



Thank you for inviting me here today to offer some remarks on the housing crisis in New York—something that is happening in communities throughout the United States in one degree or another. Although I have no particular expertise on the subject matter, my background and experience give me a unique perspective and insight on the topic.

I am a practicing lawyer for over 33 years, specializing in real estate and municipal law. In 2019, I was elected Town Supervisor for the Town of Orangetown and I just started my third term. Orangetown is the southernmost town in Rockland County, located approximately 30 miles north of NYC and per the 2020 census, has a population of just under 49,000 residents with 18,724 housing units.

Over the last two years, under my leadership and with the help of professional planners, the Town Board undertook the task of updating the Orangetown Comprehensive Plan. One of the stated goals of the plan was to come up with ways to try to alleviate the housing shortage, hopefully helping with the affordability issue. Going through this process helped me gain a better understanding of the issues from a more localized level.

But, more important than all of that, is that I am the mother of two young adults, ages 27 and 29, both of whom are currently renting because they cannot afford to purchase a home of their own. Moreover, I have watched as their friends and colleagues have moved out of New York State to places like North Carolina, Colorado, Pennsylvania and Tennessee for jobs in locations that are much more affordable to live. And it is very likely that these young New Yorkers will never return.

As to what caused the housing crisis, it is complicated and there are several factors at play. Sadly, there is no quick or easy answer for how to fix it. I will start with how I believe it got started. While there was already a bit of an affordability issue before COVID, it was made significantly worse when COVID hit. Thousands of NYC residents, now able to work from anywhere, fled the city and relocated to the suburbs, creating a huge shortage of homes for sale and driving the prices even higher. It was a simple case of supply and demand, and it happened throughout the entire region.

Further fueling the shortage and rising home prices, is that many seniors, like myself, are opting to age in place. With their mortgages paid off and the cost of renting so high, it is simply more cost effective to remain in their homes, removing these properties from the inventory that might otherwise be available. Similarly, young couples in their starter homes with a 3% interest rate are not moving to larger homes due to the increased interest rates and house prices.

Another factor affecting affordability that cannot be ignored in New York State, is the high real estate taxes. Using a homeowner in Orangetown with a home appraised at a market value of \$612,000.00, the tax burden is approximately \$14,000.00 a year, adding another \$1,167.00 to their monthly costs. Factor that in with high interest rates and home prices, and many people just cannot afford it.

Another obstacle facing municipalities is their outdated zoning laws, most of which were adopted many, many years ago. These laws traditionally call for single-family homes, separate and far from

any downtown or commercial areas. To this day, Town Boards across New York State, including my Town Board, are hesitant to change zones or approve projects that are not consistent with this outdated zoning approach. Any mention of multifamily, cluster or mixed-use housing is frowned upon and seen as too urban by many. Any talk of a Transit-Oriented Development (TOD), which allows more density by train stations, is also rejected outright.

However, what those pushing single-family homes as the only means to address the housing shortage need to understand is that, even if a builder can find land, the approval process in New York is expensive and lengthy, adding to the already high cost of new construction. With fees for everything from the building permit to the land use board applications and consultants, these added costs in terms of both dollars and time are what deters many builders from building single-family homes. Add in supply-side challenges that are just now recovering since COVID and a tight job market, and it is clear that the single-family housing market will not be solving the housing shortage any day soon.

While the causes of the problem are to some extent obvious, the more difficult question is what can be done to solve them and to foster more housing growth. I will start by saying clearly and unequivocally that any proposals coming from the State or Federal Government should be in the form of an incentive. Two years ago, local officials across New York State were 100% against Governor Hochul's proposal to mandate the legalization of accessory dwelling units (or ADUs), with absolutely no consideration for local issues, such as parking, traffic, water and sewer.

And while I applaud Governor Hochul for wanting to help with the problem, NYS officials should be looking to work with local elected officials, not against them. She should rely upon those elected by the community, as they are best suited to know what will or will not work in their respective communities.

And, I will say without hesitation, that local governments need to step up to the plate. They need to look for ways to streamline the approval process and to amend outdated zoning and planning laws to allow for more flexible, dense housing styles in non-traditional settings. They must engage with the public and educate them on need to adapt to a changing landscape, to reinvent our notion of what a home looks like. So, whether it is the repurposing of a mall or office building, or the creation of mixed-use zones that combines residential with commercial use, we must find innovative ways to increase the housing inventory and affordability.

While the housing shortage and affordability problem is complicated, I believe that with all levels of government working together, with an understanding and respect for the very important role the local government plays, there is a path to solving the problem. As a Town Supervisor and as a mother, this issue is a priority for me, and I look forward to working with my counterparts in government to find solutions.

I thank you for your time today and am happy to answer any of your questions.

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Town of Orangetown Supervisor  
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