



New York City Council Budget Testimony

Dan Garodnick, Director of the Department of City Planning

Tuesday, March 11, 2025

Good morning, Chair Salamanca, Subcommittee Chairs Hanks and Riley, and distinguished members of the Land Use Committee. I'm joined by City Planning's Executive Director, Edith Hsu-Chen, and Chief Operating Officer, David Parish. Thank you for this opportunity to discuss the Department of City Planning's Preliminary budget for Fiscal Year 2026.

Before we begin, I want to briefly recap the historic accomplishments we were able to achieve during 2024 in partnership with the City Council. Where else to begin but City of Yes, the most ambitious update to New York City zoning since 1961.

First, City of Yes for Economic Opportunity, which the Council approved in June. This measure was urgently needed; although our economy has changed dramatically in recent decades, our zoning code remained stuck in the past. Outdated regulations were holding back entrepreneurs and small businesses, stifling growing industries and prolonging storefront vacancies. We've all grown tired of walking past empty storefronts, and it's unacceptable that our own rules would prevent them from filling up.

With City of Yes for Economic Opportunity, we changed all that. We've replaced archaic regulations with flexible rules designed for the 21st century that allow more entrepreneurs to start businesses from home, make it easier for mom-and-pop shops to grow, support life sciences and clean manufacturing, and create more vibrant commercial corridors. Already, we've seen shuttered storefronts reopen from Bay Ridge to Lower Manhattan thanks to this initiative, and we look forward to many more to come. After a robust public review process with over 150 community board meetings, I appreciate the time the Council took to consider and ultimately approve this proposal with modifications—you have helped ensure our city's future prosperity.

A few months later, in December, you approved *City of Yes for Housing Opportunity* with modifications, a momentous step to tackle our city's housing shortage. The final plan strikes a careful balance to address concerns about infrastructure and context while enabling 82,000 new homes across the city, making it the single most pro-housing zoning plan in New York City history.

82,000 homes is more than a number. A stable, affordable home is life-changing, and New Yorkers will feel the difference: working people struggling to pay rent will have more options and leverage; growing families will have more room; homeownership will be within reach again. And in alignment with the Council's Fair Housing Framework, City of Yes ensures that people

will have more housing options in *all* neighborhoods – because we can only solve our housing crisis if everyone pitches in.

Thanks to the Council’s efforts, the plan allocates \$5 billion to upgrade infrastructure, build affordable housing, protect tenants, and support homeownership—critical steps to ensure our neighborhoods thrive as they grow. And the City is meeting these commitments already: just last month, DEP and DOT announced significant investments to increase sewer capacity and prevent flooding in Bushwick, Brooklyn.

Getting this plan across the finish line was only possible through a strong partnership with Speaker Adams, Land Use Committee Chair Salamanca, Zoning Subcommittee Chair Riley, Housing & Buildings Committee Chair Sanchez and the entire Council. The process was never going to be easy, there were always going to be differences of opinion. But at the end of the day—after hundreds of community boards meetings and many hours of public testimony — we agreed that the status quo was unacceptable. We *had* to take bold action to give New Yorkers more housing options—and that’s exactly what we did. So, thank you, I appreciate your dedication to these transformative efforts.

DCP’s work did not end here. In June, we implemented Green Fast Track to streamline environmental review for modest, climate-friendly housing projects. Just weeks ago, the first eligible project—a 100% affordable senior development in Brooklyn—was reviewed by the City Planning Commission. We look forward to many more to come.

Meanwhile, we continued to advance a number of neighborhood-based plans:

- In August, the Council adopted the Bronx Metro-North Station Area Plan, enabling 7,000 homes and 10,000 jobs near rail stations coming to the Bronx. This was years in the making, and we deeply appreciate the partnership of Chairs Salamanca and Riley, Majority Leader Farias, and Council Member Marmorato, and others in bringing it across the finish line.
- With guidance and collaboration from Council Members Crystal Hudson and Chi Osse, we launched public review for the Atlantic Avenue Mixed-Use Plan in October. Developed through years of community-based work, this plan would bring thousands of homes and jobs to an area where restrictive zoning has stymied housing far too long.
- We also released an updated draft zoning framework for the Midtown South Mixed-Use Plan before launching public review in January of this year. MSMX represents an incredible opportunity to bring housing to the heart of Manhattan, and my thanks to Council Members Erik Bottcher and Keith Powers for their partnership.
- Turning to Queens, we advanced planning for Jamaica and Long Island City in close coordination with Council Members Nantasha Williams and Julie Won, who have brought so much energy and attention to these initiatives. After conducting extensive community engagement and releasing draft zoning frameworks, we are poised to begin public review for both plans this spring.

So we've been busy across the boroughs!

We also began work on the NYC Industrial Plan in September, the first citywide industrial development plan in New York history. It emerges directly out of Local Law 172, passed unanimously by the City Council in 2023, and we appreciate the leadership of Majority Leader Amanda Farias in driving it forward.

Additionally, we began work on a Last-Mile Facility Text Amendment, which would establish a CPC Special Permit for new last-mile facilities to mitigate their impact on surrounding communities. We appreciate the support of Council Members Salamanca and Avilés for addressing this issue.

We accomplished great deal in 2024 and much work remains ahead. We are committed to moving it forward in partnership with you.

DCP Financial Summary						
	A	B	C	D	E	E-C
	2023	2024	2025	Preliminary Plan		*Difference
<i>Dollars in Thousands</i>	Actual	Actual	Adopted	2025	2026	2025 - 2026
Spending						
Personal Services	\$ 28,125	\$ 31,283	\$ 34,158	\$ 34,477	\$ 34,848	\$ 690
Other Than Personal Services	\$ 11,581	\$ 14,378	\$ 15,352	\$ 23,457	\$ 11,887	\$ (3,464)
Total	\$39,706	\$45,661	\$49,510	\$57,934	\$ 46,736	\$ (2,774)
Funding						
City Funds	\$ 26,277	\$ 31,511	\$ 33,445	\$ 40,840	\$ 31,106	\$ (2,339)
Federal - Community Development	\$ 12,100	\$ 12,688	\$ 14,721	\$ 14,761	\$ 14,587	\$ (135)
Federal - Other	\$ 1,281	\$ 1,320	\$ 1,343	\$ 2,259	\$ 1,043	\$ (300)
Intra City	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State	\$ 48	\$ 143	\$ -	\$ 73	\$ -	\$ -
Total	\$39,706	\$45,661	\$49,510	\$57,934	\$ 46,736	\$ (2,774)
Headcount						
Full-Time Positions - Civilian	347	353	353	353	353	0
Total	347	353	353	353	353	0
<i>*The difference of Fiscal 2025 Adopted compared to Fiscal 2026 Preliminary Budget.</i>						

Now, for the financial overview.

DCP entered Fiscal Year 2025 with an Adopted Budget of \$49.5 million and an authorized headcount of 353 full-time positions. Of this, \$33.4 million and 182 positions are funded with City Tax-Levy dollars. The \$16.1 million budget allocation and 171 positions are funded by State and Federal grants, primarily through the HUD Community Development Block Grant Program.

Our \$49.5M FY25 Adopted Budget allocated \$34.2M (69%) to personal services, which include part-time staff, interns, and members of the City Planning Commission. The remaining \$15.3M went to Other-than-Personal-Services. I'm also glad to report that staff attrition declined significantly; 4% in FY25 compared to 14% the previous year.

Now, the FY 26 Preliminary Budget. In comparison to the FY25 Adopted Budget, it represents a net \$2.8 million decrease. This is almost entirely due to the expiration of \$6.4 million in temporary funding. Most of that funding was dedicated to Environmental Impact Statements for projects that have since certified or will certify in FY 25. At the same time, there is \$3 million in new funding for environmental studies and neighborhood plans, ensuring the agency can continue its ambitious planning work into the new fiscal year.

With Personal Services, there was no change in headcount; in total, the agency gained two new City Tax Levy funded-positions and lost two grant-funded positions. This even headcount came with a net increase of \$600K, mainly due to additional funding for collective bargaining.

Overall, the FY26 Preliminary Budget reflects a strong foundation with a total budget of \$46.7M and a steady full-time headcount of 353 positions. We are committed to allocating our resources effectively to advance the Department's mission and meet the needs of New Yorkers, ensuring a more affordable, equitable, and resilient city for all.

**TESTIMONY OF SARAH CARROLL,
LANDMARKS PRESERVATION COMMISSION CHAIR,
BEFORE THE LAND USE COMMITTEE OF THE NEW YORK CITY COUNCIL
March 11, 2025**

Thank you, Chair Salamanca and Chair Hanks. Good afternoon to you and the members of the Land Use Committee and the Subcommittee on Landmarks, Sitings, and Dispositions. I am pleased to be here today to speak about the Landmarks Preservation Commission's Fiscal Year 2026 Preliminary Budget. I am joined today by Lisa Kersavage, our Executive Director, and Akeem Bashiru, our Director of Financial Management.

The Commission's mission is to protect the significant architectural, historical, and cultural resources of our City. The preservation of historic resources revitalizes communities, supports economic development, and contributes to the vitality of New York City. It is my honor to lead the agency in its successful efforts to realize these important public policy and quality of life goals. To date, the Commission has designated and regulates more than 38,000 buildings and sites throughout the five boroughs. As Chair, one of my primary goals is to incorporate equity and diversity in all aspects of the agency's work – particularly to ensure diversity and inclusion in our designations, and fairness, transparency, and efficiency in our regulations, so that all property owners have equal access to resources, technical assistance, and expertise.

Since I last testified on our agency's budget, LPC has been focused on several key initiatives: designating buildings and districts that reflect the City's diversity and tell the stories of all New Yorkers; transforming the permit process to make it more accessible, and developing programs to support small businesses and educate property owners about permitting processes and grant opportunities.

I will begin my testimony today by giving a brief overview of LPC's budget and how resources are allocated.

Budget Overview

LPC's preliminary budget for Fiscal Year 2026 is \$8.14M, which consists of \$7.44M in City funds and \$698,287 in federal Community Development Block Grant (CDBG) funds.

LPC is fundamentally an agency of professionals. Almost ninety percent of the preliminary budget (\$7.3M) is allocated to personnel services (PS) and 10% (\$862,807) is allocated to other than personnel services (OTPS). Our budget supports the Agency's five departments, including the Research Department, responsible for evaluating and advancing properties for designation; the Preservation Department which reviews permit applications for work on designated properties; the Enforcement Department which investigates complaints of potential violations, and helps owners correct non-compliances; and the Archaeology and Environmental Review Departments, which assist city, state and federal agencies in their Environmental Review process. The agency's total headcount in the Fiscal Year 2026 preliminary budget is 77 full time staff. We also have 6 part time staff.

Of the CDBG funding, about 82% is allocated to personnel supporting critical community development-related functions such as surveys, environmental review, archaeology, community outreach, and education; while about 18%, or approximately \$114,790 is allocated for our Historic Preservation Grant Program for low-income homeowners and not-for-profit organizations.

I will now discuss the work of the Commission that these resources support.

Research and Designation

LPC's Equity Framework guides our priorities for designations, and the agency has focused on places that represent New York City's diversity and in areas less represented by landmarks.

In the first half of FY25, LPC designated the Jacob Day Residence, a row house located at 50 West 13th Street in Manhattan. Jacob Day was a prominent 19th century Black business owner as well as an abolitionist who later became a leading advocate for voting rights and economic opportunities for the Black community. With this designation, LPC is furthering the goals of our Equity Framework to designate buildings and sites that address the City's difficult history with racism, as well as its inspiring role in movements for freedom and justice.-

In addition, thus far in FY25, LPC has held a public hearing for the proposed designation of the Paul Rudolph-designed Modulightor Building Apartment Complex as an interior landmark, and just this morning we held a public hearing for the proposed designation of the Marcel Breuer-designed (Former) Whitney Museum of American Art, as an individual landmark and interior landmark.

I will now turn to our preservation and permitting operations.

Preservation and Permitting

I believe it is imperative to support property owners of designated landmark buildings. The key to success in preservation is effective regulation, which requires an efficient, transparent, and accessible process for applicants. Buildings are living, thriving contributors to the dynamism of New York City. Our job is not to prevent change, but to manage it, so that we can ensure these significant buildings and sites are protected and allowed to remain a vital part of our City's continued growth.

Our Preservation Department is the regulatory arm of the Commission and is the largest department within the agency. Our staff are professionally trained preservationists who work with property and business owners to help them obtain approval for work that meets their needs and is sensitive to the historic building and context. Each year, approximately 94-97% of permits are issued by staff pursuant to the Commission's rules. The remaining 3-6% of the applications are reviewed by the full Commission. LPC staff works closely with property

owners, including meetings and other communications, to ensure they understand the criteria and review process and to help them put together a complete application and presentation.

In FY24, the Commission received 11,436 permit applications and took action on 11,120 applications, ranging from restoration and repairs to windows and storefronts, to additions and new buildings. Through February of this fiscal year, we have received about 7,450 applications, and are roughly on track to match the FY24 total.

In March 2024, LPC launched Portico, the Commission's online application portal that provides a user-friendly customer experience for people applying for permits to do work on their designated properties. Developed with New York City's small property owners in mind, Portico represents a transformation of the application process. Portico offers increased transparency and accessibility by making it easier for property owners to file an application on their own without needing to hire a professional, allowing multiple users to access the same application, and offering detailed status updates from start to finish. Additionally, Portico simplifies the application process by asking users simple questions to direct them to the appropriate permit. Portico can also automatically determine whether an application qualifies for LPC's expedited review services like Business Express, which helps small business owners get permits faster through a dedicated hotline, pre-application consultation, and focused review. Since the launch of Portico, 45% of applications are received and reviewed under expedited services, vs. 33% the prior year. The number of applications reviewed as Expedited Certificates of No Effect has doubled, and the number of permits reviewed through Business Express has increased fivefold. In the first four months of FY25, we greatly exceeded our targets by issuing 93% of Certificates of No Effect and 95% of Permits for Minor Work in ten business days or less. This high level of efficiency is a major achievement for the preservation department.

I will now share some further details about the outreach and education work LPC conducts.

Outreach and Education

Outreach and education are also essential to our success. My goal is to make information accessible to everyone, and in a city as diverse as New York, we need to make sure we are effectively communicating with property owners across the city, especially since a substantial number of owners directly file for permits with LPC. Since my tenure began, we have increased community outreach efforts and now place special emphasis on reaching out to communities across all boroughs that have not traditionally been well represented by LPC. We have also published new educational materials to improve access to important information. This is important for our regulatory work and generates support for designations. LPC has bolstered the use of our new e-filing portal, Portico, with extensive outreach, increasingly focused on teaching the city's diverse community of property owners, from homeowners to seasoned professionals, how to use the tool.

Community Development Block Grant Funding

Before I conclude, I want to return to the Historic Preservation Grant Program, a modest, federally-funded program targeted for low and moderate-income homeowners and not-for-profit organizations to help restore or repair the facades of their landmarked buildings.

In FY24, the Program awarded seven grants to homeowners and two grants to not-for-profit institutions for amounts ranging from \$10,000 to \$35,000. The homes are in Addisleigh Park, Queens, Cambria Heights, Queens, Ridgewood, Queens, Bedford Stuyvesant, Brooklyn, Crown Heights, Brooklyn, and Greenpoint, Brooklyn. The institutions are the Frederick Douglass Memorial Park in Staten Island and the Greenpoint Reformed Church in Brooklyn.

In FY25 thus far, LPC voted to award two homeowner grants and one non-profit grant,.

Summary

In summary, we are excited for the future of preservation in New York City and thank the Administration and Council for your continued support and the resources provided in this budget. We are a small agency and nearly the entirety of our budget is personnel-based. This is a hardworking, dedicated, and professional staff with an outsized impact on our city, responsible for the protection and preservation of its most significant buildings, districts, and sites. Our commitment is that we will continue to do so with the resources provided, and strive to do so equitably, efficiently, and transparently.

Thank you again for allowing me to testify and I am happy to answer any questions you may have.



**Testimony Before the New York City Council
Committee on Land Use
Regarding the New York City Fiscal Year 2026 Budget**

March 11, 2025

Good afternoon. My name is Yvette Chen, and I am a Program Manager in Neighborhood Development at the Center for NYC Neighborhoods. I would like to thank Speaker Adams, Chair Salamanca, and the members of the Council for giving us the opportunity to address the Mayor's preliminary budget today.

About the Center for NYC Neighborhoods

The Center promotes and protects affordable homeownership in New York so that middle- and working-class individuals and families are able to live in strong, thriving communities. Established by public and private partners, the Center meets the diverse needs of homeowners throughout New York State by offering free, high-quality housing and legal services through the Homeowner Protection Program. Since our founding in 2008, our network has assisted over 200,000 homeowners and we have provided more than \$60 million in funding to community-based partners. Major funding sources for this work include the New York City Department of Housing Preservation and Development, the Office of the State Attorney General, other public and private funders. Additionally, since 2021, the Center's subsidiary, Sustainable Neighborhoods, has administered the New York State Homeowner Assistance Fund in partnership with New York State Homes and Community Renewal (HCR), which has distributed over \$400 million federal relief dollars to homeowners affected by the pandemic who were struggling with housing payments.

Today, I want to discuss four key priorities for the 2026 budget that will expand homeownership opportunities and strengthen housing stability across New York City:

1. **Expansion of affordable homeownership opportunities**, including increased investment in Mitchell Lama developments and down payment assistance
2. **Sustained funding for homeowner services**, including foreclosure prevention and home repair
3. **Support for small-property owners, homeowner-landlords** through efforts like Accessory Dwelling Unit (ADU) incentives and the creation of an Office of Small Homes
4. **Support Community Land Trusts (CLTs)** by expanding the Citywide CLT Initiative

The members of New York City Council have been strong champions of our affordable homeownership efforts since the Center was founded. We are appreciative of your continued support for homeowner services in the City budget and the initiatives to expand access to affordable homeownership. Last year's *City for All* builds upon the City of Yes zoning reforms to significantly expand homeownership opportunities while also strengthening neighborhoods and supporting existing homeowners and



tenants. The Center supports increasing multi-family homeownership at scale, ensuring that working-class New Yorkers can access and maintain homeownership.

Expansion of affordable homeownership opportunities

The City for All Housing Plan funding provides a critical opportunity to expand affordable homeownership, particularly for historically excluded communities. We need solutions that will increase the supply of affordable housing and stabilize existing units. By committing \$5 billion of major investments, the program is estimated to produce 80,000 new homes, benefiting hundreds of thousands of New Yorkers over the next decade. These investments will help close the racial homeownership gap, promote generational wealth, and strengthen neighborhoods by allowing more families to remain in the communities they have long called home.

In particular, we support the \$2 billion for housing capital investments to finance affordable housing development, including Mitchell-Lama style developments. The Mitchell-Lama model is an assertive and achievable model for cities to build affordable homeownership at scale and ensure our working class families can attain stable homeownership. We also support the funding for stabilization and improvements in existing Mitchell-Lama developments.

Sustained funding for homeowner services

Continuation of funding for homeowner services in the FY 2026 Budget: The Center for NYC Neighborhoods has developed innovative, high-quality services to help keep New York City homeowners in their homes, with a track record of success on behalf of LMI homeowners. The Center was founded to address the foreclosure crisis of the Great Recession and grew to address Hurricane Sandy; our services are critical in times of crisis. This year, the Center requests over \$9 million in City Council funding to support several initiatives to assist homeowners across New York City with an emphasis on adapting programs to address BIPOC families at risk of losing their homes. In light of the cuts to homeowner services in the federal government and the possibility of a recession, we ask to increase our current funding in order to serve at-risk homeowners. Specifically, the City Council should hold the administration to its City For All commitments to support a comprehensive suite of homeownership services, including the following:

- Increased funding of housing counseling, financial counseling and legal services for homeowners through the [Homeowner Help Desk](#) by \$25.6 million to protect and support existing homeowners. The funding will expand access to free attorneys and housing counselors to stabilize homeowners in crisis by delivering free advice and solutions. Its primary goals are to bring housing counseling, financial counseling, and legal services directly to vulnerable homeowners; raise awareness around scam prevention and programs and assistance available to NYC homeowners.



- Double funding for the [HomeFirst Down Payment Assistance Program](#) with \$41 million and increase homeownership opportunities by expanding program eligibility to more moderate-income New Yorkers up to 120% AMI.
- \$27.7 million for a [HomeFix 2.0](#), which supports working-class homeowners' ability to make critical repairs to their home. The Center advocates for additional funding of the HomeFix program administered with the Department of Housing Preservation and Development (HPD), which provides accessible loans for necessary repairs, ensuring families can maintain safe and stable living conditions.

To fully realize the benefits of the City for All plan, we urge the Council to dedicate necessary funding to ensure these programs are implemented effectively. We believe Council support can be used to augment federal resources in assisting homeowners and homebuyers with FHA 203k rehabilitation loans, the Inflation Reduction Tax Credit, and funding for unit rehabilitation.

Support for small-property owners and homeowner-landlords

In addition to creating new homeownership opportunities, we must also invest in sustaining existing homeowners — particularly low- to moderate-income households — at risk of displacement. Homeowner-landlords of 1-4 unit family homes are critical to providing affordable rentals to people of color and low-income families. Our research found that oftentimes Black homeowner-landlords are older owner-occupied landlords who rent out a room at below market rate, making their housing option more affordable than what is available on the market. Their financial stability is crucial to keeping hundreds of thousands of tenants safely housed.

Many Black homeowner-landlords are struggling to keep up with mortgage payments, taxes, liens, utilities, and property maintenance which threatens the stability of both the homeowner and their tenant. The City for All plan offers homeowner-landlords a chance to earn additional rental income through the ADU incentive and basement programs. This initiative will assist Black homeowner-landlords in making mortgage payments, covering repairs, and stabilizing their homes for both themselves and their tenants.

We support the sustained funding for ADU and Basements technical assistance and staff — which will help homeowners create ADUs, such as basement apartments and backyard cottages. To ensure these efforts are successful, the budget should include funding for nonprofit community-based organizations (CBOs) to provide the necessary guidance on zoning laws compliance, financing, design requirements, and construction.



In addition, financial aid or incentives should be available to support ADU projects, which will create affordable rental options while providing needed financial support for homeowners. Streamlining administrative procedures is also critical to making the process accessible to immigrants, limited English proficiency (LEP) households, and low- to moderate-income (LMI) families.

Finally, we urge the creation of an Office of Small Homes to oversee basement conversions and provide focused support to 1-4 family homeowners, small property owners have the support they need.

Support for expanding the Community Land Trust Initiative

Lastly, we ask the Council to support the creation of new homeownership opportunities for low- and moderate-income New Yorkers by doubling funding of the Citywide CLT Initiative to \$3 million. Launched in FY 2020, this Council-funded initiative supports the formation, expansion, and stabilization of community land trusts (CLTs) in their mission to create, preserve, and steward permanently-affordable, resident-controlled housing, as well as commercial, community, and green spaces and other community assets, in low-income NYC neighborhoods increasingly facing or at risk of gentrification. Enhanced funding of the initiative will support 20 CLTs and allied organizations and their activities and services such as community outreach and education, tenant and community organizing, grassroots leadership development, legal and technical assistance, CLT incubation and property acquisition, participatory neighborhood planning, and community stewardship of land and housing.

In the community land trust model, a CLT, a community-controlled not-for-profit organization, owns the land beneath the properties located on it and leases the land to, for example, limited-equity housing co-ops and single-family homeowners who own their buildings and houses, respectively. Through this split-ownership structure a community land trust ensures that the co-op units and homes remain affordable in perpetuity for future generations of lower-income land-trust residents. The CLT withholds the land from the speculative market, caps the resale prices of homes, and retains and recycles the initial investment of taxpayer dollars.

Today there are few options for lower-income New Yorkers to own homes, shutting off a critical path to building wealth and putting down roots in a neighborhood. With the city in the midst of an unprecedented affordable housing crisis, often the only option is to pay increasingly costly rents or to move out of the city entirely. By doubling the funding of the Citywide CLT initiative to \$3 million, the Council would be simultaneously investing in and furthering a full gamut of critical and equitable housing objectives — ranging from strengthening neighborhoods by allowing more families to remain in the communities they have long called home, to expanding affordable homeownership and fostering the creation, preservation, and stewardship of homes that are permanently affordable to lower-income households, to closing the racial homeownership gap and promoting generational wealth.

In conclusion, the Center is committed to ensuring that homeownership remains an accessible and sustainable option for all New Yorkers, especially those from historically excluded communities. The



priorities we have outlined today—ranging from expanding homeownership opportunities and sustaining existing homeowners, to supporting small-property owners and Community Land Trusts—are essential to addressing the affordable housing crisis and closing the racial homeownership gap. The investments and initiatives proposed in the FY 2026 budget are vital to not only stabilizing and preserving homeownership, but also fostering generational wealth for families and strengthening our communities. By making these strategic investments in homeownership and housing preservation, New York City can take a major step toward housing stability, equity, and economic opportunity for all. Thank you for your time and consideration.

FY26 City Council Ask



The Center for New York City Neighborhoods helps NYC's low- and moderate-income homeowners achieve financial and physical resiliency. We focus on neighborhoods where mortgage delinquencies are highest and homeowners are vulnerable to financial and climate-related shocks. Since our founding 2008, the Center has received financial support from the City Council to provide foreclosure prevention services, estate planning services to NYC's homeowners and more recently, assistance with home repairs.

Since 2008, the Center has served 31,128 people



60% of our clients are people of color,
with an average household income of **\$38K**

City Council Schedule C Funding Request

Member-Specific Discretionary Requests

\$6.29M for the Foreclosure Prevention Initiative (#176381)

These funds are critically needed to support citywide homeowner stabilization and foreclosure prevention services for thousands of New Yorkers, including loans for senior homeowners, housing mobility consulting, and home maintenance courses.

\$1.2M from the Home Loan Program Initiative (#189408)

Funds will support continuation of HomeFix, a high-demand home repair resource that expands available financing so low-income homeowners can maintain their homes without having to rely on predatory lenders.

\$175,000 from the Community Land Trust Initiative

(#191009) Funds will support the capacity of the Interboro CLT, the city's only community land trust operating in 13 different council districts across all boroughs, to expand permanently affordable homeownership opportunities for NYC families.

\$1M for the Estate Planning and Resolutions Initiative

(#190967) Funds will support a further citywide expansion of the Center's estate planning and Heirs Property services

Our Partners



We work with on-the-ground community partners to help homeowners throughout New York City avoid foreclosure, scams and deed theft, to promote financial stabilization, and help keep New Yorkers in their homes. Please see below for the list of community-based partners:

Housing Counseling

provided by our Network Partners

The Bronx

- Bronx Neighborhood Housing Services

Queens

- Chhaya Community Development Corporation
- Margert Community Corporation
- Neighborhood Housing Services of Jamaica CDC
- Neighborhood Housing Services of Queens CDC

Brooklyn

- Brooklyn Neighborhood Services
- Cypress Hills Local Development Corporation
- Grow Brooklyn
- Housing and Family Services of Greater New York
- IMPACCT Brooklyn
- Neighbors Helping Neighbors
- Neighborhood Housing Services of Brooklyn

Staten Island

- Northfield Community Local Development Corporation
- Neighborhoods for a Sustainable Future

Citywide

- Housing & Family Services of Greater New York
- Mutual Housing Association of New York
- Neighborhood Housing Services of New York City

Legal Services

provided by our Network Partners

The Bronx

- Bronx Legal Services
- The Legal Aid Society

Queens

- JASA: Legal Services for the Elderly in Queens
- The Legal Aid Society
- Queens Legal Services
- Queens Volunteer Lawyer Project

Brooklyn

- Access Justice Brooklyn
- Brooklyn Legal Services
- Brooklyn Legal Services Corporation A
- CAMBA
- Grow Brooklyn

Staten Island

- Staten Island Legal Services

Citywide

- City Bar Justice Center
- Mobilization for Justice
- New York Legal Assistance Group



**Banana Kelly Community Improvement Association, Inc.
Testimony to the City of New York – City Council
Community Land Trust Initiative**

**26 March 2025
Submitted by Brian Sahd**

On behalf of Banana Kelly Community Improvement Association, Inc. and the Banana Kelly Resident Council, I am honored to submit this testimony today in strong support of the Community Land Trust Initiative. Now in its sixth year, the 19 organizations that are involved in the Community Land Trust Initiative are requesting \$3 million in City Council initiative funding to expand the number of community land trusts (CLTs) and permanently-affordable housing, commercial and community spaces. The CLT Initiative delivers in-depth education, organizing, and legal and technical assistance to support the formation and expansion of CLTs in low-income, persons of color communities. By taking land and housing off the speculative market, CLTs combat displacement and address root causes of NYC's deepening affordability crisis. This initiative has been a lifeline for countless residents, ensuring that our communities remain places where working families, seniors, and low-income individuals can live with dignity and stability.

Banana Kelly is a mutual housing association and community organization that has been deeply rooted in the South Bronx since the late 1970s. We were formed in response to widespread disinvestment and the devastation that followed, and through community ownership and control of housing, we have played—and continue to play—a vital role in the revitalization of the Longwood, Hunts Point, Morrisania, and Mott Haven neighborhoods. For the past six years, it has been both our privilege and our responsibility to be a member of the CLT initiative, working alongside our coalition partners to protect vulnerable tenants and preserve affordable housing. As you are aware, the CLT Initiative was launched in FY20 and has catalyzed the growth of grassroots CLTs across the five boroughs; organized and educated thousands of New Yorkers; and brought land and housing into permanently affordable community control

At Banana Kelly, our CLT program is central to our mission of defending the rights of low-income residents and ensuring that they have access to safe, healthy, and affordable living conditions. For decades, government divestment left the South Bronx largely overlooked by the forces that sought to displace low-income residents for profit. However, in the past decade, we have witnessed a wave of development that, in many cases, has mirrored the gentrification and displacement crises seen in Manhattan and Brooklyn. This has brought a new urgency to our work. We recognize that fighting displacement requires both strengthening our base and forging strong alliances with like-minded organizations across the city. The CLT Initiative is urgently needed to address New York's affordability crisis and combat displacement. With Initiative support, CLTs will continue to create and preserve thousands of permanently affordable homes – including rental, shared equity, and supportive housing. CLTs also will develop community and cultural spaces, affordable storefronts for small and worker-owned businesses, community solar projects, and other infrastructure.

We deeply appreciate your unwavering support for the CLT Initiative. It is because of your leadership and commitment that we are able to make such a meaningful impact on communities across this great city. With your continued investment in this initiative, we can keep fighting to ensure that all New Yorkers—regardless of income—have the right to a safe, stable, and affordable home. Thank you for your time, your dedication, and your belief in the power of community-driven solutions. We look forward to working together to build a more just and equitable New York City.

BANANA KELLY Community Improvement Association, Inc.

863 PROSPECT AVENUE, BRONX, NY 10459 E INFO@BKCIANYC.ORG T 718 328 1064 F 718 991 3242 W BKCIANYC.ORG

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THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 3/11/25

(PLEASE PRINT)

Name: Don Gaidnick, Commissioner

Address: Edith Hsu-Chien, Executive Director

I represent: David Parish, Chief Operating Officer

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: Edith Hsu-Chien, DCP

Address: NYC Dept of City Planning Exec. Dir

I represent: 170 Broadway

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 3/11/25

(PLEASE PRINT)

Name: David Parish, Chief Operating Officer

Address: _____

I represent: Dept of City Planning

Address: _____

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: USA KERSHAGE

Address: _____

I represent: LPC

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: ARDEM BASHIR

Address: _____

I represent: LPC

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: _____

(PLEASE PRINT)

Name: SARAH CARTER

Address: _____

I represent: LPC

Address: _____

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 3/11/25

(PLEASE PRINT)

Name: Yvette Chen

Address: _____

I represent: The Center for NYC Neighborhoods

Address: _____

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

☐ in favor ☐ in opposition

Date: 3/11/25

(PLEASE PRINT)

Name: Christopher Leon Johnson

Address: _____

I represent: Self

Address: _____

Please complete this card and return to the Sergeant-at-Arms