Strategic Economic Development for Hispanic and Latino Small Businesses

Beacon, Kingston, Middletown, Newburgh, Poughkeepsie and Port Jervis

Come in we're open for business
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EXECUTIVE SUMMARY

In recent years the Hispanic and Latino population in the Hudson Valley has followed a national trend of rapid growth. From 2000 to 2015, the Hispanic and Latino population in the Mid-Hudson Valley region (Ulster, Dutchess, Sullivan, Orange, Putnam, Rockland, and Westchester Counties) has increased by 67% while the Non-Hispanic population has decreased by 2%. Much of this increase in the Hispanic and Latino population in the region is occurring in urban communities. The cities of Beacon, Kingston, Middletown, Newburgh, Poughkeepsie, and Port Jervis in particular have experienced significant Hispanic and Latino population growth.

Hudson Valley Pattern for Progress (Pattern) strongly believes that understanding the impact and needs of the rapidly growing Hispanic and Latino population will play a crucial role in shaping the future success of urban communities in the Hudson Valley. In collaboration with Community Capital New York (CCNY), this study is designed to identify best practices and strategies to support Hispanic and Latino owned business owners in the urban centers of the Hudson Valley. With the support of the United States Economic Development Administration (EDA), a bureau within the U.S. Department of Commerce, Pattern and CCNY conducted research in the cities of Beacon, Kingston, Middletown, Newburgh, Poughkeepsie, and Port Jervis.

Extensive community outreach was conducted in these six cities from October 2016 through November 2017 with the goal of understanding the obstacles and challenges associated with establishing or expanding Hispanic and Latino owned businesses. CCNY provided technical assistance to small business owners and coordinated workshops on topics such as becoming a certified Minority or Woman Owned Business (M/WBE) and methods to access capital from both traditional and nontraditional lenders. Additionally, individual Hispanic and Latino business owners spoke with CCNY staff to learn about various business management topics including improving their credit rating and marketing. CCNY also provided guidance to individuals interested in starting a new business or expanding an existing business.

This study identified several challenges and obstacles that impact the Hispanic and Latino population. These obstacles hinder the success of existing Hispanic and Latino owned businesses and serve as barriers to entry for prospective Hispanic and Latino entrepreneurs. The primary obstacles identified by this study are:

- Language barriers that limit potential customer bases and renders certain professional services unavailable to Hispanic and Latino business owners.
- Limited technical assistance opportunities for certain businesses improvement topics and a lack of awareness of existing technical assistance opportunities that are already available.
- Limited access to capital as a result of a number of factors including credit history, unfamiliarity with traditional lending institutions, and limited knowledge of nontraditional lending opportunities.
- Noncompliance with local permits and regulations due to a lack of understanding or unwillingness to comply.
- Limited time and staffing challenges.
- Rent increases as a result of gentrification.
- Perception of crime and safety.
These community outreach findings were used to inform the development of a strategic economic development action plan. The action plan contains a series of recommendations with strategies and action steps to implement the recommendations. The action plan also includes examples related to each recommendation that can be used as models for success.

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Description</th>
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<tbody>
<tr>
<td>Recommendation 1</td>
<td>Establish consistent networking opportunities for Hispanic and Latino business owners to support each other and advocate for their needs.</td>
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<tr>
<td>Recommendation 2</td>
<td>Provide Hispanic and Latino business owners with information and training on how to expand their customer base by marketing their products to the non-Hispanic and Latino population.</td>
</tr>
<tr>
<td>Recommendation 3</td>
<td>Provide Hispanic and Latino entrepreneurs and business owners with training and assistance with the legal and regulatory procedures related to business.</td>
</tr>
<tr>
<td>Recommendation 4</td>
<td>Provide Hispanic and Latino business owners with information and training on how to access capital through traditional and nontraditional lenders.</td>
</tr>
<tr>
<td>Recommendation 5</td>
<td>Start a Lending Circle with unauthorized immigrant business owners who do not have access to traditional lending institutions.¹</td>
</tr>
<tr>
<td>Recommendation 6</td>
<td>Implement measures to mitigate the displacement of Hispanic and Latino business owners in communities where rents and property values are rising.</td>
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</table>

¹ Unauthorized immigrants are foreign-born individuals living in the United States without proper documentation.
Several additional resources are located in the appendices of this report. The appendices include a bilingual resource guide and list of technical assistance and capital resources for Hispanic and Latino owned businesses in these six cities. In addition to the resource guide, there is a Hispanic and Latino owned business directory of businesses in the six cities, of which a vast majority are located on the “Main Streets”. These resources are useful tools that can be utilized by technical assistance providers, chambers of commerce, local governments, and lenders. Furthermore, the appendices also contain a “Community Profile” for each of the six cities involved in this study. Created by Pattern, the community profiles contain a wealth of information about economic trends, demographic shifts, and quality of life indicators in each community. These community profiles are yet another tool that can be used to support efforts to assist Hispanic and Latino business owners and revitalize urban centers.
INTRODUCTION
The demographics of the United States are changing. Throughout the country many communities are grappling with challenges and opportunities that arise from an increasingly diverse population. One of the most significant driving forces behind this change is the growth of the Hispanic and Latino population. Over the past 15 years, from 2000 to 2015, the total population of the United States has increased by 13% while the Hispanic and Latino population has increased by 54%. Over that time period the Hispanic and Latino population accounted for over half of all population growth in the country.ii

The national trend of a rapidly growing Hispanic and Latino population is also present in the Hudson Valley. In fact, in many Hudson Valley communities the Hispanic and Latino population has grown significantly over the past 15 years while the non-Hispanic and Latino population has declined. From 2000 to 2015, the Hispanic and Latino population in the Mid-Hudson Valley (Ulster, Dutchess, Sullivan, Orange, Putnam, Rockland, and Westchester Counties) has increased by 67% while the Non-Hispanic population has decreased by 2%.iii

Much of the Hispanic and Latino population growth in the Hudson Valley has occurred in the urban centers of the region. While dense urban communities typically afford advantages such as better access to public transportation and municipal services, many cities in the Hudson Valley are currently struggling with numerous significant challenges. Poverty, aging infrastructure, declining population, and lack of affordable housing are all common problems throughout urban communities in the region. However, despite these difficulties, Pattern for Progress believes that these urban centers represent the future of sustainable growth and economic revitalization in the Hudson Valley. Pattern’s commitment to the region’s urban centers is evidenced by the Urban Action Agenda (UAA), a Pattern for Progress initiative that aims to promote and support urban communities in the Hudson Valley.

The Urban Action Agenda (UAA)

The UAA is a multi-year initiative led by Pattern to promote the revitalization and growth of urban centers throughout the nine-county Hudson Valley Region, which includes Westchester, Rockland, Orange, Putnam, Dutchess, Ulster, Sullivan, Columbia, and Greene Counties. Urban centers include the region’s cities, villages and other areas where population, social, cultural, civic and economic activity have traditionally clustered. Often, these communities are challenged by changing demographics and poverty. With their existing infrastructure, access to transit, and traditions of denser development, these communities are well positioned to accommodate the region’s growth. Pattern also believes that a focused approach to growth in the region’s urban areas can help protect and preserve green space.
Pattern strongly believes that understanding the impact and needs of the rapidly growing Hispanic and Latino population will play a crucial role in shaping the future success of urban communities in the Hudson Valley. In collaboration with Community Capital New York (CCNY), this study is designed to identify best practices and strategies to support Hispanic and Latino owned business owners in the urban centers of the Hudson Valley. The cities of Beacon, Kingston, Poughkeepsie, Newburgh, Middletown and Port Jervis are the primary focus of this study. With the support of the United States Economic Development Administration (EDA), a bureau within the U.S. Department of Commerce, Pattern and CCNY conducted research in these six cities from October 2016 through November 2017 with the goal of impacting and benefiting the local Hispanic and Latino population by understanding the obstacles and challenges of establishing a new business or expanding an existing businesses. This initiative also included the provision of small business technical assistance for existing businesses and individuals interested in starting a new business.

Extensive community outreach was carried out in each of these six communities with the goal of identifying the challenges facing Hispanic and Latino business owners. Pattern and CCNY organized community conversations, meetings, and forums. Pattern and CCNY also conducted interviews with local community leaders, nonprofits, local government representatives, Hispanic and Latino small business owners, and Hispanic and Latino. In addition to the outreach conducted, a review of best practices from across the United States was completed through online research and meeting with local nonprofit program managers and directors. Pattern and CCNY interviewed elected officials, heads of chambers of commerce, Workforce Investment Board (WIB) directors, and administrators of local programs to hear their thoughts on the role the Hispanic and Latino population plays in their communities/counties. Pattern also conducted demographic research to further understand trends and changes in each community through the American Community Survey and Census Bureau. These findings were used to develop small business leadership within those communities and to inform an Action Plan containing recommendations and implementation strategies.
SCOPE OF WORK

- Identify a leader(s) from the Hispanic and Latino community to serve as a local partner;
- Establish a Hispanic and Latino Advisory Board incorporated with the Urban Action Agenda AND Identify existing Hispanic and Latino business organizations and small business development infrastructure;
- Convene stakeholder meetings or focus groups to: Identify which (if any) existing initiatives are working (local best practices) and which (if any) are not yet successful;
- Determine what is needed to achieve better integration with the local business community; to grow Hispanic and Latino businesses;
- Foster leadership through CEO forums;
- Regular meetings of business owners for the purposes of peer to peer learning and Leadership development;
- Exploring business to business opportunities AND learn and discuss issues relevant to the growth of Hispanic and Latino businesses and job creation and
- Establish Strategic Economic Development Action Plan coinciding with the Urban Action Agenda to access capital and technical assistance
RESEARCH TEAM

Hudson Valley Pattern for Progress

Hudson Valley Pattern for Progress (Pattern) is a 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.

When business and academic leaders founded Pattern in 1965, their goal was to “build consensus for a pattern of growth that will insure a high quality of life”, and their work plan included the protection of the natural environment, “taking from it only those resources needed to promote economic prosperity”, and providing “adequate opportunities and incentives for capital formation and meaningful, gainful employment.”

In that spirit, Pattern brings together business, nonprofit, academic and government leaders from across nine counties to collaborate on regional approaches to affordable/workforce housing, municipal sharing and local government efficiency, land use policy, transportation and other infrastructure issues that most impact the growth and vitality of the regional economy.

Community Capital New York

Community Capital New York (CCNY) is a nonprofit lender and technical assistance (business management skills) provider for start-up and emerging businesses serving Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties in the Hudson Valley. Community Capital lends to businesses that have solid potential but are just not “bankable”—yet. They may lack the credit, cash flow or collateral requirements of traditional lenders. CCNY makes businesses succeed by building their financial capacity and providing technical assistance to build business management skills.

Additionally, CCNY advocates for small business owners and entrepreneurs by collaborating with private corporations, nonprofits and government agencies across the region to identify and address challenges that individuals and families of modest means face. CCNY’s overall goal is to work toward ensuring that low income, women, minority small business owners receive equal opportunities in financing by providing hands-on training in essential business management skills, such as accounting, business planning and marketing.
**METHODOLOGY**

In preparation for community outreach, Pattern analyzed best practices for providing resources to Hispanic and Latino business owners by conducting a thorough literature search and interviewing local nonprofit service providers, economic development staff and nontraditional lending program managers. Pattern and CCNY also interviewed and collected feedback from elected officials, heads of chambers of commerce, Workforce Investment Boards, and administrators of local community based programs on their thoughts on the role the Hispanic and Latino population plays in their communities/counties.

Pattern and CCNY organized and led numerous meetings and forums with local community leaders, business owners, and prospective entrepreneurs. These outreach efforts were carried out in each of the six cities that are the focus of this study. The primary goals of the outreach were to identify exiting challenges and barriers to business, understand how Hispanic and Latino Business owners access capital, and identify avenues for providing technical assistance.

As part of the community outreach and engagement process, CCNY provided technical assistance for existing Hispanic and Latino business owners and individuals looking to start a new business. In many cases, feedback and findings from initial meetings with business owners led to additional follow-up meetings. The Follow-up meetings and forums were organized on topics such as local access to capital, how to buy a commercial property and how to access county technical assistance resources. Local Spanish radio stations, nonprofit organizations, and community leaders assisted Pattern and CCNY in organizing these forums and follow-up meetings.

**Research Obstacles**

Throughout the course of this study, Pattern and CCNY encountered a number of challenges specific to the Hispanic and Latino population that hindered research efforts.

**National Political Climate**

Changes in the federal government’s immigration policy had a significant negative impact on the research conducted in this study and Pattern’s ability to attract meeting attendees and engage with Hispanic and Latino business owners. Since the change in national leadership in 2017 immigrants have more concerns about living in the United States. Within the Hispanic and Latino population the uncertainty surrounding federal immigration policy has carried over into a hesitancy to engage with local government and unfamiliar organizations.

**Distrust of “Outsiders”**

*Confianza* is a Spanish word that means trust. To conduct research within the Hispanic and Latino community, it is essential to establish trust. Establishing trust takes a substantial amount of time. Pattern and CCNY made an enormous effort to work with local community leaders and organizations to facilitate trust with business owners and residents in a short period of time. Despite these efforts, sometimes community leaders were not always available and outreach was conducted without them. This often resulted in low attendance at meetings.
Distrust of Government and Banks
The research indicated that first generation Hispanic and Latino immigrants tend to have a strong distrust of government and banks often as a result of their experiences in their countries of origin. This distrust was a contributing factor why many of the meetings, workshops, and forums about accessing capital from local governments, banks, and nontraditional lenders were sparsely attended.

Cultural Diversity Within the Hispanic and Latino Community
The Hispanic and Latino population in these six cities come from different countries of origin and different regions within a country. Researchers learned that each country and region within a country have their own cultural identity. People from different countries and different regions within a country lack a sense of trust for each other. When organizing meetings of the Hispanic and Latino population, its cultural diversity is a major challenge.

Zero Sum Gain Attitude
Several business owners told Pattern and CCNY of another cultural phenomenon that affects organizing people from Mexico. Some Mexican business owners used an analogy of a bucket of crabs. While one crab is working to get to the top, it is simultaneously pushing the others down. This analogy is used to explain a perception in Mexican culture that helping others to be successful is done at your own expense. These beliefs undermine efforts of convening stakeholders to create peer learning opportunities.

Time Constraints
Many Hispanic and Latino business owners and their employees work 6-7 days per week and work long hours. With such a busy work schedule, there is very little time left to attend meetings. Therefore the most successful meetings for this project were conducted on weekdays at 7am, a week night at 8pm or on a Sunday at 3pm. Additionally, researchers heard that Hispanic and Latino business owners have a hard time finding dependable employees, which can make it difficult to leave their business to attend meetings. For example, a business owner told Pattern staff they would attend a meeting if their employee came to work. The business owner did not attend the meeting.

Unauthorized Immigrant Business Owners
Unauthorized immigrants are foreign-born individuals living in the United States without proper documentation. New York State has one of the highest populations of unauthorized immigrants in the U.S. (Others states are New Jersey, California, Texas, Florida, and Illinois). Pew Research Center estimates that there are 775,000 unauthorized immigrants in New York State while Migration Policy Institute estimates that the number is closer to 850,000. Additionally, it is estimated that 86,503 unauthorized immigrants are entrepreneurs in New York State. In 2014, unauthorized immigrants contributed $1 billion to state and local taxes and $1.6 billion to federal taxes which left them with $15.8 billion in spending power.
Pattern and CCNY met unauthorized immigrant business owners (UIBO) at business forums. Additionally, researchers heard about cases of unauthorized immigrant-owned businesses without proper permits that do not follow all regulatory guidelines or pay taxes. Some of these businesses operate in a storefront and some are independent contractors with a home-based company. However, there are also many unauthorized immigrant business owners who follow all laws and regulations. It is interesting to note that UIBOs who pay income taxes do so through their International Tax Identification Number (ITIN). A number of these unauthorized immigrant business owners have owned businesses in the Hudson Valley for 20 or 30 years. These small businesses typically have less than five employees and contribute to the economic development of their communities and the region as a whole despite their immigration status.

As a result of these conditions, immigrant-owned business owners cannot easily access loans and instead invest their own equity in the business. Pattern and CCNY met several unauthorized immigrant business owners who expressed a desire and need to access capital to expand their businesses. For example, one UIBO wanted to access capital to expand their current successful business and to start another. When the research team organized workshops to discuss accessing capital to purchase buildings for their business, they were sparsely attended. The UIBOs have a strong belief they would not qualify for traditional or nontraditional lending. This belief was a factor in sparse meeting attendance. Additionally, the research indicated the current United States immigration policy was affecting the bottom line for Hispanic and Latino businesses.
National Trends

Growing number of Hispanic Owned Businesses
Nationally, the Hispanic population is growing. Currently, the Hispanic population is approximately 17% of the total U.S. population; by 2060 that number is expected to rise to 30% of the total population according to a Stanford University Study. Concomitant with a growing Hispanic population, the number of Hispanic owned businesses is also growing nationwide. In 2007 there were 2.2 million Hispanic owned businesses in the United States. By 2012 the number of Hispanic owned businesses had grown to 3.3 million, a 46% increase. Over that same 5-year period, the number of non-Hispanic owned businesses remained unchanged. As a result, in 2012 Hispanic owned businesses accounted for 11% of all small businesses in the Country in 2012.

Ethnicity of Business Owners in the United States 2007 - 2012

Source: U.S. Census Bureau, Survey of Business Owners 2007, 2012
Business Profitability

After analyzing the total potential sales of Hispanic and Latino owned businesses in 2012, the Stanford University Latino Entrepreneurship Initiative identified an opportunity gap of $1.38 trillion from 2002-2012. This represents the amount of sales that Latino owned businesses were not able to make during this decade because individual firms are not growing in profitability in the same way that non-Hispanic and Latino owned firms are growing. The Stanford Entrepreneurship study also found that “although the growth mentality is present, the reality is that more than half (54%) of the surveyed Latino business owners have businesses that are either growing slowly, staying stagnant or shrinking, revealing a clear disconnect between goals and reality.”

Data from the U.S. Census of Business owners also indicates that Hispanic owned businesses are less profitable than non-Hispanic owned businesses. The chart below shows the percentage of Hispanic owned businesses that fall within different ranges of total sales in 2012. The chart also depicts the percentage of non-Hispanic owned businesses that fall within those same sales ranges. Sales recipients do not account for business costs and are therefore different from profits. However, sales are still a useful metric for estimating discrepancies in profitability. As seen in the chart, 70% of Hispanic owned businesses in 2012 generated sales of $24,999 or less. Only 50% of non-Hispanic owned businesses fell within that same range. This chart shows that among Hispanic owned businesses, a smaller percentage of them are generating sales in the upper ranges when compared to non-Hispanic owned Businesses.
Entrepreneurship
According to the 2017 Kaufman’s Index for Entrepreneurship Startup Activity (which measures the startup activity nationally) Latinos had the highest rate of new entrepreneurs with an index of almost 0.48 in 2016. This means that out of every 100,000 adults 479 Latinos became entrepreneurs in a given month in 2016. Whites have an index of almost 0.28 and blacks have an index of 0.22.\textsuperscript{xii}

High Growth Industries
A 2015 Study by Stanford University found that most Hispanic and Latino owned businesses are in the construction and administrative support industries which have high projected growth rates.\textsuperscript{xiii} The same study found that 80% of the customer base of Latino owned businesses are non-Latino or a mix of Latino and non-Latino customers.\textsuperscript{xiv}

Access to Capital
The 2015 Stanford University study and a Bank of America study found that instead of accessing loans from banks and other types of lenders, the majority of Latino business owners invest their own funds into their businesses. Stanford University’s surveys found that 70% of Latino business owners said that the source of capital for their businesses was “Personal Savings”. Only 6.1% have financed their businesses with a commercial loan, while about 2.4% took advantage of a government loan. Also one third of the survey participants had been turned down for loans, with the majority of those being bank loans.\textsuperscript{xv}

A study conducted by Brigham Young University, Utah State University, and Rutgers University showed that minority business owners can be treated differently when trying to access capital. The Hispanic and Black business owners that participated in the study were provided less information about loan terms, offered less application help by loan officers and were asked more questions about their personal finances.\textsuperscript{xvi}

Additionally the 2015 Stanford University study concluded that Latino owned businesses are less profitable because they have less access to capital or simply don’t access capital. Additionally, many Hispanic and Latino business owners face “a lack of familiarity with the legal system, tax law, local codes and standard accounting practices”.\textsuperscript{xvii}

Number of Employees
While the number of Hispanic or Latino owned businesses in the U.S. are growing, they are not as profitable as non-Hispanic or Latino businesses and employ fewer people than non-Latino owned businesses. Hispanic and Latino owned businesses have an average of 8.1 employees as compared to 11.6 for non-Hispanic white owned firms.\textsuperscript{xviii} Hispanic and Latino owned businesses also pay their employees an average of $18,027 per year and the average sales per firm is $155,806. While non-Latino owned businesses pay their employees an average of $47,677 and the average sales per firm is $573,209.
Education and Training
A study by the Brookings Institute entitled Minority and Women Entrepreneurs: Building Capital, Networks and Skills stated: “Studies consistently find that the education level of a business owner is positively correlated with entrepreneurship and entrepreneurial success. Businesses with highly educated owners have higher sales, profits, and survival rates and hire more employees than businesses with less educated owners. They are also more likely to apply for credit.”

While there are many nonprofit and government agencies in the country that provide training for entrepreneurs, the Brookings Institute report notes that “training initiatives are not focused enough on their actual needs and time constraints.” Hispanic and Latino entrepreneurs need one-on-one training to expand their business management skills in a meaningful way. However, most Hispanic and Latino entrepreneurs are ill-equipped to find that trusted one-on-one guidance.

Family Business
Family plays a large role in Hispanic and Latino owned businesses. Family members are not only employees but they can also provide financial and emotional support. Stanford’s 2015 study found that Hispanic and Latino owned businesses are mostly family owned with only 8% that are not owned by family when compared to 15% of non-Latino owned businesses that are not family owned.

Community Findings
The following sections of this report provide an overview of each of the six cities involved in this study: Beacon, Kingston, Middletown, Newburgh, Poughkeepsie, and Port Jervis. Each section includes a description of the city, recent demographic trends, and the findings identified during community outreach efforts.
CITY OF BEACON, DUTCHESS COUNTY

Community Overview
The City of Beacon is on the east side of the Hudson River, directly across the river from the City of Newburgh. The city is approximately 68 miles from New York City. Beacon is directly off I-84 and the Newburgh-Beacon Bridge. The city is on the Metro Transportation Authority (MTA) North Hudson Line to New York City, which is approximately 75 minutes from Grand Central Station and is therefore considered a major commuter station. Many of the residents in the greater Beacon area commute to New York City and lower Westchester County on Metro North for employment while others work locally in the schools, stores or elsewhere in Dutchess and Orange County.

Historically from the late 1800s until the 1970s, Beacon was known for its hat factories. The factories closed during the early 1970s and from the 1970s until the 1990s the majority of the storefronts in Beacon’s downtown were vacant. The city began a major code enforcement initiative and began to attract small developers who invested in rehabbing existing mixed use buildings, with ground floor storefronts and residential units above. The city has continued to experience a sustained revitalization of the “Main Street” and has become a weekend retreat for many residents of NYC and lower Westchester County. Additionally, the development of the Dia:Beacon Art museum, a short walk from the train station, has also influenced investment and the revitalization of downtown Beacon. The trailhead to Mt. Beacon (part of Hudson Highlands State Park) is about 1 mile from downtown Beacon, which has also contributed to the resurgence of the city.

Due to the revitalization efforts in Beacon, the city has experienced an influx of people moving in from New York City. These new residents, including artists, have greatly influenced the Main Street business district which is now filled with upscale boutiques, restaurants and stores. As a highly desirable and sought after “destination location” sometimes jokingly referred to as “No-Bro” (Northern Brooklyn), Beacon has become the ideal location for Millennials looking to experience a cultured art scene, eclectic dining, and local entrepreneurialism without relocating to New York City.

The city has recently issued a building moratorium based upon the large number of housing and commercial units on the planning board agenda. The type of investment occurring in Beacon includes new construction, adaptive reuse of vacant warehouse and industrial space and continued redevelopment of storefronts with residential units above along with live-work space. For example, there is currently a 30 unit apartment building under construction on Main St. offering one and two bedroom units. This project will also include a theatre called Story Screen, featuring older films and new independent films. The rents for the apartments will range from $1,500-$2,400 which is high for the region. As more live-work space is created for future residents, (e.g. the Lofts) the city can benefit from increasing its taxpayer base while continuing to preserve housing which is affordable for existing residents.
Demographic Trends – City of Beacon

In 2015, almost 20% of the 14,375 people in Beacon were Hispanic. While the Hispanic population has not grown as rapidly as it has in Middletown, Newburgh, Poughkeepsie and Kingston, the Hispanic population has grown from almost 17% of the population in 2000 to almost 20% of the population in 2015. According to American Community Survey data, the largest groups of Hispanics in 2015 in Beacon were Puerto Rican (44%) and South American (35%). The fastest growing group in 2015 came from South America. See “Appendix D: City of Beacon Community Profile” for additional demographic and quality of life information about the City of Beacon.

Racial Breakdown – City of Beacon  
2000, 2010 & 2015

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<td>Hispanic or Latino</td>
<td>2,334</td>
<td>3,219</td>
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<td>White</td>
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<tr>
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<td>3,232</td>
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<tr>
<td>Asian</td>
<td>175</td>
<td>250</td>
<td>229</td>
<td>+ 54</td>
<td>+ 31%</td>
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<tr>
<td>Other</td>
<td>366</td>
<td>507</td>
<td>563</td>
<td>+ 197</td>
<td>+ 54%</td>
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Community Outreach – City of Beacon

Pattern met with the Mayor and the City Administrator of Beacon to discuss community Outreach Strategies. Following this meeting, Pattern and CCNY met with four Latino business owners in Beacon. All four of the businesses are located on Main Street. Some of the business owners have been in Beacon their entire lives while others have arrived in the city within the past 20 years.

Many of the business owners reported that the high commercial property rents is one of the primary reasons there are relatively few Hispanic and Latino owned businesses in Beacon. They also reported that the high commercial rent prices in Beacon makes places like Poughkeepsie and Wappingers Falls more attractive locations to open a business. Some business owners spoke about how they liked Beacon better before the revitalization of Main Street in Beacon.

Some of the business owners reported investing their own money or money from friends and relatives instead of utilizing more traditional lending institutions. To start a business, one of the businesses owners withdrew funds from his wife’s retirement plan, borrowed against a life insurance policy, and took out a loan from friends. Some business owners stated that acquaintances have offered loans with monthly interest rates ranging from 10% to 20%.
CITY OF KINGSTON, ULSTER COUNTY

Community Overview

Kingston is on the west side of the Hudson River approximately 90 miles north of New York City and 60 miles south of Albany. It is easily accessible by car from the New York State Thruway (but lacks passenger train access). Catskill Park lies a few miles west of the city. Kingston is the county seat of Ulster County.

In 1777, Kingston became the first capital of New York State. The city has many historic buildings, especially in the Stockade District and in The Rondout-West Strand Historic District (The Strand). Both of these districts are listed on the National Register of Historic Places. The city grew as a river port and manufacturing center throughout the 19th and early 20th centuries. Like many other industrial cities, Kingston lost population during the decades following World War II as industries closed and residents left for suburban areas; between 1950 and 1990, the city's population fell by 20% while the surrounding Town of Ulster grew by 279%. Since 1990, Kingston's population has stabilized at around 23,000-24,000. During the urban renewal era in the 1960s-1970s, the city demolished many of its historic waterfront neighborhoods adjacent to the Rondout Creek.

In 2017, Kingston was awarded a New York State Downtown Revitalization Initiative (DRI) grant of $10 million for the Uptown neighborhood and more specifically the Stockade Business District (SBD). These DRI funds will be used to redevelop the neighborhood. Up to the 1950s, the SBD was the center of upscale commercial activity with flagship stores like Woolworths, until malls and big box stores drew shoppers to the suburbs. For many years the SBD experienced disinvestment, but as of about a decade ago, new investment in the SBD began to increase. Now the SBD is starting to thrive with shops and restaurants; the DRI funds will be used to capitalize on the existing commercial activity by creating a number of projects within the SBD including: constructing a mixed use building with 400+ parking spaces; improvements to the local sports stadium; a fresh foods market, a modern farm-to-table food hall, a state-of-the-art food and beverage manufacturing facility and business incubator, as well as food education and community programs called the Kingston Food Exchange; and expanding of tourism marketing.

The adjacent Midtown neighborhood contains a number of vacant store fronts mixed with the majority of the Hispanic and Latino owned businesses in Kingston. There are also a few Hispanic and Latino owned businesses in the Strand and Uptown neighborhoods. Midtown contains some artist businesses and the Ulster Performing Arts Center. The theater shows older films and has live performances including ballet, plays, and music. The Strand is a neighborhood on the Hudson River with a community of artists, boutiques, and restaurants.

The major employers in Kingston are the Health Alliance Hospital, New York State government, County government, SUNY Ulster Kingston, and local small businesses. Because of its historic buildings, access to nature, the revitalization of the Uptown neighborhood and the Roundout as well as affordability more people are moving to the area from New York City.
Demographic Trends – City of Kingston
Kingston has a population of 23,625 as of 2015, with a total of 3,750 people (16%) who identify themselves as Hispanic or Latino. Although Hispanics remain a relatively small part of Kingston's population, the community is rapidly growing. In 2000 the Hispanic population was 6.5% of the total population. The increase from 6.5% to 16% represents a 145% increase in the Hispanic population. In Kingston, the largest Hispanic groups in 2015 were Puerto Rican (37%); Mexican (26%); Dominican (14%). The fastest growing nationality was Dominican. See “Appendix E: City of Kingston Community Profile” for additional demographic and quality of life information about the City of Kingston.

Racial Breakdown – City of Kingston
2000, 2010 & 2015

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<tbody>
<tr>
<td>Hispanic or Latino</td>
<td>1,516</td>
<td>3,203</td>
<td>3,750</td>
<td>+ 2,234</td>
<td>+ 147%</td>
</tr>
<tr>
<td>White</td>
<td>18,076</td>
<td>16,065</td>
<td>14,448</td>
<td>- 3,628</td>
<td>- 20%</td>
</tr>
<tr>
<td>Black</td>
<td>2,820</td>
<td>3,214</td>
<td>3,585</td>
<td>+ 765</td>
<td>+ 27%</td>
</tr>
<tr>
<td>Asian</td>
<td>356</td>
<td>426</td>
<td>630</td>
<td>+ 274</td>
<td>+ 77%</td>
</tr>
<tr>
<td>Other</td>
<td>688</td>
<td>985</td>
<td>1,212</td>
<td>+ 524</td>
<td>+ 76%</td>
</tr>
</tbody>
</table>

Community Outreach – City of Kingston
Pattern and CCNY worked with RUPCO, a community development organization in Kingston, to organize community outreach meetings in Kingston. Pattern also met with the Director of community development, the director of the Mid-Hudson Small Business Development Center, and a representative from Ulster County. Pattern hosted a Hispanic and Latino business owner forum and a follow up forum. Businesses owners at these meetings reported that they have been in Kingston for 5-10 years.

Many of the business owners expressed frustration with getting business loans from banks. One business owner reported that when they tried to obtain a loan the interest rate was too high due to the lack of a credit history. Another business owner stated they were dissuaded from trying to get a bank loan based on the difficulties that their peers had trying to get one. The majority of the business owners reported that they were unaware of any local, city, or county loans available to them.

Several positive attributes of Kingston were identified during the business owner forums as factors that attracted the Hispanic and Latino Business owners to the city. The business owners cited low rents for both commercial and residential space as one of Kingston’s primary advantages, especially relative to bigger cities such as Boston or New York. Another advantage identified in the forums was a perception of opportunity in Kingston. As Kingston’s overall population grows, there is a perception that there will be additional job opportunities in service industries such as landscaping, house cleaning, and carpentry. Lastly, the quality of life provided by easy access to parks and recreation in Kingston was another reason why some of the business owners decided to locate in the city.
CITY OF MIDDLETOWN, ORANGE COUNTY

Community Overview
Middletown is located in central Orange County, at the junction of I-84 and NY State Route 17. Middletown is about a 75 mile drive from New York City and a 15 minute drive to the Pennsylvania border. There is a major bus terminal with access to New York City. There is also a Metro North Station just outside of the city limits.

The city grew up in the late-19th and early 20th centuries around a rail junction, and prospered from its role as the marketplace for the products of Orange County’s many thriving farms. In the early 20th century there were also shoe, textile, and furniture factories. Many of the factories closed in the 1960s followed by closings of IBM and Ford Motor Company in nearby Mahwah, New Jersey. The economy now mostly depends on services, retail and a medical center. Unlike other small cities in the Mid-Hudson region and further upstate, Middletown’s population did not shrink substantially after World War II, and the city recorded its peak population of 28,086 in 2010.

Middletown is home to a branch of the State University of New York - SUNY Orange, a local community college. The Fei Tian Fine Arts Academy and Fei Tian College, a bilingual English and Chinese private high school and college, recently opened in Middletown. Other major employers located in or near the city are Mediacom Communications Corp, the Galleria at Crystal Run, Orange Regional Medical Center, Crystal Run Health, Touro College of Osteopathic Medicine, Access: Supports for Living, the Times Herald-Record, and a variety of big-box” retail chains.

In 2016, Middletown was awarded $10 million through New York State’s Downtown Revitalization Initiative (DRI). The DRI funds will help revitalize Middletown’s downtown by extending the Orange County Heritage Trail through the downtown, redeveloping several City-owned properties such as the former Woolworth’s building into retail space, developing "pocket parks," and initiating a façade improvement program.

There are a number of Hispanic and Latino-owned businesses in Middletown’s downtown area. Many of these businesses have located in the central business district, anchored by a large Hispanic grocery store. Middletown’s historic Paramount Theatre is also located downtown and shows new and older films as well as some live music including the local symphony.
Demographic Trends – City of Middletown
The city’s population was 27,828 in 2015. Approximately 10,689 people or 38% of the population was Hispanic as of 2015. In 2000 the Hispanic population was 6375 or 25% of the population. The Hispanic community had grown by 52% since 2000. The city’s growing Hispanic population is influenced by vegetable, dairy, and fruit farms to the south of Middletown—a source of employment for many Hispanic residents. According to the American Community Survey, the Hispanic population in 2015 was 35% Puerto Rican; 29% Mexican; 13% of Central American; and 11% Dominican. The fastest growing groups were Dominican (124 to 1,164; 2% to 11%); Central American (260 to 1,413; 4% to 13%). See “Appendix F: City of Middletown Community Profile” for additional demographic and quality of life information about the City of Middletown.

Racial Breakdown – City of Middletown
2000, 2010 & 2015

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<tr>
<td>Hispanic or Latino</td>
<td>6,375</td>
<td>11,158</td>
<td>10,689</td>
<td>+ 4,314</td>
<td>+ 68%</td>
</tr>
<tr>
<td>White</td>
<td>14,423</td>
<td>10,420</td>
<td>9,714</td>
<td>- 4,709</td>
<td>- 33%</td>
</tr>
<tr>
<td>Black</td>
<td>3,350</td>
<td>5,075</td>
<td>5,993</td>
<td>+ 2,643</td>
<td>+ 79%</td>
</tr>
<tr>
<td>Asian</td>
<td>423</td>
<td>503</td>
<td>876</td>
<td>+ 453</td>
<td>+ 107%</td>
</tr>
<tr>
<td>Other</td>
<td>817</td>
<td>930</td>
<td>556</td>
<td>- 261</td>
<td>- 32%</td>
</tr>
</tbody>
</table>

Community Outreach – City of Middletown

Pattern and CCNY worked with a local business owner to organize community outreach meetings in Middletown. Pattern and CCNY hosted a productive business owner forum with 13 business owners and a Middletown City Councilperson in attendance. The types of businesses represented at the meeting included construction, sewing, electronics, and restaurants. The meeting was also attended by two individuals who were interested in opening a landscaping business or mechanic shop. The majority of the people who attended were originally from the State of Puebla in Mexico.

Several obstacles to accessing capital were identified during the business forum. Many of the business owners agreed that the process of securing a bank loan was overwhelming. Some of the business owners had tried and failed to obtain a business loan from the bank. Some turned down loans because the interest rate was too high and others were flat out refused by the bank because they lacked a social security card. Some of the business owners reported feeling discriminated against by the banks because of their ethnicity. For the above reasons, many of the business owners invested their own savings into their business instead of securing a loan from a bank. The city of Middletown offers business loans but few of the business owners at the forum were aware of them. During this study, CCNY and the city of Middletown focused on increasing awareness of these loans. Two of the business owners present had successfully received loans from the City of Middletown.

Business owners at the forum expressed an interest in receiving technical assistance to improve their business. Specifically, business owners desired technical assistance with accounting, creating business plans, marketing, and understanding the permitting process. Additionally, many of the business owners were interested in learning more about the loans offered by the City of Middletown.
CITY OF NEWBURGH, ORANGE COUNTY, NY

Community Overview
The City of Newburgh is located on the west bank of the Hudson River just south of the Newburgh-Beacon Bridge. Newburgh is easily accessible from the New York State Thruway and I-84. Additionally, there is a commuter ferry across the Hudson River to Beacon where it connects with the Metro North Hudson Line train to New York City. Newburgh is also located a short distance from Stewart international Airport.

Newburgh has the second largest historic district in the state, anchored by two landmarks: The Dutch Reformed Church and Washington’s Headquarters. George Washington used a circa 1700 farmhouse (now located on Liberty Street) as his headquarters for a long period of time during the Revolutionary War. The Dutch Reformed Church was built in the 1830s and designed by renowned architect Alexander Jackson Davis. It is considered an early and particularly exuberant example of Greek revival architecture. While the church has been abandoned since the 1960s, the city is working to turn the building into a community asset.

The city was formerly a transportation hub because of its location on the Hudson River, the presence of rail lines and an industrial center for manufacturing. In the 1960s, retail businesses began to leave the downtown area as shopping centers and malls became more popular in the Town of Newburgh. In the 1970s, the city launched an enormous urban renewal effort that demolished over 1,500 structures and destroyed all of the older waterfront neighborhoods. The city lost a quarter of its population between 1960 and 1980, although it has regained most of it since then. Presently, St. Luke’s Cornwall Hospital, SUNY Orange, Mount Saint Mary’s College, and C&S Wholesale Grocers are some of the main employers in Newburgh.

Despite decades of disinvestment leading to the highest poverty rate in the region and reputation as the murder capital of New York State because of drugs and gang activity, Newburgh is showing signs of rebirth. The south side of Liberty Street and the waterfront contain boutiques and restaurants, and former New York City residents are making investments in these neighborhoods. Habitat for Humanity and the Newburgh Land Bank are local organizations helping to revitalize the city through homeownership and environmental remediation of properties for development. Hispanic and Latino owned businesses are helping to revitalize the city. The City of Newburgh is working with the SBA to provide workshops to small business owners in English and Spanish. Challenges remain though, with around 700 vacant properties in the city awaiting redevelopment.
**Demographic Trends – City of Newburgh**

As of 2015, the City of Newburgh had a population of 28,495, of which over half were Hispanic. From 2000-2015, the percentage of the population that was Hispanic or Latino grew from 36% to 52%, which represents a 42% increase. In 2015, 38% of the Hispanic population was Mexican while 20% was Puerto Rican. Additionally in 2015, the fastest growing segment of the Hispanic population came from Central America. The growth of the Central American population is seen in the growth of Honduran, Salvadoran, and Guatemalan businesses in the city. See “Appendix G: City of Newburgh Community Profile” for additional demographic and quality of life information about the City of Newburgh.

**Racial Breakdown – City of Newburgh**

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<tbody>
<tr>
<td>Hispanic or Latino</td>
<td>10,257</td>
<td>13,814</td>
<td>14,732</td>
<td>+ 4,475</td>
<td>+ 44%</td>
</tr>
<tr>
<td>White</td>
<td>7,969</td>
<td>5,880</td>
<td>5,439</td>
<td>- 2530</td>
<td>- 32%</td>
</tr>
<tr>
<td>Black</td>
<td>8,961</td>
<td>8,071</td>
<td>7,382</td>
<td>- 1579</td>
<td>- 18%</td>
</tr>
<tr>
<td>Asian</td>
<td>202</td>
<td>257</td>
<td>139</td>
<td>- 63</td>
<td>- 31%</td>
</tr>
<tr>
<td>Other</td>
<td>870</td>
<td>844</td>
<td>803</td>
<td>- 67</td>
<td>- 8%</td>
</tr>
</tbody>
</table>

Community Outreach – City of Newburgh


There are a wide variety of Hispanic and Latino owned businesses in Newburgh. There are Hispanic and Latino owned restaurants that serve pizza, Mexican food, Guatemalan food, Honduran food, Dominican food, Peruvian food and El Salvadoran food. Other types of Hispanic and Latino owned businesses include contractors, accountants, lawyers, upholstery, artists, money transfer services, Mexican and Guatemalan bakeries, grocery stores, computer repair, cell phones, and party supply stores. The majority of the businesses are located on Broadway, Mill St., and Washington St.

Many of the business owners in attendance at the forum reported a lack of support from the City of Newburgh. Particularly, there was frustration expressed about the amount of assistance being provided by the IDA to businesses in the waterfront district on the Hudson River while the Hispanic and Latino businesses are overlooked.

Business owners also discussed the perceived negative reputation of the City of Newburgh and the effect that it has on their businesses. Participants pointed to a longstanding reputation of high crime rates and constantly negative headlines about Newburgh in local news media.

Another finding identified during the business owner forum is an apparent racial and cultural divide among Newburgh business owners and residents. Forum participants spoke of a racial divide between Hispanic owned businesses and non-Hispanic owned businesses. They also described a lack of unity and distrust among Hispanic owned businesses as well.

Many of the business owners expressed an interest in receiving technical assistance to improve their business. The types of technical assistance requested were accounting, creating business plans, building a credit score, financial planning, translating, and legal help.
CITY OF POUGHKEEPSIE, DUTCHESS COUNTY

Community Overview

Poughkeepsie is located on the east side of the Hudson River in Dutchess County. Poughkeepsie is approximately 80 miles north of Manhattan and 75 miles south of Albany by car. The Mid-Hudson Bridge connects Poughkeepsie to Ulster County, where the New York State Thruway is about 10-15 minutes away. New York State Route 9, a divided highway as it passes through the city, provides access to surrounding areas to the north and south, while the Taconic State Parkway is less than 10 miles east of the city.

The city thrived in the 19th century as a river port for the products of Dutchess County’s rich farm countryside, and subsequently the location of the only freight rail crossing of the Hudson River south of Albany. There were shipping, hat factories, paper factories, and breweries and a burgeoning immigrant population of Germans and Italians. The City was briefly New York’s second capital after the Revolutionary War. Like many other small cities in the northeast, Poughkeepsie was hit hard by the decline in industry and flight to growing suburbs in the Postwar period. Between 1950 and 1990, the city’s population fell by 30% (the surrounding suburban Town of Poughkeepsie grew by 200% during that period), and although the decline has stopped, the current population of 28,495 is still 25% below the 1950 peak. Poughkeepsie’s main employers are IBM, Marist College, Vassar College, Vassar Brothers Medical Center, Mid-Hudson Regional Hospital of Westchester Medical Center, Central Hudson Gas and Electric and Dutchess Community College.

Similar to the other five cities in the study Poughkeepsie’s downtown has experienced disinvestment and like Newburgh, Middletown, and Port Jervis the downtown has struggled to come back. Despite Poughkeepsie’s downtown area’s reputation for being unsafe, the city is slowly starting to revitalize with a number of historical buildings and more artists that are starting to live in the city. Hispanic and Latino-owned businesses on Main Street are helping to revitalize the downtown. Hudson River Housing (HRH), a local community development nonprofit organization, is also helping to revitalize downtown Poughkeepsie. HRH recently finished the redevelopment of the Underwear Factory in downtown Poughkeepsie. It provides 15 affordable studios and one bedrooms, artists’ studios, youth arts programming, a coffee house and commercial kitchen for rent. The Underwear Factory is a part of Hudson River Housing’s Middle Main initiative to help improve Main Street through “developing signage, revitalizing storefronts, attracting entrepreneurs, and engaging the community in neighborhood events and activities.”

The Walkway Over the Hudson in Poughkeepsie is a former rail bridge across the Hudson River that was converted to a pedestrian and bikeway from Poughkeepsie to the Town of Lloyd in Ulster County. From the bridge there are scenic views of the Catskills and the Hudson Highlands. The Walkway has served as a major attraction drawing several hundred thousand visitors a year to the area.
Demographic Trends – City of Poughkeepsie
As of 2015, Poughkeepsie had a population of 30,635, and 6,534 or 21% of the population was Hispanic. In 2000, 10.6% of population was Hispanic. The increase from 10.6% to 21% of the total population represents an almost 101% increase in the Hispanic population. In 2015, 49% percent of the Hispanic population was Mexican while 23% was Puerto Rican. Hispanics from Central America made up the fastest growing Hispanic nationality since 2000 in Poughkeepsie. The majority of the Mexican population in Poughkeepsie is from the state of Oaxaca. See “Appendix H: City of Poughkeepsie Community Profile” for additional demographic and quality of life information about the City of Poughkeepsie.


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<tbody>
<tr>
<td>Hispanic or Latino</td>
<td>3,177</td>
<td>6,384</td>
<td>6,534</td>
<td>+ 3,357</td>
<td>+ 106%</td>
</tr>
<tr>
<td>White</td>
<td>14,706</td>
<td>14,252</td>
<td>11,302</td>
<td>- 3404</td>
<td>- 23%</td>
</tr>
<tr>
<td>Black</td>
<td>10,354</td>
<td>10,407</td>
<td>10,905</td>
<td>+ 551</td>
<td>+ 5%</td>
</tr>
<tr>
<td>Asian</td>
<td>480</td>
<td>521</td>
<td>742</td>
<td>+ 262</td>
<td>+ 55%</td>
</tr>
<tr>
<td>Other</td>
<td>1,154</td>
<td>1,172</td>
<td>1,152</td>
<td>- 2</td>
<td>- 0.2%</td>
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</table>

Community Outreach – City of Poughkeepsie

La Super Latina, a Spanish internet radio station, and Hudson River Housing, a nonprofit community development organization in Poughkeepsie, and other community leaders helped Pattern and CCNY to organize meetings in Poughkeepsie. Of all the cities included in this study, the business owner forum in Poughkeepsie was the largest, with 23 people in attendance. The businesses represented at the meeting included a theater, cell phone store, shoe repair, coffee distributor, Mexican restaurant, bakery, and multi-service businesses.

After the successful business owner forum, three follow up meetings were organized in Poughkeepsie. Two were attended by the mayor and one was attended by the chief of police. These meetings focused primarily on the safety concerns and perception of crime on Main Street. The third meeting focused on strategies for buying a building for a business.

Business owners reported feeling as if they do not receive support from the City of Poughkeepsie. One business owner pointed out that there is no Hispanic representation among elected officials in the city so they don’t feel as if their needs are being represented. Another business owner expressed the opinion that Main Street is segregated by race and the primarily Hispanic and Latino section does not receive the same amount of support as other blocks of Main Street.

Many of the business owners agreed that there should be more unity among the Hispanic and Latino community in Poughkeepsie. They reported that there is distrust among Hispanic business owners so they don’t work together or help each other succeed. One of the business owners pointed out that attending the business owner forum was a step in the right direction.

Of all the business owners present at the forum, only a handful of them had successfully received a business loan from a bank. Some of the business owners stated that they were rejected by a bank because they did not have a credit history. Other businesses owners reported that they would like to get a loan from a bank but have not tried because the process is too unfamiliar or they expect to be rejected.
CITY OF PORT JERVIS, ORANGE COUNTY, NY

Community Overview
Port Jervis is a small city on the Delaware River on the border of New Jersey and Pennsylvania about 90 miles from Manhattan by car. The city is just north of the Delaware Water Gap National Recreation Area. Port Jervis is accessible from the Metro North commuter train line from New York City and I-84.

The city was originally a transportation hub because of its location on the Delaware and Neversink Rivers as well as the presence of the Delaware and Hudson Canal and the railroad. The railroad continued to be a main source of economic development until the 1970’s. In recent decades, lower taxes in neighboring Pennsylvania have pulled many of the retail businesses that used to occupy downtown Port Jervis across the border. The loss of the railroad and the loss of retail business in the downtown led to disinvestment. Currently, the city’s main employers are Kolmar Laboratories, a cosmetics manufacturer, and Bon Secours Community Hospital.

The city is currently capitalizing on its proximity to the Delaware Water Gap National Recreation Area and its downtown within walking distance of the Metro North Railroad station by working on attracting hotels and more outdoor recreation businesses to its downtown. Additionally, it is creating 33 miles of hiking/biking trails on city-owned property and is working to construct a natural White Water Kayak Park.
Demographic Trends – City of Port Jervis
As of 2015 the city’s population was of 8,681. Eight hundred people or 9% of the population was Hispanic. The Hispanic population has not grown as quickly as Kingston, Poughkeepsie, Newburgh, and Middletown’s Hispanic population. In 2015, the Hispanic population was 57% Puerto Rican and 16% Dominican and 11% Cuban. The fastest growing Hispanic groups in Port Jervis as of 2015 were Dominicans and Cuban. There are only two Hispanic and Latino owned businesses in the downtown area. See “Appendix I: City of Port Jervis Community Profile” for additional demographic and quality of life information about the City of Port Jervis.

Racial Breakdown – City of Port Jervis
2000, 2010 & 2015

City of Port Jervis Population Change

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<tbody>
<tr>
<td>Hispanic or Latino</td>
<td>660</td>
<td>1,054</td>
<td>800</td>
<td>+ 140</td>
<td>+ 21%</td>
</tr>
<tr>
<td>White</td>
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<td>6,735</td>
<td>6,175</td>
<td>- 1,414</td>
<td>- 19%</td>
</tr>
<tr>
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<td>333</td>
<td>565</td>
<td>939</td>
<td>+ 606</td>
<td>+ 182%</td>
</tr>
<tr>
<td>Asian</td>
<td>57</td>
<td>108</td>
<td>227</td>
<td>+ 170</td>
<td>+ 298%</td>
</tr>
<tr>
<td>Other</td>
<td>221</td>
<td>366</td>
<td>540</td>
<td>+ 319</td>
<td>- 144%</td>
</tr>
</tbody>
</table>

Community Outreach – City of Port Jervis

Pattern and CCNY worked with the Director of the Community Development Agency to organize community outreach efforts in the City of Port Jervis. There are very few Latino owned businesses in Port Jervis. There are two businesses with storefronts in the city that are Hispanic or Latino owned. The business owners had been in Port Jervis for 8-10 years and have been operating their businesses for 2 and 10 years. In total, Pattern and CCNY interviewed 3 Latino Business owners in Port Jervis.

When asked about accessing capital, one of the business owners expressed interest in a loan to expand their business. However, another business owner spoke about their fear of working with banks. The same business owner expressed a desire for Latinos to organize and go to community meetings.
Demographic Highlights

In addition to understanding the demographic trends specific to each community, it is also important to understand the bigger picture. The following section explores regional demographic trends and how each of the six cities involved in this study compare to one another.

Overall the Hispanic population is much younger within the six cities than other parts of the population. In Kingston, for instance, just 5% of the Hispanic population is 65 or older, compared to 17% of the non-Hispanic population and 62% of the Hispanic population is younger than 35, compared to just 43% of the non-Hispanic population. Middletown and Poughkeepsie also have Hispanic populations that are much younger than the non-Hispanic populations of those cities. In Middletown, 59% of Hispanics are under 35 and just 5% are 65 or older, while among the non-Hispanic population, only 48% are under 35 and 15% are 65 or older. In Poughkeepsie, 57% of Hispanics are under 35 and 4% are 65 or older; the figures for non-Hispanic residents are 46% and 16%.

Average household size was larger among Hispanics than all other residents in every city. Among Hispanic households in 2010, Middletown had the largest average household size, of 4.2 people per household with Newburgh coming in second at 4.03 people. Beacon had the smallest average Hispanic household size (2.97) and Poughkeepsie had the second smallest (3.09).

Language spoken at home is one metric that can be used to reveal the degree of integration and assimilation of a community. In 2015, in Beacon, Middletown, and Poughkeepsie only 24-25% of Hispanic residents spoke only English at home, and in Newburgh, only 15%.

The Hispanic population in all six cities generally had lower education levels than the non-Hispanic population in 2015. In particular the existence of a significant number of individuals in the Hispanic community with less than a 9th grade education is not shared by the non-Hispanic community. More than a fifth of Hispanics in the six cities had less than a 9th grade education, compared to 4% of non-Hispanics. However, in four of the communities, the education level of Hispanic residents has increased significantly since 2000. In Newburgh, the percent of Hispanics with less than a 9th grade education fell from 57.6% in 2000 to 42% in 2015, in Middletown it fell from 45.7% to 30.3%, and in Port Jervis it fell from 41.5% to 16.8%. In Beacon, the percentage of Hispanic residents with a bachelor’s degree or higher more than doubled from 10.3% to 25.1% and in Port Jervis it increased from 0% to 14.3%.

In all six cities, Hispanic residents have a lower homeownership rate than non-Hispanic households. However, the trend in Kingston, Middletown, Newburgh, and Port Jervis is towards a narrowing of the gap between Hispanic and non-Hispanic residents. For instance, while 50% of non-Hispanic Middletown residents owned homes in 2000, only 27% of Hispanic residents did—a 23 point difference. By 2015, 56% of all residents owned homes compared to 43% of Hispanic residents, only a 13 point difference. In Newburgh, an 18 point difference in home ownership rates between Hispanics and non-Hispanics had narrowed to a 3 point difference in 2015. In Beacon, the gap between Hispanic and non-Hispanic homeownership rates has remained virtually unchanged, and in Poughkeepsie, it has actually worsened somewhat, rising from a 26 to a 30 point gap.
Summary of Community Outreach Findings

Language Barriers
While conducting research Pattern and CCNY staff met many business owners in the six cities that felt more comfortable speaking Spanish than English. Pattern and CCNY’s research indicated most of the business owners interviewed, which were primarily “Main Street” businesses, are first generation Hispanic immigrants (immigrants who were born abroad and migrated to the U. S.). The 2012 United States Report of the Global Entrepreneurship Monitor written by Babson College and Baruch College shows that first generation immigrants were more likely to start businesses than second generation immigrants. The study attributes this difference to first generation immigrants having a more “venturesome” spirit. They also can view their environment in a way that allows them to see what types of businesses are missing in the community better than others.

Networking Opportunities
Pattern and CCNY’s research found there is no existing organization of Spanish speaking business owners in any of the six cities. However, while no organization exists there is interest in Kingston, Newburgh, Middletown, and Poughkeepsie in forming one. After the initial forums in Newburgh, Middletown, Kingston, and Poughkeepsie, Pattern and CCNY continued to organize meetings with the help of local organizations, churches, Spanish radio stations, elected officials and business owners with the intention of forming advisory boards or Hispanic or Latino owned business committees.

Following the initial meetings, the topics for the follow up networking meetings included accessing loans and grants for start-up businesses as well as the expansion of existing businesses; energy efficiency programs and pathways for the purchase of buildings for their businesses. Although Pattern and CCNY worked with community stakeholders and invited individual business owners to these meetings, subsequent meetings in Newburgh and Middletown were sparsely attended.

While the research team worked on the establishment of Hispanic and Latino advisory boards, the obstacles could not be overcome within the timeline of the research. Furthermore, many of the business leaders don’t have the time to organize these meetings or the time to meet individually with business owners to determine their needs. Business leaders in Poughkeepsie and in Kingston expressed the need of an “outside” organization to establish and continue to facilitate these advisory boards.

Orange, Ulster and Dutchess County Chambers of Commerce as well as the Kingston Business Alliance have reached out to the Hispanic and Latino business owners. Although there are very active chambers in these communities, and some have Spanish speaking staff, very few Hispanic and Latino business owners are members due to the membership fees, lack of time and concerns about language barriers.

Technical Assistance
The researchers also found there are organizations that provide technical assistance to small businesses in Spanish. Gateway to Entrepreneurial Tomorrows (GET), Women’s Enterprise Development Center (WEDC), CCNY, and the Small Business Development Center (SBDC) provide technical assistance in these
six cities. Unfortunately, Hispanic and Latino owned businesses are either not aware of these resources or are simply not reaching out for assistance.

Like many small business owners of all ethnicities and races, many Hispanic and Latino business owners have a full understanding and working knowledge about the goods or services they provide, but may lack essential business management skills. Businesses expressed the need for further information and technical assistance on the following:

- Understanding and interpreting Regulations
- Marketing their business to attract non-Spanish speaking customers
- Income and payroll taxes
- Pricing their goods and services competitively and making a profit
- Purchasing commercial property, including mixed use property
- Obtaining appropriate permits
- Accounting, specifically computerized bookkeeping
- Writing a business plan
- How to become M/WBE certified and the benefits
- Financial Literacy in Spanish
- Legal assistance

Those who wanted to start a business were interested in how to access capital. Individuals who want to start a business were especially interested in how to develop business plans and how to determine the best type of business to start in a given area.

**Limited Customer Base**
Researchers observed and were told by business owners that non-Hispanic or Latino people in these communities only patronize some Hispanic or Latino owned storefront businesses. Non-Hispanics tend to patronize businesses that have bilingual menus, bilingual marketing materials, English speaking workers, and if they are familiar with the good or service the business sells. For example, researchers observed that few non-Hispanics go to Honduran or Guatemalan restaurants because they are not familiar with the food.

**Access to Capital**
Generally, start-up and existing business require access to capital to open, improve or expand. Hispanic and Latino owned businesses face a number of barriers that impede their ability to secure loans for their businesses. Cultural impediments include a distrust of banks and local government agencies. These entities could be of assistance as they offer small business loans. Language barriers exist when information about loans is not available in Spanish and/or in some cases the lack of a strong credit history prevents business owners from accessing capital. Researchers learned that very few Hispanic and Latino business owners in these six cities have accessed loans from banks, the U.S. Small Business Administration (SBA), or programs administered by a local government. Most Hispanic or Latino business owners invest their personal savings and borrow from family to start or improve the business.
Based upon the community engagement process, outreach, forums and individual interviews, there are several reasons for not accessing loans, which include the following:

- Perception that loan officers do not speak Spanish
- Loan applications and loan information is not in Spanish
- Stories from friends or family about the difficulties accessing a loan
- Lack of credit history
- Overall mistrust of government and banks

While attendees reported that loan officers do not speak Spanish, to the contrary Pattern and CCNY found several local banks with Spanish speaking staff. Forum participants shared that many people have not established credit and if they have, the credit scores are low.

Since the research of this paper was completed, Pattern has initiated a dialogue with a number of regional banks to discuss the concerns that have been raised. While the banks have a somewhat different explanation as to the nature of the relationship, they have been receptive to a broader discussion to expand upon the delivery of services within the Hispanic and Latino community.

When asked if business owners knew of the availability of small business loans from nontraditional lenders and local government, most were unaware of these loans and resources. Hispanic and Latino business owners indicated in some cases there is a lack of marketing and outreach efforts to their community. Researchers also found in many cases businesses seeking capital required some additional assistance prior to qualifying for a loan. Many business owners need help with their business plan or help building their credit to qualify even under CCNY’s more flexible underwriting programs. Securing this help for Hispanic and Latino business owners has been difficult as there are few technical assistance providers in this region that are able to offer assistance in Spanish. Providers like SCORE, the SBDC and/or the Women’s Business Development Center do not have enough personnel who can assist Hispanic and Latino business owners in Spanish, greatly impeding their loan “readiness”.

**Local Laws and Regulations**

Accountants and business leaders told researchers there are Hispanic and Latino business owners that do not pay sales tax or other taxes based upon a lack of regulatory knowledge. This lack of knowledge often leads to fines and other penalties. A business leader in Kingston told researchers that Hispanic and Latino owned businesses sometimes fail because they could not afford to pay the fines and/or penalties. In some cases, based upon prior experiences in their country of origin, Hispanic or Latino businesses are simply reluctant to pay taxes.

Many of the Hispanic and Latino business owners reported that local governments in their county of origin collected taxes and fees, but did not provide basic services such as trash removal, road maintenance and funding for schools thereby creating an enormous lack of trust in those local governments. This lack of trust remains with business owners when they relocate to this country. This may contribute to business owners not wanting to pay sales tax or other taxes to municipalities.
Research indicates that some Hispanic and Latino business owners do not understand the complexities of local laws, policies and regulatory requirements that small business needs to follow. In their countries of origin such as Mexico, Guatemala, Dominican Republic, El Salvador, Honduras; laws are not enforced as well as they are in the United States. Also there are not as many health and safety regulations. When the regulations in the United States are enforced, some forum participants told researchers they feel they are being discriminated against.

**Limited Time and Staffing Challenges**

Many business owners work 12-16 hours a day, sometimes six to seven days a week and therefore have very little time available to look for assistance for future plans. Some business owners work so many hours based upon a limited pool of qualified and dependable employees. When business owners were invited to attend meetings, many stated how they couldn’t leave their business because they didn’t have other staff. Several business owners explained their employees show up late or not at all, which potentially results in the loss of business due to poor service and customer satisfaction. Business leaders discussed the challenge of going from the concept of day-to-day operations to planning for future goals. Many business owners described plans to expand their businesses, but indicated they simply do not know how.

**Gentrification**

Pattern and CCNY heard some anecdotal stories of displacement of Hispanic and Latino owned businesses due to rising rents as a result of increased market demand and value due to investors from New York City. Some business owners in Beacon strongly believe there are fewer Hispanic and Latino owned businesses on Main Street than in the past because of rising rents. Pattern and CCNY identified four Hispanic and Latino owned businesses on Main Street in Beacon. Several business owners and residents stated that Hispanics and Latinos were opening businesses in Wappinger Falls instead of Beacon. While conducting research in Kingston, a Hispanic and Latino business owner moved their business from a storefront to their home because an investor from New York City purchased the building where the business was located. A 2016 report written by the Institute for Local Self Reliance found that in cities such as Oakland, Nashville and Portland, ME. Commercial rents are rising in affluent and low income neighborhoods causing small independent businesses to close. It is therefore important to note the negative results of gentrification may impact non-Hispanic and Latino businesses and residents.

**Safety**

Forum participants spoke about how public perceptions of safety in Middletown, Kingston, Poughkeepsie, and Newburgh are also impeding business growth. If potential customers believe the area where Hispanic or Latino owned businesses are located is unsafe they may not patronize those businesses. Furthermore, if potential investors think an area is unsafe they may not open a business in that location. Business owners in Poughkeepsie mentioned how Hispanic and Latino business owners are more willing to take the risk of having businesses in these areas, possibly due to the lower rents or the concentration of target customers, i.e. other Hispanics and Latinos living in the area, however it limits their ability to attract business from non-Hispanic customers.
Technical Assistance Summary

Part of the EDA funding was dedicated to the provision of technical assistance. As noted earlier in this report, much of technical assistance was provided by CCNY throughout the course of the study. In retrospect, the goal completing 12 loans to business owners was optimistic within the given time frame of one year. While it is typical for CCNY to experience a lag between when a business owner becomes aware of them as a potential lending resource and when they might subsequently seek a loan, a number of factors seem to be exacerbating this lag:

- As noted elsewhere, due to changing external factors, the challenges around building trust in the Hispanic community were more significant than we had anticipated at the time we proposed the goal. We are continuing to build relationships in the community to build that essential trust, but it is taking longer than it does for native born business owners.

- It is not unusual for the businesses that seek capital to need some additional assistance prior to qualifying for a loan. Many business owners need help with their business plan or help building their credit to qualify even under Community Capital’s more flexible underwriting. Securing this help for Hispanic business owners has been difficult as there are few technical assistance providers in this region that are able to offer assistance in Spanish. The usual cadre of providers like SCORE, the SBDC and/or the Women’s Business Development Center do not, at this time have personnel who can assist Hispanic business owners in their first language greatly impeding their loan “readiness”.

- The percentage of business owners who are undocumented was much higher than anticipated. These are clients that Community Capital is unable to assist at the present time, regardless of creditworthiness. We continue to explore other options that might help fill this gap.
## Summary of Technical Assistance Provided

<table>
<thead>
<tr>
<th>Task</th>
<th>Metric</th>
<th>Outcome</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide Training, TA, networking and mentoring opportunities to</td>
<td>200 hours for 6-8 businesses/community for</td>
<td>Reached 47 businesses in Middletown, 24 in</td>
<td>We found that there were many more established businesses that were seeking information and assistance than we had anticipated. These businesses are interested in continuing to meet after the conclusion of the grant period and we are seeking funding to help facilitate their continued formation and growth.</td>
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<tr>
<td>existing business owners to help them improve their profitability</td>
<td>a total of 48</td>
<td>Kingston, 9 in Newburgh and 26 in Poughkeepsie – a total of 80</td>
<td></td>
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<td>and sustainability.</td>
<td></td>
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<tr>
<td>Provide technical assistance and training for Hispanic and Latino</td>
<td>2-3/community for a total of 18 taking</td>
<td>Reached 20 start ups</td>
<td>Due to the high number of unauthorized business owners in this category, these discussions were often cut short because of the inability to provide financing. In the absence of financing, the willingness to hear about other resources (i.e. TA) was diminished.</td>
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<tr>
<td>entrepreneurs to start up new businesses</td>
<td>approximately 500 hours</td>
<td></td>
<td></td>
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<tr>
<td>Facilitate the continuation of technical assistance and access to</td>
<td>100 hours</td>
<td>Facilitated TA and access to capital through presentations that included community partners like RUPCO, NYBDC, CPC, SCORE, WEDC and the SBDC.</td>
<td>While Community Capital provides loans for small business start up and expansion, many of those reached through this program had other needs. Partners like NYBDC and CPC made presentations on their loan products which address the need for larger loans, real estate loans and other sources of technical assistance.</td>
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<tr>
<td>capital for Hispanic and Latino businesses</td>
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## Summary of Technical Assistance Provided

<table>
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<tr>
<th>Task</th>
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<th>Outcome</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to capital</td>
<td>12 business</td>
<td>Information was provided to over 100 businesses about access to capital;</td>
<td>To date, no loans have been made, however, it is typical for there to be a lag between when these types of presentations are made and when a potential borrower may emerge. Business owners may not need loan capital at the time they hear the presentation, but they do benefit from learning that there are alternative lenders in the marketplace that are eager to work with them when the time is right. The number of unauthorized business owners was much higher than anticipated.</td>
</tr>
<tr>
<td></td>
<td>owners</td>
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### Ongoing Technical Assistance

This study provided CCNY with the opportunity to secure additional funding from a private foundation to build on meeting the needs of Hispanic and Latino business owners in Orange, Ulster and Dutchess Counties identified during the community engagement process. The new funding will allow CCNY to:

- Provide enhanced outreach through social media and radio programming;
- Continue networking and training opportunities started under this EDA grant program;
- Offer one-on-one technical assistance to start-ups and business owners to address identified challenges and barriers;
- Establish credit building opportunities through the use of loans and secured credit cards and;
- Provide direct access to capital or through referrals to appropriate community partners and reputable traditional and nontraditional lending institutions.

### Technical Assistance in Action

During a community outreach event in Middletown, CCNY met a Hispanic business owner interested in purchasing the building his business is located in. CCNY connected the business owner to Community Preservation Corporation (CPC), a CDFI lender that specializes in downtown revitalization financing. CPC is also known for providing a high level of technical assistance to borrowers who may not have experience in these types of real estate transactions. The business owner completed a loan application and CPC was favorably inclined. The seller ran into some legal issues that are unfortunately holding up the sale; however, negations are expected to resume soon.
Recommendation 1

- Establish consistent networking opportunities for Hispanic and Latino business owners to support each other and advocate for their needs.

Action Plan:

- Build local communities of Hispanic and Latino business owners that include Hispanic and Latino business leaders as well as foster the emergence of new leaders and mentors.
- Provide programming that relies on peer learning and builds a community to advocate on behalf of the members. Hold regularly scheduled monthly meetings on same day of month at same time at a local business.
- Utilize local chamber of commerce, CCNY or other small business technical assistance providers surveys business owners to determine what day and time is best for business owners.
- A local business, bank or other lender could sponsor the event and provide hospitality to encourage business owners to attend. The meeting organizer would offer a topic that business owners have expressed interest in learning more about and secure an “expert” to speak about that topic. After the informational part of the meeting, business owners would have time to network. There are several groups or boards in the Hudson Valley that provide opportunities for Hispanics and Latinos to network that serve as examples.

Examples:

There is a Hudson Valley regional networking group of bilingual professional and business owners called Latinos in Business Succeeding Together. It is a mid Hudson Valley based group that meets on a regular basis and is sponsored by a local firm.

*Comida y Tierra* (Food and Land) is a Kingston Land Trust initiative in collaboration with the Kingston YMCA Farm Project. Launched in the spring of 2017, *Comida y Tierra* meets every other month at Hispanic and Latino-owned restaurants in the Midtown neighborhood and provides a space for English speakers to practice Spanish with native Spanish Speakers through facilitated conversations in Spanish over a meal. Those who are practicing their Spanish are asked to donate money to pay for the meals of the native speakers who are volunteering their time to
create this immersive environment. The dinners range from 30-50 attendees, with native Spanish speakers representing anywhere from a quarter to more than a third of those who participate. Conversation starter handouts about current issues of food and land that affect Kingston are distributed at the tables, like the development of the Kingston Land Trust’s initiative in partnership with the City of Kingston and Ulster County, the Kingston Greenline.

The Greenline is “a network of urban trails, bikeways, water-trails, walkable sidewalks and complete streets that provides residents and visitors a healthy, fun and sustainable way to connect with Kingston’s rich cultural, historical, commercial and recreational resources. The Greenline also serves as an important hub for the growing system of rail trails throughout Ulster County and New York State.” The Broadway Streetscape Project section in Midtown, once constructed, will incorporate bike lanes and traffic calming landscaping to enhance the experience of cyclists, pedestrians and motorists along the business corridor in Midtown where the Hispanic-owned restaurants are located. Midtown Kingston will also be connected to Downtown through the Kingston Point Rail Trail section and to Uptown through the Midtown Linear Park section, providing opportunities to residents and visitors to access all areas of Kingston. This past year, as part of the Comida y Tierra series, the Kingston Land Trust produced outreach and informational materials in Spanish about upcoming Greenline projects in order remove the language barrier that often discourages the Hispanic and Latino population of Kingston from participating in public process.

Additionally, there is a group of bilingual business owners and entrepreneurs who meet every Friday to network and learn new skills in Peekskill called Master Networks. In Yonkers, Mayor Mike Spano has established the Hispanic Advisory Board to “provide the City’s growing Hispanic community with an official platform to discuss issues of importance. The board recommends policies to advance Hispanic community development.”
Recommendation 2

- Provide Hispanic and Latino business owners with information and training on how to expand their customer base by marketing their products to the non-Hispanic and Latino population.

Action Steps:

- Attract non-Hispanic and Latino customers through marketing, product variation, or through cultural events.
- CCNY, WEDC or local community based organization facilitates a professional marketing workshop or invites a local successful Hispanic or Latino business owner to a series of business owner meetings in order to share their ideas for successful marketing and/ or product diversification to non-Latino customers. Another way for the non-Hispanic and Latino population to learn about Hispanic or Latino food or other cultural products is to organize cross cultural community events around a Hispanic or Latino holiday.

Examples:

Hudson River Housing, a nonprofit community development organization in Poughkeepsie, started an annual Day of the Dead (Dia de Los Muertos) celebration in Poughkeepsie to share Oaxacan Mexican culture and food with non-Mexicans.

In Portland, Oregon, the Mercado is a public market with a focus on Latino businesses. Hacienda CDC, a Portland based nonprofit that focuses on affordable housing, economic development, and youth and family services, began working on the concept of the “Mercado” in 2010 and opened in 2015 with the goal of having a “center for commerce based on Latino heritage.” The mission of the project was to help small businesses grow while bringing together diverse cultures. There are 19 full time businesses in the market as well as temporary vendors. There are also cultural events held at the Mercado. A commercial kitchen is available for rent. One-on-one technical assistance is available for small business owners and entrepreneurship classes are taught at the kitchen. The revenue derived from renting the kitchen is used to support the business development program. Overall the Portland Mercado, “supports a nonprofit that believes that affordable retail space is as important as affordable housing and access to education.”

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Recommendation 3

• Provide Hispanic and Latino entrepreneurs and business owners with training and assistance with the legal and regulatory procedures related to business.

Action Steps:

• Educate existing business owners and those interested in opening businesses in the importance of understanding and complying with the federal, state and local regulatory requirements, laws and policies.

• Hispanic and Latino business owners and those who want to open a business often do not understand (or ignore) the permitting process, tax liabilities, or regulations for certain types of businesses. Business owners may be fined and in some cases, are forced to close their business.

• Municipalities could create bilingual guides to permits, taxes, and regulations for small businesses and have the guide available on the municipalities’ website. Further, Hispanic and Latino community leaders could share their knowledge of permits, taxes, and regulations at local business meetings.

• A technical assistance provider could contact the Community Development Law Clinic at SUNY Albany or other pro bono legal assistance and invite them to a series of meetings with Hispanic or Latino business owners.

Examples:

In 2008, a team of researchers from the University of Arkansas received grant funding from the United States National Research Initiative Competitive Grants Programming to identify barriers for entrepreneurial Latin American immigrants and prepare educational materials to help overcome those barriers. In 2010 these efforts culminated in a report titled “Latino Immigrants’ Guide to Starting a Business in Arkansas: A Handbook for Entrepreneurs.” The handbook provides a step by step guide to starting a business tailored for the Hispanic and Latino community. Topics covered in the handbook include understanding regulatory requirements and choosing a business legal structure.

The Community Development Law Clinic (CDLC) at SUNY Albany offers free legal assistance to small businesses in the Capital Region of NY. The CDLC provides assistance for business start-ups and the business school also offers assistance with market analysis, marketing strategy and business plans. Pace University or other local colleges could offer a similar program with their business and/or law school students in the Hudson Valley.
**Recommendation 4**

- Provide Hispanic and Latino business owners with information and training on how to access capital through traditional and nontraditional lenders.

**Action Steps:**

- CCNY, WEDC or other technical assistance provider can organize entrepreneurship trainings and one-on-one support for business owners.
- Gain the trust of business owners through regular contact with the Hispanic and Latino business owner community.
- Banks and non-traditional lenders can host meetings for Latino business owners. Bilingual bank staff could develop relationships with owners and provide assistance and education in securing a loan. Local banks and not for profits are encouraged to embrace the demographic change occurring in the region and should hire more bilingual staff. In addition, marketing materials and loan applications should be translated to Spanish.
- CCNY or another small business technical assistance provider could teach a course on entrepreneurship at an accessible location and time for business owners. This class would include information on how to build your credit including direct assistance through opportunities such as credit builder loans and secured credit cards. The class could also provide assistance to create a plan for starting a business or for expanding an existing business. The class could also provide information about local grant opportunities and help owners apply for funding. Technical assistance providers could also apply for grant funds from local, state and federal agencies to augment the costs to facilitate and provide classes. The grant could cover the costs associated with the training and would be a way to encourage business owners to take the course.

**Examples:**

A locally based nonprofit in Westchester County, Neighbors Link, provides entrepreneurship training. Neighbors Link is headquartered in Mt. Kisco and operates programming in Ossining, Yonkers and White Plains. Neighbors Link is also a worker center for immigrants that provides a number of services and classes such as legal services, English classes and eco-cleaning classes. Through its eco-cleaning course it teaches Latino immigrants to have their own cleaning business using green cleaning products. There is interest in starting a worker center for immigrants similar to Neighbors Link in Kingston. It would be a center for day laborers, cleaning
businesses, and other Hispanic and Latino owned businesses. It would provide classes in English, OSHA trainings and other technical assistance topics. If funding were available, perhaps there could be a collaboration between CCNY and WEDC to provide the technical assistance and SUNY Ulster to provide English classes at this immigrant worker and entrepreneurship center. This model could then be applied in other counties.

Another way to provide entrepreneurship classes is to work with a community college to provide bilingual classes. In 2013 the Mid-Hudson Regional Economic Development Council (MHREDC) designated two communities – Peekskill and Brewster – as its initial focus under Governor Cuomo’s Opportunity Agenda Initiative. As part of this initiative, the two communities partnered with Westchester Community College to obtain funding from Empire State Development (ESD) for the creation of a workforce training program directed at the most distressed neighborhoods in each community. In the development of this program, it became clear that the specific workforce training and language needs of the Hispanic and Latino community were of central importance to the local business community. In 2015, two classes were created, one about entrepreneurship taught in English and Spanish, in which Community Capital participated as a presenter, and a contextualized ESL class that provided basic job skills training were created. Classes met with some success and both the college and the communities would like to continue to offer the new classes if additional funding through the MHREDC can be obtained. The program – FITT to Grow – is a model that could be replicated in other communities in the region.

Nuestra Comunidad and Epicenter Community, Boston based community development nonprofits, have a six month entrepreneurship program for those who want to be a part of the creative economy. The program helps the participants – both start-ups and emerging businesses - create a business plan, secure financing and create marketing tools. A range of business owners, thought leaders, and investors provide training sessions. At the end of 6 months the entrepreneurs pitch their idea to a panel of three judges. The winner receives $10,000 to start up or expand their business. Owners of successful businesses serve as mentors to help startups get the business of the ground.

Adelante Mujeres is a nonprofit in Oregon that has a ten week entrepreneurship course in Spanish that covers creating business plans to registering a business to setting up a marketing and operations system. After the program ends the program participants can pay a membership fee to receive support. This support includes marketing, one-on-one business coaching, and networking opportunities.

LISC Financial Opportunity Centers are career and personal finance opportunity centers that are run by local nonprofits. There are currently 71 in the United States. These centers “provide employment and career counseling, one-on-one financial coaching and education and low-cost financial products that help build credit, savings and assets. They also connect clients with income supports such as food stamps, utilities assistance and affordable health insurance. The cornerstone of the FOC (Financial Opportunity Centers) model is providing these services in an integrated way—rather than as stand-alone services—and with a long-term commitment to helping clients reach their goals.” A small business technical assistance provider could work
with another nonprofit that provides homeownership counseling in the Hudson Valley like PathStone Corporation, Hudson River Housing, and RUPCO to provide classes and one on one financial literacy training to entrepreneurs and first time homebuyers as well as access to programs that help build credit and savings. The technical assistance provider could also provide entrepreneurship classes and one on one classes in business management topics. The Financial Opportunity Centers could be located in Newburgh, Poughkeepsie and Kingston where PathStone, Hudson River Housing, and RUPCO have offices and bilingual assistance could be offered if funding was available.
Recommendation 5

- Start a lending circle with unauthorized immigrant business owners who do not have access to traditional lending institutions.

**Action Steps:**

- Unauthorized immigrant business owners cannot access capital through traditional lenders or the Small Business Administration because of their immigration status. While WEDC has the possibility of lending up to $5,000 to unauthorized immigrants, not many unauthorized immigrant business owners are aware of the loans in the Mid Hudson region and $5,000 may not be enough for their needs. Nontraditional lenders create other opportunities and systems to lend to unauthorized immigrant business owners to diversify the possibilities.

- Become a KIVA field Partner to provide loans for unauthorized immigrant business owners. KIVA is an international micro-lender that relies on individual online donations for its funding.

- WEDC or CCNY could establish Lending Circles. Both WEDC and Community Capital are already KIVA partners and as such CCNY could provide loans for unauthorized immigrant business owners.

- Establish a local Hispanic and Latino angel fund among successful Hispanic and Latino business owners.

**Examples:**

The Mission Asset Fund “MAF” in San Francisco has a program called Lending Circles. The Lending Circles allow borrowers access to interest free loans while helping them to build credit. The participants deposit a pre-determined amount of funds every month. This pool of funding is used to provide loans to different participants/borrowers every month based on the goal set by the group. The loans can be used to start businesses or to expand a business. Participants start by taking a financial training class online. Each borrower makes a monthly payment, which is registered with the credit bureaus. This system results in establishing and improving credit scores, which in the long term increases access to conventional lending. MAF has Lending Circle participants who only have ITINs and their immigration status is not questioned.

Finanta is a nonprofit lending institution that administers and assists business owners build credit with Lending Circles in the Philadelphia, PA area. Finanta also provides workshops in finance,
bookkeeping, marketing, and other topics. The Lending Circles also provide an opportunity for the business owners to network with others.

Another source of funding that could be used for unauthorized business owners are KIVA microloans. KIVA is an international microlender that conducts direct lending. KIVA has a program called Trustees that can be nonprofits, microfinance institutions, social businesses or individuals that “publicly vouch for borrowers” but KIVA lends directly to the borrowers. Loans can be made to start a small business or to grow a business. These loans are 0% interest. Both WEDC and Community Capital are already KIVA trustees and as such CCNY could provide loans for unauthorized immigrant business owners.
Recommendation 6

• Implement measures to mitigate the displacement of Hispanic and Latino business owners in communities where rents and property values are rising.

Action Steps:

• Educate business owners about traditional and nontraditional lenders who can assist in the purchase of a building in which their business is located. Local governments can create public policy to mitigate displacement of businesses.

• For existing businesses that can afford to purchase and maintain their own buildings, ownership provides control of their own space and mitigates the possibilities of rising rents that may lead to displacement. Local traditional lenders and nontraditional lenders like Community Preservation Corporation (CPC), Leviticus Fund, CCNY or New York Building Development Corporation (NYBDC) can assist with this process – (the contact information for these lenders is located in the resource guide).

• Several business owners can form a cooperative and purchase shares in a building where each investor has rights to use a dedicated space. A cooperative may also offer shared administrative services and common space for meetings.

• NYC’s Small Business Jobs Survival Act (SBJSA) was proposed to address displacement issues. The bill would have given commercial tenants three specific rights: (1) a minimum 10-year lease with the right to renewal, so they can better plan for the future of their businesses; (2) equal negotiation terms when it comes time to renew their lease with recourse to binding arbitration by a third party if fair terms cannot be found; and (3) restrictions to prevent landlords from passing their property taxes on to small business owners.”xxxi This legislation did not pass; however, new policy possibilities should be considered by municipalities where revitalization is occurring. For more information on the proposed legislation, please refer to this website: http://takebacknyc.nyc/sbjsa/

• Create a disincentive for speculative purchasing and warehousing buildings. In some communities, investors are buying properties and leaving storefronts vacant for long periods of time in hopes for a major “cashout” or charge high rents, which often leads to gentrification. Some cities, such as San Francisco and New York City have established local policies to mitigate these investor techniques and institute fines to the owners who leave storefronts vacant for more than 30 days (San Francisco) or for more than 6 months (New York City). Even smaller cities like Arlington, MA are beginning to explore this strategy. xxxii
• Zoning can be implemented that requires developers to set aside a certain percentage of their space for small businesses. Additionally zoning can also be used to prohibit chain retailers from opening within a certain district (i.e. a downtown overlay district)

Examples:

The Sullivan County IDA has a revolving loan fund that can be used to buy commercial buildings. The loan can only be used to cover up to 40% of project costs so needs to be used in conjunction with other sources of capital.

Salt Lake City has an Economic Development Loan Fund that can be used to acquire commercial buildings. All of the information to apply for a loan is on their website as well as resources for small businesses.

A group of Minneapolis residents bought a former mattress factory and turned it into the “NorthEast Investment Corporation” in 2011 when they felt redevelopment was happening too quickly in their community. An equivalent of this idea in the Hudson Valley might be several Hispanic and Latino business owners buying a building to create a public market.
CONCLUSION
This study found that one of the primary needs of Hispanic and Latino businesses in the Hudson Valley is an increased awareness and access to technical assistance. Before the business owners can access capital many of them need assistance with a range of topics including: permits, taxes and regulations; accounting, bilingual marketing, and business plans. There are a number of bilingual technical assistance providers that currently operate in the six cities involved in this study: CCNY, WEDC, SBDC, GET, and Catholic Charities. Unfortunately, the majority of Hispanic and Latino business owners are unaware of their services. One reason for the lack of awareness is that some of these organizations do not have the staffing capacity to properly market themselves and conduct community outreach. Additionally, many Hispanic and Latino business owners lack the time to seek out these services and also have trouble trusting “outsiders”. Furthermore, the immigration status of a number of business owners in these cities impedes them from seeking technical assistance resources.

Another barrier to accessing technical assistance identified in this study is a lack of networking opportunities among Hispanic and Latino business owners. In Kingston, Newburgh, Middletown, and Poughkeepsie, there is a distinct separation between the majority of the Hispanic and Latino population and the non-Hispanic population. This division leads to less networking opportunities with the majority non-Hispanic chambers of commerce and the rest of the business community. Hispanic and Latino business owners can form their own networks, but often times differing cultures within the Hispanic and Latino community are an obstacle. The majority of business owners in these six cities are first generation immigrants from Mexico, Dominican Republic, El Salvador, Honduras, and Guatemala. They come from distinct cultural backgrounds and do not easily trust people from their own countries or from others.

A review of national studies shows that the needs of Hispanic and Latino businesses in the Hudson Valley are remarkably similar to the needs of Hispanic and Latino Business owners throughout the country. Similar to Hispanic and Latino businesses in the Hudson Valley, many Hispanic and Latino businesses in the United States are family owned, have limited access to capital, and stand to benefit immensely from better access to technical assistance opportunities.

While this report highlights a number of challenges facing Hispanic and Latino owned businesses, there is reason to be hopeful. Pattern believes that strategies can be implemented to help Hispanic and Latino businesses thrive and continue to contribute to the economic development and revitalization of urban areas in the Hudson Valley. The recommendations and strategies in this report can be implemented by community stakeholders, technical assistance providers, municipalities, community leaders, business leaders, traditional lenders, and nontraditional lenders. Strengthening Hispanic and Latino businesses will help these six cities to create inclusive economies where all of the cities’ residents can benefit from growth.

Despite a tumultuous political climate surrounding immigration and issues of race in the United States, the fact remains that the Hispanic and Latino population is rapidly growing throughout the country and in the Hudson Valley. In many Hudson Valley cities where the work force is shrinking, local governments and community stakeholders would be well served to understand the needs of Hispanic and Latino businesses owners and to assist in their development. Pattern believes that the recommendations and
strategies found in this report are a first step towards building trust among Hispanic and Latino business owners by establishing relationships and demonstrating a commitment to the Hispanic and Latino Community. To build on this progress, it is imperative that additional funding is made available to local organizations to implement these recommendations and strategies.

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ihttp://www.pewhispanic.org/interactives/unauthorized-immigrants/
ii http://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/NY
xv http://www.kiva.org/trustees/apply
xvi http://icic.org/commercial-rents-rise-local-businesses-feel-squeeze/
xxiii http://icic.org/commercial-rents-rise-local-businesses-feel-squeeze/
Appendices

Appendix A: Executive Summary in Spanish
Appendix B: Hispanic and Latino Owned Business Directories
Appendix C: Bilingual Technical Assistance and Access to Capital Resource Guide
Appendix D: City of Beacon Community Profile
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APPENDIX A
Appendix A: Executive Summary in Spanish
Resumen Ejecutivo

En los últimos años, la población hispana y latina en Hudson Valley ha seguido una tendencia nacional de rápido crecimiento. Del 2000 al 2015, la población hispana y latina en la región del Valle Mid-Hudson (Ulster, Dutchess, Sullivan, Orange, Putnam, Rockland y Westchester) ha aumentado en un 67%, mientras que la población no hispana ha disminuido en un 2%. [i] Gran parte de este aumento en la población hispana y latina en la región ocurre en las comunidades urbanas. Las ciudades de Beacon, Kingston, Middletown, Newburgh, Poughkeepsie y Port Jervis en particular han experimentado un importante crecimiento de la población hispana y latina.

Hudson Valley Pattern for Progress (Pattern) cree firmemente que comprender el impacto y las necesidades de la población hispana y latina en rápido crecimiento jugará un papel crucial en la configuración del éxito y del futuro de las comunidades urbanas en Hudson Valley. En colaboración con Community Capital New York (CCNY), este estudio está diseñado para identificar las mejores prácticas y estrategias para apoyar a propietarios de negocios hispanos y latinos en los centros urbanos de Hudson Valley. Con el apoyo de la Administración de Desarrollo Económico de los Estados Unidos (EDA), una oficina dentro del Departamento de Comercio de EE. UU., Pattern y CCNY realizaron investigaciones en las ciudades de Beacon, Kingston, Middletown, Newburgh, Poughkeepsie y Port Jervis.

Se llevó a cabo una amplia campaña comunitaria en estas seis ciudades desde octubre de 2016 hasta noviembre de 2017 con el objetivo de comprender los obstáculos y desafíos asociados con el establecimiento o la expansión de negocios propiedad de hispanos y latinos. CCNY proporcionó asistencia técnica y talleres sobre temas tales como información de cómo convertirse en un negocio certificado propiedad de mujeres o minorías (M / WBE) y métodos para acceder al capital de prestamistas tradicionales y no tradicionales. Además, los propietarios de negocios hispanos y latinos hablaron con el personal de CCNY para aprender sobre diversos temas de gestión empresarial, incluida la mejora de su calificación crediticia y mercadeo. CCNY también proporcionó orientación a las personas interesadas en comenzar un nuevo negocio o como expandir un negocio existente.

Este estudio identificó varios desafíos y obstáculos que impactan a la población hispana y latina. Estos obstáculos dificultan el éxito de los negocios existentes de hispanos y latinos y sirven como barreras de entrada para futuros empresarios hispanos y latinos. Los principales obstáculos identificados por este estudio son:

- Barreras lingüísticas que limitan las bases de clientes potenciales y hacen que ciertos servicios profesionales no estén disponibles para los propietarios de empresas hispanas y latinas.

- Oportunidades limitadas de asistencia técnica para ciertos temas de mejora de negocios y falta de conocimiento de las oportunidades de asistencia técnica existentes que ya están disponibles.

- Acceso limitado al capital como resultado de una serie de factores que incluyen el historial de crédito, la falta de familiaridad con las instituciones crediticias tradicionales y el conocimiento limitado de las oportunidades de préstamos no tradicionales.

- Incumplimiento de los permisos y regulaciones locales debido a la falta de comprensión o falta de voluntad para cumplir.
- Tiempo limitado y desafíos de personal.
- El alquiler aumenta como resultado de la gentrificación.
- Percepción de crimen y seguridad.

Estos hallazgos de alcance comunitario se usaron para informar el desarrollo de un plan de acción de desarrollo económico estratégico. El plan de acción contiene una serie de recomendaciones, estrategias y pasos de acción para implementar las recomendaciones. El plan de acción también incluye ejemplos relacionados con cada recomendación que pueden usarse como modelos para el éxito.

Rec. #1: Establecer grupos de apoyo y oportunidades constantes para que los propietarios de negocios hispanos y latinos se apoyen mutuamente y aboguen por sus necesidades.

Rec. #2: Brindar a los propietarios de negocios hispanos y latinos información y capacitación sobre cómo ampliar su base de clientes mediante la comercialización de sus productos a la población no hispana y latina.

Rec. #3: Proporcionar a los empresarios y propietarios de negocios hispanos y latinos capacitación y asistencia con los procedimientos legales y reglamentos relacionados con los negocios.

Rec. #4: Proporcionar a los propietarios de negocios hispanos y latinos información y capacitación sobre cómo acceder al capital a través de prestamistas tradicionales y no tradicionales.

Rec. #5: Iniciar un círculo de préstamos con [1] empresarios inmigrantes que no tienen acceso a instituciones crediticias tradicionales.

Rec. #6: Implementar medidas para mitigar el desplazamiento de propietarios de negocios hispanos y latinos en comunidades donde los alquileres y el valor de las propiedades están aumentando.

Varios recursos adicionales se encuentran en los apéndices de este informe. Los apéndices incluyen una guía de recursos bilingüe, una lista de asistencia técnica y recursos de capital para negocios de hispanos y latinos en estas seis ciudades. Además de la guía de recursos, existe un directorio de empresas de propiedad hispana y latina en las seis ciudades, de las cuales una gran mayoría se encuentra en las "Calles principales". Estos recursos son herramientas que pueden ser utilizadas por proveedores de asistencia técnica, cámaras de comercio, gobiernos locales y prestamistas. Además, los apéndices también contienen un "Perfil de la Comunidad" para cada una de las seis ciudades involucradas en este estudio. Creado por Pattern, los perfiles de la comunidad contienen una gran cantidad de información sobre las tendencias económicas, los cambios demográficos y los indicadores de calidad de vida en cada comunidad. Estos perfiles comunitarios son una herramienta más que se puede utilizar para apoyar los esfuerzos para apoyar a los empresarios hispanos y latinos a revitalizar los centros urbanos.
APPENDIX B
## Appendix B: Hispanic and Latino Owned Business Directories

### Beacon Hispanic and Latino Owned Business Directory

<table>
<thead>
<tr>
<th>Name of Business</th>
<th>Address</th>
<th>Phone Number</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pizza and Stuff</td>
<td>332 Main St.</td>
<td>845-838-2222</td>
<td>Pizza, Italian and Mexican food</td>
</tr>
<tr>
<td>Roma Nova</td>
<td>6 Eliza St.</td>
<td>845-831-5729</td>
<td>Pizza, Italian and Mexican food</td>
</tr>
<tr>
<td>Twins Barber Shop</td>
<td>349 Main St.</td>
<td>845-222-9913</td>
<td>Barber shop</td>
</tr>
<tr>
<td>Express Oil Change and Car Wash</td>
<td>285 Main St.</td>
<td></td>
<td>Automobile</td>
</tr>
</tbody>
</table>

### Kingston Hispanic and Latino Owned Business Directory

<table>
<thead>
<tr>
<th>Name of Business</th>
<th>Address</th>
<th>Phone Number</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>El Mercadito Del &amp; Grocery Store</td>
<td>344 Broadway</td>
<td>845-943-5930</td>
<td>Remittances, more</td>
</tr>
<tr>
<td>Quisqueya Mini Market</td>
<td>595 Broadway</td>
<td>845-331-2406</td>
<td>Butcher and grocery store</td>
</tr>
<tr>
<td>Mi Casita Restaurant</td>
<td>720 Broadway</td>
<td>845-339-2135</td>
<td>El Salvadoran restaurant</td>
</tr>
<tr>
<td>Peace Nation Café</td>
<td>636 Broadway</td>
<td>845-514-2561</td>
<td>Guatemalan breakfast and lunch, dinner on Saturdays</td>
</tr>
<tr>
<td>Tienda Hispana</td>
<td>688 Broadway</td>
<td>845-334-8222</td>
<td>Mexican Central American grocery, phone cards, clothes</td>
</tr>
<tr>
<td>Taqueria Poblana</td>
<td>8 Van Buren St.</td>
<td>845-331-0204</td>
<td>Mexican food (Puebla)</td>
</tr>
<tr>
<td>Taqueria Mi Pueblito</td>
<td>590 Broadway</td>
<td>845-331-1242</td>
<td>Mexican food (style)</td>
</tr>
<tr>
<td>La Hacienda San Augustin Restaurant</td>
<td>680 Broadway</td>
<td>845-616-8210</td>
<td>Mexican food</td>
</tr>
<tr>
<td>Express Latinos</td>
<td>686 Broadway</td>
<td>845-339-4545</td>
<td>Money Transfers; Tortillas; Convenience; clothes</td>
</tr>
<tr>
<td>The Patio Food Truck</td>
<td>685 Broadway</td>
<td></td>
<td>El Salvadoran and Honduran food</td>
</tr>
<tr>
<td>Meraz Motors Automotriz</td>
<td>685 Broadway</td>
<td>845-331-4936</td>
<td>Mechanic</td>
</tr>
<tr>
<td>Pupuseria Mi Ranchito</td>
<td>614 Broadway</td>
<td>845-339-1910</td>
<td>El Salvadoran restaurant</td>
</tr>
<tr>
<td>Just For You</td>
<td>375 Broadway</td>
<td>845-853-8020</td>
<td>Mexican Oaxacan Restaurant</td>
</tr>
</tbody>
</table>
## Kingston Hispanic and Latino Owned Business Directory

<table>
<thead>
<tr>
<th>Name of Business</th>
<th>Address</th>
<th>Phone Number</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary's Beauty Center</td>
<td>596 Broadway</td>
<td>518-596-3927</td>
<td>Dominican Hair Salon</td>
</tr>
<tr>
<td>Roca Floral</td>
<td></td>
<td></td>
<td>Florist</td>
</tr>
<tr>
<td>Alebrijes</td>
<td>298 Wall St.</td>
<td>845-853-8388</td>
<td>Mexican Oaxacan Restaurant</td>
</tr>
<tr>
<td>Mole Mole</td>
<td>23 Broadway</td>
<td>845-481-1252</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Diego's Taqueria</td>
<td>38 John St.</td>
<td>845-338-2816</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Casa Villa</td>
<td>395 Albany Ave.</td>
<td>845-331-7646</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Hair by Carolina</td>
<td>1 Albany Ave.</td>
<td>845-514-2458</td>
<td>Salon</td>
</tr>
<tr>
<td>Quik Ship Pack &amp; Ship Center</td>
<td>590 Broadway</td>
<td>845-383-1227</td>
<td>Packing and Shipping</td>
</tr>
<tr>
<td>M&amp;A Ochoa Home Improvement</td>
<td></td>
<td>845-594-5283</td>
<td>Home Improvement</td>
</tr>
<tr>
<td>BGB Multiservice</td>
<td><a href="mailto:barahona64@hotmail.com">barahona64@hotmail.com</a></td>
<td></td>
<td>Accountant</td>
</tr>
<tr>
<td>Hudson Valley Landscaping</td>
<td></td>
<td>845-476-0369</td>
<td>Landscaping</td>
</tr>
</tbody>
</table>

## Middletown Hispanic and Latino Owned Business Directory

<table>
<thead>
<tr>
<th>Name of Business</th>
<th>Address</th>
<th>Phone number</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr Cristian Castro-Nunez</td>
<td>18 Orchard St.</td>
<td>845-467-4735</td>
<td>Adult and Pediatric career</td>
</tr>
<tr>
<td>EI Azteca</td>
<td>122 North St.</td>
<td>845-342-3448</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Taqueria San Miguelito</td>
<td>146 North St.</td>
<td>845-394-0086</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Bricktown Furniture</td>
<td>134 North St.</td>
<td>845-775-4691</td>
<td>Home Furniture, Mattresses, Electronics</td>
</tr>
<tr>
<td>Americo Inc.</td>
<td>65 E. Main St.</td>
<td>845-344-5522</td>
<td>Furniture and Communication Center</td>
</tr>
<tr>
<td>Pisco Sour</td>
<td>14 North St.</td>
<td>845-775-4866</td>
<td>Peruvian Food; Specialize in oven roasted chicken</td>
</tr>
<tr>
<td>J &amp; M Hair Salon</td>
<td>89 North St.</td>
<td>845-343-6262</td>
<td>Specializing in coloring; relaxers and ear piercing</td>
</tr>
<tr>
<td>Fabulous Cuts</td>
<td>128 North St.</td>
<td>845-820-6512</td>
<td>Barber Shop</td>
</tr>
<tr>
<td>Name of Business</td>
<td>Address</td>
<td>Phone number</td>
<td>Type</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>------------------</td>
<td>-----------------------</td>
<td>----------------------------------------------------------------------</td>
</tr>
<tr>
<td>Dominican Hairstylist</td>
<td>63 E. Main St.</td>
<td>845-381-1802, 845-649-4070</td>
<td>Hair Salon</td>
</tr>
<tr>
<td>Paleteria &amp; Coffee Shop</td>
<td>42 W. Main St.</td>
<td>845-610-9141</td>
<td>Homemade Treats and Coffee</td>
</tr>
<tr>
<td>Atax-Accounting &amp; Financial Services</td>
<td>117 North St.</td>
<td>845-699-5565</td>
<td>Tax preparation; Bookkeeping; Incorporations; Payroll</td>
</tr>
<tr>
<td>Professional Referral Service of NYC, Inc.</td>
<td>North St.</td>
<td></td>
<td>Money Orders; Western Union; Sends packages to Colombia, Mexico and Central America; Photos for IDs; Airline Tickets</td>
</tr>
<tr>
<td>F &amp; J Communications</td>
<td>98 North St.</td>
<td>845-343-8999</td>
<td></td>
</tr>
<tr>
<td>Mari's Beauty Salon</td>
<td>13 Center St.</td>
<td>845-283-5516</td>
<td>Color; Haircut; Eyelashes; Brushed</td>
</tr>
<tr>
<td>Jackie's Latin Kitchen</td>
<td>38 James St.</td>
<td>845-381-5546</td>
<td>Dominican restaurant</td>
</tr>
<tr>
<td>Caborcas Restaurant y Pizzeria</td>
<td>90 North St.</td>
<td>845-342-0023</td>
<td>Mexican and Italian food; Send packages to Mexico</td>
</tr>
<tr>
<td>Victor's Market</td>
<td>99 North St.</td>
<td>845-344-1422</td>
<td>Boots; Mexican Products; Fresh Juice</td>
</tr>
<tr>
<td>Tomax Express</td>
<td>119 North St.</td>
<td>845-342-5605</td>
<td>Money wire services</td>
</tr>
<tr>
<td>Garcia's Supermarket</td>
<td>123 North St.</td>
<td>845-341-0121</td>
<td>Produce; Mexican sandwiches; Mexican/ Central American products</td>
</tr>
<tr>
<td>Jenny's Beauty Salon</td>
<td>132 North St.</td>
<td>845-775-4978</td>
<td></td>
</tr>
<tr>
<td>La Amistad bakery</td>
<td>136 North St.</td>
<td>845-341-0325</td>
<td>Mexican bakery; Soccer shirts; Mexican products</td>
</tr>
<tr>
<td>Equilibrium Brewery</td>
<td>22 Henry St.</td>
<td>845-775-4216</td>
<td></td>
</tr>
<tr>
<td>International Services</td>
<td>142 North St.</td>
<td>845-342-9121</td>
<td>Money Orders; Cell phones; Internet Services; Plane Tickets</td>
</tr>
<tr>
<td>Lisette's Fashion and Video</td>
<td>144 North St.</td>
<td>845-341-1564</td>
<td>15th birthday clothes</td>
</tr>
<tr>
<td>Indo Pak</td>
<td>148 North St.</td>
<td>845-775-4763</td>
<td>Clothing</td>
</tr>
<tr>
<td>Texas Cowboys</td>
<td>150 North St.</td>
<td>845-344-1421</td>
<td>15th birthday supplies</td>
</tr>
<tr>
<td>La Fonda Boricua</td>
<td>79 Wickham Ave.</td>
<td>845-342-5550</td>
<td>Puerto Rican food</td>
</tr>
<tr>
<td>Name of Business</td>
<td>Address</td>
<td>Phone number</td>
<td>Type</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-----------------------</td>
<td>----------------</td>
<td>----------------------------------------------------------------------</td>
</tr>
<tr>
<td>La Esquina Deli</td>
<td>112 North St.</td>
<td>845-341-1008</td>
<td>Honduran and El Salvadoran food</td>
</tr>
<tr>
<td>The Taco Factory</td>
<td>40 1/2 North St.</td>
<td>845-343-7171</td>
<td>Mexican food</td>
</tr>
<tr>
<td>David Gomez Paqueteria</td>
<td>92 Wyckam Ave.</td>
<td>702-619-4756</td>
<td>Send packages to Mexico, Central America, Colombia, &amp;Venezuela</td>
</tr>
<tr>
<td>La Mexicana Deli</td>
<td>247-249 North St.</td>
<td>845-344-3354</td>
<td>Mexican Supermarket; Moneygram</td>
</tr>
<tr>
<td>Paulita's Grocery</td>
<td>245 North St.</td>
<td>845-343-2262</td>
<td>Mexican Restaurant and bakery</td>
</tr>
<tr>
<td>J &amp; J Saving Store</td>
<td>114 North St.</td>
<td>845-342-1998</td>
<td>clothes, shoes, vegetables and fruit</td>
</tr>
<tr>
<td>El Cid Beauty Salon</td>
<td>106 North St.</td>
<td>845-344-6115</td>
<td></td>
</tr>
<tr>
<td>Mis Niñas Unisex Beauty Salon</td>
<td>67 North St.</td>
<td>845-775-4974</td>
<td></td>
</tr>
<tr>
<td>Precision Barber Shop</td>
<td>93 North St.</td>
<td>845-283-2547</td>
<td></td>
</tr>
<tr>
<td>Angelique Boutique</td>
<td>138 North St.</td>
<td>845-346-4232</td>
<td>bridal gowns; 15th birthday party dresses and supplies</td>
</tr>
<tr>
<td>Botanica San Miguel</td>
<td>148 North St.</td>
<td>845-956-0046</td>
<td>tarot card reading; alternative medicine</td>
</tr>
<tr>
<td>Perla Escondida</td>
<td>133 Wickham Ave.</td>
<td>845-648-7325</td>
<td>Mexican Restaurant and Bar</td>
</tr>
<tr>
<td>El Tepatio</td>
<td>252 Rt. 211 E</td>
<td>845-343-3292</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>El Bandido</td>
<td>536 E. Main St.</td>
<td>845-343-2958</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>El Zapata</td>
<td>16 E. Main St.</td>
<td>845-346-0783</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Lopez Upholstery business</td>
<td>16 E. Main St.</td>
<td>845-344-0656</td>
<td></td>
</tr>
<tr>
<td>A Lo Paisa Pues</td>
<td>741-3 Rt 211 E</td>
<td>845-673-5756</td>
<td>Colombian Restaurant</td>
</tr>
<tr>
<td>Cuchifrito</td>
<td>4 E. Main St.</td>
<td>845-344-5141</td>
<td>Puerto Rican food</td>
</tr>
<tr>
<td>Olivia's Empanadas</td>
<td>12 W. Main St.</td>
<td>845-551-1050</td>
<td></td>
</tr>
<tr>
<td>The Paleteria</td>
<td>42 W. Main St.</td>
<td>845-610-9141</td>
<td>Ice cream, baked goods, coffee shop</td>
</tr>
<tr>
<td>Name of Business</td>
<td>Address</td>
<td>Phone number</td>
<td>Type</td>
</tr>
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<tr>
<td>La Marqueta</td>
<td>223 Broadway</td>
<td>845-563-0749</td>
<td>grocery store</td>
</tr>
<tr>
<td>Juarez</td>
<td>124 Broadway</td>
<td>845-569-9263</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Los Portales</td>
<td>295 Broadway</td>
<td>845-565-6666</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Adriana's Party &amp; Gift Shop</td>
<td>54 Mill St.</td>
<td>845-561-3603</td>
<td>Party Supplies</td>
</tr>
<tr>
<td>Jose's Unisex Salon</td>
<td>285 Broadway</td>
<td>845-787-0236</td>
<td>Haircuts, manicures, pedicures and soccer jerseys, shorts and shoes</td>
</tr>
<tr>
<td>Complex City</td>
<td>327 Broadway</td>
<td>845-568-5776</td>
<td>Computer repair</td>
</tr>
<tr>
<td>MTZ Dollar Store</td>
<td>366 Broadway</td>
<td>845-562-4850</td>
<td>Variety store</td>
</tr>
<tr>
<td>Marilyn's Barbershop</td>
<td>358 Broadway</td>
<td>845-562-4816</td>
<td>Barber</td>
</tr>
<tr>
<td>Zulimar</td>
<td>286 Washington St.</td>
<td>845-569-4742</td>
<td>Honduran Restaurant</td>
</tr>
<tr>
<td>Producciones Ortega</td>
<td></td>
<td>845-522-4407</td>
<td>Concert promoter</td>
</tr>
<tr>
<td>Newburgh &amp; Hudson Valley Transport</td>
<td></td>
<td>845-561-0404</td>
<td>Non Emergency Medical Transport</td>
</tr>
<tr>
<td>Brianna's Variety Store</td>
<td>329 Broadway</td>
<td>845-401-5483</td>
<td>Variety Store</td>
</tr>
<tr>
<td>Andrea's C. Restaurant</td>
<td>2 Mill St.</td>
<td>845-391-8383</td>
<td>Guatemalan and Honduran food</td>
</tr>
<tr>
<td>El Vaquero</td>
<td>207 Broadway</td>
<td>845-565-0555</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Taco Tico's on the Hudson</td>
<td>14 Front St.</td>
<td>845-787-4914</td>
<td>Puerto Rican food</td>
</tr>
<tr>
<td>Carolina</td>
<td>278 Washington St.</td>
<td>845-591-1040</td>
<td>Seamstress</td>
</tr>
<tr>
<td>Jalapeño</td>
<td>287 Broadway</td>
<td>845-565-6734</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Tequila Restaurant</td>
<td>Broadway</td>
<td>845-762-5566</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Empire Services and More</td>
<td>13 Mill St.</td>
<td>845-591-3850</td>
<td>Cell phones and money transfer</td>
</tr>
<tr>
<td>Chapin Bakery</td>
<td>228 Washington St.</td>
<td>845-565-6511</td>
<td>Guatemalan Bakery and Restaurant</td>
</tr>
<tr>
<td>El Jalisciense</td>
<td>272 Washington St.</td>
<td>845-562-9202</td>
<td>grocery</td>
</tr>
<tr>
<td>Name of Business</td>
<td>Address</td>
<td>Phone number</td>
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<td>---------------</td>
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<tr>
<td>La Amistad</td>
<td>74 Mill St.</td>
<td>845-569-7116</td>
<td>Mexican bakery, grocery, and restaurant</td>
</tr>
<tr>
<td>El Salvadoreño</td>
<td>346 Broadway</td>
<td>845-565-6822</td>
<td>Salvadoran restaurant</td>
</tr>
<tr>
<td>Ramos Upholstery</td>
<td>191 Little Britain Rd.</td>
<td>845-565-8280</td>
<td>Upholsterer</td>
</tr>
<tr>
<td>Danny's Restaurant</td>
<td>218 Broadway</td>
<td>845-545-5070</td>
<td>Dominican Restaurant</td>
</tr>
<tr>
<td>Villa Inca</td>
<td>167 Broadway</td>
<td>845-784-4975</td>
<td>Peruvian Restaurant</td>
</tr>
<tr>
<td>Macchu Picchu</td>
<td>301 Broadway</td>
<td>845-562-6478</td>
<td>Peruvian Restaurant</td>
</tr>
<tr>
<td>Lupita's Bakery</td>
<td>235 Broadway</td>
<td>845-562-0011</td>
<td>Mexican bakery</td>
</tr>
<tr>
<td>Pizzeria Mr. Chris</td>
<td>209 Broadway</td>
<td>845-561-2787</td>
<td>Pizzeria and Mexican food</td>
</tr>
<tr>
<td>Primo’s Diner and Restaurant</td>
<td>410 Broadway</td>
<td>845-784-4735</td>
<td>Guatemalan, Mexican and Salvadoran food</td>
</tr>
<tr>
<td>Tacos Uriel</td>
<td>49 Mill St.</td>
<td>845-561-1387</td>
<td>Mexican food</td>
</tr>
<tr>
<td>Don Fernando</td>
<td>362 Broadway</td>
<td>845-565-2909</td>
<td>Peruvian Restaurant</td>
</tr>
<tr>
<td>International Services</td>
<td>481 Broadway</td>
<td>845-569-7230</td>
<td>Money transfer, bill pay, plane tickets, sell accessories, and phone cards</td>
</tr>
<tr>
<td>Jhostin Grocery &amp; Deli</td>
<td>408 Broadway</td>
<td>845-563-9063</td>
<td>Money transfer, International packages, and Hispanic groceries</td>
</tr>
<tr>
<td>Riverview Pizzeria</td>
<td>108 Broadway</td>
<td>845-561-2923</td>
<td>Pizza and Mexican food</td>
</tr>
<tr>
<td>El Carnicero</td>
<td>165 Broadway</td>
<td>845-563-0363</td>
<td>Hispanic grocery</td>
</tr>
<tr>
<td>Mex-Envios</td>
<td>392 Broadway</td>
<td>845-569-2536</td>
<td></td>
</tr>
<tr>
<td>Alejandras</td>
<td>388-390 Broadway</td>
<td>845-391-8429</td>
<td>Mexican Restaurant and Grocery</td>
</tr>
<tr>
<td>The Patio</td>
<td>190 Lake St.</td>
<td>845-562-0101</td>
<td>Honduran Restaurant</td>
</tr>
<tr>
<td>Del Patio</td>
<td>132 Wisner Ave.</td>
<td>845-522-8075</td>
<td>Dominican Restaurant</td>
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</table>
### (Continued) Newburgh Hispanic and Latino Owned Business Directory

<table>
<thead>
<tr>
<th>Name of Business</th>
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<th>Phone number</th>
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<tbody>
<tr>
<td>Papeleria Services</td>
<td>380 Broadway</td>
<td>845-562-6462</td>
<td>Immigration, taxes, business consultation, translations and more</td>
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<tr>
<td>Gallo Dorado</td>
<td>53 Mill St.</td>
<td>845-863-0006</td>
<td>Spanish American food, Sandwiches, coffee, sodas</td>
</tr>
<tr>
<td>Tienda Poblanita</td>
<td>54 Mill St.</td>
<td>845-562-5600</td>
<td>Grocery, Hispanic products</td>
</tr>
<tr>
<td>K Stylez</td>
<td>333 Broadway</td>
<td>845-787-4732</td>
<td>Dominican Beauty Salon</td>
</tr>
<tr>
<td>Latin Grocery</td>
<td>106 Broadway</td>
<td>845-561-6743</td>
<td>small grocery</td>
</tr>
<tr>
<td>Esperanza Construction</td>
<td></td>
<td>845-926-8101</td>
<td></td>
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<tr>
<td>El Tequila</td>
<td>370 Broadway</td>
<td>845-561-1240</td>
<td>Mexican Restaurant</td>
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<tr>
<td>Botanica San Miguel</td>
<td>290 Broadway</td>
<td>845-562-1625</td>
<td>Dominican alternative medicine, spiritual</td>
</tr>
<tr>
<td>San Jose Deli</td>
<td>Broadway</td>
<td>845-219-2844</td>
<td>Mexican bakery-bread and cakes, restaurant</td>
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### Poughkeepsie Hispanic and Latino Owned Business Directory

<table>
<thead>
<tr>
<th>Name of Business</th>
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<tr>
<td>Alex's Hair Design</td>
<td>380B Main Street</td>
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<td>Health &amp; Beauty</td>
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<tr>
<td>Antojitos Mexicano</td>
<td>553 Main Street</td>
<td>(845) 471-3223</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>Aztlan Outdoor Living</td>
<td>251 NY-208, New Paltz, NY 12561</td>
<td>(845) 691-7182</td>
<td>Landscaping</td>
</tr>
<tr>
<td>C&amp;F Shoe Repair</td>
<td>1 Civic Center (#104) Main Street</td>
<td>(845) 471-7298</td>
<td>Shoe repair</td>
</tr>
<tr>
<td>Casablanca</td>
<td>386 Main Street</td>
<td>(845) 454-0100</td>
<td>Grocery</td>
</tr>
<tr>
<td>Casa Latina</td>
<td>651 Main Street</td>
<td>(845) 473-4096</td>
<td>Hispanic Grocery</td>
</tr>
<tr>
<td>Chapulin Colorado</td>
<td>632 Main Street</td>
<td>(845) 575-6722</td>
<td>Mexican ice cream and snacks</td>
</tr>
<tr>
<td>Cocina Oaxaqueña</td>
<td>513 Main Street</td>
<td>(845) 454-5606</td>
<td>Oaxacan Mexican Resturant</td>
</tr>
<tr>
<td>Don Diva Fashion</td>
<td>459 Main Street</td>
<td>(845) 891-7579</td>
<td>Retail</td>
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<tr>
<td>Name of Business</td>
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<td>Phone number</td>
<td>Type</td>
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<tr>
<td>El Azteca</td>
<td>97 Main Street</td>
<td>(845) 483-7677</td>
<td>Mexican Restaurant</td>
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<tr>
<td>El Bracero</td>
<td>581A Main Street</td>
<td>(845) 485-9679</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>El Covarruvias</td>
<td>464 Main Street</td>
<td>(845) 849-9486</td>
<td>Retail</td>
</tr>
<tr>
<td>El Gallito</td>
<td>639 Main Street</td>
<td>(845) 471-4834</td>
<td>Mexican Restaurant</td>
</tr>
<tr>
<td>El Rincon</td>
<td>724 Main Street</td>
<td>(845) 473-4236</td>
<td>Pizza, Wings, Mexican food, &amp; more</td>
</tr>
<tr>
<td>Elite Agency and Multi</td>
<td>224 Church St</td>
<td>(914) 930-8774</td>
<td>Professional Services</td>
</tr>
<tr>
<td>El Service Corp</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Floreria Jasmin</td>
<td>341 Main Street</td>
<td>(845) 452-9760</td>
<td>Retail</td>
</tr>
<tr>
<td>Gateway to Entrepreneur</td>
<td></td>
<td></td>
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<tr>
<td>La Fonda</td>
<td>133 Parker Ave</td>
<td>(845) 471-2021</td>
<td>Ethnic Restaurant</td>
</tr>
<tr>
<td>LA Internacional</td>
<td>328 Main Street</td>
<td>845-452-2388</td>
<td>Multiservice</td>
</tr>
<tr>
<td>La Kermes</td>
<td>26 Academy Street</td>
<td>845-471-6193</td>
<td>Ethnic Restaurant</td>
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<tr>
<td>La Poblanita</td>
<td>424 Main Street</td>
<td>(845) 454-5573</td>
<td>Grocery</td>
</tr>
<tr>
<td>La Super Latina</td>
<td>485 Main Street, suite 203</td>
<td>(845) 471-0841</td>
<td>Radio station</td>
</tr>
<tr>
<td>M &amp; Y Tax Express</td>
<td>309 Main Street</td>
<td>(845) 901-2102</td>
<td>Professional Services</td>
</tr>
<tr>
<td>Mariscos Acapulco</td>
<td>397 Main Street</td>
<td>845-485-3148</td>
<td>Mexican Restaurant</td>
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<tr>
<td>Milena Salon</td>
<td>448 Main Street</td>
<td>845-471-1545</td>
<td>Health &amp; Beauty</td>
</tr>
<tr>
<td>Mole Mole</td>
<td>357 Hooker Ave</td>
<td>845-452-2850</td>
<td>Mexican Restaurant</td>
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<tr>
<td>Name of Business</td>
<td>Address</td>
<td>Phone number</td>
<td>Type</td>
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<tr>
<td>Money Gram</td>
<td>447 Main Street</td>
<td>(845) 541-6012</td>
<td>Service</td>
</tr>
<tr>
<td>Novedades Y Floreria</td>
<td>343 Main Street</td>
<td>845-452-9760</td>
<td>Retail</td>
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<tr>
<td>Montalva</td>
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<tr>
<td>Pancho Villa</td>
<td>550 Main Street</td>
<td>845-485-2903</td>
<td>Mexican Restaurant and Grocery</td>
</tr>
<tr>
<td>Panaderia Zaachila</td>
<td>693 Main Street</td>
<td>(845) 891-4721</td>
<td>Mexican Bakery</td>
</tr>
<tr>
<td>Stix's Sporting Goods and Multiservice</td>
<td>699 Main Street</td>
<td>(917) 406-8756</td>
<td>Retail - Sporting goods</td>
</tr>
<tr>
<td>Teatro Cocoon</td>
<td>9 Vassar Street</td>
<td>(845) 452-7870</td>
<td>Community Theater</td>
</tr>
<tr>
<td>Viva Unlimited Wireless</td>
<td>644 Main Street</td>
<td>(845) 849 0244</td>
<td>Cell Phone Store</td>
</tr>
<tr>
<td>Wendy's Dominican Hair Salon</td>
<td>539 Main Street</td>
<td>(845) 471-8314</td>
<td>Health &amp; Beauty</td>
</tr>
<tr>
<td>Yalexa Grocery</td>
<td>530A Main Street</td>
<td>(845) 454-2482</td>
<td>Grocery</td>
</tr>
<tr>
<td>Smart Staffing Group</td>
<td>82 Washington St. Suite 209</td>
<td>(845) 433-0700</td>
<td>Employment Agency</td>
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<table>
<thead>
<tr>
<th>Name of Business</th>
<th>Address</th>
<th>Phone number</th>
<th>Type</th>
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<tbody>
<tr>
<td>Latin Touch</td>
<td>134 Jersey Ave.</td>
<td>845-858-8688</td>
<td>Beauty Salon</td>
</tr>
<tr>
<td>Manny's Barber Shop</td>
<td>57 Front St.</td>
<td>845-858-2601</td>
<td>Barber Shop</td>
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</tbody>
</table>
APPENDIX C
Appendix C: Bilingual Small Business Resource Guide
Beacon, Kingston, Middletown, Newburgh, Poughkeepsie, Port Jervis

TECHNICAL ASSISTANCE PROVIDERS:

Catholic Charities

Catholic Charities offers workshops to those who want to start businesses or expand their business in Spanish in Dutchess and Orange Counties. In Poughkeepsie and Newburgh they offer two workshops a year about starting a business and two workshops a year about expanding a business. In Newburgh, the workshops are at the Newburgh Armory, 321 S. William St. and in Poughkeepsie the workshops are at the Catholic Charities Community Services of Dutchess County offices located at 218 Church St.

For more information, please contact:
Jennifer Ramirez
Program and Volunteer Coordinator
Office for New Americans Opportunity Center
321 South Williams St.
Newburgh, NY. 12550
845-562-4736
Jennifer.Ramirez@archny.org

Daniel Buzi
Catholic Charities Community Services
Program and Volunteer Coordinator
Office for New Americans
218 Church St.
Poughkeepsie, NY. 12601
845-452-1400 X 4259
Daniel.Buzi@archny.org
Community Capital New York (CCNY)

Community Capital provides technical assistance in the form of workshops, networking and training to business owners throughout the Hudson Valley. For borrowers in their portfolio, Community Capital provides one-on-one small business assistance and coaching, as well as scholarships to pay for consultants who help business-owners development of their business management skills. Assistance is offered in English and Spanish at no charge to the business owner.

For more information please contact:
Simone Obermaier  
Se habla español  
Senior VP, Lending  
Community Capital NY  
914-747-8020 X 110  
sobermaier@communitycapitalny.org  
https://communitycapitalny.org/small-business/servicios-para-pequenos-negocios/

GET- Gateway To Entrepreneurial Tomorrows

e360-Entrepreneur360  
ABClatino Media Network

GET is a nonprofit organization promoting ground up economic and cultural development in the Hudson Valley. e360 provides bilingual technical assistance to small businesses throughout the Hudson Valley. e360 can assist new businesses or help existing businesses expand. ABClatino is your marketing gateway to the growing Hispanic community.

For more information, please contact:
Rob Lunski  
Enrique Rob Lunski, PhD  
President  
GET-e360-ABClatino  
845-790-5004  
info@Entrepreneur360.net  
www.Entrepreneur360.net  
www.ABClatino.net
Mid-Hudson Small Business Development Center (SBDC)

The Small Business Development Center in Kingston provides no-cost business counseling in locating funds, obtaining SBA loans and technical assistance including accounting, marketing, financial projections, and business plans in English and Spanish. They can provide one on one counseling or facilitate workshops. The Mid-Hudson SBDC can provide this assistance in Sullivan, Ulster, Dutchess, Orange, Delaware, Schoharie and Greene counties.

Arnaldo Sehwerert  
Regional Director  
Mid-Hudson SBDC  
1 Development Court  
Kingston, NY. 12401-1949  
(845)339-0025  
sehwerea@sunyulster.edu

SCORE

SCORE is a program through the Small Business Development Center (SBDC) and provides mentoring with volunteer experienced business owners as well as workshops with topics that range from business insurance, business legal structure, marketing, finance, management, business plan preparation and accounting. All workshops are conducted in English.

Orange County SCORE program  
200 Rt. 300 Suite 207  
Central Valley, NY. 10917  
845-237-2476  
Technical Support: help@score.org  
https://orange.score.org/

Ulster County SCORE program  
SCORE-SUNY Ulster  
P.O. Box 557, Room HAR 210  
Stone Ridge, NY. 12484  
845-339-0468  
score@sunyulster.edu

Dutchess County SCORE program  
One Civic Center Plaza (249 Main St.)  
Poughkeepsie, NY. 12601  
845-454-1700 x 1021  
www.scoredutchessny.org
Women’s Enterprise Development Center (WEDC)

The Women’s Enterprise Development Center Inc. (WEDC) empowers entrepreneurs to build successful businesses by providing comprehensive business training programs, individualized counseling, workshops on current business topics, and assistance with obtaining MWBE certification from New York State. Services are provided in both English and Spanish to start-up companies and existing businesses throughout the Hudson Valley. WEDC’s core program is a 60 hour entrepreneurial training course in which participants complete written business plans. WEDC provides financial education training to low and moderate income individuals, specifically women and minorities, who lack access to traditional financing resources. In addition, WEDC can offer its clients microloans from $500 - $50,000. All of WEDC’s programs and services are geared to helping clients become financially self-sufficient and successful business owners over the long term.

For more information, please contact:
Mid-Hudson Center
3 Neptune Rd
Poughkeepsie, NY. 12601
Cynthia Marsha Croll
845-363-6432

Para ayuda en Español:
Veronica Bazan
vbazan@wedcbiz.org

WEDC’s online resource guide
https://wedcbiz.org/resources/small-business-resources/

WEDC en español:
https://wedcbiz.org/wedc-en-espanol/

ACCESS TO CAPITAL:

Buying A Building for Your Business
If you are interested in purchasing a building for your business, you may work with a bank or you may contact these lenders:

Community Preservation Corporation (CPC)- Provides acquisition, construction, permanent loans for mixed use properties

For more information, please contact:

Mary Paden
Senior Vice President, Mortgage Officer
2 Church St., Suite 207
Ossining, NY. 10562
914-801-1195
mpaden@communityp.com
**Leviticus Fund** - Provides predevelopment, acquisition, construction, permanent, bridge and working capital loans for mixed-use and commercial properties

For more information, please contact:

Sabine Werner  
Lending Officer  
Leviticus 25:23 Alternative Fund, Inc.  
220 White Plains Road, Suite 125  
Tarrytown, NY 10591  
914 909 4482 (o)  
917 528 1220 (m)  
914 606 9006 (f)  
swerner@leviticusfund.org  
www.leviticusfund.org

**New York Building Development Corporation (NYBDC)** - SBA Section 504 loans for commercial space

- Local lender provides 50% of loan and SBA provides 40%

For more information, please contact:  
Gregory Powell  
gpowell@NYBDC.com

**Local Banks with Spanish speaking employees**

Orange Bank and Trust  
Rhinebeck Bank  
M & T Bank  
Ulster County Savings  
Superior Mortgage  
Walden Savings Bank
Non Traditional Lenders for Small Businesses

Community Capital New York (CC NY) offers loans in Dutchess, Orange, Rockland, Sullivan, Ulster and Westchester counties, as well as Fairfield, CT and the Bronx

- Loans from $1,000 to $250,000
- Term of up to 7 years
- Interest rate of 6-10%

Can be used for:

- Business Start up
- Inventory
- Leasehold improvements
- Energy savings upgrades
- Working Capital
- Equipment Purchase
- Licensing Permits
- Marketing
- Business Debt Refinancing

For more information please contact:
Simone Obermaier
Se habla español
Senior VP, Lending
Community Capital NY
914-747-8020 X 110
sobermaier@communitycapitalny.org
www.communitycapitalny.org

Community Capital en espanol: https://www.facebook.com/Community-Capital-en-Espa%C3%B1ol-1773162679602772/

Excelsior Growth Fund

- Loans of $10,000-$100,000
- Term of 5 years
- Interest is approximately-11.9%

Can be used for:

- Secure working capital
- Refinancing existing debt
- Purchase machinery and equipment
- Upgrade technology
- Hire staff

For more information, please contact:
Gregory Powell
gpowell@NYBDC.com
WEDEC

WEDEC offers microloans from $500-$50,000 to small business owners throughout the Hudson Valley.

For more information, please contact:
Mid-Hudson Center
3 Neptune Rd
Poughkeepsie, NY. 12601
Cynthia Marsha Croll
845-363-6432

Para ayuda en Español:
Veronica Bazan
vbazan@wedcbiz.org

WEDEC en Español:
https://wedcbiz.org/wedc-en-espanol/
https://wedcbiz.org/wedc-en-espanol/prestamos-y-financiacion-de-wedc/

LOCAL RESOURCES FOR SMALL BUSINESSES

Clean Energy
Hugo Jule provides information about clean energy technologies and programs available in the Hudson Valley.

Hugo Jule puede proveer información acerca de tecnologías y programas de energía limpia disponibles en el Valley the Hudson.

For more information please contact:
Hugo Jule
Se habla Español
Cell: 845-750-0285
Email: hugojuleq@gmail.com
**City of Middletown Small Business Loan Fund**

Through the City of Middletown’s Office of Economic and Community Development (OECD) there are small business loans available for up to $50,000 to purchase equipment to expand a business or start a business. These loans are for 5 years and have 3% fixed interest rate. The loan is considered gap financing or it is intended to be used in conjunction with other types of financing. There is $25 application fee and a $50 closing fee. OECD also has façade improvement loans of up to $5,000 with a term of 5 years and an interest rate of 3%.

For more information contact:
Maria Bruni  
mbruni@middletown-ny.com or  
Caitlin McNammarra  
cmcnamara@middletown-ny.com  
16 James St.  
Middletown, NY. 10940  
845-346-4170

**Port Jervis Revolving Loan Fund**

The Port Jervis Community Development Agency (CDA) has a revolving loan fund with an interest rate of 3% that can be used to start a business or expand a business. The terms of the loan are flexible and the CDA requires a personal guarantee. If you are interested in pursuing a loan through the Port Jervis CDA, please contact:

Valerie Majinsky  
134 Pike St.  
Port Jervis, NY. 12771  
845-858-4024  
PJCDA@frontiernet.net

**Orange County Resources for Businesses**

Orange County IDA’s Accelerator Program

The Accelerator program assists manufacturing businesses with a focus on technology, bottling, fashion design and production, and artisan foods including bakeries through providing technical assistance and expediting these manufacturers through the MWBE certification process.

For more information contact:

Heather Brady  
New York International Plaza  
4 Crotty Lane Suite 100  
New Windsor, NY, 12553  
845-234-4449
**Orange County Chamber of Commerce**

Barbara Martinez, Communications Director for the Orange County Chamber of Commerce, is working on forming a committee of Latino business owners to help them access resources for their businesses. Orange County Chamber of Commerce has a meeting for women and minority business owners every week from 8-9:30 am on Tuesdays.

For more information contact:

Barbara Martinez  
Se habla español  
Orange County Chamber of Commerce  
30 Scott’s Corners Drive  
Montgomery, NY. 12549  
(845)457-9700 x 1103

**Kingston Small Business Loans**

The Kingston Local Development Corporation (LDC) provides micro-enterprise low interest loans for new or expanding businesses. These loans can be paired with Ulster County’s revolving loan fund or financing from other lenders.

For more information please contact:

Amanda L. Bruck-Little  
Executive Director  
Kingston Local Development Corporation  
845-334-3930  
abrucklittle@kingston-ny.gov

Brenna L. Robinson, Director  
Office of Economic & Community Development  
City of Kingston  
Kingston, NY 12401  
845-334-3924  
brinson@kingston-ny.gov

**DUTCHESS COUNTY**

**Dutchess County Chamber of Commerce**

The Chamber of Commerce welcomes all business owners to join the chamber. Membership costs start at $335. The benefits of membership are networking and learning from other business owners.
ULSTER COUNTY

Business Alliance of Kingston

Membership to the business alliance of Kingston is free. The business alliance meets bi-monthly and speakers talk about access to capital as well as technical assistance topics. The business alliance encourages Hispanic and Latino business owners to attend their meetings and become a member.

For more information please contact:

Patrice Courtney Strong
Business Alliance of Kingston
446 Broadway
Kingston, NY.
pat@courtneystrong.com

Kingston Uptown Business Association (KUBA)

The Kingston Uptown Business Association is an organization of uptown Kingston businesses that helps to increase traffic, commerce and tourism to the Uptown neighborhood. The individual membership is $25, business membership is $125, and nonprofit membership is $50.

For more information, please contact:

KUBA.UPTOWN@gmail.com

Ulster County Chamber of Commerce

The Ulster County Chamber of Commerce costs $225 to join. Ulster County Chamber of Commerce has reached out to the Hispanic and Latino business community. The benefits of membership are networking and learning from other business owners.

Ulster County Revolving Loan Fund

Ulster County offers gap financing for small businesses. The county offers fixed rate, low interest loans that fill the gap between what the business needs to borrow and what a lender can provide. Interest rates range from 2.5-4% and loans can be up to $150,000. The loans can be used for buying equipment and real estate loans. All loans must be linked to job creation.

For more information, please contact:

Tim Weidemann
Senior Economic Developer
Ulster County Executive’s Office
Office: 845-340-3146
tweil@co.ult
Beacon’s population has grown slowly since 2000, with an average annual increase of far less than 1%. Over the last 16 years, the percent of the city’s population identifying as White has dropped by 5% while the percent identifying as Hispanic or Latino has increased by 3%. Only a small number of Beacon residents were not born in the U.S.

**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**

- **% Of Male Population**
  - 0-4: 21%
  - 5-9: 15%
  - 10-14: 10%
  - 15-19: 5%
  - 20-24: 4%
  - 25-29: 2%
  - 30-34: 2%
  - 35-39: 2%
  - 40-44: 1%
  - 45-49: 1%
  - 50-54: 1%
  - 55-59: 1%
  - 60-64: 1%
  - 65-69: 1%
  - 70-74: 1%
  - 75-79: 1%
  - 80-84: 1%
  - 85+: 1%

- **% Of Female Population**
  - 0-4: 19%
  - 5-9: 15%
  - 10-14: 10%
  - 15-19: 5%
  - 20-24: 4%
  - 25-29: 2%
  - 30-34: 2%
  - 35-39: 2%
  - 40-44: 1%
  - 45-49: 1%
  - 50-54: 1%
  - 55-59: 1%
  - 60-64: 1%
  - 65-69: 1%
  - 70-74: 1%
  - 75-79: 1%
  - 80-84: 1%
  - 85+: 1%

**Place of Birth**

- **Born in the United States**
  - 71%
  - Born in NY
  - Born Elsewhere in US
  - Naturalized Citizen

- **Born Abroad**
  - 16%
  - Not a US Citizen

- **Other**
  - 7%
  - 6%

Source: 2015 American Community Survey; 2000 Decennial Census
Housing Analysis
Beacon’s housing stock is divided relatively evenly between owner-occupied and renter-occupied units. While only 34% of Beacon homeowners are “cost burdened” (paying more than 30% of their income towards housing), 50% of renters are cost burdened including 25% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in Beacon have risen by 44% since 2000, compared to just 30% in Dutchess County. A majority of homes (57%) are worth between $200,000 - $299,999 while about a quarter (24%) are valued under $200,000. A majority of Beacon homes are at least 50 years old.

Data Notes

Age of Housing Stock

<table>
<thead>
<tr>
<th>Built Year Range</th>
<th>Beacon (%)</th>
<th>Dutchess County (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Built 2010 or Later</td>
<td>0.2%</td>
<td></td>
</tr>
<tr>
<td>Built 2000 to 2009</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Built 1990 to 1999</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Built 1980 to 1989</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Built 1970 to 1979</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Built 1960 to 1969</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Built 1950 to 1959</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>Built 1940 to 1949</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Built 1939 or Earlier</td>
<td>39%</td>
<td></td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Home Values

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>2000</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000 or more</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$750,000 - $999,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500,000 - $749,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$400,000 - $499,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$300,000 - $399,999</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>$200,000 - $299,999</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>$100,000 - $199,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 - $99,999</td>
<td>2%</td>
<td></td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Median Home Value

- 2000
  - Beacon: $166K
  - Dutchess County: $240K
- 2015
  - Beacon: $212K
  - Dutchess County: $276K

Source: 2015 American Community Survey; 2000 Decennial Census

Affordability (% of Income Towards Housing Costs)

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Affordable (&lt;30%)</th>
<th>Unaffordable (30-50%)</th>
<th>Severely Unaffordable (&gt;50%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>66%</td>
<td>19%</td>
<td>15%</td>
</tr>
<tr>
<td>Renters</td>
<td>50%</td>
<td>25%</td>
<td>25%</td>
</tr>
</tbody>
</table>


Housing Occupancy

- Beacon
  - 2,782 Units: 49%
  - Vacant: 2,462 / 44%
  - Rented: 405 / 7%
  - Owned: 8,371 / 7%

- Dutchess County
  - 73,727 / 64%
  - Vacant: 33,044 / 29%
  - Rented: 8,371 / 7%
  - Owned: 33,044 / 29%

Source: 2015 American Community Survey
**Household Income Distribution**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Beacon</th>
<th>Dutchess County</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200,000 or more</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>21%</td>
<td>19%</td>
</tr>
<tr>
<td>$75,000 - $99,999</td>
<td>13%</td>
<td>14%</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>13%</td>
<td>17%</td>
</tr>
<tr>
<td>$25,000 - $49,999</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>$10,000 - $24,999</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>5%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

**Households Receiving SNAP**

<table>
<thead>
<tr>
<th>Year</th>
<th>Beacon</th>
<th>Dutchess County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>13%</td>
<td>18%</td>
</tr>
<tr>
<td>2015</td>
<td>10%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Source: 2010 & 2015 American Community Survey

**Income & Poverty Analysis**

Since 2000, Beacon’s median household income has risen 5% when accounting for inflation, while the poverty rate has risen from 11% to 13% and the share of households receiving SNAP benefits has risen from 13% to 18%. 30% of households earn more than $100,000 while 43% of households earn less than $50,000.

**Data Notes**


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**

<table>
<thead>
<tr>
<th>Year</th>
<th>Beacon</th>
<th>Dutchess County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$62,263</td>
<td>$73,068</td>
</tr>
<tr>
<td>2015</td>
<td>$65,305</td>
<td>$71,904</td>
</tr>
</tbody>
</table>

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

**Households Below the Poverty Line**

<table>
<thead>
<tr>
<th>Year</th>
<th>Beacon</th>
<th>Dutchess County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>2010</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>2015</td>
<td>13%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey; 2000 Decennial Census
Economy Analysis
The unemployment rate in Beacon has risen since 2000, although much of the change has come from people who were formerly not in the labor force. Only 20% of Beacon residents work in Beacon, and only 51% work in Dutchess County. More than 80% of residents commute by car, while just 8% take public transportation. Relative to 2010, there are fewer residents working in the “educational services, health care and social assistance” and “public administration” sectors and more working in the “arts, entertainment, and accommodation and food services” sector.

Data Notes
Employment – Data on unemployment comes from American Community Survey, which reports data by municipality. The Bureau of Labor Statistics is a common source for national unemployment rate data but does not report data at the municipal level.
Dollars and Cents Analysis
Beacon has kept its municipal budget under the Tax Cap in all but one year since 2012 and its bond rating is strong. City property taxes are 31% of the average tax bill. The city has 98 full time and 8 part time employees. Transportation is the city’s largest expense.

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. “Proceeds of Debt” revenue comes from sale of bonds and is not a recurring yearly source of revenue.

Dollars and Cents Analysis
Beacon has kept its municipal budget under the Tax Cap in all but one year since 2012 and its bond rating is strong. City property taxes are 31% of the average tax bill. The city has 98 full time and 8 part time employees. Transportation is the city’s largest expense.

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Municipal Revenues and Expenditures – Categories are determined by the Comptroller’s Office. “Proceeds of Debt” revenue comes from sale of bonds and is not a recurring yearly source of revenue.

Municipal Finances
Did City Budget Stay Under NY State Tax Cap?

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Bond Rating (Moody’s)
Aa2 (High Grade)
Rating Date: May 9, 2016

Sources: Moody’s; Office of the New York State Comptroller

Municipal Employees

Full Time
- General Employees: 51
- Police/Fire Employees: 47

Part Time
- General Employees: 6
- Police/Fire Employees: 2

General Employees Median FT Salary: $65,071
Police/Fire Employees Median FT Salary: $92,578

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

Beacon City School District serves 2,923 students in the city, and parts of two nearby towns. Over the past 10 years the graduation rate and CCR rate (see below) has steadily increased. Total enrollment is down 23% since the 04-05 school year. The number of students receiving free or reduced lunch (a measure of poverty) has increased significantly since the 2009-10 school year. Among all residents of Beacon, 38% have an associate’s degree or higher, while only 11% 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

<table>
<thead>
<tr>
<th>Category</th>
<th>Score (800 max)</th>
<th>Rank Among 23 UAA districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>498</td>
<td>10</td>
</tr>
<tr>
<td>Math</td>
<td>495</td>
<td>9</td>
</tr>
<tr>
<td>Writing</td>
<td>469</td>
<td>10</td>
</tr>
</tbody>
</table>

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

Education Level of City Residents

13% Graduate or Professional Degree
17% Bachelor’s Degree
8% Associate’s Degree
22% Some College, No Degree
29% High School Diploma or GED
11% Less than High School Graduate

Source: 2015 American Community Survey

Expenditures Per Pupil

Source: New York State Department of Education (Infl. Adjusted)
Health Analysis
The number of births in Beacon has declined since 2002. 26% of students in the public schools were overweight or obese, lowest of any UAA community. 11% of residents lack 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.

Access to Quality Food

Childhood Obesity

Number of Births

Health Insurance Rate

Source: USDA Food Access Research Atlas (2015); Pattern GIS analysis
Source: New York State Department of Health (2014-16 average)
Source: New York State Department of Health
Source: 2015 American Community Survey
Access to Parks

| Acres of Open Space & Parks in Municipality | 234 |
| Residents per Acre of Parkland | 61 |

Source: Pattern for Progress Analysis of GIS Data

Avg. Annual Household Spending

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apparel &amp; Services</td>
<td>$2,115</td>
</tr>
<tr>
<td>Eating Out</td>
<td>$3,187</td>
</tr>
<tr>
<td>Groceries</td>
<td>$4,825</td>
</tr>
<tr>
<td>Health Care</td>
<td>$5,243</td>
</tr>
</tbody>
</table>

Source: ESRI Business Analyst. 2017

Per Capita Crime Rate

Quality of Life Analysis

Beacon’s waterfront is preserved in several local and state parks, and just outside the city, Mount Beacon offers panoramic Hudson River views. Since 1990, crime in Beacon has significantly declined.

Data Notes

Per Capita Crime Rate – This metric tracks totals for certain types of property and violent crimes. The property crimes tracked are burglary, larceny, and motor vehicle theft. The violent crimes tracked are murder, rape, robbery, and aggravated assault. Data for 2004 was unavailable.

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 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 the UAA comes from a NY State grant from the Regional Economic Development Corp.

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.
APPENDIX E
**Population Basics**
- Population Change since 2000: 0.7%
- Square Miles: 8.8
- Population Density (people per sq. mile): 2,685

**Community Snapshot**
- Population under age 20: 25%
- Population ages 20-64: 60%
- Population 65 and older: 16%
- Median household income: $40,757
- Residents with a bachelor’s degree or higher: 22%
- Owner-occupied housing: 39%
- Renter-occupied housing: 50%

**Population by Race and Ethnicity**

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>2000</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>61%</td>
<td>77%</td>
</tr>
<tr>
<td>Black</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>16%</td>
<td>6%</td>
</tr>
<tr>
<td>Asian</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>5%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey; 2000 Decennial Census

**Population & Demographics Analysis**
Kingston’s population has barely grown since 2000, but the composition of the population has changed. Only 61% of residents are White in 2015, down from 77% in 2000, while the Hispanic population has more than doubled and the Black population has grown. A quarter of residents are under age 20. Nearly 90% were born in the U.S. including 76% who were born in New York State.

**Data Notes**
- Population by Race & Ethnicity – The “Other” category includes Native Americans, Pacific Islanders, those who checked “Other” on the Census, and individuals with two or more races.
- Place of Birth – The category of individuals who were born abroad and are not U.S. citizens includes both legal immigrants (with green cards, student visas, etc.) and undocumented immigrants. The U.S. Census does not ask individuals about their immigration status.

**Share of Population by Age and Sex**

**Place of Birth**

<table>
<thead>
<tr>
<th>Born in United States</th>
<th>Born Abroad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Born in NY</td>
<td>Born Elsewhere in US</td>
</tr>
<tr>
<td>76%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey
Housing Analysis
Half of all housing units are rentals, compared to 39% which are owner-occupied, and 11% which are vacant. While housing is affordable for 64% of owners, 56% of renters in the city are “cost burdened” (paying more than 30% of their income towards housing), including 31% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in Kingston have risen by 43% since 2000, exactly the same in Ulster County. A large majority of homes (60%) are worth between $100,000 - $199,999. Almost 75% of housing units are at least 50 years old, and just 6% of units have been built since 1990.

Data Notes

Age of Housing Stock

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Built 2010 or Later</td>
<td>1%</td>
</tr>
<tr>
<td>Built 2000 to 2009</td>
<td>2%</td>
</tr>
<tr>
<td>Built 1990 to 1999</td>
<td>3%</td>
</tr>
<tr>
<td>Built 1980 to 1989</td>
<td>3%</td>
</tr>
<tr>
<td>Built 1970 to 1979</td>
<td>9%</td>
</tr>
<tr>
<td>Built 1960 to 1969</td>
<td>7%</td>
</tr>
<tr>
<td>Built 1950 to 1959</td>
<td>12%</td>
</tr>
<tr>
<td>Built 1940 to 1949</td>
<td>6%</td>
</tr>
<tr>
<td>Built 1939 or Earlier</td>
<td>56%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Home Values

<table>
<thead>
<tr>
<th>Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000 or more</td>
<td>1%</td>
</tr>
<tr>
<td>$750,000 - $999,999</td>
<td>0%</td>
</tr>
<tr>
<td>$500,000 - $749,999</td>
<td>1%</td>
</tr>
<tr>
<td>$400,000 - $499,999</td>
<td>1%</td>
</tr>
<tr>
<td>$300,000 - $399,999</td>
<td>6%</td>
</tr>
<tr>
<td>$200,000 - $299,999</td>
<td>21%</td>
</tr>
<tr>
<td>$100,000 - $199,999</td>
<td>60%</td>
</tr>
<tr>
<td>$0 - $99,999</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Median Home Value

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$119K</td>
</tr>
<tr>
<td>2015</td>
<td>$172K</td>
</tr>
<tr>
<td>2000</td>
<td>$156K</td>
</tr>
<tr>
<td>2015</td>
<td>$223K</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey; 2000 Decennial Census

Affordability (% of Income Towards Housing Costs)

<table>
<thead>
<tr>
<th>Category</th>
<th>Affordable (&lt;30%)</th>
<th>Unaffordable (30-50%)</th>
<th>Severely Unaffordable (&gt;50%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>64%</td>
<td>21%</td>
<td>15%</td>
</tr>
<tr>
<td>Renters</td>
<td>44%</td>
<td>25%</td>
<td>31%</td>
</tr>
</tbody>
</table>


Housing Occupancy

<table>
<thead>
<tr>
<th>Category</th>
<th>Vacant</th>
<th>Rented</th>
<th>Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kingston</td>
<td>1,185 / 11%</td>
<td>4,302 Units / 39%</td>
<td>21,566 / 62%</td>
</tr>
<tr>
<td>Ulster County</td>
<td>7,396 / 10%</td>
<td>5,417 / 50%</td>
<td>47,908 / 62%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey
Household Income Distribution

- $200,000 or more: 2% (Kingston), 5% (Ulster County)
- $150,000 - $199,999: 4% (Kingston), 6% (Ulster County)
- $100,000 - $149,999: 10% (Kingston), 15% (Ulster County)
- $75,000 - $99,999: 9% (Kingston), 13% (Ulster County)
- $50,000 - $74,999: 19% (Kingston), 18% (Ulster County)
- $25,000 - $49,999: 26% (Kingston), 22% (Ulster County)
- $10,000 - $24,999: 23% (Kingston), 16% (Ulster County)
- Less than $10,000: 8% (Kingston), 6% (Ulster County)

Source: 2015 American Community Survey

Income & Poverty Analysis

Since 2000, Kingston’s median household income has fallen by 6% when accounting for inflation. The share of households receiving SNAP benefits has risen from 15% to 28% since 2010. More than half of households (57%) earn less than $50,000 while only 16% earn at least $100,000. The poverty rate in the city has barely risen.

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

- $43,486 (Kingston 2000), $40,757 (Kingston 2015), $58,567 (Ulster County 2000), $58,918 (Ulster County 2015)

Households Receiving SNAP

- 2010: 15% (Kingston), 12% (Ulster County)
- 2015: 28% (Kingston), 15% (Ulster County)

Households Below the Poverty Line

- 2000: 15% (Kingston), 10% (Ulster County)
- 2015: 17% (Kingston), 10% (Ulster County)

Source: 2010 & 2015 American Community Survey; 2000 Decennial Census (Inflation Adjusted)
**Economy Analysis**

Half of Kingston residents work in the city, one of the highest percentages of any UAA community, and 83% work in Dutchess County. More than 80% of residents commute by car, while 12% either walk to work or work from home. The largest employment sectors are “educational services, health care and social assistance” and “retail trade.” More people are working “finance and insurance, and real estate and rentals” now than in 2000. Kingston was the 2017 winner of the NY State $10 million Downtown Revitalization Initiative award in the mid-Hudson 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.

### Employment by Industry of Kingston Residents

<table>
<thead>
<tr>
<th>Industry</th>
<th>2010</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing &amp; hunting, and mining</td>
<td>103</td>
<td>26</td>
</tr>
<tr>
<td>Construction</td>
<td>595</td>
<td>511</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>950</td>
<td>683</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>424</td>
<td>226</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>1,566</td>
<td>1,274</td>
</tr>
<tr>
<td>Transportation &amp; warehousing and utilities</td>
<td>501</td>
<td>639</td>
</tr>
<tr>
<td>Information</td>
<td>160</td>
<td>245</td>
</tr>
<tr>
<td>Finance &amp; insurance, and real estate &amp; rental &amp; leasing</td>
<td>570</td>
<td>856</td>
</tr>
<tr>
<td>Professional, scientific, &amp; management, &amp; administrative &amp; waste mgmt. services</td>
<td>938</td>
<td>902</td>
</tr>
<tr>
<td>Educational services, health care &amp; social assistance</td>
<td>3,497</td>
<td>3,342</td>
</tr>
<tr>
<td>Arts, entertainment, and recreation, and accommodation and food services</td>
<td>1,073</td>
<td>1,147</td>
</tr>
<tr>
<td>Other services, except public administration</td>
<td>622</td>
<td>546</td>
</tr>
<tr>
<td>Public administration</td>
<td>682</td>
<td>506</td>
</tr>
</tbody>
</table>

**Means of Travel to Work**

- Drove Alone: 71%
- Walked: 7%
- Public Transit: 3%
- Carpool: 11%
- Either walk to work or work from home: 12%

**Place of Work & Commute Time**

- % of residents who work in Kingston: 50%
- % of residents who work in Ulster County: 83%
- Average Commute Time: 23 Minutes

**Employment (Age 16 and Older)**

- Agriculture, forestry, fishing & hunting, and mining: 57%
- Construction: 62%
- Manufacturing: 58%
- Wholesale trade: 39%
- Retail Trade: 31%
- Transportation & warehousing and utilities: 10%
- Information: 4%
- Professional, scientific, & management: 7%
- Administrative & waste mgmt. services: 10%
- Educational services, health care & social assistance: 33%
- Arts, entertainment, and recreation: 33%
- Accommodation and food services: 33%
- Other services, except public administration: 4%
- Public administration: 7%

Source: 2015 American Community Survey

Source: American Community Survey, US Decennial Census
**Taxes on Median Home**

<table>
<thead>
<tr>
<th>Median Home Value</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$41,311</td>
<td>(57%)</td>
</tr>
<tr>
<td>$2,314</td>
<td>(32%)</td>
</tr>
<tr>
<td>$760</td>
<td>(11%)</td>
</tr>
</tbody>
</table>

Total Taxes - $7,205

Sources: Ulster County; NY State Office of Real Property Tax Services (2015)

**Municipal Finances**

**Did City Budget Stay Under NY State Tax Cap?**

<table>
<thead>
<tr>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Bond Rating (Moody’s)**

A1 (Upper Medium Grade)

Rating Date: February 20, 2013

Sources: Moody’s; Office of the New York State Comptroller

**Municipal Employees**

<table>
<thead>
<tr>
<th>Part Time</th>
<th>Full Time</th>
<th>General Employees Median FT Salary: $49,444</th>
</tr>
</thead>
<tbody>
<tr>
<td>36</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>158</td>
<td>Police/Fire Employees Median FT Salary: $82,763</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

**Municipal Revenues and Expenditures**

**Dollars and Cents Analysis**

Kingston has kept the city budget under the Tax Cap every year since 2012 and its bond rating is above average. City property taxes are 32% of the average tax bill. The city has 277 full time and 39 part time employees. Employee benefits and public safety (police and fire) are the city’s largest expenses.

**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.

**Figure Legend**

- **Charts**
  - **2016 Expenditures** $55,746,898
  - **2016 Revenues** $53,786,537

**Source**

Office of the New York State Comptroller (2016)
**Education Analysis**

Kingston City School District serves 6,400 students in the city, and all or part of six nearby towns. Over the past 10 years the graduation rate has risen. Average SAT scores are in the top tier of UAA schools. Enrollment is down 23% since the 01-02 school year. A branch of Ulster Community College recently opened next to the high school. Among all residents of Kingston, 31% have an associate’s degree or higher, while 16% 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**

<table>
<thead>
<tr>
<th>Category</th>
<th>Score (800 max)</th>
<th>Rank Among 23 UAA districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>519</td>
<td>4</td>
</tr>
<tr>
<td>Math</td>
<td>526</td>
<td>5</td>
</tr>
<tr>
<td>Writing</td>
<td>481</td>
<td>7</td>
</tr>
</tbody>
</table>

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

**Education Level of City Residents**

- **9%** Graduate or Professional Degree
- **13%** Bachelor’s Degree
- **9%** Associate’s Degree
- **21%** Some College, No Degree
- **32%** High School Diploma or GED
- **16%** Less than High School Graduate

Source: 2015 American Community Survey

**Expenditures Per Pupil**

<table>
<thead>
<tr>
<th>Year</th>
<th>Expenditure Per Pupil</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005-06</td>
<td>$10,000</td>
</tr>
<tr>
<td>2006-07</td>
<td>$12,000</td>
</tr>
<tr>
<td>2007-08</td>
<td>$14,000</td>
</tr>
<tr>
<td>2008-09</td>
<td>$16,000</td>
</tr>
<tr>
<td>2009-10</td>
<td>$18,000</td>
</tr>
<tr>
<td>2010-11</td>
<td>$20,000</td>
</tr>
<tr>
<td>2011-12</td>
<td>$22,000</td>
</tr>
<tr>
<td>2012-13</td>
<td>$24,000</td>
</tr>
<tr>
<td>2013-14</td>
<td>$26,000</td>
</tr>
<tr>
<td>2014-15</td>
<td>$28,000</td>
</tr>
<tr>
<td>2015-16</td>
<td>$30,000</td>
</tr>
</tbody>
</table>

Source: New York State Department of Education (Infl. Adjusted)
**Health Analysis**
Much of Kingston is a “food desert” (see below) and 40% of students in Kingston public schools are overweight or obese. 90% of Kingston residents 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.

**Access to Quality Food**

**Childhood Obesity**

**Number of Births**

**Health Insurance Rate**
## Quality of Life

### Per Capita Crime Rate

Since 1990, the property crime rate has fallen by more than 60% and hit an all-time low in 2016. The violent crime rate has remained low. There are several large parks scattered throughout the city.

### Data Notes

**Per Capita Crime Rate** – This metric tracks totals for certain types of property and violent crimes. The property crimes tracked are burglary, larceny, and motor vehicle theft. The violent crimes tracked are murder, rape, robbery, and aggravated assault.

## 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 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 the UAA comes from a NY State grant from the Regional Economic Development Corp.

### 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.
APPENDIX F
Population & Demographics Analysis
Middletown’s population has grown by nearly 10% since 2000. Over that period, while the Hispanic population grew from 25% to 38% and the Black population grew from 13% to 22%, the White population fell from 57% to 35% of the city’s total. Almost 30% of Middletown’s population is under 20 years old. Most residents were born in the United States, but 18% were born abroad.

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.
**Housing Analysis**

Middletown’s housing stock is divided relatively evenly between owner-occupied and renter-occupied units. While housing is affordable for 60% of homeowners, 54% of renters are “cost burdened” (paying more than 30% of their income towards housing), including 36% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in Middletown have risen by 33% since 2000, exactly the same as in Orange County as a whole. Almost half of all homes are worth between $100,000 - $199,999. Over 60% of housing units are at least 50 years old, while only 15% of housing units were built since 1990.

**Data Notes**


**Home Values**

<table>
<thead>
<tr>
<th>Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000 or more</td>
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<td>$300,000 - $399,999</td>
<td>7%</td>
</tr>
<tr>
<td>$200,000 - $299,999</td>
<td>33%</td>
</tr>
<tr>
<td>$100,000 - $199,999</td>
<td>47%</td>
</tr>
<tr>
<td>$0 - $99,999</td>
<td>8%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

**Median Home Value**

- **2000 Middletown:** $143K
- **2015 Middletown:** $191K
- **2000 Orange County:** $199K
- **2015 Orange County:** $263K

Source: 2015 American Community Survey; 2000 Decennial Census

**Affordability (% of Income Towards Housing Costs)**

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable</td>
<td>60%</td>
<td>46%</td>
</tr>
<tr>
<td>Unaffordable</td>
<td>24%</td>
<td>18%</td>
</tr>
<tr>
<td>Severely</td>
<td>16%</td>
<td>36%</td>
</tr>
</tbody>
</table>


**Age of Housing Stock**

<table>
<thead>
<tr>
<th>Year Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Built 2010 or Later</td>
<td>2%</td>
</tr>
<tr>
<td>Built 2000 to 2009</td>
<td>9%</td>
</tr>
<tr>
<td>Built 1990 to 1999</td>
<td>4%</td>
</tr>
<tr>
<td>Built 1980 to 1989</td>
<td>11%</td>
</tr>
<tr>
<td>Built 1970 to 1979</td>
<td>9%</td>
</tr>
<tr>
<td>Built 1960 to 1969</td>
<td>5%</td>
</tr>
<tr>
<td>Built 1950 to 1959</td>
<td>11%</td>
</tr>
<tr>
<td>Built 1940 to 1949</td>
<td>6%</td>
</tr>
<tr>
<td>Built 1939 or Earlier</td>
<td>44%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

**Housing Occupancy**

- **Middletown**: 5,250 Units / 48% Owned, 4,763 / 43% Rented, 996 / 9% Vacant
- **Orange County**: 86,184 / 63% Owned, 39,086 / 29% Rented, 11,668 / 9% Vacant

Source: 2015 American Community Survey
Income & Poverty Analysis

Since 2000, Middletown’s median household income has fallen by 7% when accounting for inflation, while the poverty rate has risen from 15% to 19%. The share of households receiving SNAP benefits has risen from 12% to 18% since 2010. Half of households earn less than $50,000 while only 19% earn over $100,000.

Data Notes

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.
Economy Analysis
The percent of Middletown residents who are employed has edged up since 2000, although the share who are unemployed doubled. Only 28% of Middletown residents work in the city, but 79% work in Orange County. Almost 85% of residents commute by car, while 5% take public transportation. The “educational services, health care and social assistance” and “public administration” sector employs the most Middletown residents, followed by “retail trade.” In 2016, Middletown became the first winner of the NY State $10 million Downtown Revitalization Initiative award in the mid-Hudson 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.

Employment by Industry of Middletown Residents

<table>
<thead>
<tr>
<th>Industry</th>
<th>2000</th>
<th>2010</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing &amp; hunting, and mining</td>
<td>275</td>
<td>153</td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>783</td>
<td>499</td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1,328</td>
<td>1,252</td>
<td></td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>332</td>
<td>486</td>
<td></td>
</tr>
<tr>
<td>Retail Trade</td>
<td>1,860</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation &amp; warehousing and utilities</td>
<td>725</td>
<td>833</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>418</td>
<td>201</td>
<td></td>
</tr>
<tr>
<td>Finance &amp; insurance, and real estate &amp; rental &amp; leasing</td>
<td>689</td>
<td>675</td>
<td></td>
</tr>
<tr>
<td>Professional, scientific, &amp; management, &amp; administrative &amp; waste mgmt.</td>
<td>776</td>
<td>804</td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services, health care &amp; social assistance</td>
<td>3,253</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arts, entertainment, and recreation, and accommodation and food services</td>
<td>1,131</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other services, except public administration</td>
<td>443</td>
<td>734</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>780</td>
<td>680</td>
<td></td>
</tr>
</tbody>
</table>

Means of Travel to Work

- Drove Alone: 68%
- Carpool: 16%
- Public transit: 5%
- Walked: 3%
- Other: 4%

Place of Work & Commute Time

- % of residents who work in Middletown: 28%
- % of residents who work in Orange County: 79%
- Average Commute Time: 31 Minutes

Employment (Age 16 and Older)

- 2000: Unemployed 39%, Not in Labor Force 10%, Employed 57%
- 2010: Unemployed 30%, Not in Labor Force 9%, Employed 61%
- 2015: Unemployed 31%, Not in Labor Force 10%, Employed 60%

Source: 2015 American Community Survey
Source: American Community Survey, US Decennial Census
### Municipal Revenues and Expenditures

**2016 Expenditures**

<table>
<thead>
<tr>
<th>Category</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Benefits</td>
<td>26%</td>
</tr>
<tr>
<td>Public Safety</td>
<td>21%</td>
</tr>
<tr>
<td>General Government</td>
<td>20%</td>
</tr>
<tr>
<td>Debt Service</td>
<td>9%</td>
</tr>
<tr>
<td>Sanitation</td>
<td>7%</td>
</tr>
<tr>
<td>Utilities</td>
<td>5%</td>
</tr>
<tr>
<td>Transportation</td>
<td>5%</td>
</tr>
<tr>
<td>Culture &amp; Rec.</td>
<td>4%</td>
</tr>
<tr>
<td>Economic Dev.</td>
<td>2%</td>
</tr>
<tr>
<td>Community Services</td>
<td>1%</td>
</tr>
<tr>
<td>Sales and Use Tax</td>
<td>15%</td>
</tr>
<tr>
<td>Real Property Taxes and Assessments</td>
<td>28%</td>
</tr>
<tr>
<td>Proceeds of Debt</td>
<td>28%</td>
</tr>
<tr>
<td>State Aid</td>
<td>5%</td>
</tr>
<tr>
<td>Federal Aid</td>
<td>2%</td>
</tr>
<tr>
<td>Other Local Revenues</td>
<td>3%</td>
</tr>
<tr>
<td>Other Real Prop. Tax Items</td>
<td>3%</td>
</tr>
<tr>
<td>Charges for Services</td>
<td>20%</td>
</tr>
<tr>
<td>Total Expenditure</td>
<td>$53,069,574</td>
</tr>
</tbody>
</table>

**2016 Revenues**

<table>
<thead>
<tr>
<th>Category</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Property Taxes and Assessments</td>
<td>28%</td>
</tr>
<tr>
<td>Proceeds of Debt</td>
<td>28%</td>
</tr>
<tr>
<td>Charges for Services</td>
<td>20%</td>
</tr>
<tr>
<td>Sales and Use Tax</td>
<td>15%</td>
</tr>
<tr>
<td>State Aid</td>
<td>5%</td>
</tr>
<tr>
<td>Federal Aid</td>
<td>2%</td>
</tr>
<tr>
<td>Other Local Revenues</td>
<td>3%</td>
</tr>
<tr>
<td>Other Real Prop. Tax Items</td>
<td>3%</td>
</tr>
<tr>
<td>Total Revenues</td>
<td>$66,510,138</td>
</tr>
</tbody>
</table>

Source: Office of the New York State Comptroller

---

### Dollars and Cents Analysis

Middletown has kept its municipal budget under the Tax Cap every year since 2012 and its bond rating is above average. City property taxes are 33% of the average tax bill. The city has 211 full time and 30 part time employees.

**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. “Proceeds of Debt” revenue comes from sale of bonds and is not a recurring yearly source of revenue.

---

### Taxes on Median Home

<table>
<thead>
<tr>
<th>Source</th>
<th>Median Home Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orange County (2015)</td>
<td>$191,000</td>
</tr>
</tbody>
</table>

- **School District** $5,000 (59%)
- **City** $2,766 (33%)
- **County** $745 (9%)

Total Taxes: $8,459

Source: Orange County (2015)

---

### Municipal Finances

**Did City Budget Stay Under NY State Tax Cap?**

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Bond Rating (Moody’s)**

A1 (Upper Medium Grade)

Rating Date: May 10, 2016

Sources: Moody’s; Office of the New York State Comptroller

---

### Municipal Employees

<table>
<thead>
<tr>
<th>Category</th>
<th>Full Time</th>
<th>Part Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Time</td>
<td>120</td>
<td>28</td>
</tr>
<tr>
<td>Part Time</td>
<td>91</td>
<td>2</td>
</tr>
</tbody>
</table>

**General Employees**

- **Median FT Salary:** $62,144

**Police/Fire Employees**

- **Median FT Salary:** $96,207

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

The City School District of Middletown serves just under 7,500 students in the city and parts of two adjacent towns. Enrollment in the district is growing steadily, rising by 28% since 1997. Over the past decade, the graduation rate has also risen, even as per pupil expenditures have stayed nearly flat. The number of students receiving free or reduced lunch (a measure of poverty) has increased significantly since the 06-07 school year, rising from 53% to 79%.

**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

<table>
<thead>
<tr>
<th>Category</th>
<th>Score (800 max)</th>
<th>Rank Among 23 UAA districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>458</td>
<td>18</td>
</tr>
<tr>
<td>Math</td>
<td>455</td>
<td>19</td>
</tr>
<tr>
<td>Writing</td>
<td>439</td>
<td>19</td>
</tr>
</tbody>
</table>

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

### Education Level of City Residents

- 7% Graduate or Professional Degree
- 12% Bachelor’s Degree
- 10% Associate’s Degree
- 23% Some College, No Degree
- 31% High School Diploma or GED
- 17% Less than High School Graduate

Source: 2015 American Community Survey

### Expenditures Per Pupil

- **2005-06**: $10,000
- **2006-07**: $12,000
- **2007-08**: $14,000
- **2008-09**: $18,000
- **2009-10**: $20,000
- **2010-11**: $22,000
- **2011-12**: $24,000
- **2012-13**: $26,000
- **2013-14**: $28,000
- **2014-15**: $30,000
- **2015-16**: $32,000

Source: New York State Department of Education (Infl. Adjusted)
Health Analysis
The number of births in the city has plunged since 2007. 40% of students in Middletown public schools were overweight or obese. 87% of Middletown residents 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.

Access to Quality Food

County Health Ranking
Orange County
Rank out of 62 New York Counties

2015  2016  2017

87%  13%

0%  5%  10%  15%  20%  25%  30%

Middletown City School District

16%  24%

17%  18%

Orange County

Health Insurance Rate

Source: New York State Department of Health (2014-16 average)

Source: 2015 American Community Survey

Number of Births

Health Analysis
The number of births in the city has plunged since 2007. 40% of students in Middletown public schools were overweight or obese. 87% of Middletown residents 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.
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Access to Quality Food

County Health Ranking
Orange County
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0%  5%  10%  15%  20%  25%  30%

Middletown City School District

16%  24%

17%  18%

Orange County

Health Insurance Rate

Source: New York State Department of Health (2014-16 average)

Source: 2015 American Community Survey

Number of Births

Source: New York State Department of Health
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 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 the UAA comes from a NY State grant from the Regional Economic Development Corp.

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.
APPENDIX G
Population & Demographics Analysis
Newburgh’s population has stayed almost flat since 2000, but the city’s demographics have changed. Residents identifying as Hispanic now make up over half the population, while the share of White and Black residents has fallen. The city’s population is very young, with almost 40% under age 20. Almost a quarter of residents were born outside the United States, including 17% who are non-citizens.

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.
Housing Analysis
There are more than two rental units for every owner-occupied home in Newburgh and the vacancy rate is among the highest of any UAA community. Two thirds of renters are “cost burdened” (paying more than 30% of their income towards housing), including 45% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in Newburgh have risen by 30% since 2000 (and risen 32% in Orange County). Over 60% of homes in Newburgh are worth less than $200,000. Newburgh’s wealth of old homes has made it one of the most historic cities in the state; 62% of housing units were built prior to 1940, and just 5% have been built since 1990.

Data Notes

Home Values

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000 or more</td>
<td>1%</td>
</tr>
<tr>
<td>$750,000 - $999,999</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>$500,000 - $749,999</td>
<td>2%</td>
</tr>
<tr>
<td>$400,000 - $499,999</td>
<td>1%</td>
</tr>
<tr>
<td>$300,000 - $399,999</td>
<td>9%</td>
</tr>
<tr>
<td>$200,000 - $299,999</td>
<td>24%</td>
</tr>
<tr>
<td>$100,000 - $199,999</td>
<td>47%</td>
</tr>
<tr>
<td>$0 - $99,999</td>
<td>15%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Affordability (% of Income Towards Housing Costs)

<table>
<thead>
<tr>
<th></th>
<th>Newburgh</th>
<th>Orange County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>26%</td>
<td>63%</td>
</tr>
<tr>
<td>Renters</td>
<td>53%</td>
<td>29%</td>
</tr>
</tbody>
</table>


Age of Housing Stock

<table>
<thead>
<tr>
<th>Built Year</th>
<th>Newburgh</th>
<th>Orange County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010 or Later</td>
<td>&lt;1%</td>
<td>62%</td>
</tr>
<tr>
<td>2000 to 2009</td>
<td>3%</td>
<td>11%</td>
</tr>
<tr>
<td>1990 to 1999</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>1980 to 1989</td>
<td>10%</td>
<td>11%</td>
</tr>
<tr>
<td>1970 to 1979</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>1960 to 1969</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>1950 to 1959</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>1940 to 1949</td>
<td>19%</td>
<td>1%</td>
</tr>
<tr>
<td>1939 or Earlier</td>
<td>22%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Median Home Value

<table>
<thead>
<tr>
<th>Year</th>
<th>Home Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$127K</td>
</tr>
<tr>
<td>2015</td>
<td>$166K</td>
</tr>
<tr>
<td>2000</td>
<td>$199K</td>
</tr>
<tr>
<td>2015</td>
<td>$263K</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey; 2000 Decennial Census

Housing Occupancy

<table>
<thead>
<tr>
<th></th>
<th>Newburgh</th>
<th>Orange County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacant</td>
<td>39,086</td>
<td>11,668</td>
</tr>
<tr>
<td>Rented</td>
<td>5,850</td>
<td>2,293</td>
</tr>
<tr>
<td>Owned</td>
<td>2,793</td>
<td>86,184</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey
**City of Newburgh**

**Income & Poverty**

### Household Income Distribution

- **$200,000 or more**: Newburgh 1%, Orange County 7%
- **$150,000 - $199,999**: Newburgh 4%, Orange County 9%
- **$100,000 - $149,999**: Newburgh 8%, Orange County 19%
- **$75,000 - $99,999**: Newburgh 9%, Orange County 13%
- **$50,000 - $74,999**: Newburgh 14%, Orange County 16%
- **$25,000 - $49,999**: Newburgh 25%, Orange County 18%
- **$10,000 - $24,999**: Newburgh 12%, Orange County 21%
- **Less than $10,000**: Newburgh 6%, Orange County 17%

Source: 2015 American Community Survey

### Households Receiving SNAP

- 2010 & 2015 American Community Survey

### Income & Poverty Analysis

Since 2000, Newburgh’s median household income has fallen by 18% when accounting for inflation, while the poverty rate has risen from 24% to 33%. The share of households receiving SNAP benefits has risen from 19% to 30% since 2010. Over 60% of households earn less than $50,000 while just 13% earn over $100,000.

### Data Notes


**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

- **2000**
  - Newburgh: $34,348
  - Orange County: $70,848
- **2015**
  - Newburgh: $41,749
  - Orange County: $71,653

Source: 2010 & 2015 American Community Survey; 2000 Decennial Census (Inflation Adjusted)

### Households Below the Poverty Line

- **2000**
  - Newburgh: 24%
  - Orange County: 9%
- **2015**
  - Newburgh: 33%
  - Orange County: 12%

Source: 2015 American Community Survey; 2000 Decennial Census
Economy Analysis
“Education services, health care and social assistance” is the largest employment sector for city residents, followed by “retail trade.” Just over a third of Newburgh residents work in the city, though 81% work in Orange County. Over 70% of residents commute by car, but 10% walk to work, and 10% use “other” means of travel, principally taxis to reach their jobs. The share of residents who are employed has grown to 58% since 2000, as the pool of people not in the labor force has shrunk.

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
- Drove Alone: 51%
- Carpool: 20%
- Public Transit: 6%
- Walked: 10%
- Other: 10%

Place of Work & Commute Time
- % of residents who work in Newburgh: 36%
- % of residents who work in Orange County: 81%
- Average Commute Time: 24 Minutes

Employment by Industry of Newburgh Residents

<table>
<thead>
<tr>
<th>Industry</th>
<th>2010</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing &amp; hunting, and mining</td>
<td>12</td>
<td>107</td>
</tr>
<tr>
<td>Construction</td>
<td>949</td>
<td>865</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1,604</td>
<td>1,433</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>607</td>
<td>434</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>1,526</td>
<td>1,709</td>
</tr>
<tr>
<td>Transportation &amp; warehousing and utilities</td>
<td>626</td>
<td>556</td>
</tr>
<tr>
<td>Information</td>
<td>231</td>
<td>145</td>
</tr>
<tr>
<td>Finance &amp; insurance, and real estate &amp; rental &amp; leasing</td>
<td>323</td>
<td>681</td>
</tr>
<tr>
<td>Professional, scientific, &amp; management, &amp; administrative &amp; waste mgmt. services</td>
<td>950</td>
<td>1,115</td>
</tr>
<tr>
<td>Educational services, health care &amp; social assistance</td>
<td>2,071</td>
<td>2,587</td>
</tr>
<tr>
<td>Arts, entertainment, and recreation, and accommodation and food services</td>
<td>1,215</td>
<td>1,635</td>
</tr>
<tr>
<td>Other services, except public administration</td>
<td>587</td>
<td>606</td>
</tr>
<tr>
<td>Public administration</td>
<td>358</td>
<td></td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey
Dollars and Cents Analysis

Newburgh’s budget has been under the Tax Cap each year since 2013 but the city’s bond rating is below average. City property taxes are relatively high, at 37% of the $8,532 tax bill on a median-value home. The city has 259 full time and 60 part time employees.

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. “Proceeds of Debt” revenue comes from sale of bonds and is not a recurring yearly source of revenue.

### Municipal Revenues and Expenditures

- **2016 Expenditures $59,617,810**
- **2016 Revenues $61,646,539**

### Municipal Employees

- **Full Time**
  - General Employees: 121
  - Police/Fire Employees: 138
- **Part Time**
  - General Employees: 38
  - Police/Fire Employees: 22

- General Employees Median FT Salary: $51,951
- Police/Fire Employees Median FT Salary: $87,303

Source: Office of the New York State Comptroller (2016)
Education Analysis
The Newburgh Enlarged City School District serves around 11,300 students in the city, and parts of two nearby towns. Enrollment is down 14% since the 03-04 school year. Per pupil expenditures peaked in 2011 and have dropped slightly since then. The graduation rate has significantly improved in the past five years. Nearly 75% of graduating seniors plan to attend a two or four year college. Among all residents of Newburgh, only 19% have an associate’s degree or higher, while 30% 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

<table>
<thead>
<tr>
<th>Category</th>
<th>Score (800 max)</th>
<th>Rank Among 23 UAA districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>474</td>
<td>14</td>
</tr>
<tr>
<td>Math</td>
<td>472</td>
<td>16</td>
</tr>
<tr>
<td>Writing</td>
<td>454</td>
<td>15</td>
</tr>
</tbody>
</table>

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

Education Level of City Residents

Graduate or Professional Degree - 5%
Bachelor’s Degree - 7%
Associate’s Degree - 17%
Some College, No Degree - 35%
High School Diploma or GED - 30%
Less than High School Graduate - 35%

Source: 2015 American Community Survey

Expenditures Per Pupil

Source: New York State Department of Education (Infl. Adjusted)
Post-Graduation Plans of Graduating High School Seniors

- 4-Year College: 32%
- 2-Year College: 12%
- Military: 5%
- Employment: 10%
- Other: 5%

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

Newburgh School District Enrollment

Source: New York State Department of Education

Student to Teacher Ratio

13 : 1

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

Race & Ethnicity of Students

- White: 20%
- Hispanic: 50%
- Black: 24%
- Asian: 3%
- Other: 3%

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

Graduation Rate & College/Career Readiness

- Graduation Rate
  - 2005-06: 58%
  - 2006-07: 60%
  - 2007-08: 62%
  - 2008-09: 60%
  - 2009-10: 58%
  - 2010-11: 61%
  - 2011-12: 60%
  - 2012-13: 66%
  - 2013-14: 67%
  - 2014-15: 73%
  - 2015-16: 77%

- College/Career Readiness
  - 2005-06: 60%
  - 2006-07: 62%
  - 2007-08: 60%
  - 2008-09: 58%
  - 2009-10: 61%
  - 2010-11: 60%
  - 2011-12: 66%
  - 2012-13: 67%
  - 2013-14: 73%
  - 2014-15: 77%
  - 2015-16: 77%

Source: New York State Department of Education

Student Characteristics

Source: New York State Department of Education (2015-16)
Health Analysis
There are no supermarkets within the city of Newburgh and two food desert census tracts. 43% of students in the public schools are overweight or obese. 20% of city residents lack 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.

Access to Quality Food

Legend
- Food Desert
- Supermarket
- Travel Time to a Supermarket
  - 5 Minute Walk
  - 10 Minute Walk
  - 15 Minute Walk

Sources: USDA Food Access Research Atlas (2015); Pattern GIS analysis

Childhood Obesity

Newburgh City School District
- Overweight 18%
- Obese 25%

Orange County
- Overweight 17%
- Obese 18%

Number of Births

Source: New York State Department of Health

Health Insurance Rate

Source: 2015 American Community Survey
**Quality of Life Analysis**

Since 1990, the property crimes rate in Newburgh has fallen by nearly 50%. Among many parks, historic Downing Park, designed by Frederick Law Olmstead, landscaper of Central Park, stands out. Washington’s Headquarters in the city is a National Historic Site.

**Data Notes**

*Per Capita Crime Rate* – This metric tracks totals for certain types of property and violent crimes. The property crimes tracked are burglary, larceny, and motor vehicle theft. The violent crimes tracked are murder, rape, robbery, and aggravated assault.

**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.

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APPENDIX H
Population & Demographics Analysis
Since 2000, Poughkeepsie’s population has grown only 2.6%, but the city’s demographics have changed. The share of White residents has dropped from 49% to 37% while the percent of the city’s population identifying as Hispanic/Latino has increased from 11% to 21%. Over a quarter of residents are under age 20. About one in five Poughkeepsie residents were born outside 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.

Population Basics
- Population (2015): 30,635
- Population Change since 2000: 2.6%
- Square Miles: 5.7
- Population Density (people per sq. mile): 5,375

Community Snapshot
- Population under age 20: 26%
- Population ages 20-64: 60%
- Population 65 and older: 14%
- Median household income: $38,919
- Residents with a bachelor’s degree or higher: 23%
- Owner-occupied housing: 32%
- Renter-occupied housing: 56%

Share of Population by Age and Sex

Place of Birth
- Born in United States: 65%
- Born Abroad: 16%
- Born in NY: 7%
- Born Elsewhere in US: 12%
- Naturalized Citizen: 4%
- Not a US Citizen: 4%

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Housing Analysis
A majority of housing units in Poughkeepsie are rentals, while just 32% are owner-occupied. While housing is affordable for 59% of owners, 58% of renters are “cost burdened” (paying more than 30% of their income towards housing), including 38% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in the city have risen by 24% since 2000, which is less than the 29% rise reported in Dutchess County. While a majority of homes (52%) are worth less than $200,000, a third of homes are valued at $200,000 - $299,999. Over 60% of housing units were built prior to 1960, including 41% built before 1940. Just 10% of units have been constructed since 1990.

Data Notes

Home Values
- $1,000,000 or more: <1%
- $750,000 - $999,999: <1%
- $500,000 - $749,999: 1%
- $400,000 - $499,999: 4%
- $300,000 - $399,999: 10%
- $200,000 - $299,999: 33%
- $100,000 - $199,999: 41%
- $0 - $99,999: 11%

Source: 2015 American Community Survey

Median Home Value
- Poughkeepsie: $159K in 2000, $197K in 2015
- Dutchess County: $212K in 2000, $276K in 2015

Source: 2015 American Community Survey; 2000 Decennial Census

Affordability (% of Income Towards Housing Costs)
- Owners:
  - Affordable (<30%): 59%
  - Unaffordable (30-50%): 27%
  - Severely Unaffordable (>50%): 14%
- Renters:
  - Affordable (<30%): 42%
  - Unaffordable (30-50%): 21%
  - Severely Unaffordable (>50%): 38%


Housing Occupancy
- Poughkeepsie:
  - 4,423 Units (32%)
  - 1,653 / 12%
- Dutchess County:
  - 73,727 / 64%
  - 8,371 / 7%

Source: 2015 American Community Survey
**Income & Poverty Analysis**

Since 2000, the city’s median household income has dropped 4% (the county’s dropped 2%) when accounting for inflation but the poverty rate has not increased. The share of households receiving SNAP benefits has risen from 19% to 25% since 2010. 15% of households earn over $100,000 but 61% earn under $50,000.

**Data Notes**

- **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.

---

**Household Income Distribution**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>2000</th>
<th>2010</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>4%</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>$10,000 - $24,999</td>
<td>12%</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>$25,000 - $49,999</td>
<td>19%</td>
<td>17%</td>
<td>19%</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>19%</td>
<td>17%</td>
<td>19%</td>
</tr>
<tr>
<td>$75,000 - $99,999</td>
<td>14%</td>
<td>16%</td>
<td>14%</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>9%</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>3%</td>
<td>9%</td>
<td>3%</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>7%</td>
<td>9%</td>
<td>9%</td>
</tr>
</tbody>
</table>

**Source:** 2015 American Community Survey

---

**Households Receiving SNAP**

- **2010 & 2015 American Community Survey**

---

**Households Below the Poverty Line**

- **2010 & 2015 American Community Survey**

---

**Median Household Income**

- **2000, 2010, 2015**

---

**Source:** 2015 American Community Survey; 2000 Decennial Census (Inflation Adjusted)
Economy Analysis
“Educational services, health care and social assistance,” is by far the largest employment sector, though since 2010 the number of residents who work in that sector has declined by 26%. The unemployment rate has tripled since 2000, but the employment rate has stayed nearly flat. Only 32% of residents work in the city, but 83% work in Dutchess County. Nearly three quarters of commuters use a car to get to work (including 11% who carpool) though 9% take public transit, and 11% walk to work, one of the highest percentages of pedestrian commuters in any UAA city.

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
- Drove Alone: 62%
- Walked: 11%
- Carpoled: 11%
- Public Transit: 9%
- Other: 5%

Source: 2015 American Community Survey

Place of Work & Commute Time
- % of residents who work in Poughkeepsie: 32%
- % of residents who work in Dutchess County: 83%
- Average Commute Time: 24 Minutes

Source: 2015 American Community Survey

Employment by Industry Among City Residents

<table>
<thead>
<tr>
<th>Industry</th>
<th>2010</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing &amp; hunting, and mining</td>
<td>54</td>
<td>30</td>
</tr>
<tr>
<td>Construction</td>
<td>1,074</td>
<td>775</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>836</td>
<td>752</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>86</td>
<td>122</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>1,788</td>
<td>1,667</td>
</tr>
<tr>
<td>Transportation &amp; warehousing and utilities</td>
<td>697</td>
<td>629</td>
</tr>
<tr>
<td>Information</td>
<td>198</td>
<td>158</td>
</tr>
<tr>
<td>Finance &amp; insurance, and real estate &amp; rental &amp; leasing</td>
<td>849</td>
<td>637</td>
</tr>
<tr>
<td>Professional, scientific, &amp; management, &amp; administrative &amp; waste mgmt. services</td>
<td>1,548</td>
<td>1,218</td>
</tr>
<tr>
<td>Educational services, health care &amp; social assistance</td>
<td>1,354</td>
<td>1,449</td>
</tr>
<tr>
<td>Arts, entertainment, and recreation, and accommodation and food services</td>
<td>581</td>
<td>753</td>
</tr>
<tr>
<td>Other services, except public administration</td>
<td>627</td>
<td>679</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Employment (Age 16 and Older)

<table>
<thead>
<tr>
<th>Year</th>
<th>Unemployed</th>
<th>Not in Labor Force</th>
<th>Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>55%</td>
<td>41%</td>
<td>15%</td>
</tr>
<tr>
<td>2010</td>
<td>59%</td>
<td>32%</td>
<td>10%</td>
</tr>
<tr>
<td>2015</td>
<td>54%</td>
<td>31%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Source: American Community Survey, US Decennial Census
### Taxes on Median Home

<table>
<thead>
<tr>
<th>Source: Dutchess County (2015)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Median Home Value</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,970 (52%)</td>
<td></td>
</tr>
<tr>
<td>$2,041 (36%)</td>
<td></td>
</tr>
<tr>
<td>$724 (13%)</td>
<td></td>
</tr>
<tr>
<td>Total Taxes - $5,735</td>
<td></td>
</tr>
</tbody>
</table>

### Municipal Finances

**Did City Budget Stay Under NY State Tax Cap?**

<table>
<thead>
<tr>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**Bond Rating (Moody’s)**

*Ba1 (Non-Investment Grade Speculative)*

*Rating Date: July 17, 2017*

*Sources: Moody’s; Office of the New York State Comptroller*

### Municipal Employees

<table>
<thead>
<tr>
<th>Source: Office of the New York State Comptroller (2016)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>General Employees</th>
<th>Full Time 147</th>
<th>Part Time 32</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median FT Salary</td>
<td>$58,592</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Police/Fire Employees</th>
<th>Full Time 152</th>
<th>Part Time 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median FT Salary</td>
<td>$82,347</td>
<td></td>
</tr>
</tbody>
</table>

### Dollars and Cents Analysis

Poughkeepsie has experienced substantial fiscal stress in recent years, though recent budgetary trends look positive following the State Financial Restructuring Board assisting the city. The city’s budget has exceeded the Tax Cap in three of six years since 2012. City property taxes are 36% of the average tax bill.

**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.
Education Analysis

Poughkeepsie City School District serves 4,400 students, exclusively in the city of Poughkeepsie. Enrollment has been roughly flat the last five years and is 10% below the 2003-04 peak. Since 2010 the graduation rate and CCR rate (see below) have not increased. The number of students receiving free or reduced lunch (a measure of poverty) has held steady at 70-80% over the past decade. Among all city residents, 32% have an associate’s degree or higher, while only 21% 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.

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<td>21</td>
</tr>
<tr>
<td>Math</td>
<td>425</td>
<td>21</td>
</tr>
<tr>
<td>Writing</td>
<td>413</td>
<td>21</td>
</tr>
</tbody>
</table>

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

Education Level of City Residents

- 10% Graduate or Professional Degree
- 14% Bachelor’s Degree
- 8% Associate’s Degree
- 20% Some College, No Degree
- 28% High School Diploma or GED
- 21% Less than High School Graduate

Source: 2015 American Community Survey

Expenditures Per Pupil

Source: New York State Department of Education (Infl. Adjusted)
Post-Graduation Plans of Graduating High School Seniors

- 4-Year College: 46%
- 2-Year College: 35%
- Military: 5%
- Employment: 11%
- Other: 3%

Source: Poughkeepsie City School District (2015-16)

Student to Teacher Ratio

14:1

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

Race & Ethnicity of Students

- Black: 51%
- Hispanic: 34%
- White: 8%
- Other: 6%
- Asian: 1%

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

Graduation Rate & College/Career Readiness

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

Student Characteristics

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

The number of births in Poughkeepsie has declined 20% since 2010. 44% of students in city public schools are overweight or obese. 15% of residents lack 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.

Access to Quality Food

[Map showing food deserts and supermarket locations]

Sources: USDA Food Access Research Atlas (2015); Pattern GIS analysis

Childhood Obesity

[Bar chart showing obesity rates in Poughkeepsie City School District and Dutchess County]

Poughkeepsie City School District

- Overweight: 19%
- Obese: 25%

Dutchess County

- Overweight: 16%
- Obese: 17%

Number of Births

[Line graph showing number of births from 2002 to 2015]

Source: New York State Department of Health

Health Insurance Rate

[Pie chart showing health insurance rate]

- Insured: 15%
- Uninsured: 85%

Source: 2015 American Community Survey
city of Poughkeepsie

QUALITY OF LIFE

Access to Parks

| Acres of Open Space & Parks in Municipality | 508 |
| Residents per Acre of Parkland            | 60  |

Source: Pattern for Progress Analysis of GIS Data

Quality of Life Analysis

College Hill, featuring a golf course, ball fields, and walking trails, is the largest city park. The rejuvenated waterfront, and the Walkway Over the Hudson, draw thousands of visitors and residents. Since 1990, the property crime rate has dropped 70%.

Data Notes

Per Capita Crime Rate – This metric tracks totals for certain types of property and violent crimes. The property crimes tracked are burglary, larceny, and motor vehicle theft. The violent crimes tracked are murder, rape, robbery, and aggravated assault.

Avg. Annual Household Spending

| Apparel & Services | $1,726 |
| Eating Out         | $2,665 |
| Groceries          | $4,106 |
| Health Care        | $4,119 |

Source: ESRI Business Analyst. 2017

Per Capita Crime Rate

Source: NY State Division of Criminal Justice Services

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APPENDIX I
Population & Demographics Analysis
Since 2000, Port Jervis’ population has declined by 3.3%. Over that time, the percent of residents identifying as White fell 15% from 86% to 71% while all other racial/ethnic groups grew. Only 57% of Port Jervis residents are “working age” (20-64) while 28% are under 20 and 15% are senior citizens. Nearly all city residents were born in the United States, with just 6% born in a foreign country.

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

Place of Birth

Born in United States

Source: 2015 American Community Survey; 2000 Decennial Census
Housing Analysis
Port Jervis’ housing stock is divided relatively evenly between owner-occupied and renter-occupied units. While housing is affordable for 65% of homeowners, 59% of renters are “cost burdened” (paying more than 30% of their income towards housing), including 34% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in the city have risen by 37% since 2000, compared to 32% in Orange County. Almost 80% of homes are worth less than $200,000. The city’s housing stock is very old, with 60% of units built before 1940 and 74% built before 1960. Only 12% of units have been built since 1990.

Data Notes

Home Values

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000 or more</td>
<td>1%</td>
</tr>
<tr>
<td>$750,000 - $999,999</td>
<td>2%</td>
</tr>
<tr>
<td>$500,000 - $749,999</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>$400,000 - $499,999</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>$300,000 - $399,999</td>
<td>4%</td>
</tr>
<tr>
<td>$200,000 - $299,999</td>
<td>16%</td>
</tr>
<tr>
<td>$100,000 - $199,999</td>
<td>61%</td>
</tr>
<tr>
<td>$0 - $99,999</td>
<td>17%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

Median Home Value

<table>
<thead>
<tr>
<th>Year</th>
<th>City</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$118K</td>
<td>$263K</td>
</tr>
<tr>
<td>2015</td>
<td>$163K</td>
<td>$199K</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey; 2000 Decennial Census

Affordability (% of Income Towards Housing Costs)

<table>
<thead>
<tr>
<th>Category</th>
<th>Affordable (&lt;30%)</th>
<th>Unaffordable (30-50%)</th>
<th>Severely Unaffordable (&gt;50%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>65%</td>
<td>24%</td>
<td>11%</td>
</tr>
<tr>
<td>Renters</td>
<td>41%</td>
<td>25%</td>
<td>34%</td>
</tr>
</tbody>
</table>


Housing Occupancy

<table>
<thead>
<tr>
<th>Location</th>
<th>Vacant</th>
<th>Rented</th>
<th>Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Port Jervis</td>
<td>86,184</td>
<td>39,086</td>
<td>1,733</td>
</tr>
<tr>
<td>Orange County</td>
<td>11,668</td>
<td>1,687</td>
<td>520</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey
**Household Income Distribution**

<table>
<thead>
<tr>
<th>Income Range</th>
<th>2000</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200,000 or more</td>
<td>1%</td>
<td>7%</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>11%</td>
<td>19%</td>
</tr>
<tr>
<td>$75,000 - $99,999</td>
<td>10%</td>
<td>13%</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>14%</td>
<td>16%</td>
</tr>
<tr>
<td>$25,000 - $49,999</td>
<td>18%</td>
<td>27%</td>
</tr>
<tr>
<td>$10,000 - $24,999</td>
<td>12%</td>
<td>26%</td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>9%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey

**Income & Poverty Analysis**

Since 2000, the city’s median household income has remained constant when accounting for inflation, while the poverty rate has ticked up from 16% to 17%. Most other UAA communities have had larger increases in poverty. Still, 61% of households earn less than $50,000 and only 15% earn $100,000 or more.

**Data Notes**

- **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**

<table>
<thead>
<tr>
<th>Year</th>
<th>Port Jervis</th>
<th>Orange County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$41,624</td>
<td>$71,653</td>
</tr>
<tr>
<td>2015</td>
<td>$41,682</td>
<td>$70,848</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey; 2010 Decennial Census (Inflation Adjusted)

**Households Receiving SNAP**

<table>
<thead>
<tr>
<th>Year</th>
<th>Port Jervis</th>
<th>Orange County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>24%</td>
<td>10%</td>
</tr>
<tr>
<td>2015</td>
<td>17%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: 2010 & 2015 American Community Survey

**Households Below the Poverty Line**

<table>
<thead>
<tr>
<th>Year</th>
<th>Port Jervis</th>
<th>Orange County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>16%</td>
<td>9%</td>
</tr>
<tr>
<td>2015</td>
<td>17%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey; 2000 Decennial Census
Economy Analysis
The largest employment sectors for Port Jervis residents are “educational services, health care and social assistance,” “retail trade,” and “manufacturing.” 38% of Port Jervis residents work in the city, and 65% work in Orange County. Almost 80% of residents commute by car. Pennsylvania is just across the Delaware River from the city, and the concentration of big box retail stores drawn there by lower property and sales taxes has historically hurt the competitiveness of downtown business, but economic revitalization appears to be taking off with a focus on the city’s natural assets.

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.

Employment by Industry Among City Residents

<table>
<thead>
<tr>
<th>Industry</th>
<th>2010</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing &amp; hunting, and mining</td>
<td>21</td>
<td>14</td>
</tr>
<tr>
<td>Construction</td>
<td>145</td>
<td>321</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>332</td>
<td>443</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>114</td>
<td>126</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>532</td>
<td>654</td>
</tr>
<tr>
<td>Transportation &amp; warehousing and utilities</td>
<td>182</td>
<td>192</td>
</tr>
<tr>
<td>Information</td>
<td>57</td>
<td>88</td>
</tr>
<tr>
<td>Finance &amp; insurance, and real estate &amp; rental &amp; leasing</td>
<td>98</td>
<td>132</td>
</tr>
<tr>
<td>Professional, scientific, &amp; management, &amp; administrative &amp; waste mgmt. services</td>
<td>234</td>
<td>247</td>
</tr>
<tr>
<td>Educational services, health care &amp; social assistance</td>
<td>1,019</td>
<td>927</td>
</tr>
<tr>
<td>Arts, entertainment, and recreation, and accommodation and food services</td>
<td>384</td>
<td>324</td>
</tr>
<tr>
<td>Other services, except public administration</td>
<td>108</td>
<td>251</td>
</tr>
<tr>
<td>Public administration</td>
<td>210</td>
<td>222</td>
</tr>
</tbody>
</table>

Source: 2015 American Community Survey
**Dollars and Cents Analysis**

The city’s budget has exceeded the tax cap in four of the last six years and its bond rating is lower than many UAA communities. City property taxes are 24% of the average tax bill (school tax is 68%). The city has 80 full time and 21 part time employees, and employee benefits are the largest category of budgetary expenditures.

**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.

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### Taxes on Median Home

- **Median Home Value**: $162,600
- **Total Taxes**: $7,275

Source: Orange County (2015)

---

### Municipal Finances

**Did City Budget Stay Under NY State Tax Cap?**

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**Bond Rating (Moody’s)**

- **Baa1 (Lower Medium Grade)**
- **Rating Date**: December 20, 2016

Sources: Moody’s; Office of the New York State Comptroller

---

### Municipal Employees

- **Full Time**: 50
- **Part Time**: 20
- **Full Time Median FT Salary**: $58,760
- **Part Time Median FT Salary**: $57,207

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

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### Municipal Revenues and Expenditures

- **2016 Expenditures**: $18,516,437
- **2016 Revenues**: $18,566,358

---

**Source**: Office of the New York State Comptroller
Education Analysis
Port Jervis City School District serves 2,500 students in the city, Town of Deerpark, and parts of two Sullivan County towns. Enrollment is down 27% since 2004, while per pupil expenditures are up. Over the past decade the graduation rate is trending steadily up. The number of students receiving free or reduced lunch (a measure of poverty) has doubled since the 05-06 school year. Among all residents of Port Jervis, 27% have an associate’s degree or higher, while 17% 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

<table>
<thead>
<tr>
<th>Category</th>
<th>Score (800 max)</th>
<th>Rank Among 23 UAA districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading</td>
<td>472</td>
<td>16</td>
</tr>
<tr>
<td>Math</td>
<td>480</td>
<td>T-13</td>
</tr>
<tr>
<td>Writing</td>
<td>456</td>
<td>14</td>
</tr>
</tbody>
</table>

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

Education Level of City Residents

Graduate or Professional Degree 5%
Bachelor’s Degree 13%
Associate’s Degree 9%
Some College, No Degree 21%
High School Diploma or GED 37%
Less than High School Graduate 17%

Source: 2015 American Community Survey

Expenditures Per Pupil

Source: New York State Department of Education (Infl. Adjusted)
Post-Graduation Plans of Graduating High School Seniors

- 4-Year College: 38%
- 2-Year College: 14%
- Military: 10%
- Employment: 5%
- Other: 33%

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

Port Jervis City School District Enrollment

Source: New York State Department of Education

Student to Teacher Ratio

12 : 1

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

Race & Ethnicity of Students

- White: 71%
- Hispanic: 14%
- Black: 8%
- Other: 6%
- Asian: 1%

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

Graduation Rate & College/Career Readiness

- Graduation Rate:
  - 2005-06: 71%
  - 2006-07: 65%
  - 2007-08: 66%
  - 2008-09: 68%
  - 2009-10: 68%
  - 2010-11: 70%
  - 2011-12: 71%
  - 2012-13: 76%
  - 2013-14: 75%
  - 2014-15: 81%
  - 2015-16: 83%

- College/Career Readiness:
  - 2005-06: 29%
  - 2006-07: 20%
  - 2007-08: 23%
  - 2008-09: 22%
  - 2009-10: 20%
  - 2010-11: 24%

Source: New York State Department of Education

Student Characteristics

Source: New York State Department of Education
**Health Analysis**
There are no supermarkets in Port Jervis, so much of the city is classified as a food desert. 38% of students in the public schools are overweight or obese. 11% of residents lack 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**
Orange County
Rank out of 62 New York Counties

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20</td>
<td>23</td>
<td>23</td>
</tr>
</tbody>
</table>

Source: Robert Wood Johnson County Health Rankings

**Access to Quality Food**

<table>
<thead>
<tr>
<th>Legend</th>
<th>Food Desert</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Port Jervis</td>
<td></td>
</tr>
</tbody>
</table>

Sources: USDA Food Access Research Atlas (2015); Pattern GIS analysis

**Number of Births**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Births</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>158</td>
</tr>
<tr>
<td>2003</td>
<td>145</td>
</tr>
<tr>
<td>2004</td>
<td>142</td>
</tr>
<tr>
<td>2005</td>
<td>139</td>
</tr>
<tr>
<td>2006</td>
<td>138</td>
</tr>
<tr>
<td>2007</td>
<td>139</td>
</tr>
<tr>
<td>2008</td>
<td>140</td>
</tr>
<tr>
<td>2009</td>
<td>146</td>
</tr>
<tr>
<td>2010</td>
<td>141</td>
</tr>
<tr>
<td>2011</td>
<td>143</td>
</tr>
<tr>
<td>2012</td>
<td>142</td>
</tr>
<tr>
<td>2013</td>
<td>140</td>
</tr>
<tr>
<td>2014</td>
<td>134</td>
</tr>
<tr>
<td>2015</td>
<td>121</td>
</tr>
</tbody>
</table>

Source: New York State Department of Health

**Health Insurance Rate**

11% Insured
89% Uninsured

Source: 2015 American Community Survey
Quality of Life Analysis
The city’s large Elks Memorial Park offers hiking, picnic areas, and panoramic views of the Delaware Valley. Since 1990, the violent crime rate has steadily declined. Property crime fell from 1996 to 2005, then rose until 2014 but plummeted in 2015 and 2016.

Data Notes
Per Capita Crime Rate – This metric tracks totals for certain types of property and violent crimes. The property crimes tracked are burglary, larceny, and motor vehicle theft. The violent crimes tracked are murder, rape, robbery, and aggravated assault.

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 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 the UAA comes from a NY State grant from the Regional Economic Development Corp.

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.