Population & Demographics Analysis

The Village of Catskill has a population of 3,917. Since the year 2000, the Village population has decreased by 475, a 10.8% decrease. Since 2000, only one UAA community saw a larger population decline than Catskill.

The majority of the Village population is White. Since 2000 the White population has decreased while the Black population has increased. In 2000, 78% of Catskill residents were White and 12% were Black. By 2016, 69% of the population was White and 25% of the population was Black. Catskill is one of the few UAA communities where the Hispanic population didn’t grow. In fact, Catskill’s Hispanic population has decreased slightly since 2000.

Over a quarter of Catskill’s population is under the age of 20. 14% of the Village population is aged 65 years or older; however, there are very few Catskill residents between the ages of 70 and 79.

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.
Analysis
The housing stock in Catskill is the oldest of the UAA communities. 89% of the village’s housing stock was built before 1970 and 62% was built before 1940. The housing stock in the village is split evenly between single family housing (49%) and multifamily housing (51%). There is one public housing development in the village.

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.
Year Moved to Current Home

<table>
<thead>
<tr>
<th>Year Moved to Current Home</th>
<th>Greene County</th>
<th>Catskill</th>
</tr>
</thead>
<tbody>
<tr>
<td>1979 or Earlier</td>
<td>14%</td>
<td>19%</td>
</tr>
<tr>
<td>1980 to 1989</td>
<td>5%</td>
<td>11%</td>
</tr>
<tr>
<td>1990 to 1999</td>
<td>8%</td>
<td>20%</td>
</tr>
<tr>
<td>2000 to 2009</td>
<td>32%</td>
<td>36%</td>
</tr>
<tr>
<td>Since 2010</td>
<td>22%</td>
<td>32%</td>
</tr>
</tbody>
</table>

Source: 2016 American Community Survey

Analysis
Median household income in Catskill ($32,125) is 18.5% lower than median household income in 2000 when adjusted for inflation. This is among the largest decreases in median household income experienced by a UAA community. Median household income in Greene ($51,013) is substantially higher than median income in Catskill.

In Catskill, the median income earned by homeowners with a mortgage is substantially larger than the median income earned by renters. Renters earned a median income of just $21,341 while homeowners with a mortgage earned more than triple that amount with a median income of $79,625.

Data Notes

Average Household Size

Owners: 2.7  Renters: 2.9

Source: 2016 American Community Survey

Median Income by Tenure

<table>
<thead>
<tr>
<th></th>
<th>Catskill</th>
<th>Greene County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners with a mortgage</td>
<td>$79,625</td>
<td>$75,143</td>
</tr>
<tr>
<td>Owners without a mortgage</td>
<td>$32,745</td>
<td>$47,424</td>
</tr>
<tr>
<td>Renters</td>
<td>$21,341</td>
<td>$25,231</td>
</tr>
</tbody>
</table>

Sources: 2016 American Community Survey; 2000 Decennial Census (Inflation Adjusted)
Analysis
Since 2000, the median rent in Greene County increased by 20% while the median remained virtually unchanged in Catskill, at $725. Relative to the other UAA communities, this is the lowest median rent.

A significant number of renters in Catskill are cost-burdened. 36% of renters spend more than 50% of their income towards housing costs.

The median value of a home in Catskill increased substantially from $107,000 in 2000 to $172,000 in 2016. Despite this significant increase (61%), home values in Catskill remain low compared to the rest of the Hudson Valley. 62% of households in Catskill have a value of $100,000 or less.

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.
**Owner Occupied Housing**

**Distribution of Owner Costs**

**With Mortgage**
- $3,000 or more: 20% (Catskill), 17% (Greene)
- $2,500 to $2,999: 6% (Catskill), 4% (Greene)
- $2,000 to $2,499: 14% (Catskill), 30% (Greene)
- $1,500 to $1,999: 11% (Catskill), 25% (Greene)
- $1,000 to $1,499: 8% (Catskill), 33% (Greene)
- Less Than $1,000: 5% (Catskill), 17% (Greene)

**Without Mortgage**
- $1,000 or more: 23% (Catskill), 24% (Greene)
- $800 to $999: 15% (Catskill), 21% (Greene)
- $600 to $799: 21% (Catskill), 26% (Greene)
- $400 to $599: 24% (Catskill), 28% (Greene)
- $250 to $399: 4% (Catskill), 18% (Greene)
- Less than $250: 3% (Catskill), 5% (Greene)

Source: 2016 American Community Survey

**Housing Affordability**

- <=30% HAMFI: 100%
- 31% to 50%: 55% (Catskill), 36% (Greene)
- 51% to 80%: 55% (Catskill), 39% (Greene), 6% (Unaffordable)
- 81% to 100%: 81% (Catskill), 19% (Greene)
- >100% HAMFI: 96% (Catskill), 4% (Greene)


**Median Monthly Owner Costs**

- Greene County (Mortgage): $1,511
- Greene County (No Mortgage): $590
- Catskill (Mortgage): $2,092
- Catskill (No Mortgage): $785

Source: 2016 American Community Survey

**Median Home Value**

- 2000: Catskill $107K, Greene County $172K
- 2016: Catskill $130K, Greene County $176K

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

**Home Values**

- $1,000,000 or More: 0%
- $500,000 to $999,999: 5%
- $300,000 to $499,999: 9%
- $200,000 to $299,999: 25%
- $100,000 to $199,999: 40%
- $0 to $99,999: 22%

Source: 2016 American Community Survey
The Village of Catskill was incorporated in 1806 and is one of only twelve villages in NYS that is still governed under a charter. Located on the west bank of the Hudson River, the village is only 12 minutes away from the City of Hudson and 40 minutes south of Albany. The Catskill Creek runs through the center of the village and flows directly into the Hudson River. Catskill is the 3rd smallest UAA community in population, however it is the largest urban center in Greene County.

Catskill was the home of the 19th Century painter Thomas Cole, which is designated as a National Historic Site, and brings thousands of annual visitors to the community. Cole founded the Hudson River School of Painting, the nation’s first major art movement.

The village has the oldest housing stock among all UAA communities with 89% built before 1970 and 62% built before 1940. As a result, there is a tremendous need for housing rehabilitation in the village, as housing stock of that age often requires major system replacements and substantial renovations. The costs of these renovations may be prohibitive for some residents as the inflation adjusted median income has declined by 18.5% to $32,125 since 2000. However, the median home value has increased by 61% since 2000 to $172,000, only $4,000 less than the county median home value.

There is one public housing development in the village. RUPCO administers the Section 8 Rental Housing Choice Voucher program for the county. This voucher program provides scattered site rental assistance for income eligible households; however, there is an insufficient supply of affordable housing in the village. Over 1/3 of renter households spend over 50% of their gross income on housing costs. Currently, the data do not suggest that gentrification is a concern in the community.
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.
New York State Housing Resources
New York State Office of Homes and Community Renewal (HCR)
New York State Homes and Community Renewal (HCR) preserves housing affordability and works with many private, public and nonprofit sector partners to create inclusive, safe, “green,” and resilient places to live in New York. HCR provides financing to create and preserve multifamily housing; administers programs to improve housing conditions, ensure accessibility, and save energy; provides bonding authority and other resources to facilitate local public improvements and job creation; and helps thousands of low- and moderate-income New Yorkers purchase a home. HCR funds services for low to middle income households and for special needs populations including veterans, seniors, homeless families, and at-risk youth.

New York State Consolidated Funding Application (CFA)
A majority of New York State grants and incentives are offered on an annual basis through the Consolidated Funding Application (CFA) process. The CFA process is typically announced in May of each year with applications due in late July. Additional CFA related documents can be found on the CFA home page at www.regionalcouncils.ny.gov/cfa.

NYS HCR Unified Funding Application http://www.nyshcr.org/Funding/UnifiedFundingMaterials/2018/
New York State Homes and Community Renewal (HCR) announces the availability of the following additional housing programs on an annual basis, which typically includes:
• Housing Trust Fund (HTF)
• Low-Income Housing Credit (LIHC)
• Community Investment Fund Program (CIF)
• Supportive Housing Opportunity Program (SHOP)
• Public Housing Preservation Program (PHP)
• State Low Income Credits (SLIC)
• Middle Income Housing Program (MIHP)

There are typically three UF application deadlines. The first deadline is for Early Award Projects (EA), which meet criteria set forth in the RFP issued annually and is typically in early October. The second deadline is for Early Round Empire State Supportive Housing Initiative (ESSHI) Projects which meet criteria set forth in an annually issued RFP and is typically in early November. The third deadline will be for all other Capital Applications is typically in early December.

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.