

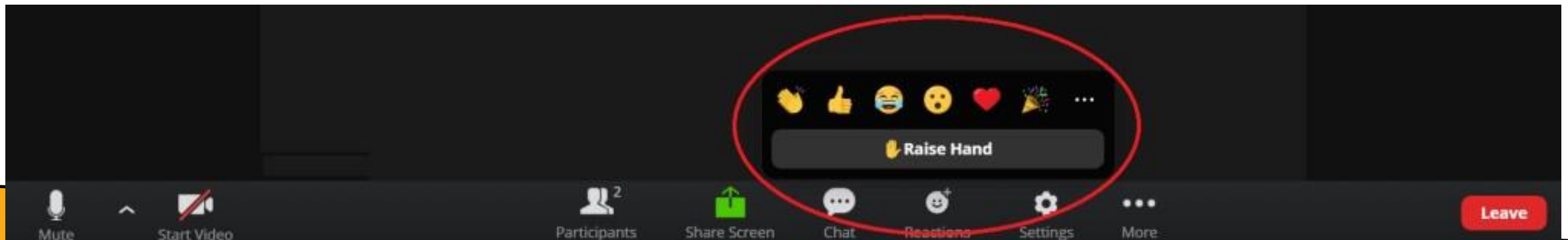


# **THE FUTURE OF HOUSING**

Pattern for Progress  
2021-2022 Fellows Program

# SHOW OF HANDS

- Who here supports more affordable housing in their neighborhood?
- Who has ever worried about making a rent or mortgage payment or knows someone close to them that has worried?



# MEET THE TEAM

## **Cleveland Best**

*Owner*  
UpRaise  
Construction

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## **Ayana Pascall**

*Store Manager*  
TD Bank

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## **Alexandra Obremski**

*Director*  
Rockland County  
Office of  
Community  
Development

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## **Lauren Bennett**

*Senior Planner*  
Orange County  
Planning  
Department

## **Noe Del Cid**

*Housing  
Development  
Coordinator*  
RUPCO



# AGENDA

Start at the Foundation

Housing Trends During COVID Pandemic

The Future of Housing

What Happens When People in a Community Can No Longer Afford To Live There?

Creating Healthy and Sustainable Communities

Constraints to Increasing the Housing Supply & Implementation  
Tools to Overcome Barriers

# START AT THE FOUNDATION

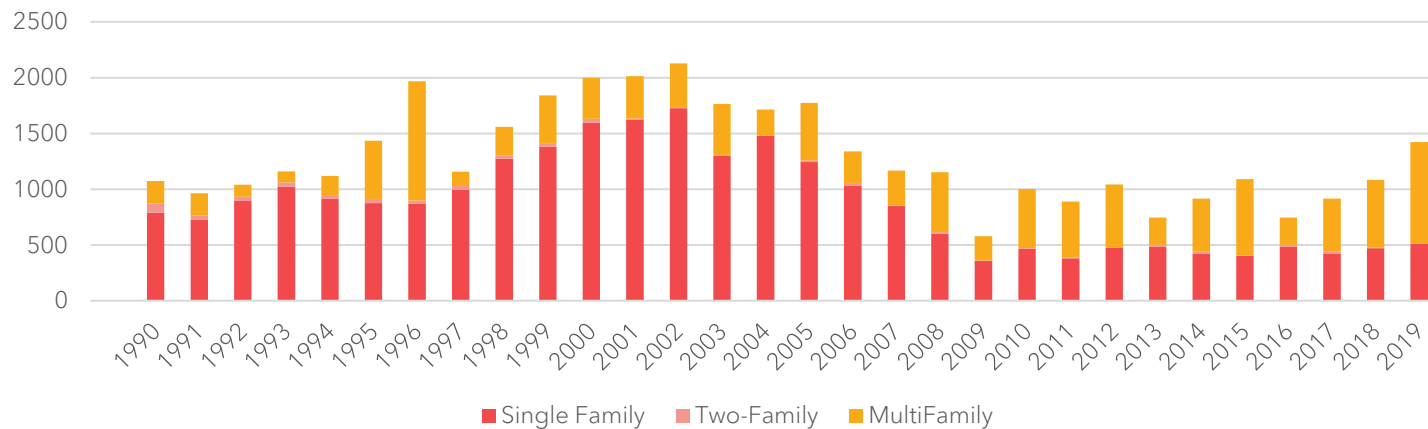
- Mid-Hudson Valley is Growing (4.2%)
- Housing Supply Not Keeping Pace with Growth
- Median Sales Price are Increasing (20%)
  - Inflation & Demand

## Annual Median Sale Prices 2013-2021

County	2013	2014	2015	2016	2017	2018	2019	2020	2021
Columbia	\$218,000	\$193,000	\$217,000	\$220,000	\$244,500	\$239,000	\$257,000	\$321,750	\$379,000
Dutchess	\$242,000	\$243,000	\$240,000	\$245,000	\$255,000	\$280,000	\$290,000	\$331,000	\$380,000
Greene	\$165,750	\$166,950	\$166,920	\$168,000	\$173,000	\$182,000	\$195,000	\$240,500	\$287,325
Orange	\$221,450	\$219,000	\$215,000	\$215,000	\$230,000	\$244,463	\$257,500	\$300,000	\$350,000
Putnam	\$289,500	\$295,485	\$293,000	\$300,000	\$315,000	\$335,000	\$340,450	\$360,000	\$410,000
Rockland	\$356,500	\$358,750	\$377,500	\$387,000	\$400,000	\$414,500	\$417,500	\$458,000	\$520,000
Sullivan	\$118,000	\$120,000	\$110,000	\$115,000	\$120,000	\$127,000	\$142,500	\$195,000	\$245,000
Ulster	\$207,500	\$199,900	\$192,500	\$200,000	\$215,000	\$230,000	\$249,000	\$282,500	\$338,500
Westchester	\$470,000	\$475,000	\$475,000	\$470,750	\$490,000	\$500,000	\$520,000	\$603,000	\$620,000

Source: Hudson Valley Pattern for Progress, Center for Housing Solutions

Building Permits in Orange County  
1990 - 2019



Source: Bureau of the Census; Construction Statistics Division

## Population Change 2010-2020

	2010	2020	% Change
Columbia	63,096	61,570	-2.5%
Dutchess	297,488	295,911	-0.5%
Greene	49,221	47,931	-2.7%
Orange	372,813	401,310	7.1%
Putnam	99,710	97,668	-2.1%
Rockland	311,687	338,329	7.9%
Sullivan	77,547	78,624	1.4%
Ulster	182,493	181,851	-0.4%
Westchester	949,113	1,004,457	5.5%
Mid-Hudson Valley	2,403,168	2,507,651	4.2%
New York State	19,378,102	20,201,249	4.1%

Source: US Census DEC Redistricting Data (PL 94-171) for 2010 and 2020

# HOUSING TRENDS DURING COVID

- Mass Exodus From NYC to Surrounding Suburbs
  - Lower Density Areas
  - High Income Buyers
- Work From Home
- Downsizing
- Firms Making Investments in Housing Market
- Inflation Impacting Housing & Transportation Costs
- Wages Not Keeping Up With Housing Costs
- Other? *Add in chat box*

## How the Pandemic Worsened a Housing Crisis in the Bronx

In a New York City borough where residents have long struggled to afford their homes, thousands are now threatened with eviction as state pandemic aid dwindles.

### Return to the Office? Not in This Housing Market

### Viral TikTok video accuses Zillow and others of manipulating the housing market. Here's what's really going on

Last Updated: Sept. 27, 2021 at 2:39 p.m. ET  
First Published: Sept. 24, 2021 at 3:32 p.m. ET

### Housing Cost Estimates 2017 vs 2021

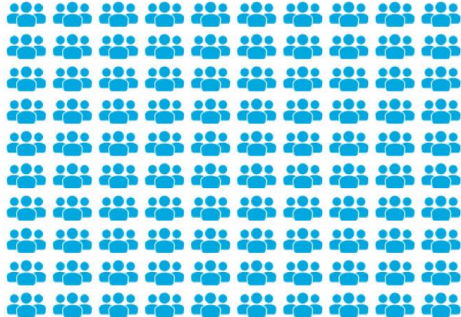
Sullivan County	2017	2021
Median Sale Price	\$120,000	\$245,000
5% Down Payment	\$6,000	\$12,250
Monthly Loan Payment (5.78%)	\$667	\$1,350
Monthly PMI	\$74	\$151
Total	\$741	\$1,501
Median Household Income	\$53,877	\$60,500
Housing Cost of Total Income	17%	30%

### The Monthly Rent Gap in 2021

County	2BR FMR FY 2021	Hourly Wage to Afford 2BR FMR	Annual Wage to Afford 2BR FMR	Hourly Renter Wage Rate	# hrs/wk @ Renter Wage Rate needed to Afford 2BR FMR	Monthly Rent Affordable at Renter Wage Rate	Monthly Gap in Rent 2021
<i>Columbia</i>	\$1,028	\$19.77	\$41,120	\$11.35	70	\$590	(\$438)
<i>Dutchess</i>	\$1,467	\$28.21	\$58,680	\$13.79	82	\$717	(\$750)
<i>Greene</i>	\$1,047	\$20.13	\$41,880	\$9.01	89	\$469	(\$578)
<i>Orange</i>	\$1,467	\$28.21	\$58,680	\$11.99	94	\$623	(\$844)
<i>Putnam</i>	\$2,053	\$39.48	\$82,120	\$13.79	115	\$717	(\$1,336)
<i>Rockland</i>	\$2,053	\$39.48	\$82,120	\$12.14	130	\$631	(\$1,422)
<i>Sullivan</i>	\$1,032	\$19.85	\$41,280	\$11.56	69	\$601	(\$431)
<i>Ulster</i>	\$1,296	\$24.92	\$51,840	\$11.41	87	\$593	(\$703)
<i>Westchester</i>	\$1,943	\$37.37	\$77,720	\$19.45	77	\$1,011	(\$932)


Source: Center for Housing Solutions & Community Initiatives, "Out of Reach 2021." Hudson Valley Pattern for Progress

**DID YOU KNOW?**  
FOR EVERY **100**  
**EXTREMELY LOW INCOME RENTER HOUSEHOLDS**



**THERE ARE**  
**ONLY 30**  
**AFFORDABLE & AVAILABLE RENTAL HOMES**

Some call it a **GAP**.  
We call it **UNACCEPTABLE.**



WWW.NLIHC.ORG

Source: National Low Income Housing Coalition

# WHAT HAPPENS TO THE FUTURE OF A COMMUNITY IF PEOPLE CAN NO LONGER AFFORD TO LIVE THERE?

# HOW DID WE GET HERE?

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Zoning & Land Use

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High Real Estate Tax

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Home Buyer & Rental Market

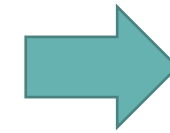
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Population Growth

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Economic Growth

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# WHAT IS AFFORDABLE?

- Cost Burden = paying more than 30% of household income for housing (Severe = >50%)
- ALICE = Asset Limited, Income Constrained, Employed
  - Represents the growing number of families who are unable to afford the basics of housing, child care, food, transportation, health care, and technology.

Mid-Hudson Valley  
ALICE (2018)

County	Total Households 2018	% ALICE and Poverty
Columbia	25,423	36%
Dutchess	108,071	37%
Greene	17,117	51%
Orange	128,259	40%
Putnam	38,847	33%
Rockland	99,502	41%
Sullivan	28,900	46%
Ulster	69,154	41%
Westchester	352,498	37%

# WHY COMMUNITY HOUSING MATTERS

- Impact of Longer Commutes
- Brain Drain & Loss of Talented Workforce
- Buy-in to Main Street
- Creates Diverse, Healthy and Resilient Communities
- Opportunity to build more innovative and sustainable housing solutions

Energy Square



Source: RUPCO

Located at 20 Cedar Street in Kingston, this \$22 Million project is the first net-zero for living affordable housing development in Upstate NY.



# **SOLUTION: CREATE MORE HOUSING.**

# INCREASING HOUSING STOCK WITH DIVERSE OPTIONS



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## Legislation

Accessory Dwelling  
Units (ADUs)  
Land Banks  
Incentive Programs



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## Development

Workforce Housing  
Senior Housing  
Multi-Income Housing



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## Innovation

Tiny Homes  
Transit-Oriented  
Development (TOD)  
Adaptive Reuse

# CONSTRAINTS TO INCREASING HOUSING SUPPLY

- Red Tape
  - Zoning & Building Codes
  - Burdensome Application Process
- Lack of Funding
  - Private Investment
  - Prioritization of Public Funds
- Stigma Against Multi-Family Housing
  - NIMBYism



# OVERCOMING ROADBLOCKS

## Invest in Housing Solutions

### Develop Funding Opportunities

- Redevelopment / Vacant Property Programs
- Community Land Trust Models
- Tax Exemptions and Incentives
- Public-Private Partnerships

## Education

### Leadership

- Village/Town/City Councils
- Planning & Zoning Boards

### Residents

- Early Community Outreach
- Keeping Community Involved in Process

## Remove Barriers in Process

### Provide clear pathway to understand process

- Accessible information
- Streamline application process
- Revisit zoning & building codes to remove unnecessary hurdles
- Ensure diverse housing options are allowed in different zones

## Have a Plan

- Create an Affordable Housing Plan
- Incorporate housing in comprehensive plan development
- Identify opportunity zones or areas where diverse housing solutions best fit (ex: TODs)



# The Future of Housing... Starts With You

## RESOURCES

- The Housing Affordability Toolkit  
<https://housingtoolkit.nmhc.org/>
- Non-Profit Westchester Affordable Housing Tools  
<https://npwestchester.org/affordablehousing>
- National Low Income Housing Coalition, *Out of Reach Report* (2021)  
<https://reports.nlihc.org/oor/new-york>
- Minnesota Housing Partnership (MHP), *Community First: Ensuring Housing Development Meets The Demands Of The Market And Existing Residents* (2017)  
<https://mhponline.org/community-first-ensuring-housing-development-meets-the-demands-of-the-market-and-existing-residents/>

# COMMUNITY HOUSING VIDEO

Presented by Noe Del Cid

<https://www.pattern-for-progress.org/fellows/>