



Rebuild Downtown Our Town



Position Paper On

Neighborhoods & Housing

Lower Manhattan - A Mixed Income Community

4/14/2004



**Neighborhoods and Housing in Lower Manhattan:
A Mixed Income Community**

A project of Rebuild Downtown Our Town (R.Dot) and
Pratt Institute Center for Community and Environmental Development (PICCED)
Part of the “Beyond 16 Acres” series

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“Beyond Sixteen Acres” is a series of workshops, exhibitions, and public forums to draw attention to and build political commitment for the expedient rebuilding of all of Lower Manhattan in an equitable and sustainable way. The series aims to reestablish Lower Manhattan as an economic engine, a regional hub, and a series of interconnected local neighborhoods. “Beyond Sixteen Acres” is an initiative of the Civic Alliance to Rebuild Downtown New York in partnership with Imagine New York, Labor Community Advocacy Network (LCAN), Pratt Institute Center for Community and Environmental Development (PICCED), Rebuild Downtown Our Town (R.Dot) and Regional Plan Association.



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1.0 **About Rebuild Downtown Our Town**

Rebuild Downtown Our Town (R.Dot) is the voice of Lower Manhattan.

The R.Dot coalition is comprised of Lower Manhattan residents, businesses, representatives from community and business associations and colleges, artists, professionals, and designers. The coalition meets regularly to discuss, research, and develop a collective vision that can shape our new downtown. Member groups of R.Dot represent the voices of thousands of people who have been directly affected by the destruction of the World Trade Center towers.

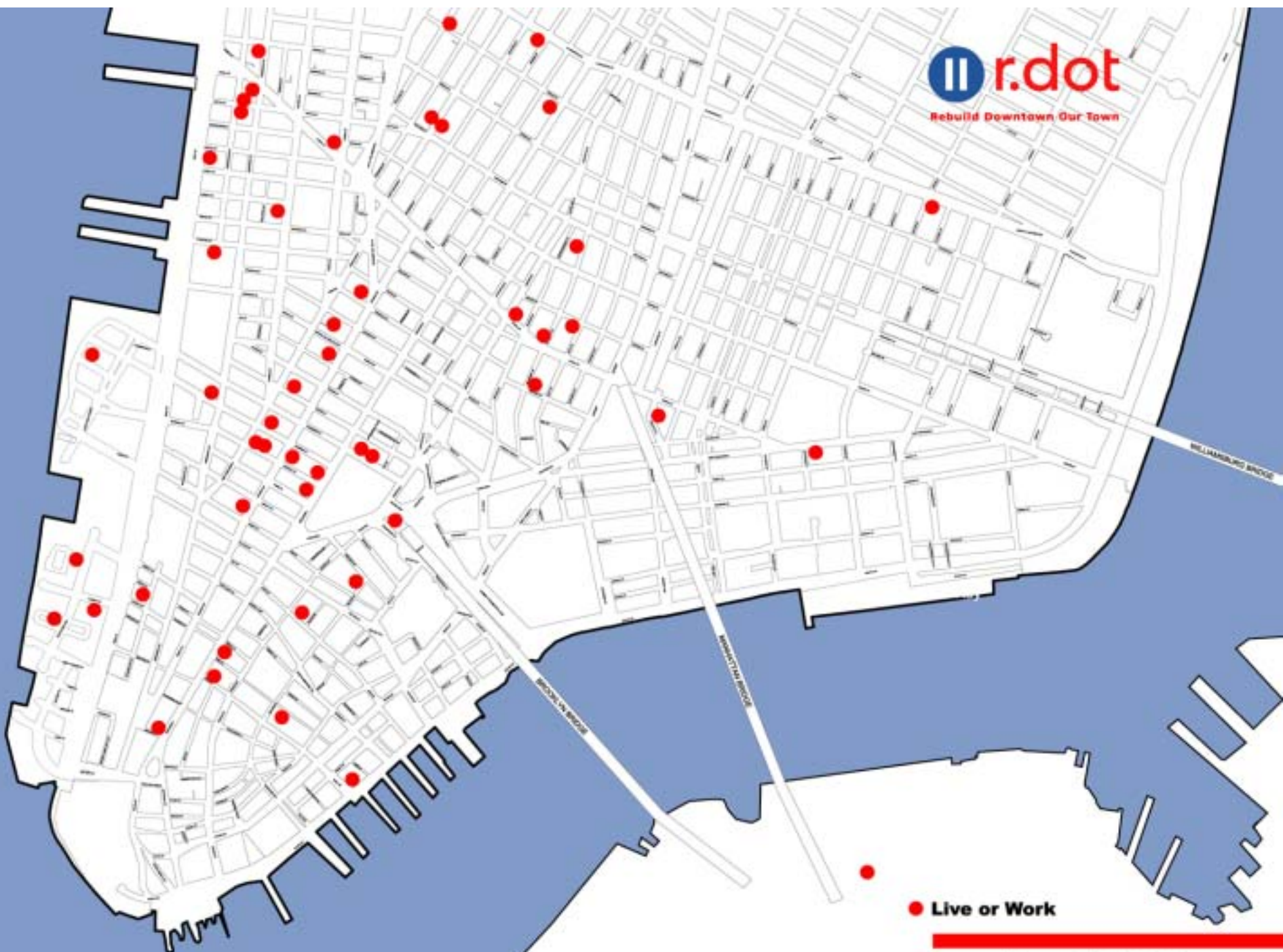
R.Dot's vision is to help create a 21st century living, working, sustainable environment that symbolizes the American spirit and its humanistic values; honors our dead, reflects our modern cultural, technological, economic and social thought; our global financial and economic leadership and a multicultural society.

The coalition's objective is to support imaginative, sustainable designs that create a diverse, inclusive, 24-hour residential and business community. The built design should attract and serve people who provide the intellectual, entrepreneurial, creative and technological capabilities that empower New York City's economy and the richness of its multicultural life. R.Dot strongly supports the design on the World Trade Center site of an appropriate memorial to all those whose lives have been irrevocably changed by the tragedy of September 11th.

R.Dot is a division of the Architecture Research Institute. Its mission is to represent the active voice concerned with development of Lower Manhattan and the World Trade Center; to promote its spiritual revitalization and economic recovery; and to assure that our collective vision reaches the media, the public and the decisionmakers who have the power to create the new reality.

R.Dot is led by architect Beverly Willis, FAIA, Director, Architecture Research Institute, Inc. and Susan Szenasy, Editor-in-Chief, Metropolis Magazine.

The Architecture Research Institute, Inc. administered and co-coordinated this paper. Contact Beverly Willis, Director, **telephone 212 344 0400** or **email bevwillis@architect.org** for comments and questions. Read about R.Dot on the website **www.architect.org**



● Live or Work

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Pace University hosts R.Dot meetings and provides media support.

Neighborhoods and Housing in Lower Manhattan A Mixed Income Community

"If you think about what would be the most appropriate way to build for the future for those left behind and to remember the sacrifice that those 2,800 people who died at the World Trade Center on September 11th, what could be better to memorialize them than to have housing and schools and cultural institutions and retail. It all goes together and makes it a vibrant place... You want a mixture of housing. You have to have housing for the wealthy, but not everybody is lucky enough to be able to afford housing at any level... You want to have all sorts of people at all sorts of economic levels and that's what is beautiful about New York City."

Mayor Michael Bloomberg, July 19, 2002¹

2.0 **Executive Summary**

"I believe mankind will not merely endure. It will prevail"² said William Faulkner and New Yorkers are proving him right as they continue to rebuild their lives after September 11th. Those who have made the decision to live in Lower Manhattan have also made a choice to turn crisis into opportunity and a sense that we can rebuild our neighborhoods with the help of public and private entities.

This rebuilding should live up to the remarkable spirit of those minutes, hours, days, and weeks after 9/11 when people came together across lines of race and class, creating a community, not only of mourning and sorrow, but of spirit and vision. The events of 9/11 dramatized the interdependency of today's urban citizens. The rapid response of service workers living nearby saved many lives after the attack.

Lower Manhattan is a mixed-income community. Map A (1999 Median Household Income by Census Tract & Public Housing Developments) and Map B (1999 Median Household Income by Census Tract & Private Housing Developments) plot the median incomes in each neighborhood. Income diversity has always existed in Lower Manhattan. During the last century, approximately 30 public housing developments have been built in the general location of the Lower East Side, Chinatown, and Fulton Square/Seaport areas along the East River³. Others have been built along Greenwich Street in TriBeCa. (See Map C)

Substantial shifts in housing patterns and the current demand for housing in Lower Manhattan motivated Rebuild Downtown Our Town (R.Dot) and Pratt Institute Center for Community and Environmental Development (PICCED) to research and analyze census data; and conduct a qualitative sample survey of residents of six neighborhoods. This work builds upon the Mayor's excellent proposal, *New York City Vision for Lower Manhattan, December 2002*, which selected - Fulton Square/Seaport, East River Waterfront, Lower Greenwich, and TriBeCa neighborhoods for its study. This paper adds Chinatown and part of the Lower East Side, to the Mayor's analysis to represent better downtown's diversity and in doing so, changed the northern boundary from Chambers Street to 14th Street which includes Community Board 1, 2, 3.

Income of households in Lower Manhattan (Community Board 1, 2, 3) within the 61 census tracts below 14th Street is shown in the chart below.⁴

Household Income	Tracts	Households
\$ 11,000 to 26,000	16	26.2%
\$ 26,000 to 40,000	10	16.4%
\$ 40,000 to 66,000	13	21.3%
\$ 66,000 to 78,000	11	18%
\$ 78,000 to 126,000	11	18%

Approximately half of Lower Manhattan households below Houston Street earn less than \$50,240 (2000 U.S. Census definition of low income).

The Mayor's proposal covers 7 census tracts below Chambers Street as follows:

Household income	Tracts	Households
\$ 11,000 to 26,000	0	0%
\$ 26,000 to 40,000	0	0%
\$ 40,000 to 66,000	1	14%
\$ 66,000 to 78,000	1	14%
\$ 78,000 to 126,000	5	71%

There are basically no low income households below Chambers Street, only a few moderate and middle ones. Highest income households form 71% of the total.⁵ This is consistent with the average mean wage of all New York City industries, which is below \$50,000, except the financial industry with an average mean wage of \$92,000. (See chart page 13)

Household Income Chart Comparing Lower Manhattan to New York City⁶

	Community Boards 1,2,3	New York City
Very Low (\$31,400 or less)	39%	39%
Low (\$31,401-50,240)	16%	20%
Moderate (\$50,241-75,360)	15%	12%
Middle (\$75,361-125,600)	15%	18%
Market (\$125,601 or more)	16%	10%

Comparing Lower Manhattan and New York City households, the low and moderate income ones in Lower Manhattan comprise 70% of the total compared to 71% for New York City as a whole.

To identify the needs of the selected neighborhoods a sample survey was conducted of the 4 neighborhoods in the Mayor's proposal plus two below 14th Street Chinatown and part of the Lower East Side. Not all the neighborhoods in Lower Manhattan were surveyed due to lack of resources. As a result of this survey, coupled with 2000 census tract data research and mapping, it became apparent that many of the past ideas about neighborhood development, housing, and subsidies need rethinking.

Additionally, a housing crisis exists in New York City with a vacancy rate of 2.94%. Vacancy rates in Lower Manhattan neighborhoods range from 2.1% in Lower East Side/Chinatown to 4.1% in Greenwich/Financial district.⁷

Notable findings:

- Lower Manhattan is a mixed income community.⁸
- Only 16% of Lower Manhattan households can afford market-rate rents, including only a few of the 15% of middle-income earners.⁹
- 55 percent of Lower Manhattan (CB 1, 2, 3) households earn incomes below \$50,240 (2000 U.S. census definition of low income) and that includes the heroes of 9/11, the police, firemen, teachers, health care workers and others who are the backbone of the city.¹⁰
- An extreme diversity of neighborhood incomes exists. While this diversity must be preserved, needed community amenities must be provided.
- A need exists to preserve, as well as improve, the existing mixed income character of Lower Manhattan and the charm and distinctiveness of each its neighborhoods, whether through renovation, conversion or new construction.
- 95% of the Liberty Bond Financing, provided by the federal government to the city and state, is going to the 18% of the people who earn middle and market rate incomes. None is going to households who make \$50,240 or less.¹¹
- Architecture and historical surroundings were cited by many in the survey as a prime factor in making the neighborhood desirable.
- Many in Lower Manhattan walk to where they work or where they live/work.

Recommendations

- Maintain the existing mixed income character of Lower Manhattan.
- Use zoning, Low Income Housing Tax Credits, Community Development Block Grants (CDBG) funds, Section 8, Liberty Bonds, and additional city subsidies to construct mixed-income housing in Lower Manhattan, affordable to households earning less than \$50,240 per year, including conversions.
- Zone increased densities in neighborhoods that need density to support neighborhood services so that schools, retail, parks, cafes, restaurants and medical services are within walking distance.
- Zone artists' production facilities and provide bonuses for exhibit and performance spaces.
- Use nonprofit ownership structures to assure long-term survival of future housing allocations.
- Encourage clustering of commercial buildings and neighborhood housing to encourage walking to work.
- Make and coordinate public investments in neighborhood services such as schools, parks, transportation, libraries, post offices, and health services with housing construction.

Conclusion

A housing crisis exists for Lower Manhattan's middle, moderate, and low-income wage earners. Nowhere else in New York City is the disparity between incomes greater. However, this creates the present character of Lower Manhattan and provides an opportunity for the city in its post-9/11 rebuilding initiatives to construct mixed-income building, while providing for neighborhood needs.

As Jonathan Rose, a well-known real estate developer, pointed out at a recent R.Dot and PICCED sponsored *Roundtable on Neighborhoods and Housing in Lower Manhattan*, it is precisely in neighborhoods where market prices are highest that it is most possible to create mixed-income communities through cross-subsidy, combined with low-income housing tax credits and tax-exempt bonds.

Neighborhood services such as schools, parks, playgrounds and transportation, must be budgeted and constructed at the same time that housing is budgeted and constructed. All City agencies must collaborate to build the neighborhood along with housing. Neglected neighborhoods that lack complete services should receive high budget priority.

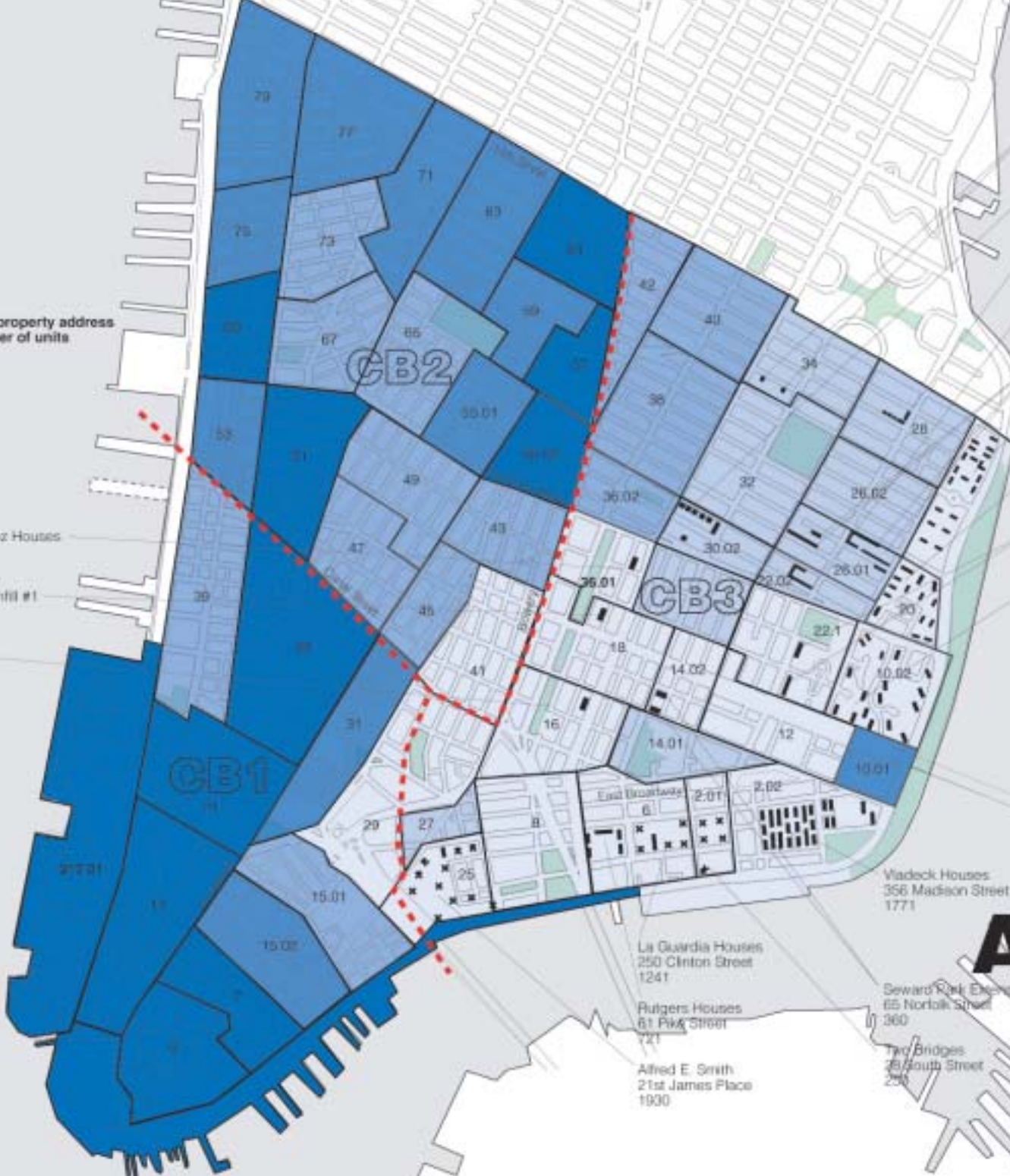
The city must rethink its present housing strategies to accommodate the 55% of Lower Manhattan's population - the low income households - who earn under \$50,240. Creating strategies and taking action now to preserve the mixed-income character of Lower Manhattan would create a model for the rest of the city.

Number under property address indicates number of units

- Meltzer Towers
94
- Rafael Hernandez Houses
189 Allen Street
149
- Lower East Sid Infil #1
50 Pitt Street
72
- 45 Allen St
45 Allen St
104

- Fabris Rehab
E. 11th Street (Avenue A & 1st Avenue)
40
- First Houses
E. 3rd Street & Avenue A
126
- Pedre Albizu Campos Plaza
205 Avenue C
270
- Bracetti Plaza
E. 3rd Street & Ave. C
108
- Lower East Side
704 E. 8th Street
196
- Jacobs Rls Houses
454 E. 10th Street
1767
- Lilian Wald Houses
54 Avenue D
1855
- Gompers Houses
50 Pitt Street
474
- Baruch Houses
100 Columbia Street
2194

- Community Board Border
- Census Bureau Area Designation Numbers
- NYCHA Buildings
- Median Household Income**
- 78,000 to 129,000
- 66,000 to 78,000
- 40,000 to 66,000
- 26,000 to 40,000
- 11,000 to 26,000



- Vladeck Houses
356 Madison Street
1771
- La Guardia Houses
250 Clinton Street
1241
- Rutgers Houses
61 Pike Street
721
- Alfred E. Smith
21st James Place
1930
- Seward Park Expansion
65 Norfolk Street
360
- Two Bridges
25 South Street
250

A 1999 Median Household Income By Census Tract & Public Housing Developments

Schematic Illustration

Credits: Roland Gebhardt Design, PICCED, NYCHA, Guillaume Rouchon

Tanya Towers, Inc
620 E 13th St
1232

Diversified Shelters Realty Group, LP
199 Avenue B
91

Village View Housing Co
175 E 4th St
1232

Number under property address
indicates number of units

Cooper Square Associates
10 Stanton St
146

Little Italy Restoration
21 Spring St
151

Independence Plaza
60 Harrison St
1329

Chung Pak
96 Baxter St
88

Confucius Plaza
10 Division St
760

Beekman Staff Residence
69 Gold St
89

St Margaret's House
49 Fulton St
251

South Bridge Towers
Fulton St
1651

Krickerbocker Village
10 Monroe St
1589

Independence House
55 E 2nd St
21

New York City Housing Authority
635 E 12th St
269

Diversified Shelters Realty Group, LP
384 E 10th St
152

Haven Plaza, HSFC, Inc
200 Avenue C
371

Ansett Realty Corp
158-160 Stanton St
9

Pueblo Nuevo Associates
210 Stanton St
170

80-92 Ridge Street Housing
80-92 Ridge St
100

Grand Street Guild North
131 Broome St
200

UJC Balystoker Synagogue Houses
15 Willet St
128

--- Community Board Border

36 Census Bureau Areas Designation Numbers

• Private Housing Developments

Median Household Income

78,000 to 129,000

66,000 to 78,000

40,000 to 66,000

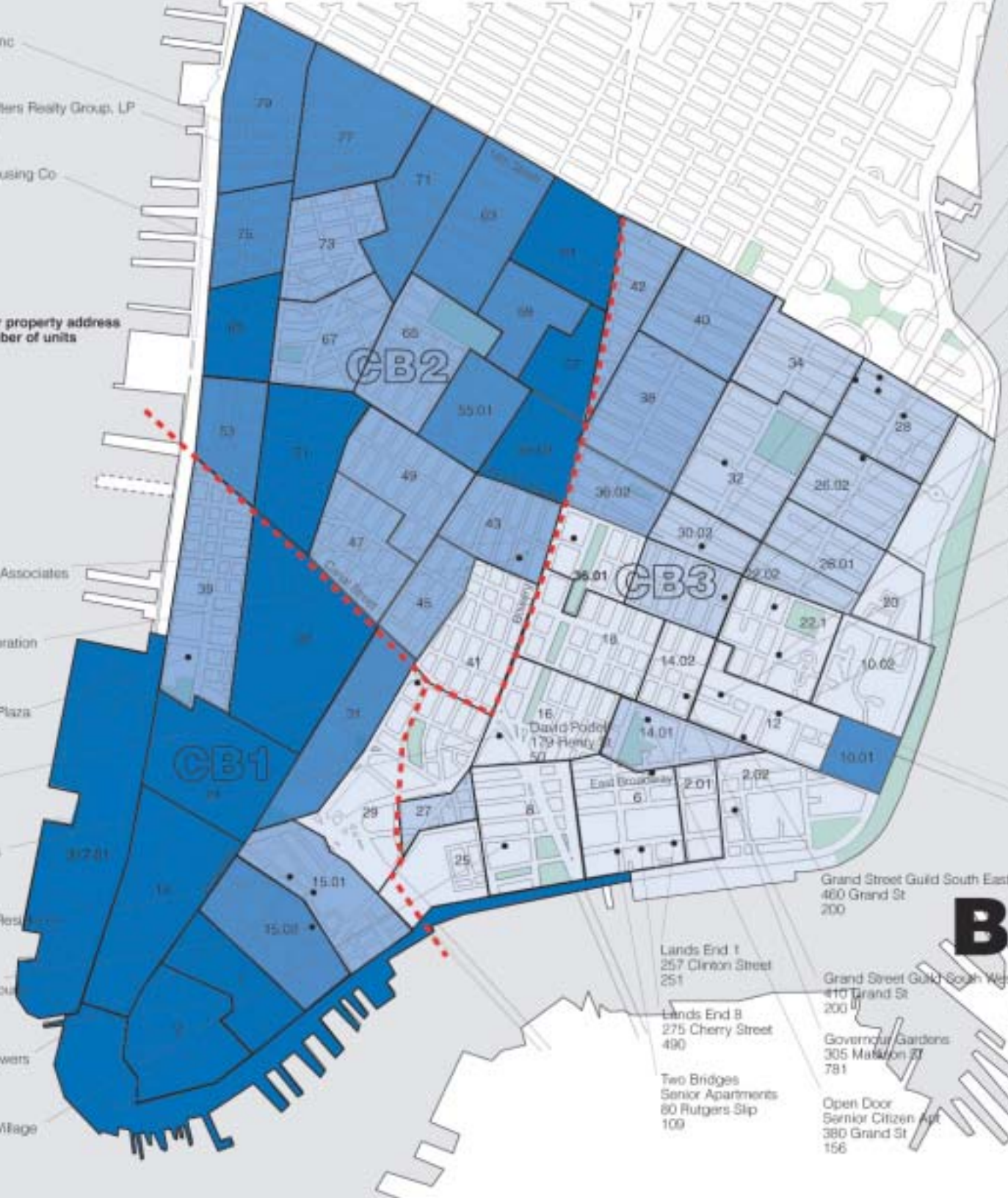
26,000 to 40,000

11,000 to 26,000

B 1999 Median Household Income By Census Tract & Private Housing Developments

Schematic Illustration

Credits: Roland Gebhardt Design, PICCED, NYCHA, Guillaume Rouchon



3.0 Introduction

While most who live and work in Lower Manhattan envision vibrant, 24-hour, mixed-use neighborhoods that accommodate a diverse, mixed-income population, the disagreement lies in how this is accomplished.

Most want the city to strive for neighborhoods that places quality-of-life issues high on its list of priorities by providing parks, tree-lined streets, and open spaces for pleasure, so their children may have a safe place to play. One that fosters economic development that will generate jobs, so they may support themselves and their community businesses, while encouraging affordable housing, so they have the choice to live near their workplaces.

To achieve this the city and its citizens must face the reality of Lower Manhattan urban settings, the present development of its neighborhoods, its needs for daily living, and its unique mix of incomes.

Lower Manhattan today is a mixed-income community and the challenge is to maintain today's level of housing affordability. Fifty-five percent (55%) of Lower Manhattan households earn less than \$50,240 annually - the 2000 U.S. Census's definition of low incomes. This includes firefighters, police, teachers, nurses, paramedics, ambulance drivers, communication workers, and equipment operators among others. On the other hand, financial industry workers, on the average, earn over 100% more than workers in other industries.¹² Housing construction must provide for both extremes.

For over 200 years, Lower Manhattan has been a site for low-income housing. In the last 70 years, approximately 30 public and/or subsidized housing projects have been built in this location, some as recently as 1991¹³. The most recent projects were so well designed with water views and open space that today's developers see them as potential luxury apartments. (See Maps A, B and C)

Mixing luxury housing with Lower Manhattan's subsidized housing occurred in the last half of the 20th century with the development of Battery Park City and TriBeCa, and the conversion of downtown office buildings into apartments. This accommodates those who desire to live downtown and where some could walk to work.

The events of 9/11 provide us with an example of the interdependency of today's urban citizens. Service workers living nearby could rapidly respond, saving many lives after an attack. This adds to the growing national awareness in this era of terrorism that low and moderate income service people living nearby are a necessity for the security, protection, and well being of all.

Rebuild Downtown Our Town (R.Dot) and Pratt Institute Center for Community and Environmental Development (PICCED) believe that creating a vibrant, healthy, safe, and secure community in this era of terrorism means

preserving the existing character of downtown with its income diversity, architectural and historical character, and a strong financial and business industry that can benefit from a diverse income range of workers living nearby.

This paper addresses four major points:

- Keeping neighborhoods that can provide the mix of interdependent service skills required to provide safety, security, and other services necessary to support Lower Manhattan's quality of life
- The need for rethinking how affordable housing can be made available to 70% of the Lower Manhattan households
- Services necessary for the daily needs of Lower Manhattan's evolving neighborhoods.
- Resources and strategies to preserve the mixed-income character of Lower Manhattan

4.0 **Building the Neighborhood, an Essential Part of Building Housing**

One's preference to live in the city rather than elsewhere - assuming one can afford the cost of housing - depends upon the quality and ambiance of the neighborhood. Needs include easy access to transportation, sufficient density to support services (e.g. supermarkets, retail, hardware, flowers, public services), schools with playgrounds for all ages, security and safety, street lighting and trees, open space, nearby parks, and jobs within walking distance.

Different neighborhoods have different attractions which provide an identity, ambiance, and charm, such as TriBeCa's historical districts and buildings, views of water, parks, tree-lined streets, waterfront access, specialty retail or restaurants, with work and individual interests within walking distance.

In New York City, neighborhoods typically grow organically in response to market demand. The density of the housing provides a market for services vital to daily living. As most neighborhoods are still evolving in Lower Manhattan, city planning and public investment are needed to stimulate neighborhood building as well as housing construction.

Zoning must permit sufficient density with a mix of uses and incomes. This is not a new idea. The challenge today is to coordinate the planning, the city agencies, the financing and to legislate the criteria needed to provide necessary neighborhood services and housing. This coordination should engage civic groups, neighborhood representatives, and nonprofit organizations.

In his *New York City Vision for Lower Manhattan December 2002*, the mayor proposed spending \$10.6 billion in Lower Manhattan. The document recognized that building the neighborhood is an essential part of building housing. Major public investments proposed include transportation, two new neighborhoods, parks, schools, a library, and waterfront development. New residential, commercial, and office development in four Lower Manhattan areas - East River Waterfront, Lower Greenwich, Fulton Square/Historic Seaport, and TriBeCa below Chamber Street - was proposed. This concept should extend to all under-served neighborhoods. These neighborhoods must receive the highest budgeting and scheduling priorities.

R.Dot asked residents of six neighborhoods to name missing services and amenities (see section 7 for survey listings).

5.0 Understanding New York City Incomes and Subsidized Housing

A brief look at the economic sectors in New York City and the wages they pay illustrates the extreme differences between incomes. The mean wage in Manhattan is less than \$50,000, except in the financial industry, where it is over twice that of other sectors.¹⁴

Economic Sectors	Mean Wage
Finance/Insurance	\$97,300
Manufacturing	\$46,600
Health Care and Social Assistance	\$43,100
Construction	\$42,500
Educational Services	\$38,100
Arts/Entertainment/Recreation	\$36,900
Transportation and Warehousing	\$35,900

Household incomes in Lower Manhattan are as follows. Note that over 50% are low income, which corresponds with New York City wages.

Household income	Tracts	Households
\$ 11,000 to 26,000	16	26.2%
\$ 26,000 to 40,000	10	16.4%
\$ 40,000 to 66,000	13	21.3%
\$ 66,000 to 78,000	11	18%
\$ 78,000 to 126,000	11	18% ¹⁵

5.1 Income for Market-Rate Units

Market rate rents for new residential construction currently proposed downtown will range from \$2,062 (\$24,754 annually) for studios to \$6,267 (\$75,804 annually) for three-bedroom units. All housing expenses within this range exceed the capabilities of each labor sector listed above, except for financial workers. The gross household income needed to afford a market rate unit in Lower Manhattan ranges from \$82,480 for an individual to \$250,680 for a family renting a three-bedroom unit.¹⁶

A very small percentage of the units in these developments (5%) have non-market rents but at \$1,649/month for a studio to \$2,449/month for a three-bedroom, these rents are still not affordable to most of the labor sectors listed

above. The gross household income needed to afford these units is still quite high - \$94,200 per year for a family of four.

Only 16% of all households in Community Board 1, 2, and 3 can afford new market-rate units. In CB 1, 2, 3, seventy (70%) of households are low and moderate incomes, fifteen (15%) are middle income households who for the most part can not qualify for market rate rents.¹⁷

In December 2002, Mayor Bloomberg announced his 5-year, \$3 billion, New Housing Marketplace plan to create and preserve 65,000 units of housing city-wide. The Independent Budget Office estimates that approximately 50% of the units built or rehabilitated in the mayor's housing plan target households making between \$88,000 and \$157,000 for a family of four. Sixteen percent of the units would be affordable to moderate and low-income households earning up to \$50,000. Another 2% percent target homeless and special needs populations.¹⁸

5.2 **Current Subsidized Housing Programs**

In New York City, where for generations government has played a substantial role in helping people reduce the cost of housing, a fundamental shift is taking hold apartment by apartment and building by building.

Subsidy programs, originally intended as time-limited measures, were created on the assumptions that the future would be better than the past. The future is now and 70% of New York City households earning moderate and lower incomes cannot afford to live in New York City.

In Lower Manhattan, as in other parts of the city, there are numerous privately owned, publicly assisted affordable housing developments that face expiring subsidies and conversion to market-rate housing.

These major programs are expiring:

- The city's rent regulation and rent stabilization program, which has guaranteed rent ceilings for all tenants at all income levels for buildings occupied prior to January 1974.
- The state's Mitchell-Lama rental and Coop programs which have helped keep rents down for low and moderate-income tenants for nearly a half of the century by subsidizing construction and enabling people to buy cooperative units.
- Project Based Section 8 and Section 8 vouchers have provided the same sorts of building subsidies on behalf of the lowest incomes.
- The Limited Dividend program is the precursor to the Mitchell-Lama program and has similar regulatory requirements. However, since these developments were occupied well before 1974, tenants would be covered under rent stabilization laws.
- FHA/Section 236 and 221 are federal programs that provided low-interest mortgages to private developers to create new or rehabilitate rental or cooperative housing for low and moderate-income households.

- HUD Section 202/811, which has helped expand the supply of affordable housing for the elderly, provides very low-income elderly with options that allow them to live independently, but in an environment that provides supportive services.
- Post-9/11 emergency programs created by congress, such as the LMDC's Business and Residential Retention and Attraction Program, which are meant as short term subsidies.

In the decade since the state legislature began loosening the city's rent regulations, 105,000 of one million apartments under rent control and stabilization have lost those protections. Tens of thousands more units are expected in the next few years to reach \$2,000 a month in rent.

Mitchell-Lama has lost about 17,000 of its 140,000 apartments as dozens of buildings have left the program: 11 more buildings, with a total of 3,000 units, are considering joining the exodus as their contracts expire, allowing owners to rent the apartments at market rate.

In the last three years, Section 8 has shed about 2,000 of its 100,000 apartments as building owner contracts have expired. Many more contracts will run out in the next two years. Under the Project Based Section 8 program, the subsidies are tied to the units and do not leave with exiting tenants. The tenants pay 30% of their incomes toward and the federal government pays the remainder.

In Lower Manhattan below 14th Street, in the area encompassed by Community Board 1, 2, and 3, there are 30 privately owned subsidized developments with approximately 11,368 housing units for which the subsidy programs have either already expired or are in danger of expiring. The impact of this would be significant. Thousands of apartments for lower and middle-income working families could be permanently lost and these families could be effectively displaced from their communities. This includes service workers, police, hospital and emergency workers, trades people, office workers, teachers, firefighters, and security workers, among others. Many of these are long time residents.

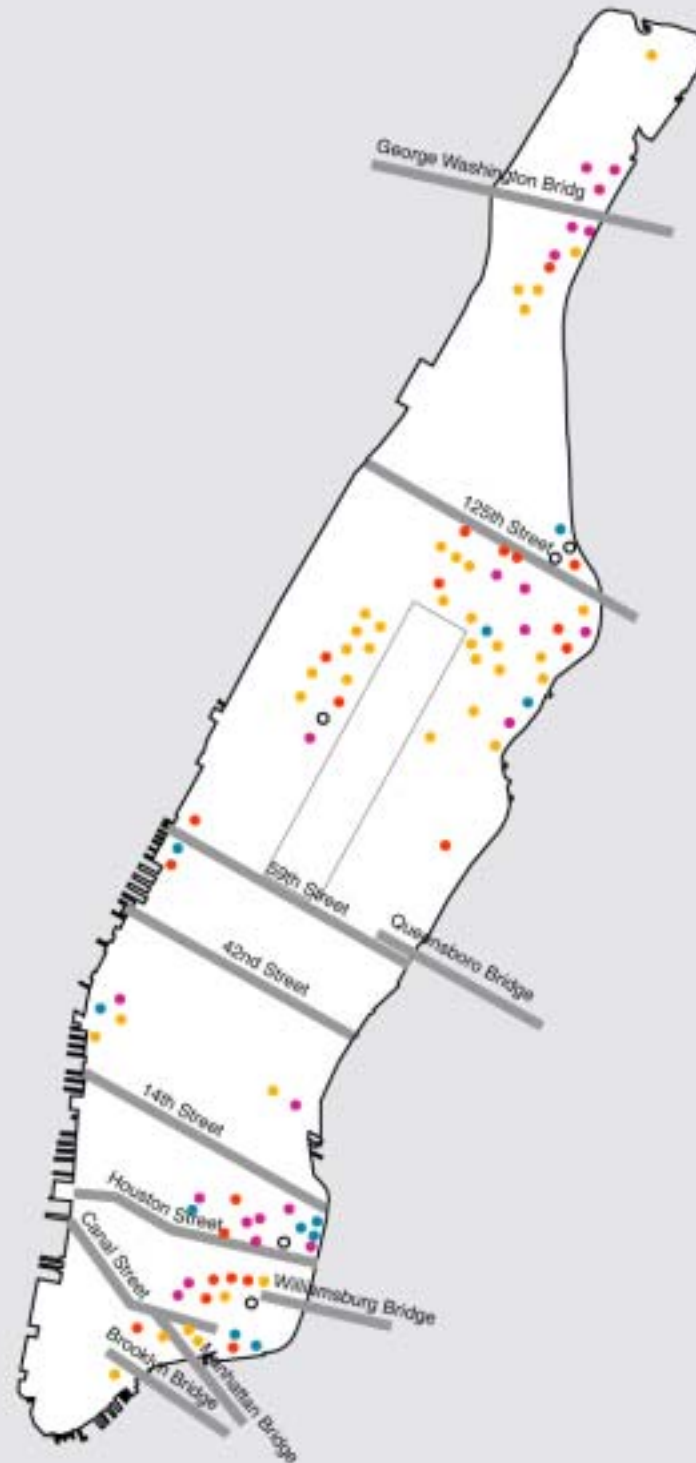
The number of subsidized developments and units in Lower Manhattan below 14th Street:

Program	Developments	Units
Mitchell-Lama Rental	5	2,567
Mitchell-Lama Coop	4	3,838
Limited Dividend	1	1,589
Section 8 NC/SR	8	1,480
FHA/Section 236 and 221	4	991
HUD Section 202/811	8	903
Total	30	11,368¹⁹

5.3 **Housing Funds Post - 9/11**

In 2001, New York City received a commitment for \$20.8 billion from the federal government for rebuilding the city after the 9/11 disaster. This federal aid package is being distributed and managed by several different agencies. Of the \$20.8 billion total, the Federal Emergency Management Agency (FEMA) is in charge of giving out \$8.8 billion, much of which has already been spent for the cleanup at Ground Zero, crisis counseling and the rebuilding of Lower Manhattan's transportation infrastructure. The U.S. Department of Transportation is charged with distributing funds for transportation projects. The Empire State Development Corporation and the Lower Manhattan Development Corporation were given federal funds for grants and loans to large and small business and residents as well as for the design and planning of the World Trade Center and Lower Manhattan projects.

This federal aid package also includes \$8 billion in tax-free Liberty Bond financing to be used to encourage residential and commercial development in New York City. The bonding authority is split between the City and the State and expires according to current legislation in December 2004. Of the total allocation, \$1.6 billion is for housing and \$5.6 billion for commercial development. All funds allocated for housing to date have been granted to developers of market rate units.



Public Housing Projects Occupied

- 1936-1949
- 1950-1955
- 1966-1980
- 1981-1991
- Projects completed, but unoccupied
- Projects under construction
- Projects in planning

C Historic Locations of Public Housing

Schematic Illustration

Based on:
 Homberger, Eric. The Historical Atlas of New York City.
 Swanson Publishing Limited. 1994. P. 165
 Illustration: Roland Gebhardt Design

6.0 Lower Manhattan -- A Mixed Income Community

In the beginning, Lower Manhattan was New York City. As its business center expanded and residential developments moved north, Lower Manhattan became a location of housing for low-income workers shortly after the American Revolution. In 1796, a slum grew along the East River 16 years after Wall Street trading began in the 1780s. While there is no overt connection, both have continued to flourish since the founding of New York City. Author Eric Homberger writes: “By 1796 the outer limits [of the city] had extended to the present line of Houston Street. On streets that were naturally low, running to Collect Pond [now Canal Street] and its outlet brook flowing into the East River, there were muddy alleys, lined with decayed, foul smelling frame buildings, which had sunk due to erosion and where wet weather regularly produced flooding. These were the streets in the vicinity of Peck’s Slip were the city’s poor and new immigrants lived.” This area is in the general vicinity of the Chinatown and the Lower East Side neighborhoods. With the New Tenements House Law of 1879, marshy land was filled, infrastructure installed, “shacks” destroyed and tenement buildings built. The infamous 7th Ward tenements housed 72,466 residents — more than the present population of Lower Manhattan — in 1,500 tenements.²⁰ (See Map C)

In the later part of the 20th century, as factories and warehouses moved from Manhattan, artists found ample studios in empty buildings and began the conversion of downtown into a mixed-income residential area. Where artists go, others follow. Artists who pioneered the downtown area as a viable living and working space often fall into the low-income category. Because they add a special vitality to Lower Manhattan, it is necessary for artist resident-pioneers' lofts to be affordable, as well as to provide for production, performing and exhibit facilities that enable the arts community to continue to contribute to a livable, creative downtown now and in the future.

Following these pioneers, downtown transformed from a dead-at-night area, where bulls and bears roamed the dark empty nighttime streets, to a number of lively, mixed-use and mixed-income neighborhoods of residences, retail shops, and office buildings.

A mix of incomes is necessary to any neighborhood, as we are all interdependent and need the many types of services supplied by people of all incomes. Jobs in every neighborhood employ people of all incomes. Clustering commercial and residential together and constructing mixed-income buildings permit the interdependent personal and professional activities to coexist in a self-sufficient neighborhood. It also means that people can live near where they work, walk to work, to retail and food stores, and to restaurants.

A staggering 55% of Lower Manhattan’s population are workers with low-income wages.²¹ With so many people earning so little and housing costs so high, the question is - where can they live? Currently, rent control and stabilization and subsidy programs permit them to live in many parts of Lower Manhattan. (See maps A and B).

Low-income residents and recent immigrants provide services in retail stores, restaurants, entertainment facilities, personal and maintenance services that are vital to creating the vibrant, 24/7 community life that a mixed-use neighborhood offers. Artists, the retired, and the elderly often have low incomes. It is important for them to have access to personal services and facilities necessary to their lives.

7.0 **Sample Survey Summary of Six Neighborhoods**

In December 2002, the mayor's proposal for Lower Manhattan called for new commercial, office, and residential development in four Lower Manhattan neighborhoods: East River Waterfront, Lower Greenwich, Fulton Square/ Historic Seaport, and TriBeCa, all below Chamber Street. Because of the historical housing patterns below Houston Street — the Lower Manhattan Development Corporation's (LMDC) official boundaries for Lower Manhattan — R.Dot and PICCED added Chinatown and the western part of the Lower East Side for this study. They compiled census tract data and conducted a sample survey of the six neighborhoods. (Map D)

The survey was designed to explore the qualitative aspects of the neighborhood based on a random set of interviews conducted in person and via telephone. All the neighborhoods studied have extreme differences in income, culture, and existing amenities. The survey covered a diverse cross-section of the neighborhood, but it did not use standard survey methodologies. Borders of neighborhoods are approximate.

7.1 **General Findings**

*Census Tract Data*²²

- 70% of Lower Manhattan earn low and moderate incomes compared to 71% of New York City.
- The Fulton Square/Seaport and TriBeCa have a lower percentage of renters than the Manhattan average. All other neighborhoods surveyed have more renters and fewer owners than the city-wide average.
- Many households are headed by single parents: Lower East Side 42%, TriBeCa 23%, Lower Greenwich 20%, East River Waterfront 16%, Chinatown 18%, and Fulton Square/Historic Seaport 16%.
- Children comprise less than 10% of East River Waterfront and Lower Greenwich population. The Lower East Side has the highest percentage, 22%, consistent with the New York City average.

Survey Findings

- All, except Chinatown, felt they would live in their present residence 5 years or longer.
- Most walk to work.

7.2 **Specific findings**

The following findings are summarized by neighborhood:

Note: There are two maps for each area surveyed. One maps land use and building footprints within the boundaries of the study area. The other locates existing community services and amenities. The sources used for each map are listed in the legend.



D Survey Areas

Schematic Illustration
Credits: Roland Gebhardt Design, PICCED,
Guillaume Rouchon

The Lower East Side: A Gateway to America

The Lower East Side has long been a portal for immigration and migration in the United States. By 1820, Irish immigrants and African American migrants from the South made up approximately 20% of the area. By 1870, more than 170,000 German-speaking immigrants lived there. At the same time, "Little Italy" was beginning to sprout nearby, and by the 1900's, a small Chinese community was established in the area in response to the deepening anti-Chinese sentiment on the West Coast. After 1880, Eastern European Jews began moving in, and by 1915, they constituted nearly 60% of the area. Today, 36% of the area's residents are foreign-born and 60% of all residents over the age of five speak a language other than English at home.²³ Three census tracts in the Lower East Side were analyzed. Study area map boundaries: East Broadway, Grand Street, South Street, and Forsyth Street. (See maps E and F)

Census Tract Data (Census Tracts 2.01, 2.02, 6.)

- The highest average income in the Lower East Side is \$20,923 per year.
- The predominant age group is 40–49, comprising over one-quarter of the population.
- Over 20% of the total population are school children (19 years or younger).

Survey Findings

- Almost 90% of the households rent.
- Journey to work is via subway and city bus. The average time it takes to travel to work is 15 minutes.
- Community services and amenities listed as missing in the neighborhood: book store, dance club, deli, super market with large selections, late-night transportation, meeting places, music store and shoe repair.
- Listed as neighborhood attractions: affordable, spacious apartments; clean buildings; the community; diversity and location of neighborhood; compatible residents; restaurants; safety; and in general — the “vibe.”



- Residential/Commercial
- Residential (1-2 family, Walk-Up, 3 & more families, Elevator)
- Industrial (Manufacturing & Warehouses)
- Commercial
- Services (Government, Health, Religious, Recreational, Cultural)
- Open Space (Parks, Playgrounds)
- Miscellaneous (Utilities, Transportation, Transit, Auto Storage & Service, Licensed Parking Lots, Vacant Land)

E Lower East Side Buildings Footprint & Land Use

Sources: Linfo 2003, Spacetrack, Inc. (property data as extracted by tax rolls on May 25, 2002)

Credits: PIGED, Roland Gebhardt Design, Guillaume Rouchon

Position Paper on Housing



- Neighborhood Retail Streets
- Schools
Day Care
- K1-6 Primary
- K7-8 Middle School
- K9-12 High School
- Vocational School/Higher Education
- Museums
- Entertainment (Movies, bowling, etc.)
- Firehouse
- Police Station
- Health Care
Clinic/Hospital
- Public Transportation
Bus Route
- Subway Station **N** **J** **Z** **F**
- Ferry Landing
- Church, Temple, Mosque
- Community Center
After hour program for school children
Senior programs
- Park/Open Space
(Including privately owned public spaces)
- Community Garden
- Playground Baseball, Tennis,
Bike, Jogging, Roller Blade trails, etc.
- Historic District

F Lower East Side Amenities/Services

Schematic Illustration

Credits: Roland Gebhardt Design, Guillaume Rouchon, PICCED

Fulton Square / Seaport

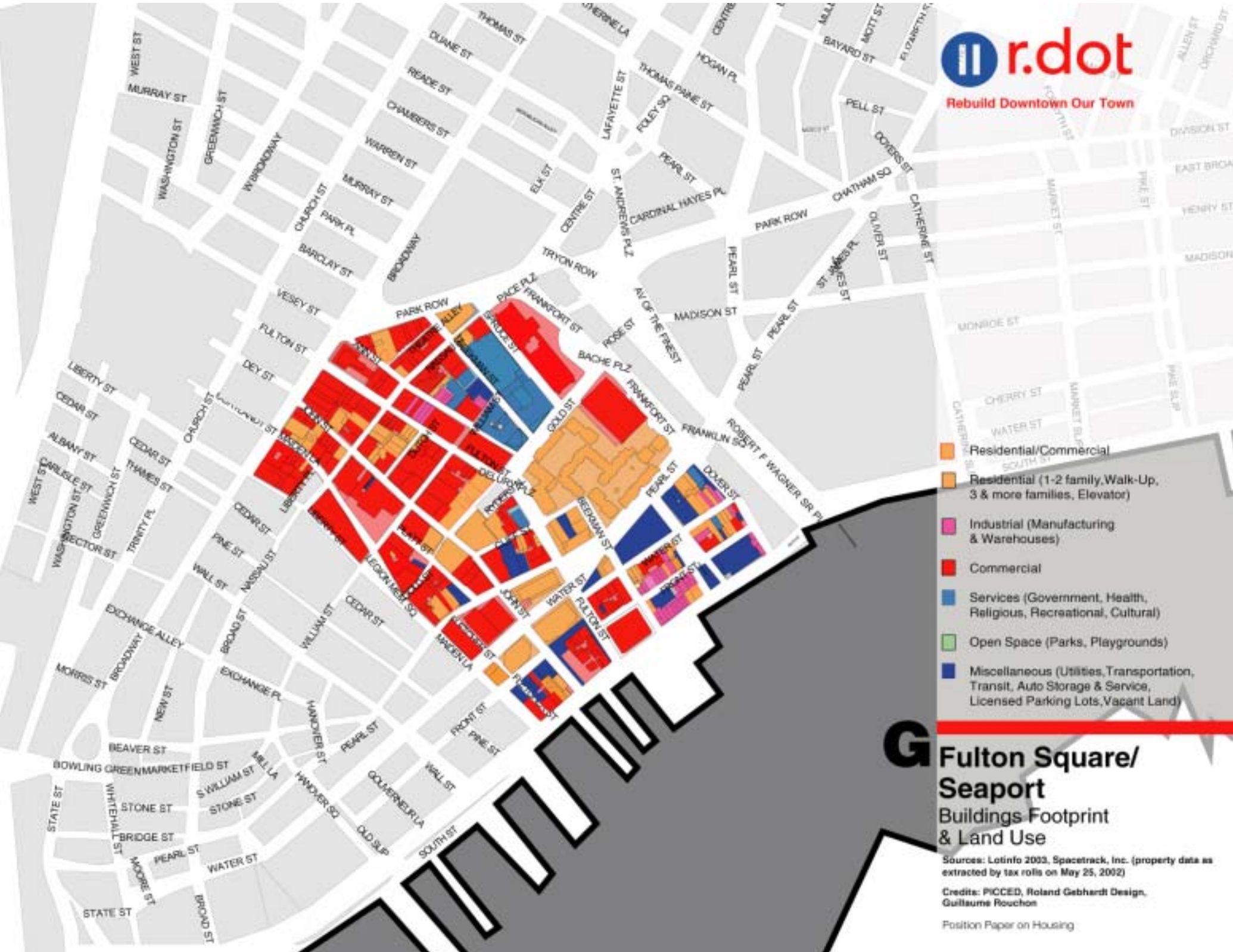
Once known as the “International Gateway of New York”, the South Street Seaport had declined by the 1860s as the maritime industry shifted to Brooklyn and New Jersey. However, a booming fresh-fish industry and the Fulton Street Fish Market remained. In the 1960s an ambitious restoration and redevelopment program began. The continuing expansion of the Wall Street business district, the growth of Fulton Street, the rediscovery of Lower Manhattan as a residential community and of the shops and restaurants of the Seaport have all resulted in the renaissance of the entire neighborhood. Study-area map boundaries: Park Row, Frankfort/Dover Streets, Liberty Street, Maiden Lane, Broadway and South Street.

Census Tract Data (Tracts 15.01 and 15.02)

- Number of households with children headed by a single parent reaches 16%.
- Has a mix of low and middle-income residents. In tract 15.01 median household incomes is consistent with the city-wide average (around \$40,000), while in tract 15.02 median household incomes is significantly higher, at \$75,000.
- Almost 30% of the neighborhood’s population is young (20 to 29 years old).
- About 70% rent.

Survey Findings

- Many residents live and work at home.
- Travel to work is via subway when not working at home. The average time it takes to travel to work is 20 minutes.
- Community services and amenities listed as missing in the neighborhood: transportation, bakery, bowling, cultural institutions, hospital, recreation, green supermarket, transportation, movies, restaurants, retail, parks and playgrounds.
- Listed as neighborhood attractions: charming historic district, sense of history, mix of old/new history, natural light, quiet, affordable rent, safe, sense of community, spaciousness of residence, views, and Century 21.



-  Residential/Commercial
-  Residential (1-2 family, Walk-Up, 3 & more families, Elevator)
-  Industrial (Manufacturing & Warehouses)
-  Commercial
-  Services (Government, Health, Religious, Recreational, Cultural)
-  Open Space (Parks, Playgrounds)
-  Miscellaneous (Utilities, Transportation, Transit, Auto Storage & Service, Licensed Parking Lots, Vacant Land)

G **Fulton Square/ Seaport**
Buildings Footprint & Land Use

Sources: Lotinfo 2003, Spacetrack, Inc. (property data as extracted by tax rolls on May 25, 2002)
Credits: PICCED, Roland Gebhardt Design, Guillaume Rouchon
Position Paper on Housing



Rebuild Downtown Our Town

Neighborhood Retail Streets

Schools
Day Care

K1-6 Primary

K7-8 Middle School

K9-12 High School

Vocational School/Higher Education

Museums

Entertainment (Movies, bowling, etc.)

Firehouse

Police Station

Health Care
Clinic/Hospital

Public Transportation
Bus Route

Subway Station

Ferry Landing

Church, Temple, Mosque

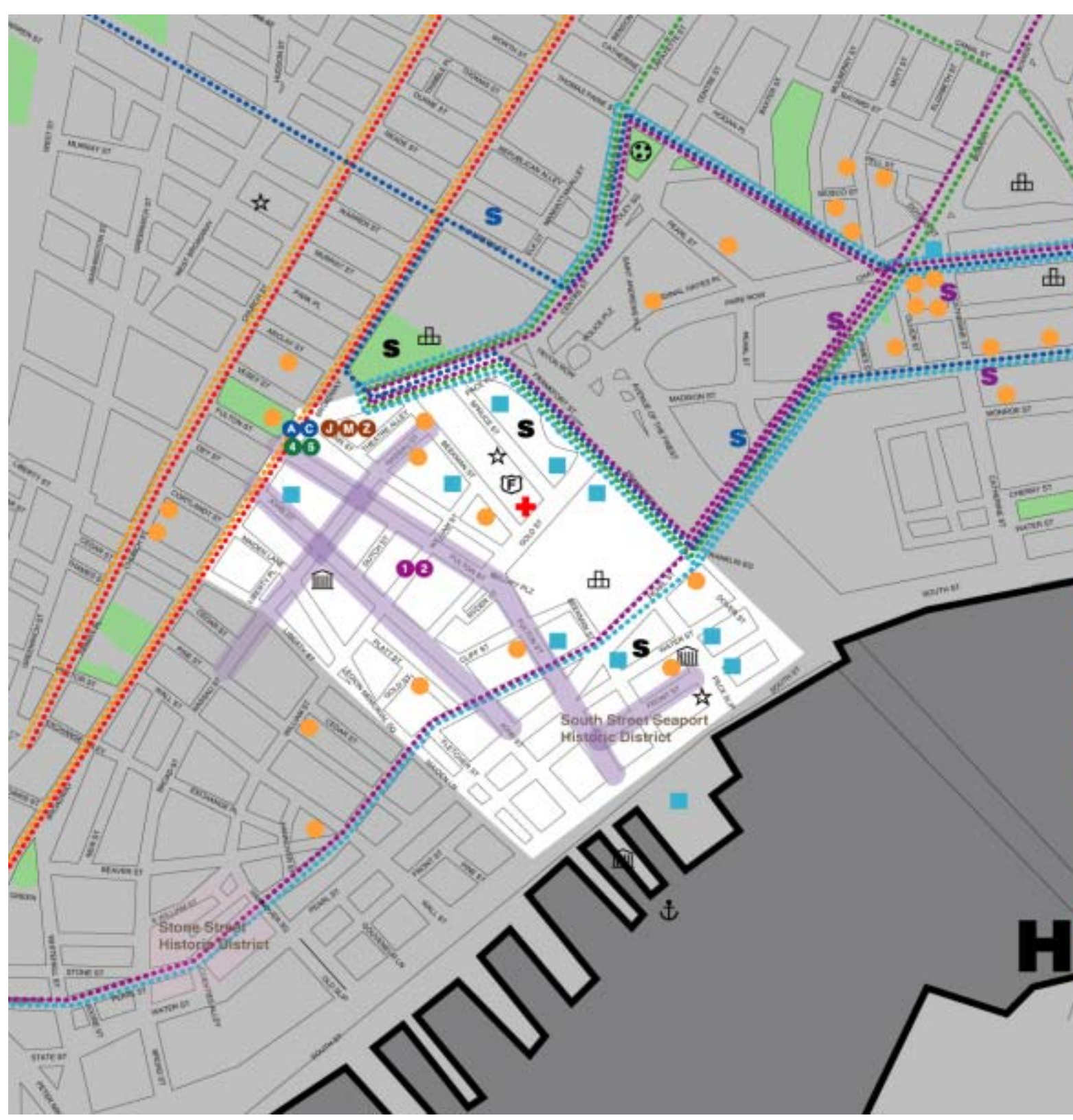
Community Center
After hour program for school children
Senior programs

Park/Open Space
(Including privately owned public spaces)

Community Garden

Playground Baseball, Basketball, Tennis,
Bike, Jogging, Roller Blade trails, etc.

Historic District



South Street Seaport
Historic District

Stone Street
Historic District

Fulton Square/ Seaport Amenities/Services

Schematic Illustration

Credits: Roland Gebhardt Design, Guillaume Rouchon,
PICCED

East River Waterfront

This section of the East River Waterfront was once part of the "Street of Ships," a vital part of the present South Street Seaport. Brick buildings similar to those preserved in the Fulton Seaport area once lined the East River all the way to what is now Battery Park. This section was demolished in the 20th century to make way for FDR Drive and the high-rise office buildings that now line South Street. The mayor's proposed new community on the East River, comprised of both office and residential towers, will be built where the docks once stood.

We studied two census tracts (7 and 9) in the East River Waterfront. Study-area map boundaries: Water Street, Maiden La., South Street, Whitehall St. Census tract 7 in the East River Waterfront had a median household income of over \$80,000, while tract 9 reached over \$100,000.

Census Tract Data (Tracts 7, 9)

- Predominant age group is 40–49 comprising about 30% of the total population.
- Less than 10% of the population in the East River Waterfront is school age (under 19).
- Over 16% of households with children in the East River Waterfront are headed by a single parent.
- Over 80% of occupied housing is rented rather than owned.

Survey Findings

- Travel to work is via walking and subway. The average time it takes to travel to work is 15 minutes.
- Community services and amenities listed as missing in neighborhood: health food and grocery store, pediatrician, recreation, movie theater/store, quality of service, video store, weekend recreation, and restaurants.
- Listed as neighborhood attractions: convenience, intimate neighborhood, architecture, location, and type of neighborhood.



Rebuild Downtown Our Town



- Residential/Commercial
- Residential (1-2 family, Walk-Up, 3 & more families, Elevator)
- Industrial (Manufacturing & Warehouses)
- Commercial
- Services (Government, Health, Religious, Recreational, Cultural)
- Open Space (Parks, Playgrounds)
- Miscellaneous (Utilities, Transportation, Transit, Auto Storage & Service, Licensed Parking Lots, Vacant Land)

East River Waterfront Buildings Footprint & Land Use

Sources: Lotinfo 2003, Spacetrack, Inc. (property data as extracted by tax rolls on May 25, 2002)

Credits: PICCED, Roland Gebhardt Design, Guillaume Rouchon

Position Paper on Housing



Rebuild Downtown Our Town



- Neighborhood Retail Streets
- Schools
Day Care
- K1-6 Primary
- K7-8 Middle School
- K9-12 High School
- Vocational School/Higher Education
- Museums
- Entertainment (Movies, bowling, etc.)
- Firehouse
- Police Station
- Health Care
Clinic/Hospital
- Public Transportation
Bus Route
- Subway Station
- Ferry Landing
- Church, Temple, Mosque
- Community Center
After hour program for school children
Senior programs
- Park/Open Space
(Including privately owned public spaces)
- Community Garden
- Playground Baseball, Basketball, Tennis,
Bike, Jogging, Roller Blade trails, etc.
- Historic District

East River Waterfront Amenities/Services

Schematic Illustration
Credits: Roland Gebhardt Design, Guillaume Rouchon, PICCED

Lower Greenwich

Lower Greenwich begins at Battery Place and runs north to Ground Zero between West Street and Broadway. By the 1890s, Syrian merchants and peddlers had established a bustling community there near Washington Market, around Rector and Washington Streets. Known as “Little Syria,” immigrants operated restaurants and boarding houses and outfitted peddlers with merchandise to sell on their routes. In the early 1900s, the construction of FDR Drive, and the two tunnels there destroyed the historical buildings at its southern tip. Yet many remain in the area. The mayor’s vision calls for park construction over the Brooklyn Battery Tunnel at the Morris and Joseph P. Ward Street ramps and the restoration of Washington Market.

This study area covers all of Census Tract 13. Study-area map boundaries: Liberty Street, Battery Place, West Street, Broadway.

Census Tract Data (Tract 13)

- Median household income is over \$80,000.
- Almost 20% of households with children in Lower Greenwich are headed by a single parent.
- Almost half of the Lower Greenwich population is between the ages 40–49.
- Less than 10% of the population in Lower Greenwich is considered school age (19 or younger).
- 94% of occupied housing in Lower Greenwich is rented.

Survey Findings

- It takes an average of 25 minutes to travel to work via subway.
- Community services and amenities listed as missing in neighborhood: 24-hour drugstore, general retail, post office, diversity, deli, housing, greenery, doctor, shoe repair, movie theater, butcher, barber, fish store, Crabtree and Evelyn (a body shop), a good supermarket, dry cleaners, Duane Reade, eye doctor, eyeglass store, news stand, open space, restaurants, schools, shoe store, and housing.
- Listed as neighborhood attractions: aesthetics, architecture, location, convenience, solitude, proximity to river and open/park space, urban vibrancy, affordability, schools, antique shops, weather, adult education classes, larger apartment size, convenience to subway and work, heart of New York City, natural light, proximity to job, spacious feeling in neighborhood, and transportation.



- Neighborhood Retail Streets
- Schools
Day Care
- K1-6 Primary
- K7-8 Middle School
- K9-12 High School
- Vocational School/Higher Education
- Museums
- Entertainment (Movies, bowling, etc.)
- Firehouse
- Police Station
- Health Care
Clinic/Hospital
- Public Transportation
Bus Route
- Subway Station
- Ferry Landing
- Church, Temple, Mosque
- Community Center
After hour program for school children
Senior programs
- Park/Open Space
(including privately owned public spaces)
- Community Garden
- Playground Baseball, Basketball, Tennis,
Bike, Jogging, Roller Blade trails, etc.
- Historic District

Lower Greenwich Amenities/Services

Schematic Illustration
Credits: Roland Gebhardt Design, Guillaume Rouchon,
PICCED

Chinatown

Since its beginnings in the 1870s, the boundaries of Chinatown have shifted and expanded. Its historic core is eight-square blocks, bordered by Baxter, Bowery, Canal, and Worth Streets. This area has substantially expanded. Two main factors determine its ethnicity: the presence of ethnic commercial businesses and a significant residential population from an origin country. Housing exists throughout all the sectors of Chinatown, mostly as apartments above retail stores, except in the manufacturing district. The predominant form of residence is the tenement, those 4–6 story walk-ups from the late 19th century, many of which are deteriorating and are health hazards.

Study-area map boundaries: Kenmare Street, Delancey Street, Hogan Place, Thomas Paine Street, East Broadway, Broadway, Essex Street.

Census Tract Data (Tracts 16, 18, 29, 31, 41, 45)

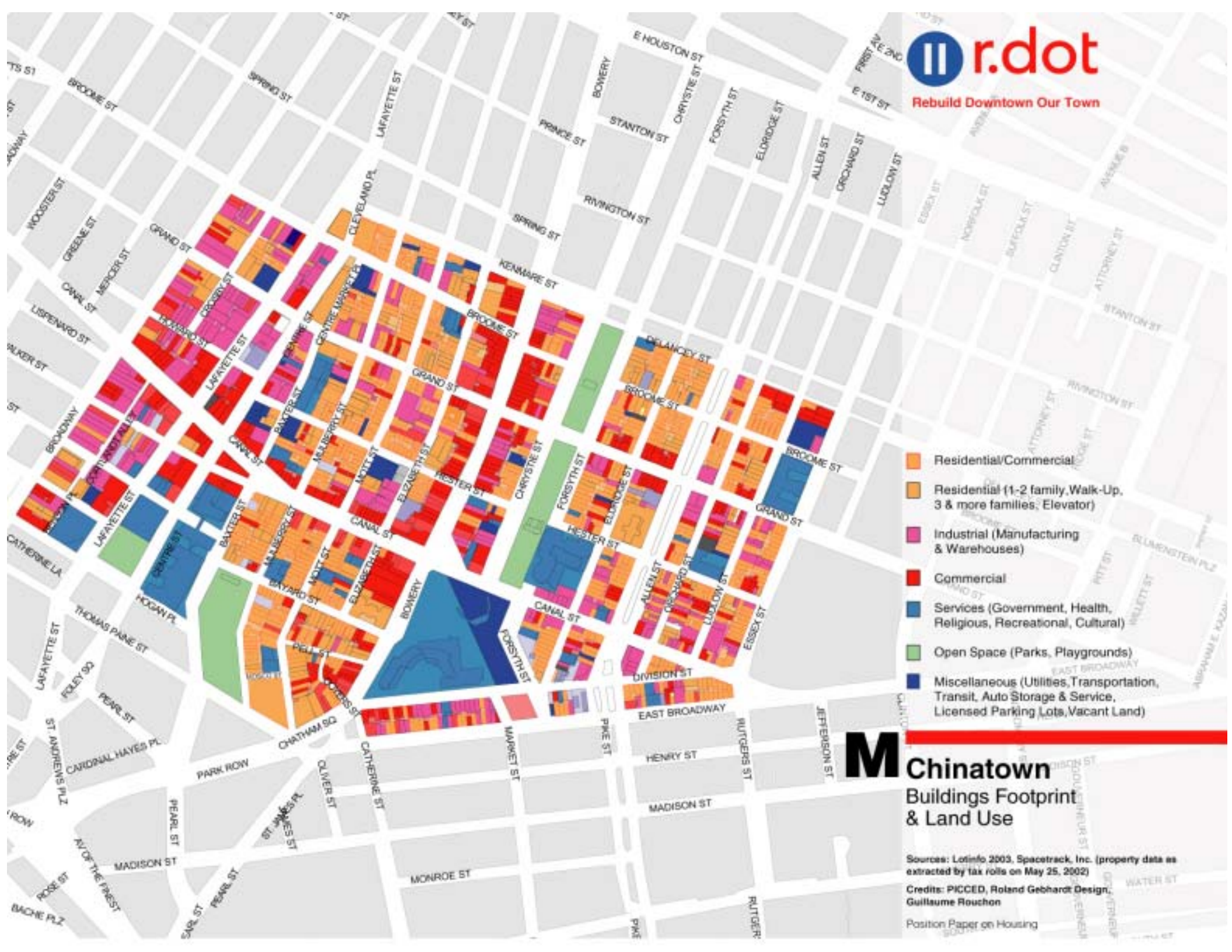
- Four of the six census tracts in Chinatown had a median household income in the low to mid \$20,000 range, while the remaining two census tracts had a median household income from the mid to upper \$60,000 range.
- The predominant age group in Chinatown ranges from 40–49, comprising almost 30% of the total population. The number of school age children under 19 is 15% of the total population. The percent age of households with children headed by a single parent in Chinatown reaches 18%.
- The percentage of the people who own their homes is less than 10%.

Survey Findings

- An equal number of residents do anticipate living in their residence for the next five years as do not anticipate remaining in their current residence.
- People walk to work with an average 15-minute trip.
- Community services and amenities listed as missing in the neighborhood: clean air, commercial bank, housing, museums, restaurants, supermarket, transportation, parking, bookstore, bakery, theaters, better environment, department store, and elementary schools.
- Listed as neighborhood attractions: convenience, location, community, safe, always changing, convenience shops, convenience to work, and familiar culture.



Rebuild Downtown Our Town



- Residential/Commercial
- Residential (1-2 family, Walk-Up, 3 & more families, Elevator)
- Industrial (Manufacturing & Warehouses)
- Commercial
- Services (Government, Health, Religious, Recreational, Cultural)
- Open Space (Parks, Playgrounds)
- Miscellaneous (Utilities, Transportation, Transit, Auto Storage & Service, Licensed Parking Lots, Vacant Land)

M Chinatown

Buildings Footprint & Land Use

Sources: Lotinfo 2003, Spacetrack, Inc. (property data as extracted by tax rolls on May 25, 2002)

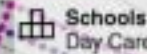
Credits: PICCED, Roland Gebhardt Design, Guillaume Rouchon

Position Paper on Housing



Rebuild Downtown Our Town

Neighborhood Retail Streets



Schools
Day Care



K1-6 Primary



K7-8 Middle School



K9-12 High School



Vocational School/Higher Education



Museums



Entertainment (Movies, bowling, etc.)



Firehouse



Police Station



Health Care
Clinic/Hospital



Public Transportation
Bus Route



Subway Station **Q N R W**



Ferry Landing



Church, Temple, Mosque



Community Center
After hour program for school children
Senior programs



Park/Open Space
(including privately owned public spaces)



Community Garden



Playground Baseball, Basketball, Tennis,
Bike, Jogging, Roller Blade trails, etc.



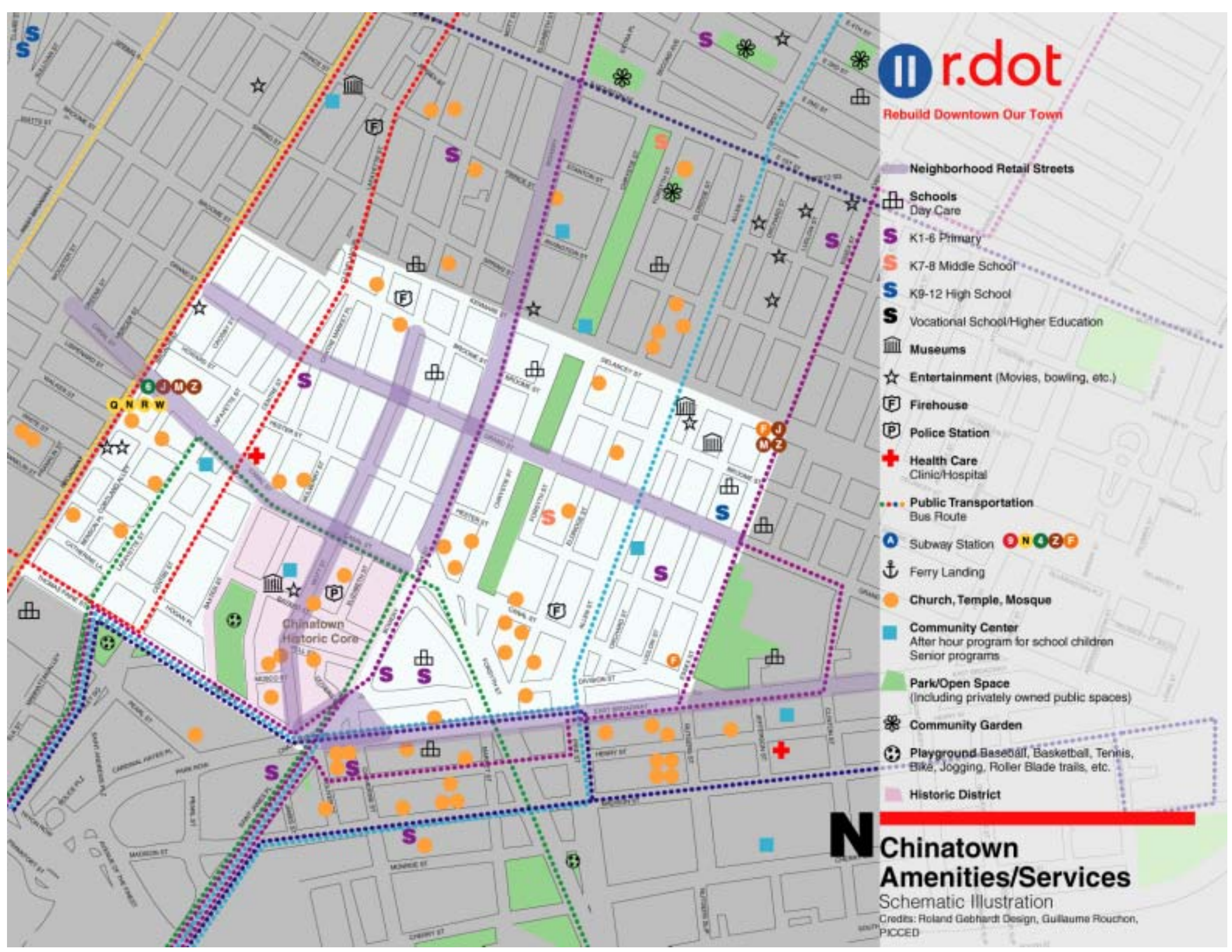
Historic District



Chinatown Amenities/Services

Schematic Illustration

Credits: Roland Gebhardt Design, Guillaume Rouchon, PICCED



TriBeCa

Its name, which stands for Triangle Below Canal Street, is very recent. However, TriBeCa is part of the oldest section of New York and is rich in historical associations. TriBeCa was the center of the fresh fruit and produce market, a shipping capital of the United States, and the site of the first "skyscraper" in America, the Woolworth Building. It was in the TriBeCa area that the textile industry grew into one of the largest employers and producers in New York. The majority of the industries of TriBeCa have since relocated, and in the 1960s, many warehouses were converted into living lofts inhabited by artists and arts organizations. Today it is the highest-price residential real estate in New York City and its restaurants are world famous.

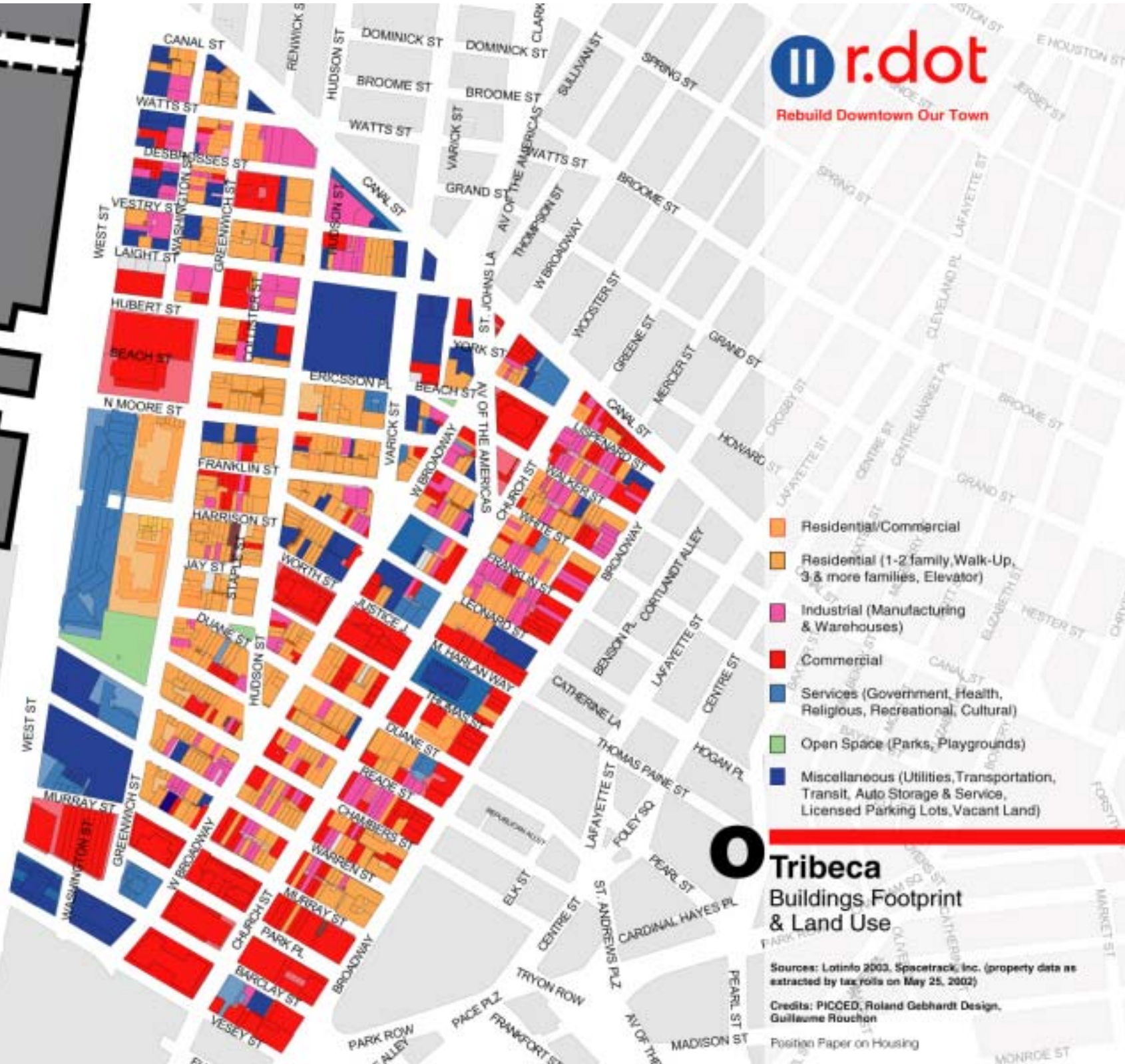
This area is covered by census tracts 21, 33 and 39. Tract 21 and 33 are in the \$ 78,000 and higher income brackets, while tract 39 is in the \$ 44,000 to \$ 66,000 range. The study area borders are Canal Street, Broadway, Vesey Street and West Street.

Census Tract Data (Tracts 21, 33, 39)

- At \$130,000 and \$115,000, two of the census tracts had a median household income almost triple the city-wide average. The third census tract's median household income is approximately \$45,000.
- Almost 23% of households with children are headed by a single parent.
- Over 35% of the population is between the ages 40–49.
- 15% of the population is considered school age (19 or younger).
- Residents own 35% of households.

Survey Findings

- The average time it takes to travel to work via subway is 30 minutes. Some walk to work.
- Community services and amenities listed as missing in neighborhood: good supermarket, movie theater, music store, parks, performance space, photo shop, street lighting and trees, cabaret, cheese shop, international magazine store, ice cream parlor, health food store, house wares store, prepared food store, schools, shoe store, upscale shopping, and video store.
- Listed as neighborhood attractions: ambiance, aesthetics, architecture, historic character, amenities, community, convenience, many children, schools, restaurants, safe, quiet, low density, near parks, quality of neighborhood and residents.



- Residential/Commercial
- Residential (1-2 family, Walk-Up, 3 & more families, Elevator)
- Industrial (Manufacturing & Warehouses)
- Commercial
- Services (Government, Health, Religious, Recreational, Cultural)
- Open Space (Parks, Playgrounds)
- Miscellaneous (Utilities, Transportation, Transit, Auto Storage & Service, Licensed Parking Lots, Vacant Land)

Tribeca
Buildings Footprint
& Land Use

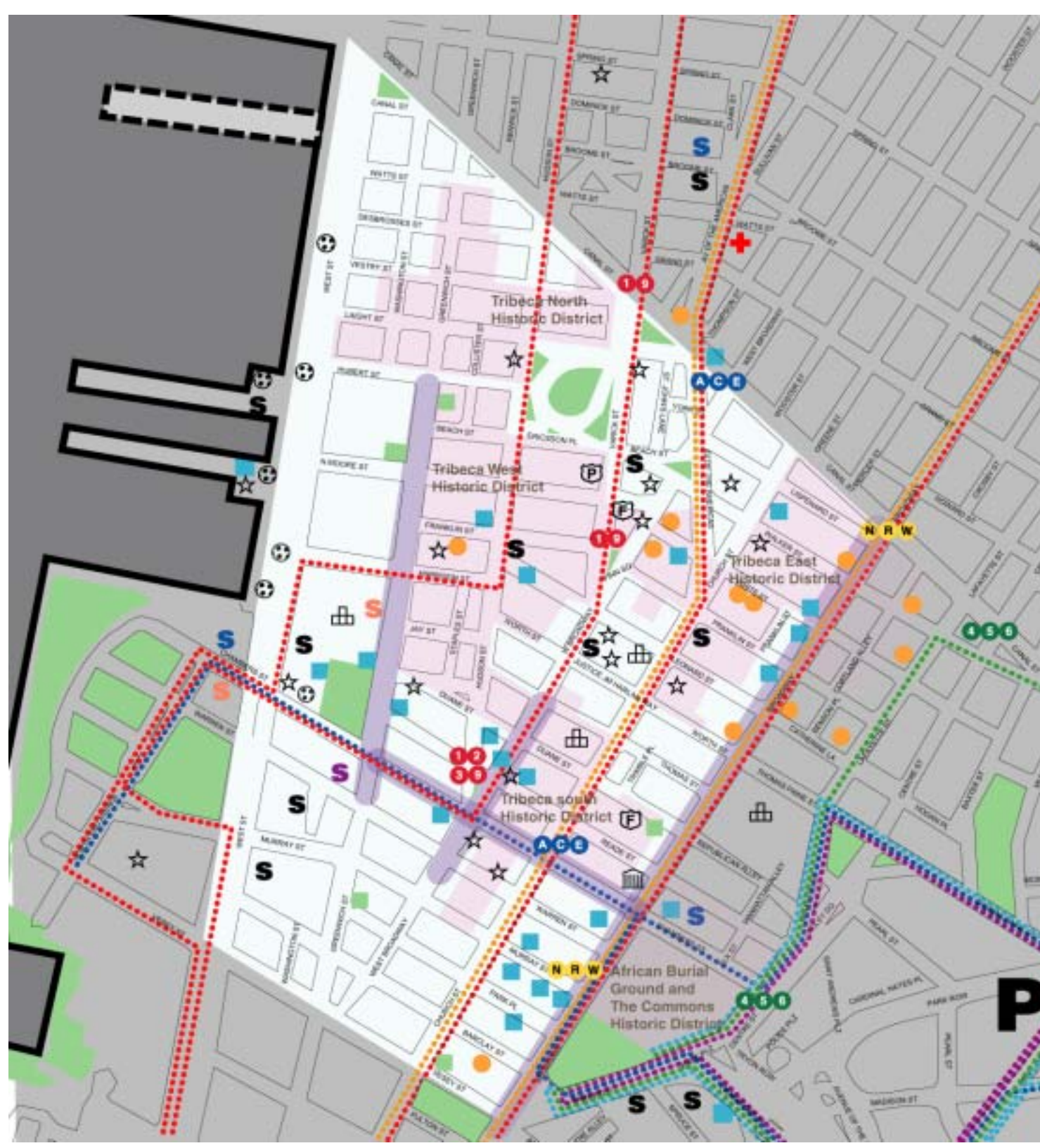
Sources: Lotinfo 2003, Spacetrack, Inc. (property data as extracted by tax rolls on May 25, 2002)

Credits: PICCED, Roland Gebhardt Design, Guillaume Rouchon

Position Paper on Housing

-  Neighborhood Retail Streets
-  Schools
Day Care
-  K1-6 Primary
-  K7-8 Middle School
-  K9-12 High School
-  Vocational School/Higher Education
-  Museums
-  Entertainment (Movies, bowling, etc.)
-  Firehouse
-  Police Station
-  Health Care
Clinic/Hospital
-  Public Transportation
Bus Route
-  Subway Station **R N 4 Z F**
-  Ferry Landing
-  Church, Temple, Mosque
-  Community Center
After hour program for school children
Senior programs
-  Park/Open Space
(Including privately owned public spaces)
-  Community Garden
-  Playground Baseball, Basketball, Tennis,
Bike, Jogging, Roller Blade trails, etc.
-  Historic District

P **Tribeca**
Amenities/Services
Schematic Illustration
Credits: Roland Gebhardt Design, Guillaume Rouchon,
PICCED



8.0 **Opportunities to Preserve the Character of Lower Manhattan**

The character of Lower Manhattan is defined both by the income and ethnic diversity of its people, their talent and ambition, as well as its geography, historically significant architecture, narrow winding streets, and towering buildings.

Today it is marked by a shortage of housing. According to the Furman Center for Real Estate and Urban Policy at New York University, the vacancy rate for New York City is 2.9%. In Lower Manhattan, it varies from the Greenwich/Financial District at 4.1% to the Lower East Side/Chinatown at 2.1%. This represents a severe housing shortage.

There is a strong market for market-rate housing that may also be due to those of inherited wealth, those whose parents help with purchase monies, and wealthy foreigners.

But as Jonathan Rose, a well established community developer, pointed out — if zoning requires mixed income housing in Lower Manhattan real estate, the values of the underlying real estate will adjust to reflect the requirement.

Over the last century, the city has invested heavily in rebuilding the neighborhoods and constructing new buildings in the Lower East Side, Fulton Square/Historic Seaport, and Chinatown. The mayor has proposed new public investments in these neighborhoods. Additionally, we urge the mayor to make every new building built include mixed-incomes. In return, it would be fair to allow some luxury units in very desirable subsidized housing in order to achieve mixed-income residents in all buildings.

Low and moderate-income buildings should not be transferred out of the neighborhood, if they need to be built.

8.1 **Importance of Preserving Existing Subsidized Units**

It costs far less to renovate existing buildings than to build anew. Moreover, the land purchase price is based on the cost of the land, when the building was first built. This brings development costs to a level where it is possible to offer affordable rents.

There presently are 11,368 units in 30 Mitchell-Lama developments, Project Based Section 8, and other privately-owned but publicly subsidized developments below 14th Street that provide affordable housing to low and moderate-income tenants and cooperators.²⁴ Many of these units are at risk of being lost as affordable housing as the regulatory period expires.

When a combination of zoning changes, low interest rates, and other incentives are given to a developer, criteria

should include mixed incomes within the rental building – and not transposed off-site. Our study showed an extremely low percentage of homeowners, but for-purchase and rental construction should be balanced to allow people to own their own homes. Urban stability and wealth increases with home ownership. Rental properties increase the developer’s real estate wealth, not the individual’s. Consequently, it is important to increase the number of builders who will sell housing units as well as rent at lesser prices. It may be necessary to encourage the establishment of nonprofit builders.

8.2 **In-fill Development**

Developing housing as well as commercial buildings on scattered lots within Lower Manhattan and converting existing structures is necessary for neighborhoods to organically grow. All new development should contain mixed-incomes. These structures should also contain selected retail, cafes, and other services at the street level necessary to serve the tenants and to maintain an active 24-hour neighborhood life.

8.3 **Zoning Without a Master Plan**

We believe new neighborhood zoning based on thoughtful master planning can both provide and maintain affordable mixed-income housing that keeps people living in the city. Neither the city nor Lower Manhattan has a master plan and one is urgently needed. Consequently, zoning defines the character of the city’s neighborhoods by stipulating heights, density, bulk, and context. A brief review of the history of zoning illustrates how zoning has always changed with the needs of the city. The first New York City Zoning Resolution was created in 1916 in response to overwhelming development in Lower Manhattan; today, it is necessary to review existing zoning in context with the type of needed development.

The original concept of enacting a set of laws to govern land use was revolutionary; the time had come for the city to regulate its physical growth. The resulting 1916 Zoning Resolution was constantly amended over the following years in response to the changing needs of the city such as changes in land use, population shifts, and a continuing influx of immigrants who needed housing.

The current Zoning Resolution, enacted in 1961, was intentionally created to be a flexible document. New approaches have been developed since passage of this ordinance to deal with new urban issues, including incentive zoning, contextual zoning, waterfront zoning, mixed use zoning, special districts, air-rights transfer and restrictive covenant techniques. These have been used to make zoning more responsive and sensitive to the changing needs of New York City and the people who live and work here. In the late 1980s, inclusionary zoning was adopted to help provide low income housing. Currently the City’s inclusionary housing program is small and very under utilized. It does encourage mixed-income buildings, but not mixed-use. Nor does it preserve existing subsidized developments.

A comprehensive master plan and new zoning are now necessary for Lower Manhattan’s neighborhood building and to provide mixed-use and mixed-income housing.

9.0 Recommendations

- Preserve the existing mixed-income character of Lower Manhattan.
- Use zoning, Low Income Housing Tax Credits, Community Development Block Grants (CDBG) funds, Section 8, Liberty Bonds, and additional city subsidies to keep mixed-income buildings in Lower Manhattan affordable to households earning less than \$50,000 per year.
- Increase funds and use Section 8 Vouchers, CDGF funds and zoning incentives to make all buildings in Lower Manhattan mixed income. Mix higher incomes in existing public housing, to keep the present average balance of Lower Manhattan mixed incomes.
- Zone increased densities in neighborhoods that need density to support neighborhood services like retail, cafes, restaurants, medical services within walking distance.
- Zone artist production facilities and provide Floor Area Ratios (FAR) bonuses for publicly used exhibit and performing spaces within the building.
- Support and fund nonprofit ownership development and ownership to assure long-term survival of future subsidized housing allocations.
- Encourage clustering of commercial buildings within neighborhood housing to encourage walking to work.
- Make public investments to create by neighborhood - schools, parks, transportation, libraries, post offices, and health services-within walking distance where these services are missing.
- New construction and conversions should not obliterate the historical identity and character of the neighborhood. Use zoning and historical preservation to preserve and protect buildings and streetscapes that are part of its character. Use public art to celebrate the past as well as the present.

10.0 **Resources and Strategies for Keeping Lower Manhattan a Mixed-Income Community**

As a result of these expiring subsidies, the 11,368 households in Community Boards 1, 2, and 3 are facing an uncertain future. And with a 2.94% vacancy rate city-wide, existing residents have few options if a solution is not found to preserve these units for the lower and moderate-income households that call them home. The average income for residents of all federally assisted properties across the city is \$11,570 per year, and over 75% have incomes under \$15,000 per year.²⁴

While the situation for all of these households is far worse today. They are an integral part of their communities. They also bring enormous socioeconomic diversity to areas of Lower Manhattan where gentrification and the private market have created socioeconomic segregation. The repercussions of losing these residents from Lower Manhattan would be severe. Many could be forced to move out of the city altogether, while others might be forced to double up in apartments of relatives. Others will face an even worse prospect of finding no housing options at all and ending up in a city homeless shelter.

10.1 **Resources and Strategies**

There are several strategies the city should pursue to provide additional sources of financing for low and moderate-income units.

- Section 8: Establish a special federal set aside for New York City. Section 8 rent vouchers programs should be funded and the program enlarged as other programs expire. These vouchers can be used to achieve the mix of incomes in all new and converted buildings. Flexibility for Section 8 criteria should be added to present legislation. The city should have the right to administer the program.
- Use existing Lower Manhattan Development Corporation (LMDC) funds for a Section 8-like program specifically for Lower Manhattan.
- Federal, New York City and New York State housing agencies should work with LMDC to develop a financing strategy for new residential development affordable to all income categories. This strategy should include federal, state and local revenues, including FEMA and CDBG funds, Federal Low Income Housing Tax Credits, New York State Housing Tax Credits, and Liberty Bonds.
- A portion of revenue streams generated from publicly supported development or infrastructure investments in Lower Manhattan, including past and future surplus revenues from Battery Park City, originally intended for affordable housing, but never used, and future revenues from the development of the World Trade Center (or land swapped for the WTC site) should also be targeted and used for the development of permanent housing affordable to low, moderate, and middle-income households.

- Amend the Liberty Bond legislation to provide access to 4% Low Income Housing Tax Credits (LIHTC) as-of-right (a standard feature of tax-exempt bonds when used for residential real estate), and to allow 25% of the bond authority to be used in other parts of New York City, outside of the Liberty Zone, just as a portion of commercial and retail Liberty Bond revenues may be used off-site.
- Supplement the mayor's program of fees attached to the utilization of residential Liberty Bonds with fee income charged for other Liberty Bond activities, including commercial and retail development. This would dramatically increase the funds available to create affordable housing from \$24 million to \$120 million.
- Investigate the use of tax increment financing to support the expansion and integration of the Lower Manhattan residential community to capitalize on infrastructure investments. Proceeds would be used to finance affordable housing and civic services such as schools, parks, and recreation facilities for people of all ages and income groups.
- The New York City Planning Commission should review zoning, tax increment financing, and other land-use regulations and incentives to encourage affordable new residential development and conversions in areas with the appropriate infrastructure, development capacity, and open space.
- Any expanded development rights or subsidies should incorporate inclusionary zoning provisions to support below-market housing, either by the inclusion of permanent low, moderate, and middle-income units at the development site or by financing permanent affordable units off-site, but below Houston Street.
- New York City's \$421,000 conversion incentive program for Lower Manhattan should be enhanced to include incentives and requirements for owners to provide below-market units.
- The city should establish a goal of preserving all publicly-assisted affordable housing throughout Lower Manhattan as a means of ensuring that the housing stock will remain permanently affordable for a range of income levels, both for present and future residents. Thousands of units of housing in developments assisted through federal and state programs are at risk.
- The city should take the lead in establishing an intergovernmental task force (including HPD, DHCR, and HUD) responsible for working with residents and owners to create effective and viable preservation strategies.
- The City Council should support recently proposed legislation while developing and supporting additional legislation to preserve existing affordable housing developments and to protect tenants who are facing the threat of displacement.

- Legislation proposed for the Mitchell-Lama Conversion Protection Bill, (intro 523 and Intro 623-the Right of First Refusal Bill covering all subsidized developments. In July 2003 by Speaker Gifford Miller and Council members Alan Gerson, Christine Quinn, and Gale Brewer in conjunction with the Independence Plaza North Tenants Association should be passed. (For more details see Appendix).
- LMDC should target the remaining portion of Community Development Block Grant (CDBG) funds and Liberty Bonds to supplement Section 8 funding (and other federal tools) to permanently preserve and improve existing Section 8, Mitchell-Lama housing and other developments facing expiring subsidies for low and moderate-income use. Where feasible, it should encourage and facilitate transfer of ownership of publicly assisted housing to nonprofit organizations, resident associations and other entities committed to maintaining the buildings for life-of-the-project occupancy by low and moderate-income residents. Lower Manhattan should receive it's appropriate share.
- The city and state should explore the use of eminent domain to acquire property for the purposes of preserving and or expanding the low- and moderate-income housing supply and to protect housing at risk of going market rate, thereby further shrinking the availability of affordable housing in Lower Manhattan.
- Preserve and upgrade existing privately-owned rental housing in Chinatown and the Lower East Side through cooperative initiatives with private owners to make full use of the city's low-cost rehabilitation loan programs. Ensure that these programs are fully funded to meet local needs.
- Preserve New York City Housing Authority (NYCHA)-owned public housing in Lower Manhattan for low and moderate-income households. The strategies outlined here provide the foundation for a vibrant community, a vital economy and a more equitable development program for Lower Manhattan and the City.

11.0 **Conclusion**

Lower Manhattan is a mixed-income community. A housing crisis exists for Lower Manhattan's middle, moderate and low-income wage earners. Nowhere else in New York City is the disparity between incomes greater. However, this creates the present character of Lower Manhattan that must be preserved. Proposed public investment provides an opportunity for the city today to construct mixed income buildings, while providing neighborhood needs.

The city must rethink its present housing strategies to accommodate the 55% of its households who earn under \$50,000. Creating strategies and taking action now to preserve the mixed income character of Lower Manhattan can create a model for the rest of the city.

End Notes

- 1 Live from City Hall with Mayor Mike and John Gambling,
- 2 Nobel Prize Acceptance Speech, December 10, 1950. Stockholm
- 3 Homberger, Eric. *The Historical Atlas of New York City*. Swanson Publishing Limited. 1994. P. 165
- 4 2000 U.S. Census Data as represented by New York City Department of City Planning
- 5 2000 U.S. Census data as represented by DCP
- 6 2000 U.S. Census Data Compiled by R.Dot at Infoshare.org, a Census Data Website run by
Community Services of New York (CSSNY.org)
- 7 2000 U.S. Census data as represented by DCP
- 8 Citi Habitats Rentals
- 9 2000 U.S. Census data as represented by DCP
- 10 2000 U.S. Census Data Compiled by R.Dot at Infoshare.org, a Census Data Website run by
Community Services of New York (CSSNY.org)
- 11 Based on City-approved Liberty Bond subsidized housing developments in 2002 in Battery Park City
and the Financial District as cited in the Liberty Bonds Housing Coalition statement, July 2002,
- 12 2000 U.S. Census Data Compiled by R.Dot at Infoshare.org, a Census Data Website run by
Community Services of New York (CSSNY.org) www.goodjobsny.org/rec_lbhc.htm
- 13 Homberger, Eric. *The Historical Atlas of New York City*. Swanson Publishing Limited. 1994. P. 165
- 14 Joseph Pereira, PhD., Director CUNY Data Service Graduate Center/City University of New York
- 15 2000 U.S. Census data as represented by DCP
- 16 Based on City-approved Liberty Bond subsidized housing developments in 2002 in Battery Park City
and the Financial District as cited in the Liberty Bonds Housing Coalition statement, July 2002,
www.goodjobsny.org/rec_lbhc.htm
- 17 2000 US Census Data Compiled by R.Dot at Infoshare.org, a Census Data Website run by
Community Services of New York (CSSNY.org)
- 18 Fiscal Brief, New York City Independent Budget Office. February 2003, p. 1
- 19 From HUD, DHCR and HPD, compiled by Shaun Donovan, NYU, and James DeFilippis, Community
Service Society, Katie Taylor
- 20 Homberger, Eric. *The Historical Atlas of New York City*. Swanson Publishing Limited. 1994. P. 57
- 21 2000 U.S. Census data as represented by DCP
- 22 All Census Data in Section 7.1 and 7.2 from 2000 US Census as compiled by R.Dot at Infoshare.org,
a Census Data Website run by Community Services of New York (CSSNY.org)
- 23 www.creativetime.org/between/les_essay.html
- 24 From HUD, DHCR and HPD, compiled by Shaun Donovan, NYU, and James DeFilippis, Community
Service Society, Katie Taylor
- 25 From HUD, DHCR and HPD, compiled by Shaun Donovan, NYU, and James DeFilippis, Community
Service Society, Katie Taylor

12.0 Appendix

12.1 2000 U.S. Census Data Chart Comparing Neighborhoods Surveyed

Neighborhood	Census Tract	Median Household Income	Population	Predominant age group	Population 19 or younger	Housing Tenure (%renters) units	(%owners) units	Single Parent Households
Chinatown	16	\$23,619	38662	40-49 28.43%	15.55% 7075	91.75% 11165	8.25% 1004	16% 485
	18	\$25,747						
	29	\$20,344						
	31	\$67,361						
	41	\$20,950						
	45	\$65,662						
East River Waterfront	7	\$81,071	2085	40-49 30.42%	8.41% 225	86.78% 893	13.22% 136	16% 18
	9	\$105,456						
Fulton Square/ Seaport	15.01	\$40,158	8464	20-29 29.66%	12.30% 1181	70.13% 2730	29.87% 1163	16% 58
	15.02	\$74,531						
Lower Greenwich	13	\$81,609	1560	40-49 47.87%	8.89% 139	98.93% 743	1.07% 8	20% 18
Lower East Side	2.01	\$21,019	22442	40-49 27.29%	22.16% 5302	88.65% 7238	11.35% 927	42% 845
	2.02	\$22,750						
	6	\$19,002						
Tribeca	21	\$128,384	10500	40-49 36.68%	15.32% 1982	64.77% 3342	35.23% 1818	23% 286
	33	\$113,332						
	39	\$47,083						

*2000 US Census Data Compiled by R.Dot at Infoshare.org, a Census Data Website run by Community Services of New York (CSSNY.org)

12.2 **Description and Status of Current Subsidized Housing Programs¹**

Mitchell-Lama Program

The Mitchell-Lama program was created in 1955 for the low and moderate-income households who were being squeezed out of the market. There are 120,000 rental and cooperative Mitchell-Lama units throughout citywide. In Lower Manhattan below 14th Street there are 9 Mitchell-Lama developments with 6,405 units which have either already expired or will expire in the next several years.

Mitchell-Lama developments are privately owned, supported by city, state or federal subsidies through low interest mortgages and property tax breaks, and are supervised by the City or the State. The developments were built through the late 1970s and have 20-year regulatory periods. After the regulatory period expires, developers have the right to opt out or buy their way out of the program by paying back their mortgages.

Affordability guidelines for Mitchell Lama developments allow for households up to the area median income, currently at \$62,800 for a family of four. In these developments in Lower Manhattan, average household income ranges from \$12,000 to \$18,000 and many developments have a high percentage of seniors.²

Mitchell-Lama Rental and Cooperative Housing And Limited Dividend Projects

In Lower Manhattan, there are five Mitchell-Lama rental developments with 2,567 units and four Mitchell-Lama cooperatives with 3,838 units. The one Limited Dividend development, Knickerbocker Village, 1,589 units in Community Board One predates the Mitchell-Lama program. It was built in the 1930s subsidized under Article 4 of the Private Housing Finance Law. The Limited Dividend program, which was the precursor to the Mitchell-Lama program, also provided low interest mortgages and tax breaks to private developers in exchange for rental housing for low and moderate income households and has similar provisions in regard to income limits and buy-out.

Status

The first buyouts of the city-supervised developments began in 1989 citywide. Since then, 6,823 units in 18 developments have left the program and another 1,757 in 7 additional developments have declared their intent to leave the program in the next several years.³ State-supervised developments are similarly at risk. If occupied on or before January 1974 the building can become rent stabilized. However, many of the units were built in the late 1970s and have no such rent protections. Several of the rental developments have federal FHA 236 mortgages and State rental assistance subsidies. Under the 236 program, if the owner prepays the mortgage and opts out of the program, existing qualified tenants would receive Section 8 Vouchers, but once they moved the units would not be protected and could revert to market rate. If cooperatives decide to opt out of the program and sell their units, they would be free to remain in their units, but once they sell, these units would no longer be affordable for moderate and middle-income buyers. The Limited Dividend development is at even greater risk for owner buy-out since it is older, its regulatory period has expired, and it is no longer tax-exempt. However, in the event of conversion, tenants would be protected by rent stabilization laws since it was occupied before 1974.

Project-Based Section 8

There are 8 developments with 1,480 units in Lower Manhattan built under the Project-Based Section 8 program. This federal program, which supplements the difference between fair market rents and what low income tenants can pay, was geared for low and moderate income households with incomes below 80% of the area median income (AMI) - at approx. \$50,000 per year- and especially for the lowest incomes, below 30% of AMI - approximately \$19,000 per year. In the Section 8 developments in Lower Manhattan, average household incomes range from \$10,000 to \$15,000 per year.⁴ Throughout the city, many of the Mitchell-Lama developments also have federal Section 8 subsidies. By the late 1970s, when the last Mitchell-Lama was completed about one third of the NYC Mitchell-Lama properties, over 40,000 units, had been developed with federal project-based subsidies for low-income tenants.

HUD has established means to encourage the private owners of Project-Based Section 8 developments to remain in the program. If the owners decided to exit the program, existing tenants would be entitled to vouchers that would extend their rent protections and keep their rental payments at 30% of their incomes. However, once these tenants move, the units could be increased to market rate and all affordability restrictions would be eliminated.⁵

Status

The subsidies for many of these developments are about to expire or have already expired. A new federal program in recent years will allow for an extension of the subsidies for a short period of time, but these units, affordable for low and moderate income households, are in danger of being permanently lost. The Bush Administration has cut funding for the Section 8 Housing Choice Voucher program and intends to devolve this program down to the states. The Enhanced Section 8 Outreach program was suspended in September 2003, as was the experimental and successful Moving to Opportunity program.

Federal Housing Administration (FHA) 236 and 221 Developments

There are four Federal Housing Administration (FHA) developments in Lower Manhattan. Three of these developments with 600 units have FHA 236 mortgages, and one development with 371 units has a FHA 221 mortgage. Both programs provided special low interest mortgages to developers to create new or rehabbed rental or cooperative housing units affordable for low to moderate income households. A federal rental subsidy was later added to help with operating costs and the need for subsidies to bridge the gap between rents and what tenants could afford to pay. Additionally, several Mitchell-Lama developments throughout the city and in Lower Manhattan also have FHA 236 mortgages.

Status

These developments are sponsored by nonprofits with interests in preserving affordable housing and are unlikely to choose to charge market rents. Due to this nonprofit ownership structure and continuing federal rental subsidies, the risks for prepayment and the elimination of restrictions on these developments in Lower Manhattan are minimal.

HUD 202 Supportive Housing for the Elderly And HUD 811 Supportive Housing for People with Disabilities

HUD provides interest-free capital to private, nonprofit sponsors to finance the construction, rehabilitation or acquisition of structures that will serve as supportive housing for very low income elderly or people with disabilities, and provides rent subsidies for the projects to help make them affordable. In both programs, project rental assistance funds are also provided by HUD to cover the difference between the approved operating cost for the project and the tenants' contribution towards rent (at 30% of their income). Project rental assistance contracts are approved initially for 5 years and are renewable based on the availability of funds. The capital advance does not have to be repaid as long as the project serves very low-income elderly or disabled persons for 40 years. In Lower Manhattan, residents in HUD202 and HUD 811 developments are seniors and disabled adults and children with average household incomes ranging from \$8,000-\$11,000 per year.

Status

Many of these developments are also expiring across the city and in Lower Manhattan. While many of these developments may be less in danger of being lost as affordable units due to their nonprofit sponsors' interest in preserving affordable housing, many may have owners that might consider opting out of the program.

Community Development Block Grant (CDBG) Funds

The federal government allocated \$2.7 billion in special Community Development Block Grant funds through the Department of Housing and Urban Development (HUD) for economic revitalization of Lower Manhattan. The CDBG program was established as an anti-poverty program and supports community development, housing and social service programs. The CDBG program allows New York State to determine its own priorities for effective rebuilding. The bulk of these funds, \$2.5 billion, were distributed through three major programs setup by the Lower Manhattan Development Corporation (LMDC); the Large and Small Business Retention and Attraction programs and the Residential Retention and Attraction program.

Status

As of September 2003, there is approximately \$1.2 billion remaining in CDBG funds. For this special allocation to New York for the rebuilding after 9-11, the program has even wider latitude to focus on the community, economic and human needs of Lower Manhattan and the City in efforts to rebuild and revitalize the economy. This past fall, Governor Pataki and Mayor Bloomberg proposed allocating \$50 million in remaining CDBG funds to subsidize approximately 300 units for moderate-income households though the funds are still pending approval and have not yet been released.

To date, both City and State Liberty Bonds for housing have been allocated for luxury housing development with only 5% set aside for below market but targeted to households earning over \$94,000 for a family of four. As of early February 2004, five developments have been approved for the State's bond allocation through the NYS Housing

Finance Agency totaling \$ 388 billion, and 3 developments totaling \$410 million have been approved by the City through the NYC Housing Development Corporation. Several additional proposals are pending for both the State and the City allocations for the approximately \$800 million remaining in housing bonds. The commercial bonds have moved slower, and out of the \$5.6 billion allocation, 6 projects have been approved by the State and the City totaling \$563 million, with over \$5 billion in commercial bonds remaining.⁶

- ¹ Background information on the subsidy programs and data on units in Lower Manhattan from a briefing memorandum by Michael Shill and Shaun Donovan of the Furman Center for Real Estate and Urban Policy at NYU, July 2002.
- ² A picture of subsidized Households, 1998, US Department of Housing and Urban Development
- ³ “The Cost of Keeping Mitchell-Lama Housing Affordable,” Independent Budget Office (IBO), Inside the Budget, No. 113, April 2003.
- ⁴ A picture of subsidized Households, 1998, US Department of Housing and Urban Development
- ⁵ “Keeping the Doors Open- HUD-subsidized developments in Lower Manhattan,” CSS Policy Brief, No. 13, May 2003
- ⁶ Good Jobs New York, www.goodjobsny.org/rec_libertybond_breakdown.htm