
ULSTER COUNTY



HOUSING ACTION PLAN *2021*

HUDSON VALLEY
PATTERN *for* PROGRESS



Letter from the County Executive

We release this Housing Action Plan as twelve months of pandemic have starkly revealed just how hard so many in our community are struggling to make ends meet – especially with ever-increasing housing costs. I want to thank the members of our Housing Advisory Committee for contributing their service and their perspectives to helping us understand the challenges facing us and begin undertaking solutions.

This report makes clear that our housing market was in crisis even before the pandemic. It carefully examines the data and lays out the steps we need to take to address it. It shows how a combination of rising inequality and a failure to build the housing we need has produced an untenable situation for all but our highest-earning households.

In these times of unprecedented disruption, we need to do more than thank our essential workers. We need to make sure that our teachers, our nurses and firefighters, restaurant and grocery workers -- all the people who have kept us safe, fed, and well -- can continue to live in the communities they serve. Our seniors need to be able to age in the communities they've called home for decades. Our young people need to be able to stay and raise their own families here.

I'm calling on our whole community – elected officials, business leaders, our healthcare, education and environmental communities – to come together to reverse this crisis. We need to examine how we decide what to build and where and get beyond piecemeal, not-in-my-backyard conversations to proactive, community-driven solutions to building the housing we need.

Ulster County has taken our own first steps by designating the site of the old jail on Golden Hill for housing and beginning a development process there. Every community in the County needs to do the same. The County will provide technical and financial support to every community that undertakes this.

Housing is an economic development issue, a community health issue, and a moral issue. I hope you'll join us in tackling this crisis and strengthening our community.



Patrick K. Ryan

Patrick K. Ryan
Ulster County Executive



Letter from the County Legislature

On behalf of the Ulster County Legislature, we thank Executive Ryan and his team for their leadership and partnership in producing the first-ever comprehensive study of our county's housing crisis. The Legislature gives special thanks to the Housing Advisory Committee members for their service, expertise, and commitment to building an equitable path forward to ensure Ulster residents have access to affordable housing.

The *Ulster County Housing Action Plan* details the complex forces that have shaped our housing crisis and outline proactive policies that county and municipal governments can enact to provide housing solutions that respond to community need and create a diverse range of housing opportunities for every income level.

We understand that the challenge of affordability—and the cost burdens that keep our families up at night—are not limited to only the lowest-income households. Nearly one-third of homeowners and more than half of renters in Ulster County are currently living in unaffordable homes.

Our housing challenges are more urgent now than ever. Record pandemic-related job losses, coupled with a tight housing market and skyrocketing prices, have gut-punched and financially devastated many in our communities.

The Legislature stands ready to enact innovative policy, utilize new and existing funding tools to establish housing funds for Ulster County, and implement a Housing Smart Communities program to facilitate the development of affordable housing countywide. Together, we can provide strong incentives, guidance, and support for local communities to meet their housing needs.



David B. Donaldson
Chair, Ulster County Legislature

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The Ulster County Housing Advisory Committee is comprised of Legislators and businesses and community leaders from across the County. Members Include:

DEBBIE BRIGGS

VP, Human Resources & Community Relations
Ellenville Regional Hospital

DEB DEWAN

Woodstock Housing Committee

ERICA BROWN

Community Outreach Coordinator
Radio Kingston

HAYES CLEMENT

Real Estate Broker
Berkshire Hathaway

KATHY GERMAIN

Vice President of Housing Service
RUPCO

LAURA PETIT

Ulster County Legislator

RICHARD PARETE

Supervisor
Town of Marbletown

RICK ALFANDRE

CEO
Alfandre Architecture

TOM SMILEY

CEO
Mohonk Mountain House

EVELYN WRIGHT, Deputy County Executive served as coordinator for the Committee

DENNIS DOYLE, Planning Director provided technical assistance and contract management

EXECUTIVE SUMMARY

This Housing Action Plan (HAP) was developed based on community and stakeholder input and a data-driven analysis of housing conditions, demographic trends, and socioeconomic metrics. Both the qualitative and quantitative findings in this report demonstrate a critical need to address housing affordability in Ulster County. It is difficult to overstate housing challenges and the resulting hardships experienced by many Ulster County residents.

Housing costs are increasing, household spending power is declining, and the supply of safe and affordable housing in the County does not meet the demand. As a result, housing costs for many are financially unsustainable, housing insecurity is common, and hundreds of County residents are homeless.

Rents are up and renter incomes are down

- Since 2010, median rent in Ulster County *increased* by 16% while the median household income of renters *decreased* by 1%.

Home Prices are rising

- From 2013 to 2019, the average sale price of a single-family home in Ulster County increased by 17%

Many County residents are financially burdened by housing costs

- Approximately 13% of homeowners and 30% of renters in Ulster County spend *more than half* of their total income on housing costs.

There is a mismatch between the housing needed and the housing being built

- Most new, single-family development in Ulster County consists of larger homes with high-end finishes on large lots. As of December, 2020, the average size of all homes built in Ulster County since 2015 was 2,245 square feet with a median sales price of \$425,000.

The wealth gap is widening

- Since 2010, household incomes have been stagnant and spending power has decreased for all but the highest earning households in Ulster County.

Hundreds of County residents are homeless

A point-in-time count from January 2020 identified 438 homeless individuals in Ulster County. 576 students in the County experienced homelessness at some point during the 2018-2019 school year.

Many of the above issues have been exacerbated by the devastating impacts of the COVID-19 pandemic. Immediate action must be taken to promote the creation of affordable housing and alleviate the significant hardships associated with unaffordable housing and inadequate housing supply. To that end, this HAP sets forth five principal recommendations designed to address housing needs in the County. These recommendations specifically target common barriers to the creation of housing including high development costs, cumbersome approval processes, and community opposition.

Over the past 20 years, there have been a number of housing plans, reports, and studies completed for Ulster County, all of which have pointed to the lack of affordable housing and housing options in general. Each report identifies that there is a housing crisis, lays out a series of strategies, and in some cases, provides an actual number of units needed by municipality.

ESTABLISH AN ULSTER COUNTY HOUSING TASK FORCE:

Municipal policies and actions are key to achieving housing goals. A county level housing task force would support municipal housing efforts and facilitate the development of affordable housing.

ESTABLISH PARTNERSHIPS AND COLLABORATE WITH DEVELOPERS FOR SCATTERED SITE (RE)DEVELOPMENT:

Throughout Ulster County, there are vacant housing units and parcels/lots that offer one possible housing solution in a market where supply and rising prices are an issue. The Ulster County Housing Task Force working with County departments should identify and inventory these sites. Once identified the County should create a portfolio of scattered site development, redevelopment, and/or adaptive reuse housing opportunities to offer to developers.

INCREASE THE SUPPLY OF SUPPORTED AND TRANSITIONAL HOUSING IN ULSTER COUNTY:

Supportive and transitional housing is of critical importance in Ulster County. Transitional housing is housing designed to help break the cycle of homelessness and poverty by providing affordable units with onsite services. The County should help identify appropriate locations for this type of housing and consider offering incentives to communities where these are sited.

CREATE A HOUSING SMART COMMUNITIES INITIATIVE:

Create a certification program through which Ulster County municipalities complete a series of housing actions to achieve certification as a Housing Smart Community. Certification should offer financial incentives from the County, guidance, technical support, and peer support.

ESTABLISH HOUSING FUNDS FOR ULSTER COUNTY:

Create a dedicated source of funding for housing initiatives in the County. The funds would be used to support the creation of new housing and the preservation of existing housing, rental assistance, incentives for municipal participation in the Housing Smart Communities Initiative, and capital improvements for infrastructure to support housing development. This fund could also support the technical assistance and other efforts associated with the Housing Smart Communities Initiative.

This HAP calls for a renewed commitment to address housing needs in Ulster County.

The Ulster County Housing Advisory Committee, County Legislature, County Executive’s office, and the Planning Department have all been involved in the development of this HAP. The continued involvement of all of these groups will be critical for the successful implementation of the recommendations in this report. Furthermore, buy-in and commitment from local governments, communities, and county residents at large will be essential for substantive and lasting change to be accomplished.

PART 1: OVERVIEW



INTRODUCTION

There is no one number or single metric to describe Ulster County’s housing affordability needs. A large number of households, both renters and homeowners, across the economic spectrum and throughout the all localities in the County are housing cost burdened. The challenges associated of providing affordable housing are incredibly complex and dynamic – and are a reflection of the entire housing market.

The overarching goal of this Housing Action Plan (HAP) is to provide Ulster County and municipal leaders as well as community stakeholders, non-profit organizations and members of the community with research and data to improve their understanding of housing affordability dynamics in the County. In recognition that elements of the research and data analysis will raise new questions and issues, this study provides a roadmap for community leaders and stakeholders to establish policies, programs, and initiatives to address the challenges uncovered in the data analysis.

Ulster County undertook this HAP to establish a foundation for the creation and preservation of a range of housing options in Ulster County. While this HAP focuses primarily on affordable housing, the recommendations cover a wide range of housing challenges. This HAP is not a fair share housing allocation plan, does not assign a number of units to specific municipalities, and is not a fair housing assessment.

The HAP looks at the County’s history of housing policies, includes data analysis, and provides findings on a wide variety of demographic, housing stock, and housing affordability issues. It includes an analysis for each municipality in the County. This approach is crucial for informing important conversations and fostering open dialogue about housing in Ulster County going forward. Additional research and analysis was conducted through review of existing documents, plans, and reports, coupled with a series of interviews with community stakeholders and a public forum.

This HAP is designed as a tool for use by a variety of audiences, including municipal boards and councils, planning, zoning, school and other local boards, advocates, economic development agencies, Industrial Development Agencies (IDAs) and a myriad of non-profit housing agencies and market-rate housing developers. The HAP provides recommendations and strategies for meeting the housing needs for the entire spectrum while being cognizant and respectful of municipal home rule.

DEMOGRAPHIC AND SOCIOECONOMIC HIGHLIGHTS AND FINDINGS:

- **Ulster County’s population is getting older.** The median age in Ulster County increased from 41.2 in 2010 to 43.7 in 2018, and is expected to continue to increase over the next several years as the baby boomer generation ages. The housing implications of this are that in most Ulster localities, there is a need for more senior housing.
- **Large and quickly growing employment sectors do not pay living wages.** At the higher end, the Healthcare and Social Assistance sector, which as of 2018 made up 16.3% of county jobs, has an average salary of \$43,258. At the lower end of wages, Accommodation and Food Services, which in 2018 accounted for 12.3% of jobs in Ulster County, offers an average wage of \$22,288.
- **Incomes are stagnant or declining for all but the highest earning households.** The lowest earning households have seen the greatest decline in income between 2010 and 2018, with incomes down 14.3% (after adjusting for inflation).
- While median wages are down 4% across the spectrum, **renters have disproportionately low wages as compared to homeowners.** Owner occupied household income went down by 3% while renter household income dropped by 13% (after adjusting for inflation).
- With dropping wages and the rising cost of living, the **poverty rate in Ulster County has increased between 2010 and 2018** from 12.9% to 13.9%. In some municipalities, such as the Towns of Shawangunk and Hardenburgh, over 20% of the population now lives in poverty.
- County-wide, most of the housing stock is owner occupied. However, in the urban centers of the City of Kingston, the Village of Ellenville, and the Village of New Paltz the majority of the housing stock is renter occupied.
- There are a substantial number of second homes and vacation/recreational homes in Ulster County, which complicates the measurement of residential vacancy rate. The residential vacancy rate is highest in the more rural municipalities located in the northwest corner of the County.
- **A quarter of Ulster County’s housing units were built over eighty years ago and nearly 60% built over 50 years ago.** Older houses have a higher risk of containing lead-based paint, needing substantial structural repair, and replacement of major systems like heating or plumbing. In addition, the lack of insulation and lower quality windows result in higher heating and cooling costs.
- From 2013 to 2019, the number of annual single-family home sales in Ulster County increased in every year except 2018.
- From 2013 to 2019, the average sale price of a single-family home in Ulster County increased by 17% and the average sale price of a 2-3 family home increased by 24%.
- Housing costs are typically the largest part of a household budget. **Approximately 13% of owners and 30% of renters in Ulster County spend more than half of their income on housing costs**, an amount that makes them considered “severely cost burdened.”

Response to the Challenge

Ultimately, the housing challenges in Ulster County are explained in part by the simple economic theory of supply and demand. There is an insufficient supply, or inventory, of homes at an affordable price point. Increasing the supply reduces the pressure on the existing housing stock, which may result in downward pricing and an increase in affordability.

One might ask *why* the private sector has not responded to the market need, and what is the appropriate response of the public sector? If cost is the barrier, there are several ways to change the cost dynamic of building housing: land costs, construction, the development process and taxes. Policies and strategies to reduce costs would result in the creation of more housing. Community opposition is another significant barrier to the development of housing.

No single policy can meet the housing needs of Ulster County on its own. This HAP provides recommendations for a mix of local and county policies. These actions are necessary to address the full scope of housing demand and these policies must account for unique housing conditions that vary from municipality to municipality. The need for a variety of new housing options is also evident; there is a need for additional housing with supportive services, accessible housing for persons with special needs and the aging population, housing that is close to employment and service centers, and housing that is energy efficient.

The housing challenge is more urgent now than ever. The COVID-19 pandemic induced job losses with record unemployment. These conditions, coupled with a tight housing market and skyrocketing prices, have been devastating for many Ulster County residents, including renters, would be homebuyers, and existing homeowners.

BACKGROUND AND HISTORY

Ulster County Housing Plans and Initiatives

Ulster County Housing Advisory Committee

The Housing Advisory Committee was formed in June 2020 in recognition of growing need to address housing affordability and the housing shortage in Ulster County. The Committee is comprised of members with a broad range of backgrounds and is tasked with evaluating housing trends, conducting public outreach, and providing housing related recommendations. The Committee has been closely involved in the development of this Housing Action Plan.

Ulster County Comprehensive Plan

In 2008, Ulster County adopted a Housing Strategies Plan as an element of the Ulster County Comprehensive Plan. The Housing Strategies Plan provides an analysis of housing conditions throughout the County and demonstrates how housing costs are rising at a faster rate than wages. The plan also establishes five overarching housing strategies for Ulster County. The County has implemented and continues to implement these strategies. Many of the strategies require the partnership and participation of local municipal governments. The five strategies are:

1. Undertake a “Full Court Press” Public Information-Education Campaign to Raise Public Official and Citizen Awareness about the Importance of Housing Choice to the County's Economy and Livable Communities;
2. Implement a County-wide “Housing-Friendly” Zoning Policy;
3. Conduct a Feasibility Analysis of the Efficacy of Establishing a Community Housing Trust to Preserving Housing Affordability in the County;
4. Develop Creative Approaches to Reward the County's Communities for Efficient Use and Expansion of Existing Regional Infrastructure to Support Higher Density Housing Development;
5. Develop and Integrate a Comprehensive Set of County-Municipal Housing Targets Consistent with the Economic Development and “Smart Growth” Needs of the County and Individual Municipalities.

Three-County Regional Housing Needs Assessment (Rhna)

The RHNA was developed in response to the last housing strategy in the list above: “Develop and Integrate a Comprehensive Set of County-Municipal Housing Targets Consistent with the Economic Development and ‘Smart Growth’ Needs of the County and Individual Municipalities.” The RHNA is the product of a partnership between Orange, Dutchess, and Ulster County to evaluate the growing need for more housing in the region. Starting from a base year of 2006, the report identified the gap between the projected housing need and projected housing supply for the year 2020. The study also identifies projected municipal level need for affordable housing. Unfortunately, the production of new housing units has not come close to the projected housing needs identified in this report.

Annual Rental Housing Survey

Every year the Ulster County Department of Planning administers an annual rental housing survey that collects local rental housing data from property owners in Ulster County. The results of the survey are developed into a report that provides valuable data and trend analysis for metrics such as vacancy rate, rental housing demand, and affordability.

Ulster County Homeownership And Housing Rehabilitation Programs

In partnership with RUPCO, Ulster County provides financial assistance to low- and moderate-income homeowners and first time homebuyers in Ulster County. These programs improve existing housing stock and reduce barriers to homeownership by providing assistance with closing costs, down payments, and housing rehabilitation.

Ulster County Continuum Of Care

Supported through the County Planning Department and managed by RUPCO, the Continuum of Care (CoC) is federally required in order to receive funds for homeless housing from the US Department of Housing and Urban Development (HUD). The CoC is designed to support a number of programs to assist homeless and formerly homeless people in their transition toward temporary and eventually, permanent housing. Ulster County Continuum of Care is a county-wide effort to reduce homelessness by collecting and analyzing local homeless data, providing services, and evaluating the outcomes of existing programs. The program also advocates for additional funding to create affordable housing for the homeless population. The CoC has been very successful for over 25 years in providing assistance to homeless families and individuals, however federal allocations are insufficient to address all of the county's needs.

Municipal Efforts to Meet Housing Needs

Municipal land use decisions and regulations largely determine where and what type of housing can be built. Several communities in the County have been pro-active in meeting their housing needs through actions such as the adoption of inclusionary zoning, enacting short-term rental laws, supporting the creation of accessory dwelling units, and other actions. These actions can provide insight for other communities in the County. Below are just four examples of municipalities that have taken actions toward affordable housing.

1. City of Kingston

- Kingston City Land Bank (KCLB) – Inaugurated in 2018, the KCLB has a mission to convert distressed properties into community assets including new housing opportunities. The KCLB also provides an expedited mechanism to facilitate the reuse of vacant properties, and through a selective process can incentivize primary residency, disincentivize speculation and promote affordable homeownership.
- Executive Order issued by Mayor Noble that all developments with five or more units of housing are required to have a minimum of 10% affordable units at 80% AMI

2. Village of New Paltz

- New Paltz Affordable Housing Law specifies that the Village must have an affordable housing board.
- The law also mandates inclusionary affordable housing in any new development with more than ten units. Zero Place is a new apartment building opening this year that will include several new affordable units as specified by the law.
- The Landlord-Tenant Relations Council is a group that works to improve relations between landlords and tenants.
- The Village also offers a density bonus for the provision of affordable housing.
- The Village has a rental registry in place that will make it easier to track Short Term Rentals, if a law restricting them is passed.

3. Town of Woodstock

In 2019, the Town of Woodstock adopted a short-term rental law that limits non-owner-occupied units to rental for 180 days of the year, prohibits STRs in multi-family dwellings of three or more units, puts a cap on the number of STRs, and requires STRs to register and pass an annual inspection, among other rules.

As recommended in the Woodstock Comprehensive Plan adopted December 2018, the Town of Woodstock created The Woodstock Housing Committee to develop strategies to address housing needs in the community as set forth in the Plan. The Committee activities support the goals of the 2018 Woodstock Comprehensive Plan to balance inclusiveness, community values and environmental preservation, while promoting sustainable growth.

Woodstock Housing Committee launched a community outreach campaign in December 2020 to build awareness and engage the community on the need for housing options. Currently, the Committee is collaborating with Family of Woodstock to develop a “home share” pilot in the town, and a needs assessment survey is available online until January 15, 2021.

4. *Town of Marbletown*

In 2019, the Town of Marbletown adopted the Accessory Apartment Law. The new law states the following:

Under the new law, “Apartments accessory to the principal permitted residential use of the same parcel are permitted in all districts, except that they shall not be allowed in the I-1 District and a Special Use Permit shall be required in the S-R E and S-R N districts in the event of exterior modification to the structure shall require a Certificate of Appropriateness permit. It is the intent of this provision to expand affordable housing opportunities in the Town, particularly for small families and senior citizens, to allow more efficient use of residential and accessory structures, to provide expanded economic return to enable older homeowners to maintain their home and to provide options for local workers, young and older families, live-in help or health providers.”

County Level Actions

Ulster County has used its eligibility for federal Community Development Block Grant funds to provide homeownership and housing rehabilitation assistance to low and moderate-income families since the early 2000's. More recently, the County's Capital Program now includes funding that may be used to assist in providing needed infrastructure for affordable housing developments. In addition, Ulster County, through its Planning Department and County Planning Board, has provided assistance to municipalities that has resulted in inclusionary zoning, increase in permitting accessory dwelling units, adoption of regulations on short-term rentals, and inclusion of housing affordability in comprehensive plans.

State Level Actions

Currently, the State’s efforts to promote the development of affordable housing are directed at providing funding through tax credits and through consolidated funding awards, establishing tax policies in assessing affordable housing, and multiple programs directed at homelessness. There is much more that the State can do that would assist in the creation of affordable units. Ulster County It should continue advocate for state policies that increase funding options for housing and assist in removing the barriers to housing development at the local level as noted below:

The State could...

- create enforceable rights to support the development of affordable housing where they are needed, similar to enforceable right to establish group homes known as the N.Y. Mental Hygiene Law 41.34 (Padavan Law) which exempts group homes from zoning laws.
- mandate localities to develop affordable housing plans just as they are required to develop comprehensive plans and tie those plans to.
- mandate municipalities to adopt and implement actions toward the mitigation of barriers associated with the development of affordable housing in order to receive economic development incentives and financial resources such as participation in the Consolidated Funding Rounds.
- create fair share housing targets and require communities to affirmatively meet those targets.
- allow that affordable housing be considered a community benefit and be eligible for funds.

To this end, in February 2020, New York State Senator Metzger from the 42nd District in Ulster County introduced a bill to amend municipal and tax law to expand use of community preservation funds for “the preservation and promotion of safe and affordable housing using the state smart growth public infrastructure criteria”. The criteria include:

- a. *to advance projects for the use, maintenance or improvement of existing infrastructure;*
- b. *to advance projects located in municipal centers;*
- c. *To advance projects in developed areas or areas designated for concentrated infill development in a municipally approved comprehensive land use plan, local waterfront revitalization plan and/or brownfield opportunity area plan;*
- d. *to protect, preserve and enhance the state's resources, including agricultural land, forests, surface and groundwater, air quality, recreation and open space, scenic areas, and significant historic and archeological resources;*
- e. *to foster mixed land uses and compact development, downtown revitalization, brownfield redevelopment, the enhancement of beauty in public spaces, the diversity and affordability of housing in proximity to places of employment, recreation and commercial development and the integration of all income and age groups;*
- f. *to provide mobility through transportation choices including improved public transportation and reduced automobile dependency;*
- g. *to coordinate between state and local government and inter-municipal and regional planning;*
- h. *to participate in community based planning and collaboration;*
- i. *to ensure predictability in building and land use codes; and*
- j. *to promote sustainability by strengthening existing, and creating new communities which reduce greenhouse gas emissions and do not compromise the needs of future generations, by among other means encouraging broad based public involvement in developing and implementing a community plan and ensuring the governance structure is adequate to sustain its implementation.*
- k. *to mitigate future physical climate risk due to sea level rise, and/or storm surges and/or flooding, based on available data predicting the likelihood of future extreme weather events, including hazard risk analysis data if applicable.*

Fair Housing – A Brief Summary

This section of the report is NOT to be interpreted as a Fair Housing Assessment or an analysis to address past and/or any current regulatory requirements to Affirmatively Further Fair Housing. This section is meant to provide basic information to assist building an understanding of fair housing.

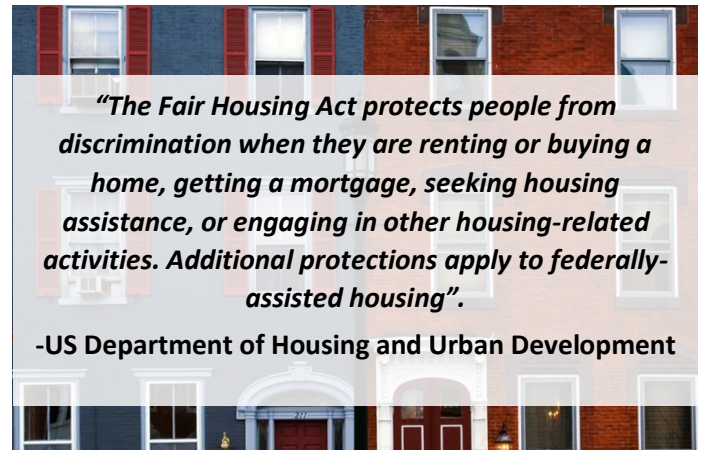
The US Department of Housing and Urban Development (HUD) provides the following background summary about fair housing on their website: *“On April 11, 1968, President Lyndon Johnson signed the Civil Rights Act of 1968, which was meant as a follow-up to the Civil Rights Act of 1964. The 1968 Act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968)”*.

More specifically, HUD also provides the following excerpt about the Fair Housing Act:

“It is illegal to discriminate in the sale or rental of housing, including against individuals seeking a mortgage or housing assistance, or in other housing-related activities. The Fair Housing Act prohibits this discrimination because of race, color, national origin, religion, sex, familial status, and disability. A variety of other federal civil rights laws, including Title VI of the Civil Rights Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act, prohibit discrimination in housing and community development programs and activities, particularly those that are assisted with HUD funding. These civil rights laws include obligations such as taking reasonable steps to ensure meaningful access to their programs and activities for persons with limited English proficiency (LEP) and taking appropriate steps to ensure effective communication with individuals with disabilities through the provision of appropriate auxiliary aids and services. Various federal fair housing and civil rights laws require HUD and its program participants to affirmatively further the purposes of the Fair Housing Act.”

Prior to July 23, 2020, HUD required communities to take steps to Affirmatively Further Fair Housing (AFFH) as part of the obligations it assumes when it accepted federal funding through HUD, such as the Community Development Block Grant program. HUD replaced AFFH on July 24, 2020 with a new rule called Preserving Community and Neighborhood Choice, which *“...defines fair housing broadly to mean housing that, among other attributes, is affordable, safe, decent, free of unlawful discrimination, and accessible under civil rights laws. It then defines ‘affirmatively furthering fair housing’ to mean any action rationally related to promoting any of the above attributes of fair housing.”*

One of the most widely known and utilized federal housing program administered by HUD is the Community Development Block Grant (CDBG) program. The CDBG funds are allocated to states and directly allocated to municipalities and counties designated as Entitlement Communities. Ulster County is not designated as an Entitlement Community and must compete for CDBG funding with other non-entitlement communities across New York State.



Entitlement communities were required to complete a comprehensive Analysis of Impediments (AI) to Fair Housing. The purpose of the AI is to serve as the substantive, logical basis of Fair Housing Planning, and provide essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates.

While this assessment is not currently required, the following excerpt may act as a guide for communities to conduct their own AI as a process to ensure a full understanding of the impact local actions have in terms of fair housing.

An Analysis of Impediments typically includes the following:

1. A comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices;
2. An assessment of how those laws affect the location, availability, and accessibility of housing
3. An assessment of conditions, both public and private, affecting fair housing choice for all protected classes; and
4. An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Impediments to Fair Housing choice are:

- a. Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices; and
- b. Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

New York State has also enacted laws to support the provisions of the Federal Fair Housing Act. Specifically, the State enacted Executive Law Article 15, Human Rights law, the Fair Housing Act and the Equal Credit Opportunity Act.

In Ulster County, Local law #4 of 2018 establishes a comprehensive human rights law for the County and places the responsibility in the Human Rights Commission and the Human Rights Officer.

Impediments and Incentives to Affordable Housing

The impediments for the development of housing, especially affordable housing that serves low-income individuals and families are well known. They include community opposition, the cost of development, regulatory restrictions including the approval process, land, labor and materials, and dwindling federal, state, and local financial incentives and grants, and the expenses associated with maintaining the physical structure. The lack of water, sewer, roads, and other infrastructure and the availability of appropriate locations also represents impediments to the development of housing.

Barriers are present in some communities even before a developer gets to present a project, as impediments are drafted directly into local land regulations and the approval process itself. More specifically, allowable density, the lack of as of right uses, multiple reviewing agencies at the local level, and unreasonable fee structures can contribute to the feasibility of a project due to time delays, conflicting requirements, or reduction in allowable units. These factors also ultimately increase the cost to renters and home buyers, and therefore impact affordability.

Over the course of the last few years, the cost of land and the cost of construction have been major impediments to housing development, factors that have only been exacerbated by the pandemic. Today, we face issues related to the availability of contractors, including skilled labor such as carpenters, masons, electricians, and plumbers as well as the less skilled workforce, such as laborers. Simultaneously there has been a significant increase in the cost of building materials that the pandemic has magnified and accelerated due to supply chain issues.

Community opposition is another significant barrier to the development of housing. Whether the housing is being developed as market rate or as an affordable complex, Not In My Back Yard (NIMBY) is apparent. Opposition typically occurs when developers approach a municipal board for an approval of their proposed development rather than during the adoption of land use regulations

Financial incentives also play a critical role in developing affordable housing for very low, low- and moderate-income households. There are limited financial resources for the development of affordable housing that result in lower rents or a lower purchase price in the case of homeownership. In terms of rental housing, the financial resources typically include the Low-income Housing Tax Credit program, Community Development Block Grants, New York State Housing Trust Funds, developer equity, and a cadre of additional resources that act as bricks to build what is known in the development industry as a “capital stack”.

In addition to the above financial resources, local financial incentives can play an important role. These include: waiving local municipal development fees, reserving municipally owned land or buildings for affordable housing to be sold at fair value and, most importantly, using Payment In Lieu of Taxes (PILOT). A PILOT is a fiscal tool that establishes a schedule of payments to a taxing jurisdiction such as a county, town, village, city, and/or a school district. PILOT's authorized by an industrial development agency (IDA) generally offer a schedule of payments over a period of years that replaces the taxes that would have been paid had the property been fully taxable. This type of incentive is utilized to make a project financially feasible.

There is a fundamental difference between PILOT's for affordable housing and those granted for other projects, as affordable housing already enjoys special assessment practices. Under Section 521-a of the Real Property Tax Law, affordable housing developments assessments are based on the net income generated by the development rather than on the value of the buildings (the income-based approach). The local assessor must establish these rates annually using documentation submitted by the owner. PILOT's for affordable housing generally utilize this income-based approach to set fixed payment schedules based upon projected income. The PILOT removes the potential for annual disagreements with local assessors over net income, providing certainty of future revenue to the taxing jurisdiction and future costs to the developer. Without that certainty, obtaining the long-term financing needed for affordable housing development can be substantially more difficult or impossible.

Adequate water, sewer, roads, bridges, transportation, and telecommunications (broadband) infrastructure are all critical for meeting a community's housing and economic development needs.

Where municipal water and sewer infrastructure already exist, this infrastructure must be able to support appropriate density needed to make housing and other economic development activities financially feasible. Although some municipalities have excess capacity, many have treatment facilities nearing their capacity. Water and sewer distribution and collection lines may also not be sufficient in terms of both age or size to support additional development in particular areas. Where treatment facilities are at capacity, municipalities typically seek to push the cost of expanding capacity on to the development through fees or required upgrades. Municipalities seeking to increase their commercial tax base through private investment and meet their housing needs must consider the necessary infrastructure investment required to support these goals.

Community and Economic Benefits of Affordable Housing

Affordable housing is of fundamental importance to the overall health and wellbeing of all communities and represents a critical part of the socioeconomic infrastructure of any community.

Some of the **community and social benefits** include:

<p>IMPROVED HEALTH OUTCOMES</p>	<p>Stable and safe housing is a key factor in individual health. Persons without stable and safe housing have lower stress levels are better able to maintain their health and well-being.</p>
<p>IMPROVED EDUCATION OUTCOMES</p>	<p>The availability of affordable housing means children are more likely to have a stable home life, change schools less frequently, have better school attendance, and have a better chance of succeeding in school.</p>
<p>IMPROVED EMPLOYMENT OUTCOMES</p>	<p>When people have stable housing that they can afford that is near their place of employment, they are more likely to be able to reach work on time, to maintain employment, and be financially independent.</p>
<p>HIGHER CIVIC ENGAGEMENT</p>	<p>Individuals that benefit from having housing that they can afford which is near employment centers spend less time commuting and have more time for other meaningful activities, and higher capacity to be engaged with their families, and larger communities.</p>
<p>MORE STABLE COMMUNITIES</p>	<p>The availability of affordable housing means people are better able to establish stable communities. In strong communities, there are important social safety networks in which nearby relatives or friends may assist with childcare, during emergencies resident community members may help one another out, and young people may benefit from positive mentors from the community who are outside their immediate family.</p>
<p>REDUCED PUBLIC SERVICE COSTS</p>	<p>Residents of affordable housing are less likely than the unhoused to require emergency services such as neighborhood safety, evictions related public costs, and emergency room visits.</p>
<p>LOWER THE RISK OF FORECLOSURE</p>	<p>Affordable housing programs and opportunities produce a path to homeownership, eliminating a number of significant foreclosure-related costs that municipalities would otherwise have to absorb.</p>

Affordable housing that is near employment centers also provides countless **economic benefits for individuals, local employers, local businesses, and as a driver of economic activity:**

<p>LOCAL SPENDING</p>	<p>Residents with affordable housing are not cost burdened and pay less than 30% of their income toward housing, which allows for increased expenditures within the local economy on goods and services. With more “disposable income”, available residents can afford to spend more on other necessities, including groceries, clothing and health care, which creates a benefit for the small business owner in their home neighborhood.</p>
<p>INDIVIDUAL FINANCIAL SECURITY</p>	<p>The availability of affordable housing means children are more likely to have a stable home life, change schools less frequently, have better school attendance, and have a better chance of succeeding in school.</p>
<p>WORKFORCE ADVANTAGES</p>	<p>Surveys and supporting research show that both employers and workers understand the importance of affordable housing in attracting and retaining a skilled workforce.</p> <p>Housing affordability increases the availability and reliability of workers for local businesses, which reduces the overall costs of business. Employers have less turnover and fewer costs related to hiring and training new staff. In today’s economy where competition for workers is so intense, access to affordable housing in close proximity to one’s place of work is essential.</p>

The development of new housing stimulates economic activity in both the short and long term.

<p>STIMULATES INVESTMENT AND INCREASES GOVERNMENT REVENUES</p>	<p>Housing development boosts the tax base while often reducing urban blight and adding value to surrounding parcels of land by triggering other local investment. The construction of affordable housing leverages substantial public and private investment and supports the redevelopment, stabilization and revitalization of urban centers and neighborhoods. The taxes and fees associated with the development of affordable housing – both during the construction and after the homes are occupied – can represent significant revenue for state and local governments.</p>
<p>SUPPORTS ECONOMIC DEVELOPMENT</p>	<p>Increasing the supply, or inventory, of housing mitigates challenges of attracting economic development projects. In order to have a successful economic development strategy – the availability of workforce housing is a critical part of the formula. In other words, quality and affordable housing is paramount for the attraction of businesses both large and small looking to site their operations in the county.</p>
<p>INCREASE CONSUMER SPENDING</p>	<p>Building affordable housing increases the buying power of both those involved in its construction and those who occupy it afterward.</p>

**HOUSING DEVELOPMENT
CREATES JOBS**

The creation of housing whether new single-family homes, multi-family complexes or home improvement, generates local employment opportunities and provides a positive economic benefit in the community. Housing development creates a variety of jobs beginning with the pre-development stages of site selection, engineering, and the design and approval stage all the way through occupancy and long-term property management. The pre-development stages of housing consist of jobs in architecture, real estate, engineering, market analysis, and environmental and legal services. The construction of housing produces employment in the building trades, material suppliers, real estate and lending industries, and for attorneys. Post construction, there are full-time jobs created in property management and maintenance, and a cadre of employment opportunities within the local business community that are needed to support new residential development and residents. These include local shops, plumbers, electricians, food services, utilities, pharmacies and more. In terms of affordable housing development, the industry leverages substantial public and private investment and supports the redevelopment, stabilization and revitalization of neighborhoods.

Impact of a Prototypical 50-unit Affordable Housing Development in NYS

The following data and analysis from HR&A Advisors, Inc., a premiere national consultant and industry leader in the analysis on affordable housing, issued a brief, *Economic Impacts of Affordable Housing on New York State's Economy* in February 2017. The brief was prepared for the New York State Association of Affordable Housing (NYSAAFH). The brief included pertinent sets of data related to the construction of a typical 50-unit project in NYS. When adjusting for the increased cost of development, construction, and property management, these benefits would show an even larger impact in 2020.

A balanced mix of low-income housing, workforce housing, and luxury housing fosters an inclusive community where people can live and meaningfully contribute to the local economy regardless of their socioeconomic status. Local housing policy should recognize the importance of a wide range of housing options as a critical element of community stability, individual wellbeing, economic development and the attraction and retention of a workforce. Therefore, linking housing policy and the development of housing options is vital for economic development and the overall health and sustainability of community.

HR&A Advisors Inc., - 50-unit complex:

- \$16.6 million in total economic spending. This includes the \$9.4 million in investment, which is reflected in the IMPLAN input-output model as direct economic spending. The investment would stimulate an additional \$3.9 million in indirect economic spending and an additional \$3.3 million in induced economic spending.
- 100 total one-time jobs. This includes 46 direct jobs in construction-related sectors, 30 indirect jobs in industries supporting construction, and 24 induced jobs from their household spending in a range of industries, including construction, architecture and engineering, professional services, restaurants, retail, etc.
- \$6.43 million in total employee compensation. This figure includes \$3.8 million in direct compensation in construction-related industries. The spinoff activity would support \$1.5 million in indirect employee compensation and \$1.1 million in induced employee compensation. The overall average compensation across all industries (including spinoff effects from indirect and induced spending) would be approximately \$63,400 per year.

In addition to temporary impacts during the construction period, the 50 occupied affordable housing units would have a permanent impact on local and neighborhood economies. The total ongoing impacts from 50 households could be expected to generate the following economic impacts:

- \$2.0 million in annual economic spending. This total includes \$1.2 million in direct spending on local goods and services and building operations and maintenance. This direct spending is expected to generate an additional \$0.4 million in indirect spending and \$0.4 million in induced spending.
- 14 total jobs. This figure includes 10 direct jobs (approximately 8 jobs in a range of industries supported by local consumer spending and 2 in building operation and maintenance positions). In addition, local spending would generate 2 indirect jobs and 2 induced jobs.
- \$0.7 million in total annual compensation. This includes \$0.4 million in direct compensation. Spinoff activity would generated \$0.1 million in indirect compensation and \$0.1 million in induced compensation annually. The overall average compensation across all industries (including spinoff effects from indirect and induced spending) would be approximately \$46,500 per year.

Toward a People-Centered Economy

In the fall of 2020, the Ulster 2040 Working Group released the report *Building a People Centered Economy*. This plan is summarized here because it **presents an argument for workforce and affordable housing as part of the social infrastructure needed for economic development aligned to the needs of people**. The Ulster report also presents ideas for the creation of higher paying employment opportunities, a significant factor is the issue of housing affordability.

The Working Group had technical assistance and support from Ulster County staff of the Office of the Ulster County Executive, Patrick K. Ryan and the Department of Economic Development.

Some of the key economic issues the report identifies include: rising poverty rates, the issue that there are not enough education, job or housing opportunities to keep young people in the County, and that high numbers of households struggle to meet basic living costs, with higher rates for Black and Hispanic and Latinx households.

The vision set forth in the report is a “people-centered economic development strategy that generates not only growing GDP and job numbers, but creates opportunity, prosperity, and high quality of life for all residents.” The three areas of focus for the vision include a process of collaboration involving a wide range of partners and stakeholders, resiliency and sustainability and the importance of planning for shocks like that of COVID, and localism where local networks of trade and commerce are strengthened.

The report identifies four target clusters and key strategies for each including:

<p>AGRICULTURE, FOOD & BEVERAGE; HEALTH</p> <p><i>Key Strategy:</i></p> <p>“building robust infrastructure across the value chain, expanding access to local and regional markets, and investing in protecting and ensuring access to farmland”</p>	<p>WELLNESS & CARE</p> <p><i>Key Strategy:</i></p> <p>“making affordable space available for cluster businesses and improving reach and the effectiveness of our workforces training and business support programs”</p>
<p>CLEAN ENERGY & ENVIRONMENT</p> <p><i>Key Strategy:</i></p> <p>“positioning our businesses and our workforce to make 21st-century green infrastructure and developing centers of excellence in the research and development of clean energy and water technologies”</p>	<p>MAKERS & CREATORS</p> <p><i>Key Strategy:</i></p> <p>“improving care access to residents throughout the County and supporting opportunities for career growth cluster workers”</p>

A section of the report outlines a plan for enhancing economic and social infrastructure. Businesses need traditional infrastructure, like internet, water and sewer, and roads but also a “well-developed pool of people”. The types of infrastructure the report calls for include education and training, child and senior care, broadband access, public spaces, affordable housing, arts and culture, recreation and justice. The justification for investing in these areas is:

“If we continue to ignore these needed investments, we should expect to see a continuation of the challenges that plague many of our businesses today: they have jobs to fill, but – especially for entry-level positions – they are unable to find reliable and qualified candidates to fill them. Even as they increase hourly wages, these increases cannot keep up with rapidly-increasing costs of basic needs.”

METHODOLOGY

The Ulster County Housing Action Plan was developed using a multifaceted approach that in addition to research, analysis of existing conditions and plans also included, stakeholder interviews, public outreach, and review models and best practices from around the country and here at home. The development of the HAP was guided by the Ulster County Housing Action Committee and Pattern for Progress served as consultants to HAP.

Ulster County Housing Action Committee

The Ulster County Housing Action Committee is comprised of legislators and business and community leaders from across the County. Members include:

- Debbie Briggs - VP, Human Resources and Community Relations, Ellenville Regional Hospital
- Deb DeWan - Woodstock Housing Committee
- Erica Brown - Community Outreach Coordinator, Radio Kingston
- Hayes Clement - Real Estate Broker, Berkshire Hathaway
- Kathy Germain - Vice President of Housing Services, RUPCO
- Laura Petit - Ulster County Legislator
- Richard Parete - Supervisor, Town of Marbletown
- Rick Alfandre - CEO, Alfandre Architecture
- Tom Smiley - CEO, Mohonk Mountain House

Evelyn Wright, Deputy County Executive served as coordinator for the Committee

Dennis Doyle, Planning Director provided technical assistance and contract management

Over the course of seven months, the Committee working with the consultants sought to define affordability and other important housing terms, evaluate the unique challenges faced by different localities within the County, assess the impact that the COVID Pandemic has had on housing and communities in Ulster County, and began to develop solutions and a plan to engage and educate the public about the importance of addressing the County's housing needs.

Interviews

A series of interviews was conducted with individuals closely associated with housing issues including municipal leaders, housing funders, not-for profits, service providers, health advocates, and the housing industry, among others. Selected from different Ulster County localities and organizations, the interviews serve as an invaluable resource for a deep understanding of the complex issue of housing in Ulster County. The interviews resulted in approximately ten hours of qualitative research material that informed Patterns analysis and development of housing solutions. The interviews are summarized in the appendix of this plan.

Data Collection and Analysis

The demographic, economic and housing data collection and analysis was conducted using a standard analytical approach. Data was collected and analyzed at both the County level as well as at the individual municipal level. New York State data is often included as a point of comparison.

The data sources are identified with each table or map and are primarily based on the U.S. Census, the American Community Survey (ACS), Housing Urban Development (HUD) data from the Comprehensive Housing Affordability Strategy (CHAS), and residential sales and trends from Multiple Listing Service (MLS) data. Note: at the time the demographic research and analysis was conducted – the ACS 2018 was the most recent data available from the U.S. Census Bureau. The ACS 2019 data was released in mid-December 2020 and does not represent any substantial change in demographics and/or the subsequent analysis and conclusions of trends.

The analysis and interpretation of data, demographics and existing conditions is critically important to the establishment of a healthy housing mix in Ulster County. The tables, maps and graphs in this document demonstrate the interconnection and complex relationships among housing, socio-economic, and demographic data in order to identify housing gaps and needs in Ulster County.

To equip municipal leaders with relevant information about their own community, a separate housing data profile for every municipality in Ulster County. These housing data profiles include information about demographics, income and housing affordability that is specific to each municipality.

Margin of Error

All of the tables and maps in this report depicting data at the municipal or county level were made using data from American Community Survey (ACS), which is released every year by the U.S. Census Bureau. The ACS collects data from a statistically significant sample of the population and extrapolates the results to provide an estimate. Due to the nature of the ACS as survey, each estimate also includes a margin of error.

Generally speaking, the smaller the geography being analyzed, the larger the margin of error is. One way to mitigate the margin of error is to use a 5-year rolling average. The 5-year average uses five consecutive years of ACS data, which increases the sample size and limits the impact of outlier values. The margin of error for 5-year ACS datasets is generally much lower than the margin of error for 1-year ACS datasets. All of the ACS data used in this report is a 5-year average.

Adjustments for Inflation

Several times throughout this report, there are monetary values that are adjusted for inflation. Due to inflation, the value of a dollar, in terms of how much can be purchased with it, goes down over time. For example, \$1 in 2010 had the same purchasing power as \$1.14 dollars in 2018. When analyzing metrics like rent or household income, adjusting for inflation provides a more accurate representation of how these metrics change over time

Although adjusting for inflation is a valuable and worthwhile tool for analyzing dollar values over time, it can sometimes cause confusion. In practice, adjusting for inflation will show results where metrics like income or rent do not increase as much as people expect them to. In some cases, a dollar value that is increasing over time may result in a *decreasing* value after adjusting for inflation.

Review of Existing Policies and Models

Additional research and analysis was conducted through a thorough review of existing policies, plans and reports related to affordable housing, data from various county departments, municipal planning documents and housing reports where available.

PART 2: DEMOGRAPHICS



MAJOR FINDINGS: DEMOGRAPHICS

- Overall, the population of Ulster County declined slightly from 2010 to 2018, dropping by 1.90%.
- In the same period, the urban center of the county, the City of Kingston, had an even more significant drop in population, with a total population decline of 3.19%.
- As with most counties of the Hudson Valley, Ulster County's population is getting older. The median age in the County increased from 41.2 in 2010 to 43.7 in 2018.
- The percentage of the population that is over 55 years of age grew, while the percentage that is under 19 years of age decreased.
- In general, the towns in Ulster County, which are more rural, have a higher median age than the City of Kingston and the villages in the County.
- While still predominately white, Ulster County is becoming more diverse. Mirroring national trends, Ulster County's Hispanic and Latino population is growing, up 19.3% from 2010 to 2018.
- The White population declined slightly but remains the largest and racial ethnic group in the County at 79.48% of the total population.

This report includes the most recent demographic data from the U.S. Census American Community Survey 5-Year Estimates. When available, the numbers and percentage changes for years 2010 and 2018 are studied. The earlier data set is included along with 2018 numbers to show trends over time. Total population, population density, median age, population change by age cohort, and race and ethnicity, are all studied at both the county and municipal level. Unless otherwise indicated, data for the Towns of New Paltz, Saugerties, and Wawarsing, represent the unincorporated areas of these towns. This is the area within a town, but outside of any villages.

Population Change

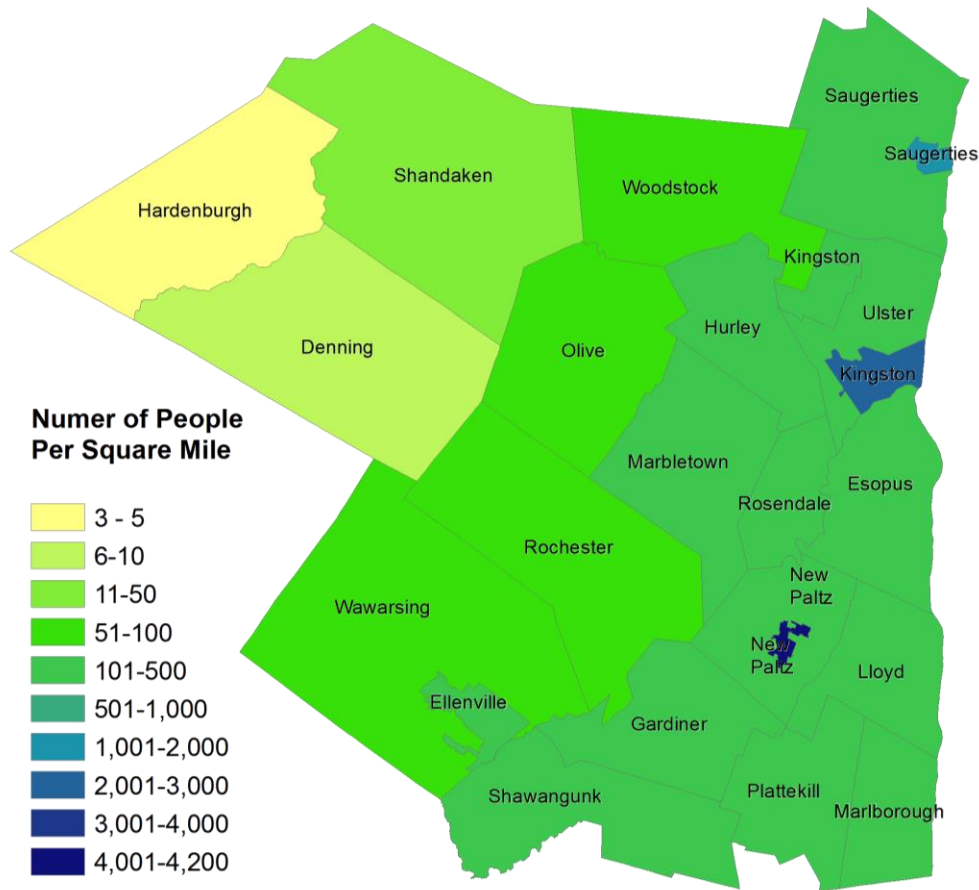
Ulster Municipalities Total Population 2010 and 2018 and % Change

TOWNS	2010	2018	% Change
Denning	522	533	2.11%
Esopus	9,145	8,831	-3.43%
Gardiner	5,658	5,636	-0.39%
Hardenburgh	152	227	49.34%
Hurley	6,385	6,126	-4.06%
Kingston	959	1,116	16.37%
Lloyd	10,766	10,515	-2.33%
Marbletown	5,681	5,509	-3.03%
Marlborough	8,752	8,686	-0.75%
New Paltz	7,160	7,039	-1.69%
Olive	4,473	4,306	-3.73%
Plattekill	10,439	10,251	-1.80%
Rochester	7,304	7,203	-1.38%
Rosendale	6,158	5,907	-4.08%
Saugerties	15,475	15,237	-1.54%
Shandaken	3,168	2,784	-12.12%
Shawangunk	14,029	14,030	0.01%
Ulster	12,451	12,388	-0.51%
Wawarsing	9,241	8,857	-4.16%
Woodstock	5,986	5,822	-2.74%
VILLAGES			
Ellenville	4,158	4,043	-2.77%
New Paltz	6,749	7,175	6.31%
Saugerties	3,996	3,872	-3.10%
CITY			
Kingston	23,975	23,210	-3.19%
COUNTY			
Ulster	182,782	179,303	-1.90%

The table on this page represents total population by municipality and the county at large for years 2010 and 2018 as well as the percentage change between the two years. Ulster County's population has contracted by 1.90% between 2010 and 2018. The City of Kingston, the largest urban area, has seen a decrease in population of 3.19% between 2010 and 2018. The Village of New Paltz, location of the college SUNY New Paltz, has seen 6.31% growth in population since 2010, an absolute number change of 426. Of all Ulster localities, Hardenburgh saw the greatest percentage growth in population (49.34%) but because of a small population, to begin with this only amounted to an absolute number increase of 75. The Towns of Denning, Kingston, and Shawangunk also all experienced a growing population over the eight-year period. The remaining towns and villages all saw a drop in population. The Town of Shandaken saw the greatest percentage drop in population over the eight-year period at -12.12% and an absolute number decrease of 384.

Source: U.S. Census - American Community Survey 2010 and 2018

Ulster County Population Density



Source: U.S. Census - American Community Survey 2018

The map on this page shows the population density for each municipality within Ulster County. With large amounts of rural and mountain communities, Ulster County has relatively low population density overall. Generally, within the County, density increases going east in the direction of the Hudson River. The urban areas including the City of Kingston and the villages are pockets of higher density within the County. The Village of New Paltz has the highest density of any municipality within Ulster County at 4,116 people per square mile. The Town of Hardenburgh has the lowest density at less than five people per square mile.

Age Distribution

Ulster County Median Age: 2010 and 2018

TOWNS	2010	2018
Denning	45.5	47.8
Esopus	42.1	43.2
Gardiner	45.1	47.5
Hardenburgh	50.1	55.2
Hurley	47.4	51.9
Kingston	48.6	46.8
Lloyd	39.4	43.9
Marbletown	46.2	48.7
Marlborough	40.7	44.8
New Paltz	24.1	24.8
Olive	47.7	49.6
Plattekill	37.2	46.5
Rochester	43.9	46.5
Rosendale	41.1	45.2
Saugerties	43.5	45
Shandaken	50.4	58.9
Shawangunk	38.7	39.3
Ulster	46.1	48
Wawarsing	39.8	40.7
Woodstock	49.9	56.7
VILLAGES		
Ellenville	34.7	35.2
New Paltz	21.6	21.4
Saugerties	39.7	41
CITY		
Kingston	36.7	37.9
COUNTY		
Ulster	41.2	43.7
STATE		
New York	38.6	38.7

The table on this page shows the median age for each municipality for years 2010 and 2018. As is true in most of the Hudson Valley, Ulster County's overall population is aging. The median age increased from 41.2 in 2010 to 43.7 in 2018. The County population is also slightly older than that of New York State, which has a median age of 38.7 as of 2018.

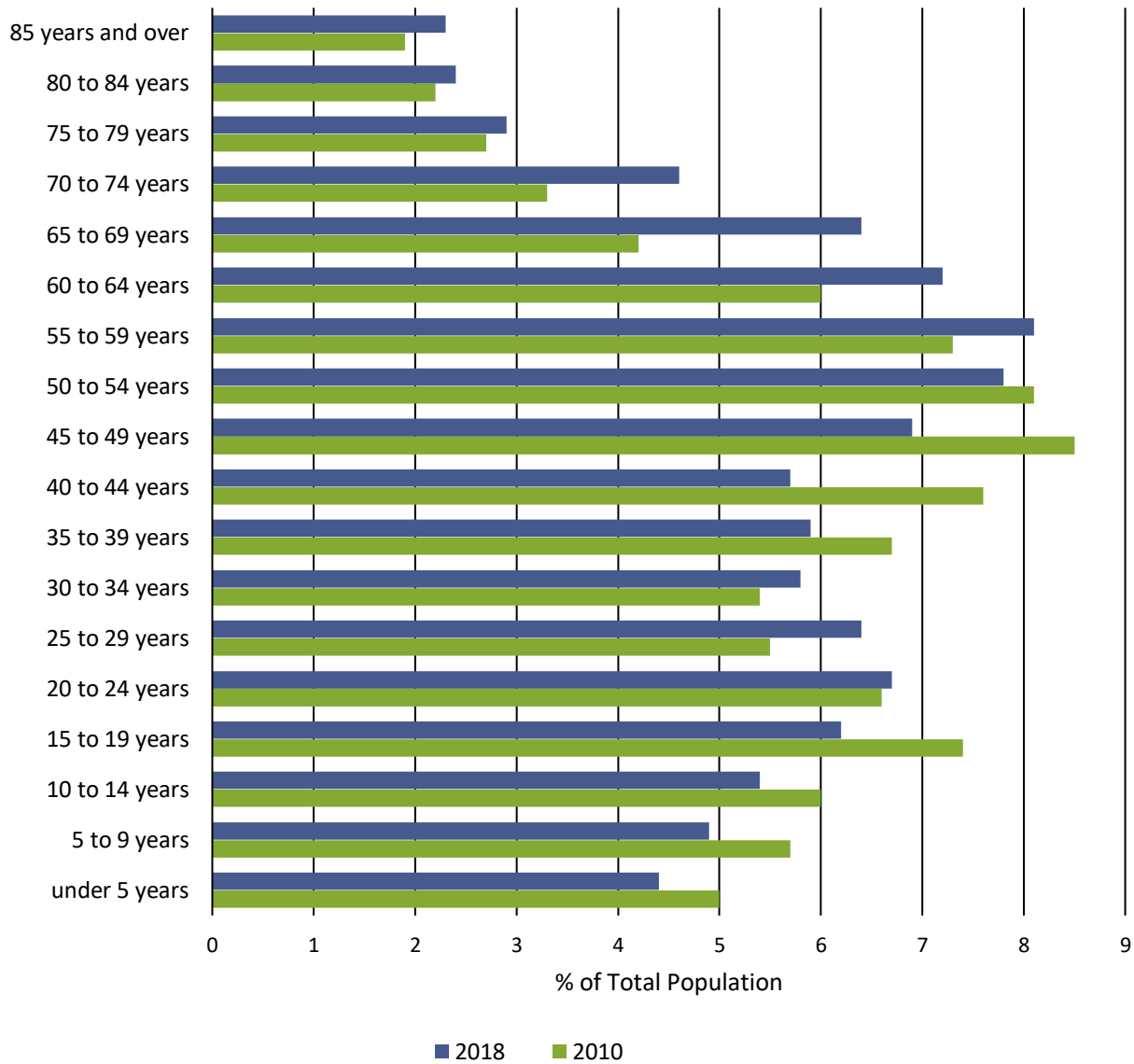
In 2018, the Town of Shandaken had the highest median age at 58.9. Not surprisingly, of all Ulster municipalities, the Village of New Paltz, with the SUNY New Paltz campus, had the lowest median age of 21.4.

In general, the towns, which are more rural, have a higher median age than the villages and City of Kingston.

*Data for the Towns of New Paltz, Saugerties, and Wawarsing includes the incorporated areas of these towns. This is the area within the villages.

Source: U.S. Census - American Community Survey 2010 and 2018

Ulster County Age Groups as a Percentage of Total Population



Source: U.S. Census - American Community Survey 2010 and 2018

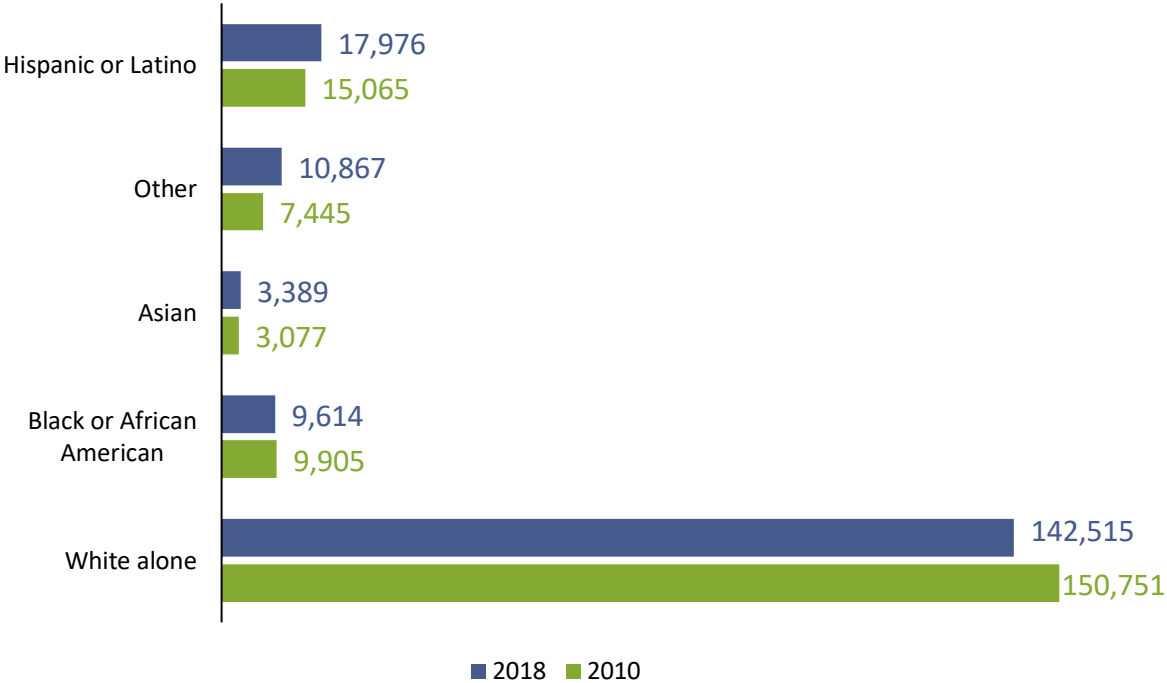
The chart on this page shows age groups within Ulster County as a percentage of the total population for years 2010 and 2018. From 2010 to 2018 Ulster County’s population under 19 decreased as a percentage of the total population. In the same period, all age groups over 55 grew as a percentage of the total population. The percentage of the total population that is between the ages 20 and 34 grew from 2010 to 2018, while the percentage of the total population that is between the ages 35 and 54 contracted.

As the population that is over 65 years continues to grow as a percentage of the population there will be a need for more senior housing options. For those who wish to age in place existing housing stock will likely need physical modifications to mitigate accessibility challenges. Seniors who are living on a fixed income and unable to maintain their home may need affordable rental housing and possible housing with supportive services or assisted living.

Race and Ethnicity

The chart on this page shows the major ethnic and racial groups in Ulster County in year 2010 and 2018. The “Other” grouping includes American Indian and Alaska Native alone; Native Hawaiian and Other Pacific Islander alone; Some other race alone; Two or more races including some other race; and Two or more races excluding Some other race.

Ulster County Race and Ethnicity 2010 and 2018



Source: U.S. Census ACS 2010 and 2018

As is true with much of the Hudson Valley and with New York State, Ulster County’s Hispanic and Latino population has grown significantly over the last decade up 19.3% from 2010 to 2018. The Asian population also grew with a 10.1% increase. Racial and ethnic groups collectively classified as “Other” had the greatest percentage gain (45.9%) but remain small in number at less than 11,000 for the whole county. Ulster County has a smaller White population and Black or African American population than it did in 2010 with a decrease of 5.5% and 2.9% respectively.

Most Ulster County municipalities have seen a drop in the White population with the exception of the Towns of Plattekill, Kingston, and Hardenburgh. The most significant drop in absolute number was the City of Kingston (-2,097). Even with this decrease, Ulster County remains predominantly white (79.48%). Most municipalities have seen an increase of the Hispanic and Latino population with the exception of the Village of Ellenville (-16.6%) and the Towns of Hardenburgh, Hurly, Plattekill, Rosendale, and Wawarsing. The most significant decline by absolute number was in Plattekill (-964).

The Hispanic and Latino population makes up 10.03% of the total county population. Racial and ethnic groups collectively classified as “Other” account for 6.06% of the population, followed by the Black or African American population at 5.36% and the Asian population at 1.89%.

Race and Ethnicity by Municipality: Number and % Change 2010-2018

TOWNS	Total		White		Black or African American		Asian		Other		Hispanic or Latino	
	#	%	#	%	#	%	#	%	#	%	#	%
Denning	11	2.1%	-24	-4.6%	0	NA	4	NA	7	NA	24	NA
Esopus	-314	-3.4%	-688	-0.2%	-297	-76.2%	12	21.8%	354	141.6%	482	286.9%
Gardiner	-22	-0.4%	-69	-1.3%	80	275.9%	-100	-100%	34	34.0%	50	23.7%
Hardenburgh	75	49.3%	72	49.3%	0	NA	5	NA	8	NA	-6	-100%
Hurley	-259	-4.1%	-287	-4.8%	2	2.2%	-32	-60.4%	189	111.2%	-42	-19.4%
Kingston	157	16.4%	123	13.7%	0	NA	-24	-75.0%	5	22.7%	49	288.2%
Lloyd	-251	-2.3%	-143	-1.7%	-196	-18.8%	-262	-69.3%	87	25.3%	284	31.3%
Marbletown	-172	-3.0%	-661	-12.7%	275	1100.0%	187	217.4%	39	8.1%	9	7.4%
Marlborough	-66	-0.8%	-242	-3.0%	6	2.5%	43	79.6%	78	32.5%	88	25.4%
New Paltz	-121	-1.7%	-147	-2.3%	51	34.2%	-45	-33.6%	-32	-13.7%	8	1.8%
Olive	-167	-3.7%	-618	-14.5%	12	57.1%	142	NA	94	47.0%	218	335.4%
Plattekill	-188	-1.8%	899	13.0%	-280	-34.0%	-44	-22.6%	256	220.7%	-964	-39.1%
Rochester	-101	-1.4%	-702	-10.4%	61	91.0%	-8	-15.1%	675	137.2%	226	124.9%
Rosendale	-251	-4.1%	-260	-4.8%	-49	-37.4%	67	NA	172	75.4%	-107	-24.2%
Saugerties	124	0.8%	185	1.3%	-23	-7.3%	0	NA	318	123.7%	-205	-27.8%
Shandaken	-384	-12.1%	-333	-11.7%	-28	-100.0%	-71	-79.8%	-20	-21.7%	61	37.4%
Shawangunk	1	NA	-919	-8.0%	-19	-1.8%	183	156.4%	79	20.6%	749	63.5%
Ulster	-63	-0.5%	-1,052	-9.6%	416	194.4%	-144	-38.5%	696	282.90%	376	2.2%
Wawarsing	-384	-4.2%	-68	-1.1%	-689	-49.7%	-30	-37.0%	668	433.80%	31	2.2%
Woodstock	-164	-2.7%	-136	-2.5%	44	47.3%	-61	-34.1%	-69	-17.7%	51	41.8%
VILLAGES												
Ellenville	-115	-2.8%	-42	-2.1%	28	9.3%	153	124.4%	25	9.3%	-270	-16.6%
New Paltz	426	6.3%	-48	-0.9%	-63	-20.0%	18	3.8%	-439	-70.6%	728	193.1%
Saugerties	-124	-3.1%	-185	-5.3%	23	164.3%	0	NA	-318	-76.1%	205	82.7%
CITY												
Kingston	-765	-3.2%	-2,097	-12.6%	378	11.8%	316	82.9%	296	17.0%	518	18.2%
COUNTY												
Ulster	-3,479	-1.9%	-8,236	-5.5%	-291	-2.9%	312	10.1%	3,422	46.0%	2,911	19.3%

Source: U.S. Census ACS 2010 and 2018

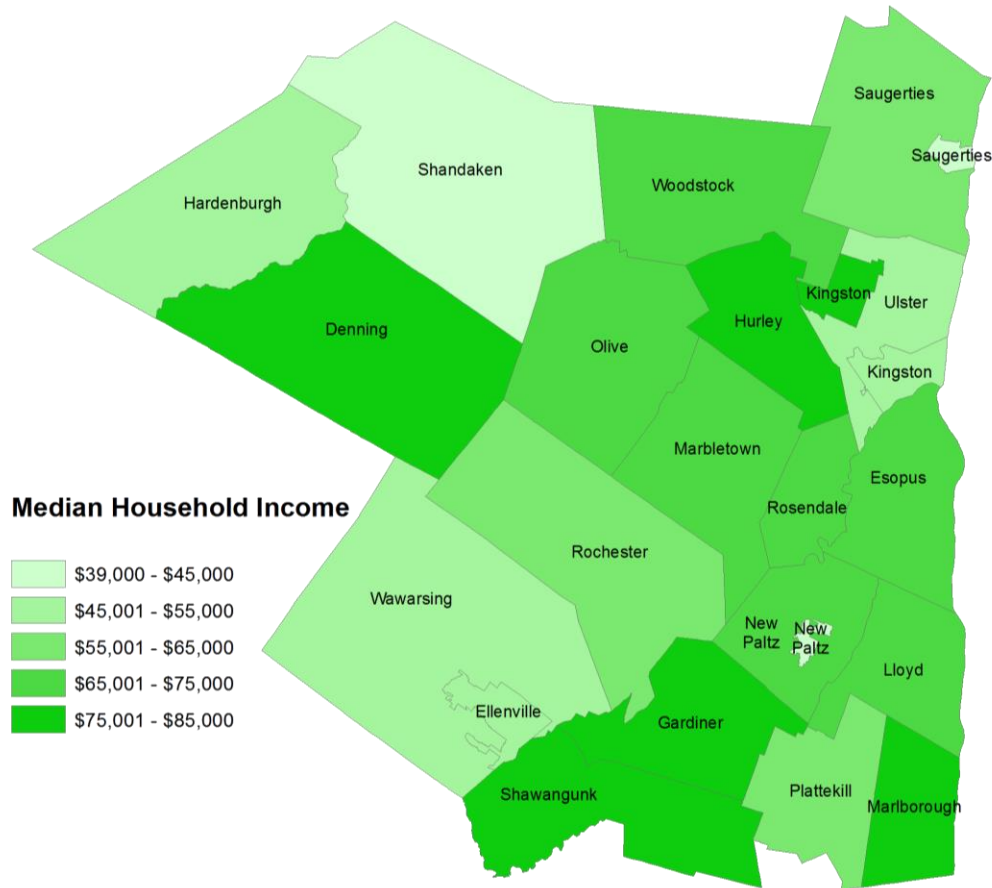
JOBS AND INCOME

Major Findings: Jobs and Income

- Incomes are stagnant or declining for all but the highest earning households. Between 2010 and 2018, inflation adjusted median household income went down by 4%.
- At the lowest quintile, the mean income declined by 14.3% in the period between 2010 and 2018.
- Renters disproportionately experience low wages as compared to homeowners. Owner occupied household income went down by 3% while renter household income dropped by 13% (after adjusting for inflation).
- Ulster County's most significant employment sector is Government, which accounts for 21.5% of jobs and offers an average wage of \$60,291.
- The quickly growing sector, Healthcare Care and Social Assistance also provides a high number of jobs for the County (16.3%) with an average salary of \$43,258.
- Accommodation and Food Services is another quickly growing sector, now accounting for 12.3% of jobs in the County. This sector offers low wages with an average of \$22,288.
- Well-paid jobs that require minimal education and training are on the decline. The Manufacturing sector with an average wage of \$50,121 lost a 339 jobs between 2010 and 2018, a 9.2% drop. Transportation and Warehousing, another low skilled and medium wage sector lost 226 jobs, a 15.2% drop.
- On the upside, the Construction sector grew by 869 jobs (43.8%) and saw an increase in wages off over \$8,000 from 2010 to 2018. The average Construction wage as of 2018 was \$55,555.
- The poverty rate in Ulster County increased from 12.9% to 13.9% in the eight years between 2010 and 2018.
- Besides the Village of New Paltz, which has an artificially inflated poverty rate due to the high number of college students, the Towns of Shawangunk and Hardenburgh now have the highest poverty rates in the County at 24.1% and 21.6% respectively.

This report includes the most recent jobs and income data from the New York State Department of Labor - Quarterly Census of Employment and Wages (QCEW), and the U.S. Census American Community Survey 5-Year Estimates. When available, numbers are and percentage changes for years 2010 and 2018 are included in order capture trends over the last decade. Median household income, owner and renter incomes, income quintiles, and poverty status, are all studied at both the county and municipal level.

Median Household Income by Municipality, 2018

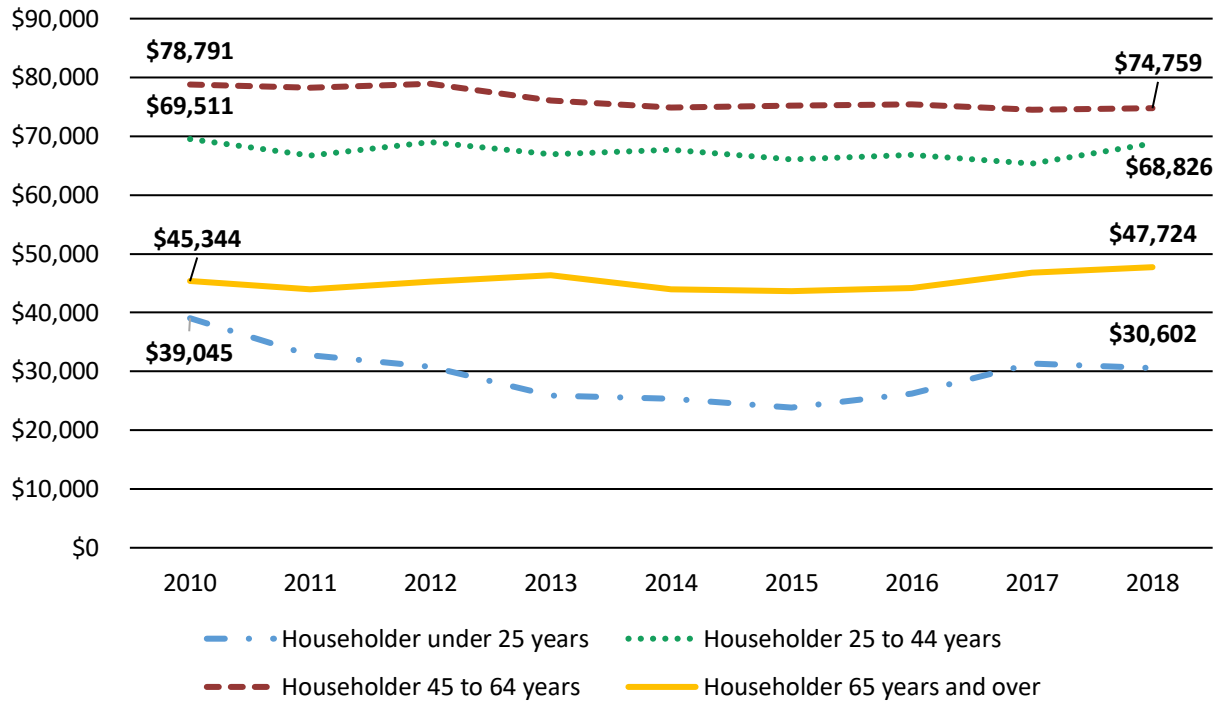


*Data for the Towns of New Paltz, Saugerties, and Wawarsing includes the incorporated areas of these towns. This is the area within the villages.

Source: U.S. Census - American Community Survey 2018

The map on this page represents the median household income by Ulster County municipality for 2018. Median household income ranges from \$41,753 in the Village of New Paltz to \$83,430 in the Town of Shawangunk. The low-income in the Village of New Paltz is likely in part explained by the high number of college students who either work part time or are unemployed. The urban areas including the City of Kingston and the villages have lower median household incomes than the surrounding towns.

Median Wages by Age Cohort 2010 to 2018 (Dollars)



*Wages are adjusted for inflation to 2018-dollar amount

**Data for the Towns of New Paltz, Saugerties, and Wawarsing includes the incorporated areas of these towns. This is the area within the villages.

Source: U.S. Census - American Community Survey 2010 to 2018

The above chart shows median wages by age cohort from years 2010 to 2018. In Ulster County, only householders over 65 years of age have seen a wage expansion since 2010 when wages are adjusted for inflation. All householders between the age 25 and 64 have seen an average wage reduction in the same period. The most significant decline in wages was for people under the age of 25 for which wages dropped by \$8,443 or 21.62%.

Changes in Income and Spending Power

From 2010 to 2018, overall median household income has gone up by 11% in Ulster County. Owner occupied households saw their income increase by 11% and renter occupied households experienced income stagnation.

While median income increased overall, when 2010 incomes are adjusted for inflation, the data shows that household spending power decreased for all household types. In other words, the increase in median household income in Ulster County from 2010 to 2018 did not keep up with the rate of inflation. Households overall have less spending power in 2018 than they did in 2010.

Median household Income (Unadjusted)

Household Type	2010 Median Income	2018 Median Income	\$ Change	% Change
Owner Occupied Households	\$71,016	\$78,914	\$7,898	11%
Renter Occupied households	\$35,000	\$34,730	-\$270	-1%
All Households	\$57,584	\$63,348	\$5,764	10%

Source: U.S. Census - American Community Survey 2010 to 2018

Change in Median Household Spending Power after Adjust for Inflation

Household Type	2010 Median Income	2018 Median Income	\$ Change	% Change
Owner Occupied Households	\$81,235	\$78,914	-\$2,321	-3%
Renter Occupied households	\$40,036	\$34,730	-\$5,306	-13%
All Households	\$65,870	\$63,348	-\$2,522	-4%

Source: U.S. Census - American Community Survey 2010 to 2018

Change in Income and Spending Power

TOWNS	2010 Median Household Income	2010 Median Household Income in 2018 Dollars	2018 Median Household Income	2010 to 2018 Change In Median Household Income		2010 to 2018 Change In Median Household Spending Power	
				\$	%	\$	%
<i>Denning</i>	\$53,125	\$60,769	\$80,972	\$27,847	52%	\$20,203	33%
<i>Esopus</i>	\$65,617	\$75,059	\$69,042	\$3,425	5%	-\$6,017	-8%
<i>Gardiner</i>	\$84,161	\$96,271	\$75,399	-\$8,762	-10%	-\$20,872	-22%
<i>Hardenburgh</i>	\$35,357	\$40,445	\$50,000	\$14,643	41%	\$9,555	24%
<i>Hurley</i>	\$67,798	\$77,554	\$81,125	\$13,327	20%	\$3,571	5%
<i>Kingston</i>	\$54,063	\$61,842	\$79,583	\$25,520	47%	\$17,741	29%
<i>Lloyd</i>	\$64,030	\$73,244	\$69,337	\$5,307	8%	-\$3,907	-5%
<i>Marbletown</i>	\$81,865	\$93,645	\$69,258	-\$12,607	-15%	-\$24,387	-26%
<i>Marlborough</i>	\$64,405	\$73,673	\$80,353	\$15,948	25%	\$6,680	9%
<i>New Paltz</i>	\$63,217	\$72,314	\$72,500	\$9,283	15%	\$186	0%
<i>Olive</i>	\$53,553	\$61,259	\$68,285	\$14,732	28%	\$7,026	11%
<i>Plattekill</i>	\$54,529	\$62,375	\$58,205	\$3,676	7%	-\$4,170	-7%
<i>Rochester</i>	\$55,326	\$63,287	\$60,173	\$4,847	9%	-\$3,114	-5%
<i>Rosendale</i>	\$56,639	\$64,789	\$70,566	\$13,927	25%	\$5,777	9%
<i>Saugerties</i>	\$54,190	\$61,988	\$60,396	\$6,206	11%	-\$1,592	-3%
<i>Shandaken</i>	\$43,349	\$49,587	\$39,219	-\$4,130	-10%	-\$10,368	-21%
<i>Shawangunk</i>	\$78,740	\$90,070	\$83,430	\$4,690	6%	-\$6,640	-7%
<i>Ulster</i>	\$53,183	\$60,836	\$54,658	\$1,475	3%	-\$6,178	-10%
<i>Wawarsing</i>	\$43,690	\$49,977	\$47,229	\$3,539	8%	-\$2,748	-5%
<i>Woodstock</i>	\$60,826	\$69,579	\$73,356	\$12,530	21%	\$3,777	5%
VILLAGES							
<i>Ellenville</i>	\$40,223	\$46,011	\$46,034	\$5,811	14%	\$23	0%
<i>New Paltz</i>	\$41,722	\$47,726	\$41,753	\$31	0%	-\$5,973	-13%
<i>Saugerties</i>	\$50,592	\$57,872	\$44,620	-\$5,972	-12%	-\$13,252	-23%
CITY							
<i>Kingston</i>	\$46,098	\$52,731	\$48,186	\$2,088	5%	-\$4,545	-9%
COUNTY							
<i>Ulster</i>	\$57,584	\$65,870	\$63,348	\$5,764	10%	-\$2,522	-4%

*Data for the Towns of New Paltz, Saugerties, and Wawarsing includes the incorporated areas of these towns. This is the area within the villages.

Source: U.S. Census - American Community Survey 2010 to 2018

From 2010 to 2018, median household income in Ulster County increased but spending power decreased. The urban center of the county, the City of Kingston saw an 8.6% decline in household spending power. The Village of Saugerties also saw a significant change in household spending power, decreasing by 23%. The greatest percentage decrease in household spending power occurred in the Town of Marbletown (-26%). The Town of Denning had the greatest percent increase in household spending power (33%).

Ulster County Income Quintile Means 2010 and 2018

	Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile	Top 5 Percent
2010	\$16,521	\$40,736	\$66,269	\$99,466	\$196,856	\$327,798
2018	\$14,161	\$36,687	\$63,283	\$99,037	\$208,946	\$358,098
% change	-14.3%	-9.9%	-4.5%	-0.4%	6.1%	9.2%

*2010 Income adjusted for inflation
 Source: U.S. Census - American Community Survey 2010 to 2018

The table on this page represents income mean by quintile for Ulster County for years 2010 and 2018. In Ulster County, quintiles for mean income show that in all but the highest quintiles, the mean income has decreased from 2010 to 2018. The most significant drop in mean income was in the lowest quintile (14.3%) followed by the second quintile (9.9%). According to this measure, income inequality is increasing as those in the highest quintile have higher and growing incomes while those at the bottom have significantly decreasing incomes.

Across the Ulster County’s municipalities, most of the loss between 2010 and 2018 is concentrated in the lower four quintiles. In 16 of the 24 municipalities in Ulster County, the percent change of mean income for the lowest quintile was more than 10%. Of these, the mean income loss for the lowest quintile in the Towns of Hurley and Shawangunk was more than 40%.

The greatest increase of mean income was for the top 5 percent in the Town of Kingston (190%) followed by the Town of Denning (131.9%) and the Town of Rochester (126.1%).

**Ulster County Income Quintile Means by Municipality:
Percentage Change 2010 to 2018**

TOWNS	Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile	Top 5 Percent
Denning	43.7%	26.1%	25.0%	17.1%	92.0%	131.9%
Esopus	-16.6%	0.0%	-8.9%	-4.7%	13.9%	20.3%
Gardiner	-25.8%	-20.0%	-21.2%	3.0%	11.6%	14.2%
Hardenburgh	N/A	N/A	N/A	N/A	N/A	N/A
Hurley	-41.9%	-19.6%	5.5%	9.8%	17.8%	38.0%
Kingston	4.8%	27.1%	26.0%	19.6%	74.9%	190.1%
Lloyd	-14.8%	-7.6%	-2.7%	-4.6%	1.7%	6.5%
Marbletown	-30.8%	-21.7%	-26.2%	-30.6%	-14.0%	-12.3%
Marlborough	-21.0%	9.3%	9.0%	1.1%	8.6%	7.0%
New Paltz	-18.1%	-4.6%	-3.3%	-1.5%	-4.4%	-8.3%
Olive	11.2%	8.8%	4.8%	-1.6%	-36.4%	-52.7%
Plattekill	-6.4%	-12.6%	-3.9%	9.8%	10.3%	12.0%
Rochester	4.2%	8.8%	-1.6%	9.3%	66.6%	126.1%
Rosendale	-27.0%	-6.1%	10.3%	10.5%	13.6%	12.9%
Saugerties	-15.7%	-10.4%	-2.2%	0.4%	0.7%	-8.4%
Shandaken	8.8%	-7.6%	-17.4%	-13.4%	-28.0%	-39.3%
Shawangunk	-45.5%	-18.5%	-4.4%	-0.4%	21.7%	52.6%
Ulster	-20.2%	-18.3%	-11.5%	-7.2%	5.5%	6.5%
Wawarsing	-11.6%	-1.8%	-3.6%	-7.7%	6.0%	21.6%
Woodstock	47.0%	7.9%	4.6%	6.8%	11.4%	11.3%
VILLAGES						
New Paltz	-27.1%	7.4%	1.9%	-2.3%	-13.1%	-20.2%
Saugerties	-38.5%	-19.5%	-14.6%	-15.3%	-6.2%	7.3%
Ellenville	-21.0%	-13.8%	-18.4%	-4.7%	7.2%	3.1%
CITY						
Kingston	-2.5%	-13.2%	-9.3%	-3.1%	3.3%	4.4%
COUNTY						
Ulster	-14.3%	-9.9%	-4.5%	-0.4%	6.1%	9.2%

*2010 Income levels adjusted for inflation

Source: U.S. Census - American Community Survey 2010 to 2018

Percentage of Jobs and Average Wage by NAICS Code

	2018 Annual			Change 2010-2018			
	Number of Jobs	% jobs of total	Average Wages	Number of Jobs	% of Jobs	Average Wages	% of average wages
Agriculture, Forestry, Fishing and Hunting	1,018	1.7%	\$32,700	75	8%	\$1,670	5.38%
Mining	105	0.2%	\$54,794	10	10.5%	\$2,891	5.57%
Construction	2,851	4.7%	\$55,555	869	43.8%	\$8,293	17.55%
Manufacturing	3,328	5.5%	\$50,121	-339	-9.2%	-\$256	-0.51%
Wholesale Trade	1,489	2.5%	\$57,515	172	13.1%	\$3,816	7.11%
Retail Trade	8,634	14.2%	\$30,475	-168	-1.19%	\$699	2.35%
Transportation and Warehousing	1,262	2.0%	\$35,814	-226	-15.2%	\$1,064	3.06%
Information	852	1.4%	\$41,162	-61	-6.7%	-\$6,079	-12.87%
Finance and Insurance	1,438	2.4%	\$65,787	-267	-15.7%	\$9,399	16.67%
Real Estate and Rental and Leasing	892	1.5%	\$45,918	178	24.9%	\$7,635	19.94%
Professional and Technical Services	1,737	2.9%	\$60,839	267	18.2%	\$13,780	29.28%
Management of Companies and Enterprises	344	0%	\$73,155	117	51.5%	\$14,761	25.28%
Administrative and Waste Services	2,217	3.7%	\$40,750	121	5.8%	\$1,200	3.03%
Educational Services**	803	1.3%	\$34,658	-29	-3.5%	\$5,394	18.43%
Health Care and Social Assistance	9,927	16.3%	\$43,258	1,080	12.2%	\$2,801	6.92%
Arts, Entertainment, and Recreation	861	1.4%	\$29,313	90	11.7%	\$4,967	20.40%
Accommodation and Food Services	7,442	12.3%	\$22,288	1,519	25.7%	\$3,241	17.02%
Other Services, Ex. Public Admin	2,369	3.9%	\$27,290	422	21.7%	-\$290	-1.05%
Total, All Government***	13,074	21.5%	\$60,291	-1,019	-7.2%	\$1,075	1.82%
Unclassified	96	0.2%	\$38,946	-17	-15.0%	-\$44,785	-53.49%
TOTAL	60,739			2,794			

*2010 wages adjusted for inflation

** Private education services only-not public

***Includes all public education jobs

Source: New York State Department of Labor - Quarterly Census of Employment and Wages (QCEW), Annual 2018

The table above shows job numbers and wages by NAICS industry code for the year 2018 along with the change since 2010. As an industry sector, Government is the largest employer in Ulster County making up 21.5% of jobs. Healthcare Care and Social Assistance is quickly growing industry and accounts for the second largest number of jobs (16.3%) with an average salary of \$43,258. Another fast growing sector, Accommodation and Food Service, makes up 12.3% of all Ulster employment at the average wage of \$22,288. Despite continuing to hold the largest number of jobs, Government had the highest loss of employment in absolute numbers (-1,019). The Manufacturing sector also lost a significant number of jobs (-339) as did Transportation and Warehousing (-226).

Poverty

% of Population for which poverty status is determined

TOWNS	2012	2018
Denning	11.6	7.2
Esopus	7.7	13.9
Gardiner	11.6	8
Hardenburgh	8.7	21.6
Hurley	4	8.8
Kingston	8	10.9
Lloyd	8.9	10.1
Marbletown	5.5	12.8
Marlborough	10.8	7
New Paltz	22.8	17.3
Olive town	12.7	11
Plattekill	12.1	12.5
Rochester	11.9	11
Rosendale	6.9	10
Saugerties	8.6	10.6
Shandaken	11.1	17.6
Shawangunk	18.9	24.1
Ulster	11.3	13
Wawarsing	20.2	17.6
Woodstock	10.7	14.4
VILLAGES		
New Paltz	39.5	34.8
Saugerties	14	10.1
Ellenville	21.6	19.6
CITY		
Kingston	17.4	18
COUNTY		
Ulster	12.9	13.9

The Table on this page shows the percentage of the population in poverty by Ulster County municipality for years 2012 and 2018. Data for 2010 is not available. Ulster County’s poverty rate has increased from 12.9% to 13.9% of the total population from 2010 to 2018.

The City of Kingston has seen a slight increase in that time from 17.4% to 18.0%. The Village of New Paltz, which has one of the highest rates of poverty, most likely due to the large SUNY student population, has seen a reduced percentage of the population in poverty, down to 34.8% from 39.5%. Besides the Village of New Paltz, the Towns of Shawangunk and Hardenburgh now have the highest poverty rates in the County at 24.1% and 21.6% respectively.

*2012 Data is the earliest data year available

**To determine the poverty rate, the U.S. Census uses income thresholds that vary by family size. In 2018, the income threshold for a family of four was \$25,100. Households with total income less than this amount are considered in poverty.

Source: U.S. Census - American Community Survey 2012 to 2018

HOUSING STOCK

Major Findings: Housing Stock

- The housing Stock in Ulster County is predominantly owner occupied.
- The City of Kingston, Village of Ellenville, and Village of New Paltz are the only municipalities in the County where there are more renter occupied housing units than owner occupied housing units.
- There are a substantial number of second homes and vacation/recreational homes in Ulster County, which complicates the measurement of residential vacancy rate.
- The residential vacancy rate is highest in the more rural municipalities located in the northwest corner of the County.
- Over a quarter of housing units in Ulster County were built over eighty years ago.
- Nearly 60% of the housing stock in Ulster County was built over 50 years ago. Older houses have a higher risk of containing lead-based paint, needing substantial structural repair, and needing replacement of major systems like heating or plumbing.
- From 2013 to 2019, the number of annual single-family home sales in Ulster County increased in every year except 2018.
- From 2013 to 2019, the average sale price of a single-family home in Ulster County increased by 17% and the average sale price of a 2-3 family home increased by 24%.

Housing Stock Summary Metrics

TOWNS		Total Housing Units	Occupied Housing Units	Renter Occupied	Owner Occupied	Vacant Units*	Vacancy Rate*
Denning		511	195	18%	82%	50	20%
Esopus		3,819	3,414	27%	73%	290	8%
Gardiner		2,549	2,245	22%	78%	97	4%
Hardenburgh		372	108	31%	69%	25	19%
Hurley		3,299	2,794	11%	89%	148	5%
Kingston		509	466	14%	86%	18	4%
Lloyd		4,432	3,907	31%	69%	398	9%
Marbletown		3,055	2,269	14%	86%	114	5%
Marlborough		3,929	3,469	34%	66%	412	11%
New Paltz		2,937	2,547	22%	78%	307	11%
Olive		2,618	1,898	20%	80%	202	10%
Plattekill		4,371	4,001	23%	77%	265	6%
Rochester		4,308	2,861	25%	75%	551	16%
Rosendale		2,693	2,331	22%	78%	263	10%
Saugerties		7,088	6,031	24%	76%	570	9%
Shandaken		2,889	1,447	24%	76%	356	20%
Shawangunk		4,533	3,924	22%	78%	455	10%
Ulster		5,737	5,194	36%	64%	421	7%
Wawarsing		4,375	2,977	29%	71%	644	18%
Woodstock		4,175	2,808	22%	78%	381	12%
VILLAGES							
Ellenville		1,849	1,592	54%	46%	152	9%
New Paltz		2,288	1,935	73%	27%	308	14%
Saugerties		1,946	1,765	48%	52%	105	6%
CITY							
Kingston		10,592	9,361	53%	47%	1,047	10%
COUNTY							
Ulster		84,874	69,539	31%	69%	7,579	10%
STATE							
New York		8,287,087	7,316,537	46%	54%	625,394	8%

*housing units “for seasonal, recreational, or occasional use” and “for migrant workers” are excluded from the number of vacant units and the vacancy rate

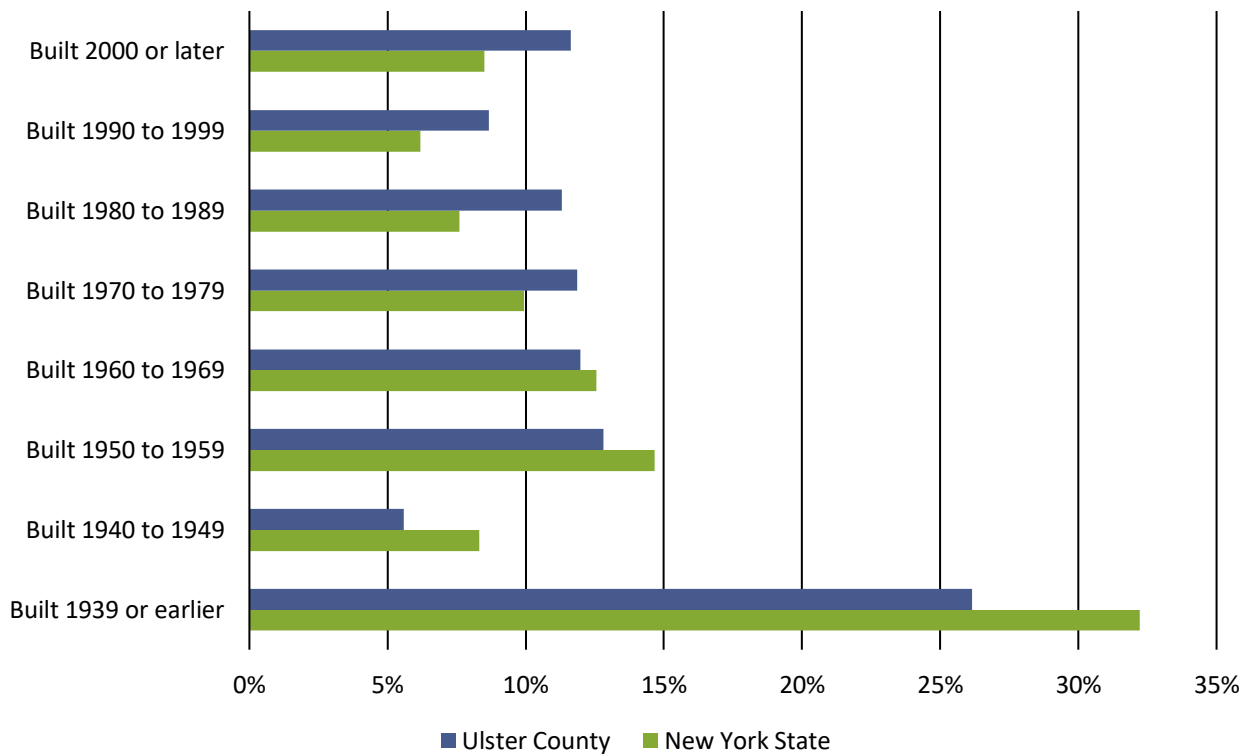
Source: U.S. Census - American Community Survey 2018

The majority of housing units in Ulster County (69%) are owner occupied. In most municipalities, the number of owner occupied housing units exceeds the number of renter occupied housing units by a large margin. The City of Kingston and the villages of Ellenville and New Paltz are the only municipalities in the County where there are more renter occupied housing units than there are owner occupied housing units. The housing stock in the Village of New Paltz is 73% renter occupied. The presence of SUNY New Paltz in the Village of New Paltz is likely a significant contributing factor to the high number of renter occupied housing units in the Village as college students generate a demand for rental units.

Ulster County contains a substantial number of vacation and second homes that are not occupied year-round. To get a more accurate representation of truly vacant properties, housing units used for seasonal, recreational, or occasional use were excluded from the vacancy calculation. Housing for migrant workers was also excluded. The vacancy rate in Ulster County (10%) is slightly higher than the vacancy rate in New York State (8%). The highest vacancy rates within Ulster County are generally found in the more rural municipalities. The three highest vacancy rates in the county are in the towns of Denning (20%), Shandaken (20%), and Hardenburgh (19%), all of which are located in the rural northwest corner of the County.

The housing stock in Ulster County is relatively old. Older housing stock is generally associated with higher maintenance and energy costs and more overall housing issues. Lead-based paint, which poses a significant health risk, especially for children, was used in homes until 1978. Approximately 68% of the housing stock in Ulster County was built prior to 1979, meaning a significant portion of the housing stock in the County could potentially contain lead-based paint. Nearly 60% of the housing stock in the County was built over 50 years ago. Houses that are over 50 years old are at a much higher risk of needing substantial structural repair or replacement of major systems like heating or plumbing.

Age of Housing Stock



Source: U.S. Census - American Community Survey 2018

Home Sale Trends

Since 2013, both the price and number of single-family home sales has been trending upward in Ulster County. From 2013 to 2019, the average price of a single family home has increased by \$45,786 and the median price has increased by \$33,050. Through October of 2020, both the median and average price of single-family homes has continued to rise.

The COVID-19 pandemic has significantly affected the real estate market throughout the Hudson Valley in a number of ways. The impact of pandemic is not captured in this data.

Single Family Homes

	2013	2014	2015	2016	2017	2018	2019	2020*
Count	1,123	1,284	1,379	1,609	1,672	1,649	1,701	1,496
Median Sale Price	\$209,000	\$210,000	\$200,000	\$215,000	\$215,135	\$224,500	\$242,050	\$266,550
Average Sale Price	\$237,236	\$245,206	\$236,028	\$245,080	\$249,043	\$255,400	\$278,357	\$318,037

**Through October 2020*

Source: Office of Real Property Tax Services

Similar to single-family home sales, the price of 2- and 3-family homes has also trended upwards since 2013, though less consistently. With relatively fewer sales of this housing type, the average sale price is more volatile and prone to being skewed by outlier sale prices. The number of 2- and 3-family home sales dropped off significantly in 2016, before spiking back up in 2017.

2 and 3-Family Homes

	2013	2014	2015	2016	2017	2018	2019	2020*
Count	44	21	20	7	69	126	105	77
Median Sale Price	\$146,000	\$210,000	\$139,000	\$195,000	\$165,000	\$195,000	\$193,450	\$240,000
Average Sale Price	\$167,253	\$215,005	\$182,596	\$206,500	\$202,083	\$208,377	\$206,592	\$263,373

**Through October 2020*

Source: Office of Real Property Tax Services

HOUSING AFFORDABILITY

Major Findings: Housing Affordability

- The incomes of renters have not kept up with rising rents in Ulster County. From 2010 to 2018, median rent in the County has increased by 16% while the median income of renters has decreased by 1%.
- The average wage of renter households in Ulster County does not provide an income to be able to afford a 2-bedroom apartment at the fair market rent set by HUD. “Affordable” rent is defined as no more than 30% of total income.
- Most of the homes for sale in Ulster County are too expensive for current County residents.
- For households earning the median Ulster County income, only 8.5% of houses for sale in the County in mid-September 2020, were below the affordable purchase price.
- In over half of Ulster County municipalities there are fewer than 5 homes for sale that are below the affordable purchase price for a household earning the median income for that municipality.
- 53% of renter households and 31% of owner households in Ulster County spend more than 30% of their income on housing costs.
- 28% of renter households and 14% of owner households in Ulster County spend more than half their income on housing costs.
- Racial and ethnic minorities are disproportionately affected by housing cost burden in Ulster County. 32% of Black or African American households and 30% of Hispanic households are severely cost burdened while only 17% of White households are severely cost burdened.
- According to the ALICE program by United Way, approximately 31% of households in Ulster County are above the federal poverty line but still struggling to afford basic living essentials.
- The most common employment sectors in the County have relatively low average wages that do not produce household incomes high enough to afford the median sale price of a single-family home in the County and those in the service sector do not produce incomes that are in line with affordability based on HUD Fair Market Rents.

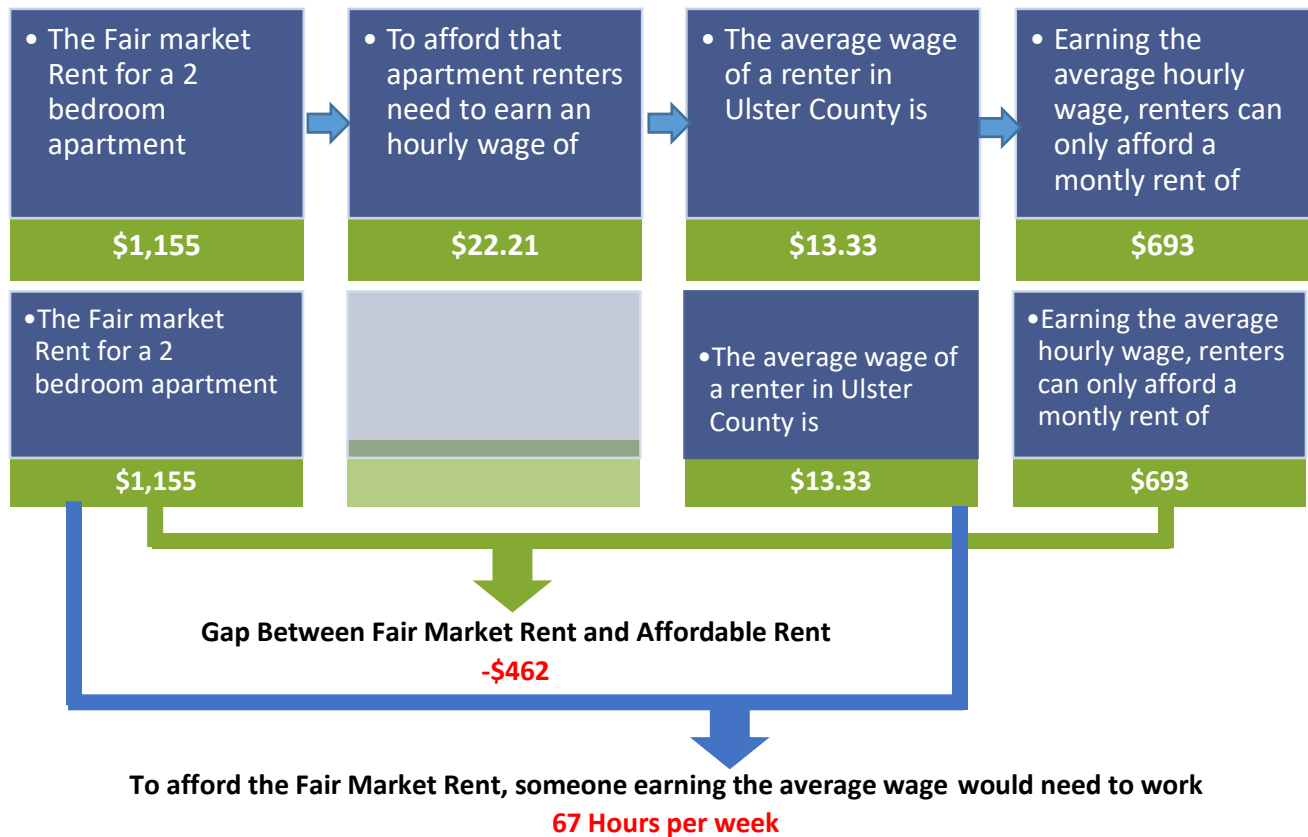
Change in Renter Income and Median Rent

	2010	2018	Change	Percent Change
Median Income of Renter Households	\$35,000	\$34,730	-\$270	-1%
Median Rent	\$939	\$1,086	\$147	16%

Source: U.S. Census - American Community Survey 2010, 2018

From 2010 to 2018, the median income of renters has remained largely unchanged, slightly decreasing by 1%. While renter incomes have stagnated, median rent has gone up by 16%. This increase in rent represents an additional \$147 per month. In other words, from 2010 to 2018, renters in Ulster County have experienced a \$270 decrease in annual income and a \$1,764 increase in annual spending on rent. Renter incomes are stagnant while rents are increasing. This is further exacerbated by inflation; the spending power of renter households has decreased by over \$5,000 since 2010.

Out of Reach



The above illustrates the challenge of finding affordable rental housing in Ulster County by showing how many hours someone would need to work to afford a 2-bedroom apartment. In this scenario, the Fair Market Rent (FMR) for a 2-bedroom apartment is used. The U.S. Department of Housing and Urban Development (HUD) calculates FMR every year and uses it as a baseline to determine rental voucher values. The average rent for an unsubsidized apartment of equivalent size is typically higher than FMR.

The table shows that an affordable rent for someone working a typical 40-hour workweek earning the average wage rate in Ulster County is \$693 per month. In this scenario, “affordable” means that the cost of rent does not exceed 30% of total income. At the average wage rate of \$13.33 per hour, someone would have to work 67 hours per week to earn an income that would make a 2-bedroom apartment affordable.

Summary of Affordability for Homeownership by Municipality

TOWNS	2018 Local Median Household Income	Median Active Price	# of Active Listings	Low Listing Price	High Listing Price	Income Required to Purchase Median Priced Home	Required Income for Purchase as % of County AMI	Maximum Purchase based on Local Median Income	# of Active Listings below Maximum Purchase
Denning	\$80,972	\$630,000	4	\$89,900	\$2,250,000	\$199,000	238%	\$249,000	0
Esopus	\$69,042	\$362,000	45	\$50,000	\$5,900,000	\$116,000	139%	\$210,000	7
Gardiner	\$75,399	\$619,950	28	\$54,000	\$2,500,000	\$196,000	234%	\$230,000	2
Hardenburgh	\$50,000	\$1,950,000	1	\$1,950,000	\$1,950,000	\$595,000	711%	\$148,000	0
Hurley	\$81,125	\$359,900	38	\$199,500	\$2,350,000	\$115,000	137%	\$251,000	5
Kingston	\$79,583	\$344,500	7	\$195,000	\$465,500	\$115,000	137%	\$234,000	3
Lloyd	\$69,337	\$354,900	44	\$158,500	\$950,000	\$120,000	143%	\$200,000	2
Marbletown	\$69,258	\$599,000	29	\$180,000	\$3,500,000	\$180,000	215%	\$222,000	1
Marlborough	\$80,353	\$379,900	22	\$149,000	\$1,200,000	\$139,000	166%	\$215,000	4
New Paltz	\$72,500	\$449,000	41	\$225,000	\$2,500,000	\$154,000	184%	\$205,000	0
Olive	\$68,285	\$484,450	24	\$135,000	\$1,395,000	\$138,000	165%	\$232,000	3
Plattekill	\$58,205	\$425,000	15	\$234,500	\$975,000	\$144,000	172%	\$165,000	1
Rochester	\$60,173	\$416,000	40	\$115,000	\$1,800,000	\$126,000	151%	\$181,000	5
Rosendale	\$70,566	\$269,900	33	\$109,900	\$2,200,000	\$87,000	104%	\$217,000	7
Saugerties	\$60,396	\$349,900	101	\$95,000	\$1,900,000	\$115,000	137%	\$178,000	6
Shandaken	\$39,219	\$314,950	36	\$95,000	\$2,550,000	\$95,000	114%	\$98,000	2
Shawangunk	\$83,430	\$329,500	14	\$89,900	\$2,025,000	\$112,000	134%	\$243,000	3
Ulster	\$54,658	\$294,500	47	\$101,000	\$795,000	\$99,000	118%	\$157,000	3
Wawarsing	\$47,229	\$337,000	38	\$110,000	\$1,950,000	\$113,000	135%	\$125,000	5
Woodstock	\$73,356	\$625,000	47	\$225,000	\$2,990,000	\$179,000	214%	\$247,000	1
VILLAGES									
Ellenville	\$46,034	\$195,900	9	\$69,000	\$339,000	\$70,000	84%	\$115,000	2
New Paltz	\$41,753	\$529,700	6	\$325,000	\$849,900	\$160,000	191%	\$109,000	0
Saugerties	\$44,620	\$279,000	18	\$165,000	\$6,950,000	\$87,000	104%	\$122,000	0
CITY									
Kingston	\$48,186	\$268,450	86	\$79,500	\$2,300,000	\$93,000	111%	\$127,000	1
COUNTY									
Ulster	\$63,348	\$375,000	773	\$50,000	\$6,950,000	\$121,000	145%	\$189,000	66

Source: US Department of HUD, Census Bureau and American Community Survey, Ulster County MLS, Listings as of mid-September 2020

HOUSING COST BURDEN

Every year, The U.S. Department of Housing and Urban Development (HUD), in partnership with the U.S. Census Bureau, publishes a housing cost burden dataset known as “CHAS” (Comprehensive Housing Affordability Strategy). CHAS data includes information about household income and housing affordability. To better understand localized housing affordability, CHAS income data is expressed as a percentage of Household Area Median Family Income (HAMFI). This approach allows for a more accurate representation of local housing affordability. In 2016, the HAMFI in Ulster County was \$75,900. The table below shows the calculated value of household incomes at 80%, 50%, and 30% of HAMFI in Ulster County.

Ulster County 2016 HAMFI

	100%	80%	50%	30%
2016 Household Area Median Family Income (HAMFI)	\$75,900	\$60,720	\$37,950	\$22,770

Source: HUD – Median Family Income Documentation System

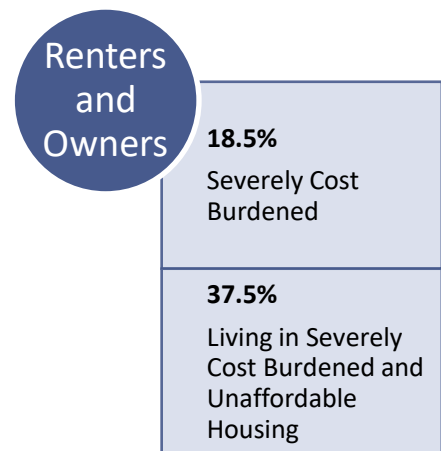
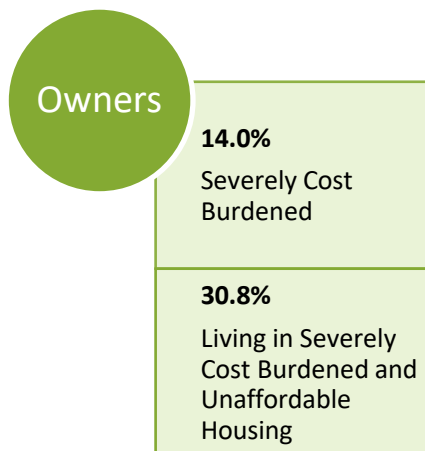
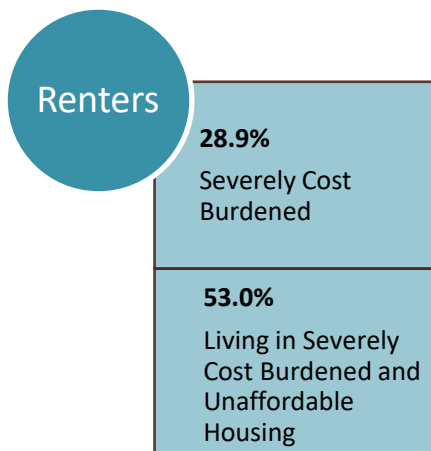
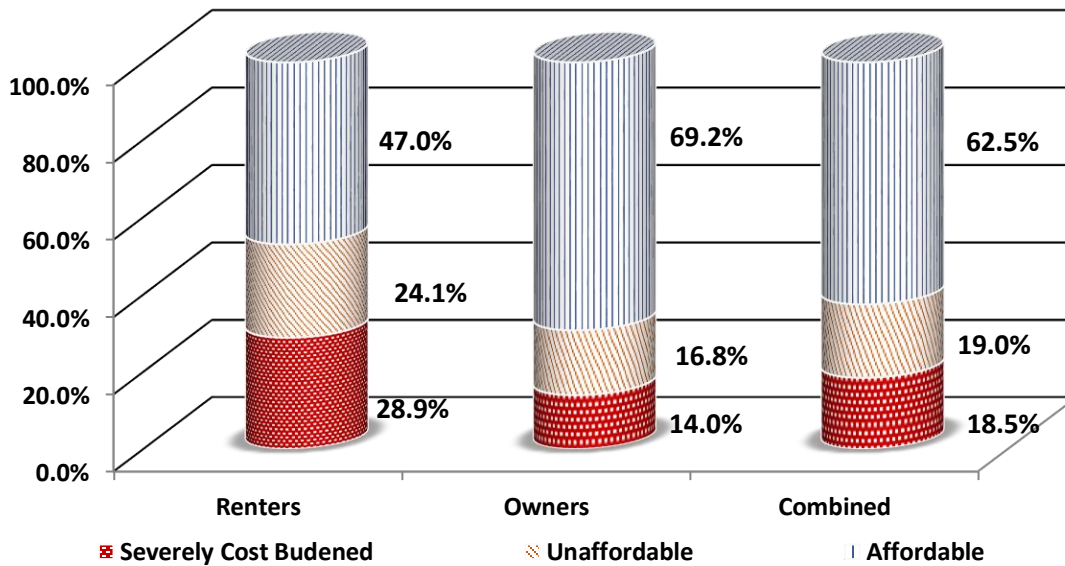
In addition to providing information on income, CHAS data also tracks housing cost burden expressed as the percentage of household income spent on housing costs. For renters, housing costs are defined as the cost of rent and utilities. For homeowners, housing costs are defined as the cost of mortgage payments, utilities, association fees, insurance, and real estate taxes. For the purposes of this report, CHAS data is used to define housing cost burden the following manner:

Housing Cost Burden	Definition (Percentage of Household Income Spent on Housing Costs)
Affordable	Less than or equal to 30%
Unaffordable	Greater than 30% but less than or equal to 50%
Severely Cost Burdened	Greater than 50%

Ulster County: Housing Cost Burden Details

Affordability: All Income Levels

	Affordable	Unaffordable	Severe	Total
RENTERS	9,865	5,070	6,060	20,995
as a % of the total number	47.0%	24.1%	28.9%	100%
OWNERS	33,480	8,100	6,765	48,345
as a % of the total number	69.2%	16.8%	14.0%	100%
COMBINED RENTERS AND OWNERS	43,345	13,170	12,825	69,340
as a % of the total number	62.5%	19.0%	18.5%	100%



Ulster County: Housing Cost Burden Summary

Combined Renters and Owners

Number and Percentage of Owners and Renters by Income Level

	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	3,620	37.5%	6,035	62.5%	9,655
Household Income >30% to <=50% HAMFI	4,615	51.1%	4,425	48.9%	9,040
Household Income >50% to <=80% HAMFI	7,285	63.2%	4,235	36.8%	11,520
Household Income >80% to <=100% HAMFI	4,715	69.8%	2,040	30.2%	6,755
Household Income >100% HAMFI	28,110	86.8%	4,260	13.2%	32,370
Total	48,345	69.7%	20,995	30.3%	69,340

Renters Only

Number of Renters by Affordability Level

	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	1,180	745	4,110	6,035	68.1%
Household Income >30% to <=50% HAMFI	935	1,905	1,585	4,425	35.8%
Household Income >50% to <=80% HAMFI	1,925	1,995	315	4,235	7.4%
Household Income >80% to <=100% HAMFI	1,725	280	35	2,040	1.7%
Household Income >100% HAMFI	4,100	145	15	4,260	0.4%
Total	9,865	5,070	6,060	20,995	28.9%

5,695 Renter Households =< 50% HAMFI Severely Cost Burdened

8,345 Renter Households =< 50% HAMFI pay over 30% toward rent

Owners Only

Number of Owners by Affordability Level

	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	680	505	2,435	3,620	67.3%
Household Income >30% to <=50% HAMFI	1,385	1,285	1,945	4,615	42.1%
Household Income >50% to <=80% HAMFI	3,560	2,315	1,410	7,285	19.4%
Household Income >80% to <=100% HAMFI	2,940	1,215	560	4,715	11.9%

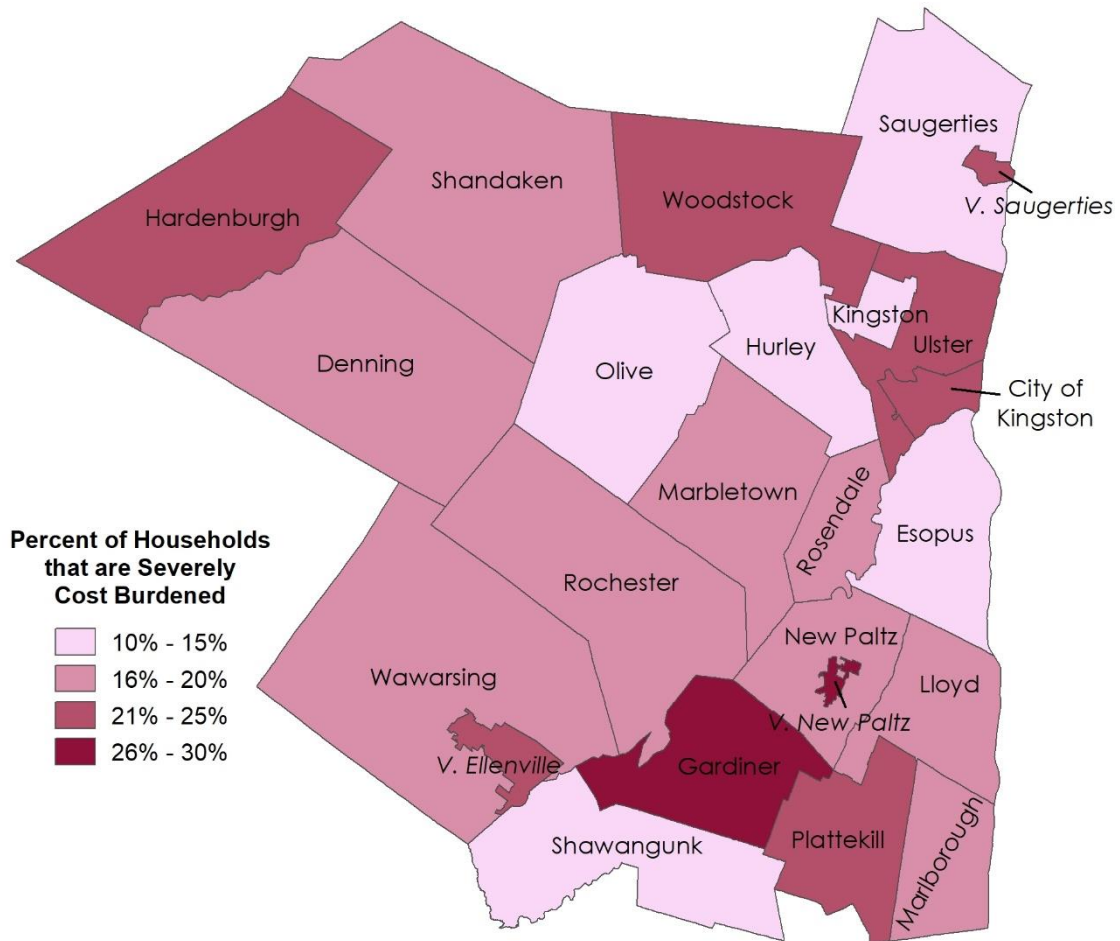
<i>Household Income >100% HAMFI</i>	24,915	2,780	415	28,110	1.5%
Total	33,480	8,100	6,765	48,345	14.0%

The CHAS data for Ulster County shows that housing cost burden affects renters more than owners. 29% of renters are severely cost burdened compared to 14% of owners. While housing cost burden is higher for renters, it is important to note that the 4,380 Owner Households =< 50% HAMFI Severely Cost Burdened that overall there are 6,170 Owner Households =< 50% HAMFI that pay over 30% toward owning a home and households in the County.

The CHAS data also shows that lower income households experience more housing cost burden. This is true for both renters and owners. Among renters with a household income that is <=30% of HAMFI, 68% are severely cost burdened. Among owners in the same income category, 67% are severely cost burdened. On the opposite end of the income spectrum, less than 1% of renters who earn >100% of HAMFI are severely cost burdened and 1.5% of owners in the same income category are severely cost burdened. This pattern is largely because housing is an essential need and typically the largest expense in a household budget. The lower a household income is, the greater the chance that they will be forced to spend over half of their income on housing costs.

The map below classifies every municipality in Ulster County by what percentage of households are severely cost burdened. In the Town of Gardiner and The Village of New Paltz, more than a quarter of households are severely cost burdened. It is important to remember that cost burden is a measure of housing costs relative to household income. This map illustrates that housing cost burden can affect both communities with relatively high household incomes like Gardiner, and communities with relatively low household incomes, like the Village of New Paltz.

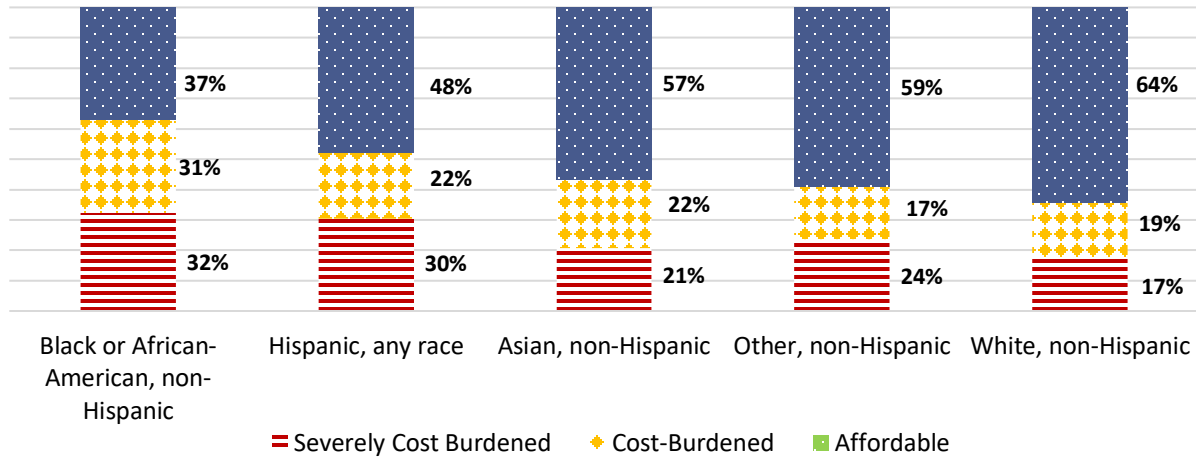
SEVERELY COST BURDENED HOUSEHOLDS (>50% of Household Gross Income Spent on Housing Costs)



Source: U.S. Department of Housing and Urban Development CHAS 2012-2016

Housing Cost Burden by Race and Ethnicity

Racial and ethnic minorities are disproportionately affected by housing cost burden. In Ulster County, well over half of Black or African American households are unaffordable households or severely cost burdened households. White households have the lowest percentage of both unaffordable households and severely cost burdened households.



	Affordable	Cost-Burdened	Severely Cost Burdened
Black or African-American, non-Hispanic	985	820	865
Hispanic, any race	2,080	940	1,325
Asian, non-Hispanic	505	200	185
Other, non-Hispanic	710	210	285
White, non-Hispanic	38,215	10,995	10,180

Source: U.S. Department of Housing and Urban Development CHAS 2012-2016

Severe Housing Problems

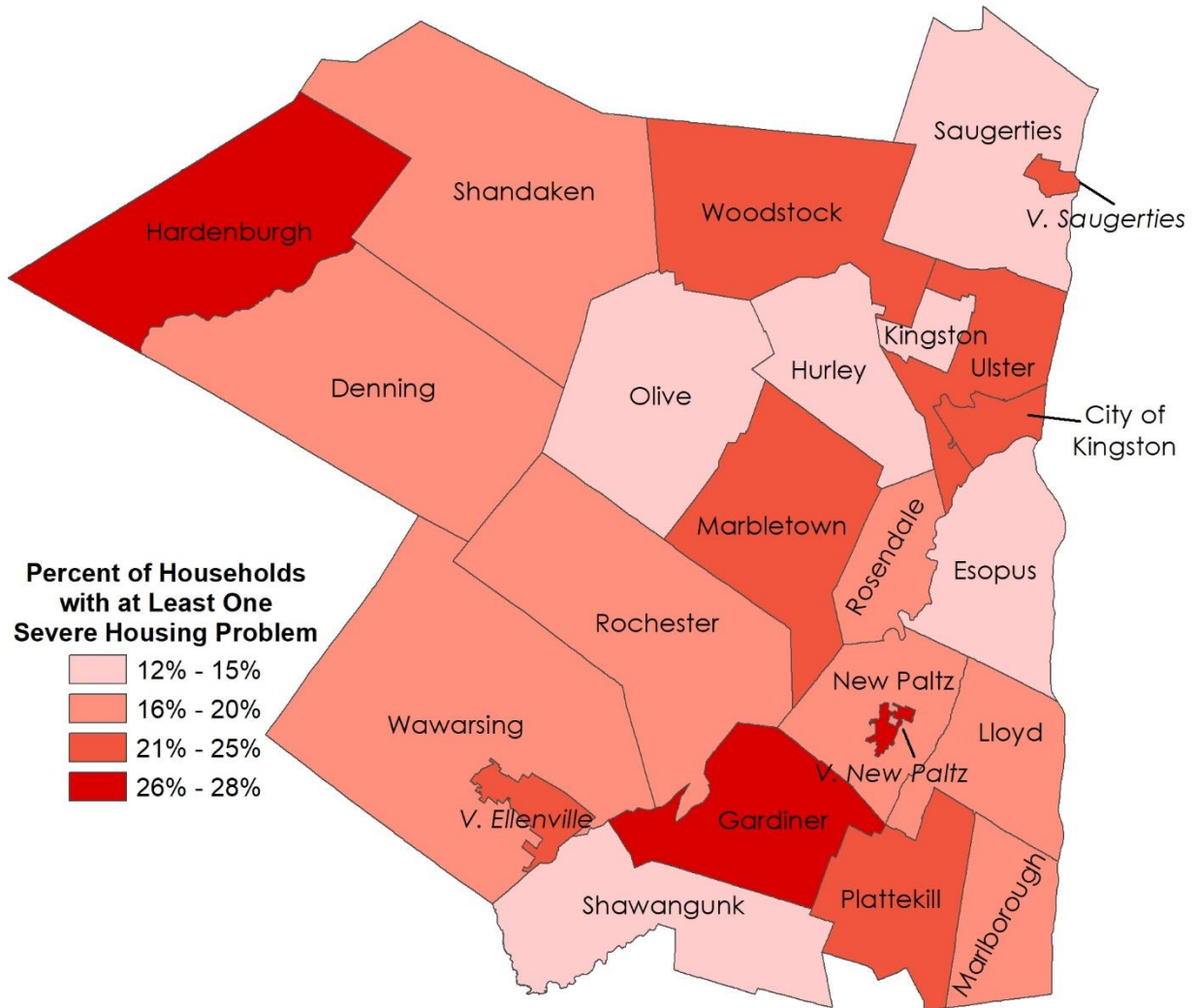
HUD defines three types of severe housing problems:

- A lack of complete plumbing or kitchen facilities
- More than 1.5 occupants per bedroom (overcrowding)
- Severe cost burden

By far the most common severe housing problem in Ulster County is severe cost burden. Several households have more than one severe housing problem. Overall, there are approximately 13,199 households in Ulster County with at least one severe housing problem.

SEVERE HOUSING PROBLEMS

(Households with at Least One Severe Housing Problem)



Source: U.S. Department of Housing and Urban Development CHAS 2012-2016

ALICE

The ALICE project by United Way is an effort to quantify and describe the number of households that are struggling financially but not typically captured by traditional measures of poverty (ALICE data should not be used for program eligibility or program funding). ALICE stands for **A**sset **L**imited, **I**ncome **C**onstrained, **a**nd **E**mloyed. The ALICE project calculates a minimum “Survival Household Budget” with extremely conservative costs for housing, childcare, food, transportation, health care, technology costs, and taxes with an overall 10% for miscellaneous expenses. This budget is rounded to the nearest U.S. Census ACS income category and adjusted for household composition. Households that are below the budget threshold yet are above the federal poverty line are categorized as “ALICE households”. In other words, ALICE households represent working families who earn enough to be ineligible for government assistance but are still struggling to afford basic living essentials.

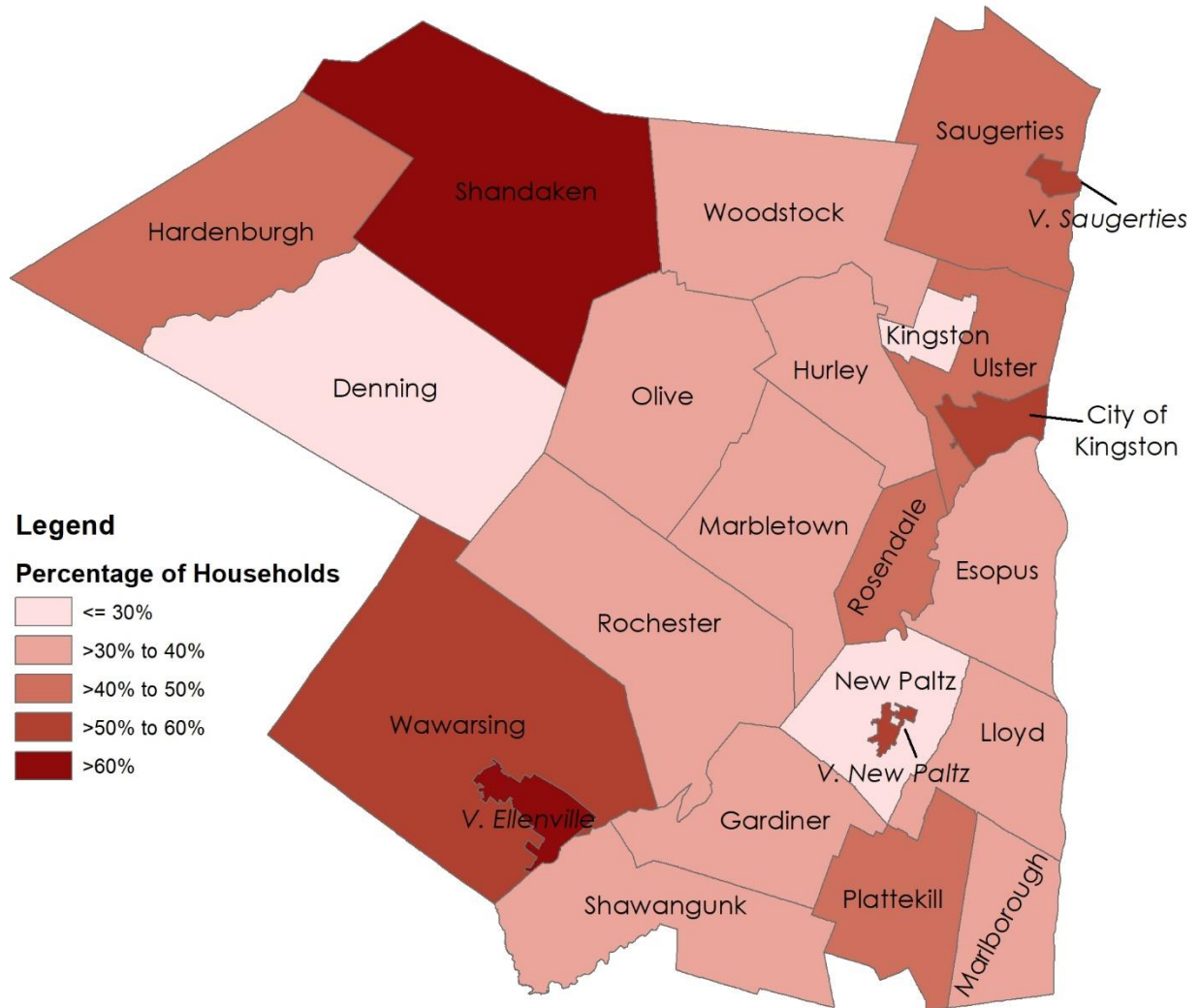
ALICE Household Status

Source: United Way, ALICE project 2018

	■ Poverty ■ ALICE ■ Above ALICE			% Below ALICE Threshold
Denning	3%	27%	70%	30%
Esopus	10%	29%	61%	39%
Gardiner	12%	19%	69%	31%
Hardenburgh	19%	27%	54%	46%
Hurley	10%	25%	65%	35%
Kingston	9%	21%	70%	30%
Lloyd	11%	28%	61%	39%
Marbletown	14%	23%	63%	37%
Marlborough	8%	25%	67%	33%
New Paltz	5%	18%	76%	24%
Olive	10%	29%	60%	40%
Plattekill	10%	37%	53%	47%
Rochester	12%	28%	61%	39%
Rosendale	10%	30%	60%	40%
Saugerties	10%	33%	57%	43%
Shandaken	15%	49%	36%	64%
Shawangunk	10%	20%	69%	31%
Ulster	13%	35%	52%	48%
Wawarsing	13%	39%	48%	52%
Woodstock	12%	27%	61%	39%
Ellenville (village)	24%	42%	34%	66%
New Paltz (village)	26%	33%	41%	59%
Saugerties (village)	9%	46%	45%	55%
Kingston (city)	14%	43%	43%	57%
Ulster County	12%	31%	58%	42%

The chart above shows the share of households below the poverty line, ALICE households, and households above the ALICE threshold for each municipality in Ulster County. The chart also shows the percentage of households below the ALICE threshold (including households in poverty). In Ulster County, the Village of Ellenville has the highest percentage of households below the ALICE threshold (66%), closely followed by the Town of Shandaken (64%). Nearly half (49%) of households in Shandaken are ALICE households, the highest percentage in the County.

PERCENTAGE OF HOUSEHOLDS BELOW THE ALICE THRESHOLD



Source: United Way, ALICE project 2018

Homeless Population

The inability of people to find affordable housing is the largest contributor to homelessness. Ulster County’s housing challenges are a crisis for households who are unable to find any housing options and as a result end up living on the street or in a shelter.

The Continuums of Care (CoC) is a regional planning body that coordinates housing and services funding for the homeless. The CoC is required by HUD to conduct a Point-in-Time (PIT) count of sheltered and unsheltered people on a single night in January each year. The following is the PIT for Ulster County 2020.

Ulster County: Continuum of Care Point-in-Time Homeless Count-January 2020

Unsheltered HUD Homeless	35
Sheltered and Unsheltered Totals	
Number of Households with Children	82
Number of Persons in Families	260
Number of Children under 18	146
Number of Individual Households	172
Number of Individuals	178
Total Homeless	438

Source: Ulster County Continuum of Care/RUPCO

New York State Department of Education tracks homeless students. For the school year 2018-2019 Ulster County had 576 students that experienced homelessness at some point during the school year. The majority of these students were “Doubled-Up” meaning they were living with another family that may have been a relative or friend. In the same school year, 94 students were in a shelter and 149 were living in a hotel or motel.

Ulster County: Student Homeless Population: 2018-2019

Doubled-Up*	Hotel / Motel	Sheltered	Unsheltered (cars, parks, campgrounds, temporary trailer, or abandoned buildings)	Total by Primary Nighttime Residence
333	149	94	0	576

* *Doubled-up* describes a shared living arrangement where one family temporarily lives with family, friends, or other relatives

Source: New York State Department of Education

Ulster County: Student Homeless Population – 2018-2019

	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
Ellenville CSD	32	34	55	60	63	76	101	112	110	112	108	80
Highland CSD	20	20	40	50	57	62	65	37	39	56	60	46
Kingston City SD	134	134	263	187	234	280	227	228	212	204	230	236
Marlboro CSD	11	11	5	s	s	s	s	0	s	49	51	67
New Paltz CSD	9	9	17	17	29	26	24	19	15	21	25	28
Onteora CSD	26	24	27	23	36	28	38	23	17	22	20	27
Rondout Valley CSD	s	19	25	19	s	26	19	14	s	31	23	21
Saugerties CSD	33	23	27	72	72	58	56	58	53	69	73	59
Wallkill CSD	28	28	31	30	28	s	s	45	38	33	33	12

s indicates less than five (5) reported

Source: New York State Department of Education

The table on this page is a PIT count that shows Ulster County homeless facilities, the number of homeless people present at the facility, and a bed count as well as a calculation for utilization rate on a single night in 2020. At more than half of the facilities (ten out of nineteen), the utilization rate was at or above 100%. This indicates that the need for this type of service is high. The GCI Permanent Housing for Women with Children was at 114% utilization rate. This is likely explained as a mother with an infant or small child, but is still indicative that this population is vulnerable and reliant of limited services.

Ulster County Homeless Housing Inventory: 2020

Organization Name	Project Name	Point in Time Count	Total Beds	Utilization Rate
Catholic Charities of Ulster, Orange and Sullivan	Code Blue Warming Center	32	32	100%
Family of Woodstock	Darmstadt Shelter	13	23	57%
	Domestic Violence	14	17	82%
	Family House	5	14	36%
	Family Housing SHP Program	12	18	67%
	Family Inn	27	27	100%
	Family Shelter Program	35	35	100%
	FAMILY SHP 2 PROGRAM	11	17	65%
	Family's SRO Program	29	30	97%
	Midway I and II	9	12	75%
	Rapid Re-Housing Families	8	8	100%
RRH for Domestic Violence Survivors	4	4	100%	
GCI	Permanent Housing for Women w Children	8	7	114%
People Inc.	People Home Again	7	7	100%
Rehabilitation Support Services	OASAS S+C	17	21	81%
RUPCO	Hasbrouck Apartments	20	20	100%
	RUPCO ESG Program	8	8	100%
Ulster County	Patriots Project	2	8	25%
Ulster County DSS	Area Motels	288	288	100%
TOTAL		549		

Source: Ulster County Continuum of Care/RUPCO

PORTRAIT OF HOUSING NEED

This section explores the comparison between local wages and the cost of housing in terms of homeownership.

*Ulster County Employment and Wages**

	Number of Residents Employed in Industry ¹	% of Employed Residents ₁	Average Industry Wage in Ulster County ²
Agriculture, forestry, fishing and hunting	814	1%	\$32,700
Mining, quarrying, and oil and gas extraction	97	0.1%	\$54,794
Construction	6,576	8%	\$55,555
Manufacturing	5,233	6%	\$50,121
Wholesale trade	1,852	2%	\$57,515
Retail trade	10,789	12%	\$30,475
Transportation and warehousing	3,357	4%	\$35,814
Utilities	859	1%	\$54,794
Information	1,772	2%	\$41,162
Finance and insurance	3,742	4%	\$65,787
Real estate and rental and leasing	1,520	2%	\$45,918
Professional, scientific, and technical services	5,403	6%	\$60,839
Management of companies and enterprises	50	0.1%	\$73,155
Administrative and support and waste management services	2,305	3%	\$40,750
Educational services**	10,701	12%	\$34,658
Health care and social assistance	13,775	16%	\$43,258
Arts, entertainment, and recreation	2,082	2%	\$29,313
Accommodation and food services	6,584	8%	\$22,288
Other services, except public administration	4,458	5%	\$27,290
Public administration	4,764	5%	\$60,291
Total - All Industries	86,733		\$44,020

This chart contains data from two different sources. Data from the ¹2018 American Community Survey (U.S. Census Bureau) is derived from a survey of residents, and data from the ²NYS Department of Labor is derived from a survey of employers that report data about their employees. Though largely compatible, there is one employment sector where these two data sources do not align due to the way the data is reported. The number of residents employed in the “Educational services” sector represents every resident that self-identified as being an educator; however, the average wage for the “Educational services” sector represents only privately-employed educators.

Ulster County Area Median Income by Family Size

% AMI	1-person	2-person	3-person	4-person	5-person	6-person
30%	\$17,600	\$20,100	\$22,600	\$26,200	\$30,680	\$35,160
50%	\$29,300	\$33,500	\$37,700	\$41,850	\$45,200	\$48,550
60%	\$35,160	\$40,200	\$45,240	\$50,220	\$54,240	\$58,260
80%	\$46,900	\$53,600	\$60,300	\$66,950	\$72,350	\$77,700
100%	\$58,600	\$67,000	\$75,400	\$83,700	\$90,400	\$97,100

Source: Department of Housing and Urban Development (HUD)

Housing Need Scenarios for Top Industries in Ulster County

	Family of 1 1 income AMI \$58,600	Family of 2 1 income AMI \$67,600	Family of 3 1 income AMI \$75,400	Family of 4 2 incomes AMI \$83,700	Family of 5 2 incomes AMI \$90,400
Industry/Job title	Accommodation and food services	Health care and social assistance	Construction	Income 1: Manufacturing	Income 1: Professional, scientific and technical services
				Income 2: Retail	Income 2: Educational services
% of Employed Population	8.0%	16.0%	8.0%	6.0%	6.0%
Annual Average Wage	\$22,288	\$43,258	\$55,555	\$50,121	\$60,839
% County AMI Adjusted for Family Size	38.0%	64.0%	73.7%	96.3%	105.6%
Monthly Housing Cost Should Not Exceed	\$557	\$1,081	\$1,389	\$2,015	\$2,387
Can Afford a Home Valued up to	\$48,000	\$125,000	\$165,000	\$245,000	\$293,000
Median Sales Price	\$375,000	\$375,000	\$375,000	\$375,000	\$375,000
Gap (What's Affordable – Median Sale Price)	-\$327,000	-\$250,000	-\$110,000	-\$130,000	-\$82,000
Number of Homes for Sale on MLS at Affordable Price	0 / 773	22 / 773	45 / 773	168 / 773	272 / 773

* Based on NYS ORPS; ** Based on Ulster MLS search mid-September 2020

Scenarios are based on standard underwriting with a 30 year fixed rate mortgage at 3.25% interest and 5% down payment. The tax rate is based on the Ulster County Real Property Data Report, which does not include special districts. The school tax is based on the primary district in the town. The underwriting assumes that as a household size increases from one person to five persons, the other recurring monthly debts that are used in the back end ratio also increase.

Existing market conditions for Ulster County show a median price of \$375,000 with homes on the market for an average of 68 days. There are 773 single-family homes for sale with a low of \$50,000 and a high of \$6,950,000.

Assuming a 4-person household with \$650 in other recurring monthly debt, such as car loans, personal loans, student debt, and other unsecured loans, would need to earn \$121,000 a year in order to purchase the median priced home in the County. This represents 145% of the Area Median Household Income for Ulster County. The median household in Ulster County is \$63,348, which can purchase a home valued at \$189,000. There are 66, single-family home out of 773 active listings below \$189,000, representing 8.5% of the total market.

Portraits of Housing Needs

Family of One



Accommodation and food services: \$22,288


Makes up 8% of employed population in Ulster County

38.0% of AMI

Rent should not exceed \$557/month

Can afford a home valued up to \$48,000

Family of Two



Health care and social assistance: \$43,258


Makes up 16% of employed population in Ulster County

64% of AMI

Rent should not exceed \$1,081/month

Can afford a home valued up to \$125,000

Family of Three



Construction: \$55,555

Makes 8% of employed population in Ulster County

73.7% of AMI

Rent should not exceed \$1,389/month

Can afford a home valued up to \$165,000

Family of Four



Manufacturing: \$50,121
Retail: \$30,475

Makes up 6% and 12% of employed population in Ulster County

96.3% of AMI

Rent should not exceed \$2,015/month

Can afford a home valued up to \$245,000

Family of Five



Professional, Scientific and Technical Services: \$60,839
Educational Services: \$34,658

Makes up 6% and 12% of employed population Ulster County

105.6% of AMI

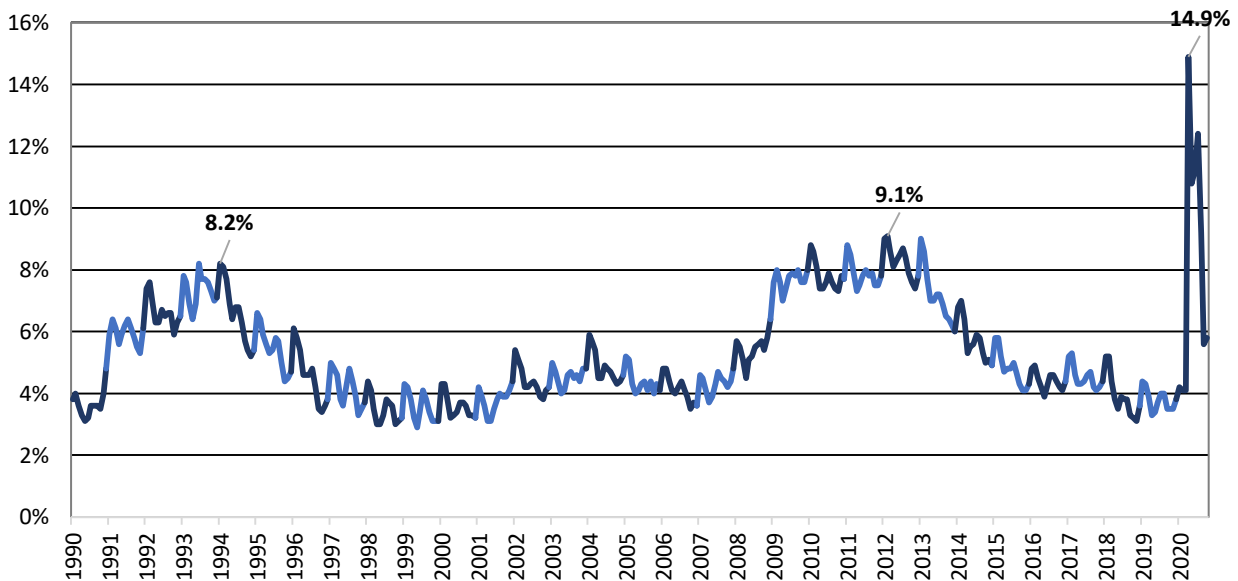
Rent should not exceed \$2,387/month

Can afford a home valued up to \$293,000

THE IMPACT OF COVID

The impact of the COVID-19 pandemic in Ulster County has been widespread and pervasive – health, healthcare, jobs, transportation, and housing have all been affected. One of the most visible effects of the COVID-19 pandemic was the immediate and dramatic impact on the workforce. As the virus spread and non-essential businesses were ordered to close in late March, Ulster County and the Mid-Hudson region experienced historically high unemployment rates. The unemployment rate peaked in Ulster County at 14.9% in April. From April to July, the monthly unemployment rate remained above 10%. For context, the next highest monthly unemployment rate in the past 30 years occurred in 2012 during the Great Recession when the unemployment rate reached 9.1%. As many lost their jobs, the number of unemployment insurance claims skyrocketed. In the Mid-Hudson region, the number of unemployment insurance claims in early April of 2020 was twenty to thirty times larger than the number of claims in early April of 2019.

Ulster County Monthly Unemployment Rate: January 1990-October 2020



Source: New York State Department of Labor

Another effect of the COVID-19 pandemic was a significant exodus from New York City as people sought escape urban environments where the virus was more widespread. Due to its proximity to New York City, Ulster County and the rest of the Mid-Hudson region was a natural landing place for those fleeing the city. This substantially increased the demand for housing in Ulster County.

As the demand for housing went up, housing market activity and housing supply simultaneously went down as evidenced by sharp decreases in new listings, closed sales, and months of inventory. These decreases were primarily the result of COVID-19 disrupting several aspects of the home buying process. In the spring of 2020, when the virus was rapidly spreading throughout New York State, there was significant apprehension about in-person home tours. In many cases, real estate agents were discouraged or prohibited from showing homes. Additionally, home closings throughout the region were delayed due to the pandemic-related disruptions to municipal services.

Real Estate Market Housing Trends: 2019-2020

	New Listings			Closed Sales			Months of Inventory (Supply)		
	Q2 2019	Q2 2020	% Change	Q2 2019	Q2 2020	% Change	Q2 2019	Q2 2020	% Change
Ulster County	1,228	930	-24.3%	524	418	-20.2%	8.6	5.3	-38.4%
Mid-Hudson Region	12,617	8,978	-28.8%	5,755	4,409	-23.4%	-	-	-

Source: New York State Association of Realtors, Quarterly Report on the New York State Market 2020

The increase in demand for housing and the simultaneous decrease in housing supply resulted in a tight housing market with increased prices. Compared to the second quarter of 2019, the median price of a single family home in Ulster County increased from \$235,000 in Q2 2019 to \$275,000 in Q2 2020. This represents an increase of 17%, which is among the largest increases in the Mid-Hudson Region.

The demand for housing also fueled new construction activity as local officials saw an increase in subdivision activity and building permit requests. The County Health Department also recorded an increase in the number of septic permits as most of the new development occurred outside of urban areas.

The COVID-19 pandemic has put a spotlight on financial and housing insecurity in the region. Before the pandemic hit, many households with little to no savings were living one emergency away from a financial disaster. The combination of pandemic induced job losses and a tightening housing market has been devastating for many Ulster County residents and has yet to play itself out as foreclosures and evictions remain paused as of the writing of this report.

Housing costs are typically the largest part of a household budget. Approximately 13% of owners and 30% of renters in Ulster County spend more than half of their income on housing costs. A statewide eviction moratorium has temporarily helped many renters stay in their homes; however, many of these renters will not be in a strong financial position to make up the missed payments when the moratorium is lifted. Delayed rent payments can also have a significant effect on landlords who are often counting on rental income to cover the cost of a mortgage and other expenses. Landlords and homeowners who have gone into mortgage forbearance as a result of the pandemic may have a hard time making up the missed payments, especially if they are required to pay in a lump sum.

The full impact and long-term consequences of the COVID-19 pandemic likely will not be known for years to come. However, what is clear now is that the immediate impacts on health, employment, and housing have been devastating for many Ulster County residents.

Even before the pandemic, rising housing costs and stagnant wages were contributing to housing insecurity in the County. The pandemic has exacerbated these problems and heightened the urgent need to address housing issues in Ulster County.

PART 3: HOUSING ACTION PLAN: RECOMMENDATIONS



Housing Action Plan: Recommendations

Ulster County is far from homogeneous in terms of geography, governance, socio-economics, demographics, employment centers, and local capacity within government and non-profit services. There are 20 towns, 3 villages, and 1 city with different elected officials in each. Just as different geographic parts of the region require unique solutions, different demographic segments of the region’s population require custom-tailored strategies to meet their specific housing needs.

Housing, economic and demographic data, in addition to countless anecdotal stories make a clear case for the need for housing solutions in Ulster County. The following recommendations offer a targeted response to the unique housing challenges of the County and are designed as a menu of options that promote, support, and encourage the development and preservation of a wide range of housing options.

It is important to note that without a public policy response the private sector is unlikely to move to meet the affordability needs within the County and non-profit sector cannot, by itself, address these needs.

Ulster County has a strong contingent of non-profit and community-based organizations in place. In particular, RUPCO as the designated Rural Preservation Corporation and an affiliate of NeighborWorks America has provided a multitude of housing and service programs for decades. Ulster County also has the benefit of a strong Continuum of Care network and a number of smaller non-for-profit agencies that provide numerous housing and service programs.

The largest urban center in the county, the City of Kingston, has a number of housing initiatives and programs directly funded through the US Department of Housing and Urban Development (HUD). Additionally, there are subsidized rental housing developments that range from Public Housing to privately held developments primarily funded through the Low-income Housing Tax Credit program. Nonetheless, there is a lack of housing inventory and the demand is growing.

Based upon the research and analysis conducted within this housing study, to address the identified need, the County should consider implementation of the following recommendations:



In adopting these recommendations, the County will need to identify the needed resources and funding for implementation and provide staff support or secure consultant support, or a combination of the two. Some of these recommendations are not new to the County and may be easily introduced, while others will need additional review and further adaptation to be successfully implemented in Ulster County. Each recommendation requires resources that may include research, analysis, capacity building, community engagement, programmatic design and delivery systems, legal work, legislative action, and in some cases, fiscal support.

Example of How Other Counties Resource and Staff Housing Programs:

- **Tompkins County Planning Department Staff** – The Tompkins County Planning Department has two staff members dedicated to housing work including a Senior Planner and the Deputy Commissioner of Planning and Sustainability. Identifying specific staff and directly assigning tasks and responsibilities can create efficiencies and removes confusion of roles within a large department with no single point of contact.

RECOMMENDATION 1: Establish an Ulster County Housing Task Force

Although affordable housing is an urgent need in many Ulster County communities, municipalities often do not have the necessary time or resources to address the issue in a meaningful way. A county level housing task force would support municipal affordable housing efforts and facilitate the development affordable housing in a number of ways:

- **Assessment of Housing Need** – The task force could periodically analyze the latest housing trends and data and provide an assessment of housing needs. Understanding the local housing conditions is an important first step for tackling the issue. A county level task force is well suited to conduct this assessment.
- **Educational Materials** – The findings of housing needs assessments conducted by the task force should be used to demonstrate the need for and the benefits of affordable housing. The task force could disseminate this and other types of educational materials via presentations, publications, and social media.
- **Assist in Site Selection** - Housing development in Ulster County is difficult for a number of reasons including high land and construction costs, a desire to preserve open space, high infrastructure costs, and community opposition. The task force could alleviate some of these difficulties by helping to identify appropriate and efficient sites for affordable housing development or redevelopment. The product of this work is an inventory of both publicly and privately owned vacant sites and buildings. The Task Force should review and propose zoning modifications for these sites to encourage the development of affordable housing. The preparation for making sites housing ready reduces time and costs associated with the planning process, which in the long run reduces cost to the end user, whether for a renter or homeowner.
- **Support the Housing Smart Community Initiative** (see recommendation below)

To maximize effectiveness and build community buy in, the task force should be comprised of representative cross section of people from a variety of relevant professions and positions in the community. The types of people on the task force could include:

- Ulster County Planning Board representatives
- Ulster County Department of Social Services representatives
- Non-profit developers
- For profit developers
- Tenant Associations
- Other mission driven organizations with a mission related to housing
- Municipal Officials
- Landlords
- Other community stakeholders

The Ulster County Planning Department should be charged with administrative and technical support for the Task Force and providing appropriate resources as note above.

Example:

The City of Albany Housing Affordability Task Force (formed in 2016). Their stated goal is to:

“...study the issue of affordable housing in the city of Albany, assess the demand and supply for it, and explore the ways the City of Albany can protect existing opportunities for quality, stable, and affordable housing for city residents and extend those opportunities to underserved communities.”

Since its creation, the City of Albany Housing Task force has taken actions to advance these goals. They have held public forums, conducted tenant surveys, analyzed housing and demographic data, and provided recommendations to the City Government.

RECOMMENDATION 2: Establish Partnerships and Collaborate with Developers for Scattered Site Redevelopment Re-development

Throughout Ulster County, there are vacant lots and housing units that offer a potential solution for a housing market with a limited and dwindling supply and rising prices. The Housing Task Force (see above recommendation) will identify and inventory these sites. The next step is for the County to work with a wide array of non-profit housing and/or for profit developers to create a portfolio of scattered sites for redevelopment.

What is Scattered Site (Re)Development?

- A portfolio of small housing sites (1-4 units) that are not necessarily contiguous but are grouped as a single development in order to be eligible for tax credits, for lending purposes, for benefits from economy of scale, and for management simplicity
- Properties may need minor rehabilitation or may require greater investment such as entire building construction



Iberville Off-Site Homes – Scattered Site Development
Source: <http://www.redmellon.com>

Benefits of Scattered Site Re-development:

- Eliminates neighborhood blight
- Less community opposition than large multi-family housing
- Infill development typically faces less community opposition than large scale, greenfield development
- Supports the preservation of open space
- Housing solution with shorter timeline than new construction of large developments. The re-development of existing properties serviced with infrastructure can be months as opposed to years for new development.
- Improves municipal tax base by reuse of vacant land and/or buildings
- Improves neighboring property values
- Typically reduces crime and leads to safer neighborhoods
- Typically, the sites are within existing neighborhoods and are already served by roads, water, sewer, and other infrastructure and services
- A large portfolio of sites allows developers to benefit from an economy of scale, bulk purchasing, labor, management, and administrative costs
- Creates more economically diverse neighborhoods
- Because sites themselves are varied, offers a range of housing types at a range of affordability levels

Best Practices Scattered Site (Re)Development

- Management Cost – to achieve lower maintenance, and administrative costs a good management plan for scattered site housing is required. The housing stock will vary, the maintenance requirements will vary, therefore planning is key to controlling costs. New technologies such as smart systems to alert property owners of maintenance issues and keyless locks for entry reduce the maintenance costs of scattered sites.
- Asset and Fiscal Management – to reduce costs, properties should be grouped together as a single entity for purposes of financial operations, especially when using the LIHTC program and other state and federal programs like CDBG and HOME.
- Identify areas with a high number of vacant lots and buildings as potential target zones for scattered site redevelopment. Management across a large geographic area is difficult even with new smart system technologies so it is best if sites are located within a set area.

There are several existing regional non-profit housing developers that are candidates for the (re)development of scattered site housing in Ulster County.

Role of County:

- Initiate conversation with non-profit and for profit housing developers about scattered site development
- Identify areas with a high number of vacancies as potential target zones for scattered site redevelopment
- Issue a Request for Qualifications (RFQ) to identify a development partner for the (re)development of a scattered site project
- Work with the developer to access state and federal funds for housing rehabilitation such as the Main Street program, CDBG and HOME funds
- Offer continued support and technical assistance throughout planning process
- Support and provide incentives for tax relief and infrastructure improvements
- Support job training and local hiring
- Offer matching funds from the County housing funds (see Recommendation #5). State and federal housing programs are extremely competitive. Local support and financial commitment increase the competitiveness of projects.

Examples:

- **Newburgh Community Land Bank** – The Newburgh Community Land Bank acquires vacant properties throughout the city, eliminates obstacles for redevelopment, and returns the properties back to the market. The properties typically include deed restrictions that establish affordability, occupancy, and rehabilitation requirements.
- **Hillside Views Neighborhood Revitalization** – A \$22 Million redevelopment of 12 sites in Troy, NY. The redevelopment of eight buildings will create 58 new housing units. 15% of the units are reserved for homeless households and 25 units are for seniors. Some of the original structures were rehabilitated while other were demolished and replaced with new buildings. <https://thenyh.org/projects/hillside-view-apartments/>

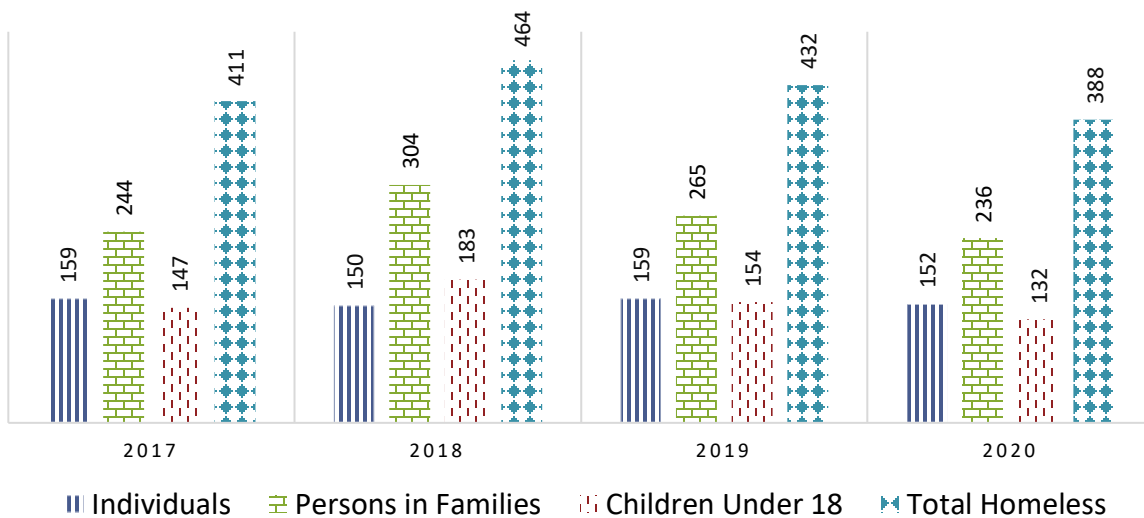
- **Iberville Off-Site Housing** – In New Orleans, in the Iberville project, forty-six scattered vacant and blighted homes were rehabilitated for affordable housing. The project is part of the Choice Neighborhoods Redevelopment Plan from the U.S. Department of Housing and Urban Development. <http://www.redmellon.com/new-page>
- **Home First Access Housing, Chicago** - Accessible Scattered Site Development of 54 units on 25 scattered sites. The development created units accessible for individuals with disabilities while also stabilizing blocks in one Chicago neighborhood. The units are available as rental for persons with 20%-60% AMI. The project was funded through the Illinois Affordable Housing Trust Fund and with LIHTCs. <https://iff.org/programs/home-first/>
- **Leon N. Weiner & Associates** is an affordable housing developer that has used federal low-income housing tax credits (LIHTCs) to redevelop a portfolio of scattered sites in Baltimore that were built under the federal Rural Development programs. The small properties were put together into a single-ownership entity in order to access the tax credits and more easily manage the properties and keep up with compliance requirements.
- **Cleveland Housing Network (CHN)** – CHN originated in 1981 as a coalition of organizations working on the issue of vacant housing. Since that time, CHN has created a scattered site portfolio of affordable rental properties and lease to own properties. Most of the sites have come from city and county land banks. CHN has sold over 1,000 homes throughout the City under its lease to own program, which uses LIHTC. Renters in the lease to own program rent for 15 years before having the option to purchase their home. In that period, renters, who typically are at 50% AMI, are prepared for the responsibilities and financial realities of homeownership through the CHI Family Success Initiative. In total CHN has developed over 6,000 units including both single family and multi-family units.
- **BEC Continuum Resyndication Project** – 762 units in 56 properties in Bedford Stuyvesant and Crown Heights Brooklyn were preserved as affordable units, and received needed rehabilitation and maintenance. <https://www.multihousingnews.com/post/phase-ii-of-brooklyn-affordable-housing-on-track/>
- **Scattered Sites along Center Avenue**– Project still in development. Proposal for the redevelopment of scattered sites in the Center Hill neighborhood of Pittsburgh. Redevelopment would create affordable housing opportunities as well as contribute to the revitalization of the neighborhood. The Urban Redevelopment Authority of Pittsburgh has issued an RFQ for the scattered site redevelopment. <https://www.ura.org/proposals/centre-avenue-rfq>

RECOMMENDATION 3: Increase the Supply of Supported and Transitional Housing in Ulster County

Transitional housing is designed to help break the cycle of homelessness and poverty by providing affordable units with onsite services. Supported housing is similar, but is typically targeted for people who require ongoing support due to mental illness, drug addiction, or other underlying conditions.

Supported and transitional housing is of critical importance in Ulster County. For the past four years there have been approximately four hundred homeless people identified during the annual Point In Time (PIT) count in late January, which is conducted by a consortium of providers participating in the federally designated Continuum of Care. The PIT includes over one hundred homeless children every year. There are additional homeless that are missed by this count or were not homeless at the time of the count, as the count represents a snapshot in time.

Ulster County Point-in-Time Homeless Count



Source: *Ulster County Continuum of Care*

The development and operation of a permanent supported and transitional housing program is much less costly than non-traditional methods that include the use of hotels and motels. As individuals and families successfully transition out of homelessness, they generally become less reliant on social services. Under current state regulations, when residents need emergency shelter, Ulster County Department of Social Services is required to place them in local hotels and motels. Although this provides much needed temporary shelter, this is an expensive fix and does not address the roots of the problem.

Ulster County can facilitate the creation of transitional and supported housing in a number of ways. They can facilitate site selection for potential non-profit developers such as RUPCO, Hudson River Housing or other mission driven, non-profit organizations. The County could also enter into a formal partnership with these organizations using a pre-determined rate to house homeless individuals and families. The funding would cover the operating expenses and onsite services. There are three different local examples of supported and transitional housing below.

Local Examples of Supported and Transitional Housing:

Name: The Galvan Civic Motel
Location: Greenport, NY
Operator: Galvan Foundation
Description: The Galvan Foundation transformed a former roadside motel into a 25-unit emergency and transitional housing for the homeless population in Columbia County. This project is a partnership between the Columbia County Department of Social Services and the Galvan Foundation. Their agreement dictates that the Galvan Foundations charges the County at market rate to lodge homeless individuals and families, and the Galvan Foundation must spend a percentage of that revenue on onsite services.

GALVAN CIVIC MOTEL



Name: Landmark Place
Location: Kingston, NY
Operator: RUPCO
Description: Landmark Place is a redevelopment project at a site previously known as the Alms House in Kingston. The plan for the development includes 66 units of affordable and supportive housing for people aged 55 and over. Onsite services will address wellness, healthcare, mental illness, and chronic homelessness.



ALMS HOUSE – SITE OF LANDMARK PLACE REDEVELOPMENT

Name: Fallkill Commons on Rose
Location: Poughkeepsie, NY
Operator: Hudson River Housing
Description: Fallkill Commons on Rose is a new 78-unit affordable apartment complex that opened in April,

2020. The affordable apartments are rented at a price that is affordable to those earning an income that is 50% of area median income or lower. Thirty-nine of the units are set aside for individuals who are experiencing homelessness. There are onsite services to support the independent living and transitioning out of homelessness. The Empire State Supported Housing Initiative funds the support services. Other supportive housing sites operated by Hudson River Housing include the Hillcrest House and the Lagrange House.



FALLKILL COMMONS ON ROSE

Name: The Cornerstone Residence
Location: Newburgh, NY
Operator: Safe Harbors of the Hudson
Description: The Cornerstone Residence is a 128-unit permanent supported housing development in downtown Newburgh. The Cornerstone Residence was created in 2004 by redeveloping the former Hotel Newburgh. The development includes amenities such as a computer lab, library, and fitness center. It also includes onsite-supportive services such as case management, job training, and a wellness center. The apartments are rented at a price that is affordable to those earning an income that is 30% or 50% of area median income or lower.



THE CORNERSTONE RESIDENCE

RECOMMENDATION 4

RECOMMENDATION 4: Housing Smart Communities Initiative

Join the Program and Engage the Community	Establish a Community Outreach and Educational Campaign on the Importance of Developing a Range of Housing	Create a Municipal Housing Action Plan
Implement Upzoning and Mandatory Affordability	Adopt an Affordable Housing Overlay District	Streamline the Approval Process
Issue Municipal Term Sheets	Issue Request for Concepts (RFC) for Selected Sites	Implement Expedited Permitting for Energy Efficient Housing
Adopt and Enforce High Efficiency Building Codes	Implement a Housing Rehabilitation Program	Adopt Short Term Rental Regulations
Promote the Development of Accessory Dwelling Units (ADUs)	Adopt Existing Real Property Tax Laws	Create Innovative Housing Solutions

Municipal policies and actions in a large part shape how well a community is able to satisfy housing needs. The county has the responsibility to support a municipality in its efforts to this end. Through the Housing Smart Communities Initiative (HSCI), Ulster County would provide incentives, guidance, and support for local communities to meet their housing needs.

Based on the NYS [Climate Smart Communities](#) program, which has helped more than 300 communities

statewide work through a menu of actions to address climate challenges, under the HSCI, Ulster County would provide technical support, funding, and incentives to communities that are tackling their housing supply and affordability challenges. Municipalities would receive HSCI Certification after a completion of a certain number of weighed actions toward the creation, preservation, and support for housing for all members of the community. HSCI provides the following benefits:

- Results in the creation and adoption of a municipal Housing Action Plan
- Encourages and supports the development and preservation of housing for households at all income levels
- Encourages energy efficient housing that lowers energy bills and the overall cost of housing
- Eligibility for County grants and incentives from the Ulster County Community Housing Fund
- Access to resources, training, tool and expert guidance from the County
- Networking and sharing best practices with peers
- Increases competitiveness for County funded incentives toward infrastructure expansion and improvements, IDA benefits, and property tax relief
- Certification as a Housing Smart Community spans the terms of elected officials, boards, and councils

Communities are certified as an HSCI after receiving a set amount of points for fulfilling certain housing actions.

The foundational actions in the program are to **Join the Program and Engage the Community, Establish a Community Outreach and Educational Campaign on the Importance of Developing a Range of Housing Options and Create and Adopt a Municipal Housing Acton Plan**. Communities join the program by passing a municipal resolution and forming a local Housing Smart Committee to help guide their work and engage the community in the process. Success of the HSCI program is dependent on having communities that are informed on housing issues and engaged in the process. To this end, the municipality should establish a community outreach and educational campaign that ensures housing advocacy groups as well as the general public are invited into the discussion around housing at every step of the process. Then, through a Housing Action Plan (HAP), communities articulate and commit to a series of actions. The adoption of a HAP makes it easier to pass land use reforms for the production of needed housing. Completion of the HAP would equal the first level of certification in the Housing Smart Community Initiative.

The County should commit up to \$100,000 per year over a 5-year period to support municipalities that choose to create and adopt a housing action plan. Communities would apply for \$25,000 allocations to cover the cost of the HAP. Municipalities would be required to provide a minimum 10% match. The County would manage the development of the Plan through the County Planning Department. The Planning Department would provide guidance and technical assistance associated with the Plan's implementation.

according to the level of impact of the action. The menu should include the following actions, described in much more detail in the next sections of this report:

Action	Expected Outcome
Foundational Steps	
<i>Join the Program and Engage the Community</i>	A formal commitment to the HSCI process and formation of a Housing Smart Committee to help the community assess its housing challenges and select action steps to address them.
<i>Establish a Community Outreach and Educational Campaign on the Importance of Developing a Range of Housing Options</i>	Local campaign to educate and provide technical assistance to municipal leaders and the public about housing, affordable housing, linkages between economic development, wages, and housing, and the importance in meeting the housing needs of a community. All HSCI planning efforts should include community input. Local residents, business leaders, and others should be part of the process in order to ensure actions are in line with community needs and goals.
<i>Create a Municipal Housing Action Plan</i>	A municipal Housing Action Plan helps communities identify opportunities for the development of needed housing and creates a framework for future development. The adoption of a housing action plan is a key step toward land use reforms that result in communities meeting local housing needs. Ulster County will commit resources to supporting municipalities that choose to create and adopt a plan.
Land Use Changes	
<i>Implement Upzoning and Mandatory Affordability</i>	Increase building height in order to have more housing and businesses in a community. With pressure to maintain open space, upzoning within certain parts of a community allows for the creation of additional housing without the need to develop on open space. Upzoning can provide for additional areas in the community where multi-family units can be constructed, allow 2-family dwellings without an increase in lot size, and increase density and mixed use of buildings. The resulting development is more walkable, vibrant, transit accessible and environmentally sustainable. New buildings in an upzoned area must also include a percentage of housing units that are affordable to households making 60-80% area median income.
<i>Adopt an Affordable Housing Overlay District</i>	An Affordable Housing Overlay would allow for the development of affordable housing in neighborhoods.

Development and Approval Process	
<i>Streamline the Approval Process</i>	A significant barrier to the development of new housing is the approval process. In order to ensure that communities meet their housing needs, they can create a streamlined planning processes involved in development approvals for the type of projects they wish to see.
<i>Issue Municipal Term Sheets</i>	Municipalities can clearly communicate terms of development, provide a list of tax incentives, and specific community conditions and asks through term sheets.
<i>Issue Request for Concepts (RFC) for Selected Sites</i>	Through an RFC, a municipality requires plans for the development of a site that provides a public good, including the creation of affordable housing, and is the best use of the publicly owned land.
Clean Energy and Energy Costs	
<i>Implement Expedited Permitting for Energy Efficient Housing</i>	An expedited permitting process can help reduce the costs of development. By offering a shortened process, a municipality can incentivize certain types of desirable development including affordable housing and energy efficient buildings. Because energy costs are a significant component of the total housing cost burden, prioritizing energy efficient homes helps ensure affordability.
<i>Adopt and Enforce High Efficiency Building Codes</i>	Building codes enhance the affordability of new homes by ensuring that they meet high energy-efficiency standards and have low energy cost burdens.
<i>Implement a Housing Rehab Program</i>	A municipal supported Housing Rehab Program (through CDBG, HOME, NYSERDA, Weatherization, or USDA funds) would optimize the use of the existing housing stock as well as reduce housing costs by creating more energy efficient buildings.
Leverage Existing Housing Stock	
<i>Adopt Short Term Rental Regulations</i>	Short Term Rentals (STRs) remove housing from the market, which exacerbates the need for more housing units. Regulating non-owner occupied and multi-family STRs are part of the solution to meeting housing needs.
<i>Promote the Development of Accessory Dwelling Units (ADUs)</i>	Accessory dwelling units (ADUs) are small homes owned and managed by existing homeowners. ADU programs often allow single-family homeowners to build small “accessory” units in a garage, in the back or side yards, or attached to the home. Some local codes allow ADUs within the existing building’s structure. ADUs are an efficient use of existing sewer and water infrastructure, creating additional housing units while not contributing to sprawl. ADU’s are low-cost due to the size and are a valuable source of affordable rental housing for seniors, young workers, and single person households.
<i>Adopt Existing Real Property Tax Laws</i>	Municipalities can encourage homeownership, incentivize the reuse of vacant properties, increase affordability to homebuyers, mitigate barriers to entry, and assist in the long-term retention of homeowners through existing New York State Real Property Tax Laws. Examples include: NYS ORPS 421f, 421k, 457, 458a, 485a, and 485b
Other Actions	

Create Innovative Housing Solutions

The creation of new approaches and concepts to meet the housing needs of the municipality— approved by the County as a point “bonus” in the HSCI.

The following sections provide detail to the actions listed above for which municipalities may consider to achieve the HSCI Certification. Depending on how many points each action is worth in the final developed initiative, a municipality may have to complete somewhere between five and ten actions in addition to the municipal Housing Action Plan for certification. It is important to note that the following actions offer targeted solutions to meet community housing needs and that a municipality can enact any of the actions regardless of whether the community is participating in the HSCI or not.

Join the Program and Engage the Community
(Housing Smart Communities Initiative Action)

As in the Climate Smart Communities program, joining the Housing Smart Communities Initiative (HSCI) begins with a formal commitment to the process, via municipal resolution. The County should develop a model resolution for communities to adapt and adopt, noting the reasons the community has determined to address its housing challenges and committing to working through the HSCI program elements.

The next foundational step is to form a municipal Housing Smart Committee to lead community engagement and advise and collaborate with the municipal government on plans and activities to address housing challenges. Many communities in Ulster County have already created some sort of housing body to review, recommend, and – in some cases – implement housing policy, ranging from informal study groups to [village boards](#), and these bodies may include work on the HSCI program in their mandates, or new bodies may be formed.

The Housing Smart Committee should include broad based representation from the community. Members of this committee may include but not be limited to local residents, municipal officials, staff, and members of policy and decision-making boards. The role of the Committee includes helping review data on the community’s housing supply and affordability, making recommendations on HSCI activities, and, crucially, engaging the broader community in assessing and grappling with housing challenges.

Because the local land use decisions that ultimately drive housing supply can be simultaneously contentious and confined to a small fraction of the community, facilitating a broad and constructive conversation is an essential foundation for informed policy. The Committee can help the community capture a full and accurate picture of the housing situation, its impact on the community, and its relationship with economic development opportunities and barriers and to begin creating consensus around positive steps to address it.

Establish a Community Outreach and Educational Campaign on the Importance of Developing a Range of Housing Options

(Housing Smart Communities Initiative Action)

Municipalities should continually engage the community on housing issues. Housing advocacy groups as well as the general public should be invited into the discussion around housing at every step of the process.

Community opposition and misunderstanding is a significant factor as to why the supply of affordable housing does not meet the need. Affordable housing developers avoid certain communities where they do not think they will succeed in moving a project forward. A local multifaceted educational campaign would serve to educate both elected leaders as well as the general public on the importance of housing all members of a community, and make the community more receptive to affordable housing projects.

As part of the education campaign municipalities would do the following actions:

Workshop series on housing policy, education, and technical assistance for local municipal leaders: In order to comprehend the dynamics of affordable housing and to act to meet housing needs, it is critical for local municipal officials, staff, and policy and decision-making boards and councils to understand the benefits affordable housing brings to a community. The workshop series would be directed to municipal, planning, zoning and school boards. Providing both qualitative and quantitative data is imperative to paint the full picture of housing, its inter-relationship with community dynamics and its role in economic development. Dispelling beliefs and creating a positive “Housing Story” in a facilitated manner provides the opportunity for constructive conversation to lay the foundation for informed policy.

General Public housing workshop– following the workshop for municipal leaders, this information should be then disseminated to the general public through additional workshops.

Ulster County should consider awarding HSCI points to communities that have a local educational campaign for both elected leaders as well as the general public on the importance of housing all members of a community and make the community more receptive to affordable housing projects.

Create Innovative Housing Solutions

(Housing Smart Communities Initiative Action)

The HSCI should include a maximum number of points that can be awarded to municipalities with housing policies or regulations that do not fall within the scope of any of the above actions. This would allow municipalities to get credit for innovative or creative actions that positively affect housing outcomes in their community, but are not specifically outlined by the HSCI. The points should be awarded at the discretion of the County.

Create a Municipal Housing Action Plan *(Housing Smart Communities Initiative Action)*

Municipal level policies and actions are key in whether a community is able to satisfy housing needs. Therefore, it is recommended that each municipality create their own Housing Action Plans (HAP). In a HAP, communities identify opportunities for the development of needed housing and create a framework for future development. The adoption of a HAP is a key step toward land use reforms that result in communities meeting local housing needs. Ulster County will commit resources to supporting municipalities that choose to create and adopt a plan.

The Housing Action Plan should include the following:

- Housing needs assessment and analysis
- Site inventory
- Identification of local constraints to the development of new homes
- An action plan for achieving local housing goals

Depending on local housing needs, the municipality should consider including the other Housing Smart Communities Initiative (HSCI) actions as actionable items in the HAP:

- Implement Upzoning and Mandatory Affordability
- Adopt an Affordable Housing Overlay District
- Streamline the Approval Process
- Issue Municipal Term Sheets
- Issue Request for Concepts (RFC) for Selected Sites
- Implement Expedited Permitting for Energy Efficient Housing
- Adopt and Enforce High Efficiency Building Codes
- Implement a Housing Rehabilitation Program
- Adopt Short Term Rental Regulations
- Promote the Development of Accessory Dwelling Units (ADUs)
- Adopt Existing Real Property Tax Laws
- Establish a Community Outreach and Educational Campaign on the Importance of Developing a Range of Housing Options
- Create Innovative Housing Solutions

Upon completion and adoption of a municipal HAP, municipalities qualify for first level certification in the HSCI.

With a completed HAP, the next step is for municipalities to implement the plan. The implementation of actions on the plan will count toward a higher level of certification in the HSCI.

Implement Upzoning and Mandatory Affordability *(Housing Smart Communities Initiative Action)*

Zoning laws regulate both use and density within districts. In many instances zoning conflicts with existing and preferred development patterns as expressed in local plans. Amending local zoning to allow for more compact (dense) and walkable neighborhoods with a variety of housing types and a mix of neighborhood oriented business is an excellent approach to meeting housing needs. This approach is known as upzoning and it especially appropriate in areas with water and sewer to take advantage of these public investments. In more rural areas upzoning allows for duplexes and multi-family units at densities similar to single-family units considering required lot sizes based on number of bedrooms rather than housing units. Whether urban or rural, upzoning can be focused to take advantage of lands that are more suitable to development, close to public facilities or transportation alternatives.

There are different levels of upzoning depending on the community's need.

From a housing developer's perspective, upzoning allows construction of more units on a given land area. It is inherently more efficient and reduces the per unit costs. In exchange for additional units, **communities can also require the inclusion of affordable housing with new developments.** These "inclusionary zoning" techniques help to maintain affordability as the community adds to its housing stock.

Beyond the creation of more housing, upzoning has many other benefits including:

- **Efficiency of infrastructure and lower public costs** – The fixed costs of infrastructure are spread to a higher number of businesses and households. For example, a road that serves ten houses on 5 acres of land costs about the same as a road that serves 400 housing units on the same area of land – so, per housing unit, the cost of road is much less with more density.
- **Protection of open space** – By allowing density in certain areas, it is possible to keep other areas as open space even as the population continues to grow.
- **Economic and cultural vibrancy** – neighborhoods with higher density are essential for the establishment and survival of many commercial establishments, cultural institutions, and public services such as libraries, and public transportation.
- **Public transportation** – Public transportation is more viable with more density. The more people who live within a .5 mile walk from a bus stop, the more who will use it, driving down costs of this type of service.
- **Reduced environmental impacts** – Per capita carbon emissions typically decrease with density. People have to drive less, require less heating and cooling, and need fewer resources when there is more density. Density is the antidote to sprawl.
- **Social benefits**- Density also supports mixed income and diverse communities, which provides the chance for interaction between different social groups, an important piece of equality and inclusion as well as of a healthy democracy.
- **Supports community identity**- Housing that is spaced far apart can inhibit social interaction between neighbors. Denser housing with intentionally designed communal space fosters community.

There are certain areas within every community where it makes sense to increase the density. Going from single-family homes to duplexes, for example. This type of low-level upzoning has been dubbed “gentle density” because it does not have any dramatic effects on neighborhoods.

Communities may desire to increase density in areas that are close to employment centers and services. In an urban setting, upzoning to support Transit Oriented Development (TOD) serves many ends including adding potential riders to support existing public transportation as well as locating residents close to transportation options that reduce their overall living expenses.

Retail and restaurants do better when there is an ample amount of housing within walking distance, so it may make sense to increase density near commercial areas. This is a win for local businesses and a win for residents who do not have to travel far to reach everyday destinations.

In a rural community, consideration should be given to upzone near the public schools and major transportation routes. Current business districts should also be rethought to allow mixed-use buildings that include residential.

The following are some **best practices** to ensure upzoning provides the maximum benefit to a community:

1. Involve stakeholders in the rezoning process. Local residents, business leaders, and others should be part of the conversation in order to ensure upzoning is in line with community goals.
2. Tailor upzoning to local conditions - communities need to decide where they want to see pockets of density, how much density is needed to satisfy housing supply needs, and how to upzone in a way that is aligned with community goals.
3. Mandate the inclusion of affordable units within new developments over a certain size (10 units is a standard threshold). The percentage of mandated affordable units typically ranges from 5%-20%.
4. Allow mixed-use in districts concurrent with upzoning. Increasing density in a neighborhood means there are more people who need goods and services, and in turn, support local businesses. In order to ensure upzoning results in more walkable communities, there needs to be close by destinations for people to walk. As communities upzone they should consider where it makes sense to create mixed-use areas that include residential, commercial and retail.
5. Reduce parking requirements. Studies show that standard parking requirements are excessive and add to the cost of development.



“Gentle Density” of duplexes and triplexes is appropriate upzoning in some communities
Source: *Opticos Design*



An attractive fourplex is an example of how density can occur in a formerly single family neighborhood
Source: *Portland for Everyone blog posting*

6. As a community goes through the process of upzoning, update the approval process to streamline projects that meet certain project standards: affordable housing component, meeting design and architectural guidelines, offering certain community benefits.
7. Ensure upzoning does not result in structures that feel “out of place” in a neighborhood with design guidelines that specify that buildings on the edge of a zone must “step up” to maximum allowable height. Additionally, include clear architectural guidelines to ensure the building style is in character with that of the neighborhood.



As a Housing Smart Communities Certification action, the point value of this action could be based on:

- Award points based on the number of new housing units in upzoned areas as a proportion of total housing units. For example, if a community has 8,000 housing units and upzones a district so that an additional 400 units are possible, this is an increase of 5% and so is worth five certification points.
- A mandated inclusion of affordable housing units in new developments with 10 or more units would be worth a separate amount of points.

Examples:

There are numerous examples of communities that have upzoned as a way to increase housing supply.

- **Minneapolis 2040**– In January 2020, the City of Minneapolis changed all single and two family zoning to three family, and increased density around main transit corridors.
- **Seattle Mandatory Housing Affordability (MHA)** – Under the MHA program, 27 of Seattle’s urban villages have been upzoned to allow for taller and larger buildings. Developers must either include affordable units into new buildings, or contribute to the city’s affordable housing fund.
- **New York City Mandatory Inclusionary Housing (MIH)** – In 2016, New York City rezoned neighborhoods across the city to allow for higher levels of density in exchange for the mandatory inclusion of affordable units in new developments. The expression “creating housing out of thin air”¹ has been used to describe the policy because very little undeveloped land the new affordable units are only possible due to the increased height of buildings. The aim of the policy is to lead to the creation of thousands of new affordable units without any direct public subsidy. MIH only applies to buildings with ten or more units.
- **Fairfax County, VA** [rezoned areas around Metro transit stations](#) and certain commercial corridors to allow for higher-density residential development. The upzoning increased the permissible floor area ratio of new buildings in designated areas from 2.0 or 3.0 to 5.0. (Floor area ratios compare the total usable floor area of a building to the total area of the lot on which it is located.)
- **Los Angeles** established the [Small Lot Ordinance and Small Lot Design Guidelines](#) to promote the development of higher density homes on single or small lots. The ordinance allows the subdivision of these lots for fee simple, infill development homes while the guidelines provide a design framework in accordance with the area’s General Plan Framework and Community Plans.
- In 2019, **Oregon** banned single-family zoning through [House Bill 2001](#). In cities that contain more than 25,000 residents, multi-family developments such as duplexes, triplexes, fourplexes, and “cottage clusters” would be permitted on lots previously allotted for single-family homes. Cities with more than 10,000 residents would allow for duplexes.

¹ https://furmancenter.org/files/NYUFurmanCenter_CreatingAffHousing_March2015.pdf

Adopt an Affordable Housing Overlay District *(Housing Smart Communities Initiative Action)*

High land costs, high construction costs, lengthy permitting processes, and community opposition can stymie the development of affordable housing. The creation of an affordable housing overlay district could help alleviate some of these barriers by allowing municipalities to proactively identify where they want affordable housing in their community and steer affordable housing development there. Affordable housing overlays should provide incentives for developers to build affordable housing such as density bonuses and an expedited approval process. Zoning overlays create a district that preserves the existing underlying zoning. This arrangement allows for substantial flexibility when delineating the boundaries of the overlay district.

Overlay Districts as described by the American Planning Association:

An overlay zone is a zoning district which is applied over one or more previously established zoning districts, establishing additional standards and criteria in addition to those of the underlying zoning district. Communities often use overlay zones to protect special features such as historic buildings, wetlands, steep slopes, and waterfronts. Overlay zones can also be used to promote specific development projects, such as mixed-used developments, waterfront developments, housing along transit corridors, or **affordable housing**.

Ulster County should consider awarding HSCI points to municipalities that create affordable housing overlay districts. The County should assess the quality of proposed affordable housing overlays and only award points if they conclude that a municipality has made a good faith effort to create an affordable housing overlay in a location where affordable housing is suitable and feasible.

Examples:

Cambridge, Massachusetts - The City of Cambridge, Massachusetts recently adopted a 100% affordable housing overlay in October 2020. The Overlay incentivizes the development of affordable housing by providing density bonuses, height bonuses, and other relaxed zoning standards for residential developments where every unit is made permanently affordable. Complimentary design guidelines for the overlay district were created to ensure that affordable housing developments have desirable design features and are compatible with existing neighborhoods

Salt Lake City, Utah – Salt Lake City is considering adopting an affordable housing overlay. This process started in 2019 with extensive public surveying about design preferences and housing needs. The proposed affordable housing overlay would modify density limits, reduce setback requirements, allow for the development of tiny homes, and allow accessory dwelling units by right.

Streamline the Approval Process

(Housing Smart Communities Initiative Action)

One significant barrier to the creation of new housing is the development process itself. The approval process is in place to ensure that development meets the goals of the community as expressed in its land use policies and regulations. However, this process can hinder appropriate development in keeping with community plans. Housing developers spend an enormous amount of resources and time moving projects through the review and permitting process. Long review timelines and the lack of certainty in the outcome, increases the risk for developers.

The high cost of the approval process is passed from the developer to the homeowner or renter. In many cases, this lengthy and uncertain process discourages the developer from going through with a project altogether; this is particularly true when it comes to the creation of much needed affordable housing. It is imperative that municipalities evaluate their existing fee structure in an effort to reduce upfront fees to the developer.

In order to ensure that communities see the type of development they want, they can create a streamlined approval process for projects that align with community. A streamlined process should provide clarity to developers, which allows them to accurately estimate the cost and timeline of a project; eliminate any redundancy or unnecessary steps in the process; and reduce municipal staff and planning board requirements thereby increasing capacity.

1. The first step is for the community to decide what type of projects it wants. This process should involve residents, and community and business leaders. Municipal level data can be used to determine who in the community needs housing, how much housing is needed, what type(s) of housing are needed (rentals, owner-occupied, senior, large family units, small studios, etc.), and what are the current market conditions in the community. Based on analysis of housing data, communities should set goals.

Goals may include:

- Increase the amount of middle income housing (80% to 120% AMI);
- Increase the amount of affordable housing;
- Increase the depth of affordability of housing in terms of income levels;
- Increase senior housing;
- Increase the amount of accessible housing;
- Increase housing in walkable areas;
- Development in areas already served by roads, sewer, water and other infrastructure;
- Transit Oriented Development;
- Mixed-use development with commercial & retail space that will create new jobs alongside new housing;
- Re-development or adaptive reuse of vacant existing buildings or structures;
- Development is environmentally sustainable and includes energy and resource efficient features; and
- Development creates a public amenity such as community space or childcare facility for example.

Projects that meet the community's chosen criteria benefit from an expedited development timeline.

There are several tools for streamlining the approval process:

1. **Assess existing approval process and then modify it** – The approval process typically involves many steps such as the local planning board, zoning board of appeals, special board review such as historic preservation, conservation advisory councils, other agencies with jurisdiction and applying for and receiving building permits. By charting the current process, municipalities are able to see points of redundancy, bottlenecks in the process, and other ways to improve the process at the municipal level. The assessment of the current approval development process should also give an average timeframe for the process. This timeframe can be used as a base metric for expediting the process.
2. **Set priorities for Building Department** – The building department should prioritize permits for projects that meet set criteria (see above).
3. **Term sheets** – Set clear terms for development in a community and publish these on readily available sheets (see related recommendation).
4. **Gateway Meetings** - In order to streamline development, municipalities should participate in Ulster County Gateway Meetings. Gateway Meetings expedite the process by bringing together approving agencies such as the Health Department, the Department of Public Works, or others; a representative from the local planning board as well as the County Planning Department; and the developer to identify problems and work out solutions.

In a recent Gateway Meeting example, the Village of New Paltz worked with a Stewart’s Shop on design issues. From the meeting a compromise was made between the Village, NYS Department of Transportation, and the Stewart’s Shop so that the business will install a new traffic signal, NYSDOT will provide the parts, and the Village will see an improved connection to the Wallkill Valley Rail Trail.

Ulster County should consider awarding HSCI points to municipalities that streamline the approval process. The County should consider the metric for this action as the shortened timeline under a streamlined process. For example, if the modified process takes half as long, a municipality would be awarded a set amount of points.

Issue Municipal Term Sheets

(Housing Smart Communities Initiative Action)

Without clear terms of development there is often unnecessary back and forth between the developer and the municipal council and planning board. This slows down the process and increases costs of development, which are often passed on to housing renters or owners. In the worst cases, a convoluted approval process can discourage the development of needed new housing altogether. Term sheets are a way that municipalities can streamline the process for the development of housing that meets community needs.

Typically used by lending organizations, term sheets succinctly communicate project requirements to a developer. Municipalities can also use term sheets as a way to clearly state the terms of development, provide a list of available tax incentives and other bonuses, and specific community conditions and asks to potential developers. Term sheets should be readily available on municipal websites and updated with current information. Term sheets are also useful for issuance of RFCs, which often have similar specifications. Well-developed term sheets are a way for municipalities to drive the approval process forward and maximize the public benefit of development.

The following is an example template for what a municipality might include on a term sheet. It includes the requirements a project must meet for a streamlined development process and lays out a series of potential incentives for developers.

Ulster Municipality Housing Development Term Sheet for New Construction of Over 20 Units

Expedited approval process offered to projects that meet the following terms:

TEMPLATE EXAMPLE

Targeted income levels	<p>Based on housing demand by income level, a municipality should establish affordable housing regulations that include mandatory set-asides. Any new development over a certain size (20 units e.g.) must meet this requirement.</p> <p>Care should be taken to ensure that the affordability criteria in the regulations meet the needs of the community and are financially feasible for the developer.</p>
Environmental objectives	<p>A municipality should identify its environmental objectives. These might include:</p> <ul style="list-style-type: none"> • Redevelopment of brownfields for which a municipality offers expedited processing, support for federal assistance, and/or density bonuses • Development that promotes environmental justice, a “fair” distribution of environmental benefits and burdens. An example of environmental <i>injustice</i> through housing would be low-income housing located directly next to a freeway with high levels of automobile pollution. • Rehabilitation of older single and multi-family housing in terms of abatement of lead based paint, asbestos, mold, contaminated wells and abandoned fuel tanks, e.g. Development that achieves rehabilitation of potentially environmentally hazardous housing would be streamlined and offered tax benefits. • Cluster development for the preservation of open space would be streamlined and offered tax benefits. • Development that includes green energy solutions such as geothermal heating or cooling, solar panels, etc. would be streamlined or receive density bonuses. • Transit Orientated Development (TOD) where housing is located within .5 miles of a public transportation option would be streamlined or receive density bonuses.
Municipality and School District Tax Rates	<p>Provide a description of the process to obtain a PILOT.</p> <p>Provide a description of IDA benefits including sales tax and mortgage tax exemptions.</p>

Design and Construction Requirements	<p>Provide a specific list of guidelines and requirements that a project must meet for an expedited approval process. This is an opportunity for the community to make very specific asks up front thereby minimizing the need for project design revisions.</p> <ul style="list-style-type: none"> • Architectural guidelines • Building code guidelines • Energy efficiencies • Parking requirements • Requirements for compatibility with nearby buildings • Active design guidelines that promote physical health and well-being or residents • Other
Infrastructure and Municipal Public Works Investment	<p>Detail municipal or county investments in infrastructure that would be offered for specific types of housing development.</p>
Sidewalks and streetscapes	<p>Provide a specific list of sidewalk and street design guidelines and requirements that a project must meet for an expedited approval process. Specifications may describe tree requirements, sidewalk materials and design, curb cuts, benches, and other.</p>
Public Community or Open Space	<p>Developments over a set amount of square footage are asked to provide public space in the form of a pocket park, community garden, or other open space area. Projects that meet this requirement are expedited through the development process or offered density bonuses or tax incentives.</p>
Retail/Commercial Development	<p>Applicable only in a mixed-use development, projects may be required to include a set square footage or retail or commercial space. Projects that meet this requirement would be expedited through the development process.</p>

Issue Request for Concepts (RFC) for Selected Sites

(Housing Smart Communities Initiative Action)

Following the selection of a site determined to be a suitable location for affordable housing, the municipality should issue a Request for Qualifications/Concepts (RFQC). Through an RFQC, a municipality asks for plans for the development of a site that serves the public good, creates affordable housing, and is the best use of the publicly owned land. The RFCQ requires developers to submit sufficient information through a competitive selection process. This allows for the development of a site by the selected developer based on a set of criteria. Communities should also consider working with willing private landowners to identify sites in the same manner as above.

The process of issuing a RFCQ may include:

- Clear articulation of community goals for the project;
- Description and location of the site;
- Terms of disposition of land – whether it is a sale or lease;
- Type of housing, level of affordability and target population;
- Other details of the development - whether it is a mixed use and includes retail, or amenities such as common space, green areas, playgrounds, or childcare facilities, for example;
- Design guidelines;
- Submission requirements;
- Evaluation criteria;
- Schedule for site visits, interviews, and selections; and
- Forms and certificates.

As a HSCI Certification action, the point value of this action could be based on the number of affordable units that are produced as a proportion of the municipal total population. For example, a municipality with 10,000 people will receive 1 point for every 10 units of affordable housing (one unit/1,000 people) created by issuance of a RFCQ.

Ulster County Planning Department will support communities through the process of site selection, drafting a RFCQ, and using evaluation criteria to evaluate proposals and select a developer.

Resources:

- Housing Tool Box – Writing an RFP:
<https://www.housingtoolbox.org/writable/files/resources/mhp-rfp-template.pdf>
- Housing Tool Box – RFP Comparative Criteria:
<https://www.housingtoolbox.org/writable/files/resources/Comparative-Criteria-for-RFP.pdf>

Implement Expedited Permitting for Energy Efficient Housing *(Housing Smart Communities Initiative Action)*

One way communities have incentivized energy efficiency in new homes is to expedite the permit process for buildings that meet energy efficiency standards. New York's extreme weather with hot summers and cold winters can result in high home energy costs. These costs are particularly burdensome on low and moderate-income households. Energy efficient buildings minimize energy needs, reducing the overall housing cost and increasing affordability. The next several actions in the HSCI toolkit offer ways to improve the energy efficiency and lower heating and cooling costs for both new and existing homes. Many of these actions can also earn municipalities points and grant funding through New York State's [Clean Energy Communities program](#).

In addition to costs, the benefits of increasing home energy efficiency include:

- reducing greenhouse gas emissions and air pollution;
- supporting New York's growing green energy economy and creates jobs;
- improving energy security and independence;
- increasing the comfort of a home; and
- improving the health of the indoor environment and its residents.

Steps:

1. Decide what criteria or elements a project must meet in order to be expedited:
 - LEED certification/criteria
 - Energy Star certification
 - Geothermal heating and cooling system
 - Other measure of energy efficiency
2. Establish timeline for expedited permitting
3. Increase expedition for projects with energy generation component (solar photovoltaic, for example)
4. Increase expedition for projects with affordable housing units

Ulster County should provide HSCI points to communities that expedite the approval process for energy efficient housing.

Examples:

- **City of San Diego – Sustainable Building Expedited Permit Program**
<https://programs.dsireusa.org/system/program/detail/4790>
“New residential, commercial, and industrial development projects are all eligible for expedited permitting. The expedited permitting process is estimated to take 75% as much time as the normal permitting process. The policy also prioritizes project types in the case that the expedited permitting program is full. Sustainable projects that also qualify as "Affordable Housing" projects receive second priority, and all other sustainable building projects receive fourth priority.
In order to qualify for expedited permitting as a sustainable building, a project must utilize either photovoltaics to generate a "certain percentage" of the project's energy needs, or achieve LEED Silver certification. Program materials, including a checklist and form, are available on the program web site above.”

- **Seattle Washington - Priority Green Program**

<http://www.seattle.gov/sdci/permits/green-building/priority-green-expedited>

“Our Priority Green Expedited program shortens the time it takes you to get a new construction permit in exchange for meeting a green building rating. The program sets high but achievable thresholds for energy efficiency, water conservation, waste reduction, and indoor air quality.”

Resources:

- EPA Energy Efficiency in Affordable Housing https://www.epa.gov/sites/production/files/2015-08/documents/affordable_housing.pdf

Adopt and Enforce High Efficiency Building Codes

(Housing Smart Communities Initiative Action)

Another way that communities increase building efficiency is by adopting building energy codes that go beyond minimum state requirements. NYSERDA offers a model energy code called NYStretch that is designed to be readily adoptable and allow communities throughout the State to advance their energy and climate goals by accelerating the savings obtained through their local building energy codes. Generally one cycle ahead of the next New York State Energy Conservation Construction Code, NYStretch calls for higher efficiency standards in new and renovated building construction projects. NYSERDA estimates that, in jurisdictions that adopt it, NYStretch will realize energy savings of approximately 11% over the 2020 Energy Conservation Construction Code.

Other communities have developed their own energy codes that go beyond the NYStretch requirements. The City and Town of Ithaca are currently finalizing the Ithaca Energy Code Supplement, designed to promote electrification, renewable energy, affordability, and greenhouse gas emissions reductions in new buildings, major renovations, and new additions. For both residential and commercial buildings, the code offers a choice of a points-based Prescriptive Compliance Path, which awards points for project components including heat pumps, renewable energy, community walkability, and efficient appliances and lighting, and a Performance-based Compliance Path, which requires demonstration of energy and emissions savings. Compliance with NYStretch requirements counts as an action in the points-based path.

Municipalities should also consider future-proofing new homes from energy cost increases by restricting oil and propane heating in new construction. High efficiency, zero-emission heat pumps are already cheaper to install and operate than oil and propane heating in new construction, and the cost difference will only increase as New York climate policies go into effect in the coming years.

Adopting a high efficiency code is a first step toward better buildings, but good enforcement is also necessary. NYSERDA offers free energy code enforcement training for local officials through the Clean Energy Communities program.

Adopting the NYStretch code and receiving code enforcement training can also enable municipalities to access grant funding within the [Clean Energy Communities program](#).

- NYStretch Energy Code-2020 <https://www.nyserda.ny.gov/All-Programs/Programs/Energy-Code-Training/NYStretch-Energy-Code-2020>
- NYS Clean Energy Communities Program <https://www.nyserda.ny.gov/All-Programs/Programs/Clean-Energy-Communities>
- Building Energy Codes Program <https://www.energycodes.gov/resource-center/model-policy>
- Ithaca Energy Code Supplement <http://www.ithacagreenbuilding.com/>
- The Economics of Electrifying Buildings <https://rmi.org/insight/the-economics-of-electrifying-buildings/>

Implement a Housing Rehabilitation Program

(Housing Smart Communities Initiative Action)

Housing rehabilitation is a vital component to preserving the existing housing stock. The housing stock in Ulster County is relatively old. Older housing stock is generally associated with higher maintenance and energy costs and more overall housing issues. Lead-based paint, which poses a significant health risk, especially for children, was used in homes until 1978. Approximately 68% of the housing stock in Ulster County was built prior to 1979, meaning a significant portion of the housing stock in the County could potentially contain lead-based paint. Additionally, 1979 was the year the first ever New York State energy code went into effect, meaning that homes built before that often contain no required energy efficiency features whatsoever. Nearly 60% of the housing stock in the County was built over 50 years ago. Houses that are over 50 years old are at a much higher risk of needing substantial structural repair or replacement of major systems like heating or plumbing.

The housing preservation and rehabilitation efforts described below aim to bolster the chances of low- and moderate-income individuals to remain in their homes, and to preserve neighborhood continuity and stability. This applies to seniors on fixed incomes aging in place where repair and maintenance costs may be prohibitive and to workers in the local service economy, including industry sectors such as retail, dining and entertainment, and tourism. Wages in a vast majority of those sectors are insufficient to support the costs of maintaining and repairing homes.

The savings from energy efficiency upgrades to existing homes can be considerable. A [recent study](#) by the National Renewable Energy Laboratory of homes in Midtown Kingston found that deep energy efficiency retrofits could save an average of \$2,400 in energy costs annually per home, or \$200 per month, bringing affordability meaningfully closer for those with the highest energy cost burden.

In terms of government funding associated with housing rehabilitation, whether it is for single family, 2- to 4-family, multiple residents up to 19 units, or multi-family complexes with 20 or more units, there are limited resources. Ulster County, due to its population, does not qualify to be considered an Entitlement County under the U.S. Department of Housing and Urban Development (HUD).

Therefore, Ulster County and all of the towns and villages, except for the City of Kingston, which is an Entitlement Community, must compete for federal funding. The County and municipalities must apply directly to the State of New York through a competitive application process for Community Development Block Grant (CDBG) and HOME Investment Partnership funding, which are two major sources of federal funds to utilize for housing rehabilitation. The United States Department of Agriculture (USDA) through their Rural Development programs also assists very low- and low-income households with home repairs. The entire county is eligible for USDA programs. There are also a number of energy savings and efficiency programs available through the state and local utility companies.

Ulster County has applied for CDBG in every funding round since the early 2000's. These applications include both housing rehabilitation and homeownership and the County is currently administering two funding grants that cover both activities.

The goal of the Housing Smart Initiatives Program would be to help communities to apply for the housing funds for which they are eligible. The Housing Action Plan should identify these funding opportunities if applicable specific areas in the community where such funding would be most appropriately targeted

The following recommendations are based on a "Bricks & Mortar" approach toward the preservation of the existing housing stock.

Housing Rehabilitation Program

1. Continue and enhance local support for Owner-Occupied Housing Rehabilitation Programs to provide grants, loans and technical assistance to very low to moderate- income homeowners for major repairs:
 - Kitchens and baths
 - Electric and plumbing upgrades
 - Windows and doors
 - Energy efficiency upgrades
 - Roofs and siding
 - Environmental (lead-based paint, asbestos)
 - Structural Issues
2. Implement measures that assist the owners of multi-family rental projects in maintaining their properties and improving the quality of rental apartments. These measures should include rehabilitation assistance and acquisition/ rehabilitation programs in which the long-term affordability of rental units is assured. An example of such a program is the Landlord Ambassador Program administered by RUPCO.
3. Establish a Rental Rehabilitation Program, to provide grants and loans to renovate substandard units in 1-4 family rental buildings.

The following specific actions related to this program should be pursued:

- Secure funding from the New York State Office of Homes and Community Renewal.
- Work to leverage NYSERDA and utility funding for energy efficiency upgrades.
- Partner with non-profit housing organizations to secure housing rehabilitation funds from the New York State Affordable Housing Corporation, which is typically tied to a first time homebuyer program.
- Ensure the program includes strategies and policy for establishing long-term affordability and extending existing affordability of owner-occupied and rental housing.
- Ensure program includes tenant relocation provisions for displaced tenants and preferences for re-housing options.
- Work in conjunction with local banks to market existing loan programs.

Outcomes

With structural, environmental, and major system replacements completed, owners and renters have safe, secure, and more affordable housing. These actions mitigate housing instability and provide residents with ability to remain in homes that meet their needs.

Key Challenges

- Demand for funding and delivery services substantially exceeds available resources.
- In some cases, housing conditions are too severe to repair and are beyond the limits of the federal and state grant programs.
- Household members, specifically those with ADA needs and seniors aging in place may have other critical needs, including healthcare issues that should be addressed simultaneously.

Adopt Short Term Rental Regulations *(Housing Smart Communities Initiative Action)*

In the past 5 years, the prevalence of Short Term Rentals (STRs) has increased significantly throughout Ulster County and the entire Hudson Valley region. This increase in short term rental activity is primarily due to the growing popularity of web-based platforms such as Airbnb.

STRs can have both negative and positive impacts on a community. STRs can boost tourism and increase spending in the local economy by providing visitors with a more places to stay at a variety of price points. STRs can also provide tax revenue in the form of a bedroom tax or a hotel & motel occupancy tax.

Some potential negative impacts of STRs include the disruption of residential neighborhoods, increased parking demand, and building safety concerns. In communities where there is a high demand for STRs, property owners that previously rented to full time residents may switch to STRs. This lowers the supply of available housing stock for fulltime residents and puts upward pressure on the cost of the remaining housing stock.

It is increasingly important for municipalities to have local regulations in place to help them monitor STRs and mitigate their negative consequences. Ulster County should provide HSCI points to communities that that have a quality STR regulation in place. Although STR regulations will vary by municipality, every regulation should include a rental registration component and clear specifications about the use requirements and safety inspections.

Example:

Village of Ellenville – The Village of Ellenville recently adopted an ordinance regulating STRs. The ordinance includes provisions about building inspections, building safety, and parking requirements. The ordinance also limits the type of activities allowed in an STR and caps the number of consecutive days a property can be used as an STR in a calendar year. The ordinance also establishes a permitting process where an application is reviewed by a Code Enforcement Officer and the Planning Commission.

Promote the Development of Accessory Dwelling Units

(Housing Smart Communities Initiative Action)

An accessory dwelling unit (ADU) is a self-contained housing unit on the same property of a residential property that is the principal dwelling. ADUs can be within/attached to a principal dwelling, or as a separate detached structure on the same property.

ADUs have many benefits due to the flexible living situations they create. ADUs provide an option for residents who are looking to age in place, want to downsize but stay in their community, or have a dependent family member. ADUs are also an efficient use of existing sewer and water infrastructure that creates additional housing utilizing the existing housing stock. ADU's can be a source of rental income for homeowners, which helps cover their mortgage and other housing costs. In these ways, ADUs can stabilize a neighborhood by providing affordable and alternative housing situations.

In Ulster County, municipal regulations about ADUs are mixed. Most municipalities allow ADUs in some zoning districts, and some require special permits or specific criteria about how the residents are related. In at least seven municipalities including the City of Kingston, ADUs are not a permitted use as of right in any zoning district.

Ulster County should consider awarding HSCI points to communities that allow accessory dwelling units. A point structure could be set up that provides more points for communities based on the quality of their ADU regulations. Aspects of local ADU regulations that could increase the number of points allotted include:

- Permitting ADUs in every residential district in the municipality
- Permitting ADUs without a special permit. Instead of requiring special permits, communities can clearly outline the requirements of an ADU and if those requirements are met, then the ADU is permitted as of right. This removes the uncertainty of needing a special permit where the decision criteria are typically not clearly defined.
- Allowing ADU in accessory structures such as garages
- Actively promoting the creation of ADUs by providing educational materials and/or technical assistance to residents who are interested in creating an ADU

Challenges:

- Parking requirements
- Owners becoming landlords – especially difficult for seniors
- Upfront costs
- Water and sewer capacity

Adopt Existing Real Property Tax Laws

(Housing Smart Communities Initiative Action)

Through the adoption of existing New York State Real Property Law tax exemptions and other local laws, Ulster County municipalities can encourage homeownership, incentivize the reuse of vacant properties, increase affordability to homebuyers, mitigate barriers to entry, and assist in the long-term retention of homeowners.

Action Steps:

1. Examine New York State Real Property Tax Laws (RPTL), which offer a number of tax exemption options. Consider revising to establish a well-balanced local policy that is fair to both the municipality and property owner.
2. Consider opting into and utilizing the following RTPL exemptions to encourage property redevelopment and revitalization. The following tax exemption and credit programs may be available in certain communities. The RTPLs are often tied to specific types of municipalities (cities, towns, villages) and to communities with a specific total population. These state programs should be investigated along with individual municipal tax offerings.

Residential-Commercial Urban Exemption Program (RP-485-a) - Conversion of a Non-Residential Property into a Mix of Residential and Commercial Uses

A 12-year tax exemption given for the increase in assessed value (the portion attributable to the conversion, not for ordinary maintenance and repairs) from a solely nonresidential use to a mix of residential and commercial uses. For the first eight years of the exemption, 100% of the increase (attributable to the conversion) in assessment is exempt from municipal tax. Thereafter, the exemption decreases by 20% a year (80% in year 9, 60% in year 10, 40% in year 11 and 20% in year 12). This exemption is transferrable to a new owner.

https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt2/sec4_06/sec485_a.htm

First-Time Homebuyers of Newly Constructed Homes (RP-457)

Section 457 of the Real Property Tax Law authorizes a partial exemption from real property taxation for “newly constructed homes” purchased by “first-time homebuyers.” Counties, cities, towns, and villages may hold public hearings and then adopt local laws granting the exemption. A five-year exemption of the portion of the property taxes for newly constructed 1- and 2-family owner-occupied homes that have not been previously occupied. A first-time homebuyer is defined as any person who has not owned – or whose spouse has not owned – a primary residence during the previous three years, and who does not own a vacation home or investment home. The exemption begins at 50% of the tax the first year, 40% in year 2, 30% in year 3, 20% in year 4 and 10% in the final year. Eligibility also has income and purchase price limits.

https://www.tax.ny.gov/pdf/current_forms/orpts/rp457ins.pdf

Alternative Veterans' Exemption (RP-458-a)

This exemption is for the owner-occupied, primary residence of a veteran (also unmarried surviving spouse or Gold Star Parent) who served during a period of war. 15% of the total assessed value (capped at a maximum of \$12,000 in assessed value for the City and school tax; \$21,000 maximum for the county) is exempt from city, county and school taxes. An additional 10% exemption of the total assessed value (limited to \$8,000 in assessed value for the City and school tax; \$14,000 for the county tax) is available for veterans who served in a combat zone.

https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt1/sec4_01/p9_guide.htm

https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt1/sec4_01/sec458.htm

Capital Improvements to a One- or Two-Family Residential Property (RP-421-f)

An 8-year exemption of the increase (the portion attributable to the new capital improvements, not for ordinary maintenance or repairs) in the assessed value when a one- or two-family dwelling undergoes significant reconstruction, alterations or improvements. More than 50% of the square footage (after the reconstruction, alterations or improvements) must be at least five years old. 100% of the increase in assessed value (attributable to the new improvements) is exempt from taxes in the first year; 87.5% in year 2; 75% in year 3; 62.5% in year 4; 50% in year 5; 37.5% in year 6; 25% in year 7; and 12.5% in year 8 – the final year. The exemption is limited to an \$80,000 increase in market value.

<https://www.tax.ny.gov/forms/orpts/exemption.htm>

Ulster County should provide Housing Smart Community points to communities that that adopt existing Real Property Tax Laws supportive of homeownership, incentivize the reuse of vacant properties, increase affordability to homebuyers, mitigate barriers to entry, and assist in the long-term retention of homeowners.

RECOMMENDATION 5: Establish Housing Funds for Ulster County

Implementation of many components of the recommendations in this report would benefit from dedicated housing funds. The County should consider setting up funds with specific allocation targets in mind. Examples of the types of things these funds could go towards include:

- **Assistance to non-profits that includes**
 - Supportive housing development
 - **Rental Assistance** direct assistance to homeowners and renters:
 - **Housing rehabilitation**
 - **Homelessness prevention**
 - **Access to Home**
- **Incentives to municipalities for certification in the HSCI** (see recommendation above)
- **Assist in the creation of new affordable housing:**
 - Gap financing for the development of rental housing
 - Local match to assist developer's ability to compete for state and federal assistance.
- **Preservation of existing affordable housing** through acquisition and housing rehab programs
- **Preservation of affordable housing inventory with expiring contracts and terms for affordability**
- **Fund the Administration of the HSCI**

Potential Funding Sources for the Housing Trust:

TAXES and FEES

- **Create a policy for annual appropriations dedicated for housing purposes**
 - **Portion of existing sales tax or increase sales tax** by a ¼ of a percent, for example.
 - **Portion of increase in property tax revenue as property assessments increase.**
 - **Mortgage recording tax** for which an increase of ¼ percent is dedicated to the Housing Funds
 - Portion of **real estate transfer tax**
 - **Portion of document recording fees** that are charged for public records of real estate purchases or sale
 - **Linkage or impact fees** derived from new residential or commercial development (affordable housing is exempt from the fee). New development may lead to new jobs, so there is justification in charging a fee to preserve or create affordable housing. The fee amount is determined by the square footage of the development.
 - **Short Term Rental Tax** where a portion of the STR tax (.5%) is directed to the Housing Funds
 - **Dedicated portion of the bed tax** from hotels, motels, resorts, AirBnB, and other overnight accommodation venues

Examples

The following examples are communities with Housing Trust Funds, which is one way to set up a housing fund.

AFFORDABLE HOUSING TRUST: SOMERVILLE, MA

Website: <https://www.somervillema.gov/departments/affordable-housing-trust-fund>

Guidelines: <https://www.somervillema.gov/sites/default/files/sahtf-guidelines.pdf>

The fund was established in 1989 with the goal of creating and preserving affordable rental and homeownership units and to support programs that offer assistance to homeowners and renters with low to moderate-incomes:

- at or below 110% of AMI with
- at least 20% for households between 0% and 50% AMI
- at least 20% for households between 51% and 80%, and
- at least 10% for households between 81% and 110% AMI.

Funds are accessed through a competitive Request for Proposals (RFP) process.

Some of the activities that may be funded include:

- Creation, acquisition or preservation of affordable housing
- Housing development projects
- Housing assistance to households or individuals
- Tenancy stabilization programs
- Rental assistance programs
- Leasing differential programs
- General housing programs

The Trust is funded from:

- Linkage Fees
- Portion Inclusionary Zoning Payments

Community Preservation Act Funds a 1.5% local surcharge on local property taxes

HOUSING TRUST FUND: AUSTIN, TX

Website: <https://www.austintexas.gov/department/housing-trust-fund>

The fund was started in 1999 with the purpose of supporting development and rehabilitation of housing and to purchase property for the purpose of affordable housing.

Administered by: Neighborhood Housing and Community Development Department

Funds support:

- Rehabilitation and creation of new affordable housing
- Repair assistance for low-income households
- Repayment to HUD for properties sold
- Homebuyer counseling
- Tenant based rental assistance
- Advance affordable housing in higher-income areas of the City

The Trust is funded from:

- Established in 1999 with \$1 million annually for three years
- 40 percent of City property tax revenues from developments built on formerly City-owned land
- City Sustainability Fund
- Tax Increment Financing
- Funds from the Capital Improvement Program
- Property sales

HOUSING INVESTMENT FUND (HIF): PORTLAND, OR

The Portland HIF supports Portland housing initiatives to develop and preserve affordable housing for low to moderate-income households.

The HIF can be used for:

- Housing services and financial assistance
- Risk Mitigation Pool
- Fee-supported activities (limited tax abatements and development fee waivers, for example)

Funds come from:

- Loan interest income
- Fee payments
- Cash transfers
- Lodging tax from short term rentals

AFFORDABLE HOUSING TRUST: BREWSTER, MA

Contact: **Jill Scalise, Housing Coordinator**; Phone: 508-896-3701, Ext. 1169 (**call on Thursdays**)

The Fund, still in the development process, was authorized in 2018 to preserve and create affordable housing for the benefit of low and moderate-income households. They have several projects lined up including supporting the creation of new affordable housing on a 16 acres of town owned land for which an RFP is being issued. They also do rental assistance program as a subsidy to offer rental housing support and currently offer COVID related rental relief. The Trust will also be used to subsidize the existing affordable housing inventory of homes with restrictive deeds that are not in compliance and need to be brought up to code in order to be resold as affordable homes.

One of the possible funding sources is the Short Term Rental tax, which would come as a receipt from the state that is collecting a statewide STR tax. The Housing Trust would get half the receipt. The 2020 COVID Pandemic has temporarily stalled the establishment of the fund.

Possible funding sources for the Fund:

- Community Preservation Act (CPA) Allocations
- Portion of Massachusetts State Short Term Rental fees
- Community Development Block Grants (CDBG)
- Free cash or budget allocation

Resources:

- <https://www.localhousingsolutions.org/act/housing-policy-library/dedicated-revenue-sources-overview/dedicated-revenue-sources/>
- <https://www.localhousingsolutions.org/fund/>

APPENDIX

Stakeholder Interview Summary

To understand better the issue of housing in Ulster County Pattern conducted 15 interviews with individuals closely associated with housing. The following people were interviewed:

- Benjamin O’Shea - Executive Director Kingston Housing Authority
- Christine Brady LaValle - Executive Director Ulster County Habitat for Humanity
- Darren Scott - Upstate East Director of Development at NYS Homes and Community Renewal
- Donna Bilyeu - Director Ellenville Housing Authority
- Eric Baxter - Baxter Realty
- Eyal Saad - Village of Saugerties Code Enforcement
- Jennifer Mangione - Brooker, Grist Mill Real Estate
- Karen Winkle-Gorsline - Olmstead Housing Specialist, Resource Center for Accessible Living (RCAL)
- Kathleen (KT) Tobin - Deputy Mayor of New Paltz; Board liaison to New Paltz Affordable Housing Board
- Lisa Berger - Director of Ulster County Department of Economic Development
- Mike Gilliard - City of Kingston Director of Housing Initiatives; Executive Director, Kingston City Land Bank
- Nancy Estremera - Senior Director Human Resources, Northern Region MidHudson Regional Hospital
- Robert Pollock – Ulster County Lodging Coalition; Owner, Buttermilk Falls Inn
- Susan Koppenhaver - Director of Ulster County Office for the Aging
- Teresa Shand - Colucci Shand Realty, Chair of the Ulster Board of Realtors

Pattern selected the above interviewees for the variety of important perspectives including those of municipal leaders, housing funders, not-for profits, service providers, health advocates, and the housing industry, to name a few. Interviewees were selected to represent various and distinct geographies within Ulster County, to gain an in depth and firsthand knowledge of the multiple dimensions of housing challenges and potential solutions, and to ensure important factors regarding housing were considered.

In total, the interviews amounted to nearly ten hours of qualitative research material. For purposes of brevity, Pattern offers the following summary from the interviews. The summary is organized by subtopics: Housing Supply, Barriers to Development, New Arrivals/COVID, Other Factors that Contribute to Housing Challenges, Short Term Rentals, Housing for an Aging Population, Housing for People with Special Needs, Housing Needs. Subsidized Housing and Section 8 Housing, and Housing Solutions.

Insufficient Housing Supply

- The supply of housing in Ulster County, across the economic spectrum and in most geographic localities, does not meet the need.
- Housing pressures are especially strong in the employment centers like the Village of New Paltz and the City of Kingston. These areas provide the greatest access to services, transportation and jobs.
- Living in an outlying area has added costs including the cost of car ownership, insurance, gas, extra commuting time, extra childcare costs, and other costs.
- There is a need for housing near work opportunities, especially for households with lesser means.
- Housing is on a continuum, when a person moves out of a unit, this unit is available for someone else. The shortage of homeownership opportunities is felt by people in the rental market because when someone moves from a rental into a newly purchased home, they open up the rental unit.

- While homeownership is not the right solution for everyone, the creation of more homeownership opportunities frees up the rental market. In programs like Habitat for Humanity, the vast majority of owners come out of rentals.

Barriers to Development

- Land costs, building costs, development costs, and infrastructure costs all contribute to the high cost of housing. Ulster County has a significant amount of preserved open space. According to several interviewees, this is what makes the quality of life so high, but it also makes the area desirable for outsiders to move in and limits development opportunities.
- Development costs are also made expensive due to New York’s extreme seasonal weather; in the summer, it is very hot and in the winter, it is very cold. Buildings must be well insulated and include heating and cooling systems.
- The development process is not always transparent and it can be convoluted and unpredictable. These factors deter developers from wanting to build. Only if the market will bear high rents will developers be motivated to go through difficult development processes, otherwise they will simply go to another community where development is easier.
- Community opposition creates one of the greatest barriers to development of more housing.

New Arrivals & the Impact of COVID-19

Through the interview process, Pattern heard countless anecdotal stories of how the COVID-19 Pandemic has resulted in high numbers of newcomers moving into Ulster County. When asked what people are looking for in housing right now, more than one interviewee in the housing industry replied, “*ANYTHING!*”

- Ulster County’s housing market had taken a dramatic turn, beginning even before COVID-19, but the trend escalated further due to the pandemic.
- The City of Kingston, the largest urban area in Ulster County, was featured in a 2020 August article in *Bloomberg News* for having the greatest rise in home prices in the country².
- Throughout the county, real estate brokers have seen unprecedented levels of interest in all available housing.
- The new option to work remotely means Ulster County is a viable option for people from the New York City when before Ulster County was considered outside the commuting radius of the city.
- One real estate agent pointed out that having outsiders move in does not inherently mean negative outcomes for a community. New residents often bring revenue, help some businesses, come with new ideas, creative solutions, perspective as someone who sees things from the outside, and new connections and opportunities for the community. However, when many newcomers arrive and there is a large economic disparity between the old community members and the new, this can upset local economics, often at the disadvantage of the old residents.

Other factors that contribute to housing challenge

While supply of housing is clearly one of the causes of the housing challenge, there are other factors contributing to the situation. Interviewees spoke about:

- high energy costs,
- high home remediation and renovation costs,
- high taxes,

² Gopal, Prashant. “Catskill Town Leads U.S. in Rising Home Prices With NYC Exodus” *Bloomberg.com*. August 20, 2020

- a lack of jobs and wages that are too low to afford housing costs, especially in the services based economy, and
- a lack of good public transportation options throughout the county.

Short Term Rentals

Almost everyone interviewed brought up the issue of Short Term Rentals (STRs). Communities across the country are grappling with how to leverage STRs for the economic benefits while also mitigating the impact STRs have on housing supply. Ulster County collects a 2 percent occupancy tax for lodging options including STRs. Several Ulster municipalities have adopted their own policies around STRs including limiting the number of STRs or limiting STRs to owner occupied units. Still, there are concerns about the impact that STRs have on communities. The following are some of the comments on STRs:

- STRs are said to contribute to a housing shortage and for rising rents.
- A property owner can make significantly more off STRs than they can long term rentals, and as a result, the latter are taken out of the market.
- Speculators from outside the community have bought up housing with the sole purpose of renting them as STRs. In this way, rentals are seen as a business and not as a housing opportunity for residents.
- Owners of lodging establishments are concerned about how STRs unfairly compete with more traditional lodging establishments like hotels, Bed and Breakfasts, and others.

Housing Needs

According to the interviewees, the type of housing needed varies from community to community. In general, the greatest need are rentals, affordable rentals, single family homes under \$300 thousand, affordable and high quality senior housing in walking distance from services, and housing that is accessible for people with limited mobility such a single floor structures or multi story buildings that have elevators and are in close proximity to public transportation and services. In the Village of New Paltz the addition of more student housing would free up other housing units for non–students. Students artificially raise the market value of housing because they often have several roommates living together and are not constrained the same way a more traditional household would be.

There is no one size fits all, but interviewees said some of the factors that are important when people look for housing include the following:

- Proximity to employment opportunities
- School district – High achievement school districts are sought after, and parents with children already in a school do not want to have to change schools due to a move
- Community continuity – people who have community do not want to lose it by moving
- Access to services
- Access to amenities such as restaurants, parks and cultural institutions
- Access to public transportation
- Walkable communities
- Access to open space
- Manageable energy and other housing costs

Undeniably, there is a need for more housing in Ulster County. The data shows that the too many Ulster County households are housing cost burdened, and countless anecdotal stories from those working directly or indirectly with housing bolster these numbers. Finding housing is a challenge not only for those with

lower household incomes in Ulster County but across the income spectrum. However, the challenge of securing safe and affordable housing is most acute for those lower-income households.

Housing for an Aging Population

Current demographic trends and projections for Ulster County show that people over the age 65 are increasingly large as a percentage of the population. As a result, there is a growing demand for senior housing, and for people to be able to stay where they live and age in place. Some of the comments regarding senior housing needs were:

- It is essential to the social and economic wellbeing of the County to provide an opportunity for the aging population to stay in their homes or communities.
- Housing that qualifies as suitable for elderly people is accessible and is close to needed services and public transportation options.
- For people who want to age in place in their existing homes, buildings often need physical modifications such as ramps, wider doors, and other.
- A large portion of people now over the age of 65 years is on fixed income and social security checks. Often these incomes are in the range of \$800-\$900 per month. Most affordable housing for seniors has a long waiting list.
- Elderly people who are unable to move out of their current home are often saddled with maintenance and repairs they cannot keep up with either financially or physically.
- While people over the age of 65 are the quickest growing age group in Ulster County, there is still not enough planning for this group. It is expensive to build senior housing and doing so often requires government assistance.
- If senior housing can reduce the number of people who end up institutionalized, this can have tremendous cost savings.

Housing for People with Special Needs

Related to the issue of senior housing is housing for people with disabilities. People with disabilities often require housing that has modifications to make it accessible for them like wider doorways, ramps, elevators for multi-story buildings, and grab bars. Some of the issues and concerns regarding housing for people with special needs include:

- Housing that is available, affordable and accessible for people with disabilities is especially lacking. Most public housing authorities in Ulster County have a wait list of around two years. According to one interviewee, for people with disabilities the wait time is closer to five years.
- Most housing that qualifies as accessible is located within senior housing complexes and is not a good fit for many people with special needs.
- Many people with disabilities rely on Medicaid benefits for their healthcare. These benefits hinge on them earning a limited income. With constrained income, individuals with disabilities may seek housing using a housing choice voucher; however, it can be very difficult to find Section 8 housing that is also accessible. One interviewee described how a person with Section 8 voucher simply could not find housing that is in their income range and is accessible.
- Under current Fair Housing law, a landlord is required to modify housing for a tenant to make it accessible, but a landlord is not required to modify housing for an applicant. So, a person with a disability seeking housing does not have the support of the Fair Housing Act.
- There are several reasons why there is not enough housing that is both accessible and affordable. First, construction costs are high and even higher for housing that is made accessible for people with

disabilities. Homes that are retrofitted and then go on the market reflect the costs of the renovations in the sale prices. There is also the issue that there are not enough approved environmental modification providers to make existing homes accessible.

- Building homes to accommodate people with disabilities serves the dual purpose of providing an aging in place option for the general population.

Subsidized Affordable Housing and Section 8 Housing Vouchers

There is a need for housing across the affordability spectrum, but low-income housing presents an especially complex challenge.

- Housing Authorities in Ulster County have long wait lists and a high number of inquiries from people looking for housing. Those who are on a waiting list are often temporarily housed in a shelter, at a relative or friend's home, or in a motel. Some are on the streets. For families with children this unstable living arrangement is especially challenging and can have detrimental impacts on educational and life opportunity outcomes. Safe, affordable and stable housing is a key factor in almost all aspects of modern life.
- Both the Kingston and Ellenville Housing Authorities have both public housing units as well administer Section 8 vouchers for privately owned apartments. Stories abound of people who have housing vouchers but are unable to find a housing unit where they can use the voucher. HUD sets annual Fair Market Rents (FMR) at the county level but local market conditions do not always align with these amounts. Property owners are often able to charge an amount above the FMR precluding people with housing vouchers from being able to afford these units.
- State and federal affordable housing subsidy is often calculated on the Area Median Income (AMI) at the county level. In localities where the AMI is lower than that of the county, existing affordable housing may be out of reach for many people in need. Yet, the existence of affordable housing usually is dependent on these subsidies. In the City of Kingston where AMI is about half that of the county, there is a mismatch between the type of funds and housing that are available and the need. This is true in many of the municipalities where the median income is less than that of the county.

Interviewee Suggested Housing Solutions

Each interviewee was asked for potential policy or program ideas to help resolve some of the housing challenges seen in Ulster County. The following are some of the ideas:

- Modify the NYS Consolidated Funding Application (CFA) system to incorporate scoring bonuses for projects that retain existing residents. For example, housing projects that give priority to existing residents based when there is a demonstrable need as indicated by data. This would essentially serve as an anti-displacement incentive in the CFA funding program.
- Public education that defines terms and puts numbers on the county or municipal websites. Housing investors, advocates and the public can see how the numbers work on affordable housing. This would inform the public dialogue on the topic of affordable housing and what type of programs are available.
- Term sheets with clear development guidelines
- Look to Habitat model where the community is involved in the creation of new affordable housing. When the community is part of the project, they support it.
- Non-profit developers would be able to develop more affordable housing under inclusionary zoning. They could partner with for-profit developers.

- The removal of parking minimums is a well-received idea, but not in all communities. Saugerties, for example, already has parking shortages.
- Support for the redevelopment of vacant commercial and retail space - this may require incentives.
- Allowance of ADUs – this may require incentives.
- ADUs can be factory built and custom designed as **accessible** units. Adding detached units designed to meet the needs of the individuals with limited mobility will allow for downsizing and aging in place. ADUs can result in an increase of property values and a more diversified community.
- Building homes to accommodate people with disabilities serves the dual purpose of providing an aging in place option for the general public.
- Employers could use state resources for the development of affordable housing.
- Education of how PILOTS work
- Centralized inventory of all affordable, senior and accessible units that is current and available for service and housing assistance providers
- Local rental registries increase local capacity to keep up with building inspections and manage other issues like STRs
- Landlord tenant relations councils provide a “space” to work through issues
- Anti-displacement incentives. On state level - CFA application scoring system should reward housing for existing residents
- RFPs with specified terms and conditions. For large enough projects, the developer can be asked to develop infrastructure
- Part of the solution is setting up more employment opportunities that provide wages for people to afford existing housing.

Community Engagement – Public Comments

As part of the planning process for this report, Pattern participated in a County-facilitated community engagement session on October 15, 2020. During the session, Pattern presented key findings from the research of this report. The Community Housing Action Committee was present to hear and respond to public comments. These comments were taken into account for the recommendations included in this report. The following is a summary of the comments made during the session.

- Housing is a human right and yet some people including many immigrants are living in substandard conditions.
- We need to prioritize meeting the housing needs of our frontline workers.
- The Kingston City Land Bank is a good first step to meeting housing needs.
- The affordable housing that is available is still unaffordable to many people.
- There is a need to define affordability for Ulster County.
- There is a need to plan for people who are already here, not just people who are coming.
- The greatest issue of getting out of homeless is reintegration. Landlords expect first month rent, last month rent and then realtor fees. This amounts to thousands of dollars
- The “realtor fee” charged by landlords is to get around Cuomo’s legislation limiting how much landlords can ask for in advance.
- Working homeless do not qualify for assistance due to income restrictions.
- Homeless shelters are above capacity.
- DSS puts homeless people in hotels but there are no options for working homeless. There are not enough hotel rooms for the number of people who need shelter.
- Low-income and homeless people need a voice in this study.
- Real Kingston Tenants Union has plans to build tiny home community modeled after Newfield NY tiny home community but they need land. The community that would live in the tiny home community would be involved in building it.
- There is concern about LLCs that are buying properties on Franklin St and taking affordable units of the market
- There is a need for housing but there is no supply. The question is why is the need not being met?
- There needs to be incentives for middle-income housing.
- There is concern that the Kingstonian project does not serve the existing community and caring for the people that already live in Kingston should be the priority.
- Creating more housing is the most pressing need in Kingston.
- Those who are not burdened need to evaluate their role in the housing crisis.
- There is a need to take responsibility for community members, to address those in the most need first, and to bring everyone to the table.
- Renovations of existing housing stock can help meet the need.
- The County needs policies that do not only help speculators.
- Small homes should be part of the solution to address homelessness.
- There needs to be enforcement of eviction moratoriums.
- Over policing is pushing people out of Midtown and needs to be stopped.
- There should be incentives for homeowners and landowners to support tenants.

- Ulster County should be involved in developing housing needs on the frontend. There should be funding to support smaller projects as a way to make it easier to begin early stage project development.
- Developers concerned with a return on investment are not creating the type of housing stock that is needed. Why not create non-profit landlords and developers? If there were zoning clarity before project starts NIMBY delay tactics would be less successful. This would reduce litigation cost and project delays.
- Remove the barriers to good development.
- There is a suggestion to survey landlords about why some properties are left in disrepair, and on the difficulty of collecting affordable rent even from tenants who have a subsidy.
- There is a need for the development of truly affordable housing. Infill development in the core is part of the solution.
- There should be funding for actual housing creation with an equity lens.
- The community is an asset and the people here are worth the investment.

Landlords are reluctant to provide housing to low-income tenants because of a perception of risk.

Acronyms in Community Development and Affordable Housing

ACS	American Community Survey
ADA	Americans with Disabilities Act
AFFH	Affirmatively Furthering Fair Housing
AHC	Affordable Housing Corporation (NYS agency)
AI	Analysis of Impediments (to fair housing); a part of Consolidated Plans
AMI	Area Median Income
ARRA	American Recovery and Reinvestment Act
BLS	Bureau of Labor Statistics, US Department of Labor Statistics
CAP	Community Action Partnership
CARES	Coordinated Assessment, Referral and Evaluation System
CD	Community Development
CDBG	Community Development Block Grant
CDFI	Community Development Financial Institution
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization. Non-profit housing provider receiving minimum of 15% of HOME Investment Partnership funds
CHDO	Community Housing Development Organization
CoC	Continuum of Care
CRA	Community Reinvestment Act
Davis Bacon	Statutory requirement that persons working on federally assisted projects be paid at least minimum prevailing wage rates
DCA	Down Payment and Closing Cost Assistance program
DOC	Department of Commerce
DUNS	Dun and Bradstreet Numbering System
EA	Environmental Assessment
EEO	Equal Employment Opportunity
EGI	Effective Gross Income (GPR - Vacancy Loss + Other Income = EGI)
ELI	Extremely Low-income (30% of AMI)
EPA	US Environmental Protection Agency
ESG	Emergency Solutions Grant
ESSHI	Empire State Supportive Housing Initiative
Fannie Mae	Federal National Mortgage Association
FEMA	Federal Emergency Management Administration
FHA	Federal Housing Administration
FHEO	Fair Housing and Equal Opportunity
FHLB	Federal Home Loan Bank
FHLMC	Federal Home Loan Mortgage Corporation. Federally chartered stockholder owned corporation supporting secondary market for conventional mortgages
FMR	Fair Market Rent
FOIA	Freedom of Information Act
Freddie Mac	Federal Home Loan Mortgage Corporation
Ginnie Mae	Government National Mortgage Association

GSE	Government-Sponsored Enterprise
HAMP	Home Affordable Modification Program
HARP	Home Affordable Refinance Program
HCR	Homes and Community Renewal (New York State)
HCV	Housing Choice Voucher
HERA	Housing and Economic Recovery Act
HFA	Housing Finance Agency
HHAP	Homeless Housing Assistance Program
HMDA	Home Mortgage Disclosure Act
HMIS	Homeless Management Information System
HOME	HOME Investment Partnership Program
HTF	Housing Trust Fund
HQS	Housing Quality Standards
HUD	U.S. Department of Housing and Urban Development
HUD-VASH	HUD-Veterans Affairs Supportive Housing Program
IDA	Individual Development Account
LIHTC	Low-income Housing Tax Credit
LMI	Low- and Moderate-Income
LTV	Loan-to-Value
MBA	Mortgage Bankers Association
MBS	Mortgage-Backed Securities
Mod Rehab	Moderate Rehabilitation Program
MFI	Median Family Income
MIP	Mortgage Insurance Premium
MLS	Multiple Listing Service
MRB	Mortgage Revenue Bond
NAHRO	National Association of Housing and Redevelopment Officials
NAR	National Association of Realtors
NOFA	Notice of Funding Availability (NOFA)
NSP	Neighborhood Stabilization Program
OZ	Opportunity Zone
PBCA	Performance Based Contract Administration
PBV	Project Based Voucher
PHA	Public Housing Authority
PIH	Public and Indian Housing
PILOT	Payment in Lieu of Taxes
PIT	Point In Time survey of homelessness
PITI	Principal, Interest, Taxes and Insurance
PJ	Participating Jurisdiction (HOME program reference)
PMI	Private Mortgage Insurance
PRA	Project Rental Assistance
PSH	Permanent Supportive Housing
QAP	Qualified Allocation Plan (LIHTC program)
RA	Rental Assistance
RAD	Rental Assistance Demonstration
RAP	Rehab Accessibility Program

REIT	Real Estate Investment Trust
REO	Real Estate Owned
RESPA	Real Estate Settlement Procedures Act
RFC	Request for Concept
RFP	Request for Proposals
RFQ	Request for Qualifications
Section 3	Section 3 of the Housing and Urban Development (HUD) Act of 1968 ensures that economic opportunities generated benefit low- and very low-income persons.
Section 8	Housing Choice Voucher Program (Housing and Community Development Act of 1974) rental assistance for low-income households
Section 42	Section 42 of the Internal Revenue Code allows for the Low-income Housing Tax Credits
Section 202	Loans for construction/rehab of housing for the elderly or handicapped
Section 236	FHA multi-family mortgage insurance with subsidies on interest for low- moderate-income projects
SHP	Supportive Housing Program
SLIHC	State Low-income Housing Credit
SONYMA	State of New York Mortgage Agency
SRO	Single-Room Occupancy
SSVF	Supportive Services for Veteran Families
TBRA	Tenant Based Rental Assistance
TILA	Truth In Lending Act
USDA RD	U.S. Department of Agriculture Rural Development
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VLI	Very Low-income (50% of AMI)

Demographic, Housing and Economic Tables for All Ulster County Municipalities

Percentage of Total Population in Age Group by Municipality 2010

TOWNS	<20	20-29	30-44	45-64	65-74	75-84	85 +
<i>Denning</i>	26.1	1.7	21.8	20.6	21.3	4.9	3.4
<i>Esopus</i>	26.2	9.3	18.1	33.4	8.4	3.7	0.9
<i>Gardiner</i>	19.3	9.8	20.8	35.6	7.9	5.1	1.5
<i>Hardenburgh</i>	13.2	6.6	10.5	52.6	9.9	5.9	1.3
<i>Hurley</i>	20.5	7.1	18.1	36.5	9.4	6.5	2
<i>Kingston</i>	21	4.4	15.5	40.9	11.9	5.2	1
<i>Lloyd</i>	27.9	10.9	20.3	27.7	4.6	5.7	3
<i>Marbletown</i>	17.5	9.4	21.2	36.9	8.8	4.5	1.6
<i>Marlborough</i>	27.2	11.1	18.3	31.1	5.4	4.3	2.4
<i>New Paltz</i>	27.7	29.3	13.8	19.1	5.5	3.7	1
<i>Olive</i>	18.1	8.1	17.8	37.1	9.8	7.7	1.6
<i>Plattekill</i>	28.8	11.2	20.8	28.7	5.4	4.1	0.9
<i>Rochester</i>	25.3	6.3	21.4	31.9	7.6	5.2	2.1
<i>Rosendale</i>	23.7	11.2	21.3	31.1	6.5	4.6	1.6
<i>Saugerties</i>	22	12	18.9	30.9	9.3	4.8	1.9
<i>Shandaken</i>	14.8	4	23	36.3	10.8	7.3	3.8
<i>Shawangunk</i>	24.2	12.6	24.9	28	6.5	2.4	1.4
<i>Ulster</i>	21.8	8.9	17.8	31.5	8.9	7.5	3.6
<i>Wawarsing</i>	23.9	11.4	25.1	27.1	7.5	4.2	0.9
<i>Woodstock</i>	18.9	4	16.6	40.7	11	6.8	1.8
VILLAGES							
<i>Ellenville</i>	34	10.3	19.7	23.5	7	4.6	0.9
<i>New Paltz</i>	29.4	48.3	7.3	8.7	3	3.1	0.3
<i>Saugerties</i>	18.2	17.4	19	29.4	9.1	5.2	1.8
CITY							
<i>Kingston</i>	26	15.7	18.7	25.9	6.3	4.8	2.4
COUNTY							
<i>Ulster</i>	24.1	12.1	19.7	29.9	7.5	4.9	1.9

*Data for the Towns of New Paltz, Saugerties, and Wawarsing includes the incorporated areas of these towns. This is the area within the villages.

Source: U.S. Census - American Community Survey 2010

Percentage of Total Population in Age Group by Municipality 2018

TOWNS	<20	20-29	30-44	45-64	65-74	75-84	85 +
<i>Denning</i>	22.3	11.1	13.3	32.1	4.9	4.9	2.8
<i>Esopus</i>	20.2	13.7	17.6	30.9	5.2	5.2	1.0
<i>Gardiner</i>	21.6	9.3	14.9	33.1	3.8	3.8	1.9
<i>Hardenburgh</i>	20.3	2.6	24.2	30.4	7.5	7.5	1.3
<i>Hurley</i>	16.4	10.0	13.0	33.6	7.9	7.9	4.2
<i>Kingston</i>	21.1	11.6	15.1	32.5	4.8	4.8	0.3
<i>Lloyd</i>	23.1	9.5	18.9	30.8	4.4	4.4	3.3
<i>Marbletown</i>	20.2	6.0	15.7	34.5	6.0	6.0	4.5
<i>Marlborough</i>	21.4	11.3	17.4	33.1	4.2	4.2	1.5
<i>New Paltz</i>	27.8	27.4	11.2	19.8	3.9	3.9	2.0
<i>Olive</i>	18.3	7.0	17.8	33.7	5.9	5.9	3.0
<i>Plattekill</i>	19.9	10.3	17.8	34.6	5.9	5.9	2.9
<i>Rochester</i>	19.2	14.1	14.1	35.9	5.7	5.7	1.6
<i>Rosendale</i>	19.1	14.7	16.1	29.4	5.2	5.2	1.9
<i>Saugerties</i>	21.3	12.6	16.0	30.0	6.8	6.8	1.9
<i>Shandaken</i>	8.6	7.5	14.8	35.2	12.2	12.2	3.4
<i>Shawangunk</i>	18	16.2	24.0	30.2	2.2	2.2	0.8
<i>Ulster</i>	18.3	10.3	17.6	29.2	7.0	7.0	3.5
<i>Wawarsing</i>	21.7	12.3	20.8	29.7	5.1	5.1	1.8
<i>Woodstock</i>	16.2	4.6	13.1	34.2	10.5	10.5	2.0
VILLAGES							
<i>Ellenville</i>	32.9	11.8	17.5	25.3	3.2	3.2	1.2
<i>New Paltz</i>	31.2	45.4	7.5	7.3	2.9	2.9	1.7
<i>Saugerties</i>	22.8	14.2	17.6	25.2	6.1	6.1	2.9
CITY							
<i>Kingston</i>	23.2	14.9	20.3	26.2	4.1	4.1	2.5
COUNTY							
<i>Ulster</i>	20.9	13.1	17.4	30.0	5.3	5.3	2.3

*Data for the Towns of New Paltz, Saugerties, and Wawarsing includes the incorporated areas of these towns. This is the area within the villages.

Source: U.S. Census - American Community Survey 2018

Race and Ethnicity by Municipality: 2010

Towns	Total	White	Black or African American	Asian	Other	Hispanic or Latino
<i>Denning</i>	522	522	0	0	0	0
<i>Esopus</i>	9,145	8,407	390	55	250	168
<i>Gardiner</i>	5,658	5,268	29	100	100	211
<i>Hardenburgh</i>	152	146	0	0	0	6
<i>Hurley</i>	6,385	5,933	90	53	170	217
<i>Kingston</i>	959	899	0	32	22	17
<i>Lloyd</i>	10,766	8,260	1,044	378	344	908
<i>Marbletown</i>	5,681	5,193	25	86	479	122
<i>Marlborough</i>	8,752	7,992	240	54	240	346
<i>New Paltz</i>	7,160	6,301	149	134	234	454
<i>Olive</i>	4,473	4,250	21	0	200	65
<i>Plattekill</i>	10,439	6,896	823	195	116	2,467
<i>Rochester</i>	7,304	6,737	67	53	492	181
<i>Rosendale</i>	6,158	5,471	131	0	228	442
<i>Saugerties</i>	15,475	14,162	314	122	257	738
<i>Shandaken</i>	3,168	2,839	28	89	92	163
<i>Shawangunk</i>	14,029	11,469	1,039	117	383	1,180
<i>Ulster</i>	12,451	10,984	214	374	246	745
<i>Wawarsing</i>	9,241	6,267	1,385	81	154	1,416
<i>Woodstock</i>	5,986	5,370	93	179	389	122
Villages						
<i>Ellenville</i>	4,158	1,972	301	123	269	1,623
<i>New Paltz</i>	6,749	5,275	315	471	622	377
<i>Saugerties</i>	3,996	3,514	14	0	418	248
City						
<i>City of Kingston</i>	23,975	16,624	3,193	381	1,740	2,849
County						
<i>Ulster County</i>	182,782	150,751	9,905	3,077	7,445	15,065

Source: U.C. Census ACS 2010

Race and Ethnicity by Municipality: 2018

TOWNS	Total	White	Black or African American	Asian	Other	Hispanic or Latino
<i>Denning</i>	533	498	0	4	7	24
<i>Esopus</i>	8,831	7,719	93	67	604	650
<i>Gardiner</i>	5,636	5,199	109	0	134	261
<i>Hardenburgh</i>	227	218	0	5	8	0
<i>Hurley</i>	6,126	5,646	92	21	359	175
<i>Kingston</i>	1,116	1,022	0	8	27	66
<i>Lloyd</i>	10,515	8,117	848	116	431	1,192
<i>Marbletown</i>	5,509	4,532	300	273	518	131
<i>Marlborough</i>	8,686	7,750	246	97	318	434
<i>New Paltz</i>	7,039	6,154	200	89	202	462
<i>Olive</i>	4,306	3,632	33	142	294	283
<i>Plattekill</i>	10,251	7,795	543	151	372	1,503
<i>Rochester</i>	7,203	6,035	128	45	1,167	407
<i>Rosendale</i>	5,907	5,211	82	67	400	335
<i>Saugerties</i>	15,599	14,347	291	122	575	533
<i>Shandaken</i>	2,784	2,506	0	18	72	224
<i>Shawangunk</i>	14,030	10,550	1,020	300	462	1,929
<i>Ulster</i>	12,388	9,932	630	230	942	1,121
<i>Wawarsing</i>	8,857	6,199	696	51	822	1,447
<i>Woodstock</i>	5,822	5,234	137	118	320	173
VILLAGES						
<i>Ellenville</i>	4,043	1,930	329	276	294	1,353
<i>New Paltz</i>	7,175	5,227	252	489	183	1,105
<i>Saugerties</i>	3,872	3,329	37	0	100	453
CITY						
<i>Kingston</i>	23,210	14,527	3,571	697	2,036	3,367
COUNTY						
<i>Ulster</i>	179,303	142,515	9,614	3,389	10,867	17,976

Source: U.C. Census ACS 2018

Ulster County Income Quintile Means by Municipality: 2010

TOWNS	Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile	Top 5 Percent
<i>Denning</i>	\$17,742	\$44,349	\$63,689	\$87,214	\$120,484	\$181,249
<i>Esopus</i>	\$22,667	\$45,056	\$75,603	\$107,597	\$206,125	\$349,695
<i>Gardiner</i>	\$24,604	\$63,106	\$96,818	\$126,841	\$263,157	\$506,332
<i>Hardenburgh</i>	NA	NA	NA	NA	NA	NA
<i>Hurley</i>	\$26,362	\$54,311	\$77,729	\$111,542	\$223,708	\$365,488
<i>Kingston</i>	\$17,328	\$41,754	\$61,496	\$84,992	\$135,406	\$164,431
<i>Lloyd</i>	\$19,179	\$46,394	\$73,175	\$109,361	\$201,076	\$288,331
<i>Marbletown</i>	\$20,209	\$57,128	\$94,760	\$148,259	\$242,379	\$405,382
<i>Marlborough</i>	\$19,931	\$44,369	\$74,842	\$113,992	\$190,716	\$266,933
<i>New Paltz</i>	\$15,152	\$41,347	\$73,543	\$114,092	\$234,900	\$400,029
<i>Olive</i>	\$14,239	\$37,385	\$64,179	\$102,170	\$254,435	\$460,075
<i>Plattekill</i>	\$17,547	\$40,225	\$63,265	\$89,759	\$170,929	\$265,863
<i>Rochester</i>	\$15,365	\$37,222	\$62,502	\$89,283	\$150,490	\$217,417
<i>Rosendale</i>	\$20,192	\$44,199	\$65,844	\$97,205	\$168,615	\$258,741
<i>Saugerties</i>	\$17,478	\$39,129	\$61,757	\$93,289	\$196,961	\$353,136
<i>Shandaken</i>	\$10,748	\$26,622	\$48,994	\$75,727	\$182,973	\$359,526
<i>Shawangunk</i>	\$31,553	\$64,298	\$90,331	\$128,305	\$196,935	\$265,728
<i>Ulster</i>	\$15,669	\$38,892	\$61,719	\$93,834	\$187,369	\$319,838
<i>Wawarsing</i>	\$12,863	\$30,194	\$50,924	\$81,904	\$135,260	\$179,844
<i>Woodstock</i>	\$10,636	\$36,872	\$69,307	\$108,251	\$285,642	\$564,831
VILLAGES						
<i>New Paltz</i>	\$10,175	\$23,927	\$45,415	\$65,396	\$124,106	\$183,167
<i>Saugerties</i>	\$9,651	\$31,130	\$49,503	\$86,285	\$160,891	\$232,762
<i>Ellenville</i>	\$16,982	\$31,878	\$56,431	\$79,792	\$148,996	\$226,138
CITY						
<i>Kingston</i>	\$12,344	\$32,505	\$53,307	\$78,683	\$150,657	\$238,209
COUNTY						
<i>Ulster</i>	\$16,521	\$40,736	\$66,269	\$99,466	\$196,856	\$327,798

* 2010 Income levels adjusted for inflation

Source: U.S. Census - American Community Survey 2010

Ulster County Income Quintile Means by Municipality: 2018

TOWNS	Lowest Quintile	Second Quintile	Third Quintile	Fourth Quintile	Highest Quintile	Top 5 Percent
Denning	\$25,492	\$55,935	\$79,595	\$102,140	\$231,359	\$420,312
Esopus	\$18,893	\$45,078	\$68,879	\$102,584	\$234,762	\$420,556
Gardiner	\$18,254	\$50,454	\$76,315	\$130,615	\$293,571	\$578,103
Hardenburgh	\$11,991	\$30,033	\$53,264	\$96,939	\$211,500	\$474,548
Hurley	\$15,317	\$43,664	\$82,033	\$122,464	\$263,456	\$504,296
Kingston	\$18,163	\$53,081	\$77,471	\$101,619	\$236,844	\$477,010
Lloyd	\$16,342	\$42,882	\$71,173	\$104,324	\$204,559	\$307,002
Marbletown	\$13,986	\$44,748	\$69,971	\$102,882	\$208,401	\$355,711
Marlborough	\$15,754	\$48,477	\$81,603	\$115,235	\$207,085	\$285,574
New Paltz	\$12,417	\$39,458	\$71,121	\$112,422	\$224,450	\$366,740
Olive	\$15,833	\$40,689	\$67,245	\$100,565	\$161,725	\$217,820
Plattekill	\$16,423	\$35,176	\$60,793	\$98,555	\$188,461	\$297,768
Rochester	\$16,010	\$40,511	\$61,483	\$97,549	\$250,777	\$491,668
Rosendale	\$14,749	\$41,517	\$72,648	\$107,407	\$191,558	\$292,082
Saugerties	\$14,740	\$35,041	\$60,383	\$93,661	\$198,409	\$323,641
Shandaken	\$11,689	\$24,599	\$40,456	\$65,571	\$131,811	\$218,214
Shawangunk	\$17,210	\$52,406	\$86,392	\$127,809	\$239,708	\$405,442
Ulster	\$12,511	\$31,759	\$54,606	\$87,121	\$197,739	\$340,690
Wawarsing	\$11,371	\$29,640	\$49,069	\$75,589	\$143,414	\$218,625
Woodstock	\$15,635	\$39,801	\$72,513	\$115,638	\$318,064	\$628,405
VILLAGES						
New Paltz	\$7,421	\$25,703	\$46,293	\$63,873	\$107,878	\$146,130
Saugerties	\$5,940	\$25,057	\$42,282	\$73,103	\$150,977	\$249,729
Ellenville	\$13,418	\$27,477	\$46,029	\$76,069	\$159,735	\$233,153
CITY						
City of Kingston	\$12,035	\$28,218	\$48,334	\$76,214	\$155,649	\$248,618
COUNTY						
Ulster County	\$14,161	\$36,687	\$63,283	\$99,037	\$208,946	\$358,098

Source: U.S. Census - American Community Survey 2018

Age of Housing Stock

TOWNS	Built 2000 or later	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
<i>Denning</i>	8%	14%	13%	13%	17%	17%	4%	13%
<i>Esopus</i>	6%	10%	17%	8%	16%	11%	5%	26%
<i>Gardiner</i>	12%	18%	21%	11%	10%	5%	3%	21%
<i>Hardenburgh</i>	12%	10%	12%	20%	13%	5%	5%	24%
<i>Hurley</i>	8%	6%	5%	11%	20%	26%	6%	17%
<i>Kingston</i>	20%	14%	15%	10%	10%	11%	7%	13%
<i>Lloyd</i>	18%	11%	14%	12%	11%	8%	3%	23%
<i>Marbletown</i>	10%	9%	13%	11%	9%	10%	7%	31%
<i>Marlborough</i>	16%	14%	10%	12%	8%	10%	5%	23%
<i>New Paltz</i>	15%	10%	17%	12%	16%	13%	2%	15%
<i>Olive</i>	8%	13%	13%	17%	13%	10%	8%	18%
<i>Plattekill</i>	20%	13%	18%	16%	11%	7%	3%	12%
<i>Rochester</i>	21%	8%	17%	9%	11%	8%	6%	19%
<i>Rosendale</i>	6%	11%	5%	11%	11%	18%	4%	34%
<i>Saugerties</i>	14%	8%	12%	14%	13%	16%	3%	21%
<i>Shandaken</i>	7%	6%	11%	9%	11%	10%	8%	37%
<i>Shawangunk</i>	15%	13%	11%	12%	12%	13%	10%	12%
<i>Ulster</i>	8%	8%	14%	12%	17%	21%	7%	13%
<i>Wawarsing</i>	11%	9%	10%	10%	16%	11%	6%	26%
<i>Woodstock</i>	11%	5%	8%	14%	15%	15%	3%	29%
VILLAGES								
<i>Ellenville</i>	7%	7%	12%	13%	4%	13%	8%	38%
<i>New Paltz</i>	20%	6%	12%	15%	10%	11%	5%	21%
<i>Saugerties</i>	4%	5%	2%	8%	9%	10%	8%	54%
CITY								
<i>Kingston</i>	5%	3%	2%	11%	7%	14%	7%	51%
COUNTY								
<i>Ulster</i>	12%	9%	11%	12%	12%	13%	6%	26%
STATE								
<i>New York</i>	8%	6%	8%	10%	13%	15%	8%	32%

Severe Housing Problems

	Incomplete plumbing or Kitchen facilities	Severely Overcrowded	Severely Cost Burdened	Percent of Households with at Least One Severe Housing Problem
TOWNS				
<i>Denning</i>	4%	0%	19%	20%
<i>Esopus</i>	0%	0%	13%	13%
<i>Gardiner</i>	0%	0%	27%	27%
<i>Hardenburgh</i>	4%	0%	21%	25%
<i>Hurley</i>	0%	0%	15%	15%
<i>Kingston</i>	0%	0%	14%	14%
<i>Lloyd</i>	1%	0%	18%	18%
<i>Marbletown</i>	1%	0%	19%	20%
<i>Marlborough</i>	0%	0%	15%	16%
<i>New Paltz</i>	1%	1%	17%	18%
<i>Olive</i>	0%	0%	15%	15%
<i>Plattekill</i>	2%	0%	22%	23%
<i>Rochester</i>	2%	1%	18%	19%
<i>Rosendale</i>	0%	1%	17%	18%
<i>Saugerties</i>	0%	1%	14%	14%
<i>Shandaken</i>	0%	0%	18%	18%
<i>Shawangunk</i>	2%	0%	10%	12%
<i>Ulster</i>	1%	0%	23%	23%
<i>Wawarsing</i>	0%	3%	17%	18%
<i>Woodstock</i>	1%	1%	22%	23%
VILLAGES				
<i>Ellenville</i>	1%	0%	21%	21%
<i>New Paltz</i>	1%	2%	27%	28%
<i>Saugerties</i>	0%	0%	21%	21%
CITY				
<i>Kingston</i>	0%	2%	22%	23%
COUNTY				
<i>Ulster</i>	1%	1%	18%	19%

Housing Resources

There are numerous state and federal resources made available for housing in the form of grants, low interest financing and tax credits. A vast majority of these funds are made available to municipalities, Non-Profit agencies and private developers, who in turn may provide resources to eligible households, individuals or business and property owners. The state housing resources may be secured through competitive applications made by local municipalities, Non-Profit housing agencies and private developers. The state resources are primarily made available through the New York State Office of Homes and Community Renewal (HCR) <http://www.nyshcr.org/> through a Unified Funding Application round and the Consolidated Funding Application process. Federal resources are typically made available through specific program announcements for funding and may be found through www.grants.gov.

NEW YORK STATE OFFICE OF HOMES AND COMMUNITY RENEWAL (HCR)

New York State Homes and Community Renewal (HCR) preserves housing affordability and works with many private, public and non-profit sector partners to create inclusive, safe, “green,” and resilient places to live in New York State. HCR programs provide financing to create and preserve multi-family housing; administer programs to improve housing conditions, ensure accessibility, and save energy; provide bonding authority and other resources to facilitate local public improvements and job creation; and help thousands of low- and moderate-income New Yorkers purchase a home. HCR provides funding of services for low to middle-income households and for special needs populations including veterans, seniors, homeless families, individuals with HIV/AIDS, and at-risk youth.

HCR is comprised of five agencies:

- Division of Homes and Community Renewal (DHCR)
- Housing Trust Fund Corporation (HTFC)
- Housing Finance Agency (HFA)
- State of New York Mortgage Agency (SONYMA)
- Affordable Housing Corporation (AHC)

Division of Housing and Community Renewal (DHCR)

Community Development Block Grant (Consolidated Funding Application)

The Community Development Block Grant (CDBG) Program is a federally funded program authorized by Title I of the Housing and Community Development Act of 1974. The CDBG Program is administered by the Office of Community Renewal (OCR) under the direction of the Housing Trust Fund Corporation (HTFC). NYS CDBG funds provide small communities and counties in New York State with a great opportunity to undertake activities that focus on community development needs such as creating or expanding job opportunities, providing safe affordable housing, and/or addressing local public infrastructure and public facilities issues. The primary statutory objective of the CDBG program is to develop viable communities by providing decent housing and a suitable living environment by expanding economic opportunities, principally for persons of low- and moderate-income. The state must ensure that no less than 70% of its CDBG funds are used for activities that benefit low- and moderate-income persons. A low- and-moderate-income person is defined as being a member of a household whose income is less

than 80% of the area median income for the household size. A principal benefit to low- and moderate-income persons requires at least 51% of the project beneficiaries to qualify as low- and moderate-income.

Eligible Activities / Program Benefit Requirements

NYS CDBG applicants must address and resolve a specific community or economic development need within one of the following areas: (1) Public Infrastructure (2) Public Facilities (3) Microenterprise (4) Community Planning.

New York Main Street Program (Consolidated Funding Application)

The New York Main Street (NYMS) Program was created by the Housing Trust Fund Corporation (HTFC) in 2004 to provide resources to assist New York's communities with Main Street and downtown revitalization efforts. NYMS provides resources to invest in projects that provide economic development and housing opportunities in downtown, mixed-use commercial districts. A primary goal of the program is to stimulate reinvestment and leverage additional funds to establish and sustain downtown and neighborhood revitalization efforts.

Eligible Types of Applicants:

Eligible applicants for NYMS Program applications are Units of Local Government or organizations incorporated under the NYS Non-profit Corporation Law that have been providing relevant service to the community for at least one year prior to application.

Eligible Target Area:

All NYMS activities must be located in an eligible target area. Applicants must clearly identify how the target area meets each of the three components of the statutory definition of an eligible target area.

Traditional NYMS Target Area Building Renovation Projects

Applicants may request between \$50,000 and \$500,000 for Target Area Building Renovation Activities. Requests must not exceed an amount that can be reasonably expended in the identified target area, within a 24-month term. Requests generally should not exceed the amount of documented property owner need in the target area.

- **Building Renovation:** Matching grants available for renovation of mixed-use buildings. Recipients of NYMS funds may award matching grants of up to \$50,000 per building, not to exceed 75% of the total project cost in a designated target area. Renovation projects that provide direct assistance to residential units may be awarded an additional \$25,000 per residential unit, up to a per-building maximum of \$100,000, not to exceed 75% of the total project cost.
- **Streetscape Enhancement:** Applicants may request up to \$15,000 in grant funds for streetscape enhancement activities, such as: planting trees, installing street furniture and trashcans, or other activities to enhance the NYMS target area.
- Streetscape enhancement grant funds will be awarded only for activity ancillary to a traditional NYMS building renovation project and cannot be applied for on its own. NYMS Downtown Anchor or Downtown Stabilization applicants may not request Streetscape funds.
- Streetscape enhancement activities must be reviewed for eligibility and approved by HTFC prior to commencement of construction or installation. Streetscape activities must be completed within the proposed building renovation target area.

Administrative and soft costs are also eligible expenses covered by these grants. Each of these line items has specific requirements that may be found on the HCR website

NYMS Downtown Anchor Project:

Applicants may request between \$100,000 and \$500,000 for a standalone, single site, “shovel ready” renovation project. The NYMS Downtown Anchor Project funds may not exceed 75% of the Total Project Cost. NYMS Downtown Anchor Project funds are intended to help establish or expand cultural, residential or business anchors that are key to local downtown revitalization efforts through substantial interior and/or exterior building renovations.

Applicants for NYMS Downtown Anchor Project funds must:

- Document a compelling need for substantial public investment;
- Document project readiness, as evidenced by funding commitments, developer site control, pre-development planning completed, and local approvals secured;
- Provide cost estimates to substantiate the request amount;
- Identify source(s) of available construction financing and matching funds;
- Demonstrate the importance of the project for the neighborhood, community and region;
- Provide a Business Plan and Market Analysis to demonstrate project viability.

Technical Assistance:

- Grants are available to assist projects that will directly improve a community’s capacity or readiness to administer a future New York Main Street building renovation program.

NYS HCR Unified Funding Application

New York State Homes and Community Renewal (HCR) announces the availability of the following program on an annual basis, which typically includes:

- Low-Income Housing Trust Fund Program (HTF)
- New York State HOME Program (NYS HOME)
- Community Investment Fund Program (CIF)
- Supportive Housing Opportunity Program (SHOP)
- Homes for Working Families Program (HWF)
- Public Housing Preservation Program (PHP)
- Multi-family Preservation Program (MPP)
- Middle Income Housing Program (MIHP) 0- see details below

A Request for Proposals (RFP) for Unified Funding (UF) site-specific multi-family project applications (Capital Applications) seeking funding under these programs is typically announced in mid to late summer. Capital Applications will be submitted using the Community Development Online (CDOL) Application System, located on HCR’s website at: <http://www.nyshcr.org/Apps/CDOnline/>

MIDDLE INCOME HOUSING PROGRAM (MIHP)

MIHP provides financing assistance for acquisition, capital costs and related soft costs associated with the new construction of or the adaptive reuse of non-residential property to affordable middle income housing units as part of HCR's ongoing efforts to create greater income diversity in affordable housing while also providing affordable housing options for middle income New Yorkers in certain high cost rental markets, or as part of a concerted neighborhood-specific revitalization effort.

MIHP offers gap financing to developments, which include units that will be occupied by households earning above 60% of AMI, up to 130% of AMI. MIHP must be requested in combination with 9% LIHC and must meet the standard LIHC set-aside requirements; that is, 20% of the units affordable to households with incomes at 50% or less of AMI or 40% of the units affordable to households with incomes at 60% or less of AMI. It is expected that projects with higher rent levels serving higher income households will be able to leverage conventional debt and therefore request less subsidy per unit.

NYS FINANCING AND FUNDING RESOURCES FOR DEVELOPERS

Low-income Housing Tax Credit Program (LIHC) – Federal

The LIHC program provides a dollar-for-dollar reduction in federal income tax liability for project owners who develop rental housing that serves low-income households. (Low-income is defined as households with incomes up to 60% of area median income.) The amount of LIHC available to project owners is directly related to the number of low-income housing units that they provide. Applicants eligible to receive allocations of LIHC include individuals, corporations, limited liability corporations and limited partnerships - with the latter two being the most widely used ownership entities. Economic and scoring incentives are provided to encourage the participation of Non-profit corporations in LIHC projects. <https://hcr.ny.gov/low-income-housing-credit-program-lihc>

State Low-Income Housing Credit Program (SLIHC) – New York State

The NYS Low-income Housing Tax Credit Program (SLIHC) is modeled after the federal LIHC program. The SLIHC must serve households whose incomes are at or below 90 percent of the area median income (vs. the 60 percent standard of the federal program). <https://hcr.ny.gov/new-york-state-low-income-housing-tax-credit-program-slihc>

Housing Trust Fund (HTF) Program

The New York State Housing Trust Fund (HTF) provides funding to eligible applicants to construct low-income housing, to rehabilitate vacant, distressed or underutilized residential property (or portions of a property) or to convert vacant or underutilized non-residential property to residential use for occupancy by low-income homesteaders, tenants, tenant-cooperators or condominium owners.

<http://www.nyshcr.org/Programs/HousingTrustFund/>

NYS Historic Properties Tax Credits (Commercial and Homeowner Programs)

Individual property owners who plan to rehabilitate an historic property can apply for a 20% income tax credit - 20% of Qualified Rehabilitation Expenditures (QRE) - on both state and federal income taxes. All rehabilitation work must meet federal preservation standards. For the homeowner tax credit, the residence must be an owner-occupied. Applicants must receive approval from the NYS Historic Preservation Office (SHPO) before work commences.

<https://parks.ny.gov/shpo/tax-credit-programs/>

https://www.tax.ny.gov/pit/credits/historic_rehab_credit.htm

ADDITIONAL FINANCING RESOURCES FOR MULTI-FAMILY DEVELOPERS

New York State Housing Finance Agency (HFA) All Affordable Program

HFA offers financing for both new construction of multi-family rental housing and funds for the preservation and rehabilitation of existing affordable multi-family rental housing. Tax-exempt, taxable and 501(c)(3) bond proceeds may be used to finance these developments. <https://hcr.ny.gov/housing-finance-agency>

New Development - To qualify for financing for new construction under the All Affordable Housing Program, all units must be affordable to households earning no more than 60% of the Area Median Income (AMI), adjusted for family size, in the county where the development will be located.

Preservation - Projects that were initially financed through federal and/or state affordable housing programs, as well as those not currently part of an affordable housing program, are eligible for the All Affordable Housing Program. To qualify, a majority of the units in a project must be affordable to households earning no more than 60% of the AMI for the county where the development is located. For tax-exempt bond financed projects, rehabilitation costs must not be less than 20% of the bond amount (if enhanced by SONYMA's Mortgage Insurance Fund). Other credit enhancers require varied percentages of rehabilitation.

Subsidy Loans - Developers who obtain new construction and preservation mortgages from HFA are also eligible for HFA's Second Mortgage "Subsidy Loans." These loans provide subordinate, low interest rate subsidy loans to projects that are receiving HFA financing and which require subsidy to maximize the number of affordable units and to reach lower income or special needs populations.

New York State Energy Research and Development Authority (NYSERDA)

Low-Rise Residential New Construction (PON 2309)

NYSERDA Low-rise Residential New Construction Program incorporates the New York ENERGY STAR® Certified Homes Program as well as NYSERDA's offer of eligibility for certain gut rehabilitation projects to participate and receive the alternative New York Energy Smart designation. These Programs are designed and intended to encourage the construction of single-family homes and low-rise residential dwelling units, which operate energy more efficiently, are more durable, more comfortable, and provide a healthier environment for their occupants than would otherwise be achieved. Technical assistance and financial incentives are offered to builders and developers, as well as to Residential Energy Services Network (RESNET) Home Energy Rating System (HERS) Providers and their Home Energy Raters to encourage the adoption of progressive building practices.

<https://www.nyserdera.ny.gov/All%20Programs/Programs/Low%20Rise%20Residential>

ALTERNATIVE HOUSING FINANCIERS

Community Preservation Corporation (CPC)

CPC is a Non-Profit, affordable housing and community revitalization finance company with offices throughout New York State. The Hudson Valley office, located in Ossining, serves Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester counties. CPC offers construction financing, Freddie Mac conventional financing, supportive housing financing and other customizable loan programs. CPC has financed more than 196,000 affordable housing units. With \$11 billion in public and private investments, its work has helped revitalize countless neighborhoods and provided quality housing for low-income families, senior citizens, and individuals with disabilities.

CPC has been working in the Hudson Valley since the late 1980s and has provided financing for hundreds of affordable housing units. The approach is not to just provide funding; CPC provides technical assistance in the community revitalization process and leverages many other local and statewide resources. CPC has a variety of loan products in its arsenal with attractive rates and terms.

<http://communitycp.com/>

Community Capital of NY (CC NY)

Community Capital New York (CC NY) is a non-profit alternative lender that serves Dutchess, Orange, Putnam, Westchester, Rockland, Sullivan, and Ulster counties in New York State. Community Capital works collaboratively with communities to provide flexible, innovative financing and technical assistance to help them reach their community development goals particularly with regard to affordable housing and small-business development. Community Capital - a certified Community Development Financial Institution (CDFI) – offers financial, technical and education resources to affordable housing and economic development initiatives. CC NY provides financing that is not typically available from conventional lending institutions. For example, they can help with pre-development loans, feasibility loans and bridge loans. They can also – on a case-by-case basis – work with developers to meet special funding needs.

44 Executive Blvd
Elmsford, NY 10523
Tel: 914.747.8020

<https://communitycapitalny.org/>

Leviticus Fund

The Leviticus Fund supports transformative solutions that serve low-income and vulnerable people by combining flexible capital from social-impact investors and contributors with knowledge sharing to create sustainable and affordable communities. The Leviticus Fund is a community development loan fund that spans the states of New York, New Jersey and Connecticut. This geographic landscape is certainly broad, yet the challenges for affordable, special needs and emergency housing, early education centers for children of low-income families, community health centers and other community facilities that improve communities and the lives of low-income residents cut across the region.

Leviticus recognizes that creating opportunities in these communities often makes a critical difference. That is why Leviticus partners with non-profit organizations that are strong advocates for their communities. Their funds cover pre-development, acquisition, construction, mini-permanent and bridge loans, as well as working capital loans. For early education, Leviticus lends to both non-profits and proprietary childcare centers whose enrollment includes at least 50 percent of low-income families.

220 White Plains Road, Suite 125
Tarrytown, NY 10591
Tel. 914.909.4381
https://www.leviticusfund.org/borrow_overview.htm

FINANCING PROGRAMS FOR HOMEOWNERSHIP

These specific programs and limits may have changed as the State resources fluctuate from year to year.

State of New York Mortgage Agency (SONYMA) <http://www.nyshcr.org/SONYMA/>

SONYMA provides a variety of low-interest mortgages primarily for first-time homebuyers. The agency also offers a popular down payment assistance program. Some of the programs are briefly outlined below. Others can be found on their website. Participating SONYMA lenders in the Mid-Hudson area: <http://www.nyshcr.org/Topics/Home/Buyers/ParticipatingLenders/>

SONYMA “Remodel New York”

The Remodel New York Program provides competitive interest rate financing to qualified first-time homebuyers for the purchase and renovation of 1- and 2-family homes in need of improvements or repairs. The renovation cost must be, at minimum, the lower of \$5,000 or 5% of the property's appraised value (after the proposed repairs are made) and, at maximum, 40% of the property's appraised value after the proposed repairs are made. Down payment assistance of \$3,000 or 3% of the home purchase price (not to exceed \$15,000) is available. Eligible renovation includes repair or replacement of plumbing, electrical and heating systems, structural repairs, new kitchens, bathrooms, windows, etc.

See <http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/RemodelNewYorkProgram.htm> for a list of eligible renovations. Under Remodel New York, applicants do not have to be first-time homebuyers in federally designated targets areas. Income and purchase price limits apply.

SONYMA’s Achieving the Dream Program

The Achieving the Dream Program is geared towards low-income first-time homebuyers. The 30-year loan offers “lower” interest rates which can be used to finance one and two-family properties. Additionally, down-payment assistance can be provided up to \$15,000. A borrower must contribute 1 percent to the down payment costs.

<http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/AchievingtheDreamProgram.htm>

SONYMA’s Down Payment Assistance Loan (DPAL)

[http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan\(DPAL\).htm](http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/DownPaymentAssistanceLoan(DPAL).htm)

SONYMA offers homebuyers down payment assistance in conjunction with SONYMA financing. Down Payment Assistance Loan (DPAL) allows SONYMA borrowers to secure down payment assistance through a second mortgage that can be used in combination with any currently available SONYMA program. DPALs have no interest rate and no monthly payments and will be forgiven after ten (10) years as long as the borrower keeps the SONYMA financing in place, and continues to owner occupy his or her home. The SONYMA DPAL can now be used to pay all or a portion of a one-time mortgage insurance premium, if applicable, thus significantly reducing your monthly mortgage payment.

Federal Housing Administration (FHA) 203(k) Insured Mortgage

The FHA 203(k) insured mortgage allows homebuyers to finance the purchase and rehabilitation of a property. Purchasers can borrow up to 110% of the “after-improved value” of the appraisal and also have a low down payment – as little as 3.5%. Owner-occupancy is required. The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though it must exceed \$5,000 in cost) to virtual reconstruction. A home that will be razed or has been demolished as part of rehabilitation is eligible, for example, provided that the existing foundation system remains in place. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four-unit structure. https://www.hud.gov/program_offices/housing/sfh/203k/203k--df

Federal Housing Administration (FHA) Limited 203 (k) Insured Mortgage

The FHA 203 (k) Limited or “Streamlined” insured mortgage is an effective alternative to the 203 (k) Rehab loans when mainly cosmetic repairs are all that is required. Under the Streamlined program, a maximum of \$35,000 can be financed to improve or upgrade a home. No “structural repairs” are allowed. Borrowers are not required to hire engineers or architects under this program. A 203(k) consultant is also not required. Owner-occupancy is required.

https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df

Fannie Mae HomeStyle Renovation (HSR) Mortgage

HSR mortgage allows purchasers to include renovations, repairs, or improvements totaling up to 50 percent of the as-completed appraised value of the property. Any type of renovation or repair is eligible as long as it is permanently affixed to the property and adds value. Eligible borrowers include individual homebuyers, investors, non-profit organizations, and local government agencies. The loan applies to one- to four-family principal residences, as well as to one-unit second homes or one-unit investor properties. Borrowers must engage a contractor to perform the renovation work. HSR mortgages are available through most conventional mortgage lenders. www.fanniemae.com/

