

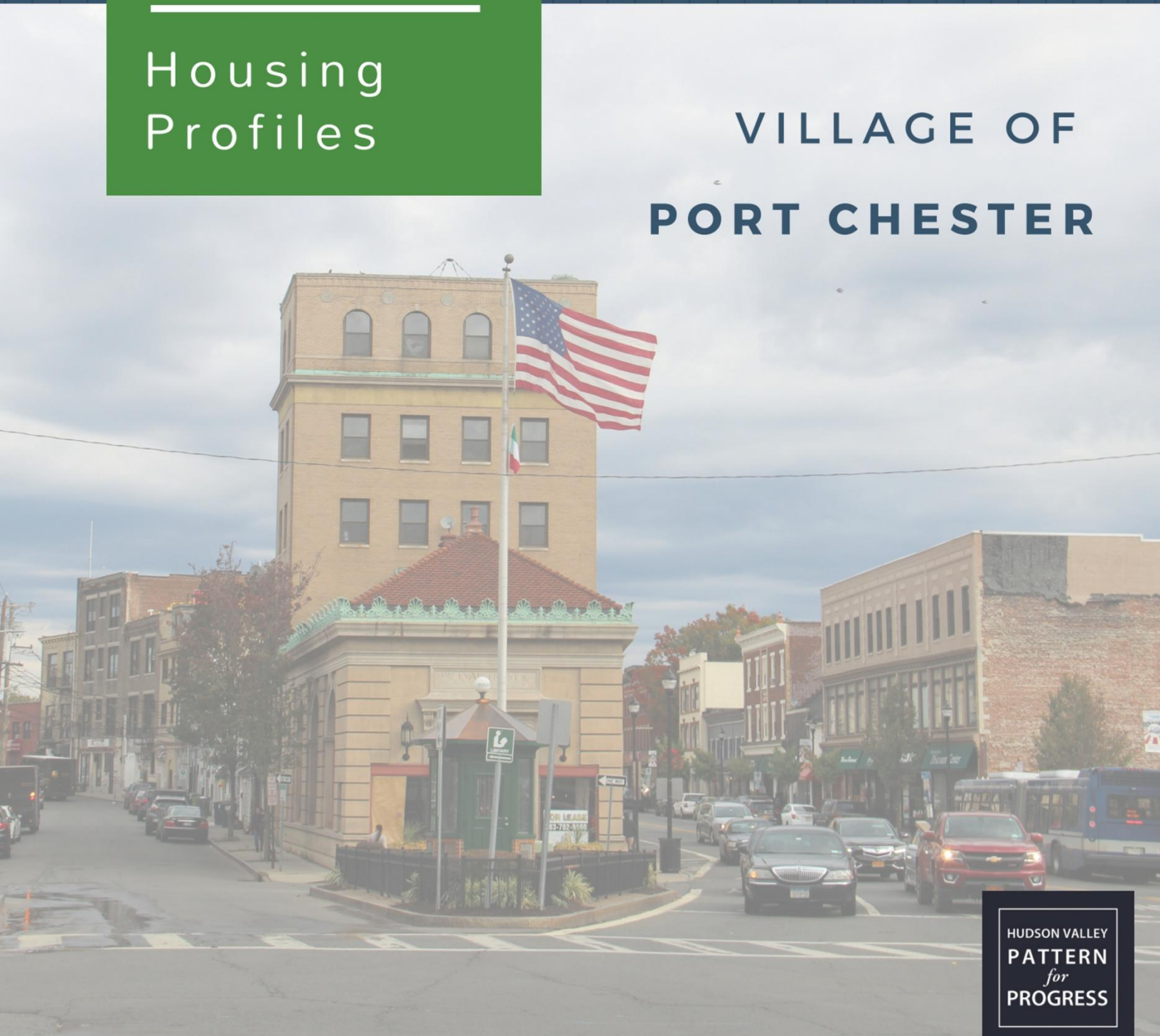
# URBAN ACTION AGENDA

Housing  
Profiles



September 2018

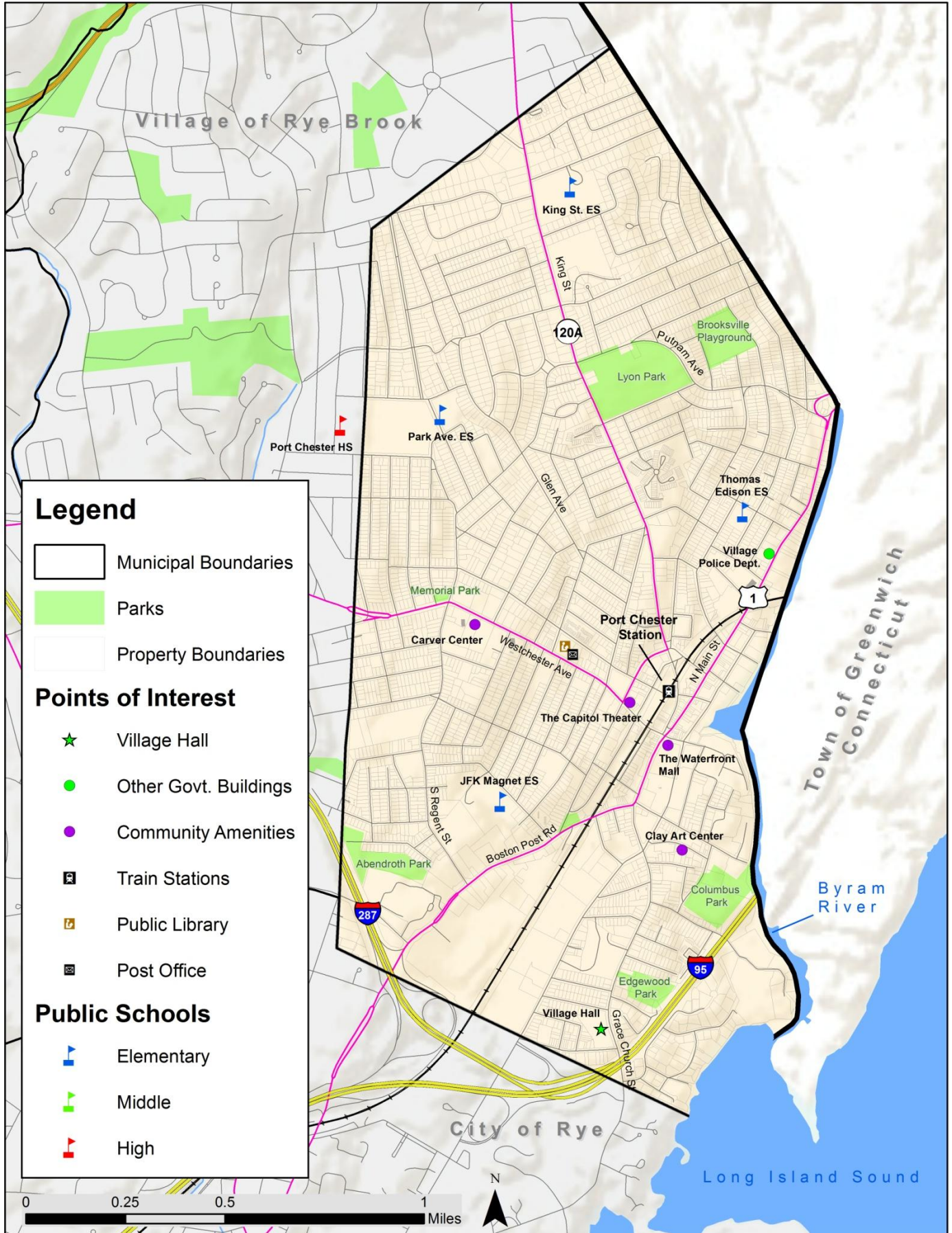
## VILLAGE OF PORT CHESTER



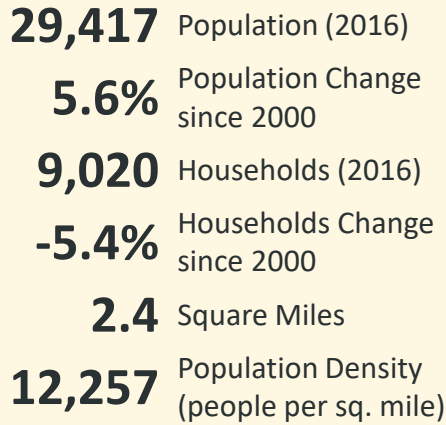
HUDSON VALLEY  
PATTERN  
*for*  
PROGRESS

# village of PORT CHESTER

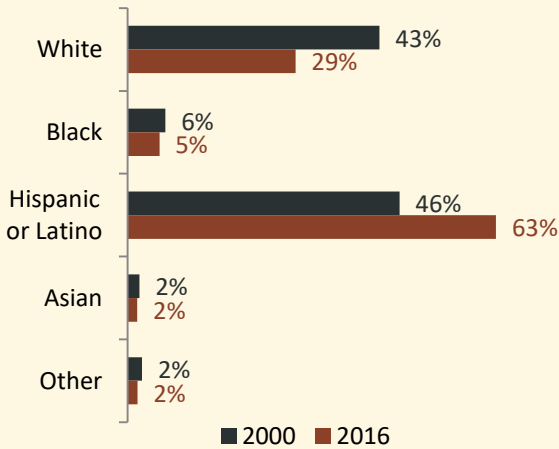
## COMMUNITY OVERVIEW MAP



### Population Basics

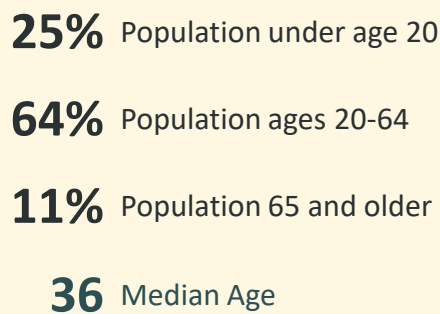


### Population by Race and Ethnicity



Source: 2016 American Community Survey; 2000 Decennial Census

### Population Stats



Source: 2016 American Community Survey

### Population & Demographics Analysis

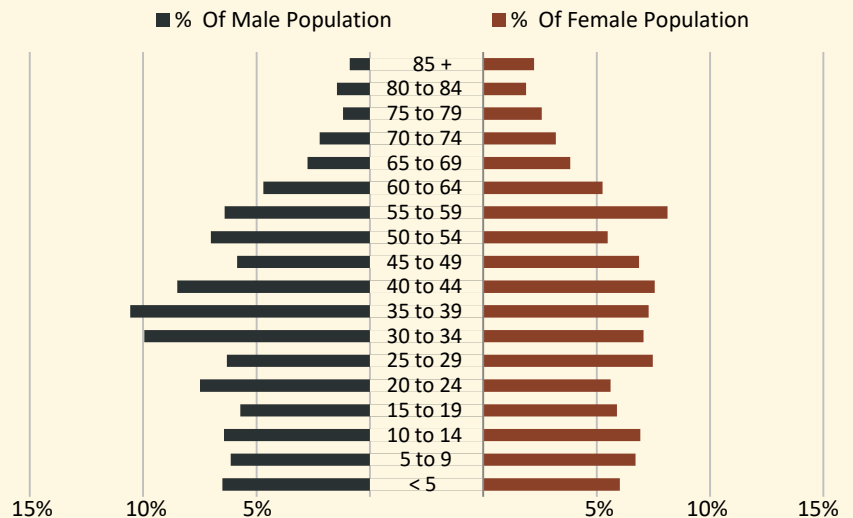
With 29,417 residents as of 2016, Port Chester is the second largest village in the Hudson Valley and the fifth largest in New York State, with a population larger than most of the cities in the UAA. At just 2.4 square miles, Port Chester also has among the highest population density in the UAA: 12,257 people per square mile. The village's population has grown by 5.6% since 2000, although the number of households has dropped by 5.4% over the same period.

Like many urban areas in the Hudson Valley, Port Chester has seen a surge in Hispanic residents since 2000. The village is one of the few communities in the region where a majority (63%) of the population is now of Hispanic origin, up from 46% in 2000. Over that time, the village's White population dropped from 43% to 29%. Many immigrants call Port Chester home, and the village's population includes large communities of people born in Mexico, Guatemala, and Ecuador.

### 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

# village of PORT CHESTER

## HOUSING CHARACTERISTICS

### Analysis

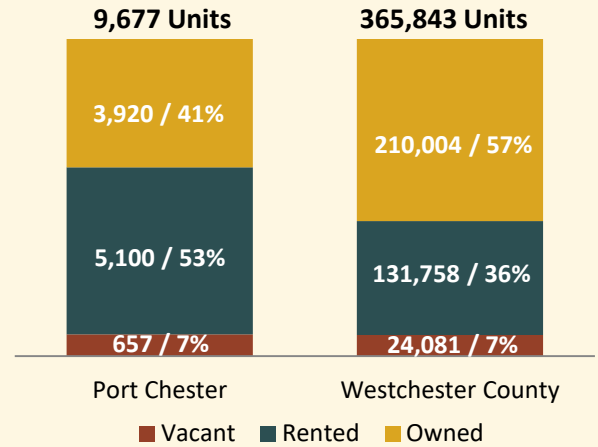
Just 15% of housing units in Port Chester have been built in the past 50 years, not surprising for an older community that went through an economic downturn in the 1970s and 80s. Roughly two thirds of housing is in buildings with two or more units. Rentals make up 53% of all housing units. Nearly half (45%) of housing units have 3 or more bedrooms. 13% of units in the village are subsidized affordable, including 9% public 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

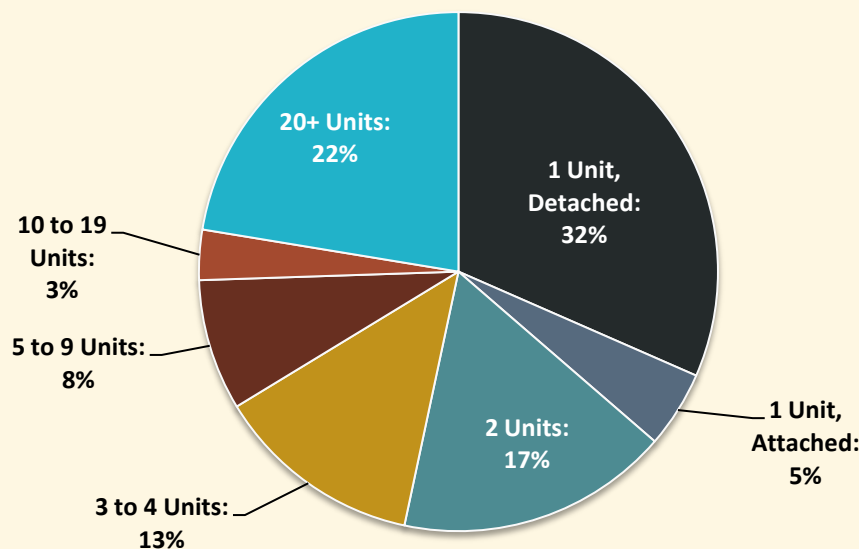


Source: 2016 American Community Survey

### Housing Statistics

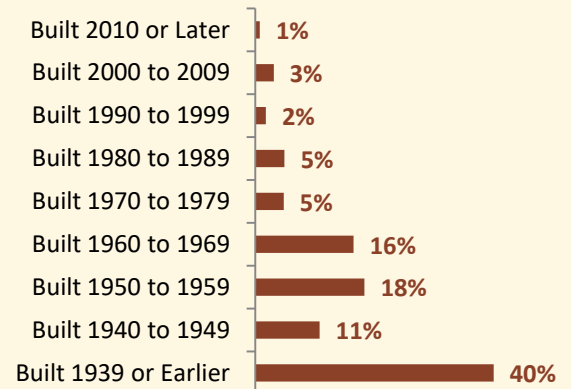
- 36%** Single Family Housing
- 64%** Multifamily Housing
- 85%** Housing built before 1970
- 9%** Public Housing
- 4%** Other subsidized affordable housing
- 87%** Market-rate housing

### Units in Structure



Source: 2016 American Community Survey

### Age of Housing Stock



Source: 2016 American Community Survey

### Housing Bedroom Count

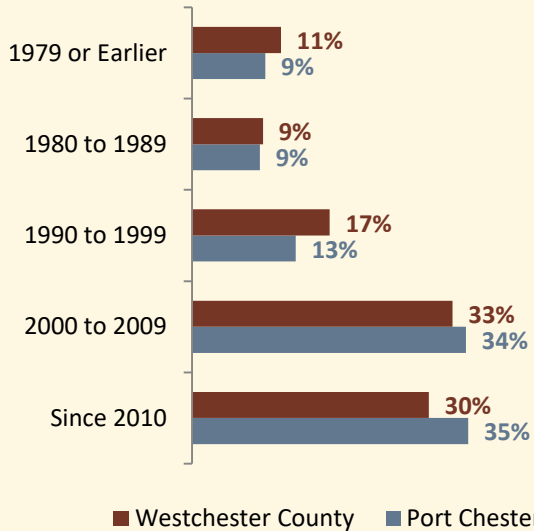
Bedroom Count	# of Units	% of Units
No Bedroom	417	4%
1 Bedroom	2,011	21%
2 Bedrooms	2,922	30%
3 Bedrooms	2,911	30%
4 Bedrooms	1,073	11%
5+ Bedrooms	358	4%

Source: 2016 American Community Survey

# village of **PORT CHESTER**

## **OCCUPANT CHARACTERISTICS**

### Year Moved to Current Home



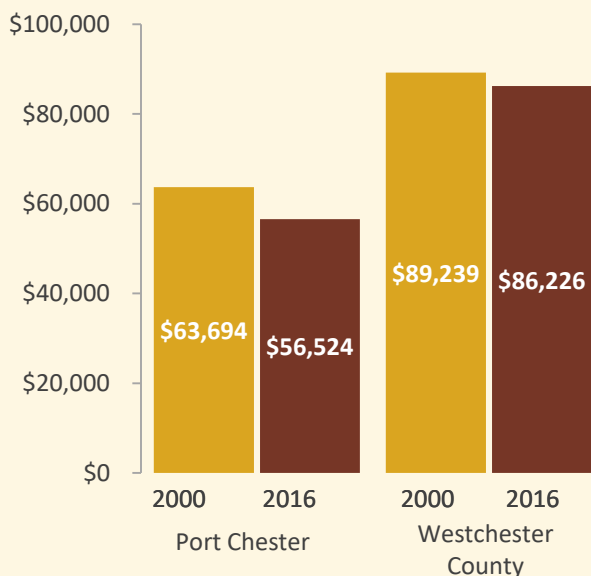
Source: 2016 American Community Survey

### Average Household Size

Owners: 3.1      Renters: 3.3

Source: 2016 American Community Survey

### Median Household Income



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

### Analysis

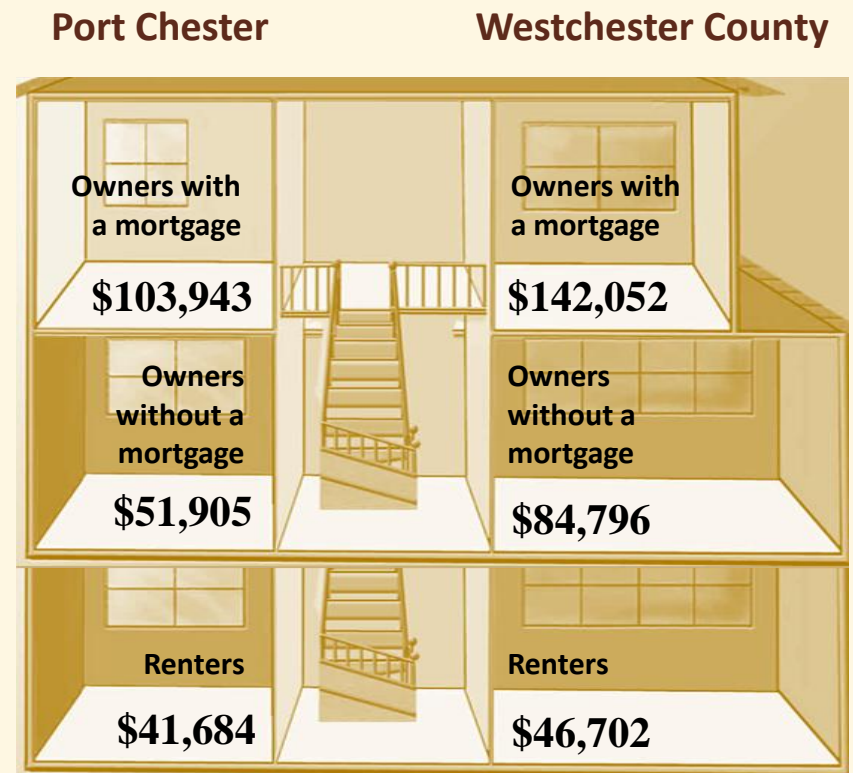
At \$56,524 as of 2016, Port Chester's median household income is well below the Westchester County total of \$86,226. Since 2000, median income in the village has dropped by 11% when accounting for inflation, compared to 3% for Westchester County. Though overall median incomes are 35% lower in Port Chester than the county, median household incomes for renters in the village are much closer to parity with the county, just 11% lower.

The average household size for both owners and renters in Port Chester is relatively high, with 3.1 owners (tied for 5<sup>th</sup> in the UAA) and 3.3 renters per household (2<sup>nd</sup> 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

At \$1,433, the median rent in Port Chester is the third highest in the UAA (just \$17 below the highest), and just 22% of units now rent for less than \$1,000 while 14% rent for \$2,000 or more. Inflation-adjusted rents have been rising, but more slowly than the county as a whole. While median rent in the village increased 12% since 2000, median rent in the county rose 18% over the same period. 58% of renter households in the village are paying more than 30% of their income towards rent.

Since 2000, median home values in the village have risen by 20% when accounting for inflation, compared to 11% countywide. 28% of homes are now valued at \$500,000 or more. High housing costs are making the cost of living in Port Chester unaffordable for many: 54% 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.

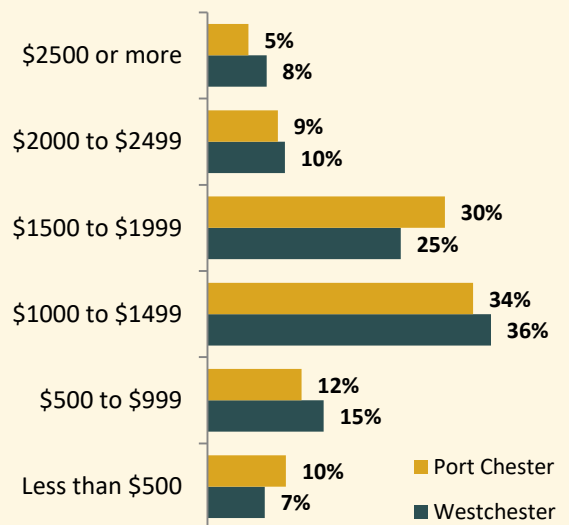
Median Home Value – 2000 figures adjusted for inflation using CPI inflation tables from the U.S. Bureau of Labor Statistics.

### Rental Statistics

- 12%** Increase in median rent since 2000
- 1,430 (27%)** Cost-burdened renter households
- 1,630 (31%)** Severely cost-burdened renter households
- 22%** Apartments with monthly rent below \$1,000

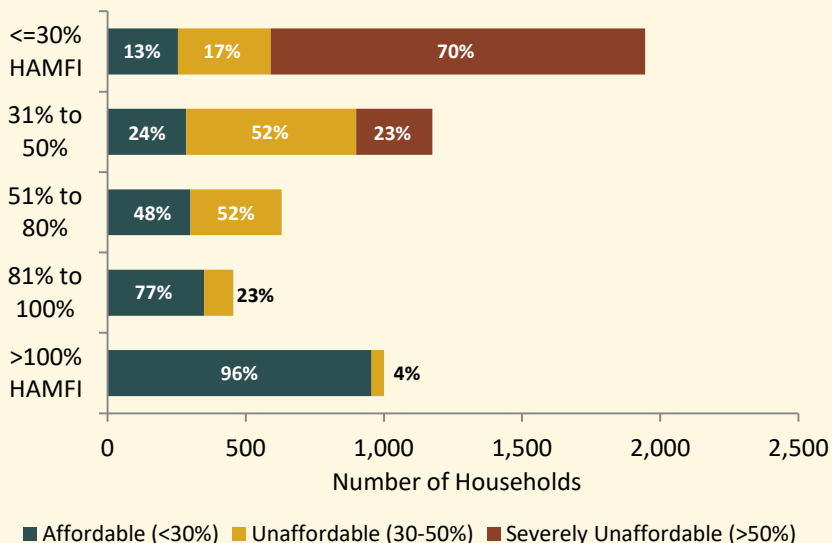
Sources: 2016 American Community Survey; US Dept. of HUD

### Distribution of Rents



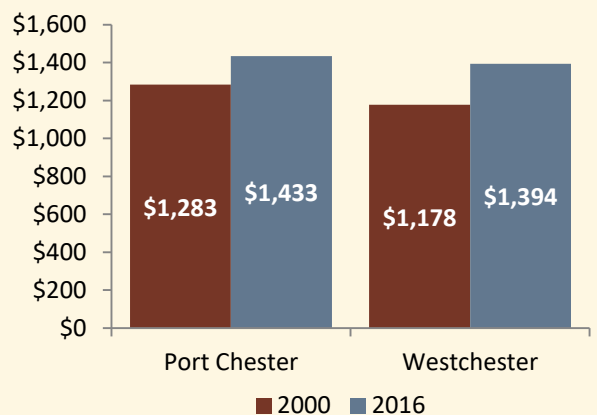
Source: 2016 American Community Survey

### Rental Housing Affordability



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

### Median Rent



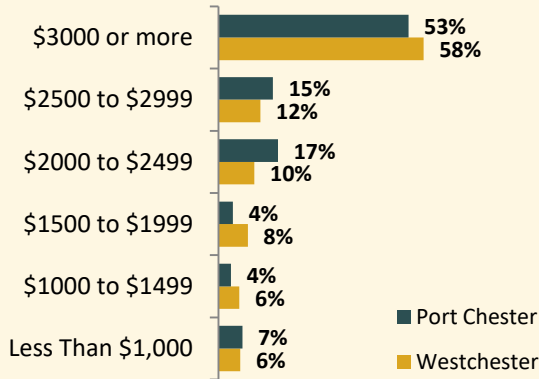
Sources: 2000 Census (Inflation Adj.); 2016 ACS

# village of PORT CHESTER

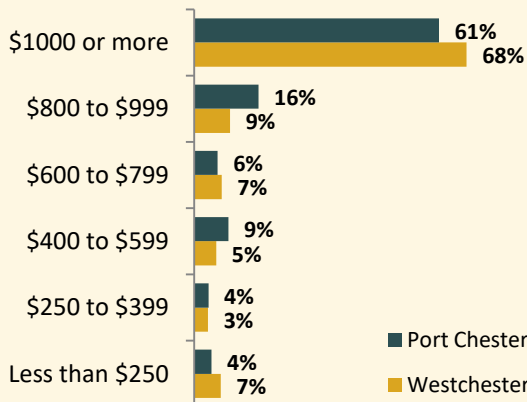
## OWNER OCCUPIED HOUSING

### Distribution of Owner Costs

#### With Mortgage

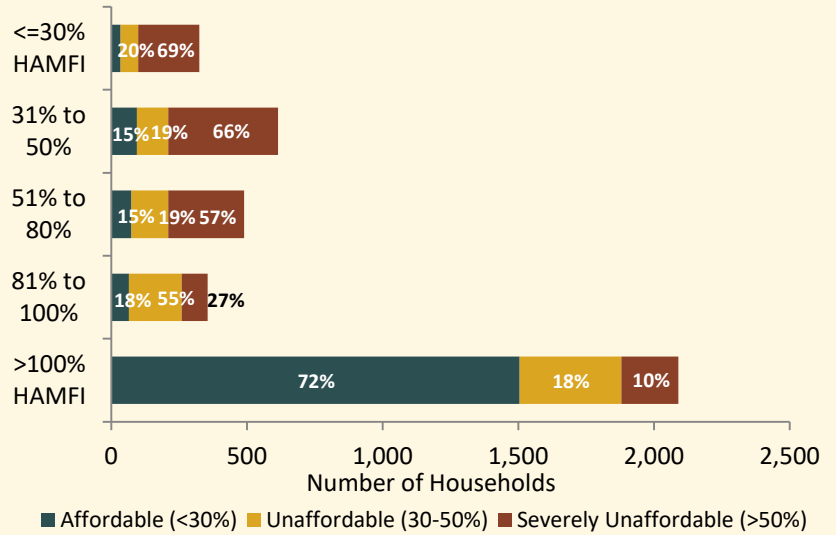


#### Without Mortgage



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)

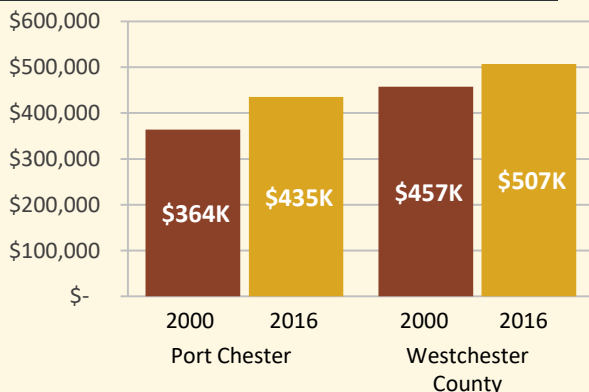
**\$1,372** Westchester County (No Mortgage)

**\$3,089** Port Chester (Mortgage)

**\$1,329** Port Chester (No Mortgage)

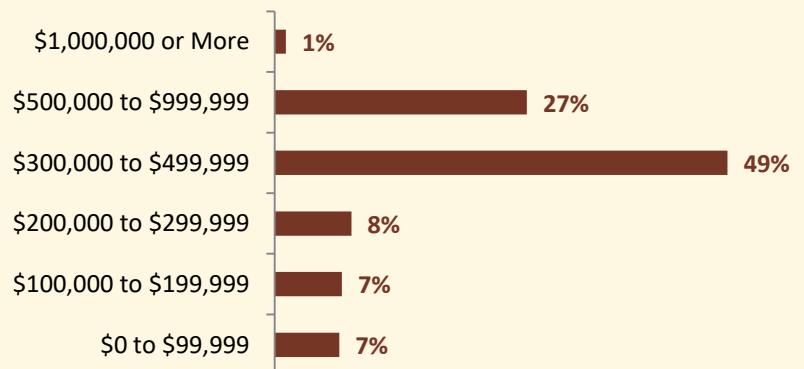
Source: 2016 American Community Survey

### Median Home Value



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

### Home Values



Source: 2016 American Community Survey

Bordering Connecticut at the mouth of the Byram River on Long Island Sound, Port Chester's small sheltered harbor and key location on the Boston Post Road made it an appealing spot for a village to grow. Incorporated in 1868 (and therefore celebrating its 150<sup>th</sup> anniversary this year), Port Chester grew into a bustling downtown hub surrounded by early suburbs in the first decades of the 20<sup>th</sup> century. Between 1900 and 1950, the village's population more than tripled, with population growth driven by immigrants from Italy and other European countries. More than half of housing units in the village were built prior to 1950. Today, Port Chester features a mix of neighborhoods, with suburban style homes on leafy streets on the north end of the village closer to Rye Brook and more urban neighborhoods with multifamily homes, apartment buildings, and townhouses closer to the downtown.

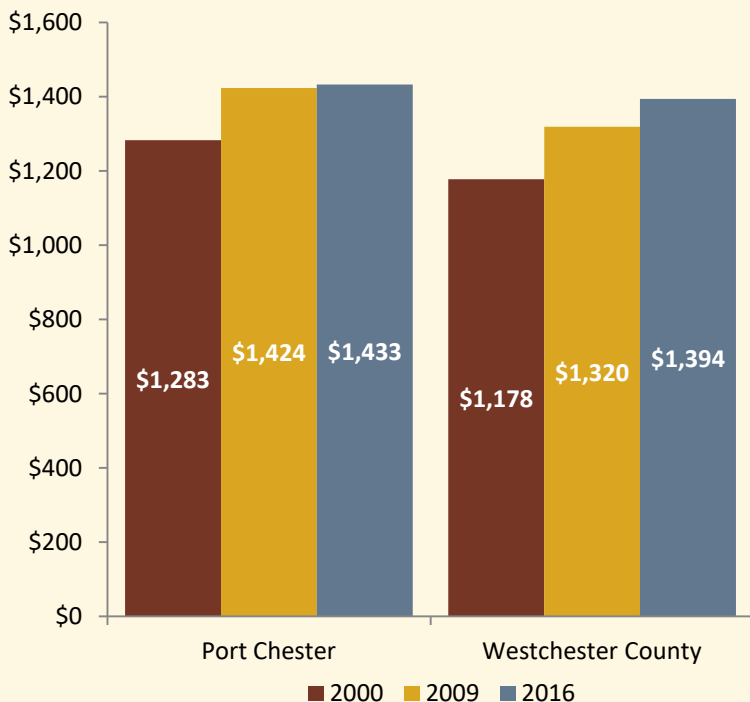
In recent decades, the village has continued growing, as new waves of immigrants have arrived from new

countries, and as of 2016 over 40% of village residents were born outside the United States. The new arrivals have been predominantly from countries in Latin America, especially Mexico, Guatemala and Ecuador.

Surrounded by much more affluent suburban areas, Port Chester struggled to attract investment in the 1970s-1990s, but has seen increasing commercial and residential development since 2000, especially in the dense and walkable neighborhood downtown near the Metro North station and the Byram River.

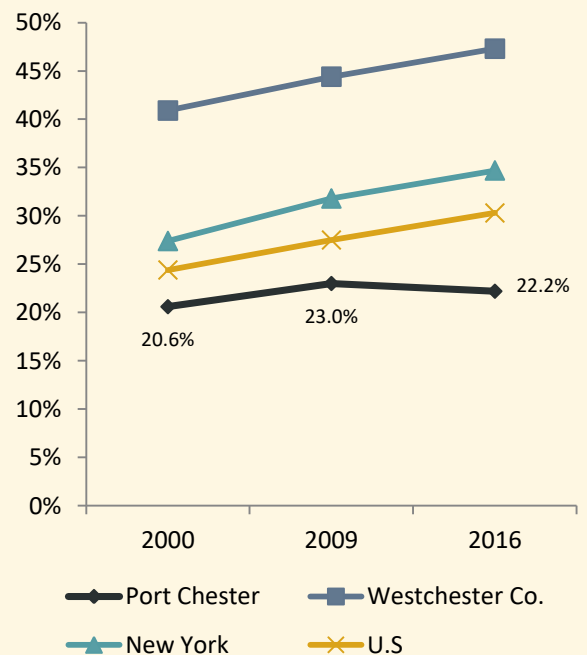
Port Chester's median household income is 34% lower than Westchester's yet the median rent is 3% higher than the county's, causing problems for renters. Nearly 60% of renter households are cost-burdened (paying more than 30% of their income in rent). With declining median incomes and no major increase in the share of residents with a college degree, there are currently few signs of gentrification in Port Chester.

### 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

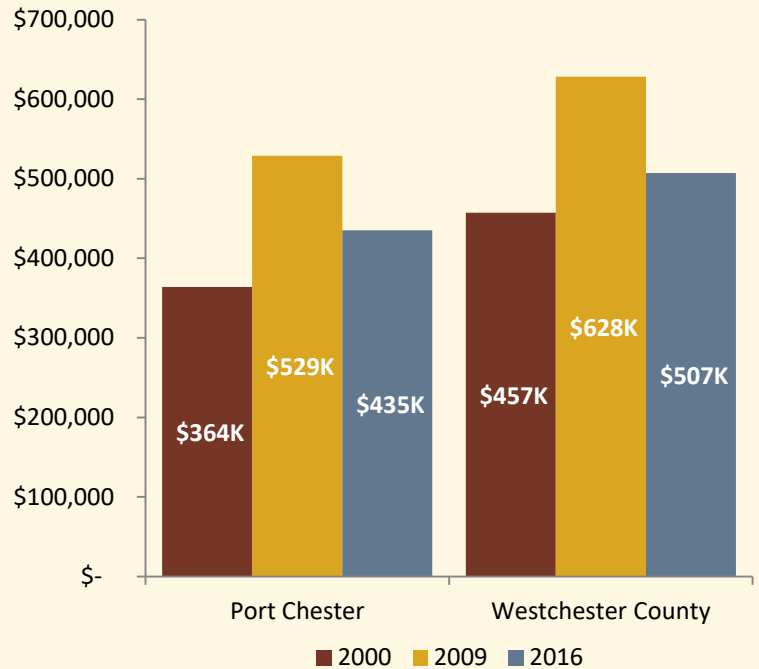
### A Toolkit for Housing Policy Top 10 “Best Practices”

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.

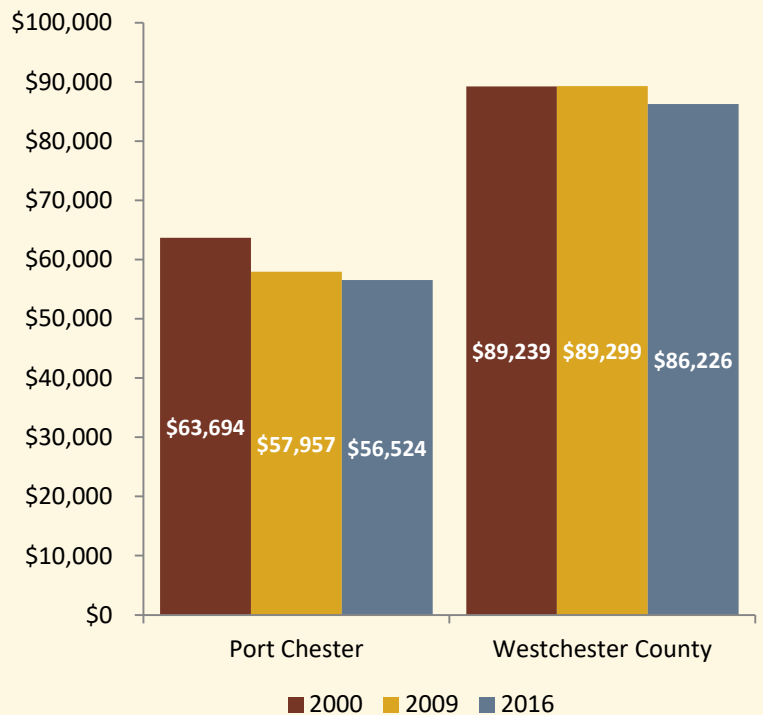
Some of the strategies in this toolkit may not apply to every community.

### Median Home Values



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

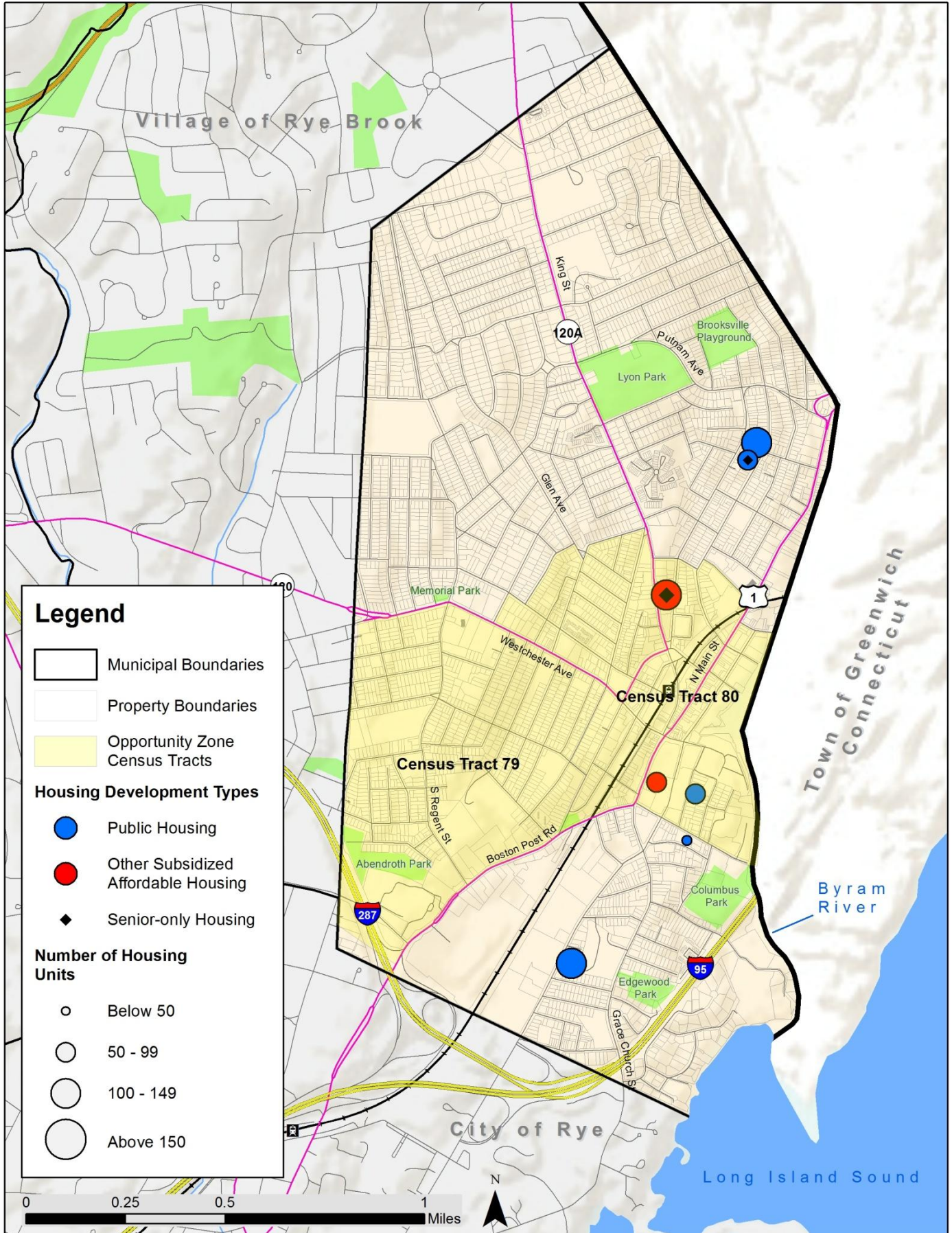
### Median Household Incomes



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

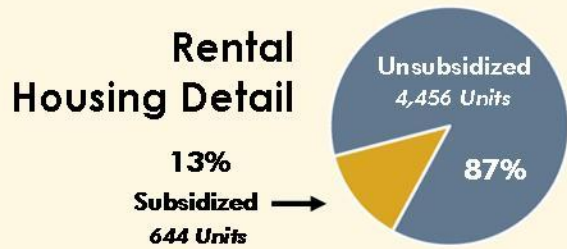
# village of PORT CHESTER

## AFFORDABLE HOUSING



# village of **PORT CHESTER**

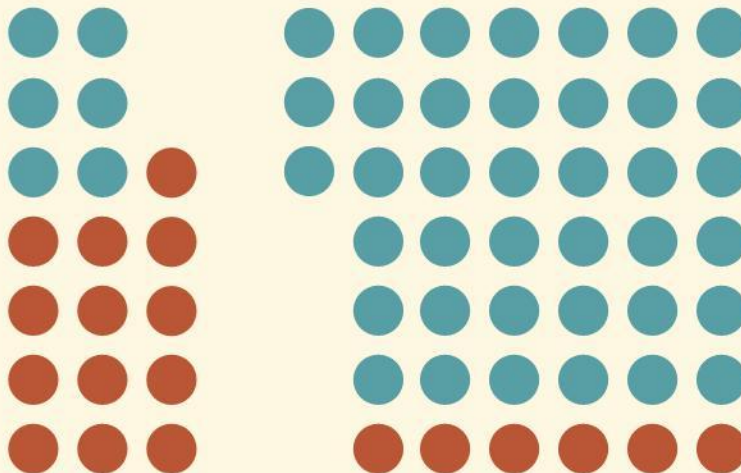
## **AFFORDABLE HOUSING**



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

**644**

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



**450**

**PUBLIC HOUSING UNITS**

**194**

**OTHER SUBSIDIZED AFFORDABLE HOUSING UNITS**

**SENIOR ONLY RESIDENCES** **191**

**FAMILY RESIDENCES** **453**

**10** APPROXIMATELY 10 RESIDENTIAL UNITS

## **ABOUT THIS PROJECT**

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

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

housing by providing analysis of affordability, existing conditions, and demographic changes. Shining a spotlight on housing in these 25 communities represent the next step in the UAA's efforts to provide useful data to policymakers, residents, and business and community groups. Funding for the housing profiles comes from Empire State Development and the NYS Department of State through the Mid-Hudson Regional Economic Development Council.

### **About Hudson Valley Pattern for Progress**

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

# URBAN ACTION AGENDA COMMUNITIES

Housing  
Profiles

