

# HOME TRUTHS

## A Survey of Unmet Housing Need in Lower-Density Districts

December 2023

*This policy brief is part of CHPC's **One-Size Housing Fits All** initiative, which investigates how well the range of housing options available meet the diverse and dynamic needs of New Yorkers' lives – and what we can do to better meet these needs.*

### WHY WE ASKED

More than half of New York City's land is zoned for lower densities. Rezoning in these areas over the past several decades have increasingly tilted toward small homes. But these neighborhoods are not old-style Levittowns, populated by white, single-family homeowners and nuclear families with unchanging needs. Today's lower-density neighborhoods are dynamic, diverse communities, now straining against the limits that have been imposed on their housing.

The popular understanding of lower-density neighborhoods may be distorted because the people most vocal about zoning and land use decisions are likely to be white, older, homeowners, and far more likely to oppose new housing than to support it.<sup>1</sup> Despite efforts from several Borough Presidents to make Community Boards more representative of their residents, the local entities formally authorized to comment on zoning and land use on behalf of New York City's communities typically show the same skew (as well as skewing male).<sup>2</sup>

If we expect policy makers not to cater only to the loudest, most empowered voices, but rather to make decisions that adequately address residents' needs, we must give them a clear and complete picture of those needs.

So CHPC decided to ask residents directly: how well is your housing meeting your needs? **We polled 805 residents of lower-density zoning districts in NYC,**<sup>3</sup> and their answers tell a different story from the conventional wisdom.

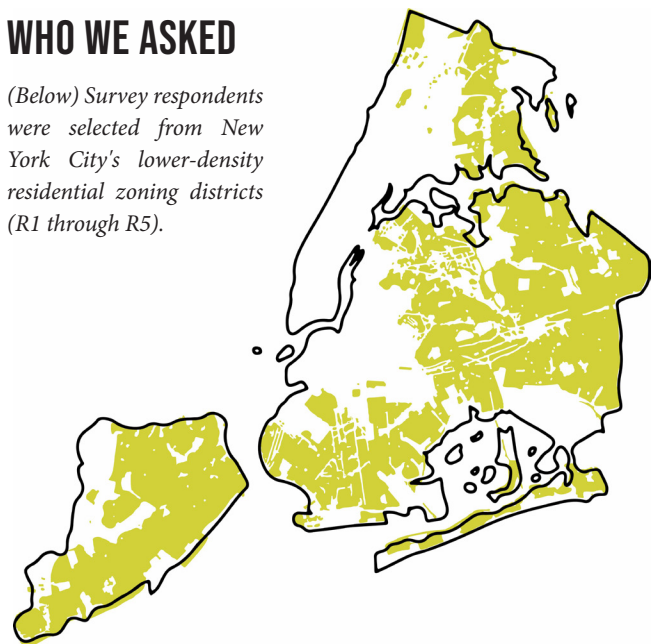
### WHAT WE FOUND

- 1** Low-density districts are diverse—increasingly so.
- 2** Housing in low-density neighborhoods doesn't fit everyone.
- 3** Residents' housing needs change—even if their housing doesn't.
- 4** Tenants and owners both feel insecure.
- 5** Basements and rental income are important to Black homeowners.

The results suggest that more housing, more types of housing, and more flexibility in how existing housing can be used could reduce financial stress for homeowners and renters, help seniors and young people find homes, and keep families and communities together.

### WHO WE ASKED

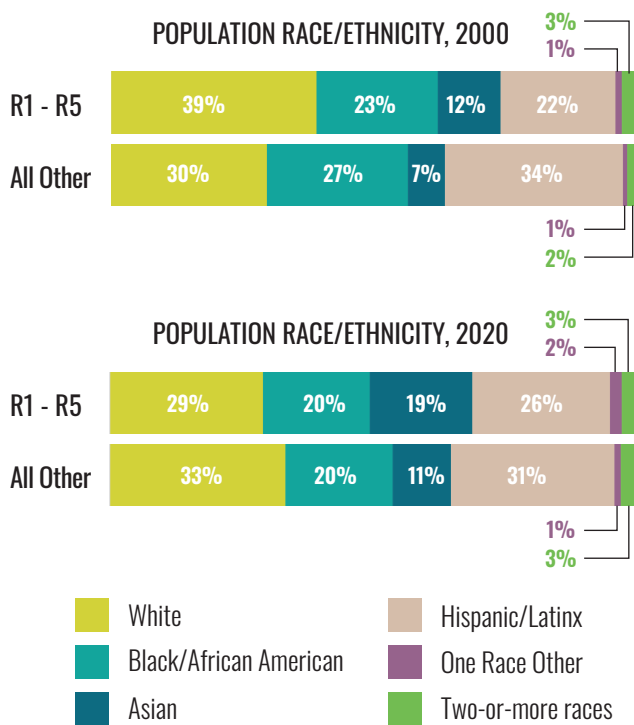
(Below) Survey respondents were selected from New York City's lower-density residential zoning districts (R1 through R5).



# 1 Low density districts are diverse – increasingly so.

Today’s low-density districts in New York City are not the white ethnic enclaves that existed in many areas 50 years ago – they are racially, socioeconomically, and culturally diverse. Demographically, low-density districts look a lot like the rest of the city. In fact, residents of color make up a larger share of low-density residents than they do of the citywide population.

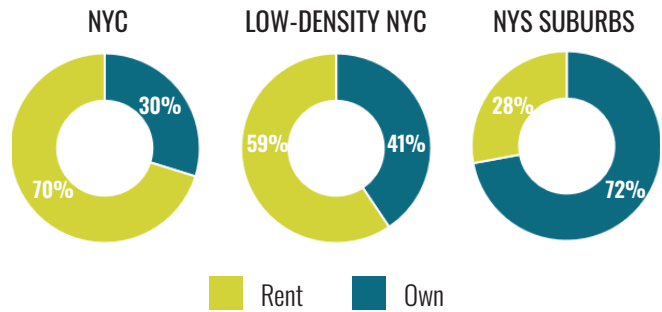
In the past two decades, low-density districts have shifted from being more white than the rest of the city to less white. Asian and Hispanic population, which has increased citywide, has increased significantly in these districts: Asian population has grown from 12 to 19 percent of low-density areas, while Hispanic population has grown from 22 to 26 percent.<sup>4</sup>



(Above) A comparison of the racial/ethnic composition of the population living in census tracts overlapping with low-density (R1 through R5) zoning districts versus all other zoning districts in 2000 and 2020. Source: 2000 and 2020 U.S. Census.

**Most residents rent.** Rental units in small homes and multifamily buildings are important housing resources, including for seniors.

- 59% of low-density district residents, and 49% of poll respondents, rent their homes.
- 40% of senior respondents (60+) rent their homes.



(Above) Tenure across geographic areas. Low-density NYC includes 2020 census tracts that overlap with low-density zoning districts (R1 through R5). New York State (NYS) Suburbs include Nassau, Orange, Rockland, Suffolk, and Westchester counties. Source: 2020 U.S. Census.

- 41% of housing in low-density districts is in multifamily buildings.
- More housing (25% of units) is in buildings with 10+ units than in single-family homes (24%).<sup>5</sup>

(Right) Total number of residential units in low-density districts broken down by number of units in the building Source: PLUTO23v2.

BUILDING SIZE	TOTAL UNITS	%
1 unit	302,624	24%
2 units	422,396	34%
3 or 4 units	161,923	13%
5 to 9 units	42,307	3%
10+ units	307,246	25%

## 2 Housing in low-density neighborhoods doesn't fit everyone.

There are signs that the increasingly diverse population of these neighborhoods is stretching the limits of the types of housing available. This highlights the importance of revisiting zoning regulations that effectively limit housing to single-family homes and make changes to existing homes difficult.

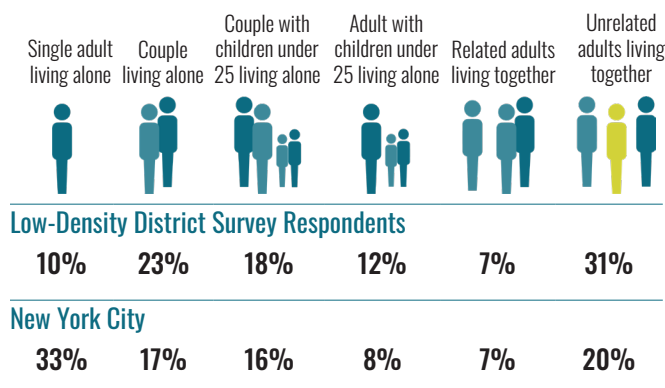
Existing multifamily buildings provide an important resource for residents who don't need or can't afford a single-family home, and there are indications that more of this type of housing is needed:

- 31% of survey respondents live in multifamily homes with 4 or more units. This matches the share of residential units in 4+ unit buildings in low-density districts.
- Among respondents, 42% of single adults living alone in low density neighborhoods live in multifamily homes with 4 or more units.

As older adults continue to grow as a share of the city's population, it is expected that the number of adults living alone will increase.

People share housing more often in lower-density neighborhoods, whether because they want to (e.g., cultural preferences for extended families living together), because of financial constraints, or because of the limited availability of smaller apartments. This pattern was most pronounced among Black and Asian poll respondents.

- Citywide, 33% of households are adults living alone.<sup>6</sup> But only 10% of survey respondents were adults living alone.



HOUSEHOLD COMPOSITION <sup>8</sup>

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- Citywide, 27% of households contain adults living with an adult relative other than a spouse or partner (e.g., parent, sibling, unrelated individual). But 38% of survey respondents live in these arrangements.
- Black and Asian respondents are most likely to share housing with unrelated adults or related adults other than a spouse—49% of each of these groups live in these arrangements, as compared to 31% of other racial/ethnic groups.
- 19% of respondents reported dissatisfaction with the privacy their living situation offers or their ability to live with whom they wish.

Many residents either want to modify their homes, or have done so, for a diverse range of reasons.

- **Basements or cellars expand living space:** they are used for living in 32% of homes shared by adults other than a spouse/partner, as compared to 19% of other types of households.
- **Seniors see a need for accessibility—and most buildings don't have elevators.** 45% of respondents aged 60 or older, and 55% of single adults living alone, expressed concern that lack of accessibility would make it difficult for them to continue to live in their homes.
- 38% of owner households with children under 25 expressed a desire to renovate or expand their homes.
- Over 40% of home-owning respondents said that they would like to add living space to their homes, if possible. Latinx (58%) and Asian (64%) respondents expressed the most interest.

Regulations affecting buildings contribute to the difficulty owners face in adapting homes.

- Of respondents who expressed interest in renovating or enlarging their homes, 61% said the process was too costly, and 40% cited regulations as a primary difficulty.
- Existing buildings are unlikely to comply with many regulations put in place after they were built. 78% of residential buildings in low-density districts were built before the 1961 Zoning Resolution went into effect. 90% were built before lower-density zoning regulations were made more restrictive in 1989.<sup>7</sup>

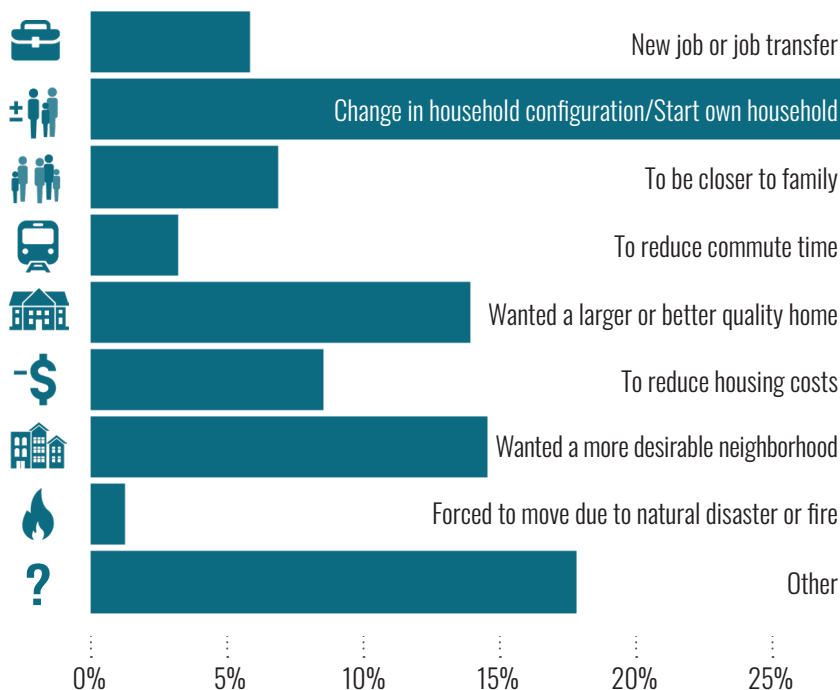


### 3 Residents' housing needs change—even if their housing doesn't.

People's housing needs change, whether as part of the life cycle of families or unpredictably. Households with children or expecting them often move to low-density neighborhoods, where they can find more space. But their children grow up, and seek housing either within the neighborhood or elsewhere. Older adults may live in a variety of arrangements, whether it's with family members or others in their long-time homes or in multifamily housing. Unanticipated changes to households caused by life events are also very common.

Changes in household composition — who is living together as a group — are one of the most important factors in why people move.

- 28% of respondents said that the main reason they moved to their current home was a change in the composition of their household – e.g., getting married, a family member moving out. This was roughly **twice as common** as moving because of a job or to be closer to family.



**“Two of my three kids moved out to live with their partners. I sublet the two spaces that were empty so that way I could keep the apartment ... I didn't need four bedrooms anymore. Moving out didn't make sense because now a two-bedroom apartment is as expensive or more than what I'm paying right now.”**

– LUZ, MIDDLE VILLAGE, QUEENS

**“My younger brother moved in with me, while he had some issues. He stayed for about a year until I found a place for him to go.”**

– D.D., CASTLE HILL-UNIONPORT, BRONX

Changes in household composition can be difficult to predict:

- While only 5% of respondents reported that they expect someone to join or leave their household, 12% of respondents reported that this happened within the past year.
- 25% of respondents reported being unsure whether there would be an addition to their household while they live in their current home.

Some residents expect to need more space, and some expect to need less:

- 34% of households with children under 25 years old anticipate needing more space in the near future.
- 27% of couples without children under 25 expect the need to downsize or move to a less expensive home.
- 25% of households with related adults living together expect a reduction in their household's size.

## 4 Tenants and owners both feel insecure.

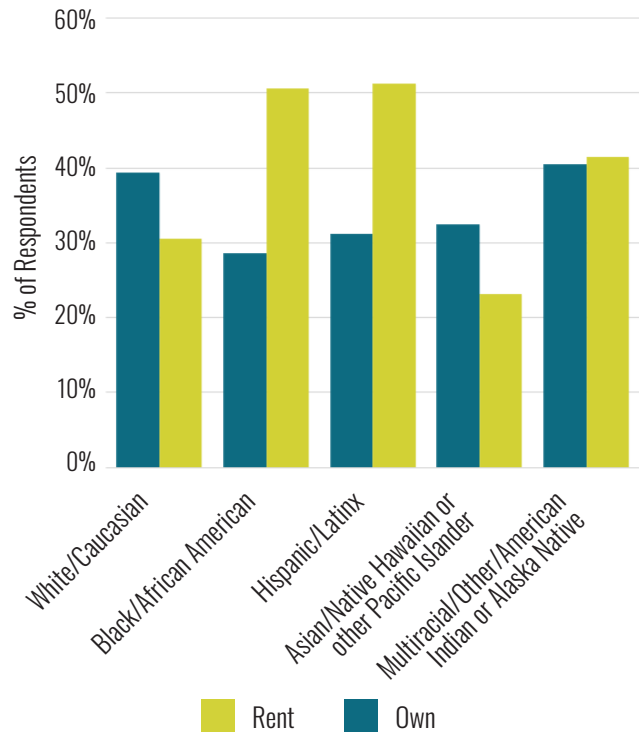
While many residents live in lower-density neighborhoods in part because a less central location allows them to get more housing for the price, **high housing costs** are a pervasive problem in these neighborhoods, too.

Both renters and owners are worried whether they can afford to stay in their homes, and both see it as difficult to find another home in their neighborhoods. **Survey results highlight how the difficulty of maintaining a home or finding a new one nearby**, makes it more challenging for families and communities to remain together.

- 74% of respondents reported concern that an increase in the cost of owning or renting their homes would prevent them from living in their current home as long as they would like to. This included not just 82% of renters, but also **two-thirds** of owners.
- An only somewhat smaller share of respondents (61%) expressed concern about possible changes in their income — 71% of renters were concerned that this could prevent them from continuing to live in their current homes, and half of owners (51%) expressed similar concerns.
- Respondents who have considered moving in the last two years overwhelmingly (89%) reported that **it was somewhat or very difficult to find a home in the neighborhood that meets their needs**. They overwhelmingly reported that **affordability** was the biggest challenge in finding a new home in their neighborhood, with 86% citing this as the top issue.
- 33% of respondents reported having a **family member or friend who moved out of the neighborhood** within the last five years because they were unable to find a home that met their needs.

- Black and Latinx respondents were most likely to report a household member wanting to move to a different neighborhood or outside the city, with 41% of Black respondents and 44% of Latinx respondents reporting this.

REPORTED CONCERN THAT AN INCREASE IN HOUSING COSTS WILL PREVENT THE RESPONDENT FROM REMAINING IN THEIR HOME



**“It’s just me and my eight-year-old daughter. I may have a roommate coming, so I am looking for a three-bedroom rental. But I’m pretty sure I won’t be able to find one that I can afford, so it’s really just a hope.”**

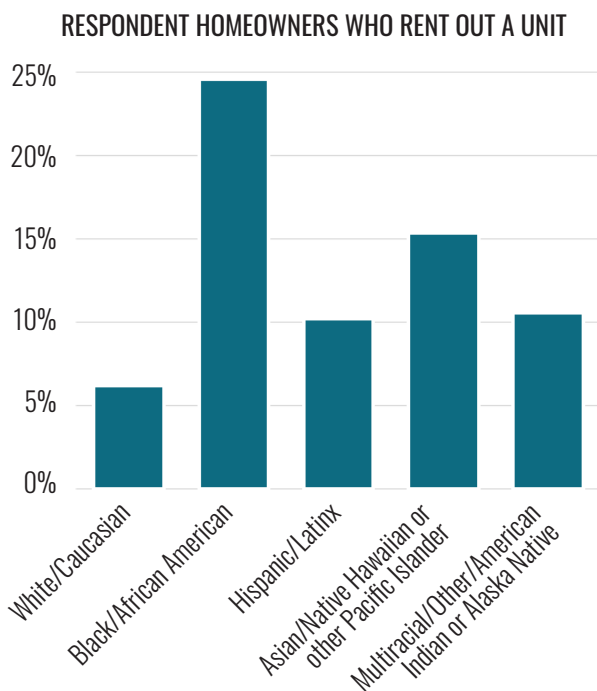
– “CHRISTINA,” FLATLANDS, BROOKLYN

## 5 Basements and rental income are important to Black homeowners.

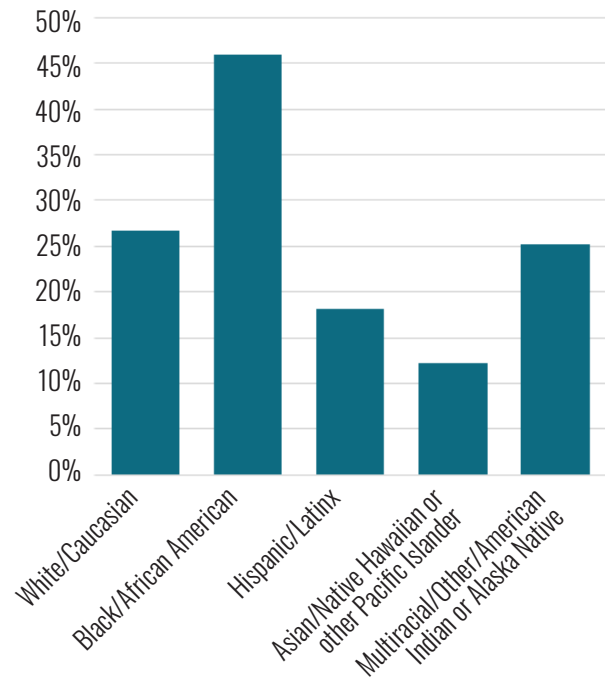
Racial inequities in homeownership are a persistent legacy of historical discrimination in federal, state, and local housing policies. The New York Attorney General recently released a report documenting racial disparities in homeownership and access to mortgage lending in New York.<sup>9</sup>

Consistent with these and other reports, our poll found **evidence of greater housing and financial stress on Black residents** in lower-density districts. It also found indications that **rental income and accessory dwelling units (ADUs) are important resources to support Black homeowners** in particular.

- A far greater share of Black respondents reported having to delay a rent or mortgage payment (38%) than did other groups (16%).
- More Black homeowners reported having faced foreclosure (10%) than other groups (4%).
- Black homeowners more often reported renting out one or more units in their home (25%) than did all other homeowners (9%), suggesting that rental units provide an important source of income for Black homeowners.



HOMEOWNER REPORTED USE OF BASEMENT OR CELLAR FOR LIVING SPACE



- Black homeowners were more than twice as likely to be using their basements or cellars for living space (46%) as other homeowners (22%).
- More Black respondents anticipated needing additional space for their household in the future (43%) than other racial/ethnic groups (20%).
- A greater share of Black homeowners reported having considered enlarging or renovating their homes (37%) than homeowners of other racial/ethnic groups (26%).

Evidence is mounting from California and other states that have legalized ADUs that, when made accessible from a regulatory, financial, and technical perspective, these units have the potential to support the economic well-being and stability of communities of color.<sup>10</sup> In October 2023, as part of efforts to expand opportunity for homeowners with limited incomes, the Federal Housing Administration increased the ability to use rental income from ADUs to qualify for FHA-insured mortgages.<sup>11</sup> Our survey highlights the particular promise that rental units or ADUs may hold for Black homeowners in lower-density neighborhoods.

## ENDNOTES

- 1 Einstein, Katherine Levine, et al. *Neighborhood Defenders: Participatory Politics and America's Housing Crisis*. Cambridge University Press, 2020.
- 2 Ann Choi, Rachel Holliday Smith. "We Analyzed the Latest Available Demographic Data of the City's Volunteer Boards. Check out Your Neighborhood's Numbers and Find out How to Join." *THE CITY - NYC News*, 13 Oct. 2023, [www.thecity.nyc/2020/01/29/does-your-community-board-reflect-you-and-your-neighbors-find-out/](http://www.thecity.nyc/2020/01/29/does-your-community-board-reflect-you-and-your-neighbors-find-out/).
- 3 Districts R1 through R5 are generally considered low-density residential districts, while R6 through R10 are medium to high-density districts. *Zoning Handbook 2018 Chapter 3*, New York City Department of City Planning (DCP), 2018, [www.nyc.gov/assets/planning/download/pdf/about/publications/zoning-handbook/zoning-handbook-02.pdf](http://www.nyc.gov/assets/planning/download/pdf/about/publications/zoning-handbook/zoning-handbook-02.pdf).
- 4 U.S. Census (2000, 2020), Citizens Housing and Planning Council (CHPC).
- 5 CHPC analysis of PLUTO23v2.
- 6 U.S. Census (2020).
- 7 CHPC analysis of PLUTO23v2.
- 8 Both categories, "Related adults living together" and "Unrelated adults living together," may have children present in the home. The latter category may have both related and unrelated adults present in the household. Source of New York City data: CHPC analysis of 2021 American Community Survey 5-Year Estimates.
- 9 Racial Disparities in Homeownership: How Lending Practices Have Prevented New Yorkers of Color from Purchasing Homes and Deepened Wealth Inequality, Office of the New York State Attorney General, 31 Oct. 2023, [ag.ny.gov/sites/default/files/reports/oag-report-racial-disparities-in-homeownership.pdf](http://ag.ny.gov/sites/default/files/reports/oag-report-racial-disparities-in-homeownership.pdf).
- 10 Greenberg, Julia, et al. "ADUs for All: Breaking down Barriers to Racial and Economic Equity in Accessory Dwelling Unit Construction." *Turner Center, UC Berkeley*, 4 Aug. 2022, [turnercenter.berkeley.edu/research-and-policy/adu-equity-barriers/](http://turnercenter.berkeley.edu/research-and-policy/adu-equity-barriers/).
- 11 "Federal Housing Administration Expands Access to Mortgage Financing for Homes That Have or Will Include Accessory Dwelling Units." HUD.Gov / U.S. Department of Housing and Urban Development (HUD), U.S. Department of Housing and Urban Development, 16 Oct. 2023, [www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_23\\_237](http://www.hud.gov/press/press_releases_media_advisories/HUD_No_23_237).

## ACKNOWLEDGMENTS

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