

STRINGER

DEMOCRAT FOR MAYOR

ROOF

Residential Options
for Our Families

**A Family-First Housing Plan to
Keep Larger Households in the
Five Boroughs with 42,000
Family-Sized Homes**

“As a dad raising two boys in a two-bedroom apartment, I know from first-hand experience how difficult it is to find an apartment that is both affordable and big enough for my family,” said Scott. “When families can’t find an affordable place with enough space, they leave—and with them go the students in our schools, the hardworking parents who keep our city running, and future generations of New Yorkers. The ROOF plan is how we fight back and make New York a city that is families.”

OVERVIEW

New York City is facing a severe housing affordability crisis that is hitting families particularly hard. For years—and especially since the onset of the COVID-19 pandemic—tens of thousands of families have left the city in search of larger, more affordable homes outside the five boroughs, the state, and the region. It is not enough just to build more housing; we need a focus on building the kind of homes that families can afford with the space to raise children. So today, Scott Stringer is announcing the release of ROOF—Residential Options for Our Families—to create housing options across the five boroughs that work for families. ROOF builds on a pair of the key planks of Scott’s multi-pronged Mitchell-Lama 2.0 [housing platform](#): the Robin Hood Housing Plan, which uses eminent domain to seize residential buildings from negligent landlords, and building new affordable housing on hundreds of parcels of city-owned vacant land.

Specifically, ROOF dramatically increases the number of family-sized units—defined as apartments with at least two bedrooms—in both newly constructed affordable housing developments subsidized by the Department of Housing Preservation and Development (HPD) and in buildings seized by the city from negligent landlords. To promote long-term stability for New York’s families, the plan also expands homeownership opportunities and prioritizes amenities in affordable developments that meet the needs of parents and children. ROOF will over four years build more than 18,400 new family-sized apartments and fund the preservation of approximately 24,000 more through HPD—a combined total of 42,000 homes.

This is more than a housing blueprint; it is a statement of our values and affects who gets to call New York City home. If we lose our young and growing families, our schools lose students, our neighborhoods lose energy, and our economy loses both workers and customers. This plan takes a comprehensive, family-first approach to development and preservation—one that ensures New York City remains a place where households of all sizes can afford to stay and live comfortably in adequately sized homes.

The Problem: Families Are Leaving New York City

New York City's population declined from 8,804,190 on April 1, 2020, to 8,335,897 on July 1, 2022—a drop of 468,293 residents, or 5.3 percent—according to the [U.S. Census Bureau](#). In 2022 alone, the city saw a net loss of 160,000 residents due to domestic outmigration, driven largely by the lack of affordable, adequately sized housing, as the [Citizens Budget Commission](#) reported.

A [2024 Fiscal Policy Institute report](#) found that households with young children were 40 percent more likely to leave New York State and twice as likely to move out of New York City compared to those without children, citing housing affordability as a major factor.

This outmigration is reflected in school enrollment data: [New York State Comptroller analysis](#) shows that K-12 public school enrollment in the city fell by more than 95,000 students between the 2019-2020 and 2022-2023 school years—a nearly 9.2 percent decrease.

Meanwhile, the city's affordable housing production has failed to meet the needs of larger households. A [City Limits analysis](#) of HPD data shows that between 2014 and 2021, more than 100,000 of the 156,000 affordable units built or preserved had two or fewer bedrooms. Only 14,783 were three-bedroom apartments and just 1,517 were four-bedrooms—fewer than 10 percent of units suitable for larger families.

According to a [CHPC report](#), just 29 percent of all housing units in the city have three or more bedrooms. Yet [Department of City Planning data](#) shows that approximately 24 percent of family households in New York City have children under 18.

Once families find larger apartments, they tend to remain there for a long time. Nearly 80 percent of owner-occupied three-bedroom or larger homes and 43.1 percent of comparable rentals have been occupied for more than a decade, according to the Citizens Budget Commission. These units rarely free up, making them increasingly difficult to find.

Meanwhile, the median asking rent for a two-bedroom apartment in the city exceeds \$3,600 per month. To afford this rent under HUD standards, a family would need to earn roughly \$144,000 annually. But the median household income for families with children in New York City is just \$80,530, according to the [Citizens' Committee for Children of New York](#). At that income level, an affordable rent would be closer to \$2,000 per month—illustrating a significant affordability gap for working- and middle-class families.



The Solution: A Family-First Approach to Housing

Scott Stringer's ROOF plan addresses New York City's housing crisis through three interlocking strategies:

- 1. Increase the share of family-sized affordable housing** in new construction on city-owned land to 50 percent—with at least 15 percent of those units being three-bedroom or larger.
- 2. Preserve and expand existing family-sized units** in buildings acquired through Scott's previously released Robin Hood Housing Plan.
- 3. Expand affordable homeownership opportunities** to help working- and middle-class families build long-term roots in New York City.

1. Increase Family-Sized Units in New Construction

The ROOF initiative builds upon Scott Stringer's previously released affordable housing proposal, which includes the transformation of city-owned vacant lots into affordable apartment buildings. Recognizing the potential of these underutilized parcels of government-owned properties, the ROOF plan integrates this strategy by prioritizing the development of family-sized units—apartments with two or more bedrooms—on these lots. By making effective use of city-owned land, the plan aims to reduce the rents families would otherwise pay in unsubsidized residential properties, ensuring that new developments are both affordable and tailored to the needs of larger households.

ROOF would reverse the trend in New York City affordable-housing development that has made it harder for families to find sufficiently spacious and affordable homes. In 2014, HPD financed approximately 53 percent of units as studio and one-bedroom apartments, and 45 percent as two- and three-bedroom apartments. By 2024, that number had shifted dramatically; indeed, only 31 percent of new construction included two- and three-bedroom units, and nearly 70 percent were smaller. In 2024, the share of three-bedroom apartments hit a decade-low of just 6 percent, despite briefly reaching 10 percent earlier in the decade.

As mayor, Stringer will reverse this trend. ROOF sets a clear goal: increase the share of new family-friendly apartments—two-, three-, and four-bedroom units—by 20 percentage points, reaching a total of 50 percent of all HPD-subsidized new construction. Within that target, three-bedroom units will make up at least 15 percent of the total—nearly triple the current production rate. ROOF would deliver more than 4,600 new family-sized apartments annually, or roughly 1.6 times current production levels.

The initiative will also:

- Increase HPD subsidy levels to reflect the higher construction costs of larger units.
- Provide financial incentives for residential building owners to convert ground-floor commercial or community facility space into licensed childcare centers.
- Prioritize the siting of new developments in areas that:
 - Are near schools and public parks;
 - Include indoor and outdoor child-friendly recreation spaces;
 - Offer flexible layouts, ample in-unit storage, and dedicated community space;
 - Have good public transit access.
- Adopt a new placement preference policy giving families with children attending public schools located within a two-mile radius of new developments priority access to those affordable units.

By focusing on the creation of multi-bedroom units, the plan not only addresses the longstanding shortage of family-sized apartments but also revitalizes neighborhoods by converting long-neglected parcels into vibrant, livable communities.

2. Optimizing the Robin Hood Housing Plan for Families

The Robin Hood Housing Plan—Scott Stringer’s bold proposal to seize control of chronically mismanaged, distressed, or tax-delinquent buildings—creates a unique opportunity to produce deeply affordable, family-sized homes without relying solely on new construction. By targeting properties where landlords have failed to maintain livable conditions, the city can reclaim apartments already suitable for residential use and ensure they are rehabilitated with families in mind.

Rather than allowing these properties to deteriorate or be auctioned to private owners, the city will take direct ownership and use it to support families who are at risk of being priced out of their communities. Once under public control, these buildings will be transitioned into permanently affordable housing, with a substantial share of the resulting units dedicated to two-, three-, and four-bedroom apartments. ROOF commits to making family-sized apartments the default in Robin Hood Plan-initiated conversions—ensuring that as the city holds negligent landlords accountable, it also delivers stable, affordable housing to working- and middle-class families.

The ROOF plan will build on this foundation by implementing a series of family-first policies for city-acquired buildings, including:

- Establishing a “no net loss” rule to ensure that existing family-sized units in acquired buildings are preserved or expanded during redevelopment.
- Using a “Frankenstein unit” approach to combine smaller apartments into two- and three-bedroom homes in buildings where pre-existing vacancies make such conversions possible without displacing residents.
- Prioritize families—particularly those with children in public schools—on city-managed affordable housing waitlists.
- Launch a Family Preservation Program that grants placement priority to families with children currently enrolled in city public schools—especially when new units are located within a two-mile radius of their current school.

3. Expanding Affordable Homeownership for Families

To ensure that working- and middle-class families can put down long-term roots in New York City, ROOF also includes a robust strategy for expanding affordable homeownership:

- Raise the cap on the HomeFirst Down Payment Assistance Program from \$100,000 to \$150,000 to reflect rising housing costs and expand access to homeownership.
- Launch a \$250 million Family Co-op Conversion Fund to help tenants in buildings with family-sized units convert their homes into limited-equity cooperatives.
- Partner with Community Land Trusts to develop permanently affordable family homeownership opportunities on city-owned land.
- Triple the reach of HomeFirst, supporting 600 family homebuyers annually—up from the current 200 households reported in 2024.

Altogether, ROOF will build at least 18,400 new family-sized apartments and preserve approximately 24,000 more through HPD’s preservation program.

