

URBAN ACTION AGENDA

Housing Profiles

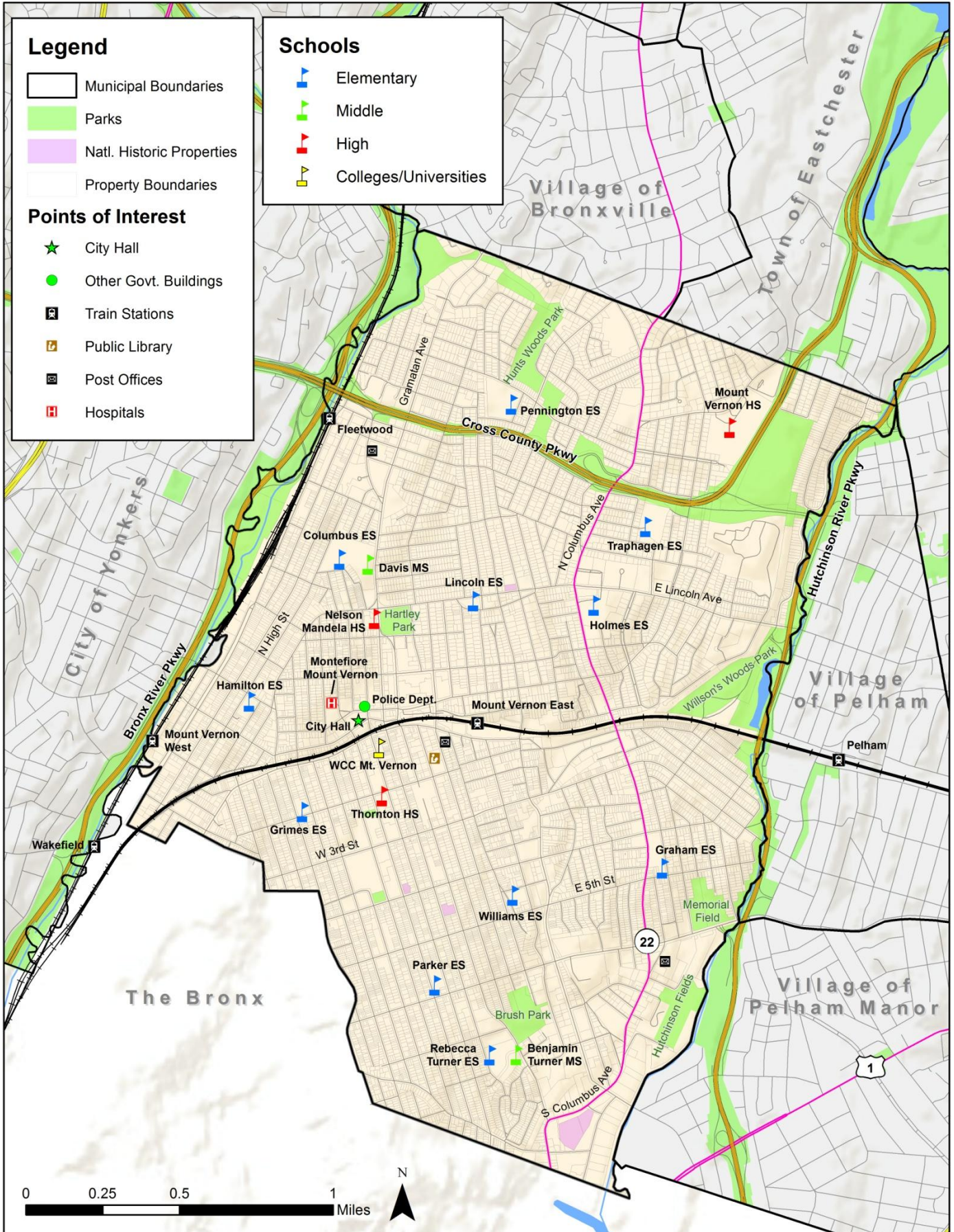


September 2018



CITY OF
MOUNT VERNON

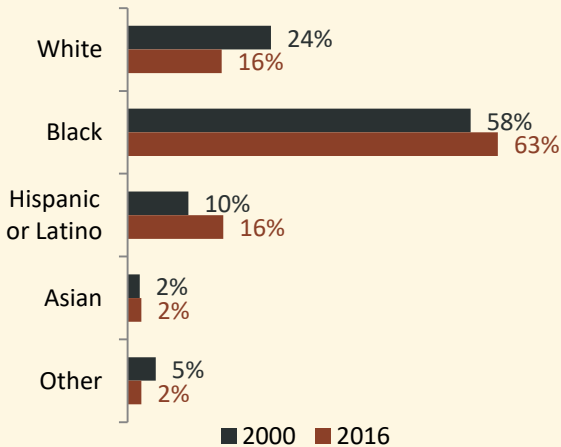




Population Basics

68,217 Population (2016)
-0.2% Population Change since 2000
24,712 Households (2016)
-4.0% Households Change since 2000
4.4 Square Miles
15,504 Population Density (people per sq. mile)

Population by Race and Ethnicity



Source: 2016 American Community Survey; 2000 Decennial Census

Population Stats

24% Population under age 20
61% Population ages 20-64
14% Population 65 and older
38 Median Age

Source: 2016 American Community Survey

Population & Demographics Analysis

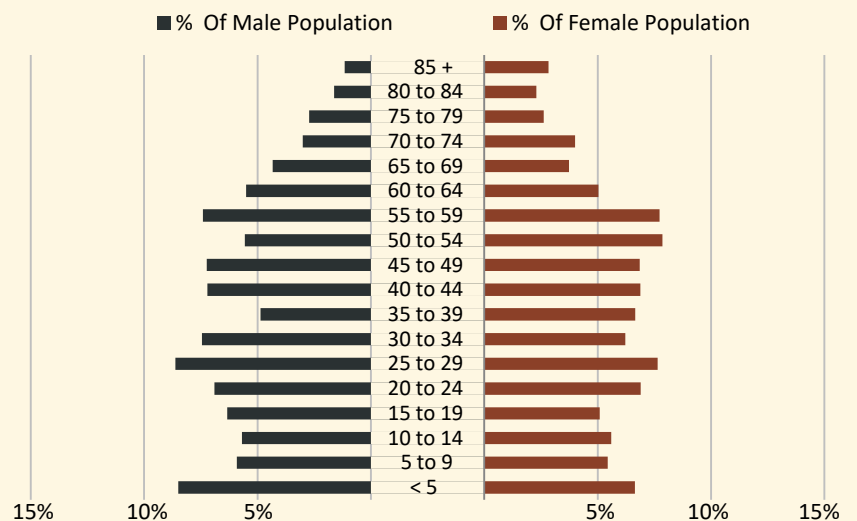
With over 68,000 people living in just 4.4 square miles, Mount Vernon has the highest population density of any UAA community—15,504 people per square mile. Since 2000, the city’s population has not grown, and the number of households has dropped by 4%. However, Mount Vernon’s proximity to New York City has made it an increasingly attractive option for people priced out of the city, and new developments near some of the Metro North stations in the city may lead to a population increase in the coming years.

Mount Vernon is the only community in the UAA where Black residents make up a majority of the population—currently 63%, up from 58% in 2000. Over that period, the city’s Hispanic population has grown from 10% to 16% while the White population has shrunk from 24% to 16%. Mount Vernon is home to many different immigrant groups, including the largest Jamaican and Brazilian communities in the UAA. The ratio of women to men is slightly higher in Mount Vernon than elsewhere, with 54 women for every 46 men in the city.

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

city of MOUNT VERNON

HOUSING CHARACTERISTICS

Analysis

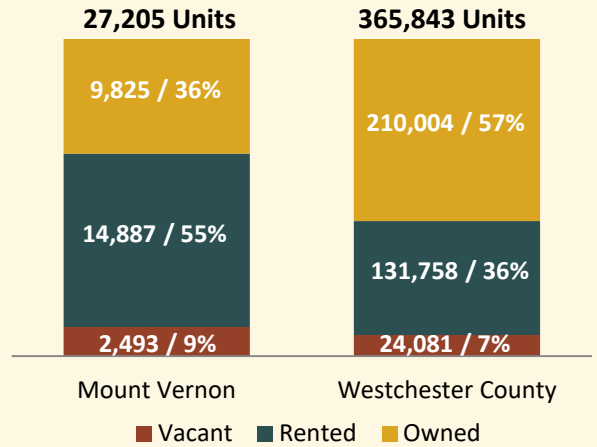
Mount Vernon's housing stock is heavily tilted towards rentals (55%) and multifamily housing (74%). Reflecting the urban character of many neighborhoods, one third of housing units are in buildings with 20 or more units. As an early suburb, Mount Vernon was largely developed in the early 20th century, and today 58% of housing units are from 1949 or earlier. 17% of housing units are subsidized affordable housing.

Data Notes

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

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

Housing Occupancy

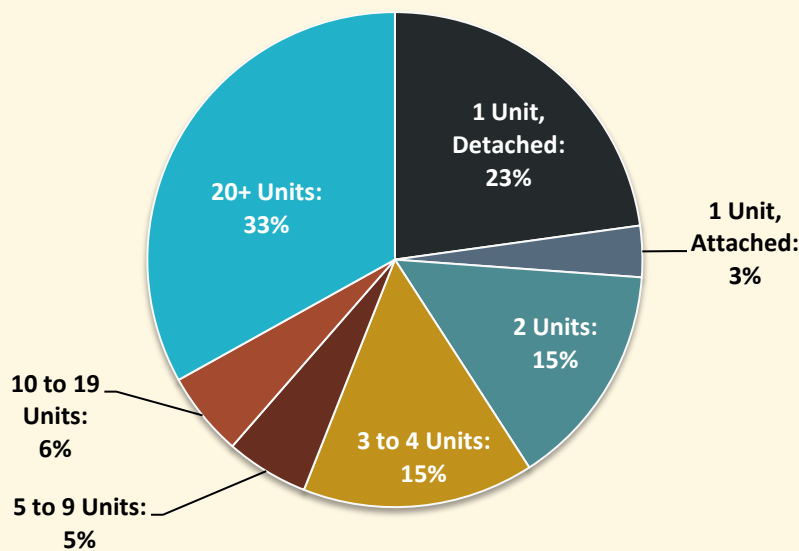


Source: 2016 American Community Survey

Housing Statistics

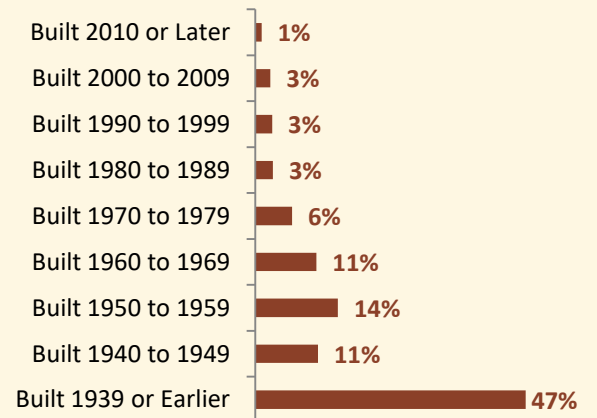
- 26%** Single Family Housing
- 74%** Multifamily Housing
- 84%** Housing built before 1970
- 0%** Public Housing
- 17%** Other subsidized affordable housing
- 83%** Market-rate housing

Units in Structure



Source: 2016 American Community Survey

Age of Housing Stock



Source: 2016 American Community Survey

Housing Bedroom Count

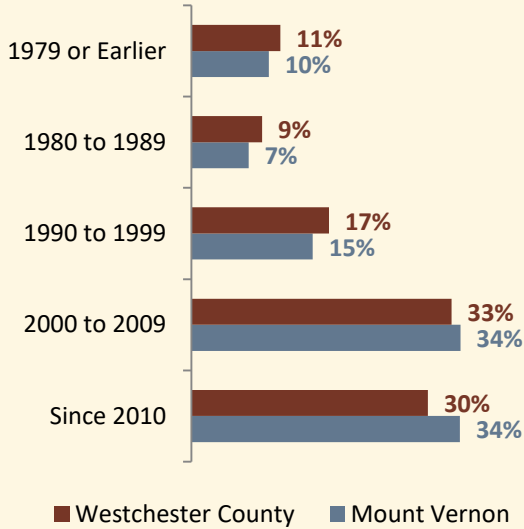
Bedroom Count	# of Units	% of Units
No Bedroom	1,462	5%
1 Bedroom	8,460	31%
2 Bedrooms	7,641	28%
3 Bedrooms	5,950	22%
4 Bedrooms	2,263	8%
5+ Bedrooms	1,528	6%

Source: 2016 American Community Survey

city of MOUNT VERNON

OCCUPANT CHARACTERISTICS

Year Moved to Current Home



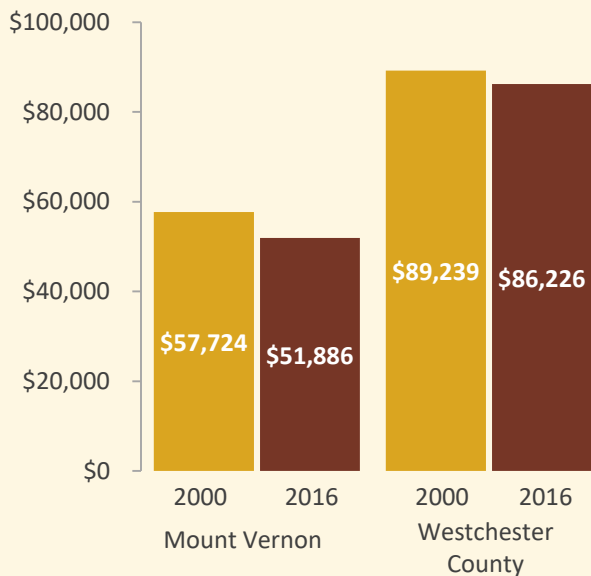
Source: 2016 American Community Survey

Average Household Size

Owners: 3.1 Renters: 2.5

Source: 2016 American Community Survey

Median Household Income



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

Analysis

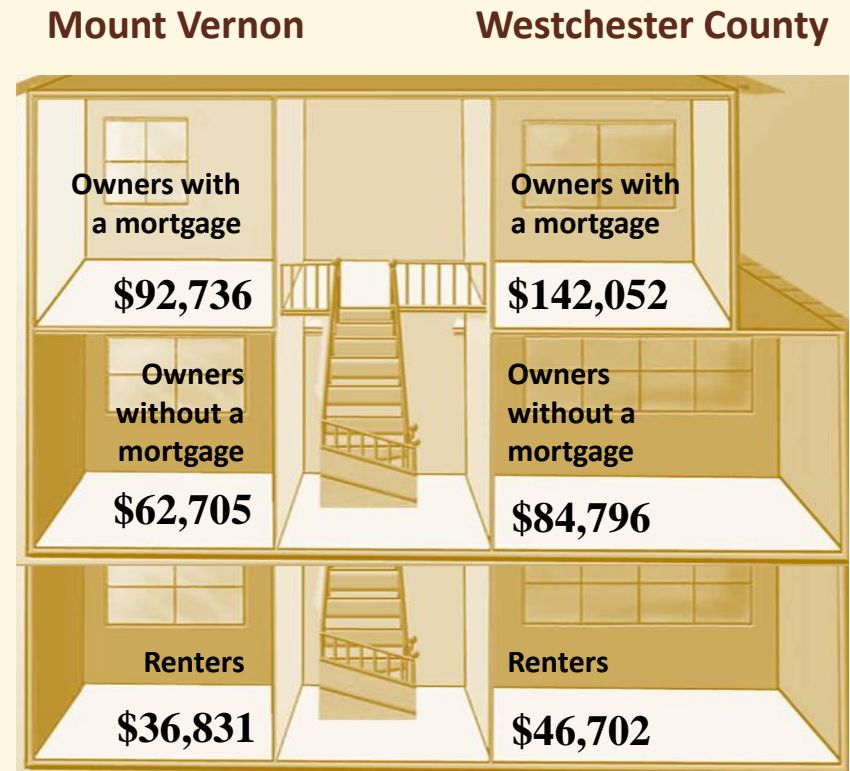
Westchester County has one of the highest median household incomes in New York State, at \$86,226, and some communities near Mount Vernon are among the richest in the nation. In Mount Vernon, median household income is well below the county's median income, and has declined 10% since 2000 when accounting for inflation (Westchester's has declined 3%).

Though a majority of residents have moved to their current home since 2000, nearly a third of city residents moved to their current home in 1999 or earlier. The 3.1 people per household among owners is one of the higher figures in the UAA.

Data Notes

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

Median Income by Tenure



Source: 2016 American Community Survey

Analysis

Though rent in Mount Vernon is lower than most communities in Westchester, median rents in the city have risen 15% since 2000 when accounting for inflation. More than a quarter of units now rent for \$1,500 or more. The combination of rising rents and stagnating median incomes has contributed to a situation where 56% of renter households are cost-burdened (paying more than 30% of their income towards rent), including 33% who are paying more than 50% of their income towards rent.

Median home values in the city have risen 6% when accounting for inflation, less than the 11% rise in home values countywide. The city retains a wide range of homes, with 23% of homes valued at less than \$200,000 and 23% valued at more than \$500,000. Nearly half (47%) of homeowners are cost-burdened.

Data Notes

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

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

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

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

Rental Statistics

15% Increase in median rent since 2000

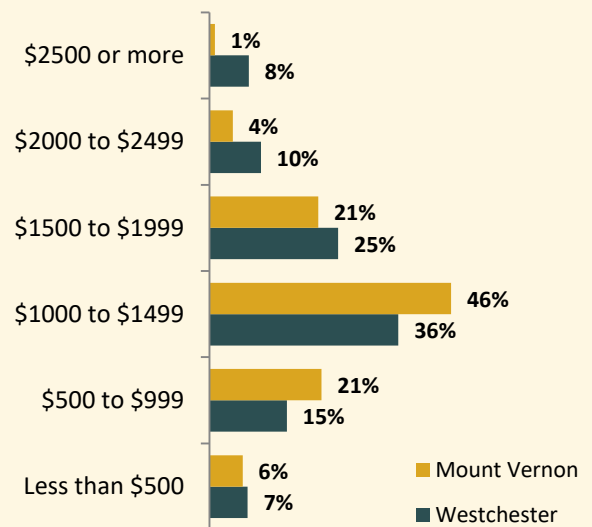
3,440 (23%) Cost-burdened renter households

5,025 (33%) Severely cost-burdened renter households

28% Apartments with monthly rent below \$1,000

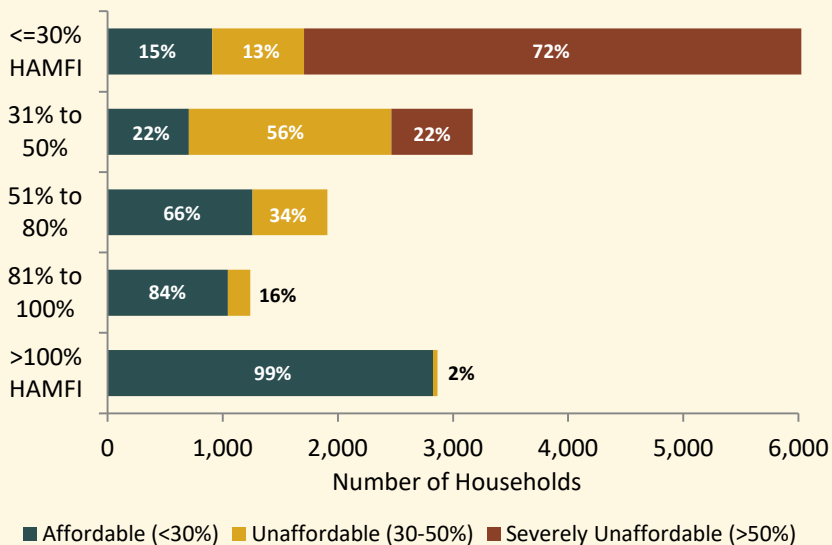
Sources: 2016 American Community Survey; US Dept. of HUD

Distribution of Rents



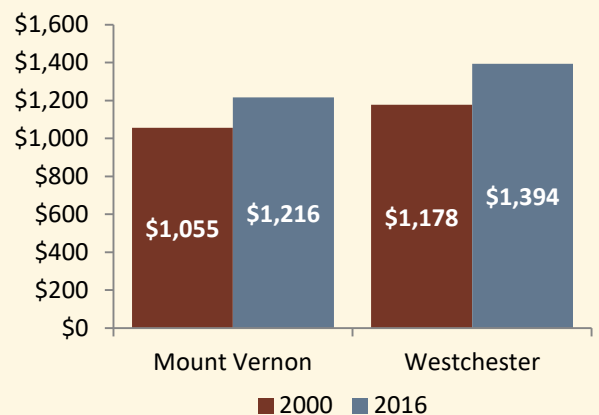
Source: 2016 American Community Survey

Rental Housing Affordability



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

Median Rent



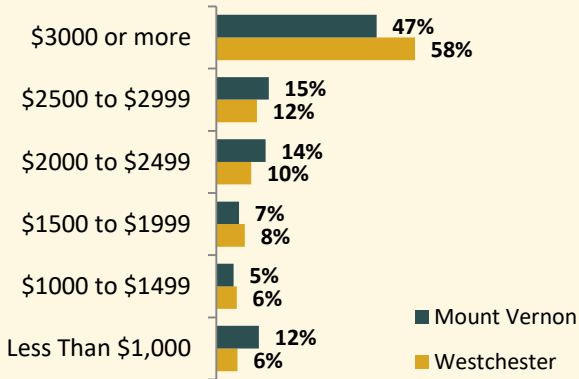
Sources: 2000 Census (Inflation Adj.); 2016 ACS

city of MOUNT VERNON

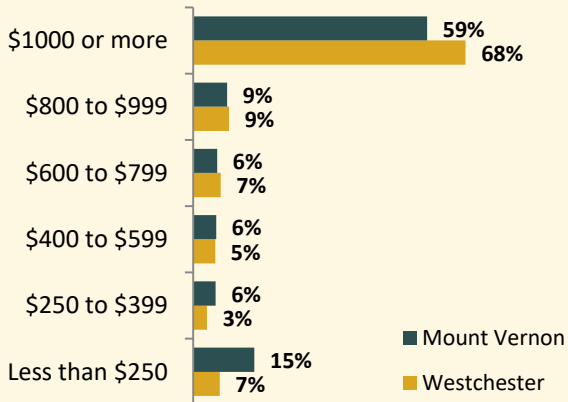
OWNER OCCUPIED HOUSING

Distribution of Owner Costs

With Mortgage

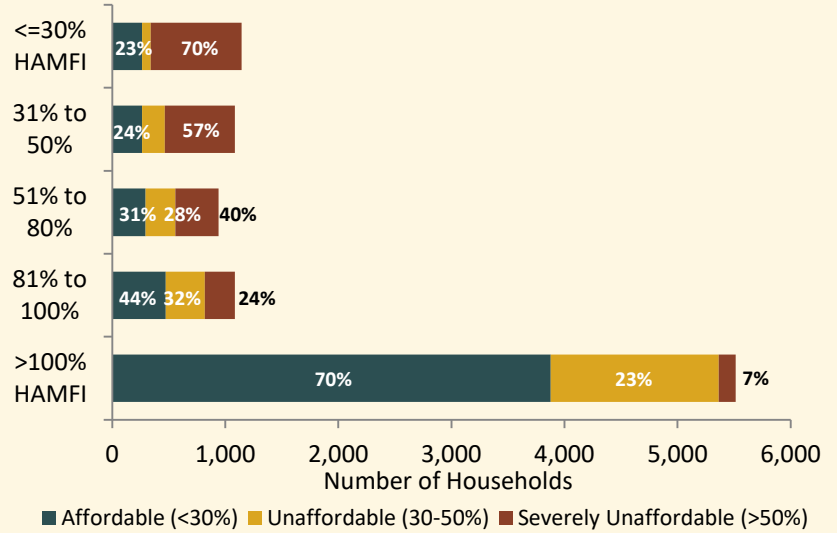


Without Mortgage



Source: 2016 American Community Survey

Housing Affordability



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

Median Monthly Owner Costs

\$3,294 Westchester County (Mortgage)

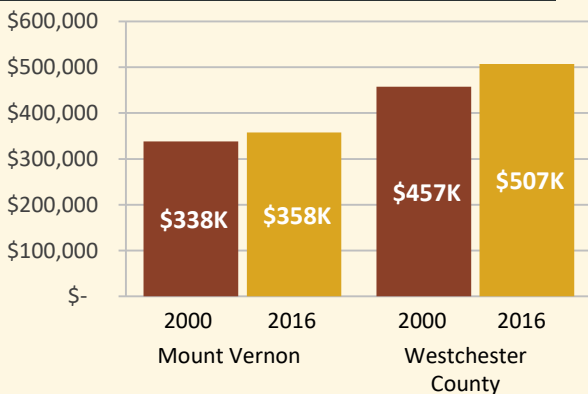
\$1,372 Westchester County (No Mortgage)

\$2,886 Mount Vernon (Mortgage)

\$1,198 Mount Vernon (No Mortgage)

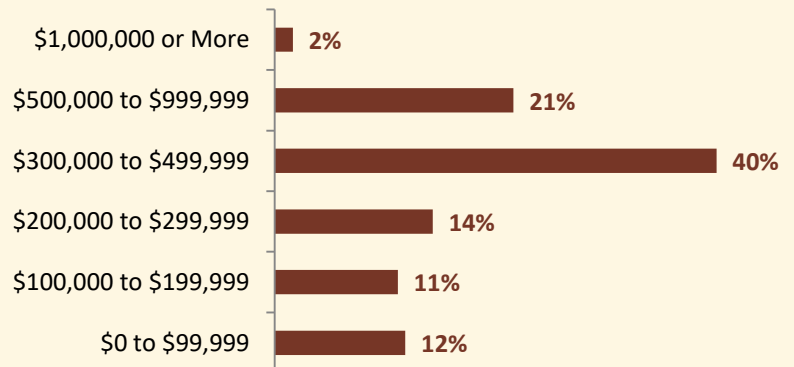
Source: 2016 American Community Survey

Median Home Value



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

Home Values



Source: 2016 American Community Survey

A CHANGING HOUSING ENVIRONMENT

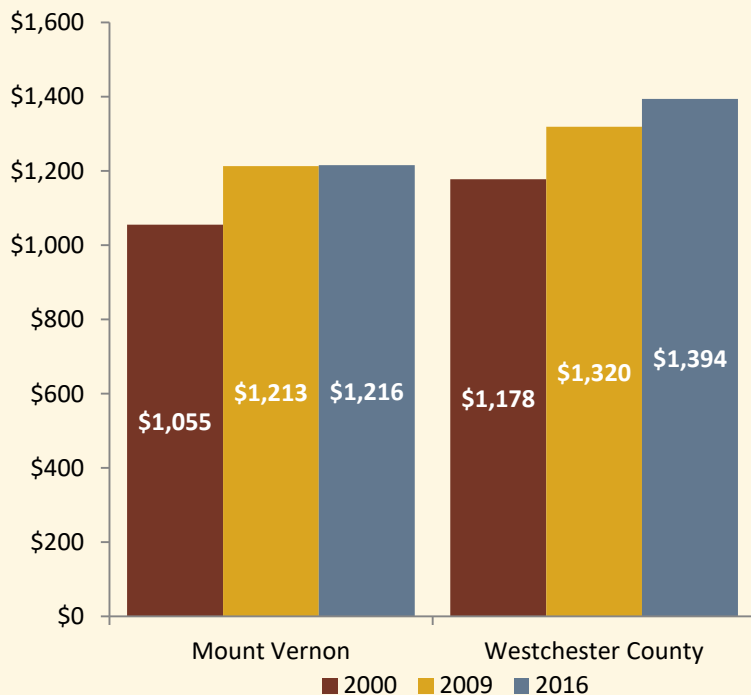
Located just north of the New York City line, and with excellent rail access to Manhattan, Mount Vernon grew rapidly in the late 19th and early 20th century into a thriving commuter suburb. In the 50 years after 1890, the city grew by over 600%, reaching 67,362 residents by 1940—only 1.5% lower than the current population. Nearly half (47%) of housing units in the city today were built before 1940. Mount Vernon continued growing in the 1950s and 60s and 25% of the city’s housing units now date from those decades.

As Mount Vernon grew, it developed into a city of distinct neighborhoods. The northern end of the city resembles nearby suburban areas, with many large single-family homes and garden apartments (although the Fleetwood area is densely built with mid-rise apartments). South of downtown, neighborhoods look similar to adjacent areas of the Bronx, with many duplexes and townhouses on small lots. Citywide, 59% of housing units are in buildings with 3 or more units.

As a relatively mixed income city located in a wealthy county, Mount Vernon has struggled at times to attract investment and new residents—the city’s population has stayed nearly stagnant since 1980 and during the 1980s and 90s there were few new housing units built.

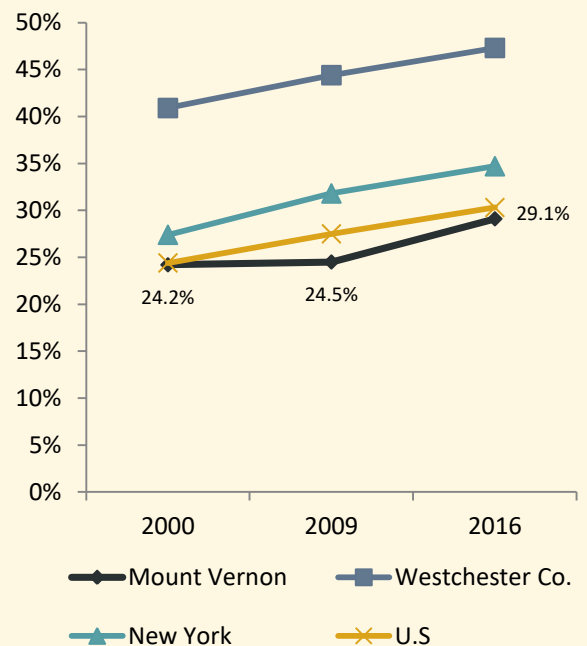
In the past decade, the city shows increasing signs of urban revitalization, highlighted by a burst of new and planned construction near the Mount Vernon West stop on Metro North’s Harlem Line. A recent city rezoning allowed for new projects like a 17-story 189-unit tower with affordable “workforce” units at 60 to 110% of area median income under construction and a an 11-story 81-unit apartment building recently completed. Though inflation-adjusted median rent rose 15% from 2000 to 2009, there has been no rise since 2009. Since 2000, median household income has fallen 10%, and median home values have grown slower than in Westchester.

Median Rent



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

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



Sources: 2000 Census, 2009 and 2016 American Community Survey

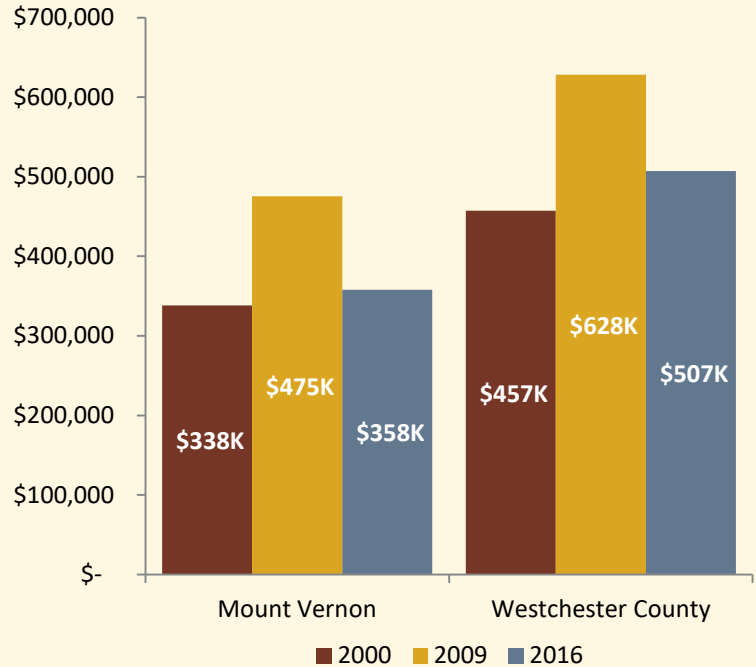
**A Toolkit for Housing Policy
Top 10 “Best Practices”**

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

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

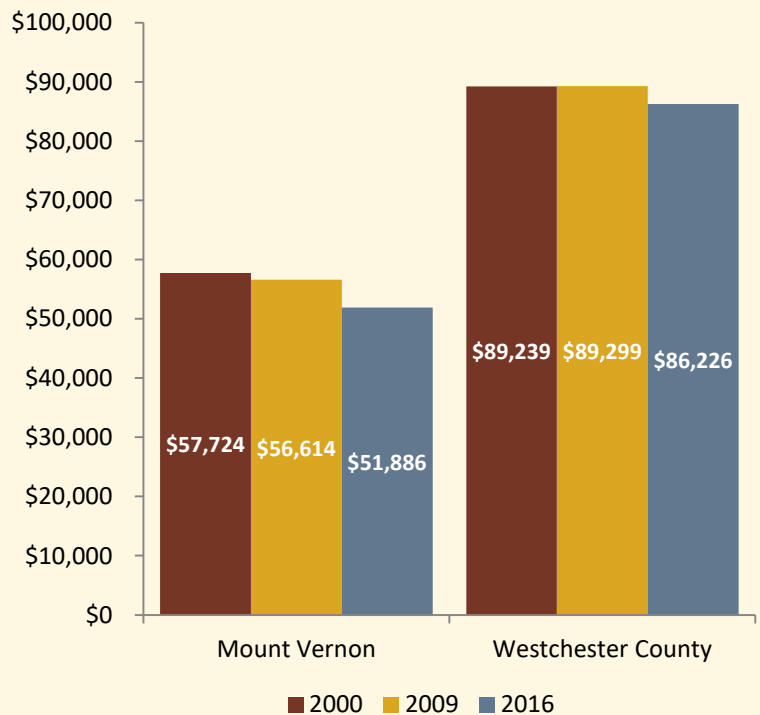
Some of the strategies in this toolkit may not apply to every community.

Median Home Values

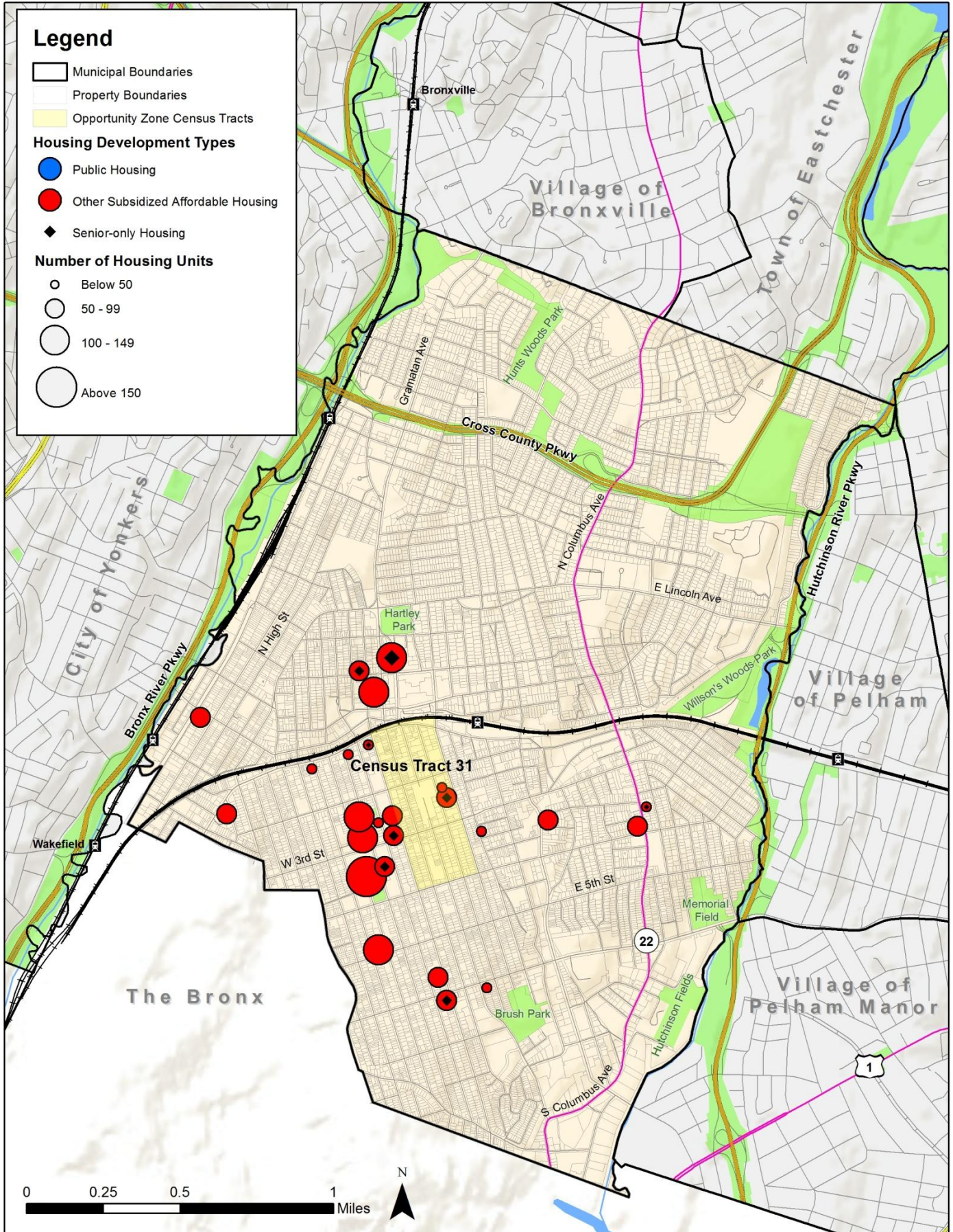


Sources: 2000 Census (Inflation Adj.); 2009 (Inf. Adj.) & 2016 American Community Survey

Median Household Incomes



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

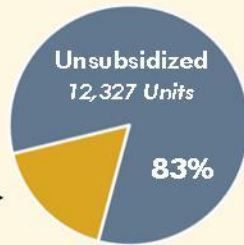


city of MOUNT VERNON

AFFORDABLE HOUSING

Rental Housing Detail

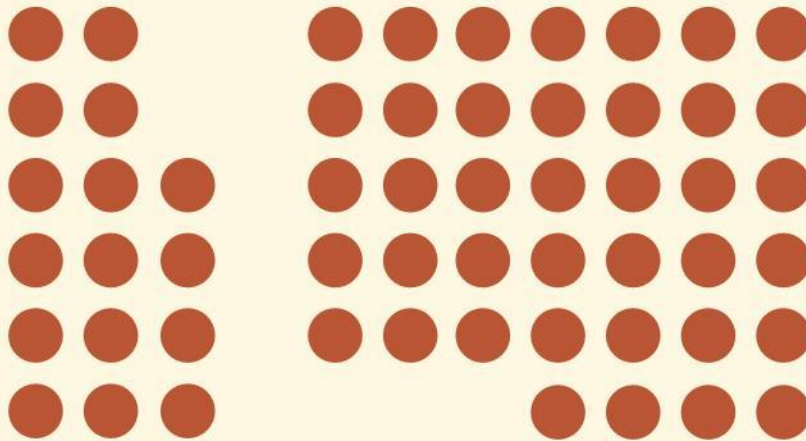
17%
Subsidized
2,560 Units



TOTAL NUMBER OF SUBSIDIZED HOUSING UNITS*

2560

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



0

**PUBLIC HOUSING
UNITS**

2704

**OTHER SUBSIDIZED
AFFORDABLE
HOUSING UNITS**

**SENIOR ONLY
RESIDENCES**

690

**FAMILY
RESIDENCES**

2023

50

APPROXIMATELY
50 RESIDENTIAL UNITS

ABOUT THIS PROJECT

The Urban Action Agenda (UAA) is a major initiative led by Hudson Valley Pattern for Progress to promote growth and revitalization in urban centers throughout the Hudson Valley. The Valley contains a wide variety of urban centers located along the Hudson River and other historic transportation corridors. With their existing infrastructure, access to transit, and traditions of denser development, these communities are well positioned to accommodate the region's growth in the 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.

URBAN ACTION AGENDA COMMUNITIES

Housing
Profiles

