



# Croton-on- Hudson Housing

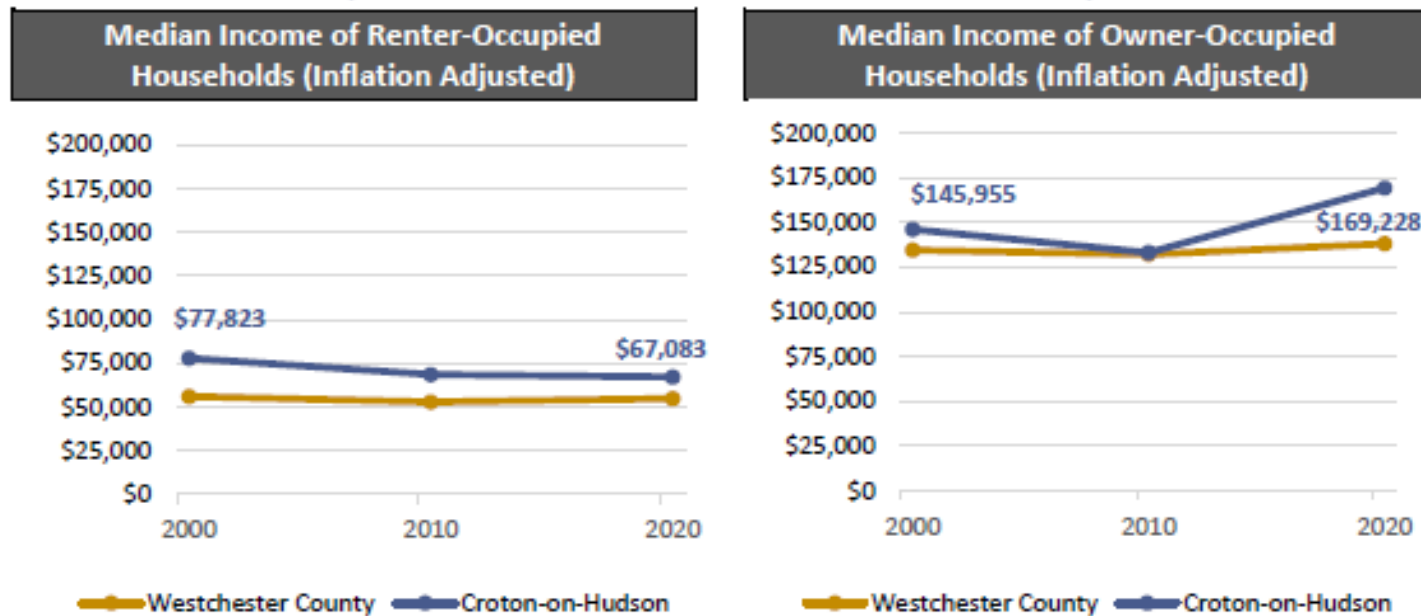
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# **Westchester Housing Needs Assessment Croton-on-Hudson**

# Summary for all Households as of 2020

- Income level for renters and homeowners:



Source: Westchester County 2022

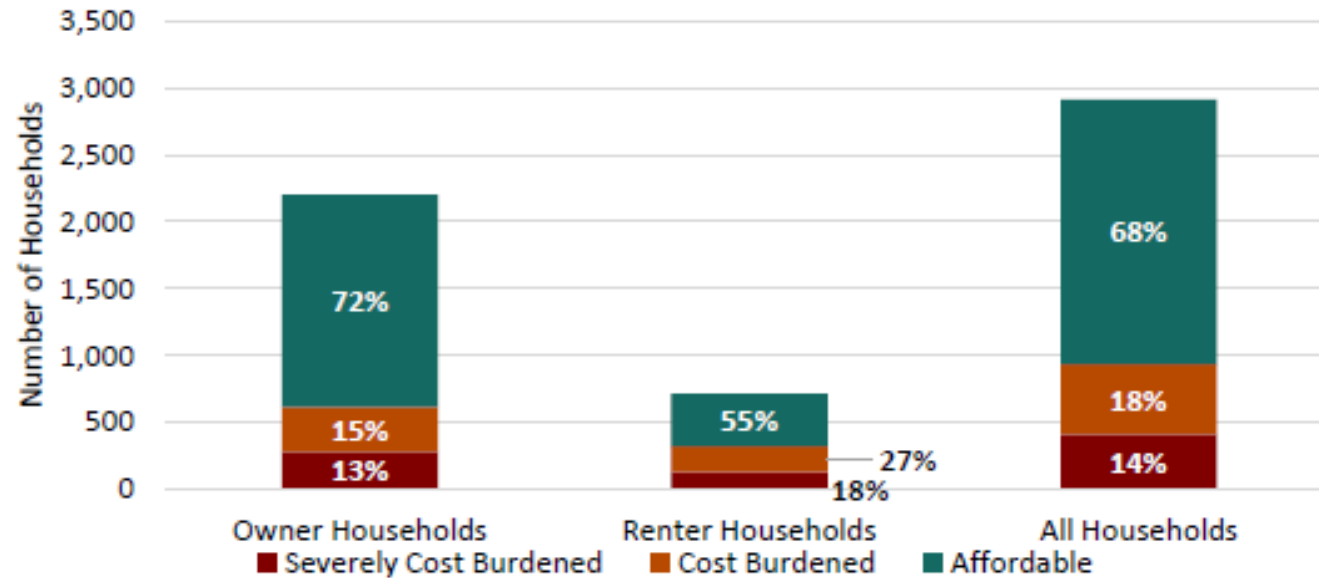
- The Average Median Household Income has continued to shift, with a greater percentage of households having higher income than in 2020



# Summary for all Households as of 2022

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- Housing cost burden:



Source: Westchester County, 2022



# Renters

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Median monthly gross rent:

- \$1,597 (2019)
- \$2,370 (2023)
- 23% are severely cost-burdened
- 40% are living in unaffordable cost-burdened housing



# Homeownership

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Median cost of homeowners mortgage:

- \$3,276 (2019)
- Over \$4,000 (2023) (census stops at \$4,000)
- 9.7% are severely cost-burdened
- 25.6% are living in unaffordable cost-burdened housing

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# **Croton-on-Hudson Current Housing Snapshot**



# Total Units and Housing Types

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## Total Units:

3,132 total housing units

2,943 occupied homes

189 vacant homes



## Housing Units Types:

2,560 one-unit homes

298 two-unit homes

123 three- or four-unit homes

151 five-plus-unit homes

Source: American Communities Survey 2023



# Renter vs Homeownership

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- As of 2023:
  - 2,385 owner-occupied housing units (~81%)
  - 558 renter-occupied housing units (~19%)
- Average Household size as of 2023:
  - Owner-occupied average household size is 2.79
  - Renter-occupied average household size is 2.48

Source: American Communities Survey 2023

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# Croton-on-Hudson Housing Progress



# Comprehensive Plan and Housing

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In the 2017 Comprehensive Plan Update, the need for new multifamily housing was explicitly recognized:

*Adapting housing, transit, recreation and buildings and public spaces will help a vibrant and engaged senior population to securely age in place and contribute to a vibrant community...[T]he Village must provide the services and quality of life that will attract...the new...younger workforce needed to replace a labor force that is shrinking as the population ages...Recent development in the Village has provided needed additional housing units in the Village...these developments have provided mainly single-family homes...At the same time, the demand for appropriately-sized, affordable housing for aging Croton-on-Hudson residents, young couples without children, and Village personnel is growing. The Village's vacancy rate has been found to be 2% or less in recent years and data from Westchester County has shown that more than 10% of households in the Village spend half or more of their income on housing costs.*

- The Village Board established a Housing Task Force in 2019.
- That task force issued a report in 2021.
- The Board has enacted some of the report's recommendations, including expanding coverage for the Emergency Tenant Protection Act (expansion to properties of 6 or more units built before 1974) and reforming the Accessory Dwelling Unit law.

Source: Croton-on-Hudson Special Report, September 18, 2024

# Status of Housing Progress - 2013

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In 2013, the Housing Monitor noted the following items as needing improvement

1. Model Affordable Housing law was not adopted
2. Multi-family was permitted in three of the 19 zoning districts and one of the three overlay districts
3. Mixed-use development was permitted in two commercial districts
4. Two-family as of right is permitted in one zoning district
5. Accessory apartments were permitted by special permit, and in existing buildings only

# Status of Housing Progress - 2025

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1. Model Affordable Housing law was adopted in 2018
2. Multi-family is now permitted as of right in five of the 19 zoning districts and two of the three overlay districts
3. Mixed-use development is now permitted in all commercial districts
4. Two-family as of right is permitted in two zoning districts
5. Accessory apartments are now permitted in a single-family detached dwelling or in an accessory structure (an accessory cottage), on a lot containing no more than one dwelling unit.

# Pro-Housing Status - 2025

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- The Village was initially certified as a Pro-Housing Community in February 2024 and was recertified in June 2025
- Housing Target Resolution (August 2025) –
  - The Village set a housing unit growth target of 10% over a 10-year period, with a base year of 2020, aiming for a maximum growth of 11% over the same period;
  - The Village encourages the development of diverse housing types, including multi-family, single-family, market-rate, affordable, and mixed-use units, in alignment with the goals of increasing housing access, choice, and opportunity;
  - The Board of Trustees intends to arrange for a holistic review and update of the Comprehensive Plan following the 2030 decennial census, leveraging the most current demographic and housing data to inform future planning decisions;
  - The Village Manager and relevant departments are directed to monitor housing unit growth against these targets and to report periodically to the Board of Trustees on progress and any necessary adjustments.

# Current Affordable Housing

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- There are approximately 65 affordable housing units in Croton-on-Hudson
  - 33 are located at Maple Commons
  - 32 are located at four different locations

# Future Housing

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## **107 Affordable Units in the Pipeline**

- 100 at One Croton Point Ave
- 4 at 25 South Riverside
- 3 at 1380 Albany Post Road

## **61 market-rate units in the pipeline**

- 35 at 25 South Riverside
- 26 at 1380 Albany Post Road
- 5 at 352 South Riverside

**There are three single-family homes, one 2-family home and five ADUs/Accessory Apartments under construction.**

# Progress on 1% per year Increase in Housing Goal since 2020

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245 units are approved or under construction since 2020.

This includes 204 multi-family units, 22 single-family or 2-family homes, and 19 accessory apartments or ADUs.

7.7% of the growth rate target of 10% over a ten-year period (2020-2030)

The Village of Croton-on-Hudson is within its 1% per year growth rate target.