

5. Housing & Neighborhood Quality of Life

5.1 VISION STATEMENT

Yorktown should remain a diverse community of primarily lower-density single-family homes, interspersed with open space preserves. Yorktown’s high neighborhood quality of life is derived from a long history of preserving its rural quality and protecting its natural resources. Through appropriate upzoning, Yorktown should seek to limit the threat of negative impacts associated with overdevelopment. In the interest of supporting adequate housing options for people of all ages, Yorktown should also strive for increased housing diversity throughout the Town. Yorktown seeks to balance the need for housing with the community’s desire to limit and better manage the negative impacts of development.



5.2 GOALS

Goal 5-A: Reduce the future residential buildout of Yorktown, in order to further preserve open space and limit the potential for adverse development impacts.

Goal 5-B: Utilize selected upzoning in the more developed parts of town to further reduce impacts on overburdened neighborhoods, and continue to upzone larger contiguous vacant or undeveloped parcels in areas with environmentally sensitive resources, traffic congestion or infrastructure constraints.

Goal 5-C: In and around the five hamlet business centers (refer to Chapter 4), promote housing diversity in a format compatible with both commercial uses and adjacent single-family residential areas.

Goal 5-D: Continue to support affordable workforce housing (as defined by the Community Housing Board) and workforce housing for people in all stages of life, from young adults and couples, to families with children, to seniors.

Goal 5-E: Ensure that new homes are compatible with the character of their neighborhoods.

Goal 5-F: Protect neighborhoods from the adverse impacts of non-residential uses; for example, ensure that noise levels from neighboring non-residential uses are compatible with residential living.

Goal 5-G: Promote traffic safety and create a comfortable environment for walking and biking on residential streets.

Goal 5-H: Protect street trees and woodland areas, particularly significant trees, in residential areas where they contribute to the character of the community.

Goal 5-I: Assure that all residential development complies with the Town's natural resource regulations, including wetland buffer requirements and development limitations for steep slopes, and other applicable standards.

5.3 OVERVIEW OF HOUSING & QUALITY OF LIFE

- Yorktown is largely built out. It experienced its most intense growth in the 1950's and 1960's, and since that time, growth rates have been modest. Nevertheless, there are still large, contiguous land areas that remain.
 - As of 2002, about 20% of the Town's total land area (14 % south of Route 202; 6% north) is vacant, developable, and zoned for residential use; however, much of this land has significant environmental restraints.
 - Another 15% of the Town's land area (10% south of Route 202; 5% north) is underutilized, i.e., in the form of oversize lots that can be subdivided.
- Yorktown currently has a wide range of housing types (single-family homes, apartments, condos, senior housing, accessory apartments, townhouses, etc.) During the Task Force meetings, participants said that one of Yorktown's strengths was its diversity in terms of age, income, ownership/rental proportion, housing types, and housing prices. BUT there are reasons to be concerned about housing diversity and cost in the future.
 - Long-term economic forces in Westchester County and the Hudson Valley are strong, despite the current downward business cycle. This results in new jobs, which attracts more people to the region, meaning greater demand for housing.
 - Most *new* housing is in the form of large-lot single-family homes, and very little is being built in the way of other types of housing.
 - Homes are still more expensive than current Yorktown residents would be able to afford, despite the fact that the Westchester County Board of Realtors has reported average County-wide sales prices decreased 15 percent between 2006 and 2009

- During the Task Force workshops, participants said that declining diversity in housing type and cost was a threat to the community.
- During workshops, Task Force participants expressed concerns about increased "urbanization" as a threat to the community while also expressing a desire for increased diversity.
- In surveys, 75% of respondents either agreed or strongly agreed with the statement that remaining vacant parcels should be built at lower densities than surrounding parcels that had already been developed.
- At the same time, 68% of survey respondents said that the Yorktown Heights business center could benefit from diverse pedestrian-oriented development. 48% said the same of the Crompond business district.
- The *Sustainable Development Study* has proposed a reduction in allowable densities for vacant, developable parcels located between Route 6 and Route 202 west of the Taconic State Parkway. The Study also calls for mixed residential/business development in the Bear Mountain Triangle.¹
- Yorktown's "quality of life" consists of all those characteristics that make it an attractive place to live: beautiful homes, streets, and trees; abundant parks and open space; the ability to have peace and quiet at home; good utilities and services; remnants of its rural heritage; etc. In the surveys, 62 percent of respondents said that they considered their neighborhoods "attractive," and 28 percent said "very attractive."
- During workshops, participants cited several issues that disrupt the enjoyment of their homes and neighborhoods: from trucks and cut-through traffic using local roads; to proliferation of cell towers and overhead wires; to excessive tree removal during new construction; to bulky houses; to non-residential uses that impact residential areas. Some participants also cited noise problems.
- Quality-of-life issues are addressed throughout the Comprehensive Plan. More specifically, neighborhood traffic calming and pedestrian circulation are discussed in Chapter 3. Historic and scenic preservation, including scenic corridors and stone walls, are discussed in Chapter 6. Policies relating to parks and greenways are found in Chapter 9, and Chapter 8 discusses cell towers, overhead wires, and other utilities. This Chapter deals with the remaining "quality of life" issues: oversize or bulky houses, noise, non-residential uses in residential areas, and home occupations.

¹ *Route 202/35/6 Bear Mountain Parkway: Sustainable Development Study: Linking Land Use and Transportation: 2004.*

5.4 POLICIES

Future Housing Development Policy 5-1: Upzone contiguous, generally undeveloped larger-lot areas and/or open space areas throughout Yorktown, thereby reducing the potential future residential buildout and also protecting sensitive ecological resources and open space.

- The Town should identify areas throughout Yorktown that can be upzoned, recognizing that the more intensively developed parts of Yorktown have been cumulatively impacted by development over time.
 - Taking into account the recommendations of the *Sustainable Development Study*, which call for upzoning in the area west of the Taconic Parkway, and north of Route 202.
 - Recognizing that the upzoning the northern part of town is an important goal for the Comprehensive Plan effort.

Upzoning has many potential benefits. First, it promotes natural resource conservation and open space preservation. With lower densities, generally less land needs to be disturbed for the purpose of development, meaning that natural drainage patterns, streams and wetlands, steep slopes, bio-diversity areas, and other natural features can be better protected. Second, with fewer homes and septic systems, upzoning helps protect the water quality of aquifers and watersheds. Finally, by allowing a smaller number of homes to be built, upzoning reduces potential future traffic generation.

- Upzoning, for the purposes of this Comprehensive Plan, means an increase in the required minimum lot size. For example, if an area is zoned for 40,000 square foot minimum lots, the upzoning would increase the minimum lot size to 80,000 square feet or more.
- Upzoning should be legal, fair, balanced, and reasonable and continue to protect the property rights of homeowners, businesses, landowners, and farmers. Upzoning:
 - Should not create excessive non-conformities;
 - Should not result in "spot-zoning;" and
 - Should be reasonably consistent with community character.
 - This suggests that upzoning works best where there are large, contiguous areas of larger-lot or lower-density development or undeveloped open space.
- If Yorktown were to be fully developed under *existing zoning* regulations, several thousand new homes could be built, over and above existing residences.

- Nearly all new units would be in the form of single-family homes. The remainder would be in the form of townhouses or multi-family development., most of which would be in the form of senior housing.
- The upzoning proposed in the Comprehensive Plan would significantly reduce the overall buildout townwide and encourage greater diversity in housing, especially in the hamlet areas.

Policy 5-2: While reducing the overall residential buildout of Yorktown, promote infill & redevelopment that creates main street or village styled environments within the five hamlet business centers (see Chapter 4) with a mix of parks, housing, offices, and shops.

- Ensure that new development at the designated business centers is not only compatible with the surrounding neighborhood, but actually benefits and enhances those areas by providing parkland, village squares, walkable streets, high-quality architectural design, effective traffic and parking schemes, wetland and slope protection, buffering (where appropriate), and other amenities.

Housing Diversity

Policy 5-3: Consider improving the regulations governing accessory housing units, but use performance standards to ensure compatibility with community character and maintenance of impervious surfaces and other environmental and design standards..

- Consider removing the current wait period requirement between constructing the building or expansion and applying for an accessory unit permit. Options include the following:
 - Remove the period associated with an expansion to an existing home.
 - Remove or reduce the wait period associated with a newly built home. If removal of the requirement is preferred, adopt standards and guidelines to make sure that the regulations are not misinterpreted as allowing two-family homes.
- Consider allowing the owners to be able to occupy the smaller unit. There would still be a size limit on the smaller unit, so it would be unlikely for a family to move into the smaller unit; the people taking advantage of this provision would likely be seniors, empty nesters, and other couples or individuals with limited incomes.
- Review and consider loosening current restrictions on accessory units in accessory structures, such as detached garages.



- Performance standards should continue to limit the size of accessory units to be no greater than a one-bedroom apartment, up to about 800 square feet or 33 percent of the size of an average house. Standards should also require that the unit is in scale and character with the main structure and the neighborhood, such that the residential site does not appear to have a two-family building.
- Environmental and design standards should continue to be employed with equal rigor. There should be no diminution in standards relating to impervious surfaces, steep slope, or natural resources.
- Improve the enforcement efforts related to accessory apartments.

Policy 5-4: Require that a limited portion of the units in new residential developments be set-aside for affordable workforce households.

- Establish what percentage of units should be set aside for workforce. This percentage should be applied to all new residential subdivisions and development projects, and should be on a sliding scale relative to the size of the subdivision. Note that this should be a requirement. No additional density should be allowed as an inducement.
- Like market-rate houses, these homes would be required to meet established neighborhood design guidelines. In addition, the exterior appearance of the home, as seen from the street, would be required to be comparable in character as the market-rate homes in the subdivision. Such homes should be subject to ABACA review.
- The houses would have to carry a permanent restriction limiting the sale and resale price of the house, consistent with Community Housing Board policies.
- Selection criteria should give preference to people who work in the public sector or have committed records in community service. The criteria of the Community Housing Board would be used to determine eligibility.

Policy 5-5: Partner with non-profit organizations and seek out grant funding to provide low-cost ownership units on in-rem parcels owned by the Town.

- The Town has the option of using in-rem parcels for future recreational or open space purposes or selling them for revenue. Another option is to work with non-profit organizations to build affordable workforce units, which would be sold at below-market rate.
- The property would have to carry a permanent restriction limiting the resale price of the home to a level affordable to workforce households.
- Monies from the Community Housing Board funds could be used as a local match for government grants.

Policy 5-6: Within the hamlet business center of Crompond (along Garden Lane), allow limited density multi-family in an appropriate pedestrian-oriented, mixed-use format.

- Along Garden Lane, housing should be permitted to the rear of the existing commercial uses that front onto Route 202, only when sewer is available.
 - Improvements should be made to the area that reorients the commercial uses to the rear, creating a walkable internal "Main Street" that links the commercial and residential uses (see Chapter 4.)
- In addition to Crompond, such uses would also be appropriate in Yorktown Heights. Some attached housing units are already found in Yorktown.

Policy 5-7: In the hamlet business center of Shrub Oak is a lumberyard. If this site becomes available for development, it will likely be under pressure for strip styled commercial development. The Town, instead, should encourage low-density development, which includes either a mix of small-scale retail, professional offices, or modest housing (most likely senior citizen).

Policy 5-8: Within the Bear Mountain Triangle, provide for a diverse range of housing types consistent with the overall land use framework planned for that area.

- The conceptual diagram for the Bear Mountain Triangle (Figure 4-2) in Chapter 4 divides the Bear Mountain Triangle into several distinct areas.
 - Opportunities for senior housing should be included, but should comport with the design standards and aesthetic values of the community.

Policy 5-9: Ensure that all housing development in the five hamlet business centers is compatible with its surroundings and integrated into the fabric of the neighborhood and consistent with "village-style" design concepts.

- All residential development must comply with the Town’s natural resource regulations, including wetland buffer requirements and development limitations for steep slopes, and other applicable standards.
- Residential uses should have a high-quality architectural design that fits with the character and scale of the surrounding area. To achieve this purpose, residential neighborhood design guidelines (see separate discussion in this Chapter) should be prepared.
- Residential uses should be within walking distance of shops, parks, and civic institutions, and with continuous sidewalk connections into the commercial areas, preferably along and tree-lined, traffic-calmed streets.
- Residential units should be sufficiently insulated to reduce interior noise.
- An on-site village green, pocket park, or other park amenity must be provided on the project site, or as an alternative, the developer must provide the equivalent park space elsewhere in the hamlet business district. If neither of these locations are feasible, there must be a payment of money to the Town to use for recreational facilities.
- For duplexes, attached housing and senior housing, buffers must be provided adjacent to lower-density residential areas. Buffers would not be required for second-floor apartments or small-lot homes. However, for areas with small-lot homes, there should be a gradual transition in lot sizes between small-lot and adjacent large-lot zones.
- Consider allowing second-floor residential units above ground-floor retail or office uses (and promote such use in Yorktown Heights). The following additional standards should apply:
 - No more than one story of housing above one story of retail is allowed.
 - Units are limited in size to no greater than two bedroom per unit.
 - They should be located only within walkable locations.
 - The entrance to the residential unit must be separate from the entrance to the office or retail space on the ground floor.
 - Sufficient parking should be made available for both the residential and non-residential uses.
 - Design standards and review should assure that they contribute to the “village” identity of the business district.



Underhill Avenue and Kear Street, Yorktown Heights.

- For small-lot, single-family homes (e.g., R1-10 and R1-20 districts), the following additional standards should apply:
 - The street façade of the home must be oriented to the sidewalk, with a front stoop or front porch and a walkway between the sidewalk and the front door. The front yard must be no more than 25 feet and must be attractively landscaped with trees, shrubs, and/or flowering plants.

Neighborhood Quality of Life

Policy 5-10: For selected residential neighborhoods in Yorktown, prepare neighborhood design guidelines and improvement plans through an inclusive, open process that engages local residents.

- Neighborhoods to be targeted include those: (1) that have relatively compact development patterns; and/or (2) that have a distinctive or historic character; and/or (3) which are undergoing a great deal of change, such as teardown/rebuilt activity; and/or (4) whose residents have expressed strong interest in having such guidelines or improvement plans.
- Design guidelines should be developed to encourage new development to be in keeping with the scale and character of older homes, and also to encourage additions to existing homes to be compatible with the original structure.
 - The guidelines should not mandate a particular style or architectural design, but rather provide recommendations for the overall scale and massing of new homes and additions.
 - Compliance with the design guidelines should be *voluntary*, not required. However, in neighborhoods with an historic character, certain *mandatory standards* could also be considered.
- The design guidelines would be tailored to each neighborhood's unique character, based on a formal neighborhood "character assessment".
 - The guidelines should identify the broad patterns of a neighborhood's character, that is, those essential commonalities of the neighborhood that create its distinctive sense of place.
 - Not all aspects of the physical environment in a neighborhood may be critical to its overall character. For instance, many Yorktown neighborhoods may have stonewalls, but they might contribute to the neighborhood character only if they are ubiquitous and in good condition. In another neighborhood, the defining element may be front porches, in another, the width of the front yard, and so on.
- The one common element among all neighborhoods is trees. The guidelines should identify street trees and woodland areas considered worthy of preservation.

- Chapter 7 puts forth policies for strengthening the Town's anti-clear-cutting policies, and Chapter 6 includes recommendations for protecting the visual qualities of scenic corridors. Building off those recommendations, this policy helps protect trees that do not fall under those provisions.
- For identified trees on private property, the preferred approach is for the neighborhood and the Town to work with property owners individually, on a case-by-case basis, to encourage but not require tree preservation. During Task Force meetings, several participants expressed concern that a broad tree ordinance, where tree-cutting on private property is restricted, could infringe too much on the rights of private property owners.
- In case of future development or rehabilitation, request that property owners preserve and maintain those trees to the greatest possible extent as part of the site plan review process.
- An improvement plan for neighborhoods would include streetscape and sidewalk improvements, traffic calming measures, historic preservation strategies and lighting controls.

Policy 5-11: Undertake a study to consider adopting a floor area ratio (F.A.R.) cap for residential development, in order to limit oversized or bulky houses. Alternatively, considering adopting more strict bulk standards.

- There has been concern about overly large new homes or additions that are out of scale with older homes in Yorktown neighborhoods.
 - Such large homes have appeared not only on large lots (i.e., two acres or more in size) in new subdivisions, but also on smaller quarter-acre, half-acre, and one-acre lots in existing neighborhoods.
 - In Mohegan Lake, there is concern that the new availability of sewers may spur additional infill development and teardown/rebuild projects, resulting in larger houses out-of-scale with the bungalow character of the neighborhood.
 - Current zoning regulations that limit building size (i.e., setbacks, coverage limits, height, etc.) still allow relatively large homes to be built. F.A.R. is a stronger tool that may be warranted.
- The study should examine existing homes in Yorktown in order to determine whether an F.A.R. cap would be the best approach for Yorktown, and if so, at what level the F.A.R. cap should be placed.
 - F.A.R. caps established indiscriminately can result in excessive non-conformities, which burdens property owners and increases variance applications to be processed by the Town.
 - The study is needed in order to determine whether the F.A.R. cap would effectively solve the problem without hampering the Town with non-conformities.

- As an interim measure, until such study is completed, the Town may wish to conduct a survey of recently developed large homes in Town and establish a cap that would have prevented the most egregious examples of bulky homes. The Town may also wish to review standards adopted by other municipalities for ideas.
- When considering a proposed F.A.R. cap, the Town should consider the following guidelines:
 - Tailor the cap to the F.A.R.'s of existing non-bulky buildings, such that it does not create an excessive number of non-conforming homes.
 - Adopt an F.A.R. cap that is adjusted by lot size. Flat caps result in wildly restrictive building sizes for smaller lots, or wildly permissive sizes for larger lots, or both.
 - To be equitable and fair to all property owners, F.A.R. should be applied to lots of all sizes. However, on larger-sized lots, even a restrictive F.A.R. cap will allow relatively large homes to be built. On lots in excess of one acre, therefore, wider setback requirements should be adopted as well to ensure that large homes are adequately distanced from their neighbors. Also, more restrictive coverage requirements can be considered.
 - Consider requiring ABACA review of large homes above a certain F.A.R. threshold, or consider providing a partial waiver of F.A.R. for large homes that adhere to design techniques that reduce the appearance of bulkiness.

Policy 5-12: Adjust bulk standards in established neighborhoods to make sure that older, historic homes are conforming and that new housing could be built in the same format.

- These tailored bulk standards can be applied to certain areas through changes to existing zoning regulations or through changes in zoning districts.
- As discussed in Chapter 6, the Town should pursue establishment of local historic districts in such neighborhoods, or as an alternative, should adopt neighborhood design guidelines (as already discussed) to encourage new buildings to better fit into established neighborhoods. The goal of design guidelines in historic areas is not stylistic or architectural uniformity, but consistency in terms of massing, fenestration, height, scale, materials, and building siting.

Policy 5-13: Identify local traffic-calming goals and strategies.

- In Chapter 3, traffic-calming devices are proposed as a means of slowing down cars on residential streets and diverting cut-through traffic back to arterial roadways. Examples of such devices include traffic circles, pedestrian "tables", and speed bumps.
- Some devices are intended to reduce traffic speeds, others to reduce traffic volumes, yet others to improved pedestrian crossing safety at key locations. Not all devices will work in all locations, depending on existing right-of-way widths, street configurations,

and traffic patterns. Some traffic calming devices can also serve a decorative function. For example, traffic circles can be planted with trees and decorative shrubs.

- The Town should work with local residents and the Yorktown Police to identify the traffic calming goals of local neighborhoods and then identify which devices will best help achieve those goals.

Policy 5-14: Improve pedestrian connections to parks, schools, public trails, hamlet shopping areas, and other public areas within residential neighborhoods.

- Expand sidewalk networks on select streets, where character is appropriate and pedestrian activity warrants.
- Consider installing gravel paths alongside roads as alternatives to paved sidewalks. The downside of using gravel is that maintenance needed are greater, and gravel can wash away.

Policy 5-15: As part of preparing the Town's Tree and Forest Management Plan and Tree Preservation and Planting Program (see Chapter 6), reach out to neighborhood groups to identify street trees and other trees on public property (particularly significant trees in residential areas) considered worthy of preservation.

- In the case of road improvement projects or other infrastructure projects, the Town should strive to protect such trees or woodland buffers to the greatest extent possible.
- The Town should proactively work with utility companies to bury overhead utility wires that could interfere with tree branching.

Policy 5-16: Allow "home offices" with minimal restriction, but establish strict performance standards for "home businesses".

- Home occupations are currently permitted in Yorktown. From an economic viewpoint, home occupations are positive, because they allow someone to work from home with very little overhead. This promotes entrepreneurship.
- Home offices are currently allowed with a special permit. The Town should consider allowing them as-of-right, provided that there is no outward sign of the business activity, that no non-residents work on the site, and that the business does not involve visits by clients or customers.
- Whereas home offices have very little impact on their surroundings, home-based businesses (i.e., anything other than a home office) have greater impacts, because of parking, traffic, noise, signage, outdoor storage or other activity that may be incompatible with a residential neighborhood. For home businesses, the Town should establish performance criteria that stipulate: larger lot sizes, location criteria, hours of operation, setbacks, buffering and screening, or other appropriate requirements that would help make the use better fit into the neighborhood.

Policy 5-17: Prohibit or establish more strict performance criteria for non-residential uses in Yorktown's residential neighborhoods.

- Consider updating the zoning code to eliminate some quasi-public uses from the lists of permitted uses in non-residential uses. This renders present uses of that type non-conforming, limiting the potential for future expansions.
- Note: According to federal case law, religious uses cannot be subject to any greater restrictions than other quasi-public uses, such as schools. This is intended to prevent undue limitations on opportunities for religious expression. The Town should re-evaluate its current regulations that apply to all quasi-public uses (i.e., places of worship, private schools, fraternal organizations, etc.) and determine whether any new restrictions are warranted on all such uses to maximize compatibility with residential uses

Policy 5-18: Further limit impervious coverage for non-residential uses in residential areas, and limit on-street parking around non-residential uses in residential neighborhoods.

- In keeping with residential areas, a great deal of space on the non-residential site should be set aside for landscaping and greenery. The amount of paving and impervious surface should be compatible with the neighborhood.
- On-street parking should be prohibited within a quarter-mile radius of such uses, in order to prevent use of the street for spill-over parking.

APPENDIX TO CHAPTER 5: EXISTING CONDITIONS REPORT

Housing Cost

- What income do you need to afford an average home in Yorktown? A home is considered "within your means" if the total monthly payments (mortgage/rent, plus taxes, utilities, maintenance, etc.) are no more than one-third of monthly household income. Based on that ratio, annual household income must be about 40 percent of housing sale price.
 - In 2009, the median sales price of a home in Westchester County was \$580,000. In 2006, it was \$680,000—a 15% decrease. To afford a home costing \$580,000, your household would have to make \$232,000 per year.²
 - Assuming the average home in Yorktown costs about \$525,000, your household would have to have an income of \$210,000.
- This income level (\$210,000) is much higher than the Town's median income in 2008 (\$105,842). This reflects the fact that lots of people who live in Yorktown today moved in prior to the softening of the housing market, with two implications:
 - Many current homeowners have an incentive to sell, because despite the recent drop in value they can still sell their homes for much more than they paid for it.
 - Those same people are eventually going to be priced out of the community when they do decide to move and will be replaced by higher-income households.
 - This creates pressure for expansions and/or teardown-and-rebuild activity.
- Yorktown has a Community Housing Board (CHB), established by the Town Board to examine housing needs and housing diversity. Recent studies conducted by the CHB include:
 - What homes sold in different price brackets;
 - Match/mismatch between housing and workplace locations.
- Yorktown has worked with developers to provide affordable rental units within market-rate apartment complexes. Examples: Beaver Ridge; Underhill Apartments; Jefferson Woods; Wynwood Oaks (senior); Freedom Garden; York Farm Estates.

² Westchester County Board of Realtors, *2009 Residential Real Estate Sales Report*,

- Yorktown has worked to make ownership units affordable. For example, in the "Bridge Point" development in southern Yorktown, the builder donated one building lot to be used for affordable housing. The Town worked with Habitat for Humanity to build a house, which was put up for sale at \$100,000. Deed restrictions on the property keep it affordable in perpetuity.

Population Trends

Table 5-1: On the one hand, the pace of population growth in Yorktown was up in the 1990's compared to the 1980's. On the other hand, it remained below 1 percent. This is a fraction of what it was in the 1950's and 1960's, when most of the Town was developed. Informal updated estimates indicate a slight increase of roughly 1,000 residents between 2000 and 2008, which is consistent with population growth of less than 1 percent.

Table 5-1: Historical Population Growth in Yorktown, 1950-2008

	<i>Total Population</i>	<i>Average Annual Growth Rate Over Prior 10-year Period</i>
1950	4,731	
1960	16,453	13.3
1970	28,064	5.5
1980	31,988	1.3
1990	33,467	0.5
2000	36,318	0.8
2008*	37,795	0.4**

Sources: Westchester County Data Book 2001

**2008 Population Estimate from the US Census Bureau American Factfinder*

***Average Annual Growth Rate over Prior 8-year Period*

Table 5-2: Population growth now nearly approximates that of the County as a whole. The last column suggests that Putnam County is now growing faster than Westchester.

Table 5-2: Annual Population Growth Rates in Yorktown, Westchester County, and Putnam County, 1950-2008

	<i>Yorktown</i>	<i>Westchester County</i>	<i>Putnam County</i>
1950-1960	13.3	2.6	1.1
1960-1970	5.5	1.0	1.6
1970-1980	1.3	-0.3	3.3
1980-1990	0.5	0.1	1.2
1990-2000	0.8	0.5	1.9
200-2008*	0.4	0.3	0.4

Sources: Westchester County Data Book 2001, Demographia www.demographia.com, *2000-2008 estimated population US Census Bureau American Factfinder

Tables 5-3 and 5-4: The percent of young adults (20-34 years old) declined during the 1990's, while people of parenting age (35-54 years old) and children (5-14 years old) increased. This may reflect the combination of higher housing costs (i.e., very few starter homes for young families), plus the attractiveness of Yorktown's school districts for parents with school-age children. The increase in seniors (65+ years old) reflects the aging of the baby boom generation and the desire of some seniors to remain in Yorktown after their kids have moved away. Age-group distribution in Yorktown is very similar to that of the County as a whole.

Table 5-3: Population by Age Group in Yorktown, 1980-2008

	1980		1990		2000		2006-2008	
	% of Total	Residents	% of Total	Residents	% of Total	Residents	% of Total	
Under 5 years	6.2	2,353	7.0	2,522	6.9	1,922	5.1	
5 — 14 years	18.4	4,469	13.4	5,824	16.0	5,830	15.6	
15 — 24 years	17.0	4,379	13.1	3,633	10.0	4,658	12.4	
15 — 19	10.9	2,243	6.7	2,360	6.5	2,750	7.3	
20 — 24	6.1	2,136	6.4	1,273	3.5	1,908	5.1	
25 — 34 years	14.5	5,009	15.0	3,533	9.7	2,104	5.6	
35 — 44 years	15.2	5,709	17.1	6,780	18.7	6,136	16.4	
45 — 54 years	12.8	4,343	13.0	5,691	15.7	7,135	19.0	
55 — 64 years	7.8	3,240	9.7	3,470	9.6	4,260	11.4	
65 — 74 years	4.8	2,087	6.2	2,440	6.7	2,524	6.7	
75 — 84 years	3.2*	1,373	4.1	1,659	4.6	1,982	5.3	
85 years and over	—	505	1.5	746	2.1	925	2.5	
Total		33,467	100.0	36,318	100.0	37,481	100.0	

* This figure accounts for population of age 75 and over. Sources: U.S. Census Bureau and American Community Survey

Table 5-4: Population by Age Group in Yorktown, Westchester County and Putnam County, 2006-2008

	<i>Yorktown Percent of Total</i>	<i>Westchester County Percent of Total</i>	<i>Putnam County Percent of Total</i>
Under 5 years	5.1	6.3	5.4
5 — 14 years	15.6	13.5	13.6
15 — 24 years	12.4	13.2	13.6
15 — 19	7.3	7.1	7.1
20 — 24	5.1	6.1	6.5
25 — 34 years	5.6	10.5	9.8
35 — 44 years	16.4	14.8	15.6
45 — 54 years	19.0	15.8	18.0
55 — 64 years	11.4	11.7	13.1
65 — 74 years	6.7	7.0	6.5
75 — 84 years	5.3	5.0	3.3
85 years and over	2.5	2.2	1.0
Total	100.0	100.0	100.0

Sources: American Community Survey

- *Table 5-5:* Annual migration rates are shown in the last column. A positive (+) sign means that people are moving into Yorktown. A negative (-) sign means that people are moving away. Prior to age 45, there is a pattern of in-migration. After 45, the pattern is out-migration. In the 1990's, people 45-64 moved away at an average annual rate of 2 percent. For people age 65+, the migration rate leveled off, but the death rate was higher.

This suggests that a great number of housing units formerly occupied by retirees and seniors came onto the market for re-sale. Presumably, the units being vacated by 45 to 64 year olds are being purchased by the younger families moving into Town, which were migrating into the community at a rate of 3% per year.

Table 5-5: Yorktown Migration Rates, 1990 – 2000

	1990 Population	2000 Population	Annual Rate of Change, 1990 to 2000	Annual Death Rate ¹	Annual Migration Rate
25 — 34 years	5,009				
35 — 44 years	5,709	6,780	+3.07%	-0.07%	+3.14%
45 — 54 years	4,343	5,691	-0.03%	-0.15%	0.00%
55 — 64 years	3,240	3,470	-2.22%	-0.27%	-1.95%
65 — 74 years	2,087	2,440	-2.80%	-0.72%	-2.08%
75 — 84 years	1,373	1,659	-2.27%	-1.88%	-0.39%
85 years and over		746	-5.92%	-4.51%	-1.41%

1. Based on 1999 death rates for New York State.

Sources: U.S. Census 2000

Table 5-6: As compared to the County and metropolitan region, Yorktown in the 1990's experienced stronger rates of in-migration for people "aging" from the 25-34 age group to the 35-44 age group. But out-migration among older age groups starts earlier for Yorktown residents as compared to the County and the region. This partly reflects the lack of available empty-nester housing. Another important comparison is that Yorktown seems to retain more of its elderly population (75+ age group) than either the County or the region.

Table 5-6: Annual Migration Rates in Yorktown, Westchester County, and the NY-NJ-CT-PA CMSA³, 1990 - 2000

	<i>Yorktown</i>	<i>Westchester County</i>	<i>NY-NJ-CT-PA CMSA</i>
25 — 34 years			
35 — 44 years	+3.14%	+0.78%	+2.11%
45 — 54 years	0.00%	-0.29%	+1.66%
55 — 64 years	-1.95%	-1.42%	+0.96%
65 — 74 years	-2.08%	-2.19%	+0.00%
75 — 84 years	-0.39%	-2.52%	-0.62%
85 years and over	-1.41%	-3.78%	-2.25%

1. Based on 1999 death rates for New York State.

Sources: U.S. Census 2000

³ Consolidated Metropolitan Statistical Area - An area that qualifies as a metropolitan statistical area, has a population of one million or more, if component parts are recognized as primary metropolitan statistical areas, and local opinion favors the designation.

- *Table 5-7:* Though not as dramatic as in other places, Yorktown has a wide variety of households — with more persons living alone. Presumably, many of these people are seniors. This implies a need for a wide variety of housing types.

Table 5-7: Households by Type in Yorktown, 1990-2008

	1990		2000		2006-2008*	
	Number of Households	Percent of Total	Number of Households	Percent of Total	Number of Households	Percent of Total
<i>Family Households</i>	9,109	81.6	9,830	78.3	10,202	78.3
With Children under 18	N/A	N/A	5,138	40.9	4,986	38.3
Married-Couple Family	8,079	72.4	8,675	69.1	8,866	68.0
Married Couples with Children Under 18	N/A	N/A	4,598	36.6	4,454	34.2
Other Married Couples ¹	N/A	N/A	4,077	32.5	4,412	33.8
Other	1,030	9.2	888	7.1	1336	10.3
<i>Non-family Households</i>	2,050	18.4	2,726	21.7	2,829	21.7
Person Living Alone	1,758	15.8	2,388	19.0	2,555	19.6
Other	292	1.6	338	2.7	274	2.1
Total households	11,159	100.0	12,556	100.0	13,031	100.0
Total household population ²	32,634	97.5	35,550	97.9	37,224	98.4
Average Household Size	2.92		2.83		2.86	

1. Includes married couples who have no children at all, or who have adult children (18 years old or older).

2. Does not include people living in group quarters.

Source: U.S. Census 2000, *U.S. Census 2006 - 2008 3-Year Estimates American Community Survey

- *Table 5-8:* Yorktown is a homeowner community, but it has a surprising proportion of rental units given its single-family house character. This partly reflects the fact that there was a wave of rental housing development prior to the current trend of predominant single-family construction. Also, some single-family homes have accessory ("in-law") apartments that are rented out.

Table 5-8: Housing Tenure in Yorktown, 2000

	<i>Number of Units</i>	<i>Percent of Total</i>
Owner-occupied	10,787	83.9
Renter-occupied	1,769	13.8
Total Occupied Housing Units	12,556	97.7
Vacant	296	2.3
Total Housing Units	12,852	100.0

Source: U.S. Census 2000

Estimated Housing Tenure in Yorktown, 2006-2008

	<i>Number of Units</i>	<i>Percent of Total</i>
Owner-occupied	11,123	85.4
Renter-occupied	1,908	14.6
Total Occupied Housing Units	13,031	96.8
Vacant	426	3.2
Total Housing Units	13,457	100.0

Source: U.S. Census 2006 – 2008 American Community Survey

- *Table 5-9:* The age of Yorktown’s housing stock is varied, with no single decade dominating. The pace of development has slowed with each decade since its peak in the 1960’s.

Table 5-9: Housing Units by Year Built in Yorktown, 2006-2008

	<i>Number of Housing Units</i>	<i>Percent of Total</i>
Prior to 1939	1,549	11.5
1940 — 1949	330	2.5
1950-1959	2,899	21.5
1960 — 1969	2,561	19.0
1970 — 1979	1,799	13.4
1980 — 1989	2,363	17.6
1990 — 1999	1,371	10.2
2000-2004	551	4.1

2005 or later	34	0.3
Total	12,852	100.0

Source: U.S. Census 2006-2008 American Community Survey

- *Table 5-10:* Compared to the region, Yorktown’s household incomes are high. But per capita incomes are in the middle, presumably because of the preponderance of families-with-children drives down the latter statistic.

Table 5-10: Yorktown is a middle-class community, with most households making between \$50,000 and \$150,000 per year. Yet close to 30 percent of households have relatively modest incomes (below \$50,000). Table 5-10: Income Levels in Yorktown, Westchester County, Putnam County and the NY-NJ-CT-PA CMSA, 2006-2008

	<i>Yorktown</i>	<i>Westchester County</i>	<i>Putnam County</i>	<i>New York CMSA</i>
Median Household Income	\$ 105,842	\$ 80,297	\$ 88,580	\$ 59,281
Per Capita Income	\$ 47,681	\$ 47,978	\$ 37,190	\$ 49,789

Source: U.S. Census 2006-2008 American Community Survey

Table 5-11: Percentage of Households in Household Income Brackets in Yorktown, Westchester County, Putnam County and the NY-NJ-CT-PA CMSA, 2000

	<i>Yorktown</i>	<i>Westchester County</i>	<i>Putnam County</i>	<i>New York CMSA</i>
Under \$50,000	29.7	39.9	29.9	52.5
\$50,000 to \$99,999	32.1	29.1	38.6	28.9
\$100,000 to \$149,999	21.0	14.3	20.1	10.6
\$150,000 and Over	17.1	16.8	6.6	8.0
Total	100.0	100.0	100.0	100.0

Source: U.S. Census 2000

- *Table 5-12:* Yorktown's income distribution is roughly the same Townwide, with only one exception. Areas south of the Reservoir tend to have more households in the upper income brackets and fewer in the lowest income brackets.

Table 5-12: Percentage of Households in Household Income Brackets in Yorktown Subareas, 2000

	<i>North of 202</i>	<i>South of 202, North of Reservoir</i>	<i>South of Reservoir</i>	<i>Total</i>
Less than \$25,000	13.6%	14.5%	9.8%	13.7%
\$25,000 to \$49,999	16.6%	15.2%	9.0%	16.0%
\$50,000 to \$99,999	32.9%	30.3%	27.2%	32.1%
\$100,000 to \$149,999	21.5%	20.4%	16.0%	21.0%
\$150,000 to \$199,999	9.5%	12.0%	15.4%	10.3%
\$200,000 or more	5.9%	7.6%	22.5%	6.8%

The number of households per subarea is based on the block group data.

Source: U.S. Census 2000

Observations of Realtors

The following observations were obtained through discussions with various realtors working in Yorktown and surrounding towns.

- In the recent year (2009), the housing market was weak, but there was increasing demand throughout the year. Buyers are tempted by low mortgage rates (4.9 percent for 30-year, no points) but are waiting for the right place, right timing, right price.
- Realtors were fairly consistent in their opinions as to the current housing market:
 - The hottest market currently is for homes in southern Yorktown (selling at \$500,000+). Higher-end homes in northern Yorktown (\$500,000+) and mid-range homes Townwide (\$275,000 to \$400,000) are selling more slowly; currently the town-wide absorption rate is around nine months.
 - .
- The supply of townhouse units, condos, apartments, and senior housing is limited. Some of the demand goes unmet. Empty-nesters often want to downsize, but have limited options for housing in Town.
- There is unmet demand for *less expensive* housing, including senior housing.
 - Jefferson Village townhouses: most desirable sell for \$150,000 to \$300,000.
 - Very few homes are available for less than \$300,000 (which buys you a 2-BR Cape Cod on a half-acre that needs work).
 - Condos and townhouses sell for more than \$300,000
 - Rentals are expensive (2-BR apartment goes for \$2,200/month; 3-BR home goes for \$2,700/month, plus taxes and expenses).
- Taxes do not appear to deter homebuyers. Taxes are generally higher in Yorktown compared to most areas of Cortlandt and Somers. However, the Yorktown School District is seen as highly desirable and many people are willing to pay more to live there. Also, Yorktown is known to have good municipal services. People feel like they are getting what they pay for.
- Much of the demand for new housing comes from people moving north from NYC, the Bronx, and down County. Yorktown is *comparatively* affordable when weighed against communities in southern Westchester.
- Many of re-sales in Yorktown are generated by empty-nesters who are moving out of Town. This observation confirms some of the demographic trends discussed above.

State/County Economic and Housing Indicators

The *New York State Consolidated Plan for Federal Fiscal Years 2001-2005* and the *Annual Action Plan for Program Year 2001*, which analyzes housing need and demand, made the following observations:

- During the economic boom of the late 1990's, the Hudson Valley was the fastest growing region for jobs in the State. Also, labor force growth (i.e., population growth) was also strong. This suggests strong housing demand as well.
- Westchester County has the highest median family income in the State (\$83,100 — HUD-adjusted figure). Moreover, between 1996 and 2000, incomes grew faster in Westchester County than anywhere else in the State (24.6 percent for the County, versus 18.9 percent for the State overall — based on HUD-adjusted income figures).
- Westchester has the highest percentage of renters in the State who cannot afford fair market rents (55 percent). Fair market rents in Westchester are the second highest in the State (\$1,108 for a 2-bedroom), behind only Long Island (Nassau-Suffolk, \$1,139 for a 2-bedroom). This is partly a factor of the limited supply of rental housing.