized homes in fiscal year 2025 were ELI and VLI. However, our ability to provide deeply affordable housing is largely dependent on the availability of federal resources, including rental assistance. The flexibility to adjust on a project- and portfolio-level is important for maximizing our resources and being responsive to New Yorkers, stakeholders, and the Council's input.

We, as a housing and land use community, collectively share the goals of ensuring that, through our housing policy, we are meeting the needs of families, that we are ensuring older New Yorkers can age here safely and stably, and that we are focusing on those most in need, including very- and extremely-low income New Yorkers. These bills, however, take a very different approach to the one we have collectively negotiated as part of the Fair Housing Framework. A one-size-fits-all approach is not the solution to our dire need for affordable housing as these bills propose.

As New York City's housing development agency, we must use every tool available to us and root our development strategies in directives that allow us to create the greatest amount of good for the greatest amount of people. We hope to work with the Council to meet the spirit of this legislation in a way that's grounded in careful analysis, responsive targets, public accountability, and effective guardrails.

SNAPSHOT ANALYSIS

Preliminary Data Analysis of Proposed Legislation

KEY DATA RE. UNIT SIZE NEEDS

HPD currently requires new construction projects contain at least 30% 2- or 3-bedrooms. Based on Housing Connect data and the New York City Housing and Vacancy Survey (NYCHVS), we believe our existing target for larger households exceeds current demand.

- Of all profiles created in Housing Connect,
 - 81% are for 1- or 2-person households, while just
 - 19% are for households with 3 or more people
- According to the 2023 NYCHVS, 66% of renter households have 1 or 2 people
 - Among renter households earning less than median income, 72% have 1 or 2 people
- According to the 2023 NYCHVS, 52% of occupied rental units have 2 bedrooms or more

KEY DATA RE. SENIOR NEEDS

HPD also wants to ensure that we are responsive to the housing needs of NYC's seniors. Many seniors do live in households that would benefit from larger units, but there is a particularly acute need for housing suitable for seniors who live alone.

- According to the 2023 NYCHVS, 29% of older adults live with an adult child
- Of households consisting of older adults in Housing Connect, there are 2X as many 1-person households as 2-person households
- Among housing connect applicants with at least 1 senior household member, 55% were 1-person households, while 31% had 2 people and 14% had 3 people or more
- There are more than 110,000 profiles in housing connect for 1-person senior households earning less than 50% of HUD Income Limits (also known as "Area Median Income")

LEGISLATION CONCERNS

While HPD supports the goals of the legislation being discussed today, we have significant concerns about the potential costs of putting these requirements into law.

- Requiring minimum shares of 2- and 3-bedroom units could add ~\$49,000 per dwelling unit
- Capping the share of studios at 50% for SARA projects could add ~\$38,000 per dwelling unit
- In FY25, 56% of the units subsidized by HPD were for very- and extremely low-income households. Achieving deep affordability is heavily reliant on federal funding through rental assistance and other programs and/or affordability of rents in other units in these projects

Testimony of the New York Housing Conference

**New York City Council Committee on Land Use
November 18, 2025**

Good afternoon. My name is Brendan Cheney. I am Director of Policy and Operations at the New York Housing Conference (NYHC). I would like to thank the committee for the opportunity to testify.

NYHC is a nonprofit affordable housing policy and advocacy organization. As a broad-based coalition, our mission is to advance City, State and Federal policies and funding to support the development and preservation of decent and affordable housing for all New Yorkers.

We are testifying today about the three bills before the committee – Intros. 1433, 1437, and 1443. These bills would regulate HPD's affordable housing production by requiring minimum or maximum housing types in affordable housing, including family-sized apartments, studio apartments in senior housing, and extremely low income and very low income housing.

We support a housing plan that is responsive to community needs for deep affordability, provides a sufficient number of family-sized units and offers flexibility for seniors aging in place but we do not support legislating requirements relating to these issues applied to all projects.

While we understand the Council's desire to fight for these priorities, we believe any such efforts should be addressed in the city's term sheets and not in legislation. Legislating term sheet issues is inappropriate and undermines the flexibility needed at a project level and over the course of a year and prevents responsiveness to local needs from HPD and developers.

In areas with high amounts of affordable housing, local elected officials and communities often ask for homeownership and mixed income projects to prevent concentration of poverty in long term regulatory agreements - this is also a fair housing concern.

We also want to add some context based on current housing needs. The need for affordable housing is greatest for singles. Nearly 250,000 singles are severely rent burdened. Meanwhile, 115,000 families with children are severely rent burdened. When singles have more housing options, there will be less sharing of large apartments by unrelated adults, potentially freeing up more family-sized units.

In addition, it is worth sharing the breakdown of unit size for HPD's new construction over the past 11 1/2 years. Over that time, 28% of units were studios, 39% one-bedrooms, 27% two-bedrooms, 6% three-bedrooms, and less than 1% were four-bedrooms or more.

We support adding more family units especially in areas with high-performing schools to provide housing opportunity. Raj Chetty's [research](#) shows benefits for children that move into neighborhoods with lower poverty rates, increase earnings as adults. But again, this should be done through term sheets and other efforts by HPD.

As for senior housing requirements, requiring 1 bedrooms for half of senior housing produced will increase costs or reduce total production. As seniors are selected through the housing lottery, it is not possible for seniors to necessarily select a 1-bedroom apartment. Nor is it likely that at the time of entry, a senior is anticipating a future need for a home health aid. Flexibility should be offered for affordable housing owners to offer tenants suitable transfers within their portfolio as an exemption to current marketing rules.

Finally, legislating deep affordability will also restrict HPD's flexibility. We support calls for deeper affordability, and appreciate that HPD production included higher levels of deep affordability in recent years. But those efforts should be done through term sheets and HPD policy and not through legislation.

Thank you for the opportunity to testify and I am happy to answer any questions.

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 1433, 1437, 1447 Res. No. _____

☐ in favor ☒ in opposition

Date: 11/19/25

(PLEASE PRINT)

Name: Kim Dargod

Address: _____

I represent: HPD

Address: 100 Gold Street

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Appearance Card

I intend to appear and speak on Int. No. 1433, 1437, 1447 Res. No. _____

☐ in favor ☒ in opposition

Date: 11/19/25

(PLEASE PRINT)

Name: Daniel Moran

Address: _____

I represent: HPD

Address: 100 Gold Street

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THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 1433, 1437, 1447 Res. No. _____

☐ in favor ☒ in opposition

Date: 11/19/25

(PLEASE PRINT)

Name: LUCY TOFFE

Address: _____

I represent: HPD

Address: 100 Gold Street

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Appearance Card

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☐ in favor ☐ in opposition

Date: 11/19/25

(PLEASE PRINT)

Name: Chris Walters

Address: _____

I represent: Association for Neighborhood and

Address: Housing Development (ANH D)

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Appearance Card

I intend to appear and speak on Int. No. 1437-3447 Res. No. _____

☐ in favor ☒ in opposition

Date: 11-19-25

(PLEASE PRINT)

Name: Eustacia Smith

Address: _____

I represent: West Side Federation for Senior +

Address: 234 S Broadway Supportive Housing

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THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☒ in opposition

Date: _____

(PLEASE PRINT)

Name: Brendan Cheney

Address: _____

I represent: New York Housing Conference

Address: _____

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Appearance Card

I intend to appear and speak on Int. No. 1433, 1437, 1442 Res. No. _____

☐ in favor ☒ in opposition

Date: 11/19/25

(PLEASE PRINT)

Name: HOWARD SLATKIN

Address: [REDACTED] BROOKLYN

I represent: CITIZENS HOUSING & PLANNING COUNCIL

Address: 42 BROADWAY, NY NY

THE COUNCIL THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. 1433 Res. No. _____

☒ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: Vincent Madera

Address: _____

I represent: The Children's Village

Address: _____

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Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. 1443

☒ in favor ☐ in opposition

Date: 11/19/25

(PLEASE PRINT)

Name: CHRISTOPHER JOHNSON

Address: [REDACTED]

I represent: SELF

Address: _____

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