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Habitat for Humanity New York City and Westchester County Breaks Ground on Mosaic Cooperatives in central Brooklyn alongside elected officials and community leaders

\$33M affordable homeownership development to transform 13 vacant lots into permanently affordable, equity-building opportunities for 42 first-time homebuyers

NEW YORK (May 31, 2024) – [Habitat for Humanity New York City and Westchester County](#) joined with elected officials, community leaders, and financial supporters to celebrate and break ground on the \$33 million Mosaic development in central Brooklyn. Mosaic is a scattered site affordable homeownership development, consisting of 42 affordable housing cooperative units across 13 sites in Weeksville, Bedford Stuyvesant, and Brownsville.

The Mosaic development—so-named after the art form of creating complete images with a collection of small pieces—represents Habitat NYC and Westchester’s belief that collectively, these individual buildings and homes create a beautiful whole.

Habitat NYC and Westchester was joined at the groundbreaking by representatives of NYC Housing Preservation and Development, the NYS Affordable Housing Corporation, local elected officials, and other partners and community leaders.

“Building an equitable New York means creating opportunities for families to build equity and own a piece of their communities,” said **Anthony Montalto, Board Chair of Habitat NYC and Westchester**. “We are immensely grateful to our partners who helped bring Mosaic to fruition, laying the foundation for generations of New York families to build equity, community, and brighter futures.”

“We’re building a future for families here in New York City to remain rooted in their neighborhoods and help to create access to generational wealth.” said **Diana Reyna, Board Vice Chair of Habitat NYC and Westchester**. “We thank our government and lending partners in supporting and committing to our blueprint for housing justice. Our vision and advocacy for affordable homeownership builds a stronger, more resilient city.”

The New York City Department of Housing, Preservation, and Development (HPD) awarded the New Infill Housing Opportunity Program (NIHOP) RFQ to Habitat NYC and Westchester in August 2017. The Mosaic sites will be developed from the ground up, creating new homeownership opportunities for 42 New York City families. The buildings consist of two different types of homes ranging from three to four

stories tall. The project will be made up of 20 one-bedroom apartments, 16 two-bedroom apartments and six three-bedroom apartments.

"Homeownership empowers New Yorkers with financial independence and a sense of community – a reality I intimately understand having watched my parents work tirelessly to achieve homeownership after living in a basement apartment and public housing," said **HPD Commissioner Adolfo Carrión Jr.** "The home I live in today, and the family I raised, is a testament to the stability and potential fostered by homeownership. Soon, the Mosaic will extend this same invaluable opportunity to 42 other families, creating a strong foundation for Brooklyn families for generations to come."

HCR Commissioner RuthAnne Visnauskas said, "The development of Mosaic Cooperatives will open the door to homeownership for 42 first-time homebuyers in Central Brooklyn. Importantly, the construction beginning today at these 13 sites will create new housing opportunities for residents and families of Bedford-Stuyvesant, Brownsville and Weeksville, but it will also strengthen the other capital investments being made in these neighborhoods and throughout the borough. We thank our partners at HPD and Habitat NYC and Westchester for their efforts to make this project a reality, and to Governor Hochul for her continued focus on increasing the supply of quality, affordable homes for New Yorkers in all our communities."

To preserve long-term affordability, the land is slated to be owned and stewarded by the Interboro Community Land Trust and future resales will be restricted to buyers in similar financial circumstances, preserving the homes as affordable for future generations.

"Just as in a mosaic, Interboro will serve as the cohesive factor for these 13 scattered-site resident-owned and -controlled buildings. We look forward through our stewardship to ensuring the success of the homeowners, the permanent affordability of the co-op units, and the preservation of the land beneath the buildings as a community asset. We're proud of our partnership with Habitat. We congratulate them and the rich mosaic of organizations, agencies, and elected officials who made these 42 vital homeownership and intergenerational wealth-building opportunities a reality," said **John Edward Dallas, Director of the Interboro Community Land Trust.**

The Mosaic project was designed by Union Street Studios and is compliant with Enterprise Green Communities. The Enterprise Green Communities criteria constitute the only comprehensive green building framework designed for affordable housing. Building in compliance with these criteria demonstrates Habitat NYC and Westchester's commitment to creating healthy and energy-efficient homes.

The \$33M project includes \$14.5M from HPD's Open Door program, \$1.7M from New York State Homes and Community Renewal's (NYSHCR) Affordable Housing Corporation (AHC), \$1.3M from former Brooklyn Borough President Eric Adams, \$800K from former Council Member Alicka Ampry-Samuel, \$375K from former Council Member Robert E. Cornegy Jr., and \$25K from the Mayor's Office of Environmental Remediation. The balance of the project was financed through a construction loan from Webster Bank.

"When we came into office two years ago, we had a mission: protect public safety, rebuild the economy, and make our city more livable for working-class New Yorkers. That includes building more housing and helping every New Yorker find a safe, affordable place to live. And Habitat NYC and Westchester's Mosaic development will not only do both of those, but this \$33 million investment in affordable homes

will help New Yorkers build generational wealth through valuable homeownership," said **New York City Mayor Eric Adams**. "I was proud to support it as borough president, and I'm excited to see us break ground on it today."

"Homeownership is key to building generational wealth, and the Mosaic project presents a significant opportunity for working families to access affordable homeownership in Brooklyn," said **Speaker Adrienne Adams**. "Developments like Mosaic not only provide essential housing, but foster a sense of safety in the community and belonging for our residents. By restricting future resales to buyers in similar financial circumstances, this project is sowing the seeds for long-term affordability that will benefit generations to come. I thank Habitat NYC and Westchester for their leadership on this initiative. Affordable housing and homeownership are critical to strengthening our neighborhoods, and the Council will continue to support opportunities that enable working families to remain in our city and afford to build their legacies here."

"By creating pathways to homeownership, we empower families and foster the stability and prosperity of our Central Brooklyn neighborhoods. I'm thrilled to celebrate the groundbreaking of the Mosaic cooperatives and am grateful to all who saw this project to its completion." said **Senator Zellnor Myrie**.

"The affordable housing crisis has reached a breaking point across the state, including here in Brooklyn. It is a multi-layered challenge that requires innovative solutions that focus not only on rental units and supportive housing, but also on homeownership. Having a stake in one's community promotes public safety and provides an opportunity for generational wealth. I am excited about the Mosaic development and what it will mean for 42 families. Congratulations to Habitat NYC and Westchester County for your partnership and continued investment in the community." said **Assemblymember Latrice Walker**.

"I applaud HPD and Habitat NYC and Westchester for undertaking the Mosaic project, which addresses the critical shortage of truly affordable housing in our community. As reported by the Furman Center, property costs in Bedford-Stuyvesant have increased by 193% since 2009. With a homeownership rate of only 19.5%, significantly lower than the citywide share of 32.7%, the need for affordable housing has never been more urgent. Mosaic is a critical response to this challenge, providing new opportunities for low and moderate-income residents to pursue the dream of homeownership, helping to maintain the vibrancy and diversity of the 56th Assembly District." said **Assemblymember Stefani Zinerman**.

"Habitat for Humanity New York City and Westchester's Mosaic development represents a gold standard of affordable housing to last for generations," said **Brad Lander, New York City Comptroller**. "The project clearly demonstrates the power of HPD's Open Door program for creating homeownership opportunities that add to the City's affordable housing stock while fighting gentrification and displacement pressures. This budget season, I urge the City to increase capital funds to Open Door so we can replicate the successes of this project at the scale New Yorkers need."

"This administration is dedicated to solving our housing crisis and building wealth for working-class New Yorkers," said **Deputy Mayor Maria-Torres Springer**. "The Mosaic project meets both of these goals with its permanently affordable homeownership opportunities. We're grateful to Habitat NYC and Westchester, state and private partners for building toward New Yorkers' housing needs."

About Habitat for Humanity New York City and Westchester County

Habitat NYC and Westchester creates, preserves, and advocates for healthy, affordable homes and the generational equity building opportunities that homeownership provides. With the support of volunteers and supporters, we're building a more equitable New York—to address centuries of unjust, racist, housing laws and financing mechanisms that prevented communities of color from entering the homeownership market and shaped the geography of the wealth, health, and education inequality we see today. Learn more at www.habitatnycwc.org and connect with us on social media at @HabitatNYC_WC.

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