

MARCH 2018

# ECONOMIC DEVELOPMENT FOR HISPANIC AND LATINO SMALL BUSINESSES

FOCUSING ON:

Brewster, Liberty, Monticello and Walden, NY



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## INTRODUCTION

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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.<sup>1</sup>

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%.<sup>2</sup>

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 communities 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 Pattern for Progress initiative 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 dense development patterns, 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 valuable green space.

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<sup>1</sup> U.S. Decennial Census, 2000; American Community Survey, 2015.

<sup>2</sup> U.S. Decennial Census, 2000; American Community Survey, 2015.

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 villages of Brewster, Monticello, Liberty, and Walden are the primary focus of this study. With the support of the New York State Electric and Gas (NYSEG) Economic Development Outreach Program, Pattern and CCNY conducted research in these four villages from October 2016 through November 2017.

Extensive community outreach was carried out in each of these four 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, and Hispanic business owners. In addition to the outreach conducted, a review of best practices from across the United States was completed through online research and meetings with local non-profit 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. Pattern also conducted demographic research to further understand trends and changes in each. 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

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Identify leaders from the Hispanic and Latino community that can be a local partner.

Identify existing business organizations and small business development infrastructure.

Convene stakeholder meetings or focus groups to identify existing initiatives, determine what is needed to achieve better integration with the local business community, to grow Hispanic and Latino businesses, and to develop the Hispanic and Latino workforce.

Use findings and best practices to craft recommendations that can continue to support the Hispanic business owner community beyond the duration of this study.

Provide information about available technical assistance and business resources.

## RESEARCH TEAM

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**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. 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, local government efficiency, land use policy, transportation, and other infrastructure issues that most impact the growth and vitality of the region.

**Community Capital New York (CCNY)** is a nonprofit lender and technical assistance 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. These businesses may lack the credit, cash flow, or collateral that are typically required by 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, and 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

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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.

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 four villages that are the focus of this study. The primary goals of the outreach were to identify existing challenges and barriers to business and understand how Hispanic and Latino Business owners access capital.



## RESEARCH OBSTACLES

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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. Since the change in national leadership in 2017, immigrants have more concerns about living in the United States.<sup>3</sup> 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 sometimes resulted in low attendance at meetings.

### Distrust of Government and Banks

Research indicates 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 country of origin. This distrust was a contributing factor to low turnout at some of the meetings, workshops, and forums.

### Cultural Diversity Within the Hispanic and Latino Community

The Hispanic and Latino population in these four villages come from different countries and different regions within countries. Each country and region within a country has 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, the cultural diversity within the population can be a significant 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.

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<sup>3</sup> [https://www.washingtonpost.com/national/immigrant-community-on-high-alert-fearing-trumps-deportation-force/2017/02/11/e5c30d06-f06f-11e6-9973-c5efb7ccfbod\\_story.html?utm\\_term=.805adb554317](https://www.washingtonpost.com/national/immigrant-community-on-high-alert-fearing-trumps-deportation-force/2017/02/11/e5c30d06-f06f-11e6-9973-c5efb7ccfbod_story.html?utm_term=.805adb554317);  
<https://www.theatlantic.com/business/archive/2017/03/trump-safety-net-latino-families/520779/>;



## 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. As a result, the most successful meetings for this project were conducted on weekdays at 7am, a week night at 8pm, and a Sunday at 3pm. Additionally, researchers heard that Hispanic and Latino business owners have a hard time finding dependable employees. This can make it difficult to leave their business to attend meetings.

## Unauthorized Immigrant Business Owners

Unauthorized immigrants are foreign-born individuals living in the United States without proper documentation.<sup>4</sup> New York State has one of the highest populations of unauthorized immigrants in the United States. 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.<sup>5</sup> 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 leaving them with \$15.8 billion in spending power.<sup>6</sup>

Researchers discovered that some unauthorized immigrants operate businesses without proper permits and do not follow regulatory guidelines. Some of these businesses operate in a storefront, and some are independent contractors with home-based companies. However, there are also many unauthorized immigrant business owners who follow all laws and regulations. It is interesting to note that unauthorized immigrant business owners (UIBO's) 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.

As a result of these conditions, UIBO's 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. However, 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.

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<sup>4</sup> <http://www.pewresearch.org/fact-tank/2013/06/17/illegal-undocumented-unauthorized-news-media-shift-language-on-immigration/>

<sup>5</sup> <http://www.pewhispanic.org/interactives/unauthorized-immigrants/>  
<http://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/NY>

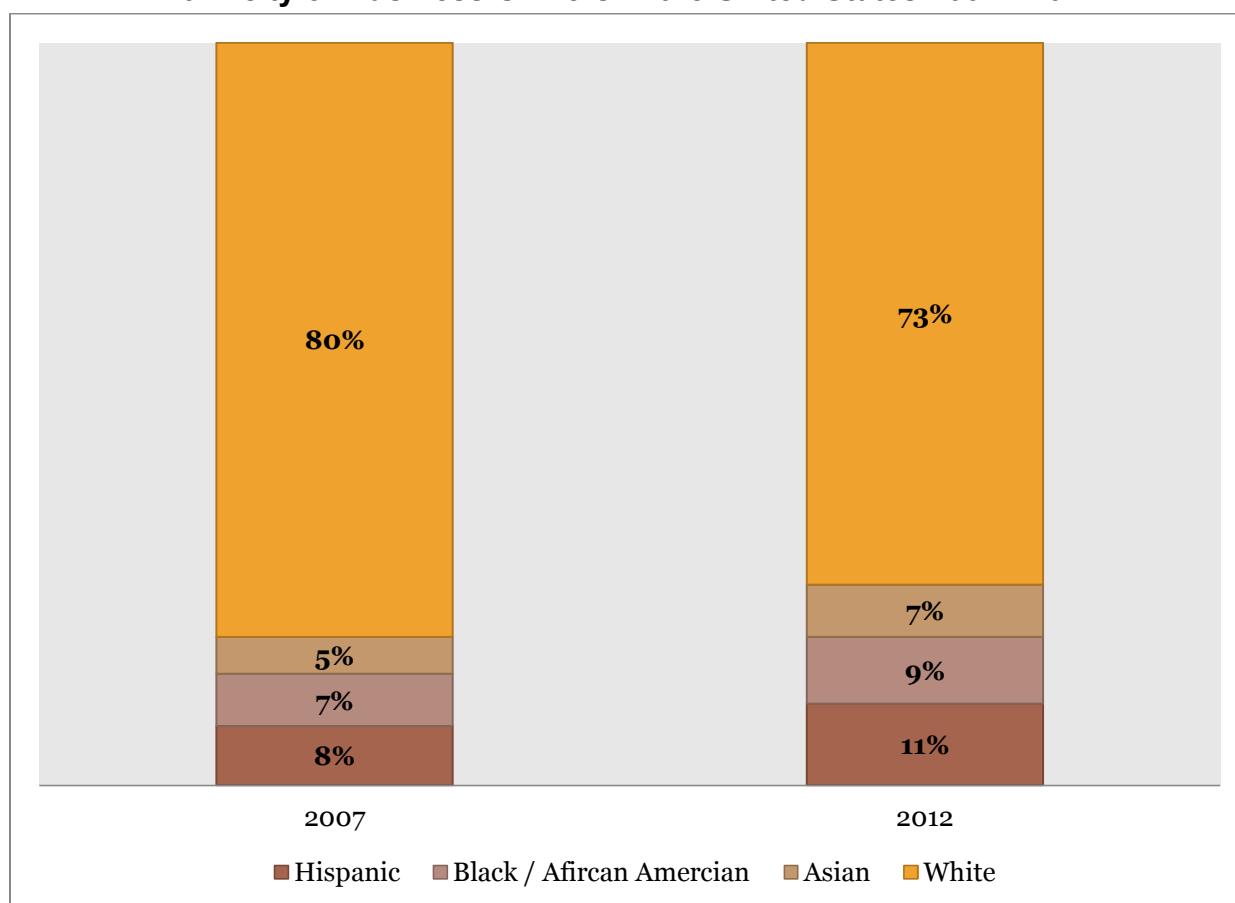
<sup>6</sup> <http://www.newamericaneconomy.org/wp-content/uploads/2017/02/nae-ny-report.pdf>

## 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.<sup>7</sup> Concurrent 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.<sup>8</sup> 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.

**Ethnicity of Business Owners in the United States 2007 - 2012**



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

<sup>7</sup> <http://lban.us/wp-content/uploads/2015/11/Final-Report-.pdf>

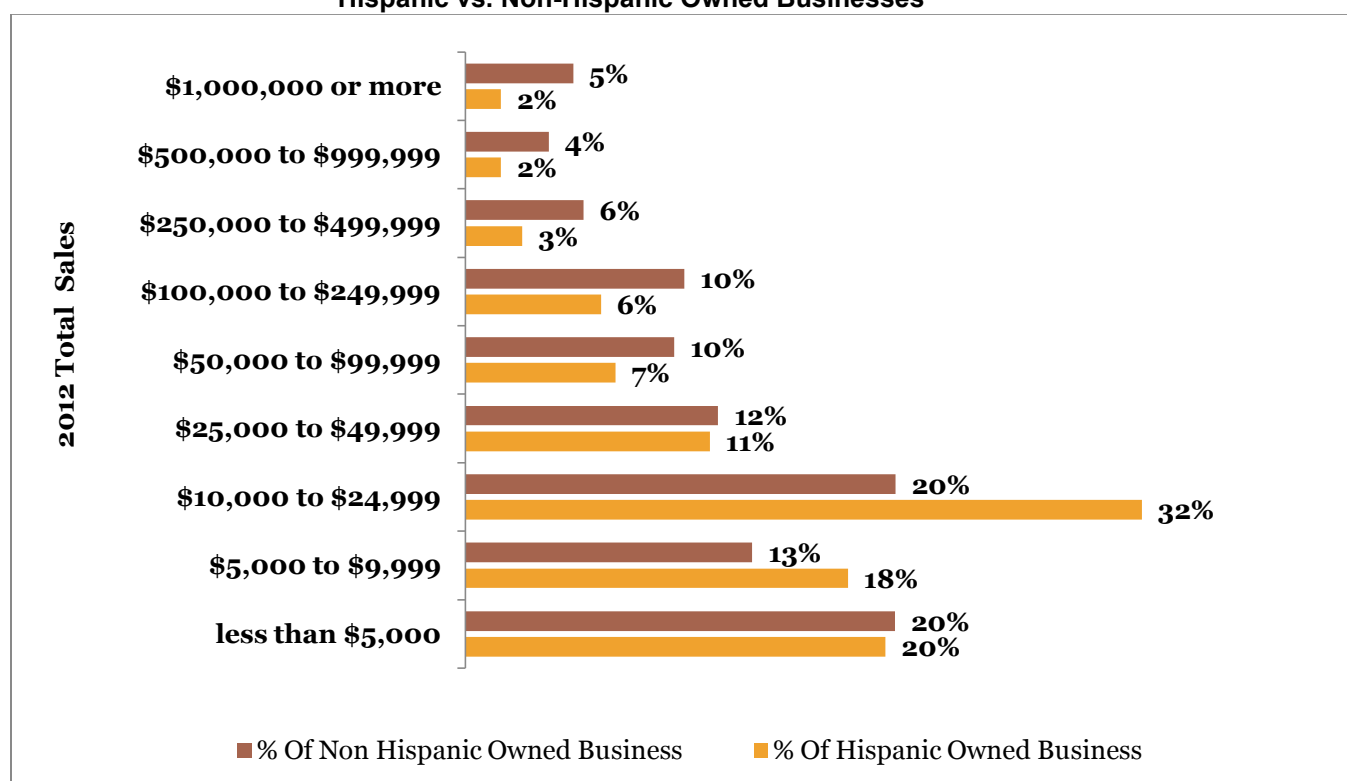
<sup>8</sup> Source: U.S. Census Bureau, Survey of Business Owners 2007, 2012

## 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.<sup>9</sup> This represents the amount of sales that Latino owned businesses were not able to make during this decade because they are not growing in profitability at the same rate as non-Hispanic and Latino owned firms. 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.”<sup>10</sup>

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 receipts 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.

**Breakdown of Total Sales in 2012  
Hispanic vs. Non-Hispanic Owned Businesses**



<sup>9</sup> <http://lban.us/wp-content/uploads/2015/11/Final-Report-.pdf>

<sup>10</sup> <http://lban.us/wp-content/uploads/2015/11/Final-Report-.pdf>

## Entrepreneurship

According to the 2017 Kaufman's Index for Entrepreneurship Startup Activity (which measures business 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. The White population has an index of almost 0.28 and the Black population has an index of 0.22.<sup>11</sup>

## 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. These industries have high projected growth rates.<sup>12</sup>

## 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 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 survey participants reported being turned down for loans, with the majority of those being bank loans.<sup>13</sup>

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.<sup>14</sup> 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.

## Number of Employees

While the number of Hispanic or Latino owned businesses in the U.S. is growing, they are not as profitable as non-Hispanic or Latino businesses and employ fewer people. Hispanic and Latino owned businesses have an average of 8.1 employees. In comparison, non-Hispanic White owned firms have an average of 11.6 employees.<sup>15</sup>

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<sup>11</sup> Kauffman Index Startup Activity 2017 <http://www.kauffman.org/kauffman-index/profiles?loc=US&name=united-states&breakdowns=growth%7Coverall%2Cstartup-activity%7C132%2Cmain-street%7Coverall#indicator-panel-se-rate>

<sup>12</sup> <http://lban.us/wp-content/uploads/2015/11/Final-Report-.pdf>

<sup>13</sup> <http://lban.us/wp-content/uploads/2015/11/Final-Report-.pdf>

<sup>14</sup> [https://www.washingtonpost.com/business/on-small-business/black-hispanic-entrepreneurs-discriminated-against-when-seeking-small-business-loans/2014/06/03/70059184-ea86-11e3-9f5c-9075d5508foa\\_story.html?utm\\_term=.1ecf6752e3bf](https://www.washingtonpost.com/business/on-small-business/black-hispanic-entrepreneurs-discriminated-against-when-seeking-small-business-loans/2014/06/03/70059184-ea86-11e3-9f5c-9075d5508foa_story.html?utm_term=.1ecf6752e3bf)

<sup>15</sup> [https://cdcloans.com/wp-content/uploads/2017/09/Fueling-Californias-Economic-Growth-FINAL\\_8.24.2018.pdf](https://cdcloans.com/wp-content/uploads/2017/09/Fueling-Californias-Economic-Growth-FINAL_8.24.2018.pdf)

## 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.”<sup>16</sup>

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 trusted one-on-one guidance.

## Numerous Obstacles to Business Success

A survey of non profits that serve Latino-owned businesses in Minnesota, Montana, North Dakota, South Dakota, 26 counties in Wisconsin, and the Upper Peninsula of Michigan identified several obstacles that hinder the success of Hispanic and Latino business owners. The obstacles identified by this study include:

- Poor or limited credit history.
- Low literacy and English proficiency.
- A fear of government and established institutions.
- Encountering limited acceptance of the Individual Taxpayer Identification Number (ITIN). The ITIN is a tax-processing number issued by the Internal Revenue Service to help individuals who do not have, and are not eligible to obtain, a Social Security Number comply with U.S. tax laws. While some banks offer products and services to people who have ITINs, others do not.
- Limited opportunities to network with sources of traditional business financing and providers of business-related technical assistance.
- Limited understanding of American business processes.
- Encountering a lack of culturally friendly or linguistically appropriate services at local institutions.

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<sup>16</sup> <https://www.brookings.edu/research/minority-and-women-entrepreneurs-building-capital-networks-and-skills/>

## COMMUNITY FINDINGS

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The following sections of this report provide an overview of each of the four villages involved in this study: Brewster, Monticello, Liberty, and Walden. Each section includes a description of the city, recent demographic trends, and the findings identified during community outreach efforts. Additionally Community Profiles for each of the four villages can be found in the appendix section of this report. These profiles provide maps and detailed data and statistical information about each village, including demographics and population, housing, income and poverty, economy, local taxes and municipal finances, education, health and quality of life.

# Village of Brewster, Putnam County

## Community Overview

The Village of Brewster is located within the Town of Southeast in Putnam County, New York. The Village is accessible from I-84 and I-684 and is on the Metro Transportation Authority (MTA) North Harlem line to New York City. Brewster is located approximately 50 miles north of New York City and approximately 10 miles west of Danbury, Connecticut.

In the 19<sup>th</sup> century, the creation of the Harlem line railroad station in Brewster helped the dairy industry and the iron mining industry to grow. This busy rail line is how Brewster came to be known as the “Hub of the Harlem Valley.” During the Civil War, the Borden Milk factory was built to make condensed milk, contributing to the growth of the Village. Much of the good farmland for the dairy farms was flooded when the New York City Croton Reservoir system was created at the end of the 19<sup>th</sup> century. There are a number of historic buildings from the mid 19<sup>th</sup> century and 1900s in the Village, including six locations on the state and national register of historic places.<sup>17</sup>

The Village recently created an urban renewal plan that includes the creation of a Transit Oriented Development (TOD) next to the train station. The TOD plans include retail, commercial space, offices, parking, and housing. Construction is expected to begin in late 2018. One of the goals of the TOD is to attract and retain Millennials in the area.<sup>18</sup> There are several Hispanic and Latino-owned businesses on Main St. near the train station.

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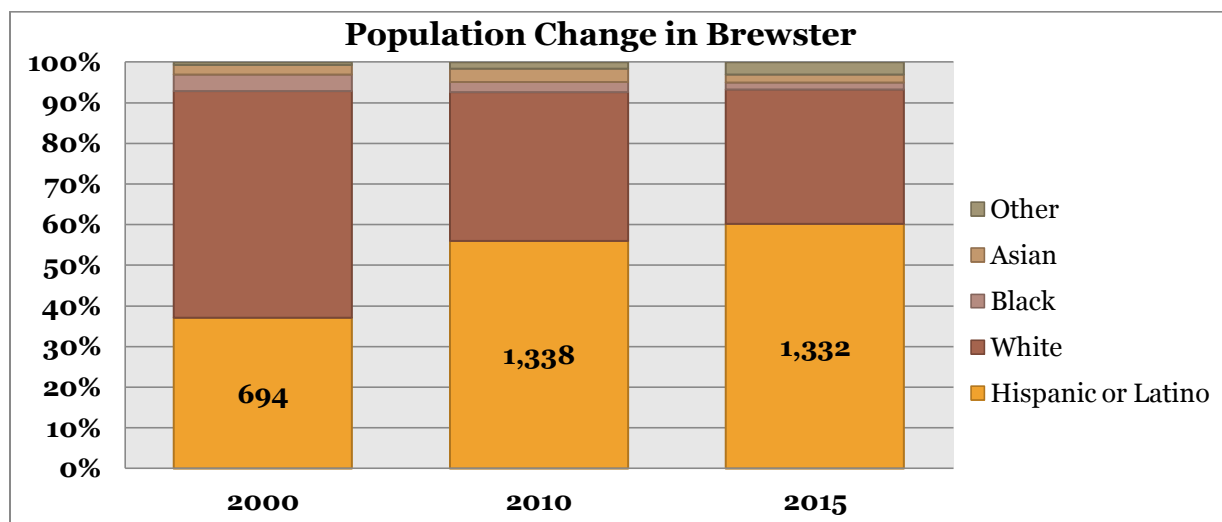
<sup>17</sup> [http://www.brewstervillage-ny.gov/index.php?option=com\\_content&view=article&id=67&Itemid=111&jsmallfib=1&dir=JSROOT/Minutes-BOT/Comprehensive\\_Plan\\_Final\\_Adopted](http://www.brewstervillage-ny.gov/index.php?option=com_content&view=article&id=67&Itemid=111&jsmallfib=1&dir=JSROOT/Minutes-BOT/Comprehensive_Plan_Final_Adopted)

<sup>18</sup> [http://www.brewstervillage-ny.gov/images/stories/pdfs/URP/Urban\\_Renewal\\_Plan\\_Adopted\\_5-18-2016.pdf](http://www.brewstervillage-ny.gov/images/stories/pdfs/URP/Urban_Renewal_Plan_Adopted_5-18-2016.pdf)



## Demographic Trends – Village of Brewster

In 2000, there were 694 Hispanic and Latino residents in the Village of Brewster, accounting for 37% of the Village's total population. Over the next 15 years the Hispanic and Latino population in Brewster increased by 92%, reaching a total of 1,332 Hispanic and Latino residents in 2015. While the Hispanic and Latino population increased, the white population and the black population decreased by 30% and 53%, respectively. As a result, in 2015 the Hispanic and Latino population accounted for 60% of the Village's total population. See "Appendix C: Village of Brewster Community Profile" for additional demographic and quality of life information about the Village of Brewster.



Source: US Census and the American Community Survey

## Community Outreach – Village of Brewster

Pattern and CCNY hosted a community outreach event in Brewster in February 2017. All of the business owners at the meeting were from Chiquimula, Guatemala, a state in eastern Guatemala. Most of them emigrated from Guatemala about 20 years ago. During site visits and community outreach, Pattern and CCNY observed a large day labor workforce in the village. These day laborers congregate in a central location to look for work.



Several of the Hispanic business owners discussed how they have trouble accessing capital for their business. One owner reported that he is interested in taking out a loan to buy new equipment for his business, but interest rates are too high. Another owner shared that he went to a bank to secure a small business loan, but he was denied. The business owners discussed how many Hispanic business owners in the community have poor credit scores and little to no credit history, which limits their ability to access capital for their business.

Some of the meeting attendees expressed a feeling of discrimination towards the Hispanic business community. One of the business owners explained that it seems like Hispanic businesses are subject to more random inspections and complaints than businesses with non-Hispanic owners. There is also a perception of discrimination at lending institutions like banks. Some of the meeting attendees expressed the opinion that banks discriminate against the Hispanic and Latino population and are less willing to provide loans to Hispanic business owners.



Overall, meeting attendees expressed a desire for increased support for Hispanic and Latino business owners in Brewster. One of the business owners pointed out that there are many Hispanic-owned businesses in Brewster, but no one at the local chamber of commerce speaks Spanish. Many of the Hispanic business owners expressed an interest in improving their understanding of relevant local regulations and permits related to their business. Two of the business owners were unsure if their business had all of the appropriate permits.

# Village of Liberty, Sullivan County

## **Community Overview**

The Village of Liberty is located within the Town of Liberty in Sullivan County, New York. The village is about 100 miles from New York City by car and about 85 miles from the City of Binghamton, New York. The southern border of Catskill Park is situated just north of the Village.

In the 19<sup>th</sup> century, the construction of the Erie Canal provided an economic boon for Liberty. The farming industry prospered and the Village became a regional center for the production of poultry products. During the same time period, Liberty became known for its tuberculosis treatment centers. The village was a popular location for these treatment centers due to its accessibility by train, geographical isolation, and fresh air. Due in part to people from New York City visiting the treatment centers, by the end of the 19<sup>th</sup> century Liberty became a popular summer retreat for working class New York City residents.

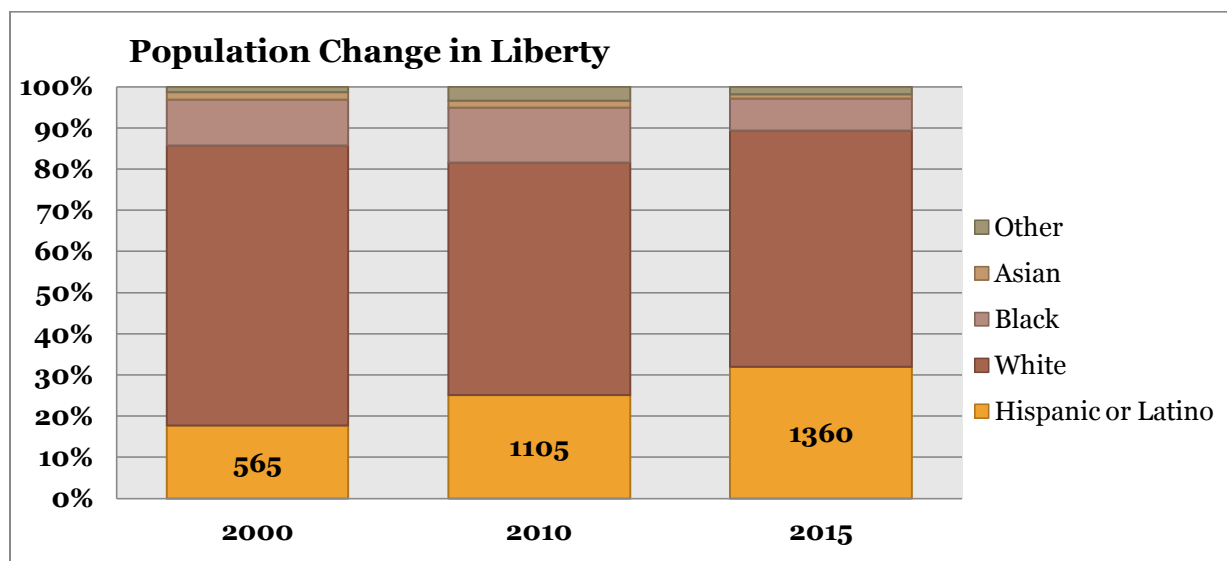
The village of Liberty, much like Monticello, suffered from the loss of the resorts and hotels in the late 1960s and early 1970's when airplane travel became more affordable. The downturn of the hospitality industry also negatively affected the agricultural industry in the area and contributed to the closing of several downtown businesses.<sup>19</sup> The economy of the village continues to rely on tourism and employment from local food processing factories.

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<sup>19</sup> <http://www.townofliberty.org/wp-content/uploads/2016/01/ComprehensivePlan2008.pdf>

## Demographic Trends – Village of Liberty

In 2000, the village of Liberty had a Hispanic and Latino population of 565 which accounted for 18% of the total population of the Village. From 2000 to 2015 the total population of the Village increased 33% from 3,183 in 2000 to 4,241 in 2015. Much of the population growth can be attributed to the Hispanic and Latino population which more than doubled over the same time period. From 2000 to 2015 the Hispanic and Latino population increased from 565 in 2000 to 1,360 in 2015. This represents a 141% increase in the Hispanic and Latino Population, making it the fastest growing population in the Village. See “Appendix D: Village of Liberty Community Profile” for additional demographic and quality of life information about the Village of Liberty.



Source: US Census and the American Community Survey

## Community Outreach – Village of Liberty

Pattern and CCNY hosted a community outreach forum in the Village of Liberty in early May, 2017. Hispanic business owners and prospective business owners from Liberty were in attendance. Participants in the forum were Dominican and Colombian. Meeting attendees told Pattern and CCNY that some Hispanic business owners in the community decided not to attend the meeting because of their status as unauthorized immigrants.

When asked about the challenges of being a Hispanic business owner in Liberty, attendees cited low foot traffic, access to capital, and discrimination. One of the business owners reported they were denied a business loan from three different banks. After failing to secure a loan, the business owner decided to invest their own savings into the business. Other attendees at the meeting had heard of many similar stories. The role of racial discrimination was also discussed at the outreach meeting. Some of the business owners believe that racial discrimination is at least part of the reason why Hispanic and Latino business owners have a difficult time securing loans from traditional lending institutions. One business owner decided to start business in Liberty instead of Monticello because the rent was cheaper and the space was larger.



# Village of Monticello, Sullivan County

## Community Overview

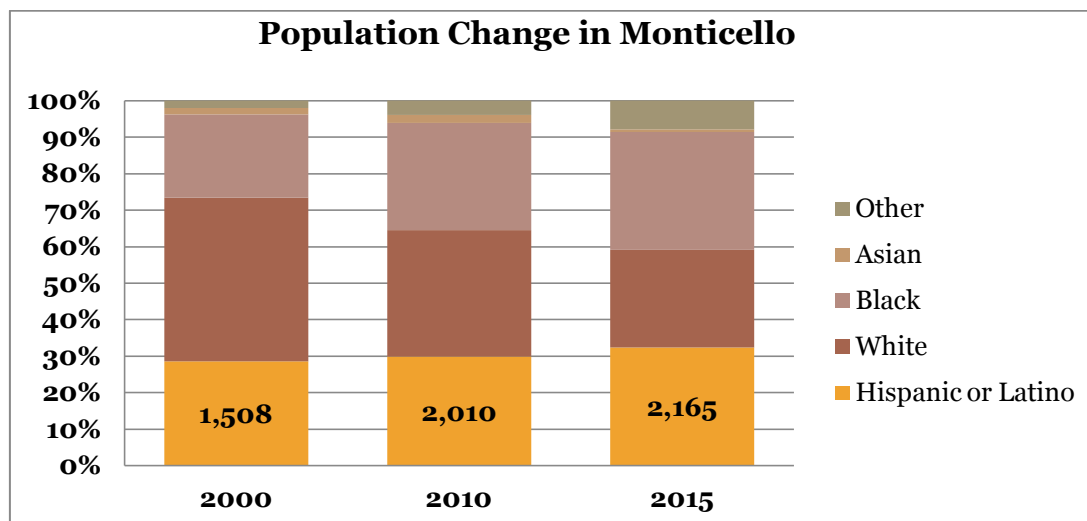
The Village of Monticello is located within the Town of Thompson in Sullivan County, New York. Monticello is the county seat of Sullivan County and is presently the largest urban center in Sullivan County. The village is approximately 95 miles by car from both New York City and the City of Binghamton.

The Village had a thriving “Main Street” during the 1950’s through the 1970’s acting as a hub for the Catskill resorts, which was once known as the “Borsch Belt”. The tourism-based economy of Sullivan County drastically declined in the mid 70’s as other tourism based destinations both nationally and internationally became more popular. The Village began losing population, the storefronts became vacant and the demographics shifted, as described below. Major employers in the greater Monticello area include the county government along with the Center for Discovery, a school and research center for children with developmental disabilities and the Orange Regional Hospital.

Over the past ten years there has been a resurgence in the tourism economy with the opening of Bethel Woods Center for the Arts, located at the site of the Woodstock Festival of 1969, and the Monticello Motor Club. Bethel Woods is a large, world class venue for live music and performing arts. It is also home to museum about the Woodstock Festival. Bethel Woods. Resorts World, a new large scale casino and entertainment venue opened in February 2018 and is expected to employ thousands of people.

## Demographic Trends – Village of Monticello

In 2000, Monticello had a total population of 5,280. The Hispanic and Latino Population in 2000 was 1,508, representing 29% of the Village’s population. By 2015, the Hispanic and Latino Population had increased from 1,508 residents in 2000 to 2,165 residents in 2015, a 44% increase. Over the same time period, the Black population increased by 81% and the White population decreased by 24%. In 2015, 32% of the population of Monticello was Hispanic or Latino. See “Appendix E: Village of Monticello Community Profile” for additional demographic and quality of life information about the Village of Monticello.



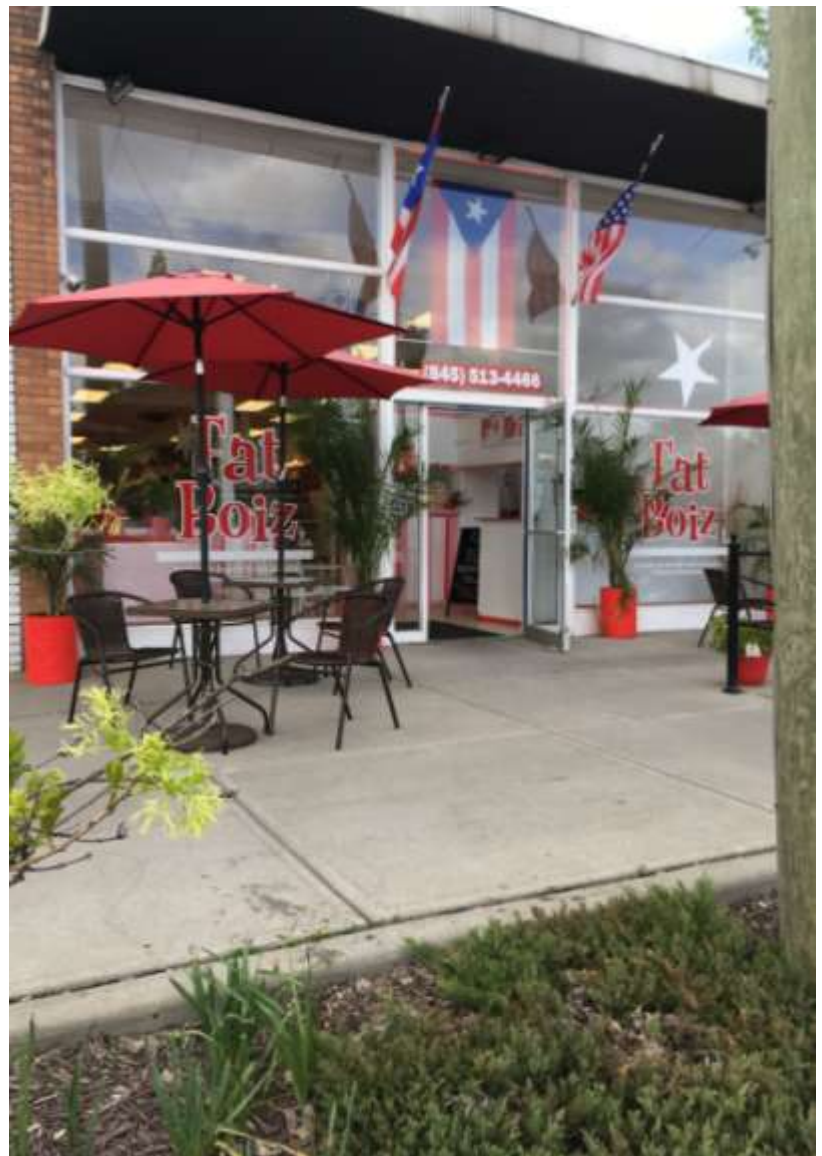
Source: US Census and the American Community Survey



### Community Outreach – Village of Monticello

Pattern and CCNY conducted a community outreach meeting in the Village of Monticello in early May, 2017. One of the Hispanic business owners explained that in the past couple of years their business has expanded and they are interested in continuing to grow the businesses. The expansion of the business was made possible in part by a loan from Sullivan County. Despite the success of the business, the owner expressed a desire to receive additional technical assistance on the topics of credit score, budgeting, and pricing.

Another business owner inquired about the process of becoming a certified Minority and Women Owned Business Enterprise (WMBE). All of the business owners present at the meeting were encouraged to look into becoming certified. One of the business owners was not aware that the certification existed. Becoming a certified WMBE provides access to state contracting opportunities, lending programs, and additional access to technical assistance.





# Village of Walden, Orange County

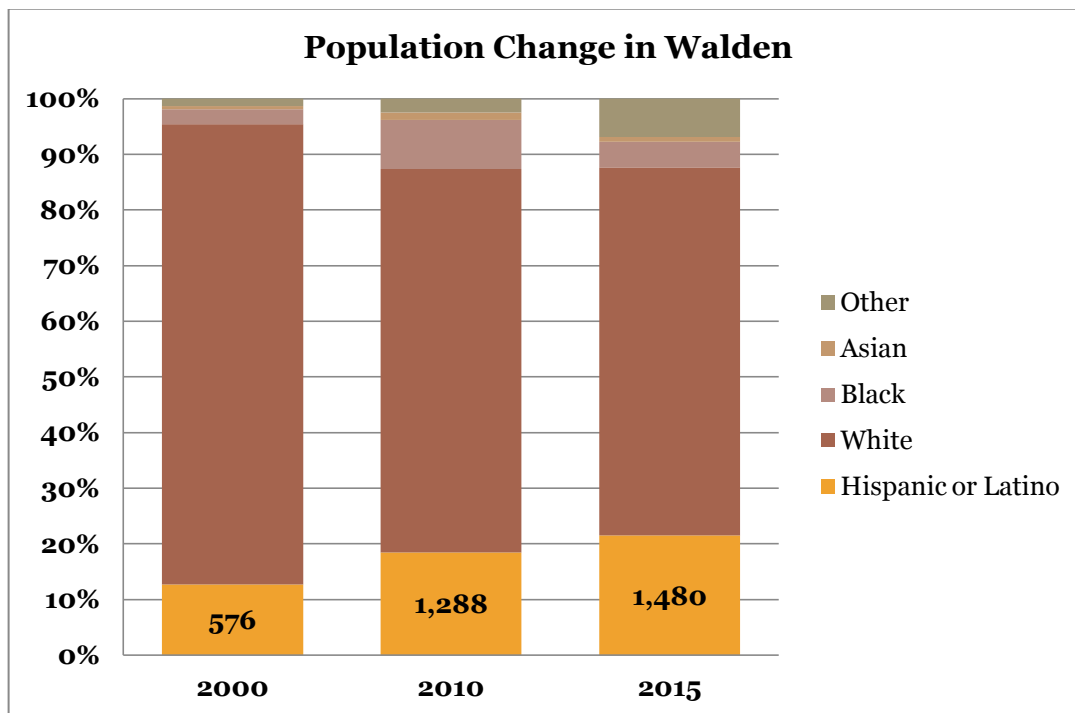
## Community overview

The Village of Walden is located within the Town of Montgomery in Orange County, New York. The village is located approximately 10 miles west of the City of Newburgh and about 60 miles from New York City by car.

From the 1930s to 1950s, Walden was a regional center for the garment industry. In the 1980s and 1990s, the downtown area of the Village began to suffer due to the popularity of shopping centers. Today, there are a number of fruit farms near the Village that provide some employment. The majority of Walden's residents work within Orange County while some commute to New York City and nearby Dutchess, Ulster and Westchester counties. Walden Savings and Walden Federal Savings Bank have offices in downtown Walden. There are three Hispanic and Latino owned businesses in the downtown area.<sup>20</sup>

## Demographic Trends – Village of Walden

In 2000, there were 576 Hispanic and Latino residents in the Village of Walden, accounting for 11% of the Village's total population. Over the next 15 years the Hispanic and Latino population in the Village more than doubled, increasing from 576 in 2000 to 1,480 in 2015, a 157% increase. In 2015, the Hispanic and Latino population accounted for 22% of the Village's total population. Although the Village experienced significant growth of the Hispanic and Latino population, in 2015 the majority of the population remained white (68%). See "Appendix F: Village of Walden Community Profile" for additional demographic and quality of life information about the Village of Walden.



Source: US Census and the American Community Survey

<sup>20</sup> <https://villageofwalden.org/residents/walden-history>

### **Community Outreach – Village of Walden**

Pattern and CCNY had a difficult time conducting community outreach in the Village of Walden. The difficulty was due in part to the fact that there are relatively few Hispanic-owned businesses in the village, despite a significant Hispanic and Latino Population. Some of the Hispanic business owners that Pattern and CCNY reached out to were unwilling to talk or attend any meetings. As a result, there were no forums held in Walden for this study.

Pattern and CCYNY were able to speak with one Mexican business owner about their experience opening a business in Walden. The business owner explained that their business is doing relatively well but they experience a lot of variability in the amount of customers patronizing their businesses on a day to day basis. The business owner expressed a desire to learn more about budgeting and saving to improve their financial safety net.

## DEMOGRAPHIC HIGHLIGHTS

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In addition to understanding the demographic trends specific to each community, it is also important to understand these changes in the context of the region the communities are located in. The following section explores regional demographic trends and how each of the four villages involved in this study compare to one another. All of the statistics below are from the 2015 American Community Survey.

In 2015, Brewster was the only village in this study where Puerto Ricans were not a majority of the Hispanic and Latino population. As mentioned previously, a large majority (74%) of the Hispanic population in Brewster is Central American. In Liberty, 41% of the Hispanic population was Puerto Rican, almost 30% was Central American and almost 20% were Mexican. In Monticello, about 60% of the population was Puerto Rican and 16% was Central American. In Walden, 65% of the Hispanic population identified as Puerto Rican while the rest of the Hispanic population didn't identify with a geographic group.<sup>21</sup>

Within the four villages, 50% or more of the Hispanic population was under 35 in 2015. In Brewster, 61% of the Hispanic population was under 35 and 14% of the Hispanic population was under 20. In Walden, 62% of the Hispanic population was under 35. In Liberty 24% of the Hispanic population was under 20 and 26% of the Hispanic population in Monticello was under 20.<sup>22</sup>

In 2015 the homeownership rate in all four villages was lower among Hispanics relative to other ethnicities. Among the four villages, Hispanic homeownership rate was the highest in Walden, where a majority of Hispanics (53.1%) owned a home. By contrast, homeownership rates were much lower in the other three villages. In Monticello, 20.1% of Hispanics owned a home. 10.4% of Hispanics in Liberty owned a home, and just 6.9% of Hispanics in Brewster owned a home.

Language spoken at home can reveal the degree of integration and assimilation of a community. According to the 2015 American Community Survey, in Brewster 10% of Hispanic residents spoke only English at home. While in Liberty, 41% of Hispanic residents spoke only English at home and in Monticello, 35% of Hispanic Residents spoke only English at home. In Walden, 38% of Hispanic residents spoke only English at home. In Walden, 92% of Spanish-speaking Hispanics also spoke English very well at home. In Monticello, 62% of Hispanics who spoke Spanish at home also spoke English very well at home. In Brewster, by contrast, only 17% of Spanish-speaking Hispanics spoke English "very well" compared to 32% who spoke it "not well" and 26% who spoke it "not at all." In Monticello, 44% of Spanish-speaking Hispanics also spoke English "very well," while 31% spoke it "not well" or "not at all."

Each village had varying education levels for its Hispanic population. In Brewster, 55.6% of Hispanic residents have not graduated from high school, including 36.5% who did not attend high school at all. Just 6.8% of Hispanic residents of Brewster have at least a bachelor's degree. In Walden, by contrast, only 6.1% of Hispanics have not graduated from high school, and 16.2% have a bachelor's degree or higher. Liberty has the fewest Hispanic residents with a bachelor's degree or higher (just 1.5%) and has 31.5% of residents with less than a high school diploma.

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<sup>21</sup> 2015 American Community Survey (ACS)

<sup>22</sup> 2015 American Community Survey (ACS)

53.1% of Hispanic residents in Liberty and 45.3% in Monticello are high school graduates who have not attended any college. There were large gaps in education levels between the Hispanic and non-Hispanic populations of the villages. For instance, in Brewster, only 12.1% of non-Hispanics lacked a high school education compared to 55.6% of Hispanics. In Liberty only 15.4% of Hispanics had at least some college education, compared to 60.1% of non-Hispanics. These statistics will need to inform efforts made with regard to small business management training.

## SUMMARY OF COMMUNITY OUTREACH FINDINGS

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### Access to Capital

Start-ups and existing businesses generally 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. Cultural impediments include a distrust of banks and local government agencies. These entities could be of assistance as they offer small business loans. Researchers learned that few Hispanic and Latino business owners in these four villages have accessed loans from banks, the U.S. Small Business Administration (SBA), or programs administered by local government. Most Hispanic or Latino business owners invest their personal savings and borrow from family to start or improve their business.

Based upon the community engagement process, outreach, forums and individual interviews, Pattern and CCNY found that there are five primary reasons that Hispanic and Latino business owners are not accessing loans:

- 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

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 resources. Hispanic and Latino business owners indicated in some cases there is a lack of marketing and outreach efforts to their community. Many business owners need help with business plans or help building credit to qualify 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 to assist Hispanic and Latino business owners in Spanish.

## 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 told researchers that Hispanic and Latino owned businesses sometimes fail because they cannot 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 country 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 the United States and may contribute to a reluctance to pay taxes.

Research indicates that some Hispanic and Latino business owners do not understand the complexities of local laws, policies and regulatory requirements that a small business needs to follow. In their countries of origin such as Mexico, Guatemala, Dominican Republic, El Salvador, Honduras; laws are not generally enforced as well as they are in the United States. Also, typically there are fewer 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.

## Technical 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. Several business owners expressed the need for further information and technical assistance on the following topics:

- 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

## Limited Customer Base

Researchers observed that only some Hispanic businesses are patronized by non-Hispanic customers. Non-Hispanics tend to patronize businesses that have bilingual menus, bilingual marketing materials, and English-speaking workers. Researchers observed that few non-Hispanics go to Honduran or Guatemalan restaurants because they are not familiar with the food.

### **Limited Time and Staffing Challenges**

Many business owners work 12-16 hours a day, and sometimes six to seven days a week. As a result, they often have very little time available to look for business assistance. When business owners were invited to attend meetings, many stated how they couldn't leave their business because they didn't have staff to cover for them. 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.



## RECOMMENDATIONS

### 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 in Kingston are distributed at the tables.

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."<sup>23</sup>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 to 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.”<sup>24</sup>

## 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.
- Leverage CCNY, WEDC or other local community-based organizations to facilitate a professional marketing workshop or invite a local successful Hispanic or Latino business owner to a series of business owner meetings to share their experience with successfully marketing 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 (Día 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

<sup>23</sup> <http://www.kingstonlandtrust.org/programs/greenline/>

<sup>24</sup> <http://www.yonkersny.gov/government/boards-commissions/advisory-boards/hispanic-advisory-board>

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.”<sup>25</sup>

## 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 as a result.
- 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,

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<sup>25</sup> <http://www.portlandmercado.org/background-information/>

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 non-traditional 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 off 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.<sup>26</sup>

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.”<sup>27</sup> 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

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<sup>26</sup> <http://www.adelantemujeres.org/small-business-development/>

<sup>27</sup> <http://www.lisc.org/our-initiatives/financial-stability/financial-opportunity-centers/>

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.<sup>28</sup> 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 rent 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 Business 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.”<sup>29</sup>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/sbjasa/>
- 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

<sup>28</sup> <https://www.kiva.org/trustees/apply>

<sup>29</sup> <http://icic.org/commercial-rents-rise-local-businesses-feel-squeeze/>



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.<sup>30</sup>

- 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.<sup>31</sup> 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.

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<sup>30</sup> <http://icic.org/commercial-rents-rise-local-businesses-feel-squeeze/>

<sup>31</sup> <http://icic.org/commercial-rents-rise-local-businesses-feel-squeeze/>

## CONCLUSION

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This study found that one of the primary needs of Hispanic and Latino businesses in the Hudson Valley is 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, regulations, accounting, bilingual marketing, and business plans. While there are some existing technical assistance providers, many Hispanic and Latino business owners are unaware that they exist. 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 unauthorized immigration status of a number of business owners in these villages discourages them from seeking technical assistance resources.

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 four villages to create inclusive economies where all residents can benefit.

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 communities 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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This report was funded by:



## APPENDICES

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## Appendix A: Technical Assistance Resource Guide

### Technical Assistance Providers:

#### 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](mailto: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](mailto:info@Entrepreneur360.net)

[www.Entrepreneur360.net](http://www.Entrepreneur360.net)

[www.ABClatino.net](http://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 Schwerert  
Regional Director  
Mid-Hudson SBDC  
1 Development Court  
Kingston, NY. 12401-1949  
(845)339-0025  
[sehwarea@sunyulster.edu](mailto:sehwarea@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](mailto: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](mailto: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](http://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](mailto: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@communitypc.com](mailto:mpaden@communitypc.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](mailto:swerner@leviticusfund.org)  
[www.leviticusfund.org](http://www.leviticusfund.org)

***New York Business 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](mailto: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](mailto:sobermaier@communitycapitalny.org)

[www.communitycapitalny.org](http://www.communitycapitalny.org)

Community Capital en español: <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](mailto:gpowell@NYBDC.com)

## **WEDC**

WEDC 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](mailto:vbazan@wedcbiz.org)

WEDC 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](mailto:hugojuleq@gmail.com)

## **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

## Appendix B: Hispanic and Latino Owned Business Directories

Brewster Hispanic and Latino Owned Business Directory		
Name of Business	Address	Phone Number
Amigos Buffet and Market		(845) 278-5755
Amigos Gift Shop	92 Main St.	
Loannie's Special Gift	74 Main St.	(845) 582-0285
El Pueblo Central American Cuisine	55 Main St.	
La Guadalupana Mini Mart	70 Main St.	
Julia's Bakery and Deli	43 Main St.	
Lopez Express	45 Main St.	
Julia's Gift Store	59 Main St.	(845) 278 - 2108
Blanky's Barber Shop	82 Main St.	(845) 582-0493
Brewster Grocery Store	82 Main St.	
Ashley's Deli	84/46/88 Main St.	(845) 363-4544
J & Y Associates Accounting Income Taxes		(845) 278-2856

Liberty Hispanic and Latino Owned Business Directory		
Name of Business	Address	Phone Number
La Mexicana Supermarket	68 S. Main St.	
Claudia's Salon	91 N Main St.	(845) 292-2377
International Deli and Grocery	42 N Main St	(845) 292-0160
Variedades Mary	28 S. Main St.	
Don Gabriel	14 S. Main St.	(845) 747-4561

Monticello Hispanic and Latino Owned Business Directory		
Name of Business	Address	Phone Number
Sabor Latino	46 Forestburgh Rd.	(845) 796-0231
Nelly's Dominican Restaurant	500 Broadway	(845) 707-4843
Fat Boiz Puerto Rican Restaurant	490 Broadway	(845) 791-8888
Party Fruit Planet Mexican Restaurant	15 Liberty St.	(845) 707-4943
Monticello Beauty Supply	458 Broadway	(845) 794-8187
Dun-Rite Sanitary Services	P.O. Box 698	(845) 794-8401

Walden Hispanic and Latino Owned Business Directory		
Name of Business	Address	Phone Number
Zona Rosa Mexican Restaurant	39 Main St.	(845) 778-6696
Margarita's Hair Salon	43 Main St.	(845) 778-5561
Marina's Café	7 Main St.	(845) 713-4046

## Appendix C: Community Profiles



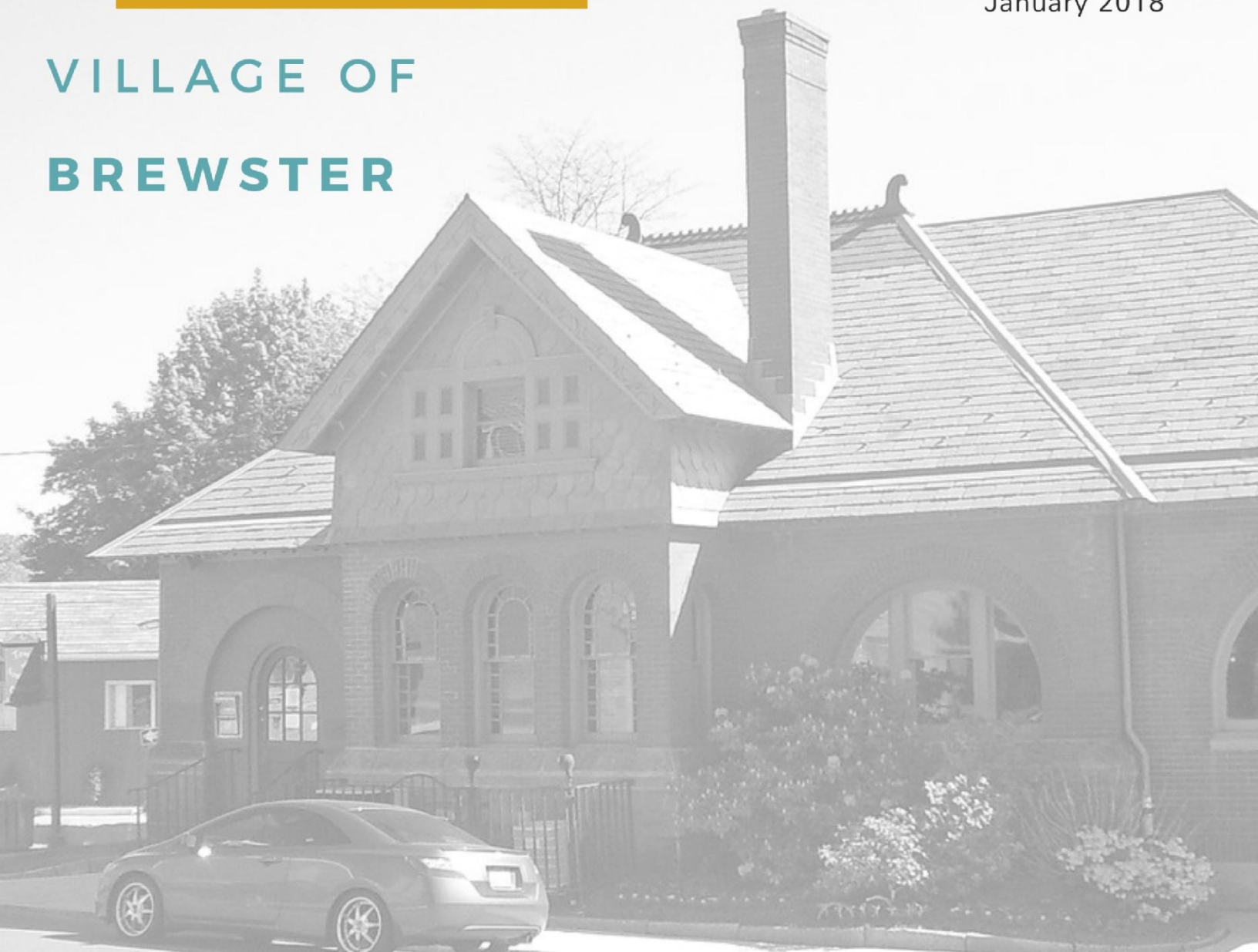
# URBAN ACTION AGENDA

Community  
Profiles

HUDSON VALLEY  
PATTERN *for* PROGRESS

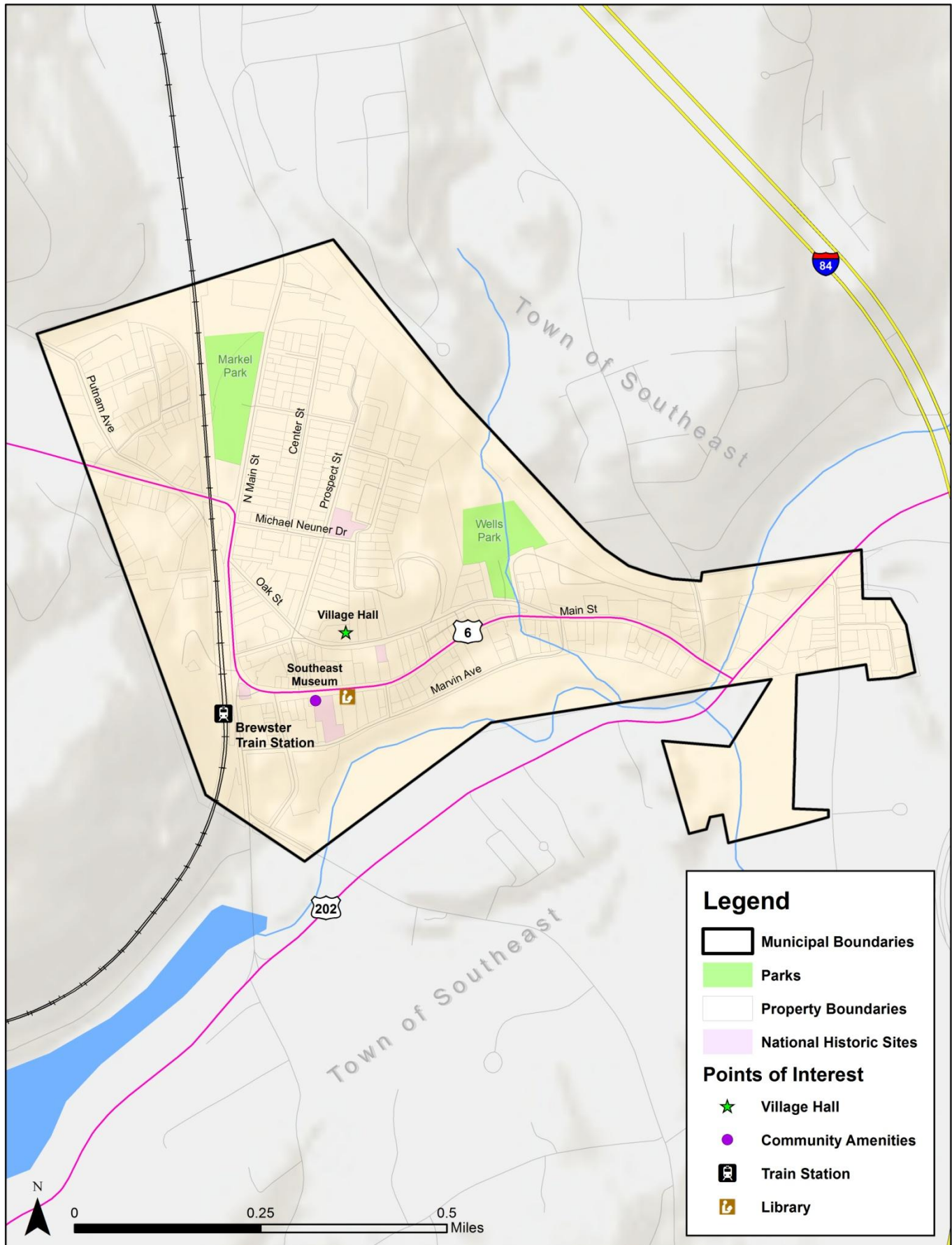
January 2018

VILLAGE OF  
BREWSTER



# village of BREWSTER

## COMMUNITY OVERVIEW MAP



village of BREWSTER  
POPULATION & DEMOGRAPHICS

## Population Basics

**2,212** Population (2015)

**2.3%** Population Change since 2000

**0.5** Square Miles

**4,424** Population Density (people per sq. mile)

## Community Snapshot

**21%** Population under age 20

**70%** Population ages 20-64

**8%** Population 65 and older

**\$49,917** Median household income

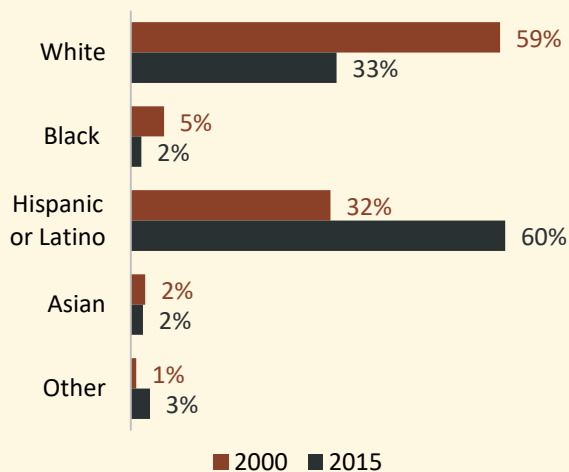
**17%** Residents with a bachelor's degree or higher

**16%** Owner-occupied housing

**76%** Renter-occupied housing

Source: 2015 American Community Survey

## Population by Race and Ethnicity



Source: 2015 American Community Survey; 2000 Decennial Census

## Population &amp; Demographics Analysis

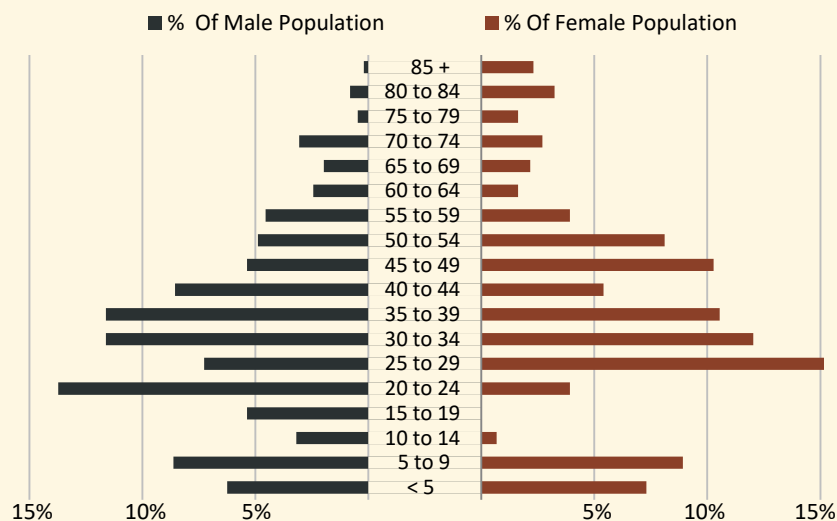
Brewster is the smallest UAA community, and since 2000 it has seen a major demographic transition. Hispanics/Latinos now make up 60% of the population (up from 32%); the White population shrank to 33% (from 59%). The population is young, with many people between 20 and 39 years of age, and very few seniors. Nearly half of residents were born abroad and almost 40% are not 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.

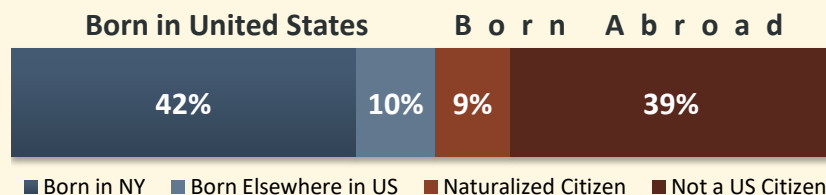
Place of Birth – The category of individuals who were born abroad and are not U.S. citizens includes both legal immigrants (with green cards, student visas, etc.) and undocumented immigrants. The U.S. Census does not ask individuals about their immigration status.

## Share of Population by Age and Sex



Source: 2015 American Community Survey

## Place of Birth



Source: 2015 American Community Survey

# village of BREWSTER HOUSING

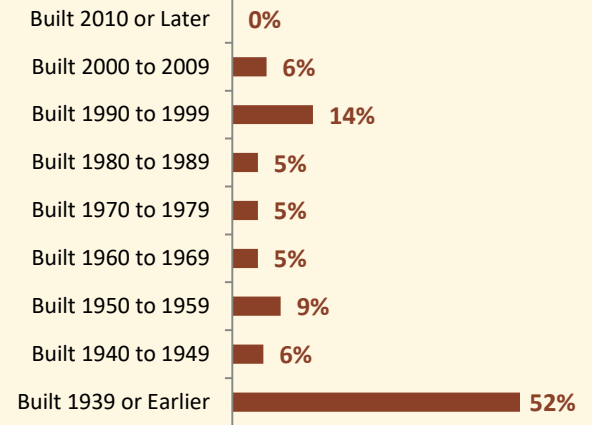
## Housing Analysis

Brewster's housing stock consists mostly of renter-occupied units, with owner-occupied units making up just 16% of the total. Just over half of residents are "cost burdened" (paying more than 30% of their income towards housing), including 34% of renters who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in Beacon have risen by 13% since 2000, compared to 32% in Putnam County. Almost half of homes are worth between \$200,000 - \$299,999 while 21% are worth less than \$100,000. Two thirds of housing units are at least 50 years old, including 52% that were built before 1940.

## Data Notes

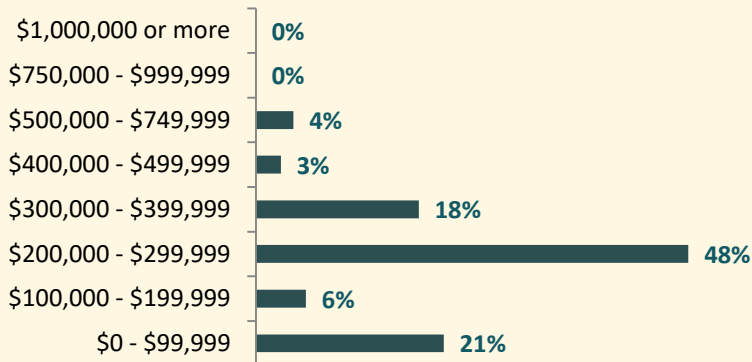
Median Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

## Age of Housing Stock



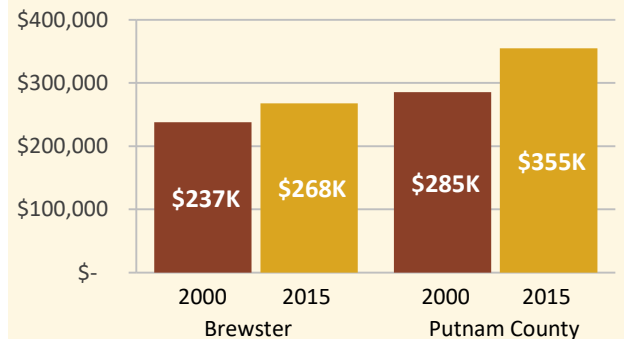
Source: 2015 American Community Survey

## Home Values



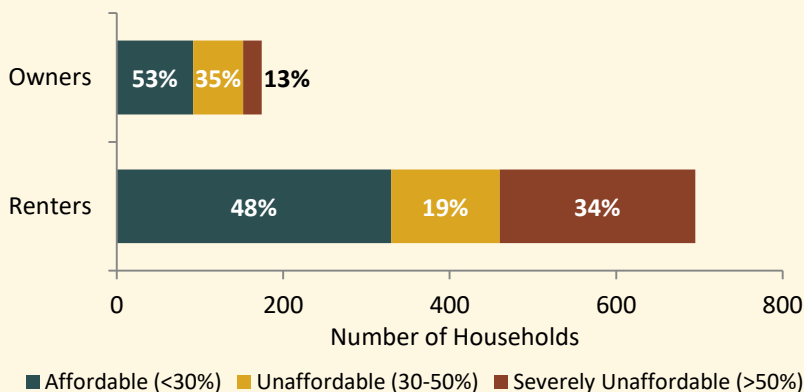
Source: 2015 American Community Survey

## Median Home Value



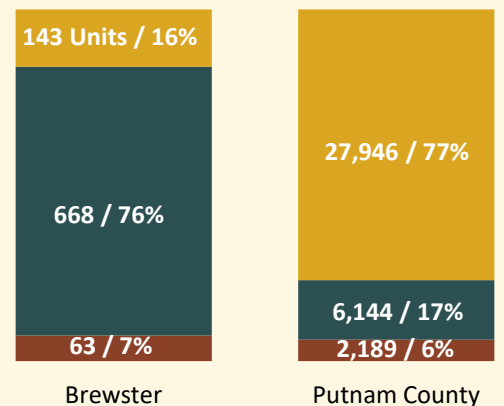
Source: 2015 American Community Survey; 2000 Decennial Census

## Affordability (% of Income Towards Housing Costs)



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

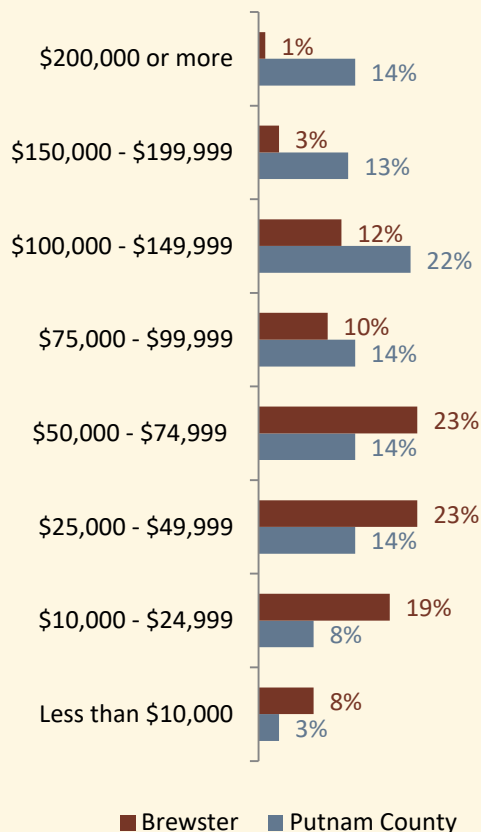
## Housing Occupancy



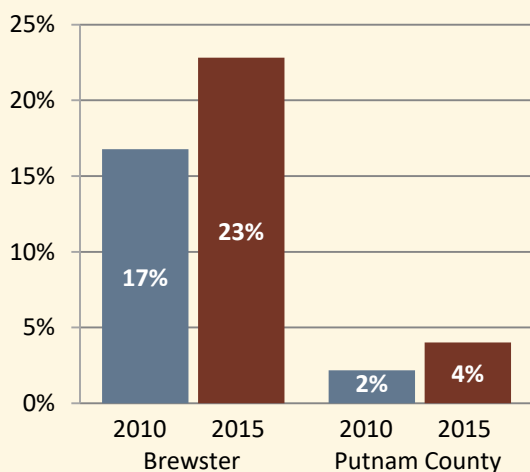
■ Vacant ■ Rented ■ Owned

Source: 2015 American Community Survey



village of **BREWSTER**  
**INCOME & POVERTY****Household Income Distribution**

Source: 2015 American Community Survey

**Households Receiving SNAP**

Source: 2010 &amp; 2015 American Community Survey

**Income & Poverty Analysis**

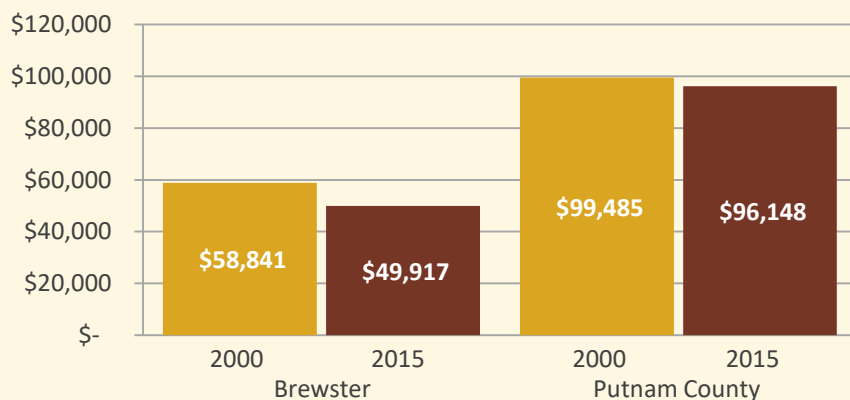
Since 2000, Brewster's median household income has fallen by 15% when accounting for inflation, while the poverty rate has risen from 14% to 17%. The share of households receiving SNAP benefits has risen from 17% to 23% since 2010. Just 16% of households earn more than \$100,000 while 50% earn less than \$50,000.

**Data Notes**

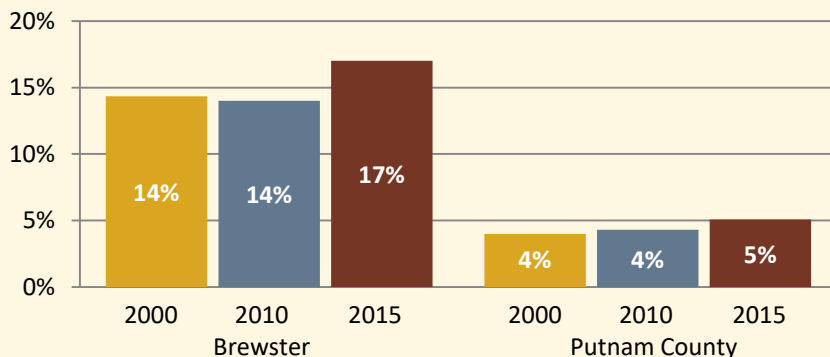
Median Household Income – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

Households Below the Poverty Line – The federal poverty line is adjusted on a yearly basis and varies by household size. As of 2015, the poverty line for a family of four was \$24,250.

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

**Median Household Income**

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

**Households Below the Poverty Line**

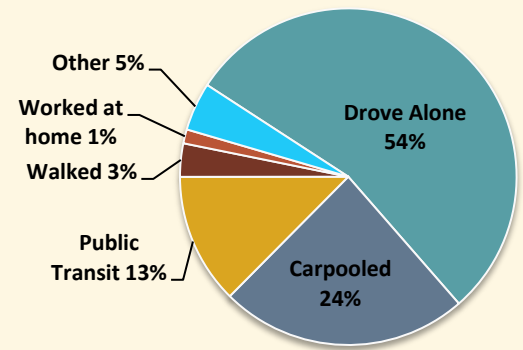
Source: 2015 American Community Survey; 2000 Decennial Census

village of **BREWSTER**  
**ECONOMY****Economy Analysis**

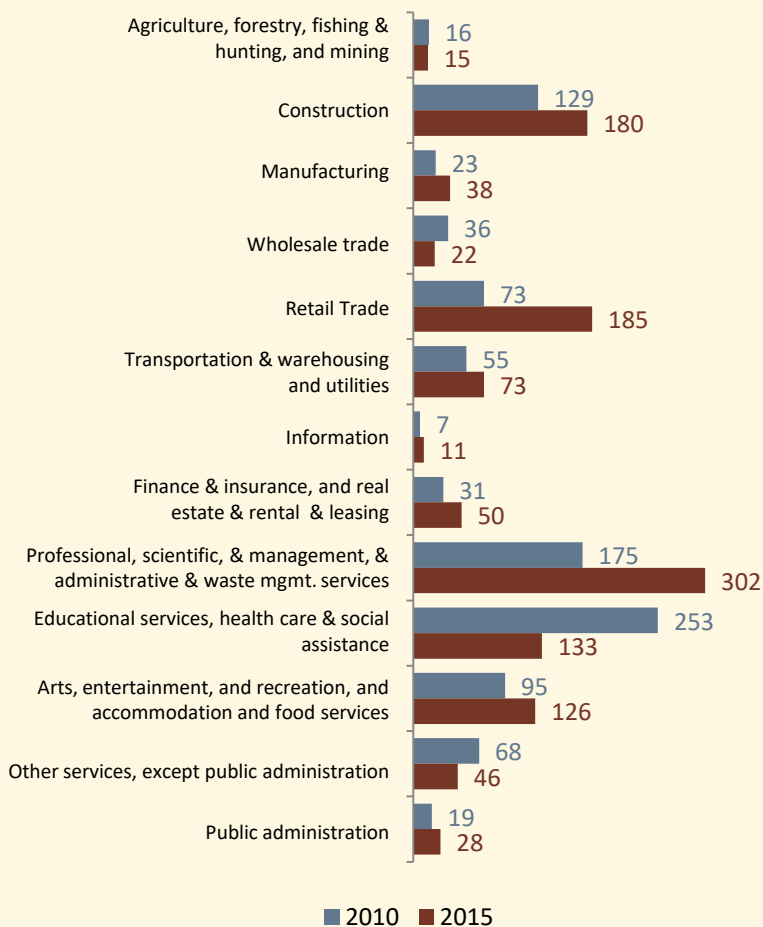
The total percent of residents in the labor force has increased from 73% to 79% since 2000, possibly contributing to the observed increase in the unemployment rate. Only 13% of Brewster residents work in the village, and only 43% work in Putnam County. Almost a quarter of residents carpool to work and 13% take public transit while just 54% drive alone. Relative to 2010, fewer residents work in “educational services, health care and social assistance” sector, and more work in “retail trade.”

**Data Notes**

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

**Means of Travel to Work**

Source: 2015 American Community Survey

**Employment by Industry of Brewster Residents**

Source: 2015 American Community Survey

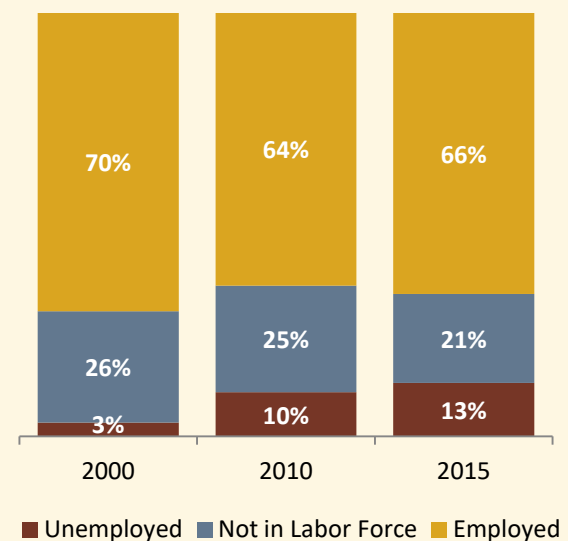
**Place of Work & Commute Time**

% of residents who  
work in Brewster **13%**

% of residents who work  
in Putnam County **43%**

Average Commute Time **30 Minutes**

Source: 2015 American Community Survey

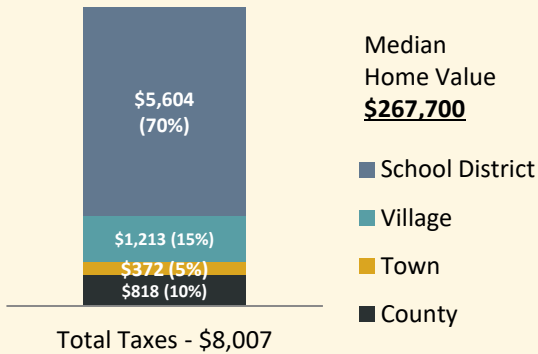
**Employment (Age 16 and Over)**

Source: American Community Survey, US Decennial Census

# village of BREWSTER

## DOLLARS & CENTS

### Tax Allocation on Median Home



Source: Putnam County (2015)

### Municipal Finances

#### Did Village Budget Stay Under NY State Tax Cap?

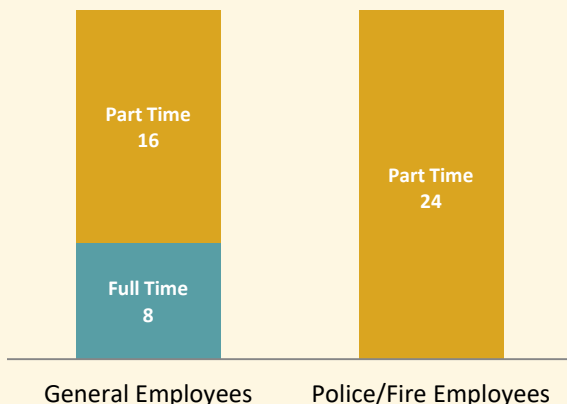
2013	2014	2015	2016	2017
Yes	Yes	Yes	Yes	Yes

#### Bond Rating (S&P) A+/Stable

Rating Date: September 21, 2017

Sources: Office of the New York State Comptroller; S&P

### Municipal Employees



Source: Village of Brewster (2017)

### Dollars and Cents Analysis

Brewster's municipal budget has been under the Tax Cap each year since 2013. Village property tax makes up just 15% of the total tax bill for an average taxpayer, while school taxes make up 70%. The village's largest source of revenue is "charges for services," such as water and sewer fees.

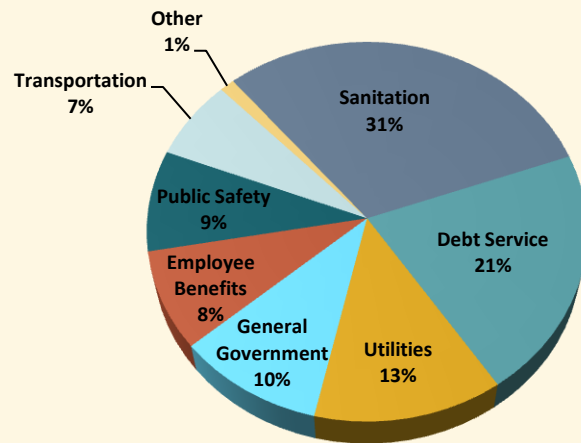
### Data Notes

Municipal Finances – The NY Tax Cap law restricts schools and local governments from raising the property tax levy by more than 2% without a supermajority vote of the local governing body.

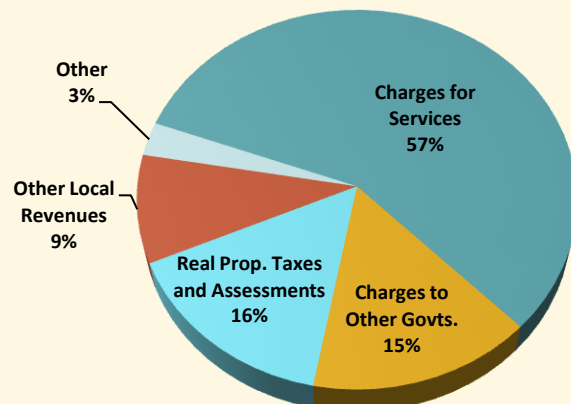
Municipal Employees – Employees were counted as part time if they earned less than \$30,000 in 2016 and full time if they earned over \$30,000. "General" employees are non-police/fire employees.

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

### Municipal Revenues and Expenditures



**2017  
Expenditures  
\$4,206,608**



**2017  
Revenues  
\$4,204,669**

Source: Office of the New York State Comptroller

# village of BREWSTER

## EDUCATION

### Education Analysis

Brewster Central School District serves 3,100 students from the village, the Town of Southeast, and two other towns. Enrollment has steadily declined from a high of over 3,700 in 2003-04. The graduation and CCR rates (see below) are the best of any UAA community, however, the number of students receiving free or reduced lunch (a measure of poverty) has more than tripled since 2011. Among village residents, 36% lack a high school diploma while 21% have an associate's degree or higher.

#### Data Notes

Expenditures per Pupil – Adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

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

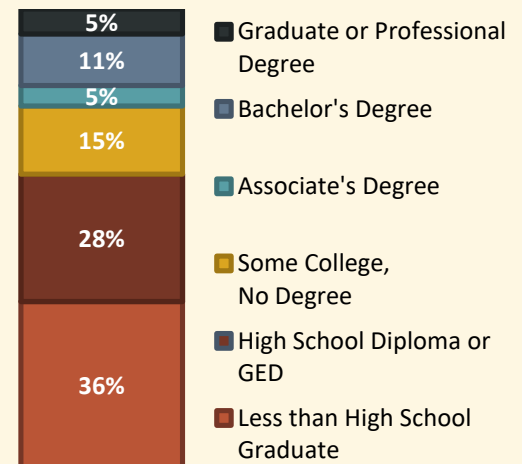
Student Characteristics – Students are eligible for free school lunch if their family's income is below 130% of the poverty line and reduced price lunch if their family's income is below 185% of the poverty line. English Language Learners are students who have been classified as not proficient in English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

### Average SAT Scores

Category	Score (800 max)	Rank Among 23 UAA districts
Reading	514	5
Math	530	4
Writing	506	T-3

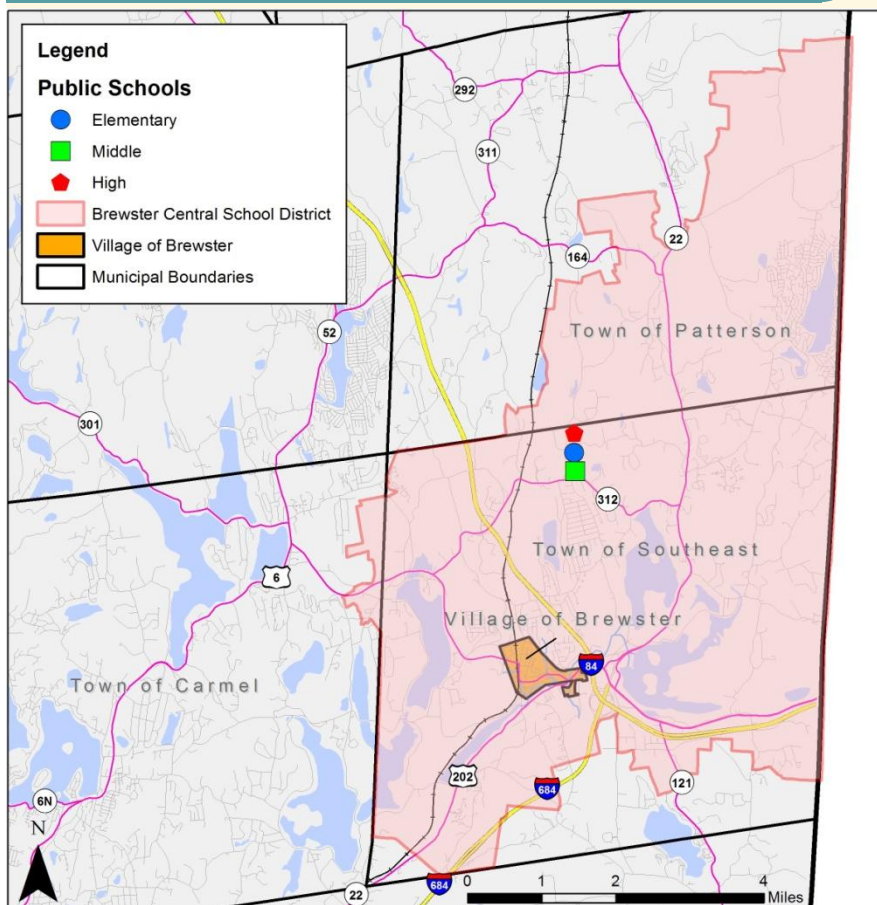
Source: New York State Department of Education (2015-16)

### Education Level of Village Residents

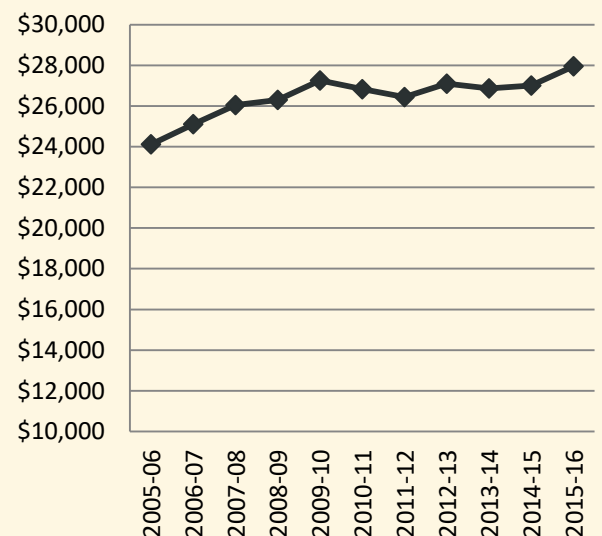


Source: 2015 American Community Survey

### Brewster Central School District



### Expenditures Per Pupil



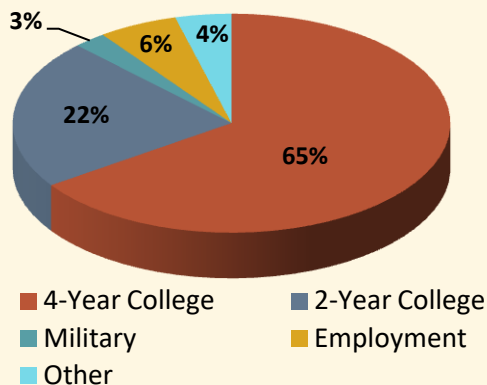
Source: New York State Department of Education (Infl. Adjusted)



# village of BREWSTER

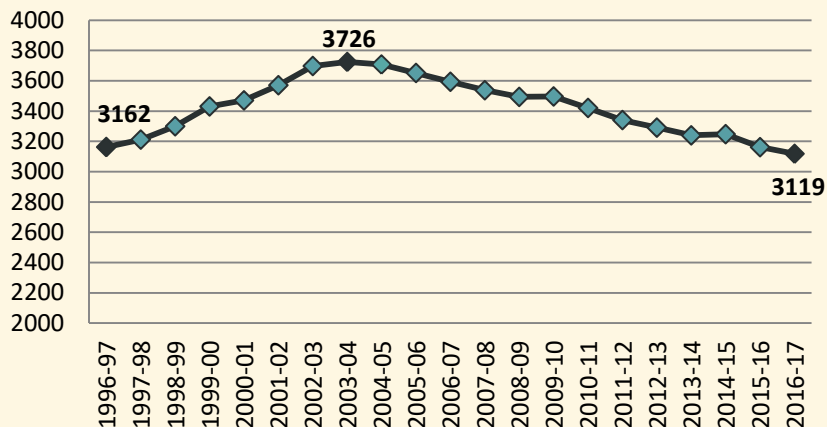
## EDUCATION

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



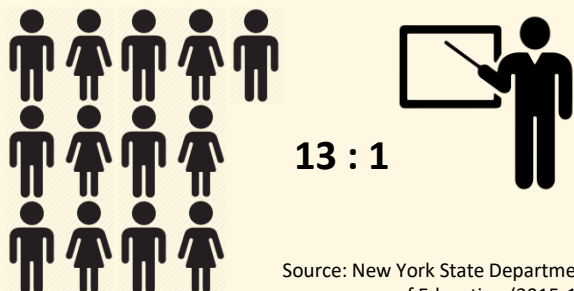
Source: New York State Department of Education (2015-16)

### Brewster Central School District Enrollment



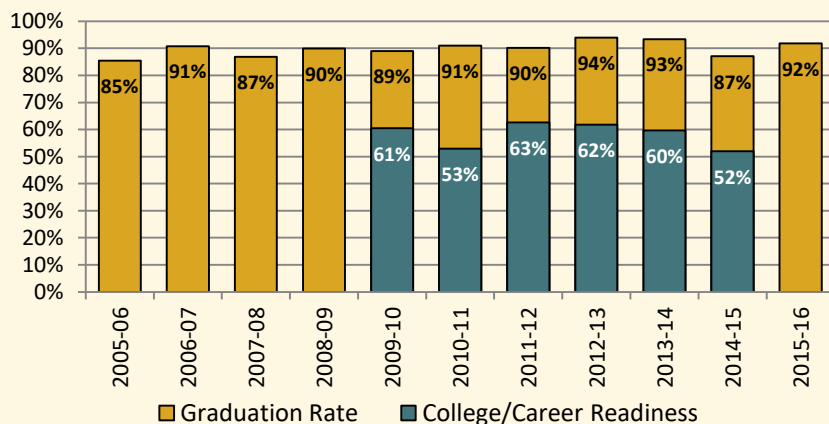
Source: New York State Department of Education

### Student to Teacher Ratio



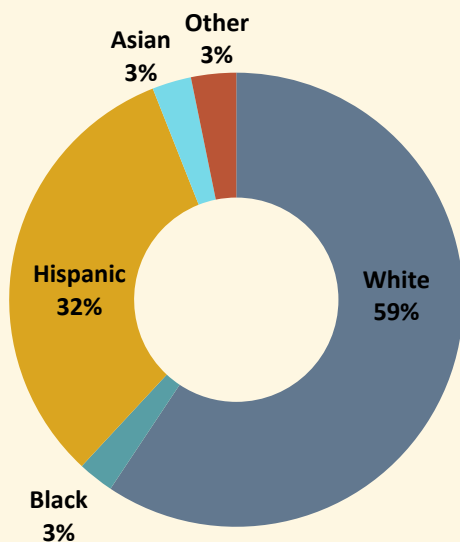
Source: New York State Department of Education (2015-16)

### Graduation Rate & College/Career Readiness



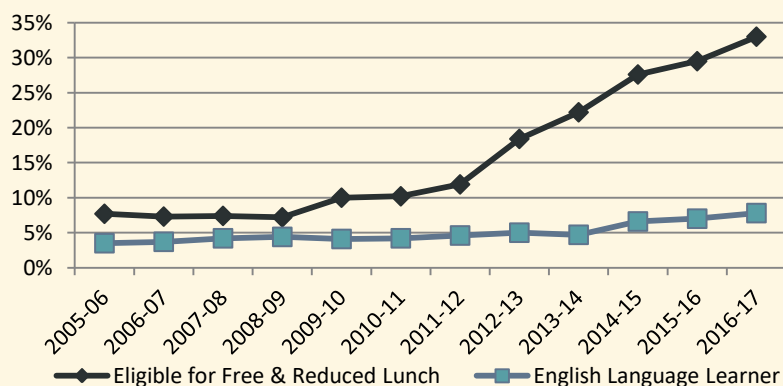
Source: New York State Department of Education

### Race & Ethnicity of Students



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

### Student Characteristics



Source: New York State Department of Education

# village of BREWSTER

## HEALTH

### Health Analysis

Nearly 40% of residents lack health insurance, highest of any UAA community. Putnam is one of the healthiest NYS counties but 35% of students in Brewster public schools are obese or overweight.

### 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

#### Putnam County

Rank out of 62 New York Counties



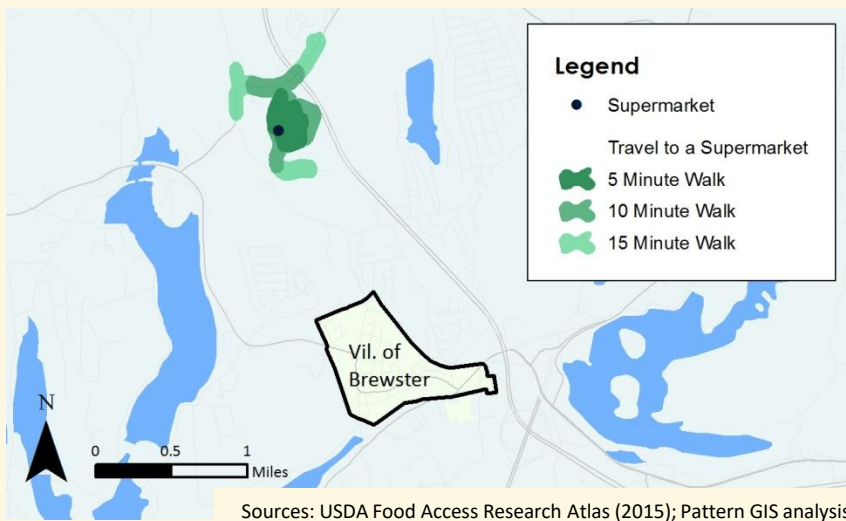
2015

2016

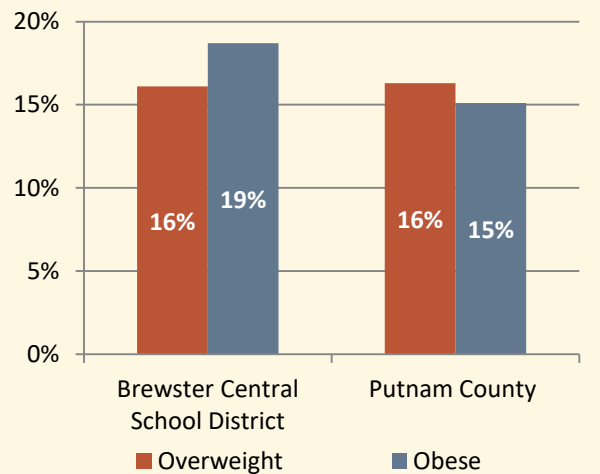
2017

Source: Robert Wood Johnson County Health Rankings

### Access to Quality Food

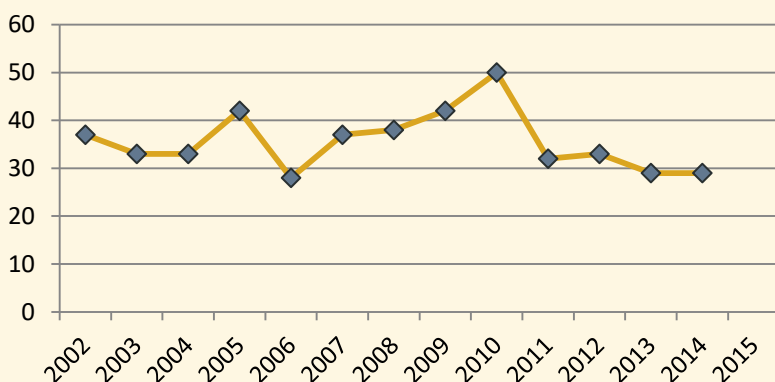


### Childhood Obesity



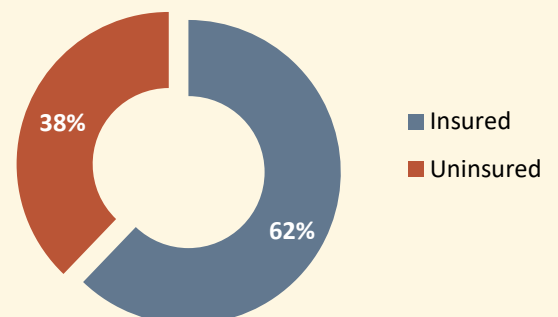
Source: New York State Department of Health (2014-16 average)

### Number of Births



Source: New York State Department of Health

### Health Insurance Rate



Source: 2015 American Community Survey

# village of BREWSTER

## QUALITY OF LIFE

### Access to Parks



Acres of Open Space  
& Parks in Municipality **12**



Residents per Acre of  
Parkland **191**

Source: Pattern for Progress Analysis of GIS Data

### Avg. Annual Household Spending



**\$1,926**

Apparel & Services



**\$2,814**

Eating Out



**\$4,378**

Groceries



**\$4,039**

Health Care

Source: ESRI Business Analyst 2017

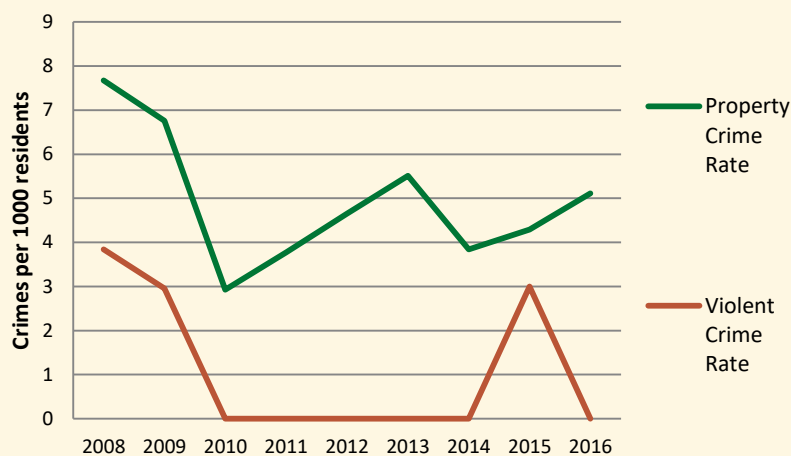
### Quality of Life Analysis

The overall crime rate in Brewster is very low and there were no violent crimes reported in six of the last nine years. The village has two small parks, popular among residents.

#### 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 prior to 2008 was not available.

### Per Capita Crime Rate



Source: NY State Division of Criminal Justice Services

## ABOUT THIS PROJECT

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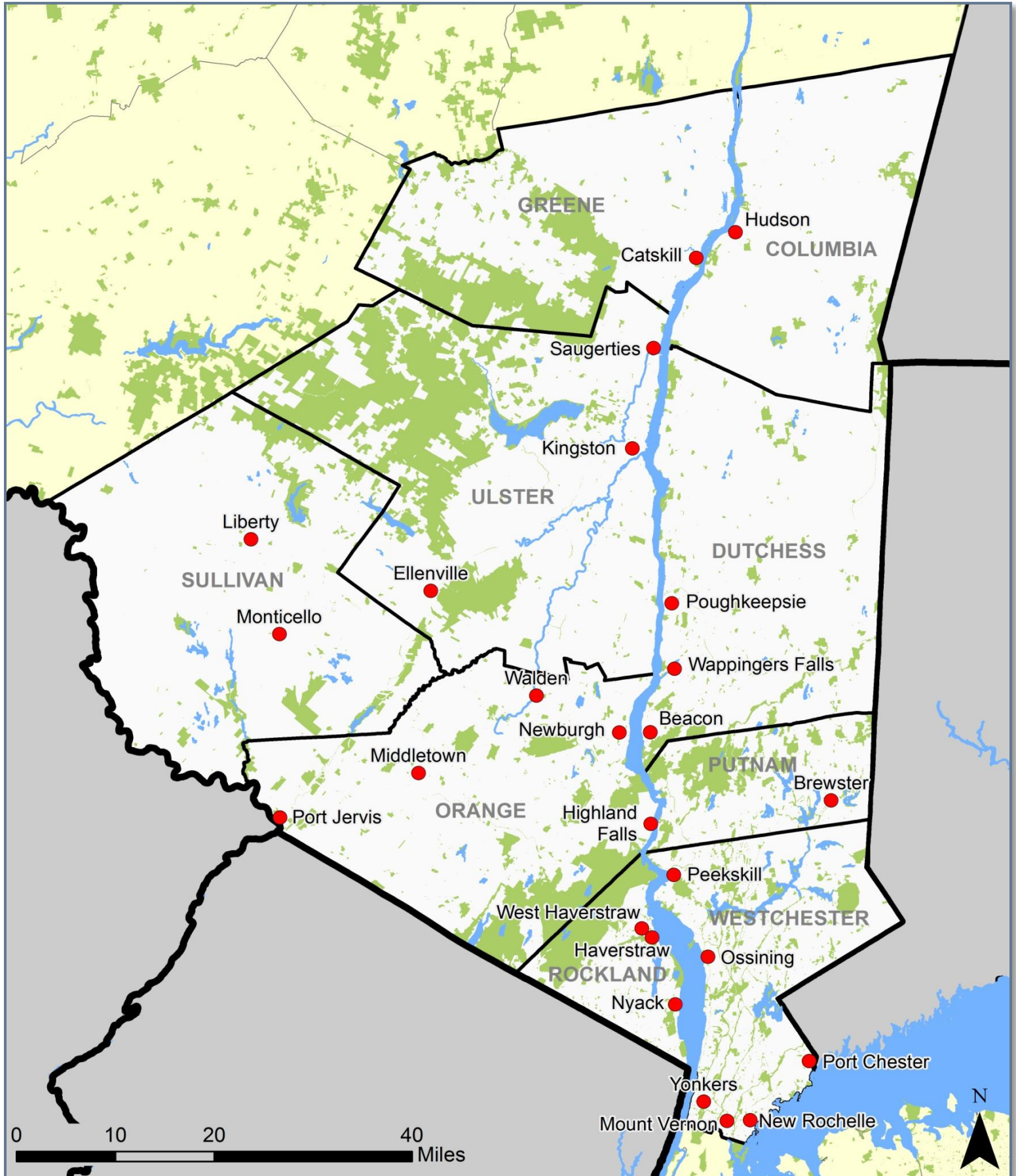
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# URBAN ACTION AGENDA COMMUNITIES





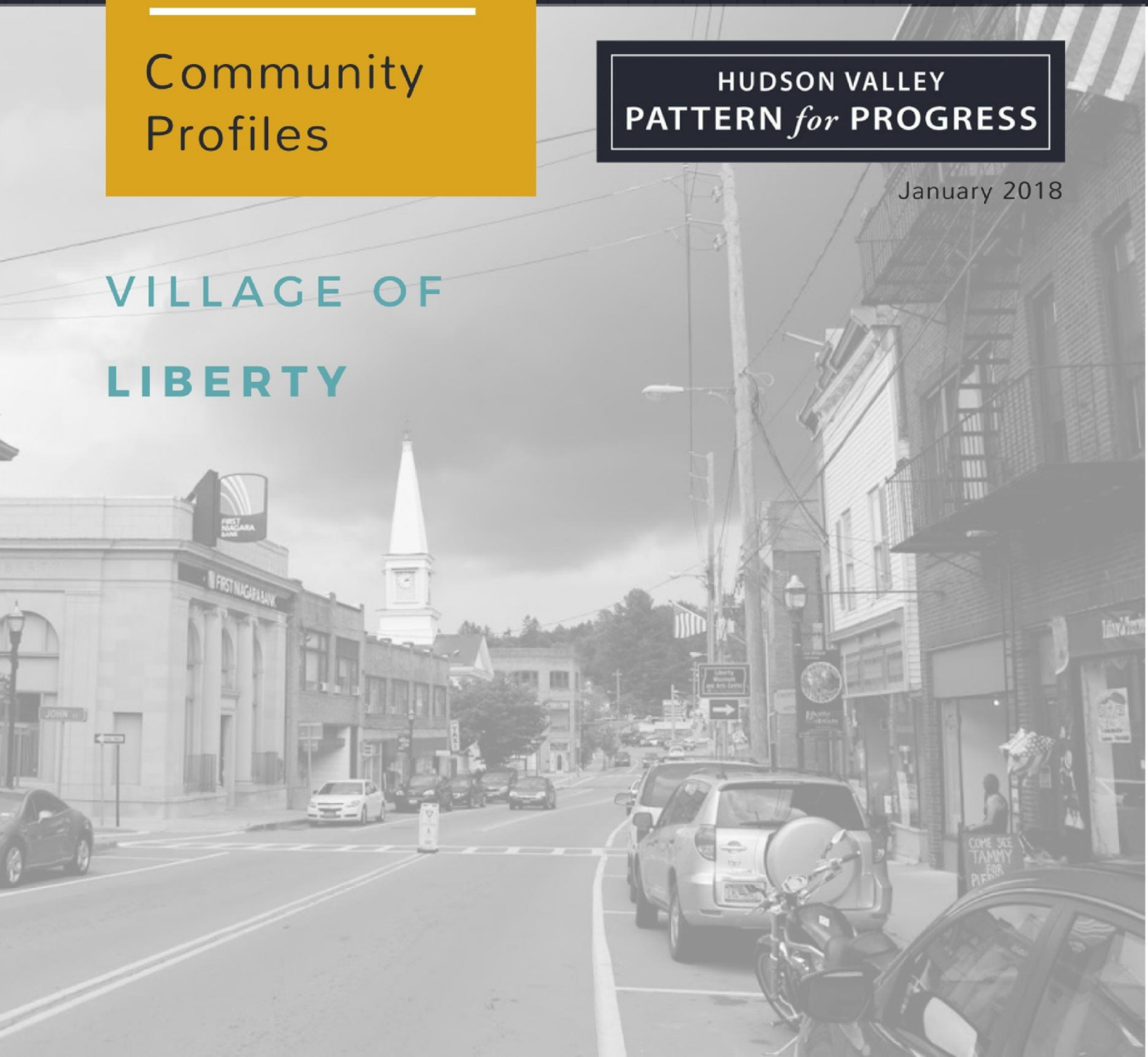
# URBAN ACTION AGENDA

Community  
Profiles

HUDSON VALLEY  
PATTERN *for* PROGRESS

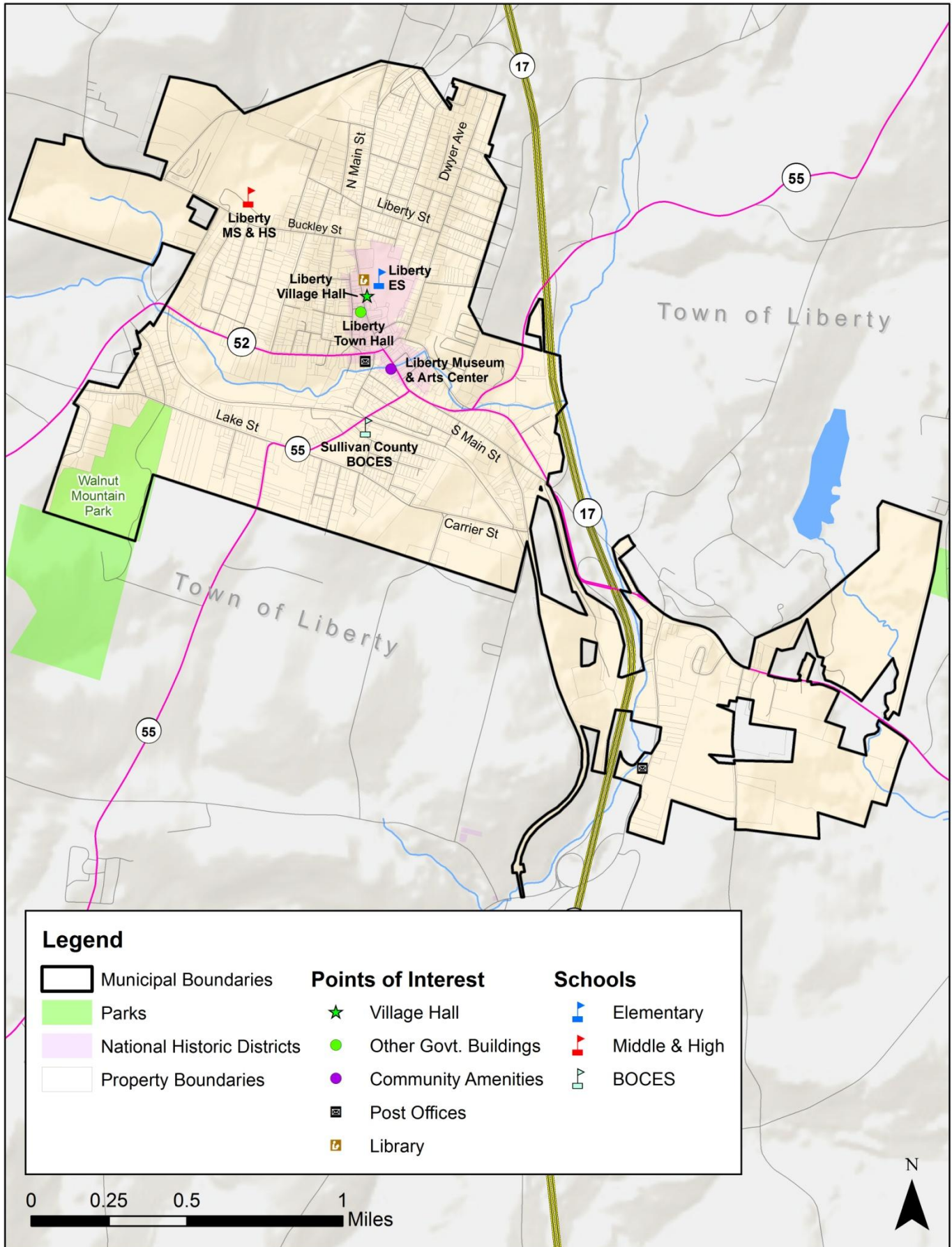
January 2018

VILLAGE OF  
LIBERTY



# village of LIBERTY

## COMMUNITY OVERVIEW MAP



## Population Basics

**4,241** Population (2015)

**6.7%** Population Change since 2000

**2.6** Square Miles

**1,631** Population Density (people per sq. mile)

## Community Snapshot

**26%** Population under age 20

**57%** Population ages 20-64

**17%** Population 65 and older

**\$34,088** Median household income

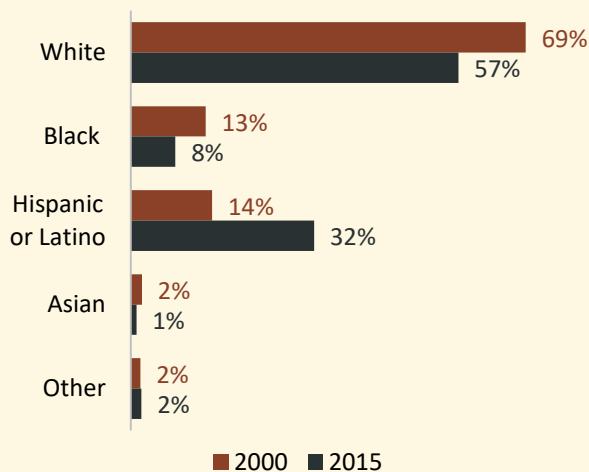
**12%** Residents with a bachelor's degree or higher

**31%** Owner-occupied housing

**56%** Renter-occupied housing

Source: 2015 American Community Survey

## Population by Race and Ethnicity



Source: 2015 American Community Survey; 2000 Decennial Census

## Population &amp; Demographics Analysis

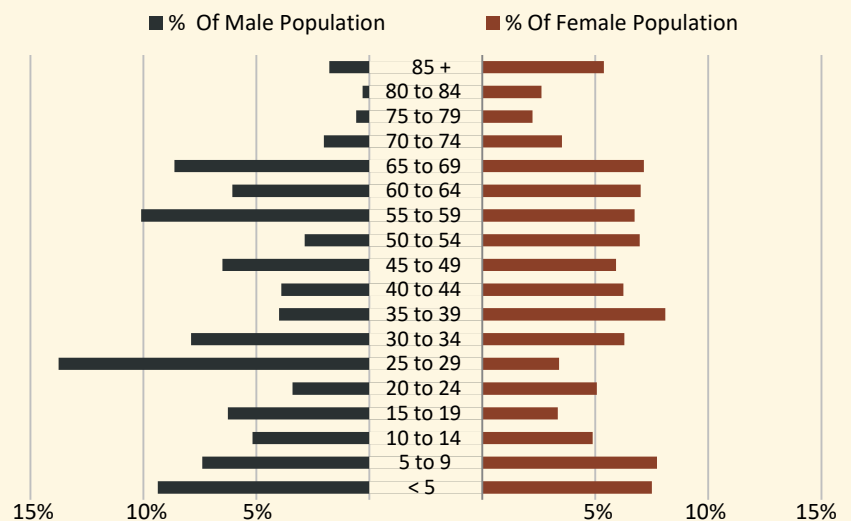
Since 2000, Liberty's population has grown by 7%, and the village's has witnessed a demographic shift of race and ethnicity. The percent of residents identifying as Hispanic or Latino has more than doubled, from 14% to 32%, while White and Black residents now make up a smaller percent of the population. 17% of residents are senior citizens, higher than most other UAA communities.

## Data Notes

Population by Race & Ethnicity – The "Other" category includes Native Americans, Pacific Islanders, those who checked "Other" on the Census, and individuals with two or more races.

Place of Birth – The category of individuals who were born abroad and are not U.S. citizens includes both legal immigrants (with green cards, student visas, etc.) and undocumented immigrants. The U.S. Census does not ask individuals about their immigration status.

## Share of Population by Age and Sex



Source: 2015 American Community Survey

## Place of Birth



Source: 2015 American Community Survey



# village of LIBERTY

## HOUSING

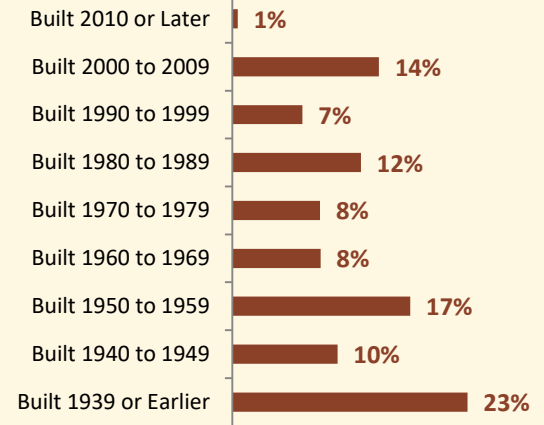
### Housing Analysis

Liberty's housing stock primarily consists of rentals, nearly double the percentage of owner-occupied units. While housing is affordable for 67% of owners, 53% of renters are "cost burdened" (paying more than 30% of their income towards housing), including 28% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values have fallen 4% in Liberty since 2000, but have grown 29% in Sullivan County. Over 90% of homes are worth under \$200,000, including 42% which are worth under \$100,000. Half of housing units are at least 50 years old but 22% were built since 1990, a higher percent of newer housing than most other UAA communities.

### Data Notes

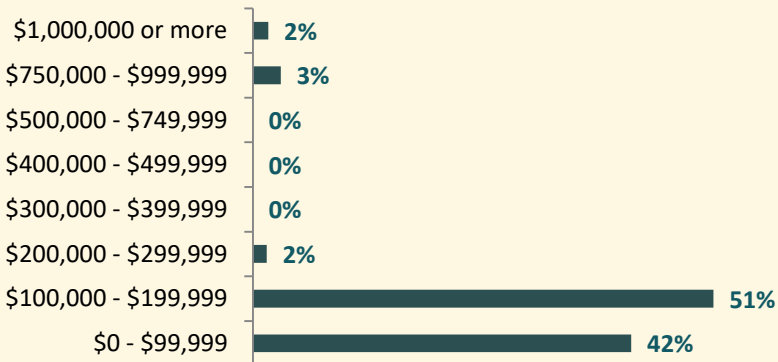
Median Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

### Age of Housing Stock



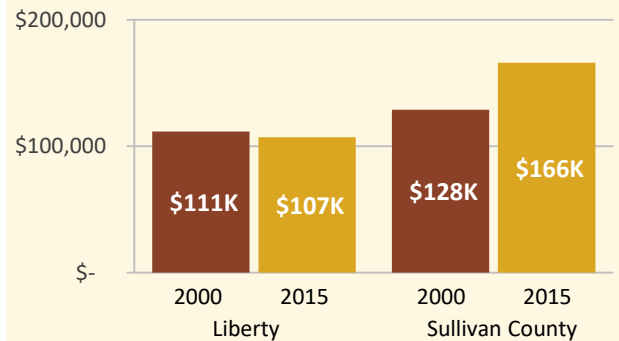
Source: 2015 American Community Survey

### Home Values



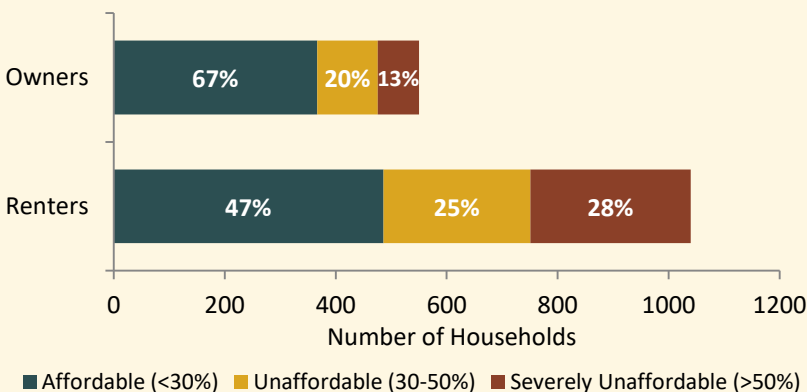
Source: 2015 American Community Survey

### Median Home Value



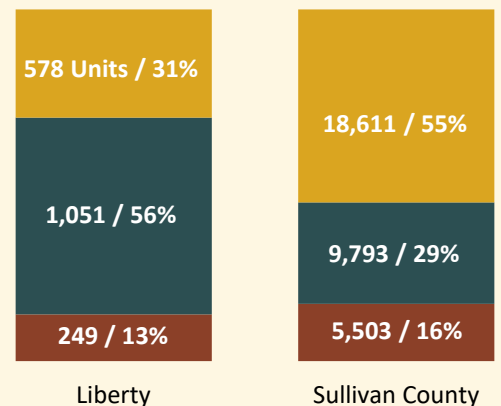
Source: 2015 American Community Survey; 2000 Decennial Census

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



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

### Housing Occupancy



Legend: Vacant (Red), Rented (Blue), Owned (Yellow)

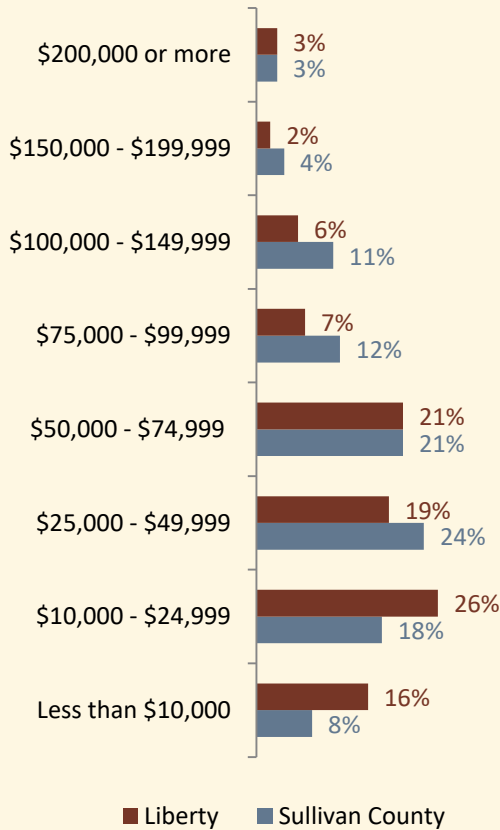
Source: 2015 American Community Survey



# village of LIBERTY

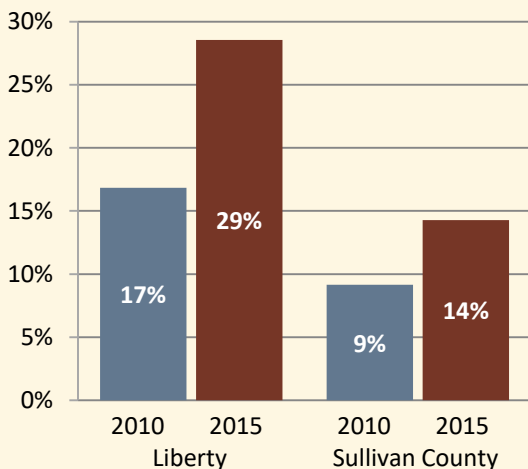
## INCOME & POVERTY

### Household Income Distribution



Source: 2015 American Community Survey

### Households Receiving SNAP



Source: 2010 & 2015 American Community Survey

### Income & Poverty Analysis

Since 2000, Liberty's median household income has fallen by 11% when accounting for inflation, while the poverty rate has risen from 15% to 22%. The share of households receiving SNAP benefits has risen from 17% to 29% since 2010. Over 60% of households earn less than \$50,000, and just 13% of households earn over \$100,000.

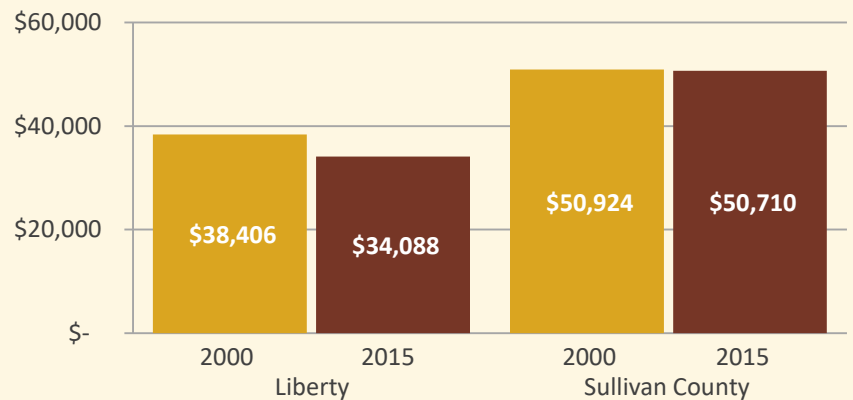
#### Data Notes

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

Households Below the Poverty Line – The federal poverty line is adjusted on a yearly basis and varies by household size. As of 2015, the poverty line for a family of four was \$24,250.

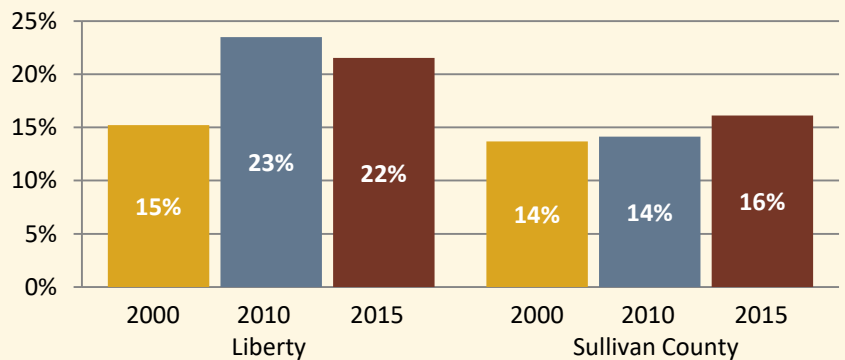
Households Receiving SNAP – SNAP is the Supplemental Nutrition Assistance Program (formerly Food Stamps). To qualify for SNAP, a household must have an income below 130% of the poverty line.

### Median Household Income



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

### Households Below the Poverty Line



Source: 2015 American Community Survey; 2000 Decennial Census

# village of LIBERTY

## ECONOMY

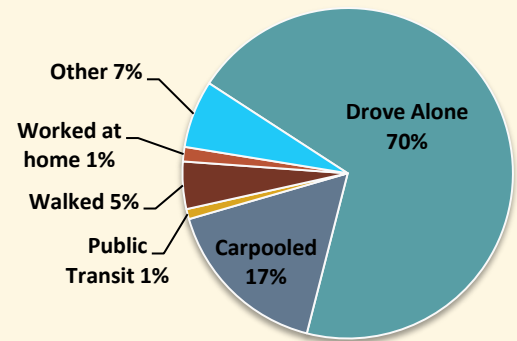
### Economy Analysis

Since 2010, there has been a surge in the number of residents who work in the “manufacturing” sector and a large drop in the number working in “arts, entertainment and recreation, and food services and accommodation.” The unemployment rate in Liberty has risen since 2000, although almost all of the change has come from people who were formerly not in the labor force. Over 40% of Liberty residents work in the village, and 89% work in Sullivan County. Nearly 90% of residents commute to work by car, while 5% walk to work. 7% use “other” means to commute, principally taxis.

### Data Notes

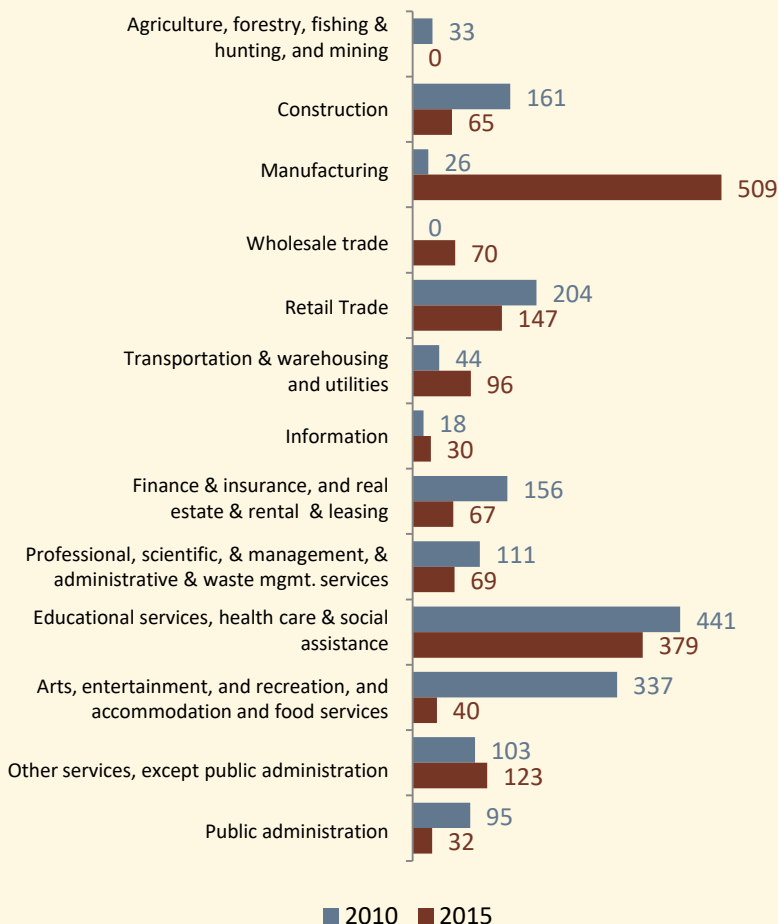
**Employment** – Data on unemployment comes from American Community Survey, which reports data by municipality. The Bureau of Labor Statistics is a common source for national unemployment rate data but does not report data at the municipal level.

### Means of Travel to Work



Source: 2015 American Community Survey

### Employment by Industry Among Liberty Residents



Source: 2015 American Community Survey

### Place of Work & Commute Time

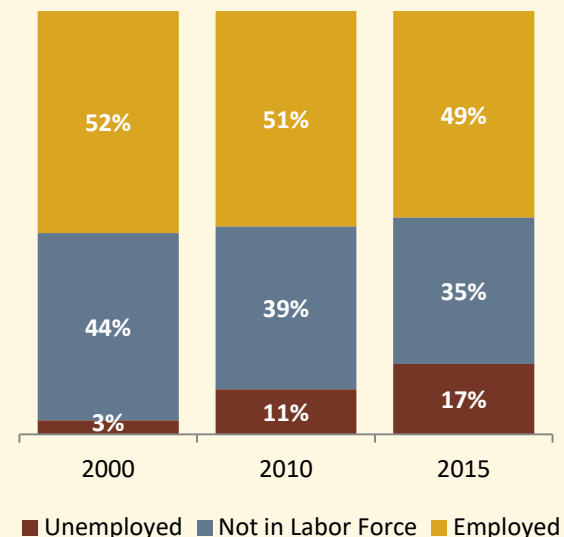
% of residents who work in Liberty **43%**

% of residents who work in Sullivan County **89%**

Average Commute Time **23 Minutes**

Source: 2015 American Community Survey

### Employment (Age 16 and Over)

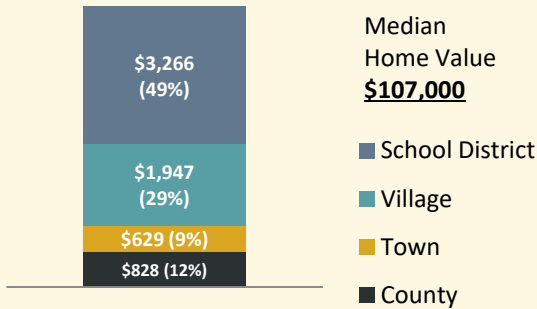


Source: American Community Survey, US Decennial Census

# village of LIBERTY

## DOLLARS & CENTS

### Taxes on Median Home



Total Taxes - \$6,670

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

### Municipal Finances

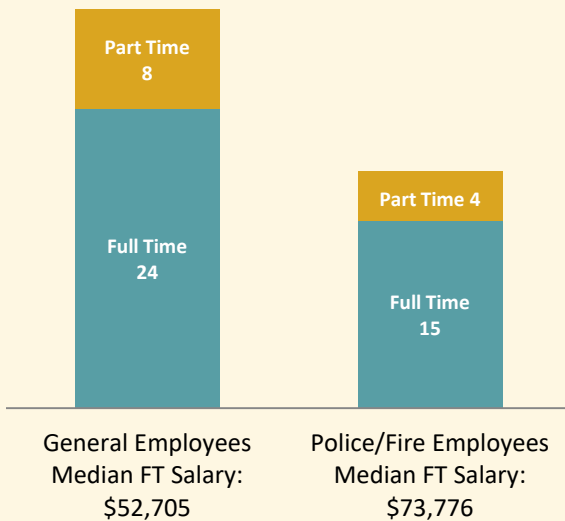
#### Did Village Budget Stay Under NY State Tax Cap?

2013	2014	2015	2016	2017
Yes	Yes	Yes	Yes	Yes

**Bond Rating (Moody's)**  
Baa1 (Lower Medium Grade)  
Rating Date: May 26, 2015

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

### Municipal Employees



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

### Dollars and Cents Analysis

Liberty's budget has stayed under the Tax Cap each year since 2013, but the village's bond rating is not strong. Village taxes make up 29% of the \$6,670 tax bill for a median-value home. There are 39 full time, and 12 part time village employees.

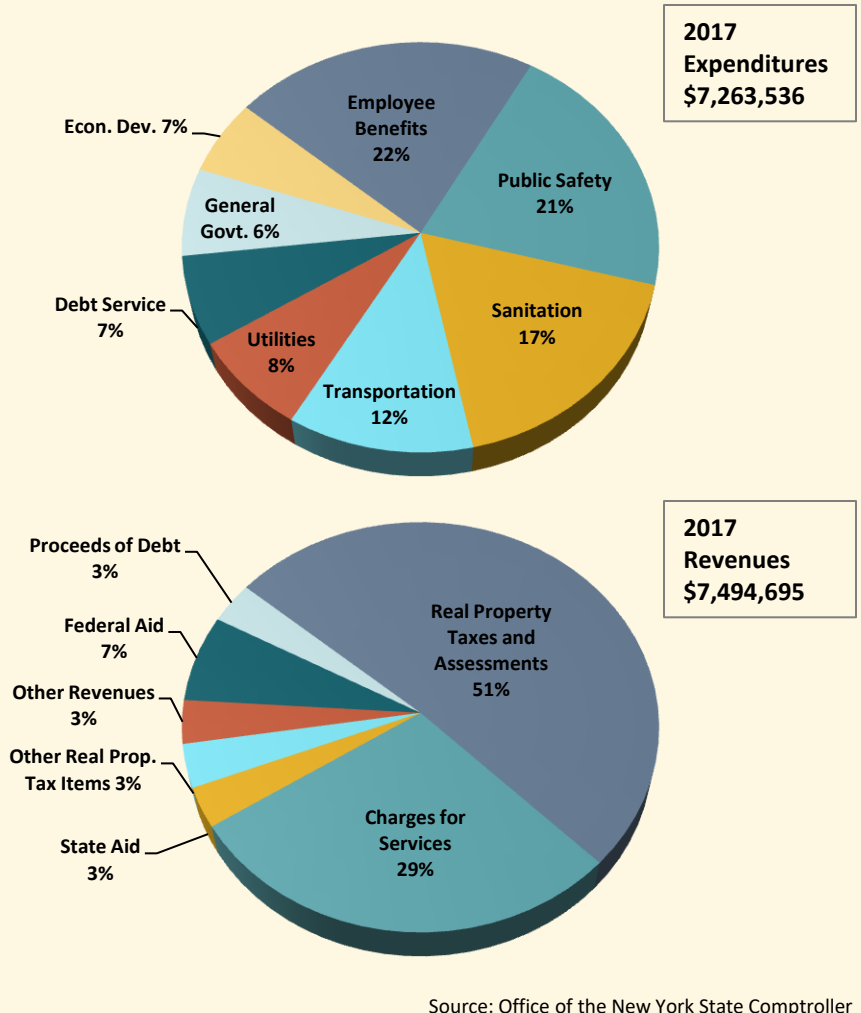
#### Data Notes

**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



# village of LIBERTY

## EDUCATION

### Education Analysis

Liberty Central School District serves 1,600 students in the Village and Town of Liberty plus parts of three other towns. Over the past 10 years the graduation rate has steadily increased. District enrollment has been growing since 2010 though it is still 15% below its peak in 2003. Average reading and math SAT scores are higher than most other UAA districts. Among all village residents, 25% have an associate's degree or higher, but 20% lack a high school diploma.

#### Data Notes

Expenditures per Pupil – Adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

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

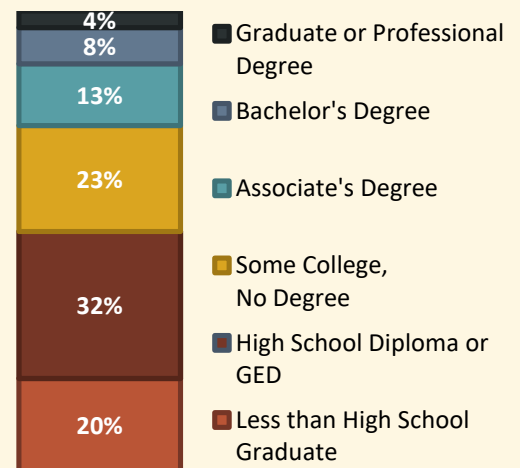
Student Characteristics – Students are eligible for free school lunch if their family's income is below 130% of the poverty line and reduced price lunch if their family's income is below 185% of the poverty line. English Language Learners are students who have been classified as not proficient in English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

### Average SAT Scores

Category	Score (800 max)	Rank Among 23 UAA districts
Reading	501	T-8
Math	506	7
Writing	472	9

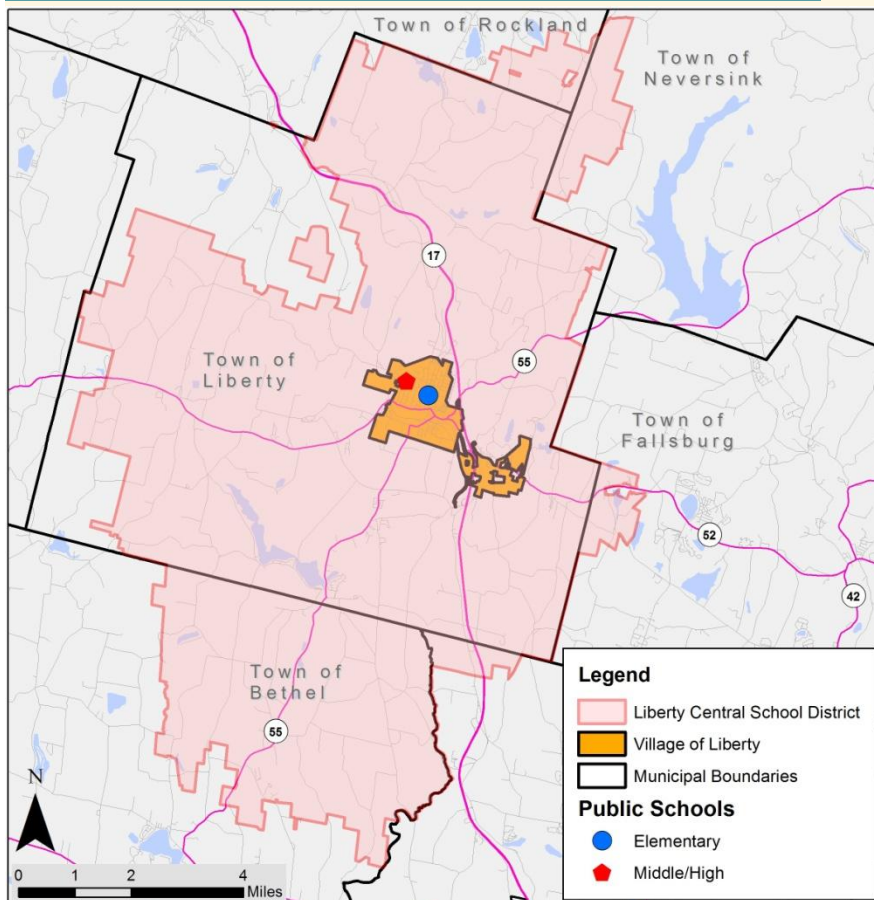
Source: New York State Department of Education (2015-16)

### Education Level of Village Residents

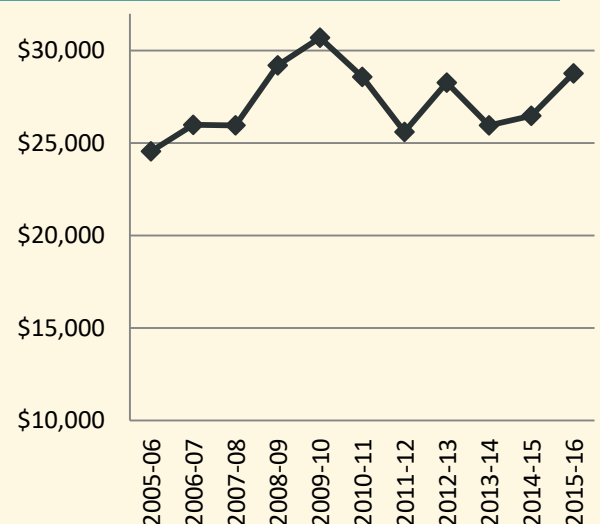


Source: 2015 American Community Survey

### Liberty Central School District



### Expenditures Per Pupil

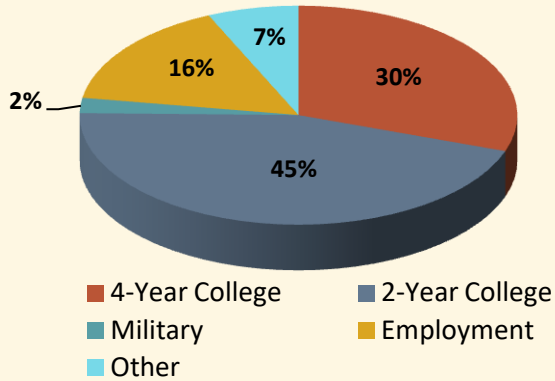


Source: New York State Department of Education (Infl. Adjusted)

# village of LIBERTY

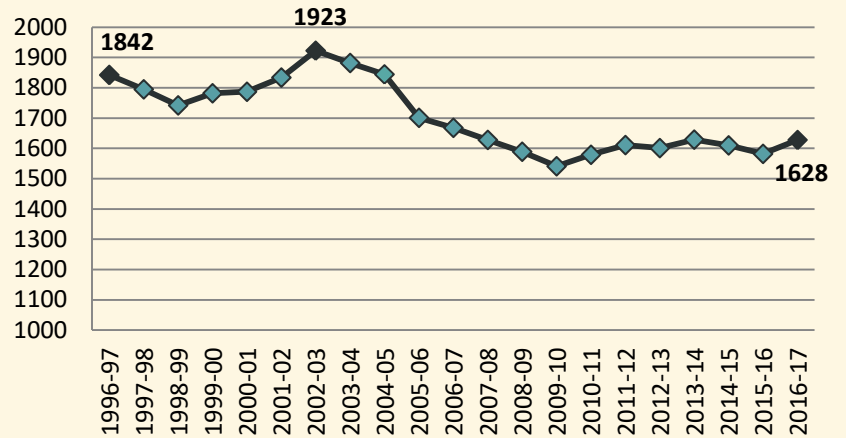
## EDUCATION

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



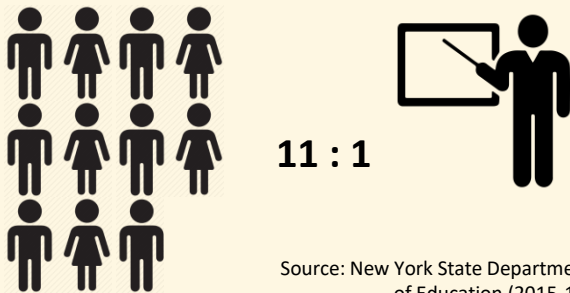
Source: New York State Department of Education (2015-16)

### Liberty Central School District Enrollment



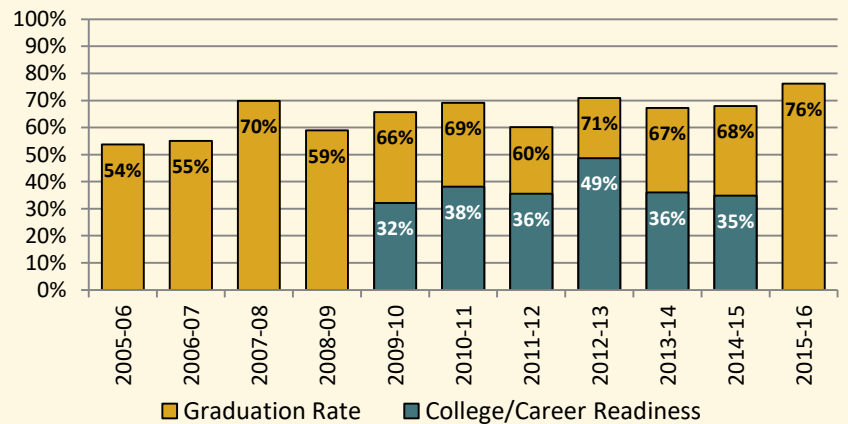
Source: New York State Department of Education

### Student to Teacher Ratio



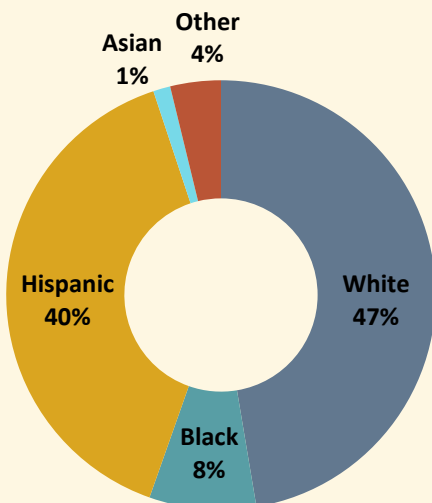
Source: New York State Department of Education (2015-16)

### Graduation Rate & College/Career Readiness



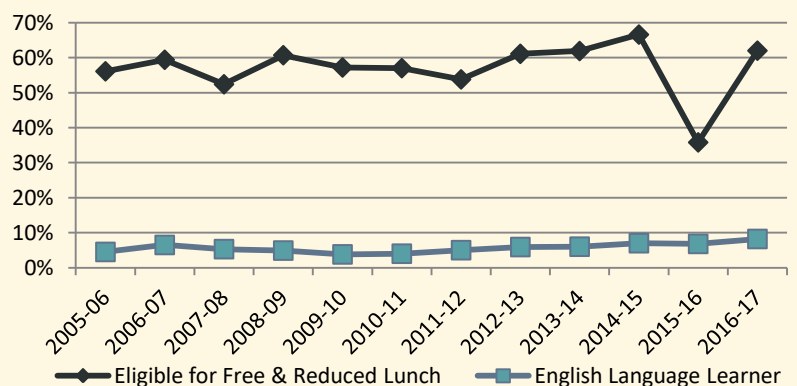
Source: New York State Department of Education

### Race & Ethnicity of Students



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

### Student Characteristics



Source: New York State Department of Education



# village of **LIBERTY**

## **HEALTH**

### Health Analysis

Most of Liberty is classified as a food desert (see below). 41% of students in Liberty public schools are overweight or obese. 15% of village residents are uninsured. Births are up most years since 2004.

### 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.

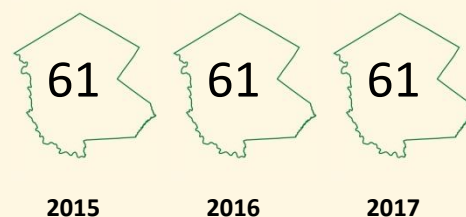
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### County Health Ranking

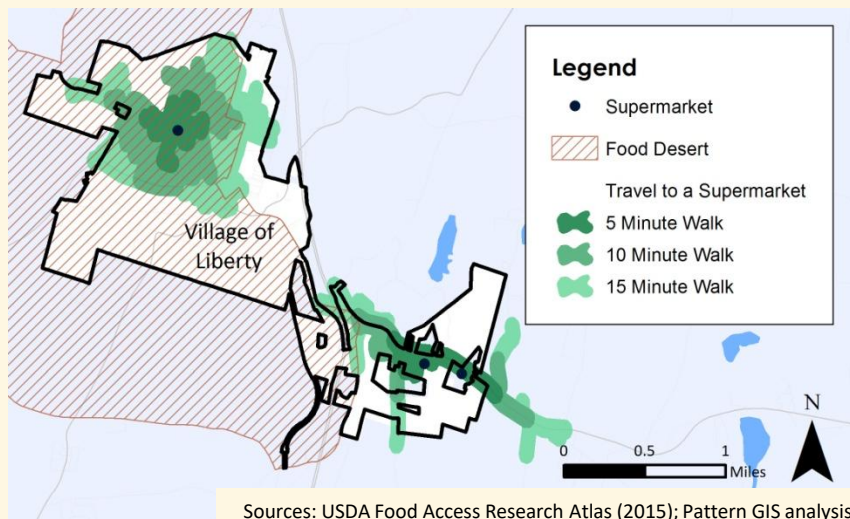
#### Sullivan County

Rank out of 62 New York Counties

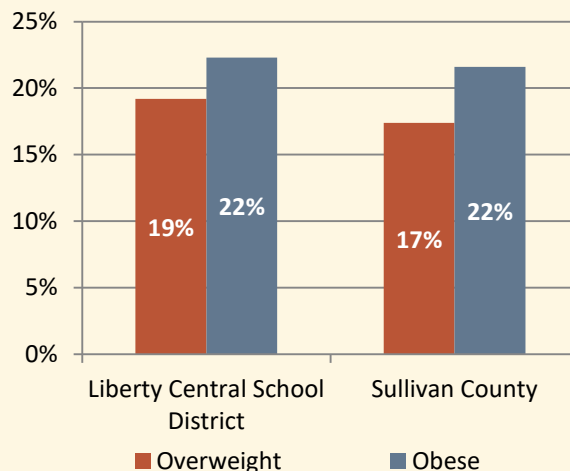


Source: Robert Wood Johnson County Health Rankings

### Access to Quality Food

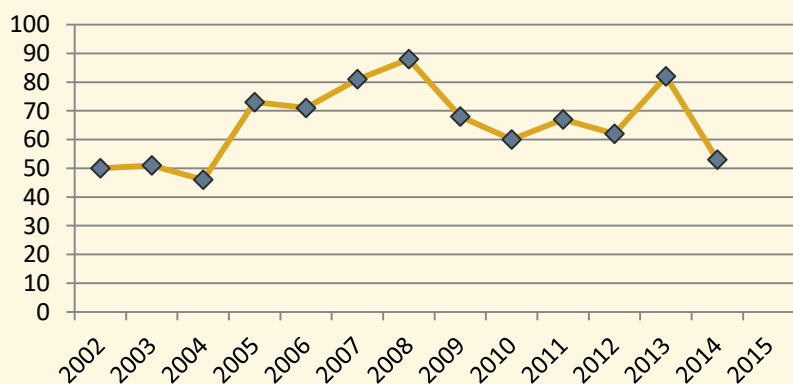


### Childhood Obesity



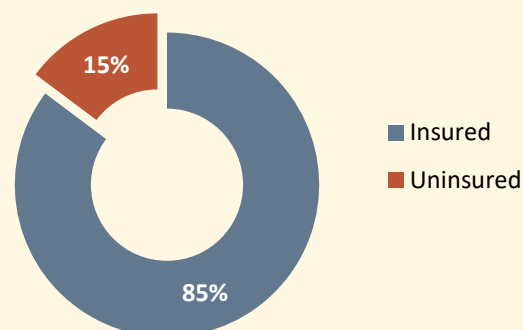
Source: New York State Department of Health (2014-16 average)

### Number of Births



Source: New York State Department of Health

### Health Insurance Rate



Source: 2015 American Community Survey

village of **LIBERTY**  
**QUALITY OF LIFE****Access to Parks**Acres of Open Space  
& Parks in Municipality **58**Residents per Acre of  
Parkland **73**

Source: Pattern for Progress Analysis of GIS Data

**Avg. Annual Household Spending****\$1,440**

Apparel &amp; Services

**\$2,303**

Eating Out

**\$3,774**

Groceries

**\$4,251**

Health Care

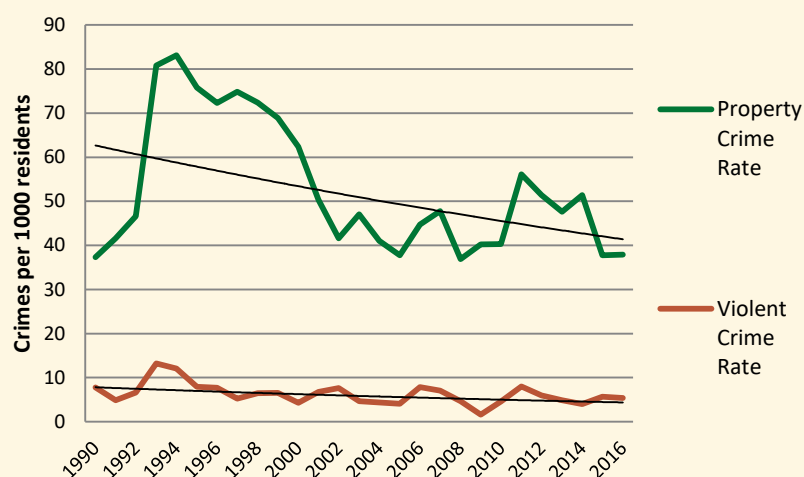
Source: ESRI Business Analyst 2017

**Quality of Life Analysis**

Property crime is 50% lower now than at its peak in 1994. The violent crime rate is relatively low and has been slowly dropping. Walnut Mountain, a large park with hiking trails, is partly in Liberty.

**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.

**Per Capita Crime Rate**

Source: NY State Division of Criminal Justice Services

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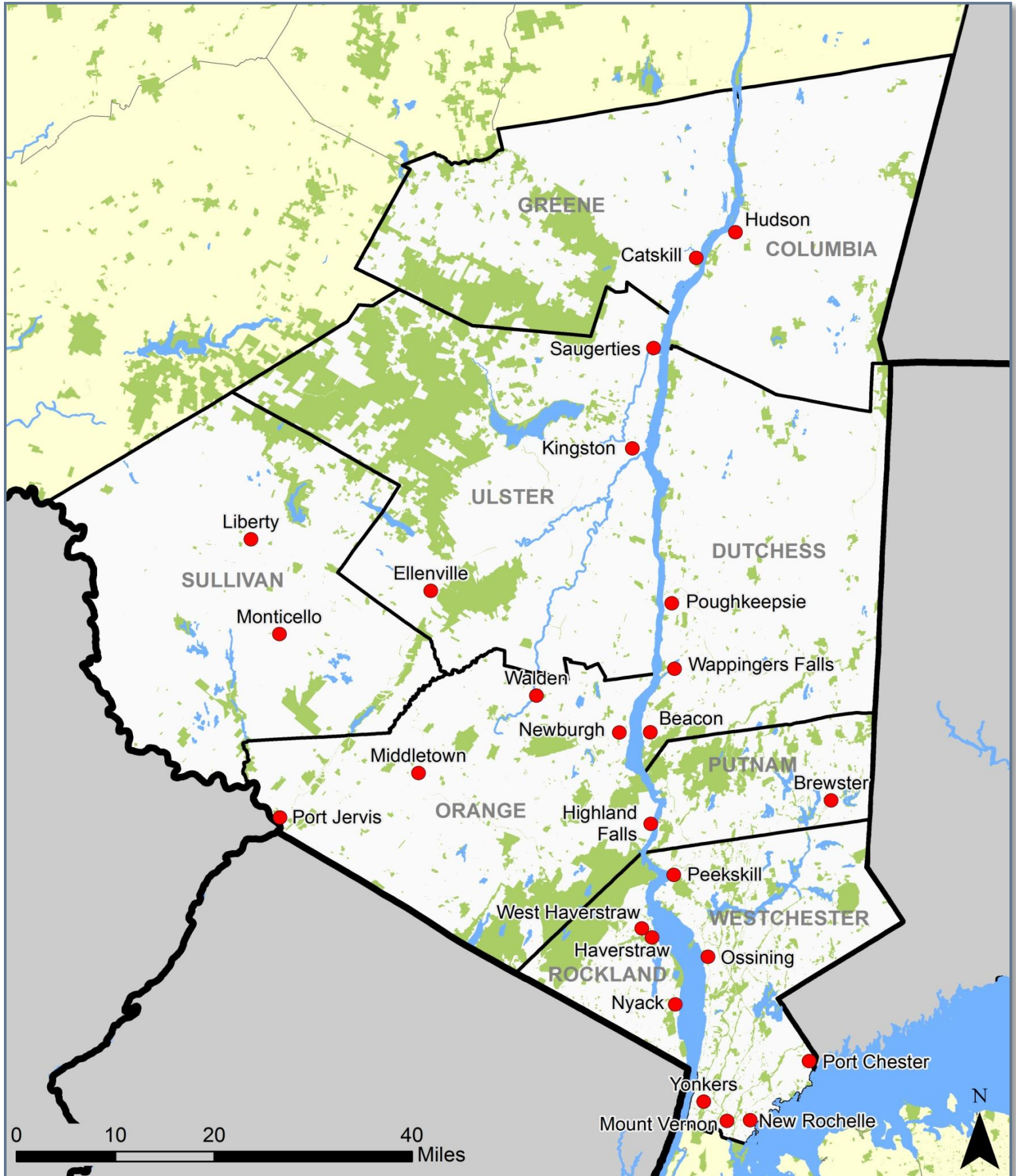
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# URBAN ACTION AGENDA COMMUNITIES





# URBAN ACTION AGENDA

Community  
Profiles

HUDSON VALLEY  
PATTERN *for* PROGRESS

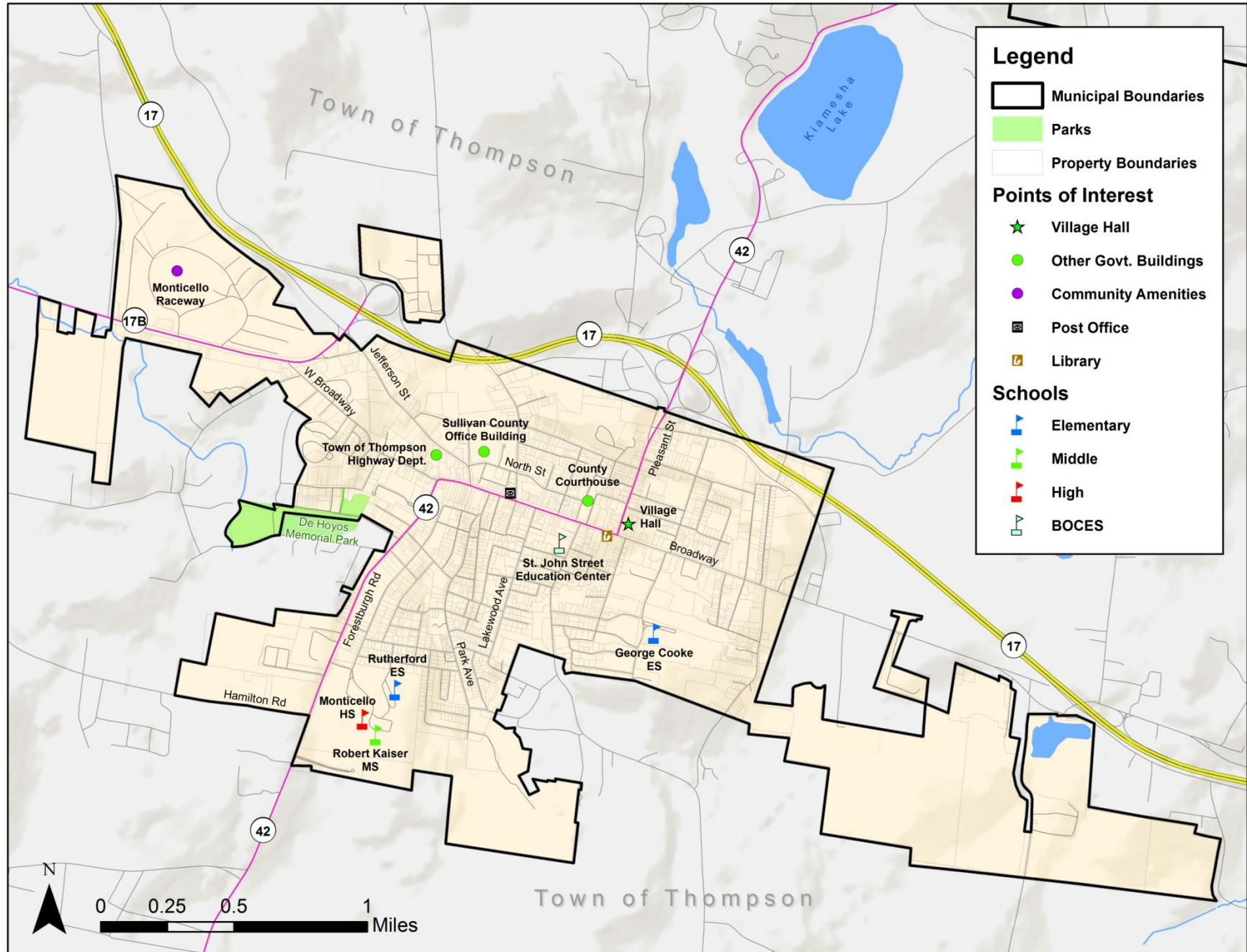
January 2018

## VILLAGE OF MONTICELLO



# village of MONTICELLO

## COMMUNITY OVERVIEW MAP



village of MONTICELLO  
POPULATION & DEMOGRAPHICS

## Population Basics

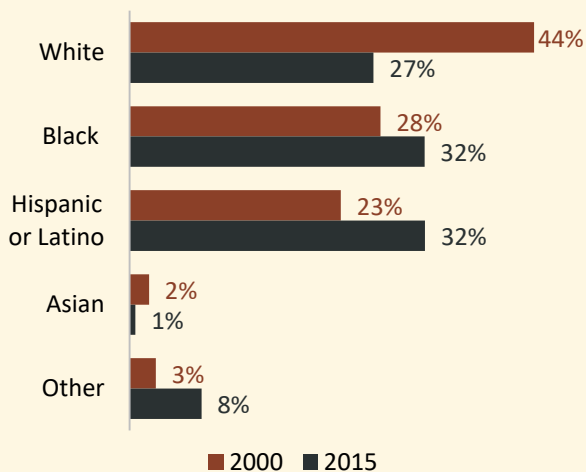
**6,685** Population (2015)  
**2.7%** Population Change since 2000  
**4.0** Square Miles  
**1,671** Population Density (people per sq. mile)

## Community Snapshot

**26%** Population under age 20  
**61%** Population ages 20-64  
**13%** Population 65 and older  
**\$26,376** Median household income  
**15%** Residents with a bachelor's degree or higher  
**21%** Owner-occupied housing  
**61%** Renter-occupied housing

Source: 2015 American Community Survey

## Population by Race and Ethnicity



Source: 2015 American Community Survey; 2000 Decennial Census

## Population &amp; Demographics Analysis

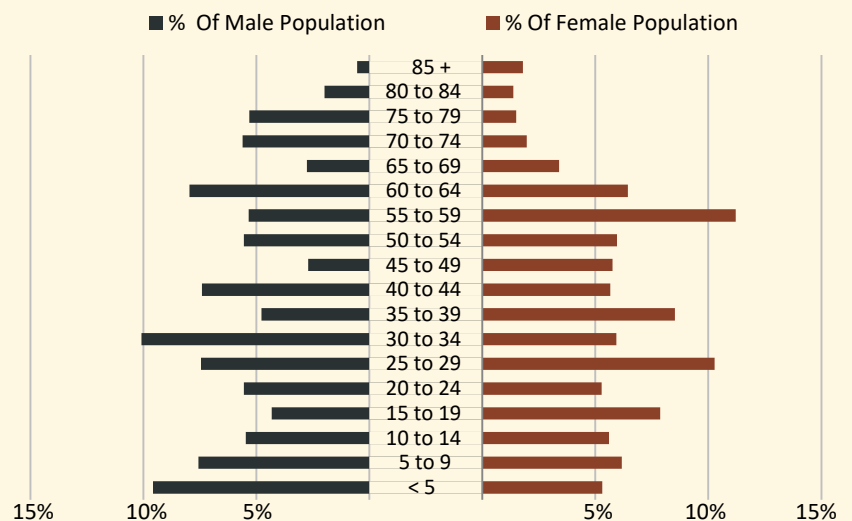
Since 2000, Monticello's population has grown by just 2.7%, but its demographics have shifted. The percent of residents identifying as Hispanic/Latino, Black, or "Other" has risen while the percent of residents identifying as White has fallen. Over a quarter of residents are under 20 years old. 87% of residents were born in the United States, including 61% who were born in New York.

## Data Notes

Population by Race & Ethnicity – The "Other" category includes Native Americans, Pacific Islanders, those who checked "Other" on the Census, and individuals with two or more races.

Place of Birth – The category of individuals who were born abroad and are not U.S. citizens includes both legal immigrants (with green cards, student visas, etc.) and undocumented immigrants. The U.S. Census does not ask individuals about their immigration status.

## Share of Population by Age and Sex



Source: 2015 American Community Survey

## Place of Birth



Source: 2015 American Community Survey

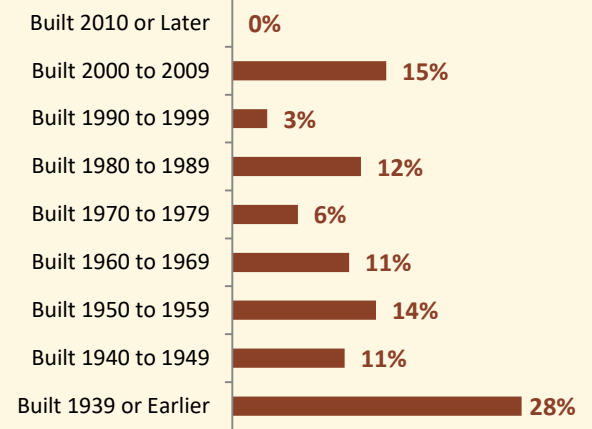


village of **MONTICELLO**  
**HOUSING****Housing Analysis**

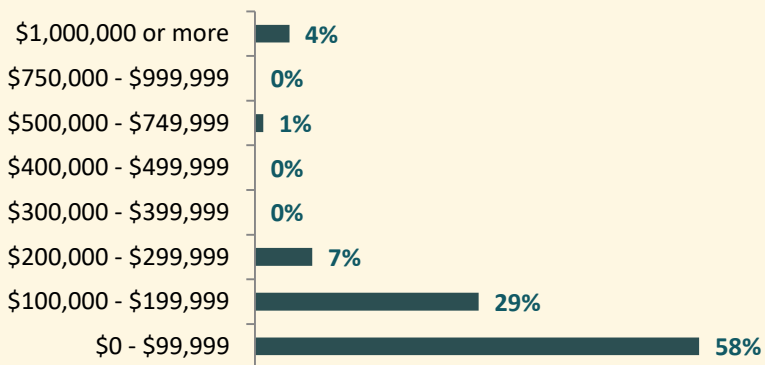
There are nearly three renter-occupied housing units in Monticello for every one unit of owner-occupied housing. While housing is affordable for 62% of owners, 58% of renters are “cost burdened” (paying more than 30% of their income towards housing), including 29% who are severely cost burdened (paying more than 50% of their income towards rent). Inflation-adjusted home values in Monticello have fallen by 14% since 2000, but grown 29% in Sullivan County. Monticello is one of only two UAA communities where housing values have declined since 2000. Nearly 90% of homes are worth under \$200,000. More than half of housing units are at least 50 years old, but 30% were built since 1980.

**Data Notes**

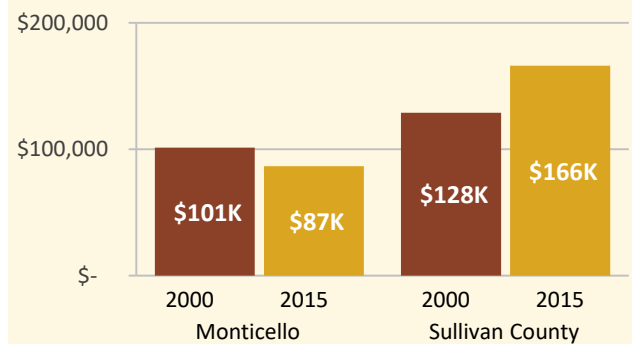
Median Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

**Age of Housing Stock**

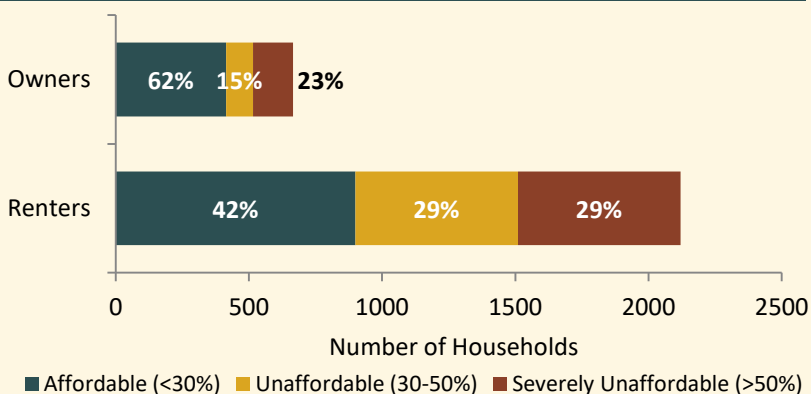
Source: 2015 American Community Survey

**Home Values**

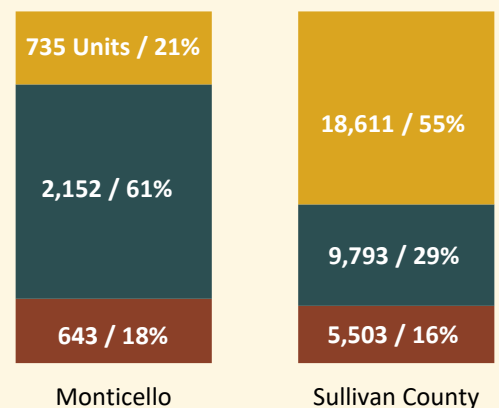
Source: 2015 American Community Survey

**Median Home Value**

Source: 2015 American Community Survey; 2000 Decennial Census

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

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

**Housing Occupancy**

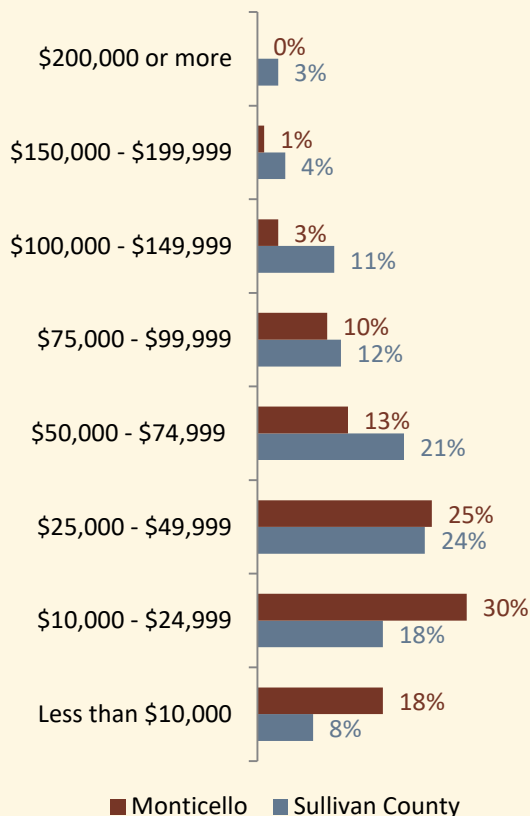
Legend: ■ Vacant ■ Rented ■ Owned

Source: 2015 American Community Survey

# village of MONTICELLO

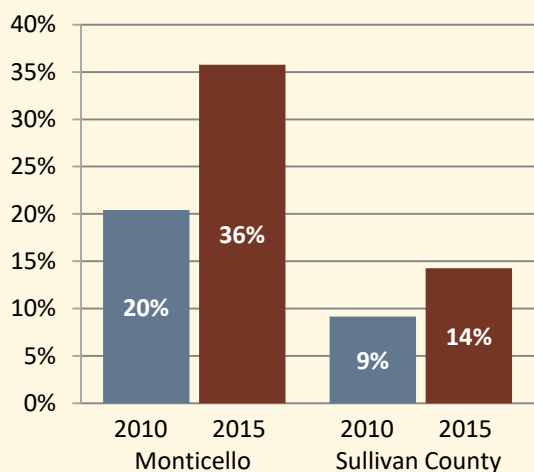
## INCOME & POVERTY

### Household Income Distribution



Source: 2015 American Community Survey

### Households Receiving SNAP



Source: 2010 & 2015 American Community Survey

### Income & Poverty Analysis

Since 2000, Monticello's median household income has fallen by 16% when accounting for inflation. The share of households receiving SNAP benefits has risen from 20% to 36% since 2010. Over 70% of households earn less than \$50,000 while just 4% earn over \$100,000.

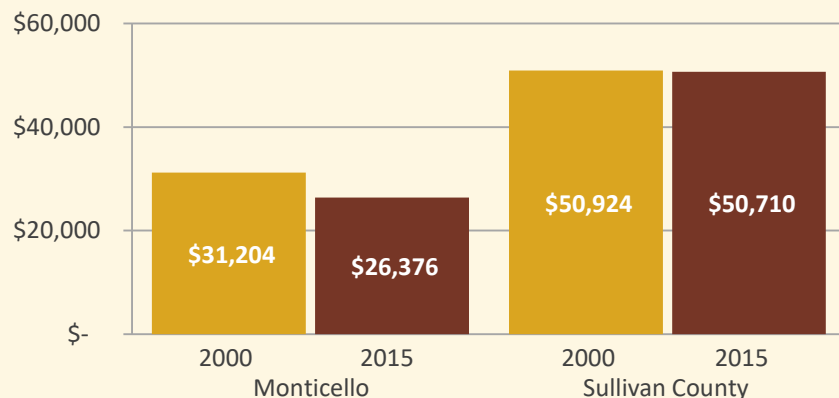
#### Data Notes

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

Households Below the Poverty Line – The federal poverty line is adjusted on a yearly basis and varies by household size. As of 2015, the poverty line for a family of four was \$24,250.

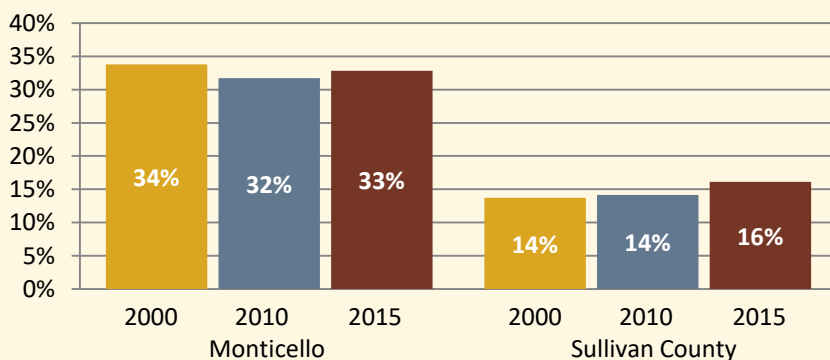
Households Receiving SNAP – SNAP is the Supplemental Nutrition Assistance Program (formerly Food Stamps). To qualify for SNAP, a household must have an income below 130% of the poverty line.

### Median Household Income



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

### Households Below the Poverty Line



Source: 2015 American Community Survey; 2000 Decennial Census

# village of MONTICELLO

## ECONOMY

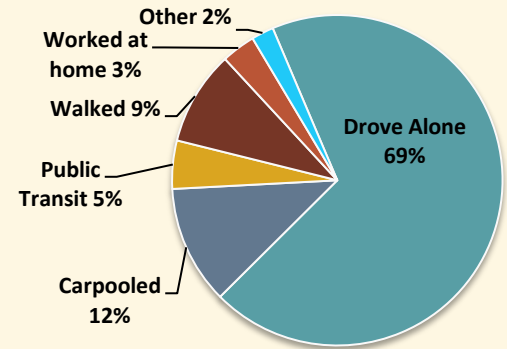
### Economy Analysis

"Education services, health care and social assistance" is by far the largest employment sector for village residents, followed by "retail trade." The unemployment rate in Monticello has nearly doubled since 2000, although all of the change has come from people who were formerly not in the labor force; the employment rate also increased. 44% of Monticello residents work in the village, and 77% work in Sullivan County. More than 80% of residents commute by car, while just 5% take public transportation and 9% walk to work.

### Data Notes

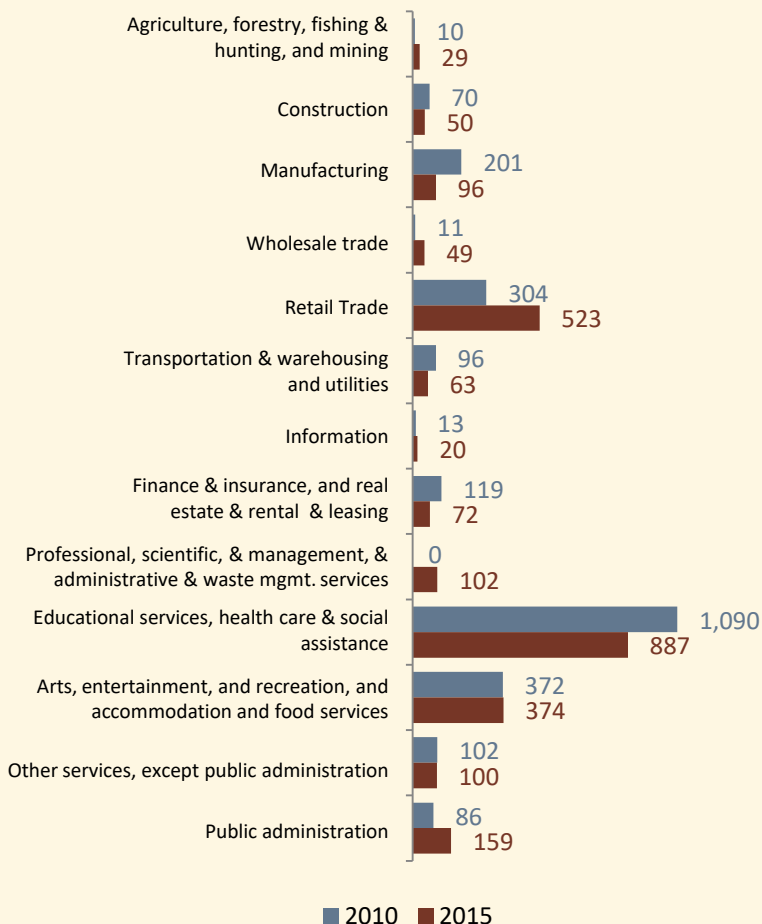
Employment – Data on unemployment comes from American Community Survey, which reports data by municipality. The Bureau of Labor Statistics is a common source for national unemployment rate data but does not report data at the municipal level.

### Means of Travel to Work



Source: 2015 American Community Survey

### Employment by Industry of Monticello Residents



Source: 2015 American Community Survey

### Place of Work & Commute Time

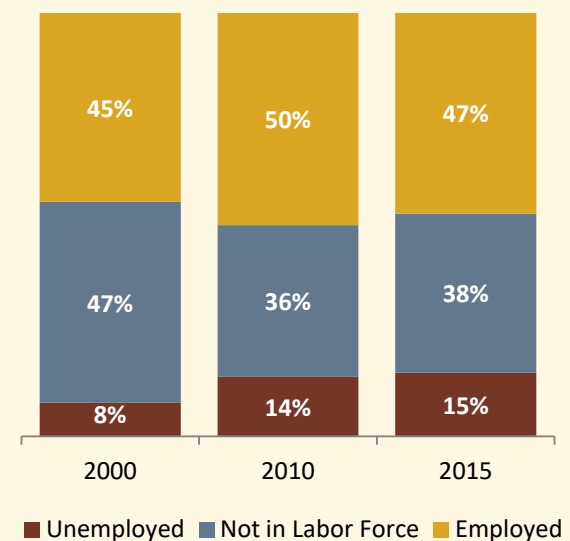
% of residents who work in Monticello **44%**

% of residents who work in Sullivan County **77%**

Average Commute Time **28 Minutes**

Source: 2015 American Community Survey

### Employment (Age 16 and Over)

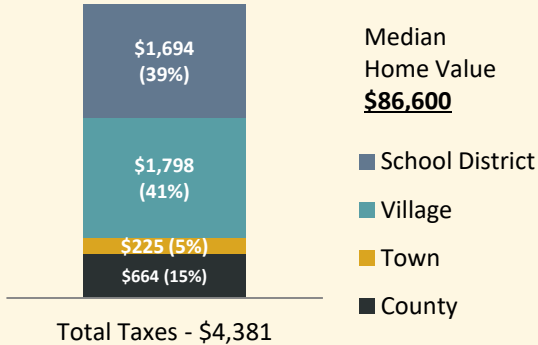


Source: American Community Survey, US Decennial Census

# village of MONTICELLO

## DOLLARS & CENTS

### Taxes on Median Home



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

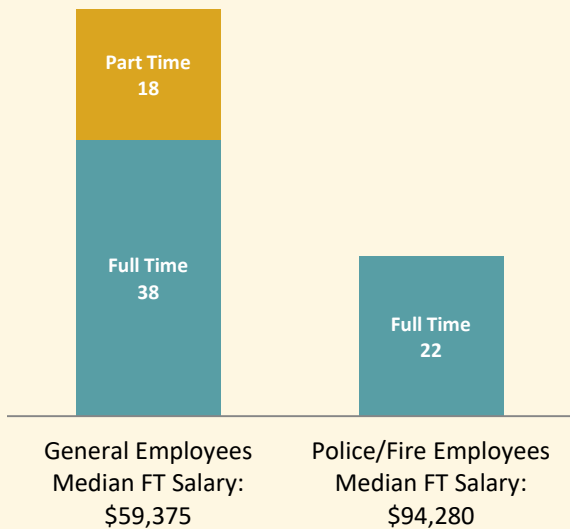
### Municipal Finances

#### Did Village Budget Stay Under NY State Tax Cap?

2013	2014	2015	2016	2017
Yes	Yes	Yes	Yes	Yes

Source: Office of the New York State Comptroller

### Municipal Employees



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

### Dollars and Cents Analysis

Monticello's budget has been under the Tax Cap each year since 2013. Village property taxes are 41% (a higher percent than any other UAA village) of the \$4,381 tax bill on a median-value home. The village has 60 full time and 18 part time employees.

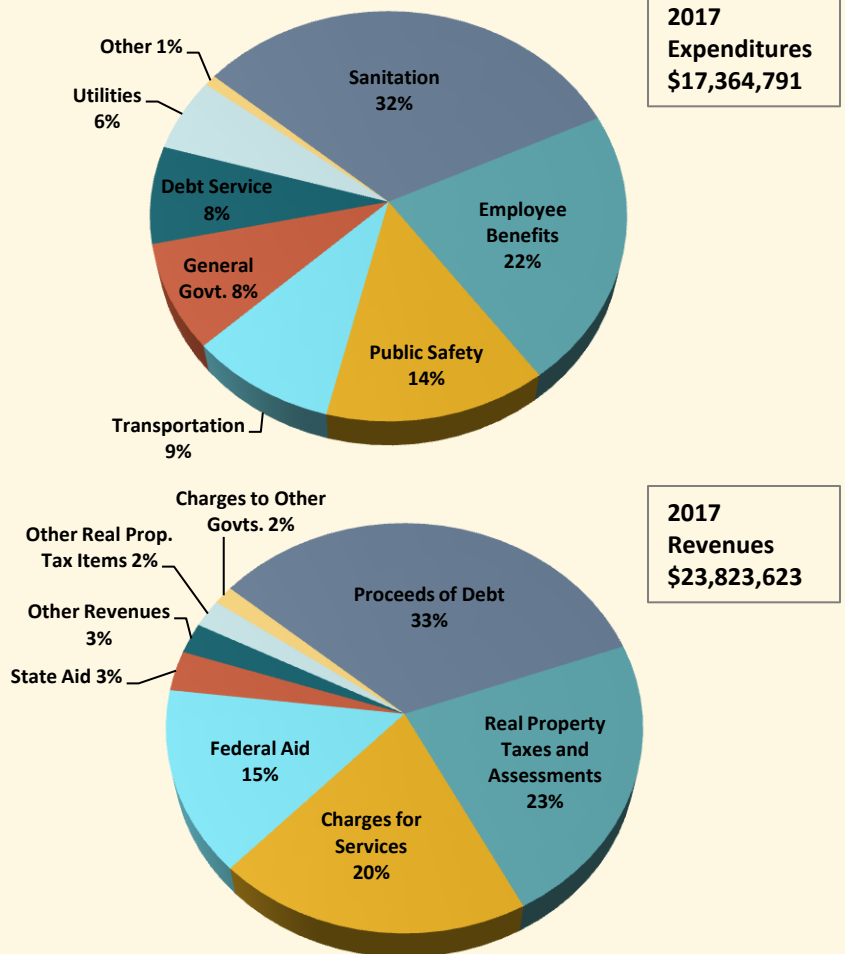
#### Data Notes

**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 earning less than \$30,000 in 2016 were counted as part time while those earning \$30,000 or more were counted as full time.

**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



Source: Office of the New York State Comptroller

# village of MONTICELLO

## EDUCATION

### Education Analysis

Monticello Central School District serves 3,000 students in the village, the Town of Thompson, and three other nearby towns. Over the past 10 years the graduation rate and CCR rate (see below) has steadily increased. With the exception of the 2010-11 school year, enrollment has been dropping for the last 15 years. Per pupil expenditures have grown rapidly since 2006. Among all Monticello residents, 26% have an associate's degree or higher, while 20% lack a high school diploma.

#### Data Notes

Expenditures per Pupil – Adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

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

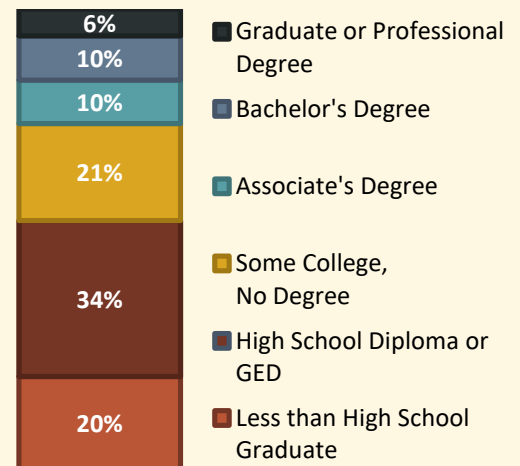
Student Characteristics – Students are eligible for free school lunch if their family's income is below 130% of the poverty line and reduced price lunch if their family's income is below 185% of the poverty line. English Language Learners are students who have been classified as not proficient in English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

### Average SAT Scores

Category	Score (800 max)	Rank Among 23 UAA districts
Reading	486	12
Math	487	12
Writing	464	13

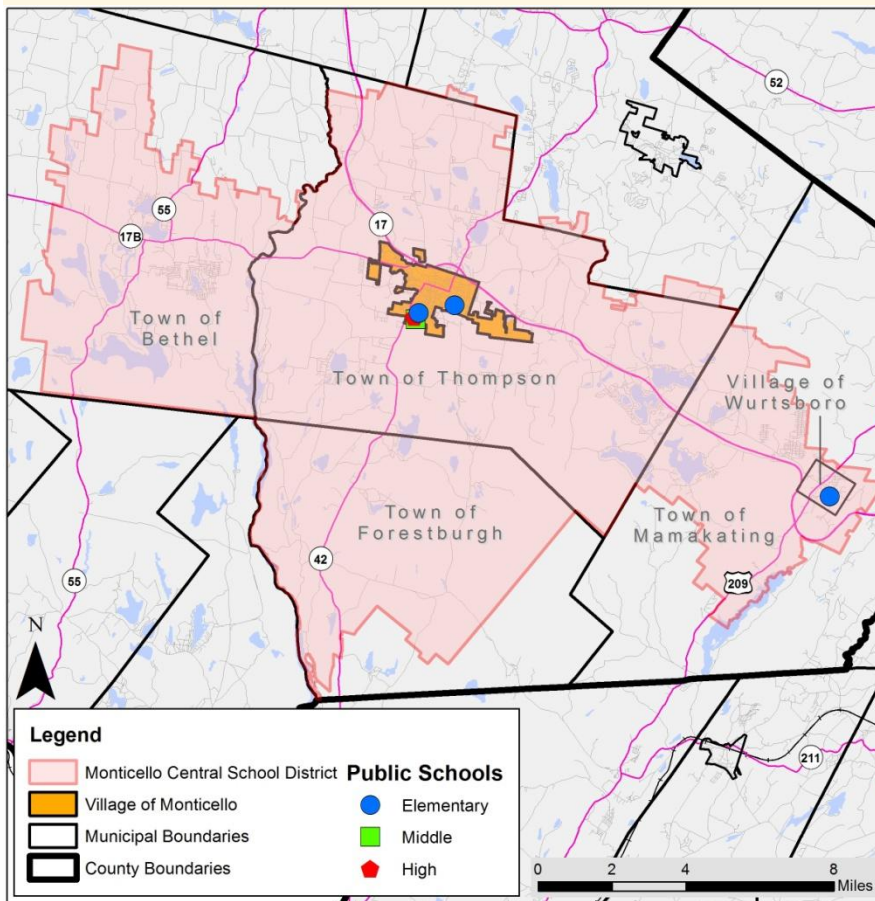
Source: New York State Department of Education (2015-16)

### Education Level of Village Residents

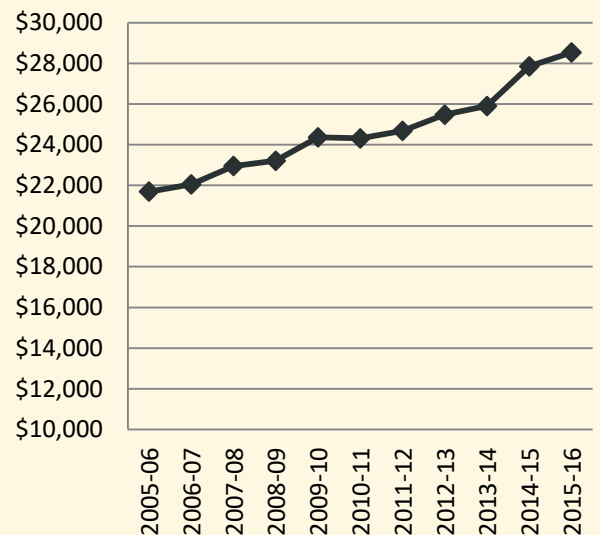


Source: 2015 American Community Survey

### Monticello Central School District



### Expenditures Per Pupil



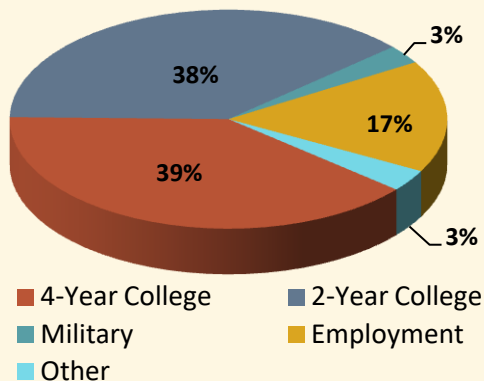
Source: New York State Department of Education (Infl. Adjusted)



# village of MONTICELLO

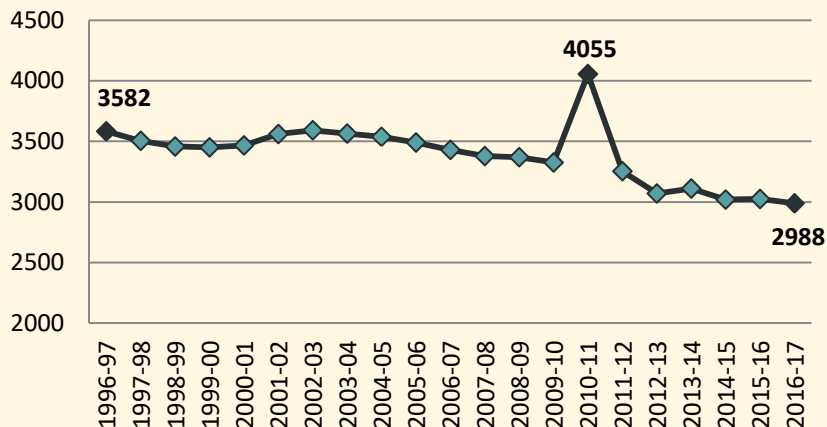
## EDUCATION

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



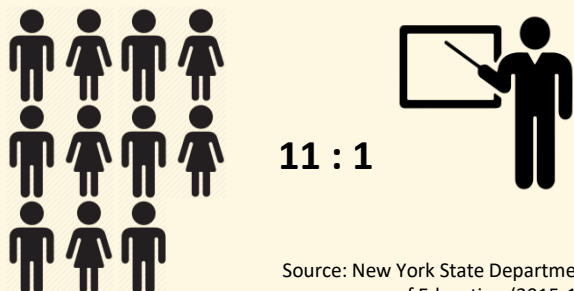
Source: New York State Department of Education (2015-16)

### Monticello Central School District Enrollment



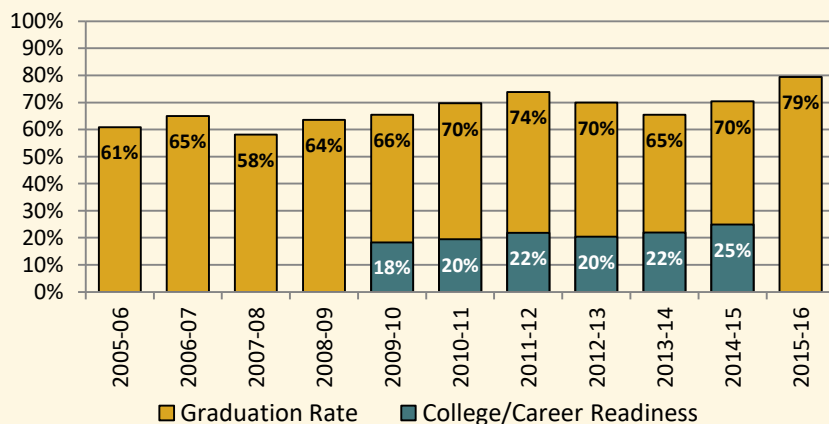
Source: New York State Department of Education

### Student to Teacher Ratio



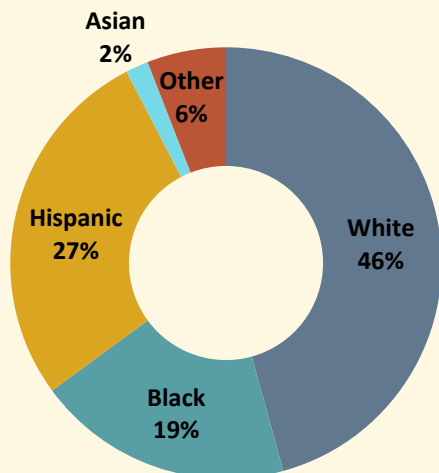
Source: New York State Department of Education (2015-16)

### Graduation Rate & College/Career Readiness



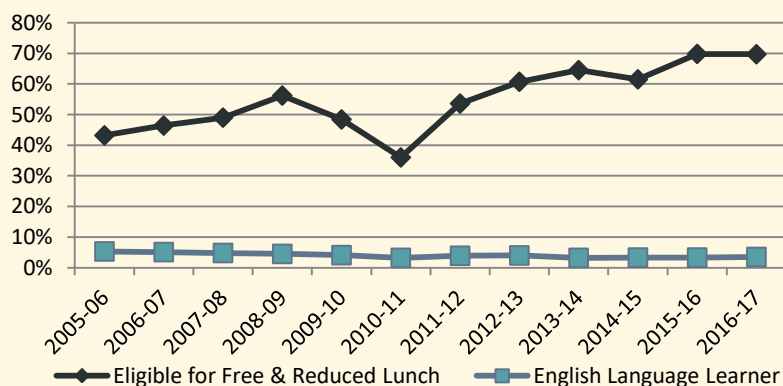
Source: New York State Department of Education

### Race & Ethnicity of Students



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

### Student Characteristics



Source: New York State Department of Education

# village of MONTICELLO

## HEALTH

### Health Analysis

Although there is a supermarket in the village, most of Monticello is classified as a food desert by the USDA. 38% of students in Monticello public schools are overweight or obese.

### 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.

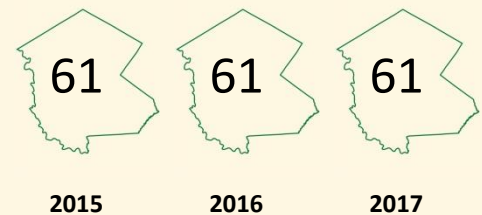
Access to Quality Food – The US Dept. of Agriculture defines census tracts as food deserts if the tracts have high poverty and low access to food. Pattern analyzed GIS data to find supermarket walktimes.

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

### County Health Ranking

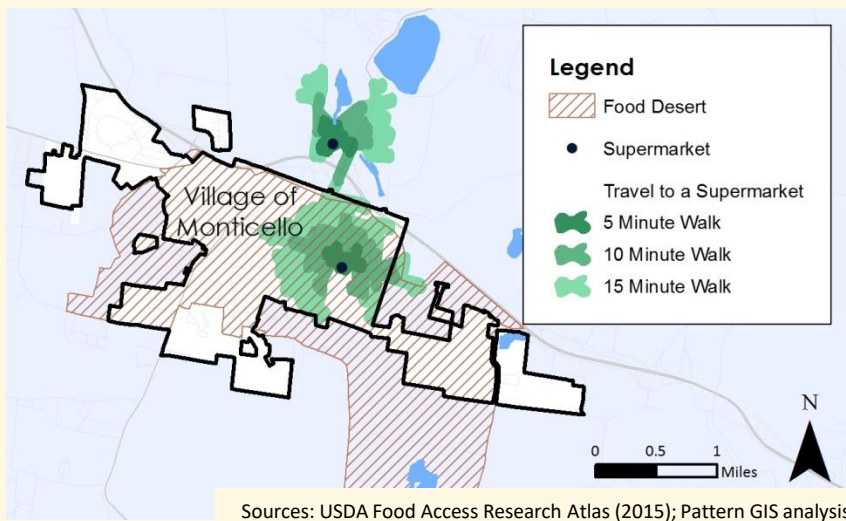
#### Sullivan County

Rank out of 62 New York Counties

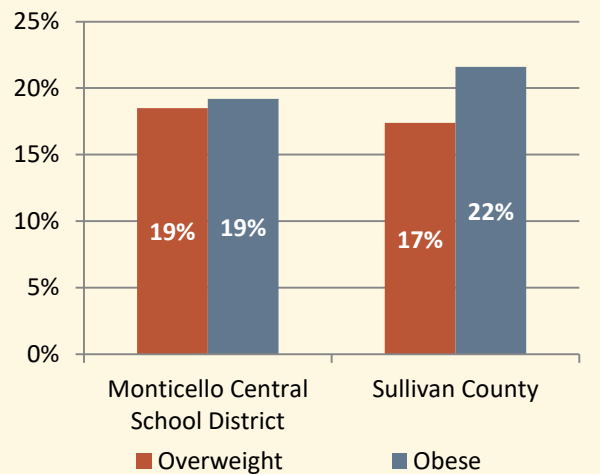


Source: Robert Wood Johnson County Health Rankings

### Access to Quality Food

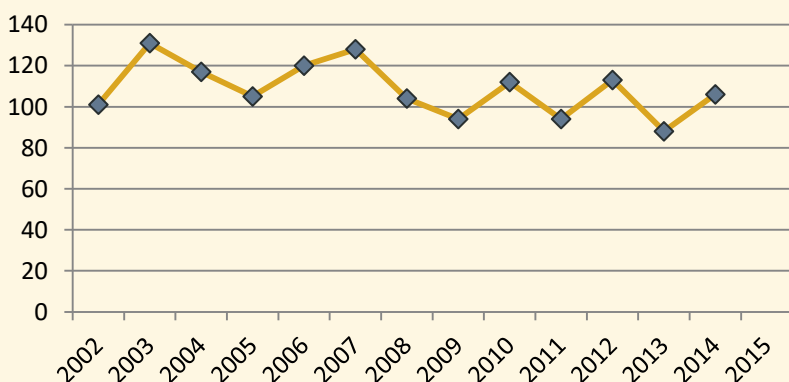


### Childhood Obesity



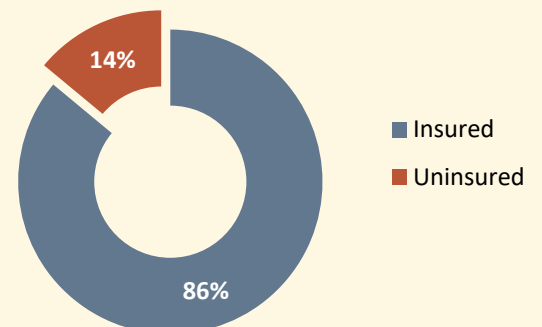
Source: New York State Department of Health (2014-16 average)

### Number of Births



Source: New York State Department of Health

### Health Insurance Rate



Source: 2015 American Community Survey

village of MONTICELLO  
QUALITY OF LIFE

## Access to Parks

Acres of Open Space  
& Parks in Municipality 20Residents per Acre of  
Parkland 342

Source: Pattern for Progress Analysis of GIS Data

## Avg. Annual Household Spending



\$1,271

Apparel &amp; Services



\$1,985

Eating Out



\$3,109

Groceries



\$3,149

Health Care

Source: ESRI Business Analyst 2017

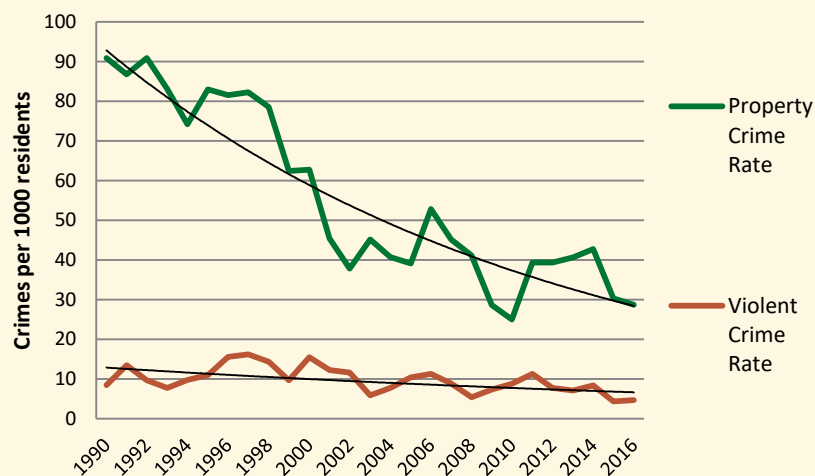
## Quality of Life Analysis

De Hoyos Park offers tennis courts and other recreational options. The property crime rate in Monticello has fallen to less than a third of 1990 levels, and the violent crime rate has also dropped.

## 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.

## Per Capita Crime Rate



Source: NY State Division of Criminal Justice Services

## ABOUT THIS PROJECT

The Urban Action Agenda (UAA) is a major initiative led by Hudson Valley Pattern for Progress to promote growth and revitalization in urban centers throughout the nine-county Hudson Valley Region. The Valley contains a wide variety of urban centers, large and small, located along the Hudson River and other historic transportation corridors. These cities and villages are where population, social, cultural, civic, and economic activity traditionally clustered. With their existing infrastructure, access to transit, and traditions of denser development, these communities are well positioned to accommodate the region's growth in the 21<sup>st</sup> 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

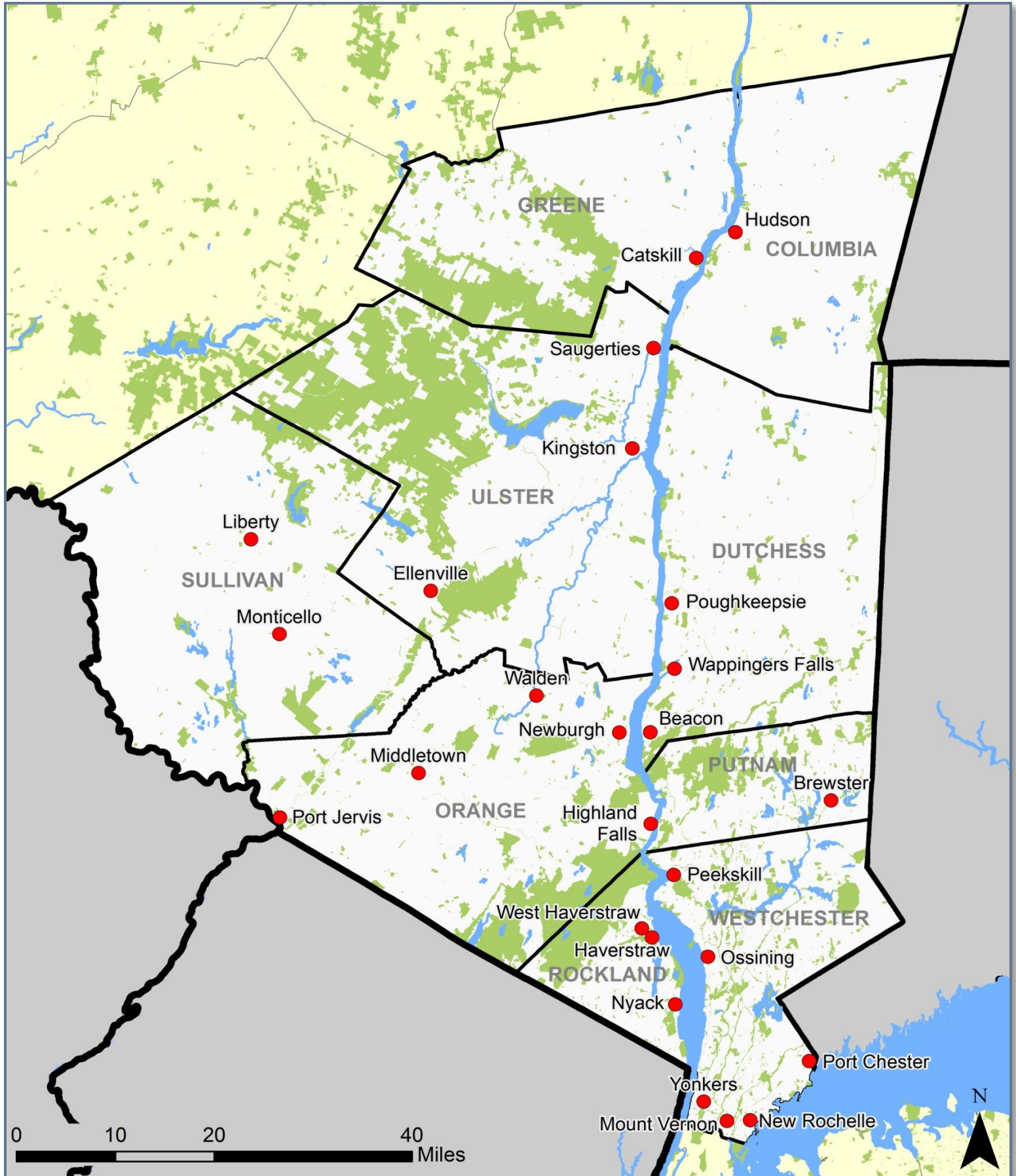
profiles were issued in early 2016 in partnership with the Regional Plan Association. Now, this set of updated and expanded community profiles represent the next step in the UAA's efforts to provide useful data to policymakers, residents, and business and community groups in the Valley's urban areas.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

## About Hudson Valley Pattern for Progress

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



# URBAN ACTION AGENDA COMMUNITIES



# URBAN ACTION AGENDA

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Community  
Profiles

HUDSON VALLEY  
*PATTERN for* PROGRESS

January 2018

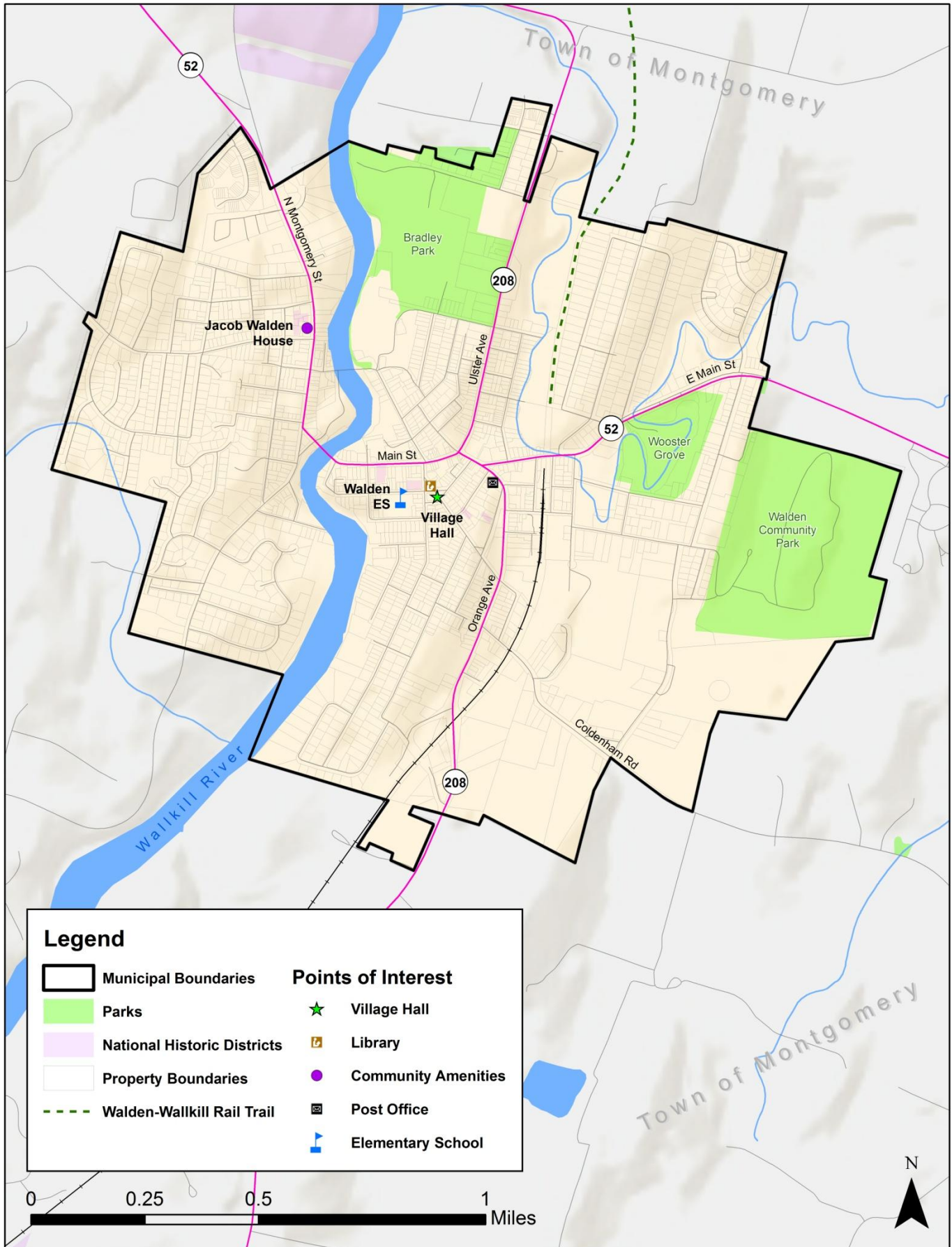
VILLAGE OF  
WALDEN





# village of WALDEN

## COMMUNITY OVERVIEW MAP





village of WALDEN  
POPULATION & DEMOGRAPHICS

## Population Basics

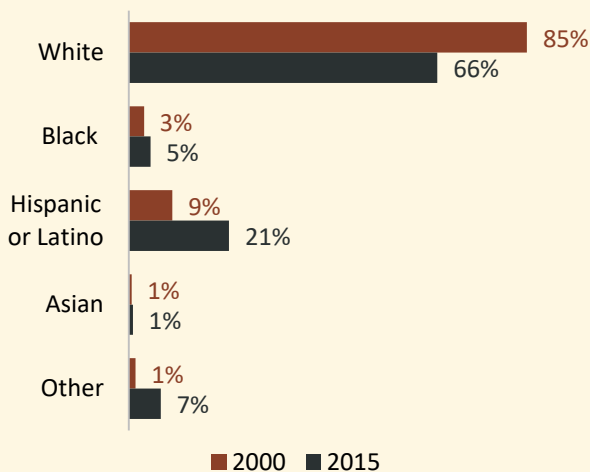
**6,886** Population (2015)  
**11.7%** Population Change since 2000  
**2.0** Square Miles  
**3,443** Population Density (people per sq. mile)

## Community Snapshot

**29%** Population under age 20  
**62%** Population ages 20-64  
**9%** Population 65 and older  
**\$66,989** Median household income  
**23%** Residents with a bachelor's degree or higher  
**58%** Owner-occupied housing  
**33%** Renter-occupied housing

Source: 2015 American Community Survey

## Population by Race and Ethnicity



Source: 2015 American Community Survey; 2000 Decennial Census

## Population &amp; Demographics Analysis

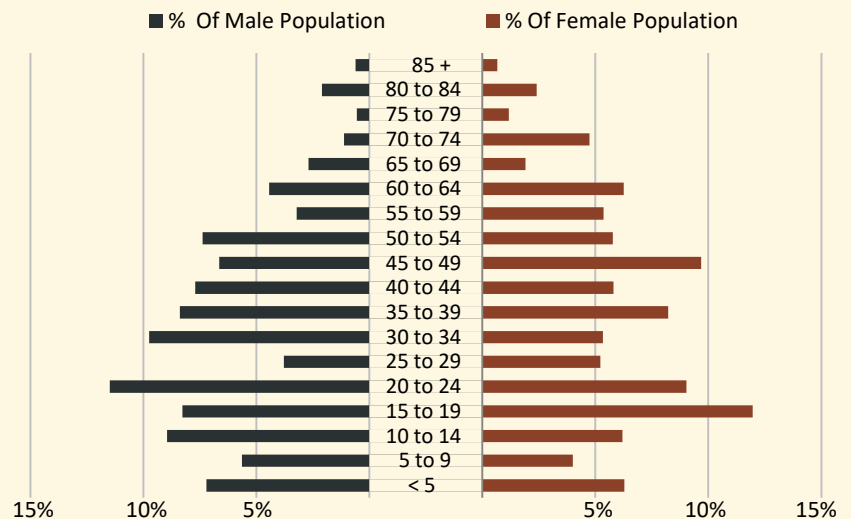
Since 2000, Walden's population has grown by nearly 12%, and the village's demographics have changed. Residents of Hispanic origin now make up 21% of the population (up from 9%) while White residents are 66% (down from 85%). The village has a very young population, with 29% under age 20, and only 9% over age 65. More than 90% of residents were born in the United States.

## Data Notes

Population by Race & Ethnicity – The “Other” category includes Native Americans, Pacific Islanders, those who checked “Other” on the Census, and individuals with two or more races.

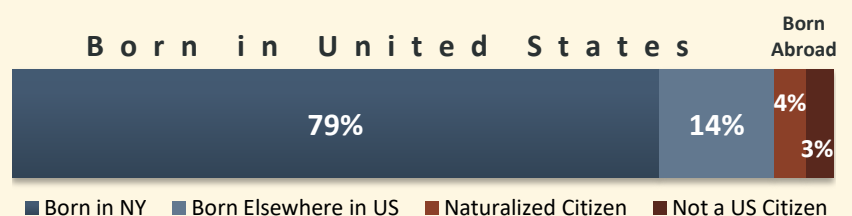
Place of Birth – The category of individuals who were born abroad and are not U.S. citizens includes both legal immigrants (with green cards, student visas, etc.) and undocumented immigrants. The U.S. Census does not ask individuals about their immigration status.

## Share of Population by Age and Sex



Source: 2015 American Community Survey

## Place of Birth



Source: 2015 American Community Survey

# village of WALDEN HOUSING

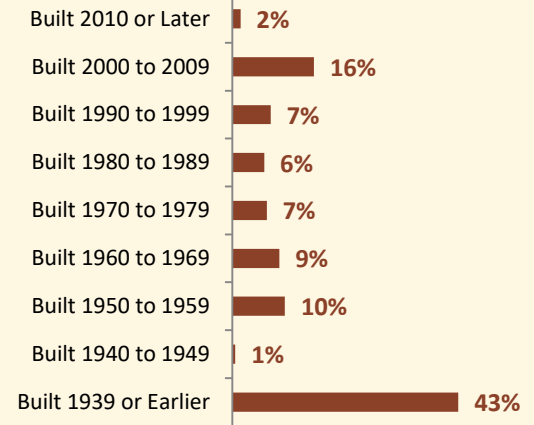
## Housing Analysis

Almost 60% of Walden's housing units are owner-occupied, and just one third are rentals. Housing is affordable for a majority (64%) of homeowners, but 52% of renters are "cost burdened" (paying more than 30% of their income towards housing), including 44% who are severely cost burdened (paying more than 50% of their income towards rent), higher than many other UAA communities. Inflation-adjusted home values in Walden have risen 50% since 2000, much more than in Orange County (where home values rose 32%). A majority of homes (52%) are worth between \$200,000 - \$299,999. A quarter of the housing units in Walden were built since 1990, making the village's housing stock one of the newest in the UAA.

## Data Notes

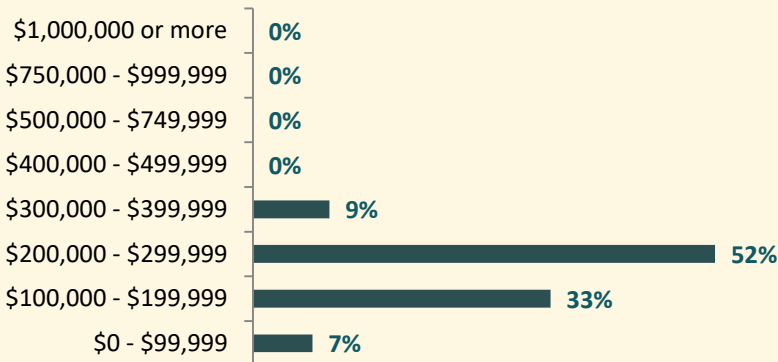
Median Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

## Age of Housing Stock



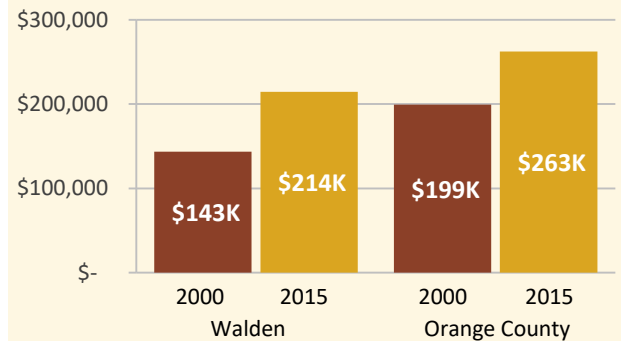
Source: 2015 American Community Survey

## Home Values



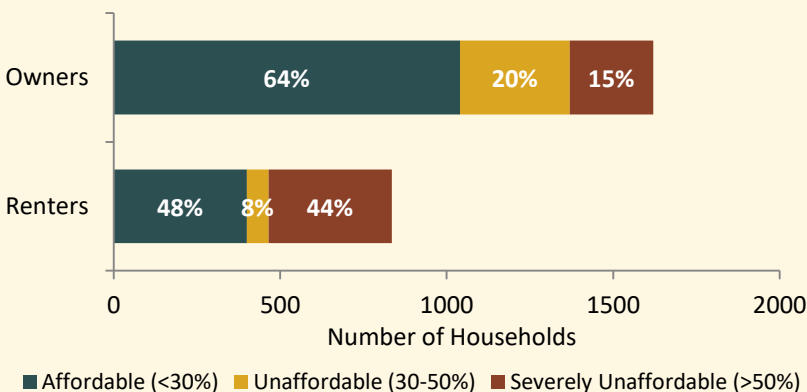
Source: 2015 American Community Survey

## Median Home Value



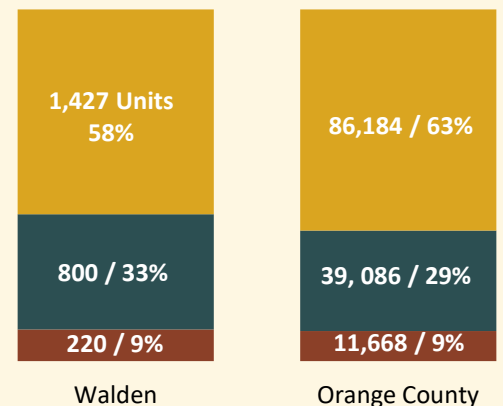
Source: 2015 American Community Survey; 2000 Decennial Census

## Affordability (% of Income Towards Housing Costs)



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

## Housing Occupancy



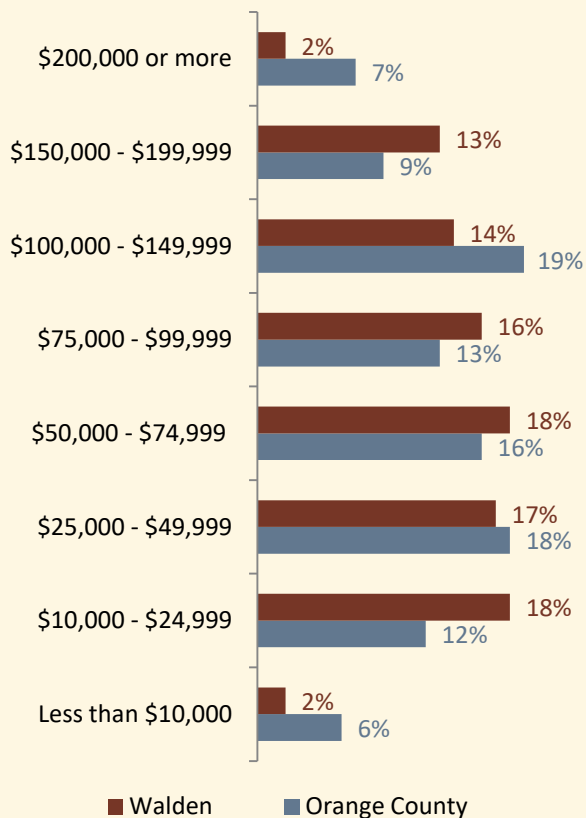
Legend: Vacant (Red), Rented (Dark Blue), Owned (Yellow)

Source: 2015 American Community Survey

# village of WALDEN

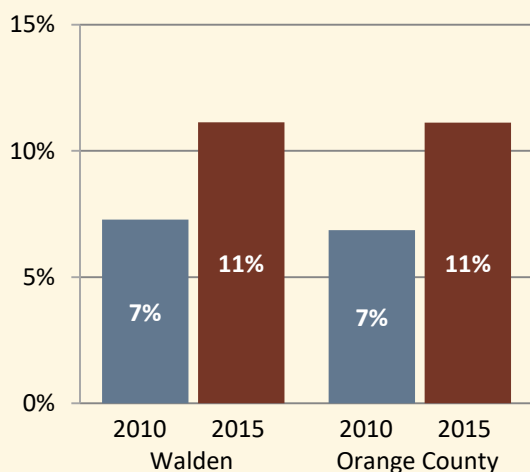
## INCOME & POVERTY

### Household Income Distribution



Source: 2015 American Community Survey

### Households Receiving SNAP



Source: 2010 & 2015 American Community Survey

### Income & Poverty Analysis

Walden's median household income has risen 12% since 2000 when accounting for inflation, in contrast to Orange County's, which has fallen by 1%. The poverty rate increased from 9% to 13% over that time. Walden's income distribution is very wide, with at least 13% of households in every income group from \$10,000 to \$199,999.

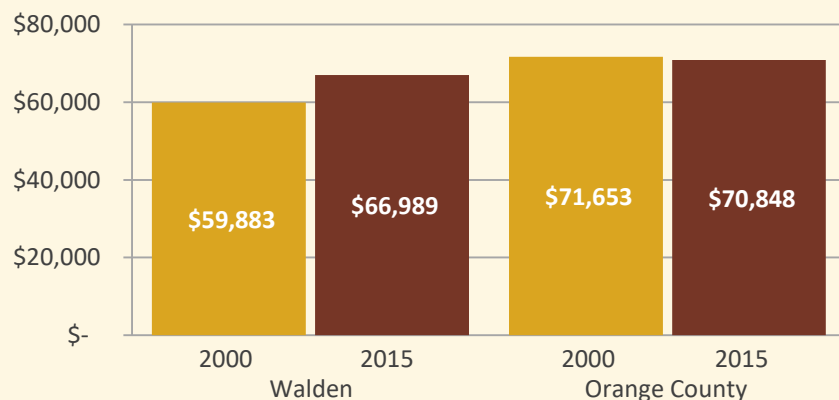
#### Data Notes

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

Households Below the Poverty Line – The federal poverty line is adjusted on a yearly basis and varies by household size. As of 2015, the poverty line for a family of four was \$24,250.

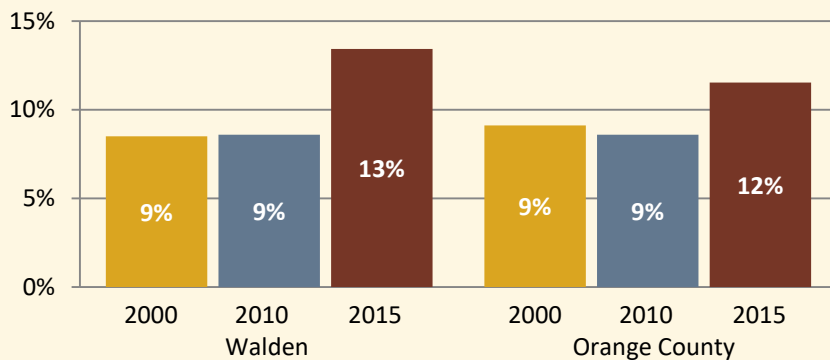
Households Receiving SNAP – SNAP is the Supplemental Nutrition Assistance Program (formerly Food Stamps). To qualify for SNAP, a household must have an income below 130% of the poverty line.

### Median Household Income



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

### Households Below the Poverty Line



Source: 2015 American Community Survey; 2000 Decennial Census

# village of WALDEN

## ECONOMY

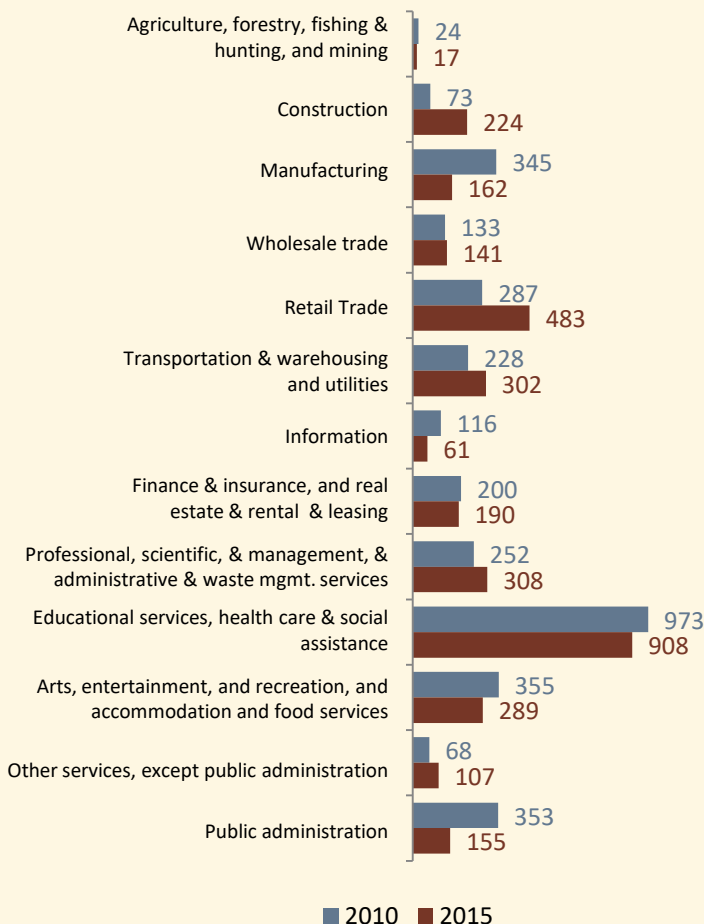
### Economy Analysis

More Walden residents are employed in “educational services, health care and social assistance” than in any other industry. Since 2010, the number of people working in “retail trade” has increased by 68% while the number working in “manufacturing” and “public administration” has declined by over 50% in each sector. Nearly 90% of commuters use a car to get to work, and just 4% take public transit. Only 13% of residents work in the village, but 71% work in Orange County. At an average of 32 minutes, the commute time for Walden residents is longer than most other UAA communities.

### Data Notes

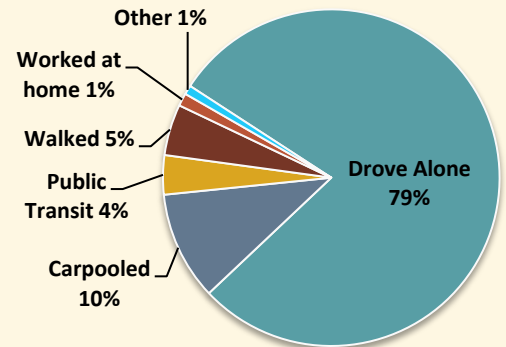
**Employment** – Data on unemployment comes from American Community Survey, which reports data by municipality. The Bureau of Labor Statistics is a common source for national unemployment rate data but does not report data at the municipal level.

### Employment by Industry Among Walden Residents



Source: 2015 American Community Survey

### Means of Travel to Work



Source: 2015 American Community Survey

### Place of Work & Commute Time

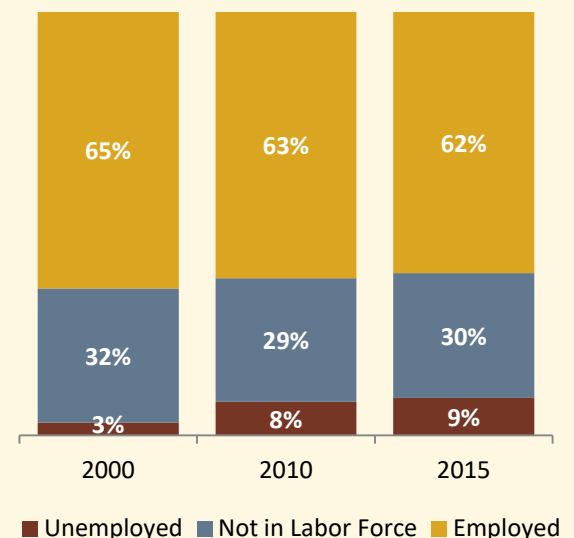
% of residents who work in Walden **13%**

% of residents who work in Orange County **71%**

Average Commute Time **32 Minutes**

Source: 2015 American Community Survey

### Employment (Age 16 and Over)

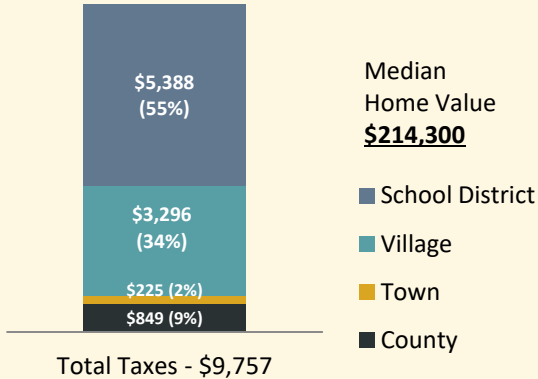


Source: American Community Survey, US Decennial Census

# village of WALDEN

## DOLLARS & CENTS

### Taxes on Median Home



Source: Orange County (2015)

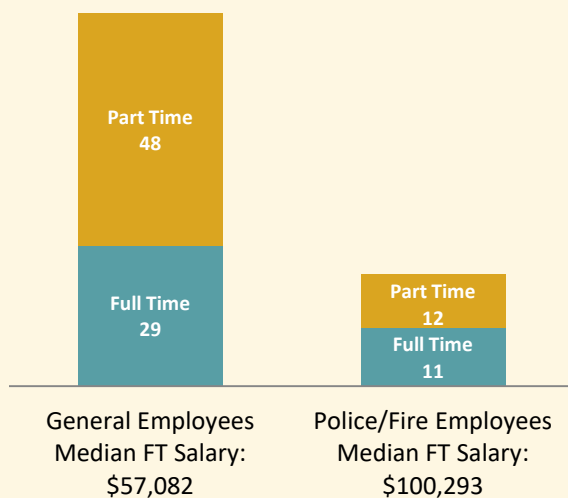
### Municipal Finances

#### Did Village Budget Stay Under NY State Tax Cap?

2013	2014	2015	2016	2017
Yes	Yes	Yes	Yes	No

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

### Municipal Employees



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

### Dollars and Cents Analysis

Walden's budget exceeded the Tax Cap in 2017 but has been under the cap all other years since 2013. Village property taxes are 34% of the \$9,757 tax bill on a median-value home. The village has 40 full time and 60 part time employees.

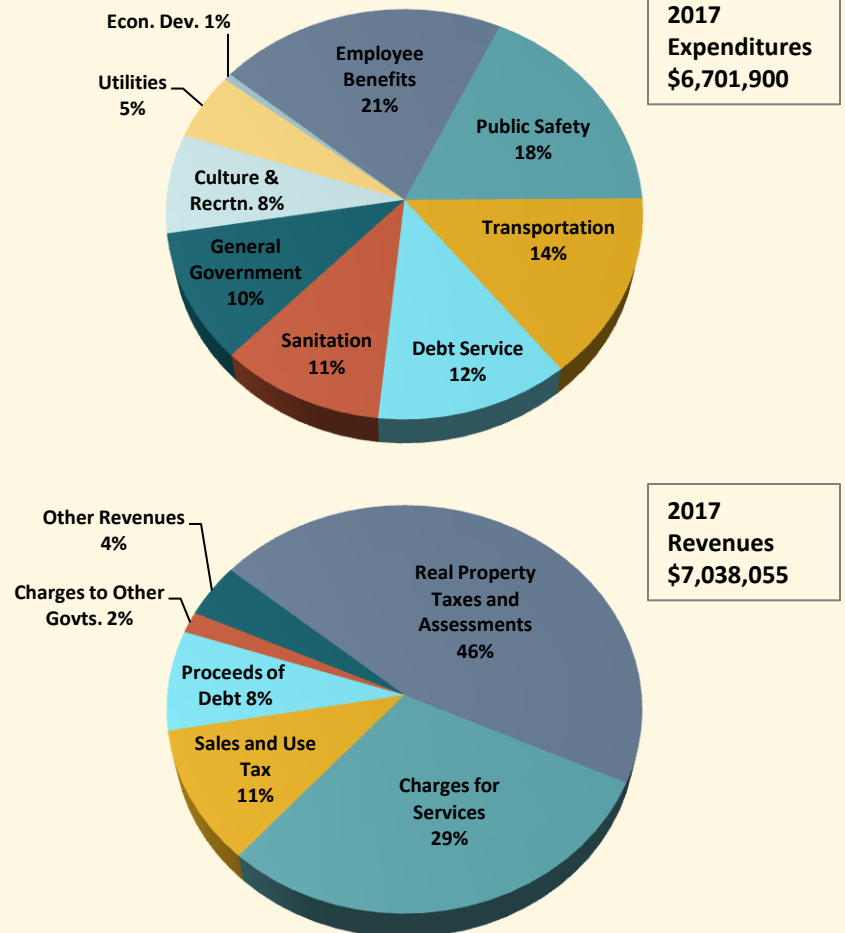
#### Data Notes

**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



Source: Office of the New York State Comptroller



# village of WALDEN

## EDUCATION

### Education Analysis

Valley Central School District serves 4,400 students from Walden, the Town of Montgomery and parts of six other towns. Since 2006, district enrollment is down 15% and per pupil expenditures are up 41%. The CCR (see below) and graduation rate are higher than most UAA districts. The number of students receiving free or reduced lunch (a poverty measure) has nearly doubled in the last ten years. Among Walden residents, 34% have an associate's degree or higher, but 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.

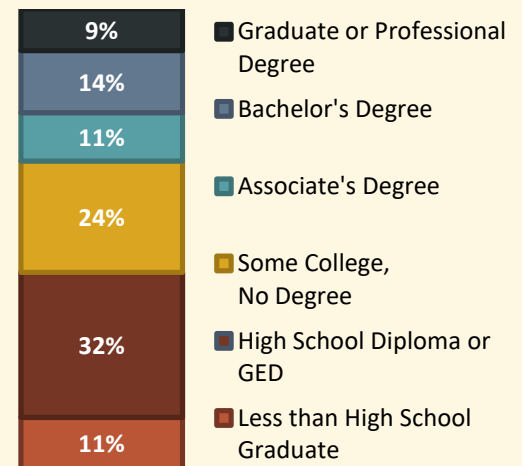
Student Characteristics – Students are eligible for free school lunch if their family's income is below 130% of the poverty line and reduced price lunch if their family's income is below 185% of the poverty line. English Language Learners are students who have been classified as not proficient in English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

### Average SAT Scores

Category	Score (800 max)	Rank Among 23 UAA districts
Reading	487	11
Math	488	T-10
Writing	465	12

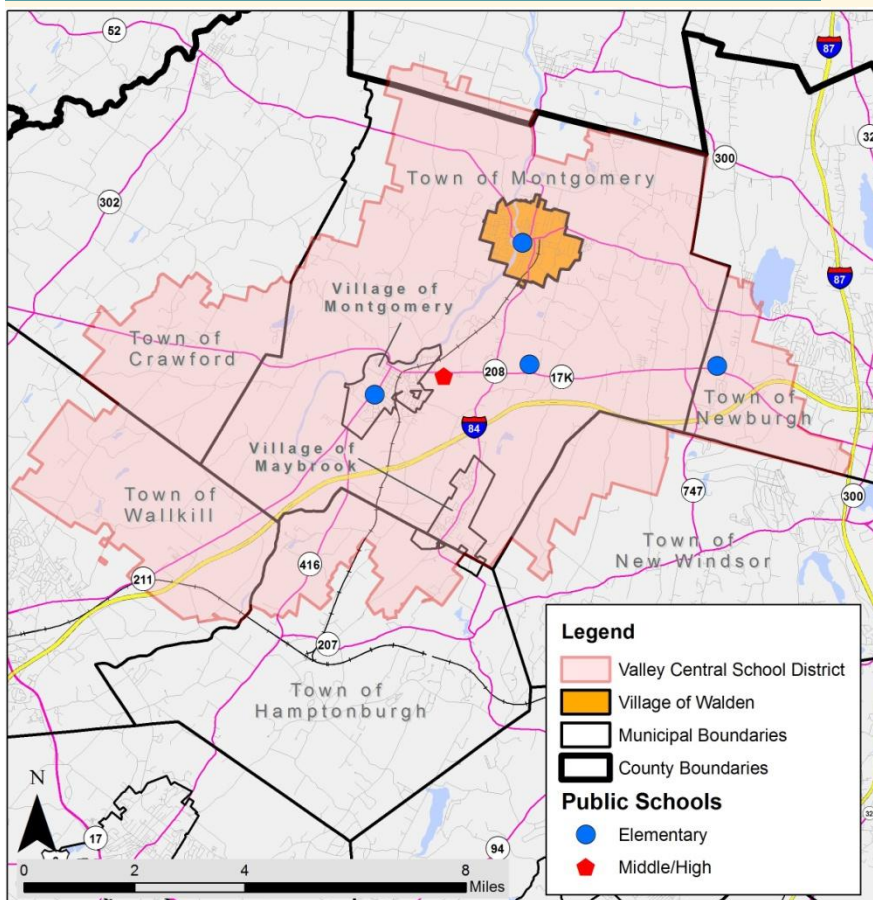
Source: New York State Department of Education (2015-16)

### Education Level of Village Residents

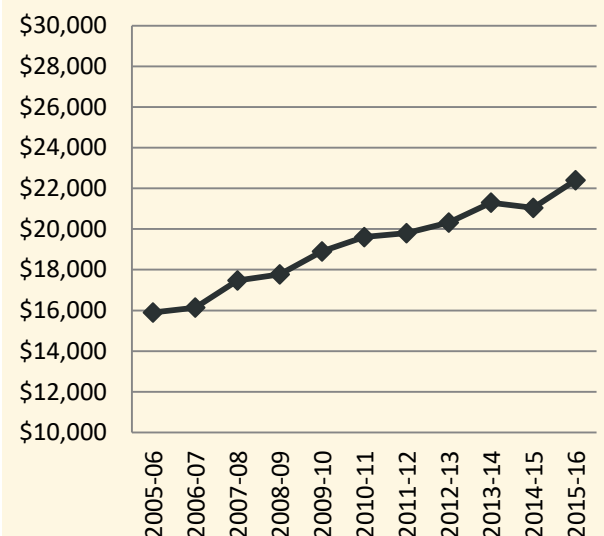


Source: 2015 American Community Survey

### Valley Central School District



### Expenditures Per Pupil



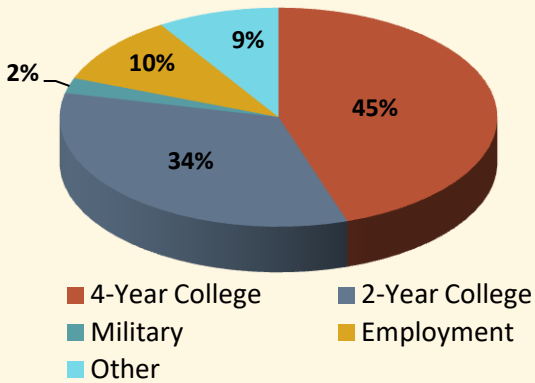
Source: New York State Department of Education (Infl. Adjusted)



# village of WALDEN

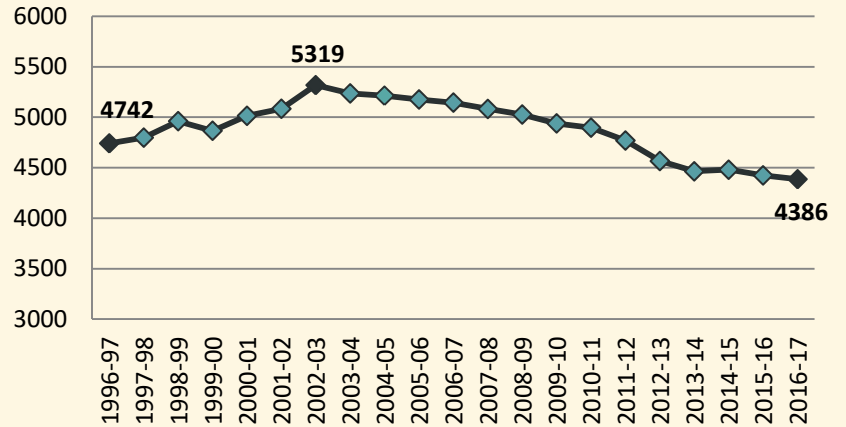
## EDUCATION

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



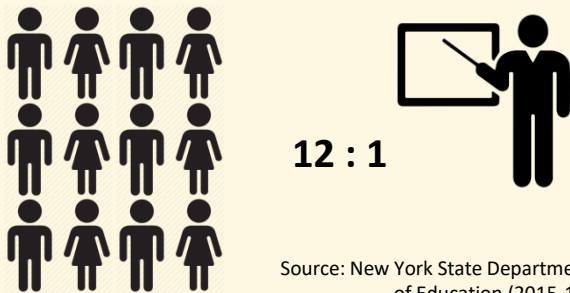
Source: New York State Department of Education (2015-16)

### Valley Central School District Enrollment



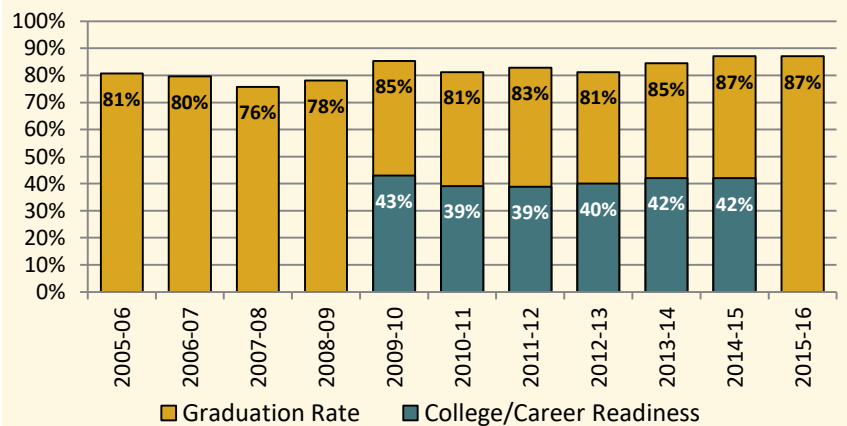
Source: New York State Department of Education

### Student to Teacher Ratio



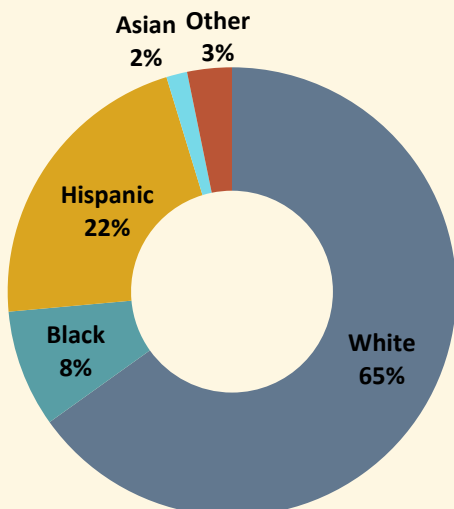
Source: New York State Department of Education (2015-16)

### Graduation Rate & College/Career Readiness



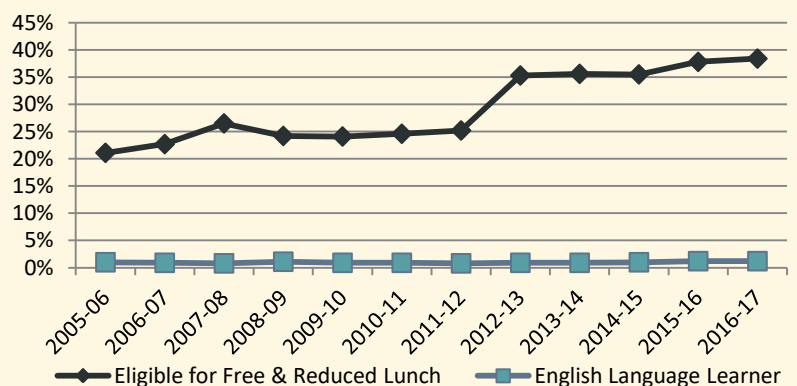
Source: New York State Department of Education

### Race & Ethnicity of Students



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

### Student Characteristics



Source: New York State Department of Education

# village of WALDEN

## HEALTH

### Health Analysis

A centrally located supermarket gives most residents easy access to food. Over 90% of residents have health insurance. One third of students in Valley Central School District are obese or overweight.

### 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.

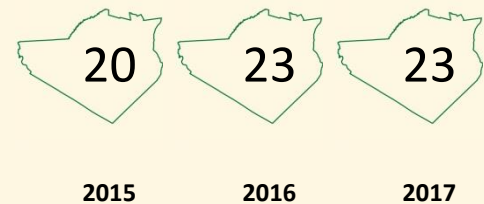
Access to Quality Food – The US Dept. of Agriculture defines census tracts as food deserts if the tracts have high poverty and low access to food. Pattern analyzed GIS data to find supermarket walktimes.

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

### County Health Ranking

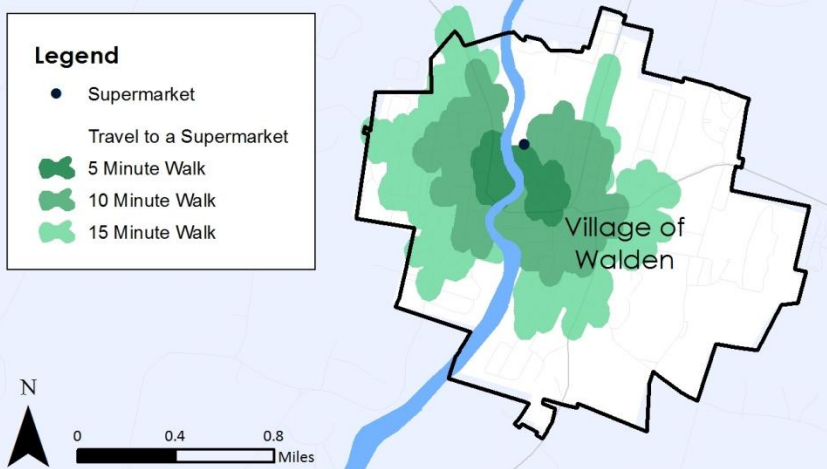
#### Orange County

Rank out of 62 New York Counties



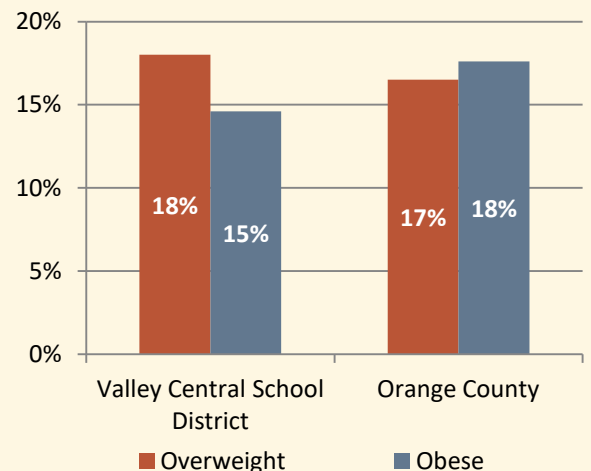
Source: Robert Wood Johnson County Health Rankings

### Access to Quality Food



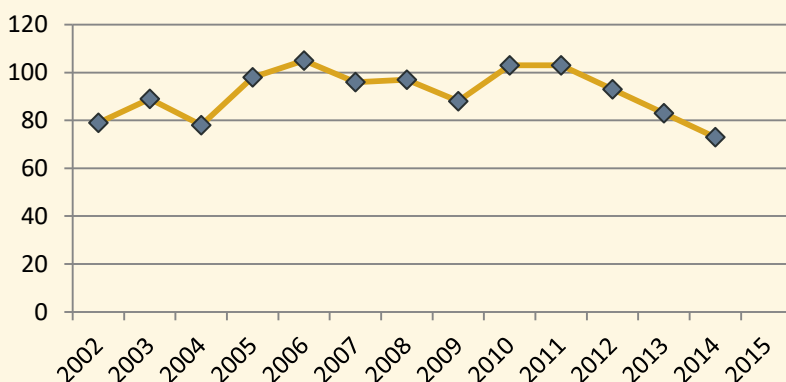
Sources: USDA Food Access Research Atlas (2015); Pattern GIS analysis

### Childhood Obesity



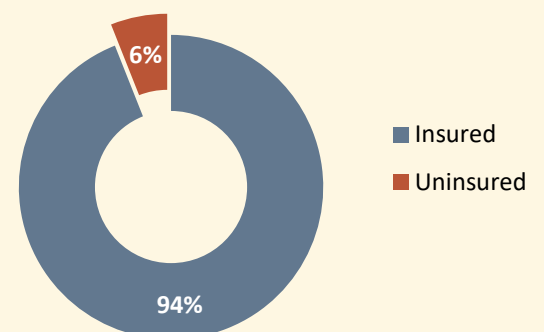
Source: New York State Department of Health (2014-16 average)

### Number of Births



Source: New York State Department of Health

### Health Insurance Rate



Source: 2015 American Community Survey

village of **WALDEN**  
**QUALITY OF LIFE****Access to Parks**Acres of Open Space  
& Parks in Municipality **188**Residents per Acre of  
Parkland **37**

Source: Pattern for Progress Analysis of GIS Data

**Avg. Annual Household Spending****\$2,158**

Apparel &amp; Services

**\$3,225**

Eating Out

**\$4,880**

Groceries

**\$5,379**

Health Care

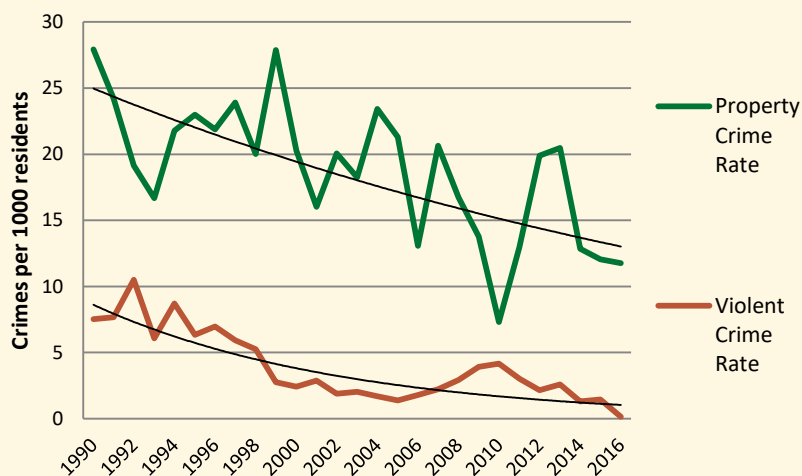
Source: ESRI Business Analyst 2017

**Quality of Life Analysis**

Located on the scenic Wallkill River, Walden has an expansive park system for a small village, with several large parks offering hiking, swimming, playgrounds, ball fields, and more. Since 1990, the crime rate has fallen nearly 50% and violent crime rate is now near zero.

**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.

**Per Capita Crime Rate**

Source: NY State Division of Criminal Justice Services

**ABOUT THIS PROJECT**

The Urban Action Agenda (UAA) is a major initiative led by Hudson Valley Pattern for Progress to promote growth and revitalization in urban centers throughout the nine-county Hudson Valley Region. The Valley contains a wide variety of urban centers, large and small, located along the Hudson River and other historic transportation corridors. These cities and villages are where population, social, cultural, civic, and economic activity traditionally clustered. With their existing infrastructure, access to transit, and traditions of denser development, these communities are well positioned to accommodate the region's growth in the 21<sup>st</sup> 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 these profiles comes from Empire State Development and the NYS Department of State through the Mid-Hudson Regional Economic Development Council.

**About Hudson Valley Pattern for Progress**

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

# URBAN ACTION AGENDA COMMUNITIES

