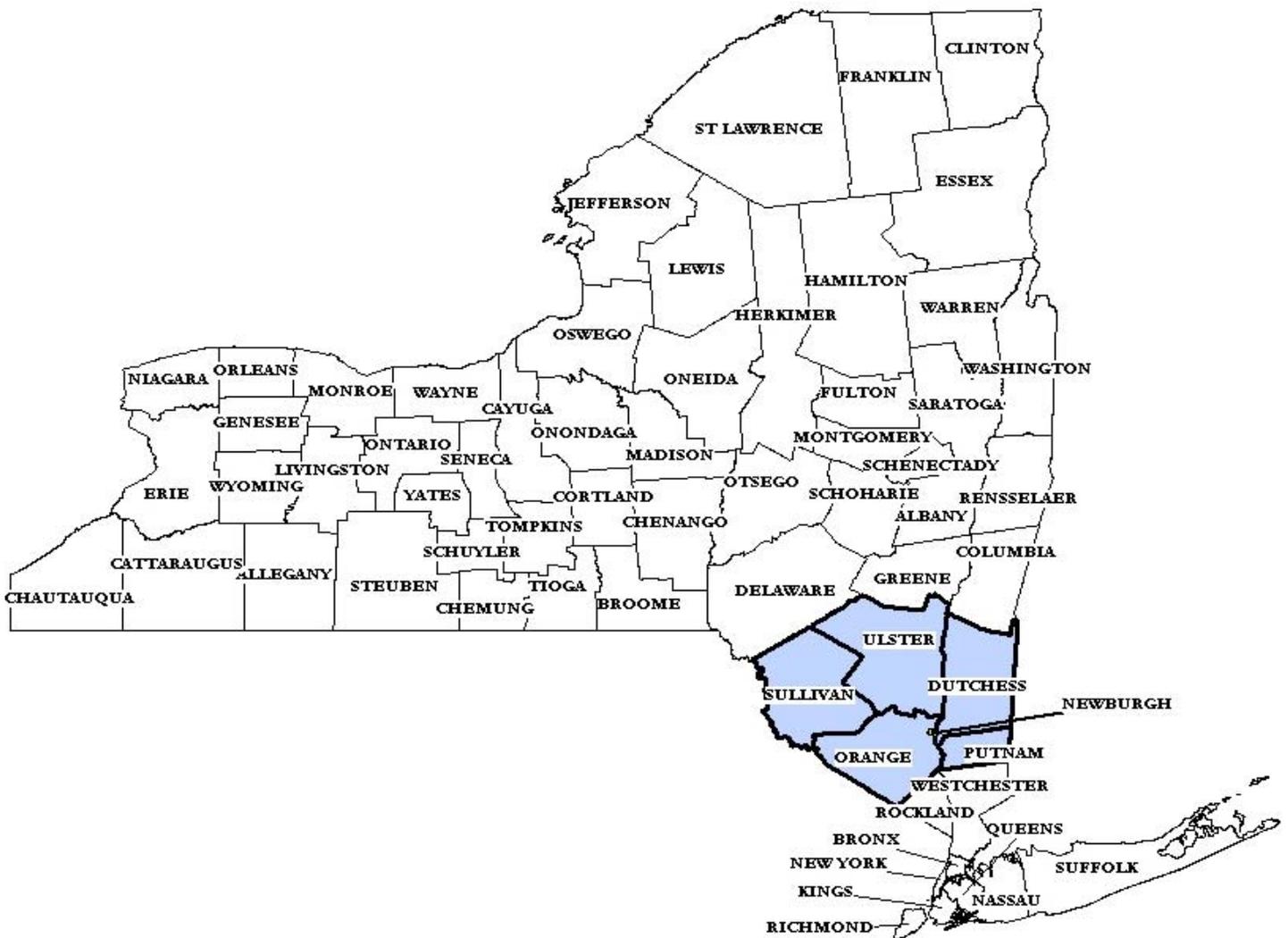


New York State Division of Housing and Community Renewal  
Statewide Affordable Housing Needs Study

*MID-HUDSON REGIONAL REPORT*

Prepared by the Office of Policy Research and Development  
October 2008



## **Introduction**

This report describes the affordable housing and community development issues of the five counties which comprise the Mid-Hudson Region: Dutchess, Orange, Putnam, Sullivan and Ulster (the Region).

During the months of July and August 2008, information regarding the affordable housing and community development needs of the Region was obtained through a series of focus group meetings held by the Division of Housing and Community Renewal (DHCR) with local officials and housing experts. The information contained in this report is a distillation of the comments, observations and opinions of the participants who attended these focus group meetings. In addition, a number of site visits were conducted throughout the Region.

This report contains U.S. Census and American Community Survey data intended to identify demographic and housing related changes in the five counties from 1990 to 2006 (see accompanying tables).

## **Regional Overview**

The Mid-Hudson Region is located in the southeast portion of the State, bordered by the Capital District to the North, the Counties of Rockland and Westchester to the South, the States of New Jersey and Pennsylvania to the West and Connecticut to the East. The Region is a mix of rural and suburban areas, with urban settings, including the Cities of Kingston, Middletown, Newburgh and Poughkeepsie.

The Region is not designated as part of the New York City Metropolitan Area, but it depends to a great extent on employment opportunities there. This is evidenced by the large number of residents commuting to jobs in New York City (NYC), Rockland and Westchester Counties or New Jersey. In Ulster and Orange, over 30 percent of residents commute to jobs outside their respective Counties and in Putnam over 70 percent of residents commute to jobs outside the County. Attendees stated wages earned by residents commuting outside of the Region are generally higher than those earned by residents working within the Region. This dynamic, as well as the in-migration of high wage earners, has contributed to a strong increase in home prices and rents in the Region in recent years.

Housing quality and stock was cited as the primary affordable housing issue in the Region. Attendees said there is a general lack of diversity in the housing stock, particularly a paucity of multi-family housing. In addition, aged and energy inefficient housing and a lack of developable land were cited as key issues.

A recurring theme heard throughout the Region was community opposition to the development of affordable housing projects. The need to educate local officials about the benefits of affordable housing to counter “not-in-my-backyard” (NIMBY) was discussed. Participants in Sullivan County believe, in addition to local officials, planning and school

boards should be educated regarding affordable housing. Attendees in Ulster said efforts made by both DHCR, through its Public Service Announcements (see [www.affordablehousingworks.org](http://www.affordablehousingworks.org)) and Pattern for Progress through its ads in the Poughkeepsie Journal, were steps in the right direction in terms of education and outreach for the promotion of affordable housing. However, there was general agreement more needs to be done.

One participant in Ulster County suggested that partnerships be formed between the State, developers and local not-for-profits to assist municipalities in finding a formula which results in successful affordable housing. It was suggested that a technical assistance group be created which could share examples of affordable housing projects with communities. This technical assistance could include state-sponsored seminars covering issues such as inclusionary zoning for local planning boards. Participants said communities must be provided with incentives to make connections between planning and housing using a "carrot and stick" approach. The conditional provision of transportation and other infrastructure funds from the State and federal government to municipalities in exchange for their support of affordable housing was cited as an example of this approach.

### **Regional Affordable Housing and Community Development Issues**

#### **Housing Quality and Stock**

Participants discussed housing supply and quality issues such as the need for a diverse housing stock, the lack of developable land, dilapidated and energy inefficient housing and a dearth of multi-family housing. In the context of housing stock, participants referenced ubiquitous NIMBY opposition to affordable housing.

Ulster County attendees said there is a need to increase the amount and diversity of the County's housing stock in response to changing demographics. To support this position they cited the fact only one family housing project, located in the City of Kingston, has been constructed recently in the County. Attendees in Orange County also expressed a need for more family housing. They said family housing faces more development hurdles than senior housing and believe there is now an excess of senior housing in the County.

The lack of affordable sites that are zoned for multi-family residential use with municipal water and sewer in Dutchess County was raised as a concern by meeting participants. The use of "floating zones" adopted by planning boards for the development of affordable housing was discussed. "Floating zones" allow for, among other things, higher density development when certain criteria are met by the proposed project. It was said that the use of "floating zones" have been ineffective because of the increased community opposition which comes with their adoption.

Large lot zoning, which is prevalent in Dutchess outside of the City of Poughkeepsie, was cited as a major impediment to the development of multi-family housing in the County. Participants said the proliferation of "McMansions" and the zoning paradigms that incentivize such development must be addressed if there is to be affordable multi-family

housing development in the County. It was pointed out similar issues exist in Putnam County. Portions of Putnam contain NYC watershed areas where minimum lot sizes were increased, due to requirements of the NYC Department of Environmental Protection, which may encourage large lot development.

Participants in Sullivan County cited the conversion of single family homes into two- to four- family properties as a source of concern. It was posited that these projects are often owned by absentee landlords who invest few resources into the units and have allowed them to deteriorate. The Sullivan County Housing Task Force has looked at these types of properties as an opportunity to increase homeownership in the County by converting four unit structures into owner occupied two family homes. The Task Force believes the "glut of vacant homes and foreclosed homes" should be made available for homeownership opportunities in the County.

Similar to other counties across the State, participants from Sullivan and Ulster referenced their aged housing stock. Participants in Sullivan cited the existence of substandard and uninhabitable rental and owner occupied units, many of which were once used on a seasonal basis. The costs associated with rehabilitating old stock for low-income families were discussed. An example was cited of a family in the Hamlet of Smallwood with an annual income of \$18,000 which needed a rehabilitation grant of \$23,000. The aged housing stock in the more densely populated villages of Sullivan was also raised as an area of concern. Meeting participants referenced a number of garden style apartment complexes in the Village of Monticello which are "old and tired" with obsolete units that use electric heat and are in need of significant renovations. Participants said code enforcement in the County is lacking partly because there is a general misunderstanding of who enforces building codes in the County. Some participants believe it would help if the development community met with municipalities to discuss code enforcement.

The impact the State Environmental Quality Review (SEQR) process has on the development of affordable housing was discussed. In Dutchess County, the process was cited as particularly onerous and participants said the law, while well intentioned, can prevent the development of affordable housing projects. Participants in Ulster County stated that by manipulating SEQR and other regulations communities have developed strategies to stop development. It was said large amounts of money are being spent by developers and organizations to demonstrate environmental feasibility.

Attendees discussed how NIMBY opposition has limited some developers' ability to build affordable housing projects. Participants in Ulster County stated it is easy to galvanize people around open space and environmental issues, but it is difficult to build the same type of support for affordable housing. In Sullivan County, it was stated that communities often acknowledge the problem of inadequate affordable housing but continue to resist the development of such projects.

Participants throughout the Region suggested senior projects are generally accepted while family projects face nearly universal community opposition. A participant from Putnam

said communities in that County are uniformly opposed to affordable housing including that proposed for elderly tenancy. Some participants believe those opposing affordable housing fear such development may negatively impact "community character."

Many participants agree that the State could do more to educate the public about affordable housing as well as taking a forceful and active role in removing impediments at the local level. Participants in Dutchess County said the State should support and devote resources to the dismantling of development barriers generated by NIMBY opposition in the same manner it has supported green building and smart growth initiatives.

### Affordability

The lack of affordable housing as a contributing factor in the exodus of the young adult population from the Region was discussed. Attendees stated that close to 50 percent of young adults still live with their parents in Putnam. In the same vein, it was stated Ulster has lost a significant portion of its 24 to 34 years of age cohort because people cannot afford to live and work in the County. According to participants, home prices and rents are not aligned with what people earn in Ulster. Participants said they are "losing tomorrow's leaders and building senior housing." Attendees in Dutchess County stated people tend to assume their children will move out of the Region, and subsequently refrain from advocating for affordable housing development.

With respect to workforce housing, it was reported Dutchess County is encouraging local employers to address the housing needs facing their current and prospective employees. Participants in Dutchess and Putnam Counties suggested that the State contract with a technical assistance provider to create a "workforce housing liaison" that would advocate for and coordinate efforts to develop workforce housing. It was stated that residents who work within the County cannot find affordable housing and that wages do not keep pace with housing costs. Participants in Orange County said the rents charged and the incomes of those housed must be part of the discussion of workforce housing at the pre-development stage.

The lack of affordable land available for multi-family housing was cited as the primary housing issue in Dutchess County. Participants said it is especially difficult to find developable sites that are zoned multi-family and have access to municipal water and sewer infrastructure. It was stated there are only six to eight parcels in the entire County which are zoned multi-family and are suitable for development.

Orange County attendees said the County is perceived as the last place to find affordable housing within the commutation ring of NYC. Home prices increased strongly after September 2001 and that upward pressure, though abated somewhat, continues into the present. Participants also cited pressures upon rents in the County owing to new arrivals from NYC. Developers said it is difficult to construct affordable housing in Orange County as the costs associated with development are similar to those found in NYC, while the rents that can be commanded of those inhabiting the projects do not match that which is found further downstate. Developers advocated for affordable housing

programs that serve those earning 60 to 90 percent of area median income (AMI) believing such development would free up housing for those earning less than 60 percent of AMI.

According to participants, Sullivan County's economic climate precludes many of its residents from homeownership. Economic conditions, specifically the relatively low wage scale of many business sectors located in Sullivan County, were raised as negatively affecting renters. It was pointed out many local residents cannot afford market rents and significant subsidies are needed to develop affordable rental housing.

Participants said the speculation surrounding the development of casinos in the County has contributed to high land acquisition costs which reduce the feasibility of developing affordable rental housing.

A participant in Ulster County discussed the housing cost burden of both renters and homeowners. Housing affordability is a prevalent issue for renters earning below 65 percent of AMI and grows increasingly critical in lower AMI cohorts.

Participants in Ulster County said increasing property taxes and home heating fuel costs are making homeownership challenging for those with incomes as high as 120 percent of AMI. The County launched the Home Heating Summit Task Force to address heating costs proactively. Participants said funding to increase the energy efficiency of both owner occupied and rental units is needed. Attendees in Ulster County expressed concern that some landlords may cease to operate rental housing due to high heating costs. As taxes and fuel costs increase, the number of households facing foreclosure may rise. A local not-for-profit organization has already seen 200 foreclosure cases in the last year.

The causes of foreclosure in Dutchess and Putnam were categorized into three components: adjustable rate mortgages, job loss and illness and unaffordable loans. There was full agreement that counseling, both pre- and post- purchase, was key to foreclosure prevention.

It was reported there were 209 foreclosures in Orange County in the first three months of 2008. This was twice the amount seen in the same period a year earlier. In addition, at the time of this writing, there were 405 households in pre-foreclosure in the County. These foreclosures are not confined to one area of the County but are dispersed and have been occurring in both sub-prime and conventional mortgages. Attendees cited a low incidence of foreclosure among those who have received counseling in the County. Attendees in Orange County said the negative impact of foreclosure is more pronounced in a densely populated city like Newburgh, as opposed to suburbs or rural areas. There was a need expressed for a foreclosure prevention program tailored to those with conventional mortgages, as well as emergency funds for those in the throes of foreclosure.

#### Special Needs/Supportive Housing

Participants across the Region recognized the need for special needs housing, however, the issues raised varied by county. The needs of hard-to-house populations such as ex-

offenders, sex offenders, youth aging out of foster care, substance abusers, and those living with chronic mental illness were discussed in a number of counties.

Attendees in Dutchess were aware of DHCR's commitment to the development of housing with services for special needs populations, but pointed out that the inclusion of this population in a project can add greatly to the difficulties of development. Most participants agreed that the development of special needs housing often faced harsh NIMBY opposition from local residents. It was reported a local not-for-profit organization in Ulster County, which operates six shelters, had to take legal action to develop such projects.

There was agreement in Dutchess that the housing needs of the frail elderly have been addressed while the housing needs of other special needs populations are largely unmet. Participants also discussed the need to develop quality single room occupancy (SRO) buildings dispersed throughout the County. Due to code violations many SROs have been lost in Dutchess.

It was stated that special needs housing in Orange is generally limited to the Cities of Middletown, Newburgh and Port Jervis. Participants stated that a large portion of Orange County's special needs populations are residing in motels and substandard SROs. Attendees said the fair share issue has been a constant point of contention between Newburgh and other communities in Orange. Participants believe the physically disabled are more readily received by communities than residents living with mental health and substance abuse issues.

Attendees in Sullivan County discussed a number of special needs housing issues which they are encountering, including the lack of senior housing. An attendee identified a senior housing project in the County which has a two year wait list. Others expressed support for senior co-housing, which features communal facilities, as a model. Another concept raised was incorporating an accessory apartment for seniors into two-family homes. Attendees thought relocating seniors from single family homes to rental units may free up housing for other populations.

Participants in Sullivan also discussed the importance of location in the long-term success of senior housing projects. It was opined that senior housing should be in villages where services are available. The lack of assisted living facilities was also raised. There were suggestions that assisted living facilities that are developed in the future in the County should be designed in a manner which does not invoke an image of supportive housing. Some participants questioned whether such projects or housing could adhere to DHCR's design requirements.

Attendees in Sullivan County said emergency shelter funds for homeless individuals and families are insufficient given the County's needs. In a six month period, the County spent close to \$1.7 million to house the homeless in motels. It was stated that residents who are unable to find shelter in Sullivan are often housed in Orange County.

### Downtown Revitalization and Main Streets

The importance of revitalizing downtowns and main streets was discussed in Sullivan and Ulster Counties. Participants said the concept of vibrant downtowns in Sullivan County has been embraced but the realization of such is very much dependent upon local economic conditions. Attendees said there have been some renovations of storefronts over the last eight to ten years, but businesses that have a steady market only during the summer months find it hard to survive over the long term. Another impediment to revitalizing downtowns and promoting sustainability is the location of facilities such as hospitals and colleges outside downtown areas of the County. For example, the only hospital in Sullivan is located between the Villages of Liberty and Monticello, away from housing and services.

The development of upper floor residential units in Sullivan County was discussed. Participants said upper floor residential development has taken place in the Hamlet of Livingston Manor, while zoning ordinances were cited as an impediment to the development of more second floor units in the Village of Liberty. Some stated that it is difficult to develop upper floor residential units for families because the perception is such housing may be inhabited by Section 8 recipients. Attendees stated municipalities are seeking market rate units that would house a population with more disposable income.

A grant from DHCR's Main Street Program contributed to the revitalization of the Hamlet of Kauneonga Lake in Sullivan County. Participants said the downtown corridor consisted of a vacant and dilapidated commercial strip but now there are four to five active businesses with second floor residential units.

Participants in Ulster County cited examples of successful DHCR Main Street Program achievements in the Village of Ellenville and the City of Kingston. One improvement to the Program suggested by participants was an increase in the grant amount, as some felt it is cumbersome to administer the Program under the current grant cap. In addition, it was said high construction costs in Ulster make it difficult to make a significant impact in communities using the Program.

### Program Alignment

Attendees in Orange County contend mixed income projects typically do not score well under DHCR's existing programs and are therefore not funded. It was said the populace generally prefers mixed income projects to developments that cater solely to low-income households, however, attendees acknowledged these projects need deep subsidies to serve the lowest income households.

Participants in Orange and Ulster questioned DHCR's reluctance to use its capital funds during construction and stated that the availability of the State's capital funding during construction could reduce costs. It was noted that New Jersey provides construction financing in the affordable housing developments they subsidize. It was suggested that Community Development Financial Institutions (CDFIs) may have a role to fill in the monitoring and oversight of construction financing provided by DHCR. CDFIs, of which

there are 112 in New York State, raise capital from banks, corporations, philanthropic organizations, individuals and government sources for investment in various aspects of community development.

Several participants in Ulster shared the difficulty they have in securing funding from multiple sources. One suggestion was to bundle funds at the State level, i.e. multiple agency funding such as a NYSERDA-Main Street award. The joint NYhomes-DHCR application was suggested as a model for such an arrangement. Another model suggested was the Massachusetts Universal Grant Program, which can be used for infrastructure and transportation improvements, workforce housing and commercial development.

### **Regional Affordable Housing and Community Developments Assets**

- Hudson River.
- Location - proximity to NYC.
- Strong housing organizations with very experienced staff, including nine Neighborhood and Rural Preservation Companies.
- Not-for-profit and for-profit developers committed to creating housing opportunities.
- Stewart International Airport.
- Mix of rural, suburban and urban communities.

### **Regional Affordable Housing and Community Development Needs**

- *Affordable/workforce housing education and outreach*: funding for effective education and outreach tools for local officials and residents.
- *Rehabilitation and modernization funds for existing housing stock*: capital improvements and repairs of both homeowner and rental properties.
- *Mixed income development*: flexible funding to allow for mixed income development.
- *Very low- income housing*: rental opportunities for those who are being priced out of the rental market or living in substandard housing.
- *Foreclosure prevention*: funding for foreclosure prevention including intensive counseling.
- *Living wage jobs*: employment opportunities within the Region that offer wages that would align with rising home prices and rents.

### **Regional Highlight - City of Newburgh**

The City of Newburgh is located in Orange County, the midpoint between the City of Albany and New York City. It is the largest city in the County with a population of approximately 28,300 according to the 2000 U.S. Census. Newburgh is home to the second largest historic district in the State. Under the leadership of General George Washington, the City was the headquarters of the Continental Army from 1782 to 1783.

According to the 2000 U.S. Census, the median household income for the City was \$30,300, approximately half of Orange County's median. Close to 26 percent of residents live below the poverty level. Contrary to the higher homeownership rate in Orange County of 67 percent, the rate for the City is only 31 percent. There is a concerted effort by both the City and not-for-profit organizations to promote homeownership. Similar to other cities in the State, renters are more financially burdened than homeowners. Approximately 46 percent of renters spend 30 percent or more of their income on rent, while 29 percent of homeowners spend 30 percent or more of their income on housing costs.

The primary affordable housing and community development issues raised with respect to the City of Newburgh were extreme poverty, the lack of jobs and job skills among residents. It was noted that 68 percent of the residents over 25 years of age do not have a high school diploma.

#### Housing Quality and Stock

Older historic structures comprise much of the City's housing stock. Participants said substandard housing in the City is a major issue. It was noted that households on public assistance have a difficult time securing housing that is safe, decent and affordable.

Participants said few properties meet HUD Housing Quality Standards. A participant shared the interesting effect the quality of the housing stock in the City plays upon benchmark rents. Many rental units which do not meet HUD's standards are excluded from HUD surveys which establish fair market rents. This exclusion creates higher benchmark rents for the area that are more representative of housing markets outside of the City.

The housing stock in the downtown area of Newburgh is characterized by pockets of extreme physical degradation intermingled with newly rehabilitated structures. Abandoned buildings are a common sight throughout downtown Newburgh. Participants said the age, condition and presence of lead-based paint in buildings in the City make rehabilitation costs prohibitive relative to the rents which can be realized in that area. Attendees said many homes are being condemned and that the City is struggling with effective code enforcement.

Participants cited the preservation of existing housing as equally important as new construction to the health of Newburgh's housing market. It was recognized that the City has a large amount of affordable housing and concern was expressed regarding the effect expiring regulatory periods would have on that stock. Attendees questioned what can be done to preserve the City's affordable housing.

The City's reverter process was referenced as a tool in the reclamation of some neighborhoods. This process requires rehabilitation to begin within 18 months of a property's acquisition from the City. Participants cited instances of speculators buying "shells of buildings" with no intention of immediately rehabilitating the properties while waiting for future opportunities. The properties are left in horrid condition and owners

pay minimal or no property taxes. The enforcement of the process is being re-examined by the City. Historically, the City has failed to pursue those that did not adhere to requirements of the reverter process. Properties which were not rehabilitated are slowly being re-acquired by the City.

The role of Habitat for Humanity of Greater Newburgh was highlighted during a tour. The organization currently has 34 projects sited throughout Newburgh, particularly in troubled neighborhoods. Habitat's latest project, the transformation of East Parmenter Street, will include 24 new homes for a mix of income groups. The site is currently filled with abandoned and derelict buildings.

### Affordability

Participants said issues of housing affordability in Newburgh are difficult to address due to the very low incomes of many City residents. An attendee noted that the housing units managed by Newburgh Housing Authority are at capacity and demand for those units is always strong. Currently the City's Section 8 program is closed to new applicants. Participants believe low-income households who reside in poor quality Section 8 units would prefer to live in Newburgh's public housing. The need for permanent and sustainable affordable housing options for City residents was emphasized. An attendee discussed the difficulties faced in the administration of the Section 8 program given the habitability issues surrounding much of the City's housing stock. It was stated there is a need to make landlords cognizant of habitability standards as they apply to Section 8 tenants. In addition, participants suggested holding landlords to standards which would result in higher quality Section 8 units in the City.

The importance of programs and services that build tenant self sufficiency in public housing projects in the City was discussed. These programs could include on-site GED courses, job training and matched savings accounts which help residents attain homeownership. Examples offered included HUD's HOPE VI program which requires a ten percent set aside for community savings and the Philadelphia Housing Authority's five year Family Self Sufficiency program. It was said that programs of this type could create a self sufficiency model for the many generations of families that inhabit public and subsidized housing units in Newburgh.

Participants cited the need to diversify the City's population by attracting higher income residents. They believe that the recent waterfront redevelopment in the City is a "great business move," yet emphasized the need to make units affordable for Newburgh residents. The need for affordable housing advocates to be proactive in redevelopment projects in order to address affordability issues at the planning stage was also stressed.

### Special Needs/Supportive Housing

The Cornerstone Residence, a 128 unit special needs housing project for the mentally ill, victims of domestic violence, veterans and other adults needing affordable housing, was referenced as an important addition to the downtown cityscape. The project includes an on-site library, a computer lab, a community center, a fitness center, studio space for artists and supportive services, such as case management. GED classes are also offered

through the local BOCES program. It was noted that the project has a wait list of over 100 persons. The importance of supportive services at the Cornerstone was recognized. Services are available to all tenants, including those who have not been formally designated as needing such.

The accessibility issues surrounding housing for special needs populations with disabilities were raised. The difficulty of adapting older buildings was cited as a powerful constraint to producing affordable housing with units that are accessible to these populations.

Participants said some individuals who are mentally ill have received assistance in finding affordable housing, however, a tremendous number of mentally ill individuals are walking the streets and are in and out of supportive housing. It was shared that the conditions found in some affordable housing also results in these individuals living on the streets of the City.

#### **Affordable Housing and Community Development Assets**

- Sense of unity in neighborhoods.
- Ethnic and economic diversity.
- Location - proximity to NYC.
- Stewart International Airport.
- Public transportation - the City is at a crossroad of a number of major highways.
- The active role the City plays in housing those who can least afford it.
- One of the largest historic districts in the State.

#### **Affordable Housing and Community Development Needs**

- *Rehabilitation and modernization funds for existing housing stock:* capital improvements and repairs of both homeowner and rental properties.
- *Mixed income development:* flexible funding to allow for mixed income development.
- *Very low- income housing:* rental opportunities for those who are being priced out of the rental market or living in substandard housing.
- *Living wage jobs:* employment opportunities, including job training, that offer wages that would align with rising home prices and rents.
- *Supportive housing:* rental opportunities with onsite services and programs for special needs populations including chronic substance abusers and those living with mental illness.

### Mid-Hudson Region U.S. Census Data

<i>Social, Demographic &amp; Income Indicators</i>	1990	2000	2006
Population	885,631	968,977	1,031,471
Median Age	29.5	36.5	37.4
Median Household Income	\$39,459	\$51,199	\$62,976
% of Individuals Below Poverty Level	7.4	9.7	9.8
% of HHs w/ Publicly Assisted Income	4.9	2.5	1.5
<i>Housing Prices &amp; Affordability</i>			
Median Value of Owner Occupied Units	\$140,190	\$143,119	\$307,481
Median Contract Rent	\$504	\$609	\$816
% of Owners w/ Monthly Housing Costs >=30%	19.4	25.8	37.8
% of Renters w/ Monthly Rent >=30%	39.4	39.9	50.3
<i>Housing Quality &amp; Stock</i>			
Median Year Built	1961	1964	1966
% of Occupied Units -- Owner Occupied	69.7	69.3	71.1
% of Occupied Units -- Renter Occupied	30.3	30.7	28.9
<i>Other</i>			
Affordability Index*	3.6	2.8	4.9

### Mid-Hudson Region Housing Awards 2000 to 2007

<i>State Agency</i>	Total
DHCR/HTFC	\$402,740,012
Low-Income Housing Credit	\$281,178,500
Housing Trust Fund	\$38,931,564
Low-Income Housing Credit (4% as-of-right)	\$29,837,840
HOME	\$15,876,075
NY State Low-Income Housing Tax Credit	\$14,267,510
Neighborhood/Rural Preservation Companies	\$5,180,127
New York Main Street	\$2,600,000
Rural Rental Assistance Program	\$2,339,190
Access to Home	\$2,000,000
Senior Housing Demonstration Program	\$1,500,000
Homes for Working Families	\$1,475,000
RESTORE	\$581,250
Urban Initiative	\$100,000
Rural Area Revitalization Program	\$50,000
NYHomes	\$184,363,563
HFA	\$177,725,210
AHC	\$6,638,353
NYS CDBG Small Cities	\$6,822,956

\*Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

Note: Figures for the NY State Low- Income Housing Tax Credit, Low- Income Housing Credit and the Low- Income Housing Credit (4% as-of-right) Programs reflect the 10-year allocation amount, including applicable allocations of tax credit to HFA.

**Mid-Hudson Region U.S. Census Data Multi-County Comparison Table (Select Indicators)**

<i>Social, Demographic &amp; Income Indicators</i>	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006	1990	2000	2006	1990	2000	2006
<b>Mid-Hudson Region</b>	885,631	968,977	1,031,471	\$39,459	\$51,199	\$62,976	7.4	9.7	9.8
Dutchess County	259,462	280,150	295,146	\$42,250	\$53,086	\$65,965	5.0	7.5	7.0
Orange County	307,647	341,367	376,392	\$39,198	\$52,058	\$64,947	8.9	10.5	11.6
Putnam County	83,941	95,745	100,603	\$53,634	\$72,279	\$81,907	3.6	4.4	6.1
Sullivan County	69,277	73,966	76,588	\$27,582	\$36,998	\$46,789	12.7	16.3	14.5
Ulster County	165,304	177,749	182,742	\$34,033	\$42,551	\$52,725	8.1	11.4	10.6
<i>Housing Prices &amp; Affordability</i>	Median Value of Owner Occupied Units			% of Renters w/ Monthly Rent >=30%			% of Owners w/ Monthly Housing Costs >= 30%		
	1990	2000	2006	1990	2000	2006	1990	2000	2006
<b>Mid-Hudson Region</b>	\$140,190	\$143,119	\$307,481	39.4	39.9	50.3	19.4	25.8	37.8
Dutchess County	\$149,200	\$150,800	\$334,200	35.8	38.4	48.4	18.6	24.0	36.4
Orange County	\$141,200	\$141,500	\$319,300	42.3	39.8	52.0	21.2	26.1	39.9
Putnam County	\$194,600	\$205,500	\$407,800	39.0	39.3	64.5	25.8	30.7	41.7
Sullivan County	\$92,700	\$90,400	\$180,600	43.4	41.9	52.7	15.8	27.7	36.9
Ulster County	\$114,700	\$111,500	\$238,600	38.2	41.8	45.8	15.6	24.1	34.6
<i>Housing Quality &amp; Stock</i>	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006	1990	2000	2006			
<b>Mid-Hudson Region</b>	69.7	69.3	71.1	30.3	30.7	28.9			
Dutchess County	69.1	68.9	71.3	30.9	31.1	28.7			
Orange County	67.5	67.0	70.0	32.5	33.3	30.0			
Putnam County	81.9	82.2	83.9	18.1	17.8	16.1			
Sullivan County	69.0	68.1	70.4	31.0	31.9	29.6			
Ulster County	69.2	68.0	67.1	30.8	32.0	32.9			
<i>Other</i>	Affordability Index*								
	1990	2000	2006						
<b>Mid-Hudson Region</b>	3.6	2.8	4.9						
Dutchess County	3.5	2.8	5.1						
Orange County	3.6	2.7	4.9						
Putnam County	3.6	2.8	5.0						
Sullivan County	3.4	2.4	3.9						
Ulster County	3.4	2.6	4.5						

\*Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

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and others

## **Mid-Hudson Region Meeting and Site Visit Participants**

### **Newburgh - Orange County (July 24, 2008)**

Lourdes Zapata-Perez, City of Newburgh, Community Development\*

Dave Church, Orange County, Department of Planning

Wayne Cochran, Orange County, Community Development

Charles Darden, Regional Economic Community Action Program, Inc.

Alice Dickinson, Orange County Rural Development Advisory Corporation

Jonathan Drapkin, Pattern for Progress

Tony Figueroa, Regional Economic Community Action Program, Inc.

Peter D. King, Federal Home Loan Bank of New York

Karen Mallam, Newburgh Community Improvement Corporation

Robert McKenna, City of Newburgh, Planning & Development

Michele McKeon, Safe Homes of Orange County

Ramona Monteverde, Safe Harbors of the Hudson, Inc.

David Muchnick, Housing First!

Larry Neumann, Regional Economic Community Action Program, Inc.

Mary S. Paden, The Community Preservation Corporation

Ken Regan, Regan Development Corp.

Edna Rivera, Housing Opportunities for Growth, Advancement & Revitalization, Inc.

Marc Starling, Newburgh Housing Authority

Tricia Haggerty Wenz, Safe Harbors of the Hudson, Inc.

Larry Wolinsky, Jacobowitz & Gubitza, LLP

### **Kingston - Ulster County (July 30, 2008)**

Kevin O'Connor, Rural Ulster Preservation Company\*

Steven L. Aaron, Birchez Associates

Michael Berg, Family of Woodstock, Inc.

James Hanson, Governor's Regional Office

Guy Kempe, Rural Ulster Preservation Company

Jim Mastrangelo, Governor's Regional Office

David Muchnick, Housing First!

Charlie Murphy, Pattern for Progress

Doug Olcott, The Community Preservation Corporation

Geddy Sveikauskas, Ulster Publishing

### **Monticello - Sullivan County (August 5, 2008)**

Dr. William Pammer, Sullivan County, Division of Planning\*

Ethan Cohen, Sullivan County, Division of Planning

Joseph Czajka, Sullivan County, Grants Department

Jonathan Drapkin, Pattern for Progress

Nancy Feeley, The Community Preservation Corporation

Jonah Mandelbaum, Warwick Property Developers

David Muchnick, Housing First!

Julie Richmond, Sullivan County, Grants Department

Shari Trust, Rural Sullivan Housing Corporation  
Chanel Turnquest, Sullivan County Housing Task Force

**Poughkeepsie - Dutchess and Putnam Counties (August 6, 2008)**

Gail Webster, Hudson River Housing, Inc.\*

Al De Salvo, M&T Bank

Jonathan Drapkin, Pattern for Progress

Connie Fagan, Putnam County Housing Corporation

Ken Kearney, The Kearney Group

Mary Linge, Hudson River Housing, Inc.

Linda MacIsaac, City of Poughkeepsie, Community Development

Ed Murphy, Hudson River Housing, Inc.

David Muchnick, Housing First!

Peg O'Leary, Dutchess County, Community Services Program, Inc.

Anne Saylor, Dutchess County, Department of Planning

\* Meeting and/or Site Visit Hosts.