



Hudson
Community Development
and Planning Agency

2018

STRATEGIC HOUSING ACTION PLAN

PREPARED BY:
HUDSON VALLEY PATTERN FOR PROGRES

STRATEGIC HOUSING ACTION PLAN

CITY OF HUDSON

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STRATEGIC HOUSING ACTION PLAN

CITY OF HUDSON

BACKGROUND:

The City of Hudson and Columbia County are committed to fostering a wide range of housing options for residents as a crucial part of building sustainable neighborhoods, local amenities and economic opportunities. To that end, and as a result of community input during the City's NYS-funded Downtown Revitalization Initiative, the City created a Housing Task Force (HTF) composed of local community leaders to review available data and make recommendations in the form of a Strategic Housing Plan (SHAP).

The Housing Task Force (HTF), with the assistance of Hudson Valley Pattern for Progress (Pattern) as facilitator, met extensively since October 2017 to collect local data, identify and analyze local resources and capacity, research best practices and engage state housing program representatives, community stakeholders and local leadership. In addition to providing technical assistance, facilitation and project management, Hudson Valley Pattern for Progress also provided capacity building for local leaders and stakeholders in community development and housing. As part of the process, the HTF conducted an analysis and review of the data and recommendations of the Columbia County Housing Needs Assessment prepared by Novogradac & Co (August, 2017), the Housing Needs Analysis for the City of Hudson prepared by the NYS Rural Housing Coalition (May 2012) and the Downtown Revitalization Initiative (DRI) community engagement and planning process along with other sources of insight. The HTF has achieved a consensus on the short, medium and long term actions it deems most effective in promoting data-driven, proactive action steps for greater housing options in the City.

The Columbia County Housing Needs Assessment, completed in September 2017, analyzed the existing and proposed housing supply and future housing needs in the county with additional focus on the city, and contains data on demographics, housing inventory, substandard housing conditions, public housing, homelessness, special needs housing and related topics. The report focused on developing housing strategies and recommendation and also provided supporting documentation to aid applications for funding of the program and policy initiatives envisioned. The report concludes with detailed recommendations in four categories: 1) Preserve single family housing stock, 2) Enhance downtown housing and amenities, 3) Improve building code enforcement, and 4) Create additional mixed-income housing.

The Housing Task Force (HTF) recognizes the importance and the timing of the county-wide housing needs assessment in conjunction with the community engagement and planning process from the Downtown Revitalization Initiative (DRI). To that end, the HTF has incorporated goals identified in the housing needs assessments and additional housing goals identified during the DRI community engagement and planning process, as well as insights gathered through its own collaborative process.

As a result, the HTF established the Strategic Housing Action Plan (SHAP) through this broad-based collaborative process with a variety of local organizations and community stakeholders and leaders. The SHAP includes a mission statement, 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.

PURPOSE OF THE HOUSING TASK FORCE:

1. Understand Hudson's current housing needs via review past and current professionally prepared reports as well as through studying best practices & successful strategies for housing development.
2. Develop near- mid-and long-term actionable solutions e.g. municipal resolutions, financing sources, public-private partnerships with a timeline that will work in tandem with the DRI in the near term.
3. Build community consensus for solutions via ongoing, transparent communication and inclusive outreach.

Mission Statement

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.

This mission statement emphasizes the Task Force's position that progress on housing requires not only understanding community needs, but also leveraging partnerships between public and private sector actors, both non-profit and for-profit organizations to identify and act on financially feasible opportunities arising in the real estate market as well as in the policy arena.

The HTF understands that housing production and policy is not a panacea for Hudson's affordability crisis. Quality housing stock is an essential component of the continued community and economic revitalization of the City. Economic development and transportation planning must also be integrated with housing solutions. Living-wage paying jobs and transportation alternatives directly impact housing affordability. Housing solutions that respond exclusively to Hudson's current socioeconomic conditions would be reactive and short-sighted. Achieving sustainable housing affordability involves creating higher household incomes for Hudson's residents, as studies indicate that incomes in the city's two census tracts are significantly below those of Columbia County.

The SHAP is divided into four broad goals, each composed of several Strategies and associated Action Steps, based upon findings from the recently completed housing studies and work of the Housing Task Force members. The goals, strategies and action steps incorporate research and analysis of the local housing inventory, an examination of best practices and an analysis of local resources. The SHAP is also based upon the planning and community engagement process conducted under the Downtown Revitalization Initiative (DRI) along with interviews and meetings with local agencies and community stakeholders. Each of the goals are designed to provide for full range of housing options in the City of Hudson with a concerted effort toward meeting housing needs of groups not easily served by the private market. Low and moderate-income households, the local workforce and those with special needs are among these currently underserved populations.

The HTF acknowledges these action steps and policies will not eliminate all housing challenges, but will make a significant and positive impact in the quality of life for City of Hudson residents. The relationship and balance between housing demand, largely dictated by the availability, quality and sustainability of living-wage paying jobs and housing supply in the City of Hudson must be taken into account in order to successfully preserve existing housing and provide additional housing units appropriate for persons who are locally employed. To the extent possible, a significant share of future housing units should reflect

current wages in the City of Hudson and be marketed to the local workforce in order to reduce commuting time and transportation costs.

Overall, the HTF aims to help guide and educate the community on the importance of housing for all income levels, assist in prioritizing strategies and action steps and guide future policy and incentives to support the development of housing in the city. The strategies and action steps within the SHAP are designed to support the preservation and production of housing opportunities by encouraging cross-disciplinary partnerships and collaborations. The desired outcome of the HTF is to create a coherent package of action steps, policies, programs, and initiatives toward the Goals described below.

The SHAP has been adopted by the Hudson Community Development & Planning Agency (HCDPA) on May 10, 2018. The SHAP is consistent with the mission of the HCDPA, which is to: Foster and promote services to low-to-moderate income persons who reside in Hudson; and to administer other resources to promote community development.

The SHAP is a “living document” meant to act as a guide to facilitate and provide a measurable framework to continually facilitate housing and community development programs and policy. The HTF also seeks to continually identify and leverage additional private, state and federal funding to maximize the impact of local resources and investment and ensure sustainable community and economic development in the city.

SHAP OVERARCHING GOALS

Each of the SHAP Goals, and associated Strategies and Action Steps described in this plan addresses the dynamic between housing supply and demand in a specific way aimed at fostering a balanced housing market. The SHAP Goals cover the full spectrum of approaches to housing and community development.

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

Strategy: Create comprehensive and complimentary housing policy and zoning 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

Strategies: 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.

CONSISTENCY WITH THE EXISTING PLANNING DOCUMENTS AND REPORTS

COMPREHENSIVE PLAN: DIVERSITY THROUGH BALANCE

As part of the process of establishing the SHAP, a review of existing planning documents has been completed. The City of Hudson adopted a Comprehensive Plan in April 2002 (Saratoga Associates), which addressed the community visioning statement, “Quality of Life as An Economic Asset”. The comprehensive plan responded to the communities call for “Diversity through Balance” and focused on the following four key goals:

Policies & Projects for a Better Hudson

Plan Goal 1: Protect the Traditional Character of Hudson’s Downtown and Neighborhoods

Plan Goal 2: Protect & Strengthen Hudson’s Sense of Community

Plan Goal 3: Promote Economic and Cultural Vitality

Plan Goal 4: Give the Community the Tools to Implement and Manage the Plan

Although the comprehensive plan was adopted 16 years ago, there are a number of recommendations and strategies that are still relevant today and synergistic with this SHAP. The following excerpts are directly from the comprehensive plan, which endeavored to address specific issues and concerns of the community as the city has witnessed substantial investment and increased property values. For example, the comprehensive plan recommended addressing the needs of the community by: consolidation of fire department and offering the civic buildings for redevelopment, reserving a percentage of housing units for low- to moderate-income residents and taking advantage of federal funding to redevelop and rehabilitate urban renewal lands and public housing projects into mixed-use, mixed-income communities.

City of Hudson Comprehensive Plan: Develop a Housing Strategy

*While many of New York State’s urban communities are struggling with strategies to attract middle-class residents, Hudson has already started to attract this group. **The challenge for Hudson is to develop a strategy that continues to provide for an ethnically and economically diverse community. Hudson’s housing strategy should seek to develop a “balanced” mix of housing types that encourages a mix of incomes as well as ethnicity and housing tenure throughout the City.** Hudson’s continuing revitalization is likely to coincide with increases in the cost of housing (including housing values and rents). For the most part, this increase in value will be a very good thing for Hudson. However, the challenge for local decision-makers, the business community and neighborhood residents will be to ensure the benefits of Hudson’s resurgence are shared among all community members. Specifically, the adverse consequences of community success (rent increases and displacement of families no longer able to afford living in Hudson) must be anticipated and effectively addressed. A coordinated, multi-tiered approach must be developed involving the City, the private sector and not-for-profit organizations such as Housing Resources.*

The comprehensive plan's Housing Strategy continued on to include the following six recommendations as a framework moving forward:

City of Hudson Comprehensive Plan - excerpt

1) Develop a strategy for transferring *in rem* properties

- Streamline process for transfer of *in rem* properties to minimize length of vacancy
- Develop proposal process and requirements in line with community vision for neighborhood revitalization
- Develop detailed guidelines for prioritizing proposals/bids for the properties (i.e. ownership tenure requirements, set asides for mixed income projects)
- Market program to the public

2) Inventory vacant and underutilized parcels

- In residential areas create programs to encourage transfer or ownership of isolated parcels to neighboring residences or neighborhoods
- to create more visually appealing landscaped lots/community gardens
- Where there are clusters of vacant parcels and homes that are scheduled for demolition, consolidate parcels
- Market consolidated parcels to prospective developers

3) Establish an incentive program that can be used by households with incomes up to 120% of the area median income

- Determine what kind of incentive program can be managed in Hudson (live near your job, city employee incentive program, historic homes, targeted neighborhood programs)
- Establish a preliminary fund for the incentive program; if possible work with Fannie Mae
- Select target area or neighborhood so that the effect of the program can be evaluated
- Expand or shift program as goals are reached in initial target areas

4) Take into account the character and condition of parks and open space in Hudson

- Consider the role parks play in economic development and quality of life
- Make improvements to parks as a way to increase vitality and attractiveness of Hudson's neighborhoods

5) Hold stakeholder meetings to discuss medium and long-range objectives for revitalizing housing and neighborhoods in Hudson

- Developers
- Local foundations
- Housing non-for-profits, Land Trusts (i.e. Housing Resources)
- Real Estate Industry
- Economic Development Agencies
- Community Development Corporations

6) Expand incentive programs as funds allow

- Continue researching innovative housing programs
- Approach community foundations for assistance

NYS RURAL HOUSING COALITION: CITY OF HUDSON HOUSING NEEDS ANALYSIS (2012)

The NYS Rural Housing Coalition conducted a Housing Needs Analysis in 2012 with the objective of “exploring options for improving housing and quality of life issues in the community and makes recommendations for rectifying the problems identified.”

Housing Needs Analysis excerpt:

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

This assessment included a detailed socio-economic, demographic and affordability analysis along with an examination of existing conditions of both structures and local capacity. The report included a list of recommendations, strategies and resources. The report concluded that in order to accomplish many of the suggested strategies and recommendations is to increase local community capacity and develop a strategic plan for implementation. These recommendations and strategies remain relevant and are included in this SHAP.

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

In addition to building local capacity to enable the community to address the needs identified in the housing analysis, the report specifically recommends the following:

1. Education programs for homeowners
 - a. Consumer protection, contract negotiation and project management
 - b. Historic Preservation Tax Credits
 - c. Aging in Place
2. Housing Rehabilitation
 - a. Owner Occupied
 - b. Rental Housing
3. Home Ownership Assistance
 - a. Down Payment and Closing Cost Assistance – existing homes
 - b. New Housing - infill strategies

4. Vacant Sites for Redevelopment
 - a. Site identification, assembly and preparation for development
5. Homelessness
 - a. Emergency, transitional and permanent housing with supportive services
6. Blighting Influences
 - a. Demolition program for dilapidated structures
 - i. Redevelopment in-kind
 - ii. Assembly of small lots for new structures
 - iii. Potential temporary relocation
 - iv. Maintain appropriate scale – zoning
 - v. Tree planting
7. Credit Issues
 - a. Access to capital for homeowners and developers
 - b. Housing Counseling services
 - i. Credit, financial literacy, foreclosure prevention, mediating landlord/tenant disputes, avoiding predatory lending,

NYS DOWNTOWN REVITALIZATION INITIATIVE: CITY OF HUDSON (MARCH 2018)

The goals and strategies in the SHAP are also consistent with the DRI investment strategy, which was submitted in late March 2018 from the City of Hudson Local Planning Committee (LPC) to the state. Specifically, Goal 3 of the DRI plan addresses livable communities, which includes the following strategies

GOAL 3—LIVABLE COMMUNITIES:

Promote civic engagement, pride, and a sense of place through safe, sustainable choices for housing, transportation, education, cultural diversity and enrichment, and recreation:

STRATEGIES

1. Prioritize mixed-use, mixed-income development.
2. Focus on real opportunities—from small to big wins—across the BRIDGE District.
3. Identify local needs and facilitate access to available public and private financing for homeowners and business owners.
4. Increase not-for-profit partnerships to expand local capacity to deliver available resources.
5. Mixed-use development should prioritize an active first floor and adjacent public realm.
6. Increase the supply of quality rental housing available to residents at all income levels.
7. Create support network for lower-income residents by increasing access to supporting opportunities and information.
8. Prioritize adaptive reuse.
9. Incorporate sustainable green building methods.
10. Increase capacity of City to support the management of DRI loan/ grant fund.
11. Leverage historic tax credits (state and federal—if still available), owner-occupied tax credits.

The DRI plan indicates the need for additional housing units including both for-sale and rental options. The SHAP is also consistent with the DRI Investment Plan in terms of housing the scale, specifically, the DRI plan points to the following:

“It will also be important that new development match the scale of the city, both in physical quality and quantity. While one 50-unit mixed-income rental building could be leased up over the course of a year, two 25-unit mixed-income buildings would be a more appropriate fit for Hudson’s scale.”

EXISTING HOUSING POLICY IN THE CITY OF HUDSON

There are two existing policies focused on housing in the City of Hudson. There are two Articles in the city code that specifically address housing policy. Specifically, Chapter 174 addresses Fair Housing and Residential Anti-displacement and Relocation Assistance.

Article 1: Fair Housing Commission

§ 174-1. Commission established; policy established

It is hereby ordained and directed that the City of Hudson by this article adopts and establishes a Fair Housing Commission and establishes a fair housing policy. The Hudson Human Rights Commission shall assume the additional duties related to fair housing and shall serve as the Fair Housing Commission. The purpose, policy, duties and procedures to be followed by the Commission under this fair housing article may be accessed through the following link <https://ecode360.com/5080229> .

Article 2. Residential Anti-displacement and Relocation Assistance Plan

§ 174-7. Adoption of plan

The City of Hudson hereby adopts its Residential Anti-displacement and Relocation Assistance Plan as follows. Under Section 104(d) of the Housing and Community Development Act of 1974, as amended, the City of Hudson must adopt, make public and certify that it is following a residential anti-displacement and relocation assistance plan providing one-for-one replacement units and relocation assistance. The plan must also indicate the steps that will be taken consistent with other goals and objectives to minimize the displacement of persons from their homes as a result of any activities assisted under the Act. Specific details of the plan may be found at <https://ecode360.com/5080229> .

FOUNDATIONAL RECOMMENDATIONS

The SHAP includes tables that fully describe specific strategies and actions steps for each of the four goals, which are based on a thorough analysis of existing housing needs assessments and planning documents, along with a review of recent demographics and market conditions. However, there are three critical initial recommendations which provide a foundation for the implementation of the SHAP and a pathway for the development of a variety of housing options in the city of Hudson. The first step is to create and fill the Housing Coordinator position and the next two steps should be done simultaneously

Housing Coordinator (Step #1)

The success of the SHAP would drastically be improved with the creation of a Housing Coordinator (HC) position. In order for a fully integrated approach to address the housing needs of the City of Hudson and Columbia County, a full time coordinator is needed. The HC would have the responsibility of managing, tracking, and providing technical assistance and coordination of housing services among community based organizations in Hudson to ensure implementation of the SHAP. The HC would also act as a single point of contact and facilitate applications for state and federal grant opportunities. The HC would also monitor housing conditions and act as a liaison between the City of Hudson, Columbia County and community based agencies. The role of the HC may also include the responsibilities of the Fair Housing Officer.

The HC position would be a shared position funded by both the County and the City of Hudson for a period of no less than 5 years. This approach has been successfully implemented in Dutchess County, whereas the county provides the funding for a Community Development Coordinator and is assigned directly to the City of Poughkeepsie. The staff person is physically located within city hall.

Affordable Housing Policy (Step #2A)

Many communities adopt an Affordable Housing Policy as technique to ensure the availability of housing options for households typically at or below 80% of the Area Median Income (AMI). Based upon the existing housing inventory and the disparity of wages in a tourism based economy, the city should consider a deeper and broader housing policy that supports mixed income housing. Specifically, the city should require a 20% set-aside of affordable units for new housing developments with 10 or more units made available to households earning less than 60% of the AMI. This approach also provides for housing options in a manner so as not to “warehouse” low income households.

There are other affordable housing policies that may be established, which includes a specified payment into an Affordable Housing Fund in lieu of building affordable units, offer existing rental building owners a tax incentive for voluntarily allocating 10% of their units as affordable to households at or below 60% AMI and a provision for developers to acquire and refurbish city owned properties in lieu of developing new units and offer to 1st Time homebuyers at or below 80% AMI.

Comprehensive Plan and Zoning Update (Step #2B)

There are a number of references to community development and housing projects and programs that requires policy changes in the City of Hudson. The City of Hudson Comprehensive Plan is over 15 years old, but is still relevant in many ways. In order to successfully accomplish many of the action steps associated with new housing development, the adaptive reuse of existing buildings and other redevelopment opportunities the comprehensive plan and the zoning code must be updated. These two tools will provide the policy framework necessary to fully integrate a variety of housing options.

Strategic Housing Action Plan: City of Hudson

GOAL #1: PRESERVATION OF HOUSING

Promote the preservation and affordability of the existing housing stock by improving the housing conditions and upgrading neighborhood infrastructure and local amenities.

BACKGROUND

The vast majority of Hudson’s housing is over 50 years old and a significant portion of it requires moderate to significant rehabilitation. This housing, both owner-occupied and rental, suffers from deterioration. Its occupants risk displacement as rental and sale prices rise, rehabilitation costs increase and wages stagnate. As a result, well maintained housing becomes unaffordable as households require more than 30% of their gross income to pay market rates. While there is a need to preserve the existing rental housing stock for very low and low income households, there is also an insufficient supply of quality rental and homeownership opportunities for households in the 80% to 120% area median income. The housing preservation and rehabilitation efforts described below aim to bolster the chances of low- and moderate-income individuals who participate in the local workforce to remain in their homes, preserve neighborhood continuity and stability. This applies to seniors on fixed incomes aging in place where repair and maintenance costs may be prohibitive and to workers in the local service economy, where jobs in retail, entertainment and tourism wages are insufficient to support current market rents the costs of maintaining and repairing homes. Housing preservation efforts facilitate a healthy real estate market. This section primarily consists of a “Bricks & Mortar” approach toward the preservation of the existing housing stock, which will be supported by policy activities within Goal #2.

STRATEGY 1.01: Rehabilitation of owner-occupied housing

Undertake, continue and enhance a range of programs to assist private property owners (very low- to moderate-income) in maintaining and improving the condition of their homes .

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
<p>1.01-A: Home Repair Program Continue and enhance local programs to assist very low income homeowners in home maintenance and repair:</p> <ul style="list-style-type: none"> • Minor Home Repair Program - correct conditions that threaten the health and safety of occupants • Accessibility Grants - make homes accessible to disabled or elderly people (Age in Place); grab bars, ramps, assistive devices • Exterior Clean-Up – assist very low income owner occupants with yard clean-up and debris removal • Exterior Paint - improve the appearance of homes for very low income owners 	Mid Range	\$\$	CDBG; HOME; AHC; FHLB NY; USDA; CSBG Weatherization; NYSERDA	HCDPA; Columbia Opportunities, Habitat; Catholic Charities	HIGH	High Feasibility- High Impact

<p>1.01-B: Housing Rehabilitation Program Continue and enhance local support for an Owner-Occupied Housing Rehabilitation Program to provide grants, loans and technical assistance to very low to moderate- income homeowners for major repairs:</p> <ul style="list-style-type: none"> • Kitchens and baths • Electric and plumbing upgrades • Windows and doors • Energy efficiency upgrades • Roofs and siding • Environmental (LBP, asbestos) • Structural Issues 	Mid Range	\$\$\$	CDBG; HOME; AHC; FHLB NY; USDA; CSBG Weatherization; NYSERDA	HCDPA; Columbia Opportunities, Habitat; Galvan Housing Resources	HIGH	High Feasibility-High Impact
<p>1.01-C: Accessory Dwelling Units (ADU) Secure grant funds for the creation of ADU’s as a strategy for existing owners to age in place and as a method to create a revenue stream for owners to maintain property. (see attached ADU Fact Sheet and Policy Recommendation)</p> <p>Develop an “affordable” ADU program. Provide low-interest construction loans for development of ADU’s at ~60-120% AMI to ensure permanently affordable middle-income housing stock. Funds may be raised through:</p> <ol style="list-style-type: none"> a) % of higher permitting fees for market-rate ADUs b) % of revenue from market-rate/vacation ADU income stream c) % tax on properties w/market-rate ADUs? 	Mid Range	\$ to \$\$	CDBG; HOME; AHC; FHLB NY; USDA; CSBG Weatherization; NYSERDA	HCDPA; Columbia Opportunities, Habitat; Galvan Housing Resources	Medium	Med/Low Feasibility High Impact

STRATEGY 1.02: Rehabilitation of Renter-Occupied housing

Implement measures that assist the owners of multi-family rental projects in maintaining their properties and improving the quality of rental apartments. These measures should include rehabilitation assistance and acquisition/ rehabilitation programs in which the long-term affordability of rental units is assured.

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
<p>1.02-A: Rental Rehabilitation Program (small buildings) Establish a Rental Rehabilitation Program, to provide grants and loans to renovate substandard units in 1-4 family buildings. This program may also provide technical and financial assistance to the owners of rental properties. The following specific actions related to this program should be pursued:</p> <ul style="list-style-type: none"> • Secure funding to rehabilitate and/or acquire and rehabilitate additional apartment complexes • The City, HCDPA, HHA and other local agencies should work collaboratively and as potential co-applicants with interested owners and nonprofit developers to obtain grant and loan funds • Program design must include strategies and policy for establishing long term affordability and extending existing affordability of rentals • Program design must include tenant relocation provisions for displaced tenants and preferences for re-housing options • Energy efficiency: utility costs significantly affect affordability. NYSERDA & other programs/funds for MEP & building envelope upgrades 	Mid to Long Range	\$\$\$ to \$\$\$\$	CDBG; HOME; FHLB NY; CSBG Weatherization; NYSERDA; LIHTC, HUD RAD	City of Hudson; HCDPA; Columbia Opportunities, GalVan, Housing Authority, Community Preservation Corporation, Galvan Housing Resources, NYSERDA	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
<p>1.02-B: Rental Rehabilitation Program (larger buildings) Rehabilitation/redevelopment of multi-family buildings with 5 or more rental units</p> <ul style="list-style-type: none"> • Program design must include tenant relocation provisions for displaced tenants and preferences for re-housing options • Energy efficiency: utility costs significantly affect affordability. NYSERDA & other programs/funds for MEP & building envelope upgrades • Provide for long-term affordability restrictions. 	Long Range	\$\$\$\$	HUD RAD; CDBG; HOME; LIHTC; NYS CIF; NYSERDA; Private Financing	Hudson Housing Authority	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
1.02-C: Landlord Participation Enhance and expand local participation in rental rehabilitation programs with existing and new rental property owners	Short Range	\$		HCDPA; City of Hudson, HHA, Columbia Opportunities	HIGH	High Feasibility-High Impact

GOAL #2: CREATE A COMPREHENSIVE AND COMPLIMENTARY HOUSING POLICY AND ZONING

Revise zoning and adopt local ordinances, plans and policies to expand and promote balanced housing opportunities and support economic diversity.

BACKGROUND

The City’s zoning laws and comprehensive plan are its most powerful long range tools for fostering well-balanced housing options. Appropriate revisions to these laws and plans, which we refer broadly to as “housing policy”, along with investment in a clear, fair, predictable, data driven land use application review and permitting process, can set the stage for the public-private-partnerships. This fundamental to housing development, whether through preservation and rehabilitation of existing structures, demolition, or new construction. Housing policy sets the foundation for the provision of equal access to housing opportunities. The combination of effective economically viable housing programs and partnerships (see Goal 4) is necessary to accomplish the strategies identified within the preservation and production goals of this housing action plan. The following policies may provide a foundation and framework to facilitate equal access to housing opportunities in a holistic and inclusionary approach. Housing policy must address affordability concerns for all income ranges with special attention to the need for strong housing policy for very low- (50% AMI) to low-income (80% AMI) households. Pursuant to a thorough analysis of the current rental housing inventory and the economic landscape in the greater Hudson area, there is a need for policies to assist in the provision of housing options for moderate-income (80% to 120% AMI) residents. Housing displacement may occur at all income levels and strong housing policy establishes tools to mitigate displacement. Affordability must also be addressed in tandem with economic programs and transportation alternatives. These policies are also meant to act as a guide for decisions on housing, while the strategies and action steps identify specific methods. Many of these policies are considered short range and low cost; however, the construction of new housing and mix-use developments (Goal 3) falls under the timeline of long range with high costs. To implement these policies, a thorough review of existing land use, zoning and comprehensive plans must be undertaken. Proposed solutions must incorporate Smart Growth Principals (3.04-A), be proactive, not reactive and address Hudson’s future vision for desired, targets economic growth and increased household incomes. The need to commission a land use planning firm may be required to update and revise the comprehensive plan and current zoning policy.

STRATEGY 2.0: Inclusionary Housing Policy, Guidelines and Design

Require and encourage the inclusion of affordable housing, mixed-use and mixed income in new residential developments and adaptive re-use of existing structures.

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
<p>2.01-A: Inclusionary Zoning Engage the city council to draft and adopt a revised comprehensive plan and updated zoning that directs city policy to foster more housing choice and increase the production of affordable units while still achieving geographic dispersal of affordable housing across the city.</p> <ul style="list-style-type: none"> • Provide a density bonus to developers of residential and mixed-use projects with 10 units or more with a set-aside of 20% of all new units to be restricted as affordable housing at or below (<80% AMI) • Establish a payment in lieu of unit production to be contributed to an Affordable Housing Trust Fund. The fund would enable the City to provide grants/loans for other affordable housing development and increase the supply of very low- to low-income units when above moderate income housing are built 	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson	High	High Feasibility- High Impact

<ul style="list-style-type: none"> • To the extent permitted by law – direct a percentage of the affordable housing fund to assist public service employees and first responders • Allow developers to acquire and refurbish city owned properties in lieu of developing new units and offer to 1st Time homebuyers at or below <80% AMI 						
<p>2.01-B Examine, revise and adopt new local zoning codes and policy to reflect a wide range of housing options Commission a land use planning firm to revise the existing zoning code to include:</p> <ul style="list-style-type: none"> • Mix of Unit Types: Encourage a mix of residential development types in the city on a variety of lot sizes, as well as townhomes, row houses, live-work units and multi-family housing. • Mixed Income and Price Ranges: Encourage a mix of incomes and price ranges to provide housing choices for Hudson residents. Opportunities to include affordable units and market rate units within the same development projects should be pursued. • Mixed Use: Encourage a mix of uses within a development to include commercial and residential uses. • Promote Infill Development: Encourage infill development on vacant or underused sites within residential areas. • Lot size: Revise and adopt land use policies and zoning to encourage lower-priced housing by allowing smaller lot sizes and adequate land zoned for multi-family housing 	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
<p>2.02-A: Accessory Dwelling Units (ADU) Establish a local policy to allow ADU's as a strategy for existing owners to age in place and a method to create a revenue stream for owners to maintain property including the design of an "affordable" ADU program. These units may be permitted as a conditional use or an as-of-right use in single family and two-family residential districts.</p> <ul style="list-style-type: none"> • Provide low-interest construction loans for development of ADU's at ~80-130% AMI to ensure permanently affordable middle-income housing stock. • Funds may be raised through: <ul style="list-style-type: none"> ➢ % of higher permitting fees for market-rate ADUs ➢ % of revenue from market-rate/vacation ADU income stream ➢ % tax on properties w/market-rate ADUs <p>(see attached ADU Fact Sheet and Policy Recommendation)</p>	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson	HIGH	High Feasibility-High Impact
<p>2.02-B: Transit Oriented Development Encourage mixed use projects containing ground floor retail and upper floor residential uses along major transit. Such development should be pedestrian-oriented, respect the scale & character of the surrounding neighborhood & incorporate existing and new 21st century architectural themes to enhance the identity of adjacent districts.</p>	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson	HIGH	High Feasibility-High Impact
<p>2.02-C: Live-Work Space Adopt local policy to allow for opportunities for live-work space as a housing resource for artists, crafts-persons and persons working from home. The design of live-work projects should be sensitive to the surrounding areas</p>	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson	HIGH	High Feasibility-High Impact
<p>2.02-D: Affordable Housing Design Adopt local policy and guidelines to ensure affordable housing blends in with the existing fabric of the community. Affordable housing should be located in a variety of neighborhoods rather than concentrated in one area.</p>	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson	HIGH	High Feasibility-High Impact

<p>2.02-E: Conversion of Non-Residential Land to Housing and Public Uses Encourage the development of new housing on underutilized commercial and industrial sites which meet the following criteria:</p> <ul style="list-style-type: none"> • Sites on the edges of commercial or industrial areas, adjacent to established residential areas • Sites where continued use with commercial or industrial activities could perpetuate existing land use conflicts • Sites with adequate infrastructure, access, and road capacity • Sites which are not constrained by external environmental factors, including highway and rail • Publicly-owned land which is not being used to its highest and best use/potential • Repurpose municipal parking lots into mixed-use development sites. (see 3.03-D) <p>Sites meeting the above criteria should also be considered for parks, community facilities and other uses that provide community benefits and advance the quality of life</p>	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson		
<p>2.02-F: Adopt and implement tax incentives for 1st time homebuyers: There are a number of real property tax incentives offered throughout the State of New York and are legislated through the Real Property Tax Law (RPTL).</p> <ul style="list-style-type: none"> • Adopt local incentives with the taxing jurisdictions such as city and school • Incentives may be in the form of exemptions (whole or partial), phase-ins, abatements and Payment In Lieu of Taxes (PILOTs) • Incentives may be offered on a wide range of properties from single family homes to multifamily complexes (condo/townhome) • Incentives may be offered to specific property owners based on eligibility requirements such as age and military status • Incentives may be offered to new home buyer for purchasing a new home or existing owners after rehabilitation of the structure 	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson, Hudson City School District	HIGH	High Feasibility-High Impact

2.02-G: Property Vacancy Tax Establish a fee schedule for structures and lots purchased with the intent of redevelopment that have sat vacant and for a specified period of time.	Short Range	\$	City of Hudson, County Planning Dept.; HCDPA	City of Hudson		
2.02-H: Rental Registry The current ordinance/policy requires existing and new landlords to register their buildings with the city and also requires an inspection of the property by the city. <ul style="list-style-type: none"> • Establish a system to effectively communicate with property owners in case of emergencies or code violations • Provide education and assistance to ensure owners understand obligations under city ordinances 	Short Range	\$\$		City of Hudson; HCDPA	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
2.03-A: Parking Requirements for Rental Properties Research, design and implement new parking requirements that are in sync with the actual need for parking spaces generated from subsidized housing development (see also 3.03-D)	Short Range	\$		City of Hudson	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
2.04-A: Housing for Public Service Employees Research, draft and adopt local policy to develop and secure housing for public employees including teachers, nurses, police officers, first responders and other community service personnel within the City of Hudson.	Short Range	\$		City of Hudson	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
2.05-A: Streamline local process for PILOT Establish a streamlined process for the Payment In Lieu of Taxes in collaboration between all taxing districts including the city, county and school.	Short Range	\$		City of Hudson, Columbia County, Hudson City Schools and the Hudson IDA	HIGH	High Feasibility-High Impact

GOAL #3: PRODUCTION OF NEW HOUSING OPTIONS

Facilitate and support the development of new mixed-income housing activities carried out by private and non-profit developers, community groups and individuals.

BACKGROUND

Based on the recent county housing needs assessment, data collection and analysis of the local housing inventory and the existing economic conditions, there is a growing disparity between wages earned in the local economy and housing costs for renters and homebuyers. This gap forces some residents to share housing, which may lead to overcrowding or to live further away from employment centers thereby driving up transportation costs. In an effort to increase the number of housing options for local residents and to avoid “warehousing” any one demographic, a mixed-income approach toward housing production must be implemented. New housing development must be accomplished with transparency and with the establishment of collaborative partnerships to create professional development teams to facilitate the construction of a wide range of housing options serving a range of incomes. New development needs to incorporate Smart Growth Principals.

STRATEGY 3.01: Develop new Multi-Family Properties

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
3.01-A: Develop new rental housing Build new rental housing to serve a wide range and mixed income levels, household sizes and populations including senior, family, supportive and transitional and market rate. Provide housing options for the local workforce that includes long-term affordability restrictions.	Long Range	\$\$\$\$	Private Financing and Investment; CDBG; HOME; LIHTC	Private Developers, Hudson Housing Authority, Columbia Opportunities; Galvan Housing Resources	High	High Feasibility-High Impact
3.01-B: Develop Emergency/Transitional/Permanent and Supportive Housing Establish partnerships to evaluate and develop small scale emergency, transitional and permanent supportive housing for homeless and extremely low- to very low-income households. Priorities may be given to hard to house populations such as single parent households w/ children and incorporate supportive services.	Mid to Long Range	\$\$\$\$	Private Financing and Investment; CDBG; HOME; LIHTC; NYS HHAP	Hudson Housing Authority, Columbia Opportunities; Galvan Housing Resources; Columbia County DSS	High	High Feasibility-High Impact

STRATEGY 3.02: Redevelopment of vacant parcels for new housing units

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
3.02-A: Facilitate the identification, assembly and preparation, including environmental clearances, of vacant parcels for the development of new housing options. Actively work with property owners to assemble underutilized and vacant properties to create viable housing development sites.	Mid to Long Range	\$\$ to \$\$\$\$	Private Financing and Investment; CDBG; HOME; LIHTC	HCDPA; Private Developers, Hudson Housing Authority, Columbia Opportunities; Habitat; Galvan Housing Resources	HIGH	High Feasibility-High Impact

STRATEGY 3.03: Rehabilitate Abandoned Properties						
Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
3.03-A: Conduct an existing conditions report and inventory properties for possible redevelopment	Mid Range	\$	College interns/volunteers	HCDPA; City of Hudson; Columbia Opportunities; Raising Place		High Feasibility-High Impact
3.03-B: Revitalize abandoned, dilapidated buildings for homeownership	Mid to Long Range	\$\$	CDBG; HOME; AHC; FHLB NY; USDA; CSBG Weatherization; NYSEDA	HCDPA; Columbia Opportunities, Habitat; Raising Place; Galvan Housing Resources	High	High Feasibility-High Impact
3.03-C: Condemn and Demolish blighted vacant buildings	Short Range	\$		City of Hudson		High Feasibility-High Impact
3.03-D Parking Strategy & Land Use Repurpose existing municipal lots into large-scale, mixed-use, mixed-income development sites. Ground-floor commercial/office/retail space with upper levels of residential use and covered parking. Sponsor design competition or issue RFQs/RFPs on national basis to best-in-class developers. Benefits include: <ul style="list-style-type: none"> • New construction & appropriate floorplates to accommodate large employers offering living-wage paying jobs • Activation of underutilized inner-city parcels. "Highest and best use" • Immediate land creation: for large-scale, inner-city, mixed-use, mixed-income development. • Creation of a new economic development/employment zone along Columbia Street (300 – 600 blocks) & North 4th Street, • Alternative to Warren Street retail w/limited floorplates & parking • Increased tax base • Additional parking • Creation of a consistent street wall • Utilization of challenging site topography 	Mid- to Long-Range	\$\$		City of Hudson, HDC, College Interns/volunteers		High Feasibility-High Impact
3.03-E: Examine the feasibility of creating a Columbia/Greene Land Bank OR a Community Land Trust	Short Range	\$	NYS Attorney General	HCDPA; City of Hudson; Habitat; Columbia Opportunities; Kite's Nest-Raising Places; Galvan Housing Resources	High	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
<p>3.04-A: Smart Growth Incorporate Smart Growth Principles, which include the following:</p> <ul style="list-style-type: none"> • Create a range of employment opportunities. • Mix land uses • Take advantage of compact building design. • Create walkable neighborhoods and a range of housing opportunities and choices • Foster distinctive, attractive communities with a strong sense of place • Preserve open space, farmland, natural beauty, and critical environmental areas • Strengthen and direct development towards existing communities • Provide in advance a variety of transportation choices, urban and social infrastructure based on population projections • Make development decisions sustainable, predictable, fair, and cost effective • Encourage community and stakeholder collaboration in development decisions 	Short Range	\$		City of Hudson	HIGH	High Feasibility-High Impact

GOAL #4: CREATE HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS AND PARTNERSHIPS

Establish and enhance the delivery system and capacity to implement housing service programs to benefit existing homeowners and renters and invite innovative partnerships between government and the private sector

BACKGROUND

In order to support and enhance a continuum of housing efforts, resources must be combined from a multitude of smaller efforts and individual organizations. There are a number of local organizations in the overall community and economic development industry in the greater Hudson area. In the current funding environment, cost recovery for a single organization delivering housing services is extremely difficult and stand-alone agencies will simply not survive. In order to build a viable and sustainable organization, it is vital to combine revenue streams, talent and other resources. One of the most critical components for successful community and economic development efforts is an active advocacy and education program. Housing developments cannot rely on public and private support if the community does not support the effort. The provision of technical assistance and education on housing and policy to area residents, building owners, businesses, community stakeholders and local officials is vital. The housing production system is extremely complex; it requires professional development experience and financial capacity to create housing, especially for those populations who are typically underserved by the open market. Development tools include special forms of financing including local incentives and state and federal grants and loans in addition to investor driven mechanisms such as bonds and tax credits. Specialized knowledge and experience is required to successfully create public-private partnerships, secure financing and develop housing for targeted demographics. Building local capacity, participation and leadership from within the community raises accountability in local decision-making processes.

STRATEGY 4.0: Identify, develop, support and maintain local organizations for the administration and implementation of housing and community development policy and programs

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
4.01-A: Housing Task Force Continue the Housing Task Force after the SHAP is adopted. The HTF should meet on a quarterly basis (minimum) to track progress and revise strategies, projects, programs and action steps	Short Range	\$		City of Hudson – Housing & Transportation Committee; HCDPA	HIGH	High Feasibility-High Impact
4.01-B: City Council Liaison Identify a liaison to facilitate and foster housing policy between the city, the county, the HTF and other agencies named in this document as potential lead organizations.	Short Range	\$		City of Hudson – Housing & Transportation Committee; HCDPA	HIGH	High Feasibility-High Impact
4.01-C: Create a local Housing Education Plan to address turnover in administration Engage and educate local elected and appointed officials on the wide array of housing needs. Housing is a critical component to the overall health of a community as evidenced by this plan.	Short Range - Ongoing	\$	Local agency and partner document	HCDPA; Columbia Opportunities; HTF	Mid/High	High Feasibility-High Impact

<p>4.01-D: Housing Coordinator Position Establish and allocate resources for a Housing Coordinator (HC) co-funded by the County and City. The HC position would be dedicated to fulfilling the goals, strategies and action steps toward the implementation and project management of the SHAP and prepare an annual housing report. The role of the HC would also include responsibilities of the Fair Housing Officer. The HC would also provide technical assistance to community based organizations and act as a liaison between government, private developers and non-profits. The position would be funded for a period of 5 years.</p>	Short Range	\$		City of Hudson and Columbia County	HIGH	High Feasibility-High Impact
<p>4.01-E: Funding Actively pursue and leverage private, non-profit, and public funds to facilitate the development of affordable housing. Provide administrative and technical assistance to affordable housing developers and support the applications of these developers for loans, grants, tax credits, and other financing sources that facilitate affordable housing production in the greater Hudson area.</p>	Short Range	\$		City of Hudson; HCDPA	HIGH	High Feasibility-High Impact
<p>4.01-F: Clearinghouse Establish or enhance an existing agency to act as a “one-stop” for information on housing needs and related actions required to address those needs. A Clearinghouse would enhance the opportunities for residents, business leaders, community stakeholders, officials and investors to make better informed decisions. Activities may include the collection and maintenance of the following:</p> <ul style="list-style-type: none"> • Affordable housing inventory • Pipeline of new housing developments • Vacancy rates • Home sales data • Population and demographic data 	Short Range	\$		City of Hudson; HCDPA	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
4.02-A: Homeownership Counseling Provide homeownership education, financial literacy, post purchase and foreclosure prevention programs to support homeownership and family success. This may include promotion of new housing opportunities by major employers, housing advertisements and notices at local workplaces, and increased outreach to local employers by non-profit and for-profit developers.	Short Range	\$		Columbia Opportunities, Habitat; Galvan Housing Resources	HIGH	High Feasibility-High Impact
4.02-B: Housing Advocacy Continue and enhance existing housing counseling programs and services in conjunction with homeownership counseling and financial literacy to assistance with securing housing and services for individuals and families in need.	Short Range	\$		Galvan Housing Resources; Catholic Charities, Columbia Opportunities	HIGH	High Feasibility-High Impact
4.02-C: Financial Literacy Continue housing counseling program providing assistance with budgeting and housing searches to individuals who are currently homeless or at-risk of homelessness	Short Range	\$		Galvan Housing Resources; Columbia Opportunities	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
4.03-A: Support Community through Neighborhood Organizations Improve property aesthetics, public safety issues and overall quality of life. Neighborhood groups provide the local impetus and convening power to solve community problems and advocate for solutions to issues. These groups also provide a framework and leadership to: <ul style="list-style-type: none"> • Create community gardens • Establish formal and informal networks for day care • Provide staff time dedicated to assist with community events, newsletters and agency networking • Create a Google Group for neighborhood conversations and information sharing 	Short to Mid Range	\$		Columbia Opportunities; Kite's Nest-Raising Places	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
4.04-A: Park Infrastructure and Amenities Inventory and establish a methodical and systematic approach for the upgrade of existing and development of new Neighborhood Pocket Parks and other outdoor spaces to promote neighborhood, civic pride and enhance community interaction & engagement incorporating youth groups, and the Hudson City Schools	Long Range	\$\$-\$\$\$\$	Private fundraising; City of Hudson; NYS CFA (DOS); Foundation Support; YouthBuild; AmeriCorp	HCDPA, City of Hudson; Hudson City Schools; private landowners	Med	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
4.05-A: Tenant Association Establish a city-wide tenants association to facilitate a “safe place” to discuss and access resources and assistance for housing and legal aid.	Short Range	\$		Hudson Housing Authority, Columbia Opportunities; Kite’s Nest-Raising Places; HCDPA; Schuyler Court; Providence Hall;	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
4.06-A: Collaborate with the adjacent Town of Greenport and Hudson City Schools Housing issues are not bound by geographic lines and municipal boundaries. <ul style="list-style-type: none"> • Create partnerships with the town and school boards to explore housing options • Invite a town and school board member to join the HTF 	Short Range	\$		City of Hudson; HCDPA	HIGH	High Feasibility-High Impact

Action Steps:	Timeline	Cost	Resource/Funding	Lead Organizations	Priority	Feasibility and Impact
4.07-A: Encourage community participation and engagement Provide community workshops about zoning and housing policies to encourage increased community participation and engagement in the strategies and action steps included in the Strategic Housing Action Plan.	Short	\$		Raising Places	HIGH	High Feasibility-High Impact

SUMMARY OF SPECIFIC PROJECTS AND PROGRAMS:

Rental Rehabilitation (Small Buildings: 1-4 units)

Galvan Foundation

The units are located across 10 buildings, and 26 of the units are located on Warren Street and in the lower poverty rate census tract. The plan includes 15 units affordable at 60% of the Columbia County Area Median Income (AMI), 7 units affordable 80% of AMI, and 7 units affordable at 90% of AMI. The affordability level for each unit is based on an affordable housing market demand study commissioned by Galvan.

Galvan is creating 29 units of low to moderate income housing without any state or federal financial assistance. The initiative is financed by Galvan and a \$2,500,000 construction loan from the Bank of Greene County. The total development cost is \$5,600,000.

The units are being developed at the following locations:

- 29-31 Fairview Avenue; (4) 2BR units
- 260 Warren Street; (3) 2BR units
- 22-24 Warren Street; (1) 2BR unit and (3) 1BR units
- 356 Union Street; (7) 2BR units – classified as a large building
- 340 State Street; (2) 3BR units
- 105 Union Street; (1) 3BR unit
- 357 Union Street; (1) 2BR unit
- 229 Union Street; (1) 2BR and (1) 3BR unit
- 69 North 7th Street; (1) 4BR unit
- 335-337 Allen Street; (1) Studio, (2) 1BR units, (1) 2BR unit

Rental Rehabilitation (Large Buildings: 5 or more units)

The following projects were submitted through the New York State Downtown Revitalization Initiative (DRI) in March 2018.

Hudson Housing Authority – 40 units

The Hudson Housing Authority (HHA) submitted a proposal to construct a mixed-use, mixed income rental housing project on vacant land currently owned by the HHA. This rental housing development is targeting households with incomes ranging from 30% to 120% of the area median income. The project would also include retail and community space on the first floor. The DRI funds will be used for soft costs and construction. The proposal identifies the following project benefits: new housing to cultivate a sustainable population and strong economy, long term stable housing for local labor force, families and seniors and will create 4 to 8 full-time jobs.

State Street/Columbia Street Site Prep Work: HCDPA

Hudson Community Development & Planning Agency submitted a proposal to complete site-preparation work on 8 vacant lots located at 6-8, 10, 12 & 14 State Street and 202, 204, 206 and 213 Columbia Street. This site-preparation work is expected to facilitate development of new housing and/or other uses to benefit the neighborhood and support 4 short-term jobs. The project consists of securing the sites as an interim measure until development begins, which includes a property survey, Phase I Environmental Site Assessment (ESA), zoning analysis and preliminary feasibility analysis.

New Development

KAZ Mixed Use Redevelopment/ TOD: HDC

The Hudson Development Corporation issued an RFP for the redevelopment of the KAZ site. The proposal includes the anticipated use of DRI funds for demolition and infrastructure improvements to support a mixed-use development on the site. The project will create housing options adjacent to the train station and compliment other nearby projects such as the Wick Hotel, Basilica Hudson and other waterfront improvements. The project is anticipated to create up to 120 full-time and 70 part-time positions.

Homeowner Rehabilitation

Homeowner Improvement Grant: HCDPA

HCDPA submitted a proposal to implement a grant program for existing homeowners. A matching grant program would assist eligible owners with exterior façade renovations and interior repairs. The program is focused on the BRIDGE District with consideration given for applicants between Second and Fourth Streets. The program would increase investment in the existing housing stock, leverage private dollars and reduce blighting influences.

Acknowledgement and References:

This document is based upon qualitative and quantitative research and analysis conducted by Hudson Valley Pattern for Progress in collaboration with the City of Hudson's Housing Task Force. This was a collaborative community engagement process with local organizations combined with a review of existing planning reports and documents provided the framework for this plan. Elements of narratives, policies, action steps and general background are sourced from housing and community development plans from: the City of Spokane, the City of Los Angeles, the City of San Leandro and Sheridan County, WY.

COMMUNITY DEMOGRAPHICS

APPENDIX I

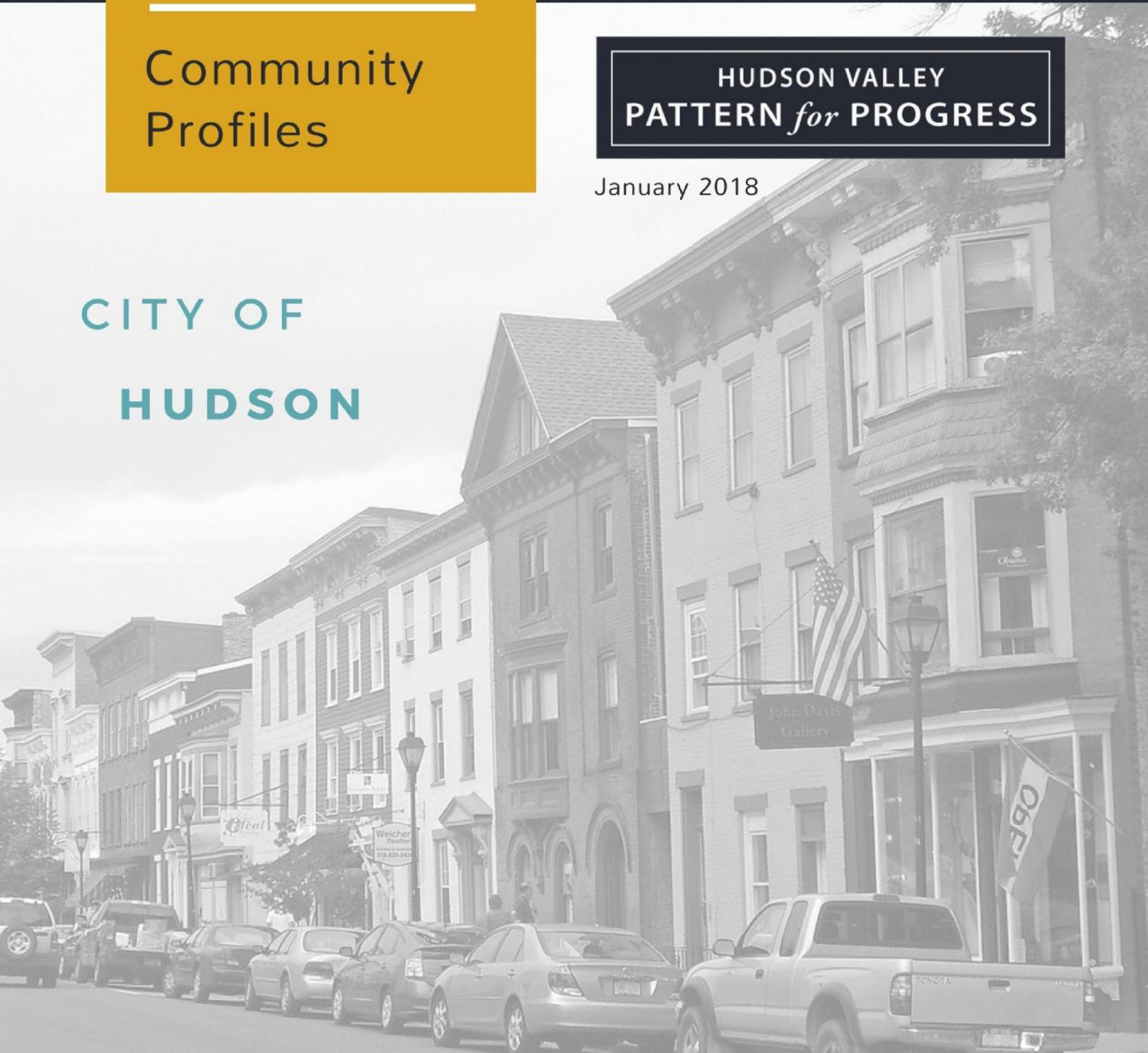
URBAN ACTION AGENDA

Community
Profiles

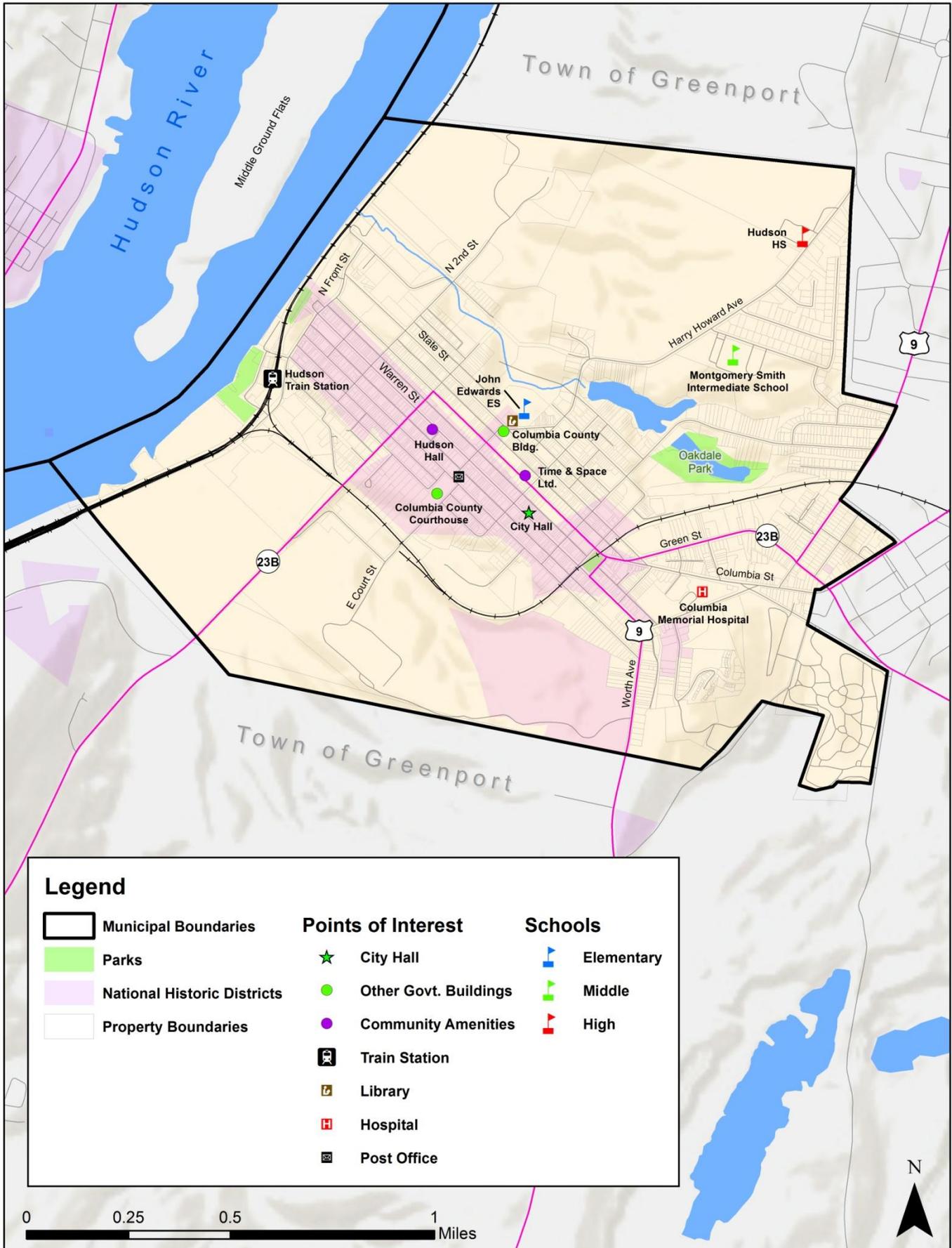
HUDSON VALLEY
PATTERN *for* PROGRESS

January 2018

CITY OF
HUDSON



COMMUNITY OVERVIEW MAP



Legend

- | | | |
|-----------------------------|---------------------------|----------------|
| Municipal Boundaries | Points of Interest | Schools |
| Parks | City Hall | Elementary |
| National Historic Districts | Other Govt. Buildings | Middle |
| Property Boundaries | Community Amenities | High |
| | Train Station | |
| | Library | |
| | Hospital | |
| | Post Office | |

0 0.25 0.5 1 Miles



POPULATION & DEMOGRAPHICS

Population Basics

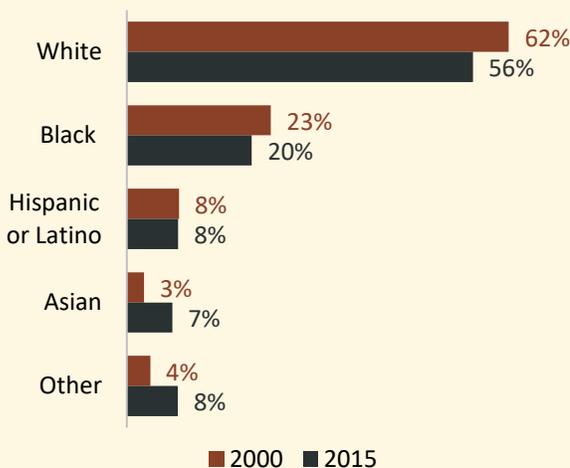
6,572 Population (2015)
-12.7% Population Change since 2000
2.3 Square Miles
2,857 Population Density (people per sq. mile)

Community Snapshot

23% Population under age 20
65% Population ages 20-64
12% Population 65 and older
\$34,313 Median household income
23% Residents with a bachelor's degree or higher
29% Owner-occupied housing
57% Renter-occupied housing

Source: 2015 American Community Survey

Population by Race and Ethnicity



Source: 2015 American Community Survey; 2000 Decennial Census

Population & Demographics Analysis

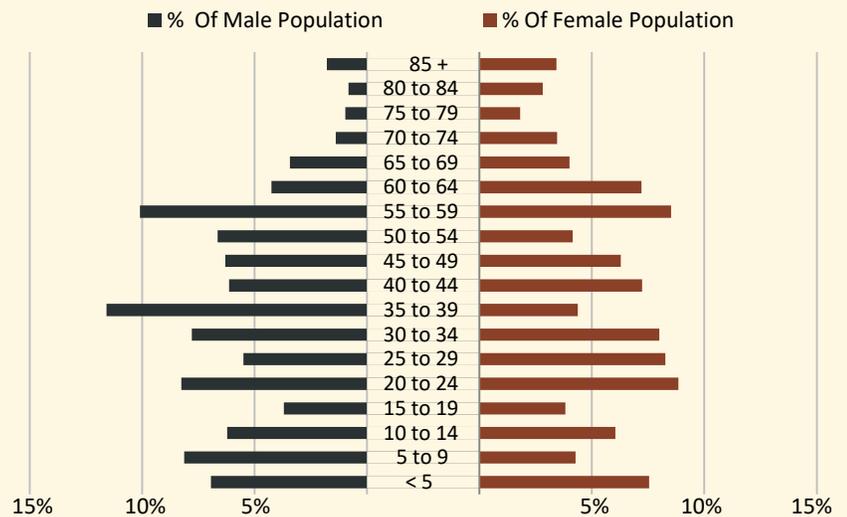
Hudson's population has shrunk by more than 12% since 2000. Over the last 16 years, the percent of the city's population identifying as White or Black has dropped while the percent identifying as Asian or Other has increased. Nearly 90% of Hudson residents were born in the United States.

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: 2015 American Community Survey

Place of Birth



Source: 2015 American Community Survey

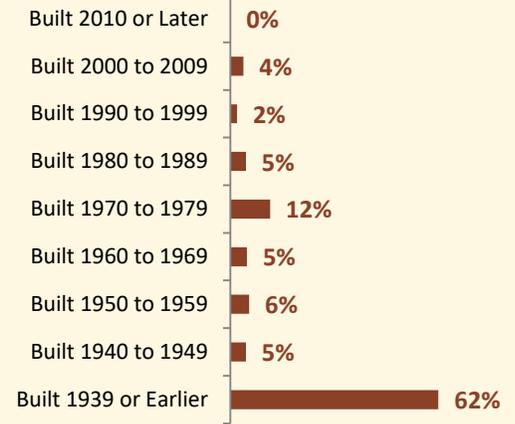
Housing Analysis

Hudson’s housing stock is dominated by rental properties, with owner-occupied units making up less than a third of the total and a vacancy rate of 13%. Housing is affordable for more than half of residents, but a sizable minority are “cost burdened” (paying more than 30% of their income towards housing), including around 20% who are paying more than 50% of their income towards rent. Inflation-adjusted home values in Hudson have risen by 68% since 2000, compared to just 44% in Columbia County. A majority of homes (59%) are worth less than \$299,999 while on the other end of the market 11% of homes are valued at over \$500,000. Nearly 75% of Hudson’s housing stock was built prior to 1960.

Data Notes

Median Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

Age of Housing Stock



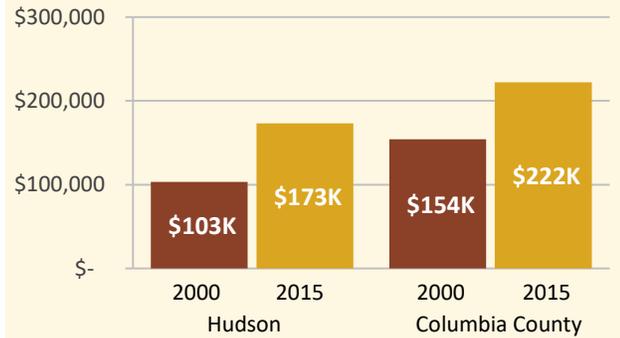
Source: 2015 American Community Survey

Home Values



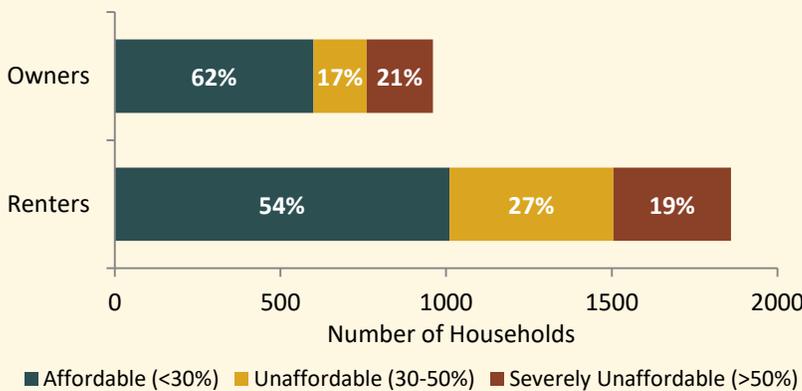
Source: 2015 American Community Survey

Median Home Value



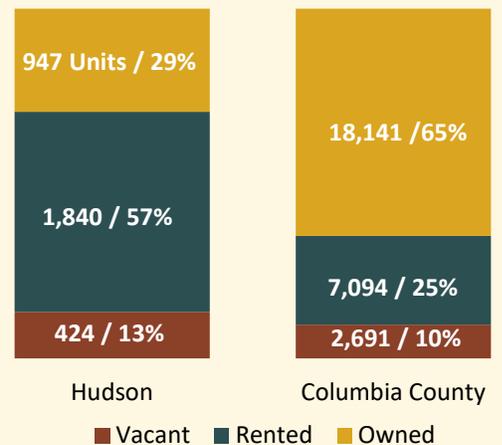
Source: 2015 American Community Survey; 2000 Decennial Census

Affordability (% of Income Towards Housing Costs)



Source: U.S. Dept. of HUD - Comprehensive Housing Affordability Strategy Data (2017)

Housing Occupancy



Source: 2015 American Community Survey

Household Income Distribution



Source: 2015 American Community Survey

Income & Poverty Analysis

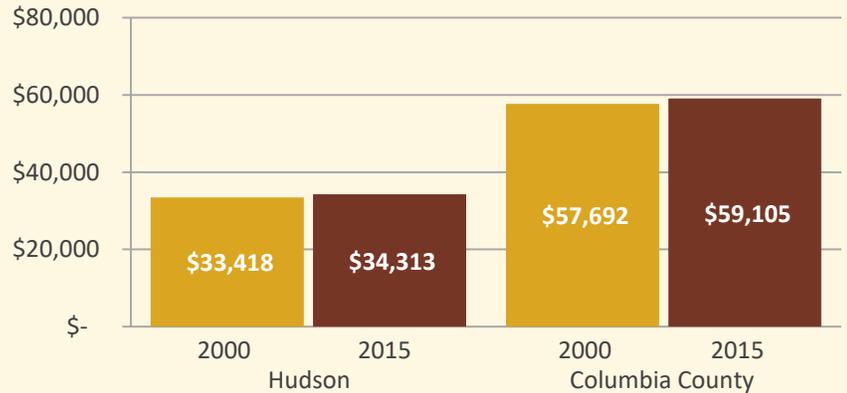
Since 2000, Hudson's median household income has risen by 3% when accounting for inflation while Columbia County's has risen by 2%. The poverty rate has also showed little change, although the share of households receiving SNAP benefits has risen from 16% to 28%. 64% of households earn less than \$50,000 per year.

Data Notes

Median Household Income – 2000 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 2015, the poverty line for a family of four was \$24,250.

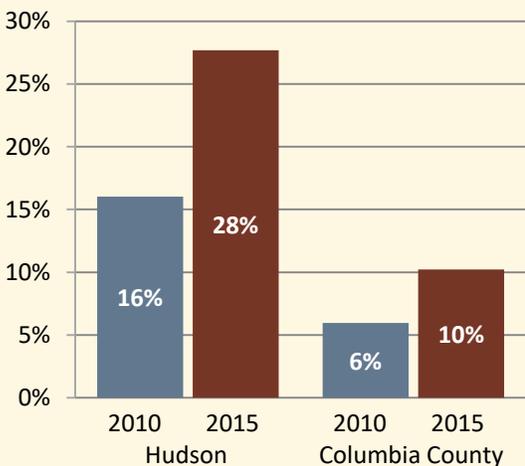
Households Receiving SNAP – SNAP is the Supplemental Nutrition Assistance Program (formerly Food Stamps). To qualify for SNAP, a household must have an income below 130% of the poverty line.

Median Household Income



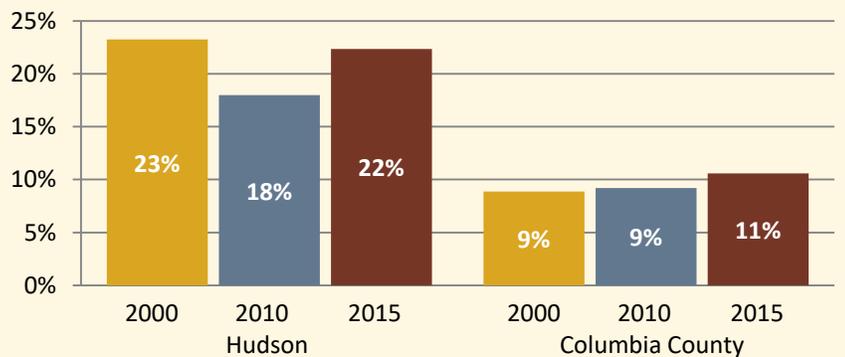
Source: 2015 American Community Survey; 2000 Decennial Census (Inflation Adjusted)

Households Receiving SNAP



Source: 2010 & 2015 American Community Survey

Households Below the Poverty Line



Source: 2015 American Community Survey; 2000 Decennial Census

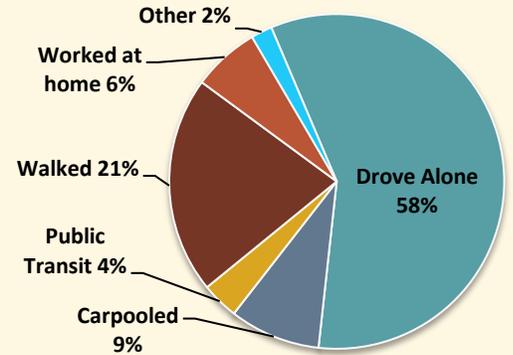
Economy Analysis

The share of employed residents has risen since 2000, although the unemployment rate has tripled. More than half of residents work in Hudson, and over 80% work in Columbia County. A majority (67%) of residents commute by car, but over a quarter walk to work or work from home. Relative to 2010, there are fewer residents working in the “manufacturing,” sector and many more working in the “arts, entertainment, and accommodation and food services” sector. Hudson was the 2017 winner of the NY State \$10 million Downtown Revitalization Initiative award in the Capital region.

Data Notes

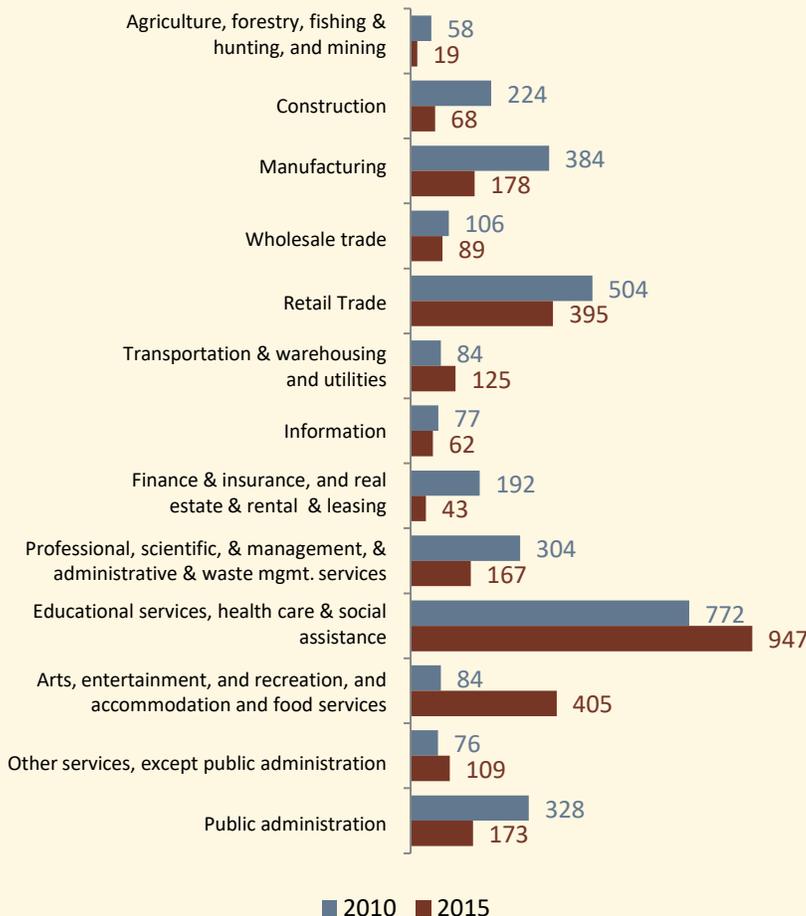
Employment – Data on unemployment comes from American Community Survey, which reports data by municipality. The Bureau of Labor Statistics is a common source for national unemployment rate data but does not report data at the municipal level.

Means of Travel to Work



Source: 2015 American Community Survey

Employment by Industry of Hudson Residents



Source: 2015 American Community Survey

Place of Work & Commute Time

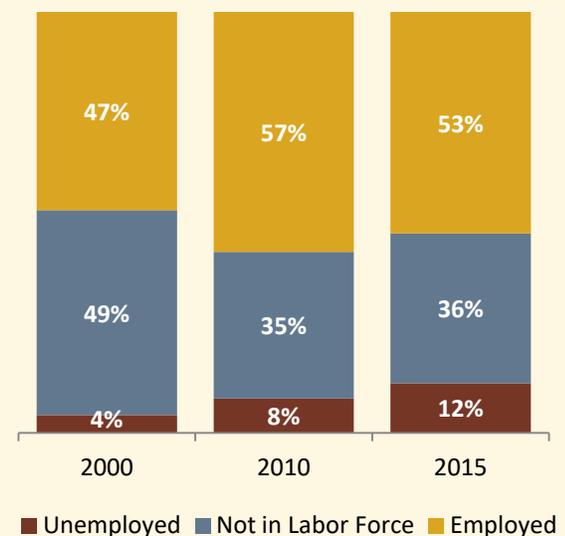
% of residents who work in Hudson **55%**

% of residents who work in Columbia County **81%**

Average Commute Time **21 Minutes**

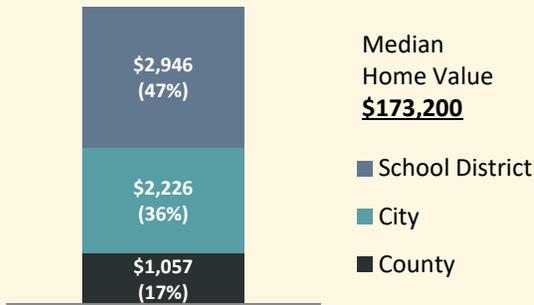
Source: 2015 American Community Survey

Employment (Age 16 and Older)



Source: American Community Survey, US Decennial Census

Taxes on Median Home



Total Taxes - \$6,228

Source: NY State Office of Real Property Tax Services (2015)

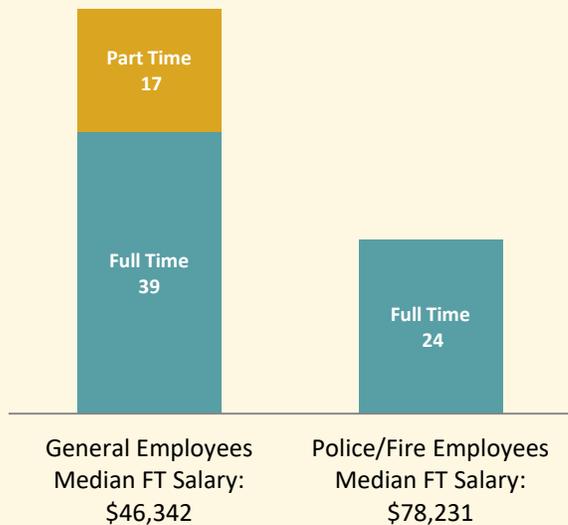
Municipal Finances

Did City Budget Stay Under NY State Tax Cap?

2012	2013	2014	2015	2016	2017
Yes	Yes	Yes	Yes	Yes	Yes

Source: Office of the New York State Comptroller

Municipal Employees



Source: Office of the New York State Comptroller (2016)

Dollars and Cents Analysis

Hudson has kept its municipal budget under the Tax Cap every year since 2012. City property taxes are 36% of the total \$6,228 tax bill on a home worth the city median of \$173,200. The city has 63 full time and 17 part time employees. In 2016, the largest category of budget expenditures was for public safety (police and fire).

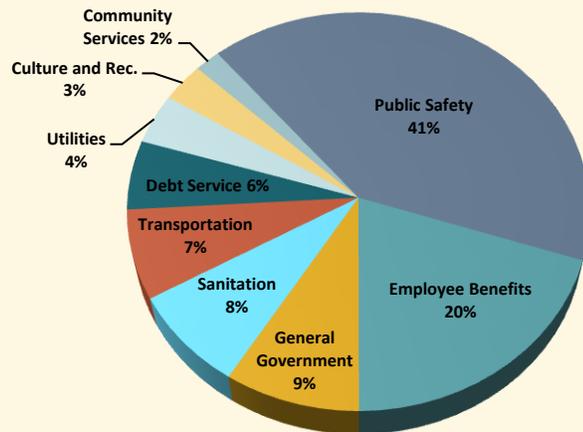
Data Notes

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.

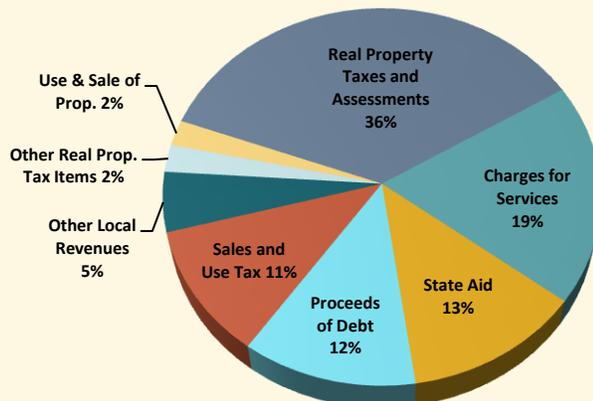
Municipal Employees – Employees were counted as part time if they earned less than \$30,000 in 2016 and full time if they earned over \$30,000. “General” employees are non-police/fire employees.

Municipal Revenues and Expenditures – Categories are determined by the Comptroller’s Office.

Municipal Revenues and Expenditures



2016 Expenditures
\$14,724,947



2016 Revenues
\$14,307,186

Source: Office of the New York State Comptroller

Education Analysis

Hudson City School District serves around 1,800 students in the city, Town of Greenport, and parts of five other nearby towns. Since 2007, the graduation rate has increased while total enrollment has decreased. Expenditures per pupil have risen nearly 40%. The number of students who are English Language Learners (see below) has doubled in the last ten years. Among all residents of Hudson, 34% have an associate's degree or higher, while 19% 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.

Graduation Rate & College/Career Readiness – College/Career Readiness (CCR), also known as Aspirational Performance Measure, is a statistic created by NY State to track high school graduates' ability to succeed in college or the workforce. CCR is based on a student's Regents scores and was introduced in the 09-10 school year. 2015-16 data is not yet available.

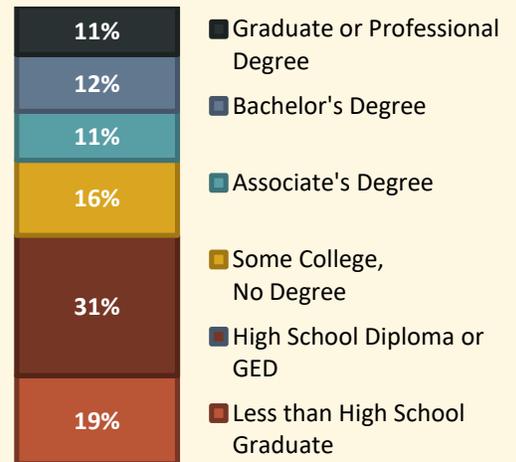
Student Characteristics – Students are eligible for free school lunch if their family's income is below 130% of the poverty line and reduced price lunch if their family's income is below 185% of the poverty line. English Language Learners are students who have been classified as not proficient in English and require additional instruction.

Average SAT Scores

Category	Score (800 max)	Rank Among 23 UAA districts
Reading	473	15
Math	459	18
Writing	448	17

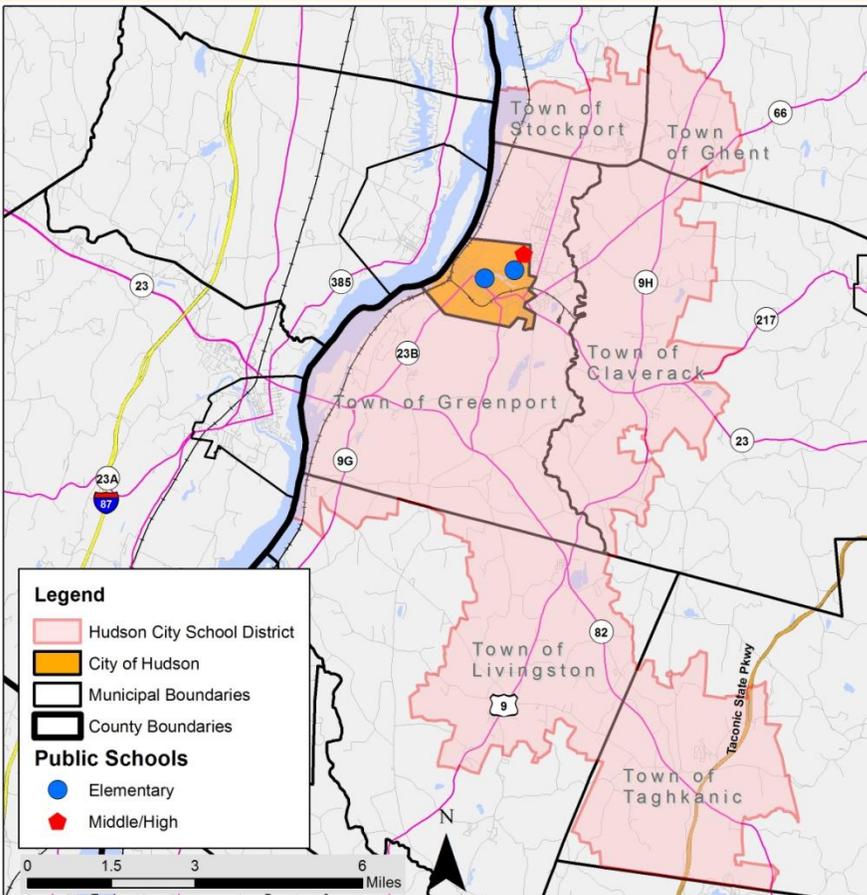
Source: New York State Department of Education (2015-16)

Education Level of City Residents

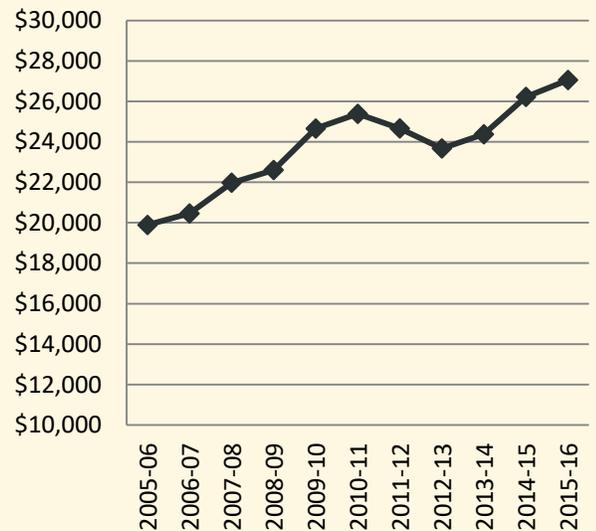


Source: 2015 American Community Survey

Hudson City School District

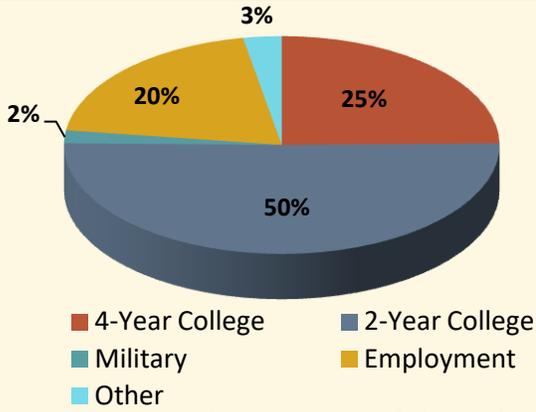


Expenditures Per Pupil



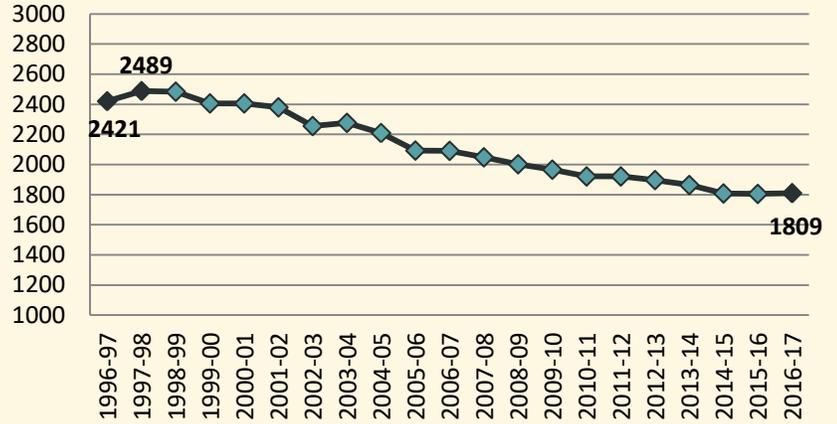
Source: New York State Department of Education (Infl. Adjusted)

**Post-Graduation Plans of
Graduating High School Seniors**



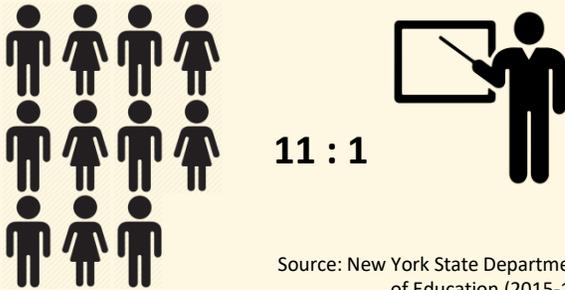
Source: New York State Department of Education (2015-16)

Hudson City School District Enrollment



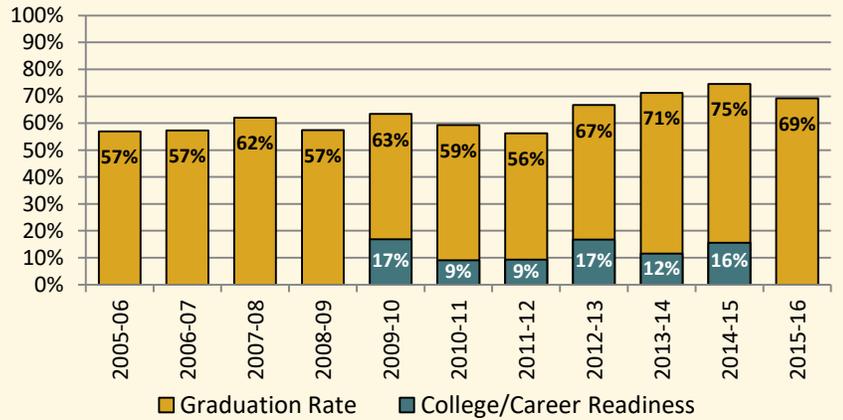
Source: New York State Department of Education

Student to Teacher Ratio



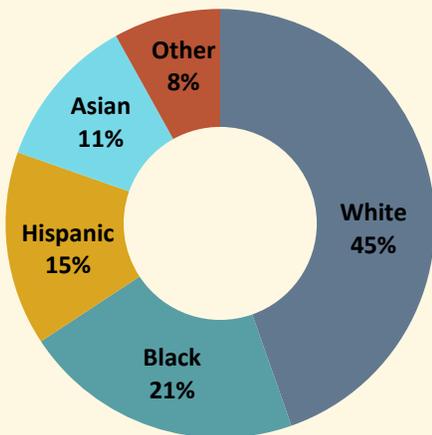
Source: New York State Department of Education (2015-16)

Graduation Rate & College/Career Readiness



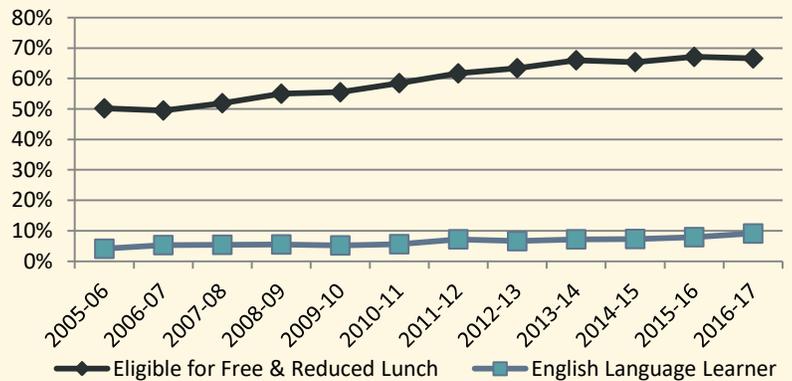
Source: New York State Department of Education

Race & Ethnicity of Students



Source: New York State Department of Education (2015-16)

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 (95%) 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.

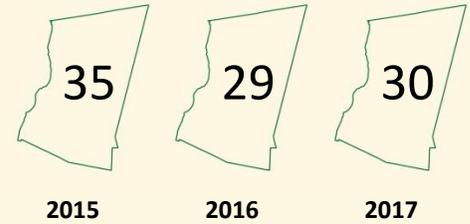
Access to Quality Food – The US Dept. of Agriculture defines census tracts as food deserts if the tracts have high poverty and low access to food. Pattern analyzed GIS data to find supermarket walktimes.

Childhood Obesity – These categories are mutually exclusive. Obese individuals are not also counted as overweight.

County Health Ranking

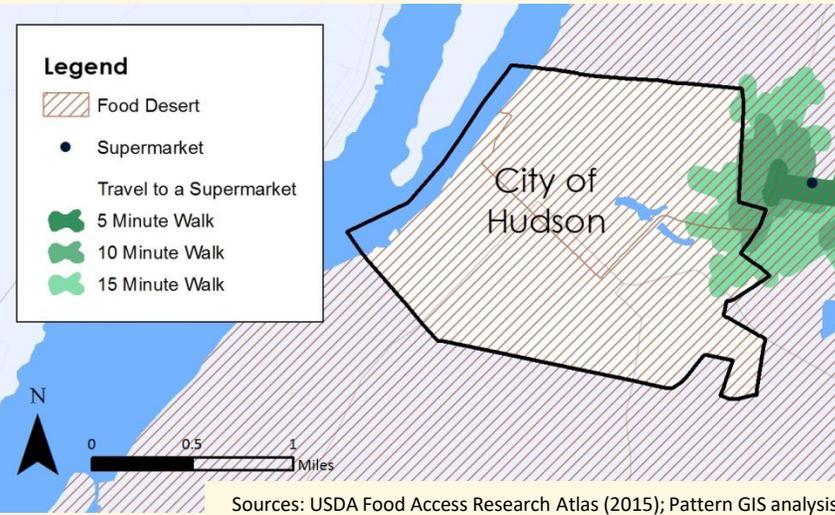
Columbia County

Rank out of 62 New York Counties

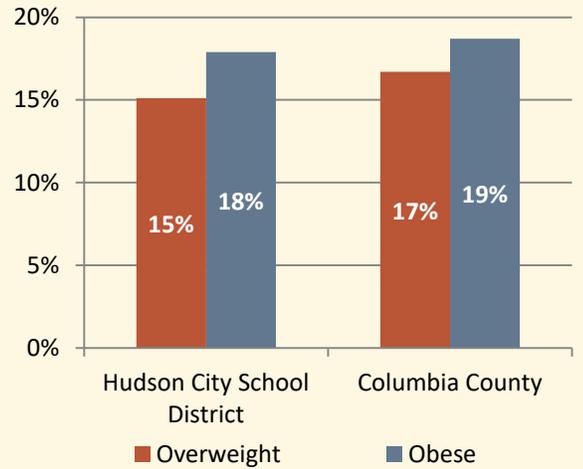


Source: Robert Wood Johnson County Health Rankings

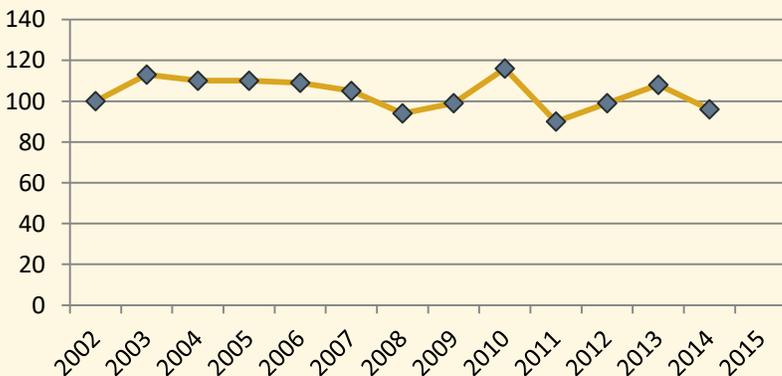
Access to Quality Food



Childhood Obesity

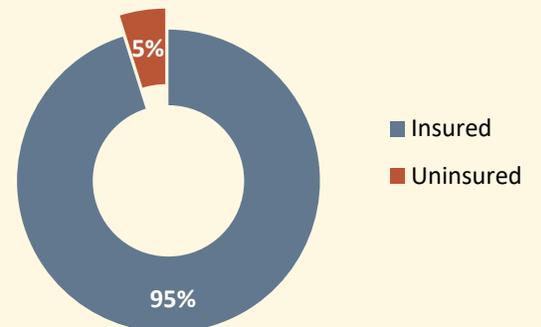


Number of Births



Source: New York State Department of Health

Health Insurance Rate



Source: 2015 American Community Survey

Access to Parks



Acres of Open Space & Parks in Municipality **18**



Residents per Acre of Parkland **365**

Source: Pattern for Progress Analysis of GIS Data

Avg. Annual Household Spending



\$1,419

Apparel & Services



\$2,206

Eating Out



\$3,430

Groceries



\$3,565

Health Care

Source: ESRI Business Analyst 2017

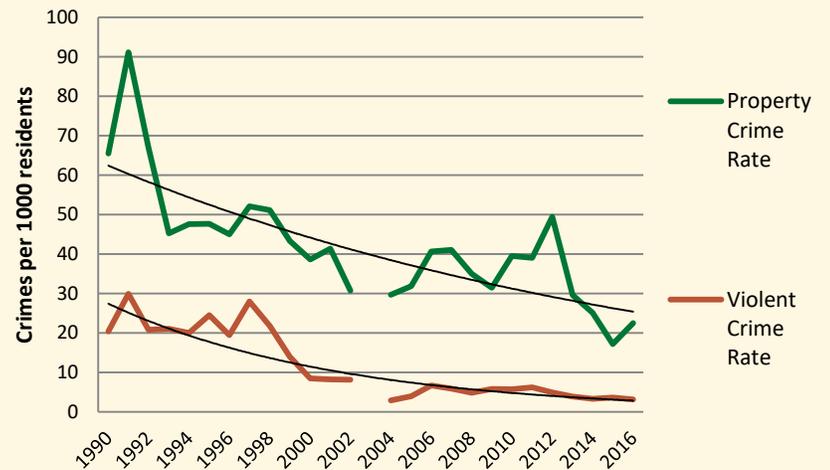
Quality of Life Analysis

Since 1990, the crime rate in Hudson has dropped by more than 50%, including a large decrease in property crime since 2012.

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 was incomplete and is not included in the chart.

Per Capita Crime Rate



Source: NY State Division of Criminal Justice Services

ABOUT THIS PROJECT

The Urban Action Agenda (UAA) is a major initiative led by Hudson Valley Pattern for Progress to promote growth and revitalization in urban centers throughout the nine-county Hudson Valley Region. The 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 traditions of denser development, these communities are well positioned to accommodate the region's growth in the 21st Century.

Pattern began working on the UAA profiles in 2014 thanks to a multi-year grant from the Ford Foundation. To keep the project's scale manageable, the UAA focuses on a group of 25 higher-need urban areas in the region, selected for reasons including changing demographics and poverty. An initial set of

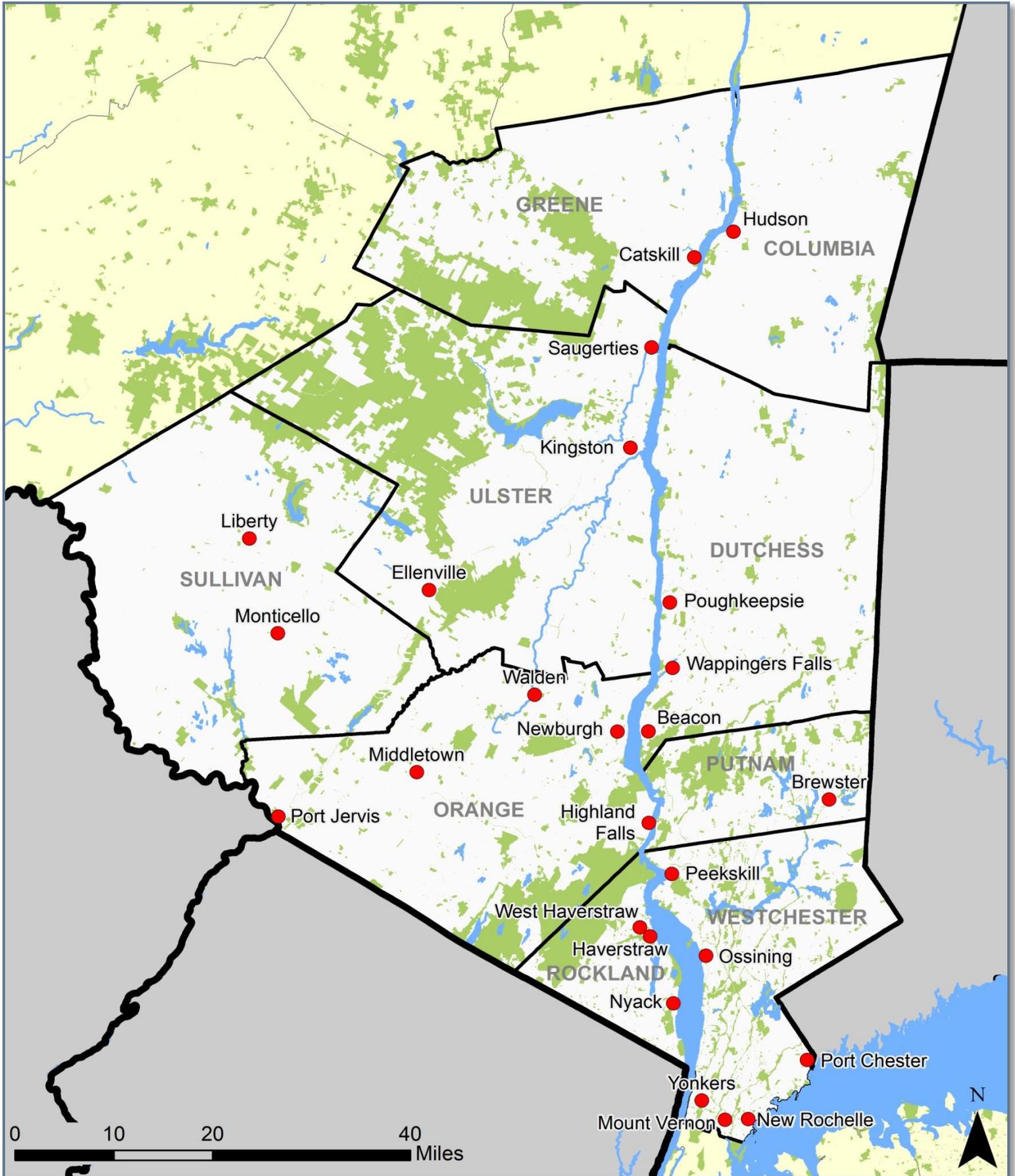
This community profile was prepared with funding provided by the New York State Department of State under Title 11 of the Environmental Protection Fund.

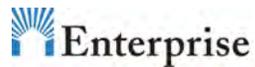
profiles were issued in early 2016 in partnership with the Regional Plan Association. Now, this set of updated and expanded community profiles represent the next step in the UAA's efforts to provide useful data to policymakers, residents, and business and community groups in the Valley's urban areas. Current funding for these profiles comes from Empire State Development and the NYS Department of State through the Mid-Hudson Regional Economic Development Council.

About Hudson Valley Pattern for Progress

Pattern is a half-century old not-for-profit policy, planning, advocacy, and research organization whose mission is to promote regional, balanced, and sustainable solutions that enhance the growth and vitality of the Hudson Valley. To learn more about Pattern and the UAA, visit our website: www.pattern-for-progress.org.

URBAN ACTION AGENDA COMMUNITIES





OPPORTUNITY

MEASUREMENT REPORT 360



SMARTER INVESTMENTS.
THOUGHTFUL SOLUTIONS.
STRONGER COMMUNITIES.

OPPORTUNITY360 provides a comprehensive approach to understanding and addressing community challenges using cross-sector data, community engagement and measurement tools. Together, we are illuminating the pathways that foster greater opportunity for people in every community.

This report provides the framework and data necessary to assess both the available pathways to opportunity and the outcomes of opportunity in any neighborhood in the United States. Partners in community development will gain a deeper understanding of available resources through **OPPORTUNITY360** and be better positioned to make smart investments and create collaborative solutions that transform communities across the country.



For more information about this report and **OPPORTUNITY360**, visit us at www.enterprisecommunity.org/opportunity360.

Opportunity360 Measurement Report

Report for Census Tract: 12

County: Columbia, NY

City: Hudson

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[Housing Stock](#)

[Mortgage Market](#)

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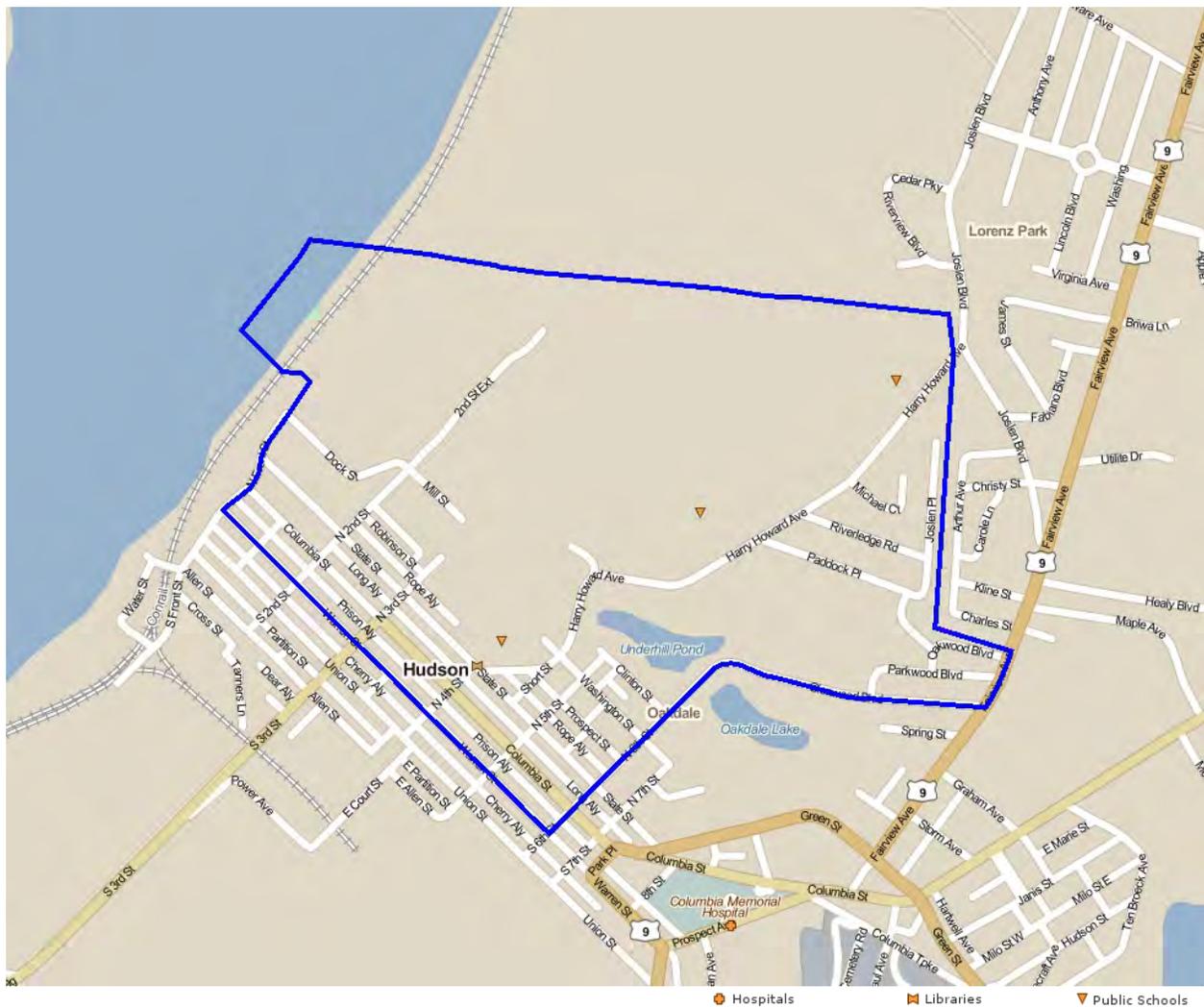
[Employment](#)

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[Transit & Mobility](#)

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Overview of Census Tract 12



About this report: Enterprise's Opportunity360 platform draws together a wide breadth of data, made available for every census tract in the country. This report is a tool to help practitioners, policymakers and the public understand the complex place-based factors that shape opportunity pathways and outcomes at a local level.

The data in this report come from a wide array of third-party providers, and links to data sources are available throughout. The information presented herein has not been independently verified by Enterprise, and Enterprise disclaims responsibility from any instances of inaccurate information. Detailed methods for index calculations are available at <http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932>.

What is Opportunity?

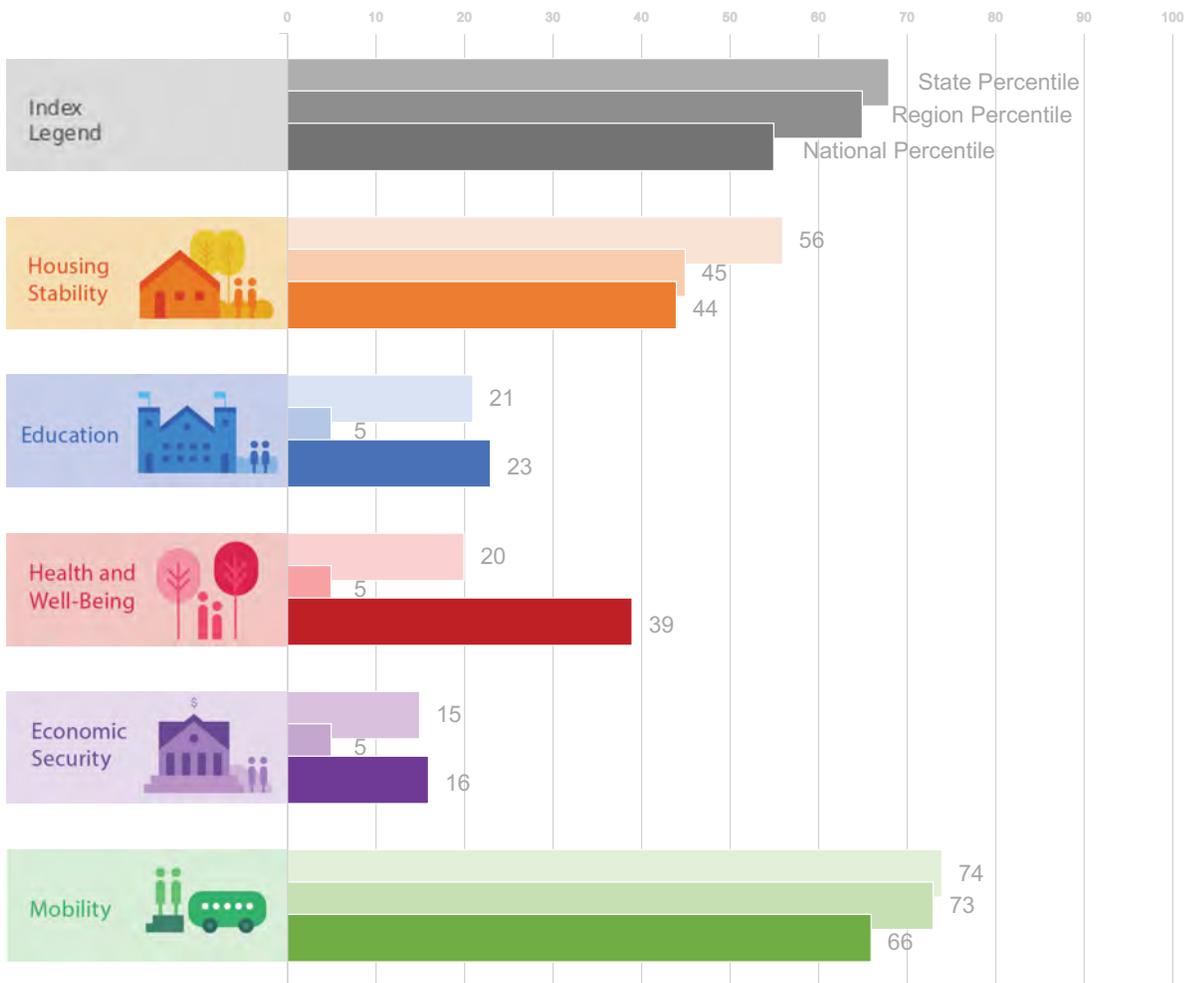
Opportunity is the set of circumstances or pathways that make it possible for people to achieve their goals—no matter their starting point. At Enterprise, we believe that all people should be able to live in communities in which the available pathways lead to positive outcomes—housing stability, education, health & well-being, economic security and mobility. These are the outcomes we strive to achieve every day for ourselves, our friends and families, and the broader communities in which we live.



Opportunity360 offers a framework for measuring opportunity at a neighborhood level using more than 150 data indicators from both public and proprietary sources.

To help you tell the story of opportunity in your neighborhood, we created index values for each opportunity outcome. The snapshot below illustrates how the values for your census tract compare to all other tracts in the nation. A score of 50 means the tract is in the 50th percentile—half of all tracts in the country have higher scores and half have lower scores. The region and state scores reflect the percentile ranking of the selected tract as compared to all other tracts within those areas.

What Does Opportunity Look Like for People Living in This Community?



Opportunity Outcomes Scorecard

For Census Tract: 12

The Opportunity Outcomes Scorecard below summarizes the opportunity outcome scores for this census tract. Each score represents a percentile rank from 0 to 100. Selected indicators offer insight into the data that underlies the score and how they have changed over time.



Housing Stability

2017 Opportunity Index Score:

44

The Housing Stability index score is based on six measures assessing housing affordability and the ability of residents to live in their home as long as they choose.¹

Selected Indicators for this Tract

27%

Homeownership

Regional Average: 72%
Annual Average Change in Tract from 2000: -1%

4%

Crowded or Over-Crowded Units²

Regional Average: 1%
Annual Average Change in Tract from 2000: -2%

27%

Low-Income and Severely Cost-Burdened²

Regional Average: 31%
Annual Average Change in Tract from 2000: 1%

Education

2017 Opportunity Index Score:

23

The Education index score is based on three measures assessing the level of education achieved by residents.³

Selected Indicators for this Tract

77%

Adults with a High School Diploma

Regional Average: 88%
Annual Average Change in Tract from 2000: 2%

18%

Adults with a Bachelor's Degree or Higher

Regional Average: 29%
Annual Average Change in Tract from 2000: 1%

¹ The Housing Stability index score includes: Homeownership Rate, Percent of All Low-Income Households that are Severely Cost-Burdened, Percent of Occupied Units that are Crowded or Over-Crowded, Percent of Households that have Multiple Families or Unrelated Individuals, Percent of Renter Households Receiving Project-Based Housing Assistance, Percent of Renter Households Receiving Housing Choice Vouchers.

² Households are considered cost-burdened or severely cost-burdened when they spend more than 30% or 50% of their income on rent, respectively. A unit is considered crowded if it is inhabited by more than one person per room.

³ The Education index score includes: Population with High School Diploma or Higher, Population with Some College, or Associate's Degree or Higher, Population with Bachelor's Degree or Higher.

Items marked "N/A" indicate data not available for this location.



Health & Well-Being

2017 Opportunity Index Score:

39

The Health & Well-Being index score is based on seven measures assessing residents' health status and ability to access care.⁴

Selected Indicators for this Tract

13%
Diabetes Rate⁵
County Average: 13%

24%
Adults with Fair or Poor Reported Health⁵
Regional Average: 18%

78%
Adults with a Health Care Provider
Regional Average: 87%



Economic Security

2017 Opportunity Index Score:

16

The Economic Security index score is based on four measures assessing residents' ability to afford a good standard of living.⁶

Selected Indicators for this Tract

31%
People in Poverty
Regional Average: 12%
Annual Average Change in Tract from 2000: 0%

12%
Unemployment Rate
Regional Average: 7%
Annual Average Change in Tract from 2000: 2%

\$29,006
Median Household Income
Regional Average: \$59,105
Annual Average Change in Tract from 2000: -0%



Mobility

2017 Opportunity Index Score:

66

The Mobility index score is based on five measures assessing residents' ability to access transportation to meet basic needs.⁷

Selected Indicators for this Tract

36%
Households with No Vehicles
Regional Average: 7%
Annual Average Change in Tract from 2000: 0%

8%
Workers Who Commute Over an Hour
Regional Average: 8%
Annual Average Change in Tract from 2000: 4%

5%
Workers Who Commute Via Public Transit
Regional Average: 2%
Annual Average Change in Tract from 2000: -8%

⁴ The Health & Well-Being index score includes: Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider, Percent of Adults Reporting to Have Fair or Poor Health Status in the last 30 days, Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract, Percent of Adults Reporting to Have Diabetes, Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD), Percent of Adults Reporting to be Obese, Percent Uninsured.

⁵ Based on self-reported health status from the CDC Behavioral Risk Factor Surveillance System survey.

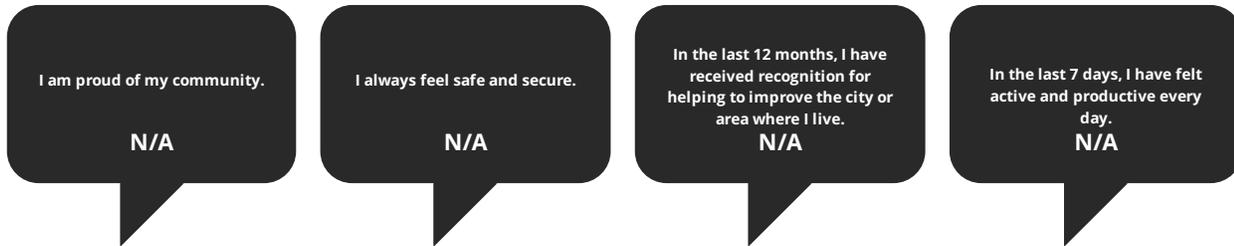
⁶ The Economic Security index score includes: Median Household Income, Percent of People in Poverty, Unemployment Rate, HUD Labor Market Engagement Index Score.

⁷ The Mobility index score includes: Average Travel Time to Work, Percent of Workers Who Commute Over an Hour, Percent of Workers Who Commuted to Work Using Public Transportation, Percent of Workers who Commute to Work by Walking, Percent of Households For Which No Vehicles are Available. Items marked "N/A" indicate data not available for this location.

Items marked "N/A" indicate data not available for this location.

Resident Voices from Around the Region

Residents are a source of local knowledge that can provide vital context and insights, as well as uncover priorities and goals. Opportunity360 uses survey information, real-time community feedback and in-depth community engagement tools to ground the data in residents' real experiences of opportunity in their area.



Resident Voices Indicators			
Indicator	Region (CBSA)	Nation	Average Annual Change
I am proud of my community. (2016)	N/A	65%	N/A (2014)
I always feel safe and secure. (2016)	N/A	77%	N/A (2014)
In the last 12 months, I have received recognition for helping to improve the city or area where I live. (2016)	N/A	19%	N/A (2014)
In the last 7 days, I have felt active and productive every day. (2016)	N/A	69%	N/A (2014)
I smiled or laughed a lot yesterday. (2016)	N/A	81%	N/A (2014)
In the last 7 days, I have worried about money. (2016)	N/A	34%	N/A (2014)
There have been times in the last 12 months when I did not have enough money to pay for healthcare and/or medicines needed by me/my family. (2016)	N/A	15%	N/A (2014)
There is a leader in my life who makes me enthusiastic about my future. (2016)	N/A	61%	N/A (2014)

Source: Gallup

For more information about community engagement tools and approaches, visit www.enterprisecommunity.org/opportunity360.

What Are the Pathways That Drive Opportunity?

For Census Tract: 12 County: Columbia, NY
City: Hudson

Success no longer relies solely on individual motivation and work ethic. We may have the same goals in life, but not the same opportunities—and where you live affects the life you have.

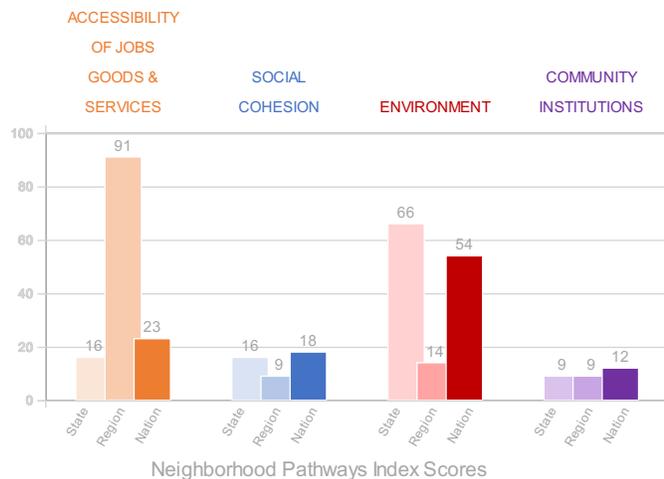
The previous section discussed opportunity outcomes. This section discusses the pathways that make it possible for people to achieve those outcomes. These pathways exist at multiple levels and are shaped by interactions between people and their homes, their neighborhoods, and the policies and systems that affect them.



POLICIES AND SYSTEMS MATTER

Good policy and efficient, well-designed systems can help create, widen and shape a person's pathway to opportunity. For example, housing and mortgage markets shape the number and type of homes available in a neighborhood, as well as their affordability. Similarly, changes to national health policy can affect the marketplace, which in turn can affect the availability of health care. A first step in promoting opportunity is to understand how our systems and policies affect the outcomes of low-income people.

NEIGHBORHOODS AND NETWORKS MATTER



Neighborhoods represent a critical pathway to opportunity. They determine the schools children attend and access to amenities and services. A neighborhood's proximity to environmental hazards can affect residents' health and well-being. Collectively, these factors have an enormous impact on the outcomes that people are able to—and likely will—achieve.

We assess neighborhood pathways based on the latest research, which suggests that four factors matter most: the accessibility of goods, services and jobs; the physical environment and safety of a neighborhood; social capital, networks and support; and the quality of community institutions, most notably schools.

HOMES AND BUILDINGS MATTER

The quality, design and affordability of homes can directly impact the well-being of those living within them. For example, homes with peeling lead paint or a leaking roof can present serious health hazards to those living within them. On the other hand, a safe and affordable home frees up more income to pay for healthy food, proper health care and other necessities. In this way, a safe and stable home is an essential foundation for opportunity, while an unsafe or high-cost home may create significant barriers to achieving desired outcomes.

PEOPLE MATTER

Access to opportunity depends on individual circumstances and physical, mental, and emotional capacity. For example, a person with a disability may face difficulty obtaining certain jobs; an individual with considerable savings will find it easier to purchase a home; and a senior citizen may face mobility challenges. These and many other personal characteristics and situations come together to determine what pathways a person can access.

The next section of the report provides more detailed data for each of these levels. In addition, the opportunity pathways that exist at a neighborhood level are so critical to an individual's opportunity outcomes, the report examines those pathways in greater detail and provides index values for four pathways that exist within a neighborhood: accessibility of jobs, goods & services; social cohesion; environment; and community institutions.



NEIGHBORHOODS & NETWORKS

Jobs, Goods & Services

Index Value: 23

The jobs that a person can reach in their daily commute, the social services and supports they can access, the availability of healthy foods and basic household necessities — all of these things can shape or constrain people's pathways to opportunity.

Walk Score (2016) 0	Transit Score (2016) 0	Blocks With No Wired Broadband? (2016) Yes	Fitness and Recreational Sports Centers per 100,000 People (2015) 11.25 (County)
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Jobs, Goods & Services Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
WalkScore Index of Location Walkability (2016)	0	-	-	-
Transit Score: Transit Accessibility Ranking (2016)	0	-	-	-
Blocks With No Wired Broadband? (2016)	Yes	-	-	-
Number of Fitness and Recreational Sports Centers per 100,000 People (2015)	-	11.25 (County)	10.34	-
Is this a USDA Low Access to Grocery Tract? (2015)	Yes	-	-	-
Distance to Nearest SNAP Retail Location (2016)	0.16 miles	-	-	-
Jobs Accessible Within 45 Minutes Auto Travel Time (2016)	14,422	-	-	-
Jobs Accessible Within 45-Minute Transit Commute (2016)	N/A	-	-	-
Total Dollar Amount of Qualified Low-Income Community Investments (QLIC's) from 2005 - 2012	\$0	\$3,022.19 million (State)	-	-

Source: WalkScore, FCC, Census County Business Patterns, USDA Food and Nutrition Service, USDA Food Environment Atlas, EPA Smart Location Database, CDFI Fund

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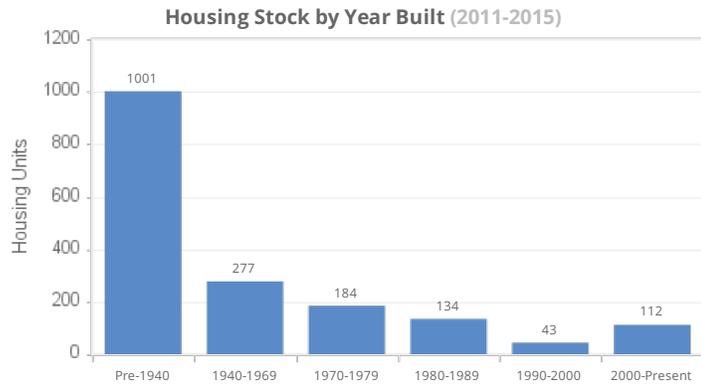


NEIGHBORHOODS & NETWORKS

Environment

Index Value: 54

The physical quality and safety of a neighborhood can have an enormous impact on residents' outcomes. Pollution, crime, vacant and/or dilapidated buildings and even the risk of natural threats, like flooding, can affect residents' health, housing stability and safety.



Predicted Crimes per 1,000 Residents (2016)

N/A

AFFH Environmental Hazard Index (2016)

72

Residential Vacancy Rate (2011-2015)

15.53%

Percent of Occupied Units Lacking Kitchen/Plumbing (2011-2015)

11.71%

Environment Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Vacancy Rate (2011-2015)	15.53%	23.07%	12.32%	-
Diesel Particulate Matter Level in Air ($\mu\text{g}/\text{m}^3$) (2016)	0.98	-	-	-
Cancer Risk from Air Toxics (2016)	38.35	-	-	-
Traffic Exposure Score (2016)	75.89	-	-	-
Pollutant Water Discharge Exposure Score (2016)	2.05	-	-	-
Potential Chemical Accident Management (RMP) Facilities Exposure Score (2016)	0.03	-	-	-
Hazardous Waste Management Facilities Exposure Score (2016)	0.00	-	-	-
Ozone Concentration Score (2016)	43.71	-	-	-
Particulate Matter Concentration Score ($\mu\text{g}/\text{m}^3$ annual average) (2016)	7.54	-	-	-
Housing Units Built Prior to 1960 (lead paint indicator) (2016)	294	-	-	-
AFFH Environmental Hazard Index (2016)	72	-	-	-
Distance to Nearest EPA Brownfield Site (2016)	21.97 miles	-	-	-
Distance to Nearest EPA Superfund Site (2016)	8.06 miles	-	-	-
Median Year Built (2011-2015)	1939	1966	1976	-
Percent of Occupied Units Lacking Kitchen and/or Plumbing (2011-2015)	11.71%	4.24%	4.95%	115.84% (2000)

Source: Census ACS, EPA EJSCREEN, HUD, EPA Brownfields Sites Reports, EPA Superfund Enterprise Management System

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NEIGHBORHOODS & NETWORKS

FEMA Flood Zones



■ High risk (>1% annual chance) ■ Moderate risk (>.2% annual chance) ■ Low risk (<.2% annual chance) ■ Undetermined risk

Source: FEMA

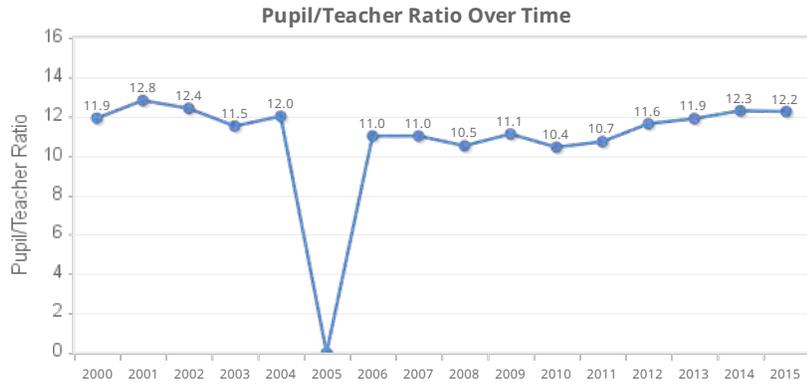


NEIGHBORHOODS & NETWORKS

Community Institutions

Index Value: 12

Local community institutions — most notably schools and health care providers — can have a profound effect on the life outcomes of residents. Education is a primary way that people access opportunities like jobs, and the quality of local schools can be either a springboard toward long-term success or a significant obstacle that must be surmounted. Similarly, strong health care institutions can improve health outcomes and quality of life for the communities they serve.



Average Graduation Rate (School District) (2010)	District Pupil/Teacher Ratio (2015)	Percent of Students in District in an Individualized Education Program (2015)	Total District Expenditures per Pupil for Elementary and Secondary Education (2014)
70.8%	12.24	20.4%	\$22,833

Community Institutions Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Standardized Test Score Rank (National Percentile) (2016)	N/A	-	-	-
Distance to Nearest Headstart Center (2016)	0.35 miles	-	-	-
Distance to Nearest Library (2016)	0.39 miles	-	-	-
Distance to Nearest Bank Branch (2016)	0.35 miles	-	-	-
Number of Hospital Beds per 1,000 People (2013)	-	3.5 (County)	-	-
Emergency Room Visits per 1,000 People (2013)	-	1,380.73 (County)	-	-
Primary Care Physicians Per 1,000 People (2014)	-	0.52 (County)	0.77	1.53% (County; 2010)
Dentists Per 1,000 People (2015)	-	0.37 (County)	0.62	1.14% (County; 2010)

Source: NCES CCD, Census Public School Finance Data, Head Start, IMLS, FDIC, Health Resources and Services Administration (HRSA), Location, Inc.

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NEIGHBORHOODS & NETWORKS

Social Capital and Cohesion

Index Value: 18

A person's ability to get ahead in life is shaped in part by the fabric of the society where they live. Social networks and interactions between neighbors provide a stable base of support and springboard toward personal growth and achievement.



Social Capital and Cohesion Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Diversity Index - Probability that Two Individuals Chosen at Random Would Be Of Different Races or Ethnicities (2015)	71.14	23.08 (County)	0.56	-
Percent of People in Poverty (2011-2015)	31.18%	11.74%	15.47%	0.02% (2000)
Federally-Designated Racially and Ethnically Concentrated Area of Poverty Tract? (2010)	No	-	-	-
Percent of Adults with a High School Diploma or Higher (2011-2015)	77.17%	88.45%	86.65%	1.89% (2000)
Percent of Adults with a Bachelor's Degree or Higher (2011-2015)	17.94%	29.28%	29.77%	0.56% (2000)
Unemployment Rate (2011-2015)	12.45%	6.67%	8.28%	2.42% (2000)
Population Density (People per Square Mile) (2011-2015)	3,953.98	97.99	N/A	-
Percent of Households Receiving Public Assistance (2011-2015)	10.55%	2.65%	2.76%	4.46% (2000)

Source: ACS Public Use Micro Sample Data, Census ACS, HUD

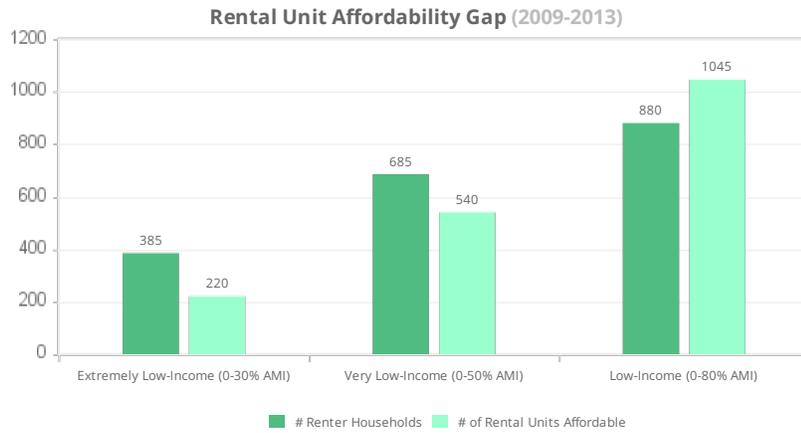
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BUILDINGS, HOMES & MORTGAGE MARKETS

Housing Market

The housing market affects the accessibility of a given neighborhood through the affordability and availability of the local housing stock. Housing availability is measured by how well the supply of affordable housing meets demand, as indicated by the availability gap for low-income renters, the share of households receiving subsidies, and vacancy rates. Indicators in this section also capture the pace and direction of neighborhood change over time, through the number of building permits and changes in home values and rents.



Median Gross Rent
(2011-2015)

\$798

Median Home Value
(2011-2015)

\$160,700

Share of 2-Bedroom Rental Units
that are Affordable at 50% of
Area Median Income
(2015)

90.24%

Share of Owner Units that are
Affordable at 80% of Area Median
Income
(2015)

41.09%

Housing Market Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Homeownership Rate (2011-2015)	27.32%	71.89%	63.90%	-1.29% (2000)
Median Owner-Occupied Home Value (2011-2015)	\$160,700	\$222,100	\$178,600	3.94% (2000)
Median Gross Rent (2011-2015)	\$798	\$884	\$928	1.71% (2005-2009)
Share of 2-Bedroom Rental Units that are Affordable at 50% of Area Median Income (2015)	90.24%	62.58% (County)	N/A	-
Share of Owner Units that are Affordable at 80% of Area Median Income (2015)	41.09%	22.02% (County)	N/A	-
Number of Permits for All Buildings (2016)	-	75 (County)	779,328	-3.76% (County; 2000)
Residential Vacancy Rate (2011-2015)	15.53%	23.07%	12.32%	-
Qualified Census Tract (QCT) Under Low Income Housing Tax Credit Program (2018)	Yes	-	-	-
Difficult to Develop Area (DDA) (2018)	No	-	-	-
Community Reinvestment Act (CRA) Eligible (2017)	Yes	-	-	-
High Housing Needs Designated Tract (2016)	Yes	-	-	-
Fair Market Rent for a 2-Bedroom Unit (2017)	-	\$950 (County Subdivision)	-	4.00% (County Subdivision; 2013)
Small Area Fair Market Rent for a 2 Bedroom Apartment (for Closest ZIP Code) (2017)	N/A	-	-	0.00% (Zip; 2013)

Source: Census ACS, HUD Income Limits, Census Residential Construction Branch, HUD Qualified Census Tracts and Difficult Development Areas, CRA, CDFI Fund, HUD FMR

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BUILDINGS, HOMES & MORTGAGE MARKETS

Nearby Subsidized Affordable Housing



- HUD Multifamily
- LIHTC
- HUD Public Housing
- ▲ USDA Rural Multifamily

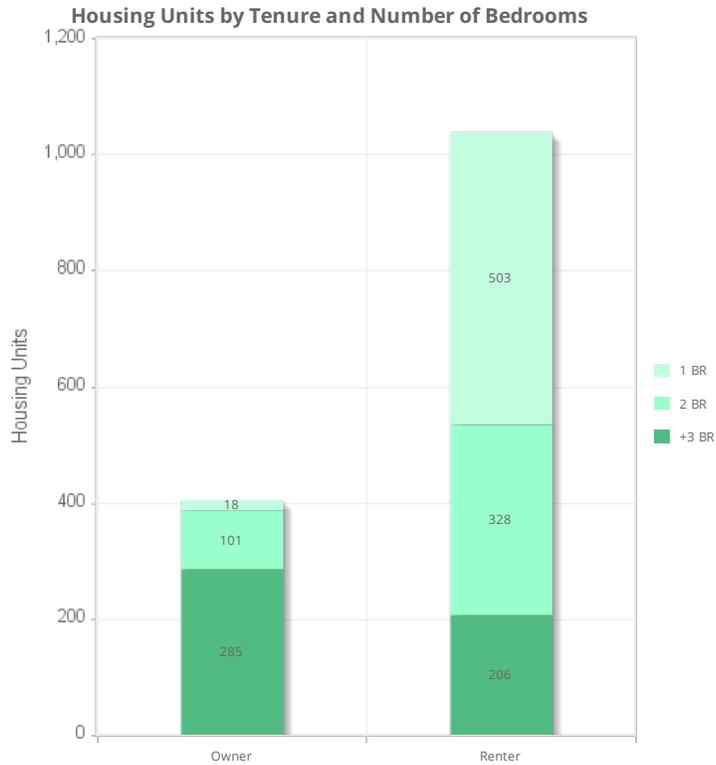
The map above includes properties listed in the U.S. Department of Housing and Urban Development (HUD) Low-Income Housing Tax Credit database, HUD's Multifamily Assistance and Section 8 Contracts Database, HUD's Picture of Subsidized Households, HUD's Real Estate Assessment Center (REAC), and the United States Department of Agriculture (USDA) Rural Development, Multifamily Housing.



BUILDINGS, HOMES & MORTGAGE MARKETS

Housing Stock

The nature and quality of the housing stock affects the types and affordability of homes that are available, and may present health risks for residents. This includes the age of the buildings, the share of units that are mobile homes, boat or RVs, and the number of homes that suffer from significant deficiencies.



Housing Stock Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Total Number of Housing Units (2011-2015)	1,751	32,802	133,351,840	0.49% (2000)
Median Year Built (2011-2015)	1939	1966	1976	-
Percent of Units that are Single Family Homes (2011-2015)	28.44%	76.16%	67.45%	0.00% (2000)
Percent of Units in Duplexes/Twins (2011-2015)	26.38%	6.20%	3.73%	-0.30% (2000)
Percent of Units in Small Multifamily Buildings (2011-2015)	30.84%	8.57%	13.72%	0.23% (2000)
Percent of Units in Medium/Large Multifamily Buildings (2011-2015)	13.82%	2.11%	8.66%	-0.30% (2000)
Percent of Households Residing in Boats, Mobile Homes or RVs (2011-2015)	0.51%	6.96%	6.44%	N/A (2000)
Percent of Population in Group Quarters (2011-2015)	3.08%	3.97%	2.55%	0.55% (2000)
Percent of Occupied Units Lacking Kitchen and/or Plumbing (2011-2015)	11.71%	4.24%	4.95%	115.84% (2000)

Source: [Census ACS](#)

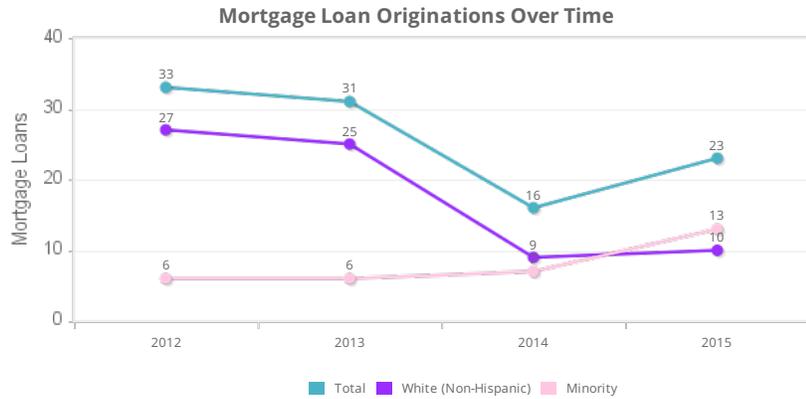
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BUILDINGS, HOMES & MORTGAGE MARKETS

Mortgage Market

The availability and affordability of homes in a neighborhood are determined in part by the ability of any resident to get affordable and stable loans. A high prevalence of high-cost and sub-prime loans can indicate a threat to long-term financial and housing stability.



Mortgage Market Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Number of Home Loans Made (2015)	23	N/A	6,029,619	-10.10% (2012)
Number of Prime Home Loans Made (2015)	21	N/A	5,715,887	-11.46% (2012)
Number of High-Cost Loans Made (2015)	2	N/A	313,732	33.33% (2012)
Percent of All Home Loans that Were High Cost (2015)	8.70%	N/A	5.20%	62.38% (2012)
Number of Loans to Minority Borrowers (2015)	13	0	1,843,714	38.89% (2012)
Median Loan to Value Ratio (2015)	0	0 (County)	-	0.00% (2012)

Source: HMDA

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People

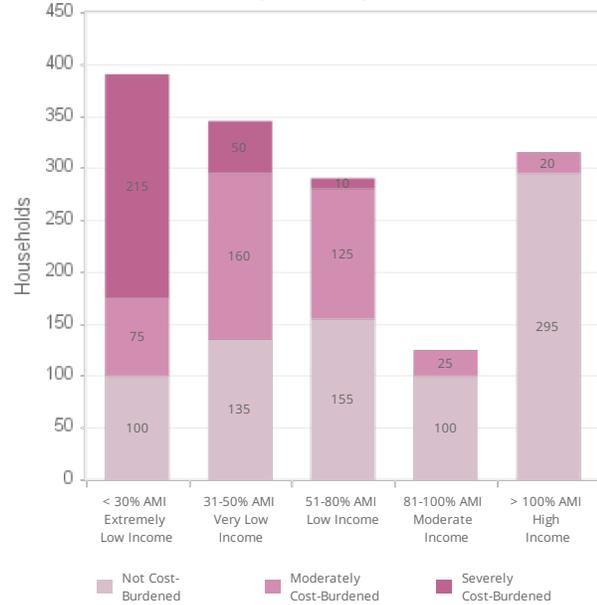
Housing Stability

Metrics pertaining to housing stability measure the ability of residents to maintain their home without being forced to move due to unaffordable housing. High costs and instability negatively impact families, particularly children. For example, frequent moves early in life have been shown to contribute to significant lags in academic achievement.

A Continuum of Care is a local or regional group that plans and organizes coordinated housing and services for the homeless. In the local Continuum of Care area, there are:



Households by Income and Housing Cost Burden Status (2009-2013)



Housing Stability Indicators

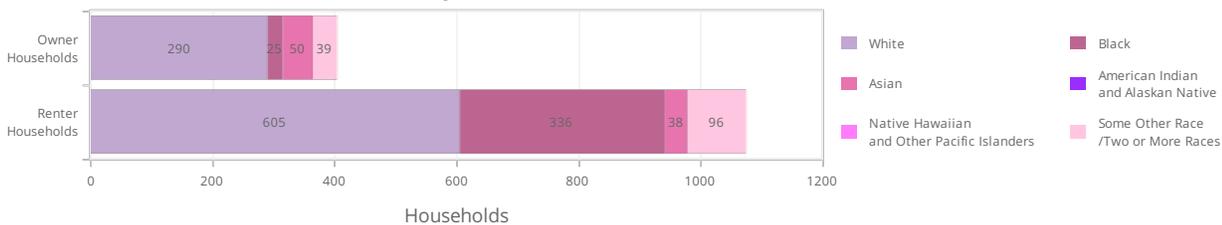
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Average Percent of Income Spent on Housing for Families at Median Income (2014)	23.37%	27.30%	-	-
Percent of All Low-Income Households that are Severely Cost-Burdened (2009-2013)	26.83%	31.40%	N/A	1.20% (2000)
Percent of Occupied Units that are Crowded or Overcrowded (2011-2015)	3.58%	1.21%	3.33%	-2.13% (2000)
Percent of Households that have Multiple Families or Unrelated Individuals (2011-2015)	14.67%	N/A	10.72%	-5.60% (2005-2009)
Median Homeowner Housing Cost Burden (2011-2015)	18.80%	21.10%	19.50%	-
Median Renter Housing Cost Burden (2011-2015)	32.40%	29.70%	31.00%	-
Percent of Renter Households Receiving Project-Based Housing Assistance (2016)	12.19%	1.85%	2.40%	-1.59% (2012)
Percent of Renter Households Receiving Housing Choice Vouchers (2016)	5.86%	3.38%	5.37%	-8.12% (2012)

Source: HUD PIT, HUD CHAS, Census ACS, HUD Picture of Subsidized Households, HUD Location Affordability Index

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Area Median Income (AMI) is the median income, based on household size, for the surrounding area (generally the city or county). The U.S. Department of Housing and Urban Development calculates the AMI and defines income ranges for each area, annually. More information at <https://www.huduser.gov/portal/datasets/il.html>

Owners and Renters by Race (2011-2015)





People

Age & Family Structure

Age and family structure can have a significant impact on the opportunities available to individuals, as well as shape their needs and goals. For example, a family with children may rely on the availability of low-cost child care, while accessible public transit and health services may be the primary concern for seniors.

Age & Family Structure Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Average Household Size (2011-2015)	2.32	2.37	2.64	1.23% (2000)
% of Population Under 18 (2011-2015)	27.25%	18.95%	23.28%	0.22% (2000)
Percent of Households With Children (2010)	30.58%	26.79%	32.96%	0.67% (2005-2009)
Percent of the Population that is Senior (Age 65+) (2011-2015)	10.59%	20.10%	14.10%	-2.92% (2000)
Percent of Families that are Single Parent (2011-2015)	39.97%	13.97%	14.29%	2.23% (2005-2009)

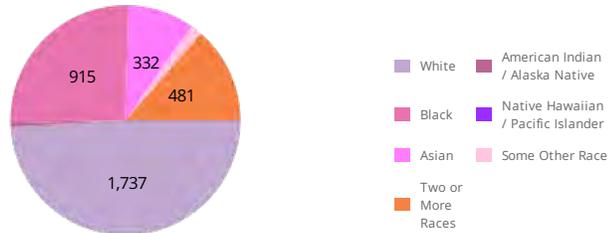
Source: [Census ACS](#)

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Race & Ethnicity

Race can have a profound effect on a person's available pathways to opportunity, especially when explicit discrimination or hidden biases shape the jobs that may be available, interactions with authorities, and treatment within community institutions. Racial or ethnic identity and de facto housing segregation can also affect a resident's social networks and contacts, affecting the jobs, services and supports that they can reach.

Population by Race (2011-2015)



Race & Ethnicity Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Percent of the Population Foreign Born (2011-2015)	15.7%	6.1%	13.18%	3.69% (2000)
Percent of the Population that is Non-English Speaking (2011-2015)	5.69%	2.17%	8.57%	0.35% (2000)
Percent of the Population that is a Racial or Ethnic Minority (i.e. Non-White and/or Hispanic/Latino) (2011-2015)	55.86%	12.54%	37.68%	3.95% (2000)

Source: [Census ACS](#)

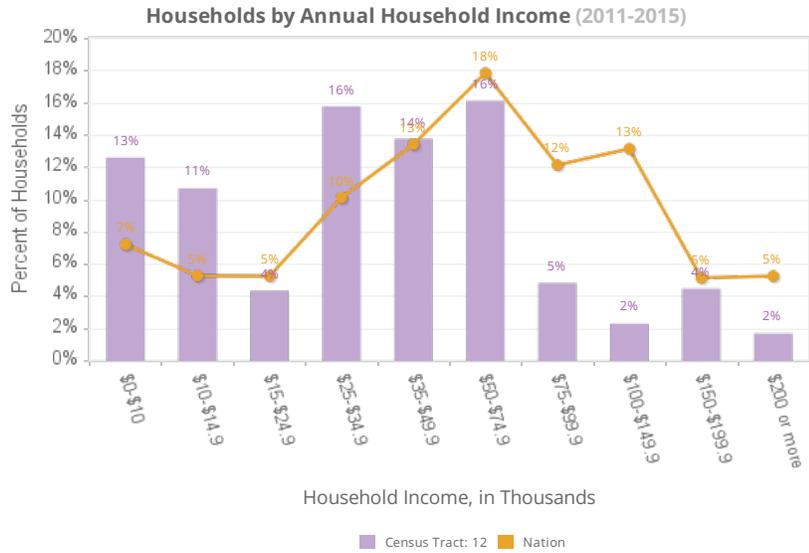
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People

Income & Poverty

Incomes and poverty status can have a long-term impact on life outcomes - limiting a resident's ability to own a home, to purchase needed medication, to buy a suit for a job interview, or even provide food for their family. These hardships can also have an intergenerational effect that can affect their children's outcomes for many years to come.



Income & Poverty Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Median Household Income (2011-2015)	\$29,006	\$59,105	\$53,889	-0.3% (2000)
Percent of People in Poverty (2011-2015)	31.18%	11.74%	15.47%	0.02% (2000)
Percent of Single Parent Families in Poverty (2011-2015)	39.31%	24.8%	36.13%	-0.3% (2000)
Percent of School Age Children in Poverty (2015)	22.3% (School District)	-	-	-
Percent of Students that are Free and Reduced Lunch Recipients (2015)	61.72% (School District)	-	-	1.60% (School District; 2000)
Percent of Income Tax Returns Utilizing EITC (2014)	-	15.22% (County)	20.7%	-

Source: [Census ACS](#), [Census SAIPE](#), [IRS](#)

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People

Employment

For most households, steady and reliable employment is the single most important key to economic security, as well as the primary way to access health insurance.

Employment Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Unemployment Rate (2011-2015)	12.45%	6.67%	8.28%	2.42% (2000)
HUD Labor Market Engagement Index Score (2016)	40	-	-	-
Number of Employed Residents (2014)	1,379	25,696	-	-
Number of Multiple-Job Holders (2014)	172	2,267	-	-
Percent of Workers, by Residence, who earn \$15,000 or Less (2014)	25.74%	21.27%	-	-

Source: [Census ACS](#), [HUD AFFH](#), [Census LEHD](#)

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Expected Future Income Based on Parents' Income					
Income of Parents	Chance that Child's Income Will be <\$9,400	Chance that Child's Income Will be >\$9,400	Chance that Child's Income Will be >\$29,900	Chance that Child's Income Will be >\$57,800	Chance that Child's Income Will be >\$99,600
< \$25,200	31.56%	68.44%	43.28%	22.36%	8.12%
\$25,200 - \$47,300	22.47%	77.53%	55.64%	32.53%	13.34%
\$47,300 - \$73,000	16.24%	83.76%	65.27%	42.30%	19.51%

Source: [Harvard](#), [UC Berkeley](#)

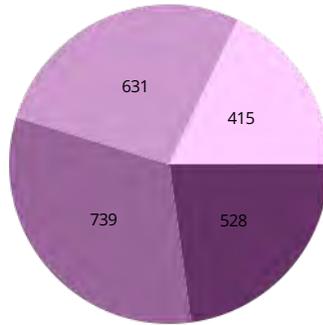


People

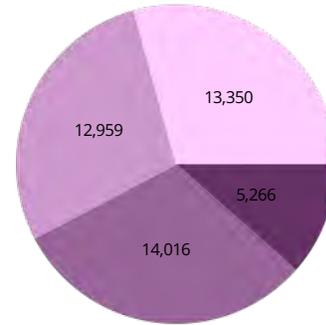
Education

Through educational attainment, individuals are able to unlock higher earning potential and qualify for a wider range of employment opportunities. Educational attainment has long been considered one of the key opportunity pathways through which individuals achieve significant economic and class mobility.

In this Tract (2011-2015)



In this Region (2011-2015)



No High School Diploma
 High School Graduate/GED
 Some College, or Associate's Degree
 Bachelor's Degree or Higher

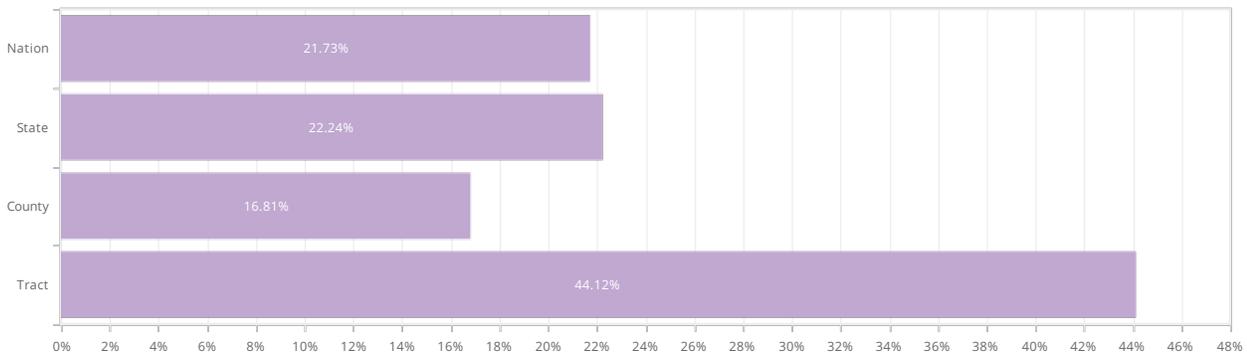
Education Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Percent of Adults Lacking a High School Diploma (2011-2015)	22.83%	11.56%	13.35%	-3.08% (2000)
Percent of Adults with a High School Diploma or Higher (2011-2015)	77.17%	88.45%	86.65%	1.89% (2000)
Percent of Adults with a Bachelor's Degree or Higher (2011-2015)	17.94%	29.28%	29.77%	0.56% (2000)
Percent of Adults with a Graduate/Professional Degree (2011-2015)	7.96%	14.84%	11.25%	19.07% (2000)
Percent of Students Enrolled in Public School (2011-2015)	99.21%	90.41%	89.87%	-
Percent of Students Enrolled in Private School (2011-2015)	0.79%	9.59%	10.13%	-

Source: [Census ACS](#)

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Percent of School Age Children in Poverty (2011-2015)



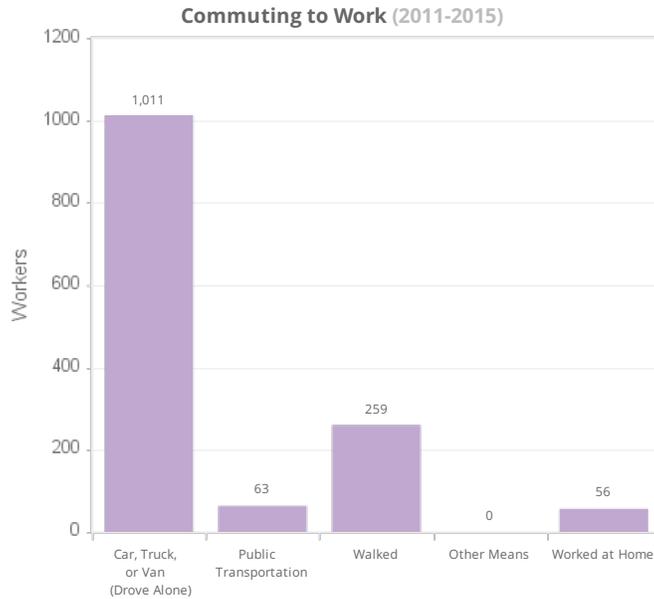


People

Transit & Mobility

Access to vehicles and public transit can have significant impact on a person's ability to access work, obtain services, purchase essential goods, and more. Since it acts as a connection to a wide variety of basic needs, access to affordable transit can impact outcomes across the spectrum - from health to education to economic security.

Percent of People Who Drive to Work (2011-2015) 72.53%	Average Number of Vehicles per Household (2011-2015) 0.9
Percent of People Who Commute Via Public Transit (2011-2015) 4.52%	Percent of Workers Who Commute Over an Hour (2011-2015) 8.45%



Mode of Transportation Share for Workers 16 and Over

Transit & Mobility Indicators				
Indicator	Tract	Region (CBSA)	Nation	% Change in Tract (from base year)
Percent of People Who Drive to Work (2011-2015)	72.53%	86.22%	85.86%	-
Average Number of Vehicles per Household (2011-2015)	0.9	1.8	1.8	-
Percent of Workers Who Commute Over an Hour (2011-2015)	8.45%	8.22%	8.49%	3.87% (2000)
Estimated Percent of Income Spent on Housing and Transportation Costs by a Working Individual Household (2014)	64.66%	72.81%	41.00%	-
Estimated Percent of Income Spent on Housing and Transportation Costs by a Single Parent Family Household (2014)	71.38%	84.03%	55.00%	-
Percent of People Who Commute Via Public Transit (2011-2015)	4.52%	2.30%	5.13%	-7.51% (2000)
Percent of Households for Which no Vehicles are Available (2011-2015)	35.63%	7.30%	9.09%	0.17% (2000)
Average Travel Time to Work (in Minutes) (2011-2015)	N/A	26	26	-
Percent of People Who Walk to Work (2011-2015)	18.58%	4.09%	2.78%	-

Source: Census ACS, HUD Location Affordability Index

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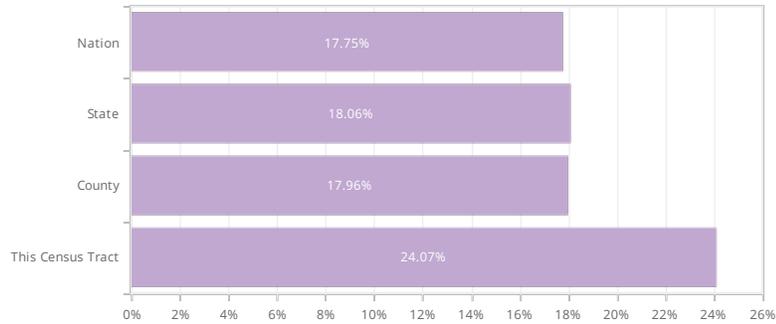


People

Health & Insurance

Good health and well-being affects many aspects of a person's life. Health status and adequate insurance coverage affects financial stability, job security, educational attainment, and the ability to remain safely and stably housed.

Percent of Adults Reporting Fair or Poor Health in the Last 30 Days (2013)



Health Insurance Coverage by Annual Household Income, for the County (2015)

Income	County Population	Uninsured	Percent Uninsured
Less than \$25,000	N/A	N/A	N/A
\$25,000 to \$49,999	N/A	N/A	N/A
\$50,000 to \$74,999	N/A	N/A	N/A
\$75,000 to \$99,999	N/A	N/A	N/A
\$100,000 or More	N/A	N/A	N/A

Health & Insurance Indicators

Indicator	Tract	County	Nation	Average Annual Change
Percent of Adults Reporting to Have Fair or Poor Health Status in the Last 30 Days (2013)	24.07%	17.96%	17.75%	-
Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider (2013)	77.75%	87.14%	75.40%	-
Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract (2013)	72.43%	77.36%	67.93%	-
Percent of All People Without Health Insurance (2009 - 2013)	-	N/A	9.42%	-
Percent of All People Who are Medicare Beneficiaries (2015)	-	15.48%	0.02%	-
Percent of the Population that has One or More Disabilities (2011-2015)	21.77%	15.66%	12.39%	-
Infant Mortality Rate (per 1,000 Births) (2014)	-	N/A	-	-
Cancer Deaths per 100,000 People (2010-2014)	-	464.6	443.6	-
Low-Income Preschool Obesity Rate (2013)	-	17.80%	-	-
Percent of Adults Ever Diagnosed with Depression (2013)	19.15%	17.89%	17.52%	-
Percent of Adults Reporting to Have Asthma (2013)	11.07%	9.58%	8.86%	-
Percent of Adults Reporting to Have Diabetes (2013)	13.36%	12.52%	10.10%	-
Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD) (2013)	8.58%	7.78%	6.40%	-
Percent of Adults Reporting to be Obese (2013)	30.83%	26.68%	27.91%	-
Percent of Adults Reporting Consuming Fewer than 1 Serving of Fruit/Vegetables per Day (2013)	11.38%	6.76%	8.01%	-
Percent of Adults Reporting that They Currently Smoke (2013)	20.94%	16.54%	17.99%	-
Percent of Adults Reporting to Engage in Heavy Drinking (2013)	5.70%	5.90%	5.93%	-
Percent of Civilians Age 18 Who Are Veterans (2011-2015)	3.77%	9.33%	8.32%	-0.33% (2000)

Source: CDC BRFSS, Census ACS, CMS, CDC National Center for Health Statistics, CDC State Cancer Profiles, USDA Food Environment Atlas

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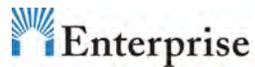
End Notes

Full indicator descriptions, definitions and source notes are available in the online version of this report, which can be accessed through www.enterprisecommunity.org/opportunity360.

Detailed methods for index calculations are available at <http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932>.

Data Partners: We would like to thank our data partners, without whom this project would not be possible:

[PolicyMap](#) | [Location, Inc.](#) | [Walkscore](#) | [Gallup](#)



OPPORTUNITY

MEASUREMENT REPORT 360



SMARTER INVESTMENTS.
THOUGHTFUL SOLUTIONS.
STRONGER COMMUNITIES.

OPPORTUNITY360 provides a comprehensive approach to understanding and addressing community challenges using cross-sector data, community engagement and measurement tools. Together, we are illuminating the pathways that foster greater opportunity for people in every community.

This report provides the framework and data necessary to assess both the available pathways to opportunity and the outcomes of opportunity in any neighborhood in the United States. Partners in community development will gain a deeper understanding of available resources through **OPPORTUNITY360** and be better positioned to make smart investments and create collaborative solutions that transform communities across the country.



For more information about this report and **OPPORTUNITY360**, visit us at www.enterprisecommunity.org/opportunity360.

Opportunity360 Measurement Report

Report for Census Tract: 13

County: Columbia, NY

City: Hudson

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Overview of Census Tract 13



About this report: Enterprise's Opportunity360 platform draws together a wide breadth of data, made available for every census tract in the country. This report is a tool to help practitioners, policymakers and the public understand the complex place-based factors that shape opportunity pathways and outcomes at a local level.

The data in this report come from a wide array of third-party providers, and links to data sources are available throughout. The information presented herein has not been independently verified by Enterprise, and Enterprise disclaims responsibility from any instances of inaccurate information. Detailed methods for index calculations are available at <http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932>.

What is Opportunity?

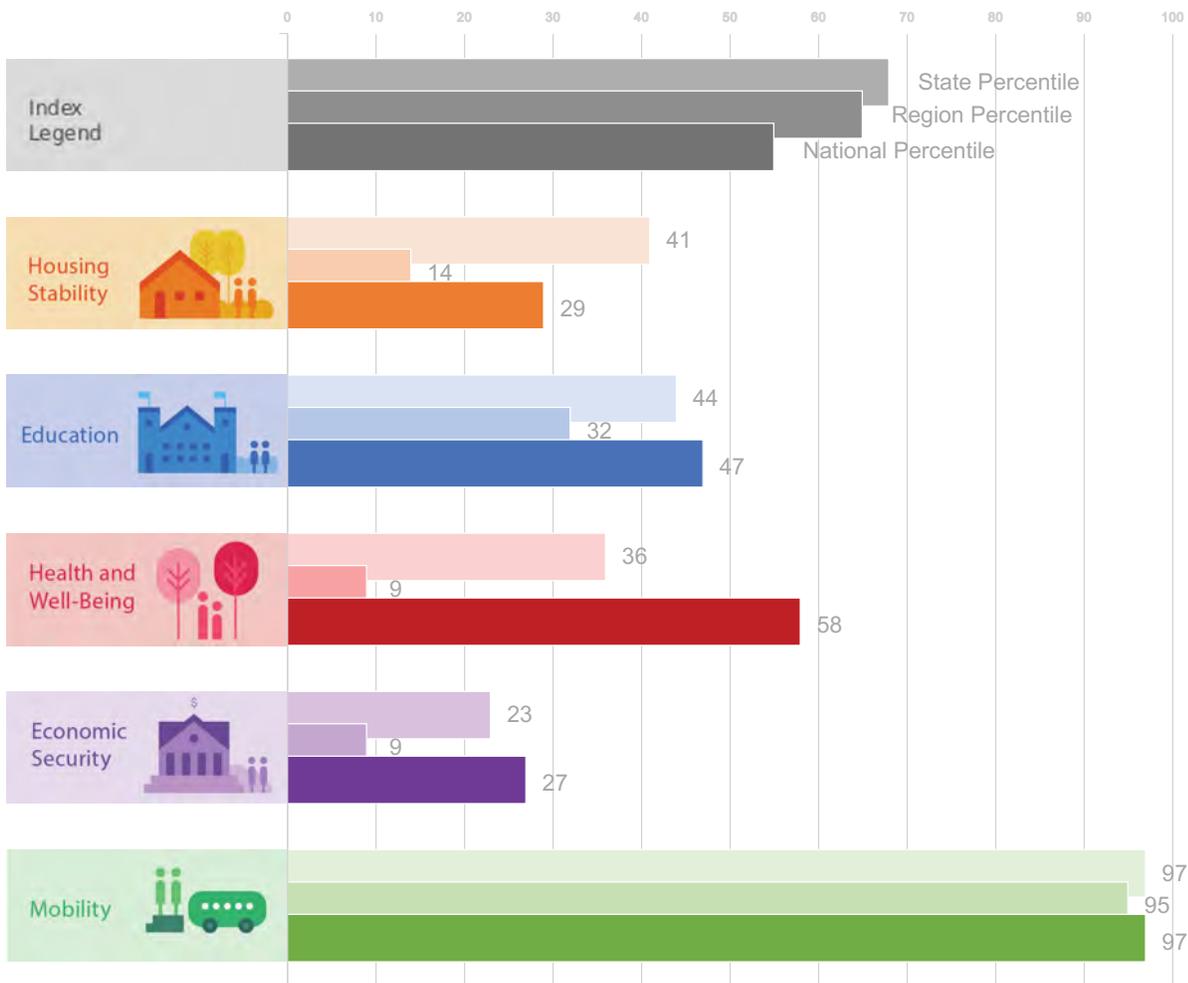
Opportunity is the set of circumstances or pathways that make it possible for people to achieve their goals—no matter their starting point. At Enterprise, we believe that all people should be able to live in communities in which the available pathways lead to positive outcomes—housing stability, education, health & well-being, economic security and mobility. These are the outcomes we strive to achieve every day for ourselves, our friends and families, and the broader communities in which we live.



Opportunity360 offers a framework for measuring opportunity at a neighborhood level using more than 150 data indicators from both public and proprietary sources.

To help you tell the story of opportunity in your neighborhood, we created index values for each opportunity outcome. The snapshot below illustrates how the values for your census tract compare to all other tracts in the nation. A score of 50 means the tract is in the 50th percentile—half of all tracts in the country have higher scores and half have lower scores. The region and state scores reflect the percentile ranking of the selected tract as compared to all other tracts within those areas.

What Does Opportunity Look Like for People Living in This Community?



Opportunity Outcomes Scorecard

For Census Tract: 13



The Opportunity Outcomes Scorecard below summarizes the opportunity outcome scores for this census tract. Each score represents a percentile rank from 0 to 100. Selected indicators offer insight into the data that underlies the score and how they have changed over time.

Housing Stability

2017 Opportunity Index Score:

29

The Housing Stability index score is based on six measures assessing housing affordability and the ability of residents to live in their home as long as they choose.¹

Selected Indicators for this Tract

42%

Homeownership

Regional Average: 72%
Annual Average Change in Tract from 2000: 2%

0%

Crowded or Over-Crowded Units²

Regional Average: 1%
Annual Average Change in Tract from 2000: -7%

32%

Low-Income and Severely Cost-Burdened²

Regional Average: 31%
Annual Average Change in Tract from 2000: 2%

Education

2017 Opportunity Index Score:

47

The Education index score is based on three measures assessing the level of education achieved by residents.³

Selected Indicators for this Tract

84%

Adults with a High School Diploma

Regional Average: 88%
Annual Average Change in Tract from 2000: 3%

28%

Adults with a Bachelor's Degree or Higher

Regional Average: 29%
Annual Average Change in Tract from 2000: 3%

¹ The Housing Stability index score includes: Homeownership Rate, Percent of All Low-Income Households that are Severely Cost-Burdened, Percent of Occupied Units that are Crowded or Over-Crowded, Percent of Households that have Multiple Families or Unrelated Individuals, Percent of Renter Households Receiving Project-Based Housing Assistance, Percent of Renter Households Receiving Housing Choice Vouchers.

² Households are considered cost-burdened or severely cost-burdened when they spend more than 30% or 50% of their income on rent, respectively. A unit is considered crowded if it is inhabited by more than one person per room.

³ The Education index score includes: Population with High School Diploma or Higher, Population with Some College, or Associate's Degree or Higher, Population with Bachelor's Degree or Higher.

Items marked "N/A" indicate data not available for this location.



Health & Well-Being

2017 Opportunity Index Score:

58

The Health & Well-Being index score is based on seven measures assessing residents' health status and ability to access care.⁴

Selected Indicators
for this Tract

12%
Diabetes Rate⁵
County Average: 13%

22%
Adults with Fair or Poor Reported Health⁵
Regional Average: 18%

80%
Adults with a Health Care Provider
Regional Average: 87%



Economic Security

2017 Opportunity Index Score:

27

The Economic Security index score is based on four measures assessing residents' ability to afford a good standard of living.⁶

Selected Indicators
for this Tract

17%
People in Poverty
Regional Average: 12%
Annual Average Change in Tract from 2000: -1%

11%
Unemployment Rate
Regional Average: 7%
Annual Average Change in Tract from 2000: 5%

\$37,500
Median Household Income
Regional Average: \$59,105
Annual Average Change in Tract from 2000: -0%



Mobility

2017 Opportunity Index Score:

97

The Mobility index score is based on five measures assessing residents' ability to access transportation to meet basic needs.⁷

Selected Indicators
for this Tract

24%
Households with No Vehicles
Regional Average: 7%
Annual Average Change in Tract from 2000: -1%

7%
Workers Who Commute Over an Hour
Regional Average: 8%
Annual Average Change in Tract from 2000: 2%

3%
Workers Who Commute Via Public Transit
Regional Average: 2%
Annual Average Change in Tract from 2000: -7%

⁴ The Health & Well-Being index score includes: Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider, Percent of Adults Reporting to Have Fair or Poor Health Status in the last 30 days, Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract, Percent of Adults Reporting to Have Diabetes, Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD), Percent of Adults Reporting to be Obese, Percent Uninsured.

⁵ Based on self-reported health status from the CDC Behavioral Risk Factor Surveillance System survey.

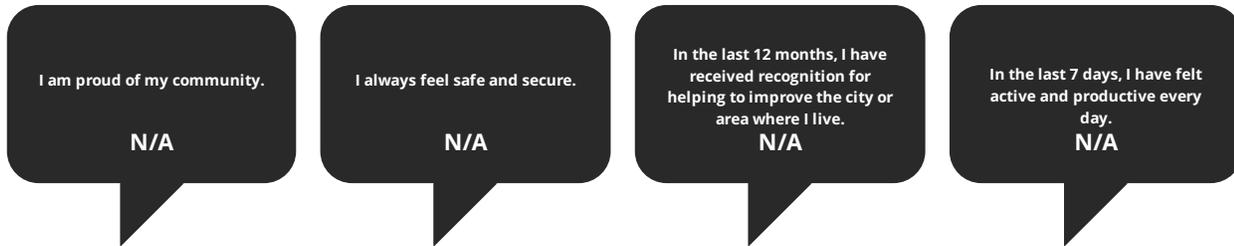
⁶ The Economic Security index score includes: Median Household Income, Percent of People in Poverty, Unemployment Rate, HUD Labor Market Engagement Index Score.

⁷ The Mobility index score includes: Average Travel Time to Work, Percent of Workers Who Commute Over an Hour, Percent of Workers Who Commuted to Work Using Public Transportation, Percent of Workers who Commute to Work by Walking, Percent of Households For Which No Vehicles are Available. Items marked "N/A" indicate data not available for this location.

Items marked "N/A" indicate data not available for this location.

Resident Voices from Around the Region

Residents are a source of local knowledge that can provide vital context and insights, as well as uncover priorities and goals. Opportunity360 uses survey information, real-time community feedback and in-depth community engagement tools to ground the data in residents' real experiences of opportunity in their area.



Resident Voices Indicators			
Indicator	Region (CBSA)	Nation	Average Annual Change
I am proud of my community. (2016)	N/A	65%	N/A (2014)
I always feel safe and secure. (2016)	N/A	77%	N/A (2014)
In the last 12 months, I have received recognition for helping to improve the city or area where I live. (2016)	N/A	19%	N/A (2014)
In the last 7 days, I have felt active and productive every day. (2016)	N/A	69%	N/A (2014)
I smiled or laughed a lot yesterday. (2016)	N/A	81%	N/A (2014)
In the last 7 days, I have worried about money. (2016)	N/A	34%	N/A (2014)
There have been times in the last 12 months when I did not have enough money to pay for healthcare and/or medicines needed by me/my family. (2016)	N/A	15%	N/A (2014)
There is a leader in my life who makes me enthusiastic about my future. (2016)	N/A	61%	N/A (2014)

Source: Gallup

For more information about community engagement tools and approaches, visit www.enterprisecommunity.org/opportunity360.

What Are the Pathways That Drive Opportunity?

For Census Tract: 13 County: Columbia, NY
City: Hudson

Success no longer relies solely on individual motivation and work ethic. We may have the same goals in life, but not the same opportunities—and where you live affects the life you have.

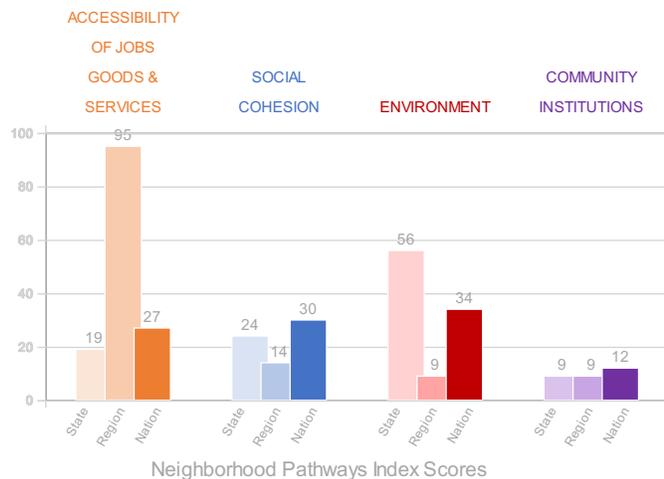
The previous section discussed opportunity outcomes. This section discusses the pathways that make it possible for people to achieve those outcomes. These pathways exist at multiple levels and are shaped by interactions between people and their homes, their neighborhoods, and the policies and systems that affect them.



POLICIES AND SYSTEMS MATTER

Good policy and efficient, well-designed systems can help create, widen and shape a person's pathway to opportunity. For example, housing and mortgage markets shape the number and type of homes available in a neighborhood, as well as their affordability. Similarly, changes to national health policy can affect the marketplace, which in turn can affect the availability of health care. A first step in promoting opportunity is to understand how our systems and policies affect the outcomes of low-income people.

NEIGHBORHOODS AND NETWORKS MATTER



Neighborhoods represent a critical pathway to opportunity. They determine the schools children attend and access to amenities and services. A neighborhood's proximity to environmental hazards can affect residents' health and well-being. Collectively, these factors have an enormous impact on the outcomes that people are able to—and likely will—achieve.

We assess neighborhood pathways based on the latest research, which suggests that four factors matter most: the accessibility of goods, services and jobs; the physical environment and safety of a neighborhood; social capital, networks and support; and the quality of community institutions, most notably schools.

HOMES AND BUILDINGS MATTER

The quality, design and affordability of homes can directly impact the well-being of those living within them. For example, homes with peeling lead paint or a leaking roof can present serious health hazards to those living within them. On the other hand, a safe and affordable home frees up more income to pay for healthy food, proper health care and other necessities. In this way, a safe and stable home is an essential foundation for opportunity, while an unsafe or high-cost home may create significant barriers to achieving desired outcomes.

PEOPLE MATTER

Access to opportunity depends on individual circumstances and physical, mental, and emotional capacity. For example, a person with a disability may face difficulty obtaining certain jobs; an individual with considerable savings will find it easier to purchase a home; and a senior citizen may face mobility challenges. These and many other personal characteristics and situations come together to determine what pathways a person can access.

The next section of the report provides more detailed data for each of these levels. In addition, the opportunity pathways that exist at a neighborhood level are so critical to an individual's opportunity outcomes, the report examines those pathways in greater detail and provides index values for four pathways that exist within a neighborhood: accessibility of jobs, goods & services; social cohesion; environment; and community institutions.



NEIGHBORHOODS & NETWORKS

Jobs, Goods & Services

Index Value: 27

The jobs that a person can reach in their daily commute, the social services and supports they can access, the availability of healthy foods and basic household necessities — all of these things can shape or constrain people's pathways to opportunity.

Walk Score (2016) 0	Transit Score (2016) 0	Blocks With No Wired Broadband? (2016) Yes	Fitness and Recreational Sports Centers per 100,000 People (2015) 11.25 (County)
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Jobs, Goods & Services Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
WalkScore Index of Location Walkability (2016)	0	-	-	-
Transit Score: Transit Accessibility Ranking (2016)	0	-	-	-
Blocks With No Wired Broadband? (2016)	Yes	-	-	-
Number of Fitness and Recreational Sports Centers per 100,000 People (2015)	-	11.25 (County)	10.34	-
Is this a USDA Low Access to Grocery Tract? (2015)	Yes	-	-	-
Distance to Nearest SNAP Retail Location (2016)	0.13 miles	-	-	-
Jobs Accessible Within 45 Minutes Auto Travel Time (2016)	14,685	-	-	-
Jobs Accessible Within 45-Minute Transit Commute (2016)	N/A	-	-	-
Total Dollar Amount of Qualified Low-Income Community Investments (QLICs) from 2005 - 2012	\$0	\$3,022.19 million (State)	-	-

Source: WalkScore, FCC, Census County Business Patterns, USDA Food and Nutrition Service, USDA Food Environment Atlas, EPA Smart Location Database, CDFI Fund

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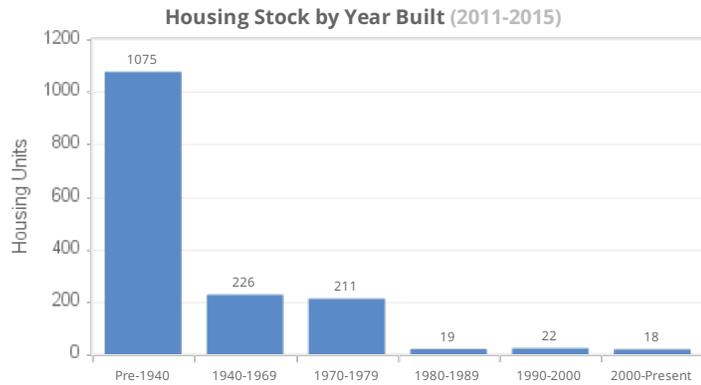


NEIGHBORHOODS & NETWORKS

Environment

Index Value: 34

The physical quality and safety of a neighborhood can have an enormous impact on residents' outcomes. Pollution, crime, vacant and/or dilapidated buildings and even the risk of natural threats, like flooding, can affect residents' health, housing stability and safety.



Predicted Crimes per 1,000 Residents (2016)	AFFH Environmental Hazard Index (2016)	Residential Vacancy Rate (2011-2015)	Percent of Occupied Units Lacking Kitchen/Plumbing (2011-2015)
N/A	71	16.74%	0.32%

Environment Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Vacancy Rate (2011-2015)	16.74%	23.07%	12.32%	-
Diesel Particulate Matter Level in Air ($\mu\text{g}/\text{m}^3$) (2016)	1.43	-	-	-
Cancer Risk from Air Toxics (2016)	45.04	-	-	-
Traffic Exposure Score (2016)	104.79	-	-	-
Pollutant Water Discharge Exposure Score (2016)	1.60	-	-	-
Potential Chemical Accident Management (RMP) Facilities Exposure Score (2016)	0.03	-	-	-
Hazardous Waste Management Facilities Exposure Score (2016)	0.00	-	-	-
Ozone Concentration Score (2016)	43.69	-	-	-
Particulate Matter Concentration Score ($\mu\text{g}/\text{m}^3$ annual average) (2016)	7.54	-	-	-
Housing Units Built Prior to 1960 (lead paint indicator) (2016)	265	-	-	-
AFFH Environmental Hazard Index (2016)	71	-	-	-
Distance to Nearest EPA Brownfield Site (2016)	21.95 miles	-	-	-
Distance to Nearest EPA Superfund Site (2016)	8.1 miles	-	-	-
Median Year Built (2011-2015)	1939	1966	1976	-
Percent of Occupied Units Lacking Kitchen and/or Plumbing (2011-2015)	0.32%	4.24%	4.95%	-6.84% (2000)

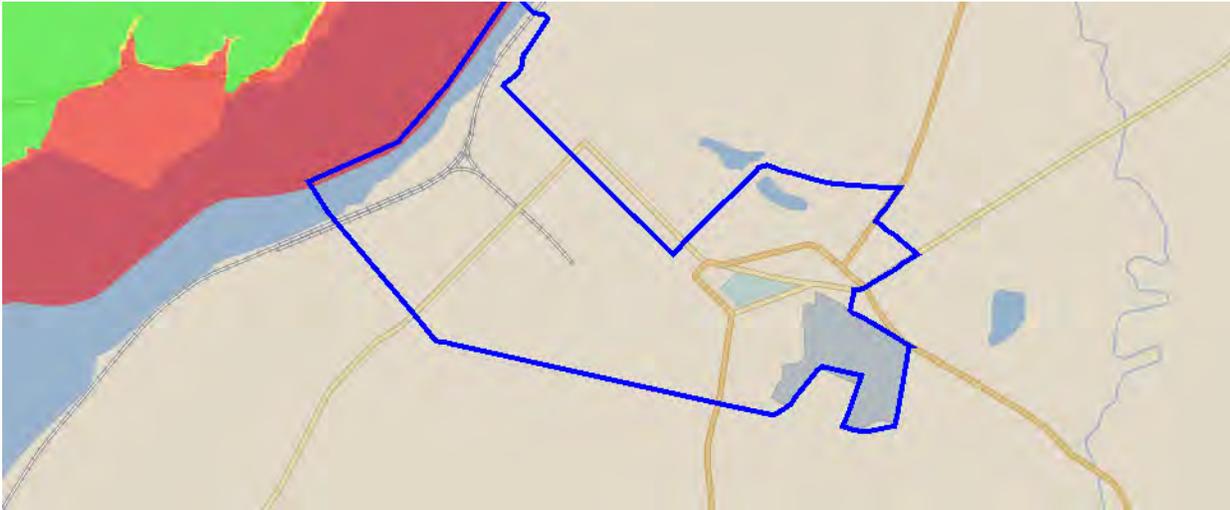
Source: Census ACS, EPA EJSCREEN, HUD, EPA Brownfields Sites Reports, EPA Superfund Enterprise Management System

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NEIGHBORHOODS & NETWORKS

FEMA Flood Zones



■ High risk (>1% annual chance) ■ Moderate risk (>.2% annual chance) ■ Low risk (<.2% annual chance) ■ Undetermined risk

Source: FEMA

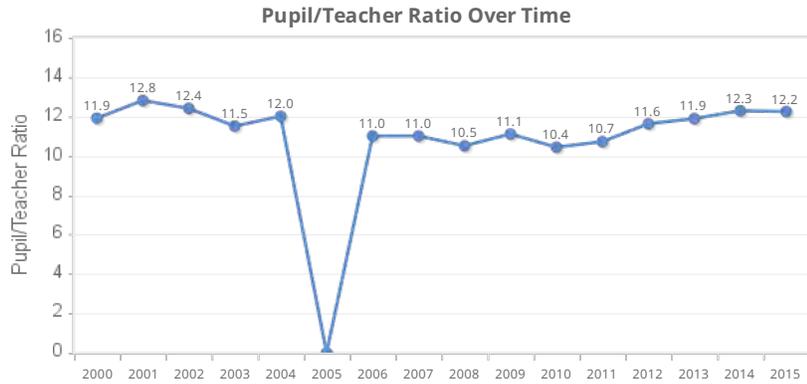


NEIGHBORHOODS & NETWORKS

Community Institutions

Index Value: 12

Local community institutions — most notably schools and health care providers — can have a profound effect on the life outcomes of residents. Education is a primary way that people access opportunities like jobs, and the quality of local schools can be either a springboard toward long-term success or a significant obstacle that must be surmounted. Similarly, strong health care institutions can improve health outcomes and quality of life for the communities they serve.



Average Graduation Rate (School District) (2010)	District Pupil/Teacher Ratio (2015)	Percent of Students in District in an Individualized Education Program (2015)	Total District Expenditures per Pupil for Elementary and Secondary Education (2014)
70.8%	12.24	20.4%	\$22,833

Community Institutions Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Standardized Test Score Rank (National Percentile) (2016)	N/A	-	-	-
Distance to Nearest Headstart Center (2016)	0.39 miles	-	-	-
Distance to Nearest Library (2016)	0.52 miles	-	-	-
Distance to Nearest Bank Branch (2016)	0.32 miles	-	-	-
Number of Hospital Beds per 1,000 People (2013)	-	3.5 (County)	-	-
Emergency Room Visits per 1,000 People (2013)	-	1,380.73 (County)	-	-
Primary Care Physicians Per 1,000 People (2014)	-	0.52 (County)	0.77	1.53% (County; 2010)
Dentists Per 1,000 People (2015)	-	0.37 (County)	0.62	1.14% (County; 2010)

Source: [NCES CCD](#), [Census Public School Finance Data](#), [Head Start](#), [IMLS](#), [FDIC](#), [Health Resources and Services Administration \(HRSA\)](#), [Location, Inc.](#)

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NEIGHBORHOODS & NETWORKS

Social Capital and Cohesion

Index Value: 30

A person's ability to get ahead in life is shaped in part by the fabric of the society where they live. Social networks and interactions between neighbors provide a stable base of support and springboard toward personal growth and achievement.



Social Capital and Cohesion Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Diversity Index - Probability that Two Individuals Chosen at Random Would Be Of Different Races or Ethnicities (2015)	48.61	23.08 (County)	0.56	-
Percent of People in Poverty (2011-2015)	16.87%	11.74%	15.47%	-1.25% (2000)
Federally-Designated Racially and Ethnically Concentrated Area of Poverty Tract? (2010)	No	-	-	-
Percent of Adults with a High School Diploma or Higher (2011-2015)	84.47%	88.45%	86.65%	3.12% (2000)
Percent of Adults with a Bachelor's Degree or Higher (2011-2015)	28.16%	29.28%	29.77%	2.52% (2000)
Unemployment Rate (2011-2015)	11.14%	6.67%	8.28%	4.61% (2000)
Population Density (People per Square Mile) (2011-2015)	2,401.14	97.99	N/A	-
Percent of Households Receiving Public Assistance (2011-2015)	1.45%	2.65%	2.76%	-5.49% (2000)

Source: ACS Public Use Micro Sample Data, Census ACS, HUD

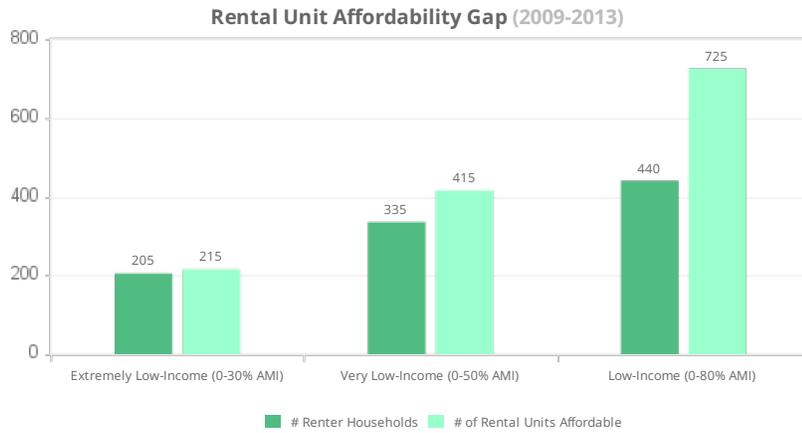
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BUILDINGS, HOMES & MORTGAGE MARKETS

Housing Market

The housing market affects the accessibility of a given neighborhood through the affordability and availability of the local housing stock. Housing availability is measured by how well the supply of affordable housing meets demand, as indicated by the availability gap for low-income renters, the share of households receiving subsidies, and vacancy rates. Indicators in this section also capture the pace and direction of neighborhood change over time, through the number of building permits and changes in home values and rents.



Median Gross Rent
(2011-2015)

\$866

Median Home Value
(2011-2015)

\$191,000

Share of 2-Bedroom Rental Units that are Affordable at 50% of Area Median Income
(2015)

70.53%

Share of Owner Units that are Affordable at 80% of Area Median Income
(2015)

24.49%

Housing Market Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Homeownership Rate (2011-2015)	41.51%	71.89%	63.90%	1.54% (2000)
Median Owner-Occupied Home Value (2011-2015)	\$191,000	\$222,100	\$178,600	6.60% (2000)
Median Gross Rent (2011-2015)	\$866	\$884	\$928	2.63% (2005-2009)
Share of 2-Bedroom Rental Units that are Affordable at 50% of Area Median Income (2015)	70.53%	62.58% (County)	N/A	-
Share of Owner Units that are Affordable at 80% of Area Median Income (2015)	24.49%	22.02% (County)	N/A	-
Number of Permits for All Buildings (2016)	-	75 (County)	779,328	-3.76% (County; 2000)
Residential Vacancy Rate (2011-2015)	16.74%	23.07%	12.32%	-
Qualified Census Tract (QCT) Under Low Income Housing Tax Credit Program (2018)	No	-	-	-
Difficult to Develop Area (DDA) (2018)	No	-	-	-
Community Reinvestment Act (CRA) Eligible (2017)	Yes	-	-	-
High Housing Needs Designated Tract (2016)	Yes	-	-	-
Fair Market Rent for a 2-Bedroom Unit (2017)	-	\$950 (County Subdivision)	-	4.00% (County Subdivision; 2013)
Small Area Fair Market Rent for a 2 Bedroom Apartment (for Closest ZIP Code) (2017)	N/A	-	-	0.00% (Zip; 2013)

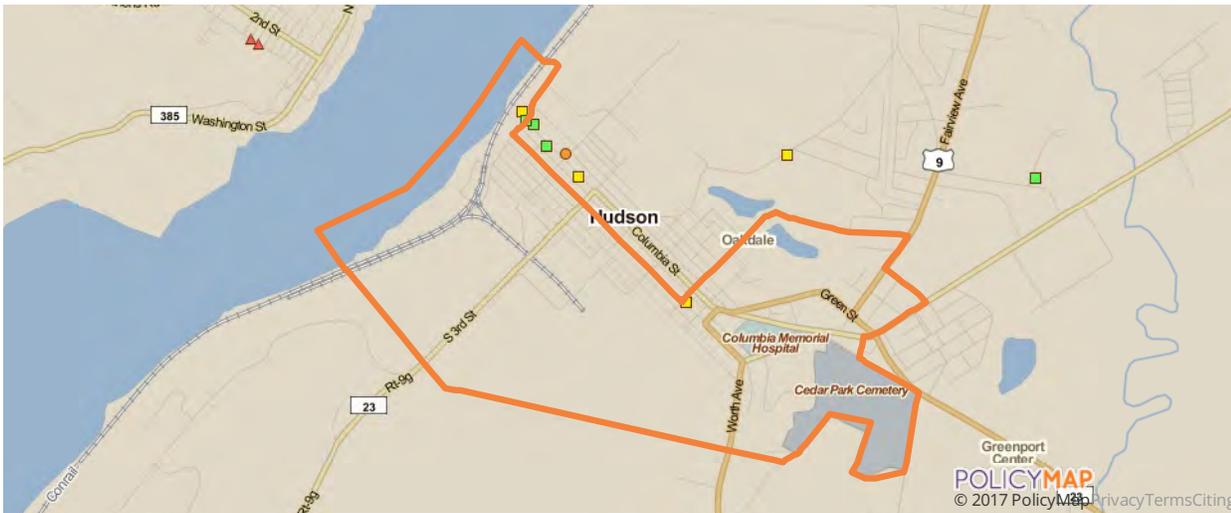
Source: Census ACS, HUD Income Limits, Census Residential Construction Branch, HUD Qualified Census Tracts and Difficult Development Areas, CRA, CDFI Fund, HUD FMR

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BUILDINGS, HOMES & MORTGAGE MARKETS

Nearby Subsidized Affordable Housing



- HUD Multifamily
- LIHTC
- HUD Public Housing
- ▲ USDA Rural Multifamily

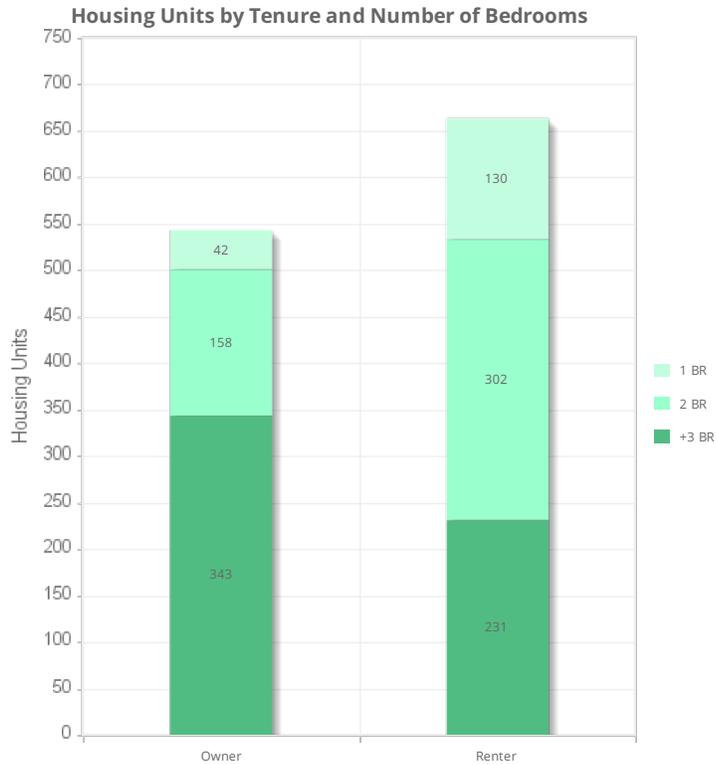
The map above includes properties listed in the U.S. Department of Housing and Urban Development (HUD) Low-Income Housing Tax Credit database, HUD's Multifamily Assistance and Section 8 Contracts Database, HUD's Picture of Subsidized Households, HUD's Real Estate Assessment Center (REAC), and the United States Department of Agriculture (USDA) Rural Development, Multifamily Housing.



BUILDINGS, HOMES & MORTGAGE MARKETS

Housing Stock

The nature and quality of the housing stock affects the types and affordability of homes that are available, and may present health risks for residents. This includes the age of the buildings, the share of units that are mobile homes, boat or RVs, and the number of homes that suffer from significant deficiencies.



Housing Stock Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Total Number of Housing Units (2011-2015)	1,571	32,802	133,351,840	-0.59% (2000)
Median Year Built (2011-2015)	1939	1966	1976	-
Percent of Units that are Single Family Homes (2011-2015)	34.44%	76.16%	67.45%	1.52% (2000)
Percent of Units in Duplexes/Twins (2011-2015)	31.89%	6.20%	3.73%	2.03% (2000)
Percent of Units in Small Multifamily Buildings (2011-2015)	31.00%	8.57%	13.72%	-1.94% (2000)
Percent of Units in Medium/Large Multifamily Buildings (2011-2015)	2.67%	2.11%	8.66%	-2.14% (2000)
Percent of Households Residing in Boats, Mobile Homes or RVs (2011-2015)	0.00%	6.96%	6.44%	-7.69% (2000)
Percent of Population in Group Quarters (2011-2015)	17.82%	3.97%	2.55%	-0.30% (2000)
Percent of Occupied Units Lacking Kitchen and/or Plumbing (2011-2015)	0.32%	4.24%	4.95%	-6.84% (2000)

Source: [Census ACS](#)

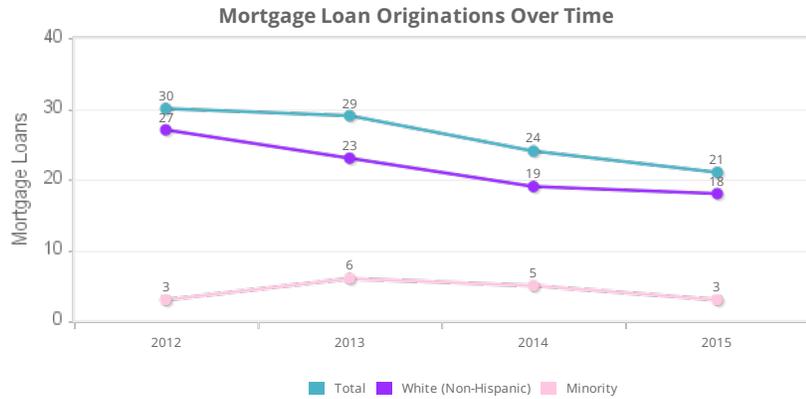
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BUILDINGS, HOMES & MORTGAGE MARKETS

Mortgage Market

The availability and affordability of homes in a neighborhood are determined in part by the ability of any resident to get affordable and stable loans. A high prevalence of high-cost and sub-prime loans can indicate a threat to long-term financial and housing stability.



Mortgage Market Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Number of Home Loans Made (2015)	21	N/A	6,029,619	-10.00% (2012)
Number of Prime Home Loans Made (2015)	20	N/A	5,715,887	-10.34% (2012)
Number of High-Cost Loans Made (2015)	1	N/A	313,732	0.00% (2012)
Percent of All Home Loans that Were High Cost (2015)	4.76%	N/A	5.20%	14.31% (2012)
Number of Loans to Minority Borrowers (2015)	3	0	1,843,714	0% (2012)
Median Loan to Value Ratio (2015)	0	0 (County)	-	0.00% (2012)

Source: HMDA

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People

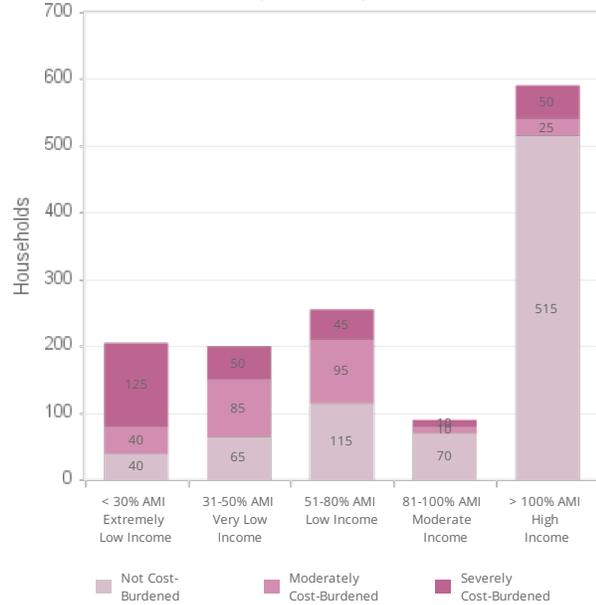
Housing Stability

Metrics pertaining to housing stability measure the ability of residents to maintain their home without being forced to move due to unaffordable housing. High costs and instability negatively impact families, particularly children. For example, frequent moves early in life have been shown to contribute to significant lags in academic achievement.

A Continuum of Care is a local or regional group that plans and organizes coordinated housing and services for the homeless. In the local Continuum of Care area, there are:



Households by Income and Housing Cost Burden Status (2009-2013)



Housing Stability Indicators

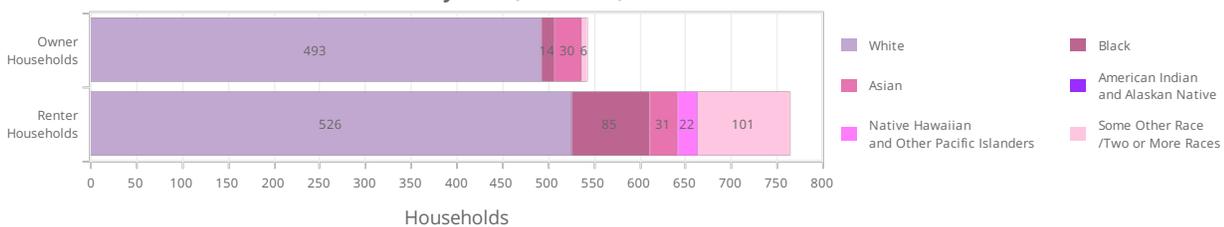
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Average Percent of Income Spent on Housing for Families at Median Income (2014)	30.04%	27.30%	-	-
Percent of All Low-Income Households that are Severely Cost-Burdened (2009-2013)	31.88%	31.40%	N/A	1.90% (2000)
Percent of Occupied Units that are Crowded or Overcrowded (2011-2015)	0.46%	1.21%	3.33%	-6.78% (2000)
Percent of Households that have Multiple Families or Unrelated Individuals (2011-2015)	13.69%	N/A	10.72%	-2.70% (2005-2009)
Median Homeowner Housing Cost Burden (2011-2015)	27.20%	21.10%	19.50%	-
Median Renter Housing Cost Burden (2011-2015)	23.90%	29.70%	31.00%	-
Percent of Renter Households Receiving Project-Based Housing Assistance (2016)	N/A	1.85%	2.40%	0.00% (2012)
Percent of Renter Households Receiving Housing Choice Vouchers (2016)	3.01%	3.38%	5.37%	-3.06% (2012)

Source: HUD PIT, HUD CHAS, Census ACS, HUD Picture of Subsidized Households, HUD Location Affordability Index

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Area Median Income (AMI) is the median income, based on household size, for the surrounding area (generally the city or county). The U.S. Department of Housing and Urban Development calculates the AMI and defines income ranges for each area, annually. More information at <https://www.huduser.gov/portal/datasets/il.html>

Owners and Renters by Race (2011-2015)





People

Age & Family Structure

Age and family structure can have a significant impact on the opportunities available to individuals, as well as shape their needs and goals. For example, a family with children may rely on the availability of low-cost child care, while accessible public transit and health services may be the primary concern for seniors.

Age & Family Structure Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Average Household Size (2011-2015)	1.9	2.37	2.64	-0.38% (2000)
% of Population Under 18 (2011-2015)	14.48%	18.95%	23.28%	-2.16% (2000)
Percent of Households With Children (2010)	25.19%	26.79%	32.96%	6.25% (2005-2009)
Percent of the Population that is Senior (Age 65+) (2011-2015)	13.49%	20.10%	14.10%	-0.86% (2000)
Percent of Families that are Single Parent (2011-2015)	30.65%	13.97%	14.29%	8.97% (2005-2009)

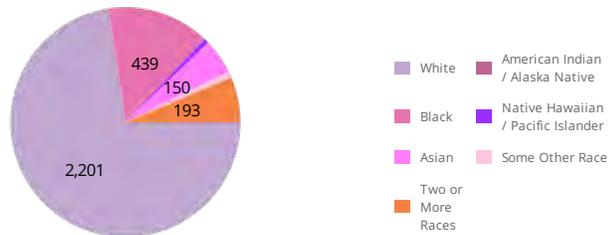
Source: [Census ACS](#)

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Race & Ethnicity

Race can have a profound effect on a person's available pathways to opportunity, especially when explicit discrimination or hidden biases shape the jobs that may be available, interactions with authorities, and treatment within community institutions. Racial or ethnic identity and de facto housing segregation can also affect a resident's social networks and contacts, affecting the jobs, services and supports that they can reach.

Population by Race (2011-2015)



Race & Ethnicity Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Percent of the Population Foreign Born (2011-2015)	10.49%	6.1%	13.18%	0.03% (2000)
Percent of the Population that is Non-English Speaking (2011-2015)	2.33%	2.17%	8.57%	-1.63% (2000)
Percent of the Population that is a Racial or Ethnic Minority (i.e. Non-White and/or Hispanic/Latino) (2011-2015)	30.29%	12.54%	37.68%	-0.73% (2000)

Source: [Census ACS](#)

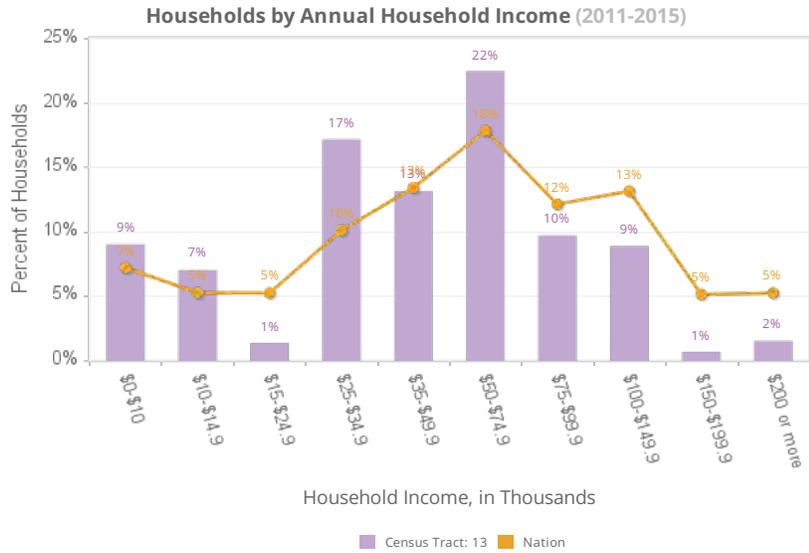
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People

Income & Poverty

Incomes and poverty status can have a long-term impact on life outcomes - limiting a resident's ability to own a home, to purchase needed medication, to buy a suit for a job interview, or even provide food for their family. These hardships can also have an intergenerational effect that can affect their children's outcomes for many years to come.



Income & Poverty Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Median Household Income (2011-2015)	\$37,500	\$59,105	\$53,889	-0.21% (2000)
Percent of People in Poverty (2011-2015)	16.87%	11.74%	15.47%	-1.25% (2000)
Percent of Single Parent Families in Poverty (2011-2015)	31.87%	24.8%	36.13%	-0.29% (2000)
Percent of School Age Children in Poverty (2015)	22.3% (School District)	-	-	-
Percent of Students that are Free and Reduced Lunch Recipients (2015)	61.72% (School District)	-	-	1.60% (School District; 2000)
Percent of Income Tax Returns Utilizing EITC (2014)	-	15.22% (County)	20.7%	-

Source: [Census ACS](#), [Census SAIPE](#), [IRS](#)

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People

Employment

For most households, steady and reliable employment is the single most important key to economic security, as well as the primary way to access health insurance.

Employment Indicators				
Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Unemployment Rate (2011-2015)	11.14%	6.67%	8.28%	4.61% (2000)
HUD Labor Market Engagement Index Score (2016)	26	-	-	-
Number of Employed Residents (2014)	1,189	25,696	-	-
Number of Multiple-Job Holders (2014)	114	2,267	-	-
Percent of Workers, by Residence, who earn \$15,000 or Less (2014)	27.17%	21.27%	-	-

Source: [Census ACS](#), [HUD AFFH](#), [Census LEHD](#)

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Expected Future Income Based on Parents' Income					
Income of Parents	Chance that Child's Income Will be <\$9,400	Chance that Child's Income Will be >\$9,400	Chance that Child's Income Will be >\$29,900	Chance that Child's Income Will be >\$57,800	Chance that Child's Income Will be >\$99,600
< \$25,200	31.56%	68.44%	43.28%	22.36%	8.12%
\$25,200 - \$47,300	22.47%	77.53%	55.64%	32.53%	13.34%
\$47,300 - \$73,000	16.24%	83.76%	65.27%	42.30%	19.51%

Source: [Harvard](#), [UC Berkeley](#)

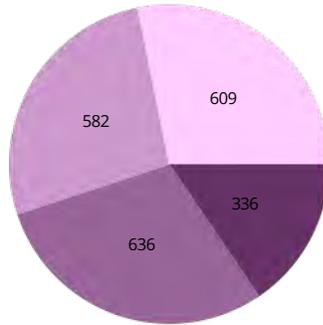


People

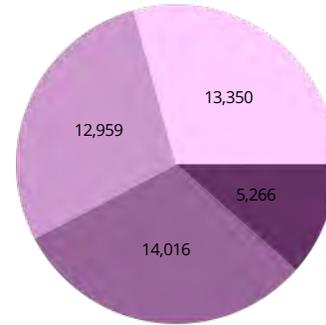
Education

Through educational attainment, individuals are able to unlock higher earning potential and qualify for a wider range of employment opportunities. Educational attainment has long been considered one of the key opportunity pathways through which individuals achieve significant economic and class mobility.

In this Tract (2011-2015)



In this Region (2011-2015)



No High School Diploma
 High School Graduate/GED
 Some College, or Associate's Degree
 Bachelor's Degree or Higher

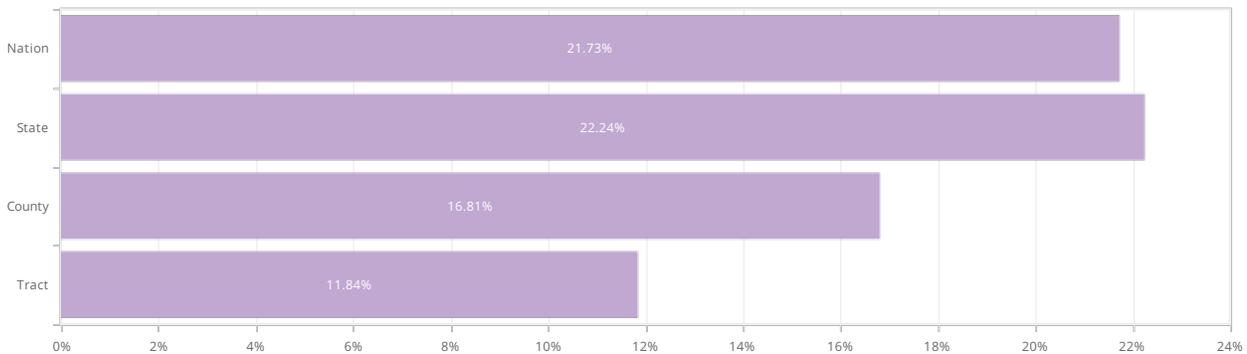
Education Indicators

Indicator	Tract	Region (CBSA)	Nation	Average Annual Change
Percent of Adults Lacking a High School Diploma (2011-2015)	15.53%	11.56%	13.35%	-4.70% (2000)
Percent of Adults with a High School Diploma or Higher (2011-2015)	84.47%	88.45%	86.65%	3.12% (2000)
Percent of Adults with a Bachelor's Degree or Higher (2011-2015)	28.16%	29.28%	29.77%	2.52% (2000)
Percent of Adults with a Graduate/Professional Degree (2011-2015)	13.22%	14.84%	11.25%	24.05% (2000)
Percent of Students Enrolled in Public School (2011-2015)	73.58%	90.41%	89.87%	-
Percent of Students Enrolled in Private School (2011-2015)	26.42%	9.59%	10.13%	-

Source: [Census ACS](#)

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Percent of School Age Children in Poverty (2011-2015)



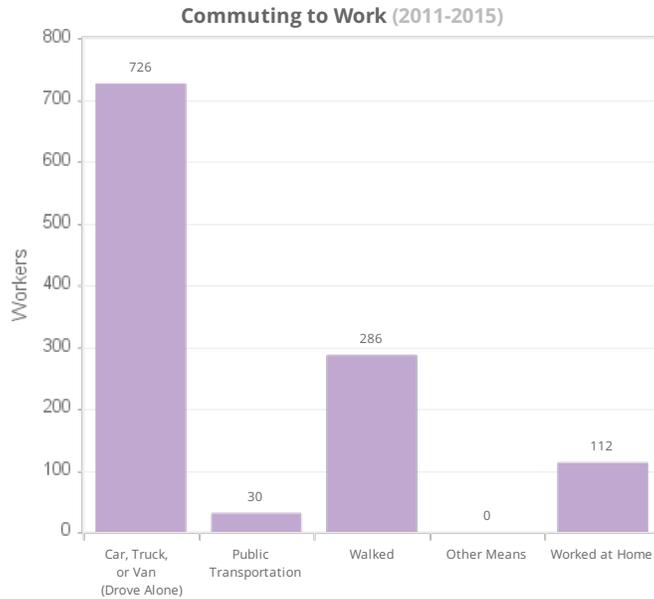


People

Transit & Mobility

Access to vehicles and public transit can have significant impact on a person's ability to access work, obtain services, purchase essential goods, and more. Since it acts as a connection to a wide variety of basic needs, access to affordable transit can impact outcomes across the spectrum - from health to education to economic security.

Percent of People Who Drive to Work (2011-2015) 60.40%	Average Number of Vehicles per Household (2011-2015) 1.1
Percent of People Who Commute Via Public Transit (2011-2015) 2.50%	Percent of Workers Who Commute Over an Hour (2011-2015) 7.43%



Mode of Transportation Share for Workers 16 and Over

Transit & Mobility Indicators				
Indicator	Tract	Region (CBSA)	Nation	% Change in Tract (from base year)
Percent of People Who Drive to Work (2011-2015)	60.40%	86.22%	85.86%	-
Average Number of Vehicles per Household (2011-2015)	1.1	1.8	1.8	-
Percent of Workers Who Commute Over an Hour (2011-2015)	7.43%	8.22%	8.49%	1.54% (2000)
Estimated Percent of Income Spent on Housing and Transportation Costs by a Working Individual Household (2014)	83.65%	72.81%	41.00%	-
Estimated Percent of Income Spent on Housing and Transportation Costs by a Single Parent Family Household (2014)	89.69%	84.03%	55.00%	-
Percent of People Who Commute Via Public Transit (2011-2015)	2.50%	2.30%	5.13%	-6.70% (2000)
Percent of Households for Which no Vehicles are Available (2011-2015)	24.31%	7.30%	9.09%	-0.88% (2000)
Average Travel Time to Work (in Minutes) (2011-2015)	N/A	26	26	-
Percent of People Who Walk to Work (2011-2015)	23.79%	4.09%	2.78%	-

Source: Census ACS, HUD Location Affordability Index

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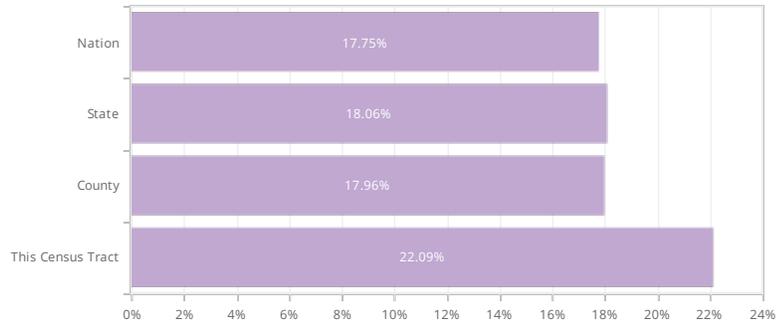


People

Health & Insurance

Good health and well-being affects many aspects of a person's life. Health status and adequate insurance coverage affects financial stability, job security, educational attainment, and the ability to remain safely and stably housed.

Percent of Adults Reporting Fair or Poor Health in the Last 30 Days (2013)



Health Insurance Coverage by Annual Household Income, for the County (2015)

Income	County Population	Uninsured	Percent Uninsured
Less than \$25,000	N/A	N/A	N/A
\$25,000 to \$49,999	N/A	N/A	N/A
\$50,000 to \$74,999	N/A	N/A	N/A
\$75,000 to \$99,999	N/A	N/A	N/A
\$100,000 or More	N/A	N/A	N/A

Health & Insurance Indicators

Indicator	Tract	County	Nation	Average Annual Change
Percent of Adults Reporting to Have Fair or Poor Health Status in the Last 30 Days (2013)	22.09%	17.96%	17.75%	-
Percent of Adults Reporting to Have a Personal Doctor or Health Care Provider (2013)	79.86%	87.14%	75.40%	-
Percent of Adults Reporting a Physical Checkup in the Past Year in this Tract (2013)	73.88%	77.36%	67.93%	-
Percent of All People Without Health Insurance (2009 - 2013)	-	N/A	9.42%	-
Percent of All People Who are Medicare Beneficiaries (2015)	-	15.48%	0.02%	-
Percent of the Population that has One or More Disabilities (2011-2015)	12.62%	15.66%	12.39%	-
Infant Mortality Rate (per 1,000 Births) (2014)	-	N/A	-	-
Cancer Deaths per 100,000 People (2010-2014)	-	464.6	443.6	-
Low-Income Preschool Obesity Rate (2013)	-	17.80%	-	-
Percent of Adults Ever Diagnosed with Depression (2013)	19.14%	17.89%	17.52%	-
Percent of Adults Reporting to Have Asthma (2013)	10.86%	9.58%	8.86%	-
Percent of Adults Reporting to Have Diabetes (2013)	11.91%	12.52%	10.10%	-
Percent of Adults Reporting to Have Chronic Obstructive Pulmonary Disease (COPD) (2013)	8.27%	7.78%	6.40%	-
Percent of Adults Reporting to be Obese (2013)	28.03%	26.68%	27.91%	-
Percent of Adults Reporting Consuming Fewer than 1 Serving of Fruit/Vegetables per Day (2013)	10.53%	6.76%	8.01%	-
Percent of Adults Reporting that They Currently Smoke (2013)	20.32%	16.54%	17.99%	-
Percent of Adults Reporting to Engage in Heavy Drinking (2013)	6.02%	5.90%	5.93%	-
Percent of Civilians Age 18 Who Are Veterans (2011-2015)	6.83%	9.33%	8.32%	3.82% (2000)

Source: CDC BRFSS, Census ACS, CMS, CDC National Center for Health Statistics, CDC State Cancer Profiles, USDA Food Environment Atlas

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End Notes

Full indicator descriptions, definitions and source notes are available in the online version of this report, which can be accessed through www.enterprisecommunity.org/opportunity360.

Detailed methods for index calculations are available at <http://www.enterprisecommunity.org/resources/enterprise-opportunity-index-methodology-18932>.

Data Partners: We would like to thank our data partners, without whom this project would not be possible:

[PolicyMap](#) | [Location, Inc.](#) | [Walkscore](#) | [Gallup](#)

HOUSING COST BURDEN ANALYSIS

APPENDIX II

Housing Cost Burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs" which includes mortgage payment, utilities, association fees, insurance and real estate taxes.

According to HUD, an affordable home is typically based upon a housing payment of no more than 30% of household monthly income. When a household pays more than 30% it is considered to be unaffordable and at more than 50% it is Severely Cost Burdened. Establishing the number of cost burdened households is critical when assessing the ability of existing and proposed housing stock to adequately provide for resident needs. .

The data associated with the Housing Cost Burden Analysis is based upon statistics from HUD, who produces annual "custom tabulations" of housing and income data. The methodology and data, in part, also includes information from U.S. Census Bureau statistics, which are not available through standard Census products. The methodology also includes statistics based on the "CHAS" data (Comprehensive Housing Affordability Strategy). The results demonstrate the extent of housing problems and housing needs for all income levels. The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). The CHAS data are typically used by local governments to plan how to spend HUD funds, and may also be used by HUD to allocate and distribute grant funds.

The Housing Cost Burden Analysis in this assessment is derived from CHAS data, which is currently based on the *2010-2014 American Community Survey (ACS) 5-year data*. This data represents the most recent tabulations, produced by HUD, and was made available in July 2016. Due to varying methodologies, the total housing unit counts in both owner and rental categories will differ slightly from the 2010 Census and the current ACS datasets.

The purpose of these tables is to show Housing Cost Burden by levels of income, which are expressed in terms of a percentage of the Household Area Median Family Income (HAMFI). The percentages of income are expressed in the following terms:

- Extremely Low Income: Household Income \leq 30% HAMFI
- Very Low Income: Household Income $>30\%$ to $\leq 50\%$ HAMFI
- Low Income: Household Income $>50\%$ to $\leq 80\%$ HAMFI
- Not Low Income: Household Income $>80\%$ HAMFI

There are three levels of affordability (% includes utilities):

1. **Affordable** - Household spends **less than 30%** of their income toward housing costs
2. **Unaffordable** - Household spends **more than 30%** of their income toward housing costs
3. **Severe** - Household spends **more than 50%** of their income toward housing costs

HOUSING COST BURDEN ANALYSIS - SUMMARY DATA

The following tables provide a summary of the Housing Cost Burden Analysis for the City of Hudson, the neighboring municipalities and the County as a whole. The summary tables indicate an estimate of affordability of housing stock for owners and renters based upon levels of income. The Housing Cost Burden tables are designed to provide estimated affordability distributed by levels of income for both renters and owners. The summary tables include estimates for each municipality at all income levels and levels up to 100% HAMFI, 80% HAMFI and 50% HAMFI. Overall, lower income levels show a higher cost burden and therefore indicate a greater need for affordable housing.

City of Hudson - Renter Cost Burden

Income by Cost Burden	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	205	105	330	640	51.6%
Household Income >30% to <=50% HAMFI	95	250	55	400	13.8%
Household Income >50% to <=80% HAMFI	125	150	0	275	0.0%
Household Income >80% to <=100% HAMFI	145	0	0	145	0.0%
Household Income >100% HAMFI	341	4	0	345	0.0%
Total	911	509	385	1,805	21.3%

There are a total of 894 **(509+385)** cost burdened renter households with incomes of less than 50%, of which 385 (21.3%) are severely cost burdened. There are 890 **(105+250+150+330+55)** renter households at or below 80% HAMFI paying over 30% of their income toward rent. Approximately 50% (911/1805) of all renters are living in affordable housing, paying less than 30% of their income toward housing.

City of Hudson - Owner Cost Burden

Income by Cost Burden	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	10	20	65	95	68.4%
Household Income >30% to <=50% HAMFI	0	40	50	90	55.6%
Household Income >50% to <=80% HAMFI	155	95	70	320	21.9%
Household Income >80% to <=100% HAMFI	90	20	0	110	0.0%
Household Income >100% HAMFI	415	55	40	510	7.8%
Total	670	230	225	1,125	20.0%

There are a total of 455 **(230+225)** cost burdened owner households for all income levels, of which 225 (20.0%) are severely cost burdened. There are 115 **(65+50)** owner households at or below 50% HAMFI that are severely cost burdened and 175 **(20+40+65+50)** owner households at or below 50% HAMFI paying over 30% toward homeownership.

Cost Burden Summary Tables by Municipality: All Income Levels

Municipality	% of Renter Households			% of Owner Households		
	Affordable	Unaffordable	Severe	Affordable	Unaffordable	Severe
City of Hudson	50.5%	28.2%	21.3%	59.6%	20.4%	20.0%
T. Claverack	52.1%	32.6%	15.3%	73.5%	12.3%	14.2%
T. Greenport	75%	16.3%	8.7%	76.3%	14.1%	9.6%
T. Livingston	82.6%	8.8%	8.6%	64.2%	24.1%	11.7%
T. Stockport	72.2%	5.3%	22.5%	68.2%	16.2%	15.6%
Columbia County	62.6%	20.8%	16.6%	71.1%	16.9%	12%

Cost Burden Summary Tables by Municipality: Income at or below 100% HAMFI

Municipality	% of Renter Households			% of Owner Households		
	Affordable	Unaffordable	Severe	Affordable	Unaffordable	Severe
City of Hudson	39.0%	34.6%	26.4%	41.5%	28.5%	30.1%
T. Claverack	33.6%	45.2%	21.2%	48.7%	23.0%	28.3%
T. Greenport	68.7%	20.4%	10.9%	67.3%	17.4%	15.3%
T. Livingston	68.9%	15.7%	15.4%	38.4%	37.2%	24.4%
T. Stockport	57.3%	8.1%	34.6%	45.0%	24.7%	30.3%
Columbia County	50.8%	27.3%	21.9%	48.6%	25.9%	25.5%

Cost Burden Summary Tables by Municipality: Income at or below 80% HAMFI

Municipality	% of Renter Households			% of Owner Households		
	Affordable	Unaffordable	Severe	Affordable	Unaffordable	Severe
City of Hudson	32.3%	38.4%	29.3%	32.7%	30.7%	36.6%
T. Claverack	34.1%	40.9%	25.0%	35.4%	23.8%	40.8%
T. Greenport	65.7%	22.4%	11.9%	62.8%	13.8%	23.4%
T. Livingston	68.4%	16.0%	15.6%	25.8%	41.4%	32.8%
T. Stockport	34.2%	12.5%	53.3%	37.9*%	21.2%	40.9%
Columbia County	44.0%	30.7%	25.3%	39.3%	27.0%	33.7%

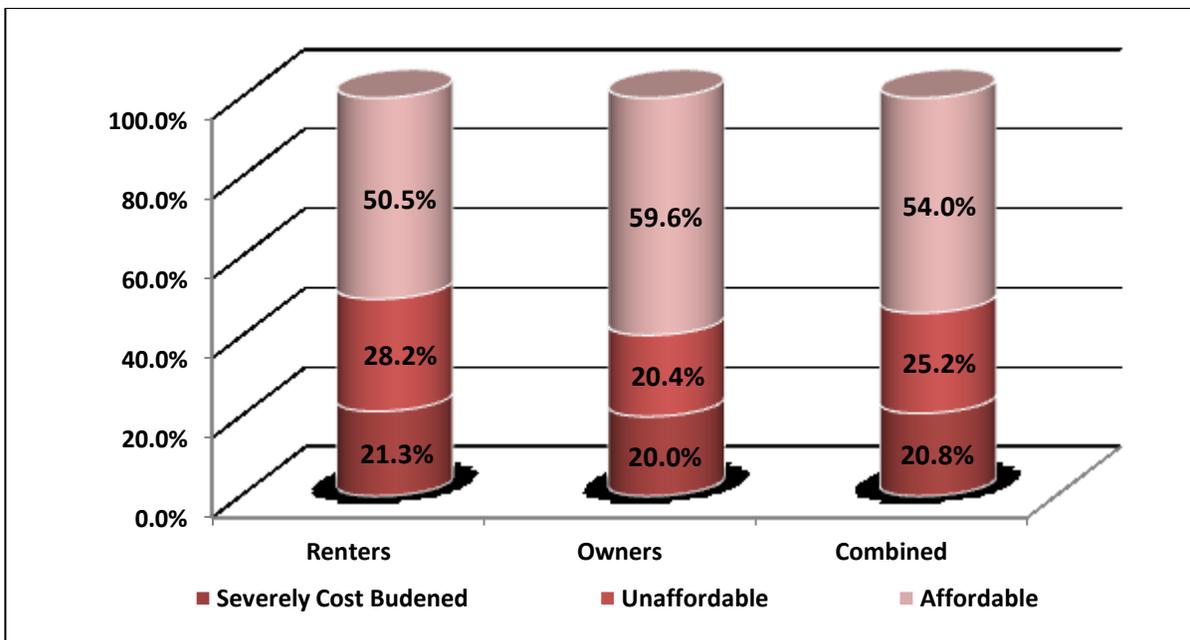
Cost Burden Summary Tables by Municipality: Income at or below 50% HAMFI

Municipality	% of Renter Households			% of Owner Households		
	Affordable	Unaffordable	Severe	Affordable	Unaffordable	Severe
City of Hudson	28.9%	34.1%	37.0%	5.4%	32.4%	62.2%
T. Claverack	25.4%	37.3%	37.3%	26.4%	15.3%	58.3%
T. Greenport	59.3%	24.3%	16.4%	37.5%	17.5%	45.0%
T. Livingston	63.4%	13.3%	23.3%	8.8%	50.0%	41.2%
T. Stockport	28.0%	0%	72.0%	20.0%	28.0%	52.0%
Columbia County	35.2%	27.3%	37.5%	28.1%	25.2%	46.7%

SUMMARY OF HOUSING COST BURDEN – CITY OF HUDSON

Affordability: All Income Levels

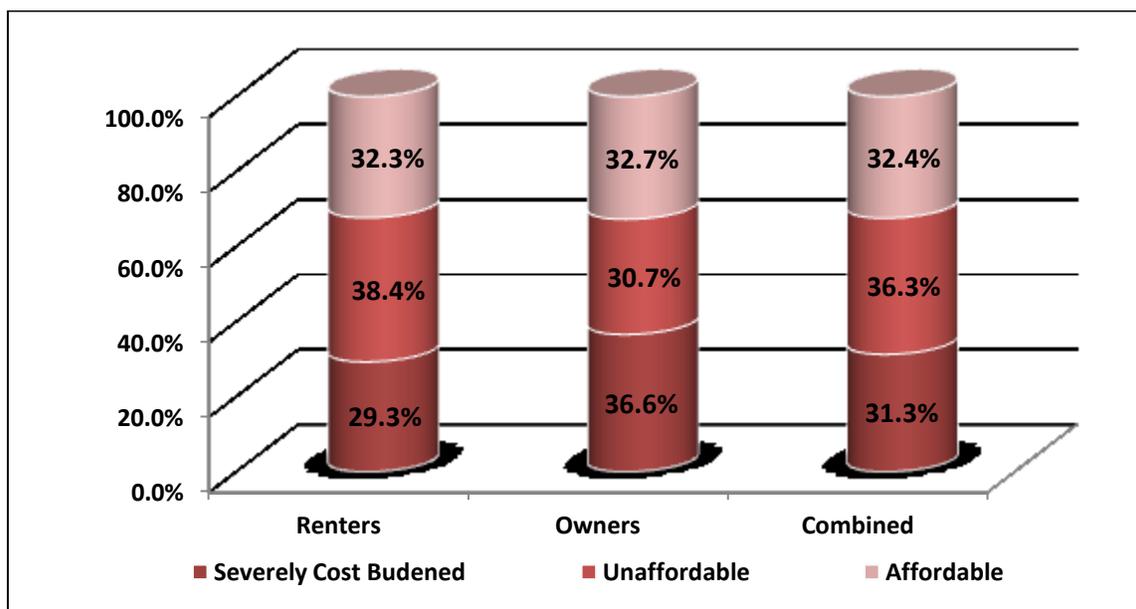
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	911	509	385	1,805
as a % of the total number	50.5%	28.2%	21.3%	100%
OWNERS	670	230	225	1,125
as a % of the total number	59.6%	20.4%	20.0%	100%
COMBINED RENTERS AND OWNERS	1,581	739	610	2,930
as a % of the total number	54.0%	25.2%	20.8%	100%



- **21.3% of all Renters at all income levels are Severely Cost Burdened**
 - **49.5% of all Renters at all income levels are living in Severely Cost Burdened and Unaffordable Housing**
-
- **20.0% of all Owners at all income levels are Severely Cost Burdened**
 - **40.4% of all Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing**
-
- **20.8% of all Renters and Owners at all income levels are Severely Cost Burdened**
 - **46.0% of all Renters and Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 80% HAMFI

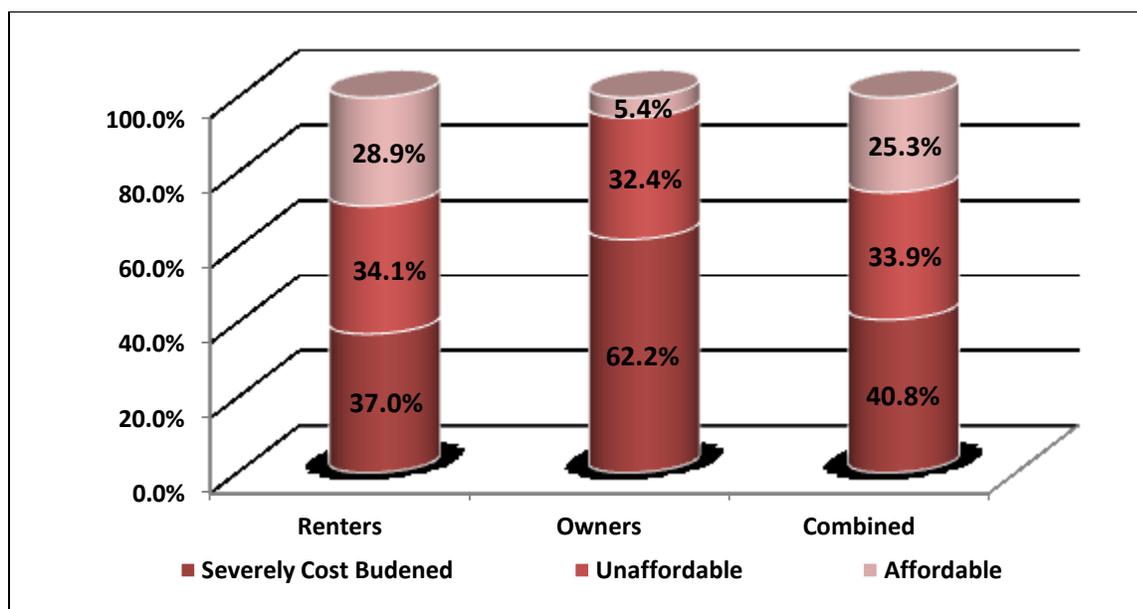
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	425	505	385	1,315
as a % of the total number	32.3%	38.4%	29.3%	100%
OWNERS	165	155	185	505
as a % of the total number	32.7%	30.7%	36.6%	100%
COMBINED RENTERS AND OWNERS	590	660	570	1,820
as a % of the total number	32.4%	36.3%	31.3%	100%



- **29.3% of all Renters at or below 80% HAMFI are Severely Cost Burdened**
 - **67.7% of all Renters at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **36.6% of all Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **67.3% of all Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **31.3% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **67.6% of all Renters and Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 50% HAMFI

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	300	355	385	1,040
as a % of the total number	28.9%	34.1%	37.0%	100%
OWNERS	10	60	115	185
as a % of the total number	5.4%	32.4%	62.2%	100%
COMBINED RENTERS AND OWNERS	310	415	500	1,225
as a % of the total number	25.3%	33.9%	40.8%	100%



- **37.0% of all Renters at or below 50% HAMFI are Severely Cost Burdened**
 - **71.1% of all Renters at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **62.2% of all Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **94.6% of all Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **40.8% of all Renters and Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **74.7% of all Renters and Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

HOUSING COST BURDEN ANALYSIS BREAKDOWN

CITY OF HUDSON

COMBINED RENTERS AND OWNERS

Number and Percentage of Owners and Renters by Income Level

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	95	12.9%	640	87.1%	735
Household Income >30% to <=50% HAMFI	90	18.4%	400	81.6%	490
Household Income >50% to <=80% HAMFI	320	53.8%	275	46.2%	595
Household Income >80% to <=100% HAMFI	110	43.1%	145	56.9%	255
Household Income >100% HAMFI	510	59.6%	345	40.4%	855
Total	1,125	38.4%	1,805	61.6%	2,930

RENTERS ONLY

Number of Renters by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	205	105	330	640	51.6%
Household Income >30% to <=50% HAMFI	95	250	55	400	13.8%
Household Income >50% to <=80% HAMFI	125	150	0	275	0.0%
Household Income >80% to <=100% HAMFI	145	0	0	145	0.0%
Household Income >100% HAMFI	341	4	0	345	0.0%
Total	911	509	385	1,805	21.3%

- **385 Renter Households at or below 50% HAMFI are Severely Cost Burdened**
- **740 Renter Households at or below 50% HAMFI pay over 30% toward rent**

OWNERS ONLY

Number of Owners by Cost Burden & Percentage Severely Cost Burdened

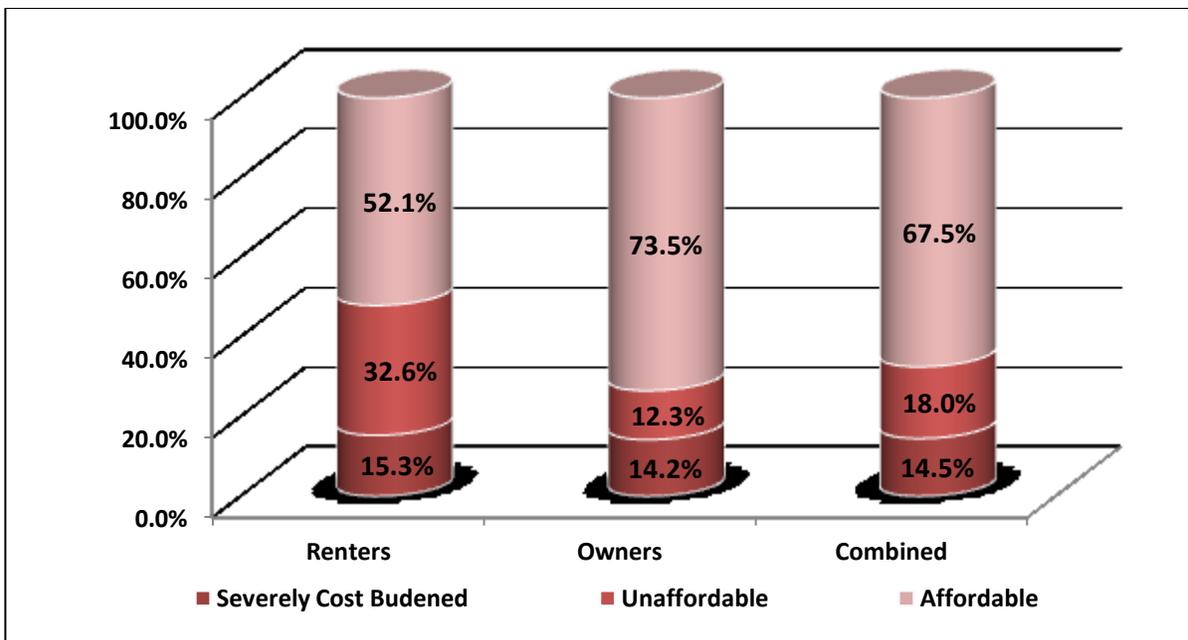
Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	10	20	65	95	68.4%
Income >30% to <=50% HAMFI	0	40	50	90	55.6%
Income >50% to <=80% HAMFI	155	95	70	320	21.9%
Income >80% to <=100% HAMFI	90	20	0	110	0.0%
Income >100% HAMFI	415	55	40	510	7.8%
Total	670	230	225	1,125	20.0%

- **115 Owner Households at or below 50% HAMFI are Severely Cost Burdened**
- **175 Owner Households at or below 50% HAMFI pay over 30% toward owning a home**

SUMMARY OF HOUSING COST BURDEN – TOWN OF CLAVERACK

Affordability: All Income Levels

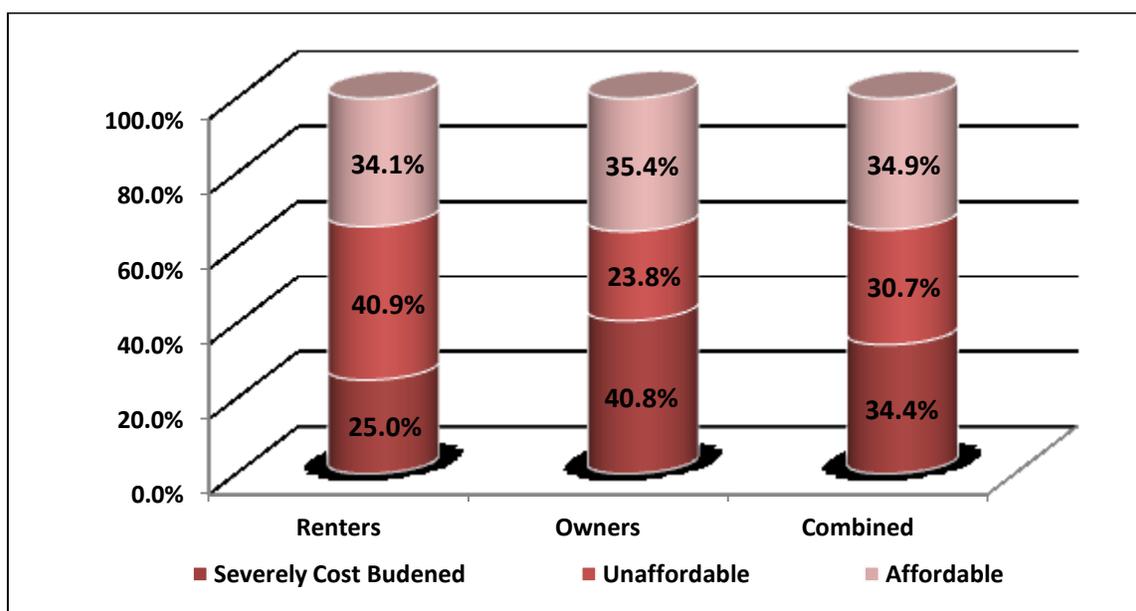
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	375	235	110	720
as a % of the total number	52.1%	32.6%	15.3%	100%
OWNERS	1,370	230	265	1,865
as a % of the total number	73.5%	12.3%	14.2%	100%
COMBINED RENTERS AND OWNERS	1,745	465	375	2,585
as a % of the total number	67.5%	18.0%	14.5%	100%



- 15.3% of all Renters at all income levels are Severely Cost Burdened
 - 47.9% of all Renters at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 14.2% of all Owners at all income levels are Severely Cost Burdened
 - 26.5% of all Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 14.5% of all Renters and Owners at all income levels are Severely Cost Burdened
 - 32.5% of all Renters and Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing

Affordability: Income Level at or below 80% HAMFI

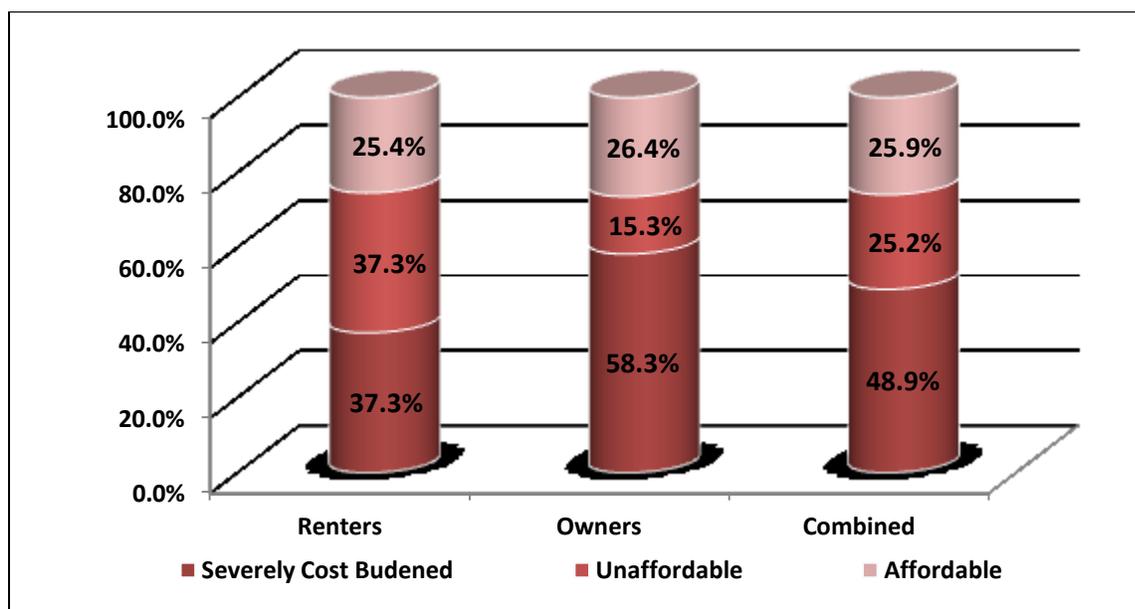
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	150	180	110	440
as a % of the total number	34.1%	40.9%	25.0%	100%
OWNERS	230	155	265	650
as a % of the total number	35.4%	23.8%	40.8%	100%
COMBINED RENTERS AND OWNERS	380	335	375	1,090
as a % of the total number	34.9%	30.7%	34.4%	100%



- **25.0% of all Renters at or below 80% HAMFI are Severely Cost Burdened**
 - **65.9% of all Renters at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **40.8% of all Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **64.6% of all Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **34.4% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **65.6% of all Renters and Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 50% HAMFI

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	75	110	110	295
as a % of the total number	25.4%	37.3%	37.3%	100%
OWNERS	95	55	210	360
as a % of the total number	26.4%	15.3%	58.3%	100%
COMBINED RENTERS AND OWNERS	170	165	320	655
as a % of the total number	25.9%	25.2%	48.9%	100%



- **37.3% of all Renters at or below 50% HAMFI are Severely Cost Burdened**
 - **74.6% of all Renters at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **58.3% of all Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **73.6% of all Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **48.9% of all Renters and Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **74.1% of all Renters and Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

HOUSING COST BURDEN ANALYSIS BREAKDOWN

TOWN OF CLAVERACK

COMBINED RENTERS AND OWNERS

Number and Percentage of Owners and Renters by Income Level

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	165	57.9%	120	42.1%	285
Household Income >30% to <=50% HAMFI	195	52.7%	175	47.3%	370
Household Income >50% to <=80% HAMFI	290	66.7%	145	33.3%	435
Household Income >80% to <=100% HAMFI	285	78.1%	80	21.9%	365
Household Income >100% HAMFI	930	82.3%	200	17.7%	1,130
Total	1,865	72.1%	720	27.9%	2,585

RENTERS ONLY

Number of Renters by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	45	10	65	120	54.2%
Household Income >30% to <=50% HAMFI	30	100	45	175	25.7%
Household Income >50% to <=80% HAMFI	75	70	0	145	0.0%
Household Income >80% to <=100% HAMFI	25	55	0	80	0.0%
Household Income >100% HAMFI	200	0	0	200	0.0%
Total	375	235	110	720	15.3%

- **110 Renter Households at or below 50% HAMFI are Severely Cost Burdened**
- **220 Renter Households at or below 50% HAMFI pay over 30% toward rent**

OWNERS ONLY

Number of Owners by Cost Burden & Percentage Severely Cost Burdened

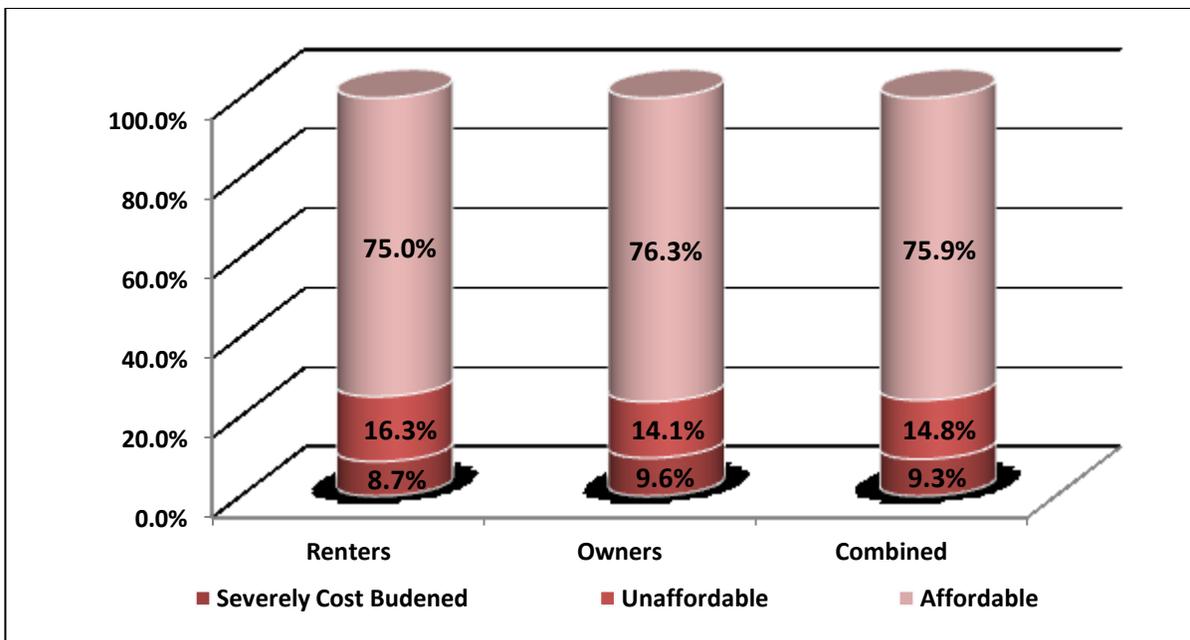
Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	15	10	140	165	84.8%
Income >30% to <=50% HAMFI	80	45	70	195	35.9%
Income >50% to <=80% HAMFI	135	100	55	290	19.0%
Income >80% to <=100% HAMFI	225	60	0	285	0.0%
Income >100% HAMFI	915	15	0	930	0.0%
Total	1,370	230	265	1,865	14.2%

- **210 Owner Households at or below 50% HAMFI are Severely Cost Burdened**
- **265 Owner Households at or below 50% HAMFI pay over 30% toward owning a home**

SUMMARY OF HOUSING COST BURDEN – TOWN OF GREENPORT

Affordability: All Income Levels

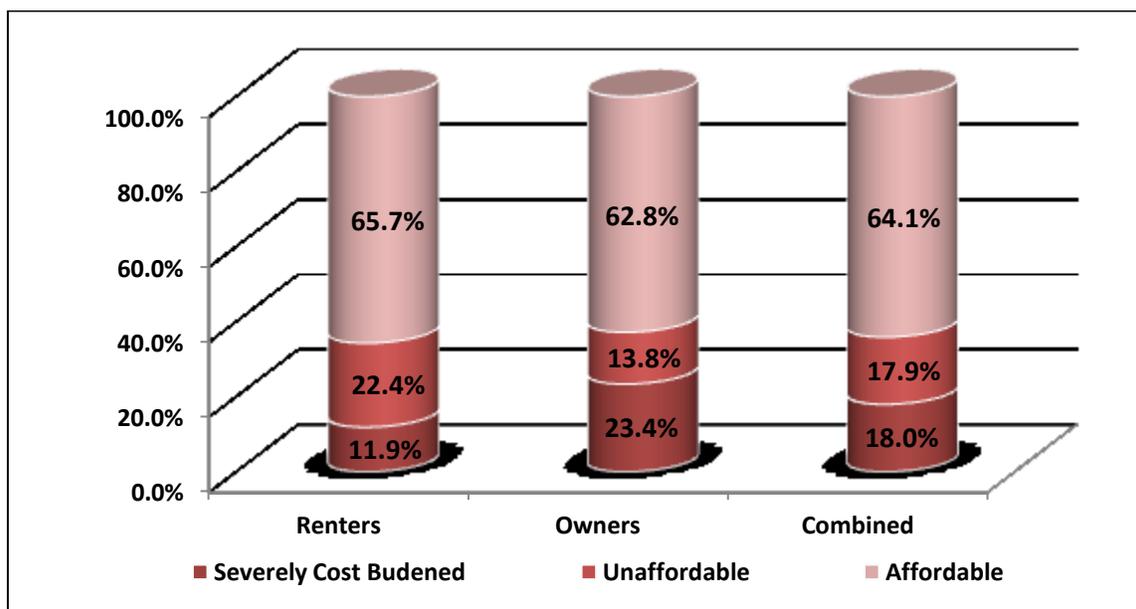
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	431	94	50	575
as a % of the total number	75.0%	16.3%	8.7%	100%
OWNERS	950	175	120	1,245
as a % of the total number	76.3%	14.1%	9.6%	100%
COMBINED RENTERS AND OWNERS	1,381	269	170	1,820
as a % of the total number	75.9%	14.8%	9.3%	100%



- 8.7% of all Renters at all income levels are Severely Cost Burdened
 - 25.0% of all Renters at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 9.6% of all Owners at all income levels are Severely Cost Burdened
 - 23.7% of all Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 9.3% of all Renters and Owners at all income levels are Severely Cost Burdened
 - 24.1% of all Renters and Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing

Affordability: Income Level at or below 80% HAMFI

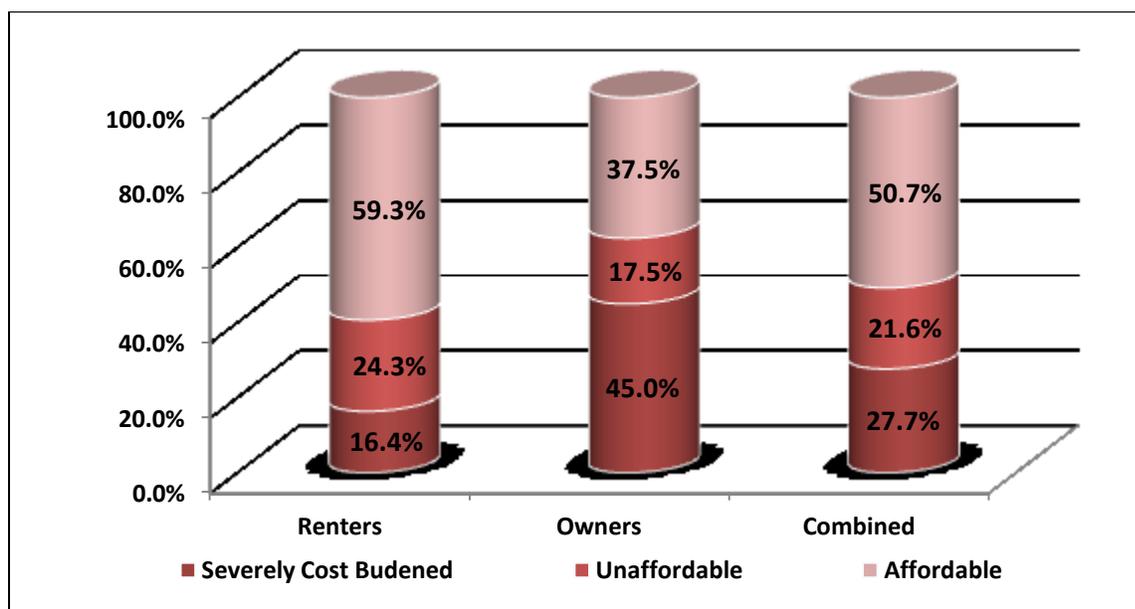
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	276	94	50	420
as a % of the total number	65.7%	22.4%	11.9%	100%
OWNERS	295	65	110	470
as a % of the total number	62.8%	13.8%	23.4%	100%
COMBINED RENTERS AND OWNERS	571	159	160	890
as a % of the total number	64.1%	17.9%	18.0%	100%



- **11.9% of all Renters at or below 80% HAMFI are Severely Cost Burdened**
 - **34.3% of all Renters at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **23.4% of all Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **37.2% of all Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **18.0% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **35.9% of all Renters and Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 50% HAMFI

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	181	74	50	305
as a % of the total number	59.3%	24.3%	16.4%	100%
OWNERS	75	35	90	200
as a % of the total number	37.5%	17.5%	45.0%	100%
COMBINED RENTERS AND OWNERS	256	109	140	505
as a % of the total number	50.7%	21.6%	27.7%	100%



- 16.4% of all Renters at or below 50% HAMFI are Severely Cost Burdened
 - 41.7% of all Renters at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing
-
- 45.0% of all Owners at or below 50% HAMFI are Severely Cost Burdened
 - 55.0% of all Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing
-
- 27.7% of all Renters and Owners at or below 50% HAMFI are Severely Cost Burdened
 - 49.3% of all Renters and Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing

HOUSING COST BURDEN ANALYSIS BREAKDOWN

TOWN OF GREENPORT

COMBINED RENTERS AND OWNERS

Number and Percentage of Owners and Renters by Income Level

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	85	40.5%	125	59.5%	210
Household Income >30% to <=50% HAMFI	115	39.0%	180	61.0%	295
Household Income >50% to <=80% HAMFI	270	70.1%	115	29.9%	385
Household Income >80% to <=100% HAMFI	250	86.2%	40	13.8%	290
Household Income >100% HAMFI	525	82.0%	115	18.0%	640
Total	1,245	68.4%	575	31.6%	1,820

RENTERS ONLY

Number of Renters by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	15	70	40	125	32.0%
Household Income >30% to <=50% HAMFI	166	4	10	180	5.6%
Household Income >50% to <=80% HAMFI	95	20	0	115	0.0%
Household Income >80% to <=100% HAMFI	40	0	0	40	0.0%
Household Income >100% HAMFI	115	0	0	115	0.0%
Total	431	94	50	575	8.7%

- **50 Renter Households at or below 50% HAMFI are Severely Cost Burdened**
- **124 Renter Households at or below 50% HAMFI pay over 30% toward rent**

OWNERS ONLY

Number of Owners by Cost Burden & Percentage Severely Cost Burdened

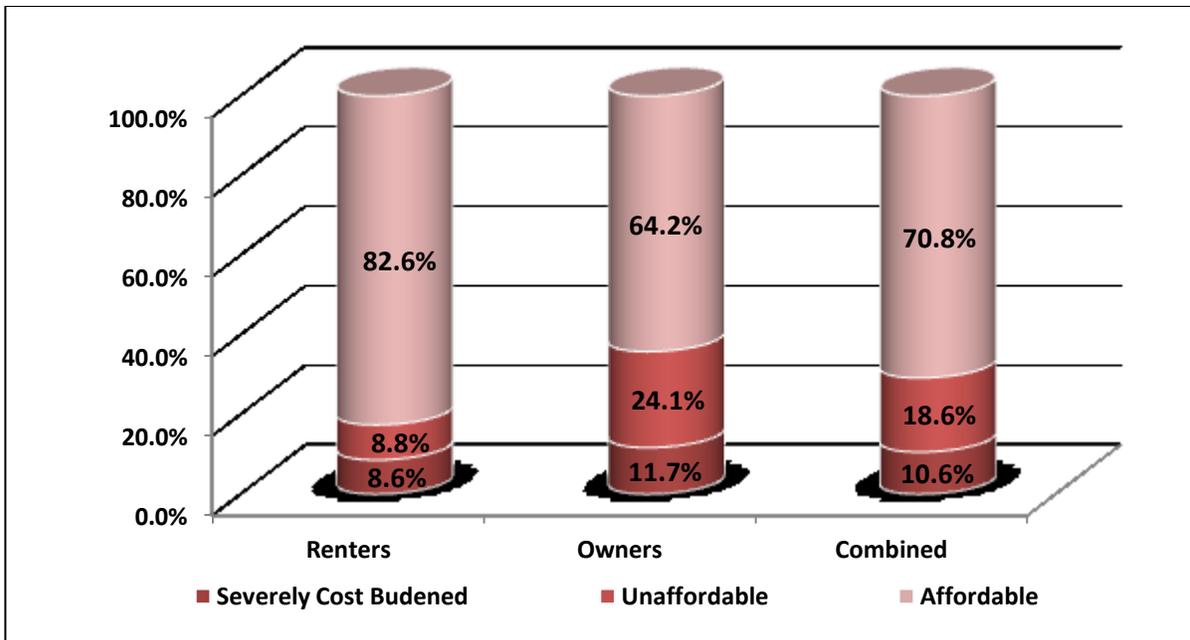
Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	15	10	60	85	70.6%
Income >30% to <=50% HAMFI	60	25	30	115	26.1%
Income >50% to <=80% HAMFI	220	30	20	270	7.4%
Income >80% to <=100% HAMFI	190	60	0	250	0.0%
Income >100% HAMFI	465	50	10	525	1.9%
Total	950	175	120	1,245	9.6%

- **90 Owner Households at or below 50% HAMFI are Severely Cost Burdened**
- **125 Owner Households at or below 50% HAMFI pay over 30% toward owning a home**

SUMMARY OF HOUSING COST BURDEN – TOWN OF LIVINGSTON

Affordability: All Income Levels

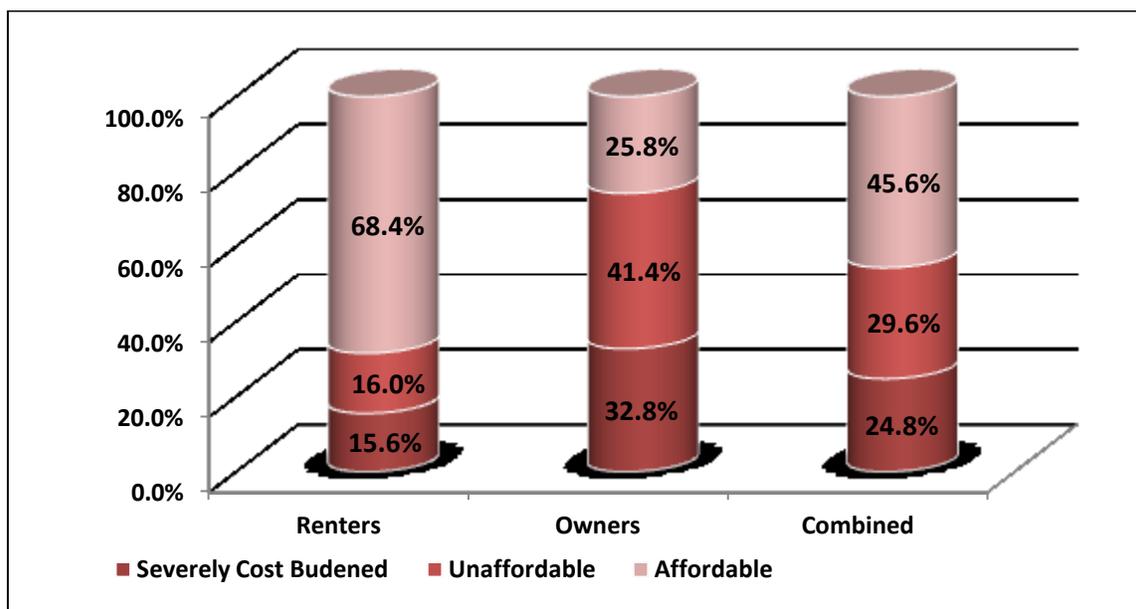
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	375	40	39	454
as a % of the total number	82.6%	8.8%	8.6%	100%
OWNERS	520	195	95	810
as a % of the total number	64.2%	24.1%	11.7%	100%
COMBINED RENTERS AND OWNERS	895	235	134	1,264
as a % of the total number	70.8%	18.6%	10.6%	100%



- 8.6% of all Renters at all income levels are Severely Cost Burdened
 - 17.4% of all Renters at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 11.7% of all Owners at all income levels are Severely Cost Burdened
 - 35.8% of all Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 10.6% of all Renters and Owners at all income levels are Severely Cost Burdened
 - 29.2% of all Renters and Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing

Affordability: Income Level at or below 80% HAMFI

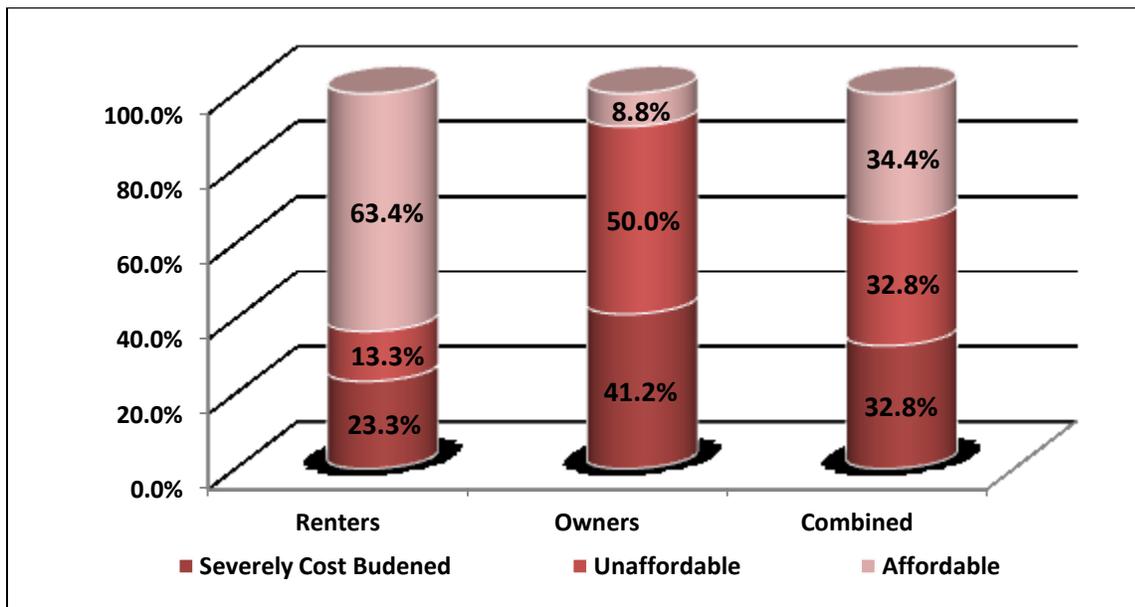
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	171	40	39	250
as a % of the total number	68.4%	16.0%	15.6%	100%
OWNERS	75	120	95	290
as a % of the total number	25.8%	41.4%	32.8%	100%
COMBINED RENTERS AND OWNERS	246	160	134	540
as a % of the total number	45.6%	29.6%	24.8%	100%



- **15.6% of all Renters at or below 80% HAMFI are Severely Cost Burdened**
 - **31.6% of all Renters at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **32.8% of all Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **74.2% of all Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **24.8% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **54.4% of all Renters and Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 50% HAMFI

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	95	20	35	150
as a % of the total number	63.4%	13.3%	23.3%	100%
OWNERS	15	85	70	170
as a % of the total number	8.8%	50.0%	41.2%	100%
COMBINED RENTERS AND OWNERS	110	105	105	320
as a % of the total number	34.4%	32.8%	32.8%	100%



- **23.3% of all Renters at or below 50% HAMFI are Severely Cost Burdened**
 - **36.6% of all Renters at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **41.2% of all Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **91.2% of all Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **32.8% of all Renters and Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **65.6% of all Renters and Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

HOUSING COST BURDEN ANALYSIS BREAKDOWN

TOWN OF LIVINGSTON

COMBINED RENTERS AND OWNERS

Number and Percentage of Owners and Renters by Income Level

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	65	54.2%	55	45.8%	120
Household Income >30% to <=50% HAMFI	105	52.5%	95	47.5%	200
Household Income >50% to <=80% HAMFI	120	54.5%	100	45.5%	220
Household Income >80% to <=100% HAMFI	100	96.2%	4	3.8%	104
Household Income >100% HAMFI	420	67.7%	200	32.3%	620
Total	810	64.1%	454	35.9%	1,264

RENTERS ONLY

Number of Renters by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	30	0	25	55	45.5%
Household Income >30% to <=50% HAMFI	65	20	10	95	10.5%
Household Income >50% to <=80% HAMFI	76	20	4	100	4.0%
Household Income >80% to <=100% HAMFI	4	0	0	4	0.0%
Household Income >100% HAMFI	200	0	0	200	0.0%
Total	375	40	39	454	8.6%

- **35 Renter Households at or below 50% HAMFI are Severely Cost Burdened**
- **55 Renter Households at or below 50% HAMFI pay over 30% toward rent**

OWNERS ONLY

Number of Owners by Cost Burden & Percentage Severely Cost Burdened

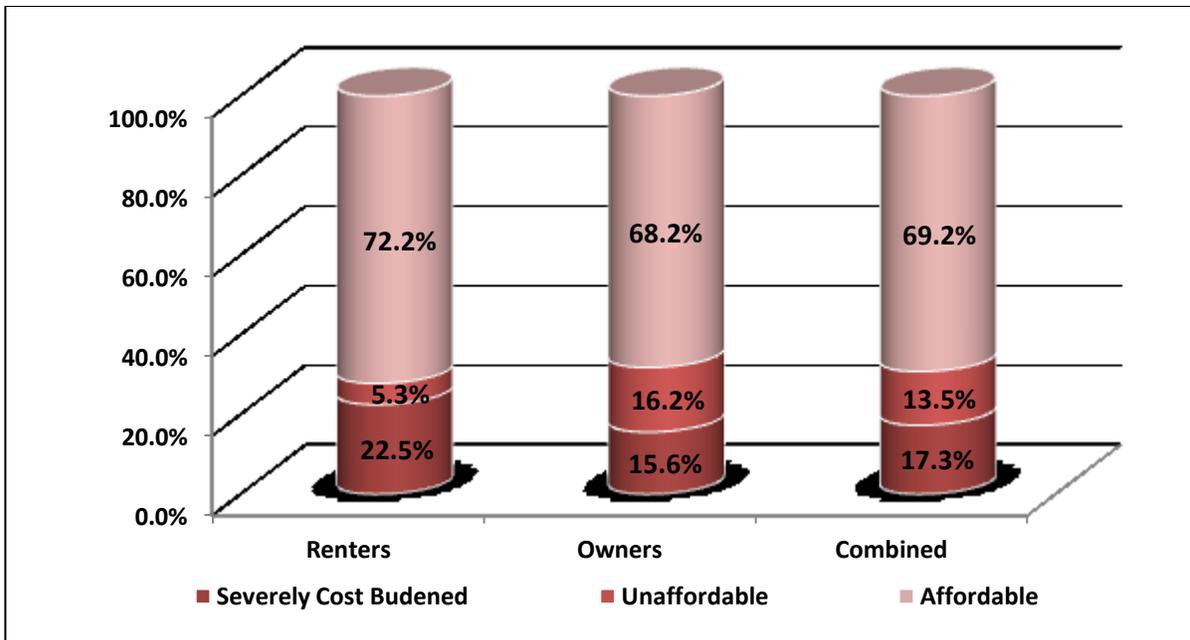
Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	0	10	55	65	84.6%
Income >30% to <=50% HAMFI	15	75	15	105	14.3%
Income >50% to <=80% HAMFI	60	35	25	120	20.8%
Income >80% to <=100% HAMFI	75	25	0	100	0.0%
Income >100% HAMFI	370	50	0	420	0.0%
Total	520	195	95	810	11.7%

- **70 Owner Households at or below 50% HAMFI are Severely Cost Burdened**
- **155 Owner Households at or below 50% HAMFI pay over 30% toward owning a home**

SUMMARY OF HOUSING COST BURDEN – TOWN OF STOCKPORT

Affordability: All Income Levels

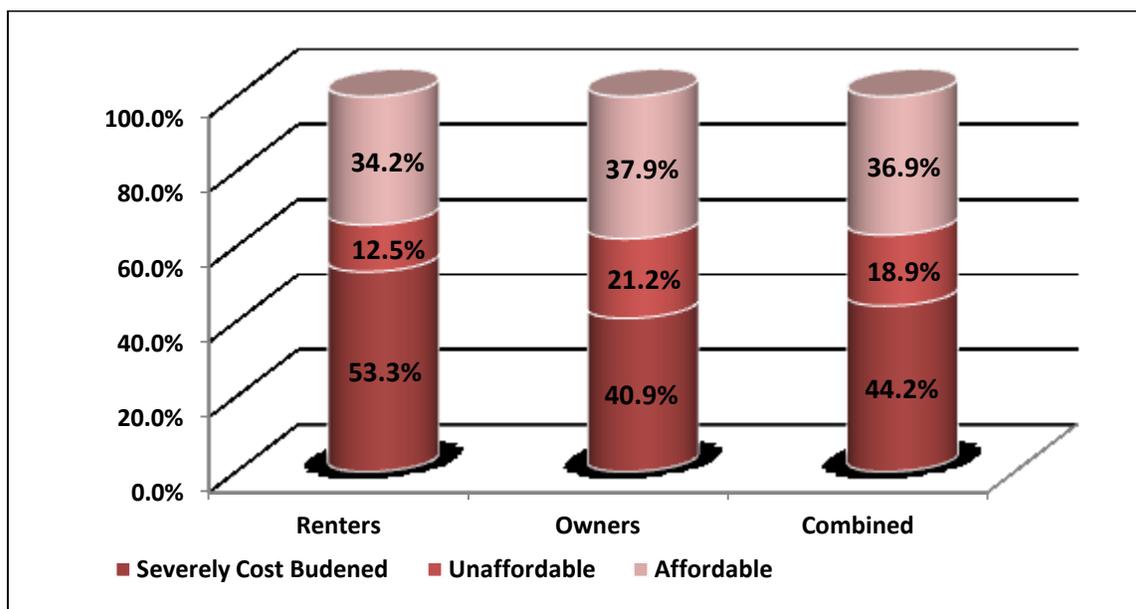
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	206	15	64	285
as a % of the total number	72.2%	5.3%	22.5%	100%
OWNERS	590	140	135	865
as a % of the total number	68.2%	16.2%	15.6%	100%
COMBINED RENTERS AND OWNERS	796	155	199	1,150
as a % of the total number	69.2%	13.5%	17.3%	100%



- 22.5% of all Renters at all income levels are Severely Cost Burdened
 - 27.8% of all Renters at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 15.6% of all Owners at all income levels are Severely Cost Burdened
 - 31.8% of all Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing
-
- 17.3% of all Renters and Owners at all income levels are Severely Cost Burdened
 - 30.8% of all Renters and Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing

Affordability: Income Level at or below 80% HAMFI

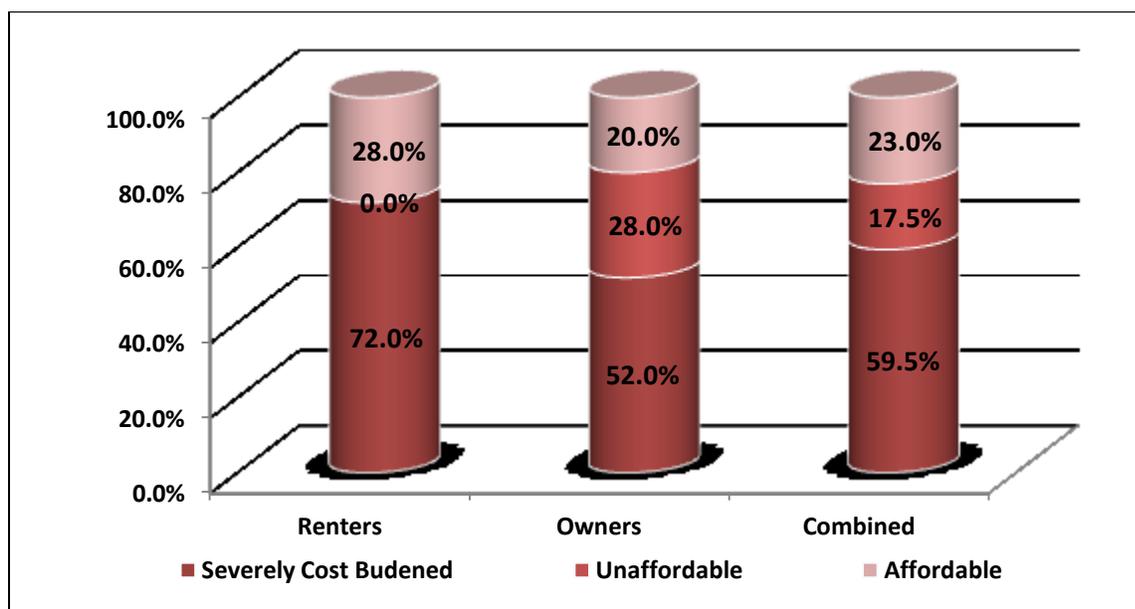
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	41	15	64	120
as a % of the total number	34.2%	12.5%	53.3%	100%
OWNERS	125	70	135	330
as a % of the total number	37.9%	21.2%	40.9%	100%
COMBINED RENTERS AND OWNERS	166	85	199	450
as a % of the total number	36.9%	18.9%	44.2%	100%



- **53.3% of all Renters at or below 80% HAMFI are Severely Cost Burdened**
 - **65.8% of all Renters at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **40.9% of all Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **62.1% of all Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **44.2% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **63.1% of all Renters and Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 50% HAMFI

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	21	0	54	75
as a % of the total number	28.0%	0.0%	72.0%	100%
OWNERS	25	35	65	125
as a % of the total number	20.0%	28.0%	52.0%	100%
COMBINED RENTERS AND OWNERS	46	35	119	200
as a % of the total number	23.0%	17.5%	59.5%	100%



- **72.0% of all Renters at or below 50% HAMFI are Severely Cost Burdened**
 - **72.0% of all Renters at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **52.0% of all Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **80.0% of all Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **59.5% of all Renters and Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **77.0% of all Renters and Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

HOUSING COST BURDEN ANALYSIS BREAKDOWN

TOWN OF STOCKORT

COMBINED RENTERS AND OWNERS

Number and Percentage of Owners and Renters by Income Level

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	20	28.6%	50	71.4%	70
Household Income >30% to <=50% HAMFI	105	80.8%	25	19.2%	130
Household Income >50% to <=80% HAMFI	205	82.0%	45	18.0%	250
Household Income >80% to <=100% HAMFI	115	63.9%	65	36.1%	180
Household Income >100% HAMFI	420	80.8%	100	19.2%	520
Total	865	75.2%	285	24.8%	1,150

RENTERS ONLY

Number of Renters by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	0	0	50	50	100.0%
Household Income >30% to <=50% HAMFI	21	0	4	25	16.0%
Household Income >50% to <=80% HAMFI	20	15	10	45	22.2%
Household Income >80% to <=100% HAMFI	65	0	0	65	0.0%
Household Income >100% HAMFI	100	0	0	100	0.0%
Total	206	15	64	285	22.5%

- **54 Renter Households at or below 50% HAMFI are Severely Cost Burdened**
- **54 Renter Households at or below 50% HAMFI pay over 30% toward rent**

OWNERS ONLY

Number of Owners by Cost Burden & Percentage Severely Cost Burdened

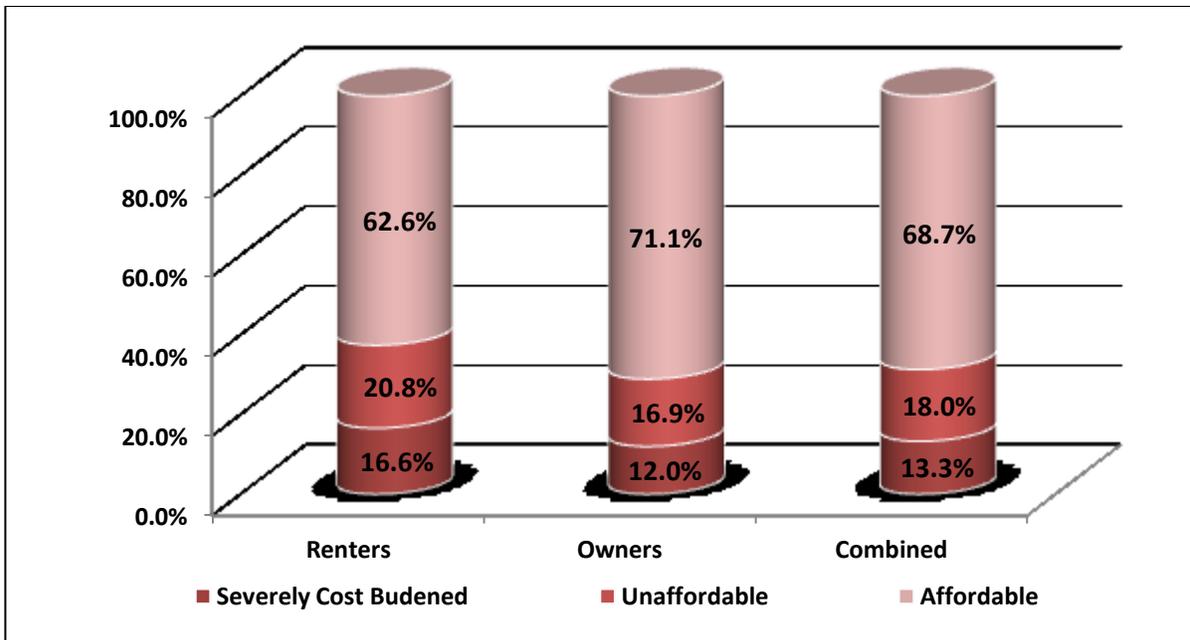
Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	5	0	15	20	84.6%
Income >30% to <=50% HAMFI	20	35	50	105	14.3%
Income >50% to <=80% HAMFI	100	35	70	205	20.8%
Income >80% to <=100% HAMFI	75	40	0	115	0.0%
Income >100% HAMFI	390	30	0	420	0.0%
Total	590	140	135	865	11.7%

- **65 Owner Households at or below 50% HAMFI are Severely Cost Burdened**
- **100 Owner Households at or below 50% HAMFI pay over 30% toward owning a home**

SUMMARY OF HOUSING COST BURDEN – COLUMBIA COUNTY 2016

Affordability: All Income Levels

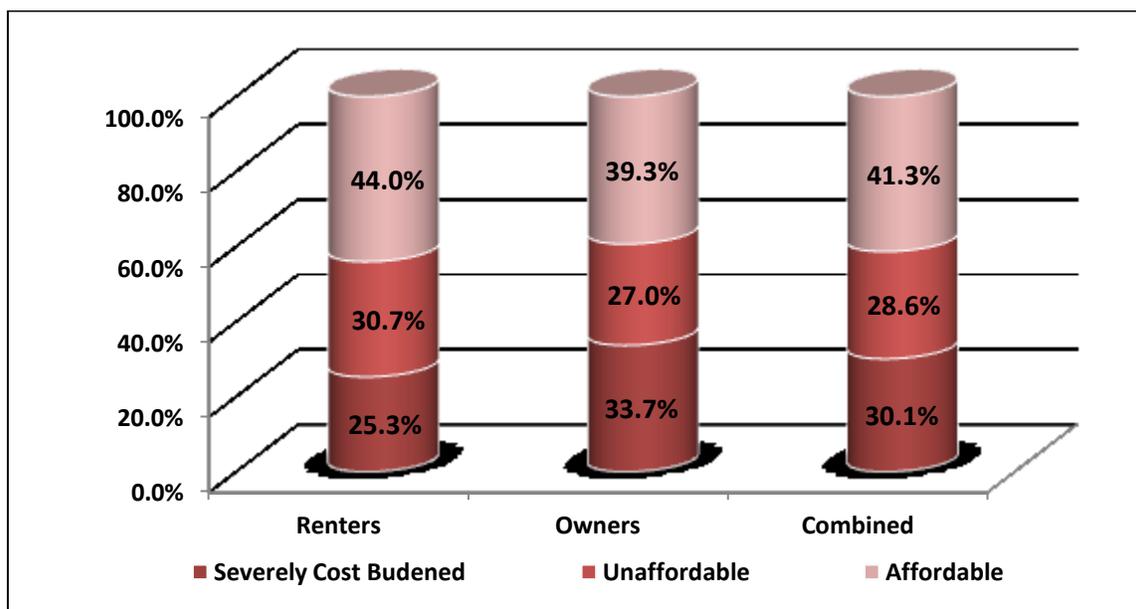
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	4,365	1,455	1,160	6,980
as a % of the total number	62.6%	20.8%	16.6%	100%
OWNERS	13,020	3,090	2,195	18,305
as a % of the total number	71.1%	16.9%	12.0%	100%
COMBINED RENTERS AND OWNERS	17,385	4,545	3,355	25,285
as a % of the total number	68.7%	18.0%	13.3%	100%



- **16.6% of all Renters at all income levels are Severely Cost Burdened**
 - **37.4% of all Renters at all income levels are living in Severely Cost Burdened and Unaffordable Housing**
-
- **12.0% of all Owners at all income levels are Severely Cost Burdened**
 - **28.9% of all Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing**
-
- **13.3% of all Renters and Owners at all income levels are Severely Cost Burdened**
 - **31.3% of all Renters and Owners at all income levels are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 80% HAMFI

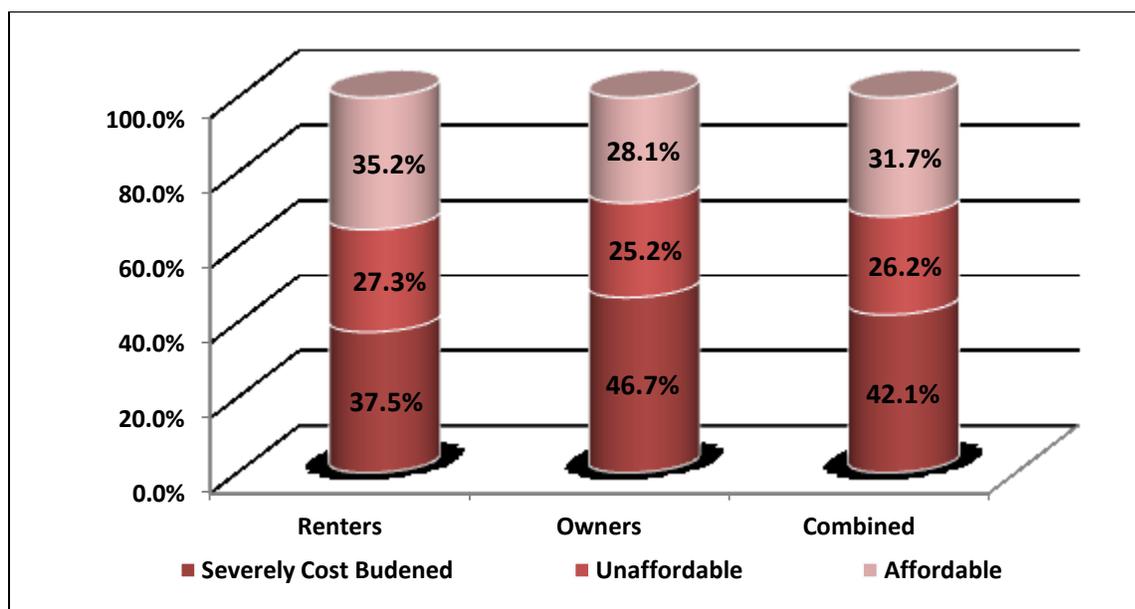
Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	2,015	1,405	1,160	4,580
as a % of the total number	44.0%	30.7%	25.3%	100%
OWNERS	2,355	1,615	2,015	5,985
as a % of the total number	39.3%	27.0%	33.7%	100%
COMBINED RENTERS AND OWNERS	4,370	3,020	3,175	10,565
as a % of the total number	41.3%	28.6%	30.1%	100%



- **25.3% of all Renters at or below 80% HAMFI are Severely Cost Burdened**
 - **56.0% of all Renters at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **33.7% of all Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **60.7% of all Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **30.1% of all Renters and Owners at or below 80% HAMFI are Severely Cost Burdened**
 - **58.7% of all Renters and Owners at or below 80% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

Affordability: Income Level at or below 50% HAMFI

Cost Burden and Tenure	Affordable	Unaffordable	Severe	Total
RENTERS	1,070	830	1,140	3,040
as a % of the total number	35.2%	27.3%	37.5%	100%
OWNERS	855	765	1,420	3,040
as a % of the total number	28.1%	25.2%	46.7%	100%
COMBINED RENTERS AND OWNERS	1,925	1,595	2,560	6,080
as a % of the total number	31.7%	26.2%	42.1%	100%



- **37.5% of all Renters at or below 50% HAMFI are Severely Cost Burdened**
 - **64.8% of all Renters at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **46.7% of all Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **71.9% of all Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**
-
- **42.1% of all Renters and Owners at or below 50% HAMFI are Severely Cost Burdened**
 - **68.3% of all Renters and Owners at or below 50% HAMFI are living in Severely Cost Burdened and Unaffordable Housing**

HOUSING COST BURDEN ANALYSIS BREAKDOWN

COLUMBIA COUNTY

COMBINED RENTERS AND OWNERS

Number and Percentage of Owners and Renters by Income Level

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total
Household Income <= 30% HAMFI	1,190	43.1%	1,570	56.9%	2,760
Household Income >30% to <=50% HAMFI	1,850	55.7%	1,470	44.3%	3,320
Household Income >50% to <=80% HAMFI	2,945	65.7%	1,540	34.3%	4,485
Household Income >80% to <=100% HAMFI	2,040	74.2%	710	25.8%	2,750
Household Income >100% HAMFI	10,280	85.9%	1,690	14.1%	11,970
Total	18,305	72.4%	6,980	27.6%	25,285

RENTERS ONLY

Number of Renters by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Renters only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Household Income <= 30% HAMFI	470	215	885	1,570	56.4%
Household Income >30% to <=50% HAMFI	600	615	255	1,470	17.3%
Household Income >50% to <=80% HAMFI	945	575	20	1,540	1.3%
Household Income >80% to <=100% HAMFI	670	40	0	710	0.0%
Household Income >100% HAMFI	1,680	10	0	1,690	0.0%
Total	4,365	1,455	1,160	6,980	16.6%

- **1,140 Renter Households at or below 50% HAMFI are Severely Cost Burdened**
- **1,970 Renter Households at or below 50% HAMFI pay over 30% toward rent**

OWNERS ONLY

Number of Owners by Cost Burden & Percentage Severely Cost Burdened

Income by Cost Burden (Owners only)	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Severely Cost Burden
Income <= 30% HAMFI	180	215	795	1,190	66.8%
Income >30% to <=50% HAMFI	675	550	625	1,850	33.8%
Income >50% to <=80% HAMFI	1,500	850	595	2,945	20.2%
Income >80% to <=100% HAMFI	1,545	460	35	2,040	1.7%
Income >100% HAMFI	9,120	1,015	145	10,280	1.4%
Total	13,020	3,090	2,195	18,305	12.0%

- **1,420 Owner Households at or below 50% HAMFI are Severely Cost Burdened**
- **2,185 Owner Households at or below 50% HAMFI pay over 30% toward owning a home**

AFFORDABLE HOUSING INVENTORY

APPENDIX III

Greater Hudson Area

as of May 2018

Affordable Housing Inventory – Greater Hudson Area – as of May 2018

Housing Complex	Major Project Funding	Type	Total Units	Units by Number of Bedrooms			
				0 BR	1 BR	2 BR	3 BR+
Hudson Homesteads 229 Columbia Street 518-822-0707	LIHTC	Family	20		1	14	5
Crosswinds at Hudson 15 Rogers Lane 716-839-0549	LIHTC	Family	70		18	34	18
Hudson Terrace Apartments 15 N. Front Street 518-828-0600	Project Based Section 8; LIHTC	Family	167		44	84	40
Stottville Court 6652 Firehouse Road 518-828-1634	USDA Section 515; LIHTC	Family	28		28		
Providence Hall 119 Columbia Street 518-828-4700	Project Based Section 8	Senior	100		10 0		
Schuyler Court Apartments 20 Columbia Street 518-828-4700	Project Based Section 8	Family	50		8	16	26
Greenport Manor 200 Town Hall Drive 518-828-6488	Section 202	Senior	39	10	29		
Columbia Apartments 41 N. 2nd Street 518-828-5415	Public Housing	Family	135		64	34	37
Dawnwood Senior Apartments 500 Fairview Avenue 716-854-1251	USDA Section 515	Family	24		24		
Greenport Gardens Apartments 8 Green Acres Road 518-828-4619	NYS OMH	Family	66				
Galvan Housing Resources Scattered Sites	NYS HCR (various programs)	Family & Senior	79		38	30	11

COMMUNITY DEVELOPMENT AND HOUSING RESOURCE GUIDE APPENDIX IV

DRAFT

There are numerous state and federal resources made available for community and economic development, housing and infrastructure in the form of grants, low interest financing and tax credits. There are a number of grant programs 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 four comprehensive resources for federal, state and foundation resources include:

- ✓ **Federal Grants:** www.grants.gov
- ✓ **Catalog of Federal Domestic Assistance (CFDA):** www.cfda.gov
- ✓ **Grants Action News:** www.nyassembly.gov/gan
- ✓ **Foundations:** www.foundationcenter.org

Grants.gov

This is a federal grants website that allows eligible grant seekers to search and apply for current competitive grant opportunities from ALL federal agencies. Grant seekers can check on notices of funding availability (NOFAs) posted in the last 7 days; sign up to receive e-mail notification of grant opportunities; and apply for federal grants through a unified process by downloading the application and submitting online. The website guides grant seekers in obtaining a DUNS (Dun and Bradstreet) number and registering at Grants.gov to apply and to track applications. For full federal program descriptions, see the Catalog of Federal Domestic Assistance (CFDA) below.

Catalog of Federal Domestic Assistance

The CFDA, issued annually and updated continuously on the web, describes thousands of federal grants and non-financial assistance programs. Grant seekers can identify programs that might support their projects and can learn the program's objectives, requirements, application procedures and contacts. For current notices of funding availability, see Grants.gov.

New York State Grants Action News

This publication is distributed on a monthly basis and includes descriptions and links to currently available grant resources from New York State, the federal government and private foundations. The publication also provides training resources and other valuable information in regards to incentives and programs.

Foundation Center

The Foundation Center is the leading source of information on philanthropy, fundraising and grant programs. The Foundation Center offers the largest online, searchable database to assist in obtaining funding across the country. The website also provides training materials for grant writers and organizations seeking funding.

New York State Resources

New York State Consolidated Funding Application (CFA)

A majority of New York State grants and incentives are offered on an annual basis through the Consolidated Funding Application (CFA) process. The CFA process is typically announced in May of each year with applications due in late July.

State agencies and authorities making resources available in the 2017 CFA include: Empire State Development; NYS Canal Corporation; NYS Energy Research and Development Authority; Environmental Facilities Corporation; Homes and Community Renewal; Department of Labor; Office of Parks, Recreation and Historic Preservation; Department of State; New York Power Authority; Department of Environment Conservation; NYS Council on the Arts; and the Department of Agriculture & Markets. Additional CFA related documents can be found on the CFA home page at www.regionalcouncils.ny.gov/cfa.

Additional NYS Infrastructure Resources:

New York State Environmental Facilities Corporation: www.efc.ny.gov/environmental-facilities-corporation

In relation to the American Recovery and Reinvestment Act, the Environmental Facilities Corporation (EFC) distributes grants to assist environmental initiatives. The EFC deals with issues pertaining to water reuse and conservation, energy efficiency, and environmental innovation. Grant seekers will be able to obtain applications through the EFC's website.

Loan Programs

[Clean Water State Revolving Fund](#)
[Drinking Water State Revolving Fund](#)

Grant Programs:

[Engineering Planning Grant Program](#)
[Green Innovation Grant Program](#)
[Integrated Solutions Construction Grant Program](#)
[Intermunicipal Water Infrastructure Grants Program](#)
[Water Infrastructure Improvement Act](#)

Other Programs

[East of Hudson Septic System Rehabilitation Reimbursement Program](#)
[Emergency Financial Assistance](#)
[Industrial Finance Program](#)
[Septic System Replacement Program](#)
[Small Business Environmental Assistance Program](#)

New York State Department of Transportation: www.nysdot.gov/funding

The grants distributed by the Department of Transportation exist to improve the roadways, the environment, and overall expense of commuting. The Department of Transportation also takes pedestrians and cyclists into consideration and offers grant opportunities for their commute. The following link provides a comprehensive list of all NYS DOT programs.

<https://www.dot.ny.gov/divisions/operating/opdm/local-programs-bureau>

New York State Department of Environmental Conservation: www.dec.ny.gov/pubs/grants.html

The Department of Environmental Conservation provides grants that are meant for environmental improvement and protection. An applicant will be classified in one of three groups, which will determine the size of the grant. The grants specifically focus on areas that include, water protection, environmental cleanup, land and forest protection, environmental justice, and solid waste.

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:

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

NYS HCR Unified Funding Application

<http://www.nyshcr.org/Funding/UnifiedFundingMaterials/2017/>

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)

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. The UF Capital Applications are submitted using the Community Development Online (CDOL) Application System, located on HCR's website at: <http://www.nyshcr.org/Apps/CDOnline/>

Application Deadlines

There are typically three UF application deadlines. The first deadline will be for Early Award Projects (EA), which meet criteria set forth in the RFP and are described, in part, below. The second deadline will be for Early Round Empire State Supportive Housing Initiative (ESSHI) Projects which meet criteria that will be set forth in the RFP and are described, in part, below. The third deadline will be for all other Capital Applications described in the upcoming RFP.

Example of Funding Allocations: UF 2017 FUNDS AVAILABLE (approximate budgets, subject to availability of appropriations)

- \$65.2 million in HTF funds
- \$7 million in NYS HOME funds
- \$44.9 million in CIF funds
- \$35 million in SHOP funds
- \$4 million in HWF funds
- \$10 million in PHP funds
- \$15 million in MPP Funds
- \$16 million in MIHP funds

Office Division of Housing and Community Renewal (HCR)

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. Funding for municipalities and not-for-profits

New York Main Street Program (Consolidated Funding Application)

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

Eligible Types of Applicants:

Eligible applicants for NYMS Program applications are Units of Local Government or organizations incorporated under the NYS Not-for-Profit Corporation Law that have been providing relevant service to the community for at least one year prior to application.

Eligible Target Area:

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

Traditional NYMS Target Area Building Renovation Projects

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

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

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

NYMS Downtown Anchor Project:

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

Applicants for NYMS Downtown Anchor Project funds must:

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

Middle Income Housing Program (MIHP)

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

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

NYS Financing and Funding Resources for Developers

Low Income Housing Tax Credit Program (LIHC) – Federal

The LIHC program provides a dollar-for-dollar reduction in federal income tax liability for project owners who develop rental housing that serves low-income households. (Low-income is defined as households with incomes up to 60% of area median income.) The amount of LIHC available to project owners is directly related to the number of low-income housing units that they provide. Applicants eligible to receive allocations of LIHC include individuals, corporations, limited liability corporations and limited partnerships - with the latter two being the most widely used ownership entities. Economic and scoring incentives are provided to encourage the participation of Not-for-profit corporations in LIHC projects. <http://www.nyshcr.org/Programs/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). <http://www.nyshcr.org/Programs/SLIHC/>

Housing Trust Fund (HTF) Program

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

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

NYS Historic Properties Tax Credits (Commercial and Homeowner Programs)

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

<http://nysparks.com/shpo/tax-credit-programs/documents/NYSTaxCreditPrograms.pdf>

Rental Housing Assistance

There are a number of affordable rental housing developments in the greater Hudson area. Eligibility requirements are different for each complex, which may include income, age and family size. In addition to the affordable housing rental complexes, families and individuals may be eligible for rental assistance, which may be paid directly to the landlord. The rental assistance program, known as the Section 8 Housing Choice Voucher program, is administered by Hudson Housing Authority.

**Columbia County Monthly Rent Limits
by Income Percentage and Unit Size– FY 2017**

FY-2017	0-BR	1BR	2BR	3BR	4BR
Fair Market Rent	\$718	\$737	\$950	\$1,224	\$1,342
30% Rent Limit	\$393	\$449	\$510	\$615	\$720
50% Rent Limit	\$656	\$703	\$843	\$973	\$1,086
60% Rent Limit	\$785	\$896	\$1,008	\$1,119	\$1,209
90% Rent Limit	\$1,177	\$1,343	\$1,512	\$1,679	\$1,814
Low HOME Rent	\$656	\$703	\$843	\$973	\$1,086
High HOME Rent	\$718	\$737	\$950	\$1,224	\$1,342

**Columbia County Area Median Income (AMI) Limits
by Household Size – FY 2017**

FY-2017	1-person	2-person	3-person	4-person	5-person	6-person
30% AMI	\$15,700	\$17,950	\$20,410	\$24,600	\$28,780	\$32,960
50% AMI	\$26,150	\$29,850	\$33,600	\$37,300	\$40,300	\$43,300
60% AMI	\$31,380	\$35,820	\$40,320	\$44,760	\$48,360	\$51,960
80% AMI	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300
90% AMI	\$47,070	\$53,730	\$60,480	\$67,140	\$72,540	\$77,940
100% AMI	\$52,300	\$59,700	\$67,200	\$74,600	\$80,600	\$86,600

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.

<http://www.nyshcr.org/Topics/Developers/MultifamilyDevelopment/AllAffordableProgram.htm>

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. <http://www.nyserdera.ny.gov/Funding-Opportunities/Current-Funding-Opportunities/PON-2309-low-rise-residential-new-construction-program.aspx>

Alternative Housing Financiers

Community Preservation Corporation (CPC)

CPC is a non-profit, affordable housing and community revitalization finance company with offices throughout New York State. The Hudson Valley office, located in Ossining, serves Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester counties. CPC offers construction financing, Freddie Mac conventional financing, supportive housing financing and other customizable loan programs. CPC has financed more than 170,660 affordable housing units. With \$9.7 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.

2 Church Street, Suite 207
Ossining, NY 10562
(914)-747-2570
<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 child care centers whose enrollment includes at least 50 percent of low-income families.

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

Financing Programs for Homeownership

There are a number of programs funded through the State of New York Mortgage Agency (SONYMA). These programs have very strict guidelines and eligibility requirements. To begin the process, there are housing agencies that provide home buyer assistance counseling. In some cases, counseling agencies may have additional grant assistance programs such as First Home Club (matching savings for down payment and closing cost assistance), Section 8 to Homeownership and housing rehabilitation grants for existing home owners.

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 Construction Incentive Program

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

SONYMA's Conventional Plus Program is a new mortgage program that combines 30-year fixed rate mortgages with SONYMA down payment assistance for both first-time homebuyers and previous homeowners. The program may be used for the purchase of a primary home or for the refinance of an existing mortgage (on a primary home). The down payment assistance may also be used to pay closing costs (including an upfront single mortgage insurance premium, if necessary, and thus eliminating the monthly mortgage insurance premium payment). With all these combined features including flexible underwriting guidelines, Conventional Plus offers a lower monthly payment than most mortgages.

SONYMA's Down Payment Assistance Loan (DPAL)

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

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

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

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

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

HUD Good Neighbor Next Door program

This is a program for law enforcement officers, teachers (pre-K through 12th grade), firefighters and emergency medical technicians with houses available for 50% of the list price. The homebuyer needs to commit to living in the home for 36 months as your main residence.

https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/reo/goodn/gnndabot

United States Department of Agriculture (USDA)

Housing for Individuals

USDA provides homeownership opportunities to rural Americans, and home renovation and repair programs. USDA also provides financing to elderly, disabled, or low-income rural residents in multi-unit housing complexes to ensure that they are able to make rent payments.

- [Single Family Housing Direct Home Loans](#)
- [Single Family Housing Guaranteed Loan Program](#)
- [Multi-Family Housing Rental Assistance](#)

Housing Development Opportunities

USDA works with public and nonprofit organizations to provide housing developers with loans and grants to construct and renovate rural multi-family housing complexes. Eligible organizations include local and state governments, nonprofit groups, associations, nonprofit private corporations and cooperatives, and Native American groups.

- [Single Family Housing Repair Loans and Grants](#)
- [Mutual Self-Help Housing Technical Assistance Grants](#)
- [Multi-Family Housing Direct Loans](#)
- [Farm Labor Housing Direct Loans and Grants](#)
- [Housing Preservation Grants](#)
- [Rural Housing Site Loans](#)

Middletown Service Center

225 Dolson Ave, Ste 104, 1st Floor
Middletown, NY 10940
(845) 343-1872, ext. 4

Assistance with Closing Costs, Down Payments

Federal Home Loan Bank First Home Club (FHC) Potential Homebuyers may enroll in the First Home Clubs (FHC) at any time with an approved FHLBNY member community lender. (Approved member list: <http://www.fhlbny.com/community/housing-programs/fhc/hlb-participating-members.aspx> . The first-time homebuyer must participate in the program for a minimum of 10 months of systematic savings, up to a maximum of 24 months. For every \$1 saved and deposited into the dedicated account with the FHC member under a systematic schedule of savings, the FHLBNY will match with \$4, not to exceed \$7,500 in matching funds per household. Qualifying household income cannot exceed 80% of the median family income, adjusted for household size, for their current place of residence. <http://www.fhlbny.com/community/housing-programs/fhc/fhc-information-for-first-time-homebuyer.aspx> These resources may be available through PathStone. Their contact information is provided above.

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 home buyers, 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. <https://www.fanniemae.com/singlefamily/construction-renovation#>

Real Property Tax Exemptions/Tax Credits

The following tax exemption and credit programs may be available in certain communities. The New York State Real Property Tax Laws (RPTL) are often tied to specific types of municipalities (cities, towns, villages) and to communities with a specific total population. These state programs should be investigated along with individual municipal tax offerings.

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

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

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

Construction, Alteration or Improvement of Commercial Property (RP-485-b)

A 10-year tax exemption given for the increase in assessed value (the portion attributable to the construction, alteration or improvement of a commercial property but not for ordinary maintenance and repairs). In the first year, 50% of the increase (attributable to the construction, alteration, etc.) in the assessment is exempt from city, county and school taxes. The exemption continues for an additional nine years with the amount of the exemption declining by 5% each year (i.e., 45% in year 2, 40% in year 3, etc.). This exemption is transferable to a new owner.

https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt2/sec4_06/sec485_b.htm

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

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

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

Alternative Veterans' Exemption (RP-458-a)

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

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

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

Basic STAR/Enhanced STAR (RP-425)

Tax exemption for owner-occupants who earn less than \$500,000 per year. It is only for primary residences – including single family homes, condominiums, owner-occupied 2 & 3 family homes, apartment buildings & mixed-use buildings. The Enhanced STAR is available to owners 65 years of age and older and whose income is \$86,000 (2017 income limit) or less. The tax savings amount and income limits change from year to year. New STAR applicants receive a credit in the form of a check directly from New York State instead of receiving a school property tax exemption. New Basic and Enhanced STAR applicants must register with the New York State Tax Department to receive a STAR check. <https://www.tax.ny.gov/forms/orpts/star.htm>

Capital Improvements to Multiple Dwelling Buildings (RP-421-k) - Conversion of Multiple Dwelling Buildings to Owner-Occupied 1- and 2-Family Residences

An 8-year exemption of the increase (the portion attributable to the conversion, not for ordinary maintenance or repairs) in the assessed value when a former multiple dwelling is converted to a one- or two-family residence. A property not previously owner-occupied can only qualify if it is converted to a one-family residence. A property that was previously owner-occupied can be converted into either a one- or two-family residence. More than 50% of the square footage (after the new improvements) must be at least five years old. 100% of the increase in assessed value (attributable to the conversion) is exempt from city taxes in the first year; 87.5% in year 2; 75% in year 3; 62.5% in year 4; 50% in year 5; 37.5% in year 6; 25% in year 7; and 12.5% in year 8 – the final year. The exemption is limited to a \$100,000 increase in market value.

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

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

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

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ADDITIONAL RESOURCES AND WEBSITES

In addition to the specific websites listed above, the following websites represents a multitude of valuable resources covering community planning, housing and Main Street Revitalization.

<u>Name</u>	<u>Link</u>
Enterprise Foundation	www.enterprisefoundation.org
KnowledgePlex	www.knowledgeplex.org
Better Communities Network	www.bettercommunities.org
Community Development Society	www.comm-dev.org
National Congress for Community Economic Development	www.ncced.org
Alliance for Nonprofit Management	www.allianceonline.org
NeighborWorks	www.nw.org
Local Government Commission	www.lgc.org
NYS Office of Homes and Community Renewal	http://www.nyshcr.org/
Neighborhood Funders Group	www.nfg.org
Planetizen	www.planetizen.com
Community Planning	www.communityplanning.net
New Urbanism	www.newurbanism.org
Local Initiatives Support Corporation	www.lisc.org
	www.ruralisc.org
Housing Action Council	www.ruralhome.org
FannieMae	www.fanniemae.com/housingcommdev
US Department of HUD	www.hud.gov
Freddie Mac	www.freddiemac.com
USDA	www.rurdev.usda.gov/ny
Local Government Commission	www.lgc.org
Affordable Housing Design Advisor	www.designadvisor.org
Fair Housing Accessibility First	www.fairhousingfirst.org
National Trust for Historic Preservation	www.mainstreet.org
Green Building Guidelines (NYS HCR)	www.nyshcr.org/Topics/Developers/MultifamilyDevelopment/HFA-Green-Guidelines.pdf

SHORT-TERM RENTALS & AIRBNB

APPENDIX V

The Sharing Economy

The sharing economy is one of many names for peer-to-peer economic activity that is often facilitated by the use of technology. In the wake of the Great Recession, participation in this type of economic activity has grown significantly throughout the United States. The appeal of the sharing economy is twofold: many web-based platforms provide avenues for generating much-needed supplemental income; secondly, many of these same platforms also provide services that are cheaper and more convenient than traditional service providers.

One popular component of the sharing economy is renting out a home or part of a home to visitors for short periods of time. In the past 5 years, there has been a significant increase in the number of Hudson residents who have decided to open up their home to short-term renters. This growing popularity is the direct result of web-based platforms that streamline the process of both booking a place to rent and listing a property for short-term renting. There are several platforms that accomplish this goal, but the most popular and well-known one is Airbnb.

Airbnb in Hudson

According to AirDna, an Airbnb research company, there are about 250 active Airbnb rentals in the 12534 zip code. The 12534 zip code covers the City of Hudson and the Town of Greenport as well as large sections of the Towns of Stockport, Livingston, and Claverack. However, the majority of the active Airbnb rentals are located in the city of Hudson. In 2017, the peak month for Airbnb rentals in the 12534 zip code was the month of September, with 195 properties that made at least one booking during the month. The rate was of \$204 per night. There are 169 active Airbnb hosts in the 12534 zip code. Of the 169 hosts, about a quarter of them have multiple listings. This could mean a host owns more than one property that they are listing on Airbnb, or it could mean a host is listing two different rooms or areas of one property. 80% of the active rentals in the 12534 area code are for an entire property and 20% are for a private room.

Short-Term Rental Benefits

The presence of Airbnb in a community can provide a number of benefits. The price, size, and quality of rooms and properties available for rent on Airbnb can vary considerably. This variation provides potential visitors with a broad spectrum of options to choose from that may have otherwise been unavailable to them through traditional lodging options. In many cases Airbnb can provide rates that are cheaper than hotels. Airbnb can also provide a way for large groups to travel and share space together in a way that is not possible through separate rooms at a hotel. In short, Airbnb can make a community more affordable and convenient to travel to, attracting more visitors, and generating spending in the local economy.

Airbnb can also be financially beneficial for residents who decide to list their property for rent. In the past month (April 2018) the average monthly revenue in the 12534 area code was \$1,340 for entire home listings and \$856 for private room listings. Although revenue is seasonally variable, a rough extrapolation of these values over 12 months comes out to \$16,080 in annual revenue for entire home listings and \$10,272 in annual revenue for private room listings. This level of supplemental income is noteworthy in the City of Hudson where the median household income of home owners was \$57,893 in 2016 (2016 American Community Survey).

Short-Term Rental Downsides

Along with the benefits of Airbnb, there are also a number of challenges and potential downsides. Visitors arriving in a community that they are unfamiliar with can be problematic. Airbnb guests who are unfamiliar with local parking regulations can cause issues by crowding residential streets or improperly parking in areas that require a permit. Some travelers using Airbnb are on vacation and may be more likely to stay up late or have parties at the house they are renting. This can be disruptive to a community, especially in a residential neighborhood. Some people take issue with Airbnb for the simple fact that they don't want strangers in their neighborhood that are coming and going from a nearby property. Anecdotally, Airbnb guests are typically well-behaved and not disruptive; however, it can only take one or two bad actors to raise tensions in a community.

Another issue associated with Airbnb is the pressure it puts on the long-term rental market. A property owner may find that renting their property or part of their property to numerous short-term visitors through Airbnb is more profitable than renting to a single tenant with a traditional year-long lease. This is more likely to occur in popular tourist destinations where the property owner can charge a premium during popular times of the year and weekends. In some communities in the Hudson Valley, properties are being purchased for the express purpose of converting it for use as a short-term Airbnb rental. Taking property or rooms out of the long-term rental market reduces the housing stock for local residents and puts upward pressure on the price of the remaining long-term housing units.

Further exacerbating the issues associated with Airbnb is the fact that short-term rentals do not often fit neatly within existing regulatory frameworks or land use controls as most municipalities did not anticipate the explosion of short-term rentals largely caused by platforms such as Airbnb. As a result, when problems arise related to short-term rentals, such as nuisance complaints or safety concerns, it can often be a struggle for municipalities to determine the appropriate means for addressing them. This type of predicament recently prompted the City of Beacon to consider amending the city code to regulate short-term rentals by requiring permits and inspections by the city building department, and limiting short-term rentals to properties that are owner-occupied primary domiciles.

Short-Term Rental Taxation

In June 2017, the City of Hudson implemented a 4% lodging tax for short-term rentals that provide lodging for less than 30 consecutive days. This tax affects hotels, bed & breakfasts, and short-term rentals secured through platforms such as Airbnb. This tax provides a revenue stream for the City of Hudson to use for promoting tourism in the City and attracting additional visitors. All providers of short-term lodging are required to register as a Short-Term Lodging Provider (STLP) with the City Treasurer's Office. Applicants must provide information about the location of all short-term rentals they operate, the number of rooms available for rent, and the per-night rate charged to renters. According to a FAQ handout distributed by the Treasurer's Office, one of the goals of the 4% tax is to ensure that all short-term rental providers are taxed equally and can compete on a level playing field. With this goal in mind, the City should track taxes collected by Columbia County. While currently not the case in Columbia County, the neighboring counties of Rensselaer and Dutchess both have agreements with Airbnb whereby Airbnb collects and remits the county occupancy tax.

Short-Term Rental Permits

A permitting system can provide municipalities with a mechanism for enforcing regulations regarding short-term rentals. If the City of Hudson decides to implement a permit requirement that goes beyond registering as an STPL, there should be a grace period where hosts can continue to operate without a permit. The grace period should be designed to provide hosts with a reasonable amount of time to acquire a permit from the City and prevent situations where the host would have to cancel a booking because they don't have a permit. On many of the short-term rental platforms such as Airbnb, canceling bookings can be severely detrimental for hosts. Cancellations can lead to poor ratings for hosts and in some cases can incur fees up to \$100.

Enforceability of Regulations

In the pursuit of achieving desired outcomes related to short-term rentals, a common pitfall can be the creation of overly-complex policies. In general, the more complex the rules, the more difficult they are to enforce. When designing short-term rental regulations, an important consideration is the enforceability of the rules. Capping the number of days that a property can be rented as a short-term rental is an example of a policy that is nearly impossible to enforce without an excessive amount of time and effort from municipal employees.

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