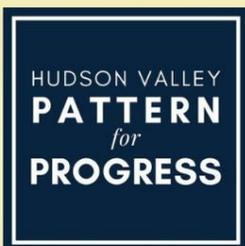


# City of Hudson

## Affordable Housing Development Plan

NOVEMBER 2021

PREPARED BY:





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# INTRODUCTION

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The housing market conditions of today indicate the city of Hudson is in a housing crisis. Many long-term residents have been displaced and the risk of further displacement due to rising housing prices and a limited inventory of affordable units is likely.

This Affordable Housing Development Plan (AHDP) is designed to be a roadmap to guide the city of Hudson through a number of housing proposals and potential new initiatives and developments to assist in the mitigation of continued displacement. The AHDP was developed with community and stakeholder input and based on a data-driven analysis of:

- housing needs,
- demographic trends, and
- socioeconomic metrics.

The qualitative and quantitative research, analysis, and recommendations were prepared during the COVID-19 Pandemic, which has shown to have great impact on all aspects of life. Although the number of cases, hospitalizations, and deaths have declined since the height of the Pandemic, COVID-19 is still with us and the impacts will continue to be felt by communities for quite some time. This specific period in time represents unprecedented economic conditions due to extreme fluctuations in the real estate market, workforce, demographic shifts, and the availability of federal, state, and local resources.

Current economic trends may or may not continue in the near term, and will likely change direction over the course of the next three-to-five years. Financial resources, whether from local, county, state, or federal government agencies, private equity and investors, financial institutions, or philanthropy, are all volatile.

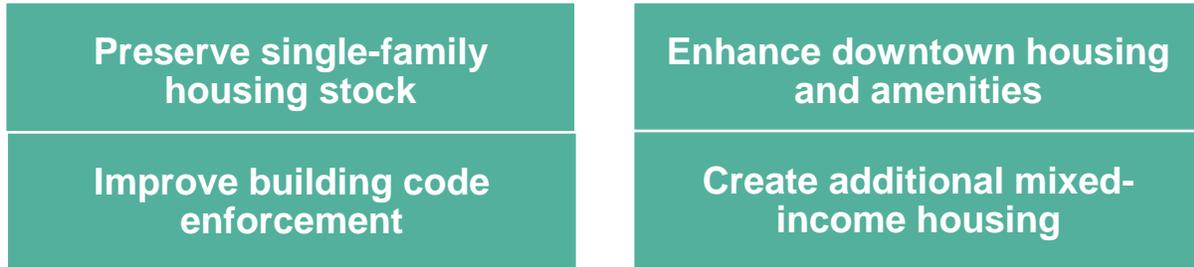
Regardless of the source and type of financing utilized in housing and community development, competition is another factor to consider. There is strong competition for state and federal resources associated with traditional financing, capital investments, and grant resources used in the development of affordable housing. Specifically, Low Income Housing Tax Credits, NYS Housing Trust Funds, NYS Housing Finance Agency, and other traditional State programs are all in high demand. The State typically funds one affordable rental development in a county or sub-region during the course of a one or two-year cycle. The funding is partly determined by local need and market conditions, capacity of the developer, leveraging other financial resources, and the absorption rate of new rental units.

**Municipal support, which could include, but is not limited to, tax incentives, density bonuses, direct grant funding and/or streamline approval process, is critical to the success of multifamily housing development applications.** Furthermore, as development timelines extend from a period of a few years to as many as ten or more, municipal support for affordable must not wane, and ideally, should span election cycles and board turnover.

It must also be recognized that local community and economic development conditions are greatly influenced by regional changes, and more broadly, state and national market conditions and trends. These conditions and the subsequent impact cannot be controlled by local governments. However, the decision-making process and approvals can be influenced with a thorough analysis of existing conditions, which are based on relevant and current data. Finally, the implementation of the projects and initiatives identified within the AHDP are subject to local capacity and the ability to conduct a timely, transparent and efficient approval process to advance development proposals and complete projects that achieve community needs and goals. The synergies and availability of resources and collaborative efforts toward public private partnerships are critical for the success of the AHDP.

## HISTORY AND BACKGROUND

In September 2017, Columbia County released a countywide Housing Needs Assessment. The report analyzed existing housing conditions and demographic changes in the county with additional focus on the city of Hudson. The report concluded with a list of detailed recommendations covering four basic categories:



Later in 2017, the city of Hudson was awarded the New York State Downtown Revitalization Initiative (DRI). The DRI award included funding for a significant community engagement and planning process to identify specific projects for the allocation of State funds under the DRI. Housing was identified as a critical need in the DRI planning process, which is evidenced by the DRI investment strategy: Livable Communities (goal 3).

Recognizing the importance of the county report and the planning process and results from the community engagement associated with the DRI, the City established a Housing Task Force (HTF). The HTF was composed of local community stakeholders to assist with the creation of a Strategic Housing Action Plan (SHAP). Hudson Valley Pattern for Progress (Pattern) led a broad-based and collaborative process with a variety of local organizations and stakeholders to understand the existing housing conditions and challenges within the City. The HTF met regularly over the course of approximately eight months and worked with Pattern to create the plan, which was released and adopted in June 2018.

The SHAP had four goals:



The SHAP included specific strategies and action steps for each of these goals. The SHAP specifically pointed to three essential recommendations to act as a foundation for the implementation of the strategies and action steps. The three recommendations are as follows:

- Hire a Housing Coordinator
- Create an Affordable Housing Policy
- Update the Comprehensive Plan and Zoning Code

Pursuant to the adoption of the SHAP, the City, along with local community based organizations, continued the forward momentum by researching, applying for, and securing funding to begin to address some of the needs identified within the SHAP. In early 2021, the city of Hudson was awarded the Anti-Displacement Learning Network (ADLN) grant from Enterprise Community Partners and the New York State Attorney General's office.

The ADLN grant included funding for a number of programs, which included the position of a Housing Justice Director (Housing Coordinator). The ADLN provides funds for the establishment of a Housing Trust fund, as well as emergency funds to support and prevent households from being displaced, among other initiatives.

## CURRENT CONDITIONS

At this time, there are a number of significant development opportunities in the city of Hudson. The creation of affordable housing spread across multiple neighborhoods would help alleviate the housing supply challenge by, increasing the supply to meet the growing demand. Additionally, the development would improve neighborhood quality and character and, in several cases, would help mitigate neighborhood blighting conditions typically found in underutilized lots and deteriorated buildings.

The development of affordable units is also key for the sustainability of local businesses and for employers to meet the needs of their workforce. Employees working within or near the City allocate a smaller portion of their budget to transportation, or their commute to work.

As housing prices increase faster than wage rates, many residents are finding it difficult to remain in the city and are moving to more rural areas. Housing costs are typically lower in these areas, especially for renters. However, there is a lack of affordable housing in the rural areas as well. The lack of public transit in these rural areas adds to the challenges of the workforce, which affects local business.

The cost of both homeownership and rental housing has significantly risen in recent years. The high market prices for single-family and rental homes have placed a cost burden on existing residents. Existing landlords may be incentivized to sell because of increased housing prices. The increased value either motivates them to sell the building, or they could retain possession and raise rents. Both scenarios may result in displacement. This rental-housing inventory, which is often referred to as Naturally Occurring Affordable Housing (NOAH), is being negatively impacted by these market forces. NOAH units are open market units that are not rent regulated by state or federal housing programs or policy.

As this housing inventory diminishes, there is a higher demand for new affordable units to replacement the loss of inventory. By increasing the supply of affordable and workforce housing in the city of Hudson, the City is ensuring that residents who have lived in the City for multiple generations will continue to be able to call Hudson home. An increased supply of affordable housing also helps to ensure that children do not experience housing instability, which has been shown to diminish life outcomes.

Affordable housing does not mean crime, blight, and a drain on services. An increased supply of affordable housing actually has an opposite effect. An increase in affordable housing promotes housing stability and therefore reduces crime and reliance on social programs, especially when the housing is spread across multiple neighborhoods and not concentrated on or in a few city blocks. Finally, the development of more affordable housing means Hudson will continue to be a creative, lively and diverse city.

## PURPOSE OF THIS PLAN

The Affordable Housing Development Plan provides a “roadmap” and lays the foundation to assist and guide the city of Hudson to achieve its commitment to increase the number of affordable housing options.

The AHDP:

- supports the creation of more affordable housing for households who face housing insecurity and have been or are in danger of displacement
- provides an analysis of potential sites for the development of affordable housing, and a development plan including recommendations, timelines, and potential funding sources and partnerships. This site-specific development plan also provides a structure to create future housing policy and fosters capacity building for housing advocacy consistent with the ADLN programs.

The AHDP, as noted above, is informed by and builds off the findings and recommendations in the Strategic Housing Action Plan (SHAP), more specifically, Goal #3: Production of New Housing Units.

**This AHDP includes three basic strategies in support of this goal:**



The city of Hudson, in their Request for Proposals for this study, stated that the goal was to increase the development of affordable housing based on the following reasons:

1. Provide stable housing and a pathway for residents to find success as well as reduce the associated costs of housing stress;
2. Prevent displacement of residents;
3. Ensure Hudson is inclusive to residents across income levels; and
4. Provide housing that will support equitable workforce and economic development

In response to the requirements of the RFP Pattern established the AHDP. The primary goal of the AHDP is to assess the existing conditions, identify sites and propose a recommended development timeline. Additionally, the AHDP identifies a long-term vision, which, if implemented, would support the development of housing to meet the local needs.

The AHDP should be viewed as a living document and it is strongly recommended that it be periodically re-evaluated as market conditions and financial resources change. The AHDP needs to be utilized as a tool to guide real-time decisions as development goes through the local approval process. As part of an annual housing report, there needs to be an evaluation of current market conditions based on current waiting lists for subsidized housing. Moreover, the housing market is greatly influenced by either additional development, or a lack of development, which further justifies timely re-evaluation.

The implementation of the AHDP should also take into consideration the volume, tenure and size, speed of development, and the absorption (lease-up) rate of the units by the market. The AHDP may be adjusted as the current pipeline of developments in the approval process move forward or are denied, and new developments are proposed. If a new development proposal is presented to the City that is not identified in the AHDP, it must be evaluated on its merits for potential inclusion. The AHDP should not be used as a barrier against new and innovative development, but instead, be used as a tool to help guide the decision-making process.

The sites that are included in the “short list” are ideal for infill development, as they are vacant and underutilized. These sites should be prioritized for the replacement of existing obsolete affordable housing, such as, the Hudson Housing Authority (HHA), and secondarily the construction of new affordable units. It is important to note that New York State HCR will look for formal linkage agreements with affordable housing developers to prioritize the HHA waiting list. The project ideas proposed for these sites would result in quality development *that gently increases the density of the City with mixed income housing* and in some cases, may include mixed-use development. This will enhance the walkability and vibrancy of neighborhoods and help support existing local businesses.

## METHODOLOGY

The AHDP was created with the input from an Advisory Committee, which met monthly from April 2021 through October 2021. During these regularly scheduled meetings, the Advisory Committee reported on local conditions, site development possibilities, inquiries from potential investors and developers, and the status of proposed projects. The committee provided guidance on local stakeholders and agencies to interview. The committee also acted as a community liaison bringing valuable information forward that enhanced synergies within the greater community, report content, and recommendations within the AHDP.

The Committee included the following members:

- **Theresa Joyner**, Planning Board member, city of Hudson, Administrative Associate, Hudson Housing Authority
- **Rebecca Wolff**, 1<sup>st</sup> Ward Alderperson, Common Council Minority Leader; Secretary, Hudson Community Development and Planning Agency, Secretary; Treasurer, Hudson Housing Authority
- **Revonda Smith**, Board Chair, Hudson Housing Authority
- **F. Mike Tucker**, President & CEO, Columbia Economic Development Corporation (CEDC)
- **Michael Chameides**, Columbia County Supervisor, 3<sup>rd</sup> Ward city of Hudson; member of the Anti-Displacement Learning Network team
- **Darren J. Scott**, Upstate East Development Director, NYS Homes and Community Renewal
- **Michelle Tullo**, Housing Justice Director, city of Hudson

The AHDP also incorporates input from interviews with individuals closely associated with housing issues including local realtors, multifamily property owners, housing lenders, local community organizations, and affordable housing developers. There were also a number of focus groups and multiple site visits with potential developers. The interviews and focus groups, which fall under qualitative research materials, informed the analysis and development of housing solutions for the city of Hudson. The interviews and feedback from focus groups are summarized in the appendix of this AHDP.

Pattern developed a multifaceted approach for identifying suitable sites for affordable housing development. This process included an analysis of planning documents from the City, input from the advisory committee, and industry best practices for site selection. A more detailed site selection methodology can be found in the “Potential Site Analysis” section of this report.

## SUMMARY OF KEY FINDINGS

Pursuant to thorough research and analysis of both quantitative and qualitative data, the following key findings must be noted.

- The city of Hudson has a median income, which is significantly lower than the surround county at \$39,364. It must be recognized that federal and state funding is typically keyed to the county area median income, not the local municipal media income, which exacerbates the challenges of developing housing for very low- and low-income households.
- Of households in the City, 64% are renters and over 43% of all households are persons living alone.
- Close to two thirds of the housing stock was built before 1940. Older houses typically have higher maintenance and energy costs than newer homes, increasing the operating costs of housing.
- In the city of Hudson, 445 households are cost burdened and 520 are severely cost burdened (renters and owners combined). Households that are cost burdened pay 30% or more of their income towards housing costs and those that are severely cost burdened pay 50% or more of income towards housing costs; these households may have to forgo other household budget items, like healthcare, food, or clothes, in order to remain in their housing.
- Renters disproportionately face housing cost challenges with 20% (350 households) of renters being cost burdened and 23% (400 households) being severely cost burden. Over 700 renter households pay over 30% of their income for housing.
- Long waitlists for Section 8 Housing Choice Vouchers demonstrate a high need for more affordable housing. The current waitlist for the city of Hudson is 245 households, of which 10.6% are disabled and 3.3% are elderly.

Interviews conducted for this study reinforce the qualitative findings and add important details about the housing situations in the city of Hudson. Multiple interviewees agree that most of the challenges around housing in the city of Hudson are due to a lack of supply. There is a general consensus that the housing needs are not being met regardless of income level, not just for the households with lower income.

Interviewees pointed out that the City is a city of “haves and have nots” – there needs to be more middle-income housing for working families. The housing units, which have historically been affordable for low- and middle-income households are continuing to disappear as older buildings are bought, renovated and converted to single-family homes, used as weekend retreats, or short term rental properties. Another common concern is that seniors who wish to downsize have limited options, if any at all, to live within the City.

The interviewees also indicated there have been buildings acquired by people with much higher income levels than the existing residents, which has put upward pressure on the price of homes. The increase in market prices has essentially “incentivized” owners to sell.

Several developers shared the same sentiment in discussing the development process in the City; it is unpredictable and the zoning is outdated. Every experienced housing professional, including those from the non-profit and private sectors, who were interviewed agrees that without tax breaks, affordable housing development is not financially feasible. Due to high land and construction costs the development of units that are below market rents requires significant capital subsidy and grants.

The Crosswinds development is hailed as a success story for providing quality workforce housing. However, due to high land costs replicating a development with a low level of density may only be financially feasible with substantial federal, state, and local fiscal investment and incentives. Nevertheless, there are many features of the development to be highlighted as a model for future development. The design fits with the neighborhood; the porches continue with the streetscape, it is walkable to schools, shopping, and other services and the quality of the housing is high and the property is maintained.

Most interviewees also noted that the public transportation system is poor and so it is crucial to locate housing near employment centers since car ownership is out of reach for many low-income households.

## SUMMARY OF RECOMMENDATIONS

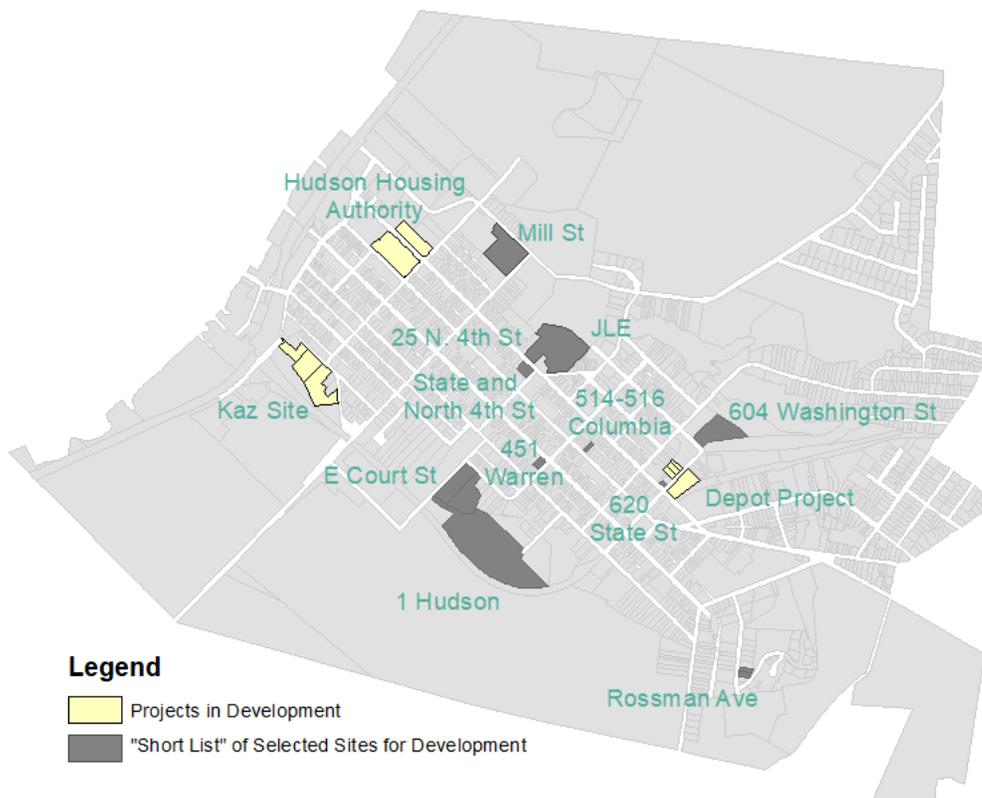
Over 80 sites were analyzed for the potential of affordable housing development. The methodology used for this analysis is detailed in the Site Selection Methodology section. Based on this methodology, the following eleven sites were selected for inclusion in a “short list” of sites deemed to have the most potential for affordable housing development:

MULTIFAMILY RENTAL	HOMEOWNERSHIP
State and North 4 <sup>th</sup> St. (City-owned)	620 State St. (Owned by Galvan)
604 Washington St. (City-owned)	451 Warren St. (Owned by Galvan)
East Court St. (Owned by St. Mary’s Church)	25 North 4 <sup>th</sup> St. (Owned by Galvan)
1 Hudson Ave. (owned by Dallas Corporation)	Mill St. (City-owned)
JLE - 360 State St. (Owned by the Hudson City School District)	Rossman Ave. sites (City-owned)
	514-516 Columbia St. (City-owned)

It is also recommended that the city of Hudson prioritize and support the creation of new housing units that are in various stages of development, including concept, design, or the local approval process.

These three sites are currently in development process:

- Depot Project
- Hudson Housing Authority redevelopment
- Kaz Site, currently being sold to a private developer by the Hudson Development Corporation



Cumulatively the development of these fourteen sites, including those already in the development process could result in hundreds of new housing units. However, because the development process typically lasts 2-3 years, or longer, and because state funding is competitive, not all sites would be developed simultaneously. Therefore, it is recommended the development of these sites be staggered over the course of the next two to seven years. Furthermore, not all sites will attract developers with the necessary capital resources, or interest to develop. The list of sites includes opportunities that may also be found to be unsuitable for development for reasons not yet known, including, but not limited to issues related to engineering, environment, and title.

The sites were selected for the individual site characteristics as detailed in the Site Selection Methodology section below, but also for how the sites would collectively provide a variety of housing options that are dispersed throughout the City. Recommended projects include rental as well as homeownership opportunities, affordable units that provide housing for households ranging from very-low income to middle-income, and single-family homes to medium density, multifamily development.

### **Supporting Current Affordable Housing Development Projects**

Over the course of the next year, the city of Hudson should support applications to the State for financing for current affordable housing development projects while simultaneously laying the groundwork for the next series of projects through this AHDP. More specifically, the Depot project and the redevelopment of the Hudson Housing Authority, should take precedent.

### **The Depot Project**

The Galvan Initiatives Foundation (Galvan) is the developer of the Depot District (Depot Project). As further background, Galvan Housing Resources is the local Rural Preservation Corporation and offers a number of housing service programs and affordable rental housing units in the City and the county.

The Depot project recently received a negative declaration through the SEQR process from the Planning Board, and received a PILOT from the Hudson IDA. According to the May 2021 applications filed with the City, the Depot District Affordable Development would have 75 units, 54 of which are set at 40% to 80% AMI and 21 of which are market rate. The Mixed-Income development would have 63 units, 12 of which are set at 80% AMI and 51 of which are market rate (Table 1). In both cases, the market rate units would be capped at 130% AMI. *(Source: Depot District Financial Review of Requested IDA Benefits, August 2021 - BJH Advisors)*

### **The Hudson Housing Authority- Redevelopment Scenario**

The redevelopment of the Hudson Housing Authority (HHA) is a multilayered, complex process that will require a high level of attention, collaboration with a professional development team, and local support. The HHA has started the process with the US Department of Housing and Urban Development to be considered as a Rental Assistance Demonstration project (RAD). RAD allows public housing agencies to leverage public and private debt and equity in order to reinvest in the public housing stock (HUD.gov).

The redevelopment of this 135-unit complex will require a large number of units to support the relocation of the existing tenants. The order in which this redevelopment takes place is critically important to the existing residents. Ideally, the replacement of the HHA units would occur first and the existing residents would move into the new units, when completed. Then the tower and

low rise would be demolished and the site could be used for additional affordable housing, or a non-residential facility to benefit the entire City, such as a YMCA or a full-scale grocery store. It is important to note the required rehabilitation of Bliss Towers is for critical life-safety systems for the residents but is only a temporary investment until the replacement units are constructed.

To be successful, the City, in partnership and collaboration with non-profit and for-profit housing developers, along with quasi-governmental agencies, such as the Hudson Community Development and Planning Agency (HCDPA) and the Hudson IDA, must all support this HHA project.

Local agencies like the HCDPA and the local IDA have an ability to bring valuable resources to this project. This may include the donation of land by the HCDPA and incentives through the IDA such as sales tax, mortgage-recording tax, and the ability to provide a PILOT as a necessary tool for the development of affordable housing.

### Hudson Housing Authority – Homeownership Scenario

Currently, there is an opportunity for the HHA to utilize funding allocated from the Downtown Revitalization Initiative (DRI) for the construction of new housing units on the vacant parcel on lower State Street. This opportunity is a critical component to the success of the RAD project. However, it is important to note, the DRI funding was awarded in 2017 and cannot be held harmless from recapture, as the grant will expire. Therefore, the HHA may need to re-evaluate use of the DRI funds for development of this site as replacement units.

An alternative approach to be explored as an option for the State Street site would be to use the DRI funds in combination with other grant programs through the NYS Office of Homes and Community Renewal (HCR). This approach would be to create homeownership opportunities through the development of a small condominium project. There are a number of grants, loans, and first-time homebuyer programs and mortgages offered by HCR, the State of New York Mortgage Agency (SONYMA), and the Federal Home Loan Bank.

More specifically, HCR has a relatively new opportunity for funding called the Small Buildings Homeownership Development Program. This program offers a subsidy to reduce the sale price by up to \$100,000. The building, which must be developed as a condominium, and must be between 10 and 40 units in size. The development must include a minimum of 30% of the units dedicated as affordable and made available to households between 70% and 110% of the county Area Median Income. This type of condominium development could offer an opportunity for the HHA residents to achieve homeownership. A development of this magnitude would require a partnership with a well-experienced non-profit, or for-profit developer.

## PLANNING AND POLICY – A GOAL TO ADVANCE THE CITY INTO THE 21<sup>ST</sup> CENTURY

The city of Hudson should also work toward the long-term goal of a sustainable, resilient, and affordable community where residents have the opportunity to live unburdened by high housing costs. The *Long-Term Vision* consists of the following recommendations:

1. Homeowner and Rental Housing Rehabilitation Program

2. Update the Comprehensive Plan

3. Adopt a Form Based Code

4. Implement an Affordable Housing Overlay

5. Complete a Generic Environmental Impact Statement

6. Create PILOTS and Tax Incentives

7. Create Clear Development Guidelines

8. Create a Community Land Trust

9. Provide and Support a Homeownership Program

10. Monitor, Preserve and Protect Affordable Housing Units

11. Enforce Existing Vacant Building Codes and Fees

12. Incentivize the Inclusion of Community Benefits in New Housing Development

13. Support the Advancement of Opportunity Zone Investment

14. Preserve Community Green Spaces, Including Gardens and Parks

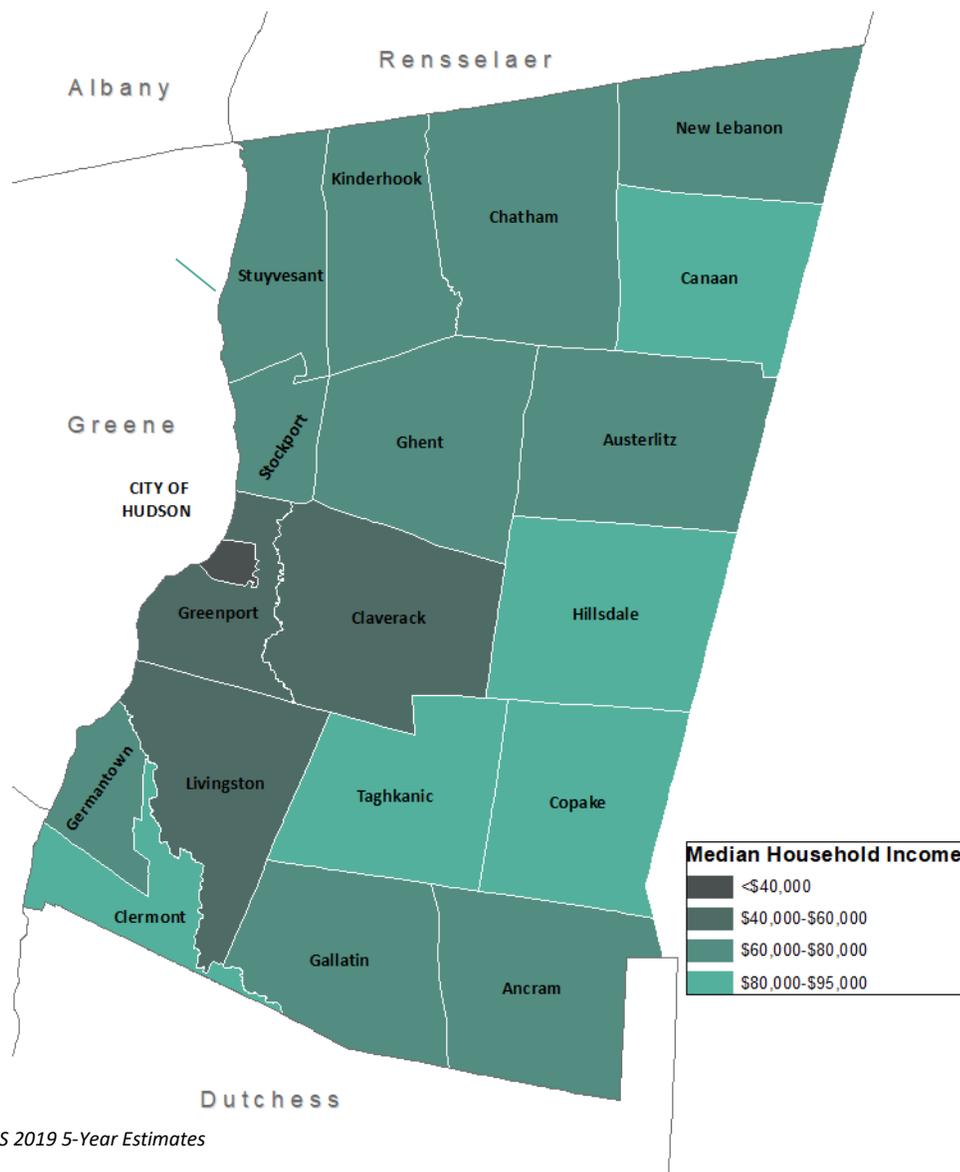
# EXISTING CONDITIONS

## DEMOGRAPHICS & SOCIOECONOMICS

The city of Hudson is the urban center of Columbia County and, as is often true, there are some striking differences between the City and the more rural county at large.

One of the more notable differences is that the city of Hudson has a median income that is approximately half that of other parts of the county at \$39,346.

**Median Income**  
**Columbia County Municipalities - 2019**



Source: US Census ACS 2019 5-Year Estimates

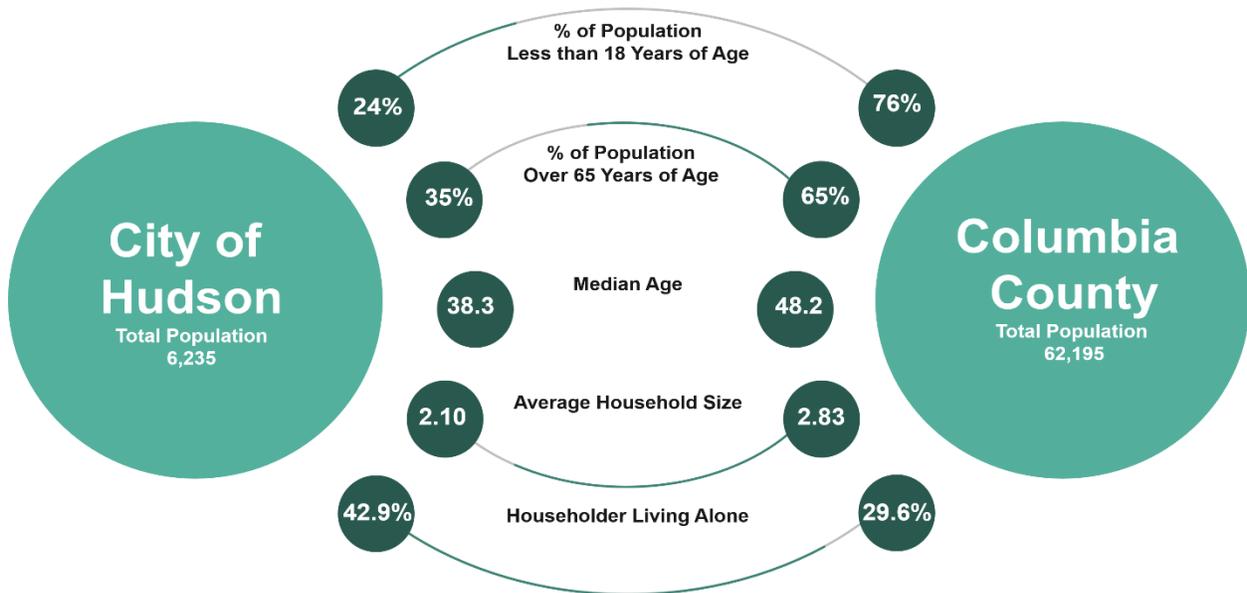
## Socioeconomics City of Hudson and Columbia County



*Source: US Census ACS 2019 5-Year Estimates*

Lower incomes mean many of Hudson’s residents struggle to afford basic necessities and 23% of the City’s residents are at or below the poverty line. In the City 28% of households receive SNAP, as opposed to the County’s 10%. Labor participation rates are similar between the City and the County, 59% and 61% respectively. Unemployment rates are higher in the City at 8% whereas in the County they are 4.9%.

## Demographics and Socioeconomics City of Hudson and Columbia County



*Source: US Census ACS 2019 5-Year Estimates*

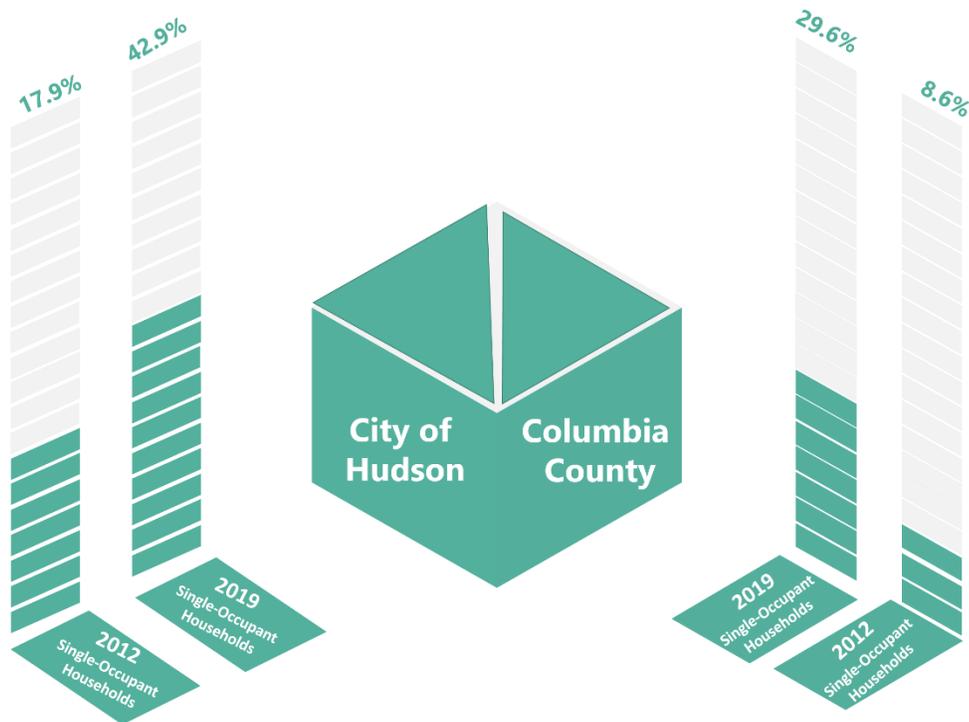
The city of Hudson has seen significant demographic changes over the last decade. From 2010 to 2019, the City lost a large number of residents with a 9.3% drop in total population, leaving the City with approximately 6,200 residents as of the 2019 ACS count. In the recently released 2020 Decennial Census the population was 5,930, an 11.6% decrease from the 2010 Decennial Census population.

At the same time, anecdotal stories abound of newcomers who have moved up from New York City, especially during the COVID pandemic in the last year and half. New population numbers from the period during the pandemic are not yet available, but available real estate data indicates that the city of Hudson saw a great number of new residents move in during that time. How many people moved out during this period is also yet to be known.

Relative to Columbia County at large, the city of Hudson has a younger population with a median age of 38.3 versus 48.2 and 19% of Hudson's population is 18 years or younger, very close to the County with 18%. Columbia County has a higher portion of the population that is 65 years or older with 23% percent of the population in this group while in the city of Hudson it is only 14%.

Over the decade from 2010 to 2019, the median household size in the City has gone from 2.18 to 2.10. Even though there is a decline in population, there is not an increase in vacancy of units because there are more single-occupant households, which continues to place stress on the existing housing stock. When compared to Columbia County, Hudson has a very high percentage of single-occupant households at 42.9% versus 29.6% in the county. In 2012, the earliest year with data available, the percentage of single occupant households in Hudson was 29.6% and in Columbia County, it was only 8.6%.

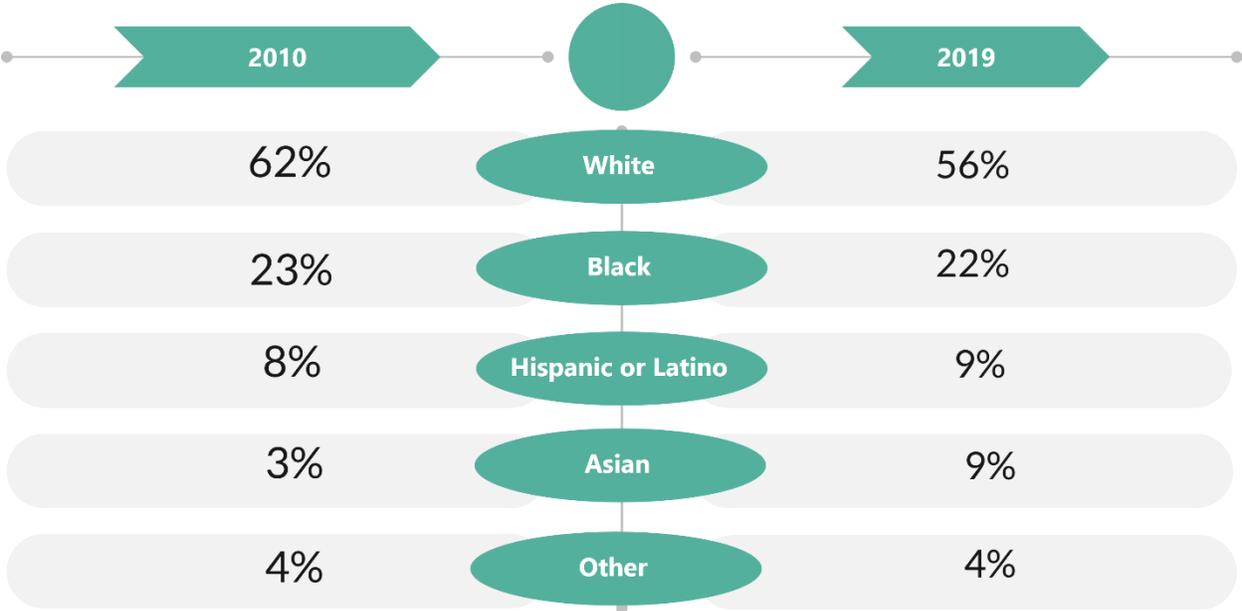
### **Single-Occupant Households- 2012 & 2019**



Source: US Census ACS 2010 and 2019 5-Year Estimates

Within Columbia County, where 90% of the population is White, the city of Hudson is relatively diverse, both racially and ethnically, with only 56% identifying as White in 2019. The Black or African American population accounts for the largest non-white group at 22% followed by Hispanic or Latino at 9%. The Asian population has had the most significant increase over the last decade going up 3% of the City's population in 2010 to 9% in 2019.

**Race & Ethnicity**  
**City of Hudson**



Source: US Census ACS 2019 5-Year Estimates

## HOUSING

There are approximately 3,400 housing units in the city of Hudson. Of those units, most of them (64%) are renter occupied, while 36% are owner-occupied. Of the 3,400 total housing units, 40% are the only unit in a building, and 60% are in a building with multiple units. The single unit buildings are typically what is considered a “single-family home.” Approximately 16% of the housing units are subsidized, including public housing units. For comparison, in 2018, the cities of Kingston and Poughkeepsie, 21% of housing units were subsidized.

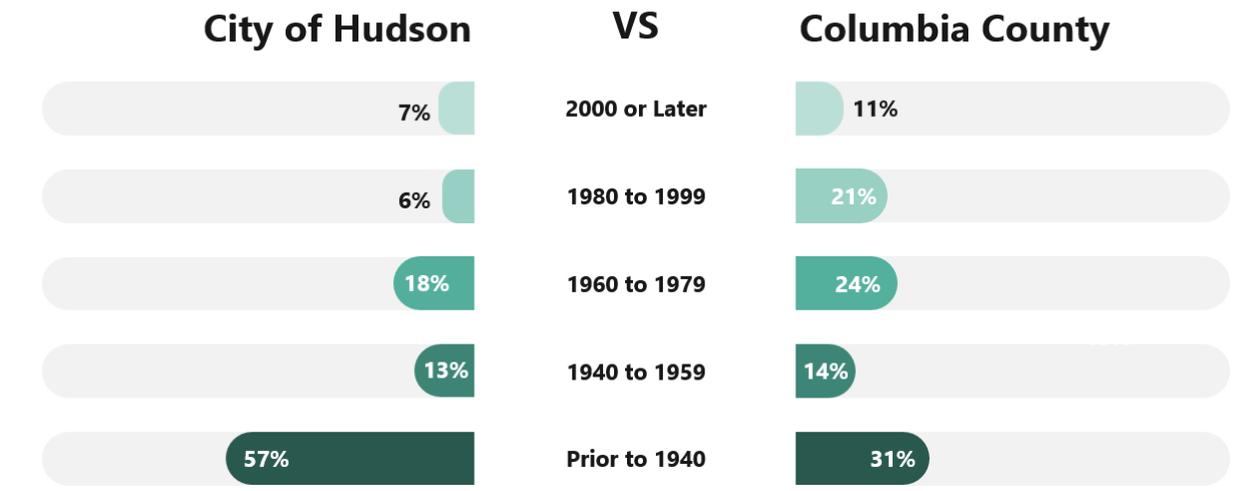
### City of Hudson Housing Units At-A-Glance



Source: US Census ACS 2019 5-Year Estimates

Like many of the cities and villages in the Hudson Valley, the housing stock in the city of Hudson is old. Approximately 58% of the housing stock in Hudson was built over 80 years ago (built before 1940). As a city that was incorporated in the 18<sup>th</sup> Century, there are several buildings well over 100 years old. While old housing stock is not uncommon in cities in the region, Hudson’s housing stock is among the oldest overall in the region.

### Housing Stock by Year Built



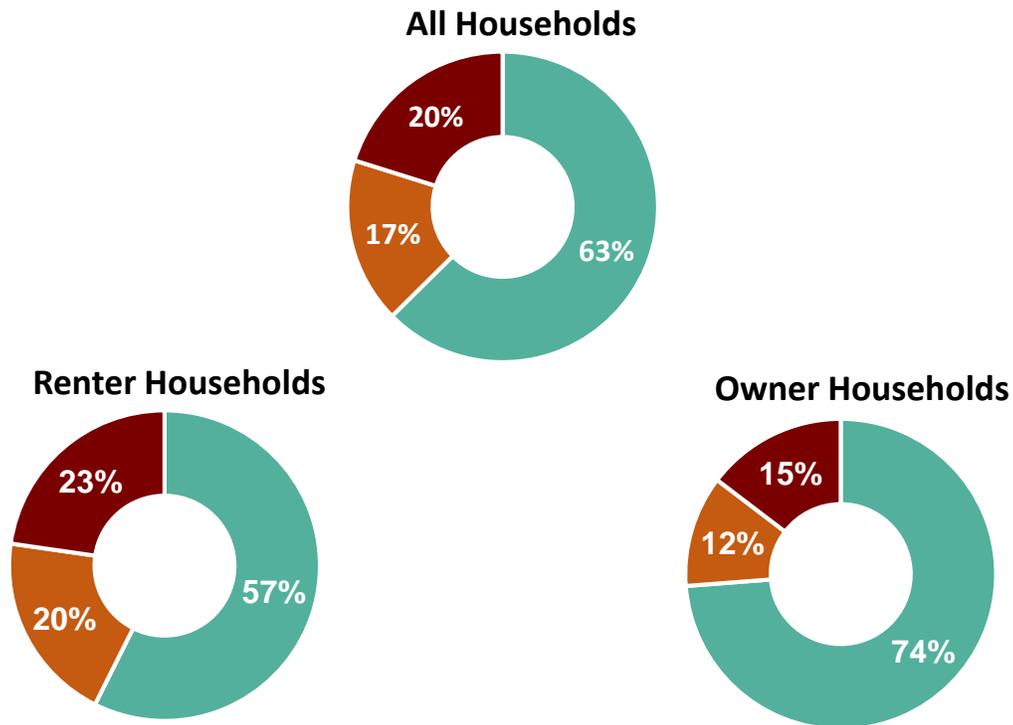
Source: US Census ACS 2019 5-Year

Older housing typically has major building system and structural issues, fire safety concerns, and higher cost for maintenance, repair, and remediation. These costs can be a significant financial burden for owners, leading to deferred maintenance, and general deterioration of the buildings condition and living conditions for both owners and renters. Residential use of lead paint was banned in the U.S. in 1978, and the vast majority (87%) of housing units in Hudson were built prior to 1980. Though steps can be taken to remediate lead paint, it is likely that lead paint is prevalent throughout residential properties in the City.

The U.S. Department of Housing and Urban Development (HUD), in partnership with the U.S. Census Bureau, publishes an annual housing a dataset called the Comprehensive Housing Affordability Strategy (CHAS). This dataset includes enlightening information about household income and housing affordability. To better understand localized housing affordability, CHAS income data is expressed as a percentage of Household Area Median Family Income (HAMFI). This approach allows for a more nuanced representation of local housing affordability as it accounts for both local incomes and local housing costs.

The CHAS dataset also tracks housing cost burden expressed as the percentage of household income spent on housing costs. For renters, housing costs are defined as the cost of rent and utilities. For homeowners, housing costs are defined as the cost of mortgage payments, utilities, association fees, insurance, and real estate taxes. As a general rule of thumb, households spending less than or equal to 30% of total household income on housing costs are considered to have “affordable” housing costs. Households spending more than 30% of their income on housing costs are “cost-burdened,” and households spending more than 50% are considered “severely cost burdened.”

### City of Hudson - Housing Cost Burden



#### Legend

	<b>Affordable</b>	Less than or equal to <b>30%</b> of income spent on housing costs
	<b>Cost Burdened</b>	Greater than <b>30%</b> but less than or equal to <b>50%</b> of income spent on housing costs
	<b>Severely Cost Burdened</b>	Greater than <b>50%</b> of income spent on housing costs

Source: HUD – CHAS 2014-2018

	Housing Cost Burden		
	Owner	Renter	Total
Cost Burden <=30%	605	1,010	1,615
Cost Burden >30% to <=50%	95	350	445
Cost Burden >50%	120	400	520
Cost Burden not available	40	75	115
<b>Total</b>	<b>860</b>	<b>1,835</b>	<b>2,695</b>

Source: HUD – CHAS 2014-2018

In the most recent data set available, 17% (445 households) of all Hudson households are cost burdened and 20% (520 households) are severely cost burdened. Overall, renters face greater housing cost burden than owners; 20% (350 households) of renter households are cost burdened and 23% (400 households) are severely cost burdened.

High housing cost burden can make it extremely difficult to save money and afford other crucial household costs like food, clothing, medical expenses, and educational costs.



The most recently available CHAS dataset is for the year 2018. In 2018, the HAMFI in Columbia County was \$79,600. The table below shows the calculated value of household incomes at 80%, 50%, and 30% of the HAMFI.

**Columbia County 2017 Household Area Median Family Income (HAMFI)**

	100%	80%	50%	30%
HAMFI	\$79,600	\$63,680	\$39,800	\$23,880

Source: HUD – Median Family Income Documentation System

The chart below shows the distribution of renter and owner occupied households by household income. The household income ranges used in the charts are 100%, 80%, 50%, and 30% of HAMFI (from the above table). The charts reveal that for both renters and owners, households in the lower income ranges are more likely to be cost burdened or severely cost burdened. They also show that more than half of owner households have an income higher than the HAMFI (\$79,600), and very few of those households are cost burdened. In contrast, more than half of renter households have an income lower than or equal to 50% of HAMFI (\$39,800), and many of those households are cost burdened or severely cost burdened.



Source: HUD – CHAS 2014-2018

## SECTION 8 HOUSING

Section 8 Income Limits Columbia County 2021			
Size	Extremely Low	Very Low	Low
1	\$16,750	\$27,900	\$44,600
2	\$19,150	\$31,850	\$51,000
3	\$21,960	\$35,850	\$57,350
4	\$26,500	\$39,800	\$63,700
5	\$31,040	\$43,000	\$68,800
6	\$35,580	\$46,200	\$73,900
7	\$40,120	\$49,400	\$79,000
8	\$44,660	\$52,550	\$84,100

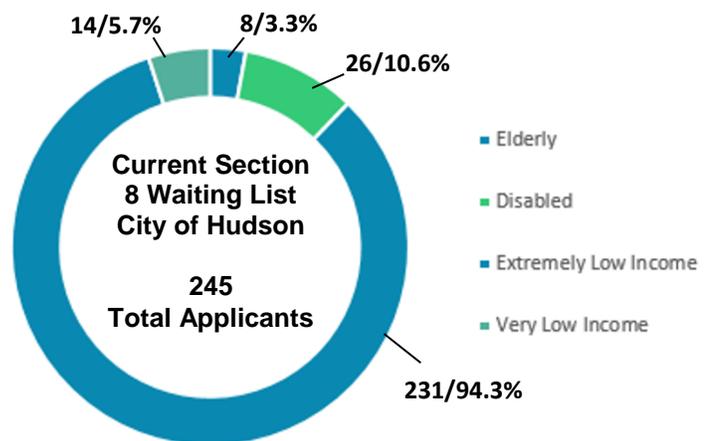
The Section 8 Housing Choice Tenant-based Voucher Program allows voucher holders to find and rent private rental units with a subsidy voucher. The federal program is intended to assist income eligible households, the elderly, and the disabled to afford decent, safe and sanitary housing in the private market. A household will pay the difference between the actual rent charged on

the unit and the amount subsidized by the program. The subsidy is adjusted so that the household pays 30% of monthly-adjusted gross income for rent and utilities. A household may not pay more than 40% of monthly-adjusted gross income. Housing units must meet standards of health and safety and not exceed fair market rents (FMRs) as set by U.S. Department of Housing and Urban Development (HUD). Fair Market Rents determine the eligibility of rental housing units for the voucher program and serve as the payment standard used to calculate the subsidy.

Current Section 8 tenant and waitlist data was provided by JEM Inc., which administers the program in 11 counties. The data is organized in the State’s Section 8 management system by County and the data for the city of Hudson was isolated from the county data based on where applicants have listed their home city address. This data is from July 21, 2021.

As of the date above, there were 245 applicants on the waitlist for Section 8 vouchers. 231, or 94.3%, of those on the waitlist have Extremely Low Income. 10.6% are disabled, and 3.3% are elderly.

In Columbia County in 2020, 199 households were offered a voucher. Of these approximately 18% of the people who were offered a voucher found suitable housing and were assisted through the voucher program.



The payment standard is the amount generally needed to rent a moderately priced dwelling unit in the local housing market, in other words the fair market rent (FMR). This amount is then used to calculate the amount of housing assistance a family will receive. In a quickly changing rental market, like that of the city of Hudson, FMRs may not accurately reflect asking rental prices. When this is true households attempting to apply a voucher are unable to find appropriate housing because the rents exceed the allotted subsidy and households cannot pay more than 40% of monthly adjusted gross income.

The small percent of households that are able to find suitable housing and apply their voucher is a clear sign that there are not enough suitable rental units available. Units are unsuitable either because of the quality of the units or the asking rent prices.

There are 92 households and 199 individuals that are currently housed in the city of Hudson with a Section 8 voucher. Of the persons who are in the voucher program, 42 elderly and 104 are disabled.

A small portion of voucher holders are 80 years or older and the majority are between the age 40 and 69.

Of those persons housed with a vouchered in the city of Hudson, 39% are African-American and 63% are White.

38% of households have a 1-bedroom unit, 39% have a 2-bedroom unit and 20% have a 3-bedroom unit. 1% have a unit that is a studio, 1% have a 4-bedroom unit, and 1% have a 5-bedroom unit.

<b>Current Section 8 Housing Tenants</b>		
<b>Total Households</b>	92	
<b>Total Family Members</b>	199	
<b>Elderly Family Members</b>	42	21%
<b>Disabled Family Members</b>	104	52%
<b>Family Member Ages</b>		
<b>18 to 29</b>	8	4%
<b>30 to 39</b>	11	6%
<b>40 to 49</b>	19	10%
<b>50 to 59</b>	19	10%
<b>60 to 69</b>	21	11%
<b>70 to 79</b>	10	5%
<b>80 or older</b>	4	2%
<b>Family Member Races</b>		
<b>Asian</b>	0	0%
<b>African American</b>	78	39%
<b>American Indian/Alaska Native</b>	0	0%
<b>Hawaiian/Pacific Islander</b>	1	1%
<b>White</b>	126	63%
<b>Bedroom Sizes</b>		
<b>0</b>	1	1%
<b>1</b>	35	38%
<b>2</b>	36	39%
<b>3</b>	18	20%
<b>4</b>	1	1%
<b>5</b>	1	1%

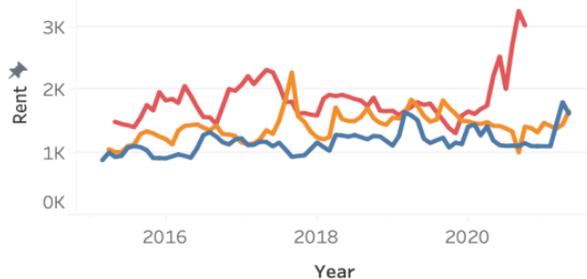
As described above, fair market rent may not reflect asking rental prices and, as a result, households may be unable to find appropriate housing using their Section 8 vouchers. The following information, from the Anti-Displacement Housing Report prepared by the city of Hudson in June of 2021, provides more detail about this issue.

“Many tenants are ineligible for state and federal assistance because their rents are above the standard fair market rent set for Columbia County, defined as \$786/month for a 1 bedroom and \$965 for a 2 bedroom in 2020. The 2017 Columbia County Housing Needs Assessment found a typical 1 bedroom in Hudson is \$1,109 and a 2 bedroom is \$1,506, and rents have continued to rise since 2017. Tenants are often ineligible for assistance programs because they are considered rent burdened—they pay over 30% of their monthly income in rent. In 2018, 67.7% of moderate income households (80% AMI) were rent-burdened and therefore not eligible for some forms of aid. A renter at 80% AMI who isn’t living in an established below-market-rate housing unit is at significant risk of displacement. If their housing costs increase or the unit becomes unavailable, they have limited alternatives. A temporary financial struggle could easily result in displacement for many of Hudson’s long-term residents, low income residents, and residents of color.

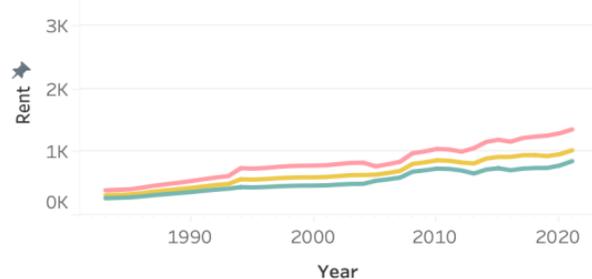
The moratorium on evictions has provided temporary stability, but is set to expire on December 31, 2021. A report from the National Equity Atlas estimates that 1,100 families in Columbia County are currently behind on rent, owing an average of \$2,634 per household. (National Equity Atlas, “PolicyLink: Rent Debt in America.” May 2021) Across the state, the report estimates that 86% of people in rental arrears are people of color, 70% have annual incomes under \$50,000, and 48% are currently unemployed. In Hudson, people of color are more likely to be renters than homeowners, are more likely to be low or moderate income, and are therefore in a more precarious position under the current trends of rising home values and rising rents.”

## Fair Market vs. Median Actual Rents: Hudson, NY

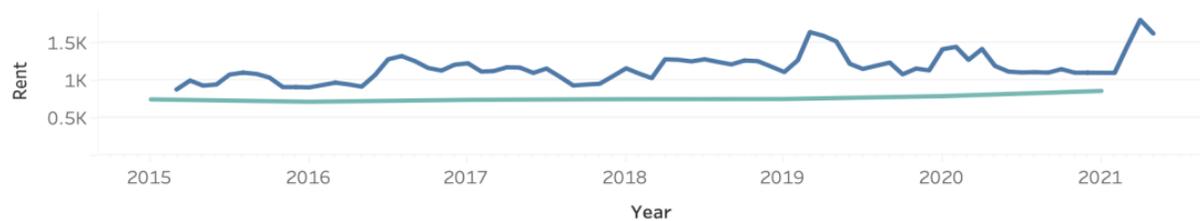
Median Rents 2015-Present



Fair Market Rents 1983-Present



1br Rent, Fair Market vs. Median, 2015-Present



Room Type (Median)      Room Type (Fair Market)

■ 1 br      ■ 2br      ■ 3br      ■ 1br      ■ 2br      ■ 3br

Median Rent Data via Zumper.com, based on aggregated listings across popular sites.

## INVENTORY OF EXISTING AFFORDABLE HOUSING

This inventory was completed using National Housing Preservation Database and, calls, emails, and interviews with local housing providers.

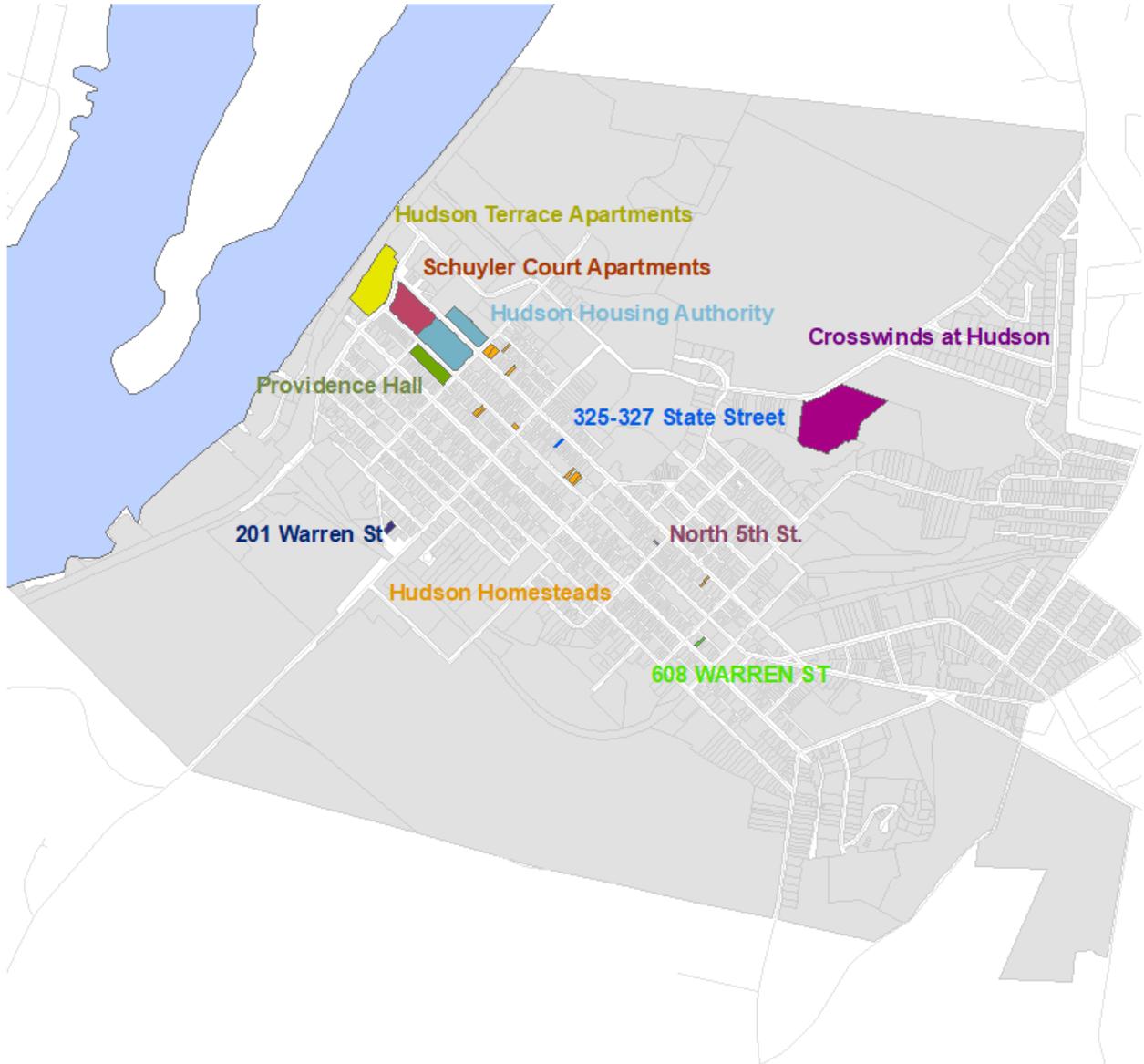
Project Name/ Manager	Address	Parcel Id	Type/ Project Funding	Type/ Age Restriction	Total Units	1 BR	2 BR	3 BR	Ami	Regulatory Period End Date
Hudson Homesteads/ Galvan Asset Management	229 Columbia St.	109.44-1-63	LIHTC DHCR	N/A	20	1	12	7	3 @ 30% 5 @ 50% 12 @ 60%	LIHTC 8/13/37  HTF 10/5/39
	541 State St.	110.53-1-1			2					
	209 Robinson St.	109.44-1-45			2					
	25 North St.	109.36-1-32			2					
	226 State St.	109.36-1-59			2					
	231 Columbia St.	109.44-1-62			1					
	350 Columbia St.	109.44-3-20			3					
	354 Columbia St.	109.44-3-22			1					
	356 Columbia St.	109.44-3-22			1					
	358 Columbia St.	109.44-3-23			2					
	62 North 2nd St.	109.36-1-67			1					
	64 North 2nd St.	109.36-1-68			1					

Project Name/Manager	Address	Parcel ID	Type/Project Funding	Type/Age restriction	Total Units	1 BR	2 BR	3 BR	AMI	REGULATORY PERIOD END DATE
2nd & Warren/ Galvan Asset Management	2-6 South 2nd St.	109.51-1-31	LIHTC DHCR HOME		8	1	6	1	1 @ 30%/ 7 @ 50%	HOME 7/26/31
325-327 State St. / Galvan Asset Management	325-327 State St.	109.44-2-50	NSP DHCR HUD		4	2	2		4 @ 50%	HOME: 9/27/2021
North 5th St. / Galvan Asset Management	37-41 North 5th St./ 43-47 North 5th St.	110.45-1-13	HHAC OTDA		6	5	3		6 @ 30%	HHAC: 11/1/26
Crosswinds at Hudson HUDSON KTD LP/ Kathleen Kane, 3D Development	100 Harry Howard Ave.	110.9-1-27	LIHTC	workforce/ family	70	18	34	18	1 BR \$25,200 2 BR \$27,771 3 BR \$31,371	LIHTC: 1/1/38
Hudson Terrace Apartments Half Moon Terrace LP/Nick Bouquet, Preservation Management Inc.	15 North Front St. 6 Hudson Ave.	109.35-1-1	Project Based Section 8/ LIHTC		168	44	84	40	30%	HUD Insured: 6/1/2025 Section 8: 5/31/35

Project Name/ Manager	Address	Parcel Id	Type/ Project Funding	Type/Age Restriction	Total Units	1 BR	2 BR	3 BR	4 BR	5 BR	Ami	Regulatory Period End Date
Providence Hall/ Arbor Management	119 Columbia St.	109.35-2-51	Project Based Section 8	Senior (62&over)	101	100					50%	Section 8: 10/31/29 LIHTC: 1/1/40
Schuyler Court Apartments/Arbor Management	20 Columbia St.	109.35-2-1	Project Based Section 8	Family	50	8	16	26			50%	HUD Insured: 7/1/2025 Section 8: 6/30/35
Hudson Housing Authority/ Hudson Housing Authority	41 N. 2nd St.	109.35-2-19	Public Housing	30%- 80%AMI	132	61	34	27	8	2	30%- 80%	No Expiration
608 Warren St./ Leonore Fleischer	608 Warren St.	110.53-1-46	LIHTC		2	0	0	1	0			Not Available

Total Units	Total Units	1 BR	2 BR	3 BR	4 BR	5 BR	AMI RANGE
	541	239	179	113	8	2	30%-80%

**Existing Affordable Housing in the City of Hudson**



## CURRENT DEVELOPMENT CONDITIONS

The development process is long and challenging due to the uniqueness of each community and the complexities of the various stages of approval. In order to understand the current development conditions, and provides a solid foundation as part of the methodology of reviewing sites, Pattern conducted a review of the City's zoning codes and planning documents associated with the:

- historic district,
- Comprehensive Plan,
- Local Waterfront Revitalization Plan,
- community engagement process conducted for the Downtown Revitalization Initiative (DRI), and
- the Strategic Housing Action Plan.

The following tables show the city of Hudson's Schedule of Bulk and Area Regulations for Residential Districts and for Commercial and Industrial Districts as reported in the municipal code at [HU0410-325a Residential Districts.pdf \(ecode360.com\)](#) and [HU0410-325b Commercial and Industrial Districts.pdf \(ecode360.com\)](#). The development of multifamily housing in R-1, R-2 will require a zoning change. In R-3, R-4 and most other zoning districts multiple dwellings are permitted as-of-right.



## City of Hudson

### Schedule of Bulk and Area Regulations for Residential Districts

	R-1 1- Family	R-2, R-3 & R-4 1- or 2-Family	R-3 & R-4 Attached Dwellings	R-3 Multiple Dwellings	R-4 Multiple Dwellings	I-R-C Institutional- Residential Conservation	R-G Riverfront Gateway	C-R Core Riverfront	R-C Recreational Conservation
<i>Minimum Required:</i>									
<i>Lot Area</i>									
<i>Total (sq. ft.)</i>	5,000	4,000	—	8,000	6,000	10,000	6,000	6,000	12,000
<i>Per dwelling unit (sq. ft.)</i>	—	2,400	2,000	2,000	1,500	—	1,500	1,000	
<i>Lot width (ft.)</i>	50	40	20 <sup>1</sup>	80	60	60	60	100	100
<i>Lot depth (ft.)</i>	100	100	100	100	100	100	100	100	100
<i>Front yard (ft.)<sup>4</sup></i>	20	15	15	10	10	20	10	10	20
<i>Each side yard (ft.)</i>	10	7 1/2	— <sup>1</sup>	10	— <sup>3</sup>	15	— <sup>3</sup>	10	15
<i>Rear yard (ft.)</i>	30	30	30	30	30	30	30	20	30
<i>Usable open space per dwelling unit (sq. ft.)</i>	—	—	400	400	300	500	300	400	500
<i>Off-street parking spaces per dwelling unit</i>	1	1	1	1	1	1	1	1	1
<i>Maximum Permitted:</i>									
<i>Lot coverage</i>	30%	35%	35%	30%	30%	30%	30%	30%	25%
<i>Building height:</i>									
<i>Number of stories</i>	2 1/2	2 1/2	2 1/2	2 1/2	3	2 1/2	3	3	3
<i>Feet</i>	35	35	35	35	45	35	45	35	35
<i>Building length (feet)<sup>2</sup></i>	—	—	160	160	160	—	160	—	—

**NOTES:**

- <sup>1</sup> All end attached dwellings shall have a minimum lot width of 35 feet, which includes a side yard of not less than 15 feet. The minimum dwelling unit width shall be 20 feet.
- <sup>2</sup> Walls intersecting at an interior angle of more than 135° shall be considered one building wall. To be considered as a separate wall, any break in said plane shall have a minimum length and depth of at least 60 feet.
- <sup>3</sup> Ten feet or 1/2 the building height, whichever is greater.
- <sup>4</sup> The Planning Board may approve a front yard setback that conforms with the prevailing building setback for the respective street on which a property is located

**City of Hudson**  
**Schedule of Bulk and Area Regulations for**  
**Commercial and Industrial Districts**

<i>For Commercial and Industrial Uses permitted</i>	R-3 <sup>1</sup>	C-C	Commerce	G-C	Industrial	I-1
<b>Minimum Required:</b>						
<i>Lot area (sq. ft.)</i>	10,000	—	5,000		10,000	—
<i>Lot width (ft.)</i>	100	20	40		100	—
<i>Lot Depth (ft.)</i>	100	—	100		100	—
<i>Front Yard (ft.)</i>	10	—	—		—	—
<i>Side Yard (ft.)</i>	15	2	2		10	10
<i>Side yard for lots within 25 feet of residence district boundary (ft.)</i>	—	10	10		15	40
<i>Rear yard (ft.)</i>	30	—	20		20	10
<i>Rear yard for lots within 25 feet of residence</i>	—	30	30		30	40
<i>Off-street parking spaces per 300 square feet of floor area boundary (feet)</i>	1	—	1		1	1
<b>Maximum Permitted:</b>						
<i>Lot coverage</i>	30%	—	50%		50% <sup>3</sup>	75%
<i>Building height (ft.)</i>	35	45	35		35	4
<i>Number of stories</i>	3	4	3		3	4

**NOTES:**

<sup>1</sup> For new office structures or new structures with combined office and residential use.

<sup>2</sup> None required, but ten-foot minimum if provided.

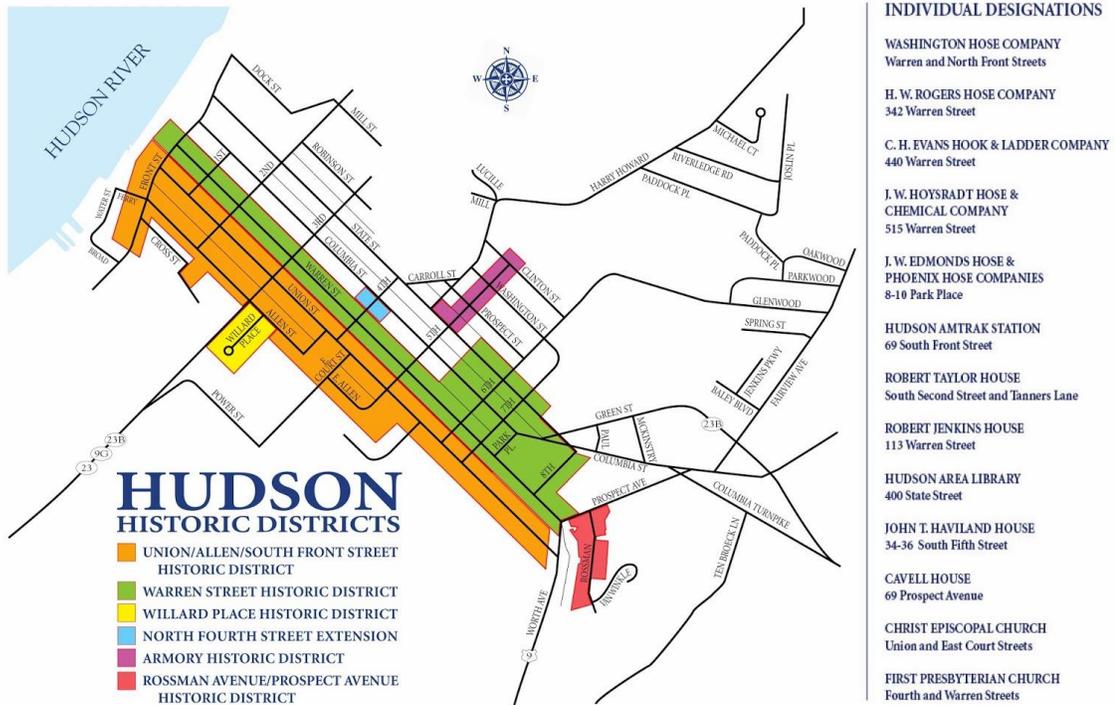
<sup>3</sup> Maximum areas devoted to manufacturing, 10,000 square feet.

<sup>4</sup> Two feet in building height for each one foot of distance from any property line; maximum height of 45 feet.

## Historic Districts

The city of Hudson has several locally designated Historic Districts. Any development or rehabilitation of existing structures requires a Certificate of Appropriateness pursuant to Hudson Municipal Code. The purpose of the Certificate is to ensure “the street-facing facades of any proposed development exhibit required design elements, complement neighboring properties, and contribute to Hudson’s historic fabric and distinctive identity and unique sense of place.”

### Locally Designated Historic Districts



### **Criteria for approval of certificate of appropriateness**

**A.** In passing on an application for a certificate of appropriateness, the Historic Preservation Commission shall not consider changes to interior spaces unless they are specifically landmarked. The Commission's decision shall be based on the following principles:

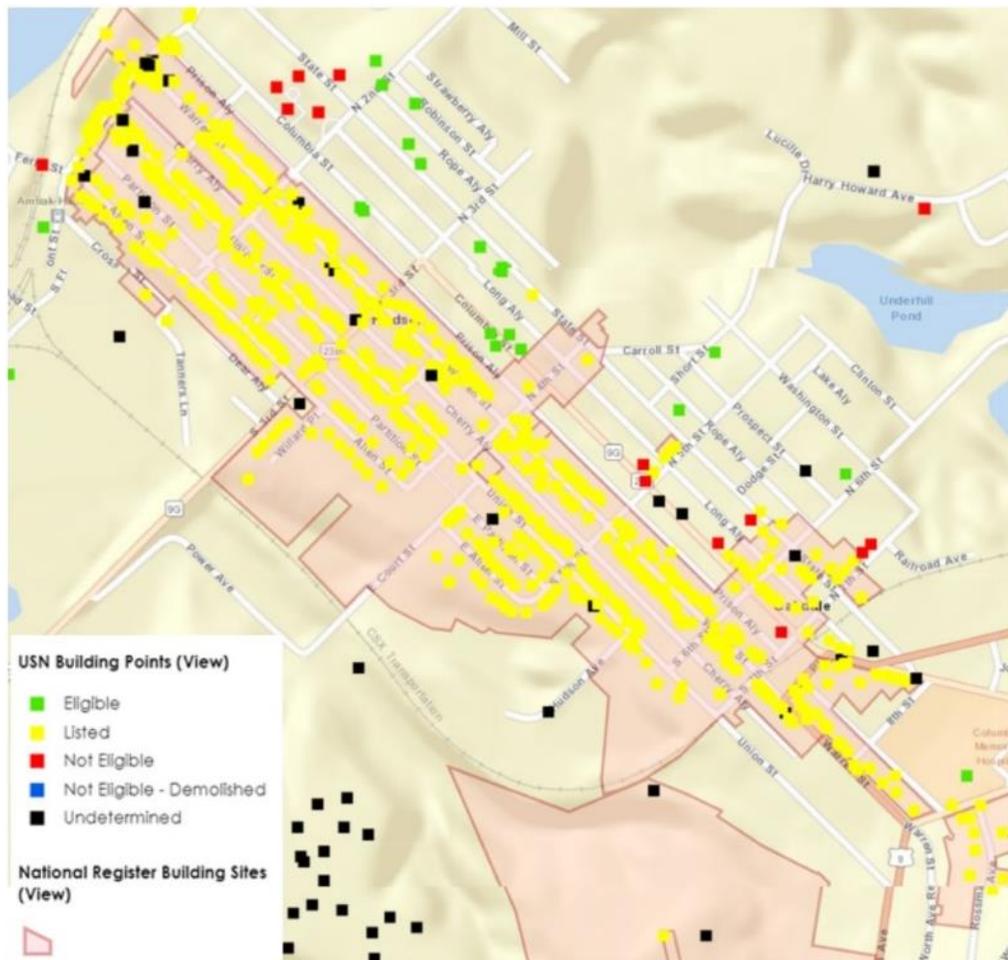
- (1) Properties that contribute to the character of the historic district shall be retained, with their historic features altered as little as possible;
- (2) Any alteration of existing properties shall be compatible with their historic character, as well as with the surrounding district; and
- (3) New construction shall be compatible with the district in which it is located.

**B.** In applying the principle of compatibility, the Commission shall consider the following factors:

- (1) The general design, character, and appropriateness to the property of the proposed alteration or new construction;
- (2) The scale of the proposed alteration or new construction in relation to the property itself, surrounding properties, and the neighborhood;

- (3) Texture, materials, and color and their relation to similar features of other properties in the neighborhood;
- (4) Visual compatibility with surrounding properties, including proportion of the property's front facade, proportion and arrangement of windows and other openings within the facade, roof shape, and the rhythm of spacing of properties on streets, including setback ; and
- (5) The importance of historic, architectural, or other features to the significance of the property.

## State Designated Historic Sites



Source: Cultural Resources Information Center (CRIS) from State Historic Preservation Office

In addition to the locally listed historic districts, the city of Hudson also has a State listed Historic District. Within this district, some properties are listed as historically significant. Owners of historic income-producing real property, and owner occupied homes may qualify for an Income tax credit for rehabilitating the property.

## Planning Documents and Activity

Many of the city of Hudson’s planning documents are in need of updating, specifically, the Comprehensive Plan, which was last updated almost 20 years ago. In that time, the City has seen significant demographic and economic changes. More recently, the City adopted the Local Waterfront Revitalization Plan in 2011. In recent years, the City was awarded the 2017 Capital Region Downtown Revitalization Initiative (DRI) and there have been several planning efforts to address the urgent issue of housing through planning efforts like the Strategic Housing Action Plan.

### Comprehensive plan

Comprehensive plans are important guiding documents for municipalities In New York State. Local zoning decisions must be based on what is written in the comprehensive plan. For this reason, it is essential that comprehensive plans reflect the current vision and land use goals of a municipality.

Saratoga Associates prepared the city of Hudson’s most recent comprehensive plan in 2002. The plan establishes four overarching goals. Within these four goals, the plan describes several recommended polices and projects to advance these goals. The four goals are:

- Goal 1 { • **Protect the Traditional Character of Hudson's Downtown and Neighborhoods**
- Goal 2 { • **Protect & Strengthen Hudson's Sense of Community**
- Goal 3 { • **Promote Economic and Cultural Vitality**
- Goal 4 { • **Give the Community the Tools to Implement and Manage the Plan**

The most substantial discussion of housing occurs within goal 3, where the plan recommends that the City “Develop a housing strategy.” The plan describes a need for a coordinated approach that involves the City, the private sector, and non-profit organizations. The plan proposes the following actions as a framework for a housing strategy:

- Develop a strategy for transferring *in rem* properties
- Inventory vacant and underutilized parcels
- Establish an incentive program that can be used by households with incomes up to 120% of the area median income
- Take into account the character and condition of parks and open space in Hudson
  - Hold stakeholder meetings to discuss medium and long-range objectives for revitalizing housing and neighborhoods in Hudson
  - Expand incentive programs as funds allow

## *Local Waterfront Revitalization Plan 2011*

With the adoption of the Local Waterfront Revitalization Plan (LWRP), the City established the goal of reconnecting the Hudson River and the waterfront to the City with pedestrian and transportation links. The LWRP also encourages development that builds upon the upland revitalization based on a “higher economically valued mixed uses” including commercial, residential, tourism, retail, office and water-dependent recreational uses.

Within the LWRP, zoning changes and other policies support development within the waterfront boundary area, moving away from the former economy of industrial uses, to a new mixed-use regional economy.

## *Downtown Revitalization Initiative*

The Downtown Revitalization Initiative is a State economic development program to transform downtowns into vibrant centers and to attract redevelopment, business, job creation, and economic and housing diversity.

In 2017, the city of Hudson was awarded \$10 million for thirteen projects including:

- Implement Complete Streets Improvements
- Renovate Promenade Hill Park and Provide ADA Access to
- Improve the Safety and Aesthetics of Cross Street and the Second Street Stairs
- Establish the North Bay ReGeneration Project for Environmental Education
- Establish a Community Food Hub to Support Small Startup Businesses
- Stabilize the Dunn Warehouse for Future Re-Use
- Winterize Basilica Hudson and Create a High Visibility Public Greenspace
- Redevelop the KAZ Site as Mixed-Use Transit Oriented Development
- Provide Workforce Development Infrastructure at River House
- Repurpose Historic Fishing Village as a City Park
- Construct Mixed-use and Mixed Income Housing on State Street (HHA)
- Provide Minority, Women and Veteran Owned Business Support
- Fit out Commercial Kitchen and Retail Space to Provide Workforce Training

Several of these projects have a potential to impact the production of affordable housing in the city of Hudson including the Mixed-use Mixed Income Housing on State Street, the Dunn Warehouse project and the Kaz site.

More information about these projects can be found at the website:

<https://www.cityofhudson.org/business/DRI.php>

## Strategic Housing Action Plan (SHAP) 2018

The Strategic Housing Action Plan was produced with input from the city of Hudson Housing Task Force (HTF) and presents a plan to meet the mission stated as:

*“To support residents of Hudson as they negotiate the local housing market, and to increase the availability of quality, affordable options for both prospective home buyers and renters across the income spectrum by inviting and facilitating collaboration from local and regional partners.”*

The SHAP includes goals, strategies, policies and action steps with timelines and estimated costs. The SHAP also identifies potential financial resources, responsible agencies for implementation and a feasibility and impact analysis for each action.

The SHAP’s overarching goals include:

- Goal 1** { **• Preservation of Housing**  
**STRATEGY:** Promote the preservation and affordability of existing housing stock and neighborhoods by improving the housing and upgrading neighborhood infrastructure and streetscape.
- Goal 2** { **• Create a Comprehensive and Complimentary Housing Policy and Zoning Code**  
**STRATEGY:** Create comprehensive and complimentary housing policy and zoning code through the adoption of local ordinances, plans and policies to expand and promote balanced housing opportunities and support economic diversity and integrate development with expanded public transportation access.
- Goal 3** { **• Production of New Housing Options**  
**STRATEGY:** Facilitate and support the development of mixed-income housing carried out by private and non-profit developers, community groups and individuals.
- Goal 4** { **• Create Housing and Community Development Programs and Partnerships**  
**STRATEGY:** Establish and enhance the delivery system and capacity to implement housing service programs to benefit existing homeowners and renters. Create innovative partnerships between government and the private sectors.

# DEVELOPMENT PLAN

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The following development plan focuses on a “short list” of sites that offer valuable development potential for the creation of affordable housing units according to the methodology described below. The sites are intentionally of varying sizes, deconcentrated, and within walking distance of the City’s main commercial corridors and other important destinations. Development of these sites as proposed in this plan would result in a variety of housing options including:

- new affordable rental units in developments that range from mixed-use buildings, which are appropriately scaled to the existing neighborhood, to
- smaller apartment buildings (4 to 19 units).
- Additionally, this plan identifies homeownership opportunities in 1- or 2-family homes or medium-scaled condominium housing developments.

The timeline for development of the sites is subject to the availability of federal and state grants, tax credits, financing, and other incentives and subsidies used for the development of affordable housing. Several sites will seek the same funding opportunities and for this reason, development timelines will be staggered. However, projects developed using different financing resources from the State may be developed simultaneously. The development process itself is typically two to three years, or longer, for multifamily developments and may be shorter for 1- or 2-family homes.

***In the next year, the city of Hudson should support current development projects while laying the groundwork for the next series of development projects. Priority should be given to sites that are furthest along in the development process as these will likely result in needed new units in the shortest timeline.***

The development plan provides a strategic and deliberate proposed use of sites, feasible timelines, and potential sources of funding for affordable housing development. The plan is based on current conditions and available information at the time of this report. This plan should be treated as a living document that is adapted as conditions change or new information becomes available.

Affordable housing development is dependent upon several factors including:

- suitability of the site,
- attracting a developer who has the experience, capital and interest to develop,
- market demand,
- local approval process, and
- availability of housing subsidies.

City officials must remain flexible and adjust the affordable housing development plan as needed.

## SITE ANALYSIS METHODOLOGY

The purpose of this section is to provide the basis used for the analysis of potential development sites. The following four steps were taken that resulted in a "Short List" of sites.

- A. **Establish a baseline list potential sites** – The first step of the potential site analysis was to take the list of every parcel in the city of Hudson, and narrow it down to a baseline list of potential sites. Pattern incorporated information provided by the City to create a baseline list of 81 properties. The baseline properties fell into these categories of ownership:
  - a. Owned by the city of Hudson
  - b. Owned by another Government body besides the city of Hudson (ex: Columbia County, New York State)
  - c. Owned by a quasi-governmental body (Ex: HDC, HCDPA, Hudson Housing Authority)
  - d. Owned by a Non-profit (Ex: Galvan)
  - e. Owned by a private owner
- B. **Create checklist of metrics** - To better understand the pros and cons of each potential site, Pattern developed a list of metrics related to suitability for affordable housing development. The metrics chosen were based on a literature review for best practices in site selection, as well as the checklist used by New York State Homes and Community Renewal (HCR). Forty-six checklist items were applied to all 81 properties in the baseline list. Metrics in the checklist included factors like proximity to environmental hazards, access to public transportation, and estimates of developable land. For the full list of the metrics in the checklist, please see the appendix.
- C. **Gather qualitative information** – In addition to the quantitative metrics of the checklist, qualitative information was used to inform the site analysis process. Pattern conducted site visits to various properties of interest to better understand conditions on these sites and the context of the sites within the surrounding land uses. Pattern staff also gathered information about specific sites through interviews with city officials and local stakeholders.
- D. **Create a “short list” of sites** – The last step of the Site Analysis process was to create a “short list” of sites that are good candidates for affordable housing development. Pattern used the qualitative and quantitative information described in the prior steps to identify a short list of fourteen sites. These sites were then used to create the development timeline.

## Site Analysis Checklist

FEATURE	SOURCE	MEASURE/ANSWER
<b>BASIC INFORMATION</b>		
Ownership	Columbia County Imagemate	Name
2020 Assessed value	Columbia County Imagemate	Number (Dollars)
Tax arrears	Provided by city of Hudson	YES/NO
<b>LAND USE</b>		
Zoning district(s)	Zoning map, GIS analysis	Zoning district(s)
Adjacent zoning district(s)	Zoning map, GIS analysis	Zoning district(s)
Adjacent land use(s)	Site Visits, Satellite Imagery	Description
<b>ENVIRONMENTAL FACTORS</b>		
Within a quarter mile of a road with >10% Truck traffic?	NYS DOT, GIS analysis	YES/NO
Within quarter mile of train tracks	google maps	YES/NO
In a floodplain?	FEMA flood maps	YES/NO
In a wetland?	Columbia County	YES/NO
Within a quarter mile of environmental hazards?	DEC, GIS analysis	YES/NO
Number of environmental hazards within a quarter mile	DEC, GIS analysis	Number (count)
<b>PROXIMITY</b>		
Road access	Site Visits, Satellite Imagery	YES/NO
Road type (State, County, Local, etc.)	DOT, GIS analysis	Type of road
Within a quarter mile of a bus stop?	County transit maps, GIS analysis	YES/NO
Within a quarter mile of the train station	GIS analysis	YES/NO
Within half mile of a primary school?	Satellite Imagery, GIS analysis	YES/NO
Within half mile of an Intermediate school?	Satellite Imagery, GIS analysis	YES/NO
Within half mile of a high school?	Satellite Imagery, GIS analysis	YES/NO
Within quarter mile of Warren Street commercial corridor?	Satellite Imagery, GIS analysis	YES/NO
Within half mile of a park?	Satellite Imagery, GIS analysis	YES/NO

<b>BUILDING &amp; LOT CONDITIONS</b>		
Vacant?	Building Inspector list	YES/NO
Any existing Structures?	Columbia County Imagemate, Site Visits, Satellite Imagery	YES/NO + Description
Square foot of building(s)	Columbia County Imagemate	Number (Sq. Ft.)
Description of building(s)	Columbia County Imagemate, Site Visits, Satellite Imagery	Description
Year building(s) was built	Columbia County Imagemate	Number (Year Built)
<b>DEVELOPMENT POTENTIAL</b>		
Size of lot in Acres	Columbia County Imagemate, GIS analysis	Number (Acres)
Size of lot in Sq. Ft.	Columbia County Imagemate	Number (Sq. Ft.)
Any steep slopes present?	DEC, GIS analysis	YES (if YES, percent slope) / NO
Lot coverage allowed based on the zoning code	Zoning Code	Number (% Coverage)
Estimate of developable area in acres <sup>1</sup>	Calculation	Number (Acres)
Estimate of developable area in sq. ft. <sup>1</sup>	Calculation	Number (Sq. Ft.)
Maximum floors allowed <sup>1</sup>	Calculation	Number
Estimate of maximum sq. ft. if inhabitable space in a new building <sup>1</sup>	Calculation	Number (Sq. Ft.)
Estimate of maximum number of studios <sup>1</sup>	Calculation	Number
Estimate of maximum number of one bedrooms <sup>1</sup>	Calculation	Number
Estimate of maximum number of two bedrooms <sup>1</sup>	Calculation	Number
<b>HISTORIC STATUS</b>		
National Historic Site	National Register of Historic Places	YES/NO + Description
Local Historic Site	Local Hudson Historic District map	YES/NO
State Historic Site	State Historic Preservation Office, Cultural Resource Information System	YES/NO + Description
<b>UTILITIES</b>		
Electricity utility available?	Columbia County Imagemate	YES/NO
Public water available?	Columbia County Imagemate	YES/NO
Public sewer available?	Columbia County Imagemate	YES/NO
Gas utility available?	Columbia County Imagemate	YES/NO

Notes:

<sup>1</sup>Based on current zoning

## SHORT LIST OF DEVELOPMENT SITES

This section of the AHDP contains a series of “Project Development Sheets” including:

- site information,
- context maps,
- potential development ideas,
- potential funding options,
- ownership details, and
- steps for development.

Any party interested in the development of a site from this list should conduct their own due diligence and complete a full environmental assessment, site engineering, a historic and archeological evaluation, a title search, and other standard site evaluations.

Based on the site selection methodology detailed above, the following sites were selected for inclusion in a “short list.” This “short list” should not exclude consideration of other projects that are proposed to the City, rather, the “short list” represents a list of priority sites based on current conditions.

Short List of Sites			
Site Description	Address	Owner	Class/Current Use
25 North 4 <sup>th</sup>	25 North 4 <sup>th</sup>	Galvan	Vacant Commercial
604 Washington St.	604 Washington St.	city of Hudson	Vacant Residential
East Court St.	East Court St.	St. Mary's Church Bldg.	Religious
1 Hudson Ave.	1 Hudson Ave.	Dallas Corporation	Light Industrial
JLE School Site	360 State St.	Hudson City School	School
620 State St.	620 State St.	Galvan	1 Family Residential
451 Warren St.	451 Warren St.	Galvan	Commercial vacant w/improvements
North 4 <sup>th</sup> State St.	North 4 <sup>th</sup> State St.	city of Hudson	Parking Lot, empty lot
Mill St.	N Third & Mill St.	city of Hudson	Vacant Commercial
Rossman Ave.	Rossman Ave.	city of Hudson	Vacant Residential
514-516 Columbia St.	514-516 Columbia St.	city of Hudson	Vacant Residential

Sites in the Development Process			
Depot Project	708 State St.	Galvan	Other storage
Hudson Housing Authority	State St.	Hudson Housing Authority	Apartments
Kaz site	14 and 17 Montgomery St. 72 Front St.	Hudson Development Corporation (HDC)	Light Industrial Vacant Commercial

## Funding Resource Table and Acronym Definitions

The following funding and program resource table is provided as a tool to understand the multitude of acronyms in the affordable housing development industry. The individual project sheets note some of these resources as a guide to these potential funding sources. As financial resources change over time, it is critical to track these federal and state financing and grant programs. These resources are typically made available through an RFP, the NYS Consolidated Funding Application, or are considered as an open round and may be applied for throughout the year, or until funds are exhausted. Not all funding sources will be used for every development. The list below represent typical resources made available through competitive application and open rounds for funding. Each source will come with its own set of regulatory requirements.

<b>CDBG</b>	NYS Community Development Block Grant
<b>CIF</b>	NYS HCR's Rural and Urban Community Investment Fund (CIF) is available through both the Multifamily Finance (9%) and Open Window (4%) programs. It can fund non-residential space and also residential space in rural regional economic development or downtown revitalization projects and also stand-alone capital only projects.
	<u>Residential</u> : New construction, adaptive reuse, or rehabilitation of multifamily rental affordable housing and mixed-use projects (both currently unregulated housing of 5 to 20 units and existing regulated housing) <u>Non-Residential</u> : New construction, adaptive reuse, or rehabilitation of a retail, commercial, or community facility component of an HCR-regulated affordable housing development
<b>Equity</b>	Developers cash
<b>ESSHI</b>	Empire State Supportive Housing Initiative (ESSHI)
<b>FHLB</b>	Federal Home Loan Bank of New York (or Boston)
<b>HFA</b>	New York State Housing Finance Agency (4% tax credit)
<b>HOME</b>	NYS HOME Investment Partnerships
<b>HUD RAD</b>	HUD Rental Assistance Demonstration
<b>HUD TPV</b>	HUD Tenant Protection Voucher
<b>LIHTC</b>	Low Income Housing Tax Credits (9% tax credit)
<b>NYS AHC</b>	New York State Affordable Housing Corporation
<b>NYSERDA</b>	New York State Energy Research and Development Authority
<b>NYS HTF</b>	NYS Housing Trust Fund
<b>NYS SBHDP</b>	Small Building Homeownership Development Program
<b>OZ</b>	Opportunity Zone
<b>Private Debt</b>	Loans
<b>SBP</b>	NYS Small Buildings Program
<b>Section 8 PB HCV</b>	Project Based Housing Choice Voucher
<b>SENR</b>	Senior Housing Program
<b>SHOP</b>	Supportive Housing Opportunity Program
<b>SONYMA</b>	State of New York Mortgage Agency
<b>USDA</b>	United States Dept. of Agriculture Rural Development

## DEVELOPMENT TIMELINES

### All Projects

The following development timelines include all of the sites from the “Short-List” as well as the sites currently in the development process. As previously stated, the development timeline fluctuates based on a number of different factors including economic and real estate market dynamics, availability of financing, and development patterns in the surrounding areas.

Projects are placed on the development timeline based on the factors listed in the Site Analysis Methodology section above. In general, the larger, more complex development projects, which may include the acquisition of either publically- or privately-owned sites, typically require a longer pre-development period. Smaller sites that may lend themselves to single- and - two-family homes generally require fewer pre-development steps and have a shorter construction timeline.

These developments are all subject to change as the market conditions and the availability of financing and incentives may change. The anticipated number of units that may come online is estimated for each year on the timeline. The larger sites, with the potential of more than 250 units that could be developed are not included in this estimate since there are dozens of development scenarios and options for these sites. Therefore, an estimate of the maximum number of units is not practical at this point.

## *Multifamily Funding Timeline*

For each of the sites that could potentially be developed with multifamily housing, the following timeline includes possible funding sources that are typically used in affordable housing. Although there is strong competition for federal and state funding, there are no prohibitions against multiple housing developments simultaneously submitting for funding. However, a strategic approach and coordinated effort may improve the overall and long-term success of multiple developments in securing funds over the next seven years, and beyond.

Therefore, it is recommended that projects are staggered on the development timeline to improve the opportunity to secure funding. For example, the Depot project is likely to apply for the 9% LIHTC and other state funding in early 2022, therefore, the timeline begins with this assumption. The other major funding opportunities include the NYS Housing Finance Agency 4% tax credit program. There are also a number of ancillary funding programs that are typically applied for to achieve the required capital subsidies to develop affordable housing. These other grants and loans are provided through the NYS HCR. Finally, the financing of these developments require developer equity, private debt, and often include a deferred developer fee in order to be successful.

In addition to the possible scenario of the Hudson Housing Authority developing the lower State Street site associated with the DRI funding for homeownership, there are three other potential sites for multifamily development. These sites include 620 State Street, 451 Warren Street and 25 North 4th Street. Although these sites are listed in the multifamily development timeline, these would be developed as fee simple condominiums. The developments would include a portion of the units dedicated to serve low- to moderate-income households. All unit counts are estimates based on the current information available.

Projects that are already well into the development process, such as the Depot Project, are anticipated to move more quickly through the timeline. The Hudson Housing Authority redevelopment proposal is an example of a large, complex project. The HHA redevelopment must be tied to the development of new, and the preservation of existing, affordable units to accommodate relocation efforts for the residents of the HHA. These coordinated efforts are critical to the success of the HHA redevelopment and will take a number of years.

	YEAR 1 (2022)	YEAR 2 (2023)	YEAR 3 (2024)	YEAR 4 (2025)	YEAR 5 (2026)	YEAR 6 (2027)	YEAR 7 (2028)
<b>Depot Galvan owned</b>	<b>Submit - LIHTC 9%</b>	<b>LIHTC 9% Awarded</b>					
	<b>Ancillary Funding:</b> NYSHTF, CDBG, FHLB NYSMIP, HOME, Equity, Private debt, NYSERDA, (depends on # of units, rent targets, and income bands)	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>			
<b>HHA Various scenarios to be determined</b>		<b>Assuming a RAD Redevelopment</b>	<b>Assuming a RAD Redevelopment</b>				
		<b>Possible Funding:</b> LIHTC, DRI, Private Debt CDBG, HOME, FHLB, NYSERDA, NYSHTF	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>		
<b>North 4<sup>th</sup> and State St.</b>			<b>Submit - LIHTC 9%</b>	<b>LIHTC 9% Awarded</b>			
			<b>Ancillary Funding:</b> NYSHTF, CDBG, FHLB NYSMIP, HOME, Equity, Private debt, NYSERDA, (depends on # of units, rent targets, and income bands)	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>	
<b>JLE School District owned</b>			<b>Submit -LIHTC NYSHFA 4%</b>	<b>LIHTC NYSHFA 4% Awarded</b>			
			<b>Ancillary Funding:</b> NYSHTF, CDBG, FHLB NYSMIP, HOME, Equity, Private debt, NYSERDA, (depends on # of units, rent targets, and income bands)	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>	
						<b>Lease up - 75 units</b>	
						<b>Lease up - 135+ units</b>	
						<b>Lease up - 30-40 units</b>	
						<b>Lease up - 120-150 units</b>	

620 State St. Galvan owned		Submit NYS SBHDP	Funding awarded			
		Ancillary Funding: FHLB, Private debt, Equity, AHC, SONYMA, HOME, CDBG	Construction	Construction	Construction	12 units
604 Washington St. City-owned City to issue RFP for the selection of developer			Submit - LIHTC 9% or 4%	LIHTC - 9% or 4% Awarded		
			Ancillary Funding: NYSHTF, CDBG, FHLB, NYSMIP, HOME, Equity, Private debt, NYSERDA, (depends on # of units, rent targets, and income bands)	Construction	Construction	Construction
451 Warren St. Galvan owned		Submit NYS SBHDP	Funding awarded			
		Ancillary Funding: FHLB, Private debt, Equity, AHC, SONYMA, HOME, CDBG	Construction	Construction	Construction	15 units
25 North 4th St. Galvan owned			Submit NYS SBHDP	Funding awarded		
			Ancillary Funding: FHLB, Private debt, Equity, AHC, SONYMA, HOME, CDBG	Construction	Construction	Construction
East Court St. Saint Mary's owned			Submit LIHTC 9% or HFA 4%	LIHTC 9% or HFA 4% Awarded		
			Ancillary Funding: NYSHTF, CDBG, FHLB, NYSMIP, HOME, Equity, Private debt, NYSERDA, (depends on # of units, rent targets, and income bands)	Construction	Construction	Construction

1 Hudson Dallas Corp. owned	Private funding*	Construction	Construction	Construction	
				Lease up**	
Kaz Site Privately owned	Private funding*	Construction start	Construction	Construction	
				Lease Up **	
<b>Total Number of Units</b>			75	147+	165+ 190+
*Affordable housing development to occur with a set-aside					
**Due to the large size of this site and the many development options, an estimate for units is not feasible or practical. The site can accommodate over 250 units.					

## Single and Two-Family Housing Timeline

The sites that are conducive to single- and/or two-family housing development are on the following timeline since these projects would utilize different funding resources than the multifamily developments. It is anticipated that the Rossman Avenue and Columbia Street sites would each take a year to complete. The projects happen sequentially over a two-year period. The third site, Mill Street, would potentially have a longer development timeline because the site may require flood mitigation measures and because more units could be developed, extending the construction phase.

The development of owner-occupied homes for first time buyers must also include a homebuyer education and counseling program. The vast majority of funders and lenders will require the buyers to attend a HUD certified counseling program to be eligible to receive grants and special financing.

The order of development of these sites is a suggested order.	YEAR 1 (2021)	YEAR 2 (2022)	YEAR 3 (2023)	YEAR 4 (2024)	YEAR 5 (2025)
Rossman Ave.		Habitat Model: SONYMA USDA FHLB NYS AHC HOME Construction Sale			
514-516 Columbia St			Habitat Model: SONYMA USDA FHLB NYS AHC HOME Construction Sale		
Mill Street				Habitat Model: SONYMA USDA FHLB NYS AHC HOME Construction	Construction Sale
<b>UNITS</b>		(2) 1-family	(1) 2-family	(5 -10) single or two-family homeownership units	

## *Individual Project Sheet and Timelines*

The following “project sheets” provide details for each parcel identified through the site analysis process and the projects currently in development. The order of the project sheets are based on the development potential of each site as follows: multi-family rental, homeownership opportunities, and current development projects. Each “project sheet” includes basic parcel information, a site summary, development ideas, advantages and disadvantages, current status and potential funding options.

The individual project timelines in this AHDP are estimates and include the following phases of development:

1. Organizing and Visioning,
2. Pre-development,
3. Development and Construction, and the
4. Lease-Up (units go on the market)

The individual project timelines are independent of one another. The multifamily and homeownership timelines above show that all the projects are interrelated based on the availability of funding.

# North 4th & State St.

109.44-2-66

**Acreeage:** .41

**Ownership:** city of Hudson

**Zoning:** R-4

**Current Use:** parking lot for adjacent county building



## Site Summary:

This centrally located City-owned lot is currently used as a parking lot by the county building that is across the street. The site is across from the old JLE elementary school. The current zoning for the site is R-4.

## Development ideas:

Through an RFP process, the city of Hudson can specify programmatic and design goals for affordable housing development at this site. There are two possible scenarios for development.

**Scenario 1:** This site could include 30 to 40 units of affordable housing for households with incomes ranging from 40% to 130%.

**Scenario 2:** The site could be combined with a scattered site redevelopment plan of privately held rental buildings and small lots

In either scenario the City should prioritize this site to be used as “relocation units” for current Hudson Housing Authority residents during the redevelopment project of Bliss Towers. It is recommended the scale of the project remain consistent with the neighborhood in terms of height and density.

**Advantages:** Flat, large open lots that are centrally located, are already zoned as R-4, and have no existing structures.

**Disadvantages:** The nearby county building may need to find alternative parking. If this site is developed for housing residents

**Funding Options:** LIHTC, NYSHTF, CDBG, FHLB, NYSMIP, HOME, Equity, Private debt, NYSERDA, foundation support (depends on # of units, rent targets, and income bands)

**Current Status:** There have been inquiries made for the development of affordable housing on this site.

NORTH 4 <sup>TH</sup> & STATE ST. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>LEASE UP</b>							

# 604

## WASHINGTON ST.

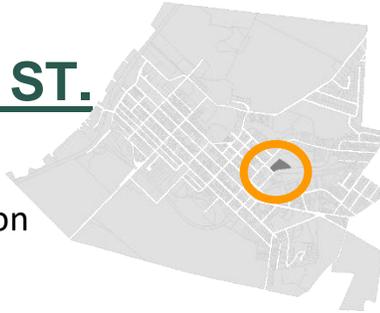
110.9-1-55

**Acreage:** 2.4

**Ownership:** city of Hudson

**Zoning:** R-1

**Current Use:** Parking lot



### Site Summary:

The site is a large open flat area close to the commercial corridor of the city, services, and other amenities. The Hudson Fire Department is across the street. The site is not on a busy road but is close to major transportation corridors. Because the site is City-owned, the City has control over the type of development that occurs here and can ensure future use meets the needs of the community. Development of this site would improve the neighborhood character, as the site is currently an expanse of asphalt with little aesthetic appeal.

### Development ideas:

Through an RFP, the city of Hudson should specify programmatic and design goals for affordable housing development at this site.

The City should prioritize this site to be used as “relocation units” for current Hudson Housing Authority residents during the redevelopment project of Bliss Towers.

Development could include a pedestrian connection directly into Oakdale Park. Existing trees should be left to provide natural privacy from the Oakdale Park parking lot.

### Advantages:

Flat open site that is City-owned and centrally located.

**Disadvantages:** The site is currently used for parking for the Fire Department so an alternative may be needed. Multifamily housing would require a zoning change.

**Funding Options:** LIHTC, NYSHTF, CDBG, FHLB, NYSMIP, HOME, Equity, Private debt, NYSEDA, (depends on # of units, rent targets, and income bands)

### Current Status:

There are no current plans for development at this site.

604 WASHINGTON ST. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>LEASE UP</b>							

# EAST COURT ST.

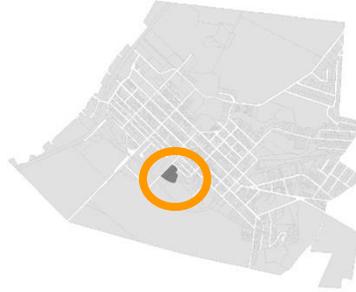
109.60-1-1

**Acreage:** 1.7

**Ownership:** St. Mary's Church

**Zoning:** R-3

**Current Use:** Open lot used for snow disposal



## Site Summary:

The site is adjacent to St. Mary's Church and is owned by the church. Current use of the site is for dumping snow and much of the year the site is unused. The site is in a quiet section of the City but is still within walking distance of the commercial corridor and other amenities, although not within a .5-mile radius of the city schools. There are no steep slopes or existing structures on the site. The acreage is large enough that there is a high development potential at this site.

## Development ideas:

The City could work with St. Mary's Church to write an RFP to specify programmatic and design goals for affordable housing development at this site. The Church could retain ownership of the site and lease the land under a 99-year lease, or the church could sell the land.

**Advantages:** Flat open site that is centrally located.

**Disadvantages:** The Church will need to agree to development plans. Lots would likely need to be subdivided. DPW would likely need a new location for snow removal and material storage.

**Funding Options:** LIHTC, HFA, NYSHTF, CDBG, FHLB, NYSMIP, HOME, Equity, Private debt, NYSERDA, (depends on # of units, rent targets, and income bands)

**Current Status:** There are no current plans for development at this site.

EAST COURT STREET - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>LEASE UP</b>							

# 1 HUDSON AVE.

(Overhead door factory)

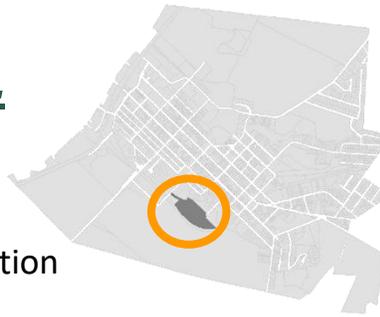
109.16-1-5.100

**Acreage:** 4.2

**Ownership:** Dallas Corporation

**Zoning:** I-1

**Current Use:** Vacant industrial building not in use



## Site Summary:

The large 4.2-acre site is nestled up against the forested land of the New York State Correctional Facility and on a quiet street at the south end of town. Development at this site would revitalize what is now a blighted property. The large size of the parcel means the development could be mixed-use and mixed income adding not just to the inventory of affordable housing but also the economic opportunities within the city. The large size also means a developer could achieve a scale of economy to make it feasible to include affordable units.

## Development ideas:

The City could work with the owner to write an RFP to specify programmatic and design goals for affordable housing development at this site. There is potential for LIHTC to develop affordable rental units, and potential for mixed-use development.

**Advantages:** Large parcel of land, currently underutilized, opportunity to revitalize blighted property.

**Disadvantages:** The cost of purchasing the land and likely demolition costs will be high. Because of the prior use, environmental remediation may be necessary. Further examination is required.

**Funding Options:** Private Funding, affordable housing can be developed with a set-aside

**Current Status:** Some developers have inquired about this site.

1 HUDSON AVE. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach And Promotion							
<b>LEASE UP</b>							

# JLE SITE

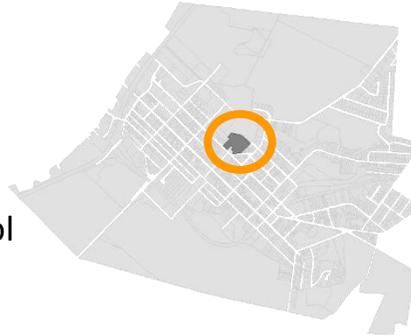
110.37-1-1

**Acres:** 5.3

**Ownership:**  
Hudson City School

**Zoning:** R-1

**Current Use:**  
Vacant elementary school



## Site Summary:

The former John L Edwards Elementary School is currently a vacant site with a 74,000 square foot four-story building built in 1963. The site also includes a large asphalt parking lot. Centrally located the school site is very close to Oakdale Park, the Hudson Department of Youth and other services. The existing building could be adaptively reused for housing and community space.

There is a steep slope on the site behind the existing building.

The parcel abuts the Hudson Almshouse, a vacant historic building on State Street.

## Development ideas:

Through an RFP, the Hudson City School District can specify programmatic and design goals for affordable housing development at this site. The existing structure could be adaptively reused, however, the expense may outweigh the benefits. The front parking lot could be redesigned to include more community and green features.

**Advantages:** The site is ideally located with proximity to services and other local amenities.

**Disadvantages:** The sale will require a school district referendum. Multifamily housing would require a zoning change. There are structural limitations to how the existing building could be retrofitted for housing which would greatly increase the overall development cost. The site has steep slopes in the back.

**Funding Options:** HFA, NYSHTF, CDBG, FHLB NYSMIP, HOME, Equity, Private debt, NYSEDA, (depends on # of units, rent targets, and income bands)

**Current Status:** There is a current proposal for senior housing, which would include demolition and new construction. The developer, Adirondack, has an agreement with the school board for two-year exclusive rights to develop, which expires within the next year. The current proposal includes an onsite daycare.

JLE SITE - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach And Promotion							
<b>LEASE UP</b>							

# 620 State St.

110.53-2-6

**Acres:** 0.9

**Ownership:** Galvan

**Zoning:** GCT

**Current Use:**

Vacant land where a house was demolished



## Site Summary:

The site is across from the Galvan Depot development project. Like the Depot project, there are numerous services nearby and the commercial corridor of Warren Street is only a five-minute walk. The neighborhood has a mixture of single and multifamily residential buildings along with several service providers. A single-family house was at the site until it was demolished. The building that was at this address was listed as the State Historic Preservation Office.

## Development ideas:

12 2-Bedroom homeownership condominium units for households with incomes from 70% to 110% AMI under the HCR Small Building Homeownership Program.

It is recommended the scale of the project remain consistent with the neighborhood in terms of height and density.

**Advantages:** The owner of the property has the capital and experience necessary to complete a development at this site.

## Disadvantages:

parking requirements

**Funding Options:** NYS SBHDP, FHLB, Private debt, Equity, AHC, SONYMA, HOME, CDBG

## Current Status:

Early planning phase.

620 STATE ST. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>SALE</b>							

# 451 Warren St.

109.52-3-26

**Acreage:** .23

**Ownership:** Galvan

**Zoning:** C-C

**Current Use:** Vacant land



## Site Summary:

The quarter acre site is on the corner of Warren St and N 5<sup>th</sup> St. This intersection has a high level of commercial activity and pedestrian traffic. Nearby retail and restaurants add to the vibrancy of this block. The site is currently a vacant green lot. A popular food truck parks in front of the site.

## Development ideas:

15 2-Bedroom homeownership condominium units for households with incomes at 70-110% AMI under the HCR Small Building Homeownership Program. It is recommended the scale of the project remain consistent with the neighborhood in terms of height and density.

**Advantages:** Centrally located, large site with approximately 8,000 square feet. Developer has already developed plans for this site and owns the parcels. Developer has experience and necessary capital. The planned mixed-use and mixed income development could create many community benefits.

**Disadvantages:** parking requirements

**Funding Options:** NYS SBHDP, FHLB, Private debt, Equity, AHC, SONYMA, HOME, CDBG

## Current Status:

Visioning

451 WARREN ST. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>SALE</b>							

# 25 North 4th St.

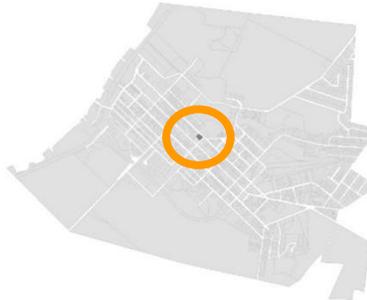
109.44-3-28

**Acreage:** .41

**Ownership:** Galvan

**Zoning:** R-4

**Current Use:** Vacant lot



## Site Summary:

This centrally located site is owned by Galvan. The site is near the old JLE elementary school. The current zoning for the site is R-4. The adjacent City-owned lot, which is currently used as a parking lot, is also recommended for the development of affordable housing in this plan.

## Development ideas:

This site could be developed with 40 homeownership condominium units for households with incomes ranging from 70%-110% AMI through the HCR Small Building Homeownership Program.

It is recommended the scale of the project remain consistent with the neighborhood in terms of height and density.

**Advantages:** Flat, large open lots that are centrally located, are already zoned as R-4, and have no existing structures.

## Disadvantages:

Parking requirements

**Funding Options:** NYS SBHDP, FHLB, Private debt, Equity, AHC, SONYMA, HOME, CDBG

**Current Status:** There have been inquiries made for the development of affordable housing on this site.

25 NORTH 4 <sup>TH</sup> ST. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>SALE</b>							

# **MILL ST.**

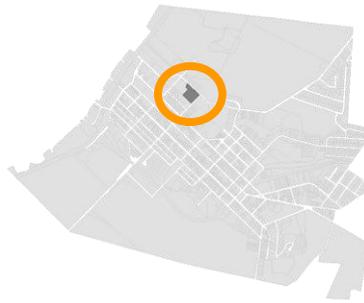
109.36-1-10

**Acreage:** 4.7

**Ownership:** city of Hudson

**Zoning:** R-1

**Current Use:** Open field for recreation



## **Site Summary:**

The site is on a quiet residential street that dead-ends to a bike trail that leads to Harry Howard Avenue. The site is within .5 miles of all three city schools, the commercial corridor, and a park. The parcel is 3.2 acres but the developable area is likely less than half of that since steep slopes and forest cover the southern end of the site. The northern portion of this site is relatively flat and cleared, however it is in the floodplain so flood mitigation would be necessary for development. A portion of the site is in the zone x (500-year flood) and a portion is in the AE (1% annual). There are no structures on the site. The adjacent land use is residential and undeveloped. The current zoning is R4.

## **Development ideas:**

Through an RFP, the city of Hudson can specify programmatic and design goals for mixed income including affordable housing development at this site. The site might be suitable for Habitat for Humanity homes. While the location of the site is optimal in many ways, the flood risk is a serious issue.

**Advantages:** Flat open field, City-owned, located on a quiet residential street, on the Hudson Valley Greenway section of the Empire State Trail, near a playground. Development at this site could improve neighborhood quality and cohesion.

**Disadvantages:** Flood risk at the site. The site is currently used by the neighborhood for soccer and other sports; however, there is a park across the street.

**Funding Options:** Habitat development process with the additional potential grants secured through the NYS AHC, FHLB, CDBG, HOME, and a SONYMA or USDA loan

**Current Status:** There are no current plans for development at this site.

MILL ST. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>SALE</b>							

# Rossman Ave.

110.17-1-45

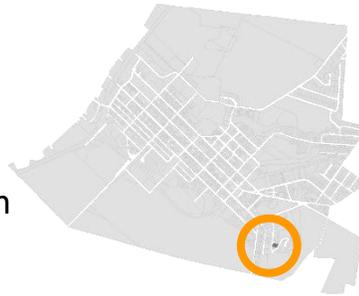
110.17-1-46

**Acres:** .13 + .18

**Ownership:** city of Hudson

**Zoning:** R-1

**Current Use:** Vacant land with one small structure



## Site Summary:

These two parcels are in a residential neighborhood near the Cedar Park Cemetery at the southeastern side of the city. There is a wastewater treatment plant nearby but other single-family homes are immediately across from and adjacent from the site (suggesting that smell is not an issue at the site). The site is beyond .5 miles of many services including the City schools, but is close to the Columbia Memorial Hospital and so might make a good homeowner opportunity for hospital employees.

## Development ideas:

Two affordable owner occupied homes within walking distance to the hospital. These could be developed by Habitat for Humanity as an early capacity-building project.

**Advantages:** City-owned, quiet residential street

**Disadvantages:** Far (>.5 miles) from schools and other services, close to the water treatment facility

**Funding Options:** Habitat development process with the additional potential grants secured through the NYS AHC, FHLB, CDBG, HOME, and a SONYMA or USDA loan

**Current Status:** There are no current plans for development at this site.

ROSSMAN AVE. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>SALE</b>							

# 514-516 Columbia St.

110.45-1-39

**Acreage:** .11

**Ownership:** city of Hudson

**Zoning:** RSC

**Current Use:** Vacant lot



## Site Summary:

The small centrally located lot is owned by the City. The site is on a residential street near services, schools and other amenities. The lot is narrow and on both sides existing buildings come almost to the lot line. With setback requirements there may be some development challenges. This address is within one of the City's locally designated Historic Districts.

## Development ideas:

A single or two-family home could be developed at this site. Through an RFP, the city of Hudson can specify programmatic and design goals for affordable housing development at this site. The site might be suitable for a Habitat for Humanity home, ideally, the tree that is currently on the site should either be saved or replaced. This site could be bundled with other single-family lots into a single RFP for scattered site development (with the parcels on Rossman Ave, for example).

**Advantages:** A City-owned site that is centrally located. This site could add to affordable homeowner opportunities in the City.

**Disadvantages:** The site is small and neighboring buildings are close to the site lot lines. This is only a single site.

**Funding Options:** Habitat development process with the additional potential grants secured through the NYS AHC, FHLB, CDBG, HOME, and a SONYMA or USDA loan

**Current Status:** There are no current plans for development at this site.

514-516 COLUMBIA ST. - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>SALE</b>							

# Depot Project

75 N 7<sup>th</sup> St & 708 State St

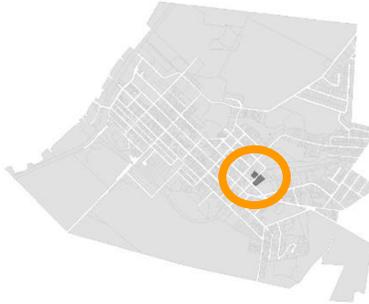
110.9-1-66.1, 110-53-2-2,  
110-53-2-3, 110-53-2-4

**Acreage:** 1.76 (all parcels)

**Ownership:** Galvan

**Zoning:** GCT

**Current Use:** Storage  
and vacant single-family homes



## Site Summary:

The Depot project includes four parcels, one of which is adjacent to the railroad track and includes the former Hudson Upper Depot building, which is listed with the State Historic Preservation Office. Nearby there are numerous services and the commercial corridor Warren Street.

## Development ideas:

The current proposal is for two mixed-income buildings in a mixed-use development. 708 State St will have 63 units of which 12% are reserved for 80% AMI and the rest have rents based in incomes up to 130% AMI. 75 North Street will have 75 units of affordable housing ranging from 40% AMI to 130% AMI. This site could be developed with units that provide relocation units for current Hudson Housing Authority residents during the redevelopment project of Bliss Towers.

**Advantages:** The current development plans are well underway and will create a large number of new affordable units for a range of income levels.

## Development barriers:

Securing funding.

**Funding Options:** LIHTC, NYSHTF, NYSMIP, Equity, Private Debt, CDGB, HOME, FHLB, NYSERDA, (depends on # of units, rent targets, and income bands)

**Current Status:** Hudson IDA approved PILOT for the project and the Planning Board voted on a SEQR negative declaration.

DEPOT PROJECT - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>LEASE UP</b>							

# Hudson Housing Authority (HHA)

(Redevelopment of Existing Units  
+ New Affordable Housing)

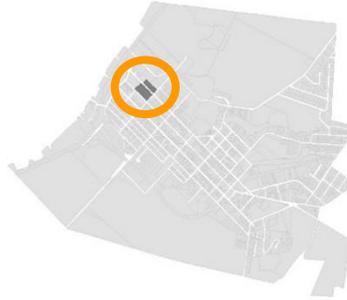
109.35-2-19

**Acres:** 4.7

**Ownership:** Hudson Housing Authority

**Zoning:** R-4 and G-C

**Current Use:**  
Affordable housing  
and vacant land



## Site Summary:

The site contains Bliss Towers and three low-rise buildings known as Columbia Apartments. The tower was built in 1970 and is 107,264 square feet. Built in 1974, the other three buildings collectively add up to 20,382 square feet. There are 135 income-restricted units between the four buildings. A percentage of the units are “off-line” until repairs or upgrades are made.

The vacant parcel is 61,160 square feet and is currently used as a parking lot for the apartments, a playground, and a basketball court.

**Advantages:** The community has expressed a desire for the redevelopment, HUD funding is available and HHA redevelopment has been prioritized in the past. There are DRI funds allocated to this project.

## Funding Options:

LIHTC, DRI, Private Debt, CDBG, HOME, FHLB, NYSERDA, NYSHTF, HUD RAD

## Development ideas:

The current plan is to demolish existing structures and redevelop the site and an adjacent site into new affordable apartments that are designed to complement the neighborhood. Nearby parcels may also be added to the HHA redevelopment. During the development phase current residents will have to be relocated, ideally, to minimize disruption, they are only relocated once. Other sites in this plan may provide relocation units for this project.

## Development barriers:

Working with HUD can be a slow process. The redevelopment will require a well-coordinated relocation plan.

**Current Status:** The HHA is revising a Request for Qualifications (RFQ) for this project to find a developer to demolish and reconstruct the public housing.

HUDSON HOUSING AUTHORITY - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>LEASE UP</b>							

## **Kaz Site**

109.11-1-17

109.51-1-14

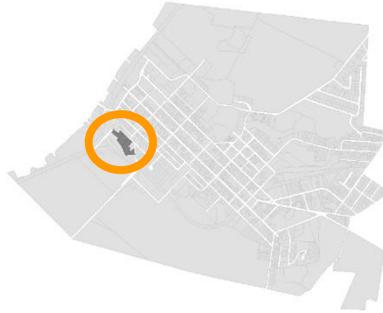
109-11-1-29

**Acreage:** 4.56

**Ownership:** Hudson  
(HDC)

**Zoning:** RSC

**Current Use:** There are two vacant manufacturing buildings on the site



### **Site Summary:**

The site is comprised of three parcels and is the location of the former manufacturing company Kaz, which employed over 300 people before closing in 2008. The site is adjacent to the Hudson train station, near the waterfront, the Wick Hotel, South 99 Antiques Warehouse, the Dunn Warehouse site as well as Basilica Hudson.

### **Development ideas:**

This site will likely be developed with mixed-use and include a housing component. If sale to a private developer goes through there will be no requirement that residential development at this site include affordable housing. If a PILOT is offered through the IDA, affordable housing can be one of the conditions for assistance.

**Advantages:** Large site near the waterfront, mass transit and other amenities.

**Development barriers:** No current requirement that residential development at this site include affordable housing units. The site is in the 100-year floodplain.

**Funding Options:** Private Funding, affordable housing can be developed with a set-aside

**Current Status:** HDC recently accepted an offer from a developer. Sale of site pending. \$487,160 of DRI funds attached to the site.

KAZ SITE - Development Timeline							
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
<b>ORGANIZING &amp; VISIONING</b>							
Identify community needs							
Project concept							
Identify key partners							
Identify project sponsor							
<b>PRE-DEVELOPMENT (1-3 YEARS)</b>							
Define partner roles/responsibilities							
Additional development team including architect, pre-development lender, and development consultant							
Site control and/or acquisitions							
Zoning study							
Schematic drawings							
Construction cost estimates							
Development and operating budget estimates							
Environmental review							
Planning board approvals							
Obtain pre-dev./acquisition \$							
Property acquisition							
<b>DEVELOPMENT AND CONSTRUCTION (18 MONTHS - 5 YEARS)</b>							
Secure all necessary project financing							
Building and land use permits							
Legal agreements							
Complete building construction							
Outreach and promotion							
<b>LEASE UP</b>							

## SCATTERED SITE DEVELOPMENT CONCEPT

The development of affordable housing does not need to be accomplished on any one specific site. Often times, developers will assemble a number of parcels, and/or buildings to create an economy of scale for a successful project. Moreover, a scattered site project would provide housing opportunities throughout the City, as opposed to a concentration of low-income households in any one neighborhood.

One possible development scenario could include the acquisition of privately held, substandard rental buildings that would be combined with a “short-list” site from this report, specifically, the City-owned site on the corner of North 4th Street and State Street. This concept should be evaluated for the creation of a sufficiently sized project for application to NYS for financing as an affordable housing development. This project scenario may lead to an additional 50 to 60 new affordable units. The new construction coupled with the redevelopment of the existing rental housing can provide new affordable housing options serving households with a wide range of income levels.

In the case of acquisition of privately held apartment buildings, a developer will need to follow relocation requirements as necessary for the rehabilitation or replacement of the housing units. This type of scattered site development project can be accomplished through public-private partnerships. Redevelopment and new buildings should be designed to fit the existing character of the City in terms of size, height, and density.

# LONG TERM VISION - SUPPORTIVE LOCAL POLICIES

The city of Hudson should take actions toward the long-term goal of developing additional and preserving the existing affordable housing on a parallel course with the short- and medium-term development plans described above. The following fourteen recommendations support the vision of a sustainable, resilient, and affordable community where residents have the opportunity to live unburdened by high housing costs. The following recommendations are not linear, and will likely overlap in some circumstances, and span many years.



## HOMEOWNER AND RENTAL HOUSING REHABILITATION PROGRAM

**THE CITY OF HUDSON SHOULD SUPPORT A HOMEOWNER AND RENTAL REHABILITATION PROGRAM IN ORDER TO PERVERSE THE EXISTING HOUSING STOCK.**

Assisting existing homeowners and owners of small rental properties is another key element in supporting affordable housing. The rehabilitation and preservation of the existing housing stock is vital to providing a safe place to live for the residents and the overall health of the community.

Housing rehabilitation programs are often provided funding from NYS HCR and administered by a local housing agency, which is traditionally the Rural Preservation Company (RPC).

The Enterprise Anti-Displacement Learning Network Grant has specifically identified the creation of a Housing Trust Fund (HTF) as a tool for accumulating and the dispersal of funds associated with affordable housing. The HTF will collaborate with Hudson Community Development and Planning Agency (HCDPA) in establishing a Local Programs Administrator (LPA) to administer a, Homeownership program, and a Rental Rehabilitation Program.

Hudson will leverage the ADLN Grant to seed projects and secure other state grants such as:

- HCR's CDOL,
- NYS HOME Program,
- NYS Affordable Housing Corporation,
- NYS Access to Home, and
- NYS RESTORE Program.

The City may directly apply for state resources listed above. Alternatively, the City could establish a partnership with a local housing & community development not-for-profit organization that serves as the applicant, as described in the ADLN. The application and proposed program should be structured to ensure capacity for the administration and implementation of the housing rehabilitation program in a timely manner. The City can demonstrate capacity with its on staff or partnering with a not-for-profit organization like Rural Preservation Companies, or a private grant administrative consultant with experience in the specific program area. A directory of Rural & Neighborhood Preservation companies is available online, here:

<https://hcr.ny.gov/system/files/documents/2020/01/2020.1.8.-nrpp-website-directory.pdf>

## UPDATE THE COMPREHENSIVE PLAN

**THE CITY OF HUDSON SHOULD UPDATE THE COMPREHENSIVE PLAN. THE COMPREHENSIVE PLAN SETS THE FOUNDATION FOR THE CITY TO MOVE FORWARD IN ALL OF ITS PLANNING EFFORTS .**

Comprehensive plans can be valuable tools for guiding the direction of a community and establishing a framework for future land use decisions. However, they typically become less useful the longer they go without being updated as new challenges and opportunities arise, and priorities of the community change.

Comprehensive plans, as the name suggests, typically include a comprehensive analysis of factors that impact the way a community functions, including housing, transportation, demographics, green space, zoning, design standards, and more. In most cases, there is no other document or plan in a community that examines all of these factors and how they fit together. The complete picture that the comprehensive planning process provides is extremely valuable. The list of recommended supportive policies in this section are beneficial in their own right; however, they are more likely to have a significant positive impact if they are part of a larger comprehensive planning initiative.

The importance of an up-to-date comprehensive plan is concisely captured in the introduction of the existing comprehensive plan for the city of Hudson from 2002:

*“As economic, demographic, and social conditions change over time, the comprehensive planning process provides opportunities for the community as a whole to re-examine its priorities and either stay the present course or change direction. It is a singular opportunity for all residents to join in a discussion of their hopes for the future.”*

A lot has changed in Hudson since 2002. City officials should secure funding to create an updated comprehensive plan that reflects the changing conditions in the City and the current priorities in the community. A well-executed comprehensive planning process will include meaningful community engagement and dialogue that guides its' direction. This process could be hugely beneficial for Hudson, as the City grapples with complicated issues like affordable housing, job opportunity, and displacement.

## ADOPT A FORM BASED CODE

**THE CITY OF HUDSON SHOULD CONSIDER THE ADOPTION OF A FORM BASE CODE IN ORDER TO PROMOTE LAND DEVELOPMENT THAT INCREASES THE SUPPLY OF AFFORDABLE HOUSING UNITS, MIXED-USE DEVELOPMENT, AND A MORE VIBRANT AND WALKABLE COMMUNITY.**

Traditional Euclidean zoning codes segregated uses so that residential, commercial and industrial were within distinct zones of a community. Because uses were separated, traditional zoning often promoted low density and car dependent development patterns.

Form-based code (FBC) is an alternative to traditional zoning, which specifies preferred uses as opposed to, prohibits undesirable uses. By prescribing what a community wants, FBC often leads to more desirable development patterns. FBC creates opportunities for mixed-use and higher density development, both key features of vibrant communities.

Setbacks and other lot line rules should encourage density and infill as well as vibrant and pedestrian streets.

A form-based code is:

*“A land development regulation that fosters predictable built results and a high-quality public realm by using physical form (rather than separation of uses) as the organizing principle for the code. A form-based code is a regulation, not a mere guideline, adopted into city, town, or county law. A form-based code offers a powerful alternative to conventional zoning regulation.”*

*-Form-Based Codes Institute at Smart Growth America*

Beyond promoting more desirable land use patterns, FBC streamlines the development process and makes the City more attractive for investment and development. Under a FBC, there is more flexibility for the re-use of vacant and abandoned properties. Projects that the community has indicated a desire for, through the code, move quicker through the development (or re-development) process. In general, citywide form-based code offers many benefits for the City including:

- promotion of affordable housing through the allowance of ADUs and other flexible forms of housing
- a clear and simplified development application and process guidelines that encourage economic investment and development
- the creation of flexible opportunities for the re-use of existing buildings, including for residential among other uses
- benefits small businesses which, under a FBC, have more location options
- allows for mixed-use, higher density development corridors

- the creation of pedestrian friendly and walkable streets – FBC specifies how the private and public sphere interact and gives design guidelines for public space including sidewalk width, tree plantings, and other factors. FBC also leads to walkability because it promotes mixed-use development that allows people to live, work and shop within the same neighborhood
- suggesting Building and development designs that meet community goals and aspirations

#### What are the elements that might be included in a FBC?

- Regulating Plan – designates areas where different building standards apply in order to achieve certain physical forms
- Public Space Standards – sidewalk specifications such as width, travel lands, street trees, street furniture, etc.
- Building Standards – Regulations for building configurations and features
- Architectural Standards – Regulations for the architectural materials and quality of building exteriors
- Landscaping Standards- Regulations for the design and plant materials on private property when this space affects the public realm
- Signage Standards – Regulations for the size, material, illumination and placement of signs
- Environment Resource Standards – Regulations for storm water management, tree protection, development on slopes, etc.
- Administration – streamline application and review process for developments that adhere to FBC regulations
- Annotation – Text and images to show examples of FBC regulations
- Define terms – to ensure clear communication of regulations and technical terms the FBC should include a glossary of terms

## IMPLEMENT AN AFFORDABLE HOUSING OVERLAY

**THE CITY OF HUDSON SHOULD CONSIDER THE ADOPTION OF AN AFFORDABLE HOUSING OVERLAY IN ORDER TO PROMOTE THE CREATION OF NEW AFFORDABLE HOUSING UNITS.**

Affordable housing overlays provide incentives, such as, density bonuses and expedited permitting processes. Zoning overlays create a district that preserves the existing underlying zoning. This arrangement allows for substantial flexibility when delineating the boundaries of the overlay district.

Overlay Districts as described by the American Planning Association: |

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

Examples:

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

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

## COMPLETE A GENERIC ENVIRONMENTAL IMPACT STATEMENT

**THE CITY OF HUDSON SHOULD CONSIDER A GENERIC ENVIRONMENTAL IMPACT STATEMENT FOR AN AREA WITHIN THE CITY IN ORDER TO STREAMLINE DESIRABLE DEVELOPMENT PROJECTS AND TO ASSESS CUMULATIVE IMPACTS OF DEVELOPMENT.**

The development of a Generic Environmental Impact Statement (GEIS) is a way to reduce uncertainty in the development process, and to attract specific and desirable development projects. A GEIS also provides a means to assess the cumulative impact of separate development within the set area.

According to New York State Department of Environmental Conservation (NYSDEC) SEQR handbook, a GEIS is:

*“...A type of Environmental Impact Statement (EIS) that is more general than a site-specific EIS, and typically is used to consider broad-based actions or related groups of actions that agencies are likely to approve, fund, or directly undertake.”*

Rather than looking at the potential impact of an individual development project, the GEIS is an assessment of potential environmental impacts (parking, sewer, traffic, water, police, fire, etc.) for an area of a community. One purpose of adopting a GEIS is to speed up the development process for any project that conforms to the design regulations and thresholds within the zoning. A GEIS is also a way to assess the collective potential impact of multiple development projects that are within the same geographic area and could have cumulative impacts with one another.

Examples:

- City of New Rochelle – The city of New Rochelle established a development process within its Downtown Overlay Zone (DOZ). Projects within the DOZ that conform to a form based code and the thresholds set by the Zone’s GEIS are granted approvals. The result has been unprecedented levels of investment in the DOZ and new development projects that reflect the very clearly articulated goals of the DOZ.
- City of Plattsburgh, NY – As part of its downtown revitalization plan, the city of Plattsburgh prepared and approved a GEIS for the downtown in order to evaluate the cumulative environmental impact of several downtown projects, including some that are part of the Downtown Revitalization Initiative. The GEIS outlines the environmental impact analysis of city projects.

## CREATE PILOTS AND TAX INCENTIVES

**THE CITY OF HUDSON IDA SHOULD CONTINUE TO OFFER SUPPORT TO INCENTIVIZE INVESTMENT AND DEVELOPMENT THAT CREATES JOB OPPORTUNITIES, AND PROMOTES HEALTH, GENERAL PROSPERITY AND ECONOMIC WELFARE INCLUDING THE PROVISION OF AFFORDABLE HOUSING FOR THE RESIDENTS OF THE CITY OF HUDSON.**

Development costs in New York State are high. Developing housing that is affordable for low and moderate-income households is often only feasible when the project receives tax incentives or abatements. The city of Hudson IDA or the Columbia County IDA should continue to offer PILOTS to development projects that comply with the requirements applicable to IDAs and include affordable housing units.

It is important that the IDA develop a transparent and consistent policy related to PILOTS.

**THE CITY SHOULD ALSO EXAMINE REAL PROPERTY TAX LAWS TO INCORPORATE IN THE DEVELOPMENT OF AFFORDABLE AND MARKET RATE HOUSING ESPECIALLY WHEN EXAMINING A SET ASIDE.**

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

## CREATE CLEAR DEVELOPMENT GUIDELINES

### THE CITY OF HUDSON SHOULD ESTABLISH A STREAMLINED DEVELOPMENT PROCESS.

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

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

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

There are several tools for streamlining the approval process:

- 1) Assess existing approval process and revise as necessary – The approval process typically involves many steps such as:
  - the local planning board,
  - zoning board of appeals,
  - special board review such as historic preservation,
  - conservation advisory councils,
  - other agencies with jurisdiction and
  - applying for and receiving building permits.

By charting the current process, municipalities are able to see points of redundancy, bottlenecks in the process, and other ways to improve the process at the municipal level. The assessment of the current approval development process should also give an average timeframe for the process. This timeframe can be used as a base metric for expediting the process.

- 2) Set priorities for building department – The building department should prioritize permits for projects that meet set criteria (see above).

- 3) Develop a clear parking policy –The city of Hudson does not have a comprehensive parking policy related to new development. Currently, the City’s planning board determines the required number of parking spaces for new development on a project-by-project basis. This approach to parking regulation can be problematic as there is no standard set of review criteria that can be consistently applied to determine parking requirements. Furthermore, this set up creates significant uncertainty for developers, as they have no framework for anticipating how many parking spots will be required for any given project. The City should establish and adopt clear and objective parking requirement regulations. This has the dual benefit of mitigating uncertainty for developers while simultaneously allowing the City clearly define what parking requirements are needed upfront. The process of designing these policies should account for recent best-practices in parking regulations and ideally be part of a more comprehensive citywide parking strategy.
  
- 4) Create term sheets – Set clear terms for development in a community and publish these on readily available sheets. Typically used by lending organizations, term sheets succinctly communicate project requirements to a developer. Municipalities can also use term sheets as a way to: clearly state the terms of development, provide a list of available tax incentives and other bonuses, and specify community conditions and asks to potential developers. Term sheets should be readily available on municipal websites and updated with current information. Term sheets are also useful for issuance of RFPs, which often have similar specifications. Well-developed term sheets are a way for municipalities to drive the approval process forward and maximize the public benefit of development.

## CREATE A COMMUNITY LAND TRUST

**THE CITY OF HUDSON SHOULD CONSIDER THE ESTABLISHMENT OF A COMMUNITY LAND TRUST (CLT) TO ENSURE THE CREATION AND PRESERVATION OF PERMANENTLY AFFORDABLE HOMEOWNERSHIP AND RENTAL HOUSING.**

The cost of rental apartments and homes for purchase is unaffordable to a large percentage of city of Hudson residents. Community Land Trusts (CLT) offer a means toward permanent affordability for rental units and a vehicle to promote homeownership while reducing the cost of entering the market.

CLTs are non-profit organizations governed by a board of CLT residents, community residents and public representatives, CLTs :

- provide lasting community assets including permanently affordable rental units and shared equity homeownership opportunities for families and communities; and
- typically focus on the creation of homes that remain permanently affordable, providing successful homeownership opportunities for generations of lower income families.

According to Community-Wealth.org, Community land trusts play a critical role in building community wealth for several key reasons:

- They provide housing stability, whether with affordable rents or homeownership opportunities
- They provide low-and moderate-income people with the opportunity to build equity through homeownership and ensure these residents are not displaced due to land speculation and gentrification.
- Land trust housing also protects owners from downturns because people are not over extended; as a result, foreclosure rates for land trusts have been as much as 90 percent less than conventional home mortgages.

Most commonly, at least one-third of a land trust's board is composed of community residents, allowing for the possibility of direct, grassroots participation in decision-making and community control of local assets. In addition to the development of affordable housing, many land trusts are involved in a range of community-focused initiatives including homeownership education programs, commercial development projects, and community greening efforts."

Community-Wealth.org provides a valuable set of resources in their on-line toolbox, which can be found at [www.community-wealth.org/content/community-land-trust-clt-tools](http://www.community-wealth.org/content/community-land-trust-clt-tools)

**A typical community land trust that offers affordable homeownership operates as follows:**

1. A family or individual purchases a house that sits on land owned by the community land trust.
2. The purchase price is more affordable because the homeowner is only buying the house, not the land.
3. The homeowners lease the land from the community land trust in a long-term (often 99-year), renewable lease. The monthly lease payment is low (\$50 or so) and helps to cover the administration costs of the CLT.
4. The homeowners agree to sell the home at a restricted price with a fixed rate of appreciation to keep it affordable in perpetuity, but they may be able to realize appreciation from improvements they make while they live in the house. In this way, the homeowners are able to gain some equity and yet the public subsidy is locked into the home.
5. Homeownership through a CLT is also made more affordable because the homes have lower assessed value since they do not include the land. An annual tax bill may be half that of a comparable home that is not part of a CLT.

**A community land trust that offers affordable rental units operates as follows:**

1. The CLT purchases rental units at market rate using a public subsidy.
2. Rental units are offered as affordable units to renters who meet income, employment and credit requirements.
3. The CLT may also offer free classes to renters on topics like credit improvement, homeownership through a CLT, and how to own a home. Some renters may eventually choose to participate in the CLT homeownership program.
4. Some CLT programs also offer a savings program for renters.
5. Some CLT renters are offered a rent to own option on their rental apartment or house.

**The Entity that Operates the CLT:**

Following extensive community engagement and outreach about the CLT, an entity must be designated or created with the capacity to operate a CLT.

It is common for a CLT to be a unique non-profit but it is also possible for an existing non-profit to act as a community land trust. Rather than create redundant organizations with limited capacity it is sometimes preferable to leverage existing organizations.

Columbia County already benefits from the Columbia County Land Conservancy, which has the mission to: “conserve the farmland, forests, wildlife habitat and rural character of Columbia County, strengthening connections between people and the land.” It is possible that the Conservancy could provide management and administrative duties for the land trust. There are several options for how this might work. The City should open a conversation with the Trust to discuss.

### Columbia County Land Conservancy might:

1. Create a CLT program that has no legal designation but serves to acquire land, develop affordable housing, and provides long-term administration of the land leases.
2. Create a CLT as a subsidiary to the Conservancy. This option requires additional legal work but protects the parent organization, in this case the Conservancy, from liabilities.
3. Create a newly incorporated organization that is an affiliate to the Conservancy. The CLT would contract with the existing conservancy for administration, staffing, and other services. This would minimize the need to build capacity.

### Financial Structure of a CLT

- Public subsidies are needed for land acquisition, construction of homes, and operational costs
- Sale of CLT homes or rental of CLT apartments provides revenue for additional land or housing unit acquisition and construction
- Land leases from homeowners are directed toward operational costs

### CLT EXAMPLES:

- Albany Community Land Trust – The Albany CLT offers both affordable homeowner opportunities as well as affordable rental options. Renters are offered classes on credit improvements, as well as how to own a home through the CLT. The CLT collects rent, is responsible for maintenance and repairs, does home inspections, connects renters to social services and offers guidance for households in challenging situations such as loss of household income. Renters are also given a rent to own option. Owners of CLT homes own their house and pay a \$25 monthly land lease fee.  
Website: [Albanyclt.com](http://Albanyclt.com)
- Athens Land Trust (ALT), Athens GA – The ALT is unique in that it is both a conservation and community land trust. The organization provides an integrated solution to two goals: to protect open spaces and to keep housing lots affordable. The ALT mission is to: “improve quality of life for all by preserving, protecting, and strengthening the fabric of the community through education and the stewardship of land for purposes of affordable housing, conservation, agriculture, and economic development.”  
Website: [Athenslandtrust.org](http://Athenslandtrust.org)
- City First Homes - Part of a family of companies that work together to serve the needs of low and moderate-income residents of the DC metro area, City First Homes aims to expand opportunity for working families and individuals, drive neighborhood stabilization, and preserve affordable housing near transit centers and in gentrifying and challenged communities. To do so, the non-profit relies on the land trust housing model and further lowers barriers to homeownership by requiring a low cash payment at the time of purchase and reducing monthly mortgage payments. Since its establishment in 2010, City First Homes has created over 217 permanently affordable homes, an investment of \$4 million.  
Website: [www.cfhomes.org](http://www.cfhomes.org)

## MONITOR, PRESERVE AND PROTECT EXISTING AFFORDABLE HOUSING UNITS

### THE CITY OF HUDSON SHOULD DEVELOP A SYSTEM TO MONITOR PRESERVE AND PROTECT THE EXISTING AFFORDABLE HOUSING UNITS.

The city of Hudson has an inventory of subsidized affordable housing units that are restricted through various programs including LIHTC, Project based Section 8, CDBG, HOME, and a variety of other state funding resources. When restrictions expire, affordable rental units will be lost from inventory because the regulatory period ends.

Galvan Housing Resources is the local Rural Preservation Corporation (RPC). As an RPC, it is within their mission and is their intention to continue to preserve their inventory of affordable housing units beyond the regulatory periods.

The City should create a preservation catalog in which units are identified, along with the type of subsidy and rent restrictions that that apply to each unit. This data is provided in the “Affordable Housing Inventory” that is in the appendix of this report. Going forward, the City should continue to update this inventory, and track existing affordable units as well as newly developed subsidized units to know when expirations dates will occur.

There are resources that can be applied to the preservation of affordable units through HOME, CDBG, LIHTC programs, and tax-exempt multifamily bonds.

The City should prioritize which units should be preserved for affordability and discuss terms of extended affordability with owners. If additional funding is required for the preservation of affordable units, the City can generate a stream of funding through local actions to direct toward preservation. The following are options for generating local revenue:

- Linkage Fees – A fee is applied to non-residential development that is then applied to build or preserve affordable housing units.
- Housing Trust Funds (HTF) – The city of Hudson is currently in the process of establishing a HTF. Financial resources from this fund can be directed toward the preservation of existing affordable housing units.
- Tax Incentives – The City can also develop tax incentives for property owners that offer affordable rents.

## PROVIDE AND SUPPORT A HOUSING PROGRAM

### THE CITY OF HUDSON SHOULD WORK WITH PARTNER ORGANIZATIONS TO ESTABLISH A HOMEOWNERSHIP PROGRAM.

Through the program, low-to-middle income households will be eligible for, down payment and closing cost assistance, and homeownership education classes.

Galvan Housing Resources has plans to pursue NYS HOME LPA funding to offer a first time homebuyer grant program, county wide. Galvan Housing Resources is currently collecting data to establish the demand for this program and determine the appropriate scale. This program may leverage additional federal, state and local funding to further advance homeownership opportunities.

Hudson will leverage the ADLN Grant to seed projects and secure other state grants such as:

- HCR's CDOL,
- NYS HOME Program,
- NYS Affordable Housing Corporation,
- Federal Home Loan Bank, and
- USDA-Rural Development.

The Enterprise Anti-Displacement Learning Network Grant has specifically identified the creation of a Housing Trust Fund (HTF) as a tool for accumulating and the dispersal of funds associated with affordable housing. The HTF will collaborate with Hudson Community Development and Planning Agency (HCDPA) in establishing a Local Programs Administrator (LPA) to administer a, Homeownership program, and a Rental Rehabilitation Program. Currently the Enterprise ADLN funding may be used to seed a fund for a first time homebuyer program in the city of Hudson.

The City may directly apply for state resources listed above. Alternatively, the City could establish a partnership with a local housing & community development not-for-profit organization that serves as the applicant, as described in the ADLN. The application and proposed program should be structured to ensure capacity for the administration and implementation of the home ownership program in a timely manner. The City's capacity can be demonstrated by its own staff, not-for-profit organizations including Rural Preservation Companies, or private grant administration consultants with experience in the specific program area. A directory of Rural & Neighborhood Preservation companies is available online, here:

<https://hcr.ny.gov/system/files/documents/2020/01/2020.1.8.-nrpp-website-directory.pdf>

## ENFORCE EXISTING VACANT BUILDING FEES

**THE CITY OF HUDSON SHOULD ENFORCE THE EXISTING VACANT BUILDING REGISTRATION. VACANT BUILDINGS OFFER POTENTIAL DEVELOPMENT OPPORTUNITIES, WHICH MAY INCLUDE AFFORDABLE HOUSING. THROUGH ENFORCEMENT, THE OWNERS OF VACANT PROPERTIES WILL BE STRONGLY INCENTIVIZED TO PUT VACANT HOUSING TO USE.**

The city of Hudson e-code chapter 91:

*“It is the finding of the Common Council that buildings which remain vacant, with access points boarded over, are unsightly, unsafe and have a negative effect on their surroundings. This is particularly troublesome in residential and neighborhood commercial neighborhoods. Unfortunately, many buildings, once boarded, remain that way for many years. The purpose of this chapter is to establish a program for identifying and registering vacant buildings; to determine the responsibilities of owners of vacant buildings and structures; and to speed the rehabilitation of the vacant properties. Buildings which become vacant due to foreclosure or that are vacant when foreclosed upon present additional problems. It is often more difficult to secure compliance with this chapter when the property is owned by a bank or mortgage company located in another jurisdiction. As the number of vacant properties increases, the maintenance of vacant buildings becomes even more critical.”*

Under the existing Registration, owners of vacant buildings are subject to the following fees:

*“The first-year annual fee shall be \$1,000 and shall be paid no later than 30 days after the building becomes vacant. If the fee is not paid within 30 days of being due, the owner shall be subject to prosecution as prescribed in § 91-6. If a plan is extended beyond 365 days, subsequent annual fees shall be paid as follows:*

- a. For the second year that the building remains vacant: \$2,000*
- b. For the third year that the building remains vacant: \$3,000*
- c. For the fourth year that the building remains vacant: \$4,000*
- d. For the fifth and each succeeding year that the building remains vacant: \$5,000.”*

The City of Hudson Code Enforcement’s department needs to take proactive and strategic actions toward code enforcement and the management of vacant properties. Properties which are vacant, would be more likely to be used for housing, adding to the overall housing supply in the City.

# INCENTIVIZE THE INCLUSION OF COMMUNITY BENEFITS IN NEW HOUSING DEVELOPMENT

## THE CITY OF HUDSON SHOULD INCENTIVIZE DEVELOPERS TO INCORPORATE COMMUNITY BENEFITS INTO NEW HOUSING DEVELOPMENT PROJECTS.

There are several incentives the city should consider offering:

- tax incentives,
- streamlined development process, and/or
- density bonuses.

Some of the community benefits that should be incentivized include the development of:

- Grocery store – The city of Hudson has very few grocery options. Many residents have to travel outside of the City to nearby Greenport to purchase affordable food. For low-income residents or mobility-impaired residents with limited transportation options, there is a time and economic barrier to accessing healthy fresh food. A new centrally located grocery store would be a huge community benefit for all Hudson residents. In exchange for including a grocery store in a new housing development, developers might be offered a density bonus or tax incentives.

Example: The New York City Food Retail Expansion to Support Health Program (FRESH) is a program under which zoning incentives and financial benefits are offered to encourage the development and retention of convenient, accessible stores that provide fresh food and a full range of grocery products.

- Community space or facility – Community space can play a key role in fostering community development and supporting strong and resilient communities. The city of Hudson should consider what type of spaces are most needed – arts and cultural, green spaces, educational facilities, general meeting spaces – and offering incentives to developers who include these types of spaces in new development.

Example: The city of New Rochelle offers density bonuses for the provision of community facilities or arts and cultural spaces of between 25% and 100%.

- Energy Efficiencies - All communities have a responsibility to work to reduce carbon emissions. Energy efficiencies also lower household costs in New York where hot summers and cold winters can result in high home energy costs. These costs are particularly burdensome on low and moderate-income households. Energy efficient buildings minimize energy needs, reducing the overall housing cost and increasing affordability. New developments that include design and technology to increase energy efficiency should be offered local incentives of either expedited approval process, tax incentives, or density bonuses. The city of Hudson must decide what criteria or elements a project must meet in order to be considered “energy efficient”.

Possible criteria include:

- LEED certification/criteria
- Energy Star certification
- Geothermal heating and cooling system
- Other measure of energy efficiency

**Example:** City of San Diego – Sustainable Building Expedited Permit Program

<https://programs.dsireusa.org/system/pro>

“New residential, commercial, and industrial development projects are all eligible for expedited permitting. The expedited permitting process is estimated to take 75% as much time as the normal permitting process. The policy also prioritizes project types in the case that the expedited permitting program is full. Sustainable projects that also qualify as "Affordable Housing" projects receive second priority, and all other sustainable building projects receive fourth priority.

In order to qualify for expedited permitting as a sustainable building, a project must utilize either photovoltaics to generate a "certain percentage" of the project's energy needs, or achieve LEED Silver certification. Program materials, including a checklist and form, are available on the program web site above.”

## SUPPORT THE ADVANCEMENT OF OPPORTUNITY ZONE INVESTMENT

In 2017, a provision within the Tax Cuts and Jobs Act established a tax incentive and designated individual census tracts as Opportunity Zones. As described by LISC,

*“Opportunity Zones are economically-distressed communities, designated by states and territories and certified by the U.S. Treasury Department, in which certain types of investments may be eligible for preferential tax treatment. The tax incentive is designed to spur economic development and job creation in distressed communities by providing these tax benefits to investors. Effective June 14, 2018, Treasury certified Opportunity Zones of all states, territories and the District of Columbia. Opportunity Zone designations certified by Treasury will remain in effect until December 31, 2028.”*

In the city of Hudson, both Census Tract 12 and 13 are designated as Opportunity Zones.

The mechanism or vehicle for investment into an Opportunity Zones is an Opportunity Fund. The fund is designed as a tax deferral benefit against capital gains. The fund can be established and structured as a partnership or corporation benefit. There are Qualified Opportunity Funds that create innovative strategies that specifically drive investment into educational opportunities; the creation of affordable housing; removing blight and the remediation of brownfield sites; the creation of jobs for low-income residents; and the provision of services and programs to disadvantaged communities such as healthcare, daycare, and access to quality food.

To that end, Qualified Opportunity Funds that are associated with charitable foundations and philanthropic organizations represent a critical partner for local municipalities. Typically, these types of organizations are mission driven and look for innovative ways to leverage additional resources that provide pathways for community and economic development in distressed communities. Additionally, mission driven foundations and philanthropic organizations typically foster socially responsible projects and programs to foster equitable growth, development without displacement and build healthy communities of opportunity.

While there has been speculation and debate on the use of Opportunity Zones investment, this resource can be a valuable tool as a vehicle for an infusion of capital to create local economic opportunity and revitalize neighborhoods. A number of nationally recognized community and economic development advocacy and policy organizations, highly recommend a thorough examination of OZ investment funds to ensure a focused strategy that fosters the improvement of opportunities and outcomes for local residents.

*“The investments could lead to displacement of low-income people and communities of color in addition to the loss of community assets and land”.(PolicyLink.org)*

There are dozens of resources available that provide details of how OZs are utilized as a tool to attract investment. The above information was taken from the following resources, which includes background, answers to frequently asked questions, and detail on the timeframes and deadlines for the tax incentives:

- <https://www.irs.gov/credits-deductions/businesses/opportunity-zones>
- <https://www.enterprisecommunity.org/capabilities/opportunity-zones>
- <https://www.lisc.org/our-resources/resource/opportunity-zones-101>
- <https://www.policylink.org/opportunityzones>
- <https://eig.org/opportunityzones/facts-and-figures>

In the interest of transparency and as part of their due diligence in terms of the local approval processes, the City should require developers using this form of investment disclose in a signed written form whether they will utilize an Opportunity Zone fund. The disclosure should include the investment strategy, mission of the fund, and benefits to local residents and businesses while mitigating displacement.

The City should also work with the developer to ensure long-term affordability and community stabilization efforts are in place. Finally, the City should continue to follow their approval process and conduct due diligence in the analysis of projects through local zoning and other requirements for additional incentives, if requested, as well as ensuring consistency with other public policy and planning documents.

Finally, one additional resource that may be used to help guide an analysis of potential development and projects is from <https://ozframework.org/about-index>. The 5-page framework could be adapted by the City and used as a mechanism to review investment funds and development projects brought to the City. The following information is taken directly from the OZ Framework:

#### ***GUIDING PRINCIPLES FOR OPPORTUNITY ZONES STAKEHOLDERS***

We are optimistic about the possibilities that Opportunity Zones and Opportunity Funds offer to combat economic inequality and barriers facing low-income and underinvested communities. We also believe that doing so will require focus on these goals, as well as diligent efforts to avoid unintended outcomes. These principles are designed to guide stakeholders, of all kinds, as they conceptualize and implement their Opportunity Zones activities.

1. **Community Engagement:** Opportunity Fund investors should request that fund managers integrate the needs of local communities into the formation and implementation of the funds, reaching low-income and underinvested communities with attention to diversity.
2. **Equity:** Opportunity Fund investments should seek to generate equitable community benefits, leverage other incentives and aim for responsible exits.

3. **Transparency:** Opportunity Fund investors should be transparent and hold themselves accountable, with processes and practices that remain fair and clear.
4. **Measurement:** Opportunity Fund investors should voluntarily monitor, measure and track progress against specific impact objectives, identifying key outcome measures and allowing for continuous improvement.
5. **Outcomes:** Opportunity Fund metrics should track real change, with an understanding that both quantitative and qualitative measures are valuable indicators of progress.

Additionally, there are a number of Best Practices for local and state governments along with philanthropic organizations to advance and revitalize of communities. While the following list is very extensive, it is strongly encouraged for the City to review this information to ensure a solid foundation to evaluate and potentially support OZ investors when approaching the City.

#### U.S. Department of Housing and Community Development

- [Opportunity Zones Toolkit Volume 1: A Roadmap to Planning for Economic Development within Opportunity Zones \[opportunityzones.hud.gov\]](https://www.opportunityzones.hud.gov/)
- [Opportunity Zones Toolkit Volume 2: A Guide to Local Best Practices and Case Studies \[opportunityzones.hud.gov\]](https://www.opportunityzones.hud.gov/)
- [“Guidance on Submitting Consolidated Plans and Annual Action Plans for Fiscal Year \(FY\) 2021 \[hud.gov\]”](https://www.hud.gov/) Issued on February 8, 2021 and Expires August 16, 2021
- [“Guidance Using HUD’s Community Planning and Development Program \(CPD\) Funds in Opportunity Zones \[hud.gov\]”](https://www.hud.gov/) Notice CPD-20-06 Issued June 23, 2020 and Expires June 23, 2021
- [“Neighborhood Revitalization Strategy Areas \(NRSAs\) in the Community Development Block Grant \(CDBG\) Entitlement Program \[hud.gov\]”](https://www.hud.gov/) / HUD Notice: CDP-16-16 / Issued 9/21/16 / Expiration: Remains in effect until amended, superseded, or rescinded.
- [“Neighborhood Revitalization Strategy Area Webinar and Checklist for HUD Grantees” on December 15, 2020 \[hudexchange.info\]](https://www.hudexchange.info/) / [Slides \[files.hudexchange.info\]](https://www.hudexchange.info/) / [Transcript \[files.hudexchange.info\]](https://www.hudexchange.info/): Included overview of NRSA and Opportunity Zones Guidance
- HUD CDBG-CV Program: Economic Development Quick Guide [[hudexchange.info](https://www.hudexchange.info/)]

#### US Environmental Protection Agency (EPA) Opportunity Zone "Reference Documents"

- Fact Sheet – [EPA: IRS Regulations for Opportunity Zones & Brownfield Redevelopment \[epa.gov\]](https://www.epa.gov/)
- Fact Sheet – [EPA: Superfund Site Redevelopment, Using Opportunity Zone Tax Incentives \[semspub.epa.gov\]](https://www.epa.gov/)
- Tool: [Building A Community Prospectus: A Framework for Attracting Sustainable and Equitable Opportunity Zone Investment \(May 2020\) \[epa.gov\]](https://www.epa.gov/)
- Tool: [Leveraging Development Finance Tools to Attract Opportunity Zone Investment \(July 2020\) \[epa.gov\]](https://www.epa.gov/)
- Tool: [Five Strategies for Engaging Opportunity Zone Investors \(November 2020\) \[cdfa.net\]](https://www.cdfa.net/)

### Other Federal Guidance

- [“NRSA and Opportunity Zone Guidance \[federalregister.gov\]” / HUD Notice: CPD Docket No. FR-6170-N-01 / Posted on 9/12/19](#)
- <https://www.gao.gov/assets/gao-22-104019.pdf>

### Best Practices: States

- <https://opportunityzones.ohio.gov/wps/portal/gov/ooz/resources>
- <https://cityof.erie.pa.us/government/economic-community-development/opportunity-zones/>

### Best Practices and Examples of Projects:

The following websites provides a great deal of information on how Opportunity Funds may be used as an investment vehicle for development with significant attention to affordable housing, program services, job creation, and incorporate sustainable and energy saving building techniques.

#### Ox Fibre Apartments

- <https://eig.org/wp-content/uploads/2020/03/Case-Study-%E2%80%93-Ox-Fibre-UPDATED.pdf>
- <https://www.prnewswire.com/news-releases/ox-fibre-apartments-innovative-lihtc-workforce-housing-in-frederick-historic-districtopportunity-zone-announces-grand-opening-301341266.html>
- <https://www.oxfibreapartments.com>

#### The Phoenix Community

- <https://eig.org/wp-content/uploads/2021/03/The-Phoenix-Community.pdf>
- <https://nisreinc.org/>

#### Parramore Apartments

- <https://eig.org/wp-content/uploads/2019/11/CaseStudy-Parramore.pdf>
- <https://www.wmfe.org/affordable-housing-community-opens-in-parramore-bringing-supportive-services-for-at-risk-residents/138673>

#### Other examples

- <https://eig.org/news/eig-oz-webinar-series-achieving-impact-in-opportunity-zones-through-local-partnerships>
- <https://www.mosaicdp.com>

## **PRESERVE COMMUNITY GREEN SPACES INCLUDING GARDENS AND SMALL PARKS**

### **THE CITY SHOULD PRESERVE COMMUNITY GREEN SPACES INCLUDING GARDENS AND SMALL PARKS.**

Several sites that were analyzed in this study for the potential of developing affordable housing currently function as community gardens or as parks.

### **THE CITY SHOULD TAKE ACTIONS TO PRESERVE, SUPPORT AND ENCOURAGE THE CURRENT USE OF OPEN SPACES AS COMMUNITY GARDENS AND PARKS.**

According to the Trust for Public Land, which has surveyed park access in over 14,000 cities, 86% of Hudson residents live within a 10-minute walk of a park. This score is relatively high – in Kingston the percentage is 69%, in Albany it is 78% and in Poughkeepsie it is 85% - but the percentage of land in the city of Hudson that is used for parks and recreation is only 2% where the national average is 15%. The city of Hudson would benefit from more park and recreational space, especially in the core urban areas of the City where outdoor open space is limited. For this reason, it is recommended that existing outdoor community spaces be maintained for this use.

# APPENDIX

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# **COMMUNITY AND STAKEHOLDER INPUT**

## Focus Groups

To accurately assess workforce housing needs and better understand related issues in the city of Hudson, Pattern, along with the Columbia Economic Development Council and the Hudson Business Coalition, convened a group of Hudson business leaders for a focus group discussion. Invitations were sent out to a broad group of business leaders. The following individuals participated in the focus group:

- Kristan Keck – Wm. Farmers and Sons Boarding and Barroom; Board of Directors, Hudson Development Corporation
- Anita Otey –Branch Manager at Key Bank; Board Member, Columbia Economic Development Corporation; Columbia ReEntry
- William Gerlach – President and CEO, Columbia County Chamber of Commerce
- Peg Patterson- Business Owner, Dish Hudson
- Martha Lane- Development Specialist, Columbia Economic Development Corporation; Family owned business on Warren street
- Sarah Sterling – Real Estate Broker, HOUSE Hudson; Secretary, Columbia Economic Development Corporation; Columbia County Supervisor representing the city of Hudson
- Peter Frank –Board Member, Berkshire Taconic Community Foundation

Carole Osterick from the Gossips of Rivertown Blog was also in attendance.

The following is a summary of the discussion.

### **What are the housing challenges from your perspective as an employer?**

- It is very difficult for people to find housing
- Rents on some apartments are \$2,500. With prices this high, employees need to be paid enough to afford it and this translates to a really expensive business to run.
- A bank developed a product in direct response to the difficulty of entry to homeownership that waives the need for a down payment.
- People who are coming out of prison are not able to afford anything and so they have to go into shelters.
- The influx of new people from New York City and elsewhere, while it is good for the local economy, is widening the gap of who can and who cannot afford to live in Hudson
- Some employees need to cap their hours or salary to stay below a certain level of income so they can stay in the subsidized housing and receive other benefits.
- Some workers live in roommate situations.

### **Is housing a reason for a workforce shortages or other employee challenges?**

- Members of the Columbia County Chamber of Commerce complain all the time that they are not able to find a workforce because employees are not able to find housing.
- When the family restaurant first opened twenty-seven years ago most of the seven people on staff lived in Hudson. Now only one employee lives in Hudson.
- The wages are too low to afford to live in Hudson. Many people work more than one job to afford to live here. For some service workers they get off one job and go directly to another.
- A few years ago people would have relocated to Catskill however there the rents are going up too.
- There is a restaurant in town that has not reopened since the pandemic because of staffing issues.
- All the businesses are facing a challenge in terms of staffing and there is poaching between businesses for employees.

### **Where do workers live and how far do they have travel to get to work?**

- People who cannot afford to live in Hudson are moving to Chatham, Catskill, Greenport, Philmont and Kingston.
- Young service workers can afford to buy a home in Kingston but not in Hudson
- For parents that do not live close to their employment, it is unmanageable to get their children to where they need to be in the morning and still report to work by 8:15.

### **Other issues related to housing:**

- There are more households but a smaller population. Families are not living here. It is single people and older people.
- There is no housing for seniors who wish to downsize.
- There are several units at Bliss Towers that are offline and have been offline for a while. HUD is slow to renovate them. These units could be housing people.
- Starter homes use to be available for \$100,000 but now the lowest prices is \$200,000. This is a lot of debt for some families to take on.
- Single parent households are hit very hard. Between childcare costs and housing costs it is very difficult for single parent households.
- Two employees have left because it was too expensive for them to stay. When employees leave it takes longer to replace them now
- It is also difficult to get lending for the conversion of a single family home into a multifamily home
- The current bus service does not serve workers who might need to get from home to work in the city of Hudson.

## Solutions

- There is not enough housing at all income levels. Increasing the supply of housing, even higher end housing, would free up some of the more affordable units.
- The problem with housing in Hudson is an issue of supply and demand. By increasing the supply we would help the situation.
- The current zoning does not allow for an increase in density. It does not allow for Accessory Dwelling Units ADUs or even two-family homes. The existing structures in Hudson could not even be built under the current zoning, it is very suburban zoning. The zoning needs to be changed.
- There are state resources to support home renovations but the buildings have to be owner occupied
- Mobile homes offer an important housing solution in the county. A home needs to be affixed to a foundation or it is very difficult to get financing for it.
- Would welcome more development like Crosswinds. It has been floated in the past to somehow use extra land from the Fireman's home to build more housing.
- Habitat should build more multifamily housing in the City

## CITY OF HUDSON EMPLOYER FOCUS GROUP:

Pattern hosted a second focus group City of Hudson Employers. This session was organized with the help of Rebecca Wolff, 1<sup>st</sup> Ward Alderperson, Common Council Minority Leader; Secretary, Hudson Community Development and Planning Agency, Secretary; Treasurer, Hudson Housing Authority.

The following individuals participated in the focus group:

- Jill Mohor, Director of Sales and Marketing, The Wick
- Kelly Drahushuk, Owner, Spotty Dog (participated through email)

The following is a summary of the discussion and written comments:

- For employers, affordable housing is necessary in order to be able to find and maintain staff. The farther people have to travel into Hudson, the less likely they will want to work in the City.
- For one employer, of five current employees, only one lives in the City. For the rest it is too expensive to live here.
- People who live in public housing or subsidized housing cannot work full time because if their incomes goes above a set amount they will lose their current housing and there is nowhere else for them to go.
- Because people cannot work full time they cannot develop or advance and as an employer we cannot develop talent or have longevity of staff. For example, there is a housekeeper who should be promoted to housekeeper supervisor, but this would increase her income and jeopardize her housing situation.
- More "workforce" housing would provide a stepping stone for people who want to move out of public housing and would create a larger pool of potential employees.
- In favor of housing development designed for a range of incomes

## Stakeholder Interviews

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

- Al Belenchia, Executive Director/CEO, Columbia County Habitat for Humanity
- Branda Maholtz, Executive Director of Hudson Development Corporation
- Bruce Levine, President 3dDevelopment Group LLC
- Cindy Shogry-Raimer, Vice President, Mortgage Originations, Greylock Federal Credit Union
- Dan Kent, Vice President of Initiatives at Galvan Foundation
- Florence Ohle, Executive Director, Community Action of Greene County
- Guy Kempe, Vice President, Community Development at RUPCO
- John Bissell, President and CEO, Greylock Federal Credit Union
- Justin Goldman, Commercial Lender, Bank of Greene County
- Nicole Vidor, Principal Broker, Nicole Vidor Real Estate
- Susan Cody, Residential Division Director, Mental Health Association of Columbia and Greene Counties
- Susan Danziger, Owner, Investor, Board Director, The Spark of Hudson
- Tara McCluskey, Vice President, Mortgage Originations, Greylock Federal Credit Union
- Tina Sharpe, Executive Director, Columbia Opportunities
- Victor Mendolia, Licensed Associate Real Estate Broker, TKG The Kinderhook Group - Hudson

Pattern selected the above interviewees for the variety of important perspectives including those of real estate brokers, housing lenders, not-for profits, service providers, and housing developers. Interviewees were selected to gain an in depth and firsthand knowledge of the multiple dimensions of housing challenges and potential solutions, and to ensure important factors regarding housing were considered. Pattern offers the following summary from the interviews.

The summary is organized by subtopics:

- Housing needs and costs,
- housing development,
- community opposition,
- non-profits and affordable housing developers,
- specific housing needs,
- economic opportunities,
- wages, and low income housing challenges,
- homeownership,
- housing lending,
- impact of the Covid Pandemic,
- other issues related to housing, and
- suggestions to the city of Hudson regarding housing and affordability.

## **HOUSING NEEDS and COSTS**

- The market is very tight. There are no rentals and there is very little to sell.
- The sellers are taking it to a new extreme and the buyers have a lot of anxiety because everything is going so far above the asking price.
- It's very simple, there is an issue of supply. There is a housing shortage and the existing supply is 100 to 150 years old. Until 20 years ago most of the housing supply was in disrepair
- Fixing up old housing costs a lot of money so the rents are increasing in part due to this
- There is a lack of housing at every price point
- Building and labor costs are up
- Record low interest rates means there are more people to purchase homes and the inventory cannot keep up

## **DEVELOPMENT**

- It is necessary to spend a lot of time and resources upfront establishing relationships and developing community support to fend off NIMBYism.
- Without tax relief affordable housing development doesn't pencil out.
- Housing may be a human right, but it costs money to build.
- For non-profits that develop housing, the developer fee is necessary if you want to preserve the non-profit itself.
- Developers of affordable housing have been unable to get a PILOT due to strong opposition. One developer used the RPTL 581-A in order to make the project work financially. PILOTS are preferable to the tax law because they offer predictability for the community and the developer. Under 581-A, the amount owed in taxes each year changes based on operating and maintenance costs. He said he has affordable housing projects across the state and most have a PILOT but that Hudson was especially difficult on this point.
- Hudson is an outlier in that PILOTS are common for affordable housing projects across the state.
- In the case of regulated affordable housing, the value of a PILOT trickles down to the end user, to the tenant.
- A new challenge to developing affordable housing in the city of Hudson is finding appropriate sites. An ideal site is large enough that the scale makes sense, and is in walking distance to schools and employment centers.
- Communities signal that they are ready for development by updating their comprehensive plans, rezoning the land, conducting studies like SHAP and this Affordable Housing Development Plan, ensuring a site is served by utilities, providing density bonuses for affordable, allocating CDBG dollars, etc.
- It is important for affordable housing to fit in with the neighborhood. The Crosswinds supports walkability, the porches continue with the streetscape, the complex is well maintained.
- A housing project should be the appropriate level of density for the neighborhood
- Communities can promote the development of affordable housing by zoning for affordable, providing density bonuses for affordable, and by allocating CDBG dollars
- Habitat for Humanity is interested in furthering opportunities within the city of Hudson and are open to various types of development including single family, townhomes, multifamily, and mixed use.
- Maybe the major employers should be involved in developing workforce housing
- People who need workforce housing often have children and so childcare and the walkability to schools should be in mind.

- The development process in the city of Hudson is unpredictable. The requirements for planning are unclear. This presents a serious barrier to the development of more affordable housing, especially for for-profit developers. Developers would rather have known requirements than unpredictability.
- Large affordable housing developments should address neighborhood needs. When housing developers collaborate with other non-profits the developments can end up with neighborhood amenities like grocery stores and childcare facilities

### **COMMUNITY OPPOSITION**

- There is strong NIMBYism in Hudson against housing projects that would serve medium to low income households
- When projects include more mixed income it seems the community opposes them less

### **NON-PROFITS AND AFFORDABLE HOUSING DEVELOPERS**

- Collaborations between organizations working on similar issues should be established – build capacity for the individual organizations
- There has only been one new affordable housing development in the last three decades: Crosswinds, which is an extremely successful project and the developer should be invited to do more development in the city.
- The reevaluation of property values from 2019 and pushed a lot of the Bengali community out.

### **SPECIFIC HOUSING NEEDS**

- The preservation of affordability is one of the greatest housing challenges in the city of Hudson.
- There are many working class families who have large families and need larger units but finding a larger unit that is also affordable is almost impossible.
- People who need workforce housing often have childcare issues. It is important that these projects are within a safe walk from schools.
- Affordable housing that is safe. This is especially important for families with children. Lead paint is an issue.
- Columbia County does not have a homeless shelter. People are placed in hotels.
- The lack of transitional housing for the homeless is an issue.
- There is not enough senior housing - there is nowhere for seniors to downsize. Columbia has a lot of elderly people, people who are on fixed incomes and struggle to keep up with taxes.
- There is not enough housing for low income people who live in poverty and for young people, especially single mothers.
- There is a need for more transitional housing. Under the current system people are placed in a motel and the county pays the bill. Once people start working they have to pay a portion of the motel bill which leaves them with no chance of saving for a security deposit to move into an apartment.
- The demographic of younger families looking for housing is decreasing
- Employees of the non-profits and service providers cannot afford to live in the city of Hudson.
- More housing near bus routes.

## **ECONOMIC OPPORTUNITIES, WAGES, AND LOW INCOME HOUSING CHALLENGES**

- Wages are low. This is a big part of the problem.
- Very low income persons often spend 75%-90% of their income on housing costs. Even with Section 8, people often spend 50%-80% of their income on rents.
- The local jobs pay low wages. People who work in the community cannot afford to live in the community.
- It is difficult to find units that can be rented with a housing voucher
- Hudson has a lot of very low income housing and very high end housing. What it does not have is affordable housing for low paid workers.
- Greenport is overlooked for its potential to have more affordable housing options. Most of the retail and related job opportunities are there but there is not much affordable housing there. Greenport has some good potential development sites (the former grocery store for one) to locate affordable housing
- Lower and middle income households are moving away and going to places like Philmont and Albany.
- People who cannot afford to fix their old homes are priced and pushed out of the city. A lot of older people are in this situation.
- We are definitely out of balance. We have really rich people and very poor people. And then a few people who are in the middle but who are struggling.
- People who are in affordable housing are hanging tight. The market is so tight and there is nowhere for anyone to go.

## **HOMEOWNERSHIP**

- Homeownership has not been prioritized or received the visibility it should as part of the affordable housing solution
- Other structures of homeownership like shared equity, shared appreciation or a Community Land Trust might make homeownership more attainable for lower income households
- The down payment is a barrier for many people to owning their own home so program to assist with this would provide more opportunities

## **HOUSING LENDING**

- In addition to traditional first time homebuyer education programs, banks can offer classes to prepare people a few years ahead of time to purchase a home.

## **IMPACT OF THE COVID PANDEMIC**

- The city of Hudson was one of the top destination communities for people leaving New York City.
- The pandemic slowed development down and exacerbated income disparities.
- Seeing quite a many people who have lost their jobs and are unable to pay rents.
- Increase in the number of people coming in from New York City
- There is a dividing line between people who are able to work at home and those who are not. Broadband access is a factor. People who are able to work from home now are hungry for credit to improve their housing in whatever way they can. On the other side, people who have lower paid jobs are totally priced out of the market.
- The increase in cash purchases by people mostly from New York City means people hoping to utilize first time homebuyer program are unable to compete.
- Sellers are incentivized to take cash purchases because the selling price may be over what the appraisal will be.

## **OTHER ISSUES RELATED TO HOUSING**

- A lot of older homes need weatherization and rehabilitation. Energy costs can be very high in older homes.
- The city of Hudson is a food desert. Rollin Grocer is the only option.
- Services in the city of Hudson are an issue. There is a hospital but you cannot have a child there. You have to go to Albany.
- Public transportation is a big headache.
- Programs to assist people with car ownership or alternative forms of transportation are important for low income residents who otherwise have limited mobility.
- The main arterial road between Hudson and the employment and retail options in Greenport does not have a sidewalk. You see people forced to walk along the side of the road.
- Hudson is a city without the services necessary to support people in affordable housing.
- The cost of all the businesses on Warren Street are out of reach for most people. The cost of everything has gone up because there is a new solid population that has a lot of money.
- In one model of car ownership support, Greylock Federal Credit Union works with used car dealers for car loans that cannot exceed \$12k at 1.5% for several years. People who participate in this program are able to build credit in addition to having a means to get to and from work and services.
- The 2019 NYS tenant protection laws are good for tenants but they are bad for landlords so now landlords are afraid to rent their units. Some would rather keep them empty.

## **SUGGESTIONS TO THE CITY OF HUDSON REGARDING HOUSING AND AFFORDABILITY**

- If you really want to achieve affordability there needs to be a set aside that mandates the inclusion of affordable units in new development. The City could create an affordable housing board that manages this.
- The review process should be more technical and less political. The new Housing Justice Manager could be appointed to advise the development process.
- The city could take on community outreach to allow the community to define what they want in a site. Community input defines the potential uses at a site.
- The allowance of ADUs would help some afford property taxes and earn money to pay for maintenance on older homes.
- Deferred tax increases on major home improvements would also help lower income homeowners
- Some community members are opposed to PILOTs because small landowners have to bear the burden of the increased needed services for PILOT projects.
- The City could have a statute that explicitly states that affordable housing is not subject to parking requirements.
- Vacant buildings are housing stock that should be used to house people.
- Land banks are a tool to provide affordable housing opportunities.
- Provide a tax incentive for a building owner to rent at affordable rents.
- The City needs to look at all the issues in a comprehensive way: housing, childcare, transportation, employment opportunities, the aging population, etc.

# RESOURCES

## IDAs: City of Hudson and Columbia County

Industrial Development Agencies (IDAs) were established under New York Law as tax exempt municipal public benefit corporations in order to “advance the job opportunities, health, general prosperity and economic welfare of the people of the State and improve their standard of living...”<sup>1</sup> By offering incentives, IDAs support business and investment in New York State where high development costs can otherwise prohibit development and investment.

Development projects that comply with the requirements applicable to IDAs under New York State law are eligible for support. The transfer of title on a project to an IDA allows developers to benefit from the sales tax and mortgage tax exemptions offered to the IDA as an incentive on the project. The tax exemption or abatement assistance is for, among other things, construction, and equipping and furnishing qualified projects. IDAs are required by the state to have a uniform policy but the review and process happen at the local level.

Some IDAs have a point system for awarding benefits and may include claw-back provisions for projects that fail to meet set standards. IDAs can also create additional policies for further public benefit. For example, the Ulster County IDA has a policy that companies benefiting for an IDA incentive program must employ local laborers and developers receive additional benefits if they purchase materials, supplies or services for their projects from within the county.

A qualifying project can receive various benefits from an IDA including:

- Federal and State Tax Exemption on Certain Debt – The IDA issues debt in the form of bonds or notes and interest on that debt is exempt from personal income taxes imposed by the State of New York and all political subdivisions thereof. In certain circumstances, interest on debt of the Agency may also be exempt from gross income for federal income tax purposes if the particular Applicant Project meets the requirements of the Internal Revenue Code. These exemptions of interest from certain income taxation allows the IDA to borrow at lower interest rates than a private entity can borrow at, thus lowering the cost of borrowing for a project.
- State Tax Abatement Benefits -Qualifying projects may also be exempt from New York State Mortgage Recording Tax, the New York State Deed Transfer Tax, and State Sales Tax on purchases of equipment, building supplies and other personal property. These exemptions from state and local taxes enable the Agency to lower the cost of undertaking and financing a project.
- Real Property Tax Exemption- Real property owned by the IDA is exempt from certain real property taxes. This exemption from real property taxes allows the IDA to lower the operation costs of a project.

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<sup>1</sup> *Administrative Support Agreement, City of Hudson IDA*

Payment In Lieu of Taxes (PILOT) are agreements where the project developer is subject to make payments in lieu of taxes with respect to the Project Facility.

The City of Hudson IDA's mission is to:

*“attract and retain existing enterprises to Hudson in order to increase employment opportunities. The IDA recognizes the important role of affordable housing plays in attracting and keeping an employable workforce. In order to accomplish its mission, the IDA considers use of Public Authority bonding, sale and/or mortgage tax relief in support of projects which include a commitment to new job opportunities or retention and expansion of existing employment opportunities. The IDA also considers use of PILOT agreements to accomplish its goals.”*

The City of Hudson IDA has a Uniform Agency Project Agreement which is a binding agreement between the City of Hudson IDA and the project developer. Under the Agreement the IDA has policies allowing denial of financial assistance to a project that does not deliver the public benefits promised when the project was approved by the IDA. The Agreement also established the conditions under which the IDA is entitled to recapture some or all of the financial assistance that has been granted to the Company if the project is unsuccessful in delivering the public benefits.

In recent years the Hudson IDA has issued two PILOTS and is currently in the process of reviewing an application for an agreement on the Galvan Depot Project. Details about the agreements between the IDA and the developers of these projects can be accessed at the city of Hudson website:

[Industrial Development Agency \(cityofhudson.org\)](https://www.cityofhudson.org)

[https://www.cityofhudson.org/board\\_and\\_committees/industrial\\_development\\_agency/](https://www.cityofhudson.org/board_and_committees/industrial_development_agency/)

# **ORGANIZATIONAL ASSET MAP (JULY 2021)**

The AHDP includes the following detailed chart of Community Based Organizations, government agencies, and quasi-governmental agencies as a resource for the community. This is not an all-encompassing list of human service agencies, but provides a snapshot of potential collaborating partners for the development of affordable housing.

<b>Columbia Economic Development Corporation</b>	<b>Columbia Opportunities</b>	<b>Columbia County IDA</b>	<b>Hudson Housing Authority</b>
Strengthen the area's tax base through economic development and job creation, assist businesses to locate and expand within the County, and promote Columbia County as a premier place for both business investment and personal opportunity.	To help solve poverty related problems in our community. Our goal is to provide opportunities to families and individuals so they may attain the skills, knowledge and resources they need to become self-reliant	The IDA actively promotes, encourages, attracts and develops job opportunities and economically-sound commerce and industry throughout the county.	The Hudson Housing Authority is committed to improving the lives of the low and moderate income families in the city of Hudson New York area by providing the opportunity for self-sufficiency through safe and secure housing.
<b>Board Directors</b>	<b>Board Directors</b>	<b>Board Directors</b>	<b>Board of Commissioners</b>
<b>Ruth Adams</b> , Art Omni International Arts Center <b>Richard Cummings III</b> , Mulhern Gas Co., Inc. <b>Patricia Finnegan</b> , Columbia Memorial Health <b>Derek Grout</b> , Harvest Spirits <b>James Lapenn</b> , Municipal Finance Attorney <b>Kenneth P. Leggett</b> , General Contractor <b>Seth Rapport</b> , Valley Mortgage Company, Inc. <b>Gary L. Spielmann</b> , Kinderhook Memorial Library <b>Brian Stickle</b> , The Bank of Greene County	<b>Bruce Frishkoff</b> (Chairperson) <b>Carol Friedman</b> (Vice Chair) <b>Berne Bendel</b> (Sec./Treas) <b>Sarah Auberbach</b> <b>Katy Cashen</b> <b>Tiffany Garriga</b> <b>Jean Raymond</b> <b>Barbara Sagal</b> <b>Rochelle Weiner</b>	<b>Carmine Pierro</b> (Chairman) <b>Sarah Sterling</b> (V. Chairman) <b>Nina Fingar-Smith</b> (Secretary) <b>Robert Galluscio</b> (Treasurer) <b>Bill Gerlach</b> (Ethics Officer) <b>Brian Keeler</b> <b>F. Michael Tucker</b> (CEDC President & CEO)	<b>Revonda Smith</b> (Board Chairman) <b>Claire Cousin</b> (Vice chairman) <b>Rebecca Wolff</b> (Treasurer) <b>Robert Davis</b> (Health & Safety Coordinator, Tenant Board Member) <b>Edrick Brown</b> (Tenant Board Member)
<b>Board Directors X-Officio</b>			
<b>Dr. Carlee Drummer</b> , President, Columbia-Greene Community College <b>Carmine Pierro</b> , Chair, Columbia County IDA <b>Richard Scalera</b> , Columbia County Board of Supervisors			
<b>Staff</b>	<b>Staff</b>		<b>Staff</b>
<b>Michael Tucker</b> (President and CEO) <b>Lauren Cranna</b> (Business Development Partner) <b>Martha E. Lane</b> (Business Development Director) <b>Lisa Drahushuk</b> (Administrative Supervisor) <b>Cathy Lyden</b> (Accounting/Admin. Assistant) <b>Erin McNary</b> (Bookkeeper)	<b>Tina Sharpe</b> (Executive Director) <b>Richard J. Leggett</b> (Fiscal Director) <b>Gail Paone</b> (Director of Operations) <b>Kim Smith</b> <b>Kathy Applegate</b> (Community Services) <b>Laila Papry</b> (HEAP) <b>Carole Keil</b> (HEAP) <b>Jewell Chestnut</b> (Family Literacy Program) <b>HosneAra Kader</b> (Family Literacy Program) <b>Jim Reutenauer</b> (Weatherization ) <b>Cindy Andrus</b> (Head Start Program Director)		<b>Tim Mattice</b> (Executive Director) <b>Kayah Payton</b> (Administrative Associate) <b>Theresa Joyner</b> (Administrative Associate) <b>Julia Phillips</b> (Administrative Associate) <b>Mike Estes</b> (Maintenance Supervisor) <b>Marshall Wilder</b> (Maintenance) <b>Homer Jacobs</b> (Maintenance) <b>Lewis McNamee</b> (Maintenance) <b>Damien Owens</b> (Maintenance)

Hudson Development Corporation	City of Hudson IDA	Greater Hudson Promise Neighborhoods	Hudson Community Development and Planning Agency
A non-profit Local Development Corporation (LDC) established to sustain, promote and attract projects that improve economic opportunities for businesses and residents, create jobs and enhance the quality of life in the city of Hudson.	Attract and retain existing enterprises in order to increase employment opportunities. The IDA recognizes the important role of affordable housing plays in attracting and keeping an employable workforce.	The Greater Hudson Promise Neighborhood works to strengthen our community and support children and families to reach their potential from cradle to career.	Foster and promote services to low-to-moderate income persons who reside in Hudson; and to administer other resources to promote community development.
<b>Board Directors</b>	<b>Board Members</b>	<b>Board Directors</b>	<b>Board Directors</b>
<b>Robert W. Rasner</b> , President <b>Nick Haddad</b> , Vice President <b>Phil Forman</b> , Treasurer <b>Steve Dunn</b> <b>Martha Lane</b> <b>Seth Rogovy</b> <b>Paul Colarusso</b> <b>Christine Jones</b> <b>Pete Schram</b> <b>Susan Knauss</b> <b>Kristan Keck</b>	<b>Tiffany Garriga</b> (Chair) <b>Rebecca Wolf</b> (Vice Chair) <b>Heather S. Campbell</b> (Treasurer) <b>Mayor Kamal Johnson</b> (Secretary) <b>John Cody</b> <b>Cheryl Kaszluga</b> <b>Richard Wallace</b>	<b>Tomas DePietro</b> , Chair <b>Kari Siddiqui</b> , Vice Chair <b>Galen Joseph-Hunter</b> , Secretary <b>Mell Meus</b> , Treasurer <b>Mayor Kamal Johnson</b> , Ex Officio <b>Katheryn Beilke</b> <b>Ellen Huemmer</b> <b>Samia Khan</b>	<b>Kamal Johnson</b> (Mayor), Chair <b>Planning Board Chair</b> (VACANT ROLE) <b>Tiffany Garriga</b> (C.C. Majority Leader) <b>Rebecca Wolff</b> (C.C. Minority Leader), HCDPA Secretary <b>Revonda Smith</b> , Housing Authority Chair
<b>Board Directors X-Officio</b>			
<b>Kamal Johnson</b> (Mayor) <b>Tomas DePietro</b> , Common Council President			
<b>Staff</b>	<b>Staff</b>	<b>Staff</b>	<b>Staff</b>
<b>Branda Maholtz</b> (Executive Director)		<b>Joan E. Hunt</b> LMSW (Executive Director) <b>Adolfo Lopez</b> (Assistant Director) <b>Tamarah Jones</b> (Senior Counselor) <b>Kentavis Newkirk</b> (Americorps Team Member) <b>Lira Campbell</b> (Americorps Team Member)	<b>Branda Maholtz</b> (Coordinator)

# **HOUSING FUNDING RESOURCES**

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

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

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

### **HCR is comprised of five agencies:**

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

### **Division of Housing and Community Renewal (DHCR)**

#### **Community Development Block Grant (Consolidated Funding Application)**

The Community Development Block Grant (CDBG) Program is a federally funded program authorized by Title I of the Housing and Community Development Act of 1974. The CDBG Program is administered by the Office of Community Renewal (OCR) under the direction of the Housing Trust Fund Corporation (HTFC). NYS CDBG funds provide small communities and counties in New York State with a great opportunity to undertake activities that focus on community development needs such as creating or expanding job opportunities, providing safe affordable housing, and/or addressing local public infrastructure and public facilities issues. The primary statutory objective of the CDBG program is to develop viable communities by providing decent housing and a suitable living environment by expanding economic opportunities, principally for persons of low and moderate income. The state must ensure that no less than 70% of its CDBG funds are used for activities that benefit low- and moderate-income persons. A low-and-moderate income person is defined as being a member of a household whose income is less than 80% of the area median income for the household size. A principal benefit to low- and moderate-income persons requires at least 51% of the project beneficiaries to qualify as low- and moderate-income.

### **Eligible Activities / Program Benefit Requirements**

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

### **New York Main Street Program** (Consolidated Funding Application) [nyms-2021-resource-guide\\_0.pdf](#)

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

#### **Eligible Types of Applicants:**

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

#### **Eligible Target Area:**

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

Program guide: [NY Main Street Program Guide](#)

(<https://hcr.ny.gov/system/files/documents/2021/05/nyms-program-guide-2021-05.pdf>)

### **Traditional NYMS Target Area Building Renovation Projects**

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

- **Building Renovation:** Matching grants available for renovation of mixed-use buildings. Recipients of NYMS funds may award matching grants of up to \$50,000 per building, not to exceed 75% of the total project cost in a designated target area. Renovation projects that provide direct assistance to residential units may be awarded an additional \$25,000 per residential unit, up to a per-building maximum of \$100,000, not to exceed 75% of the total project cost.
- **Streetscape Enhancement:** Applicants may request up to \$15,000 in grant funds for streetscape enhancement activities, such as: planting trees, installing street furniture, or other activities to enhance the NYMS target area.
- Applicants may request a higher amount, up to \$25,000, if the additional requested funds directly alleviate COVID related impacts and further economic recovery and neighborhood and community revitalization (e.g. creation of shared outdoor dining space, public space improvements to improve access and use of outdoor space, mechanicals necessary to use outdoor public spaces, etc.). Projects that specifically create paid work for artists or support the artist community will also receive favorable consideration.
- Streetscape enhancement activities must be reviewed for eligibility and approved by HTFC prior to commencement of construction or installation. Streetscape activities must be completed within the proposed building renovation target area.

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

### **NYMS Downtown Anchor Project:**

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

Applicants for NYMS Downtown Anchor Project funds must:

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

### **NYMA Downtown Stabilization Project**

Applicants may request \$100,000 to \$500,000 to complete a Downtown Stabilization Project. Funds are available to assist with environmental remediation and associated construction costs, as well as other innovative approaches to stabilizing and developing a downtown, mixed-use project.

NYMS Downtown Stabilization Project funds may not exceed 75% of the total project cost. NYMS Downtown Stabilization Project funds are available for projects that meet the goals identified above and, include, but are not limited to: asbestos management (surveys, abatement design plans, air monitoring, etc.), soil vapor intrusion testing and mitigation, building stabilization construction activities (e.g. roof stabilization in conjunction with asbestos remediation) or other projects that identify or mitigate risks associated with other hazardous materials or remove obstacles to future redevelopment. Applicants must demonstrate local support, financial commitments and a compelling need for substantial public investment.

### **NYS HCR Unified Funding Application**

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

- Low-Income Housing Trust Fund Program (HTF)
- New York State HOME Program (NYS HOME)
- Community Investment Fund Program (CIF)
- Supportive Housing Opportunity Program (SHOP)
- Homes for Working Families Program (HWF)
- Public Housing Preservation Program (PHP)
- Multifamily Preservation Program (MPP)
- Middle Income Housing Program (MIHP) - see details below
- Small Buildings Homeownership Development Program (SMHDP) - see details below

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

### **Middle Income Housing Program (MIHP)**

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

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

### **Small Buildings Homeownership Development Program (SBHDP)**

The Small Building Homeownership Development Program provides subsidies to developers (non-for-profit and for-profit) to create affordable homeownership opportunities for low- and moderate-income households who have not traditionally had access to these prospects. The subsidy is focused on the opportunity for low- and moderate-income households to build equity over time, while preserving affordability for future generations. The subsidy will be used to reduce the sale price for affordable homeownership in condominium or coops. Future sales or refinances can realize appreciation up to 2.5% per year on the original purchase price. Future purchasers earn no more than the unit's income cap. Actual award amounts will be based on the demonstrated need for such funding by underwriting standards of HCR staff and a construction lender, and must be recommended by HCR Staff, and approved by the Board. This subsidy may be combined with other local, state and federal sources.

Each project awarded must have a minimum of 30% affordable units with total project units between 10 and 40 units (including market).

Depending on demonstrated need, up to \$100,000 in order to serve the target affordability range, with most awards expected around \$75,000 per unit. The size of the subsidy request should reflect the depth of affordability. Units serving 70- 90% AMI will receive preference for requests over \$75,000 per unit.

[Small Building Homeownership Development Program | Homes and Community Renewal \(ny.gov\)](#)

## *NYS FINANCING AND FUNDING RESOURCES FOR DEVELOPERS*

### **Low Income Housing Tax Credit Program (LIHTC) – Federal**

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

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

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

### **Housing Trust Fund (HTF) Program**

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

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

### **NYS Historic Properties Tax Credits (Commercial and Homeowner Programs)**

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

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

[https://www.tax.ny.gov/pit/credits/historic\\_rehab\\_credit.htm](https://www.tax.ny.gov/pit/credits/historic_rehab_credit.htm)

## ADDITIONAL FINANCING RESOURCES FOR MULTIFAMILY DEVELOPERS

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

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

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

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

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

### New York State Energy Research and Development Authority (NYSERDA)

#### Low-Rise Residential New Construction (PON 2309)

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

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

## ALTERNATIVE HOUSING FINANCIERS

### Community Preservation Corporation (CPC)

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

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

<http://communitycp.com/>

### Leviticus Fund

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

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

220 White Plains Road, Suite 125

Tarrytown, NY 10591

Tel. 914.909.4381

[https://www.leviticusfund.org/borrow\\_overview.htm](https://www.leviticusfund.org/borrow_overview.htm)

## FINANCING PROGRAMS FOR HOMEOWNERSHIP

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

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

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

### **SONYMA “Remodel New York”**

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

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

### **SONYMA’s Achieving the Dream Program**

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

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

### **SONYMA’s Down Payment Assistance Loan (DPAL)**

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

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

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

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

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

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

[https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/203k/203k--df](https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df)

### Fannie Mae HomeStyle Renovation (HSR) Mortgage

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

### USDA Rural Development

Low interest, fixed-rate Homeownership loans are provided to qualified persons directly by USDA Rural Development. Financing is also offered at fixed-rates and terms through a loan from a private financial institution and guaranteed by USDA Rural Development for qualified persons. Neither one of these home loan programs require a down payment.

USDA Rural Development also offers competitive grants to public and private non-profit Self-Help Housing organizations and Federally Recognized Tribes to enable hardworking families to build their own homes.

#### Rural Development Single Family Housing Programs:

- Single Family Housing Direct Home Loans
- Single Family Housing Home Loan Guarantees
- Housing Preservation Grant
- Mutual Self-Help Housing Technical Assistance Grants
- Rural Housing Site Loans

Single Family Housing Repair Loans and Grants provide funds to elderly and very-low-income homeowners to remove health and safety hazards, perform necessary repairs, improve or modernize a home, make homes accessible for people with disabilities, or make homes more energy efficient so these very-low-income families use less of their income on utility bills.

## **“RIGHT FIT” DEVELOPER LIST/DESCRIPTION**

The following list of housing developers represents those that may be a “good fit” for affordable housing development in the city of Hudson. Pattern is not making a recommendation for a specific development firm. The developers in this list have a demonstrated track record of working in the affordable housing industry sector, some directly within the communities of the Hudson Valley and others in the NYC and Capital District markets of New York State. The list is not comprehensive and the city of Hudson should consider all possibilities when selecting developers to work with and support through the development process. The ultimate decision should be based on an open and transparent process. For City-owned parcels, it is highly recommended that the City use an RFP process and select a developer based on a set of criteria.

*Disclosure: Ken Kearney of Kearney Realty & Development Group, Kevin O’Connor of RUCPO, and Eric Baxter of Baxter Built are on the board of Hudson Valley Pattern for Progress and are investors in Pattern’s Center for Housing Solutions and Community Initiatives.*

### **3D DEVELOPMENT GROUP LLC (BRUCE LEVINE)**

3d is a full-service real estate development company with over 20 years, of experience and have developed over 2,500 residential units across New York State. Their portfolio includes affordable multifamily housing serving families, senior citizens and special needs populations. They have experience with rehabilitation, environmental remediation, historic reuse, public housing, supportive housing, and downtown revitalization initiatives.

**Website:** [3D Development Group LLC](https://www.3ddevelopment.com/) <https://www.3ddevelopment.com/>

3d Development Group has utilized low income tax credits, local PILOTS, RPTL 581-A, among other financing for the development of affordable housing.

#### **Select affordable development projects:**

##### **Crosswinds at Hudson, Hudson**

Opened in 2007, Crosswinds includes 70 units of workforce housing close to jobs, educational facilities, retail and public transportation. The development includes a community building where civic groups, non-profits, and social groups meet. The units include one, two, and three-bedroom townhouses and flats.

##### **Dean’s Landing, Stamford**

Built in 2006 the development includes 24 one, two and three-bedroom affordable units for families and seniors.

## ADIRONDACK COMMUNITY DEVELOPMENT

Operating across the entire county Adirondack builds affordable, efficient housing and has over 40 years of construction and development expertise. The company is experienced in acquisition and rehabilitation of existing properties and developing new apartment communities, and full service property management.

**Website:** [Home \(adkdevelop.com\)](http://adkdevelop.com)

## A. LAROVERE CONSULTING & DEVELOPMENT (ALCD)

A woman-owned business with 25 years in development experience and real estate financing. Experienced in affordable housing development, market rate housing, supportive housing, transitional living developments, health clinics, and economic development initiatives.

ALCD has used HFA Tax-Exempt Bonds, LIHTC, SLIHTC, Historic Tax Credits, HCR Supportive Housing Opportunity Program, and OTDA Homeless Housing Assistance Program.

**Website:** <http://alcd.squarespace.com/>

**Contact:** Rachel.Goodfriend@ALConsulting.us (212) 292-8400.

### **Select affordable housing developments:**

**Wallace Campus, Poughkeepsie** - 220 units of affordable housing, mixed use development with 1-acre of privately owned and maintained public green space, and a community day care facility. The adaptive reuse of the Wallace Department store and two additional buildings. Project is still in development

**Bride Rockaway, Brooklyn** – 174 units of affordable and supportive housing, on-site supportive services for people with special needs, community facilities and landscaped outdoor garden along with 39,000 square feet of light manufacturing space. Project is still in development.

## BAXTER BUILT

35 years of experience in construction and development in the Hudson Valley. Baxter Built also works as a property management firm.

Baxter Built has used tax credits to offset the cost of developing affordable housing.

**Website:** [HOME | Baxter 2020 \(baxterbuilt.com\)](http://HOME | Baxter 2020 (baxterbuilt.com))

### **Select affordable development projects:**

**Wireworks, Newburgh** – The adaptive reuse of an 1800s industrial building into a live, work and play development with 9 affordable apartments with the average rent at 80% of Area Median Income (AMI).

**The Academy, Poughkeepsie** – The building will include a community focused venue, co-working space, and 28 affordable apartment rentals.

### CENTER FOR URBAN REHABILITATION AND EMPOWERMENT INC. (CURE INC.)

A Yonkers based non-profit developer and affordable housing builder. With a mission to “provide for people in the community to stay in the community” C.U.R.E. has experience in new construction, renovations and property management.

**Website:** <https://curedevelopment.org/>

#### **Select affordable development projects:**

**Lillie Pearl on the Hudson, Bedford Hills** - An affordable condominium home-ownership development with 24 units.

### GALVAN FOUNDATION

Galvan Foundation is a private grant making and operating foundation with a mission to: “improve the quality of life of the people and communities of Columbia County. We aim to achieve this by leading in the creation of solutions to collectively identify current and future community needs; planning initiatives that address the diverse social and economic needs of all segments of Columbia County residents, including those most vulnerable and economically disadvantaged; developing real estate and providing a variety of direct services, from home ownership promotion to cultural programming; and offering grants and technical assistance to the not-for-profit sector in order to enhance its impact in our communities. We work cooperatively with partner organizations and affiliates who share in our efforts to strengthen Columbia County.”

The Galvan Foundation has developed, preserved, and managed 180 units of affordable housing in Columbia County.

**Website:** [Galvan Foundation](http://www.galvanfoundation.org/) <http://www.galvanfoundation.org/>

### HUDSON RIVER HOUSING (HRH)

The mission of HRH is to “provide a continuum of services that improves lives and communities through housing with compassion and development with vision. We create pathways out of homelessness through empowerment, education, and advocacy. We strengthen communities by developing and preserving affordable housing and creating opportunities for people and places to thrive.”

In addition to being an affordable housing developer, HRH has programs in:

- Emergency rent relief
- Homeless and affordable housing
- Homeownership promotion and preservation
- Specialized support services
- Job training and small business support
- Community building and engagement

Past development projects by HRH have been funded with federal Low Income Housing Tax Credits, subsidy from New York Office of Homes and Community Renewal, grants from New York State Energy Research and Development Authority, as well as grants from Dutchess County and Neighbor Works.

**Website:** [Hudson River Housing – Opening pathways of opportunity.](https://hudsonriverhousing.org/) <https://hudsonriverhousing.org/>

**Select affordable development projects:**

**Poughkeepsie Underwear Factory**

The adaptive reuse of a factory into affordable income restricted apartments, commercial space, and community use.

**Fallkill Commons**

Two newly constructed buildings with 78 affordable apartments. 39 of the units are set aside for individuals experiencing homelessness with supportive services.

**JP DESIGN (JPD)**

An design firm with capabilities in planning, programming, architectural design, interior design, masonry building inspections, historic preservation, urban streetscape design and construction.

JPD seeks to affect the built environment by creating innovative design solutions for a broad base of private, corporate, public and not-for-profit clients.

JPD has expertise in the facilitation of community development projects, programming and visions services. The firm also has experience in the design of affordable housing projects that utilize NYC’s HPD high efficiency specification and the NYS/NYC Energy Conservation Construction Codes.

**Website:** [HOME | JPDesign \(jpdesigngroup.com\)](https://www.jpdesigngroup.com)

**KEARNEY REALTY & DEVELOPMENT GROUP**

Experiences in mixed-income housing, senior housing, supportive housing, veterans housing, mixed use development, artist housing, and brownfield remediation.

Past development projects utilized Federal Low Income Tax Credit, State Low Income Housing Tax Credit, the NYS Housing Trust Fund, Community Investment Fund, and brownfield cleanup tax credits.

**Website:** [Home - Kearney Realty & Development Group \(kearneyrealtygroup.com\)](https://www.kearneyrealtygroup.com)

**Select affordable development projects:**

**Queen City Lofts, Poughkeepsie** - Queen City Lofts is a mixed-use, mixed-income and artist housing development on Main Street Poughkeepsie. Queen City Lofts features 50 affordable artist lofts and 20 middle-income lofts.

**Poughkeepsie Commons, Poughkeepsie** - Poughkeepsie Commons combines affordable senior housing with supportive housing apartments for disabled Veterans. Poughkeepsie Commons is comprised of 48 affordable senior apartments, for individuals 55 years or older, and 24 apartments for disabled Veterans.

**Crossroads at Baldwin Place, Somers** - Crossroads at Baldwin Place is a mixed-income and intergenerational housing development located on Route 6 in Somers, New York. Crossroads is comprised of 52 affordable senior apartments, 55 and older, 10 mixed-income apartments for families, and 2 market-rate apartments.

## LUMJARO HOLDINGS LLC.

A group of social impact investors that invest in real estate and companies with a social mission. A private equity firm with holdings in real estate development, branding, and technology.

Our investments have expanded into all things impacting social change for sustainability. We seek to invest in well-positioned companies to further growth.

## MPACT

MPACT Collective is an impact-based development company with significant experience in high barrier to entry projects. MPACT is one of the tri-state area's most accomplished large scale developers.

**Website:** <https://mpactcollective.com/>

### **Select development projects:**

#### **City of New Rochelle**

In a joint effort with RXR Realty MPACT worked as a Master Developer to lead the redevelopment of City Owned Sites in New Rochelle's downtown Transit Oriented Development. The Master Developer Agreement was approved in 2014 and the Recommended Action Plan, Zoning and State Environmental Quality Review (SEQR) were all also approved in 2015. Following the adoption of the new Downtown Overlay Zone 23 new development projects have been submitted with a total of 4,450 residential units, 303 beds of student housing, 280 hotel rooms, 375,000 SF of office and retail space and 10,000 SF of theater space.

## REGENESIS DEVELOPMENT

A development team that uses an approach to land use, community development and the built environment toward sustainability. Founded with the mission to transform the development industry to contribute to the health of the planet and not undermine it.

**Website:** [Regenesis Group | Transforming the way humans inhabit the Earth](https://regenesishgroup.com/) <https://regenesishgroup.com/>

## RUPCO

A non-profit with the mission to "create homes, support people and improve communities" RUPCO has an extensive portfolio of affordable housing rental units, homeownership programs, advocacy programs, and tenant support programs.

**Website:** [RUPCO](https://rupco.org/) <https://rupco.org/>

### **Select affordable development projects:**

#### **Woodstock Commons**

Clustered development of 53 units of affordable housing for seniors, working families and artists. Gold level LEED certified and green buildings, the project is an in-fill development adjacent to a shopping complex.

#### **The Lace Mill, Kingston**

The adaptive reuse of an old factory into 55 affordable rental apartments with preference for artists. The complex provides housing but also is an economic development effort and an anchor for the arts community.

#### **Hasbrouck Avenue, Kingston**

A restored vacant building that was converted into six affordable residences. This property is designed for single parent households who are homeless or at risk of homelessness. The income limit is 50% or below AMI. With a courtyard, the property has outdoor space for the family residents.

### **Buttermilk Falls, Ellenville**

The Buttermilk Falls Townhomes development includes 15 affordable homes which were purchased or leased-to-purchase by income eligible homebuyers.

### **SHAW PROPERTIES**

Shaw properties has extensive experience in the acquisition and rehabilitation of single family and multifamily units throughout Westchester County NY. In total the firm has rehabilitated over 30 properties. They are actively seeking new opportunities and are open and equipped to do larger developments especially in the affordable housing arena.

**Email:** [shawsold@gmail.com](mailto:shawsold@gmail.com) **Phone:** (914)497-8604

### **Select recent housing development projects:**

**222 Lake Avenue, Yonkers** - 50,000 square feet of retail space in which will be converted to a live, work, retail and residential building with residential units on upper levels and restaurants, sport activities and a brewery on the lower levels.

**112 Saratoga Avenue, Yonkers** – 8,800 square feet apartment building. A complete burnout but is in 75% stage of development of 9 large, fully renovated apartments.

**258/260 State street, Hudson** – 5,500 square foot building a complete burnout. converting a legal five family to 8 family (recently approved) and fully renovating the building to its former glory with some modern enhancements.

**328 Columbia Street, Hudson** – 2,800 square feet. Legal 3-family 50% burn out, to be renovated to its old glory with modern units.

### **TAGA ASSOCIATES, LLC**

TAGA Associates, LLC (“TAGA”) is a privately-owned and operated real estate development firm that specializes in the construction, renovation, and preservation of affordable homes throughout New York State. Founded in 2018, the firm is a certified M/WBE that aims to support public and private urban renewal efforts, particularly in under-served communities of color. TAGA focuses on glaring deficiencies in both the supply and quality of affordable housing by pursuing mission-aligned efforts that promote community reinvestment, spur job creation and support community members in greatest need of access to quality homes.

The firm has experience in construction management, government affairs, real estate, accounting, finance, technology and property management. TAGA’s talent pipeline includes hiring skilled trade experts and recruiting emerging local talent from the communities in which TAGA works.

TAGA has experience in acquisition, renovation (including total gut renovations) and rent out affordable housing units in Albany. TAGA has also been successful in forming partnerships with catalytic mission-aligned organizations in each community including the Albany Housing Coalition, Albany Housing Authority, YWCA (Rapid Rehousing Program).

## URBAN ECOSPACES

A family-owned real estate and develop firm with a focus on developing and preserving affordable housing, revitalization of disaster-impacted housing, and upgrades to schools, transportation, and various community and human-service facilities and infrastructure.

### **Select affordable development projects:**

**Resilient Homes Affordable Housing, NYC** – 40 unit of 24 scattered-sites across lot sin Staten Island, NY. The sites are in the FEMA 100 Year Floodplain and were damaged in the Superstorm Sandy. Homes will be sold with deed restrictions to income-qualifying first time homebuyers.

**New York City Build It Back Program, NYC** - A general contractor on a NYC program of modular homes.

# **RFP BEST PRACTICES AND SELECTION CRITERIA**

A Request for Proposals (RFP) is a document that solicits potential developers to submit their proposal for a project.

Through the RFP the City has an opportunity to describe the program and design goals for the project and ask for a project that serves the public good, creates affordable housing, and is the best use of the land. The RFP requires developers to submit sufficient information through a competitive selection process. This allows for the development of a site by the selected developer based on a set of criteria. The selection criteria are another opportunity for the City to articulate and emphasize affordable housing and other community goals.

In order to ensure qualified firms respond to the RFP, a firm should be asked to describe their qualifications. Often times a Request for Qualifications (RFQ) is issued but in order to shorten the process timeline, a question about developer qualifications can be included within the RFP.

Communities should also consider working with willing private landowners to RFP identified sites in the same manner as above. In the case on privately owned property, the City can work in conjunction with a private owner to market a development opportunity to outside developers through a RFP process. In exchange for working with the city, the property owner may see the expedited sale of their land.

The process of issuing a RFP may include:

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

Include expectations related to deliverables at conceptual design, design development, and construction document phases, project bid review, construction administration, and construction closeout/transition to occupancy. Be sure to also include services related to community engagement and regulatory processes, as well as set expectations around an integrated design process, which is a method for designing buildings, which requires multidisciplinary collaboration from conception to completion. If possible, provide information related to project timeline and reference any included site/ context maps and/or photos of the site.

The RFP process is itself a method to market the site and clearly communicate the sale price based on an appraisal.

It is recommended that the RFP is sent to a minimum of six firms including those who have a positive track record within the City or region, those who have done the type of development the City would like to see, and those with the experience and capacity to successfully manage the type of development described in the RFP. The above section “Right Fit” Developers includes a list of fifteen firms and non-profits for consideration.

Resources:

- Housing Tool Box – Writing an RFP: [Issue a RFP & Choose a Developer – Housing Toolbox](#)
- Housing Tool Box – RFP Comparative Criteria:  
<https://www.housingtoolbox.org/writable/files/resources/Comparative-Criteria-for-RFP.pdf>

Following is a RFP template.

# **RFP TEMPLATE**

## **CITY OF HUDSON, NEW YORK**

### **REQUEST FOR PROPOSAL (RFP)**

#### **TABLE OF CONTENTS:**

- I. Cover Page
- II. Background
- III. Project Goals
- IV. Site Description(s)
- V. Summary of Select Zoning/Development Standards
- VI. Proposal Submission
- VII. Selection Criteria
- VIII. Other General Information



**NOTICE OF REQUEST FOR PROPOSAL**

**City of Hudson Bid#: NUMBER**

**PROJECT TITLE: AFFORDABLE HOUSING PROJECTS ON CITY-OWNED SITES**

1. The city of Hudson (hereinafter “CITY”) is issuing a Request for Proposal for a qualified Developer(s) to purchase or lease and develop affordable housing on one, two, or three City-owned sites:
  - a. Site #1 is an approximately \_\_\_\_-acre (\_\_\_\_ square foot) property located at ADDRESS (Tax ID: \_\_\_\_\_).
  - b. Site #2 is an approximately \_\_\_\_-acre (\_\_\_\_ square foot) property located at ADDRESS (Tax ID: \_\_\_\_\_)..

The CITY will receive proposals in the \_\_\_\_\_ Department, ADDRESS, Hudson, New York, 12534, no later than **TIME/DATE**.

The CITY is seeking interested parties to purchase or lease any or all of the subject sites and develop mixed-use projects with multiple units of affordable housing and related amenities. The CITY’s preferred concept is a well-designed, -operated, and -maintained, high-quality, mixed-income, multi-unit residential or mixed-use complex that is consistent with the intent and the mission of the 2018 Strategic Housing Action Plan (SHAP): *To support residents of Hudson as they negotiate the local housing market, and to increase the availability of quality, affordable options for both prospective home buyers and renters across the income spectrum by inviting and facilitating collaboration from local and regional partners.*

2. The services to be performed by the successful proposer are described in the Request for Proposal. Copies of the Request for Proposal are available on the City’s website at: \_\_\_\_\_

For more information, you may contact:

**NAME, TITLE**

**DEPARTMENT**

**City of Hudson, ADDRESS, Hudson, NY 12534 Phone:**

**[Email:](#)**

3. All responsive proposals will be reviewed and evaluated by the CITY to determine which proposals best meet the CITY’s needs for the PROJECT. The criteria by which the CITY will evaluate the proposals are set forth in the Scope of Work.
4. The CITY reserves the right to reject any and all proposals or waive any irregularities in any proposal or the proposal process.
5. The CITY is not responsible for any costs incurred in the preparation of proposals and/or any work rendered by a firm prior to the contract award.

## II. BACKGROUND INFORMATION

The city of Hudson (hereinafter “City”) maintains a commitment to the provision of affordable housing. The City’s Strategic Housing Action Plan (SHAP) completed and adopted in 2018. The SHAP identified several goals including Goal #3: Production of New Housing Units. The following strategies support this goal:

- Develop new Multifamily Properties
- Redevelopment of vacant parcels for new housing units
- Rehabilitate Abandoned Properties

The City identified potential sites, including the City-owned lots, DESCRIPTION OF CITY-OWNED LOTS IN THIS RFP. The City will release Requests for Proposal (RFPs) over the next several years with the goal of developing affordable units in order to increase the affordable housing supply and meet the goals of the SHAP.

The City has identified the minimum number of units with specific affordability levels for each site. Cumulatively, the minimum number of affordable housing units to be built as a result of this RFP is \_\_\_\_, of which, \_\_ must be very-low-income (<50% AMI) units and \_\_ must be low-income (50% AMI – 80% AMI) units. Deed restrictions must be recorded to ensure sustained affordability.

The (NUMBER of sites) sites scheduled for affordable housing development through the issuance of this RFP are the following City-owned sites with listed minimum required affordable units and zoning:

- **Site #1 (STREET NAME)**
  - An approximately \_\_\_\_-acre (\_\_\_\_square foot) property located at ADDRESS (tax ID: \_\_\_\_).
  - Minimum required affordable units: \_\_\_\_ VLI and \_\_\_\_ LI.
  - Zoning: \_\_\_\_\_
- **Site #2 (STREET NAME)**
  - An approximately \_\_\_\_-acre (\_\_\_\_square foot) property located at ADDRESS (tax ID: \_\_\_\_).
  - Minimum required affordable units: \_\_\_\_ VLI and \_\_\_\_ LI.
  - Zoning: \_\_\_\_\_)

### *III. Proposal Goals*

Proposals must demonstrate how submitters propose to address important City goals through the use of these sites. All submitters are welcome to request copies of the existing City planning documents such as:

- Affordable Housing Development Plan (release expected in Fall 2021)
- Strategic Housing Action Plan
- Downtown Revitalization Initiative Application
- 2002 Comprehensive Plan (city of Hudson Website)
- Draft Local Waterfront Revitalization Program (city of Hudson Website)
- The 1996 Hudson Vision Plan (available in hard-copy at 1 North Front Street, Hudson NY, 12534 and available upon request).

Proposal should present information responding to the following points in a clear, comprehensive and concise manner.

- Create new high quality affordable housing units with a maximum unit count for the site
- Units should be affordable for tenants with mixed income ranging from 30% AMI to 100% AMI
- To ensure the affordable housing units meet the needs of the various household sizes found in Hudson, the following ratios<sup>2</sup> are to be used when determining the number of bedrooms, which are based on existing household size found in Hudson. These ratios do not apply to market-rate units.
  - 54% - 1BR
  - 31% - 2BR
  - 25% 3BR
- Preserve the character the neighborhood and develop with high quality design standards and building façades that fit in with the existing historic buildings
- Mixed use development to promote job creation and generate economic benefits for lower income residents
- Include energy efficiencies in building design to lower heating and cooling costs and reduce overall operating costs
- Promote public access to enhance the pedestrian walkways and provide opportunities for public gathering
- Include indoor community space
- Include community greenspace for residents such as tree shaded areas, community garden space, child playground equipment, and other

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<sup>2</sup> In accordance with recent market study, waiting list data, and existing subsidized complexes

Proposals must be in alignment with the following key goals:

- Increase the supply of high quality affordable housing units
- Strengthen the city of Hudson and its role as the retail, entertainment, cultural, office, government, higher education and tourist hub of the area
- New development should respect the attractive small-town scale and historic context of the central business district
- The pedestrian atmosphere of the downtown should be preserved and enhanced
- Underutilized land in the heart of the downtown should be examined and actively redeveloped to maintain and strengthen the City
- Maximize the long term viability, property and sales tax potential of the downtown
- Promote the long term quality of design
- Create a plan that is feasible (market, physical, political, financial) and implemented as soon as possible
- Examine the possibilities of redeveloping the buildings as LEED certified

**Encourage Mixed-Income and Mixed-Use Developments:**

This City will prioritize projects that include a diversity of housing units such as those for AMI’s ranging between % and % with a range of bedroom counts. Mixed-use components such as grocery stores, child care facilities, community rooms and green space, other community benefits, ground level or rooftop restaurants and retail, will also strengthen the application. The most strongly weighted scoring criterion will be the overall number of affordable housing units and the depth of affordability.

**Maximize Development Potential:**

The City specified a minimum Bulk and Area Regulations for each site to ensure that full development potential is realized. The City of Hudson Municipal Code Chapter 325 Zoning (325a Residential District and 325b Commercial and Ind Districts) provides the rules to measure Bulk and Area Regulations. The Bulk and Area Regulations for each site are as follows:

- **Site #1 (NAME/ADDRESS):** (\_\_\_ square foot building)
- **Site #2 (NAME/ADDRESS):** (\_\_\_ square foot building)

**Active Transportation and Transit Focused/Reduced Green House Gas Emissions:**

The City will select proposals that clearly indicate ways in which residents will be encouraged and incentivized to use active/collective modes of transport, such as walking, biking, transit, or car shares. Examples of this include convenient/secure bicycle parking, complimentary annual bus passes provided to each resident, or an on-site car share facility. Measures such as these will help the City meet greenhouse gas emission targets by providing the residents a realistic alternative to conventional motor vehicle usage.

**Off-street Parking:**

Parking must be in accordance with the City of Hudson Parking Requirements as can be viewed in City of Hudson Municipal Code Sections § 325-18 and § 325-19.

PROJECTS ON CITY PARCELS

*IV. Site Description(s):*

SITE IMAGES: street view, parcel view, other

Example street view and parcel images of a site.



**Site #1 – SITE NAME/ADDRESS**

The \_\_\_\_\_ site (tax ID: \_\_\_\_\_) is located at ADDRESS between STREET and STREET or LANDMARK. The site is DESCRIBE SHAPE OF PARCEL and is \_\_\_ acres (\_\_\_\_\_ square feet) in size. The site’s frontage on STREET NAME, DESCRIBE STREET/NEIGHBORHOOD. OTHER DETAILS ABOUT NEIGHBORHOOD.

- EXISTING STRUCTURES - date built, building dimension, building materials
- DESCRIBE ACCESS TO PUBLIC TRANSPORTATION
- DESCRIBE ACCESS TO OPEN SPACE and TRAILS (if applicable)
- DESCRIBE CURRENT USE OF SITE
- CURRENT ZONING AND ALLOWABLE USES
- ADJACENT ZONING AND CURRENT USES
- FLOODPLAIN
- WATER SERVICE
- SEWER SERVICE
- ELECTRICAL SERVICE
- OWNERSHIP AND TAXES
- ENVIRONMENTAL REVIEW REQUIREMENTS
- DETAILS ON DEVELOPMENT POTENTIAL BASED ON LOT SIZE, BULK REGULATIONS, ALLOWABLE BUILDING HEIGHT AND ZONING.

SITE #2 IMAGES: street view, parcel view, other

**Site #2  
SITE NAME/ADDRESS**

The \_\_\_\_\_ site (tax ID: \_\_\_\_\_) is located at ADDRESS between STREET and STREET or LANDMARK. The site is DESCRIBE SHAPE OF PARCEL and is \_\_\_ acres

(\_\_\_\_\_ square feet) in size. The site’s frontage on STREET NAME, DESCRIBE STREET/NEIGHBORHOOD. OTHER DETAILS ABOUT NEIGHBORHOOD.

- EXISTING STRUCTURES - date built, building dimension, building materials
- DESCRIBE ACCESS TO PUBLIC TRANSPORTATION
- DESCRIBE ACCESS TO OPEN SPACE and TRAILS (if applicable)
- DESCRIBE CURRENT USE OF SITE
- CURRENT ZONING AND ALLOWABLE USES
- ADJACENT ZONING AND CURRENT USES
- FLOODPLAIN
- WATER SERVICE
- SEWER SERVICE
- ELECTRICAL SERVICE
- OWNERSHIP AND TAXES
- ENVIRONMENTAL REVIEW REQUIREMENTS
- DETAILS ON DEVELOPMENT POTENTIAL BASED ON LOT SIZE, BULK REGULATIONS, ALLOWABLE BUILDING HEIGHT AND ZONING.

**Summary of Select Zoning/Development Standards:**

The site(s) are in the \_\_\_\_\_ district(s).

While the table below, and information that follows, provide a summary of the City’s Bulk and Area Regulations, interested parties are encouraged to thoroughly review and understand the relevant sections of Chapter § 325 Zoning of the City of Hudson Municipal Code prior to investing any effort into developing concepts for the site(s). The City is also willing to consider variances and concessions to development standards as allowed by applicable law.

	<b>Site # 1</b>	<b>Site # 2</b>
	<b>NAME/ADDRESS</b>	<b>NAME/ADDRESS</b>
	<b>ZONING DISTRICT</b>	<b>ZONING DISTRICT</b>
Minimum Required:		
Lot area:		
Total (square feet)	____ Ft	____ Ft
Per dwelling unit (square feet)	____ Ft	____ Ft
Lot width (feet)	____ Ft	____ Ft
Lot depth (feet)	____ Ft	____ Ft
Front yard (feet) <sup>4</sup>	____ Ft	____ Ft
Each side yard (feet)	____ Ft	____ Ft
Rear yard (feet)	____ Ft	____ Ft
Usable open space per dwelling unit (square feet)	_____	_____
Off-street parking spaces per dwelling unit	_____	_____
Maximum Permitted:	_____	_____
Lot coverage	_____ %	_____ %
Building height:	____ Ft	____ Ft
Number of stories	_____	_____
Feet	____ Ft	____ Ft
Building length (feet) <sup>2</sup>	____ Ft	____ Ft

## INSERT HUDSON'S MUNICIPAL CODE FOR RELEVANT ZONING DISTRICT

For example:

### **§ 325-11 Three-Story Multiple Residence R-4 District.**

*In a Three-Story Multiple Residence R-4 District, no building shall be erected, moved, altered, rebuilt or enlarged, nor shall any land or building be used, designed or arranged to be used, in whole or in part, for any purpose except the following:*

#### **A. Permitted uses.**

**(1)** *Any use permitted in, and as regulated in, the Multiple Residence-Conditional Office R-3 District, § **325-10A**, except that multiple dwellings shall conform to the bulk requirements for the R-4 District.*

**(2)** *Multifamily dwellings owned and operated by a municipal housing authority providing housing for low-income families pursuant to any federal or state law; a limited dividend non-profit or cooperative corporation for low- or moderate-income families pursuant to any federal or state law.*

**B. Conditional uses.** *The following conditional uses are permitted, subject to the approval of the Planning Board in accordance with Article **VIII** hereof:*

**(1)** *Any use conditionally permitted in, and as regulated in, the Multiple Residence-Conditional Office District, §§ **325-10B(1)** and **325-10B(2)**.*

**(2)** *Telecommunications towers.*

**C. Accessory uses.** *Customary accessory uses, including those permitted in, and as regulated in, the One-Family Residence R-1 District, § **325-7C**, with the exception that not more than one professional office or studio shall be permitted for each 25 dwelling units or major fraction thereof on any lot. Such office or studio shall be only on the street floor of any building and on the floor immediately above the street floor only if there is direct access to such office or studio from outside the building.*

## V. SELECTED ADDITIONAL STANDARDS:

While the information below provides a summary of a **selection** of the City's Regulations and Standards, interested parties are encouraged to thoroughly review and understand the relevant sections of the City of Hudson Municipal Code (<https://ecode360.com/HU0410>) prior to investing any effort into developing concepts for the site(s). The City is also willing to consider variances and concessions to development standards as allowed by applicable law.

### *Historic District a Certificate of Appropriateness Hudson § 169-5*

For sites in the Historic District a Certificate of Appropriateness **is required** pursuant to Hudson Municipal Code § 169-5 to ensure the street-facing facades of any proposed development exhibit required design elements, complement neighboring properties, and contribute to Hudson's historic fabric and distinctive identity and unique sense of place.

### **Criteria for approval of certificate of appropriateness.**

**A.** *In passing on an application for a certificate of appropriateness, the Historic Preservation Commission shall not consider changes to interior spaces unless they are specifically landmarked. The Commission's decision shall be based on the following principles:*

**(1)** *Properties that contribute to the character of the historic district shall be retained, with their historic features altered as little as possible;*

**(2)** *Any alteration of existing properties shall be compatible with their historic character, as well as with the surrounding district; and*

**(3)** *New construction shall be compatible with the district in which it is located.*

**B.** *In applying the principle of compatibility, the Commission shall consider the following factors:*

**(1)** *The general design, character, and appropriateness to the property of the proposed alteration or new construction;*

**(2)** *The scale of the proposed alteration or new construction in relation to the property itself, surrounding properties, and the neighborhood;*

**(3)** *Texture, materials, and color and their relation to similar features of other properties in the neighborhood;*

**(4)** *Visual compatibility with surrounding properties, including proportion of the property's front facade, proportion and arrangement of windows and other openings within the facade, roof shape, and the rhythm of spacing of properties on streets, including setback ; and*

**(5)** *The importance of historic, architectural, or other features to the significance of the property.*

**§ 325-35 Site development plan approval.**

**A. Approval required; exception; certificate of occupancy.**

**(1)** Approval required. No building permit shall be issued and no change in use or intensity of use which will affect the characteristics of the site in terms of parking, loading, access, drainage or utilities shall be permitted except in conformity with an approved site development plan issued in accordance with this chapter. The following land uses shall always require issuance of site development plan approval:

**(a)** All new commercial, industrial and institutional development on a previously vacant lot or parcel.

**(b)** New residential development containing four or more units in non-single-family structures on contiguous or adjacent lots that have previously been subdivided.

**(c)** All expansions of existing commercial, industrial or residential uses containing at least four dwelling units which increase the ground floor area by at least 1,000 square feet or 25% of the existing ground floor area.

**(d)** Any conversions of an existing residential structure to a nonresidential or institutional use (excepting the establishment of a home occupation that is a permitted use or accessory use).

**(e)** All conversions of an existing nonresidential structure to a residential use containing at least four dwelling units.

**(2)** Exception. Notwithstanding the foregoing, site development plan approval is not required for interior alterations or the erection or enlargement of one-, two- or three-family residences or accessory uses thereto.

**(3)** Certificate of occupancy. No certificate of occupancy for a structure or use subject to site development plan review shall be issued until all the requirements for such approval and any conditions attached thereto have been met. The continued validity of any certificate of occupancy shall be subject to continued conformance with such approved plan and conditions. Revisions of such plans shall be subject to the same approval procedure.

**B.** In all cases where an amendment of any such plan is proposed, the applicant must also secure the approval of the amendment by the Planning Board. No building permit may be issued for any building within the purview of this section until an approved site development plan or amendment of any such plan has been secured by the applicant and presented to the Building Inspector. No certificate of occupancy may be issued for any building or use of land within the purview of this section unless the building is constructed or used, or the land is developed or used, in conformity with an approved site development plan or an amendment of any such plan. The Building Inspector shall certify on each site development plan or amendment to a site development plan whether or not the plan meets the requirements of this chapter other than those enumerated in sections of this chapter regarding site development plan approval.

**C. Presubmission.** Prior to the submission of a formal site development plan, the applicant shall meet in person with the Planning Board and/or its designated representative to discuss the proposed site development plan in order to determine which of the requirements listed in § **325-35D** shall be necessary in developing and submitting the required development plan. Upon findings by the Planning Board that, due to special conditions peculiar to a site, certain of the information normally required as part of the site plan is inappropriate or unnecessary, or that strict compliance with said requirements may cause extraordinary and unnecessary hardships, the Board may vary or waive the provision of such information, provided that such variance or waiver will not have detrimental effects on the public health, safety or general welfare or have the effect of nullifying the intent and purpose of the site plan submission, Official Map, Comprehensive Plan or this chapter.

**D. Required submissions.** At least 15 days in advance of the Planning Board meeting at which a site development plan or an amendment of it is to be presented, the required information must be submitted to the Secretary of the Planning Board in triplicate along with a letter of application. All maps submitted must be at a scale of not less than 30 feet to the inch. The information to be submitted and which, in total, constitutes a site development plan shall be as follows:

**(1) Legal data.** The names of all owners of record of all adjacent property.

**(2) Map or maps** showing existing school, zoning and special district boundaries, boundaries of the property building or setback lines and lines of existing streets and lots as shown on the City's Official Assessment Maps. Reservations, easements and areas dedicated to the public use, if known, shall be shown.

**(3) Existing buildings.** A drawing showing the location of existing buildings and any buildings within 100 feet of the lot lines.

**(4) Development data.**

**(a)** Title of development, date, North point, scale and name and address of record owner, engineer, architect, land planner or surveyor preparing the site development plan.

**(b)** The proposed use or uses of land and building and proposed location of buildings, including any signs, fences, lighting facilities and proposed screening and planting.

**(c)** All means of vehicular access and egress to and from the site.

**(d)** The location and design of any off-street parking and loading areas.

**(e)** The location of all proposed water lines, valves and hydrants and of all sewer lines or alternative means of water supply and sewage disposal and treatment.

**(f)** Proposed stormwater drainage system.

**E. Additional data.** Where, due to special conditions peculiar to a site, or the size, nature or complexity of the proposed use or development of land or buildings, the Planning Board finds that additional data are necessary for proper review of the site development plan, the Board may require such data to be included in the required submission of the site development plan.

**(1) Legal data.** A copy of any covenants or deed restrictions that are intended to cover all or any part of the tract.

**(2) Existing facilities.** Location of existing water mains, culverts and drains on the property, with pipe sizes, grades and direction of flow.

**(3) Topographic data.**

**(a)** Existing contours at intervals of five feet or less, referred to a datum satisfactory to the Board.

**(b)** Location of existing watercourses, marshes, wooded areas, rock outcrops, single trees with a diameter of eight inches or more as measured three feet above the base of the trunk, and other significant existing features.

**(4) Development data.**

**(a)** All proposed lots, easements and public and community areas.

**(b)** All proposed streets with profiles indicating grading and cross sections showing width of roadway, location and width of sidewalk and location and size of utility lines, according to the standards and specifications contained in the street improvement specifications of the Department of Public Works, city of Hudson. All lengths shall be in feet and hundredths of a foot, and all angles shall be given to the nearest 10 seconds or closer if deemed necessary by the surveyor. The error of closure shall not exceed 1:10,000.

*(c) The proposed location, direction, power and time of proposed outdoor lighting or public-address systems.*

**F.** *Performance bond or other security.*

*(1) As an alternative to the installation of required infrastructure and improvements, prior to approval by the Planning Board, a performance bond or other security sufficient to cover the full cost of the same, as estimated by the Planning Board in consultation with the Department of Public Works and the Common Council, shall be furnished to the City by the applicant or owner. Such security shall be provided to the City pursuant to the provisions of Subdivision 8 of § 33 of Article 3 of the General City Law.*

*(2) Inspection of improvements. At least five days prior to commencing construction of required improvements, the sub-divider shall pay to the City Clerk any required inspection fee and shall notify the Planning Board and Common Council in writing of the time when he proposes to commence construction of such improvements so that the Planning Board may cause inspection to be made to assure that all City specifications and requirements shall be met during the construction of required improvements and to assure the satisfactory completion of improvements and utilities required by the Planning Board.*

*(3) Proper installation of improvements. If the required improvements are not performed before the expiration date of the performance bond or have not been constructed in accordance with plans and specifications filed by the sub-divider, the Planning Board shall notify the sub-divider and, if necessary, the bonding company and take all necessary steps to preserve the City's rights under the bond.*

*(4) Bond renewal. The sub-divider shall provide written notice of the expiration date of any bond or other security to the Planning Board no less than 21 business days prior to said expiration date.*

**G.** *Compliance with the State Environmental Quality Review Act. In undertaking any action pursuant to this section, the Planning Board shall comply with the provisions of the State Environmental Quality Review Act under Article 8 of the Environmental Conservation Law and its implementing regulations. Wherever possible, the procedure and requirements of the State Environmental Quality Review Act and the site plan review process should be conducted and complied with contemporaneously.*

**H.** *Duties of the Planning Board; procedure.*

*(1) The grounds of the Planning Board's decision shall be stated on the record, including, where applicable, any conditions or modifications deemed necessary by the Board for approval.*

*(2) Grounds for decision. In considering whether to approve a site plan or site plan amendment, the Planning Board shall take into consideration the public health, safety and general welfare, the general purpose and intent of this chapter, the comfort and convenience of the public in general and the residents of the immediate neighborhood in particular, and shall base such decision upon the following grounds:*

*(a) Maximum safety of pedestrian and vehicular traffic access and egress.*

*(b) Site layout (including location, power, direction and time of any outdoor lighting of the site) which would have no significant adverse impact upon any adjoining or nearby properties by impairing the established character or the potential use of properties in such districts. Any adverse impacts must be mitigated to the maximum extent practicable.*

***(c)** The reasonable screening, at all seasons of the year, of all playgrounds, parking and service areas from view of the adjacent residential properties and streets.*

***(d)** Conformance of the proposed site development plan with the city of Hudson Comprehensive Plan and, where applicable, the Local Waterfront Revitalization Program, including any applicable policies contained in the LWRP.*

***(e)** In applicable cases, a drainage system and layout which would afford the best solution to any drainage problem.*

***(f)** All water bodies, wetlands, steep slopes, and other areas of scenic, ecological and historic value shall be preserved insofar as possible. All site preparation activities shall be conducted with the goal of retaining stormwater on the site.*

***(g)** Landscape treatment should be provided to enhance architectural features, strengthen vistas and visual corridors and provide shade.*

***(h)** No material or equipment, other than as shown on an approved site plan, shall be stored in the open if it would be substantially visible from adjoining properties and public roads. Storage of equipment and materials should be within wholly enclosed structures approved for such use or should be screened from view by fencing or landscaping, or a combination of fencing and landscaping, as determined by the Planning Board.*

***(i)** Without restricting the permissible limits of the applicable zoning district, the height, location, design and signage of each building should be compatible with its site and the existing and historic character of the surrounding neighborhood. Adaptive reuse of existing structures is strongly encouraged.*

**(3) Public hearing and decision on complete site plan application.**

***(a)** Hearing and notice. Except where the application includes a density bonus request, the Planning Board may, at its discretion, convene a public hearing for the purpose of accepting public comment on the proposed site plan or site plan amendment application. In deciding whether to convene a public hearing, the Planning Board shall consider the level of public interest in and desire for a public hearing and the potential for the proposed plan or amendment to adversely impact the public's health, safety or welfare. If the application includes a request for a density bonus, the Planning Board shall hold a public hearing. Where the Board convenes a public hearing, such hearing shall be held within 62 days from the day a completed application is submitted to the Secretary of the Planning Board. Notice of such public hearing shall be sent to the applicant by mail at least 10 days before said hearing, and public notice of said hearing shall be provided in a newspaper of general circulation in the City at least five days prior to the date of the hearing. Notice shall also be provided to the County Planning Commission of such hearing where necessary as required by § 239-m of the General Municipal Law and to "neighboring municipalities" as defined and required by § 239-nn of the General Municipal Law.*

***(b)** Timing of decision. The Board shall grant, deny, or grant subject to conditions such site plan application within 62 days after close of such hearing or after the day the complete application is received if no hearing is held. The time within which the Planning Board must render its decision may be extended by mutual consent of the applicant and the Board. If a public hearing is held pursuant to the State Environmental Quality Review Act on a draft environmental impact statement, public hearings must be held jointly in accordance with the State Environmental Quality Review Act and regulations adopted pursuant thereto.*

*For any unlisted or Type I action under the State Environmental Quality Review Act, no application hereunder shall be deemed complete until a negative declaration or notice of completion of a draft environmental impact statement has been filed in accordance with the provisions of the State Environmental Quality Review Act.*

**(4)** *Filing with the City Clerk. The Planning Board's decision shall be filed in the office of the City Clerk within five business days after such decision is rendered and a copy thereof mailed to the applicant.*

**(5)** *Court review. Any person aggrieved by a decision of the Planning Board made pursuant to this section may bring a proceeding to review such decision in the manner provided by Article 78 of the Civil Practice Law and Rules in a court of record of competent jurisdiction on the ground that such decision is illegal in whole or in part. Such proceeding must be commenced within 30 days after the filing of the decision in the office of the City Clerk.*

### **§ 325-28..2 Incentive zoning.**

**A.** *Purpose. The purpose of this section is to promote the health, safety and general welfare of the community by preserving and making available open space; protecting natural resources; preserving scenic views; protecting and encouraging the rehabilitation of historic buildings, structures, archaeological sites, or other resources recognized as eligible for listing on the State or National Register of Historic Places or as a local landmark; promoting housing units affordable to low- and moderate-income residents; using environmental or "green" building design; and promoting public ingress, egress and use of the Hudson River and its waterfront.*

**B.** *Applicability. Incentive zoning is authorized and may be utilized as provided for in this section within the Local Waterfront Revitalization Area in any residential district or in any district outside the Waterfront Revitalization Boundary Area authorizing residential uses in order to further the objectives of the Comprehensive Plan and the LWRP.*

**C.** *Filing with Building Inspector and destruction of dwellings.*

**(1)** *The density bonus permit applicant must file the density bonus permit with the Office of the Building Inspector within five business days after approval by the Planning Board.*

**(2)** *No lot or parcel shall ever be eligible for a density bonus of greater than a total increase of 20% or 30% in the case of the provision of low- or moderate-income housing. If a dwelling unit(s) constructed with a density bonus is destroyed, restoration or reconstruction of such unit(s) may only occur with the approval of the Planning Board pursuant to this section.*

**D.** *Procedure. Application for a density bonus permit shall be made as part of site plan or subdivision approval in accordance with § **325-35** or § **325-35.1**. A public hearing shall be required prior to taking action on any density bonus application, and such hearing, whenever practical, shall be incorporated into a hearing held, if any, pursuant to the State Environmental Quality Review Act.*

**E.** *Density bonus. In order to promote the purposes of this section, the Planning Board may, within the Local Waterfront Revitalization Area in any residential district or district authorizing residential uses, grant a density bonus permit to vary the residential density of the underlying zoning district up to a maximum of 20% or, in the case of the provision of low- or moderate-income housing, up to a maximum of 30% in exchange for an applicant providing one or more of the following public amenities within the LWRA:*

**(1)** *Provision of affordable housing units as provided for in § **325-28.2G**;*

**(2)** Protection of conservation land in excess of 50% of the net parcel area;

**(3)** Maximizing and facilitating public ingress, egress, access to and enjoyment of public conservation land associated with conservation development as provided for in § **325-28** by providing linkages to pedestrian and bicycle trails between such conservation land and the LWRA;

**(4)** Maximizing and facilitating public ingress, egress, access to and enjoyment of the Hudson River and waterfront by providing linkages to pedestrian and bicycle trails throughout the LWRA or public access to the riverfront; or

**(5)** Protection and/or rehabilitation of historic buildings, structures, archaeological sites, or other resources recognized as eligible for listing on the State or National Register of Historic Places or as a local landmark.

**F.** Amount of bonus. In exchange for the provision of the community benefits or amenities set forth in § **325-28.2E**, the Planning Board may award density bonuses by increasing the density of the underlying zoning district up to a maximum of 20% in proportion to the degree to which the proposed community benefit or amenity confers to the public a benefit. An additional ten-percent bonus may be awarded for the provision of affordable housing as provided for in § **325-28.2G**. In awarding a density bonus, the Planning Board shall:

**(1)** Make a written determination setting forth specific findings stating how such community benefits or amenities further the purposes of the Comprehensive Plan and the LWRP and the rationale justifying the amount of the density bonus authorized in proportion to the community benefit or amenity provided.

**(2)** Require, as a condition of issuing a density bonus permit, the execution of a memorandum of understanding prepared to the satisfaction of the City Attorney, between the applicant and the City. Such memorandum shall be legally enforceable, subject to the approval of the Common Council and, at a minimum, contain the following provisions:

**(a)** In the case of a density bonus awarded for the provision of affordable housing for low- or moderate-income individuals or families, certification of compliance with all provisions of § **325-28.2E(1)**.

**(b)** In the case of a density bonus awarded for the provision of conservation land pursuant to § **325-28.2E(2)**, certification of compliance with all applicable provisions of § **325-28**.

**(c)** In the case of a density bonus awarded for the provision of public access pursuant to § **325-28.2E(3)** and **(4)**, a requirement that such access be provided in perpetuity and that provision be made for future maintenance. Easements or other means of providing legal public access shall be included on the deed of the subservient property and recorded in the Columbia County Clerk's office.

**(d)** In the case of a density bonus awarded for the protection and/or rehabilitation of historic buildings as provided for in § **325-28.2E(5)**, submission of architectural drawings stamped by a licensed architect documenting the restoration or rehabilitation efforts undertaken, a certificate of appropriateness from the Historic Preservation Commission, and a copy of any approvals, if necessary, from the New York State Office of Parks, Recreation and Historic Preservation.

**(3)** Except for affordable housing bonuses granted pursuant to § **325-28.2G**, a developer may transfer a density bonus awarded for benefits or amenities listed in § **325-28.2E(2)** to **(5)** to another parcel within the LWRA.

**G.** Affordable housing bonus.

**(1)** In order to encourage an economically diverse housing stock in the LWRA, the Planning Board may grant a density permit and award a density bonus where an applicant provides affordable housing to low- or moderate-income residents under the following conditions:

**(a)** Term of agreement. Affordable housing must remain affordable for 40 years except as provided for in § **325-28.2G(2)**.

**(b)** Lease agreements. Lease agreements associated with affordable housing rental units must place a renter on notice that such units are subject to the provisions of this law.

**(c)** Covenants and deed restrictions. Prior to issuance of any residential building permits for parcels having been granted a density bonus for owner-occupied low- or moderate-income residential housing, the permit applicant shall execute, in a form acceptable to the City Attorney, covenants and deed restrictions that guarantee the affordability of each of the designated affordable housing units for 40 years, as provided in § **325-28.2G(1)(a)**, or in perpetuity, as provided for in § **325-28.2G(2)**. Such covenant and deed restrictions shall include the initial maximum allowable sale price; the rate by which subsequent sale prices may increase; the income and assets limitations of the purchasers of each affordable housing unit; and fair marketing and selection procedures. Such deed restrictions or covenants must be filed with the Office of the Clerk of Columbia County, New York.

**(d)** Property owners of affordable housing rental units must certify annually that such units are occupied by residents eligible to reside in either low- or moderate-income housing, as the case may be, as those terms are defined in § **325-42**. Such certification must be filed with the Office of the Building Inspector on such form as the Building Inspector may provide.

**(e)** Any affordable housing units created pursuant to this section or § **325-17.4** shall have the same outward physical appearance as market rate housing units located on the same parcel or in the same development.

**(2)** Notwithstanding § **325-28.2C(1)**, where affordable housing units are provided for in perpetuity, the Planning Board may grant a height variance of an additional one story above the otherwise applicable height restriction.

**(3)** Density bonuses provided for affordable housing are not transferable to any property other than the property which is the subject of the density bonus permit application.

**Other Information POSSIBLE ATTACHMENTS(examples)**

The following information is available as exhibits and attachments:

FEMA Flood Hazard Information for all sites;

Basic site plans and maximum footprint allowed by floor scenarios for each site;

Credit Authorization;

City of Hudson Insurance Requirements; and

Preliminary Title Reports and Appraisals for each site.

## VI. SUBMISSION REQUIREMENTS

All submittals must be typewritten or printed in ink clearly and legibly, in conformance with this RFP. Proposals must be double-sided. Seven (7) bound copies, one (1) unbound copy, and one electronic copy on USB/CD of the proposal must be submitted in a sealed envelope plainly marked on the outside: “Proposal for Affordable Housing Projects on City-owned Sites” and indicating whether the proposal is for Site #1, and/or #2.

Proposals must include all of the elements outlined below (under “Selection Criteria”) and should be limited only to those elements. Elaborately packaged or lengthy proposals are neither required nor desired. Proposals should be concise and contain relevant information by which the City can judge the qualifications of the developer and the quality of the proposal.

### **Optional Pre-Submittal Meeting:**

On the date and time identified on the first page of the RFP, the City will host a pre-Submittal meeting for all interested parties. This will be an opportunity to meet with City officials and ask questions. The meeting is not mandatory, but is highly encouraged.

### **Submittal of Questions and Release of Addendum #1:**

Questions regarding the RFP must be submitted via email by the date specified on the front page of this RFP. The City will then post Addendum #1 on the City’s website to answer all questions posed. CITY will not be responsible for any explanations or interpretations of the Request for Proposal other than by Addendum #1. No oral interpretation(s) of any provision in the Request for Proposals will be binding upon CITY.

### **Delivery of RFP:**

It is the Developer’s responsibility to ensure that the hard copies and electronic copy of the submitted RFP are received by CITY prior to the hour and date for submittal of the proposal specified in the Request for Proposal. Proposals must be in a sealed envelope with the name: “Affordable Housing Projects on City-owned Sites” and indicating whether the proposal is for Site #1 and/or #2, or a combination thereof, clearly printed. Any proposals received by CITY after the hour and date will be rejected and returned unopened. Proposals shall be mailed or hand-delivered to \_\_\_\_\_, Hudson, New York, 12534. Proposals must be submitted by the date and time identified on the first page of the RFP. Postmarks will not be accepted. All proposals received by the deadline will become the property of CITY. CITY is not responsible for proposals delivered to a person/location other than specified above.

*VII. SELECTION CRITERIA*

The City intends to select a separate developer for each site with whom to enter into exclusive negotiations. The same Developer may be chosen for more than one site. The selection will be based on analysis of the information submitted by the Developer, investigation into the Developer’s prior projects, performance in previous undertakings, and other pertinent factors including financial capacity for the satisfactory development of the “Project”. The following rating criteria will be used to evaluate the proposals:

- 1. Cover Letter (5 points): A cover letter (2 pages maximum) outlining Developer’s interest in the PROJECT. Cover letter may include other information.
- 2. Developer’s Qualifications and Capacity (20 points):
  - a. Basic Information: Developer's name and address, and name and address of any proposed partner or joint venture.
  - b. Nature of the Developer's development entity (corporation, partnership, joint venture, etc.)
  - c. Name of Person (or Persons) authorized to represent Developer in the negotiations with the City.
  - d. Firm Profile: Overview of proposing firm/entity and description.
  - e. Evidence of Developer's (including joint venture partners) financial capability to carry out the proposed commitment. The Developer's most recent certified financial statements (current within six months) must be submitted CONFIDENTIALLY under separate cover, in an envelope plainly marked on the outside with the Developer's Name and: "Confidential: Financial Capability for Affordable Housing Projects on City-owned Sites." Include:
    - i. Ability of Developer (including joint venture partners) to raise equity/debt dollars, including relationship with major lenders.
    - ii. Commitment and ability to fund planning and pre-development costs during negotiation period and the resources to carry the project forward.
    - iii. Anticipated sources of financing, include documentation providing commitment for construction and/or permanent financing for the project. The commitment should identify rates, fees, and terms of financing, if known.
  - f. Previous Project Descriptions: A description of successful projects in comparable undertakings in terms of economic success and overall architectural design quality. (Each project must include the name, contact person, address, phone number of each party for the jurisdiction in which the project was developed, general financial information about the project, and the dates of involvement.) Also describe the Developer's previous relevant experience. Include a brief description of projects, date completed, location, concept, land uses, size, pre-development and development costs, role of development entity, estimated development value, and management and operating experience.

- g. Principals of the Developer's development entity partners (corporate officers, principal stockholders, general or limited, etc.).
- h. Team Member Biographies: Brief professional biographies of the team members that are proposed to execute the project. Biographies must include: a summary of the qualifications, licenses, and experience of each individual, and the type of work to be performed by each individual. Include identification, qualifications and role of key individuals including all technical, planning, and architectural consultants on the development team who would be involved in the planning or implementation of the development.
  - i. Developer's references, including the Names and Addresses of Developer's bank(s).
  - j. Credit Report Authorization form (see Attachments).

For each individual site proposed for development, provide the following for each site:

3. Alignment with project and community goals (10 points)

- a. Summary of how the proposed development supports the following project and community goals:
  - Increase the supply of high quality affordable housing units
  - Downtown should maintain and strengthen its role as the retail, entertainment, cultural, office, government, higher education and tourist hub of the area
  - New development should respect the attractive small-town scale and historic context of the central business district
  - The pedestrian atmosphere of the downtown should be preserved and enhanced
  - Underutilized land in the heart of the downtown should be examined and actively redeveloped to maintain and strengthen the City
  - Maximize the long term viability, property and sales tax potential of the downtown
  - Promote the long term quality of design
  - Create a plan that is feasible (market, physical, political, financial) and implemented as soon as possible
  - Examine the possibilities of redeveloping the buildings as LEED certified

4. Understanding and Conceptual Site Plans (35 points):

- a. Understanding: A brief summary of the Developer's understanding of the development the City is seeking. This section should include a summary of Developer's understanding of how this PROJECT will affect various stakeholders, various sectors, and citizens of the city of Hudson.
- b. A Summary of the proposed development.
- c. Zoning Calculations: Respondent must submit a floor area ration "FAR" analysis showing all calculations, including proposed uses and any proposed parking.

- d. Conceptual Plans: Conceptual plans showing the Developer’s proposed project. Plans must include the following at a preliminary conceptual level: site plan, plan view, total floor area, height, preliminary grading plan, preliminary landscape plan, preliminary traffic access and circulation plan, pre-construction vegetation management plan, flooding impacts and mitigation plan, and preliminary utility connection plan. Elevation and profile drawings are strongly encouraged but not required.
- e. Summary Table: Provide a summary table of: units, unit type, unit size, income levels by unit, and other relevant data.
- f. A preliminary development pro-forma with a complete table of assumptions, including all anticipated development costs, land costs, public improvements costs, and sources and uses of funds.
- g. A list of all major contingencies for proceeding with the project.
- h. Description of the environmental effects expected from the project, including impacts on traffic, biological resources, air quality, public services, and any other impacts and a proposal for mitigating these impacts.
- i. Price and terms for the purchase or lease of the property.
- j. Proposed City responsibilities.

5. Schedule, Budget, and Management Plan (25 points):

- a. Schedule: A work plan or schedule for development necessary to complete this PROJECT. The proposal must specify the major tasks and the expected time of completion for each task. Tasks must include at a minimum (but not necessarily in this order):
  - i. Preliminary designs and design meetings with City and other agencies
  - ii. Sale of City property
  - iii. Environmental compliance documentation and permitting, if required
  - iv. Final designs and approvals
  - v. Construction
  - vi. Phasing (if proposed)
- b. Budget: A financial breakdown of the proposed project by task. Proposal must include documentation demonstrating the financial capability of Developer to accomplish proposed project.
- c. Management Plan: Proposals must include a brief description of the Developer’s “budget and schedule management plan” that describes the Developer’s approach and commitment to completing the project. The plan does not need to include great detail, but must demonstrate the Developer’s overall PROJECT management approach to accomplishing the project within the established schedule and budget

6. Other Requirements (5 points):

- a. A statement of willingness to comply with city policy.

- b. A statement which discloses any past, ongoing, or potential conflicts of interest which the Developer may have as a result of performing the work on this PROJECT.
- c. A statement confirming that developer is operating, or will operate under a legitimate business license.
- d. A statement confirming that Developer, if selected, can provide the insurance and indemnification required by the City.
- e. The proposal must be signed by an authorized representative of the Developer.
- f. Applicants must submit six (6) bound copies and one (1) unbound copy of their proposal to CITY by mail or hand delivery by the date outlined on the first page of the RFP. Postmarks will not be accepted.
- g. Proposals must also include one electronic copy on a USB/CD.

The city of Hudson is not responsible for any costs incurred in the preparation of proposals and/or any work rendered by a firm prior to the contract award.

*VIII. PROPOSAL EVALUATION PROCESS*

The city of Hudson is using the competitive proposal process, wherein the related experience, competence and professional qualifications of the Developer for the satisfactory development of the “PROJECT” is evaluated as it relates to the elements outlined in this RFP. All proposals will be reviewed and rated by the City according to the following criteria:

1.	Cover Letter Outlining Developer’s Interest in project	5 points
2.	Developer’s Qualification and Capacity	20 points
3.	Alignment with project and community goals	10 points
4.	Understanding and Conceptual Site Plans	35 points
5.	Schedule, Budget, and Management Plan	25 points
6.	Other Requirements	5 points
<b>Total</b>		<b>100 ints</b>

*IX. Other General Information*

*CITY RESERVATION OF RIGHTS*

The City reserves the right, at its sole discretion, to use without limitation, concepts, and data submitted in response to this RFP, or derived by further investigation thereof. The City further reserves the right at any time and for any reason to cancel this solicitation, to reject any or all proposals, to supplement, add to, delete from, or otherwise alter this RFP if the conditions so dictate. The City may seek clarification from a potential Developer at any time and failure to respond promptly may be cause for rejection. The City also reserves the right to interview only those firms that the City finds, in its determination, provide the most advantageous project and to negotiate with the firm to establish contract terms acceptable to the City.

### *EXCLUSIVE RIGHT TO NEGOTIATE*

The selected Developer will enter into an Exclusive Right to Negotiate (ERTN) to finalize the terms of the Disposition and Development Agreement (DDA) that identifies Developer and City responsibilities.

### *Deposit*

The selected developer will be required to submit to the City a \$xx,xxx deposit in the form of cash, cashier's check, or an irrevocable Letter of Credit drawn against a financial institution acceptable to the City made payable to the city of Hudson. In the event a DDA is not signed, the deposit, net of City negotiation expenses of up to \$x,xxx, will be returned.

### *DEVELOPER DUE DILIGENCE*

Respondents must rely on their own research and investigations for all matters, including, costs, title, survey, development, financing, construction, remediation, and renovation. It is strongly recommended that respondents review the relevant planning documents, including:

- Affordable Housing Development Plan (release expected in Fall 2021)
- Strategic Housing Action Plan
- Downtown Revitalization Initiative Application
- 2002 Comprehensive Plan (city of Hudson Website)
- Draft Local Waterfront Revitalization Program (city of Hudson Website)
- The 1996 Hudson Vision Plan (available in hard-copy at 1 North Front Street, Hudson NY, 12534 and available upon request).

*Community Profile (UAA 2021)*

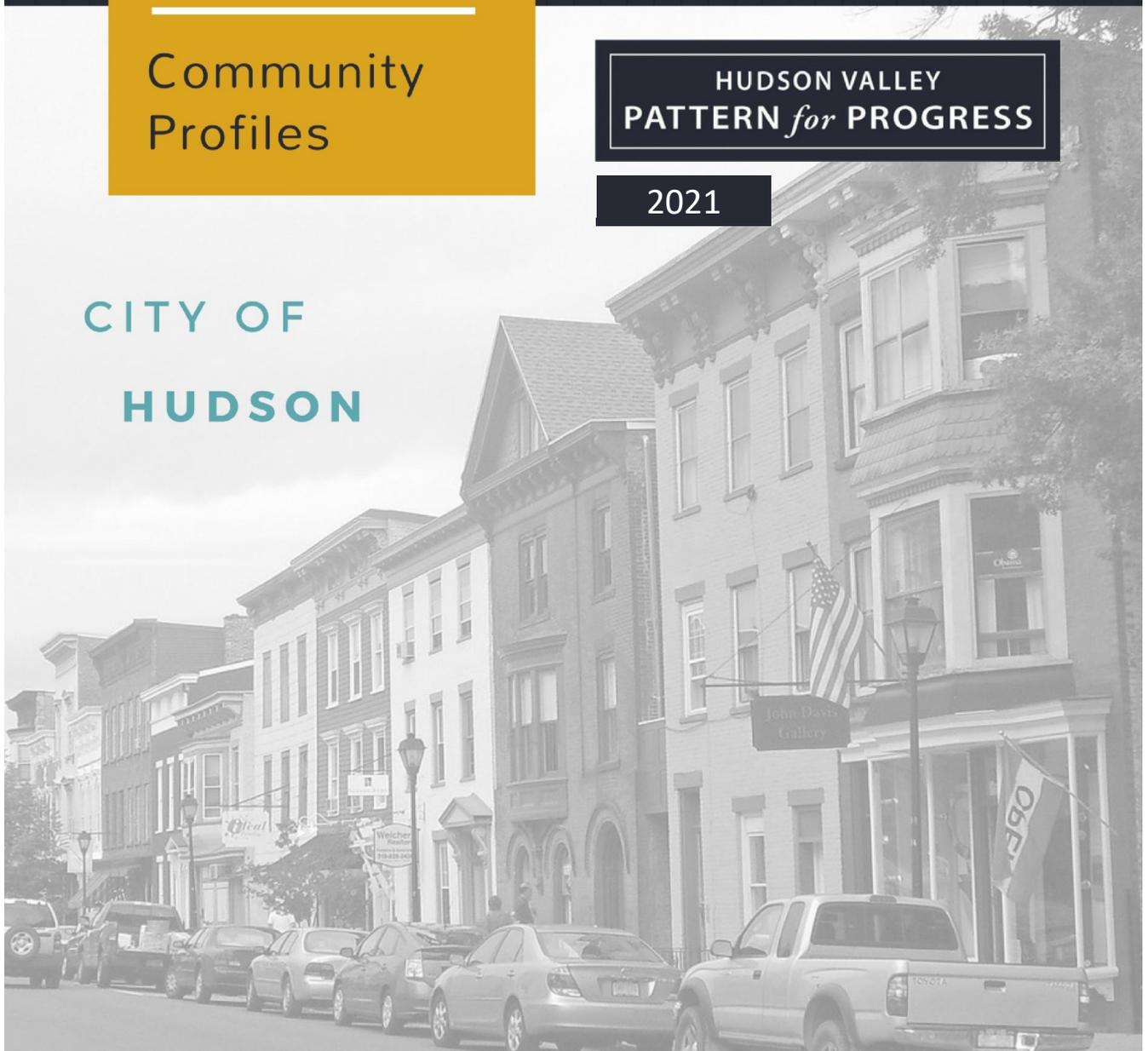
# URBAN ACTION AGENDA

Community  
Profiles

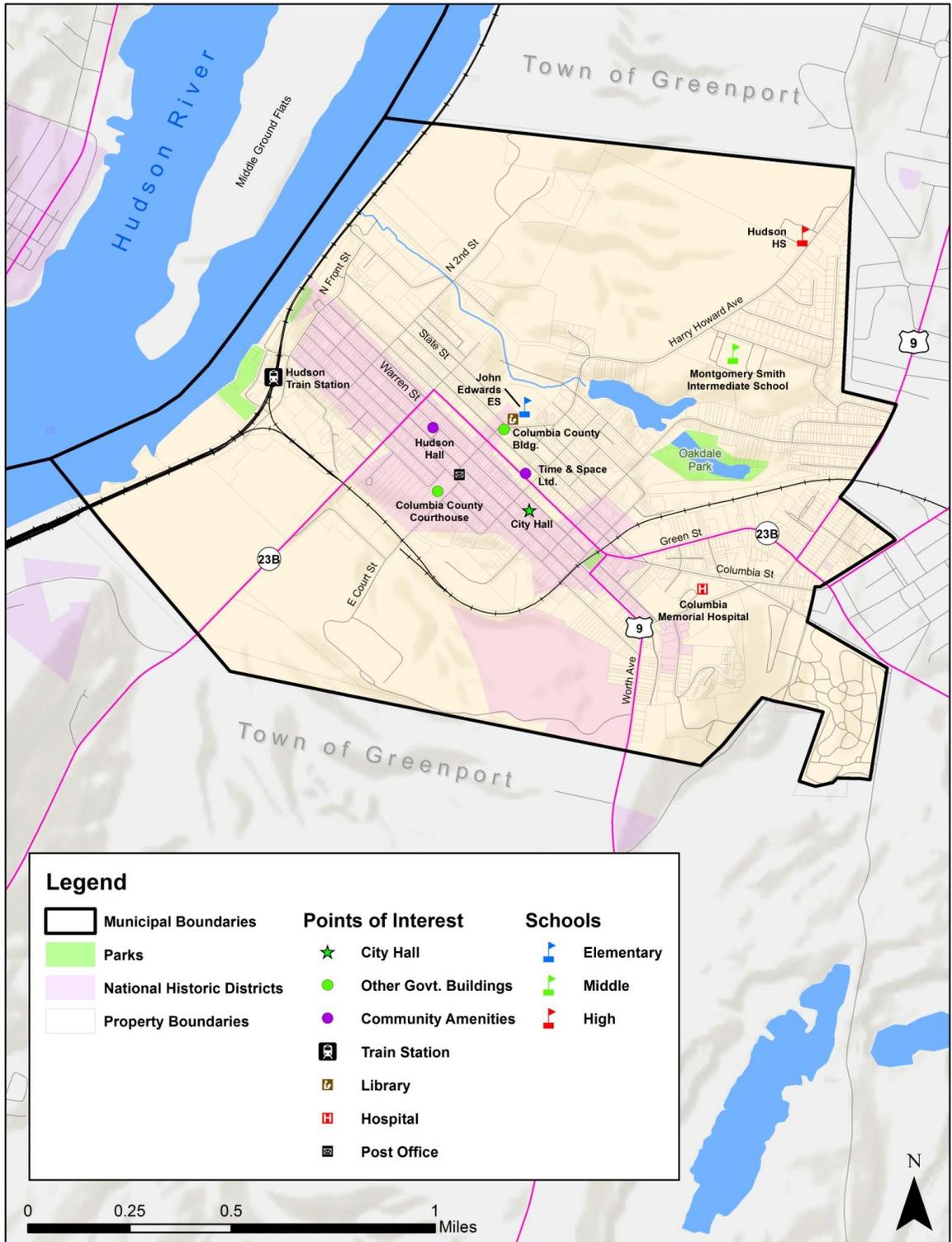
HUDSON VALLEY  
PATTERN *for* PROGRESS

2021

CITY OF  
HUDSON



**COMMUNITY OVERVIEW MAP**



# city of HUDSON POPULATION & DEMOGRAPHICS

## Population Basics

**6,235** Population (2019)  
**-7.1%** Population Change since 2010  
**2.3** Square Miles  
**2,711** Population Density (people per sq. mile)

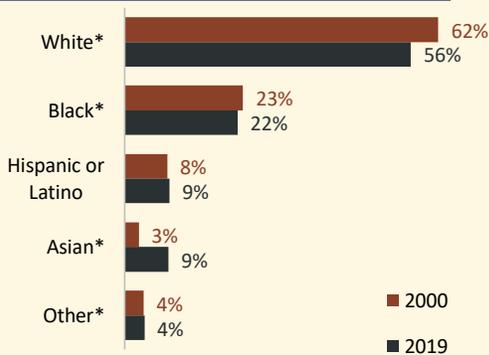
Source: 2019 American Community Survey; 2010 Decennial Census

## Community Snapshot

**20%** Population under age 20  
**66%** Population ages 20-64  
**14%** Population 65 and older  
**\$39,346** Median household income  
**28%** Residents over 25 with a bachelor's degree or higher  
**36%** Owner-occupied housing  
**64%** Renter-occupied housing

Source: 2019 American Community Survey

## Population by Race and Ethnicity



\*Not Hispanic or Latino

Source: 2019 American Community Survey; 2000 Decennial Census

## Population & Demographics Analysis

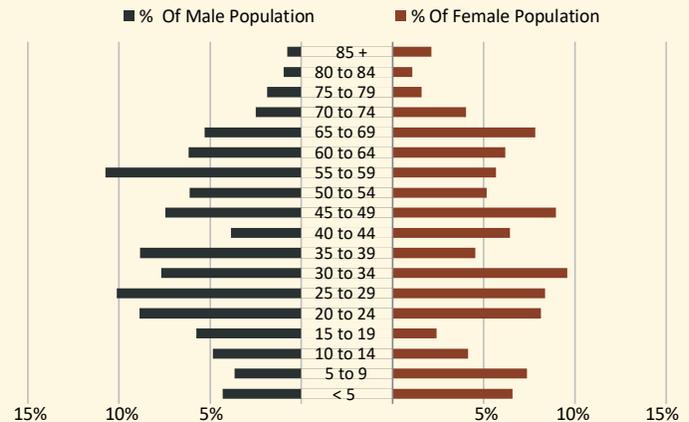
Hudson's population has decreased by almost 7% since 2010. Over the last 19 years, the percent of the city's population identifying as White or Black has dropped while the percent identifying as Asian has increased. Over 80% of Hudson residents were born in the United States, and 70% were born in New York State.

### Data Notes

**Population by Race & Ethnicity** – The "Other" category includes Native Americans, Pacific Islanders, those who checked "Other" on the Census, and individuals with two or more races.

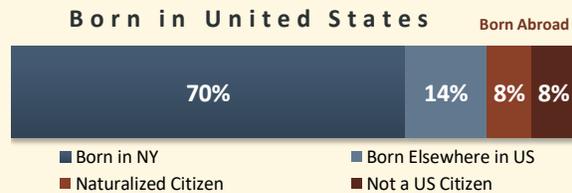
**Place of Birth** – The category of individuals who were born abroad and are not U.S. citizens includes both legal immigrants (with green cards, student visas, etc.) and undocumented immigrants. The U.S. Census does not ask individuals about their immigration status.

## Share of Population by Age and Sex



Source: 2019 American Community Survey

## Place of Birth



Source: 2019 American Community Survey

**Housing Analysis**

The cost of housing in Hudson has increased significantly in recent years; the median price of a single family home increased by \$157,500 in 7 years, a 74% increase. Approximately 16% of the housing units in Hudson are vacant. A little over a third of households are “cost burdened” (paying more than 30% of their income towards housing), including 19% of renters and 15% of owners who are paying more than 50% of their income towards housing costs. Much of the housing stock in Hudson is old. Over half of the housing stock (57%) was built prior to 1939 and only 13% of the housing stock was built after 1979.

**Data Notes**

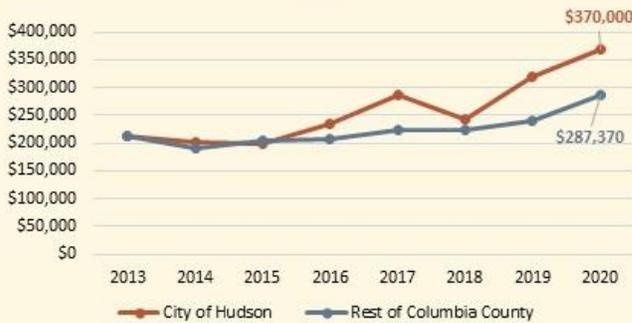
Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

**Age of Housing Stock**



Source: 2019 American Community Survey

**Median Sale Price of a Single Family Home**



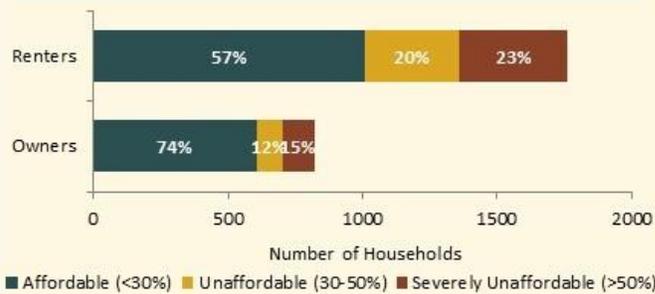
Source: NYS Office of Real Property Tax Services

**Distribution of Home Values**



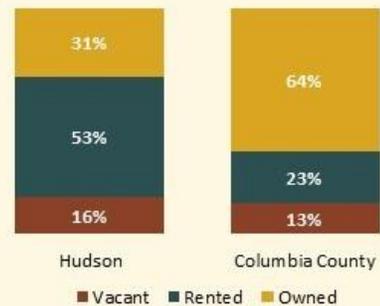
Source: 2019 American Community Survey

**Affordability (% of Income Towards Housing Costs)**



Source: U.S. Dept. of HUD - Comprehensive Housing Affordability Strategy Data (2014-2018)

**Housing Occupancy**



Source: 2019 American Community Survey

# city of HUDSON INCOME & POVERTY

## Household Income Distribution



## Income & Poverty Analysis

Since 2010, Hudson’s median household income dropped almost 18% when accounting for inflation while Columbia County’s has dropped by 1%. The poverty rate went down and then back up in the last 19 years. Since 2010 the share of households receiving SNAP benefits has risen from 16% to 27%. 58% of households earn less than \$50,000 per year.

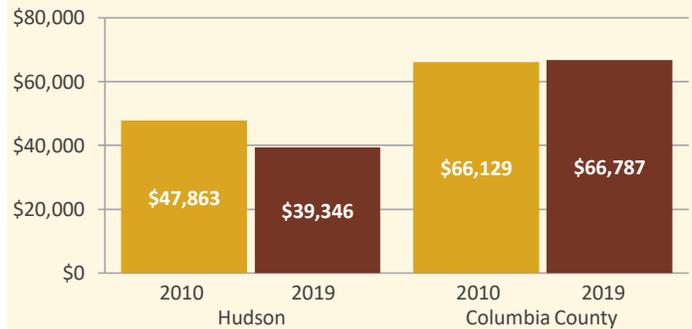
### Data Notes

Median Household Income – 2010 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

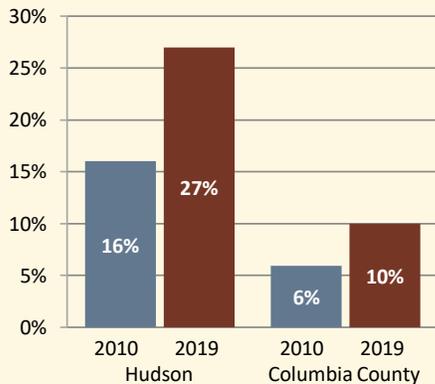
Households Below the Poverty Line – The federal poverty line is adjusted on a yearly basis and varies by household size. As of 2019, the poverty line for a family of four was \$25,750.

Households Receiving SNAP – SNAP is the Supplemental Nutrition Assistance Program (formerly Food Stamps). To qualify for SNAP, a household must have an income below 130% of the poverty line.

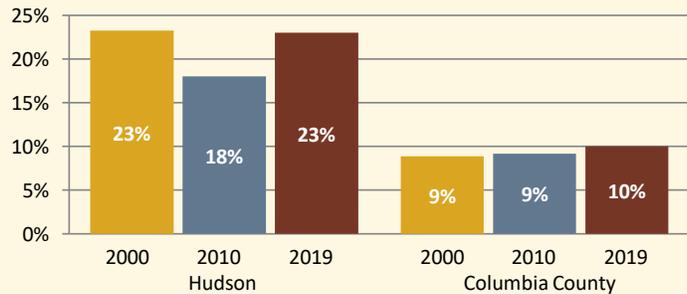
## Median Household Income



## Households Receiving SNAP



## Households Below the Poverty Line



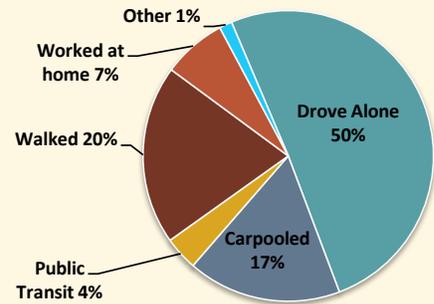
**Economy Analysis**

The share of employed residents dropped since 2010. Half of residents work in Hudson, and just under 80% work in Columbia County. A majority (50%) of residents commute alone by car, but over a quarter walk to work or work from home. Relative to 2010, there are fewer residents working in the “manufacturing” and “retail” sectors and many more working in the “arts, entertainment, and accommodation and food services” sector.

**Data Notes**

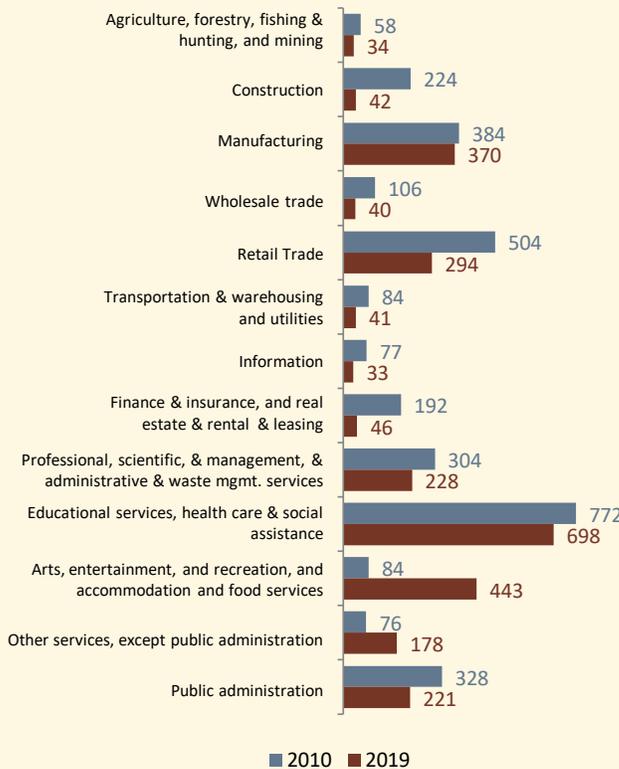
Employment – Data on unemployment comes from American Community Survey, which reports data by municipality. The Bureau of Labor Statistics is a common source for national unemployment rate data but does not report data at the municipal level.

**Means of Travel to Work**



Source: 2019 American Community Survey

**Employment by Industry of Hudson Residents**



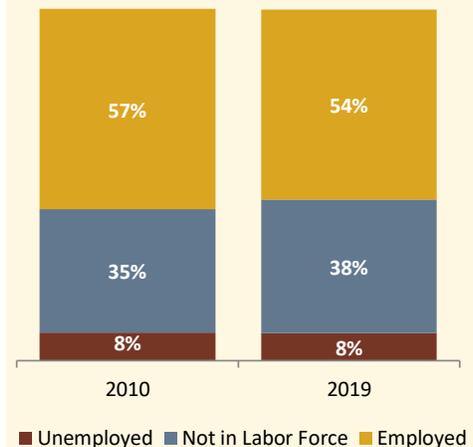
Source: 2010 and 2019 American Community Survey

**Place of Work & Commute Time**

% of residents who work in Hudson	<b>47.7%</b>
% of residents who work in Columbia County	<b>78.1%</b>
% of residents who work at home	<b>7%</b>

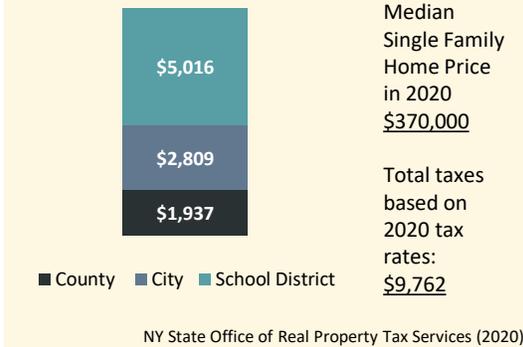
Source: 2019 American Community Survey

**Employment (Age 16 and Older)**



Source: 2010 and 2019 American Community Survey

## Taxes on a Median Priced Home



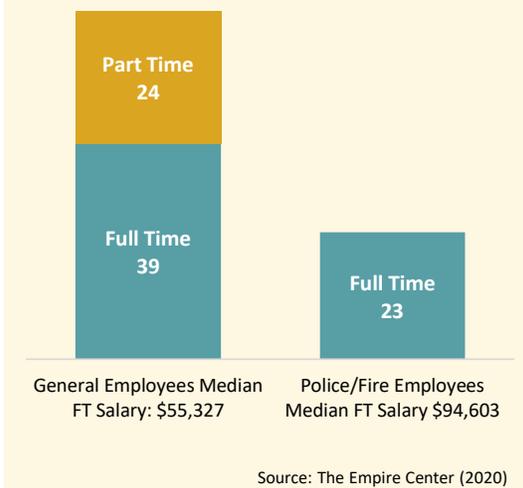
## Municipal Finances

**Did City Budget Stay Under NY State Tax Cap?**

2016	2017	2018	2019	2020	2021
Yes	Yes	Yes	Yes	Yes	Yes

Source: Office of the New York State Comptroller

## Municipal Employees



## Dollars and Cents Analysis

Hudson has kept its municipal budget under the Tax Cap every year since 2016. City property taxes are 29% of the total \$9,762 tax bill on a home worth the city median of \$370,000 in 2020. The city has 62 full time and 25 part time employees including Police/Fire and General Employees. In 2020, the largest category of budget expenditures was for public safety (police and fire).

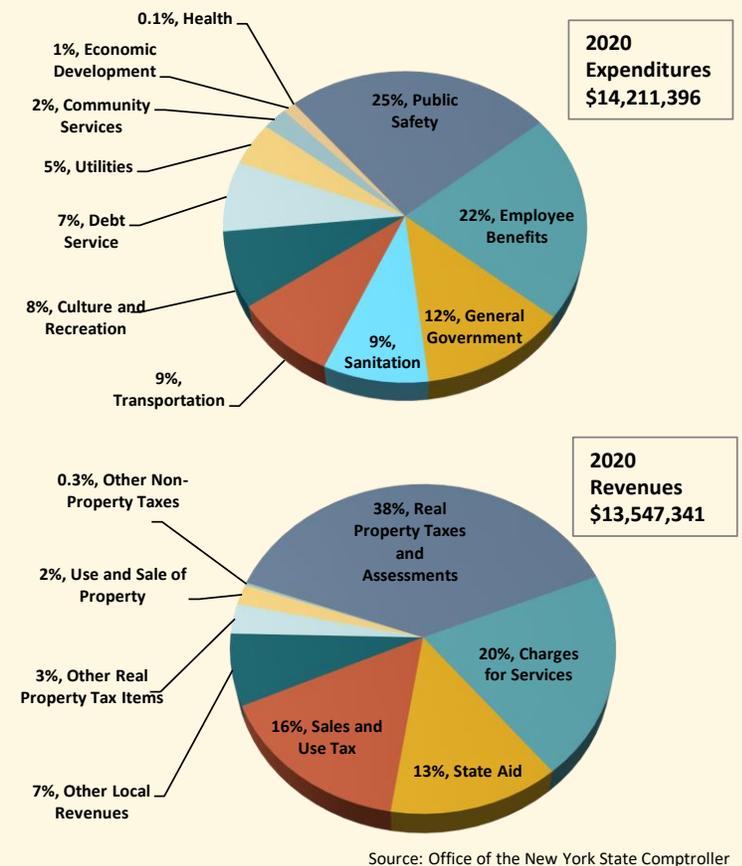
### Data Notes

**Municipal Finances** – The NY Tax Cap law restricts schools and local governments from raising the property tax levy by more than 2% without a supermajority vote of the local governing body.

**Municipal Employees** – Employees were counted as part time if they earned less than \$30,000 in 2020 and full time if they earned over \$30,000. “General” employees are non-police/fire employees.

**Municipal Revenues and Expenditures** – Categories are determined by the Comptroller’s Office.

## Municipal Revenues and Expenditures



**Education Analysis**

Hudson City School District serves around 1,622 students in the city, Town of Greenport, and parts of five other nearby towns. Since 2010, the expenditure per pupil has increased while total enrollment has decreased. The percentage of student who are eligible to receive free or reduced lunch has steadily increased since the 2005-06 school year. Among all residents of Hudson, 36% have an associate’s degree or higher, while 15% lack a high school diploma.

**Data Notes**

Expenditures per Pupil – Adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

Student Characteristics – Students are eligible for free school lunch if their family’s income is below 130% of the poverty line and reduced price lunch if their family’s income is below 185% of the poverty line. English Language Learners are students who have been classified as not proficient in English and require additional instruction.

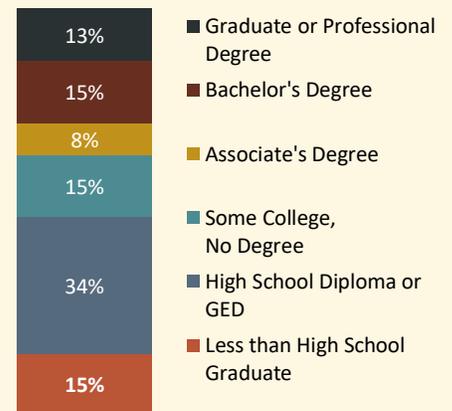
Due to COVID – Some New York State education data for the school year 2019-2020 and 2020-2021 is not reported.

**ELA & Math Proficiency Grades 3-8**

	ELL	Math
<b>2019</b>	31%	24%
<b>2018</b>	32%	26%

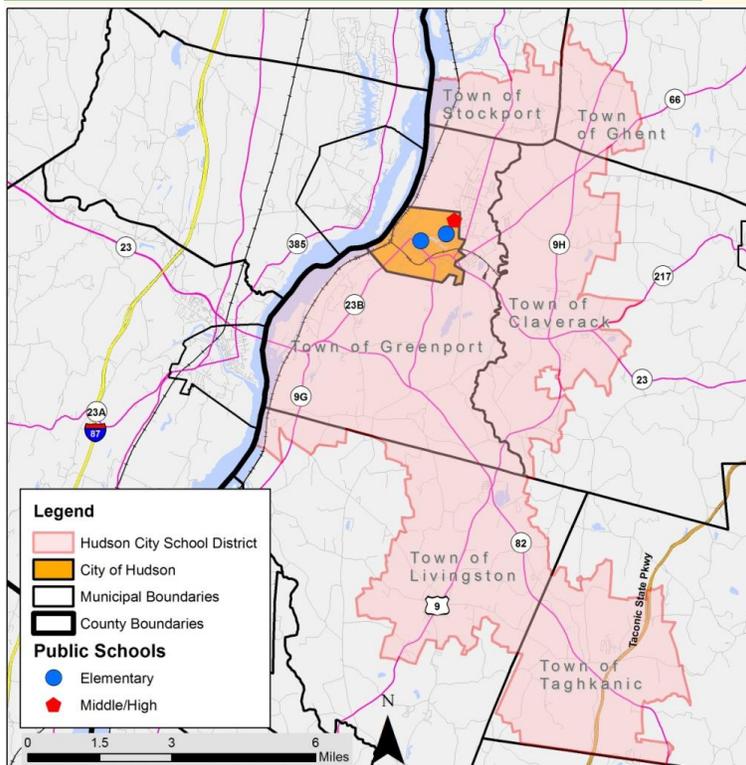
Source: New York State Department of Education (2018-19)

**Education Level of City Residents**



Source: 2019 American Community Survey

**Hudson City School District**



**Expenditures Per Pupil**



Source: New York State Department of Education (Infl. Adjusted)

**College, Career, and Civic  
Readiness – Hudson City School  
District**

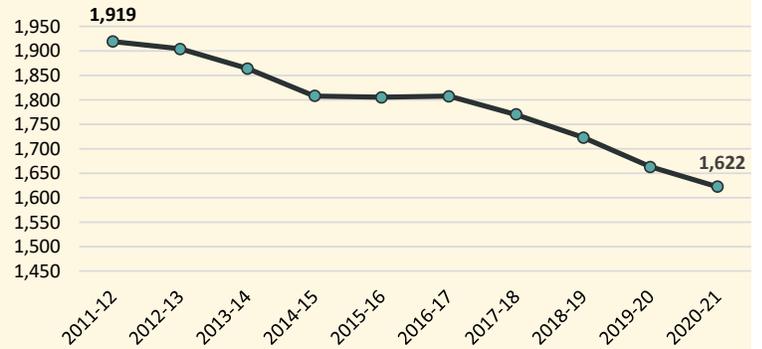
**Level 3**

On a scale of 1-4

This index measures school quality and student success. The indicators include how well students are prepared to be involved in activities important to being a productive citizen, whether they plan to attend college, or whether they plan to enter the workforce after high school.

Source: New York State Department of Education (2018-19)

**Hudson City School District Enrollment**



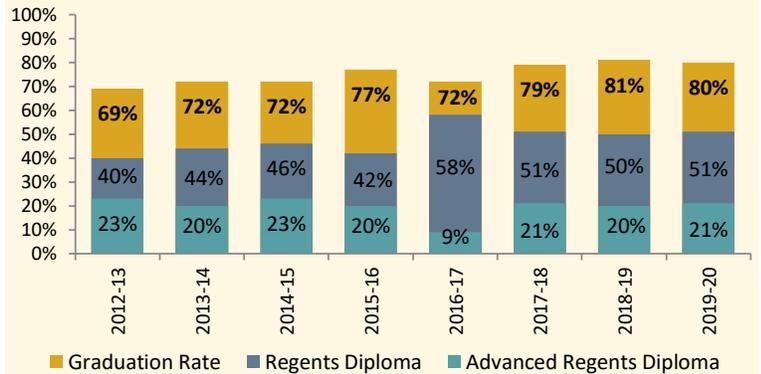
Source: New York State Department of Education

**Average Class Size (6<sup>th</sup> grade ELA class)  
size varies by subject and grade**



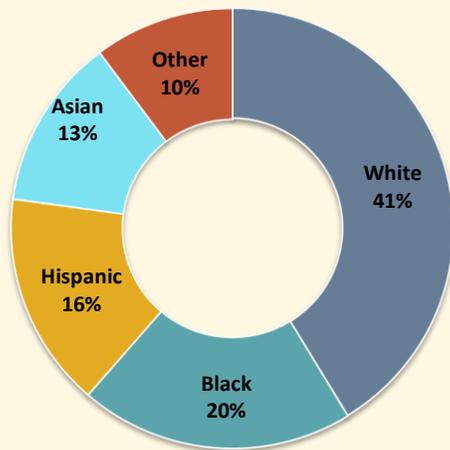
Source: New York State Department of Education

**Graduation Rate & College/Regents Diploma**



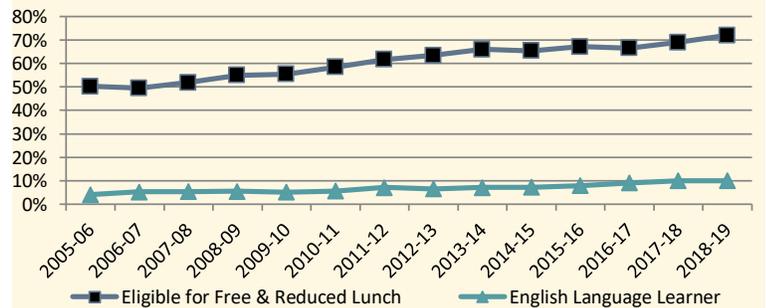
Source: New York State Department of Education

**Race & Ethnicity of Students**



Source: New York State Department of Education (2018-19)

**Student Characteristics**



Source: New York State Department of Education

**Health Analysis**

All of Hudson is classified as a food desert (see definition below) with the only nearby supermarket located outside the city. Nearly all residents (93%) have health insurance.

**Data Notes**

County Health Ranking – Each year, the Robert Wood Johnson Foundation releases a health ranking for every county in the U.S. These rankings are based on dozens of key health metrics.

Access to Quality Food – The US Dept. of Agriculture defines census tracts as food deserts if the tracts have high poverty and low access to food. Pattern analyzed GIS data to find supermarket walk times.

Childhood Obesity – These categories are mutually exclusive. Obese individuals are not also counted as overweight.

**County Health Ranking**

**Columbia County Health Outcomes**  
Rank out of 62 New York Counties

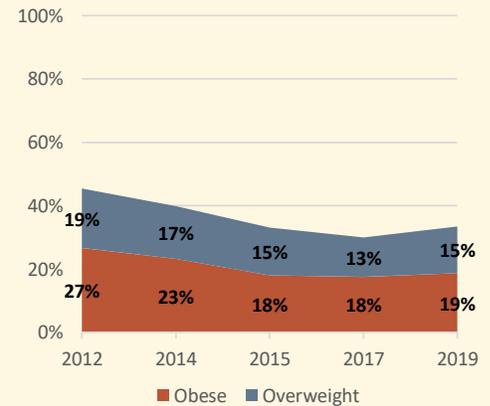


Source: Robert Wood Johnson County Health Rankings

**Access to Quality Food**

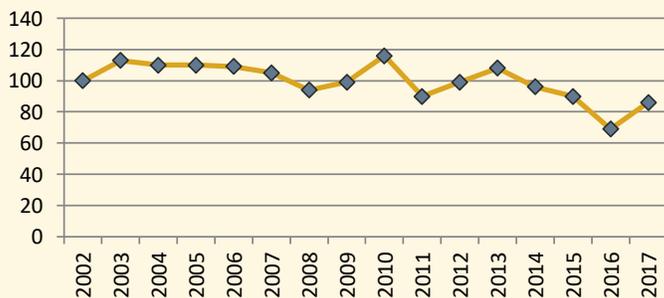


**Childhood Obesity**



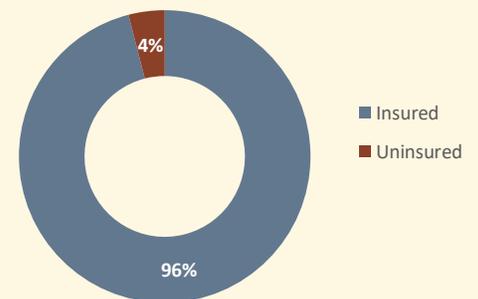
Source: New York State Department of Health

**Number of Births**



Source: New York State Department of Health

**Health Insurance Rate**



Source: 2019 American Community Survey

**Access to Parks**



Source: Pattern for Progress Analysis of GIS Data

**Quality of Life Analysis**

Since 1990, both violent and property crime rates have been trending down in the City of Hudson.

**Data Notes**

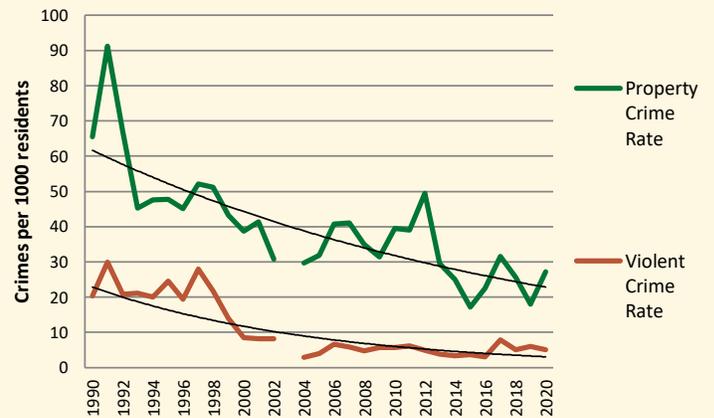
Per Capita Crime Rate – This metric tracks totals for certain types of property and violent crimes. Property crimes tracked are burglary, larceny, and motor vehicle theft. Violent crimes tracked are murder, rape, robbery, and aggravated assault. Data for 2003 is incomplete and is not included in the chart.

**Avg. Annual Household Spending**



Source: ESRI Business Analyst. 2020

**Per Capita Crime Rate**



Source: NY State Division of Criminal Justice Services

## ABOUT THIS PROJECT

**Urban Action Agenda**

The Urban Action Agenda (UAA) is a signature initiative by Hudson Valley Pattern for Progress to promote growth and revitalization in urban centers throughout the nine-county Hudson Valley Region.

The Hudson Valley contains a wide variety of urban centers, large and small, located along the Hudson River and other historic transportation corridors. These cities and villages are where population, social, cultural, civic, and economic activity traditionally clustered. With their existing infrastructure, access to transit, and relatively dense development patterns, these communities are well positioned for revitalization and growth in the 21<sup>st</sup> Century.

**Hudson Valley Pattern for Progress**

Pattern of Progress is not-for-profit policy, planning, and research organization that has been serving the Hudson Valley region for over 50 years.

Pattern’s mission is to promote balanced, equitable, and sustainable solutions that enhance the growth and vitality of the Hudson Valley region. To learn more about Pattern and the UAA, visit our website:

[www.pattern-for-progress.org](http://www.pattern-for-progress.org)

# URBAN ACTION AGENDA COMMUNITIES

