Urban Action Agenda

Community Profiles

City of Beacon

Housing Profiles

Village of Brewster

September 2018

Center for Housing Solutions and Urban Initiatives

Hudson Valley Pattern for Progress
Population & Demographics Analysis

The Village of Brewster has experienced modest growth since 2000, increasing from 2,162 in the year 2000 to 2,294 in the year 2016, a 6.1% increase. Although the overall population is relatively small, the village is only 0.5 square miles in size, making Brewster one of the more densely populated UAA communities with 4,588 people per square mile.

Since 2000, there have been dramatic changes in the racial and ethnic makeup of the village. From 2000 to 2016 the White population in Brewster declined from 59% to 29% while the Hispanic population more than doubled from 32% to 63% of the village’s total. The rapid growth in Hispanic residents is a trend experienced by several of communities throughout the Hudson Valley.

With a median age of 35 and 91% of the population under the age of 65, Brewster has a younger population than most of the other 24 UAA communities. In particular, the share of working age adults between the ages of 20 and 64 is the highest of any UAA community (71%).

Data Notes

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

Share of Population by Age and Sex

Source: 2016 American Community Survey
Analysis
78% of households in Brewster are occupied by renters and only 15% are owner-occupied. This is in dramatic contrast to Putnam County where 77% of households are owner-occupied and 17% are renter-occupied. Housing in Brewster is predominately multifamily housing (82%). Only 7% of rental housing units in the village are subsidized/affordable housing. Nearly half (48%) of housing units were built before 1950.

Data Notes
Housing Statistics – Figures on public and subsidized housing come from local, state, and federal housing databases. Detailed data on these categories is on page 11 of this profile.
Housing Occupancy – Vacant units do not include seasonally occupied units but do include both vacant homes and unrented apartments.

Housing Statistics

- **18%** Single Family Housing
- **82%** Multifamily Housing
- **71%** Housing built before 1970
- **0%** Public Housing
- **7%** Other subsidized affordable housing
- **93%** Market-rate housing

Age of Housing Stock

- **Built 2010 or Later**: 0%
- **Built 2000 to 2009**: 4%
- **Built 1990 to 1999**: 10%
- **Built 1980 to 1989**: 8%
- **Built 1970 to 1979**: 7%
- **Built 1960 to 1969**: 12%
- **Built 1950 to 1959**: 11%
- **Built 1940 to 1949**: 4%
- **Built 1939 or Earlier**: 44%

Units in Structure

- **1 Unit, Detached**: 15%
- **20+ Units**: 11%
- **2 Units**: 30%
- **5 to 9 Units**: 13%
- **10 to 19 Units**: 9%
- **3 to 4 Units**: 19%
- **1 Unit, Attached**: 3%

Housing Bedroom Count

<table>
<thead>
<tr>
<th># of Units</th>
<th>% of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Bedroom</td>
<td>130</td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>209</td>
</tr>
<tr>
<td>2 Bedrooms</td>
<td>380</td>
</tr>
<tr>
<td>3 Bedrooms</td>
<td>142</td>
</tr>
<tr>
<td>4 Bedrooms</td>
<td>45</td>
</tr>
<tr>
<td>5+ Bedrooms</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: 2016 American Community Survey
Analysis

From 2000 to 2016 median household income in Brewster fell from $60,001 in 2000 (adjusted for inflation) to $54,024 in 2016, a 10% decrease. Median household income in Brewster is significantly lower than median household income in Putnam County ($97,606). The median income of homeowners with a mortgage ($117,000) is more than double the median income of renters in the village ($51,838).

With the significant demographic shifts ongoing in the village, it is not surprising that over half (53%) of Brewster residents moved into their current home since 2010 and 88% moved to their current home since 2000. Only 12% of village residents moved into their current home before 1990.

Data Notes

Analysis
Median rent in Brewster has remained largely unchanged since 2000, declining slightly from $1,193 in 2000 to $1,138 in 2016 when accounting for inflation. Brewster is one of the only UAA communities where median rent has decreased over this period.

Housing in Brewster is substantially more affordable for homeowners than it is for renters. 55% of renters spend more than 30% of their income on housing costs and 34% of renters spend more than half of their income on housing costs.

In Brewster, the median value of a home in 2016 ($247,000) is only 2% greater than the median value of a home in 2000 ($242,000). In contrast, median home value in Putnam has increased by 22% from $290,000 in 2000 to $355,000 in 2016.

Data Notes
Rental Statistics – Cost-burdened renter households do not include the category of severely cost-burdened households.
Median Rent – 2000 figures are adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.
Housing Affordability – HAMFI stands for HUD Area Median Family Income, which is the median family income calculated by HUD for each jurisdiction.

Rental Housing Affordability

<table>
<thead>
<tr>
<th>HAMFI</th>
<th>Affordable (&lt;30%)</th>
<th>Unaffordable (30-50%)</th>
<th>Severely Unaffordable (&gt;50%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;=30%</td>
<td>5%</td>
<td>95%</td>
<td></td>
</tr>
<tr>
<td>31% to 50%</td>
<td>32%</td>
<td>53%</td>
<td>13%</td>
</tr>
<tr>
<td>51% to 80%</td>
<td>55%</td>
<td>33%</td>
<td>16%</td>
</tr>
<tr>
<td>81% to 100%</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;100% HAMFI</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Rental Statistics
-5% Increase in median rent since 2000
125 (19%) Cost-burdened renter households
230 (34%) Severely cost-burdened renter households
34% Apartments with monthly rent below $1,000

Distribution of Rents

<table>
<thead>
<tr>
<th>Range</th>
<th>Brewster</th>
<th>Putnam</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2500 or more</td>
<td>3%</td>
<td>6%</td>
</tr>
<tr>
<td>$2000 to $2499</td>
<td>0%</td>
<td>7%</td>
</tr>
<tr>
<td>$1500 to $1999</td>
<td>13%</td>
<td>22%</td>
</tr>
<tr>
<td>$1000 to $1499</td>
<td>42%</td>
<td>50%</td>
</tr>
<tr>
<td>$500 to $999</td>
<td>26%</td>
<td>17%</td>
</tr>
<tr>
<td>Less than $500</td>
<td>7%</td>
<td>7%</td>
</tr>
</tbody>
</table>

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

Median Rent

<table>
<thead>
<tr>
<th>Year</th>
<th>Brewster</th>
<th>Putnam</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>$1,193</td>
<td>$1,281</td>
</tr>
<tr>
<td>2016</td>
<td>$1,138</td>
<td>$1,307</td>
</tr>
</tbody>
</table>

Sources: 2000 Census (Inflation Adj.); 2016 ACS
### Distribution of Owner Costs

**With Mortgage**
- $3,000 or more: 4% (Brewster), 39% (Putnam)
- $2,500 to $2,999: 21% (Brewster), 19% (Putnam)
- $2,000 to $2,499: 21% (Brewster), 48% (Putnam)
- $1,500 to $1,999: 11% (Brewster), 12% (Putnam)
- $1,000 to $1,499: 12% (Brewster), 6% (Putnam)
- Less than $1,000: 4% (Brewster), 2% (Putnam)

**Without Mortgage**
- $1,000 or more: 4% (Brewster), 56% (Putnam)
- $800 to $999: 23% (Brewster), 20% (Putnam)
- $600 to $799: 26% (Brewster), 25% (Putnam)
- $400 to $599: 8% (Brewster), 7% (Putnam)
- $250 to $399: 2% (Brewster), 1% (Putnam)
- Less than $250: 2% (Brewster), 1% (Putnam)

### Housing Affordability

- <=30% HAMFI: 100%
- 31% to 50%: 30% (Brewster), 50% (Putnam)
- 51% to 80%: 75% (Brewster), 20% (Putnam)
- 81% to 100%: 100%
- >100% HAMFI: 4%


### Median Monthly Owner Costs

- Putnam County (Mortgage): $2,726
- Putnam County (No Mortgage): $1,070
- Brewster (Mortgage): $2,239
- Brewster (No Mortgage): $1,006

Source: 2016 American Community Survey

### Median Home Value

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Brewster</td>
<td>$242K</td>
<td>$247K</td>
<td>$290K</td>
<td>$355K</td>
</tr>
<tr>
<td>Putnam County</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

### Home Values

<table>
<thead>
<tr>
<th>Range</th>
<th>2000,000 or More</th>
<th>500,000 to $999,999</th>
<th>300,000 to $499,999</th>
<th>200,000 to $299,999</th>
<th>$100,000 to $199,999</th>
<th>$0 to $99,999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brewster</td>
<td>0%</td>
<td>4%</td>
<td>15%</td>
<td>50%</td>
<td>10%</td>
<td>21%</td>
</tr>
<tr>
<td>Putnam County</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: 2016 American Community Survey
The Village of Brewster is located in the southeast corner of Putnam County. The roots of the village lie in the establishment of Brewster Station in the mid 1800s by the New York and Harlem Railroad. Before the train station was established, the land that now makes up the village was entirely farmland. Following the station’s construction, a main street developed and the Village of Brewster was officially incorporated in 1894.

Today, Brewster is still a relatively small village with a population of 2,294 and a land area of just 0.5 square miles. The Brewster train Station is now part of the Harlem line operated by Metro North, and primarily serves commuters who travel into New York City for work. While total population growth has been slow, there has been a dramatic shift in the racial and ethnic makeup of the village. The Hispanic population more than doubled since 2000 and now accounts for the majority (63%) of total village population.

Renters in Brewster are more burdened by housing costs than owners. Approximately 200 renter occupied households in the village earn less than 30% of area median income. Among those 200 households, 95% are spending over half of their income towards housing costs. In contrast, the majority of homeowners in the village earn more than the area median income, and 69% of them spend less than 30% of their income towards housing costs. Homeowners in Brewster were hit hard by the Great Recession. After experiencing strong growth in home values from 2000 to 2009, median home value plummeted with the great recession dropping by 41% from 2009 to 2016 (adjusted for inflation).

From 2000 to 2016 the percent of adults in Brewster with at least a bachelor’s degree dropped from 19% to 16%, one of the only UAA communities with falling levels of educational attainment. This suggests that gentrification is not a concern in Brewster.
A healthy community needs an array of housing options that are affordable to individuals at all income levels. Currently, the growing demand for housing is apparent across all 25 of the UAA communities. Establishing a comprehensive housing strategy is the first step for communities to understand the local needs and state of the housing market and to proactively facilitate the development of housing. The recommendations that follow are offered as strategies to equip local communities with tools to create local policy to help meet the demand for housing.

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

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

AFFORDABLE HOUSING
The Urban Action Agenda (UAA) is a major initiative led by Hudson Valley Pattern for Progress to promote growth and revitalization in urban centers throughout the Hudson Valley. The Valley contains a wide variety of urban centers located along the Hudson River and other historic transportation corridors. With their existing infrastructure, access to transit, and traditions of denser development, these communities are well positioned to accommodate the region’s growth in the 21st Century. To keep the project’s scale manageable, the UAA focuses on a group of 25 higher-need urban areas selected for reasons including changing demographics and poverty.

In addition to the creation of an expanded set of Community Profiles issued in March, 2018, Pattern has developed new Housing Profiles for all 25 UAA communities. The Housing Profiles take a deep dive into rental and owner-occupied housing by providing analysis of affordability, existing conditions, and demographic changes. Shining a spotlight on housing in these 25 communities represent the next step in the UAA’s efforts to provide useful data to policymakers, residents, and business and community groups. Funding for the housing profiles comes from Empire State Development and the NYS Department of State through the Mid-Hudson Regional Economic Development Council.

**About Hudson Valley Pattern for Progress**

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