

The Future of Housing



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INTRODUCTION

Maslow's Hierarchy of Needs lists shelter as one of the tenets for basic human needs, along with food, air, and water. Yet, over the past decade securing reliable housing has become a struggle for many in the Hudson Valley Region. This was further exacerbated during the COVID-19 Pandemic, which saw an influx of new home buyers fleeing the New York City metro-area, and flooding the housing market in primarily suburban and rural surrounding communities. The demand outpaced supply, and increased competition for already constricted housing inventory, coupled with historically low interest rates, led to a surge in housing prices and rents, often leaving individuals and families unable to afford housing where they live and work.

Housing insecurity is not a new phenomenon. The housing market bubble in 2005/2006 sent the entire financial market in a downward spiral due to inflated home prices, growing between 50-100 percent since 2000 in some metropolitan markets, finally bursting. In 2021, housing prices exceeded the 2005/2006 "housing bubble" market, leading every print and online news outlet to take on the newest doomsday scenario: are we in the next housing crisis?

In some ways, the outlook is good - the market seems to be increasing across the US, not just in metropolitan regions, hinting that maybe this is not as volatile as the previous housing crisis. On the other hand, rising rents and housing prices across the US has made rents and home ownership unattainable. This problem is due partly to the rising cost of housing outpacing wage increases, the increase in population and jobs in the area outpacing the development of housing units, and the impact of climate change and major storm events threatening existing housing security. Together, housing demand is high, the cost of maintaining a house is high, and the average resident is struggling to keep up. This isn't an issue for the Hudson Valley Region alone. All across the US, communities both large

and small, rural, suburban and urban, are all trying to meet the ongoing housing challenges. On May 16, 2022, President Biden announced the Housing Supply Action Plan to address the ongoing housing supply shortfall and ease the burden of housing costs and rents. This plan has the potential to help address housing needs by identifying barriers and addressing systemic housing issues, but it is still up to each community to find and implement the best solutions for their local needs.

This report will look to understand why diverse and affordable housing options are vital for healthy and resilient communities, identify potential barriers to developing community housing solutions, and provide a toolkit of housing options and steps to community housing solutions to the Hudson Valley.

Report Outline

The Hudson Valley: A Growing Region

Impact of COVID Pandemic on Housing

Barriers to More Affordable Housing

The Future of Housing

The Hudson Valley: A Growing Region

The Hudson Valley region consists of nine counties (Columbia, Greene, Sullivan, Ulster, Dutchess, Orange, Putnam, Rockland, and Westchester) located along the Hudson River between New York City and Albany. The region is a mix of rural, suburban, and urban topologies, boasting cities such as Yonkers, White Plains, Newburgh, Beacon, Poughkeepsie, and Kingston. The vast landscapes, from the river cities, mountainous communities along the Catskill mountain region, and diverse agricultural areas such as the Black Dirt region, make the Hudson Valley Region a diverse and desirable location to live, work, and visit.

Job Growth

The Hudson Valley is commutable to New York City through the Interstate system and an extensive rail system on the east and west side of the Hudson River. Much of the economy is tied to the New York City metropolitan area, though each county boasts its own robust local job market. According



*View of Hudson River from Kowawese Unique Area
Photo Credit: Lauren Bennett*

to the NYS Department of Labor's Labor Market Briefing for the Hudson Valley, four industry sectors make up 70% of the total non-farm jobs including Educational & Health Services, Trade, Transportation & Utilities, Government, and Professional & Business Services.² From 2010 to 2019, the total employment grew 8.5%, adding 86,000 jobs to the Hudson Valley area.

Snapshot of Housing in the Hudson Valley

The Region is
Growing



4.2%

Population
Increase

Housing Supply
is Not Keeping
Pace



3.9%

Housing Unit
Increase

Housing Prices
are Increasing



20%

Median Sales
Price Increase

Population Growth

The area is growing as a whole, with population increasing from 2010 to 2020 by 4.2%, slightly higher than the New York State's growth rate, with areas in the lower Hudson Valley region (Westchester, Rockland, and Orange counties) growing above the Hudson Valley average. The population also got more diverse, the total percentage of Asian, Black and Hispanic populations increasing by 5% from 2010-2020.¹

Housing Growth

While the population and job market grew, bringing more people to the Hudson Valley, the development of housing options, particularly affordable housing options did not increase at the same rate. When comparing the population growth to housing permits in Orange County from 2010-2019, the population increased by nearly 2,850 people, while housing units increased by approximately 1,050 new units per year. This was largely due to the housing crisis and recession that followed, which changed the financial and borrowing practices nationally, and left many developers risk-averse. This impacted housing prices, which saw a steady increase throughout the region. According to the Pattern for Progress, Center for Housing Solutions 2019 Housing Market Report, Median Sales Prices increased by 20% from 2013 to 2019.

The housing market in 2019 is best described in an excerpt from Pattern's Regional Housing Market Report (Q4 2019, Annual 2019), "The Hudson Valley real estate market is a tale of two markets right

Figure 1:
Employment Statistics
Total Non-Farm Not Seasonally Adjusted

	2010	2019	Total Change	% Change
Sullivan County	25,900	29,500	3,600	12.20%
Columbia County	20,100	21,700	1,600	7.40%
Greene County	14,800	14,700	-100	-0.70%
Kingston Metropolitan Area	60,200	62,100	1,900	3.10%
Dutchess-Putnam Metropolitan Division	141,900	148,800	6,900	4.60%
Orange-Rockland-Westchester MSA	661,800	733,900	72,100	9.80%
Hudson Valley	924,700	1,010,700	86,000	8.50%

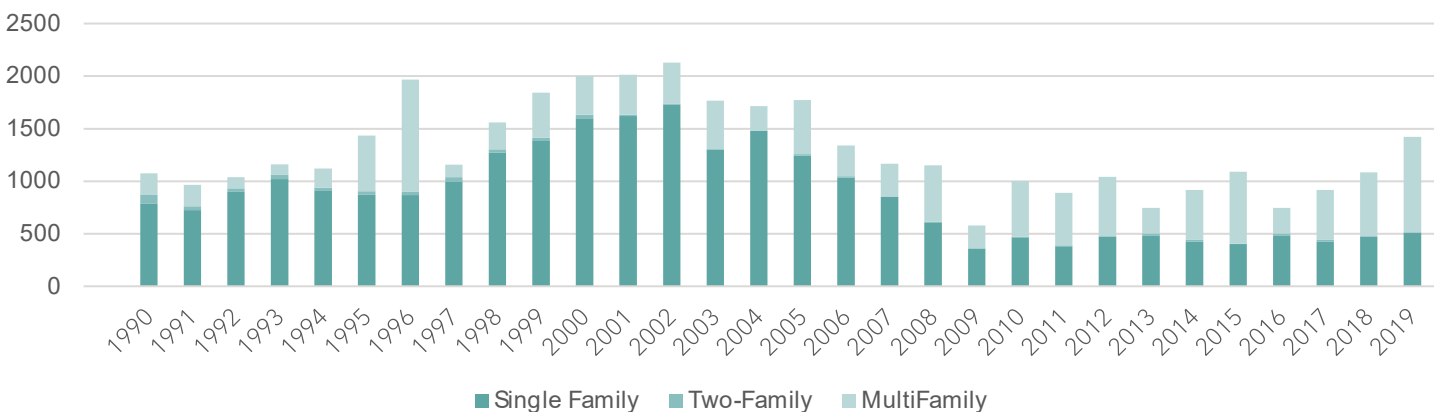
Source: NYS Department of Labor
Current Employment Statistics (CES)

Figure 2:
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%
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

Figure 3:
Building Permits in Orange County
1990 - 2019



Source: Bureau of the Census; Construction Statistics Division

now. In the lower- and middle end of each market, sales are brisk, inventory is low, and prices are rising. But the highest-end of the market is relatively soft, with relatively high levels of inventory, stagnant sales, and little upward pressure on pricing....overall demand for housing in the Hudson Valley remains strong.”⁴

Impact of COVID Pandemic on Housing

The COVID Pandemic brought unprecedented change to the housing market in the Hudson Valley. In March 2020, New York City virtually shutdown. What followed in the coming months was a mass exodus from the New York City metropolitan area to the surrounding suburbs, putting pressure on an already low home inventory on both the low and high-priced homes. Other trends that greatly impacted the housing market throughout the nation include:

- Remote Work
- Higher (metropolitan area) salaries looking in low-priced housing markets, outpricing locals, first-time homebuyers (stories of all cash bids, waiving inspection, and buying sight unseen)
- Aging population looking to downsize (age in place)
- Firms Making Investments in the Housing Market
- High Inflation Impacting Housing & Transportation Costs (Utilities, Groceries, Gas)
- Former rental units shifting to short-term rentals (AirBnB, VRBO, etc.)
- Wages Not Keeping Up With Inflation

Figure 4:
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%

All these factors led to the highest housing prices and rents in the history of our region. Comparatively, median sales prices increased on average 19.4% between 2015-2019, ranging from 9.5% (Westchester) with the median sale price of \$520,000 in 2019 to 31.7% (Sullivan) with the median sale price of \$144,900. Between 2017-2021, the average median sales price increased 52.6%, ranging from 26.5% (Westchester) with the median sale price of \$620,000 in 2021 to 104.2% (Sullivan) with a median sale price of \$245,000.

To put that into perspective, *Figure 4* compares the average cost of buying a home in Sullivan County between 2017 and 2021. Based on the annual median sale prices seen in *Figure 7*, the minimum downpayment (5%) would double from \$6,000 to \$12,500, and using an online mortgage calculator, the estimated monthly payment would double from \$741 to \$1,501 before adding on cost of property taxes, school taxes, and utilities. Using the Median Household Income for 2017 and 2021, this would mean housing costs would nearly double from 17% of the gross monthly income in 2017 to 30% in 2021, exceeding the affordability threshold.

What is Affordable Housing?

Affordable housing is defined as housing that consumes less than 30% of household income. That means a household is *cost burdened* when it *spends more than 30% of income on housing expenses* and is *severely cost burdened* when it

Figure 5:
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%

spends more than 50% of income on housing expenses. In the Hudson Valley, 39% of households fall within the definition of ALICE or Asset Limited, Income Constrained, Employed or under the poverty threshold. These are people who cannot afford the basics. Using the Sullivan County example, the housing scenario became no longer affordable within 5 years, with the average new homeowner paying greater than 30% of their monthly gross income on housing costs.

It is not just new homeowners that are feeling the burden of the housing market. According to the National Low Income Housing Coalition’s 2021 Out of Reach report, New York State ranks 4th in the nation in highest housing wage. This means that in order to afford the fair market rent for a two-bedroom apartment with utilities without paying more than 30% of income, the average New Yorker would have to earn \$34.03 per hour.⁵ On average, residents of the Hudson Valley would have to work in excess of 90 hours per week at the hourly wage rate for renters to afford a two-bedroom rental at fair market rent.⁶

The High Cost of Housing

Since the beginning of the COVID-19 pandemic, an increased focus on the sacrifices and contributions of essential workers has been undeniable. From nightly neighborhood serenades for nurses, to signs proclaiming “We love our grocery employees,” the public sentiment in support of the essential workforce has been unprecedented. We all learned that we *need* essential workers in our communities.

However, these same essential workers are increasingly left behind when it comes to living in the areas they serve. The toll on employees who provided these essential services has been disproportionate, often forcing workers to live farther from their places of employment.

Additionally, the constraints of stay-at-home orders have heightened the awareness of sub-standard, aging, and overcrowded housing stock regionally, while job insecurity, supply chain issues, and post-pandemic inflation have only exacerbated the existing cost-burden on many families.

Impact on Jobs, Transportation, Environment

Fundamentally, if a community wants to invest in its residents, it needs to invest in housing. As COVID has highlighted, the region relies on large numbers of essential workers, many of whom fit the ALICE definition. These workers can often only find housing that they can afford outside the county where they work. It’s likely that many would like to live where they work but have no alternatives.

Shorter commutes would mean less pollution, less wear and tear on infrastructure and less expensive maintenance costs passed on to taxpayers. There is less human “wear and tear” in the sense that workers who live close to home have more time and energy to devote to civic engagement. *Living and working in the same community has the added economic benefit of supporting our Main Streets.*

Figure 6:
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/week @ Renter Wage needed to Afford 2BR FMR	Monthly Rent Affordable at Renter Wage	Monthly Gap in Rent 2021
Columbia	\$1,028	\$19.77	\$41,120	\$11.35	70	\$590	\$438
Dutchess	\$1,467	\$28.21	\$58,680	\$13.79	82	\$717	\$750
Green	\$1,047	\$20.13	\$41,880	\$9.01	89	\$469	\$578
Orange	\$1,467	\$28.21	\$58,680	\$11.99	94	\$623	\$844
Putnam	\$2,053	\$39.48	\$82,120	\$13.79	115	\$717	\$1,336
Rockland	\$2,053	\$39.48	\$82,120	\$12.14	130	\$631	\$1,422
Sullivan	\$1,032	\$19.85	\$41,280	\$11.56	69	\$601	\$431
Ulster	\$1,296	\$24.92	\$51,840	\$11.41	87	\$593	\$703
Westchester	\$1,943	\$37.37	\$77,720	\$19.45	77	\$1,011	\$932

Source: Pattern for Progress Center for Housing Solutions & Community Initiatives, “Out of Reach 2021.”

Figure 7:
Annual Median Sales Price (2017 - 2021)

	2017	2018	2019	2020	2021	Total Change 2017-2021	% Change 2017-2021
Columbia	\$245,000	\$239,000	\$258,000	\$321,750	\$379,000	\$134,000	54.7%
Dutchess	\$255,000	\$280,000	\$290,000	\$331,000	\$380,000	\$125,000	49.0%
Green	\$170,000	\$179,900	\$195,000	\$240,500	\$287,325	\$117,325	69.0%
Orange	\$230,000	\$244,463	\$257,500	\$300,000	\$350,000	\$120,000	52.2%
Putnam	\$315,000	\$335,000	\$340,450	\$360,000	\$410,000	\$95,000	30.2%
Rockland	\$400,000	\$414,500	\$417,500	\$458,000	\$520,000	\$120,000	30.0%
Sullivan	\$120,000	\$127,000	\$142,500	\$195,000	\$245,000	\$125,000	104.2%
Ulster	\$215,000	\$229,900	\$248,000	\$282,500	\$338,500	\$123,500	57.4%
Westchester	\$490,000	\$500,000	\$520,000	\$603,000	\$620,000	\$130,000	26.5%

Source: Center for Housing Solutions & Community Initiatives, "Housing Market Report Q4 2021 + Annual 2021."

Having more community live/work housing would result in a greater return on investment. The Hudson Valley is home to some of the nation's finest towns and school districts. If graduates of these school districts could afford to live where they grew up, it would stem the brain drain of young professionals leaving for lower cost of living areas.

Safe, decent and affordable housing is also a key social determinant of public health. Better housing eases crowding and makes more resources available for health care and better nutrition; limits exposure to environmental toxins; limits stressors and provides mental health benefits.

The economic benefits of affordable housing are simple - families that have to spend less on housing can spend more on goods and services.² This bolsters the local economy, which in turn helps keep businesses open.⁷

Barriers to More Affordable Housing Options

Barriers to affordable housing include exclusionary laws and regulations, harmful land-use policies, complicated permitting processes, deteriorating or inadequate infrastructure, and lack of available resources or capacity.⁸

Zoning Codes

With few exceptions, the Hudson Valley is home to some of New York's most restrictive zoning.⁹ This legacy contributes to the difficulties those living and working in the New York City metropolitan area have

in finding safe and affordable housing.¹⁰

The counties within New York City's metropolitan footprint have several factors that contribute to an overall, institutional failure to address housing scarcity. Exclusionary zoning within the Hudson Valley is particularly pervasive due to decentralized land-use planning and regulation. New York is a home rule state, which means that there is no one centralized entity responsible for county, or even regional housing needs.

Overly-restrictive zoning has five detrimental impacts on the communities in which it is employed: it makes housing less affordable, decreases economic production, heightens racial and socioeconomic inequalities, increases environmental harm, and limits the varieties of available housing, making it more challenging to accommodate different life stages and family units.¹¹ Exclusionary land use and zoning policies constrain land use, artificially inflate prices, perpetuate historical patterns of segregation, keep workers in lower productivity regions, and limit economic growth.¹²

Unlike neighboring states, New York has no meaningful statewide affordability regulations. For example in New Jersey, as a result of the Mount Laurel I (1975) and Mount Laurel II (1983) decisions, the New Jersey Supreme Court mandated that all municipalities had to plan, zone for, and take affirmative steps to provide a "fair share" of their region's need for affordable housing. New Jersey further codified this by passing

the Fair Housing Act, which created the Council on Affordable Housing (COAH). COAH is charged with assessing the statewide need for affordable housing, allocating that need on a municipal fair share basis, and reviewing and approving municipal housing plans aimed at implementing the local fair share obligation.¹³ New York lacks any such process.

Building Codes

While there may be concern that strict building codes could adversely affect the affordability of housing, the converse appears to be true. True affordability cannot just be measured in initial purchase/move-in costs, but must be examined in the context of ongoing operation and maintenance. According to a 2021 Bankrate survey, low to moderate income households are far more likely to have no emergency savings, a circumstance that has been especially impacted by the pandemic.¹⁴ A household that lacks the resources for market rate housing costs, typically lacks the funds for unexpectedly high utility costs or home repairs, especially when you consider the fact that low income households are more likely to have a higher “energy burden” - or percentage of income spent on energy.¹⁵ Factor in the increased risk of climate related hazards and natural disasters, and the greater resiliency granted by modern model building codes can actually enhance long term affordability.¹⁶

Community View of “Affordable Housing”

The concept of “NIMBY” - or Not in My Backyard, is used to describe situations when residents oppose new building within their neighborhood, often because a development is billed as affordable or because it has greater density.¹⁷ The negative outcomes feared by opponents of affordable housing are: additional school costs, increased demands on water/sewer systems and other infrastructure, increased traffic, greater demand on municipal and public safety services, decrease in property value, adverse environmental impact and the indistinct, yet ever present reason, “change in character” of a community.¹⁸

Affordable housing has unfortunately been stigmatized as Section 8 housing or “the projects.” The reality is that there are many non-profit and private developers who are building and rehabilitating attractive, high-quality affordable housing. Studies have also shown that *affordable*

housing does not have any significant impact on neighboring property values, as it is usually built on under-developed, vacant or disused lots.¹⁹

In reviewing the myriad challenges to expanded development of affordable housing, it can become difficult to see the proverbial light at the end of the tunnel. Fortunately, there are many creative and individualized options that communities can adopt to better enhance their housing stock.

To combat inaccurate perceptions of affordable housing, and make meaningful progress towards greater affordability, it is first necessary to engage in a rebranding of the concept. Affordable housing is fundamentally live-work housing for the community. Hudson Valley municipalities must be made aware that their essential workforce would be better served by less cost-burdened housing, and that the consequences of lower housing cost burden would be a stimulus for the local economy and a greater source of civically engaged citizens.

The Future of Housing

Diverse Housing Options

The COVID-19 pandemic has highlighted how much New York’s suburban counties rely on large numbers of relatively lower-paid and essential workers. These workers often find housing that they can afford outside the county where they work. It’s likely that many would like to shorten their commutes but do not find that to be possible. “Suburban counties need more housing overall, as well as more of the types of housing that provide units that are relatively less expensive to rent—second units in heretofore single-family homes, attached homes, small multifamily buildings, garden apartments, and midrise apartment buildings. Suburban communities have such housing, often built decades ago when zoning was more permissive, but not enough to provide an adequate supply of rental housing at a range of rents affordable to most working households.”²⁰

The greatest priority for the Hudson Valley is to increase the amount of housing stock, while providing diverse options. This would increase affordability from a sheer supply and demand

Mixed Income Housing is defined as housing is affordable to individuals and families with different income levels. The term is often applied to projects that include a mix of market-rate and dedicated affordable units (restricted to low-income households) in the same building or development.

Workforce Housing is defined as housing affordable to those employed and earning 60% to 120% of area median income (AMI), which would target middle income workers such as teachers and health care workers.

Accessory Dwelling Units (ADUs) are small independent residential dwelling units located on the same lot as a single-family home that can be attached or detached. ADUs increase affordability for both the homeowner, who may use the ADU as income, and the tenant who may otherwise have limited rental options.

Transportation Oriented Development (TODs), which center on increased density surrounding transportation hubs, create compact, walkable, pedestrian focused neighborhoods.

Tiny Homes, which are micro-communities that provide privacy and autonomy for their residents while allowing the greater density and savings of multi-family housing.

Adaptive Reuse, where vacant, underused or abandoned space, such as vacant retail space, is repurposed into mixed commercial and residential use.

Mixed-Use Development, where commercial use can help subsidize affordable housing while creating new housing opportunities. An example of this is a building with mixed residential and retail development, such as a ground floor grocery store with apartment units above.

Community Land Trusts (CLTs) are non-profit organizations that help ensure long-term housing affordability by acquiring land and maintaining permanent ownership. The CLT will enter into a long-term renewable lease (often 99 years) with a prospective homeowner. When the homeowner sells, they are able to keep a portion of the appreciated property value, while the remainder is kept by the CLT to preserve affordability.

Land Banks are a mechanism for acquiring, holding, and distributing property in service of community goals. In New York, municipalities apply for and create land banks to obtain, take control of, and redevelop vacant or abandoned properties to better serve the public interest.

Funding Mechanisms, such as Low Income Housing Tax Credit (LIHTC), Payment in Lieu of Taxes (PILOT) and other tax exemption programs support projects through funding incentives.

perspective. This increase in availability must be coupled with a drive to rebrand what “affordable housing” means.

Local municipalities should enact legislation that prioritizes inclusionary housing while New York State should require municipalities to address lack of affordability by providing more affordable housing options. For example, the neighboring states of Connecticut and New Jersey both allow local zoning requirements to be overridden through legal action when a municipality is not meeting affordable housing obligations.²¹

County and local governments can consider incentivizing more development of affordable housing by providing low interest or forgivable loans to developers. This, coupled with a requirement that new multifamily developments include a mandatory set-aside (such as 10-15% of units) of affordable units, could serve to increase the inventory of affordable housing in the region.²²

Finally, to truly assess the impact of zoning,

communities within the Hudson Valley should be encouraged to participate in the statewide zoning atlas initiative to highlight how zoning in the region affects affordability.²³

Communities in the Hudson Valley should take the time to assess what the needs of their residents are in terms of housing. Based on the results of these assessments, communities can start to focus on the practical solutions to fit their needs. For example, a town that determines it is facing an upward demographic shift in the population of aging households may want to invest in more affordable senior housing. For those communities with a demonstrated resistance to development of affordable housing, a mixed income housing development can serve as a gateway to increasing development of both market rate and affordable housing, without the perceived stigma of a fully affordable project.

Education

To address the housing scarcity and cost burden

issue in the Hudson Valley with any significance, local leadership should seek to learn more about the best practices listed above. Additionally, they should educate themselves about successful developments that have enhanced other communities and assemble a portfolio of these examples. This will allow leadership to better communicate the positive impact of more affordable and diverse housing options. Communities should look to areas like Minneapolis, which are meeting similar challenges

by creating new and diverse opportunities to increase the housing supply, lowering the housing cost burden for local homeowners and renters. Residents of communities in the Hudson Valley should be engaged to ascertain their needs, concerns, fears, and desires with regard to housing development. In addition to undertaking a community wide needs assessment, any municipality that supports housing development should involve residents in the very early stages of the process, to better address any negative aspects and to incorporate constructive criticism.

Steps to Support Community Housing Solutions



Educate Yourself

Check out resources like housingtoolkit.nmhc.org to learn more about affordable housing and why it matters to the health and resilience of a community.



Have a Plan

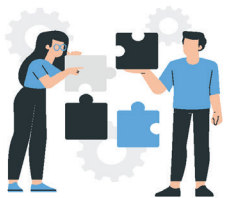
A Comprehensive Plan is the long-term vision and goals of a community. Make sure to include housing in your next update -

BONUS the plan's public engagement process is a great way to work together to build a better solution.



Ask For Help

There are many state, local, and non-profit resources available to help develop more affordable housing solutions. For funding opportunities, check out the [NYS Consolidated Funding Application](#).



Be an Advocate

Many times local officials only hear from the public when actions are NOT supported, leading them to believe it's the majority opinion. Let them know when you DO support a project - Yes in My Backyard!



Getting community buy-in is a critical step to increasing the quantity and quality of housing in the region. This may require an approach of humanizing the residents of affordable housing, by putting a face on those who would benefit from the development. With a fairly high area median income for the Hudson Valley, many residents would likely be surprised to see who among their family, friends, and neighbors would qualify for affordable housing.

Have a Plan

The best way to know what you can build and where is to have a plan. This benefits not only a community to be more proactive in citing new assets to the community, but also identifies constraints and areas of environmental importance. A well-thought out housing plan is also a tool for developers to help guide them in the process. Updating housing plan can be accomplished as a stand-alone Housing Needs Assessment, Affordable Housing Plan, or even in a Comprehensive Plan update. The public engagement process of creating a plan is also a great way to engage communities, address concerns, and educate individuals on the importance of community housing.

The future of the Hudson Valley is in its dynamic residents. Providing and encouraging stable, decent, and low burden housing is an investment to build stronger, safer, and more resilient communities for years to come.

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