

**VILLAGE OF CROTON-ON-HUDSON
BOARD OF TRUSTEES**

LOCAL LAW INTRODUCTORY NO. 5 OF 2026

**A LOCAL LAW TO AMEND CHAPTER 230, ZONING, OF THE CODE OF THE
VILLAGE OF CROTON-ON-HUDSON TO AMEND THE PROVISIONS RELATING TO
AFFORDABLE HOUSING UNITS.**

Be it enacted by the Board of Trustees of the Village of Croton-on-Hudson as follows:

Section One. Section 230-48, Supplementary standards for the provision of affordable housing units, of Chapter 230, Zoning, of the Code of the Village of Croton-on-Hudson is amended to read as follows:

§ 230-48. Supplementary standards for the provision of affordable housing units.

- A. Legislative Intent. To promote economic stability, inclusivity, and community well-being, the Village seeks to address challenges such as rising costs and housing insecurity. The goal is to create diverse, sustainable communities while supporting the local workforce and ensuring fair access to housing for all residents. Based on related studies and statistical data, the Village finds that income-qualified U.S. veterans, medical service industry employees, and emergency service employees in the region may be granted housing preferences. The Village also encourages further study of additional industries, such as educational employees, to support the potential establishment of future housing preferences.
- B. Definitions. As used in this section, the following terms shall have the meanings indicated:

AFFORDABLE AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) UNIT —

- (1) A for-purchase housing unit that is affordable to a household whose income does not exceed 80% of the area median income (AMI) for Westchester as defined annually by the United States Department of Housing and Urban Development (HUD) and for which the annual housing cost of a unit, including common charges, principal, interest, taxes and insurance (PITI), does not exceed 33% of 80% AMI, adjusted for family size and that is marketed in keeping with Croton-on-Hudson's listed Occupational Preferences and in accordance with applicable law; and
- (2) A rental unit that is affordable to a household whose income does not exceed 60% AMI and for which the annual housing cost of the unit, defined as rent plus any tenant-paid utilities, does not exceed 30% of 60% AMI adjusted for family size and that is marketed in keeping with Croton-on-Hudson's Occupational Preferences and in accordance with applicable law.

EMERGENCY SERVICE INDUSTRY / EMPLOYEE – a person responsible for responding to emergencies and urgent situations to ensure public safety, health, and well-being. This includes first responders and agencies and organizations like fire departments, police forces, emergency medical services (EMS), and search and rescue teams.

OCCUPATIONAL PREFERENCES – a person who is a United States Veteran or has been employed for at least twelve (12) months in the medical service industry or emergency service industry as defined herein.

MEDICAL SERVICE INDUSTRY / EMPLOYEE – a person provides medical services or otherwise facilitate the provision of healthcare to patients. This definition shall include individuals acting as home health aides and paraprofessionals who provide personal care and assistance with daily living activities to individuals in their homes, often elderly, disabled, or recovering from illness.

UNITED STATES VETERAN –someone who has served in the active military, naval, air, or space service of the United States and was discharged or released under conditions other than dishonorable.

- C. Required affordable AFFH unit component.
 - (1) Within all residential developments of 10 or more units created by subdivision or site plan approval, no less than 10% of the total number of units must be created as AFFH units. Rounding shall be done as follows: for 10 to 14 housing units: one AFFH unit; for 15 to 24 housing units: two AFFH; then continuing in like increments as the number of housing units increase.
 - (2) Notwithstanding the above, all such AFFH units, whether for purchase or for rent, shall be marketed in keeping with Croton-on-Hudson’s listed preferences in Section K and in accordance with applicable law.
- D. Waivers. If a site plan or subdivision applicant wishes to voluntarily provide more AFFH units than are required by Subsection B above, the Village Board shall have the discretionary authority, but not the obligation, to waive such zoning and other land use regulations as it deems appropriate to allow additional dwelling unit(s) to be constructed, beyond the number which would otherwise be permitted under the Village's Zoning Code and other land use regulations if all of their requirements were adhered to. In order to qualify to be considered for this waiver, an applicant must demonstrate that, without the waiver, the inclusion of the additional AFFH unit(s) would impose a financial burden that would prevent the applicant from realizing a reasonable economic return on its development.
- E. Maximum rent and sales price. The maximum monthly rent for an AFFH unit and the maximum gross sales price for an AFFH unit shall be established in accordance with United States Department of Housing and Urban Development guidelines as published in the current edition of the "Westchester County Area Median Income (AMI) Sales and Rent Limits" available from the County of Westchester.
- F. Time period of affordability. Units designated as AFFH units must remain affordable for a minimum of 50 years from date of initial certificate of occupancy for rental properties and from date of original sale for ownership units.
- G. Property restriction. A property containing any AFFH units must be restricted using a mechanism such as a declaration of restrictive covenants in recordable form acceptable to Municipal Counsel which shall ensure that the AFFH unit shall remain subject to regulations for the minimum fifty-year period of affordability. Among other provisions, the covenants shall require that the unit be the primary residence of the resident household selected to occupy the unit. Upon approval, such declaration shall be recorded against the property containing the AFFH unit prior to the issuance of a certificate of occupancy for the development.
- H. Unit appearance and integration.
 - (1) Within single-family developments, the AFFH units may be single-family homes or, if the Planning Board so elects, they may be incorporated into one or more two-family homes. If the Planning Board so elects, one or more AFFH unit(s) may be located on a lot meeting 75% of the minimum lot area for the single-family homes in the

development. Each such two-family home shall be located on a lot meeting the minimum lot area for the single-family homes in the development. All such units shall be indistinguishable in appearance, siting and exterior design from the other single-family homes in the development, to the furthest extent possible. Interior finishes and furnishings may be reduced in quality and cost to assist in the lowering of the cost of development of the AFFH units.

- (2) Within multifamily developments, the AFFH units shall be physically integrated into the design of the development and, where multiple AFFH units are required, to the extent feasible, they shall be distributed among various sizes (efficiency, one-, two-, three- and four-bedroom units) in the same proportion as all other units in the development. The AFFH units shall not be distinguishable from other market rate units from the outside or building exteriors. Interior finishes and furnishings may be reduced in quality and cost to assist in the lowering of the cost of development of the AFFH units.

I. Minimum floor area.

- (1) The minimum gross floor area per AFFH unit shall not be less than 80% of the average floor area of nonrestricted housing units in the development and no less than the following:

Dwelling Unit	Minimum Gross Floor Area (square feet)
Efficiency	450
1-bedroom	675
2-bedroom	750
3-bedroom	1,000 (including at least 1.5 baths)
4-bedroom	1,200 (including at least 1.5 baths)

- (2) For the purposes of this section, paved terraces or balconies may be counted toward the minimum gross floor area requirement in an amount not to exceed 1/3 of the square footage of such terraces or balconies.
- (3) As an alternative or supplemental standard if the Planning Board so elects: The minimum gross floor area per AFFH unit shall be in accordance with the standards set forth by the New York State Division of Housing and Community Renewal and the New York State Housing Trust Fund Corporation in Section 4.03.03 of the most recent edition of its joint Design Manual.

J. Occupancy standards. For the sale or rental of AFFH units, the following occupancy schedule shall apply:

Number of Bedrooms	Number of Persons
Efficiency	Minimum: 1; maximum: 1
1-bedroom	Minimum: 1; maximum: 3
2-bedroom	Minimum: 2; maximum: 5
3-bedroom	Minimum: 3; maximum: 7
4-bedroom	Minimum: 4; maximum: 9

K. Affirmative marketing and preference. The AFFH units created under the provisions of this section shall be marketed by the developer consistently with all applicable laws, including fair housing laws. Persons with an Occupational Preference defined herein shall be given first opportunity to rent or to purchase a AFFH unit. Within the Occupational Preference pool,

persons in the emergency service industry shall have first preference, and those in the medical service industry shall have second preference and United States Veterans shall have third preference. If no qualified Occupational Preference is allottable from the current pool, then the rest of the pool of qualified applicants may rent or purchase a AFFH unit.

L. Resale requirements.

- (1) In the case of owner-occupied AFFH units, the title to said property shall be restricted so that in the event of any resale by the home buyer or any successor, the resale price shall not exceed the then-maximum sales price for said unit, as determined in this section, or the sum of (i) the net purchase price (i.e., gross sales prices minus subsidies) paid for the unit by the selling owner, increased by the percentage increase, if any, in the Consumer Price Index for Urban Wage Earners and Clerical Workers in the New York-Northern New Jersey Area, as published by the United States Bureau of Labor Statistics (the "Index") on any date between (a) the month that was two months earlier than the date on which the seller acquired the unit and (b) the month that is two months earlier than the month in which the seller contracts to sell the unit. If the Bureau stops publishing this index, and fails to designate a successor index, the Village of Croton-on-Hudson will designate a substitute index; and (ii) the cost of major capital improvements made by the seller of the unit while said seller of the unit owned the unit as evidenced by paid receipts depreciated on a straight line basis over a fifteen-year period from the date of completion and such approval shall be requested for said major capital improvements no later than the time the seller of the unit desires to include it in the resale price.
- (2) Notwithstanding the foregoing, in no event shall the resale price exceed an amount affordable to a household at 80% of AMI at the time of the resale.

M. Lease renewal requirements.

- (1) Applicants for rental AFFH units shall, if eligible and if selected for occupancy, sign leases for a term of no more than two years. As long as a resident remains eligible and has complied with the terms of the lease, said resident shall be offered renewal leases for a term of no more than two years each. Renewal of a lease shall be subject to the conditions of federal, state or county provisions that may be imposed by the terms of the original development funding agreements for the development or to the provisions of other applicable local law.
- (2) If no such provisions are applicable and if a resident's annual gross income should subsequently exceed the maximum then allowable, as defined in this chapter, then said resident may complete their current lease term and shall be offered a nonrestricted rental unit available in the development at the termination of such lease term, if available. If no such dwelling unit shall be available at said time, the resident may be allowed to sign one additional one-year lease for the AFFH unit they occupy but shall not be offered a renewal of the lease beyond the expiration of said term.

N. Administrative and monitoring agency. The Village Board may appoint by resolution, from time to time, a third-party administrative and monitoring agency.

O. Expedited project review process.

- (1) Preapplication meeting. The Planning Board's preapplication meeting process shall be followed in connection with developments which include AFFH units. The purposes of the preapplication meeting will include discussion of means to expedite the development application review process through:
 - (a) The early identification of issues, concerns, code compliance and coordination matters that may arise during the review and approval process.
 - (b) The establishment of a comprehensive review process outline, proposed meeting schedule, and conceptual timeline.

- (2) Meeting schedule and timeline. Village departments, boards, commissions, committees and staff shall endeavor to honor the proposed meeting schedule and conceptual timeline established as an outcome of the preapplication process to the greatest extent possible during the review and approval process, subject to the demonstrated cooperation of the applicant to adhere to same. Should the approval process extend beyond one year, an applicant for a development including AFFH units shall be entitled to at least one additional meeting per year with the same departments, boards, commissions, or committees to review any and all items discussed at previous preapplication meetings.
- (3) Calendar/agenda priority. Municipal departments, boards, commissions, or committees with review or approval authority over applications for developments which include AFFH units shall give priority to such applications by placing applications for developments including AFFH units high enough on all meeting and work session calendars and agendas so they will not be bumped to a subsequent meeting, because of lack of time and, when feasible based on the ability to conduct required reviews and public notice, with the intent of shortening minimum advance submission deadlines to the extent practicable.

Section Two. Severability.

If any section, subsection, clause, phrase or other portion of this Local Law is, for any reason, declared invalid, in whole or in part, by any court agency, commission, legislative body or other authority of competent jurisdiction, such portion shall be deemed a separate, distinct and independent portion. Such declaration shall not affect the validity of the remaining portions thereof, which other portions shall continue in full effect.

Section Three. Effective Date.

This local law shall take effect immediately upon filing in the office of the New York State Secretary of State in accordance with Section 27 of the Municipal Home Rule Law.