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A Yonkers Project Under Threat

By ELSA BRENNER

YONKERS

THE weak economy now seems in danger of sidelining a proposal viewed as critical to improved social conditions in Yonkers: replacing an infamous swath of World War II era public housing with a complex of mixed-income residences.

Demolition of the 550-unit Mulford Gardens, the old complex on Ashburton Avenue, has begun, and the first phase of the new housing effort, the \$23 million Croton Heights Apartments, is ready for occupancy.

But the \$150 million project — a mix of apartments and town houses intended to reverse the city's long-stagnant fortunes (in tandem with new luxury housing on the Hudson waterfront) — could very well stall there.

The starting dates for the next phases of the project — among them a rental building for older residents, with about 50 apartments — are now uncertain, because financing for construction depends largely on the developer's sale of federal tax credits to lending institutions, explained Sharon L. Ebert, the Yonkers deputy commissioner of planning. In the current economy, with few lending institutions realizing taxable profits, the tax credits have lost much of their value, she said.

According to the project's developer, Richard Richman of the private Richman Group Development Corporation in Greenwich, Conn., who will be seeking buyers for the tax credits, a number of the big banks and investment houses that traditionally invested in affordable housing have stepped back because of the subprime crisis.

Nor is there much hope of tapping the source that helped to bankroll the first building: Hope VI, a federal program started in the early 1990s during the Clinton administration. The city has so far received \$20 million in Hope VI money for the project — but there is stiff

competition elsewhere for further Hope VI resources.

The name stands for Housing Opportunities for People Everywhere, and one of its primary goals is to eliminate public housing. But Peter Byram, a consultant with IMC, a Woodstock, Md., management firm that is working with the city on the project, predicted that money for the Ashburton Avenue project would have to be cobbled together from other sources. “The problem,” he said, “is that there are applicants 10 deep for every Hope VI dollar put out there.”

Moreover, before any further construction can take place, the city faces the expenses associated with the rest of the demolition, as well as \$22 million needed to replace the aging water mains and sewer systems that serve the area.

Yonkers will apply for federal stimulus grants from the incoming Obama administration, as well as seek money from the county, Ms. Ebert said. But she acknowledged that none of the financing is in hand — even though the next steps had been scheduled to begin next spring.

Like the 17-building Mulford Gardens, one of the federal government’s first such projects, public housing was initially envisioned as transitional housing for immigrants and those returning from the armed forces after World War II, among others. Over time it became permanent housing for welfare recipients and others receiving government subsidies. And the concentration of poverty in one area brought with it problems with drugs and crime.

“The old model for public housing didn’t work, not just in Yonkers but all over the country in cities like Chicago, Atlanta, [Los Angeles](#) and [Detroit](#),” said Mr. Byram, the consultant.

The 380 families living in Mulford Gardens have been relocated by the city, and now 20 of them are moving into Croton Heights Apartments. Of the 60 rental units there, 18 have been set aside for public housing occupants, 15 are reserved for people who receive Section 8 or equivalent housing vouchers, and the rest are for those who earn 60 percent to 90 percent of the median income in the county.

According to the [Department of Housing and Urban Development](#), the median for a one-person household in [Westchester](#) was \$71,100 during 2008.

Apartments at Croton Heights will rent for \$1,086 a month for a one-bedroom, \$1,371 for a two-bedroom and \$1,571 for a three-bedroom.

As for the other former Mulford Gardens residents, provided they meet income guidelines

and other requirements, they will be offered rental units if and when future buildings go up.

Renee Bates, a Mulford Gardens resident for 23 years who works as a dietary aide at St. John's Riverside Hospital in Yonkers, will be among the first tenants in the Croton Heights building, where she will rent a three-bedroom unit for herself and two children.

"Everyone should have a nice place to live where they don't have to worry," she said, recalling how Mulford Gardens had increasingly become crime-infested.

"You lose heart when your home is run-down and not safe anymore, and you lose hope, too."

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