

Housing Needs Analysis



**For the City of
Hudson, New York
May 4, 2012**

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Introduction

This report analyzes the housing conditions of the City of Hudson, New York. The report explores options for improving housing and attendant quality of life issues in the community, and makes recommendations for rectifying the problems identified. This report is made possible through the financial support of New York State Homes and Community Renewal, Office of Community Renewal through a grant to Hudson Community Development and Planning Agency.

The report is presented by the New York State Rural Housing Coalition which accepts responsibility for any and all shortcomings. Staff members contributing to the report are Blair Sebastian, Colin McKnight and Michael O'Neil.

The City of Hudson is a small urban community located on the eastern shore of the Hudson River, in Columbia County, New York. The city covers approximately one square mile of terrain, including lowlands adjacent to the river, and more elevated terrain as one moves away from the waterfront. The main street of Hudson is Warren Street, which runs east to west dividing the city approximately in half beginning near the waterfront at the promenade, and ending near the hospital on the eastern side of the city.

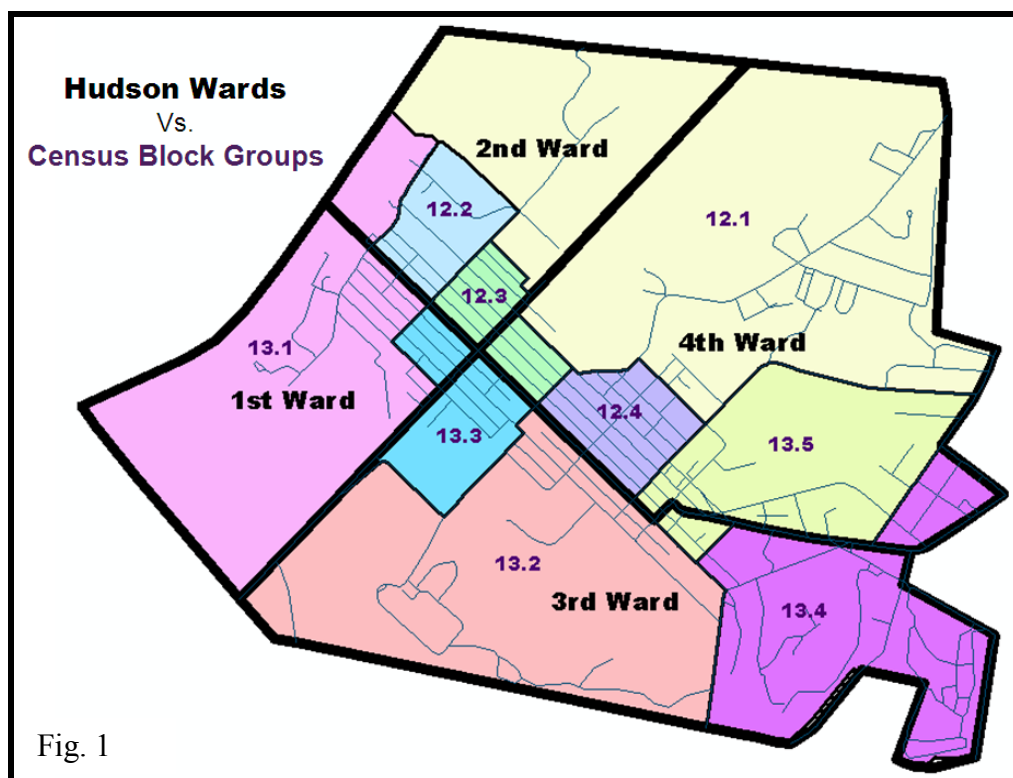
Hudson has an interesting history, including settlement by the Dutch, a period as a whaling seaport, a blue collar community with a variety of manufacturing, prominence in the cement industry, and in recent decades significant growth as a retail center for the antiques trade. Most recently, Hudson has experienced growth of the arts community, and is increasingly a regional cultural center.

Hudson also has a long history of active participation in community revitalization efforts, beginning with the urban renewal programs of the early 1960's. Hudson's community development leaders have actively pursued federal and state grants to support industrial development and job creation, streetscape improvements, waterfront revitalization, transportation enhancements, and housing. Despite that public investment, some of the most dramatic improvements in Hudson have come about thanks to private investment from homeowners, the business community, and the non-profit sector. Hudson is blessed to have many residents and business people who have taken the time to share their thoughts and concerns in planning sessions, charrettes, and workshops to create a vision of the community as a thriving, vital place to live and work.

It is our goal to provide local leaders and members of the community with information which will improve their understanding of housing dynamics in the City of Hudson. While we do make observations and recommendations, we recognize the real decisions will be made in the community. We recognize that some of our information and observations will raise as many new questions and issues as we provide answers. We hope community leaders will take time to explore these issues and from that exploration they will establish policies that will best serve *all* the residents of Hudson.

The majority of our demographic data is derived from the United States Census. The Census sources we use most often are the 2000 and 2010 actual count data sets, the 2000 Summary Tape File 3 and 2009 and 2010 Five Year American Communities Survey (ACS) data. The 2000 SF3 and the 2009 and 2010 ACS data are estimates based on sampling done by the Census. The margin of error for these estimates can be significant and the reader is advised to refer to the tables appended to this report to understand the degree of uncertainty associated with the data.

We looked at data for the entire City of Hudson and we also examined data at the Census Tract and Block Group levels. The City of Hudson is comprised of two Census Tracts, numbers 9912 (12) and 9913 (13). Census Tract 12 is generally the north side of the city, starting at Warren Street, and Census Tract 13 is generally the area south of Warren Street. East of 6th Street, the boundary follows Sixth Street and Glenwood Blvd., and at the very western edge of the city Census Tract 13 wraps to the north along the west side of Front Street.



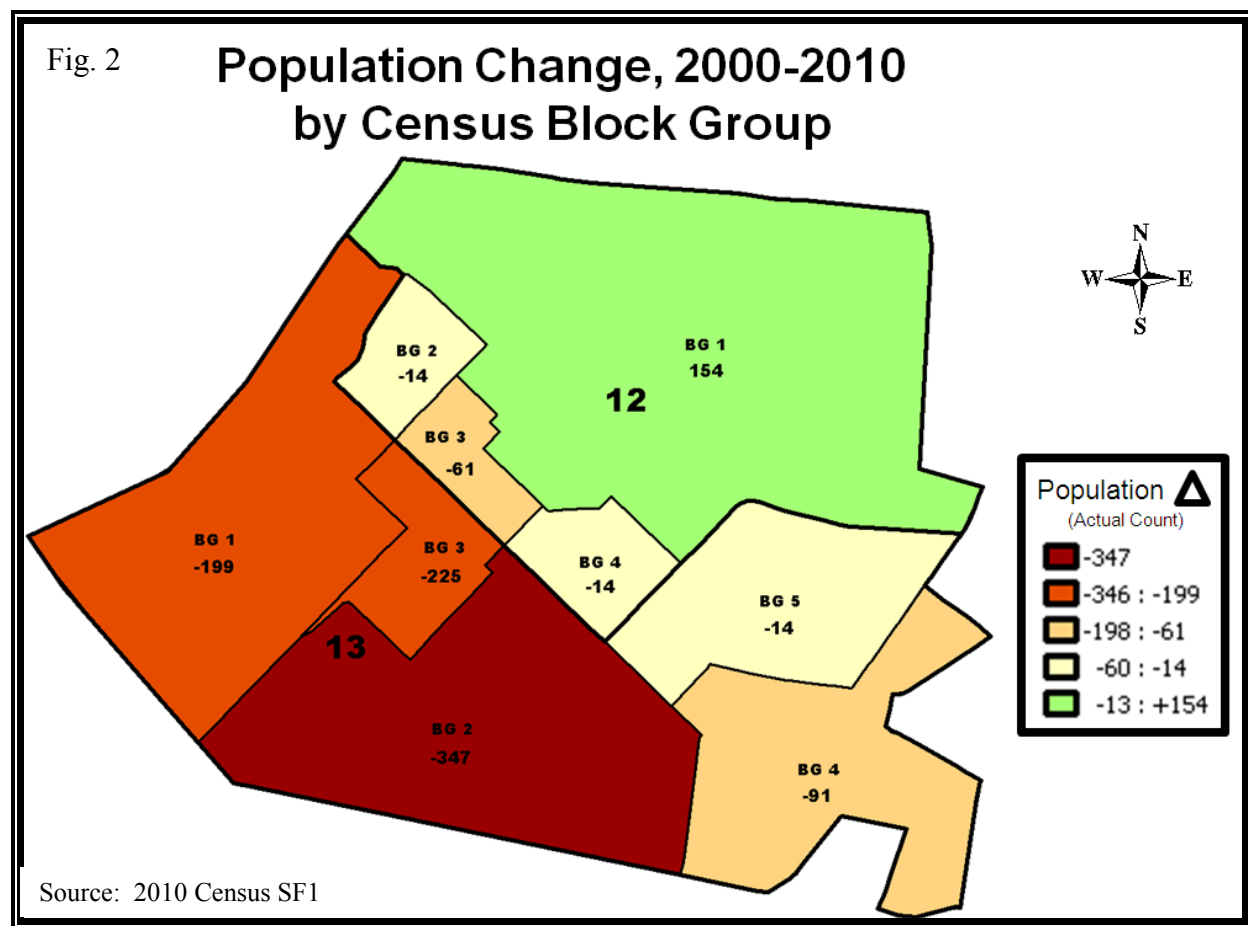
Census Tract 9912 contains 4 block groups and Tract 9913 contains 5 block groups.¹ These are detailed on the adjacent map. Census tables detailing some of this data and associated are appended to this report.

¹ It is very important to note that the Census Bureau changed the numbering of the block groups in Tract 9913 between 2000 and 2010. Any attempt to compare 2000 and 2010 block group data in Tract 9913 will require corrections for this change. In this report we have corrected for this by changing the 2000 block groups numbering scheme to those used in 2010. Although the block group numbering has changed, there were no adjustments to the boundaries of block groups in Census Tract 9913.

Population and Households

Population

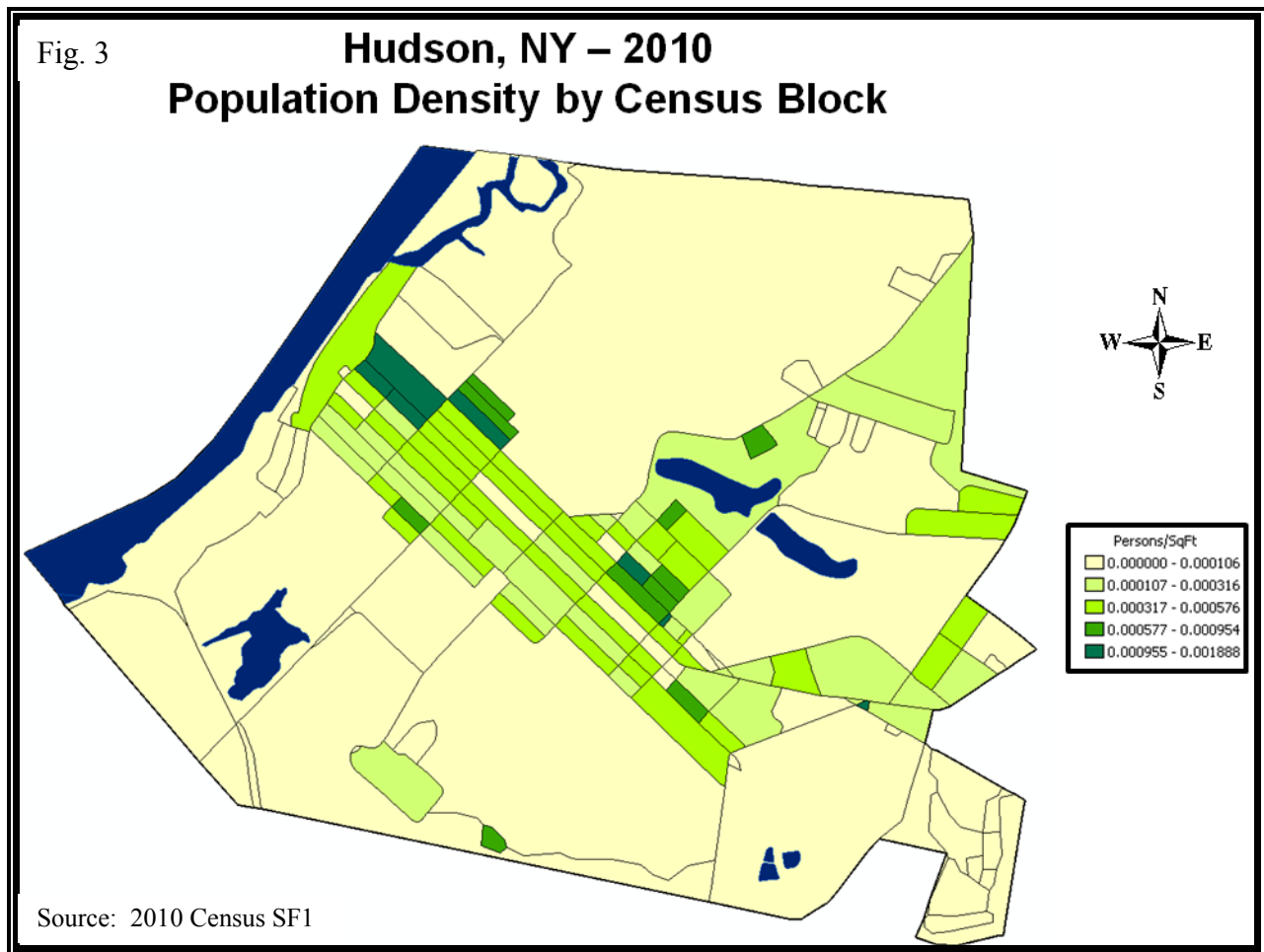
According to the 2010 Census, the City of Hudson had a population of 6,713 in April of that year. The 2000 Census reported a population for the City of 7,524. This represents a decline in population of 811 people or just over ten percent (10%). The loss of population is tempered somewhat when we account for reductions in the population characterized by the Census as “Institutionalized” which amounts to a net loss of 350 people between 2000 and 2010. Taking this into consideration, the decline in the non institutionalized population in the city (those who will impact the City’s housing market) amounted to approximately 6%. This compares with a statewide gain in population of 2.2%. Columbia County’s total population remained almost unchanged, increasing from 63,094 in 2000 to 63,096 in 2010.



The most significant population declines took place in Census Tract 9913 where total population fell from 4,114 people to 3,238 or by 876 people. The decline in institutionalized population is entirely focused in CT 9913 totaling a net decrease of 350 and includes the reduction of prison population by 255 at the Hudson Correctional Facility located in Census block group 2. The other notable concentrations of population loss were found in CT9913 block group 3 where we found a loss of 225 people and block group 1 which lost 199. Census Tract

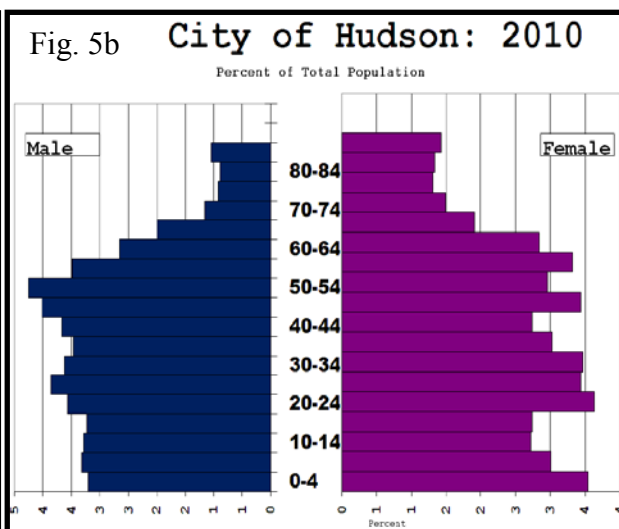
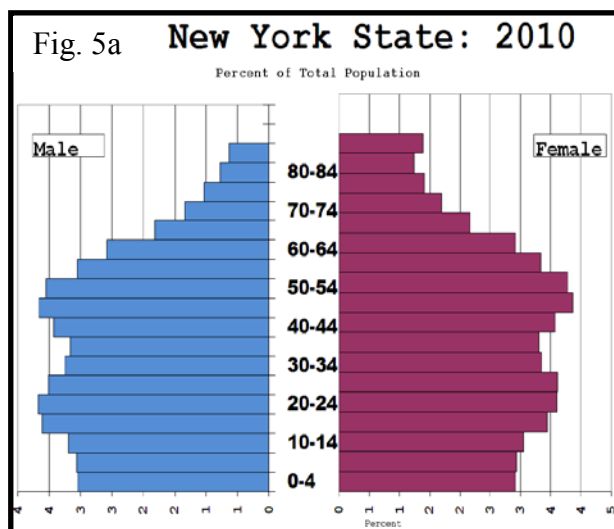
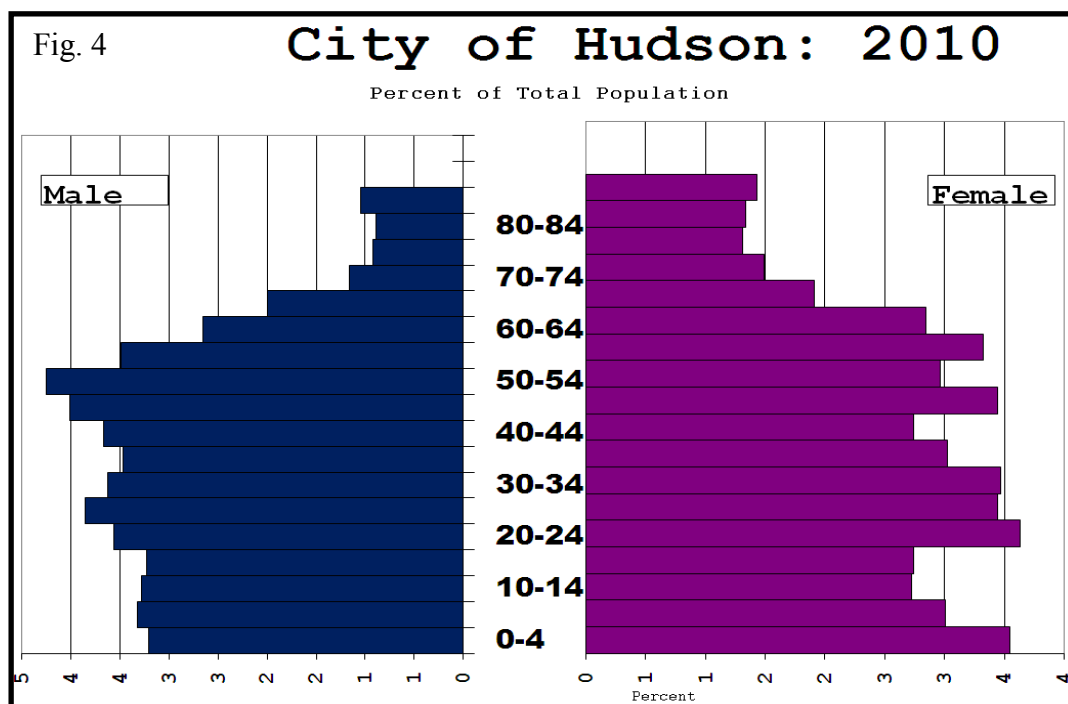
9912, on the other hand, experienced a slight increase in population increasing by 65 people or 1.9%. The growth in CT9912 was greatest in Block Group 1 where the population increased by 154.

The map below illustrates the distribution of people throughout the City. It is apparent that Hudson's population is centered in the downtown areas. (Note that this "dot density" map does not place people in exact locations but rather it spreads dots equally across the Census Block.)



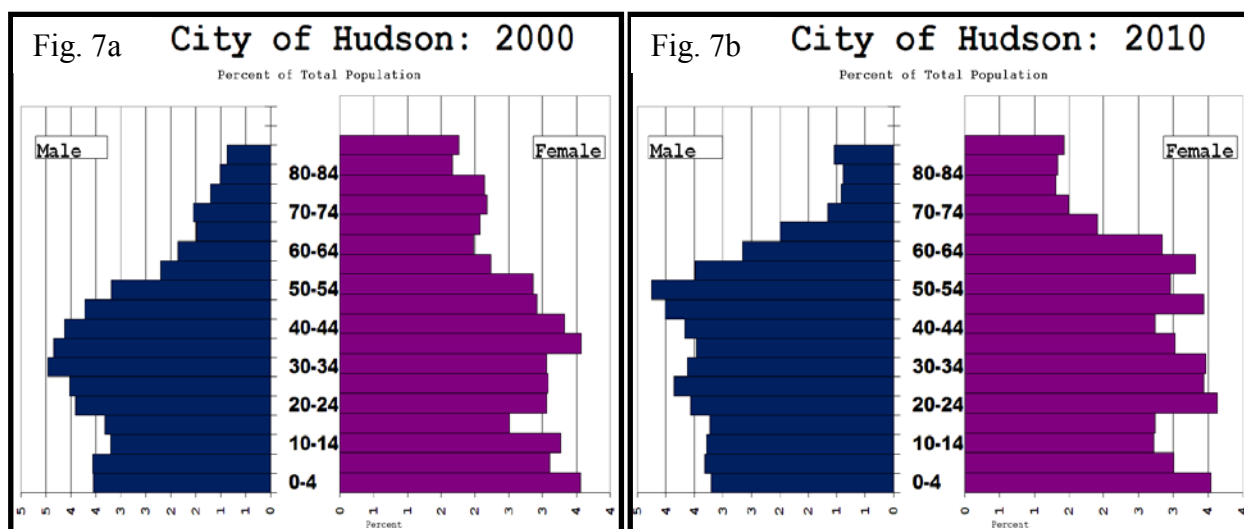
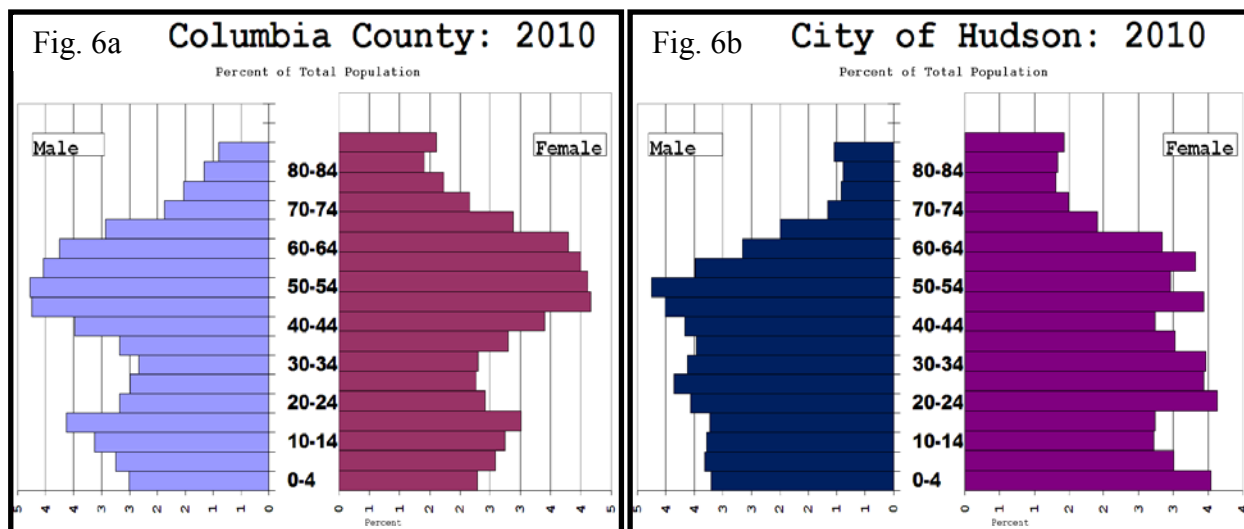
Population pyramids are a means of graphically illustrating the age and sex profiles of communities. The pyramid for the City of Hudson in 2010 shows age and sex profile for the

City. Comparing the age and sex profiles of the City with that of New York State for the same period, it appears that Hudson looks a lot like the rest of the State in the distribution of older households. There are for example, more women in the older cohorts than there are men.



One interesting feature of the pyramid for the city of Hudson in 2010 is that it lacks the indentation found in much of small towns and rural places in Upstate New York in the age 25 to 35 cohorts. This feature is the much discussed “brain drain” that is occurring in many communities as young adults, in the household forming age range, appear to be leaving their communities. Columbia County looks more like other communities we have seen with both males and females present in reduced numbers in those age ranges. Hudson seems to have maintained the young adult age group that has been lost in other places although it is not known

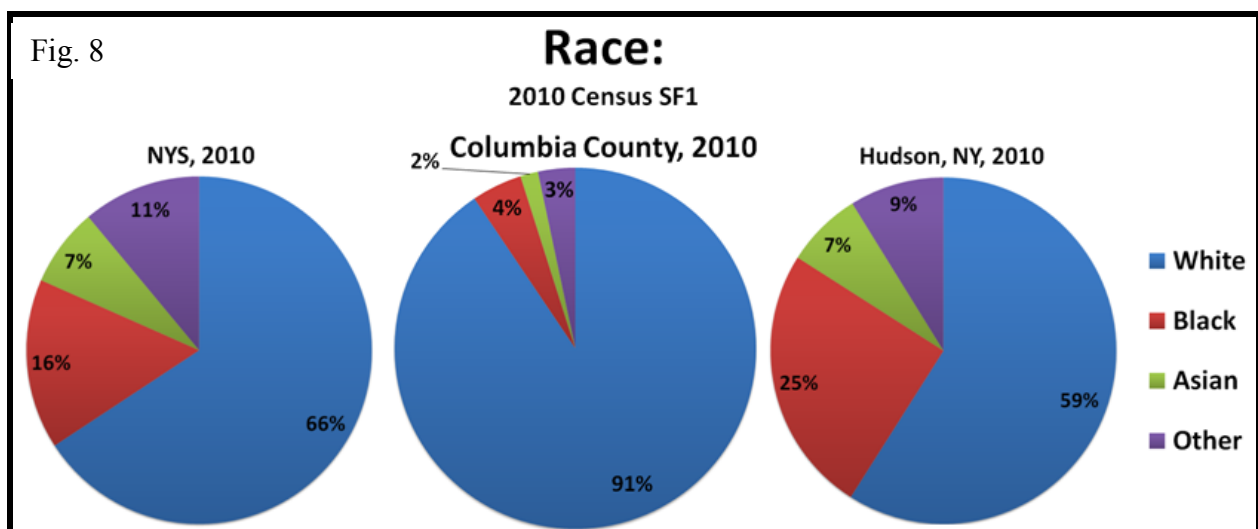
if this phenomenon is the result of some peculiarity in Hudson's population such as the presence of the Hudson Correctional Facility.



The Census data also suggests that the population of Hudson is aging but perhaps not as rapidly as in some other parts of the State. Between 2000 and 2010, the median age of Hudson residents had increased from 36.6 years to 37.5 years, an increase of just 2.46% compared to a 5.85% increase in the median age statewide. Median age for all of Columbia County increased to 45.3 years, a very substantial 11.85% increase from the 40.5 years in 2000. We observe a sizable increase in the median age of the male population, as during the same period the median age for females actually decreased from 38.5 years to 37.5 years. The decrease in median age for females is not found for Columbia County or for New York State as a whole. This is consistent with a large increase in 2010 of males in the 50 to 65 age range. It is possible that this represents an increase in retirees and perhaps new business owners moving to the City.

The number of elderly residents in Hudson decreased from 894 to 692 between 2000 and 2010, a decrease of 2.9%. The highest concentration of elderly residents in the city was found in Census Tract 12, block group 2 at 30.4% of the population of that neighborhood. While most block groups in the city saw their proportions of elderly drop between 2000 and 2010, three areas of the city saw the elderly population increase: Census tract 13, block group 1 (Allen, Union, and Partition Streets west of Second Street) increased by 1.3%; Census Tract 12, block group 2 (Warren, Columbia and State West of Second Street.) increased by 0.6%; and Census tract 12, block group 3 (Warren, Columbia, State, and Robinson between North Second Street and North Fourth Street) increased by 1.6%.

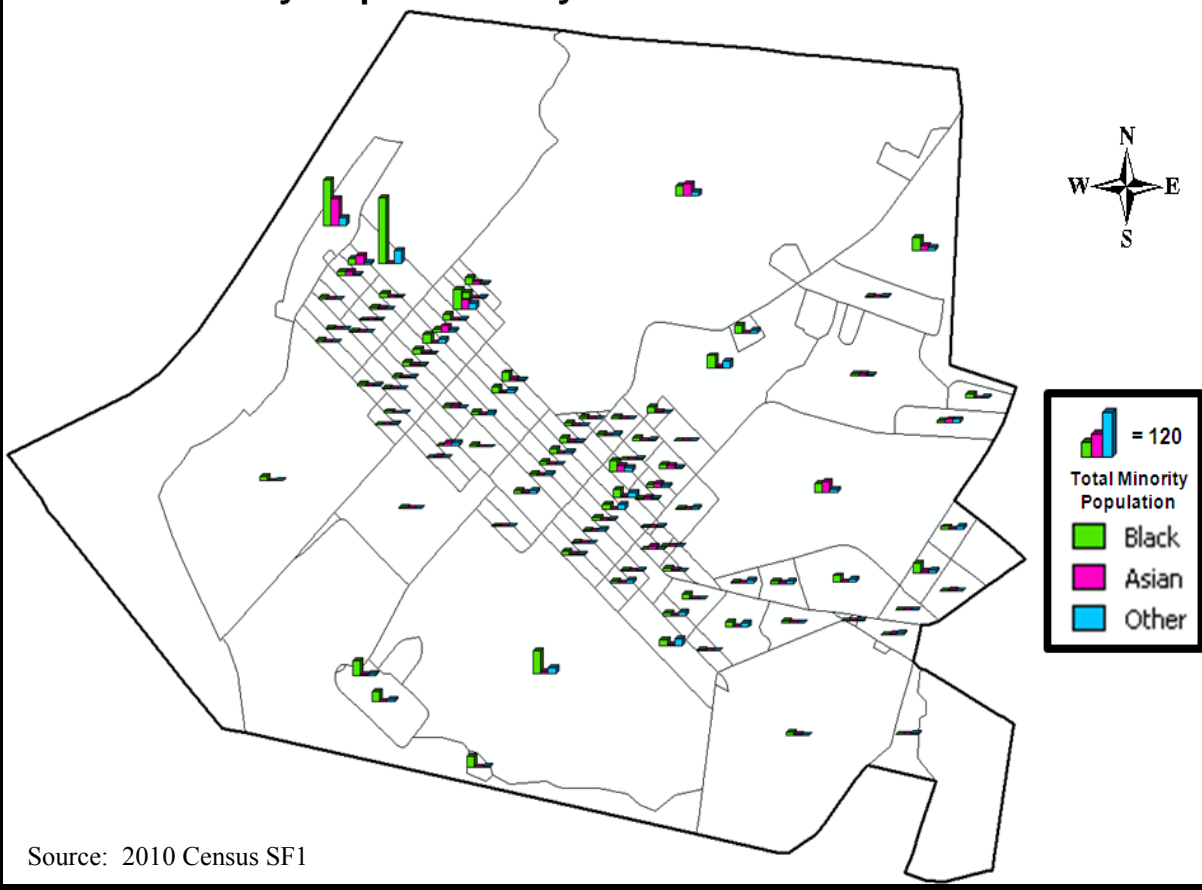
Hudson is a racially diverse community, according to the Census. The 2010 population of the City is comprised of 25% Black, 7.1% Asian, and 59% of the population is White.



Minorities are not found equally spread out throughout the community. Block Groups 2 and 3 in Census Tract 12 have higher minority populations than other areas of the city.

Fig. 9

Hudson, NY – 2010 Minority Population by Census Block



Households

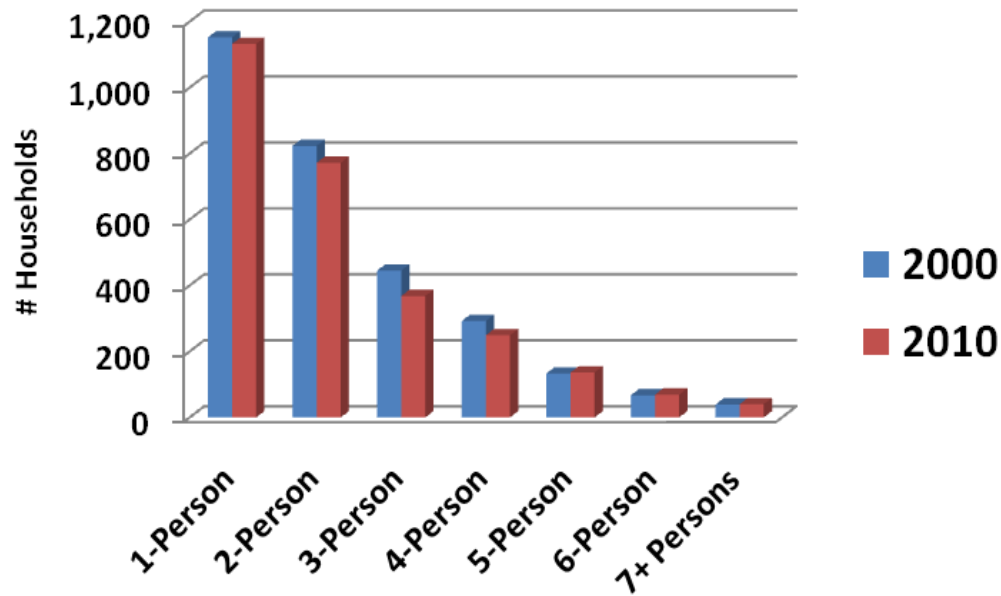
The Census reports a total of 2,766 households in Hudson in 2010. This was a decrease of 185 households (6.27%) from the 2,951 households reported by the Census for 2000. Single member households account for 40.9% of all households in 2010 (1,132) compared with 28.1% of one person households statewide and 27.05% for all of Columbia County. Another 27.9% of Hudson households (772) contain two members, slightly below the proportion of two member households statewide.

The largest proportional decline in households by size between 2000 and 2010 came in the three and four member households, which declined by 17.3% and 14.73% respectively and between them accounting for 120 of the 185 households lost. There was a small increase in the number of households containing 5 or more members increasing by a total of six households. Large families, comprised of 6 or more household members, comprise less than 4% of the households in the city.

Fig. 10

Household Size, 2000 - 2010

2010 Census SF 1

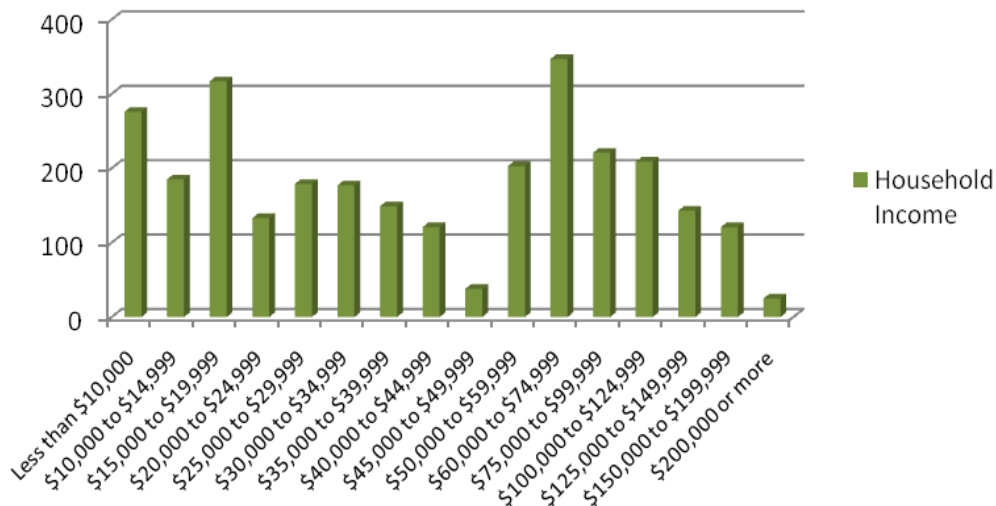


Average household size in the City of Hudson declined from 2.26 persons per household in 2000 to 2.24 person per household in 2010. This trend of decreasing household size was consistent with New York State as a whole though statewide average household size was a bit larger at 2.57 persons per household in 2010.

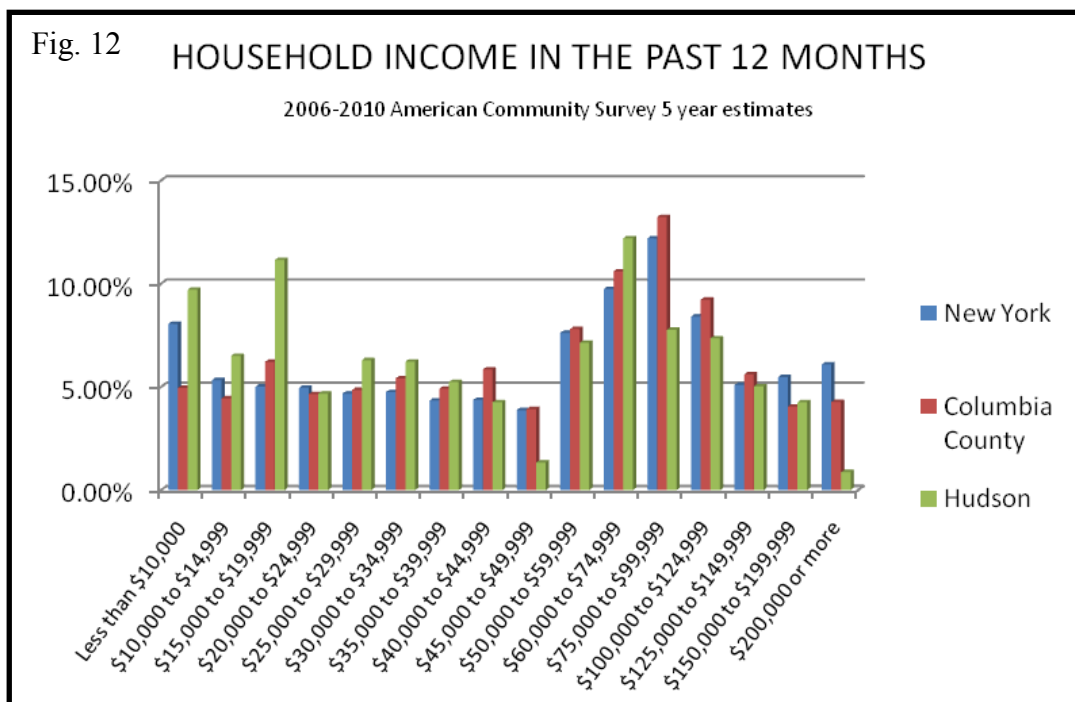
Fig. 11

Household Income

2006 - 2010 American Community Survey 5 year estimates



Household size and household income play significant roles in the mix of housing in any community. Household size will impact the general size of units needed in the market and will greatly affect the bedroom mix required to meet the needs of the community.



Household income is important to understanding the ability of households to pay for housing costs and therefore household income has an important impact on rent and home value structures. The chart above shows that there are a substantial number of households in the lowest income categories. Using the chart below we compare the percent of all households by income categories and compare those to New York State and Columbia County; we see that indeed, very low income households occur at a greater rate in Hudson than they do in either the State or the County. Both charts show an interesting spike for the City of Hudson in the \$60,000 to \$75,000 income range. On the whole, Hudson households have less income than either the State or the County.

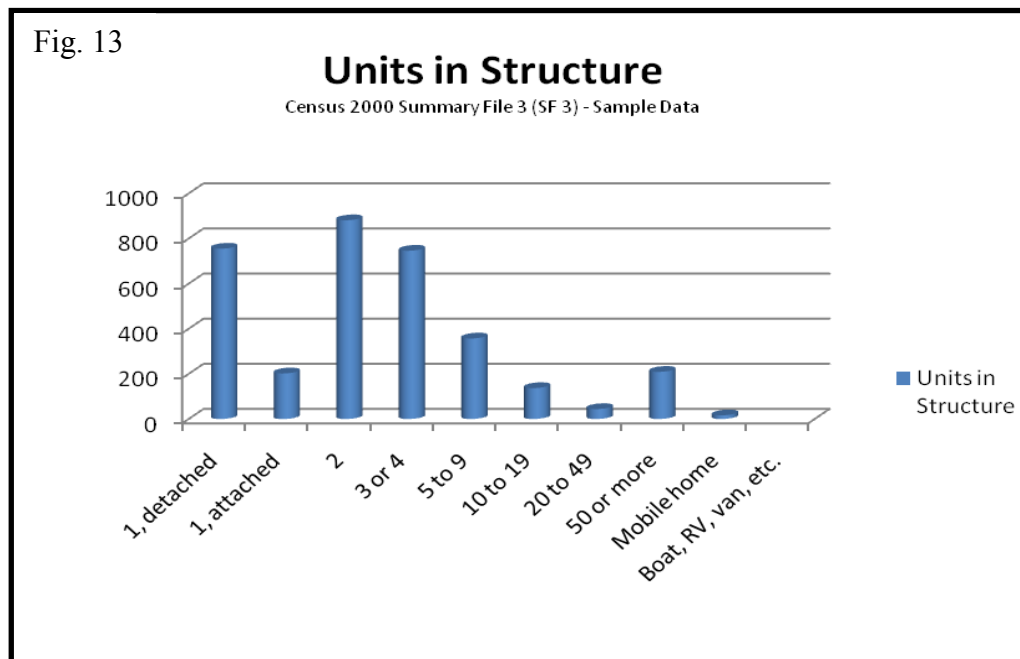
Housing Stock

Units in Structure

The Census reports a total of 3,315 housing units in the City of Hudson for 2010, down a total of 32 units from the 3,347 reported for 2000. The mix of housing units both in terms of bedroom counts and number of units in buildings are both important to our understanding of Hudson's housing market and to determining how closely the unit mix fits the needs of resident households.

This is a topic where we find the American Community Survey estimate data to be lacking. We examined both the 2005 – 2009 and the 2006 – 2010 ACS 5 year sample and found both to

be inconsistent with what we know about the mix of units in Hudson. Both ACS 5 year samples substantially overstated the total number of units and underestimate the units in larger buildings of 50 or more. Presented below is a table based on the Units in Structure as reported in the 2000 Census long form sample that seems to better reflect what we know about this topic but we will have to accept that this table is only a rough guide. It is disappointing that using this approach we are unable to determine the nature of the units that were lost to the market between 2000 and 2010. This information might be refined by using assessment records.



The Units in Structure table suggests that the majority of residential buildings in Hudson contain more than one unit. The category “1 unit attached” reflects the number of row houses and duplexes found. There are a very large number of two family homes which is not uncommon in older communities where former large, single family homes have been converted to two or three units. There is also a rather robust inventory of larger buildings for a small city. The Census data estimates indicate a number of mobile homes in the City. The field survey found only one mobile home within the city limits but a small park at about the size in these estimates located just outside the city was noted.

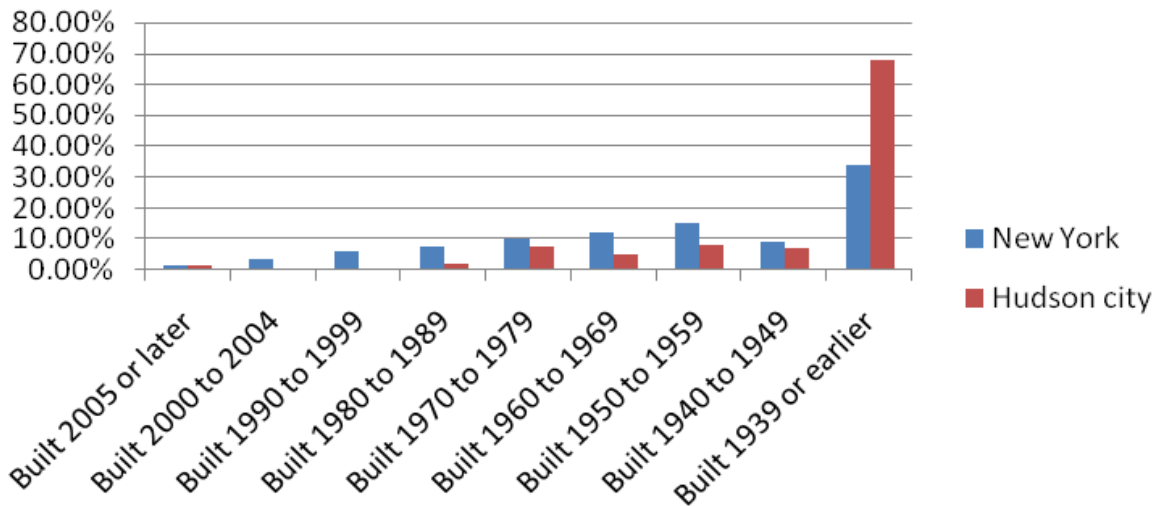
Age of Housing

The housing stock of Hudson is older than that of the rest of Columbia County and the remainder of the state. In fact, much of the City of Hudson is quite historic, which is often a source of justifiable community pride. 80.4% of the housing units in Hudson were built before 1960 and fully 68% of the city’s stock was built before 1939. Not only is Hudson’s housing stock generally older than for the rest of New York State, the table below suggests that Hudson has lagged far behind the rest of the state in creating new housing structures since 1980.

Fig. 14

Age of Housing Stock by Percentage

2006 - 2010 American Community Survey



The Hudson Historic District was listed on the National Register of Historic Places in 1985. With hundreds of properties listed or eligible to be listed in the State and National Registers of historic places, Hudson has been called "the finest dictionary of American architecture in New York State" according to Wikipedia.

The Hudson Historic District comprises a large area (139 acres) of the City of Hudson and

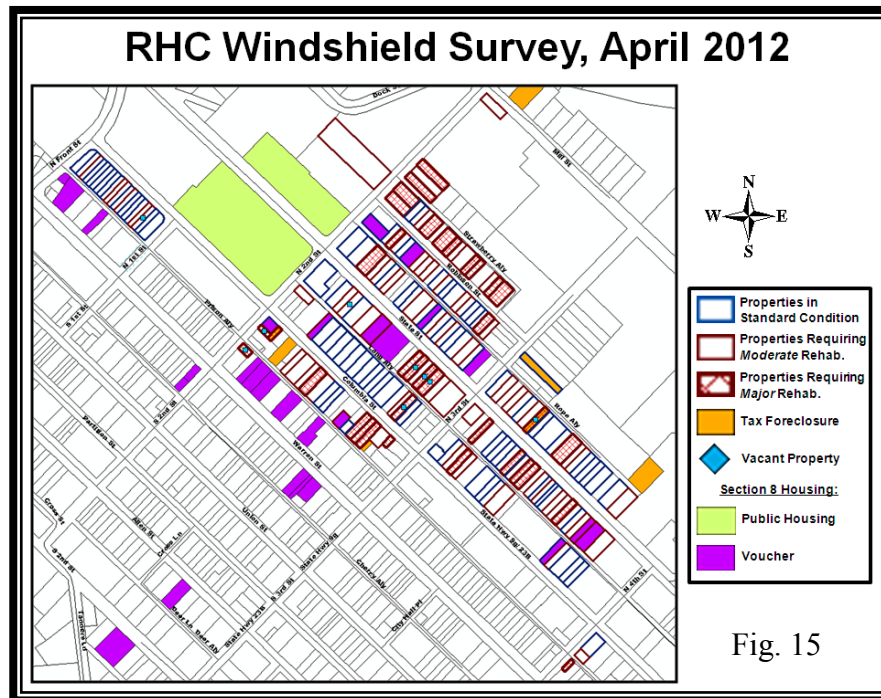


includes the commercial core and distinctive residential neighborhoods. Generally, the boundaries include properties on three of the city's five major east-west streets and intervening cross-streets and alleys. Warren Street, the east-west axis and commercial core of the city, is included virtually in its entirety from Front Street to Prospect Avenue. The two parallel streets south of Warren Street, Union and Allen, are also included: Union Street, between Front and Seventh Streets and Allen Street from Front Street to where it

terminates at Fifth Street. Columbia and State Streets have been excluded from the district except at the intersections of Fourth, Sixth and Seventh Streets.

Existing Housing Conditions

A windshield survey² of the neighborhoods within Census Tract 12, block groups 2 and 3 identified numerous single and multi-family homes in need of repair. Numerous homes are in need of re-roofing, painting, and window repair. These factors are generally excellent indicators that the interior and structure of a home may be in disrepair, as well. Presumably, the condition of the owner-occupied housing stock reflects the financial ability of the owners to keep the homes in good condition.



The survey of 198 properties (306 units) indicated that 1 building containing 1 commercial unit and no housing at all, is in unsound condition and should probably be demolished; 35 are in poor condition needing major rehabilitation (56 units, or 18%); and 74 buildings (117 units) are in substandard condition requiring moderate levels of rehabilitation (38%). Just 88 buildings (135 units, or 44% of the housing stock) are in sound condition, according to the survey

results. This indicates a strong need for intervention activity (including minimal demolition activity), substantial and moderate rehabilitation of the housing that can feasibly be placed back in service and home improvement activities to help prevent the continued decline of those homes that are in fair condition. These actions will help prevent future blighting impact, and will presumably spur private investment.

Continued deterioration of these homes is a serious concern, as loss of this affordable housing stock through neglect may lead to displacement of homeowners. There appear to be sufficient homes in deteriorating condition to justify the implementation of one or more target

² Staff of the Rural Housing Coalition conducted an exterior survey of housing conditions on select blocks within the city. This survey collected data on each residential structure to establish a condition rating for the property. Using a checklist format, the staff rated each property to determine whether the structure was in standard, substandard, or dilapidated condition. The results of this survey were tested against data contained in Columbia County assessment records to determine baseline assumptions of the accuracy of citywide data. This methodology will be more fully explained later in the results analysis of this report.

area housing rehabilitation programs using existing federal subsidy programs. In addition, the survey found many homes sided with asbestos shingles, which represent a health hazard if the shingles are broken or cracked, releasing asbestos fibers into the air.

Private landlords own an estimated 1,830 rental housing units in the city. Some of the rental buildings are investor owned; there are also a number of owner-occupied buildings. There are 8 vacant buildings in block group 12-3, and those buildings contain 12 vacant units. In all likelihood, many of these older rental buildings in the city contain apartments that are functionally obsolete, may be in poor condition, and lack appeal in the modern rental market. Such buildings will remain difficult to rent unless significantly renovated and brought back to good condition.

Given the age of the housing stock, the presence of environmental hazards such as lead based paint and asbestos can be expected in many of the housing units needing improvement. Eliminating lead based paint and asbestos hazards significantly increase the cost of rehabilitation of older housing units.

Public and Subsidized Housing Projects

The Hudson Housing Authority owns and manages Bliss Towers, a high rise located at North Second and State Streets, and the Columbia Apartments, a low rise rental complex next door. Bliss Towers is a high rise apartment building containing a mix of unit sizes, including studios, one bedroom, two bedroom and three bedroom units. The tenant mix of Bliss Towers consists of seniors as well as family tenants. Management is aware of several tenants in Bliss Towers where grandparents are raising their grandchildren. Columbia Apartments is a family project containing 3 bedroom, 4 bedroom, and 5 bedroom units. Together, these projects total 132 units.

The Housing Authority properties comprise the largest number of housing units located within the Census block group 12-2, and serve the lowest income residents of this block group as well. As such, the Housing Authority fulfills its original mission of serving the housing needs of Hudson residents with the least access to resources. The Housing Authority properties appear to be in standard condition, exhibiting no issues to the observer.

Together with the adjacent 51 unit Schuyler Court family apartments, and the 101 unit Providence Hall senior apartments, virtually all of the rental units located in Census block group 12-2 receive some form of public subsidy. Schuyler Court and Providence Hall are both managed by a large multi-state real estate property management firm, and all units in those projects receive Section 8 subsidy. The remainder of the housing consists of owner occupied units in individually-owned townhomes located at 1-39 Columbia Street, plus at least a few homes on Warren Street.

Due to the overwhelming control of the rental market by the Housing Authority and the management group for Schuyler Court and Providence Hall in this block group, it seems fair to say that policy decisions by the Housing Authority board of directors and/or management company leadership will have a significant impact on the quality of life of the entire block group,

and that the neighborhood will be significantly impacted by changes in rules or regulations of the federal agencies that govern the operations of these projects.

In initial meetings regarding this housing needs assessment project, the concentration of very low income households in this block group was raised as an issue of concern. That situation is unlikely to change as long as the housing authority project continues to be operated and managed in the current format. Changing the tenant mix to broaden the range of incomes of housing authority tenants will require policy approval from the board of directors, as well as the Department of Housing and Urban Development.

In some other communities, particularly where public housing projects have been deemed ‘troubled’, housing authorities have sought out other funding (such as the HOPE VI program, low income housing tax credits, Choice Communities) to refinance and redevelop their public housing projects. In the course of this redevelopment, they have consciously altered their tenant mix by redesigning the project with a different package of amenities. This has allowed the buildings to house not only low income tenants but middle income tenants as well, with the goal of creating economically integrated communities. Rules of the federal Department of Housing and Urban Development require that any tenants displaced by this redevelopment activity must be provided safe and decent housing elsewhere in the community. A carefully crafted redevelopment strategy could have the effect of dispersing some of the concentrated poverty in Census block group 12-2 throughout the city, should that be determined to be a worthwhile goal.

Homelessness

As of April, 2012, Columbia County’s snapshot of homelessness showed 38 adults and 21 children being housed in motels. Columbia County utilizes motels throughout the county for this purpose. The snapshot demographics do not show which community a family or individual resided in before becoming homeless. The April, 2012 snapshot indicated that the Warren Inn in Hudson was housing 4 single males, 1 single female, and a single parent family with 2 children. In 2010-2011, the Warren Inn provided emergency housing for 22 single individuals and 2 families. The negotiated lodging rate for the motels ranges from \$60-75 per night per room. Columbia County paid a total of \$1,310,373.59 in 2010-2011 for lodging for the homeless. Columbia County does not have an emergency shelter facility.

Of the 15 motels used by Columbia County, only nine are located in the County. The remaining facilities are located in Catskill, in Greene County as well as in southern Rensselaer County. Of the \$1.3 million paid in 2010-2011 for emergency lodging, 26% (\$344,390) was paid out of county.

Mobile Homes

There is a single mobile home tucked into a narrow lot on Columbia Street, near 3rd. The presence of mobile homes in the city is not a significant housing issue in Hudson.

Mixed Use Buildings

Warren Street is Hudson's primary commercial corridor, and for its entire length is developed with mixed use buildings, interspersed with occasional residential-only properties. For the most part, the mixed use buildings are two and three story structures with a commercial storefront on the ground floor, and apartments or offices on the upper floors. Some similar buildings are also found on Seventh Street, and Columbia Street east of Seventh.

Hudson has a very active retail community along Warren Street, with a high proportion of occupied storefronts, compared to central business districts of other similar communities. An online survey of Hudson's Warren Street property owners found the following:

- 78% of the respondents have owned their buildings for more than 5 years
- The highest proportion of mixed use buildings (40%) contain 2 residential units
- 47% of the mixed use buildings are owner occupied
- 80% of the property owners have kept the residential configuration of the building unchanged
- 71% of the respondents support efforts to increase occupancy of residential units in the business district

Of the 15 responses to the survey received, 3 respondents gave addresses not located on Warren Street. Of the Warren Street responses received, responses were provided from the 100 block through the 600 block. The 700 block, the 800 block, and the first block off of Front Street were not represented.

Vacant Buildings

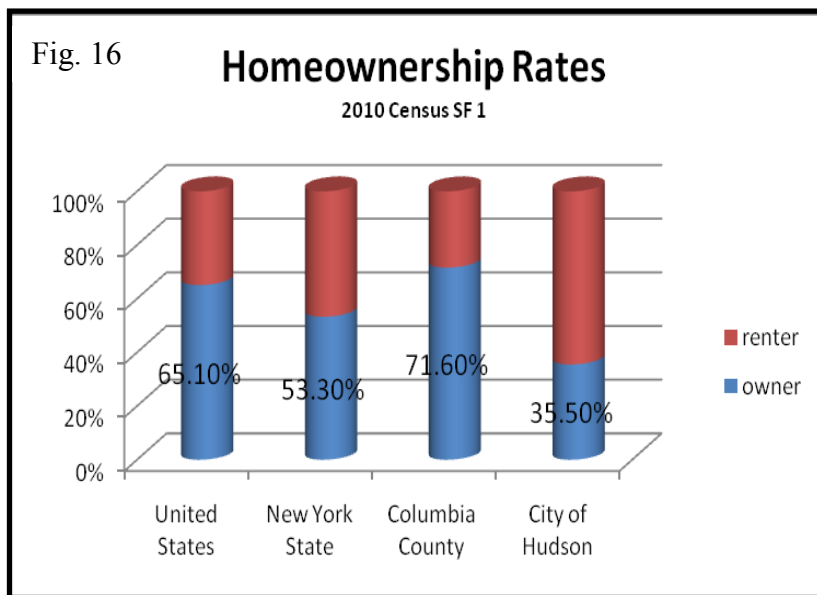
The windshield survey of block groups 12-2 and 12-3 identified 12 vacant housing units located in 8 buildings. All of these vacancies were found in block group 3. Subsequently, a vacant townhome was identified in block group 2, due to a fire.

Vacant Land Parcels

As a historic city, Hudson is, not surprisingly, already heavily developed, with few parcels of open land available for development. There are a scattering of vacant lots on Columbia Street that appear to have been cleared of structures at some point in the past. Several of these have recently been used for construction of new homes by Habitat for Humanity. Other vacant parcels that may have redevelopment potential are typically being used for parking. HCDPA has an inventory of vacant parcels that it has taken ownership over time, and these sites need additional scrutiny to determine if they might offer potential as sites for new residential or commercial structures.

Occupancy Characteristics

Tenure



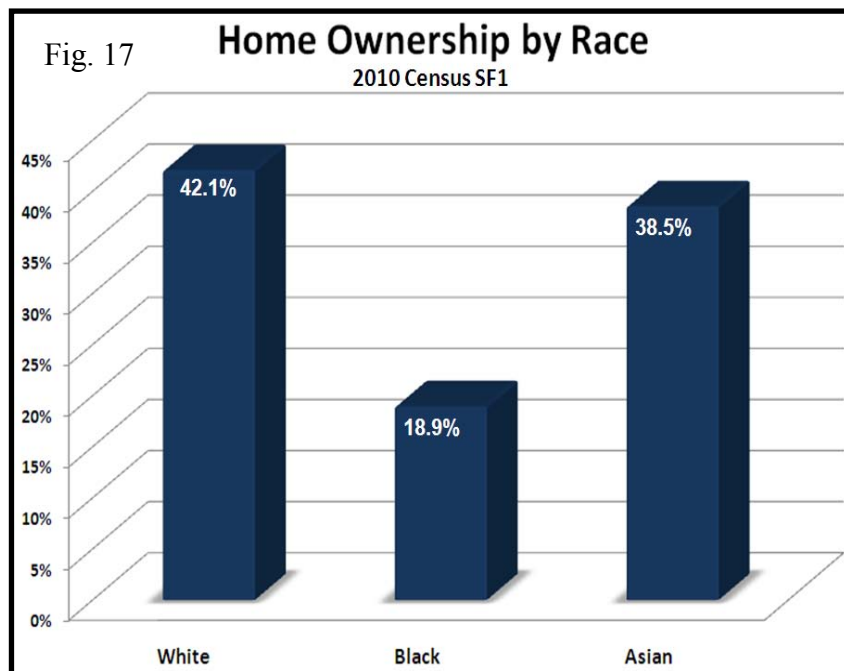
Any housing market will be a mix of owner-occupied and rental properties. Overall, Hudson has a lower level of owner occupancy compared to state and national home ownership rates. Higher proportions of rentals are not untypical of small urban places in Upstate New York. Even so, Hudson's proportion of renters is quite high. At the time of this writing, the national homeownership rate is 66% (Fourth Quarter of 2011), with ownership rates for minorities somewhat

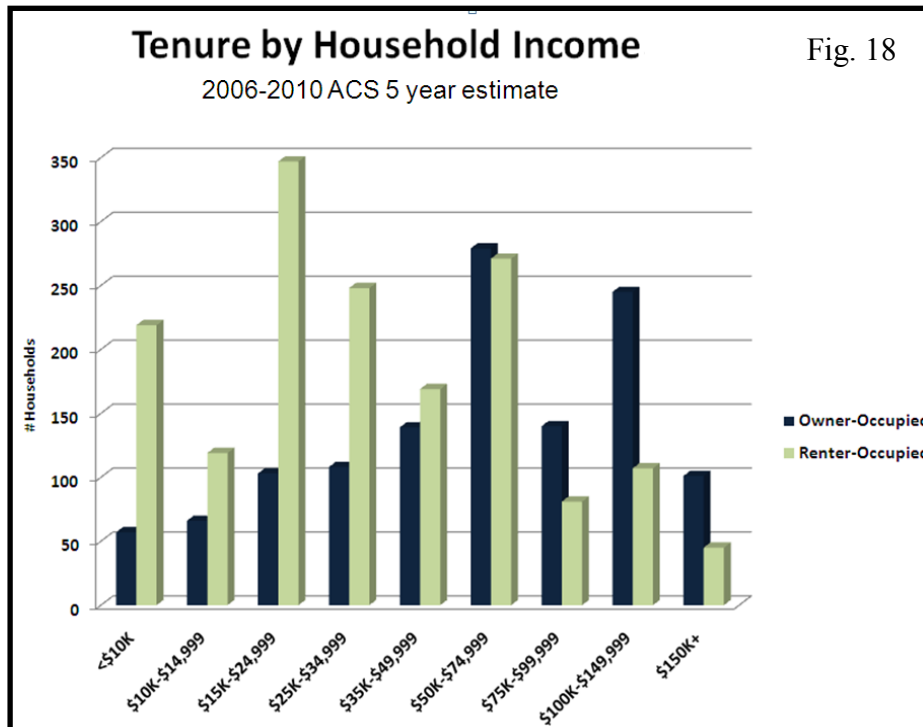
lower. According to the 2010 Census, only 35.5% of the residents of Hudson own their homes compared to a rate of 71.6% for all of Columbia County.

Tenure varies among the various neighborhoods of the city. Rental tenure predominates in all the block groups but one.

Only block group 12-1 has more homeowners than renters. Block group 12-1 has a home ownership rate of 54.5%, compared to a homeownership rate in block group 12-2 of 5.8%.

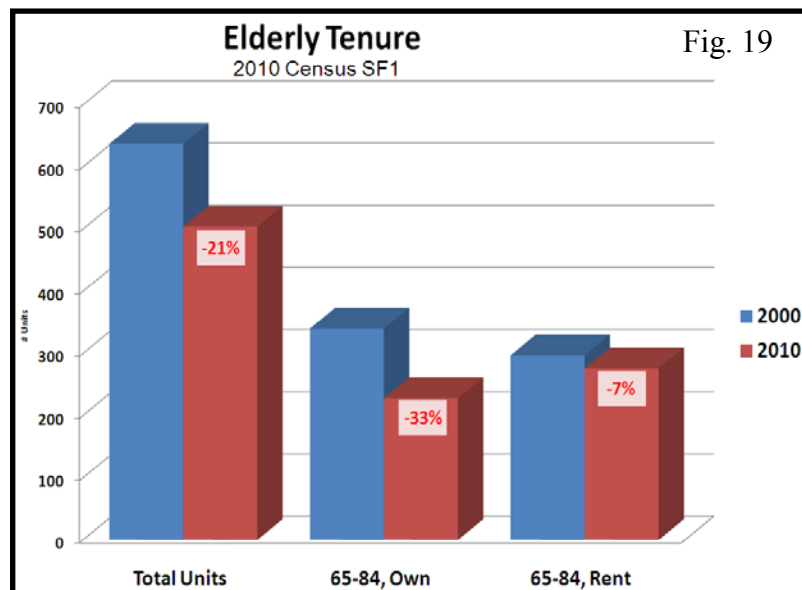
In the City of Hudson, as is the case nationally, the rate of homeownership for minorities is less than that for whites. In Hudson less than 19% of black households own the home they live in. For Asians the rate is slightly higher, actually exceeding the overall homeownership rate at 38.5%.





As is the case in many housing markets, there is a strong correlation between household income and tenure in Hudson. The chart to the left shows that up to the level of \$50,000 in household income, the majority of households are renters. As income increases, the rate of homeownership also increases. It should be noted however, that even in the highest income categories, we still find some renters in Hudson.

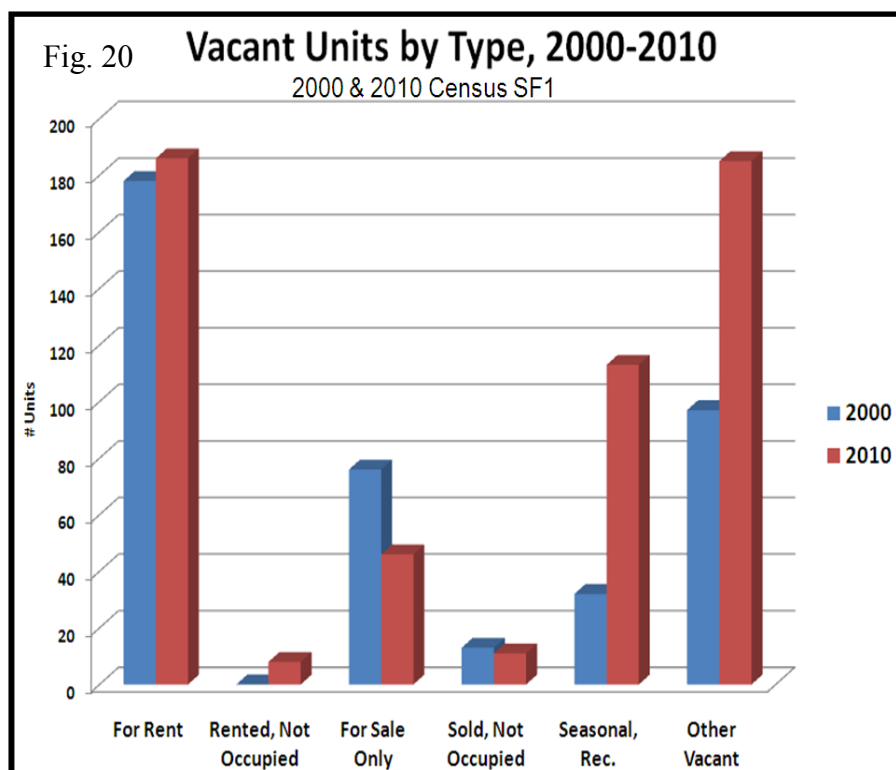
As Census data shows a decrease in the number of elderly persons in Hudson, there is parallel decrease in the number of elderly households in Hudson between 2000 and 2010. As the number of elderly households has diminished, so has the proportion of those that are homeowners.



Vacancies

The 2010 Census indicated that there were 549 vacant housing units in Hudson, an increase of 153 vacant units from 2000. This amounted to an overall vacancy rate of 16.6% compared with a vacancy rate of 11.8% in 2000. The vacancy rates increased in all Census Tract block groups in the city during this period, with the exception of Census block group 12-2, which saw a decline in the vacancy rate from 10.3% to 4.7% during this period. As this block group contains

Bliss Towers, Columbia Apartments, Schuyler Court and Providence Hall, all affordable rental housing complexes for lower income households, this statistical anomaly suggests a tightening of the market for affordable or subsidized housing.



113 units were counted by the Census as vacant seasonal units. These represented those units used as weekend homes. The vacancy rate for rental units was 9.4%³ and the rate for owner occupied units was 4.4%⁴. Another 185 units, or more than 1/3 of all vacant units are listed as “other vacant,” and many of those units are presumed to be out of service and or abandoned. Units classified as “other vacant” represent a substantial increase from 2000 and may be cause for some concern.

The Census estimates are partially corroborated by our windshield survey, which found 8 buildings containing 12 housing units standing vacant in the neighborhood surveyed. This equates to 4% of the housing stock in the neighborhood. However, the Census ACS data for vacancies in this same area indicated that we should expect to find 96 vacant units.

Analysis

We have expended considerable effort here to compare changes in population, households and housing units between 2000 and 2010 in order to better understand the status of the housing market and to project the relationship between the number and type of housing units needed to accommodate the households that require housing. Taking a very broad view of this question, we find that in spite of the loss of some population, the City of Hudson has not seen a significant slackening of its housing market.

Reviewing information from above we know that Hudson’s population has declined by a total of 811 people. We also know that 350 of those people were living in group quarters of

³ Calculation by NYSRHC

⁴ Calculation by NYSRHC

various types and therefore they should not have a real impact on housing need in the City. That leaves a population loss of 461 that will have an impact on demand for housing. We stated elsewhere that average household size has been reduced from 2.26 persons per household in 2000 to 2.24 person in 2010. Applying the average household size to the reduction in population we find that the city would need 205 fewer housing units to accommodate its 2010 population.

If we look at what has happened to the housing stock we see that the Census reported 32 fewer housing units in 2010 than were reported in 2000. We also find that the Census reported an increase in vacant units from 396 in 2000 to 549 in 2010 as discussed above. With 32 fewer units and an increase of 153 vacant units we calculated that there were 185 fewer housing units in service which matched up fairly well with our estimate of 205 fewer units required.

An important component in this equation is the increase in the number of units that are “vacant for seasonal and recreational use”. The Census found that in 2000 there were 32 units vacant for seasonal use. By 2010, the number of vacant for seasonal use units had increased to 113. This increase of 81 units being occupied by seasonal residents helped considerably to keep Hudson’s housing market in balance in spite of a loss of full time residents.

Having determined that the overall supply of housing has remained largely in balance, we are interested in determining how appropriate the mix of housing opportunities are to the needs of the households in the market. This will lead us to consider a range of issues discussed below.

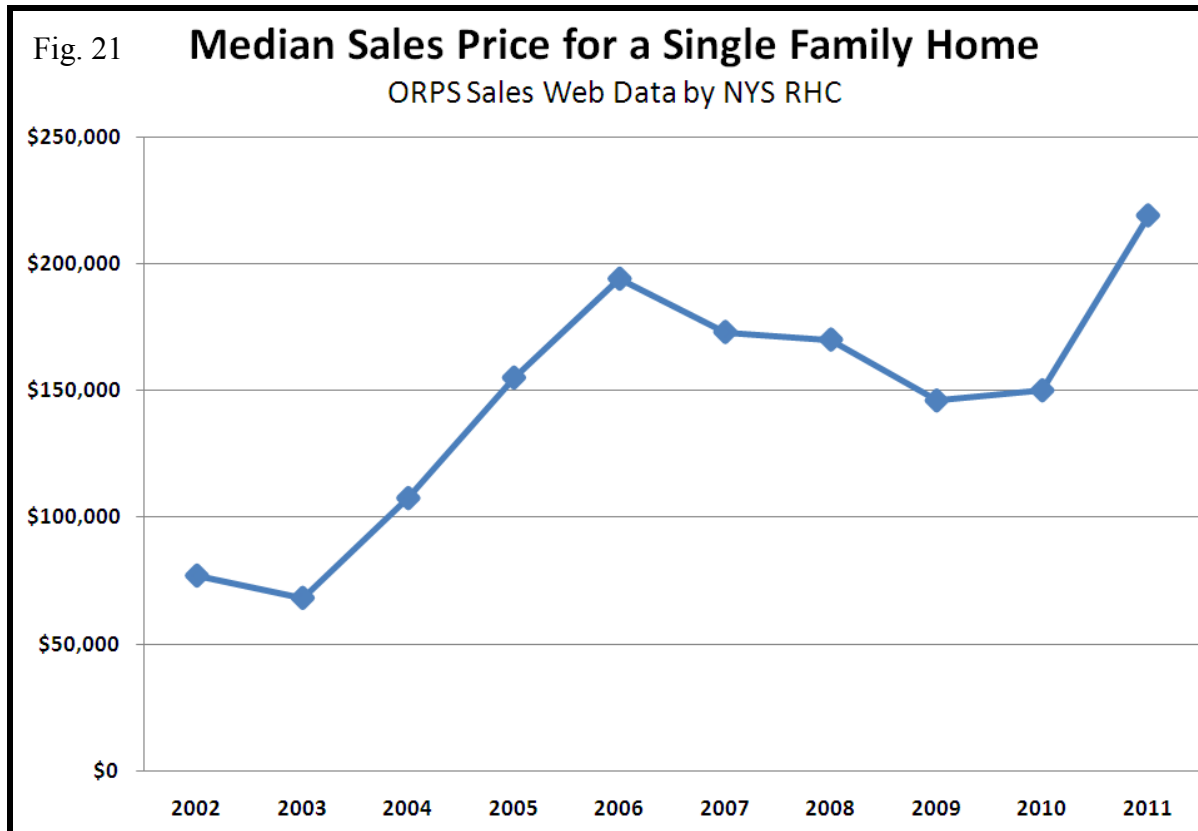
Housing Cost Burdens

Affordability is a key component of the housing picture. In many communities households in the lower income strata are found to be “rent burdened”, that is they pay more than 30% of their income towards housing costs. Housing costs in this instance include rent or mortgage, utilities and taxes. In Hudson, we find that lower income households do tend to be rent burdened.

Table 21 of this report details the Census report on “Tenure by Housing Costs as percent of Household Income”. This table shows that of 753 households with incomes of \$20,000 or less, more than 80% pay more than 30% of their income on housing costs. Although the proportion of owners paying more than 30% is almost 82%, nearly 89% of renters pay more than 30%. For homeowners, we need to get above \$50,000 a year in income before less than half of those households are paying more than 30%. For renters the threshold for less than half the households being rent burdened is about \$35,000.

Homeownership Dynamics

Owner occupied housing represents a surprisingly small portion all occupied housing units in the City of Hudson. According to the Census Bureau only 982 of the City’s 2766 occupied housing units are owned by the occupants resulting in a homeownership rate of just 35.5%. This rate is below that for all of New York State (53.3%) and for Columbia County as a whole (64.5%) for the same period. Hudson also compares poorly in this regard when compared to the national homeownership rate of 65.4% in the 1st quarter of 2012.



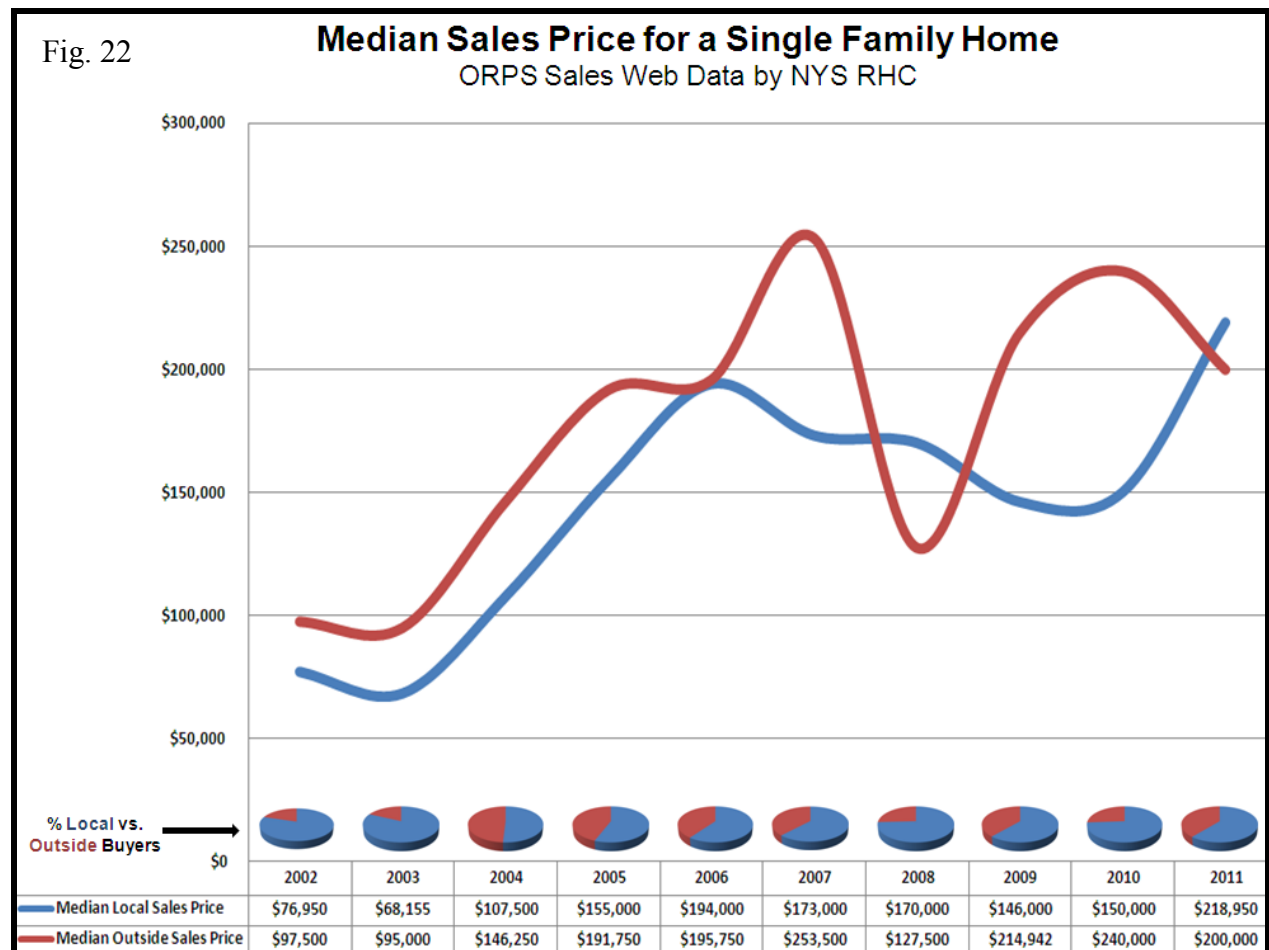
The American Communities Survey 2010 five year sample data suggests that the median value of a single family home in the City of Hudson is \$170,400 compared with a median value of \$221,900 for Columbia County. This price relationship between Hudson and Columbia County has been the case for some time as we found in our 2003 Homeownership Study of Columbia County.⁵

Our own analysis of single family homes sales in 2010 found a median selling price of \$190,000 based on the sale of 23 single family homes in that year. Our analysis of single family home sales for the ten year period from 2002 through 2011 finds that sales prices in Hudson generally follow the national trends. From 2003 through 2006, median sales prices increased rather steeply, leveling off in 2007 and beginning to decline through 2009. It maybe that the collapse of sales prices seen in some parts of the Hudson Valley was tempered a bit by the softer homeownership market in Hudson. Therefore, we are able to speak of a “decline” in sales prices rather than a “collapse”. Since 2009, prices have begun to recover and in fact by 2011 the median sales price of a single family home reached a new high in the city.

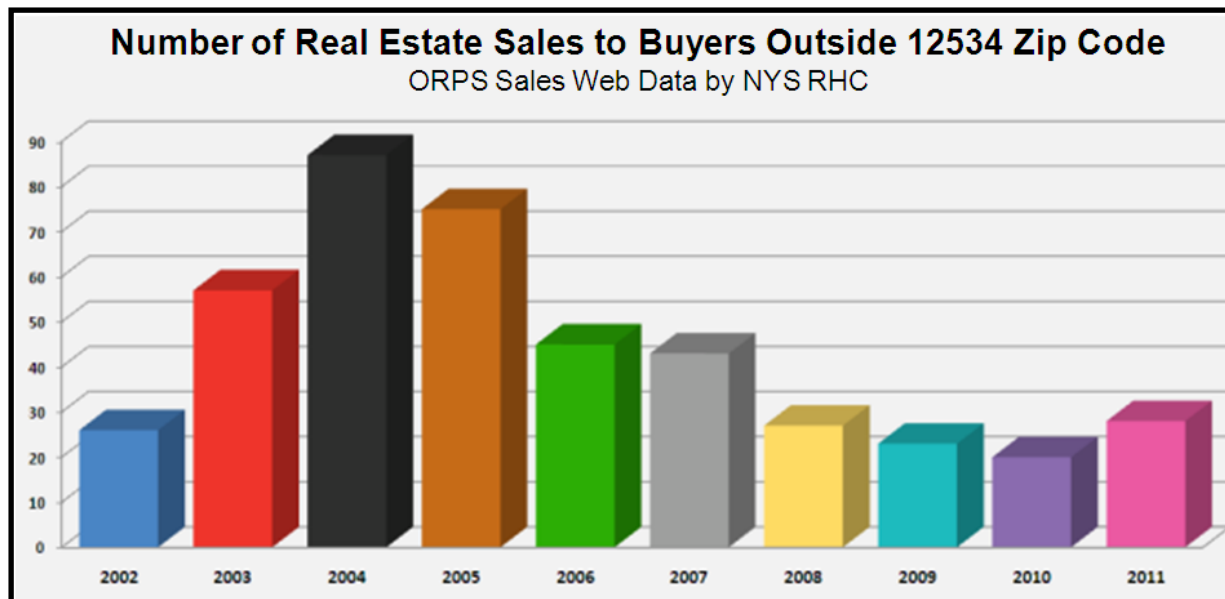
A fairly recent change in the market dynamic in Hudson is the growing interest in Hudson as a site for weekend and vacation homes. Rural Columbia County has a long tradition of ‘weekenders’, home buyers mostly from the New York City metropolitan area who purchase a country property to get away from the hustle and bustle of city life. In recent years Hudson has

⁵ Feasibility of a Section 8 Homeownership Program for Columbia County, New York State Rural Housing Coalition, 2003

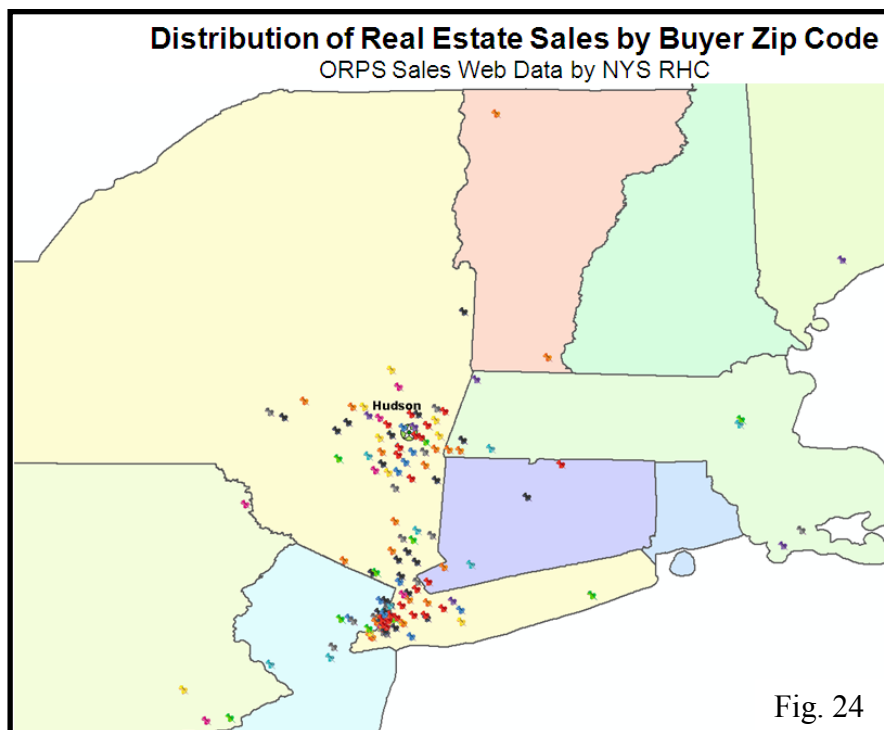
experienced an upswing of interest in buying that weekend home right in the city. This may allow residents of the New York metro area to commute to their weekend home by train. The Census indicates that roughly 4% of the homes in Hudson are now owned by weekenders. The practical impact of this in Hudson by out of town buyers is to increase competition for the homes that come on the market, and with increased competition naturally comes an increase in prices. The greatest impact of this price competition appears to have occurred in the southwest sector of the city, and in the vicinity of the court house.



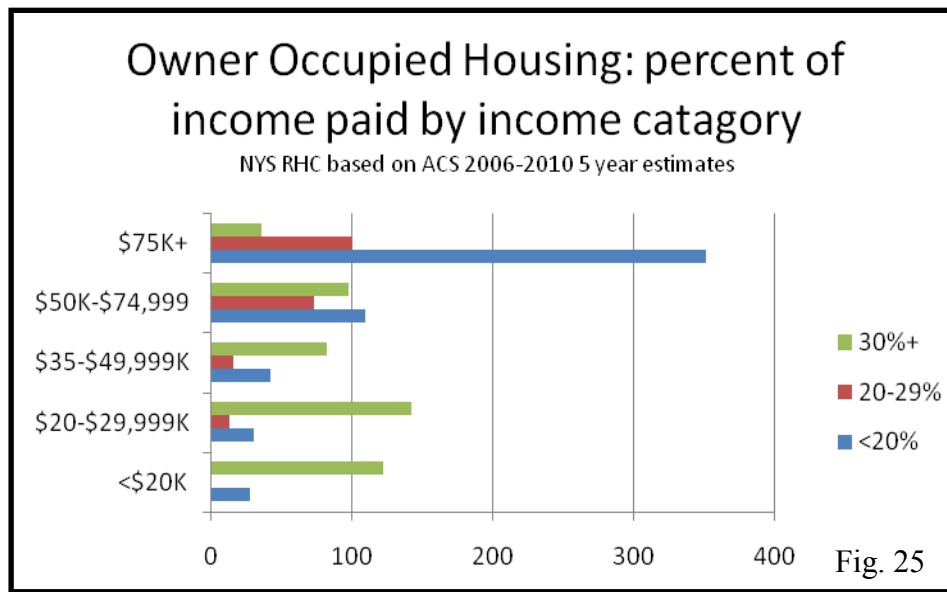
The table above uses Sales Web data to explore the role of out of town buyers on the Hudson Housing market. It is apparent that out of market buyers have paid more for homes than local buyers through most of the ten year period we examined. The extent to which out of town buyers were paying more for comparable properties is unknown at this point. Notice that participation of out of area buyers increased considerably beginning in 2004 and they continued to be a significant share of buyers through 2007. There is a clear decline in participation and a bottoming out of prices in 2008 but by 2009 the proportion of out of market sales and selling prices are again on the upswing.



In order to understand this phenomenon further we examined buyers' zip code information found in the Sales Web data. We looked at a total of 958 sales of residential properties between 2002 and 2011 and found that the buyers of 464 (48.4%) of those buildings were from zip codes other than 12534. We found that purchases by out of zip code buyers included 145 of 399 single family homes (36%) and 119 of 258 (46%) sales of 2 family homes for the period.



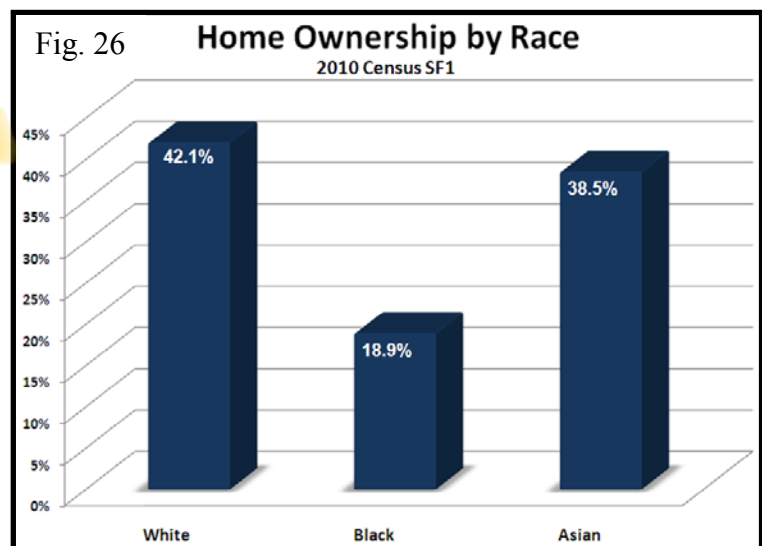
Although there are buyers in the Hudson market from nearly every State in the Northeast and from as far away as California and Washington State, there are two concentrations of out of town buyers involved. The first of these concentrations are from zip codes adjacent or nearly adjacent to Hudson and the surrounding counties. The second important concentrations of buyers come from the New York Metro area and seem to be concentrated in New York City its self.



We have found that a substantial proportion of Hudson's homeowners are "housing cost burdened". A total of 478 of Hudson's homeowners - about 42% of all homeowners - pay more than 30% of their income for housing costs. This high incidence of cost burden might be surprising given

Hudson's modest housing costs but considering the relatively low incomes of Hudson households and the high level of property taxes in New York State this situation is not surprising. Property taxes in New York often place homeownership out of the reach of low income families.

The other notable gap in homeownership is that impacting minority households. We note that census data indicates that Black households have a homeownership rate that is only 45% that of white households. Asian households fair somewhat better but still lag behind white households in homeownership rates.



Following the housing crisis that began in 2006 and continues to this day, the home purchase landscape has changed dramatically as mortgage lenders tightened up lending criteria, required stronger appraisals, and made underwriting more complex. According to a local mortgage broker active with all segments of the local population, for the most part, the impacts of these underwriting changes are no different in Hudson than they are in the remainder of Columbia County.⁶

⁶ Source: Seth Rapport, Valley Mortgage Co.

The second home borrower purchasing a weekend or vacation home in Hudson are often very well qualified to secure a mortgage when necessary or may be in a position to purchase homes outright. The presence of second home owners in the market increases competition for the existing housing stock and has the potential to influence the price structure.

First time homebuyers from Hudson, on the other hand, find themselves facing several serious challenges. In addition to the competition for good houses from the second home buyer market, these buyers are less likely to have credit scores that allow them to access the best loan rates. Borrowers must have credit scores of 740 to secure the most attractive loan rates in the current lending environment. Several relatively minor dings in their credit can quickly bring a credit score down to 670, a typical score for many first time buyers. A credit score in the lower range means that monthly payments will be higher. This is an unfortunate outcome as first time home buyers may not be able to afford a higher payment with the strict debt to income ratios required by most lenders.

In addition, home sales in Hudson have become more challenging due to stricter appraisal requirements. Appraisers cannot use comparable sales for the subject home outside of the city limits and a slower market in Hudson provides fewer comparable properties for the appraiser's report. Underwriters do not allow appraisers to utilize comparables from elsewhere in the County. Coupled with that restriction is the fact that the stricter appraisal guidelines now limit the type of comparable home that can be used in the appraisal process. As a densely-developed older community, Hudson has a number of blocks containing attached and semi-detached housing units, a style of construction that is not found in the rural areas and villages of the remainder of the County. Currently, according to our mortgage broker, appraisal rules prevent appraisers from using detached housing as a comparable in appraising attached or semi-detached dwellings. Consequently, even single family homes located in Hudson that are similar in style, construction, and size cannot be used as comparables if they are not physically attached on at least one side to another dwelling. Even if the house is separated from its neighbor by nothing more than a narrow alley, it cannot be used as an appraisal comparable for the attached unit. This factor significantly reduces the pool of homes that can be used to qualify a mortgage. A further complicating factor is that some homes in Hudson (presumably second homes) have been renovated using the highest quality hardware and finishes. This has apparently skewed the market expectations, so that when a home is being evaluated with 'normal' levels of finishes and fittings, it fails to appraise because it doesn't meet the higher expectations of this segment of the market.

Access to credit for home purchase, home improvement and other major purchases is a significant issue facing many low-income families throughout the country, and Hudson appears to be no exception. Access to the right kind of credit may be an even greater issue for lower income families.

Affordable home mortgage interest rates are a key to being able to purchase a home. Unfortunately, many low-income families discover to their dismay when they start shopping for a home that their credit history is not good enough to qualify for "A" caliber mortgage loan financing. The "B" or "C" credit that they might qualify for is available at a much higher interest rate, to compensate for the greater credit risk of the borrower, as noted above. Credit

issues represent a significant obstacle for renters in the neighborhood achieving the goal of home ownership. Homebuyers facing this dilemma may be well advised to delay their home purchase and enroll in a homebuyer education program that includes a credit repair component.

Those homes that come on the market in Hudson that need rehabilitation or repair could be good candidates for financing through the FHA Section 203k mortgage, which allows purchase and rehab financing to be rolled into a single loan with one closing. This mortgage is not used in Hudson a great deal, as it includes additional fees, and can be a lengthy mortgage product to close. These features make it less attractive for the borrower as well as the real estate agent, for whom there is great benefit in closing a sale quickly. M&T Bank has a similar mortgage product, known as a streamlined 203k. This product is not in common usage in Hudson, either.

In most cases, these obstacles to purchase can be overcome through hard work and education. However, these obstacles do have the impact of slowing down home purchases, and in an environment where time is money, probably, has the effect of reducing the desire of some real estate professionals to involve themselves in Hudson-based transactions.

Foreclosure

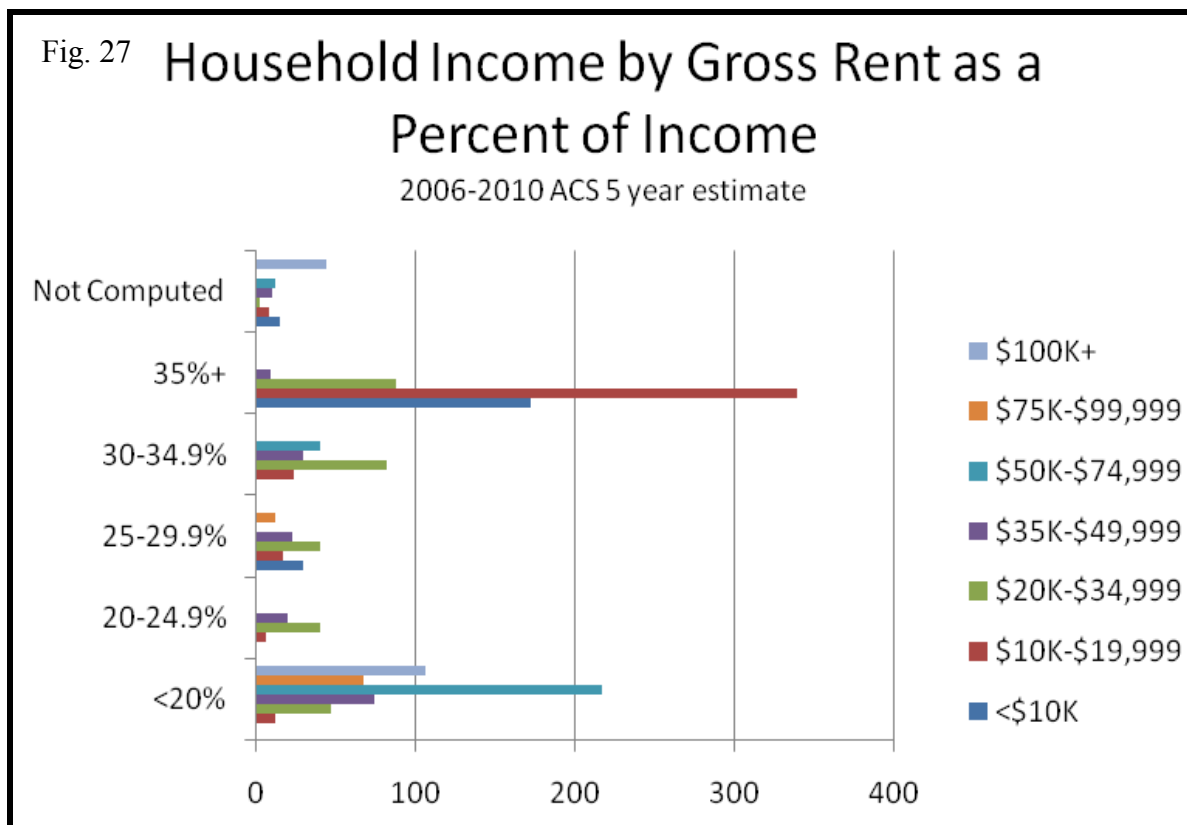
Home foreclosure has become a significant issue in many communities around the country, with thousands of families evicted from their homes, and flooding of the market for home sales. Studies of the foreclosure epidemic nationally have demonstrated that households who took advantage of homebuyer education or housing counseling programs prior to purchasing their homes are significantly less likely to experience foreclosure than the population as a whole. Hudson is fortunate to have the services available locally of a HUD-Certified Housing Counseling Agency, Housing Resources of Columbia County. This agency has staff that have been trained and certified in housing counseling and homebuyer education methods by a national provider, NeighborWorks America. HRCC is also an experienced foreclosure prevention counselor.

A section of the city in the area of State Street has been determined to be a high risk area for foreclosure. This factor qualified Hudson for participation in the federal Neighborhood Stabilization Program. At the current time, *Foreclosure.com* only lists two foreclosed homes within the city, one on State Street and one on Union Street.

Tax Foreclosure: At the time of preparation of this report, the Hudson City Treasurer is preparing for an auction of properties foreclosed for non-payment of taxes. A total of 25 properties within the city are under foreclosure and slated to be auctioned. Three of those parcels may be non-residential.

Rental Housing: Gaps and Affordability

Determining the extent of a gap in the number of affordable rental units should be a rather straight forward matter requiring only that we compare the number of renter households at any particular level with the number of rental units available in price ranges that they can afford. However, this matter is much complicated by the fact that the 30% barrier is understood to be the upper limit of affordability and in fact households are much better off if they are paying less than 30%. A recent HUD study of “Worst case housing needs” found that over 40% of rental units at rent levels low income households would find affordable are in fact occupied by higher income households.

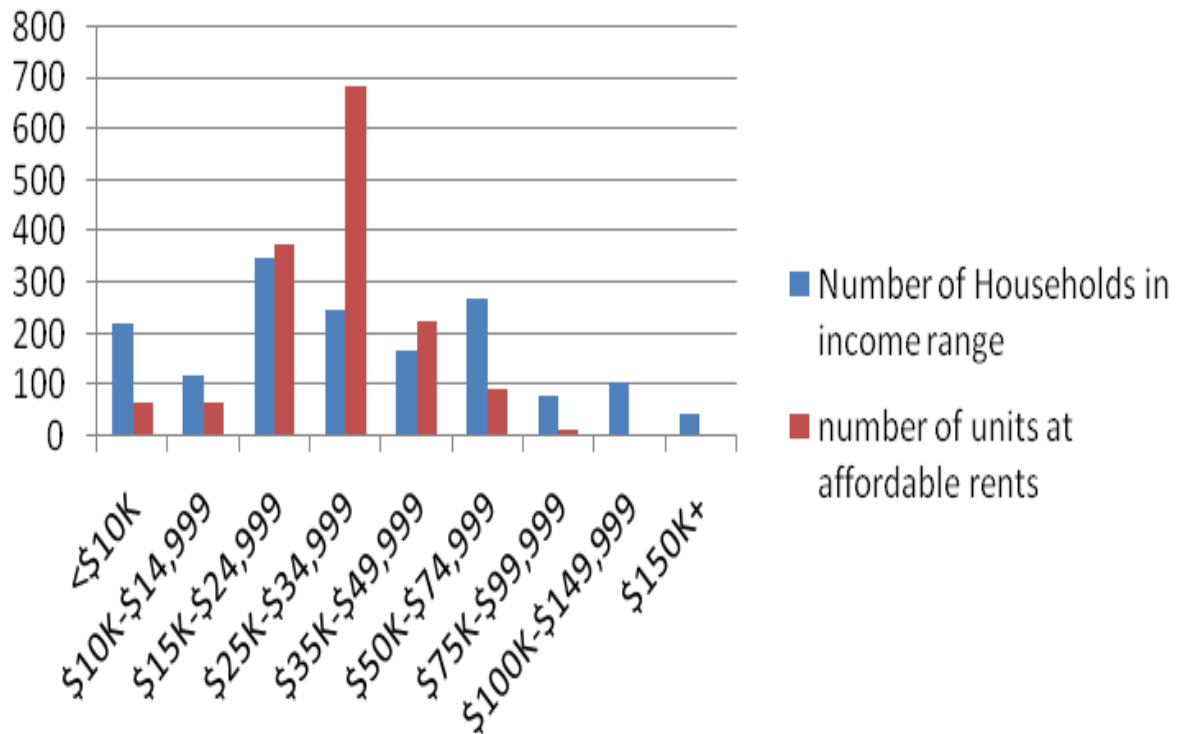


Households paying more than 30% of their income are considered to be “rent burdened”. Those paying more than 50% of income to housing costs are “severely rent burdened”. According to the American Community Survey for 2010, some 789 renter households are rent burdened. Over 600 households (44% of renters) are paying more than 35% of income for rent. The extent to which a household is likely to being rent burdened increases dramatically at lower incomes. Approximately 80% of renter households with incomes of less than \$20,000 a year pay more than 35% of their income to housing costs. With incomes between \$35,000 and \$49,999 in annual income, only 6% of households are paying more than 35%. The Census American Community Survey estimates that no Hudson household with an income over of \$50,000 year pays more than 35%.

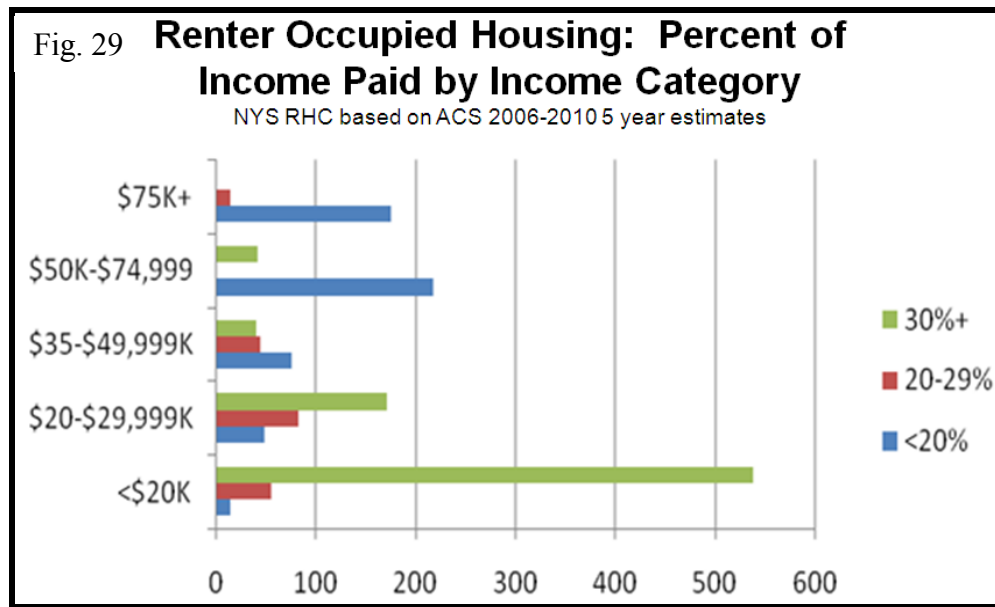
Fig. 28

Supply of Affordable Units by Income

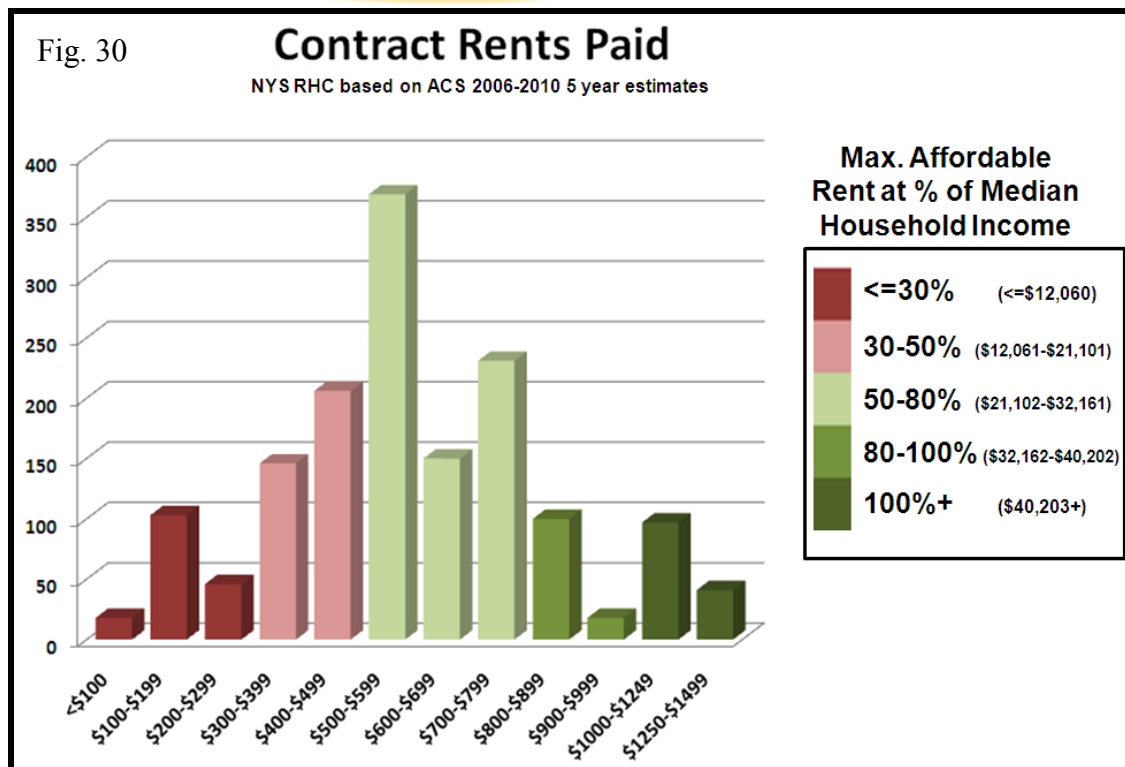
2006-2010 ACS 5 year estimate by NYS RHC



The situation where a large number of low income households are rent over burdened is either a function of low incomes, high rents or some combination of the two. The chart above examines the relationship between the number of households in several income categories and the number of rental units at gross rents that are affordable to each income band. There is a shortage of 203 affordable units for households with incomes under \$15,000. The ratio between the number of households between \$15,000 and \$24,999 is basically in balance. At the range of rents that are affordable to households in the \$25,000 to \$34,999 range - rents between \$625 and \$875 – there is an excess of 436 affordable units. The excess in the \$625 to \$875 rent range supplies many of the rent burdened households in the lower income ranges as well as those households paying 20% or less in the higher income ranges.



The extent to which higher income households absorb the supply of affordable rental housing from the lower income households is illustrated by the chart above. Those households in the \$20,000 to \$50,000 income range that are paying less than 20% of income for housing costs are finding their housing among those units that are affordable to income groups below their own. Maintaining affordable housing costs is a good thing but in Hudson it often comes at the expense of some other household's affordable housing.



It may be clear by now that there are not enough rental units in the lowest rent ranges to accommodate the number of households with very low incomes without causing untenable rent burdens. A real affordable rental housing crisis is averted in Hudson due to forms of rent subsidy made available to some very low income households by the Hudson Housing Authority with resources made available by the federal Department of Housing and Urban Renewal (HUD).

The Housing Authority operates two properties containing 132 units of housing that rents at or about 30% of household income. As the Housing Authority rentals serve households with incomes ranging from no income to over \$36,000 a year, HHA rents do vary widely. However, the average rent in Housing Authority properties is \$235 and the median rent is \$287. Therefore, it is safe to assume that the Housing Authority accounts for almost all of the rents affordable to households below 30% of median income. (rents under \$300).

In addition to the units the Housing Authority controls, they also operate the Section 8 Housing Choice Voucher program. Section 8 provides a rental subsidy to low income households that pays the difference between 30% of the household's income and the rent on a modestly priced rental unit that meets minimum health and safety standards. Information provided by the Hudson Housing Authority indicates that they are administering 79 Housing Choice Vouchers in the City at this time. The Voucher program is serving households with income ranging from \$0 to \$28,500 per year. Rents under the program range from \$450 month to \$1,300 with an average rent of \$702 and a median rent of \$676.

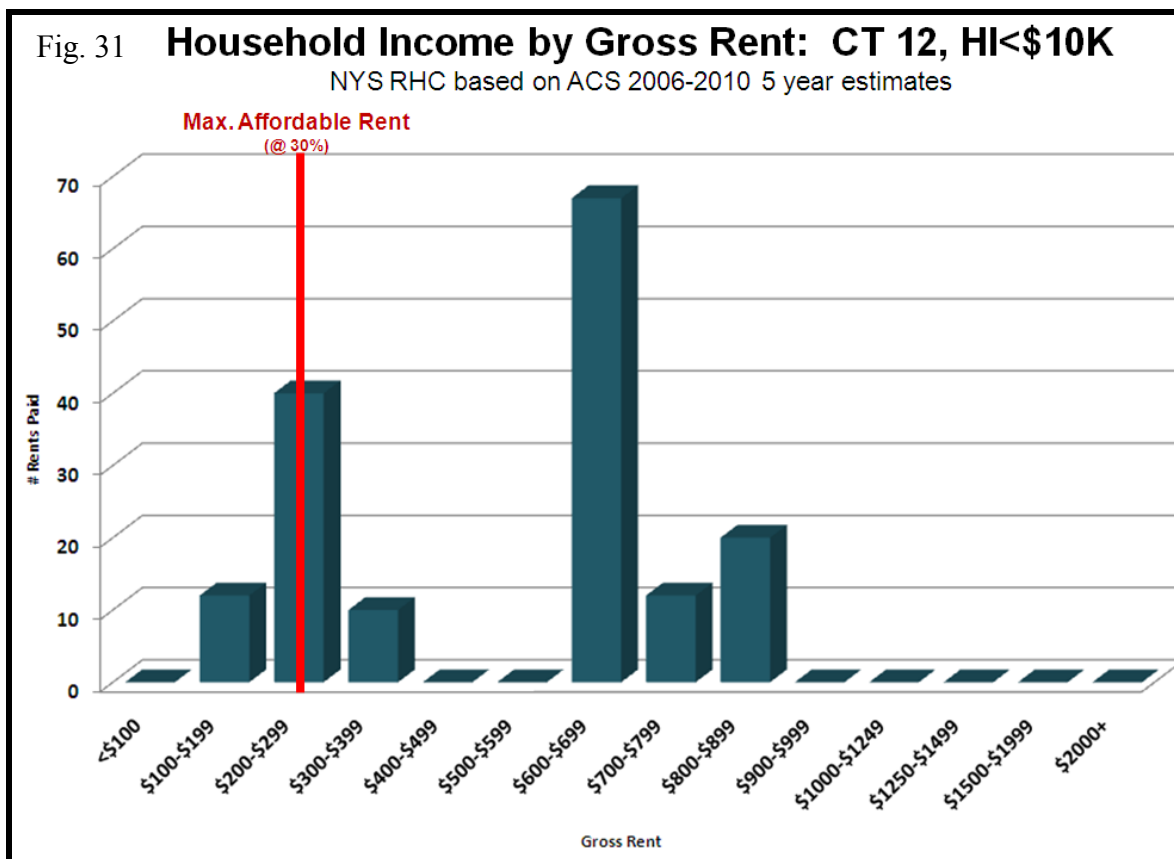


Figure 31 above illustrates the impact of these forms of assisted housing on the Hudson rental market. This chart plots the number of households with incomes of less than \$10,000 a year against the rents those households report to the American Communities Survey.

Homelessness

The snapshot of monthly homeless totals prepared by the Columbia County Department of Social Services shows fluctuation in demand for emergency housing, with a constant base demand. There is typically a much higher need for emergency housing for single individuals than families. Between June, 2010 and April, 2012, there have been as many as 86 single individuals served per month, with a minimum of 33. During the same period, there have been as many as 10 families needing emergency housing, with a minimum of 1 family.

From the data available, it is impossible to determine how many of these homeless persons and families are from Hudson and how many are from the remainder of the county. Given the lack of public transit services in the county, though, it is assumed that housing the homeless away from the county seat and the headquarters of DSS presents a logistical hardship to clients accessing the services needed to overcome homelessness.

Currently, DSS places homeless persons in privately-owned motels, as there is no emergency shelter for the homeless located in the county. DSS uses a total of 15 motels for this purpose, located throughout Columbia County, as well as in southern Rensselaer County, and in Catskill. In 2010-2011, the county paid motels a total of \$1,310,373.59 for lodging services, at costs ranging from \$60 to \$75 per night per room. The county has negotiated monthly rates with 3 of the motels, 1 in Valatie and 2 in Catskill. The monthly rates are \$450, \$420, and \$399. In the 2010-2011 year, Columbia County paid a total of \$344,390.62 to motels located in other counties for emergency housing for the homeless.

As mentioned above, it is impossible to determine from the data available to us what portion of the homeless population originates in Hudson. It may be worthwhile to research this issue further, to try to identify causal factors in Hudson that contribute to homelessness. This will require strong cooperation of the DSS. Despite the lack of concise information on homeless counts from Hudson at this time, it is safe to say that all residents of Hudson are impacted by this issue, as the significant expense of housing the homeless in motels must be borne by the property tax payer. Consequently, all property owners in Hudson will benefit if a more efficient method of housing the homeless can be identified.

Other Community Development Issues

At the Rural Housing Coalition, we advocate the view that a healthy, vital community requires a variety of amenities, including affordable housing for all income strata in the community, good jobs, educational and cultural opportunities, recreational opportunities, retail access, medical facilities and religious institutions.

Currently, Hudson seems to fall short on some of the amenities that one would expect to find in a vital community, although arguably some of the missing elements can be found a short distance away. The most critical element we found missing is:

Grocery stores and other retail services

Most of the typical retail businesses that residents of a community rely upon are found outside of the Hudson city limits, in Greenport. The distance to these retail outlets is not considered walkable, and Hudson residents without a car are at a distinct disadvantage, having to rely on taxis. Columbia County operates bus service between Hudson and Greenport, accessing the shopping centers. The bus currently operates on a schedule with service starting at 6:45 AM and concluding at 2:35 PM, Monday through Saturday. Unfortunately, this schedule makes it exceedingly difficult for the working poor to use the bus service to meet their shopping needs after work or on Sundays. The Hudson Comprehensive Plan also calls for expansion of local bus service to include a loop between the hospital, Columbia Greene Community College, and downtown Hudson. Such a loop would also provide needed access to lower income residents to educational opportunities at the community college.

Blighting Influences

The results of the windshield survey conducted by the Rural Housing Coalition staff demonstrate that homes in substandard condition tend to cluster together, creating a blighting influence among their neighbors. The windshield survey was conducted from the street side of the buildings. Alleys were not surveyed. However, during several trips down the alleys behind State and Columbia Streets, it was noted that blighting influences are far more apparent on rear facades of some buildings, and for accessory structures such as garages and sheds.

Within Block Group 12-3, there are clusters of blighted homes on State Street west of North Third Street, and on Columbia Street east of the new Habitat for Humanity homes, and several structures on North Second Street on either side of Prison Alley. This clustering pattern of disinvestment can become a vicious cycle, causing neighboring property owners to consciously decide to not make needed repairs, or making it very difficult for neighbors to access home equity capital to finance those needed repairs. Block Group 12-2 does not have any blighted homes, as most of the structures in this block group are of fairly recent vintage.



Additionally, poorly thought out, or poor quality building improvements can have the effect of instigating or furthering blight in a neighborhood. Shoddy workmanship, poor quality materials and incomplete home improvements can all have the effect of chilling desire by homeowners in a neighborhood to keep their properties in top condition. We noted a number of instances in close proximity to the blighted clusters cited above of questionable quality improvements on nearby homes, including roughly patched siding, mismatched windows, bare plywood, shaky stairways and similar quality work. The frequency of these poor quality improvements speaks to the need for quality design services to assist homeowners to make design choices and utilize durable high quality materials that will ultimately maintain the value of their properties, and hopefully contribute to the appreciation of value of the home in the long term.

Effective strategies for blight elimination include enforcement of building codes, provision of financing assistance to owners of vacant and blighted buildings to allow them to restore the structures to livable condition, demolition of structures that are so deteriorated that they can't be salvaged and their replacement with a new structure that is compatible with neighborhood character, and assistance to owners of blighted structures to sell their buildings to new owners interested in rehabilitating the property.

From the street, our reviewers did not see any blighting housing units that appeared to be totally beyond salvation. As a result, we believe that the vacant and blighting housing units are all potential candidates for rehabilitation by their owners, or for resale to new owners with an interest in putting them back into service.

Demolition Candidates

Within the area of Hudson that was examined for the windshield survey, all of the potential demolition candidates were former retail or industrial style buildings. These buildings are currently vacant, and functionally obsolete- mostly due to their small size. Site clearance will offer the opportunity for redevelopment of the property for new housing or new business uses, preferably to provide an unmet service to the residents of the neighborhood. The majority of these sites are found on Columbia Street. Additional survey work is needed in other neighborhoods of the city to identify structures that are having a blighting influence on surrounding properties due to their dilapidated condition, and target those structures for demolition. Care must be taken in this strategy to ensure that significant historic resources are not lost.

Demolition will create sites suitable for development of new housing in some cases. In others, the small lot size resulting may not be suitable for redevelopment, unless there is another vacant lot next door with which the lot can be combined, to make a lot suitable for new construction.

In some cases, undersized lots will not be combinable with adjacent parcels. In those cases, it makes sense to see if the lot can be turned over to the adjoining homeowner to increase the size of their yard.

Suggested Revitalization Strategies

The comprehensive revitalization of Hudson's neighborhoods will require a number of different programmatic strategies to address the numerous identified problems. These strategies should include increasing local community capacity to work on community revitalization issues, development of a strategic plan for implementation of revitalization projects, and the development of financial resources to implement those projects:

Development of Community Capacity

Given the very extensive housing needs of Hudson and the obvious commitment that many residents have towards revitalizing the community, the development of additional community development capacity through the cooperative efforts of local housing and community development agencies and nonprofits would appear to be an important additional strategy.

Building community capacity also includes providing education to local residents to allow them to make informed decisions in dealing with housing issues. For instance, there is an apparent need for an educational program in the neighborhood to inform homeowners about how to deal with contractors to ensure that property owners receive quality work for their money. This educational program might include information on how to negotiate a fair contract for needed repairs, provision of sample work specifications, information on material types and warranties for varying types of materials, how to spot shoddy workmanship, and other related information. Other workshops might be offered to help local residents become informed consumers.

Given the historic character of much of the City of Hudson, the community is a natural to take advantage of the Historic Preservation Tax Credit. This financing mechanism allows owners of income-generating historic real estate that undertake the rehabilitation of the building in accordance with historic preservation guidelines to claim a significant income tax benefit. In order to successfully navigate the rules for this program, homeowners need substantial training or guidance. The State of New York recently enacted a state historic preservation credit, which is up for renewal in 2014. Advocates are proposing a 5 year extension of the credit through 2019. This credit provides additional capital for investment in rehabilitation of historic properties. Workshops on how homeowners can participate in these underused programs will enable more Hudsonians to access this financing resource to improve the condition of their buildings.

Housing Rehabilitation

We encourage local officials to preserve the existing affordable housing stock in the city by investing in needed repairs to prevent further deterioration. Housing rehabilitation models can vary depending on the funding source and the type of housing unit being rehabilitated. Rehabilitation programs can be developed that make homes more energy efficient. Typically, these programs address structural deficiencies, improve building systems, remove health and safety hazards, including lead based paint, asbestos and mold contamination, as well as improving accessibility for the handicapped. In fact, the state administrator of the federal HOME program, the NYS Homes and Community Renewal (NYSHCR) encourages the coordination of

HOME program investment with the Weatherization Assistance Program to improve the energy performance of older housing units. Additionally, there may be opportunities to utilize roof surfaces in the neighborhood for solar power generation, using photovoltaic systems that have come on the market in recent years. NYSERDA may be a source of financing for these types of improvements.

Housing rehabilitation programs should be designed to provide homeowners with technical guidance to identify all of the shortcomings of the home, preparation of work specifications that clearly delineate the scope and quality expected of all repair work, and assistance in locating general contractors with the capacity to carry out the needed repairs in a timely fashion at a fair price. The program should provide grant and loan funding as appropriate to cover the cost of needed repairs for lower income units. Where the property owner has the financial wherewithal to make current payments, the assistance could be structured partially as a loan, with a below-market interest rate. All assistance should be secured with a note and mortgage filed with the County to protect the public investment in the assisted property.

At the outset, any new programs developed should be designed for ease of monitoring, to ensure complete compliance with the documentation requirements of the funding agency.

Owner Occupied Housing Rehabilitation

Owner occupants are often the backbone of neighborhoods, and have a vested interest in keeping their homes in good condition. Despite that, many circumstances conspire to make it extremely difficult for owner occupants to keep their homes in good repair, including low incomes of the owner, age of the housing stock, difficulty in finding qualified contractors to perform repair work, and even a culture of self-reliance, which makes owners less likely to rely on contractors for work around the house (and results in an unfamiliarity with the contracting process, when that need arises).

Citywide, home ownership rates in Hudson are lower than national, state, and county averages. Yet, the portion of the local real estate market in the city that is owner occupied remains significant, and of serious concern.

The Hudson Comprehensive Plan notes that the population of seniors in the city is expected to grow significantly as the Baby Boomer population ages. This population growth will be due to not only aging in place issues, but that active seniors will be drawn to Hudson due to its existing development patterns. The aging of the population will require certain accommodations in order to ensure that the housing stock continues to adequately meet the needs of residents. The Comprehensive Plan suggested that this aging population would require new models of housing to be developed to meet the needs of senior residents. The Comprehensive Plan is silent, though, on what can or should be done to allow seniors to age independently in their existing homes. It is to be expected that a significant portion of the housing stock needing repair will be owned and occupied by senior citizens due to their fixed incomes, and reduced ability to physically undertake repair and upkeep tasks. It will be important in implementing any housing rehabilitation assistance effort to provide home owners, particularly senior homeowners, with quality technical assistance in the development of rehabilitation plans, work scopes, and contract

documents to ensure their protection through a complex legal and financial process. It will be extremely important that the person(s) hired to provide this technical assistance as a rehabilitation coordinator or construction manager also be provided with appropriate training in universal design and other geriatric issues so that any design features incorporated in the rehabilitation work specifications meet the needs of the senior occupants and encourage independent living in the home. Such design work could include replacement of bathtubs with walk-in showers with grab bars, improvement of task lighting in kitchens, widening doorways, installing handicapped ramps at entries and eliminating tripping hazards. This would be in addition to structural repairs and improvements in energy efficiency of the building that would normally be found in a rehabilitation work scope.

Provide grant-funded programs to assist lower income owner occupants to secure needed repairs on their homes. Repairs should be prioritized to make certain that all structural, systems, and mechanical hazards are addressed, and that weatherization and insulation conditions are maximized to improve the energy performance of the assisted homes. Funding limitations will need to be broad enough to ensure that lead paint hazards are dealt with in accordance with HUD regulations. It may be necessary to combine funding from multiple government programs to secure adequate financing to support all the repairs needed in some seriously deteriorated homes. Provision of professional housing rehabilitation expertise is critical to ensure that proper rehabilitation specifications are prepared, and that all repair work is inspected for proper completion, with a high quality end product. Programs should be designed to make it possible for households living in the neighborhood whose incomes exceed the lower income limits defined by HUD to also receive information, support, guidance and encouragement in repairing and improving their homes, as other homes in the neighborhood are upgraded. All public investment in the improvement of homes should be secured with a Note and Mortgage on the property, properly recorded with the County.

Rental Housing Rehabilitation

Provide grant and below-market rate loan fund programs to assist investor landlords to repair the rental units occupied by lower income tenants who would possibly face displacement if the landlord were required to finance the repair through more expensive commercial credit channels. Financial assistance should be coupled with regulatory agreements that restrict rent increases for improved apartments for a defined period of time to avoid economic displacement of tenants. As defined in *Owner Occupied Housing Rehabilitation* above, the repairs should be prioritized to ensure that each assisted apartment meets Section 8 Housing Quality Standards and Building Code (as well as such other property standards as are required by program funders) upon completion of the rehabilitation. Provision of professional housing rehabilitation expertise is critical for the success of this activity, as well. This effort should be coupled with a stepped up city code enforcement program. Financing options are also available to support the rehabilitation of rental units occupied by tenants who are not low income. These programs help ensure that buildings and neighborhoods benefit from having a mix of incomes residing there.

Home Ownership Assistance

Given the relative modest housing values in the City, we would suggest that the opportunity to increase Hudson's home ownership rate is "low hanging fruit". The existing home ownership patterns and vacancy rates support the implementation of homebuyer assistance programs that can help turn renters into home owners. The vacancy rate in the neighborhood supports the concept of structuring homebuyer assistance in such a way that the program(s) help absorb currently vacant units, stabilize residential pricing, and rejuvenate the housing stock. Increasing the rate of home ownership in neighborhoods has been demonstrated in other communities to increase levels of reinvestment in the housing stock, improve the delivery of public services, and build wealth for the residents. With over 64% renter households in the city, it is not unreasonable to anticipate that at least 1 per cent of these renters per year may want to purchase a home of their own.

1. **Down Payment and Closing Cost Assistance To Purchase Existing Homes:** These types of programs can be coupled with housing rehabilitation funding to help bring affordable for-sale homes up to standard condition, and ensure that the buyers have quality homes that will remain in good condition. These programs can also be structured to avoid saddling home buyers with extra housing expenses, such as mortgage insurance.
2. **New Housing Construction:** Given the current vacancy rate in the neighborhood, creation of additional housing units would appear to be an inappropriate strategy. However, if local policy makers follow a plan to reduce the number of overall units by eliminating dilapidated structures that cannot be cost-effectively rehabilitated, new construction may make sense. Once dilapidated structures have been cleared, construction of new housing units is possible on the cleared lots. Prior to commencement of any new construction activity, a market study is recommended to ascertain the most appropriate form of housing: single family; townhomes; single family with an accessory in-law apartment for multi-generational occupancy; or townhomes. In addition, the market study will help determine whether unconventional ownership arrangements, such as rent-to-own tax credit projects, would be an effective development strategy. Based on infill construction experience over the past few years in other neighborhoods of Hudson, it appears feasible that vacant sites in block group 12-3 and others could be attractive for middle income or upscale housing construction. Development of vacant sites has been successful on Union Street for new in-migrating residents, with the buildings having a strong historic flavor. This development takes dislocation pressure off the lower income residents of the existing housing stock, and since it is primarily marketed to buyers from outside Hudson doesn't negatively impact the local vacancy rate.

In addition, several new Habitat houses are nearing completion on Columbia Street. These homes, too, have been designed to fit into the historic character of the city, and provide an excellent model for how new infill housing can be constructed. Market considerations must be carefully studied though, to ensure that any newly-constructed units to be marketed to lower income or middle income families (who are presumed to be local) do not have the unintended consequence of draining occupants from another building in the city, and making the vacant building problem worse. The Habitat model

is just one financing mechanism for making newly constructed housing affordable for low to moderate income homebuyers. Subsidizing mortgages with funding from the state Affordable Housing Corporation, and/or the federal HOME program, and/or the Federal Home Loan Bank of NY are all feasible options to assist families to afford the cost of a home, either newly-constructed or rehabilitated.

New Rental Housing Construction: At the moment, the construction of new rental housing units in the neighborhood needs careful consideration, given the current vacancy rates in the privately-owned rental housing market. Any new construction activity must be timed to avoid over-building the market, and allowing any existing vacant rental stock to be absorbed by the market. However, in the absence of new construction activity, we believe that there is a strong need to pay attention to code enforcement and rehabilitation for the existing rental housing stock, as detailed above.

Construction of new affordable rental housing on infill lots is a model that has been tried previously in Hudson. Housing Resources of Columbia County developed the Hudson Homesteads project as a scattered site new construction project utilizing funding from the federal HOME program. The scattered site model of development helps to avoid concentrations of poverty in any one neighborhood.

Of course, new unsubsidized rental construction is always possible, as market forces permit. We are aware of no constraints (such as lack of access to financing) on this unsubsidized market other than normal market demand fluctuations.

Vacant Sites For Redevelopment

Given the historic character of Hudson, it is no surprise that the city has been effectively built out over the years, leaving little land for new development. Vacant building sites are limited to locations that have been previously developed, resulting in additional expense to make the site suitable for new development.

The process of constructing a new dwelling or commercial structure on the site of a demolished building is known as infill development. This process is already occurring to some



degree in Hudson, with new homes being built by Habitat for Humanity, as well as private developers. Recent examples of this type of development in Hudson by both types of developers are notable for the attractive designs used. Clearly, attention has been paid with the design of these homes to making them fit in with the historic character of the community, and these buildings should thus be able to sell quickly, and remain attractive features of the neighborhood for the long term. We believe that it is important that the community work to ensure that future development of this type continues to be attractively designed to help stabilize property values in the neighborhood.

Given the higher than expected rates of renter occupancy in Hudson, we also believe that infill housing in the short term should be designed for single family occupancy, to encourage home ownership in the city.

Homelessness

Conduct the research necessary to determine if there are cost effective alternatives to housing the homeless population in motels. Consider locating housing alternatives within transit or walkable radius from the support services that homeless families and individuals will need to help them break the cycle of homelessness and succeed in living independently.

The New York State Homeless Housing and Assistance Program offers 100% capital grant financing to support the development of housing that is appropriate for the homeless, and supports a variety of services for the homeless that lead to the goals of living independently and self sufficiency. HHAP will pay for both new construction or the rehabilitation of an existing structure. This could include the conversion of a non-residential building to emergency housing use. There might be suitable structures available for conversion through surplus property disposition programs of the state or federal governments at reasonable cost.

An interesting model for cost-effectively providing for the emergency housing needs of the homeless has been implemented in Clinton County, which is similar in size and demographics to Columbia County. The Clinton County Department of Social Services has entered into a rental agreement with a local non-profit housing development agency to rent 8 apartments in one rental complex. The apartment design is configured to allow flexibility by locking or unlocking doors to expand or contract the apartment size, depending on the needs of the homeless family or individual occupying the unit. This allows the units to adapt to house families as need arises, or to serve individuals on a single room occupancy basis.

This model provides economy to the county, as the County pays a monthly rent for each apartment, but that rent is substantially lower than what it would cost for 30 days of motel charges.

Blighting Influences

1. Work with City officials to implement a demolition program to eliminate dilapidated structures in Hudson. Once sites are cleared, the vacant sites can be redeveloped with new housing that meets the needs of contemporary families. Due to small lot sizes of some of the dilapidated buildings, it may make sense to consolidate lots to create larger parcels on which new

homes can be constructed. Others may make more sense for development of new townhomes, where zoning approval for that type of development can be secured. If neither of these strategies prove feasible, consideration could be given to turning vacant sites over to adjoining property owners to increase their lot sizes.

In planning for a demolition program of this scale, it will be important to pay attention to the relocation needs of any residents of dilapidated but occupied buildings. An effective strategy might include rehabilitating a currently vacant home and keeping it available as housing for any families that must be relocated until permanent alternate housing becomes available. Local officials and concerned residents should become familiar with HUD requirements related to relocation, as it will impact program design, timelines, and budgets.

3. Work with Zoning and Planning Officials from the city to develop a strategy for down-zoning sites to reduce the concentration of units, and improve the likelihood that future investment in the neighborhood will support the goal of increasing home ownership rates. The results of the windshield survey of March, 2012 imply that the greatest blighting influences are most likely found at properties containing 3, 4 or more dwelling units. Zoning and planning changes should be encouraged to restrict any proposals for future conversion of existing housing to high density occupancy, and maintain appropriate scale of housing in the neighborhood to keep it an attractive place to live.

4. Consider implementing a program of street tree planting in the neighborhood. Tree-shaded streets have a positive impact on real property values, in addition to having positive environmental impacts and reducing summertime home cooling costs. Street and sidewalk improvements in the neighborhood can be planned to leave sufficient space for tree installation at a later date.

Credit Issues

There is a strong need for access to quality credit in Hudson. Effort needs to be directed to attract additional quality lenders to the community, to make the credit market more competitive, and to reduce financing costs for borrowers. In addition, local residents need to be provided with the skills to manage their credit well, so that they aren't ultimately burdened by a poor credit rating.

- 1) Financing for rental housing rehabilitation is available from the Community Preservation Corporation (CPC), a non-profit bank headquartered in New York City, with offices in Albany. CPC works with private landlords as well as non-profit real estate developers to revitalize low-income neighborhoods. CPC has a track record in other communities of tailoring financing programs to the specific needs of the neighborhood. In Troy, NY, for instance, CPC developed a 'Landlord Next Door' program to encourage neighborhood residents to take on the purchase and rehabilitation of a nearby rental building. In Albany, CPC secured federal CDFI funds to create a down payment grant assistance program for owner-occupied home purchases in targeted neighborhoods.
- 2) Siting of housing counseling services in the neighborhood will be very helpful. Housing Counseling professionals can work with local residents to develop individual home ownership strategies, including clearing up past credit problems; help in shopping for a

home, foreclosure prevention, and mediating landlord/tenant disputes. Hudson is blessed to be the home of an experienced HUD-certified housing counseling agency, Housing Resources of Columbia County. Expansion of marketing and PR efforts to broaden the reach of the existing homebuyer education classes and training to residents throughout the city will be helpful in ensuring that residents are appropriately trained to avoid the pitfalls of foreclosure in the future, and help strengthen the city and its families financially in the long term. The local real estate and mortgage banker communities are ideal potential partners in any effort to publicize the availability of these homebuyer education services.

- 3) No matter who provides credit counseling and other financial management services in Hudson, there is a strong need for an expanded community education initiative providing broad outreach on the issue of credit management, avoidance of predatory lending, household budgeting, and financial goal-setting to permit local residents to take advantage of home ownership efforts currently underway and in the future. Part of this initiative needs to focus on youth education in financial management to prevent lifestyle choices that will harm credit opportunities later in life. Development of a community financial literacy campaign will be of tremendous benefit to residents of the city. The residents of Hudson meet the demographic profile of neighborhoods targeted by predatory lenders, including financial scam artists, finance companies, home equity loan firms, property ‘flippers’, check cashing agencies, rent-to-own furniture stores, and bogus home improvement financing schemes.

Potential Program Resources

The revitalization of the housing stock in the City of Hudson will require significant investment. According to a preliminary cost estimate to undertake the activities outlined herein, an investment of more than \$3 million dollars may be required for direct investment in bricks and mortar projects in the two census block groups surveyed. The cost estimate is enclosed in Attachment 4. Clearly, an investment of this magnitude from a single funding source is not possible. Many differing funders will be required to fully finance all of the activities recommended. Possible funding sources for the bricks and mortar projects, as well as administrative costs, and the additional services and enhancements suggested, follow:

Credit Issues

- 1) Consumer Credit Counseling of Central New York: Credit counseling and correction of bad credit histories.
- 2) Local Religious and not for profit Institutions: Can support local efforts to prevent credit abuse by sponsoring educational programs for youth and young families on avoiding credit scams, predatory lenders and other threats to household credit.

Home Mortgage Finance Subsidy Programs

- 1) HOME Program: Administered by the New York State Homes and Community Renewal.
- 2) CDBG Program: Administered by the New York State Homes and Community Renewal.
- 3) New York State Affordable Housing Corporation
- 4) Federal Home Loan Bank of NY, Affordable Housing Program

- 5) Community Preservation Corporation (CPC)
- 6) Fannie Mae HomeStyle Mortgage
- 7) FHA Section 203K Mortgage

Rental Housing Development

The first 3 products must support Low Income housing.

- 1) Low Income Housing Tax Credits: Can be used to develop rental housing that is converted to homeownership units at the end of a 15 year regulatory cycle. The rental housing can be either new construction or major rehab of existing buildings.
- 2) CDBG Program- Rental Rehabilitation or New Construction. CDBG funds can be used to preserve existing rental housing or help construct new affordable rental units.
- 3) HOME Program- Rental Rehabilitation or New Construction. HOME funds can be used to acquire existing units for use as affordable housing; construct new affordable rental units; or rehabilitate existing substandard rental units that are privately owned, as long as the owner agrees to rent to income-eligible tenants at specified affordable rent levels.
- 4) Community Preservation Corporation: Financing can be used to construct new rental units, or rehabilitate existing units. Financing can be used to support market rate, as well as affordable units. Borrowers can be private for-profit individuals, or non-profit borrowers.

Housing Rehabilitation

Owner-Occupied Rehab-

- 1) HOME Program: Administered by NYS Homes and Community Renewal. HOME funds can be used to provide grants and or loans to lower income owner occupants to cover the cost of rehabilitating their substandard units.
- 2) CDBG Program: Administered by New York State Homes and Community Renewal. CDBG funds can be used to provide grants and loans to lower income owner occupants to cover the cost of rehabilitating their substandard homes. CDBG funds can be combined with HOME funds to cover the cost of particularly expensive renovation projects.
- 3) New York State Affordable Housing Corporation. AHC funds can be used to provide grants to cover the cost of repair of substandard homes occupied by lower income owners. AHC funds can be combined with HOME and/or CDBG funds.
- 4) Federal Home Loan Bank of NY, AHP. AHP funds can be used to supplement renovation or rehabilitation of lower income, owner-occupied homes that are receiving HOME, CDBG, or AHC assistance.
- 5) FHA 203k Loan financing: 203k financing is a loan guarantee mortgage product offered by HUD through various lenders that allows homebuyers to purchase a home in need of renovation and make the necessary repairs in one combined mortgage.
- 6) NYSEDA- New York State Energy Research and Development Authority. NYSEDA provides a variety of grant and loan initiatives to improve energy performance of existing buildings- residential and non-residential.

Renter-Occupied Rehab-

- 1) HOME Program: Rental rehabilitation grants and/or loans can be used to improve rental units occupied by lower income tenants. The landlord must agree to continue renting to lower income tenants, and the rent charges are limited by a regulatory agreement.
- 2) CDBG Program: Rental rehabilitation loans can be used to improve rental units occupied by lower income tenants.
- 3) Community Preservation Corporation: Rental rehabilitation financing is available to landlords without any income restriction.

Blighting Influences

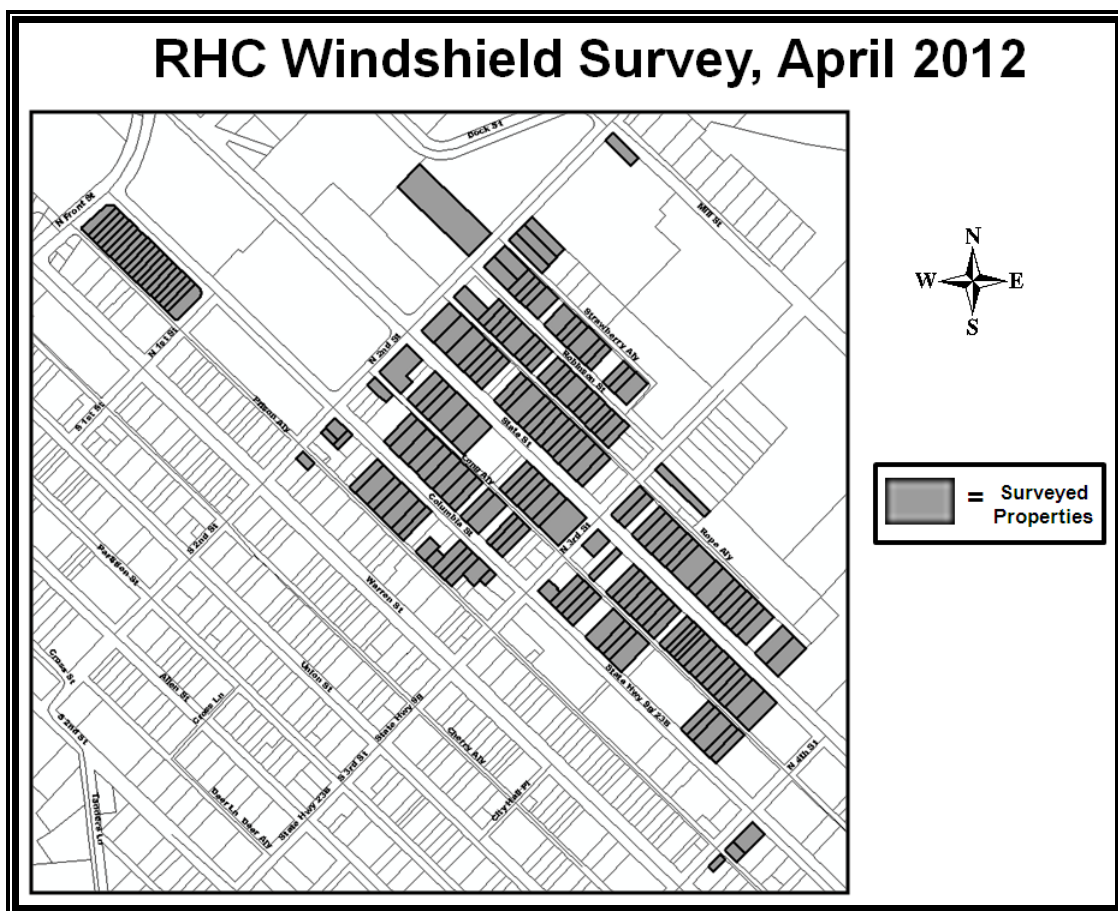
- 1) Work with City officials to demolish derelict structures. Demolition expenses may be eligible for financing through the CDBG program.
- 2) Begin discussions with City Planning and Zoning officials to ensure that the goals for the city's revitalization are well understood, and that future planning and zoning decisions in Hudson support the development of a high quality living environment.
- 3) Implement a Clean Hudson campaign to encourage volunteer efforts to clean/beautify the neighborhoods at risk of blight.
- 4) Investigate opportunities to plant street trees in the city.⁷

⁷ <http://www.arboday.org/trees/index.cfm>


Existing Housing Conditions Survey Instrument and Methodology

The survey of housing conditions in Hudson was conducted in March, 2012 by staff of the New York State Rural Housing Coalition, all of whom are experienced in evaluating housing conditions in preparation for administering housing rehabilitation programs for lower income families. The survey was based on a checklist format (attached) to rate individual components of housing. The data gathered from the checklist was collapsed onto a spreadsheet by street address.⁸ This spreadsheet is also attached.


The housing conditions have been mapped by ownership tenure, along with land vacancy to provide a more accurate visual image of housing conditions in the neighborhood. This map indicates concentrations of deteriorating housing stock, and allows determinations to be made as to the type of programmatic response necessary (ie owner-occupied housing rehabilitation initiatives vs. rental rehabilitation programs; blight clearance programs, etc.).






 = Properties in Standard Condition


[illegible]

 = Properties in Sub-Standard Condition





 = Properties Requiring Moderate Rehab.



 = Properties Requiring Major Rehab.



 = 1 Vacant Unit

 = 2 Vacant Units



Public Housing
Voucher

Source: Hudson Housing Authority

Tax Foreclosures, April 2012



= Foreclosed Properties

RHC Windshield Survey, April 2012



Properties in Standard Condition
 Properties Requiring Moderate Rehab.
 Properties Requiring Major Rehab.
 Tax Foreclosure
 Vacant Property
Section 8 Housing:
 Public Housing
 Voucher

Housing Condition Survey
Hudson, NY

Street Address _____

Number of Dwelling Units _____

Number of Stories _____

Type of Construction: Wood Frame [] Brick [] Stucco/Masonry Block []

Primary Structural Elements:

Structural Elements	Good Condition	Fair Condition	Poor Condition	Unsound
Roof Structure				
Wall Structure				
Foundation				
Total				

Secondary Housing Elements:

Roofing				
Siding				
Chimney(s)				
Porch(es)				
Steps				
Windows				
Doors				
Exterior Paint				
Gutters/Downspouts				
Antiquated Electric Meter(s)				
Total				

Condition of Grounds: Good [] Fair [] Poor []

Overall Condition Rating (see definitions on reverse):

Standard Condition []

Substandard Condition Requiring Moderate Rehabilitation []

Substandard Condition Requiring Major or Substantial Rehabilitation []

Dilapidated Condition Requiring Demolition []

Comments: _____

Definitions

Condition:

Good Condition- This element is in sound shape, needing no repair, or up to 10% of the element needs repair. (For roofing materials, there should be at least 7 years left in the useful life of the roofing.)

Fair Condition- This element is basically sound, although 10-50% of the element needs repair or replacement. (For windows, this includes cracked, broken, or missing windowpanes.)

Poor Condition- This element is past its useful life. More than 50% of the element needs repair or replacement. (For doors, this includes missing hardware, holes, or doors that will not close completely. For windows, this includes missing sash, or sash that are falling apart around the glass.)

Unsound- The element has been allowed to deteriorate to the point that a) it can not be repaired, and b) its current condition threatens the structural integrity of the dwelling and contributes to deterioration of other elements. (For roof structure, look for sagging ridge beams, as well as actual holes in the roof surface. For wall structure, look for bowing of wall surface.)

Condition Rating:

Standard Condition: Needs no repairs in any primary structural element, and no more than 3 secondary elements in Fair condition.

Substandard Condition Requiring Moderate Rehabilitation: No more than 1 primary structural element in need of repair/replacement, as well as no more than 3 secondary elements in Poor condition.

Substandard Condition Requiring Major or Substantial Rehabilitation: At least one primary element in Poor or Unsound condition plus 4 or more secondary elements in Poor or Unsound condition.

Dilapidated Condition Requiring Demolition: 2 or more primary elements in Unsound condition, or 2 or more primary elements in Poor condition plus 6 or more secondary elements in Poor or Unsound Condition.

Attachment 4

City of Hudson Revitalization Activities Preliminary Cost Estimates

<u>Activity*</u>	<u>Number</u>	<u>Type</u>	<u>Cost/Unit</u>	<u>Estimated Total Cost</u>
Demolition**	2	Buildings	14,500 (1)	\$29,000
Rehabilitation/Mod.	117	Units	10,792 (2)	\$1,262,664
Rehabilitation/Major	56	Units	22,686	\$1,270,418
Homeownership***	10	Units/yr	35,000	\$350,000

Total Projected Cost**:** **\$2,912,082**

* Activities do not include estimates for new construction activities, which are impossible to establish at this time.

** Cost Estimate Source:

(1) Actual demolition contract price, 58-64 Park Avenue, Albany, NY April, 2012

(2) Housing Resources of Columbia County recent rehab costs.

*** Based on an estimate of 1% of neighborhood renter households moving from rental to H/O per year
Estimate includes down payment assistance plus an allowance for rehab of the home.

**** Total costs do not include administrative budgets or cost of delivering programs to local residents.

Attachment 5: Hudson Housing Condition Survey Results

St.	Address			Condition:		Substandard				Vacant	
				Units	Std.	Mod.	Major	Dilapidated			
356	State	Street	Hudson	3	3						
352	State	Street	Hudson	1	1						
344	State	Street	Hudson	2	2						
342	State	Street	Hudson	1	1						
340	State	Street	Hudson	2	2						
338	State	Street	Hudson	2	2						
336	State	Street	Hudson	2		2					
334	State	Street	Hudson	1		1					
330	State	Street	Hudson	1			1				
328	State	Street	Hudson	1	1						
322	State	Street	Hudson	2	2						
320	State	Street	Hudson	3	3						
318	State	Street	Hudson	1			1			1	
316	State	Street	Hudson	3		3					
312	State	Street	Hudson	1	1						
310	State	Street	Hudson	1		1					
308	State	Street	Hudson	1		1					
306	State	Street	Hudson	1		1					
304	State	Street	Hudson	2		2					
302	State	Street	Hudson	1	1						
260	State	Street	Hudson	4		4					
254	State	Street	Hudson	2	2						
252	State	Street	Hudson	2		2					
250	State	Street	Hudson	2	2						
248	State	Street	Hudson	2		2					
246	State	Street	Hudson	2	2						
244	State	Street	Hudson	1		1					
242	State	Street	Hudson	1	1						
240	State	Street	Hudson	2		2					
238	State	Street	Hudson	1	1						
236	State	Street	Hudson	2	2						
234	State	Street	Hudson	2		2					
232	State	Street	Hudson	2		2					
228	State	Street	Hudson	2	2						
226	State	Street	Hudson	2	2						
224	State	Street	Hudson	2	2						
222	State	Street	Hudson	2		2					
206-08	State	Street	Hudson	3	3						
210	State	Street	Hudson	1			1				
212	State	Street	Hudson	1		1					
214	State	Street	Hudson	1		1					
64	N 2nd	Street	Hudson	1	1						
62	N 2nd	Street	Hudson	1	1						
216	State	Street	Hudson	2		2					
218	State	Street	Hudson	2	2						
220	State	Street	Hudson	2		2					
202	State	Street	Hudson	3	3						
120	N 2nd	Street	Hudson	1		1					
201	State	Street	Hudson								

301	State	Street	Hudson	2	2		
205-207	Columbia	Street	Hudson	4		4	
215	Columbia	Street	Hudson	1	1		
217	Columbia	Street	Hudson	2	2		
221	Columbia	Street	Hudson	2	2		
237	Columbia	Street	Hudson	0	1		
235	Columbia	Street	Hudson	4	4		
241	Columbia	Street	Hudson	1		1	
243	Columbia	Street	Hudson	1		1	
245	Columbia	Street	Hudson	1		1	
247	Columbia	Street	Hudson	1		1	
249	Columbia	Street	Hudson	1	1		
231	Columbia	Street	Hudson	1	1		
229	Columbia	Street	Hudson	3	3		
227	Columbia	Street	Hudson	2	2		
225	Columbia	Street	Hudson	0			1
223	Columbia	Street	Hudson	1		1	
302-04	Columbia	Street	Hudson	0	1		
306	Columbia	Street	Hudson	1	1		
308	Columbia	Street	Hudson	2	2		
310	Columbia	Street	Hudson	3		3	
312	Columbia	Street	Hudson	1	1		
320	Columbia	Street	Hudson	1	1		
322	Columbia	Street	Hudson	1	1		
324	Columbia	Street	Hudson	1	1		
252	Columbia	Street	Hudson	0	0		
250	Columbia	Street	Hudson	1		1	
248	Columbia	Street	Hudson	1	1		
242	Columbia	Street	Hudson	1	1		
240	Columbia	Street	Hudson	1	1		
236	Columbia	Street	Hudson	1	1		
232	Columbia	Street	Hudson	1	1		
228	Columbia	Street	Hudson	1	1		
226	Columbia	Street	Hudson	1	1		
222	Columbia	Street	Hudson	1	1		
220	Columbia	Street	Hudson	1	1		
218	Columbia	Street	Hudson	1	1		
216	Columbia	Street	Hudson	1	1		
214	Columbia	Street	Hudson	1	1		
1	Columbia	Street	Hudson	1	1		
3	Columbia	Street	Hudson	1	1		
5	Columbia	Street	Hudson	1	1		
7	Columbia	Street	Hudson	1	1		
9	Columbia	Street	Hudson	1	1		
11	Columbia	Street	Hudson	1	1		
13	Columbia	Street	Hudson	1	1		
15	Columbia	Street	Hudson	1	1		
17	Columbia	Street	Hudson	1	1		
19	Columbia	Street	Hudson	1	1		
21	Columbia	Street	Hudson	1	1		
23	Columbia	Street	Hudson	1	1		
25	Columbia	Street	Hudson	1	1		
27	Columbia	Street	Hudson	1	1		
29	Columbia	Street	Hudson	1	1		
31	Columbia	Street	Hudson	1	1		

33	Columbia	Street	Hudson	1	1		
35	Columbia	Street	Hudson	1		1	
37	Columbia	Street	Hudson	1	1		
39	Columbia	Street	Hudson	1	1		
257	State	Street	Hudson	1		1	
301	State	Street	Hudson	2		2	
307	State	Street	Hudson	1			1
313	State	Street	Hudson	2	2		
315	State	Street	Hudson	1	1		
317	State	Street	Hudson	1	1		
321	State	Street	Hudson	2			2
319	State	Street	Hudson	1	1		
323	State	Street	Hudson	1	1		
331	State	Street	Hudson	1		1	
333.5	State	Street	Hudson	1		1	
325-327	State	Street	Hudson	2			2
333	State	Street	Hudson	1	1		
335	State	Street	Hudson	2	2		
337	State	Street	Hudson	3	3		
339	State	Street	Hudson	2		2	
341	State	Street	Hudson	2		2	
343	State	Street	Hudson	1			1
345	State	Street	Hudson	1		1	
347	State	Street	Hudson	1	1		
349	State	Street	Hudson	1		1	
351	State	Street	Hudson	2		2	
353	State	Street	Hudson	2		2	
357	State	Street	Hudson	1		1	
211	State	Street	Hudson	2	2		
213	State	Street	Hudson	2		2	
215	State	Street	Hudson	1		1	1
217	State	Street	Hudson	1	1		
223	State	Street	Hudson	3		3	
225	State	Street	Hudson	1		1	
235-229	State	Street	Hudson	5	5		
241	State	Street	Hudson	1			1
243	State	Street	Hudson	2			2
245	State	Street	Hudson	1		1	
247	State	Street	Hudson	1			1
249	State	Street	Hudson	2		2	2
251	State	Street	Hudson	1		1	
253	State	Street	Hudson	1		1	
227a-235a	State	Street	Hudson	5	5		
12	N. Second	Street	Hudson	2			2
20	N. Second	Street	Hudson	2			2
22-24	N. Second	Street	Hudson	4	4		
36	N. Second	Street	Hudson	1		1	
	N. Second	Street	Hudson	1		1	
16	N Fourth	Street	Hudson	2	2		
14	N Fourth	Street	Hudson	3		3	
10	N. Fourth	Street	Hudson	3			3
12	N. Fourth	Street	Hudson				
209	Robinson	Street	Hudson	2	2		
211	Robinson	Street	Hudson	2			2
213	Robinson	Street	Hudson	2		2	

215	Robinson	Street	Hudson	1	1				
217	Robinson	Street	Hudson	2	2				
221	Robinson	Street	Hudson	2		2			
223	Robinson	Street	Hudson	2		2			
225	Robinson	Street	Hudson	2		2			
229	Robinson	Street	Hudson	2	2				
231	Robinson	Street	Hudson	2		2			
233	Robinson	Street	Hudson	2	2				
237	Robinson	Street	Hudson	2	2				
239	Robinson	Street	Hudson	1		1			
241	Robinson	Street	Hudson	1		1			
243	Robinson	Street	Hudson	1	1				
245	Robinson	Street	Hudson	2	2				
247	Robinson	Street	Hudson	1	1				
249	Robinson	Street	Hudson	1			1		
251	Robinson	Street	Hudson	2		2			
90	N. Second	Street	Hudson	1			1		
360	Columbia	Street	Hudson	1	1				
358	Columbia	Street	Hudson	2	2				
356	Columbia	Street	Hudson	1	1				
354	Columbia	Street	Hudson	1	1				
352	Columbia	Street	Hudson	1		1			
350	Columbia	Street	Hudson	3	3				
328	Columbia	Street	Hudson	2		2			
248	Robinson	Street	Hudson	2			2		
244	Robinson	Street	Hudson	2			2		
242	Robinson	Street	Hudson	1		1			
236	Robinson	Street	Hudson	1			1		
234	Robinson	Street	Hudson	1			1		
232	Robinson	Street	Hudson	2		2			
228	Robinson	Street	Hudson	1		1			
226	Robinson	Street	Hudson	1			1		
224	Robinson	Street	Hudson	4			4		
216	Robinson	Street	Hudson	1			1		
214	Robinson	Street	Hudson	3		3			
212	Robinson	Street	Hudson	1	1				
210	Robinson	Street	Hudson	1	1				
74-76	N. Second	Street	Hudson	2			2		
80	N. Second	Street	Hudson	2			2		
82	N. Second	Street	Hudson	1			1		
86	N. Second	Street	Hudson	1		1			
66	N. Third	Street	Hudson						
Total Units				306	135	117	56	1	12
total Bldgs				198	88	74	35	1	8

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<p>*Margins of error included for 2010 ACS 5-year estimates</p> <p>**Tables for year 2000 have been altered to account for the difference in the numbering of block groups from 2000-2010.</p>
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1a. Total Population

2010

	Hudson	CT 12	BG1	BG2	BG3	BG4	CT 13	BG1	BG2	BG3	BG4	BG5
Total Pop	6713	3475	1270	664	709	832	3238	631	864	374	587	782
% Change from '00	-10.8%	1.9%	13.8%	-2.1%	-7.9%	-1.7%	-21.3%	-24.0%	-28.7%	-37.6%	-13.4%	-1.8%
Land Area (acres)	1462	599	468	38	33	42	863	240	280	54	162	127
Pop Dens.	4.6	5.8	2.7	17.5	21.5	19.8	3.8	2.6	3.1	6.9	3.6	6.2

2000

	Hudson	CT 12	BG1	BG2	BG3	BG4	CT 13	BG1	BG2	BG3	BG4	BG5
Total Pop	7524	3410	1116	678	770	846	4114	830	1211	599	678	796

1b. Total Correctional Population

	2000	2010	% Change
Correctional Pop.	618	363	-41.3%

2. Median Age

2010

	Hudson	CT 12	BG1	BG2	BG3	BG4	CT 13	BG1	BG2	BG3	BG4	BG5
Male	37.4	36.7	41.4	30.8	32.5	33.5	37.9	31.1	38.9	48.8	35.6	35.7
Female	37.5	36.1	41.6	32.9	33.6	32.5	39.7	32.1	41.4	48	40.8	39.7
Both	37.5	36.4	41.5	32.4	33	32.9	38.6	31.5	39.4	48.5	38.8	37.5
% Change from '00	2.5%	-0.3%	-7.4%	15.3%	5.8%	0.6%	5.2%	6.1%	11.9%	20.6%	-12.0%	-0.5%

2000

	Hudson	CT 12	BG1	BG2	BG3	BG4	CT 13	BG1	BG2	BG3	BG4	BG5
Male	34.7	34.6	44.2	19.8	30.9	30.9	34.8	28.8	33.7	38.3	40.1	37.4
Female	38.5	37.8	45.6	33.9	31.6	34.8	39.3	30.1	41.8	42.2	47.1	38.1
Both	36.6	36.5	44.8	28.1	31.2	32.7	36.7	29.7	35.2	40.2	44.1	37.7

3. Race

2010	Hudson		CT 12		BG1		BG2		BG3		BG4	
White	3962	59.0%	1905	54.8%	875	72.3%	274	44.6%	294	44.0%	462	60.9%
Black	1678	25.0%	972	28.0%	210	17.4%	287	46.7%	258	38.6%	217	28.6%
American Indian	27	0.4%	7	0.2%	4	0.3%	1	0.2%	1	0.1%	1	0.1%
Asian	479	7.1%	268	7.7%	93	7.7%	46	7.5%	76	11.4%	53	7.0%
Native Hawaiian	2	0.0%	4	0.1%	3	0.2%	0	0.0%	0	0.0%	1	0.1%
Other	565	8.4%	319	9.2%	25	2.1%	6	1.0%	39	5.8%	24	3.2%
Total	6713		3475		1210		614		668		758	
	CT 13		BG1		BG2		BG3		BG4		BG5	
White	2057	63.5%	303	50.8%	504	59.7%	273	74.6%	432	77.3%	545	73.0%
Black	706	21.8%	198	33.2%	257	30.5%	54	14.8%	84	15.0%	113	15.1%
American Indian	20	0.6%	2	0.3%	11	1.3%	0	0.0%	4	0.7%	3	0.4%
Asian	211	6.5%	94	15.7%	20	2.4%	25	6.8%	17	3.0%	55	7.4%
Native Hawaiian	2	0.1%	0	0.0%	0	0.0%	0	0.0%	2	0.4%	0	0.0%
Other	242	7.5%	0	0.0%	52	6.2%	14	3.8%	20	3.6%	31	4.1%
Total	3238		597		844		366		559		747	

4. Hispanic

2010	Hudson	CT 12	BG1	BG2	BG3	BG4	CT 13	BG1	BG2	BG3	BG4	BG5
Hispanic	552	289	82	57	76	74	263	24	100	31	50	58
Total Pop	6713	3475	1270	664	709	832	3238	631	864	374	587	782
% Hispanic	8.2%	8.3%	6.5%	8.6%	10.7%	8.9%	8.1%	3.8%	11.6%	8.3%	8.5%	7.4%

5a. Ownership by Race

2010	Hudson		CT 12		BG1		BG2		BG3		BG4	
White	802	81.7%	362	74.8%	227	84.4%	14	73.7%	39	50.0%	82	69.5%
Black	115	11.7%	82	16.9%	28	10.4%	1	5.3%	28	35.9%	25	21.2%
American Indian	1	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Asian	42	4.3%	27	5.6%	9	3.3%	4	21.1%	9	11.5%	5	4.2%
Native Hawaiian	1	0.1%	1	0.2%	0	0.0%	0	0.0%	0	0.0%	1	0.8%
Other	9	0.9%	6	1.2%	2	0.7%	0	0.0%	1	1.3%	3	2.5%
2 or More Races	12	1.2%	6	1.2%	3	1.1%	0	0.0%	1	1.3%	2	1.7%
Total	982		484		269		19		78		118	
	CT 13		BG1		BG2		BG3		BG4		BG5	
White	440	88.4%	68	88.3%	76	84.4%	73	84.9%	107	89.2%	116	92.8%
Black	33	6.6%	7	9.1%	8	8.9%	5	5.8%	7	5.8%	6	4.8%
American Indian	1	0.2%	1	1.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Asian	15	3.0%	1	1.3%	2	2.2%	6	7.0%	3	2.5%	3	2.4%
Native Hawaiian	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other	3	0.6%	0	0.0%	1	1.1%	2	2.3%	0	0.0%	0	0.0%
2 or More Races	6	1.2%	0	0.0%	3	3.3%	0	0.0%	3	2.5%	0	0.0%
Total	498		77		90		86		120		125	

5b. Tenure by Race of Householder

2010

Owner Occupied

	Hudson		CT 12		BG1		BG2		BG3		BG4	
White	802	81.7%	362	74.8%	227	84.4%	14	73.7%	39	50.0%	82	69.5%
Black	115	11.7%	82	16.9%	28	10.4%	1	5.3%	28	35.9%	25	21.2%
American Indian	1	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Asian	42	4.3%	27	5.6%	9	3.3%	4	21.1%	9	11.5%	5	4.2%
Native Hawaiian	1	0.1%	1	0.2%	0	0.0%	0	0.0%	0	0.0%	1	0.8%
Other	9	0.9%	6	1.2%	2	0.7%	0	0.0%	1	1.3%	3	2.5%
2 or More Races	12	1.2%	6	1.2%	3	1.1%	0	0.0%	1	1.3%	2	1.7%
Total	982		484		269		19		78		118	
	CT 13		BG1		BG2		BG3		BG4		BG5	
White	440	88.4%	68	88.3%	76	84.4%	73	84.9%	107	89.2%	116	92.8%
Black	33	6.6%	7	9.1%	8	8.9%	5	5.8%	7	5.8%	6	4.8%
American Indian	1	0.2%	1	1.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Asian	15	3.0%	1	1.3%	2	2.2%	6	7.0%	3	2.5%	3	2.4%
Native Hawaiian	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other	3	0.6%	0	0.0%	1	1.1%	2	2.3%	0	0.0%	0	0.0%
2 or More Races	6	1.2%	0	0.0%	3	3.3%	0	0.0%	3	2.5%	0	0.0%
Total	498		77		90		86		120		125	

Renter Occupied

	Hudson		CT 12		BG1		BG2		BG3		BG4	
White	1105	61.9%	558	57.6%	147	65.3%	166	54.1%	102	48.6%	143	63.3%
Black	492	27.6%	318	32.9%	52	23.1%	123	40.1%	87	41.4%	56	24.8%
American Indian	14	0.8%	5	0.5%	2	0.9%	1	0.3%	1	0.5%	1	0.4%
Asian	67	3.8%	28	2.9%	6	2.7%	6	2.0%	8	3.8%	8	3.5%
Native Hawaiian	1	0.1%	1	0.1%	1	0.4%	0	0.0%	0	0.0%	0	0.0%
Other	58	3.3%	30	3.1%	8	3.6%	3	1.0%	11	5.2%	8	3.5%
2 or More Races	47	2.6%	28	2.9%	9	4.0%	8	2.6%	1	0.5%	10	4.4%
Total	1784		968		225		307		210		226	
	CT 13		BG1		BG2		BG3		BG4		BG5	
White	547	67.0%	113	50.9%	103	68.7%	78	78.8%	100	77.5%	153	70.8%
Black	174	21.3%	82	36.9%	19	12.7%	15	15.2%	18	14.0%	40	18.5%
American Indian	9	1.1%	0	0.0%	4	2.7%	0	0.0%	2	1.6%	3	1.4%
Asian	39	4.8%	23	10.4%	6	4.0%	2	2.0%	1	0.8%	7	3.2%
Native Hawaiian	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other	28	3.4%	0	0.0%	13	8.7%	3	3.0%	5	3.9%	7	3.2%
2 or More Races	19	2.3%	4	1.8%	5	3.3%	1	1.0%	3	2.3%	6	2.8%
Total	816		222		150		99		129		216	

6. Tenure 2010

	Hudson		CT 12		BG1		BG2		BG3		BG4	
Owned w Mort.	634		327		178		14		52		83	
Owned Outright	348	35.5%	157	33.3%	91	54.5%	5	5.8%	26	27.1%	35	34.3%
Renter Occupied	1784	64.5%	968	66.7%	225	45.5%	307	94.2%	210	72.9%	226	65.7%
Total	2766		1452		494		326		288		344	
	CT 13		BG1		BG2		BG3		BG4		BG5	
Owned w Mort.	307		38		59		56		80		74	
Owned Outright	191	37.9%	39	25.8%	31	37.5%	30	46.5%	40	48.2%	51	36.7%
Renter Occupied	816	62.1%	222	74.2%	150	62.5%	99	53.5%	129	51.8%	216	63.3%
Total	1314		299		240		185		249		341	

2000

	Hudson		CT 12		BG1		BG2		BG3		BG4	
Owner Occupied	993	33.6%	479	32.9%	274	60.8%	16	5.1%	87	26.1%	102	28.7%
Renter Occupied	1958	66.4%	975	67.1%	177	39.2%	299	94.9%	246	73.9%	253	71.3%
Total	2951		1454		451		315		333		355	
	CT 13		BG1		BG2		BG3		BG4		BG5	
Owner Occupied	514	34.3%	77	20.9%	96	34.8%	81	33.6%	124	47.9%	136	38.5%
Renter Occupied	983	65.7%	291	79.1%	180	65.2%	160	66.4%	135	52.1%	217	61.5%
Total	1497		368		276		241		259		353	

7. Housing Units

2010

	Hudson	CT 12	BG1	BG2	BG3	BG4	CT 13	BG1	BG2	BG3	BG4	BG5
Total Units	3315	1700	554	342	368	436	1615	360	321	232	288	414
% Change from '00	-1.0%	3.3%	13.5%	-2.6%	-3.4%	2.3%	-5.1%	-12.0%	-1.5%	-21.1%	4.7%	4.3%

2000

	Hudson	CT 12	BG1	BG2	BG3	BG4	CT 13	BG1	BG2	BG3	BG4	BG5
Total Units	3347	1646	488	351	381	426	1701	409	326	294	275	397

8a. Vacant Units by Type

2010

	Hudson		CT 12		BG1		BG2		BG3		BG4	
For Rent	186	33.9%	94	37.9%	17	28.3%	10	62.5%	27	33.8%	40	43.5%
<i>Rented, Not Occupied</i>	8	1.5%	2	0.8%	0	0.0%	1	6.3%	0	0.0%	1	1.1%
For Sale Only	46	8.4%	26	10.5%	8	13.3%	0	0.0%	5	6.3%	13	14.1%
Sold, Not Occupied	11	2.0%	2	0.8%	0	0.0%	0	0.0%	0	0.0%	2	2.2%
Seasonal, Rec.	113	20.6%	41	16.5%	14	23.3%	4	25.0%	12	15.0%	11	12.0%
For Migrant Workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Vacant	185	33.7%	83	33.5%	21	35.0%	1	6.3%	36	45.0%	25	27.2%
Total	549		248		60		16		80		92	

	CT 13		BG1		BG2		BG3		BG4		BG5	
For Rent	92	30.6%	10	16.4%	30	37.0%	5	10.6%	11	28.2%	36	49.3%
<i>Rented, Not Occupied</i>	6	2.0%	2	3.3%	2	2.5%	0	0.0%	1	2.6%	1	1.4%
For Sale Only	20	6.6%	1	1.6%	6	7.4%	4	8.5%	3	7.7%	6	8.2%
Sold, Not Occupied	9	3.0%	1	1.6%	2	2.5%	3	6.4%	2	5.1%	1	1.4%
Seasonal, Rec.	72	23.9%	15	24.6%	21	25.9%	19	40.4%	11	28.2%	6	8.2%
For Migrant Workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Vacant	102	33.9%	32	52.5%	20	24.7%	16	34.0%	11	28.2%	23	31.5%
Total	301		61		81		47		39		73	

2000

	Hudson		CT 12		BG1		BG2		BG3		BG4	
For Rent	178	44.9%	103	53.6%	13	35.1%	31	86.1%	22	45.8%	37	52.1%
<i>Rented, Not Occupied</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
For Sale Only	76	19.2%	35	18.2%	12	32.4%	1	2.8%	10	20.8%	12	16.9%
Sold, Not Occupied	13	3.3%	4	2.1%	1	2.7%	2	5.6%	0	0.0%	1	1.4%
Seasonal, Rec.	32	8.1%	8	4.2%	3	8.1%	1	2.8%	1	2.1%	3	4.2%
For Migrant Workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Vacant	97	24.5%	42	21.9%	8	21.6%	1	2.8%	15	31.3%	18	25.4%
Total	396		192		37		36		48		71	

	CT 13		BG1		BG2		BG3		BG4		BG5	
For Rent	75	36.8%	17	41.5%	17	34.0%	16	30.2%	7	43.8%	18	40.9%
<i>Rented, Not Occupied</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
For Sale Only	41	20.1%	5	12.2%	7	14.0%	12	22.6%	3	18.8%	14	31.8%
Sold, Not Occupied	9	4.4%	5	12.2%	1	2.0%	2	3.8%	1	6.3%	0	0.0%
Seasonal, Rec.	24	11.8%	1	2.4%	11	22.0%	6	11.3%	1	6.3%	5	11.4%
For Migrant Workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Vacant	55	27.0%	13	31.7%	14	28.0%	17	32.1%	4	25.0%	7	15.9%
Total	204		41		50		53		16		44	

8b. Vacancy Rates

2010

	Hudson	CT 12	BG1	BG2	BG3	BG4
Vacant Units	549	248	60	16	80	92
Total Units	3315	1700	554	342	368	436
Vacancy Rate	16.6%	14.6%	10.8%	4.7%	21.7%	21.1%

	CT 13	BG1	BG2	BG3	BG4	BG5
Vacant Units	301	61	81	47	39	73
Total Units	1615	360	321	232	288	414
Vacancy Rate	18.6%	16.9%	25.2%	20.3%	13.5%	17.6%

2000

	Hudson	CT 12	BG1	BG2	BG3	BG4
Vacant Units	396	192	37	36	48	71
Total Units	3347	1646	488	351	381	426
Vacancy Rate	11.8%	11.7%	7.6%	10.3%	12.6%	16.7%

	CT 13	BG1	BG2	BG3	BG4	BG5
Vacant Units	204	41	50	53	16	44
Total Units	1701	409	326	294	275	397
Vacancy Rate	12.0%	10.0%	15.3%	18.0%	5.8%	11.1%

9a. Tenure by Age

2010

Owner Occupied	Hudson		CT 12		BG1		BG2		BG3		BG4	
15-24	9	0.9%	5	1.0%	4	1.5%	0	0.0%	1	1.3%	0	0.0%
25-34	62	6.3%	38	7.9%	26	9.7%	1	5.3%	5	6.4%	6	5.1%
35-44	143	14.6%	77	15.9%	43	16.0%	1	5.3%	18	23.1%	15	12.7%
45-54	227	23.1%	105	21.7%	51	19.0%	7	36.8%	18	23.1%	29	24.6%
55-64	250	25.5%	124	25.6%	65	24.2%	8	42.1%	21	26.9%	30	25.4%
65-74	124	12.6%	54	11.2%	29	10.8%	2	10.5%	8	10.3%	15	12.7%
75-84	104	10.6%	48	9.9%	27	10.0%	0	0.0%	6	7.7%	15	12.7%
85+	63	6.4%	33	6.8%	24	8.9%	0	0.0%	1	1.3%	8	6.8%
Total	982		484		269		19		78		118	

Owner Occupied	CT 13		BG1		BG2		BG3		BG4		BG5	
15-24	4	0.8%	0	0.0%	0	0.0%	0	0.0%	1	0.8%	3	2.4%
25-34	24	4.8%	5	6.5%	3	3.3%	2	2.3%	4	3.3%	10	8.0%
35-44	66	13.3%	10	13.0%	12	13.3%	10	11.6%	20	16.7%	14	11.2%
45-54	122	24.5%	16	20.8%	23	25.6%	26	30.2%	28	23.3%	29	23.2%
55-64	126	25.3%	21	27.3%	21	23.3%	22	25.6%	25	20.8%	37	29.6%
65-74	70	14.1%	11	14.3%	16	17.8%	15	17.4%	16	13.3%	12	9.6%
75-84	56	11.2%	13	16.9%	10	11.1%	8	9.3%	14	11.7%	11	8.8%
85+	30	6.0%	1	1.3%	5	5.6%	3	3.5%	12	10.0%	9	7.2%
Total	498		77		90		86		120		125	

2010

Renter Occupied	Hudson		CT 12		BG1		BG2		BG3		BG4	
15-24	152	8.5%	70	7.2%	19	8.4%	18	5.9%	17	8.1%	16	7.1%
25-34	387	21.7%	205	21.2%	41	18.2%	55	17.9%	54	25.7%	55	24.3%
35-44	306	17.2%	156	16.1%	44	19.6%	32	10.4%	43	20.5%	37	16.4%
45-54	342	19.2%	186	19.2%	35	15.6%	56	18.2%	32	15.2%	63	27.9%
55-64	279	15.6%	154	15.9%	45	20.0%	51	16.6%	31	14.8%	27	11.9%
65-74	181	10.1%	113	11.7%	22	9.8%	60	19.5%	16	7.6%	15	6.6%
75-84	95	5.3%	62	6.4%	12	5.3%	29	9.4%	13	6.2%	8	3.5%
85+	42	2.4%	22	2.3%	7	3.1%	6	2.0%	4	1.9%	5	2.2%
Total	1784		968		225		307		210		226	

Renter Occupied	CT 13		BG1		BG2		BG3		BG4		BG5	
15-24	82	10.0%	32	14.4%	9	6.0%	13	13.1%	14	10.9%	14	6.5%
25-34	182	22.3%	57	25.7%	38	25.3%	15	15.2%	19	14.7%	53	24.5%
35-44	150	18.4%	37	16.7%	34	22.7%	12	12.1%	23	17.8%	44	20.4%
45-54	156	19.1%	41	18.5%	30	20.0%	18	18.2%	20	15.5%	47	21.8%
55-64	125	15.3%	25	11.3%	17	11.3%	24	24.2%	31	24.0%	28	13.0%
65-74	68	8.3%	22	9.9%	13	8.7%	4	4.0%	11	8.5%	18	8.3%
75-84	33	4.0%	7	3.2%	6	4.0%	9	9.1%	3	2.3%	8	3.7%
85+	20	2.5%	1	0.5%	3	2.0%	4	4.0%	8	6.2%	4	1.9%
Total	816		222		150		99		129		216	

9b. Tenure by Age

2000

Owner Occupied	Hudson		CT 12		BG1		BG2		BG3		BG4	
15-24	6	0.6%	3	0.6%	1	0.4%	1	6.3%	0	0.0%	1	1.0%
25-34	62	6.2%	37	7.7%	22	8.0%	0	0.0%	6	6.9%	9	8.8%
35-44	173	17.4%	73	15.2%	43	15.7%	1	6.3%	11	12.6%	18	17.6%
45-54	214	21.6%	112	23.4%	64	23.4%	5	31.3%	22	25.3%	21	20.6%
55-64	150	15.1%	57	11.9%	32	11.7%	5	31.3%	10	11.5%	10	9.8%
65-74	175	17.6%	82	17.1%	43	15.7%	2	12.5%	16	18.4%	21	20.6%
75-84	163	16.4%	87	18.2%	52	19.0%	1	6.3%	16	18.4%	18	17.6%
85+	50	5.0%	28	5.8%	17	6.2%	1	6.3%	6	6.9%	4	3.9%
Total	993		479		274		16		87		102	

Owner Occupied	CT 13		BG1		BG2		BG3		BG4		BG5	
15-24	3	0.6%	0	0.0%	1	1.0%	1	1.2%	1	0.8%	0	0.0%
25-34	25	4.9%	3	3.9%	5	5.2%	2	2.5%	8	6.5%	7	5.1%
35-44	100	19.5%	11	14.3%	20	20.8%	18	22.2%	20	16.1%	31	22.8%
45-54	102	19.8%	17	22.1%	16	16.7%	14	17.3%	22	17.7%	33	24.3%
55-64	93	18.1%	20	26.0%	20	20.8%	11	13.6%	24	19.4%	18	13.2%
65-74	93	18.1%	19	24.7%	13	13.5%	20	24.7%	19	15.3%	22	16.2%
75-84	76	14.8%	7	9.1%	17	17.7%	11	13.6%	21	16.9%	20	14.7%
85+	22	4.3%	0	0.0%	4	4.2%	4	4.9%	9	7.3%	5	3.7%
Total	514		77		96		81		124		136	

2000

Renter Occupied	Hudson		CT 12		BG1		BG2		BG3		BG4	
15-24	191	9.8%	84	8.6%	5	2.8%	29	9.7%	27	11.0%	23	9.1%
25-34	401	20.5%	195	20.0%	34	19.2%	36	12.0%	73	29.7%	52	20.6%
35-44	415	21.2%	214	21.9%	40	22.6%	58	19.4%	50	20.3%	66	26.1%
45-54	350	17.9%	156	16.0%	28	15.8%	48	16.1%	37	15.0%	43	17.0%
55-64	244	12.5%	135	13.8%	22	12.4%	40	13.4%	32	13.0%	41	16.2%
65-74	165	8.4%	81	8.3%	16	9.0%	42	14.0%	13	5.3%	10	4.0%
75-84	134	6.8%	79	8.1%	24	13.6%	32	10.7%	12	4.9%	11	4.3%
85+	58	3.0%	31	3.2%	8	4.5%	14	4.7%	2	0.8%	7	2.8%
Total	1958		975		177		299		246		253	

Renter Occupied	CT 13		BG1		BG2		BG3		BG4		BG5	
15-24	107	10.9%	47	16.2%	19	10.6%	7	4.4%	11	8.1%	23	10.6%
25-34	206	21.0%	59	20.3%	34	18.9%	32	20.0%	28	20.7%	53	24.4%
35-44	201	20.4%	53	18.2%	35	19.4%	36	22.5%	30	22.2%	47	21.7%
45-54	194	19.7%	60	20.6%	37	20.6%	30	18.8%	28	20.7%	39	18.0%
55-64	109	11.1%	30	10.3%	22	12.2%	28	17.5%	14	10.4%	15	6.9%
65-74	84	8.5%	20	6.9%	16	8.9%	17	10.6%	13	9.6%	18	8.3%
75-84	55	5.6%	17	5.8%	14	7.8%	5	3.1%	6	4.4%	13	6.0%
85+	27	2.7%	5	1.7%	3	1.7%	5	3.1%	5	3.7%	9	4.1%
Total	983		291		180		160		135		217	

10. Units In Structure*

2010 (est)

	Hudson		CT 12		CT 13	
1, Detached	1156	33.2%	480	28.3%	676	37.8%
1, Attached	315	9.0%	70	4.1%	245	13.7%
2	846	24.3%	519	30.6%	327	18.3%
3 or 4	632	18.1%	251	14.8%	381	21.3%
5 to 9	309	8.9%	205	12.1%	104	5.8%
10 to 19	115	3.3%	75	4.4%	40	2.2%
20 to 49	38	1.1%	23	1.4%	15	0.8%
50+	74	2.1%	74	4.4%	0	0.0%
Mobile Home	0	0.0%	0	0.0%	0	0.0%
Boat, RV, etc.	0	0.0%	0	0.0%	0	0.0%
Total	3485		1697		1788	

11. Households with Elderly (65+)

2010

	Hudson		CT 12		BG1		BG2		BG3		BG4	
Elderly	692	25.0%	377	26.0%	135	27.3%	99	30.4%	66	22.9%	77	22.4%
Total Pop	2766		1452		494		326		288		344	

	CT 13		BG1		BG2		BG3		BG4		BG5	
Elderly	315	24.0%	64	21.4%	56	23.3%	51	27.6%	69	27.7%	75	22.0%
Total Pop	1314		299		240		185		249		341	

2000

	Hudson		CT 12		BG1		BG2		BG3		BG4	
Elderly	824	27.9%	422	29.0%	180	39.9%	94	29.8%	71	21.3%	77	21.7%
Total Pop	2951		1454		451		315		333		355	

	CT 13		BG1		BG2		BG3		BG4		BG5	
Elderly	402	26.9%	74	20.1%	78	28.3%	68	28.2%	84	32.4%	98	27.8%
Total Pop	1497		368		276		241		259		353	

12. Average Household Size by Age

2010

	Hudson	CT 12	BG1	BG2	BG3	BG4
<18	0.55	0.61	0.55	0.64	0.63	0.67
18+	1.7	1.71	1.84	1.84	1.84	1.71
Total	2.25	2.32	2.39	2.48	2.47	2.38

	CT 13	BG1	BG2	BG3	BG4	BG5
<18	0.47	0.61	0.36	0.31	0.54	0.47
18+	1.68	1.51	1.65	1.68	1.79	1.78
Total	2.15	2.12	2.01	1.99	2.33	2.25

13. Commute to Work*

2010 (est.)

	Hudson		Tract 12		Tract 13	
Car, truck, van -- alone	2022	64.1%	1146	65.3%	876	62.8%
Car, truck, van -- carpool	221	7.0%	103	5.9%	118	8.5%
Public transportation	252	8.0%	120	6.8%	132	9.5%
Walked	522	16.6%	341	19.4%	181	13.0%
Other means	75	2.4%	35	2.0%	40	2.9%
Worked at home	60	1.9%	11	0.6%	49	3.5%
Total	3152		1756		1396	

2000

	Hudson		Tract 12		Tract 13	
Car, truck, van -- alone	1564	57.6%	780	60.3%	784	55.2%
Car, truck, van -- carpool	489	18.0%	238	18.4%	251	17.7%
Public transportation	167	6.2%	39	3.0%	128	9.0%
Walked	345	12.7%	180	13.9%	165	11.6%
Other means	72	2.7%	27	2.1%	45	3.2%
Worked at home	77	2.8%	30	2.3%	47	3.3%
Mean travel time	18.3		18.2		18.3	
Total	2714		1294		1420	

14. Average Price per Ft² by Street

Dec-11

	Hudson		CT 12	BG1	BG2	BG3	BG4
Avg \$/ft ²	\$ 95.58	\$ 101.45	\$ 96.91	\$ 154.84	\$ 70.58	\$ 83.48	
N=	1452	650	209	42	174	225	
	CT 13		BG1	BG2	BG3	BG4	BG5
Avg \$/ft ²	\$ 112.71	\$ 106.97	\$ 127.91	\$ 125.38	\$ 112.35	\$ 90.95	
N=	802	109	104	137	265	187	

Data gathered by NYSRHC from:

<http://www.homes.com/Home-Prices/NY/HUDSON/#42.25574336180705|-73.79381904684207>

15. Household & Median Income*

2010 (est.)

	Hudson		CT 12		CT 13	
<\$10K	276	9.7%	179	11.7%	97	7.4%
\$10K-\$14,999	185	6.5%	89	5.8%	96	7.3%
\$15K-\$24,999	450	15.8%	216	14.1%	234	17.8%
\$25K-\$34,999	356	12.5%	204	13.3%	152	11.6%
\$35K-\$49,999	308	10.8%	148	9.7%	160	12.2%
\$50K-\$74,999	550	19.3%	400	26.1%	150	11.4%
\$75K-\$99,999	221	7.8%	113	7.4%	108	8.2%
\$100K-\$149,999	352	12.4%	172	11.2%	180	13.7%
\$150K-\$199,999	121	4.3%	9	0.6%	112	8.5%
\$200K+	25	0.9%	0	0.0%	25	1.9%
Total	2844		1530		1314	
MEDIAN INCOME	\$ 40,203		\$ 39,300		\$ 40,813	

2000

	Hudson		CT 12		CT 13	
<\$10K	589	20.0%	341	23.5%	248	16.6%
\$10K-\$14,999	338	11.5%	192	13.2%	146	9.8%
\$15K-\$24,999	585	19.8%	287	19.8%	298	19.9%
\$25K-\$34,999	393	13.3%	224	15.4%	169	11.3%
\$35K-\$49,999	496	16.8%	221	15.2%	275	18.4%
\$50K-\$74,999	364	12.3%	105	7.2%	259	17.3%
\$75K-\$99,999	101	3.4%	45	3.1%	56	3.7%
\$100K-\$149,999	38	1.3%	8	0.6%	30	2.0%
\$150K-\$199,999	16	0.5%	16	1.1%	0	0.0%
\$200K+	29	1.0%	14	1.0%	15	1.0%
Total	2949		1453		1496	
MEDIAN INCOME	\$ 24,279		\$ 21,924		\$ 28,000	
In 2010 Dollars	\$ 31,778		\$ 28,695		\$ 36,648	

16. Tenure by Household Income*

2010 (est)

Owner-Occupied	Hudson		CT 12		CT 13	
<\$10K	57	4.6%	18	3.1%	39	6.0%
\$10K-\$14,999	66	5.3%	35	6.0%	31	4.7%
\$15K-\$24,999	103	8.3%	54	9.2%	49	7.5%
\$25K-\$34,999	108	8.7%	71	12.1%	37	5.7%
\$35K-\$49,999	139	11.2%	48	8.2%	91	13.9%
\$50K-\$74,999	279	22.5%	205	35.0%	74	11.3%
\$75K-\$99,999	140	11.3%	45	7.7%	95	14.5%
\$100K-\$149,999	245	19.8%	100	17.1%	145	22.2%
\$150K+	101	8.2%	9	1.5%	92	14.1%
Total	1238		585		653	

Renter-Occupied	Hudson		CT 12		CT 13	
<\$10K	219	13.6%	161	17.0%	58	8.8%
\$10K-\$14,999	119	7.4%	54	5.7%	65	9.8%
\$15K-\$24,999	347	21.6%	162	17.1%	185	28.0%
\$25K-\$34,999	248	15.4%	133	14.1%	115	17.4%
\$35K-\$49,999	169	10.5%	100	10.6%	69	10.4%
\$50K-\$74,999	271	16.9%	195	20.6%	76	11.5%
\$75K-\$99,999	81	5.0%	68	7.2%	13	2.0%
\$100K-\$149,999	107	6.7%	72	7.6%	35	5.3%
\$150K+	45	2.8%	0	0.0%	45	6.8%
Total	1606		945		661	

17. Household Size

2010

	Hudson		CT 12		BG1		BG2		BG3		BG4	
1-Person	1132	40.9%	595	41.0%	175	35.4%	177	54.3%	96	33.3%	147	42.7%
2-Person	772	27.9%	374	25.8%	161	32.6%	56	17.2%	82	28.5%	75	21.8%
3-Person	368	13.3%	192	13.2%	60	12.1%	44	13.5%	44	15.3%	44	12.8%
4-Person	249	9.0%	132	9.1%	43	8.7%	22	6.7%	31	10.8%	36	10.5%
5-Person	136	4.9%	88	6.1%	30	6.1%	14	4.3%	22	7.6%	22	6.4%
6-Person	69	2.5%	45	3.1%	15	3.0%	9	2.8%	10	3.5%	11	3.2%
7+ Persons	40	1.4%	26	1.8%	10	2.0%	4	1.2%	3	1.0%	9	2.6%
Total	2766		1452		494		326		288		344	

	CT 13		BG1		BG2		BG3		BG4		BG5	
1-Person	537	40.9%	130	43.5%	104	43.3%	81	43.8%	96	38.6%	126	37.0%
2-Person	398	30.3%	79	26.4%	73	30.4%	63	34.1%	70	28.1%	113	33.1%
3-Person	176	13.4%	45	15.1%	35	14.6%	20	10.8%	33	13.3%	43	12.6%
4-Person	117	8.9%	25	8.4%	19	7.9%	12	6.5%	27	10.8%	34	10.0%
5-Person	48	3.7%	13	4.3%	4	1.7%	5	2.7%	13	5.2%	13	3.8%
6-Person	24	1.8%	6	2.0%	3	1.3%	2	1.1%	5	2.0%	8	2.3%
7+ Persons	14	1.1%	1	0.3%	2	0.8%	2	1.1%	5	2.0%	4	1.2%
Total	1314		299		240		185		249		341	

18. Household Type by Size

2010

Family

	Hudson		CT 12		BG1		BG2		BG3		BG4	
2-Person	545	39.8%	272	37.1%	131	46.5%	48	32.2%	50	32.5%	43	26.9%
3-Person	348	25.4%	183	24.9%	57	20.2%	42	28.2%	43	27.9%	41	25.6%
4-Person	238	17.4%	124	16.9%	40	14.2%	32	21.5%	28	18.2%	35	21.9%
5-Person	129	9.4%	85	11.6%	30	10.6%	14	9.4%	20	13.0%	21	13.1%
6-Person	68	5.0%	44	6.0%	14	5.0%	9	6.0%	10	6.5%	11	6.9%
7+ Persons	40	2.9%	26	3.5%	10	3.5%	4	2.7%	3	1.9%	9	5.6%
Total	1368		734		282		149		154		160	
	CT 13		BG1		BG2		BG3		BG4		BG5	
2-Person	273	43.1%	63	41.7%	40	39.2%	45	53.6%	54	40.6%	71	43.3%
3-Person	165	26.0%	44	29.1%	34	33.3%	18	21.4%	32	24.1%	37	22.6%
4-Person	114	18.0%	25	16.6%	19	18.6%	12	14.3%	25	18.8%	33	20.1%
5-Person	44	6.9%	12	7.9%	4	3.9%	5	6.0%	12	9.0%	11	6.7%
6-Person	24	3.8%	6	4.0%	3	2.9%	2	2.4%	5	3.8%	8	4.9%
7+ Persons	14	2.2%	1	0.7%	2	2.0%	2	2.4%	5	3.8%	4	2.4%
Total	634		151		102		84		133		164	

Non-Family

	Hudson		CT 12		BG1		BG2		BG3		BG4	
1-Person	1132	81.0%	595	82.9%	175	82.5%	177	94.1%	96	71.6%	147	79.9%
2-Person	227	16.2%	102	14.2%	30	14.2%	8	4.3%	32	23.9%	32	17.4%
3-Person	20	1.4%	9	1.3%	3	1.4%	2	1.1%	1	0.7%	3	1.6%
4-Person	11	0.8%	8	1.1%	3	1.4%	1	0.5%	3	2.2%	1	0.5%
5-Person	7	0.5%	3	0.4%	0	0.0%	0	0.0%	2	1.5%	1	0.5%
6-Person	1	0.1%	1	0.1%	1	0.5%	0	0.0%	0	0.0%	0	0.0%
7+ Persons	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1398		718		212		188		134		184	
	CT 13		BG1		BG2		BG3		BG4		BG5	
1-Person	537	79.0%	130	87.8%	104	75.4%	81	80.2%	96	82.8%	126	71.2%
2-Person	125	18.4%	16	10.8%	33	23.9%	18	17.8%	16	13.8%	42	23.7%
3-Person	11	1.6%	1	0.7%	1	0.7%	2	2.0%	1	0.9%	6	3.4%
4-Person	3	0.4%	0	0.0%	0	0.0%	0	0.0%	2	1.7%	1	0.6%
5-Person	4	0.6%	1	0.7%	0	0.0%	0	0.0%	1	0.9%	2	1.1%
6-Person	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
7+ Persons	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	680		148		138		101		116		177	

19. Tenure by Household Size

2010

Owner-Occupied

	Hudson		CT 12		BG1		BG2		BG3		BG4	
1-Person	349	35.5%	164	33.9%	81	30.1%	7	36.8%	21	26.9%	55	46.6%
2-Person	337	34.3%	156	32.2%	100	37.2%	5	26.3%	24	30.8%	27	22.9%
3-Person	125	12.7%	58	12.0%	29	10.8%	2	10.5%	13	16.7%	14	11.9%
4-Person	82	8.4%	46	9.5%	26	9.7%	2	10.5%	6	7.7%	12	10.2%
5-Person	44	4.5%	29	6.0%	19	7.1%	1	5.3%	5	6.4%	4	3.4%
6-Person	25	2.5%	17	3.5%	8	3.0%	1	5.3%	6	7.7%	2	1.7%
7+ Persons	20	2.0%	14	2.9%	6	2.2%	1	5.3%	3	3.8%	4	3.4%
Total	982		484		269		19		78		118	

	CT 13		BG1		BG2		BG3		BG4		BG5	
1-Person	185	37.1%	38	49.4%	34	37.8%	28	32.6%	40	33.3%	45	36.0%
2-Person	181	36.3%	27	35.1%	29	32.2%	39	45.3%	43	35.8%	43	34.4%
3-Person	67	13.5%	9	11.7%	14	15.6%	9	10.5%	18	15.0%	17	13.6%
4-Person	36	7.2%	2	2.6%	9	10.0%	4	4.7%	11	9.2%	10	8.0%
5-Person	15	3.0%	1	1.3%	1	1.1%	4	4.7%	6	5.0%	3	2.4%
6-Person	8	1.6%	0	0.0%	2	2.2%	0	0.0%	1	0.8%	5	4.0%
7+ Persons	6	1.2%	0	0.0%	1	1.1%	2	2.3%	1	0.8%	2	1.6%
Total	498		77		90		86		120		125	

Renter-Occupied

	Hudson		CT 12		BG1		BG2		BG3		BG4	
1-Person	783	43.9%	431	44.5%	94	41.8%	170	55.4%	75	35.7%	92	40.7%
2-Person	435	24.4%	218	22.5%	61	27.1%	51	16.6%	58	27.6%	48	21.2%
3-Person	243	13.6%	134	13.8%	31	13.8%	42	13.7%	31	14.8%	30	13.3%
4-Person	167	9.4%	86	8.9%	17	7.6%	20	6.5%	25	11.9%	24	10.6%
5-Person	92	5.2%	59	6.1%	11	4.9%	13	4.2%	17	8.1%	18	8.0%
6-Person	44	2.5%	28	2.9%	7	3.1%	8	2.6%	4	1.9%	9	4.0%
7+ Persons	20	1.1%	12	1.2%	4	1.8%	3	1.0%	0	0.0%	5	2.2%
Total	1784		968		225		307		210		226	

	CT 13		BG1		BG2		BG3		BG4		BG5	
1-Person	352	43.1%	92	41.4%	70	46.7%	53	53.5%	56	43.4%	81	37.5%
2-Person	217	26.6%	52	23.4%	44	29.3%	24	24.2%	27	20.9%	70	32.4%
3-Person	109	13.4%	36	16.2%	21	14.0%	11	11.1%	15	11.6%	26	12.0%
4-Person	81	9.9%	23	10.4%	10	6.7%	8	8.1%	16	12.4%	24	11.1%
5-Person	33	4.0%	12	5.4%	3	2.0%	1	1.0%	7	5.4%	10	4.6%
6-Person	16	2.0%	6	2.7%	1	0.7%	2	2.0%	4	3.1%	3	1.4%
7+ Persons	8	1.0%	1	0.5%	1	0.7%	0	0.0%	4	3.1%	2	0.9%
Total	816		222		150		99		129		216	

20a. Gross Rent*

2010 (est)

	Hudson		CT 12		CT 13	
<\$100	0	0.0%	0	0.0%	0	0.0%
\$100-\$149	0	0.0%	0	0.0%	0	0.0%
\$150-\$199	29	1.8%	12	1.3%	17	2.6%
\$200-\$249	38	2.4%	18	1.9%	20	3.0%
\$250-\$299	30	1.9%	30	3.2%	0	0.0%
\$300-\$349	25	1.6%	9	1.0%	16	2.4%
\$350-\$399	27	1.7%	27	2.9%	0	0.0%
\$400-\$449	51	3.2%	23	2.4%	28	4.2%
\$450-\$499	27	1.7%	27	2.9%	0	0.0%
\$500-\$549	36	2.2%	8	0.8%	28	4.2%
\$550-\$599	120	7.5%	94	9.9%	26	3.9%
\$600-\$649	253	15.8%	211	22.3%	42	6.4%
\$650-\$699	166	10.3%	100	10.6%	66	10.0%
\$700-\$749	123	7.7%	67	7.1%	56	8.5%
\$750-\$799	172	10.7%	81	8.6%	91	13.8%
\$800-\$899	129	8.0%	119	12.6%	10	1.5%
\$900-\$999	125	7.8%	43	4.6%	82	12.4%
\$1000-\$1249	67	4.2%	17	1.8%	50	7.6%
\$1250-\$1499	53	3.3%	18	1.9%	35	5.3%
\$1500-\$1999	54	3.4%	41	4.3%	13	2.0%
\$2000+	0	0.0%	0	0.0%	0	0.0%
Total	1525	95.0%	945	100.0%	580	87.7%
No Cash Rent	81	5.0%	0	0.0%	81	12.3%
Total	1606		945		661	

20b. Contract Rent*

2010 (est)

	Hudson		CT 12		CT 13	
<\$100	18	1.1%	18	2.7%	0	0.0%
\$100-\$149	14	0.9%	0	0.0%	14	1.5%
\$150-\$199	89	5.5%	22	3.3%	67	7.1%
\$200-\$249	0	0.0%	0	0.0%	0	0.0%
\$250-\$299	46	2.9%	46	7.0%	0	0.0%
\$300-\$349	16	1.0%	16	2.4%	0	0.0%
\$350-\$399	130	8.1%	85	12.9%	45	4.8%
\$400-\$449	110	6.8%	103	15.6%	7	0.7%
\$450-\$499	96	6.0%	56	8.5%	40	4.2%
\$500-\$549	181	11.3%	111	16.8%	70	7.4%
\$550-\$599	188	11.7%	128	19.4%	60	6.3%
\$600-\$649	63	3.9%	63	9.5%	0	0.0%
\$650-\$699	87	5.4%	73	11.0%	14	1.5%
\$700-\$749	170	10.6%	54	8.2%	116	12.3%
\$750-\$799	61	3.8%	39	5.9%	22	2.3%
\$800-\$899	100	6.2%	73	11.0%	27	2.9%
\$900-\$999	18	1.1%	17	2.6%	1	0.1%
\$1000-\$1249	97	6.0%	0	0.0%	97	10.3%
\$1250-\$1499	41	2.6%	41	6.2%	0	0.0%
\$1500-\$1999	0	0.0%	0	0.0%	0	0.0%
\$2000+	0	0.0%	0	0.0%	0	0.0%
Total	1525	95.0%	945	143.0%	580	61.4%
No Cash Rent	81	5.0%	0	0.0%	81	8.6%
Total	1606		945		661	

21. Tenure by Housing Costs as % of Household Income*

2010 (est)

Owner-Occupied

	Hudson		CT 13		CT 12			
<\$20K	149	12.0%		90	13.8%		59	10.1%
<20%	27		18.1%	27		30.0%	0	0.0%
20-29%	0		0.0%	0		0.0%	0	0.0%
30%+	122		81.9%	63		70.0%	59	100.0%
\$20K-\$34,999	185	14.9%		66	10.1%		119	20.3%
<20%	30		16.2%	0		0.0%	30	25.2%
20-29%	13		7.0%	10		15.2%	3	2.5%
30%+	142		76.8%	56		84.8%	86	72.3%
\$35K-\$49,999	139	11.2%		91	13.9%		48	8.2%
<20%	42		30.2%	23		25.3%	19	39.6%
20-29%	15		10.8%	5		5.5%	10	20.8%
30%+	82		59.0%	63		69.2%	19	39.6%
\$50K-\$74,999	279	22.5%		74	11.3%		205	35.0%
<20%	109		39.1%	32		43.2%	77	37.6%
20-29%	73		26.2%	35		47.3%	38	18.5%
30%+	97		34.8%	7		9.5%	90	43.9%
\$75K+	486	39.3%		332	50.8%		154	26.3%
<20%	351		72.2%	256		77.1%	95	61.7%
20-29%	100		20.6%	41		12.3%	59	38.3%
30%+	35		7.2%	35		10.5%	0	0.0%
Total	1238			653			585	

Renter-Occupied

	Hudson		CT 13		CT 12			
<\$20K	604	37.6%		227	34.3%		377	39.9%
<20%	13		2.2%	13		5.7%	0	0.0%
20-29%	54		8.9%	7		3.1%	47	12.5%
30%+	537		88.9%	207		91.2%	330	87.5%
\$20K-\$34,999	301	18.7%		168	25.4%		133	14.1%
<20%	48		15.9%	17		10.1%	31	23.3%
20-29%	82		27.2%	41		24.4%	41	30.8%
30%+	171		56.8%	110		65.5%	61	45.9%
\$35K-\$49,999	158	9.8%		58	8.8%		100	10.6%
<20%	75		47.5%	15		25.9%	60	60.0%
20-29%	43		27.2%	33		56.9%	10	10.0%
30%+	40		25.3%	10		17.2%	30	30.0%
\$50K-\$74,999	258	16.1%		63	9.5%		195	20.6%
<20%	217		84.1%	63		100.0%	154	79.0%
20-29%	0		0.0%	0		0.0%	0	0.0%
30%+	41		15.9%	0		0.0%	41	21.0%
\$75K+	188	11.7%		48	7.3%		140	14.8%
<20%	175		93.1%	35		72.9%	140	100.0%
20-29%	13		6.9%	13		27.1%	0	0.0%
30%+	0		0.0%	0		0.0%	0	0.0%
Zero Income	16	1.0%		16	2.4%		0	0.0%
No cash rent	81	5.0%		81	12.3%		0	0.0%
Total	1606			661			945	

22. Household Income by Gross Rent as % of Household Income*

2010 (est)

Hudson				CT 12				CT 13			
<\$10K	219	13.6%		<\$10K	161	17.0%		<\$10K	58	8.8%	
<20%	0		0.0%	<20%	0		0.0%	<20%	0		0.0%
20-24.9%	0		0.0%	20-24.9%	0		0.0%	20-24.9%	0		0.0%
25-29.9%	30		13.7%	25-29.9%	30		18.6%	25-29.9%	0		0.0%
30-34.9%	0		0.0%	30-34.9%	0		0.0%	30-34.9%	0		0.0%
35%+	173		79.0%	35%+	131		81.4%	35%+	42		72.4%
Not Computed	16		7.3%	Not Computed	0		0.0%	Not Computed	16		27.6%
\$10K-\$19,999	410	25.5%		\$10K-\$19,999	216	22.9%		\$10K-\$19,999	194	29.3%	
<20%	13		3.2%	<20%	0		0.0%	<20%	13		6.7%
20-24.9%	7		1.7%	20-24.9%	0		0.0%	20-24.9%	7		3.6%
25-29.9%	17		4.1%	25-29.9%	17		7.9%	25-29.9%	0		0.0%
30-34.9%	24		5.9%	30-34.9%	24		11.1%	30-34.9%	0		0.0%
35%+	340		82.9%	35%+	175		81.0%	35%+	165		85.1%
Not Computed	9		2.2%	Not Computed	0		0.0%	Not Computed	9		4.6%
\$20K-\$34,999	304	18.9%	74.1%	\$20K-\$34,999	133	14.1%		\$20K-\$34,999	171	25.9%	
<20%	48		15.8%	<20%	31		23.3%	<20%	17		9.9%
20-24.9%	41		13.5%	20-24.9%	41		30.8%	20-24.9%	0		0.0%
25-29.9%	41		13.5%	25-29.9%	0		0.0%	25-29.9%	41		24.0%
30-34.9%	83		27.3%	30-34.9%	30		22.6%	30-34.9%	53		31.0%
35%+	88		28.9%	35%+	31		23.3%	35%+	57		33.3%
Not Computed	3		1.0%	Not Computed	0		0.0%	Not Computed	3		1.8%
\$35K-\$49,999	169	10.5%	55.6%	\$35K-\$49,999	100	10.6%		\$35K-\$49,999	69	10.4%	
<20%	75		44.4%	<20%	60		60.0%	<20%	15		21.7%
20-24.9%	20		11.8%	20-24.9%	10		10.0%	20-24.9%	10		14.5%
25-29.9%	23		13.6%	25-29.9%	0		0.0%	25-29.9%	23		33.3%
30-34.9%	30		17.8%	30-34.9%	30		30.0%	30-34.9%	0		0.0%
35%+	10		5.9%	35%+	0		0.0%	35%+	10		14.5%
Not Computed	11		6.5%	Not Computed	0		0.0%	Not Computed	11		15.9%
\$50K-\$74,999	271	16.9%		\$50K-\$74,999	195	20.6%		\$50K-\$74,999	76	11.5%	
<20%	217		80.1%	<20%	154		79.0%	<20%	63		82.9%
20-24.9%	0		0.0%	20-24.9%	0		0.0%	20-24.9%	0		0.0%
25-29.9%	0		0.0%	25-29.9%	0		0.0%	25-29.9%	0		0.0%
30-34.9%	41		15.1%	30-34.9%	41		21.0%	30-34.9%	0		0.0%
35%+	0		0.0%	35%+	0		0.0%	35%+	0		0.0%
Not Computed	13		4.8%	Not Computed	0		0.0%	Not Computed	13		17.1%
\$75K-\$99,999	81	5.0%	29.9%	\$75K-\$99,999	68	7.2%		\$75K-\$99,999	13	2.0%	
<20%	68		84.0%	<20%	68		100.0%	<20%	0		0.0%
20-24.9%	0		0.0%	20-24.9%	0		0.0%	20-24.9%	0		0.0%
25-29.9%	13		16.0%	25-29.9%	0		0.0%	25-29.9%	13		100.0%
30-34.9%	0		0.0%	30-34.9%	0		0.0%	30-34.9%	0		0.0%
35%+	0		0.0%	35%+	0		0.0%	35%+	0		0.0%
Not Computed	0		0.0%	Not Computed	0		0.0%	Not Computed	0		0.0%
\$100K+	152	9.5%	187.7%	\$100K+	72	7.6%		\$100K+	80	12.1%	
<20%	107		70.4%	<20%	72		100.0%	<20%	35		43.8%
20-24.9%	0		0.0%	20-24.9%	0		0.0%	20-24.9%	0		0.0%
25-29.9%	0		0.0%	25-29.9%	0		0.0%	25-29.9%	0		0.0%
30-34.9%	0		0.0%	30-34.9%	0		0.0%	30-34.9%	0		0.0%
35%+	0		0.0%	35%+	0		0.0%	35%+	0		0.0%
Not Computed	45		29.6%	Not Computed	0		0.0%	Not Computed	45		56.3%
Total	1606			Total	945			Total	661		

23. Household Income by Gross Rent*

2010 (est)

Hudson			CT 12			CT 13		
<\$10K	219	13.6%	<\$10K	161	17.0%	<\$10K	58	8.8%
<\$100	0	0.0%	<\$100	0	0.0%	<\$100	0	0.0%
\$100-\$199	12	5.5%	\$100-\$199	12	7.5%	\$100-\$199	0	0.0%
\$200-\$299	40	18.3%	\$200-\$299	40	24.8%	\$200-\$299	0	0.0%
\$300-\$399	26	11.9%	\$300-\$399	10	6.2%	\$300-\$399	16	27.6%
\$400-\$499	0	0.0%	\$400-\$499	0	0.0%	\$400-\$499	0	0.0%
\$500-\$599	0	0.0%	\$500-\$599	0	0.0%	\$500-\$599	0	0.0%
\$600-\$699	67	30.6%	\$600-\$699	67	41.6%	\$600-\$699	0	0.0%
\$700-\$799	54	24.7%	\$700-\$799	12	7.5%	\$700-\$799	42	72.4%
\$800-\$899	20	9.1%	\$800-\$899	20	12.4%	\$800-\$899	0	0.0%
\$900-\$999	0	0.0%	\$900-\$999	0	0.0%	\$900-\$999	0	0.0%
\$1000-\$1249	0	0.0%	\$1000-\$1249	0	0.0%	\$1000-\$1249	0	0.0%
\$1250-\$1499	0	0.0%	\$1250-\$1499	0	0.0%	\$1250-\$1499	0	0.0%
\$1500-\$1999	0	0.0%	\$1500-\$1999	0	0.0%	\$1500-\$1999	0	0.0%
\$2000+	0	0.0%	\$2000+	0	0.0%	\$2000+	0	0.0%
No Cash Rent	0	0.0%	No Cash Rent	0	0.0%	No Cash Rent	0	0.0%
\$10K-\$19,999	410	25.5%	\$10K-\$19,999	216	22.9%	\$10K-\$19,999	194	29.3%
<\$100	0	0.0%	<\$100	0	0.0%	<\$100	0	0.0%
\$100-\$199	0	0.0%	\$100-\$199	0	0.0%	\$100-\$199	0	0.0%
\$200-\$299	28	6.8%	\$200-\$299	8	3.7%	\$200-\$299	20	10.3%
\$300-\$399	26	6.3%	\$300-\$399	26	12.0%	\$300-\$399	0	0.0%
\$400-\$499	39	9.5%	\$400-\$499	11	5.1%	\$400-\$499	28	14.4%
\$500-\$599	81	19.8%	\$500-\$599	43	19.9%	\$500-\$599	38	19.6%
\$600-\$699	140	34.1%	\$600-\$699	84	38.9%	\$600-\$699	56	28.9%
\$700-\$799	50	12.2%	\$700-\$799	44	20.4%	\$700-\$799	6	3.1%
\$800-\$899	0	0.0%	\$800-\$899	0	0.0%	\$800-\$899	0	0.0%
\$900-\$999	12	2.9%	\$900-\$999	0	0.0%	\$900-\$999	12	6.2%
\$1000-\$1249	25	6.1%	\$1000-\$1249	0	0.0%	\$1000-\$1249	25	12.9%
\$1250-\$1499	0	0.0%	\$1250-\$1499	0	0.0%	\$1250-\$1499	0	0.0%
\$1500-\$1999	0	0.0%	\$1500-\$1999	0	0.0%	\$1500-\$1999	0	0.0%
\$2000+	0	0.0%	\$2000+	0	0.0%	\$2000+	0	0.0%
No Cash Rent	9	2.2%	No Cash Rent	0	0.0%	No Cash Rent	9	4.6%
\$20K-\$34,999	304	18.9%	\$20K-\$34,999	133	14.1%	\$20K-\$34,999	171	25.9%
<\$100	0	0.0%	<\$100	0	0.0%	<\$100	0	0.0%
\$100-\$199	17	5.6%	\$100-\$199	0	0.0%	\$100-\$199	17	9.9%
\$200-\$299	0	0.0%	\$200-\$299	0	0.0%	\$200-\$299	0	0.0%
\$300-\$399	0	0.0%	\$300-\$399	0	0.0%	\$300-\$399	0	0.0%
\$400-\$499	31	10.2%	\$400-\$499	31	23.3%	\$400-\$499	0	0.0%
\$500-\$599	47	15.5%	\$500-\$599	31	23.3%	\$500-\$599	16	9.4%
\$600-\$699	62	20.4%	\$600-\$699	40	30.1%	\$600-\$699	22	12.9%
\$700-\$799	99	32.6%	\$700-\$799	0	0.0%	\$700-\$799	99	57.9%
\$800-\$899	0	0.0%	\$800-\$899	0	0.0%	\$800-\$899	0	0.0%
\$900-\$999	31	10.2%	\$900-\$999	31	23.3%	\$900-\$999	0	0.0%
\$1000-\$1249	14	4.6%	\$1000-\$1249	0	0.0%	\$1000-\$1249	14	8.2%
\$1250-\$1499	0	0.0%	\$1250-\$1499	0	0.0%	\$1250-\$1499	0	0.0%
\$1500-\$1999	0	0.0%	\$1500-\$1999	0	0.0%	\$1500-\$1999	0	0.0%
\$2000+	0	0.0%	\$2000+	0	0.0%	\$2000+	0	0.0%
No Cash Rent	3	1.0%	No Cash Rent	0	0.0%	No Cash Rent	3	1.8%

23. Household Income by Gross Rent*

2010 (est)

Hudson				CT 12				CT 13			
\$35K-\$49,999	169	10.5%		\$35K-\$49,999	100	10.6%		\$35K-\$49,999	69	10.4%	
<\$100	0		0.0%	<\$100	0		0.0%	<\$100	0		0.0%
\$100-\$199	0		0.0%	\$100-\$199	0		0.0%	\$100-\$199	0		0.0%
\$200-\$299	0		0.0%	\$200-\$299	0		0.0%	\$200-\$299	0		0.0%
\$300-\$399	0		0.0%	\$300-\$399	0		0.0%	\$300-\$399	0		0.0%
\$400-\$499	8		4.7%	\$400-\$499	8		8.0%	\$400-\$499	0		0.0%
\$500-\$599	28		16.6%	\$500-\$599	28		28.0%	\$500-\$599	0		0.0%
\$600-\$699	49		29.0%	\$600-\$699	34		34.0%	\$600-\$699	15		21.7%
\$700-\$799	0		0.0%	\$700-\$799	0		0.0%	\$700-\$799	0		0.0%
\$800-\$899	10		5.9%	\$800-\$899	0		0.0%	\$800-\$899	10		14.5%
\$900-\$999	34		20.1%	\$900-\$999	12		12.0%	\$900-\$999	22		31.9%
\$1000-\$1249	11		6.5%	\$1000-\$1249	0		0.0%	\$1000-\$1249	11		15.9%
\$1250-\$1499	18		10.7%	\$1250-\$1499	18		18.0%	\$1250-\$1499	0		0.0%
\$1500-\$1999	0		0.0%	\$1500-\$1999	0		0.0%	\$1500-\$1999	0		0.0%
\$2000+	0		0.0%	\$2000+	0		0.0%	\$2000+	0		0.0%
No Cash Rent	11		6.5%	No Cash Rent	0		0.0%	No Cash Rent	11		15.9%
\$50K-\$74,999	271	16.9%		\$50K-\$74,999	195	20.6%		\$50K-\$74,999	76	11.5%	
<\$100	0		0.0%	<\$100	0		0.0%	<\$100	0		0.0%
\$100-\$199	0		0.0%	\$100-\$199	0		0.0%	\$100-\$199	0		0.0%
\$200-\$299	0		0.0%	\$200-\$299	0		0.0%	\$200-\$299	0		0.0%
\$300-\$399	0		0.0%	\$300-\$399	0		0.0%	\$300-\$399	0		0.0%
\$400-\$499	0		0.0%	\$400-\$499	0		0.0%	\$400-\$499	0		0.0%
\$500-\$599	0		0.0%	\$500-\$599	0		0.0%	\$500-\$599	0		0.0%
\$600-\$699	68		25.1%	\$600-\$699	53		27.2%	\$600-\$699	15		19.7%
\$700-\$799	57		21.0%	\$700-\$799	57		29.2%	\$700-\$799	0		0.0%
\$800-\$899	44		16.2%	\$800-\$899	44		22.6%	\$800-\$899	0		0.0%
\$900-\$999	48		17.7%	\$900-\$999	0		0.0%	\$900-\$999	48		63.2%
\$1000-\$1249	0		0.0%	\$1000-\$1249	0		0.0%	\$1000-\$1249	0		0.0%
\$1250-\$1499	0		0.0%	\$1250-\$1499	0		0.0%	\$1250-\$1499	0		0.0%
\$1500-\$1999	41		15.1%	\$1500-\$1999	41		21.0%	\$1500-\$1999	0		0.0%
\$2000+	0		0.0%	\$2000+	0		0.0%	\$2000+	0		0.0%
No Cash Rent	13		4.8%	No Cash Rent	0		0.0%	No Cash Rent	13		17.1%
\$75K-\$99,999	81	5.0%		\$75K-\$99,999	68	7.2%		\$75K-\$99,999	13	2.0%	
<\$100	0		0.0%	<\$100	0		0.0%	<\$100	0		0.0%
\$100-\$199	0		0.0%	\$100-\$199	0		0.0%	\$100-\$199	0		0.0%
\$200-\$299	0		0.0%	\$200-\$299	0		0.0%	\$200-\$299	0		0.0%
\$300-\$399	0		0.0%	\$300-\$399	0		0.0%	\$300-\$399	0		0.0%
\$400-\$499	0		0.0%	\$400-\$499	0		0.0%	\$400-\$499	0		0.0%
\$500-\$599	0		0.0%	\$500-\$599	0		0.0%	\$500-\$599	0		0.0%
\$600-\$699	33		40.7%	\$600-\$699	33		48.5%	\$600-\$699	0		0.0%
\$700-\$799	35		43.2%	\$700-\$799	35		51.5%	\$700-\$799	0		0.0%
\$800-\$899	0		0.0%	\$800-\$899	0		0.0%	\$800-\$899	0		0.0%
\$900-\$999	0		0.0%	\$900-\$999	0		0.0%	\$900-\$999	0		0.0%
\$1000-\$1249	0		0.0%	\$1000-\$1249	0		0.0%	\$1000-\$1249	0		0.0%
\$1250-\$1499	0		0.0%	\$1250-\$1499	0		0.0%	\$1250-\$1499	0		0.0%
\$1500-\$1999	13		16.0%	\$1500-\$1999	0		0.0%	\$1500-\$1999	13		100.0%
\$2000+	0		0.0%	\$2000+	0		0.0%	\$2000+	0		0.0%
No Cash Rent	0		0.0%	No Cash Rent	0		0.0%	No Cash Rent	0		0.0%

23. Household Income by Gross Rent*

2010 (est)

Hudson				CT 12				CT 13			
\$100K+	152	9.5%		\$100K+	72	7.6%		\$100K+	80	12.1%	
<\$100	0		0.0%	<\$100	0		0.0%	<\$100	0		0.0%
\$100-\$199	0		0.0%	\$100-\$199	0		0.0%	\$100-\$199	0		0.0%
\$200-\$299	0		0.0%	\$200-\$299	0		0.0%	\$200-\$299	0		0.0%
\$300-\$399	0		0.0%	\$300-\$399	0		0.0%	\$300-\$399	0		0.0%
\$400-\$499	0		0.0%	\$400-\$499	0		0.0%	\$400-\$499	0		0.0%
\$500-\$599	0		0.0%	\$500-\$599	0		0.0%	\$500-\$599	0		0.0%
\$600-\$699	0		0.0%	\$600-\$699	0		0.0%	\$600-\$699	0		0.0%
\$700-\$799	0		0.0%	\$700-\$799	0		0.0%	\$700-\$799	0		0.0%
\$800-\$899	55		36.2%	\$800-\$899	55		76.4%	\$800-\$899	0		0.0%
\$900-\$999	0		0.0%	\$900-\$999	0		0.0%	\$900-\$999	0		0.0%
\$1000-\$1249	17		11.2%	\$1000-\$1249	17		23.6%	\$1000-\$1249	0		0.0%
\$1250-\$1499	35		23.0%	\$1250-\$1499	0		0.0%	\$1250-\$1499	35		43.8%
\$1500-\$1999	0		0.0%	\$1500-\$1999	0		0.0%	\$1500-\$1999	0		0.0%
\$2000+	0		0.0%	\$2000+	0		0.0%	\$2000+	0		0.0%
No Cash Rent	45		29.6%	No Cash Rent	0		0.0%	No Cash Rent	45		56.3%
Total		1606		Total		945		Total		661	

G.1. Total Population

2010

	Greenport	Lorenz Park	Stottville	Remainder
Total Pop	4041	2039	284	1718
	-3.3%	2.9%	21.4%	-12.6%

2000

	Greenport	Lorenz Park	Stottville	Remainder
Total Pop	4180	1981	234	1965

G.2. Housing Units

2010

	Greenport		Lorenz Park		Stottville		Remainder	
Occupied	1846	88.8%	918	93.7%	139	76.8%	789	85.9%
Vacant	233	11.2%	62	6.3%	42	23.2%	129	14.1%
Total	2079		980		181		918	

2000

	Greenport		Lorenz Park		Stottville		Remainder	
Occupied	1777	93.7%	868	96.1%	113	94.2%	796	91.2%
Vacant	119	6.3%	35	3.9%	7	5.8%	77	8.8%
Total	1896		903		120		873	

G.3. Tenure

2010

	Greenport		Lorenz Park		Stottville		Remainder	
Owned w Mort.	662		344		46		272	
Owned Outright	546	65.4%	275	67.4%	36	59.0%	235	64.3%
Renter Occupied	638	34.6%	299	32.6%	57	41.0%	282	35.7%
Total	1846		918		139		789	
% Change Own	1.5%		5.1%		7.9%		-3.4%	
% Change Rent	8.7%		7.2%		54.1%		4.1%	

2000

	Greenport		Lorenz Park		Stottville		Remainder	
Owned w Mort.								
Owned Outright	1190	67.0%	589	67.9%	76	67.3%	525	66.0%
Renter Occupied	587	33.0%	279	32.1%	37	32.7%	271	34.0%
Total	1777		868		113		796	

S.1. Sales Web

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Total # Sales	67	141	164	169	98	96	71	47	47	58
# 1-Family Sales	25	39	53	77	50	47	31	31	23	23
# 2-Family Sales	16	51	55	50	21	20	17	4	11	13
Median 1-Family Home Sales Price	\$ 78,900	\$ 74,000	\$ 122,000	\$ 155,000	\$ 190,000	\$ 178,000	\$ 165,000	\$ 157,000	\$ 190,000	\$ 215,900
Median 1-Family Home Sales Price^	\$ 98,653	\$ 90,465	\$ 145,276	\$ 178,523	\$ 211,966	\$ 193,107	\$ 172,385	\$ 164,612	\$ 195,997	\$ 215,900
Median 1-Family Home Sales Price - Local Buyers	\$ 76,950	\$ 68,155	\$ 107,500	\$ 155,000	\$ 194,000	\$ 173,000	\$ 170,000	\$ 146,000	\$ 150,000	\$ 218,950
Median 1-Family Home Sales Price - Local Buyers^	\$ 96,215	\$ 83,319	\$ 128,009	\$ 178,523	\$ 216,459	\$ 187,682	\$ 177,608	\$ 153,079	\$ 154,735	\$ 218,950
Median 1-Family Home Sales Price - Outside Buyers*	\$ 97,500	\$ 95,000	\$ 146,250	\$ 191,750	\$ 195,750	\$ 253,500	\$ 127,500	\$ 214,942	\$ 240,000	\$ 200,000
Median 1-Family Home Sales Price - Outside Buyers**^	\$ 121,910	\$ 116,137	\$ 174,152	\$ 220,850	\$ 218,412	\$ 275,014	\$ 133,206	\$ 225,364	\$ 247,576	\$ 200,000
Median 2-Family Home Sales Price	\$ 75,500	\$ 78,500	\$ 122,000	\$ 180,500	\$ 168,000	\$ 167,500	\$ 160,000	\$ 198,500	\$ 100,000	\$ 150,000
Median 2-Family Home Sales Price^	\$ 94,402	\$ 95,966	\$ 145,276	\$ 207,893	\$ 187,449	\$ 181,716	\$ 167,161	\$ 208,124	\$ 103,157	\$ 150,000
% Total Sales to Outside Buyers*	44.8%	41.1%	54.3%	49.1%	52.0%	50.0%	39.4%	51.1%	44.7%	55.2%
% 1-Fam Sales to Outside Buyers*	20.0%	17.9%	49.1%	44.2%	40.0%	38.3%	25.8%	38.7%	26.1%	39.1%
% 2-Fam Sales to Outside Buyers*	43.8%	49.0%	49.1%	38.0%	47.6%	45.0%	47.1%	50.0%	36.4%	61.5%

*Buyers outside 12534 Zip Code

^Adjusted for inflation (in 2011 dollars)

S.2. Sales Web - 1-Family Home Sales

	Median Local Sales Price	N	Median Outside Sales Price	N	Total # 1-Fam Sales	% Local	% Outside
2002	\$76,950	20	\$97,500	5	25	80.0%	20.0%
2003	\$68,155	32	\$95,000	7	39	82.1%	17.9%
2004	\$107,500	27	\$146,250	26	53	50.9%	49.1%
2005	\$155,000	43	\$191,750	34	77	55.8%	44.2%
2006	\$194,000	30	\$195,750	20	50	60.0%	40.0%
2007	\$173,000	29	\$253,500	18	47	61.7%	38.3%
2008	\$170,000	23	\$127,500	8	31	74.2%	25.8%
2009	\$146,000	19	\$214,942	12	31	61.3%	38.7%
2010	\$150,000	17	\$240,000	6	23	73.9%	26.1%
2011	\$218,950	14	\$200,000	9	23	60.9%	39.1%

*Margins of Error

10. Units In Structure*

B25024

UNITS IN STRUCTURE

Universe: Housing units 

2006-2010 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	3,485	+/-254	1,697	+/-121	1,788	+/-181
1, detached	1,156	+/-206	480	+/-110	676	+/-148
1, attached	315	+/-131	70	+/-57	245	+/-116
2	846	+/-190	519	+/-127	327	+/-127
3 or 4	632	+/-172	251	+/-101	381	+/-121
5 to 9	309	+/-127	205	+/-123	104	+/-62
10 to 19	115	+/-69	75	+/-66	40	+/-46
20 to 49	38	+/-42	23	+/-33	15	+/-26
50 or more	74	+/-57	74	+/-57	0	+/-123
Mobile home	0	+/-123	0	+/-123	0	+/-123
Boat, RV, van, etc.	0	+/-123	0	+/-123	0	+/-123

Source: U.S. Census Bureau, 2006-2010 American Community Survey

13. Commute to Work*

B08301

MEANS OF TRANSPORTATION TO WORK

Universe: Workers 16 years and over 

2006-2010 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	3,152	+/-366	1,756	+/-245	1,396	+/-246
Car, truck, or van:	2,243	+/-331	1,249	+/-239	994	+/-206
Drove alone	2,022	+/-322	1,146	+/-239	876	+/-184
Carpooled:	221	+/-120	103	+/-77	118	+/-82
In 2-person carpool	180	+/-114	62	+/-66	118	+/-82
In 3-person carpool	23	+/-26	23	+/-26	0	+/-123
In 4-person carpool	0	+/-123	0	+/-123	0	+/-123
In 5- or 6-person carpool	18	+/-28	18	+/-28	0	+/-123
In 7-or-more-person carpool	0	+/-123	0	+/-123	0	+/-123
Public transportation (excluding taxicab):	252	+/-118	120	+/-82	132	+/-81
Bus or trolley bus	117	+/-81	90	+/-75	27	+/-32
Streetcar or trolley car (carro publico in Puerto Rico)	0	+/-123	0	+/-123	0	+/-123
Subway or elevated	66	+/-61	0	+/-123	66	+/-61
Railroad	69	+/-49	30	+/-32	39	+/-37
Ferryboat	0	+/-123	0	+/-123	0	+/-123
Taxicab	40	+/-40	0	+/-123	40	+/-40
Motorcycle	0	+/-123	0	+/-123	0	+/-123
Bicycle	35	+/-45	35	+/-45	0	+/-123
Walked	522	+/-222	341	+/-224	181	+/-90
Other means	0	+/-123	0	+/-123	0	+/-123
Worked at home	60	+/-48	11	+/-18	49	+/-43

Source: U.S. Census Bureau, 2006-2010 American Community Survey

Margins of Error (cont'd)

15. Household & Median Income*

B19001 | HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)
Universe: Households ⓘ
2006-2010 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the [official counts of the population and housing units for the nation, states, counties, cities and towns](#). For 2006 to 2009, the Population Estimates Program provides [intercensal estimates of the population for the nation, states, and counties](#).

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	2,844	+/-209	1,530	+/-106	1,314	+/-168
Less than \$10,000	276	+/-111	179	+/-83	97	+/-78
\$10,000 to \$14,999	185	+/-77	89	+/-55	96	+/-55
\$15,000 to \$19,999	317	+/-136	168	+/-107	149	+/-85
\$20,000 to \$24,999	133	+/-93	48	+/-38	85	+/-82
\$25,000 to \$29,999	179	+/-96	90	+/-69	89	+/-60
\$30,000 to \$34,999	177	+/-102	114	+/-83	63	+/-50
\$35,000 to \$39,999	149	+/-67	84	+/-55	65	+/-46
\$40,000 to \$44,999	121	+/-62	46	+/-35	75	+/-46
\$45,000 to \$49,999	38	+/-38	18	+/-28	20	+/-25
\$50,000 to \$59,999	203	+/-87	103	+/-76	100	+/-53
\$60,000 to \$74,999	347	+/-141	297	+/-138	50	+/-46
\$75,000 to \$99,999	221	+/-74	113	+/-63	108	+/-51
\$100,000 to \$124,999	209	+/-107	122	+/-99	87	+/-60
\$125,000 to \$149,999	143	+/-71	50	+/-49	93	+/-52
\$150,000 to \$199,999	121	+/-81	9	+/-15	112	+/-79
\$200,000 or more	25	+/-27	0	+/-123	25	+/-27

Source: U.S. Census Bureau, 2006-2010 American Community Survey

B19013 | MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)
Universe: Households ⓘ
2006-2010 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the [official counts of the population and housing units for the nation, states, counties, cities and towns](#). For 2006 to 2009, the Population Estimates Program provides [intercensal estimates of the population for the nation, states, and counties](#).

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Median household income in the past 12 months (in 2010 inflation-adjusted dollars)	40,203	+/-6,205	39,300	+/-11,214	40,813	+/-7,776

Source: U.S. Census Bureau, 2006-2010 American Community Survey

Margins of Error (cont'd)

16. Tenure by Household Income*

B25118

TENURE BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)

Universe: Occupied housing units ¹

2006-2010 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the [official counts of the population and housing units for the nation, states, counties, cities and towns](#). For 2006 to 2009, the Population Estimates Program provides [intercensal estimates of the population for the nation, states, and counties](#).

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	2,844	+/-209	1,530	+/-106	1,314	+/-168
Owner occupied:	1,238	+/-218	585	+/-129	653	+/-148
Less than \$5,000	50	+/-42	11	+/-19	39	+/-38
\$5,000 to \$9,999	7	+/-11	7	+/-11	0	+/-123
\$10,000 to \$14,999	66	+/-49	35	+/-33	31	+/-35
\$15,000 to \$19,999	26	+/-31	6	+/-10	20	+/-26
\$20,000 to \$24,999	77	+/-52	48	+/-38	29	+/-33
\$25,000 to \$34,999	108	+/-63	71	+/-50	37	+/-35
\$35,000 to \$49,999	139	+/-62	48	+/-35	91	+/-54
\$50,000 to \$74,999	279	+/-108	205	+/-102	74	+/-40
\$75,000 to \$99,999	140	+/-61	45	+/-38	95	+/-48
\$100,000 to \$149,999	245	+/-90	100	+/-58	145	+/-79
\$150,000 or more	101	+/-53	9	+/-15	92	+/-50
Renter occupied:	1,606	+/-196	945	+/-138	661	+/-149
Less than \$5,000	78	+/-76	20	+/-32	58	+/-66
\$5,000 to \$9,999	141	+/-80	141	+/-80	0	+/-123
\$10,000 to \$14,999	119	+/-64	54	+/-44	65	+/-42
\$15,000 to \$19,999	291	+/-131	162	+/-107	129	+/-81
\$20,000 to \$24,999	56	+/-75	0	+/-123	56	+/-75
\$25,000 to \$34,999	248	+/-118	133	+/-93	115	+/-69
\$35,000 to \$49,999	169	+/-79	100	+/-61	69	+/-48
\$50,000 to \$74,999	271	+/-132	195	+/-119	76	+/-52
\$75,000 to \$99,999	81	+/-53	68	+/-50	13	+/-20
\$100,000 to \$149,999	107	+/-96	72	+/-87	35	+/-45
\$150,000 or more	45	+/-67	0	+/-123	45	+/-67

Source: U.S. Census Bureau, 2006-2010 American Community Survey

Margins of Error (cont'd)

20a. Gross Rent*

B25063

GROSS RENT

Universe: Renter-occupied housing units 
2006-2010 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	1,606	+/-196	945	+/-138	661	+/-149
With cash rent:	1,525	+/-187	945	+/-138	580	+/-134
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$149	0	+/-123	0	+/-123	0	+/-123
\$150 to \$199	29	+/-32	12	+/-18	17	+/-27
\$200 to \$249	38	+/-36	18	+/-28	20	+/-22
\$250 to \$299	30	+/-42	30	+/-42	0	+/-123
\$300 to \$349	25	+/-31	9	+/-14	16	+/-27
\$350 to \$399	27	+/-33	27	+/-33	0	+/-123
\$400 to \$449	51	+/-42	23	+/-32	28	+/-28
\$450 to \$499	27	+/-32	27	+/-32	0	+/-123
\$500 to \$549	36	+/-39	8	+/-13	28	+/-36
\$550 to \$599	120	+/-92	94	+/-88	26	+/-35
\$600 to \$649	253	+/-125	211	+/-119	42	+/-38
\$650 to \$699	166	+/-86	100	+/-62	66	+/-63
\$700 to \$749	123	+/-90	67	+/-73	56	+/-46
\$750 to \$799	172	+/-114	81	+/-73	91	+/-89
\$800 to \$899	129	+/-96	119	+/-98	10	+/-16
\$900 to \$999	125	+/-77	43	+/-51	82	+/-62
\$1,000 to \$1,249	67	+/-45	17	+/-31	50	+/-39
\$1,250 to \$1,499	53	+/-51	18	+/-28	35	+/-45
\$1,500 to \$1,999	54	+/-71	41	+/-68	13	+/-20
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent	81	+/-76	0	+/-123	81	+/-76

Source: U.S. Census Bureau, 2006-2010 American Community Survey

20b. Contract Rent*

B25056

CONTRACT RENT

Universe: Renter-occupied housing units 
2006-2010 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	1,606	+/-196	945	+/-138	661	+/-149
With cash rent:	1,525	+/-187	945	+/-138	580	+/-134
Less than \$100	18	+/-28	18	+/-28	0	+/-123
\$100 to \$149	14	+/-25	0	+/-123	14	+/-25
\$150 to \$199	89	+/-55	22	+/-24	67	+/-50
\$200 to \$249	0	+/-123	0	+/-123	0	+/-123
\$250 to \$299	46	+/-46	46	+/-46	0	+/-123
\$300 to \$349	16	+/-26	16	+/-26	0	+/-123
\$350 to \$399	130	+/-78	85	+/-62	45	+/-46
\$400 to \$449	110	+/-75	103	+/-76	7	+/-14
\$450 to \$499	96	+/-52	56	+/-45	40	+/-41
\$500 to \$549	181	+/-108	111	+/-91	70	+/-59
\$550 to \$599	188	+/-110	128	+/-98	60	+/-47
\$600 to \$649	63	+/-53	63	+/-53	0	+/-123
\$650 to \$699	87	+/-51	73	+/-55	14	+/-22
\$700 to \$749	170	+/-109	54	+/-51	116	+/-94
\$750 to \$799	61	+/-65	39	+/-51	22	+/-37
\$800 to \$899	100	+/-98	73	+/-84	27	+/-40
\$900 to \$999	18	+/-32	17	+/-31	1	+/-5
\$1,000 to \$1,249	97	+/-65	0	+/-123	97	+/-65
\$1,250 to \$1,499	41	+/-68	41	+/-68	0	+/-123
\$1,500 to \$1,999	0	+/-123	0	+/-123	0	+/-123
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent	81	+/-76	0	+/-123	81	+/-76

Source: U.S. Census Bureau, 2006-2010 American Community Survey

Margins of Error (cont'd)

21. Tenure by Housing Costs as % of Household Income*

B25106

TENURE BY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS

Universe: Occupied housing units

2006-2010 American Community Survey 5-Year Estimates

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	2,844	+/-209	1,530	+/-106	1,314	+/-168
Owner-occupied housing units:	1,238	+/-218	585	+/-129	653	+/-148
Less than \$20,000:	149	+/-77	59	+/-43	90	+/-60
Less than 20 percent	27	+/-30	0	+/-123	27	+/-30
20 to 29 percent	0	+/-123	0	+/-123	0	+/-123
30 percent or more	122	+/-70	59	+/-43	63	+/-51
\$20,000 to \$34,999:	185	+/-82	119	+/-59	66	+/-51
Less than 20 percent	30	+/-20	30	+/-20	0	+/-123
20 to 29 percent	13	+/-16	3	+/-9	10	+/-15
30 percent or more	142	+/-74	86	+/-54	56	+/-48
\$35,000 to \$49,999:	139	+/-62	48	+/-35	91	+/-54
Less than 20 percent	42	+/-35	19	+/-22	23	+/-27
20 to 29 percent	15	+/-17	10	+/-14	5	+/-9
30 percent or more	82	+/-51	19	+/-23	63	+/-47
\$50,000 to \$74,999:	279	+/-108	205	+/-102	74	+/-40
Less than 20 percent	109	+/-55	77	+/-49	32	+/-27
20 to 29 percent	73	+/-51	38	+/-43	35	+/-31
30 percent or more	97	+/-98	90	+/-98	7	+/-13
\$75,000 or more:	486	+/-118	154	+/-69	332	+/-101
Less than 20 percent	351	+/-117	95	+/-56	256	+/-101
20 to 29 percent	100	+/-53	59	+/-41	41	+/-34
30 percent or more	35	+/-28	0	+/-123	35	+/-28
Zero or negative income	0	+/-123	0	+/-123	0	+/-123
Renter-occupied housing units:	1,606	+/-196	945	+/-138	661	+/-149
Less than \$20,000:	604	+/-161	377	+/-126	227	+/-103
Less than 20 percent	13	+/-19	0	+/-123	13	+/-19
20 to 29 percent	54	+/-47	47	+/-44	7	+/-11
30 percent or more	537	+/-163	330	+/-127	207	+/-102
\$20,000 to \$34,999:	301	+/-142	133	+/-93	168	+/-101
Less than 20 percent	48	+/-44	31	+/-36	17	+/-27
20 to 29 percent	82	+/-68	41	+/-51	41	+/-41
30 percent or more	171	+/-111	61	+/-61	110	+/-88
\$35,000 to \$49,999:	158	+/-77	100	+/-61	58	+/-42
Less than 20 percent	75	+/-58	60	+/-47	15	+/-25
20 to 29 percent	43	+/-37	10	+/-15	33	+/-34
30 percent or more	40	+/-32	30	+/-33	10	+/-14
\$50,000 to \$74,999:	258	+/-132	195	+/-119	63	+/-49
Less than 20 percent	217	+/-114	154	+/-97	63	+/-49
20 to 29 percent	0	+/-123	0	+/-123	0	+/-123
30 percent or more	41	+/-68	41	+/-68	0	+/-123
\$75,000 or more:	188	+/-95	140	+/-84	48	+/-49
Less than 20 percent	175	+/-95	140	+/-84	35	+/-45
20 to 29 percent	13	+/-20	0	+/-123	13	+/-20
30 percent or more	0	+/-123	0	+/-123	0	+/-123
Zero or negative income	16	+/-27	0	+/-123	16	+/-27
No cash rent	81	+/-76	0	+/-123	81	+/-76

Source: U.S. Census Bureau, 2006-2010 American Community Survey

Margins of Error (cont'd)

22. Household Income by Gross Rent as % of Household Income*

B25074

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS
Universe: Renter-occupied housing units
2006-2010 American Community Survey 5-Year Estimates

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	1,606	+/-196	945	+/-138	661	+/-149
Less than \$10,000:	219	+/-109	161	+/-85	58	+/-66
Less than 20.0 percent	0	+/-123	0	+/-123	0	+/-123
20.0 to 24.9 percent	0	+/-123	0	+/-123	0	+/-123
25.0 to 29.9 percent	30	+/-33	30	+/-33	0	+/-123
30.0 to 34.9 percent	0	+/-123	0	+/-123	0	+/-123
35.0 percent or more	173	+/-107	131	+/-81	42	+/-66
Not computed	16	+/-27	0	+/-123	16	+/-27
\$10,000 to \$19,999:	410	+/-138	216	+/-109	194	+/-80
Less than 20.0 percent	13	+/-19	0	+/-123	13	+/-19
20.0 to 24.9 percent	7	+/-11	0	+/-123	7	+/-11
25.0 to 29.9 percent	17	+/-25	17	+/-25	0	+/-123
30.0 to 34.9 percent	24	+/-30	24	+/-30	0	+/-123
35.0 percent or more	340	+/-134	175	+/-108	165	+/-79
Not computed	9	+/-15	0	+/-123	9	+/-15
\$20,000 to \$34,999:	304	+/-143	133	+/-93	171	+/-102
Less than 20.0 percent	48	+/-44	31	+/-36	17	+/-27
20.0 to 24.9 percent	41	+/-51	41	+/-51	0	+/-123
25.0 to 29.9 percent	41	+/-41	0	+/-123	41	+/-41
30.0 to 34.9 percent	83	+/-58	30	+/-41	53	+/-44
35.0 percent or more	88	+/-88	31	+/-46	57	+/-71
Not computed	3	+/-7	0	+/-123	3	+/-7
\$35,000 to \$49,999:	169	+/-79	100	+/-61	69	+/-48
Less than 20.0 percent	75	+/-58	60	+/-47	15	+/-25
20.0 to 24.9 percent	20	+/-22	10	+/-15	10	+/-16
25.0 to 29.9 percent	23	+/-37	0	+/-123	23	+/-37
30.0 to 34.9 percent	30	+/-33	30	+/-33	0	+/-123
35.0 percent or more	10	+/-14	0	+/-123	10	+/-14
Not computed	11	+/-19	0	+/-123	11	+/-19
\$50,000 to \$74,999:	271	+/-132	195	+/-119	76	+/-52
Less than 20.0 percent	217	+/-114	154	+/-97	63	+/-49
20.0 to 24.9 percent	0	+/-123	0	+/-123	0	+/-123
25.0 to 29.9 percent	0	+/-123	0	+/-123	0	+/-123
30.0 to 34.9 percent	41	+/-68	41	+/-68	0	+/-123
35.0 percent or more	0	+/-123	0	+/-123	0	+/-123
Not computed	13	+/-20	0	+/-123	13	+/-20
\$75,000 to \$99,999:	81	+/-53	68	+/-50	13	+/-20
Less than 20.0 percent	68	+/-50	68	+/-50	0	+/-123
20.0 to 24.9 percent	0	+/-123	0	+/-123	0	+/-123
25.0 to 29.9 percent	13	+/-20	0	+/-123	13	+/-20
30.0 to 34.9 percent	0	+/-123	0	+/-123	0	+/-123
35.0 percent or more	0	+/-123	0	+/-123	0	+/-123
Not computed	0	+/-123	0	+/-123	0	+/-123
\$100,000 or more:	152	+/-116	72	+/-87	80	+/-81
Less than 20.0 percent	107	+/-96	72	+/-87	35	+/-45
20.0 to 24.9 percent	0	+/-123	0	+/-123	0	+/-123
25.0 to 29.9 percent	0	+/-123	0	+/-123	0	+/-123
30.0 to 34.9 percent	0	+/-123	0	+/-123	0	+/-123
35.0 percent or more	0	+/-123	0	+/-123	0	+/-123
Not computed	45	+/-67	0	+/-123	45	+/-67

Source: U.S. Census Bureau, 2006-2010 American Community Survey

Margins of Error (cont'd)

23. Household Income by Gross Rent*

B25122

HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY GROSS RENT
Universe: Renter-occupied housing units
2006-2010 American Community Survey 5-Year Estimates

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	1,606	+/-196	945	+/-138	661	+/-149
Household income in the past 12 months (in 2010 inflation-adjusted dollars) --						
Less than \$10,000:	219	+/-109	161	+/-85	58	+/-66
With cash rent:	219	+/-109	161	+/-85	58	+/-66
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$199	12	+/-18	12	+/-18	0	+/-123
\$200 to \$299	40	+/-50	40	+/-50	0	+/-123
\$300 to \$399	26	+/-32	10	+/-17	16	+/-27
\$400 to \$499	0	+/-123	0	+/-123	0	+/-123
\$500 to \$599	0	+/-123	0	+/-123	0	+/-123
\$600 to \$699	67	+/-66	67	+/-66	0	+/-123
\$700 to \$799	54	+/-66	12	+/-20	42	+/-66
\$800 to \$899	20	+/-32	20	+/-32	0	+/-123
\$900 to \$999	0	+/-123	0	+/-123	0	+/-123
\$1,000 to \$1,249	0	+/-123	0	+/-123	0	+/-123
\$1,250 to \$1,499	0	+/-123	0	+/-123	0	+/-123
\$1,500 to \$1,999	0	+/-123	0	+/-123	0	+/-123
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent:	0	+/-123	0	+/-123	0	+/-123
\$10,000 to \$19,999:	410	+/-138	216	+/-109	194	+/-80
With cash rent:	401	+/-139	216	+/-109	185	+/-83
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$199	0	+/-123	0	+/-123	0	+/-123
\$200 to \$299	28	+/-36	8	+/-22	20	+/-22
\$300 to \$399	26	+/-32	26	+/-32	0	+/-123
\$400 to \$499	39	+/-34	11	+/-16	28	+/-28
\$500 to \$599	81	+/-69	43	+/-57	38	+/-42
\$600 to \$699	140	+/-85	84	+/-62	56	+/-61
\$700 to \$799	50	+/-62	44	+/-61	6	+/-10
\$800 to \$899	0	+/-123	0	+/-123	0	+/-123
\$900 to \$999	12	+/-19	0	+/-123	12	+/-19
\$1,000 to \$1,249	25	+/-30	0	+/-123	25	+/-30
\$1,250 to \$1,499	0	+/-123	0	+/-123	0	+/-123
\$1,500 to \$1,999	0	+/-123	0	+/-123	0	+/-123
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent:	9	+/-15	0	+/-123	9	+/-15
\$20,000 to \$34,999:	304	+/-143	133	+/-93	171	+/-102
With cash rent:	301	+/-142	133	+/-93	168	+/-101
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$199	17	+/-27	0	+/-123	17	+/-27
\$200 to \$299	0	+/-123	0	+/-123	0	+/-123
\$300 to \$399	0	+/-123	0	+/-123	0	+/-123
\$400 to \$499	31	+/-36	31	+/-36	0	+/-123
\$500 to \$599	47	+/-56	31	+/-49	16	+/-26
\$600 to \$699	62	+/-50	40	+/-44	22	+/-24
\$700 to \$799	99	+/-79	0	+/-123	99	+/-79
\$800 to \$899	0	+/-123	0	+/-123	0	+/-123
\$900 to \$999	31	+/-46	31	+/-46	0	+/-123
\$1,000 to \$1,249	14	+/-22	0	+/-123	14	+/-22
\$1,250 to \$1,499	0	+/-123	0	+/-123	0	+/-123
\$1,500 to \$1,999	0	+/-123	0	+/-123	0	+/-123
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent:	3	+/-7	0	+/-123	3	+/-7
\$35,000 to \$49,999:	169	+/-79	100	+/-61	69	+/-48
With cash rent:	158	+/-77	100	+/-61	58	+/-42
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$199	0	+/-123	0	+/-123	0	+/-123
\$200 to \$299	0	+/-123	0	+/-123	0	+/-123
\$300 to \$399	0	+/-123	0	+/-123	0	+/-123
\$400 to \$499	8	+/-15	8	+/-15	0	+/-123
\$500 to \$599	28	+/-43	28	+/-43	0	+/-123
\$600 to \$699	49	+/-45	34	+/-30	15	+/-25
\$700 to \$799	0	+/-123	0	+/-123	0	+/-123
\$800 to \$899	10	+/-16	0	+/-123	10	+/-16
\$900 to \$999	34	+/-41	12	+/-18	22	+/-37
\$1,000 to \$1,249	11	+/-15	0	+/-123	11	+/-15
\$1,250 to \$1,499	18	+/-28	18	+/-28	0	+/-123
\$1,500 to \$1,999	0	+/-123	0	+/-123	0	+/-123
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent:	11	+/-19	0	+/-123	11	+/-19

Margins of Error (cont'd)

23. Household Income by Gross Rent*

B25122

HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY GROSS RENT
Universe: Renter-occupied housing units
2006-2010 American Community Survey 5-Year Estimates

	Hudson city, Columbia County, New York		Census Tract 12, Hudson city, Hudson city, Columbia County, New York		Census Tract 13, Hudson city, Hudson city, Columbia County, New York	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent	11	+/-19	0	+/-123	11	+/-19
\$50,000 to \$74,999:	271	+/-132	195	+/-119	76	+/-52
With cash rent:	258	+/-132	195	+/-119	63	+/-49
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$199	0	+/-123	0	+/-123	0	+/-123
\$200 to \$299	0	+/-123	0	+/-123	0	+/-123
\$300 to \$399	0	+/-123	0	+/-123	0	+/-123
\$400 to \$499	0	+/-123	0	+/-123	0	+/-123
\$500 to \$599	0	+/-123	0	+/-123	0	+/-123
\$600 to \$699	68	+/-78	53	+/-75	15	+/-23
\$700 to \$799	57	+/-47	57	+/-47	0	+/-123
\$800 to \$899	44	+/-53	44	+/-53	0	+/-123
\$900 to \$999	48	+/-45	0	+/-123	48	+/-45
\$1,000 to \$1,249	0	+/-123	0	+/-123	0	+/-123
\$1,250 to \$1,499	0	+/-123	0	+/-123	0	+/-123
\$1,500 to \$1,999	41	+/-68	41	+/-68	0	+/-123
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent	13	+/-20	0	+/-123	13	+/-20
\$75,000 to \$99,999:	81	+/-53	68	+/-50	13	+/-20
With cash rent:	81	+/-53	68	+/-50	13	+/-20
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$199	0	+/-123	0	+/-123	0	+/-123
\$200 to \$299	0	+/-123	0	+/-123	0	+/-123
\$300 to \$399	0	+/-123	0	+/-123	0	+/-123
\$400 to \$499	0	+/-123	0	+/-123	0	+/-123
\$500 to \$599	0	+/-123	0	+/-123	0	+/-123
\$600 to \$699	33	+/-25	33	+/-25	0	+/-123
\$700 to \$799	35	+/-42	35	+/-42	0	+/-123
\$800 to \$899	0	+/-123	0	+/-123	0	+/-123
\$900 to \$999	0	+/-123	0	+/-123	0	+/-123
\$1,000 to \$1,249	0	+/-123	0	+/-123	0	+/-123
\$1,250 to \$1,499	0	+/-123	0	+/-123	0	+/-123
\$1,500 to \$1,999	13	+/-20	0	+/-123	13	+/-20
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent	0	+/-123	0	+/-123	0	+/-123
\$100,000 or more:	152	+/-116	72	+/-87	80	+/-81
With cash rent:	107	+/-96	72	+/-87	35	+/-45
Less than \$100	0	+/-123	0	+/-123	0	+/-123
\$100 to \$199	0	+/-123	0	+/-123	0	+/-123
\$200 to \$299	0	+/-123	0	+/-123	0	+/-123
\$300 to \$399	0	+/-123	0	+/-123	0	+/-123
\$400 to \$499	0	+/-123	0	+/-123	0	+/-123
\$500 to \$599	0	+/-123	0	+/-123	0	+/-123
\$600 to \$699	0	+/-123	0	+/-123	0	+/-123
\$700 to \$799	0	+/-123	0	+/-123	0	+/-123
\$800 to \$899	55	+/-85	55	+/-85	0	+/-123
\$900 to \$999	0	+/-123	0	+/-123	0	+/-123
\$1,000 to \$1,249	17	+/-31	17	+/-31	0	+/-123
\$1,250 to \$1,499	35	+/-45	0	+/-123	35	+/-45
\$1,500 to \$1,999	0	+/-123	0	+/-123	0	+/-123
\$2,000 or more	0	+/-123	0	+/-123	0	+/-123
No cash rent	45	+/-67	0	+/-123	45	+/-67

Source: U.S. Census Bureau, 2006-2010 American Community Survey

