

해외출장
보고서

공동체토지신탁 도입 및 적용 방안

미국 공동체토지신탁 관련 사업 추진 사례 및 지역 자산 활용 도시재생 사례조사

2017.9.12 - 9.18
미국(뉴욕)

박성남 부연구위원

(a u r i) 건축도시공간연구소

목 차

1. 출장 개요	1
1.1. 출장 목적	
1.2. 출장 일정 및 지역	
1.3. 출장자	
1.4. 세부 일정	
2. 기관방문 및 회의	3
2.1. Cooper Square CLT Committee	
2.2. UHAB	
3. CLT 및 재생 관련 사례지 답사	8
3.1. RIVERSIDE CENTER	
3.2. BIG SUN, RAIN CLT	
3.3. FULTON CORRIDOR	
3.4. HUDSON YARD	
3.5. THE HIGH LINE	
3.6. ATLANTIC YARD	
4. 부록: UHAB 제공 자료	24

1. 출장 개요

1.1 출장 목적

□ 미국의 공동체토지신탁 관련 조직 방문 및 사업 추진 사례 조사

- 공동체토지신탁 추진 프로그램 및 파트너십 사업 추진 사례 조사를 통한 국내 시사점 도출

□ 지역 자산 활용 도시재생 사례 조사

- 뉴욕의 지역 자산 활용 도시재생사례 조사

1.2 출장 일정 및 지역

□ 2017.9.12(화) ~ 2017.9.18(월) (5박 7일)

□ 미국 뉴욕

1.3 출장자

□ 박성남 부연구위원

1.4 세부 일정

일 자	현지시간	출발지	도착지	일 정	이동시간 (대중교통 이용시)
9월 12일 (화)	10:00- -11:05	인천	미국 뉴욕	출국 -> 도착	인천 공항(대한항공, 13h 5m)
	12:00- 17:00	이동		숙소도착	
9월 13일 (수)	10:00- 13:00	Upper West Side		현장방문 Riverside Center	
	16:00- 18:00	Brooklyn		현장방문 Atlantic Yards	
	17:00-19:00			이동, 석식	
9월 14일 (목)	10:00- 12:00	East Village		기관방문 Cooper Square CLT Committee	
	13:30- 17:00	East Village		CLT 사례 방문 (Big Sun, Rain CLT)	
	17:00-19:00			이동, 석식	
9월 15일 (금)	10:00- 12:00	Lower Manhattan		기관방문 Habitat For Humanity New York City	
	14:00- 17:00	Lower Manhattan		현장방문 Fulton Corridor, Lower Manhattan Development	

	17:00-19:00			이동, 석식	
9월 16일 (토)	13:30-14:30	Midtown		현장방문 Hudson Yards	
	17:00-18:30	Midtown		현장방문 The High Line	
	18:00-20:00			이동, 석식	
9월 17일 (일)	14:00-17:20	미국 뉴욕	인천	귀국(대한항공)	JFK공항(대한항공, 15h 20m)
9월 18일 (월)					

2. 기관방문 및 회의

2.1 Cooper Square CLT Committee


□ Cooper Square CLT Committee, 미국 뉴욕

- 일 시 : 2017년 9월 14일 10:00-13:00
- 장 소 : Cooper Square CLT 사무실, c/o Cooper Square MHA 59-61 East 4 Street 3rd floor, New York, NY 10003
- 면담자 : Valerio Orselli (Project Manager)
- 미국에서 가장 오래된 이주-반대(anti-displacement) 단체임. 지역 주민과 함께 affordable하며 환경적으로 건강한 주택과 지역사회/문화 공간을 보존하고 발전시킴으로서 Cooper Square area가 인종적, 경제적, 문화적으로 다양성을 유지할 수 있도록 함
- 1959년에 조직되어 노동 및 주거 운동의 지역의 발전과 더불어 형성된 커미티로 커뮤니티를 조직하고, 커뮤니티 계획에 대한 visionary planning을 지원함
- 현재는 90년대 이후 커뮤니티 관리 프로그램을 운영하며 협동조합을 설립하고 mutual housing associations을 조직하여 운용하고 있음
- Land Trust 형태로 정부 협상을 통해 99년 계약을 맺어 운용하고 있으며, 1996년에 10개의 건물을 시작으로 현재는 21개 건물을 신탁형식으로 운용하고 있음
- share holders는 250달러로 가입하며, 350달러 정도의 studio 임대료를 공급하고 있어 affordability를 확보하고자 노력함
- 80% AMI 가구를 대상으로 하나 목표는 50%, 30%로 설정하고자 함



면담자와 Cooper Square Committee

CSC가 제공한 자료 내용 및 관리하고 있는 건물 사진



COOPER SQUARE MUTUAL HOUSING ASSOCIATION (CSMHA)

History: Cooper Square Mutual Housing Association was created by the Cooper Square Committee (the "Committee"). The Committee was formed in 1959 to fight displacement of neighborhood residents by urban "renewal" plans. After many years of struggle, in 1971, the Committee won adoption of its own "Alternate Plan" for Cooper Square. The Alternate Plan was only partly implemented due to insufficient federal funding. Two housing projects—Thelma Burdick Apts. and JASA-Green Senior Housing totaling some 300 units were built in 1985). The Committee working with the community then drafted a "Revised Plan."

Some five years of negotiations with the City ensued and in 1990 a Memorandum of Understanding ("MOU") for the implementation of the Revised Plan was entered into with the City of New York's Department of Housing Preservation and Development ("HPD"). The MOU called for the renovation of all the Cooper Square urban renewal residential buildings and the creation of a long-term ownership vehicle to provide permanent protection from displacement for current and future residents in the formerly City-owned buildings. In pursuit of this objective, the Committee held some 40 different meetings and workshops with community residents to evaluate and compare the benefits of various City renovation and ownership options.

After these meetings and workshops and other community input, which was an ongoing process, the Committee ultimately decided on the creation of a unified Mutual Housing Association to enfold all the renovated buildings into a single multi-building self-governing cooperative. The Committee and area residents believed that the Mutual Housing Association self-governing cooperative model would create an "economy of scale," permitting the bulk purchase of supplies and services (including fuel, insurance, maintenance, etc.) at a discounted price, a large reserve fund benefitting all the buildings and the pooling of commercial income, thereby reducing operating costs and preserving the affordability of the buildings for low-income housing.

The Committee sponsored the formation of the COOPER SQUARE MUTUAL HOUSING ASSOCIATION ("MHA") which was incorporated in 1991 to manage the properties under a Master Lease with the City and oversee the renovations. It currently manages some 24 buildings (including the 21 MHA II buildings) with 400 DU's pursuant to individual Management Agreements.

The COOPER SQUARE MUTUAL HOUSING ASSOCIATION II HOUSING DEVELOPMENT FUND COMPANY, INC. ("MHA II"), also sponsored by the Committee, was incorporated in 1994 to own and administer the renovated properties.

Acquisition by MHA II and renovation of the buildings was funded in large part by the United States Department of Housing and Urban Development ("HUD") and the New York City Department of Housing Preservation and Development ("HPD") as memorialized by various Grant Agreements, Land Disposition Agreements, Regulatory Agreements and deeds (the "Financing Documents").

The land under the buildings is held by MHA II under a ground lease (the "Ground Lease") and a Declaration of Covenants (the "Declaration"), and together, the "CLT Documents" entered into with COOPER SQUARE HOUSING DEVELOPMENT FUND COMPANY COMMUNITY LAND TRUST ("CLT").

The CLT Documents require, as a continuing condition of the Leasehold, that MHA II further the not-for-profit charitable purposes of CLT.

These not-for-profit purposes are to perpetually maintain the Buildings for low and moderate income households.

The Financing Documents similarly impose numerous eligibility and affordability restrictions on MHA II and Purchasers in regard to the sale and transfer of shares in the Cooperative. The CSMHA II and the CS CLT executed enforcement mortgages with the City, which required no repayment as long eligibility and affordability restrictions were strictly adhered to. Upon full compliance and expiration of these mortgages the loans would be converted into grants.

Both MHA II and CLT have enforcement rights in regard to these provisions.

MHA II owns all the twenty-one buildings, but did not convert them to cooperative ownership until all 21 were fully renovated and conveyed to MHA II. As the buildings would comprise a scatter-site cooperative, the NY State Attorney General also required additional information regarding their common history and relatedness, as well as assurances that long-term affordability would be provided for in its organizational structure. The role of the CLT as a monitor was a crucial factor in securing the NY State Attorney General's office approval. The Cooperative to date consists of the following twenty-one buildings (the "Buildings"), comprising 328 apartments.

9 East 3 rd Street	56 East 4 th Street	69 East 4 th Street
13 East 3 rd Street	57 East 4 th Street	71 East 4 th Street
21 East 3 rd Street	58 East 4 th Street	73 East 4 th Street
23 East 3 rd Street	60 East 4 th Street	75 East 4 th Street
25 East 3 rd Street	63 East 4 th Street	77 East 4 th Street
27 East 3 rd Street	65 East 4 th Street	13 Stanton Street
89 East 3 rd Street	67 East 4 th Street	83 Second Avenue

Sale of Buildings to Cooper Square MHA

All but two buildings were sold to the cooperative corporation (MHA II) after completion of their renovation. The first sale/ownership transfer occurred on 6/96 and included the following 10 buildings: 13 Stanton St., 21-23 East 3rd Street, 58-60-57-69-71 East 4th Street and 83 Second Avenue. The second sale was on 6/99 and included 6 buildings: 9 and 27 East 3rd Street, 56-57-63-65 East 4th Street. The next 2 buildings were sold on 6/01: 73 and 75 East 4th Street. 77 East 4th Street was sold to MHA II on 6/02. 13 East 3rd Street and 89 East 3rd Street were renovated under the NYS Housing Trust Fund and the NYC HPD TIL II Program respectively. They were sold to intermediate organizations and were then transferred to the MHA II on 3/08.

Neighborhood Characteristics: Cooper Square urban renewal tenants are predominantly low-income and very ethnically mixed, with a large Latino population and smaller white, African American and Asian population. The Cooper Square Urban Renewal Area is surrounded on all sides by higher-income neighborhoods, and has strongly resisted the pressures of gentrification.

Local Housing Context: The housing stock is primarily turn of the century 5- and 6-story tenement housing. Prior to their renovation most dwelling units (DU's) were characterized by tubs in the kitchen and toilets in the hall. The Cooper Square MHA buildings were owned by the City for over 25 years, and poorly maintained.

The Cooper Square MHA Cooperative: On 11/10 MHA attorneys released an MHA Cooperative Information Package in lieu of a co-op offering plan, pursuant to a "no-action letter" (dated 9/9/10) issued by the NYS Attorney General's Office. The NYS Attorney General set two main conditions to declare the MHA co-op plan effective: 1) at least 66% of all tenants must sign Purchase Agreements and 2) the MHA working with the NYC HPD must secure approval from the NYC City Council for Article XI tax abatement. This plan follows the requirement of a non-eviction co-op. Tenants had the option of becoming cooperative owners of their apartments by purchasing shares or remain as MHA rental tenants under rent stabilization guidelines (although not necessarily rent stabilized). Some 85% of all MHA tenants signed Purchase Agreements and subsequently became cooperative shareholders. The New York City Council approved the Article XI tax abatement on 1/18/2012, subject to a new Regulatory Agreement. The new Regulatory Agreement further specifies that where its restrictions conflict with restrictions embodied in the Land Lease between the CS MHA II and the CS CLT the stricter requirements will prevail. Upon execution of a new Regulatory Agreement (which superseded all prior NYC HPD Regulatory Agreements) the NYS AG approved the First Amendment to the co-op plan and the plan was declared effective.

Organizational Structure: The cooperative is a Unified (multi-building) MHA. Shareholders from all the 21 MHA buildings vote for one co-op board, and not for a board of their individual buildings. The Cooper Square Community Land Trust (CLT) holds title to the land under the housing, and monitors and helps enforce the MHA's non-profit ownership structure, long-term affordability and resale restrictions through the ground lease.

Board Structure: The MHA cooperative that owns the housing has a 15-member board, two-thirds elected by resident shareholders and one-third non-resident members appointed by the Community Land Trust. The CLT has a nine-member self-perpetuating board consisting of six non-resident community representatives selected from housing advocates and technical assistance providers and 3 resident shareholders. Due to its role as a monitor and enforcer of the Land Lease provisions, the five CLT members of the MHA II Board are appointed by the CLT and not elected by shareholders, as specified in the MHA II's Certificate of Incorporation.

Committee Structure: In addition to the MHA II Board, which is the governing entity, the Cooper Square MHAII also has a number of committees that provide for tenant participation and input. These include the Finance Committee that helps put together the MHA's annual budget, the Construction Committee that helps to monitor the renovation of buildings, the Commercial Committee that deals with storefronts and the Admissions Committee that deals with filling apartment vacancies. There is also a Building Captains' Network, consisting of members elected by their individual buildings that deal with day to day or community issues. Other committees in formation will include a Senior/Special Needs, a Maintenance and Repairs, Fundraising and Special Events Committees.

Development Financing: Most of the development and gut rehabilitation of buildings was funded through City capital funds and the federal HUD/HOPE2 Program. One building was rehabilitated using a grant from the NYS Housing Trust Fund. And one building was rehabilitated under the NYC DAMP/TIL II Program. The MHA does not have funds of its own to rehabilitate or renovate housing.

Future/Long Term Affordability of the Housing: The mission of the MHA is the preservation and development of low-income cooperatively owned and resident-controlled housing. The Cooper Square MHA is committed and dedicated to the preservation of housing that is permanently affordable to families of low and very low income.

For that reason, when CS MHA II was created, we developed a structure based on an affordability formula so that rents/maintenance fees would be affordable to families at 50% of median income. This meant that most families of very low income would be able to afford their units, even without any other subsidy.

Initial purchase price (insiders' price) was set at \$250.00. The CS MHA II now charges new purchasers \$1,800.00 for their units, plus closing costs. Should they at some future date choose to sell their units, all they would be able to sell them back for is \$250.00 or \$1,800.00 plus an increase based on the Consumer Price Index (CPI), plus the value of any Board-approved improvements made to the DU by the seller. This is not a limited equity co-op. This is a non-profit co-op. The intent behind this is twofold: 1. to keep the units affordable to future residents and 2 to prevent residents from reaping a windfall profit from public funds.

Rents/maintenance fees have been established at the economic rent levels required to cover actual Maintenance and Operating (M&O) costs, plus a little extra to go into the MHA Reserve Funds. Other than the funds received for the renovation of the buildings, the MHA is not slated to receive any other large grants. Hence the buildings must collectively cover their operating expenses.

The MHA cooperative is an innovative concept in cooperative housing, incorporating two basic principles: 1) bringing many scattered buildings together to create an economy of scale, further explained below and 2) the separation of building ownership (MHA II) from land ownership (the CLT) providing a unique system of monitoring MHA operations, thus helping to ensure long-term affordability and serving as a deterrent against speculation. This was a crucial element in obtaining the NY State Attorney General's approval for this co-op project.

Instead of the end product being stand-alone single building TIL co-ops, the MHA is a multi-building scatter-site cooperative project. This structure provides the significant benefit of an economy of scale, allowing the MHA buildings to purchase fuel, utilities, insurance, supplies and services at a discounted rate. Individual buildings in the MHA also benefit from a large communal reserve fund. For example, if 10 or 20 years after the renovation of a building, there is the need to replace a major system, such as a roof or a boiler, the cost will not be borne solely by the 15 member-shareholders of an individual building coop, but rather from the reserve funds generated by all the 21 MHA-owned buildings.

Additional income is generated by the commercial spaces in MHA buildings. Not all buildings have a storefront on the ground floor but all commercial income is shared amongst all the buildings.

Finally, in order to closely base our rents/maintenance fees, not on some arbitrary room count figure, but on what it actually costs to manage and maintain our housing, we prevailed upon NYC HPD to allow us to set post-rehab rents based on square footage. For the core area of an apartment, which we defined as the first 350 square feet of space, we charged 95 cents a square foot. The core area is where we anticipated the most repairs will be needed, specifically the bathroom and kitchen. For the non-core area of an apartment requiring fewer repairs, i.e. living room and bedrooms, we charged 35 cents a square foot. To illustrate how this translates into actual rents, we can offer the following actual examples:

APT. SIZE	LOCATION	SQ. FEET	POST REHAB BASE RENT*	CURRENT RENTS	AFFORDABILITY (% OF AMI)
Studio	23 East 3 rd St.	300 SF	\$285.00	\$415.00	26.1% of AMI
One-BR	13 Stanton St.	484SF	\$379.00	\$562.00	33.1% of AMI
Two-BR	71 East 4 th St.	631 SF	\$431.00	\$621.00	30.4% of AMI
Three-BR	83 Second Ave	1,104SF	\$578.00	\$830.00	36.7% of AMI

*When rents were restructured by NYC HPD in 1996/97

** NYC 2016 Average Median Income (Assumed Occupancy= 0-BR (1 person); 1-BR (1.5 people); 2-BR (3 people); 3-BR (4 people))

Our commitment to affordable housing is reflected in the way we have structured the monthly charges in this cooperative project to help insure, not merely the present, but also the future affordability of our housing. This

has allowed us to keep rents affordable to families of very low income. Eleven newly renovated MHA buildings had their rents restructured based on this formula in 1996; six more in 1999, two in 2001, one in 2002 and the last in 2005. On November 2004, with rents in all 21 buildings finally restructured, the MHA board approved its first rent increase, raising residential rents by 3.5%. To keep up with escalating operating costs the MHA Board voted to raise rents by 3.5% in 2006, 2007, 2009 and 2010. Subsequent rent increases were 2% in 2011, 3.75% in 2012, 3% in 2013, 2014 and 2015, and 6% in 2016—this last increase dedicated to replenishing reserves needed to replace or repair several major building systems (boilers, roofs and fire escapes).

Achievements and Challenges: The CS MHA II has successfully saved hundreds of tenants from displacement and is now moving towards a fully articulated cooperative structure. The major short term challenges that CSMHA faced were 1) securing Purchase Agreements from at least 66% of current MHA tenants agreeing to become cooperative owners and 2) securing Article XI Real Estate retroactive tax abatement for all 21 buildings—the two requirements set by the NYS AG's office to declare the co-op conversion effective. Both conditions were met. We now need to recruit residents for board and committee work, and clearly and concisely explain the MHA and CLT concepts to residents and public agencies allowing the MHA and the CLT to fully comply with all its regulatory covenants and requirements. The long-term challenge remains the preservation of decent renovated housing at maintenance fees/rents that low-income tenants can afford and to bring in additional buildings into the MHA fold. **Cooper Square MHA: Here Today—Here to Stay.**

(Rev. 8/16- Val Does)

2.2 UHAB(Urban Homesteading Assistance Board)

□ UHAB, 미국 뉴욕

- 일 시 : 2017년 9월 15일 11:00-12:30
- 장 소 : 120 Wall Street, 20Th Floor, New York, NY 10005
- 면담자 : Alex Roesch(Project Associate)

- 이 단체는 뉴욕시의 5개 자치구에 걸쳐 주택 소유에 어려움이 있는 가구나 개인을 위한 주택을 공급하며, 종교단체, 학교, 그리고 시민단체로 구성된 자원봉사자들과 전문가들이 모여 매년 집을 짓고 뉴욕의 affordable housing 문제를 어떻게 해결하고 도울지에 대하여 배우고 있음

- 1973년부터 UHAB는 1,600여개의 건물들을 보존(preservation)을 도왔고 30,000여의 가구에 주택보유기회를 제공하였음. 또한 UHAB는 뉴욕시 내의 저소득층 협력 단체들과 긴밀한 관계를 유지하고 있음

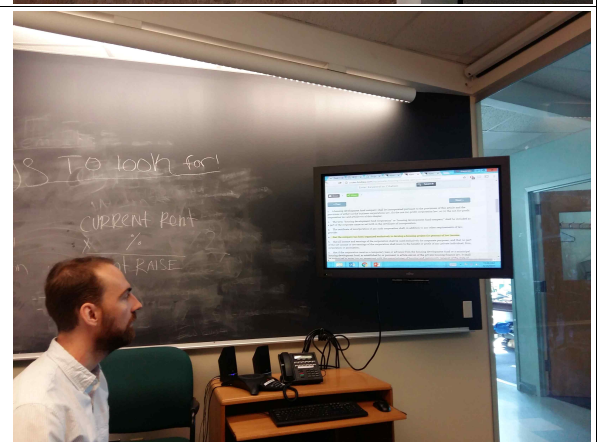
- Limited equity 구조로 임대자와 협동조합의 역량강화를 지원하고 있음. UHAB의 역할은 3가지 구조로 나누어 짐

- Tenant Interim Lease Program(TIL)은 소유한 건물을 관리하면서 협동조합 형식으로 관리를 지원함

- UHAB as Developer (Third Party Transfer) 방식은 임시적 소유자로 수리 후 전환하는 방식임

- UHAB as Sponsor (Inclusionary Zoning, IZ) 방식은 협동조합 주택과 럭셔리 하우스를 함께 개발하면서 개발 용적 인센티브를 통해 추진하는 방식이며, flip-tax는 7:3으로 3이 협동조합으로 감

- HDFC Co-ops은 뉴욕내 1,436개의 건물, 28,599 unit의 주거를 공급 관리 운용하고 있으며, UHAB는 종합 관리하고 있음



면담자와 UHAB

3. CLT 및 재생 관련 사례지 답사

3.1 Riverside Center

- 위치: 33 West End Ave 부근

- 대부분의 대상지들은 개발되어 빌딩들이 들어서 있었으나 남쪽에 미개발된 지역에 Riverside Center 개발을 계획하여 대상지를 재생하고자 하였으며, 4,000여개의 주거 공간과 5개의 고층건물, 녹지공간, 상업공간, 호텔, 학교 등이 들어서는 계획을 갖고 있음

• Riverside Center

- 기존 조차장으로 뉴욕 중앙 철도청 소유의 사유지 였음
- 1970년대 까지 활성화되었던 지역으로, 뉴욕타이즈지의 인쇄 공장과 ABC의 송신국이 위치하였음
- 이후 Penn Central의 파산으로 인하여 새로운 여러 이지역의 개발계획을 수립하였고, Riverside Plan의 일환으로 대부분의 대상지가 개발 되었음
- 대부분의 대상지들은 개발되어 빌딩들이 들어서있었으나 남쪽에 미개발된 지역에 Riverside Center개발을 계획함. 최종적으로 EXTELL의 제안이 2010년 뉴욕시 의회의 승인이 떨어졌음

• Plan

- Extell의 제출한 계획은 대상지내 5개의 고층 건물과 녹지공간등이 들어서는 계획
- 4,000여개의 주거공간이 지어지고 그중 약12%가 affordable housing으로 계획되어, 또한 상업공간, 호텔, 학교등이 들어설 계획
- 건축물의 디자인은 Pritzker Prize를 수상한 Christian de Portzamparc에 의하여 설계 되었으며 주변경관을 고려하여 자연과 어우러지게 건축물을 디자인 함
- 이 프로젝트를 통하여 사용되고 있지않은 Riverside의 남측 부지를 개발함으로써 대상지를 revitalize 하려고 함



<NY Central Yard (현 Riverside South)>



<Riverside Center Site Plan>



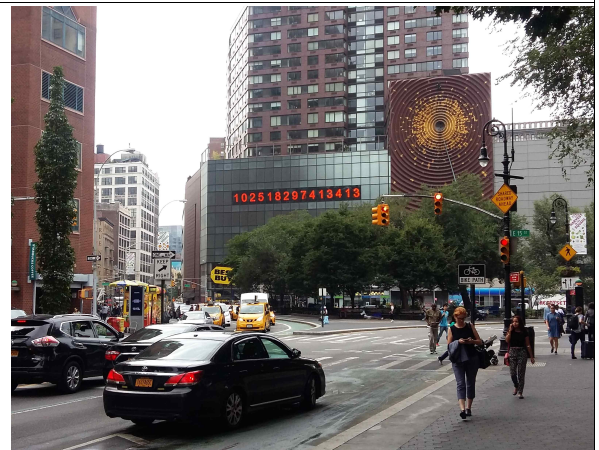
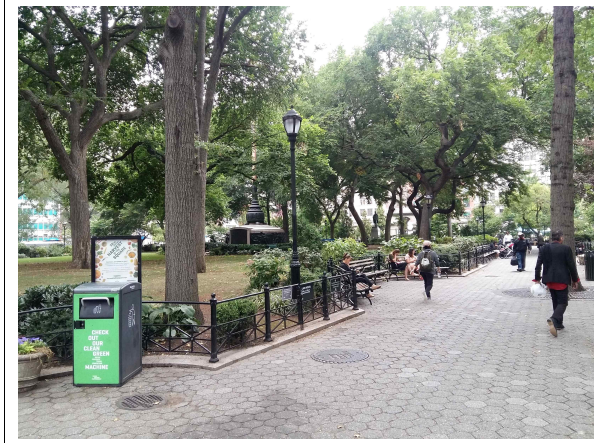
<Riverside Center Plan 3D>



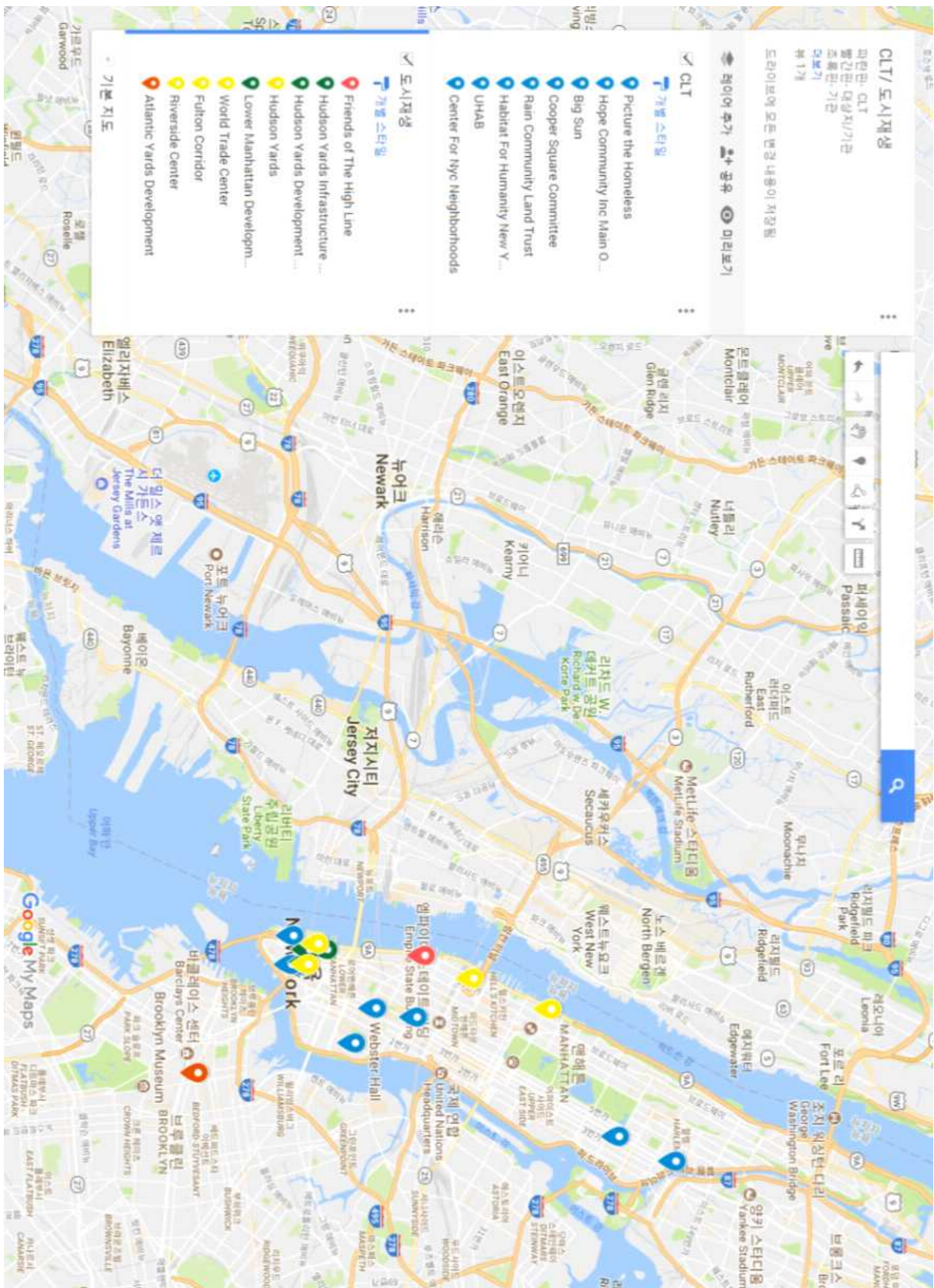
Riverside 사례지 사진

3.2 Big Sun, RAIN Community Land Trust

- 위치: 235 Park Ave South, 9th floor, New York, NY 10003; 336 E 4th St, Ste 2B, New York, NY 10009, Rain: 336 E 4th Ste 2B
- 개요 : Big Sun은 공동체 토지신탁(CLT), 조합, 기타 지역사회와 기회의 구축에 기여하는 성격의 단체들을 대상으로 자금, 서비스 제공 및 운영 지원 등을 위해 일하는 단체임. RAIN CLT는 카톨릭 자선 단체를 기반으로 한 단체로 CLT 건물들의 affordability 유지를 위해 노력하고 있음.



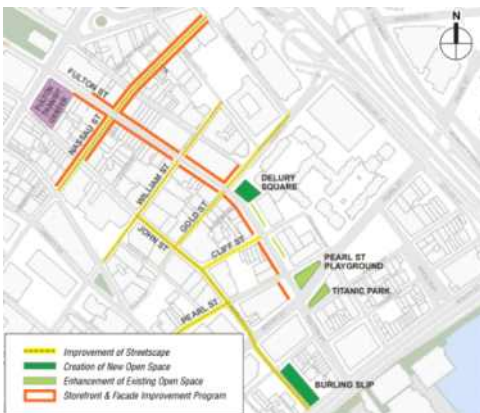
UNION SQUARE 지역 사례지 사진



[참고] 뉴욕 맨하튼 주변 CLT 기관 및 관련 도시재생기관

3.3 Fulton Corridor(Fulton st.)

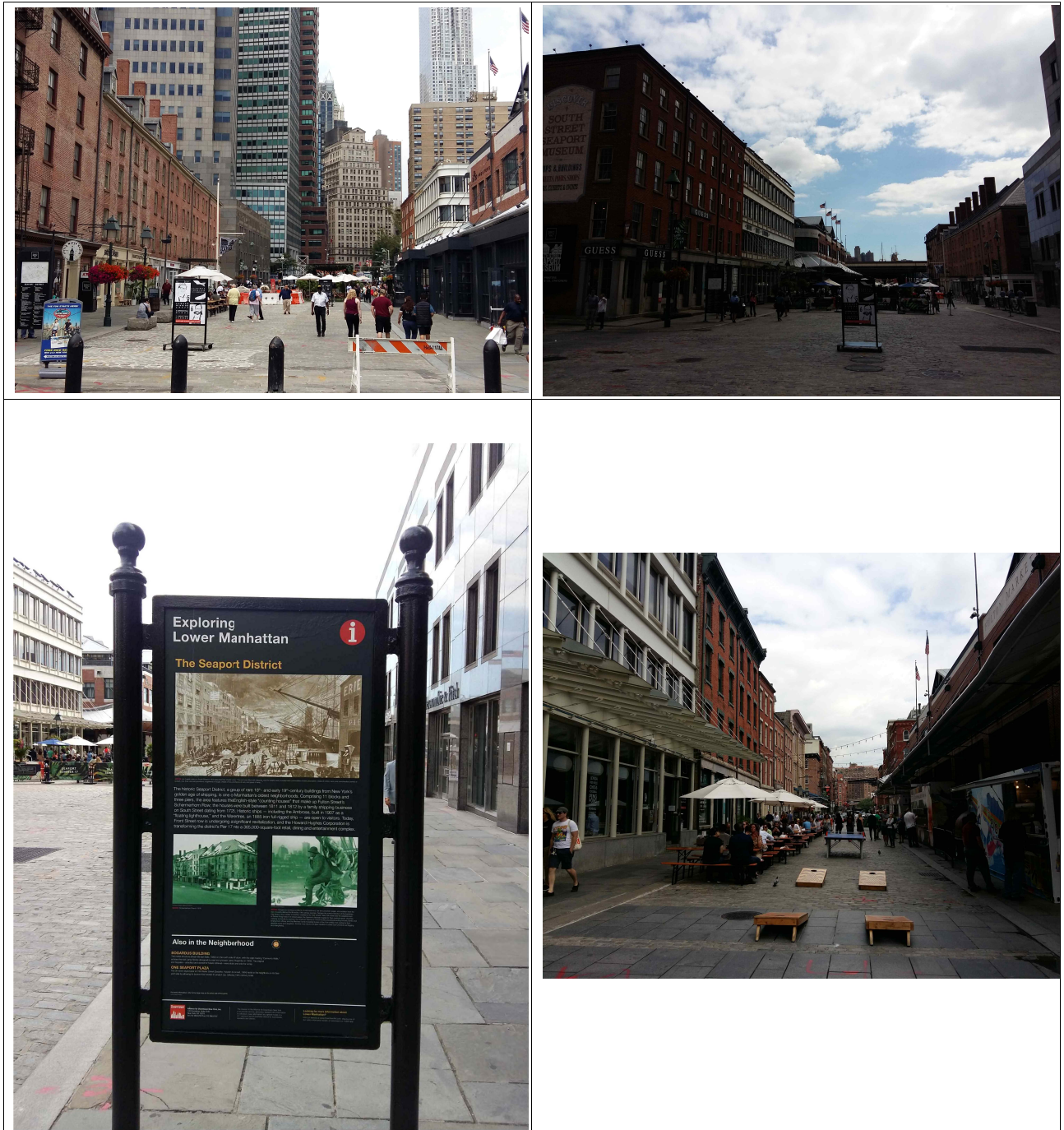
- 위치: Fulton street, New York
- 개요: 노후된 도로와 건물들의 개선을 통하여 Fulton Corridor의 상권회복을 하는 것을 목표로, 새로운 건물을 짓기보다는 기존의 노후된 건물의 보수를 통하여 역사적 건축적 가치를 살리고자 함
- 17-18세기 네덜란드 이민자들이 정착한 곳으로 많은 역사적 가치를 가지고있는 지역임
- 17-18세기 지역이 개발될 당시 법규등이 없어 도로의 규격이 일정하지않음
- 오래된 건물들이 잘보존되어 있지 않아 역사적 건축적 디테일들이 빛을 보지못함
- 위 프로젝트는 노후된 도로와 건물들의 개선을 통하여 Fulton Corridor의 상권회복을 하는 것을 목표로, 새로운 건물을 짓기보다는 기존의 노후된 건물의 보수를 통하여 역사적 건축적 가치를 살리고자 함



<Project Site>



<Proposed Plan>

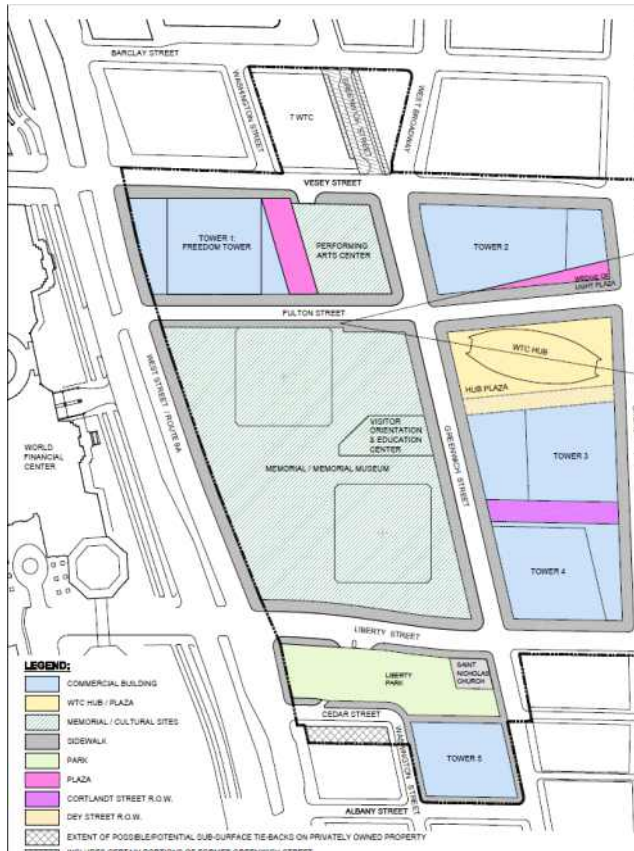


FULTON CORRIDOR 사례지 사진

- Lower Manhattan Development Corporation
 - .11 테러 직후 Lower Manhattan의 재건축, 재생 그리고 복구 작업을 위하여 설립된 단체
 - 주정부와 시정부에서 임명한 8명의 Board of Director들에 의하여 운영되고 있음
 - Lower Manhatta의 법위는 Hudson Street의 남쪽의 모든 지역을 통칭함
 - LMDC의 장기적인 목표는 세계무역센터 부지와 주변 커뮤니티의 장기적인 계획으로 테러로 인하여 낙후되어 지역의 재생사업임

- 기본계획

- 기존의 세계무역센터 부지에 5개의 새로운 세계무역센터 타워, 추모공간, 아트센터, 기차역, 공원을 짓는 계획을 발표함



<Site Plan June 2, 2004, As amended February 14, 2007>



<World Trade Center site in 2017>

3.4 Hudson Yards

- 위치: 347 10th Ave, New York, NY 10001, USA
- 개요: 허드슨 야드 사업은 맨해튼의 옛 철도차량 기지로 쓰이던 미개발지를 복합 개발하는 150억 달러 규모의 초대형 개발 사업으로, 미드 맨해튼 10Ave에서 서쪽 허드슨 강가 12Ave와 30-33 Street 사이 지역에 2005년부터 시작하여 2024년 완공을 목표로 하는 대형 부동산 프로젝트임
- HYIC : Hudson Yards Infrastructure Corporation
- 2005년에 설립된 뉴욕시 산하의 비영리 지역 개발 단체로, 부동산 취득과 기반시설 프로젝트의 재정지원의 목적으로 설립
- 허드슨 야드(Hudson Yard) 프로젝트의 공공 개발주체로서 뉴욕시와 뉴욕주의 관련 부서가 직접 참여하여 이사장은 뉴욕시 부시장이 맡음
- 허드슨 야드 사업은 맨해튼의 옛 철도차량 기지로 쓰이던 미개발지를 복합 개발하는 150억 달러 규모의 초대형 개발 사업으로, 미드 맨해튼 10Ave에서 서쪽 허드슨 강가

12Ave와 30-33 Street 사이 지역에 2005년부터 시작하여 2024년 완공을 목표로 하는 대형 부동산 프로젝트

- 부지 면적 10.5ha에 오피스, 주거용, 문화 시설 등 초고층의 15개 건물을 신축

- 사업구조 및 재원

- 공공 개발 주체를 설립하여 사업을 진행하며, 공공은 공공 환경 개선에 투자하고 민간은 낮은 세금으로 적극적 투자가 가능

- 허드슨야드기반시설개발공사(HYIC)가 공공 개발 주체로서 뉴욕시와 뉴욕주의 관련 부서가 직접 참여하며 이사장은 뉴욕시 부시장이 맡음

- 산하에 허드슨야드개발공사(HYDC)를 두고 프로젝트의 예산, 자금 조달, 비용 절감 등을 관리함

- PILOT, PILOST, PILOMRT 등 상업용 세제 인센티브를 적극적으로 활용하여 재원을 조달하고, 관련 부지 매입 등 인프라 건설에 투자하기 위해 발행한 채권의 원금과 이자를 상환하고 남은 이익금은 뉴욕시에 상환하는 구조로 운용됨

- 사업의 핵심 특징

- 허드슨 야드 사업의 가장 주요한 특징은 상업용 세제 인센티브를 적극적으로 활용하여 재원을 조달한 것이라 할 수 있음

- 가장 주요한 재원 수단으로 사용된 PILOT(Payment in Lieu of Taxes) 프로그램은 재산세를 감면해주는 제도이며, 이러한 세제 인센티브 프로그램은 대상 부동산을 과세 목록에서 제외하여 세금 대신 세금보다 낮은 약정한 비용을 지불하는 방식으로 운영됨

- 이와 함께 임대주택 세제 지원, 공공 소유의 철도부지 사용권 및 개발권 판매, 개발권 이양제도를 활용한 용적률 판매 등을 활용하여 재원을 조달함

- 또한 허드슨 야드 사업은 용적률 인센티브 제도를 적극 활용하여 기본 FAR(Floor Area Ratio) 10인 상업시설에 대해서 최대 FAR 33까지 용적률 상향을 허용

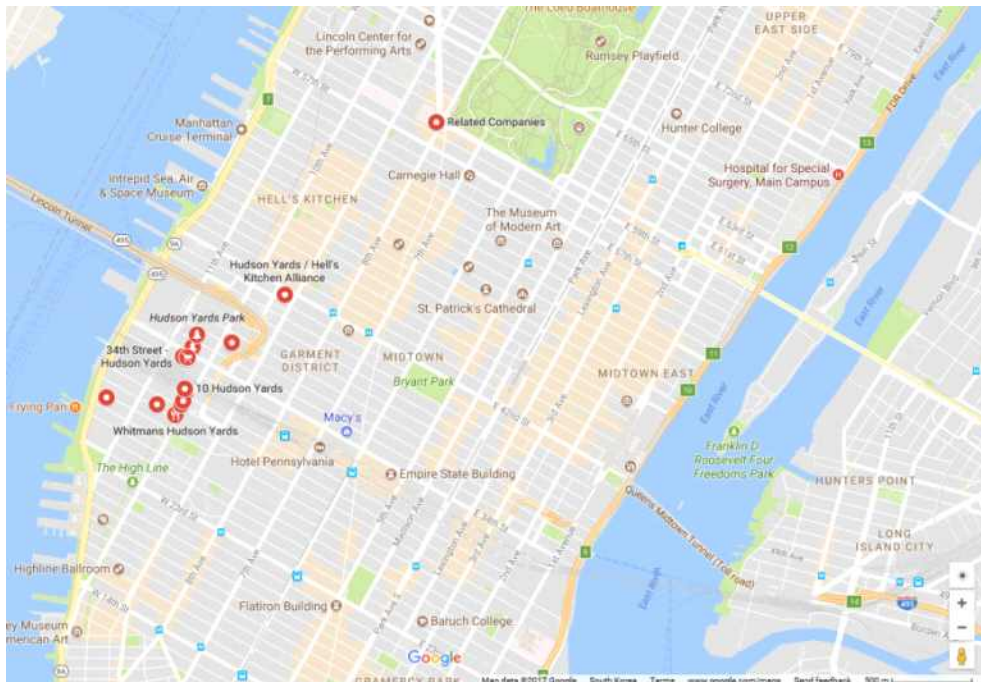
- 상업용 시설은 개발권 이양, 공공에 현금 기부, 공원과 같은 공공 오픈 스페이스 공급 등을 통해 최대 허용 용적률을 달성할 수 있음

- 개발권이양제도를 활용하여 허드슨 야드 내의 오픈 스페이스로 지정된 토지의 공중권을 민간 시장을 통해 구입할 수 있음

- 지역개선보너스 용적률은 공공의 현금 기부를 통해 용적률 확보가 가능한 제도이며, 기부된 자금은 허드슨 야드 내 인프라 조성을 위해 사용됨



HUDSON YARD 사례지 사진



<Project Site>

3.5 The High Line

- 위치: The High Line, New York, NY
- 개요: 1980년에 폐선되어 우범 지역으로 전락한 1930년대의 화물열차용 고가철도를 공원으로 조성하여 인근지역을 활성화시킨 사업으로, FHL(Friends of the High Line) 과 같은 비영리 단체의 적극적 참여와 기부금을 사업 및 운영 재원으로 활용한 점도 성공 요인이라고 할 수 있음
- 뉴욕 공원 관리소(New York City Department of Parks&Recreation)와 협력하여 하이라인을 유지 및 운영하는 비영리 관리 단체
- 하이라인 주변의 커뮤니티를 활기 넘치고 다양하도록 하며, 하이라인의 유지·관리 및 공사하는 데 필요한 비용을 충당하기 위해 필수적인 민간 자금 조달을 담당

- 하이라인 파크는 지상 10m의 높이로 맨해튼의 남서부에서부터 미드타운까지 연결되는 총 길이 2.3km의 공중 공원
- 1980년에 폐선되어 우범 지역으로 전락한 1930년대의 화물열차용 고가철도를 공원으로 조성하여 인근지역을 활성화시킨 사업
- 2009년 개장 이후 연간 400만 명 이상이 방문하고 있는 유명 관광 명소로 자리매김함
- 사업 성공의 핵심은 개발권이양제도의 활용과 비영리 단체의 적극적 참여에 있음
- 일종의 문화재 보존을 통한 공원 조성 프로젝트로서 이 같은 공익사업에서는 이해당사자들의 이해관계 조정이 사업의 성패를 결정하게 되며, 뉴욕시에서는 그 해법으로 개발권이양제도를 적극 활용하여 개발론자와 보존론자 양쪽 모두의 지지를 확보하였음
- 또한 FHL(Friends of the High Line)과 같은 비영리 단체의 적극적 참여와 기부금을 사업 및 운영 재원으로 활용한 점도 성공 요인이라고 할 수 있음

• 사업 효과

- 하이라인 파크의 탄생으로 공원 주변은 뉴욕에서 가장 지가가 비싼 지역으로 탈바꿈
- 개장 이후 1단계 사업지구 일대에서는 2,588가구의 주거용 부동산, 1,000개 이상 객실의 호텔, 8만 5,000sqft의 오피스, 갤러리 등 적극적인 민간 개발이 이루어짐
- 하이라인 파크 인근 지역에 프랭크 게리, 장 누벨, 시게루 반 등 유명 건축가들의 빌딩이 들어섰으며, 뉴욕시에 따르면 2009년부터 2011년까지 20억 달러 이상의 민간 투자, 1만 2,000개의 새로운 일자리, 29개 이상의 개발 사업 창출 효과를 발휘함

• 재생사업 배경

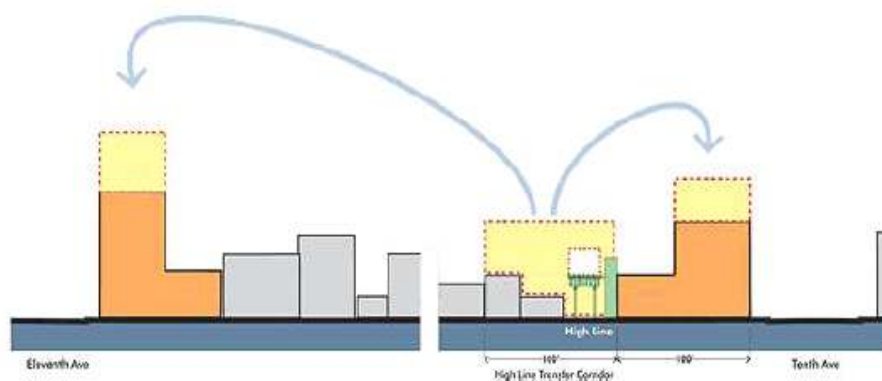
- 하이라인은 1934년부터 고가 화물 철도로 인근 부두에서 공장과 창고로 원자재 및 완제품을 수송하기 위한 목적으로 활용되었으나, 대형 수송 트럭이 증가함에 따라 철도 교통이 쇠퇴하고 1980년을 마지막으로 철도 운행이 완전히 중단됨
- 하이라인은 폐선 이후 20년간 방치되었고 우범지역으로 전락함. 한때는 뉴욕시가 범죄와 에이즈를 막기 위해 하이라인 인근 지역을 강제로 폐쇄하기도 함
- 일부의 철거 요구에도 불구하고 1999년부터 10여년에 걸친 시민단체와 지역사회의 노력으로 공공 오픈 스페이스로 재창조됨
- 1999년 비영리 단체인 FHL이 결성되어 하이라인의 보존과 공공 공간으로 재창조하기 위한 운동을 진행함
- 2001년 토지주와 FHL의 소송에서 뉴욕시민의 지지로 FHL이 승소하면서 하이라인이 보존되고 재개발되는 계기를 마련함

• 사업 구조 및 재원

- 하이라인 파크 공사 및 운영 예산은 공공의 예산뿐 아니라 민간의 적극적 기부를 통해 상당 부분을 충당함
- 공공에서는 뉴욕시, 연방정부, 주정부가 예산을 분담하였으며, FHL은 유력 인사들의 거액의 기부를 비롯하여 개인의 자발적인 기부를 통해 4,400만 달러가 넘는 비용을 모금함
- 또한, 하이라인 운영 예산의 90% 이상을 기부금으로 충당하여 운영하고 있음

• 사업의 핵심 특징

- 하이라인 파크 사업의 핵심은 개발권이양제도(TDR : Transfer of Development Right)의 활용과 비영리 단체의 적극적 참여에 있음
- 하이라인 파크 사업은 공중권(air right)과 개발권이양제도를 폭넓게 인정하는 한편 공공 공간 확보를 위한 규제를 강화하여 다수 이해 당사자들의 지지를 확보
- 하이라인 재개발은 뉴욕시, 뉴욕주, 철도회사, 토지주, 건물주, 주민 등 각종 당사자들의 이해관계가 얽혀 있어 조정이 어려운 사업으로 판단되었으나, 뉴욕시 도시계획국에서 2005년 하이라인 지역을 ‘특별목적지역(Special Purpose Districts)’으로 리조닝(rezoning)하면서 하이라인아래의 토지 소유주뿐 아니라 인접지까지 개발권 이양을 가능하게 인정해줌
- 개발권이양가능 회랑(HLTC : High Line Transfer Corridor) 지역은 하이라인을 포함하여 100ft 수준의 폭으로 결정하였으며, HLTC 내의 토지 소유주는 자신의 용적률을 하이라인 특별목적지역 내에 한하여 이양이 가능함



하이라인 지역의 TDR 개념도 (자료 : 뉴욕시 도시계획국 홈페이지)

- 이와 함께 공공은 하이라인 인접 지역의 개발 시 지역과 조화를 이룰 수 있도록 건축 규제를 적용함
- 하이라인에 바로 인접한 건축물은 전면의 최소 60%가 하이라인보다 높게 설계할 수 없고 최소 25feet 이상 건축선을 후퇴시켜야 하며, 부지 면적에 최소 20% 이상의 오픈스페이스가 확보되어야 함

- 하이라인 파크의 성공에는 정부의 도시계획적 저치들 외에 비영리 단체의 활동이 큰 역할을 담당했음
- 대표적으로 비영리 단체인 FHL은 하이라인의 운영과 개발의 주체로서 지역 여론을 수렴하여 적극적으로 사업에 반영하고 있음
- FHL이 개발, 운영, 자금 조달 등에 적극적으로 참여하여 지역 주민의 자발적인 합의가 가능한 통로를 마련하여 공공과 민간의 상충하는 이해를 조율하는 기능도 수행하면서 사업의 원활한 진행을 담보함



<Project Site>



HIGH LINE 사례지 사진

3.6 Atlantic Yard Project

- 위치: 브루클린 지역
- 개요: 미국 남북전쟁 이후 동안의 지역인구감소 및 투자 중단은 대상지의 활력을 약화시켰고 주로 정부 관청과 어려움을 겪고있는 소규모 소매 업체들만 남게 됨. 개발 대상지는 11개의 버스노선과 지하철 노선에 인접하여 있음. 교통중심에 있음에도 불구하고 대상지인근의 낙후도는 심하였음. Atlantic Yard Project는 대규모 복합개발사업으로 NBA 구단의 전용 경기장건설과 교통 인프라 개선을 하는 사업임. 한 프로젝트를 통하여서 뉴욕시의 주거부족 문제와 대상지인근의 경제활화를 이루고자 함

• 개요

- 미국 남북전쟁 이후 동안의 지역인구감소 및 투자 중단은 대상지의 활력을 약화시켰고 주로 정부 관청과 어려움을 겪고있는 소규모 소매 업체들만 남게 됨
- 개발 대상지는 11개의 버스노선과 지하철 노선에 인접하여 있음
- 교통중심에 있음에도 불구하고 대상지인근의 낙후도는 심하였음
- Atlantic Yard Project는 대규모 복합개발사업으로 NBA 구단의 전용 경기장건설과 교통 인프라 개선을 하는 사업
- 또한 프로젝트를 통해 뉴욕시의 주거부족 문제와 대상지인근의 경제활성화를 이루고자 함

<Atlantic Yard Project Site Plan>



<좌-개발전 Atlantic Yard, 우-개발후 Atlantic Yard 3D 조감도>



The Urban Homesteading Assistance Board (UHAB) and Low-income, Limited-equity Housing Cooperatives

Hilary Glaus, Bilingual Senior Project Associate, Training and Consulting
Rania Dalloul, Project Associate Communication and Fundraising
Alex Roesch, Project Associate for Co-op Outreach and Research



Agenda

1. Intros
2. What is a limited-equity housing cooperative?
3. How has UHAB created co-ops?
4. How does UHAB sustain and support co-ops?
5. Further discussion and questions



Cooperatives: What are they?

A co-operative is an **autonomous association** of persons **united voluntarily** to meet their **common economic**, social, and cultural needs and aspirations through a **jointly-owned** and **democratically-controlled** enterprise.

U HAB | COOPERATIVE HUMANITY
ACTIVELY WORKING

The 7 Principles of Cooperation

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training and information
6. Cooperation among cooperatives
7. Concern for community



As adopted by the ICA 1997

U HAB | COOPERATIVE HUMANITY
ACTIVELY WORKING

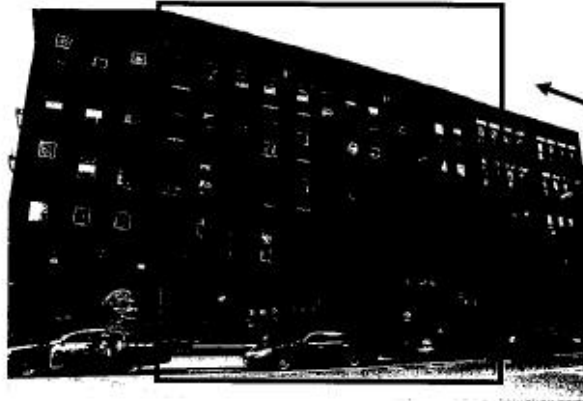
What is a housing cooperative?



165-167-169 Ave. C HDFC | Photo (c) UHAB

UHAB | URBAN HOUSING ACTION BANK
ADMINISTRATIVE SERVICES

What is a housing cooperative?



165-167-169 Ave. C HDFC | Photo (c) UHAB

Legal entity
that owns the
real estate, in
this case '165-
167-169
Avenue C
Housing
Development
Fund
Corporation'

UHAB | URBAN HOUSING ACTION BANK
ADMINISTRATIVE SERVICES

What is a housing cooperative?

Cooperative corporation owns the real estate as opposed to individuals.

Residents own shares in the corporation. These **shareholders** hold proprietary leases with the co-op that enables them to occupy their specific unit.

Democratic control: members regularly elect a board, each shareholder gets one vote.



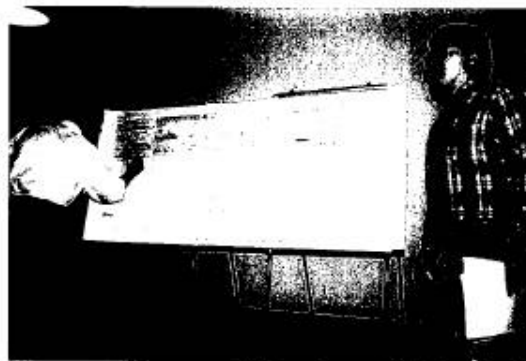
Co-op Conversion Class | Photo (c) UHAB

UHAB | URBAN HOUSING ASSISTANCE BOARD

Limited equity vs. market rate

Two main types of housing co-ops: **limited equity** and market rate.

Housing cooperatives that limit the return of equity to shareholders creates **non-speculative housing** with the goal that the units remains **affordable in perpetuity**.



Bookkeeping Class | Photo (c) UHAB

UHAB | URBAN HOUSING ASSISTANCE BOARD

Housing as Commodity vs. Housing as Shelter

COMMODITY

- Market value
- Maximize profit
- Fee Simple Private Ownership
- Primary economic gain comes at sale

SHELTER

- Use value
- Control Costs
- Cooperative or Community Ownership
- Primary economic gain comes during residency

Long Term Investment

U HAB | URBAN HOUSING
ACTIVATION BOARD

Rights and Responsibilities of Shareholders



• Shareholders Have the **Right** to:

- Participate in the governance of their corporation and the management of their building;
- Pay maintenance fee based on their fair share of the building expenses;
- Will the financial benefit of their shares to a loved one.

• Shareholders Have the **Responsibility** to:

- Participate in the governance of their corporation and the management of their building;
- Pay their maintenance fee

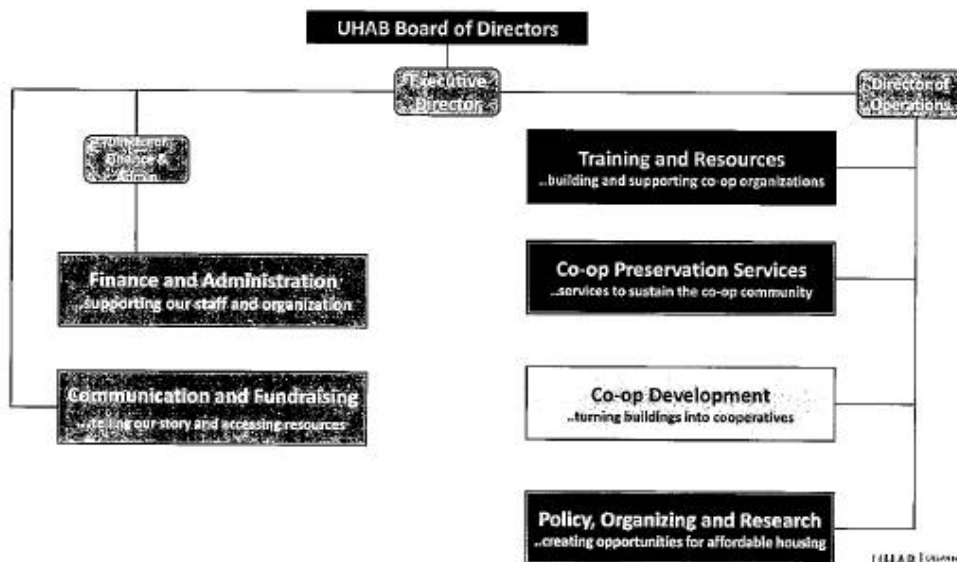
U HAB | URBAN HOUSING
ACTIVATION BOARD

UHAB | URBAN HOMESTEADING ASSISTANCE BOARD

Mission: UHAB empowers low- to moderate-income residents to take control of their housing and enhance communities by creating strong tenant associations and lasting affordable co-ops.



UHAB | URBAN HOMESTEADING ASSISTANCE BOARD

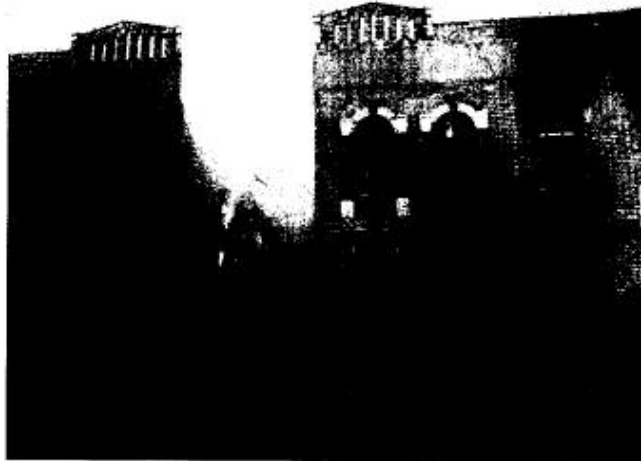


UHAB | URBAN HOMESTEADING ASSISTANCE BOARD

How has UHAB created co-ops?

1. Homesteading/Sweat Equity in vacant buildings
2. Tenant Interim Lease (TIL) Program in occupied buildings
3. UHAB as a developer in Third Party Transfer program (TPT)
4. UHAB as sponsor with inclusionary zoning projects

UHAB | URBAN HOUSING ACTION BOARD



Arson on Beck St. in the Bronx, 1970s | Photo (c) UHAB

UHAB | URBAN HOUSING ACTION BOARD



172nd St. in the Bronx, 1970s

LIHAB | URBAN INFRASTRUCTURE
ARTISTIC BOARD



Clinton Street and Grand Street, 1980 | Photo (c) Harvey Wang

LIHAB | URBAN INFRASTRUCTURE
ARTISTIC BOARD

Homesteading / Sweat Equity

Vacant Buildings



105th St. Homesteaders | Photo (c) UHAB

UHAB | URBAN HOMESTEADING
ASSISTANCE BOARD

Homesteading / Sweat Equity

Vacant Buildings

UHAB created a new meaning for Urban Homesteading, coined the term "Sweat Equity" and made self-help housing part of the city's housing programs.



UHAB | URBAN HOMESTEADING
ASSISTANCE BOARD

Homesteading / Sweat Equity Vacant Buildings

UHAB became a voice for the residents living in these buildings—long-time New Yorkers who had no intention of leaving.

They succeeded because of the simple notion that tenants are the best experts of their own housing, and are more than capable of owning and operating buildings as affordable cooperatives



UHAB | URBAN HOUSING ACTION BOARD

"All the News That's Fit to Print"

The New York Times

LATE CITY EDITION

Volume 100, No. 100,000

NEW YORK, THURSDAY, SEPTEMBER 4, 1979

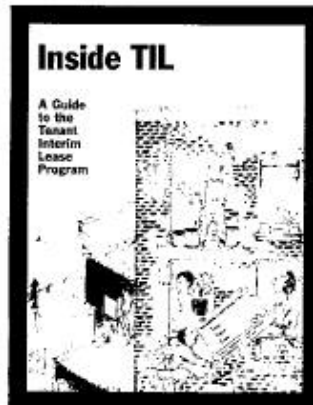
10 CENTS

PRESIDENT CARTER SUPPORTS SWEAT EQUITY !

President Carter during his recent trip to the South Bronx yesterday. He was a very moving trip for me to see the devastation that has taken place in the South Bronx in the last few years. But the message is more than by the action effort of decent people to rebuild the South Bronx.

UHAB | URBAN HOUSING ACTION BOARD

Tenant Interim Lease Program (TIL) Occupied Buildings



UHAB | STRATEGIC HOUSING
PROGRAMS UNIT

Tenant Interim Lease Program (TIL) Occupied Buildings



Co-op Conversion Class | Photo (c) UHAB

UHAB | STRATEGIC HOUSING
PROGRAMS UNIT



513-517 W 135 St | Photo (c) UHAB

UHAB | URBAN HOUSING AND BUILDING
ADVISORY BOARD

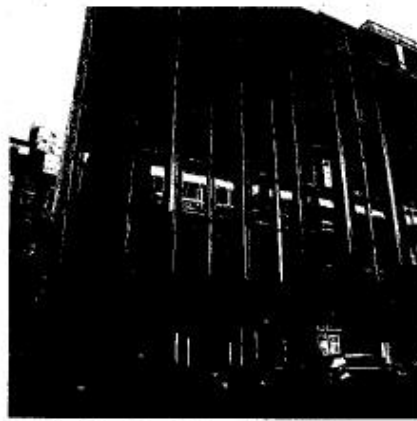
UHAB as Developer (Third Party Transfer TPT)



Before and After | Photo (c) UHAB

UHAB | URBAN HOUSING AND BUILDING
ADVISORY BOARD

UHAB as Sponsor (Inclusionary Zoning IZ)



Jupiter 21 | Photo (c) UHAB



110 Madison | Photo (c) UHAB

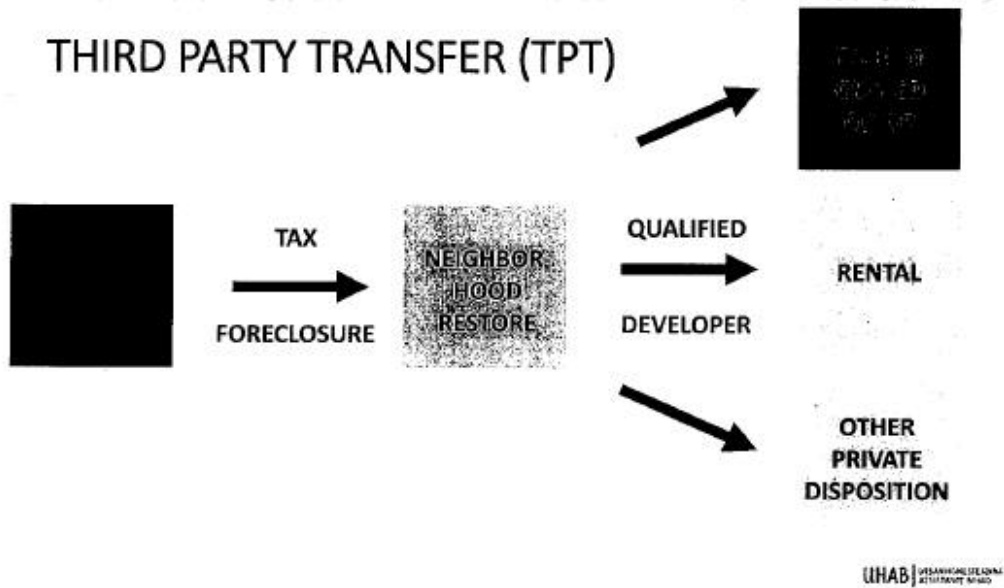
UHAB | URBAN HOUSING ASSISTANCE BOARD

Tenant Interim Lease Program (TIL)

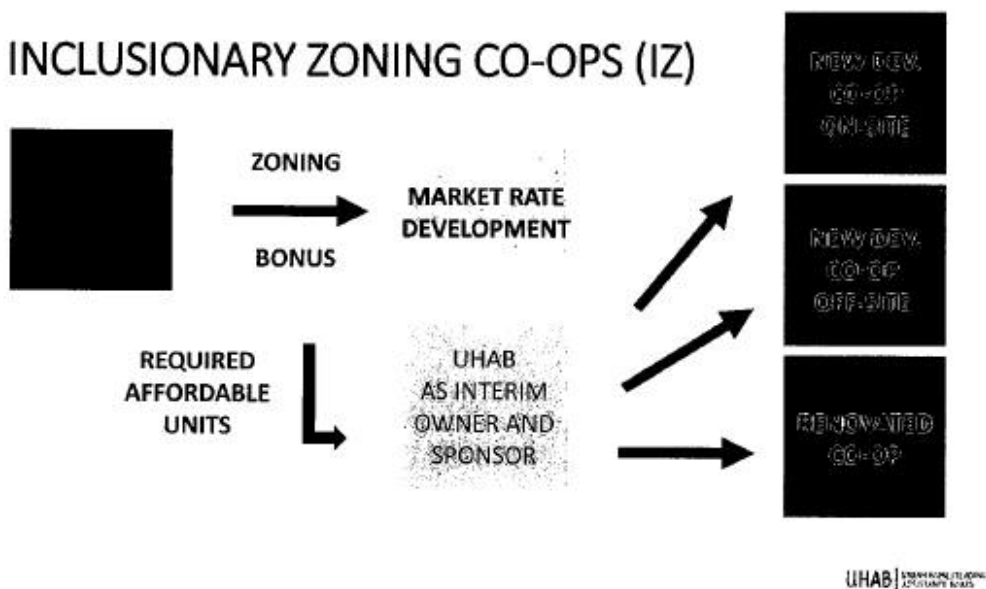


UHAB | URBAN HOUSING ASSISTANCE BOARD

THIRD PARTY TRANSFER (TPT)

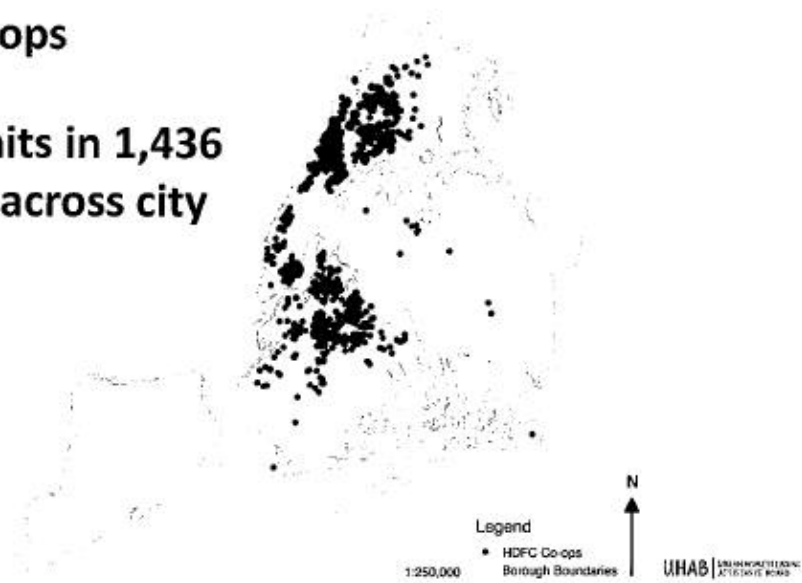


INCLUSIONARY ZONING CO-OPS (IZ)



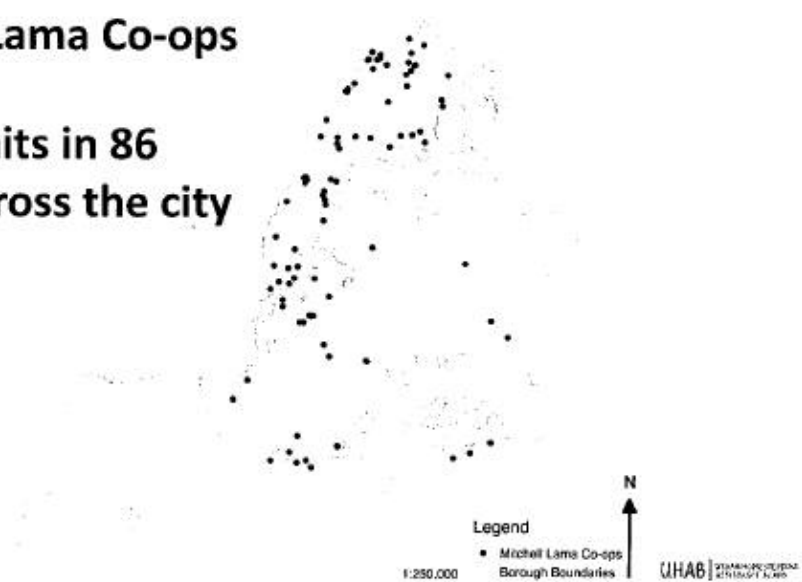
HDFC Co-ops

28,599 units in 1,436 buildings across city



Mitchell Lama Co-ops

61,432 units in 86 co-ops across the city





Southbridge Towers Co-op, Lower Manhattan | Photo (c) New York Times

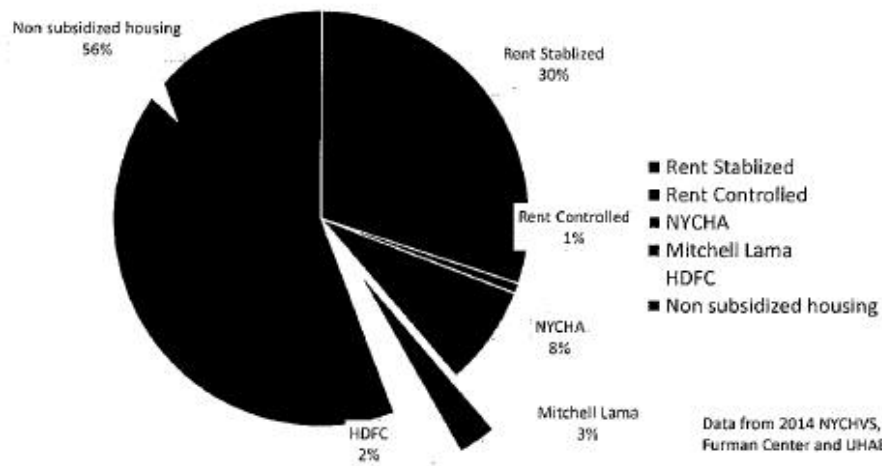
UHAB | URBAN HOUSING ACTION BOARD



Lindsay Park Co-op, Williamsburg Brooklyn | Photo (c) mhtbrooklyn.org

UHAB | URBAN HOUSING ACTION BOARD

Housing in NYC, 3,400,093 Units



UHAB | STEVEN W. BERENSON
ASSISTANT BOARD

How does UHAB sustain and support co-ops?

1. Ongoing seminars and training
2. Member services
3. Co-op preservation
4. Share loan lending
5. Organizing co-ops nationally

UHAB | STEVEN W. BERENSON
ASSISTANT BOARD

Ongoing Seminars and Training UHAB University

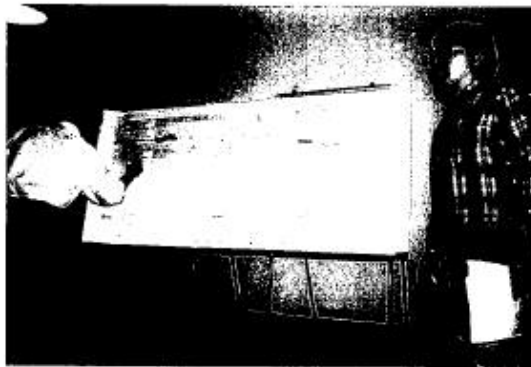


UHAB University Graduation Day | Photo (c) UHAB

UHAB | URBAN HIGH-TECHNOLOGY
ACADEMY

Member Services Economies of Scale

- Group rate building insurance
- Bulk purchasing for fuel
- Bookkeeping
- ConnectedBook\$
- Market and Match



Book keeping training. | Photo (c) UHAB

UHAB | URBAN HIGH-TECHNOLOGY
ACADEMY

Co-op Preservation

- Monitoring - Budget preparation and analysis
 - election monitoring - annual reporting to city
- Packaging loans for repairs and debt
- All of this work we consider “Stewardship”



Roof inspection | Photo (c) UHAB

UHAB | URBAN HOUSING ACTION BOARD
CREATING AFFORDABLE HOUSING
IN URBAN AREAS

Share Loan Lending

- Share loans are individual mortgages for people buying into co-ops
- Banks not familiar with regulations surrounding limited-equity co-ops and often reluctant to lend to incoming shareholders
- We know from experience as well as from our national survey that there is an unmet demand for these loans
- In 2013 UHAB started its Homeownership Lending program

UHAB | URBAN HOUSING ACTION BOARD
CREATING AFFORDABLE HOUSING
IN URBAN AREAS

Organizing co-ops nationally - The 6th Principle Coalition

- UHAB has 40+ years of intellectual capital to share
- Over the years many co-op support and development organizations have come and gone
- The demand for support remains among the 166,000 units of limited-equity co-ops nationwide
- The 6th Principle Coalition answers the question, how do we ensure that the co-ops get the support they need from the community of practitioners that exists?

UHAB | UHAB KONTAKT
2014/15/16

Organizing co-ops nationally - The 6th Principle Coalition



UHAB | UHAB KONTAKT
2014/15/16

Limited Equity Housing Co-op Program	Previous Research	Current Research	Limited Equity Co-op Units Remaining Year 2016
HUD-Insured and assisted	148,000	148,000	35,000 (35,000 additional remain as NOAH*)
Lanham Act	35,000	7,000	7,000
Former public housing	20,000	7,200	1,200
Farmers home	5,000	75	75
Mitchell-Lama (NY)	60,000	67,433	61,432
State housing finance agencies	45,000	334	334
United Housing Foundation (NY)	40,000	25,746	15,279
Tenant self-converted/UHAB	50,000	33,000	33,000
CDBG/LIH tax-credit	7,000	40	40
Mutual Housing	15,000	7,000	7,000
ROCUSA	Did not exist	10,000	10,000
TOTAL	425,000	305,828	166,608
			*NOAH (Naturally Occurring Affordable Housing)

UHAB | URBAN HOUSING ACTION BOARD

Small Group Activities

UHAB | URBAN HOUSING ACTION BOARD