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

Ayana Pascall
Store Manager
TD Bank

Alexandra Obremski
Director
Rockland County
Office of Community Development

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

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

### Population Change 2010-2020

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

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

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6/7/2022
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

<table>
<thead>
<tr>
<th>Sullivan County</th>
<th>2017</th>
<th>2021</th>
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<tbody>
<tr>
<td>Median Sale Price</td>
<td>$120,000</td>
<td>$245,000</td>
</tr>
<tr>
<td>5% Down Payment</td>
<td>$6,000</td>
<td>$12,250</td>
</tr>
<tr>
<td>Monthly Loan Payment (5.78%)</td>
<td>$667</td>
<td>$1,350</td>
</tr>
<tr>
<td>Monthly PMI</td>
<td>$74</td>
<td>$151</td>
</tr>
<tr>
<td>Total</td>
<td>$741</td>
<td>$1,501</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$53,877</td>
<td>$60,500</td>
</tr>
<tr>
<td>Housing Cost of Total Income</td>
<td>17%</td>
<td>30%</td>
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</table>
WHAT HAPPENS TO THE FUTURE OF A COMMUNITY IF PEOPLE CAN NO LONGER AFFORD TO LIVE THERE?
HOW DID WE GET HERE?

- Zoning & Land Use
- High Real Estate Tax
- Home Buyer & Rental Market
- Population Growth
- Economic Growth

Housing Scarcity
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)

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

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

Source: RUPCO
SOLUTION: CREATE MORE HOUSING.
INCREASING HOUSING STOCK WITH DIVERSE OPTIONS

Legislation
Accessory Dwelling Units (ADUs)
Land Banks
Incentive Programs

Development
Workforce Housing
Senior Housing
Multi-Income Housing

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

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)

Have a Plan

Education

6/7/2022
• The Housing Affordability Toolkit
  [https://housingtoolkit.nmhc.org/](https://housingtoolkit.nmhc.org/)

• Non-Profit Westchester Affordable Housing Tools
  [https://npwestchester.org/affordablehousing](https://npwestchester.org/affordablehousing)

• National Low Income Housing Coalition, Out of Reach Report (2021)
  [https://reports.nlihc.org/oor/new-york](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)
COMMUNITY HOUSING VIDEO

Presented by Noe Del Cid

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