

# URBAN ACTION AGENDA

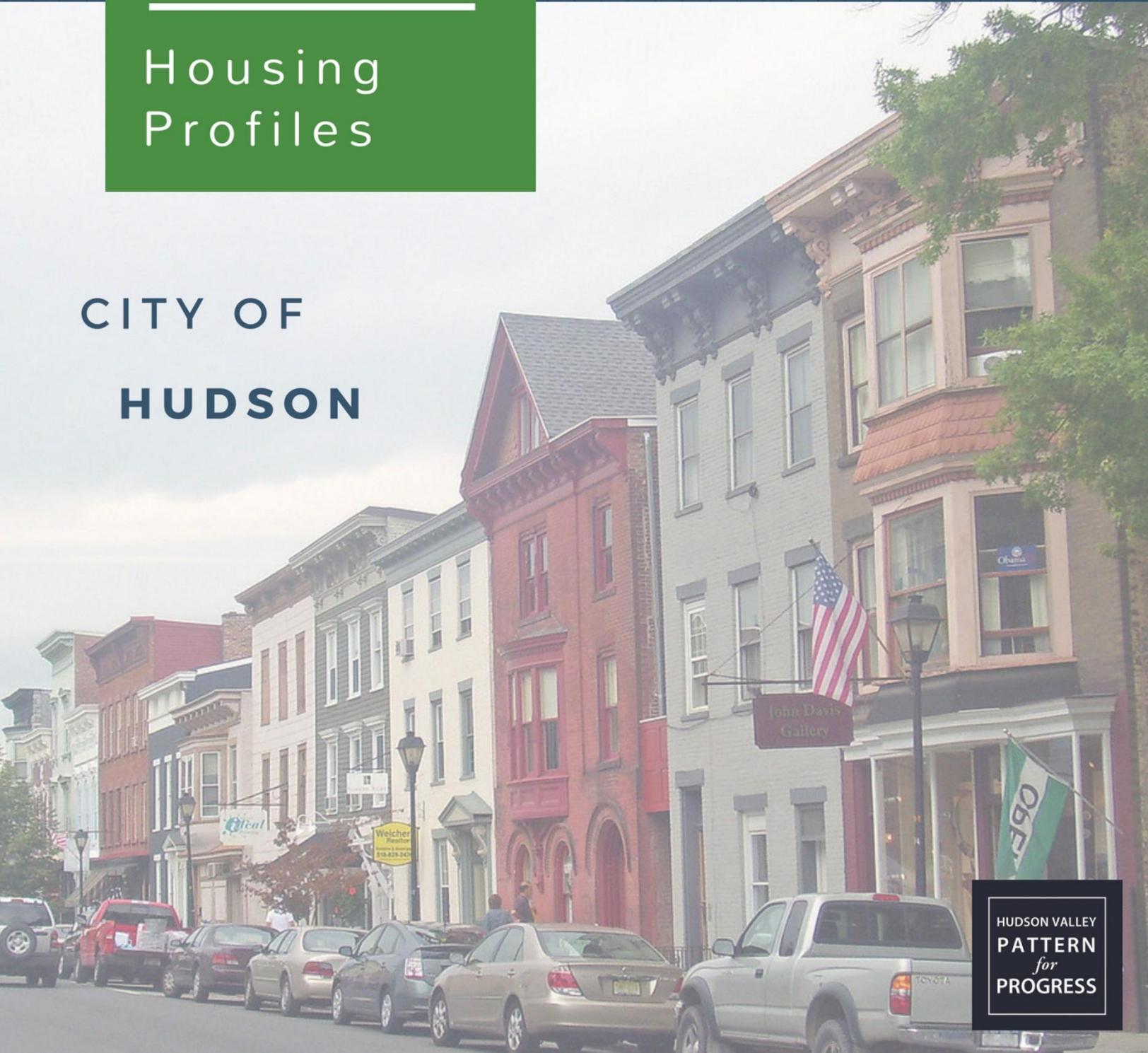
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## Housing Profiles



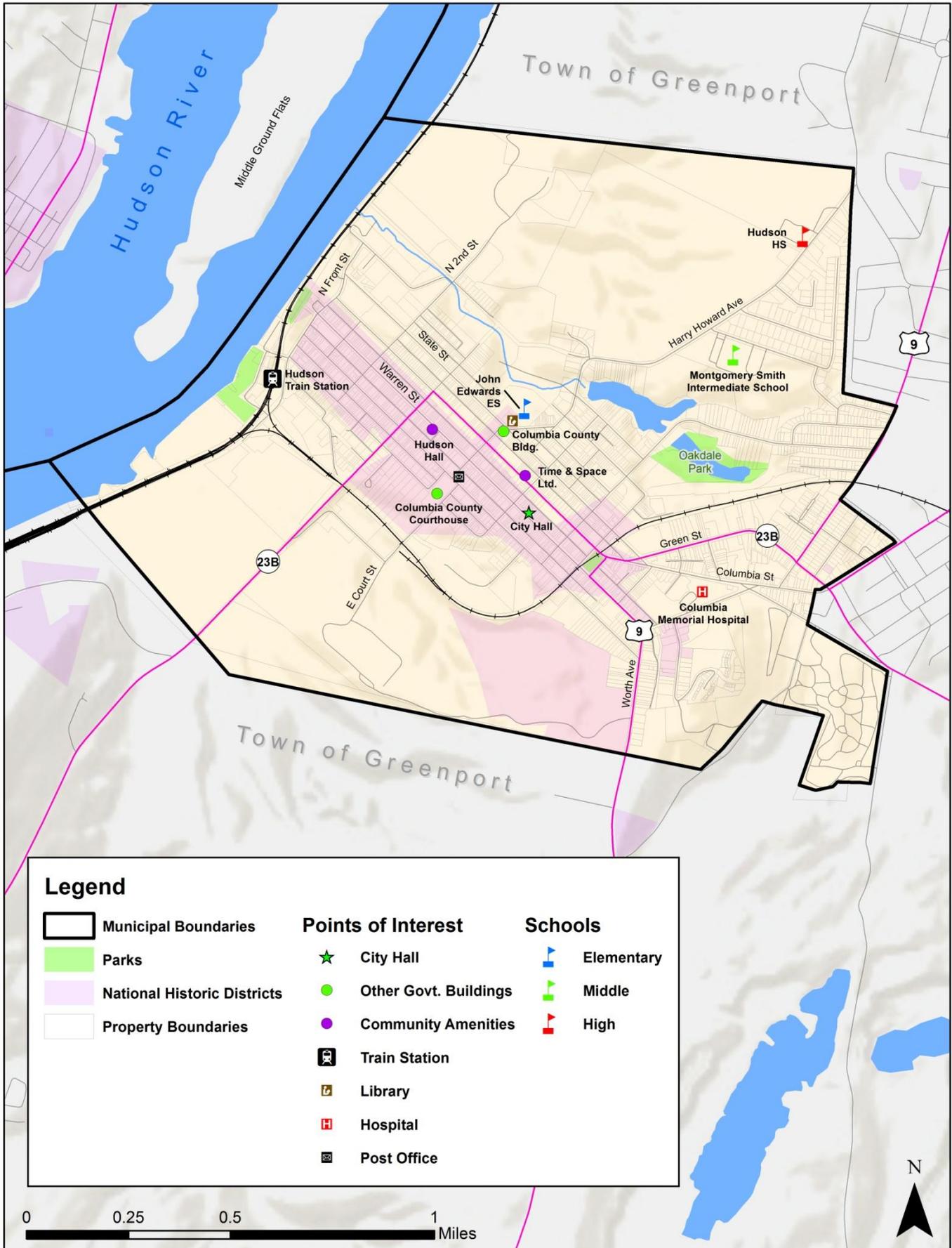
September 2018

## CITY OF HUDSON



HUDSON VALLEY  
PATTERN  
for  
PROGRESS

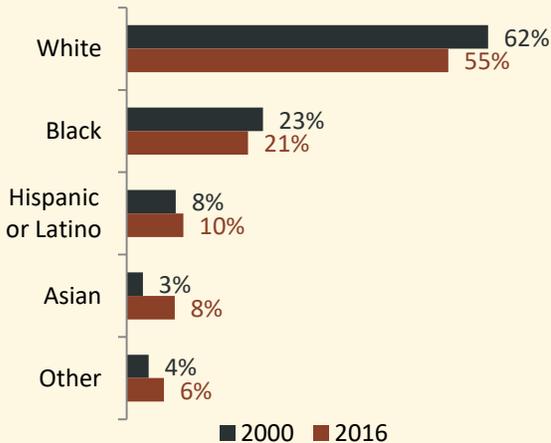
**COMMUNITY OVERVIEW MAP**



**Population Basics**

- 6,549** Population (2016)
- 13.0%** Population Change since 2000
- 2,813** Households (2016)
- 4.7%** Households Change since 2000
- 2.3** Square Miles
- 2,847** Population Density (people per sq. mile)

**Population by Race and Ethnicity**



Source: 2016 American Community Survey; 2000 Decennial Census

**Population Stats**

- 23%** Population under age 20
- 66%** Population ages 20-64
- 12%** Population 65 and older
- 37** Median Age

Source: 2016 American Community Survey

**Population & Demographics Analysis**

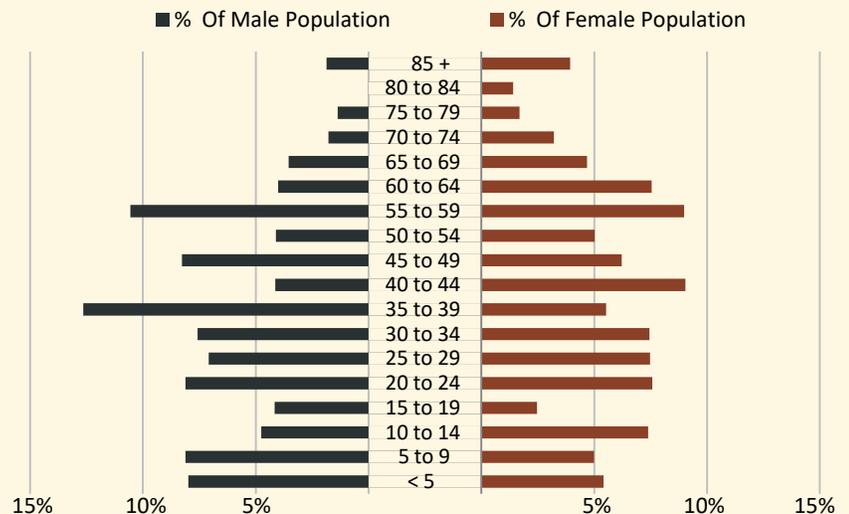
The City of Hudson is home to a thriving Main Street that is a popular tourist destination for people from New York City who come to patronize the various restaurants and art galleries in Hudson. Despite its popularity as tourist destination, the city has actually been losing population, dropping 13% since 2000, from 7,524 in 2000 to 6,549 in 2016. The number of households fell by 4.7% during the same period.

The decrease in population appears to be entirely accounted for by a decrease in the White population and the Black population. All of the other racial and ethnic groups increased in both population and in percentage of total population. The Asian population experienced the most significant growth, more than doubling in size and as a percent of the city's total population since 2000.

**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.

**Share of Population by Age and Sex**



Source: 2016 American Community Survey

### Analysis

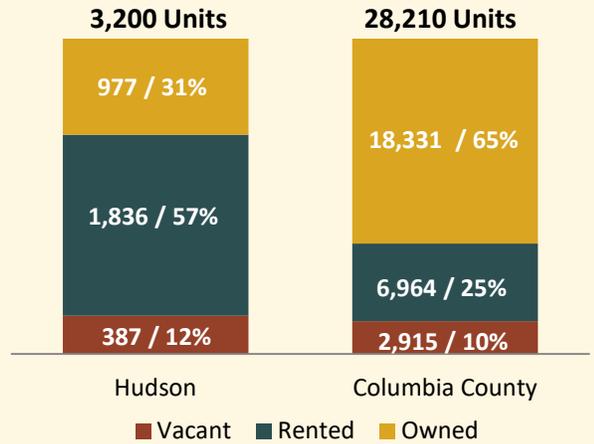
Over half (57%) of the housing stock in Hudson is renter occupied. This is in contrast with Columbia County where only 25% of the housing stock is renter occupied, and the majority (65%) is owner occupied. 66% of the housing stock in Hudson is multifamily housing. 15% of housing units are public housing or subsidized / affordable housing. More than 60% of housing units in the city were built prior to 1950.

### Data Notes

Housing Statistics – Figures on public and subsidized housing come from local, state, and federal housing databases. Detailed data on these categories is on page 11 of this profile.

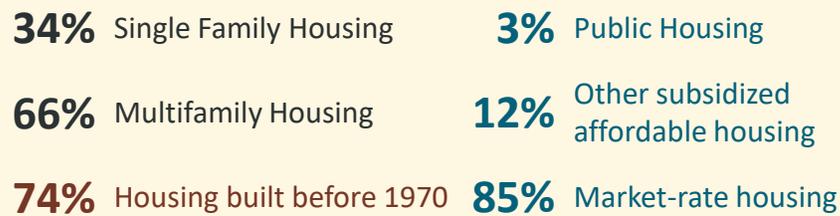
Housing Occupancy – Vacant units do not include seasonally occupied units but do include both vacant homes and unrented apartments.

### Housing Occupancy

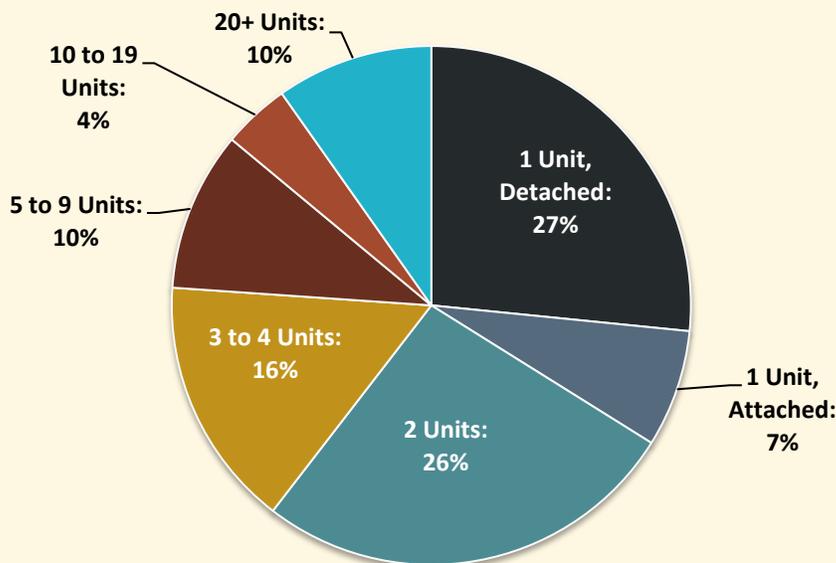


Source: 2016 American Community Survey

### Housing Statistics

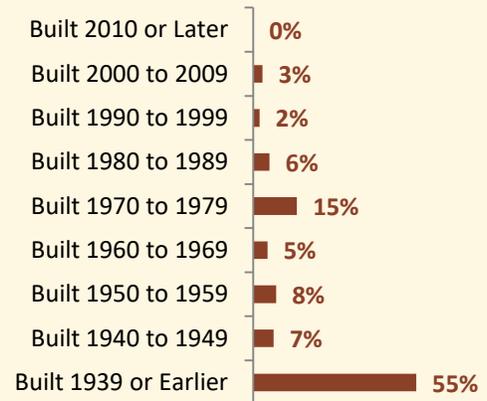


### Units in Structure



Source: 2016 American Community Survey

### Age of Housing Stock



Source: 2016 American Community Survey

### Housing Bedroom Count

Bedroom Count	# of Units	% of Units
No Bedroom	163	5%
1 Bedroom	769	23%
2 Bedrooms	1,118	34%
3 Bedrooms	871	26%
4 Bedrooms	310	9%
5+ Bedrooms	102	3%

Source: 2016 American Community Survey

# OCCUPANT CHARACTERISTICS

## Year Moved to Current Home



Source: 2016 American Community Survey

## Average Household Size

Owners: 2.2      Renters: 2

Source: 2016 American Community Survey

## Median Household Income



Sources: 2016 American Community Survey; 2000 Decennial Census (Inflation Adjusted)

## Analysis

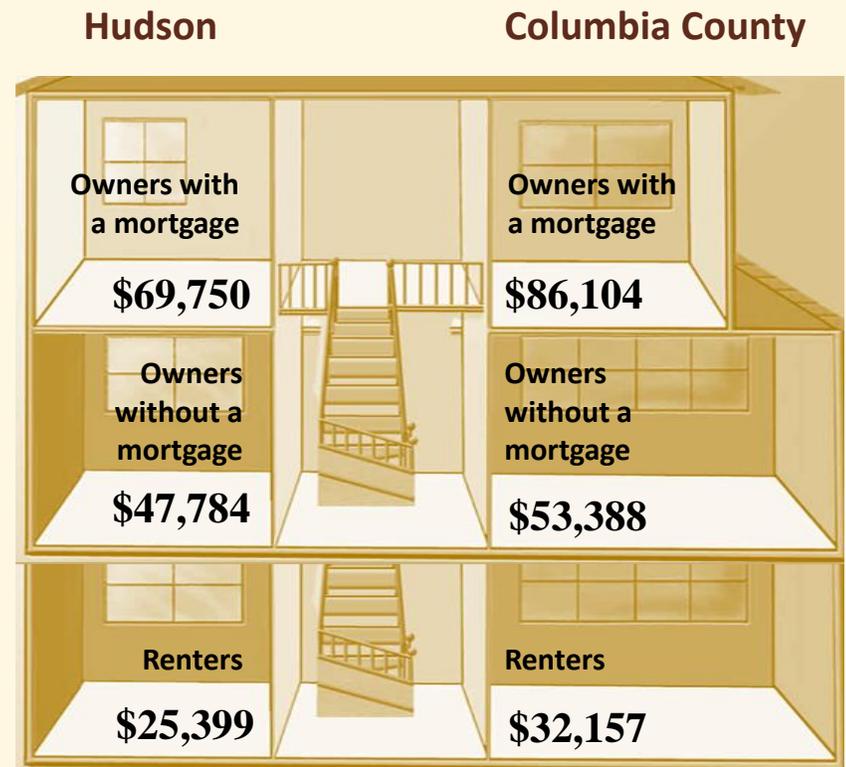
Median income in Hudson has decreased from \$34,076 in 2000 (adjusted for inflation) to \$31,042 in 2016. This represents a 9% decrease in median household income. In contrast, the median household income in Columbia County (\$59,916) is marginally higher than it was in 2000 (\$58,829, adjusted for inflation). The median household income in Columbia County is 93% higher than the median household income in Hudson.

Almost half of Hudson residents (46%) moved to their current home since 2010 and 85% of Hudson residents moved to their current home since 2000, the second highest total of any UAA community. This indicates that there has been a large influx of new residents in the past 16 years.

## Data Notes

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

## Median Income by Tenure



Source: 2016 American Community Survey

**Analysis**

Since 2000, the median rent in Hudson has increased by 10% (adjusted for inflation). Unfortunately this increase in median rent coincides with a 9% decrease in median income in the City.

Despite the slight increase in rent, median rent in Hudson is the second lowest among all the UAA communities, at just \$749. The majority of apartments (75%) in Hudson have a rent below \$1,000.

The median value of a home in both Hudson and Columbia County increased significantly since 2000. The median value of a home in Hudson increased from \$105,000 in 2000 (adjusted for inflation) to \$183,000 in 2016, a 74% increase.

**Data Notes**

Rental Statistics – Cost-burdened renter households do not include the category of severely cost-burdened households.

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

Housing Affordability – HAMFI stands for HUD Area Median Family Income, which is the median family income calculated by HUD for each jurisdiction.

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

**Rental Statistics**

**10%** Increase in median rent since 2000

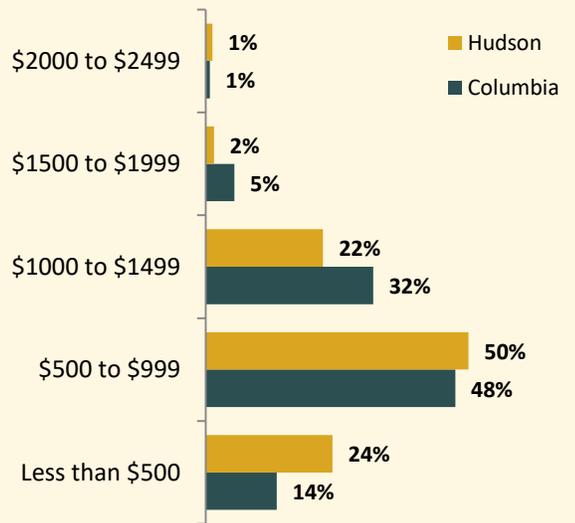
**459 (25%)** Cost-burdened renter households

**320 (17%)** Severely cost-burdened renter households

**75%** Apartments with monthly rent below \$1,000

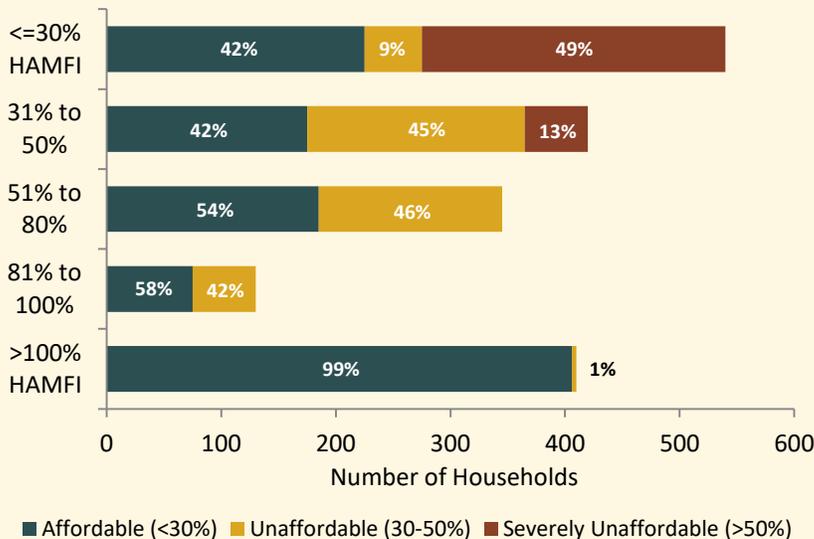
Sources: 2016 American Community Survey; US Dept. of HUD

**Distribution of Rents**



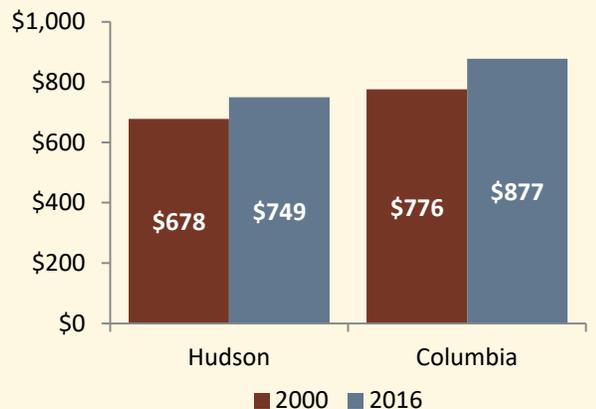
Source: 2016 American Community Survey

**Rental Housing Affordability**



Source: U.S. Dept. of HUD - Comprehensive Housing Affordability Strategy Data (2018)

**Median Rent**



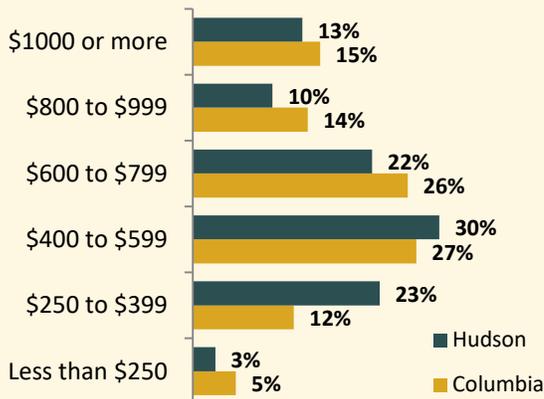
Sources: 2000 Census (Inflation Adj.); 2016 ACS

**Distribution of Owner Costs**

**With Mortgage**

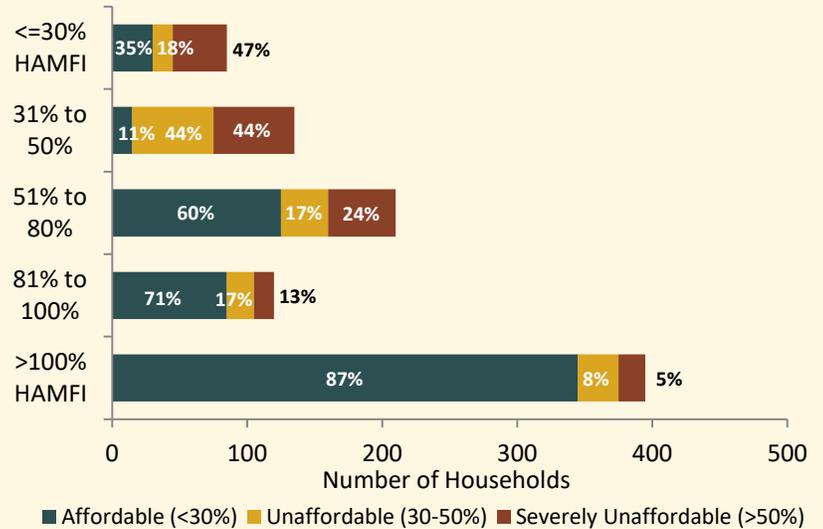


**Without Mortgage**



Source: 2016 American Community Survey

**Housing Affordability**



Source: U.S. Dept. of HUD - Comprehensive Housing Affordability Strategy Data (2018)

**Median Monthly Owner Costs**

**\$1,661** Columbia County (Mortgage)

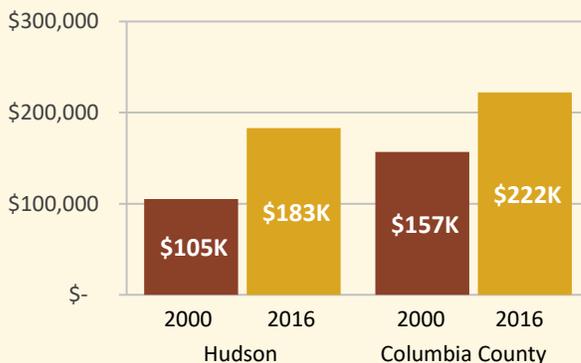
**\$641** Columbia County (No Mortgage)

**\$1,383** Hudson (Mortgage)

**\$564** Hudson (No Mortgage)

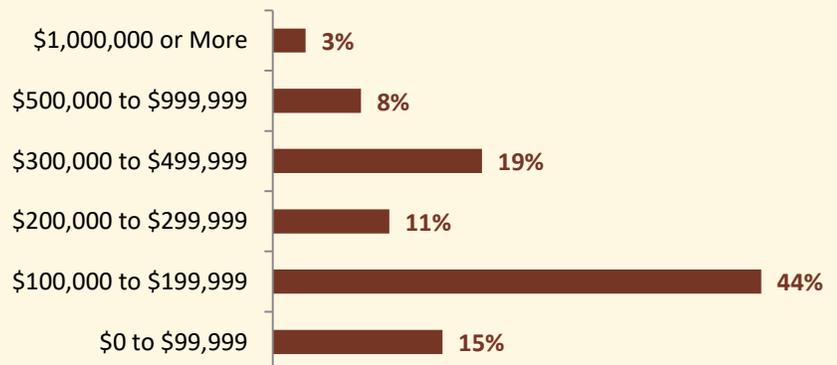
Source: 2016 American Community Survey

**Median Home Value**



Source: 2016 American Community Survey; 2000 Decennial Census (Inflation Adjusted)

**Home Values**



Source: 2016 American Community Survey

# A CHANGING HOUSING ENVIRONMENT

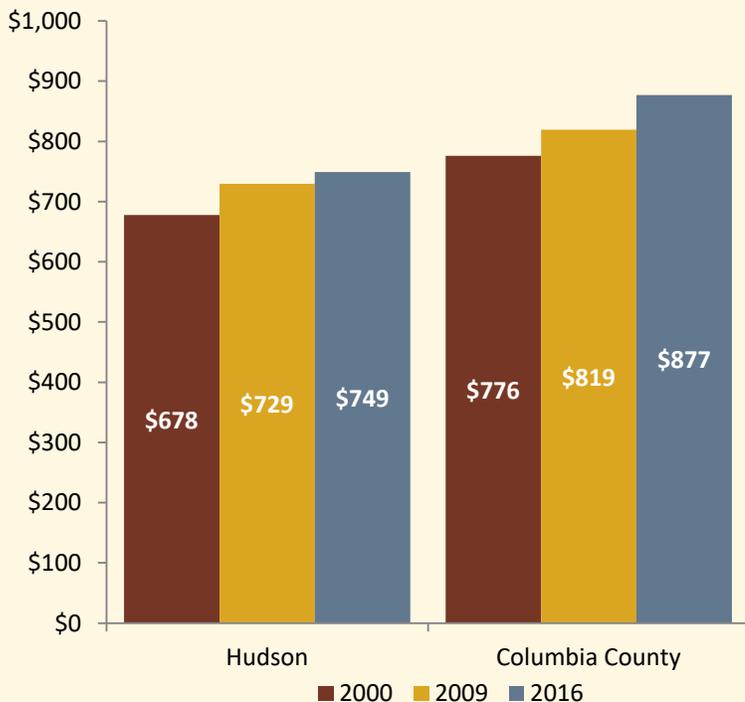
Named for river and explorer Henry Hudson, the City of Hudson was established in 1785. The city was first known for its whaling industry, manufacturing and ship building and then became an industrial center for ironworks, brickworks and foundries. Hudson grew rapidly from the early 1800s through the 1930s more than tripling its size. As in most industrial cities – the economy took a downturn and by the 1960s and 1970s most industry had left the city. The population fell to under 8,000 by 1980 and the once vibrant downtown on Warren Street was mostly vacant.

In recent decades, Hudson has reinvented itself and is now flourishing on a tourism based economy. Warren Street has attracted cafes, bookstores, antique shops, bars, hotels and eclectic dining. The city has attracted visitors and new residents. Away from Warren Street, however, parts of Hudson continue to struggle. The city offers business-oriented development and amenities but lacks affordable housing options for some long time residents.

The vast majority of Hudson’s housing is over 50 years old and a significant portion of it requires moderate to significant rehabilitation. Existing occupants are at risk of displacement as rental and sale prices rise, rehabilitation costs increase and wages stagnate. As a result, well maintained housing becomes unaffordable as residents pay more than 30% of their income for housing. In fact, 42% of all renters and 37% of homeowners pay over 30% of their income toward housing costs.

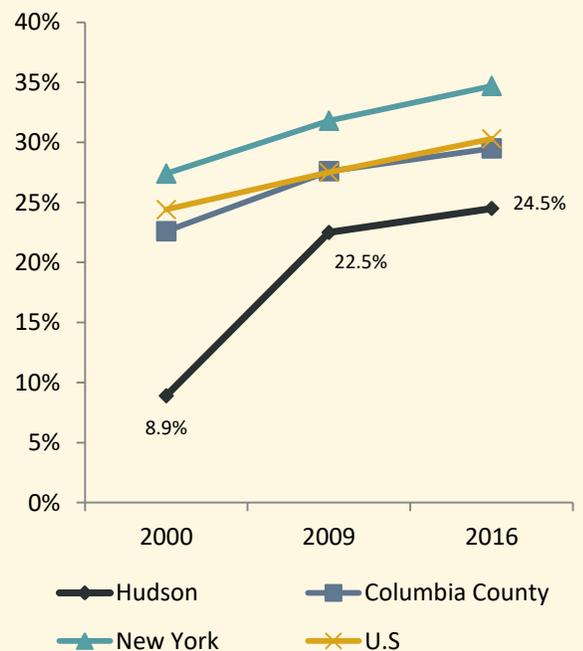
There is a need to preserve existing rental housing stock for very low and low income households. There is also an insufficient supply of quality homeownership opportunities for households in the 80% to 120% area median income. There is a growing disparity between wages earned in the local tourism based economy and housing costs. In many ways it is a classic case of the tale of two cities. Hudson has disproportionately benefitted from the effects of new investment and city of Hudson is witnessing gentrification.

## Median Rent



Sources: 2000 Census (Inflation Adj.); 2009 (Inf. Adj.) & 2016 American Community Survey

## % of Residents Age 25 and up with Bachelor's Degree or Higher



Sources: 2000 Census, 2009 and 2016 American Community Survey

# A CHANGING HOUSING ENVIRONMENT

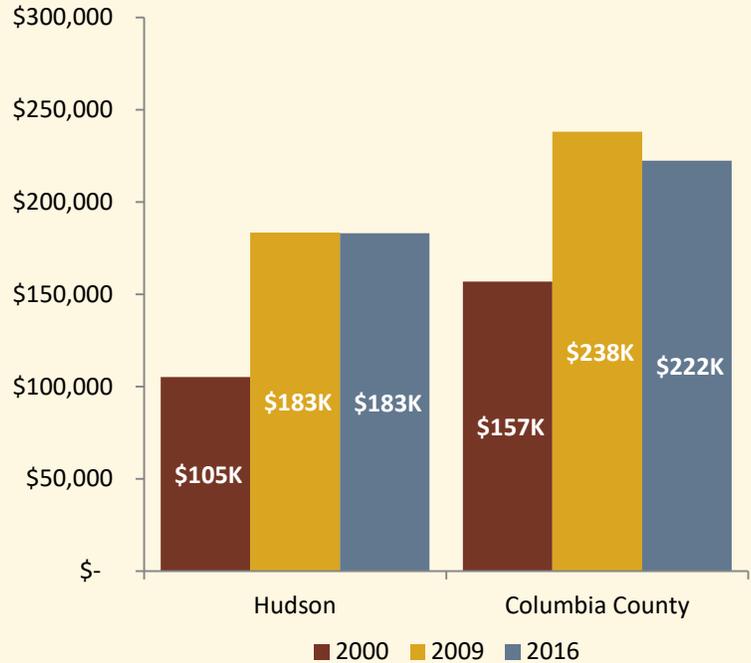
## A Toolkit for Housing Policy Top 10 “Best Practices”

A healthy community needs an array of housing options that are affordable to individuals at all income levels. Currently, the growing demand for housing is apparent across all 25 of the UAA communities. Establishing a comprehensive housing strategy is the first step for communities to understand the local needs and state of the housing market and to proactively facilitate the development of housing. The recommendations that follow are offered as strategies to equip local communities with tools to create local policy to help meet the demand for housing.

1. Provide zoning incentives such as a density bonus for developments that set aside a percentage of units as affordable housing.
2. Streamline the permit process to reduce fees for developers of affordable housing and establish a single point of contact to facilitate the approvals.
3. Establish a local Housing Trust Fund for the creation or preservation of affordable housing.
4. Update local comprehensive plans to prioritize affordable housing and establish a framework to support new construction and adaptive reuse of vacant and blighted buildings for housing.
5. Establish strong support from elected officials, school, planning and other local boards, community organizations and economic development agencies.
6. Consider using publically owned buildings and property to develop affordable housing.
7. Establish tax incentives, phase-ins and PILOTS for developers of affordable housing.
8. Conduct vigorous code enforcement to improve poorly maintained housing.
9. Support workforce training and education to facilitate employment and higher wages.
10. Support and require energy efficiency and green building techniques to reduce housing costs for owners and renters.

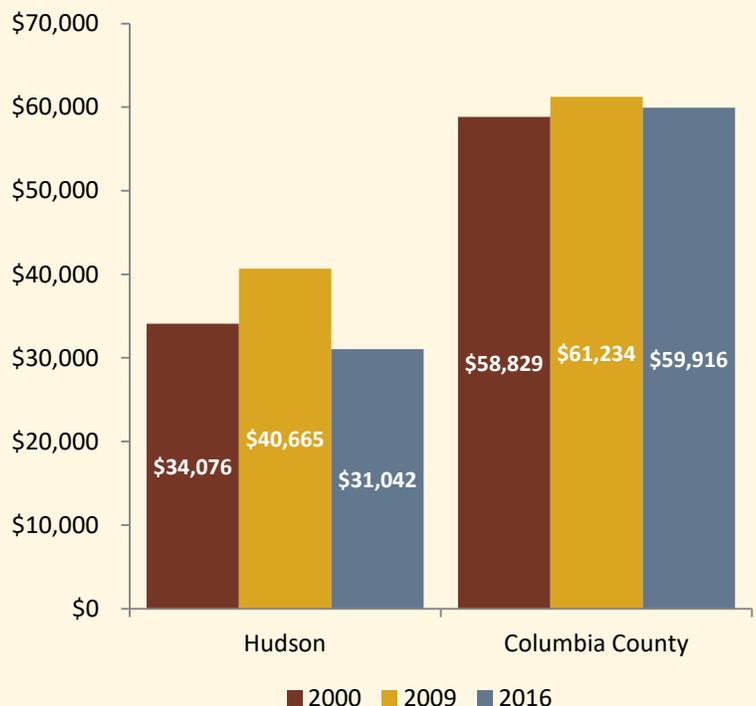
Some of the strategies in this toolkit may not apply to every community.

## Median Home Values

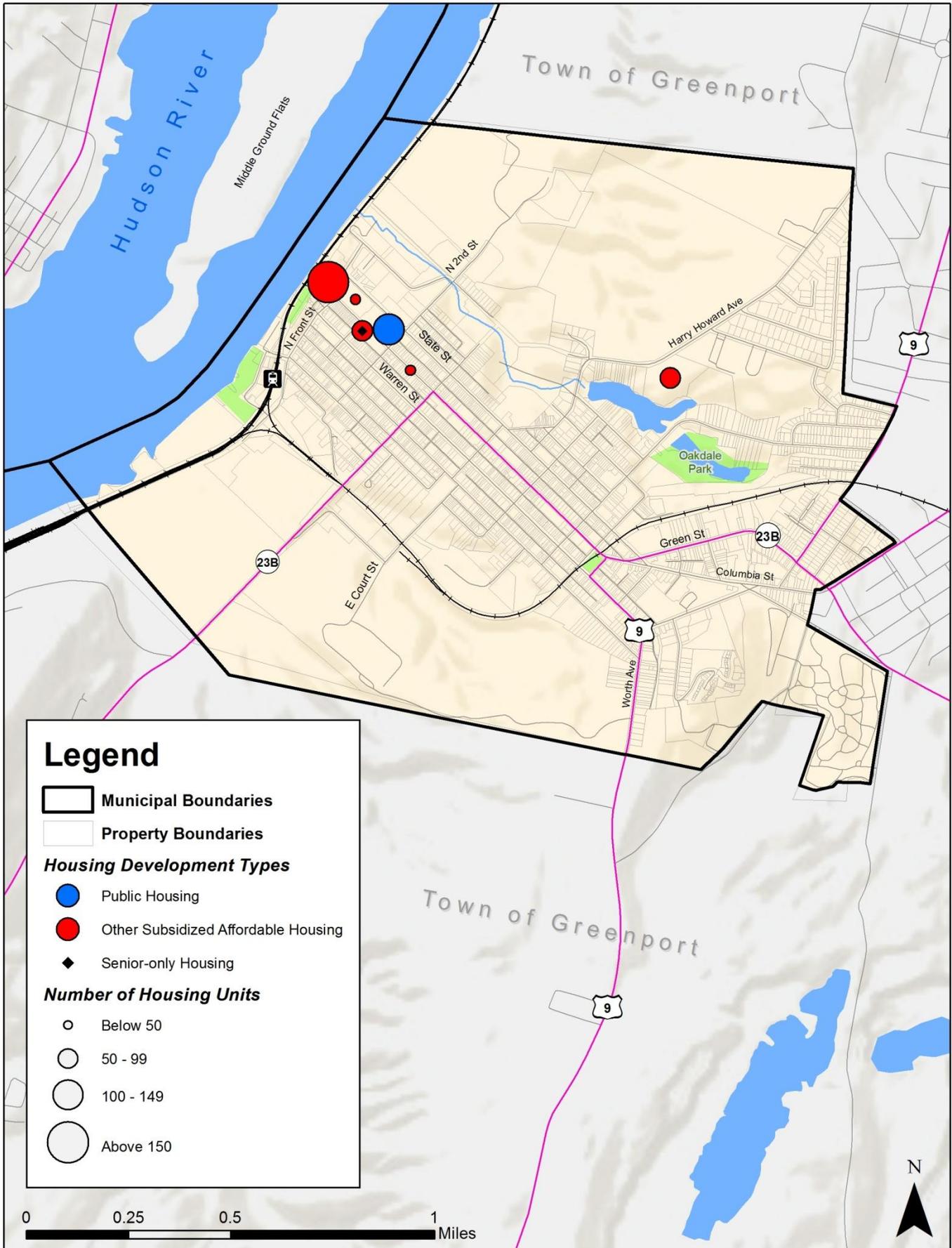


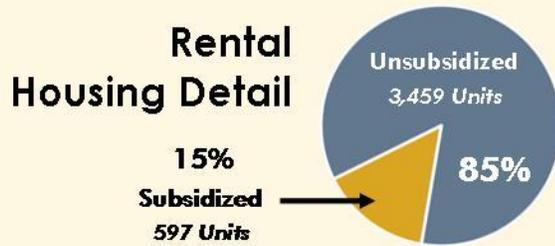
Sources: 2000 Census (Inflation Adj.); 2009 (Inf. Adj.) & 2016 American Community Survey

## Median Household Incomes



Sources: 2000 Census (Inflation Adj.); 2009 (Inf. Adj.) & 2016 American Community Survey

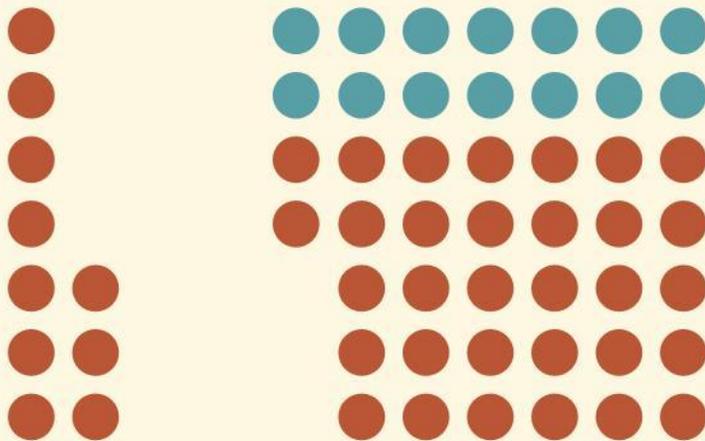




**TOTAL NUMBER OF  
SUBSIDIZED  
HOUSING UNITS\***

**597**

\*The subsidized housing unit total only includes sites with 10 or more units. Actual totals are likely to be slightly higher.



**135**  
**PUBLIC HOUSING  
UNITS**

**462**  
**OTHER SUBSIDIZED  
AFFORDABLE  
HOUSING UNITS**

**SENIOR ONLY  
RESIDENCES** **100**

**FAMILY  
RESIDENCES** **497**

**10** **APPROXIMATELY  
10 RESIDENTIAL UNITS**

## 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 Hudson Valley. The Valley contains a wide variety of urban centers located along the Hudson River and other historic transportation corridors. 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 21<sup>st</sup> Century. To keep the project's scale manageable, the UAA focuses on a group of 25 higher-need urban areas selected for reasons including changing demographics and poverty.

In addition to the creation of an expanded set of Community Profiles issued in March, 2018, Pattern has developed new Housing Profiles for all 25 UAA communities. The Housing Profiles take a deep dive into rental and owner-occupied

housing by providing analysis of affordability, existing conditions, and demographic changes. Shining a spotlight on housing in these 25 communities represent the next step in the UAA's efforts to provide useful data to policymakers, residents, and business and community groups. Funding for the housing 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.patternforprogress.com](http://www.patternforprogress.com).

# URBAN ACTION AGENDA COMMUNITIES

Housing  
Profiles

