



People, housing and the future in the US and in the Hudson Valley

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DECLINE

GROWTH

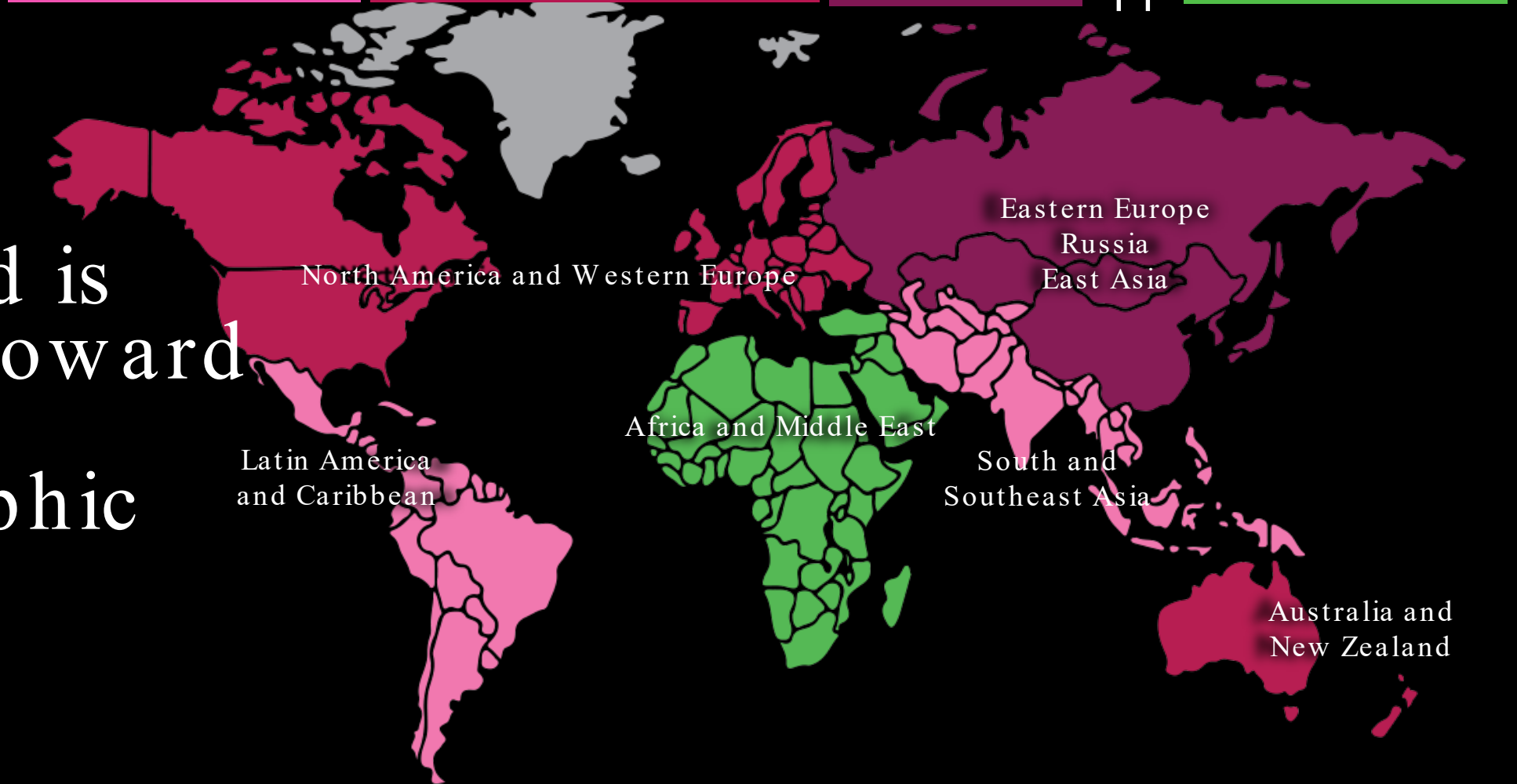
Slowing growth,
some decline by
2050

Decline or slow
growth depending
on level of immigration

Declining
population

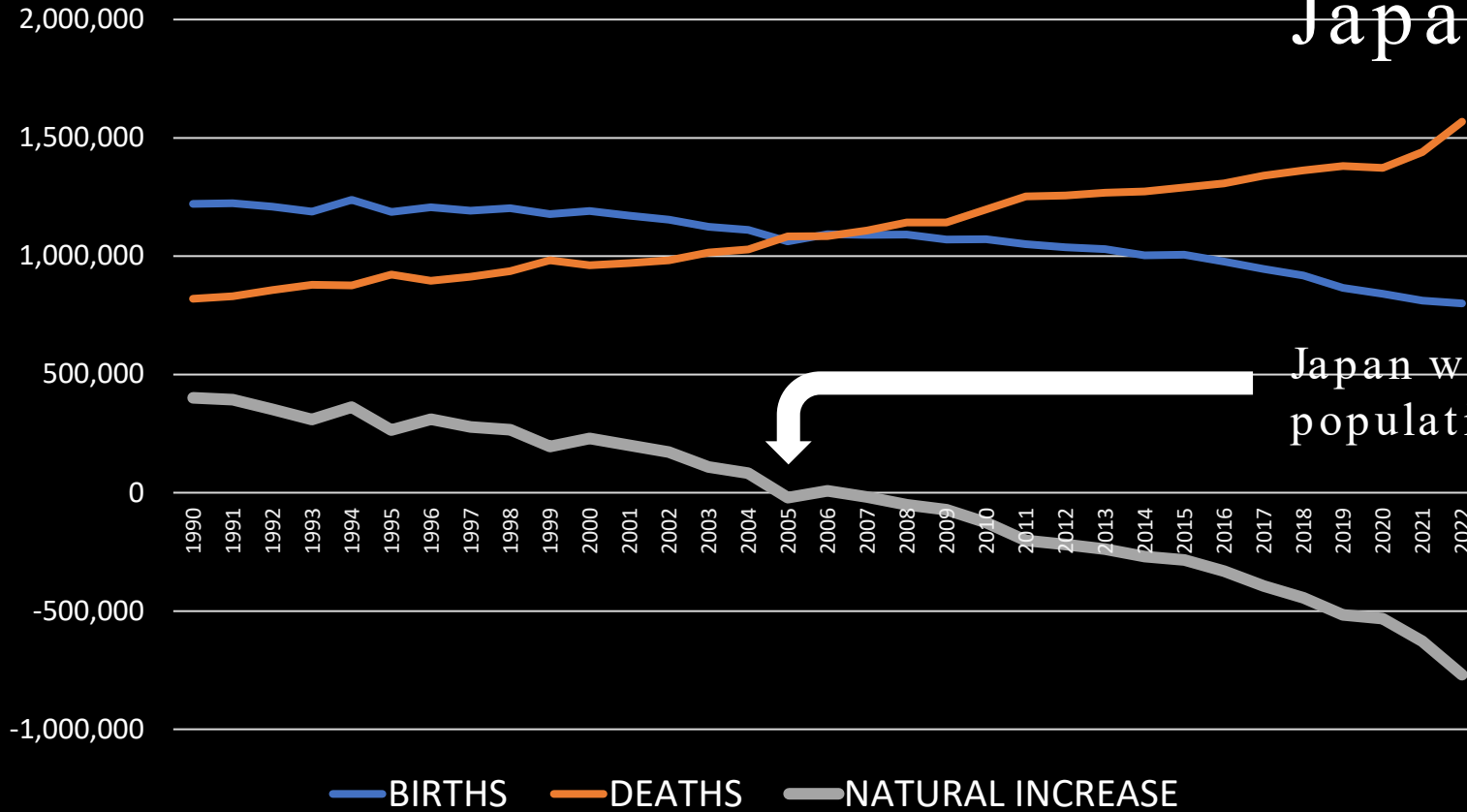
Continued
growth beyond
2050

The world is
heading toward
an age of
demographic
decline



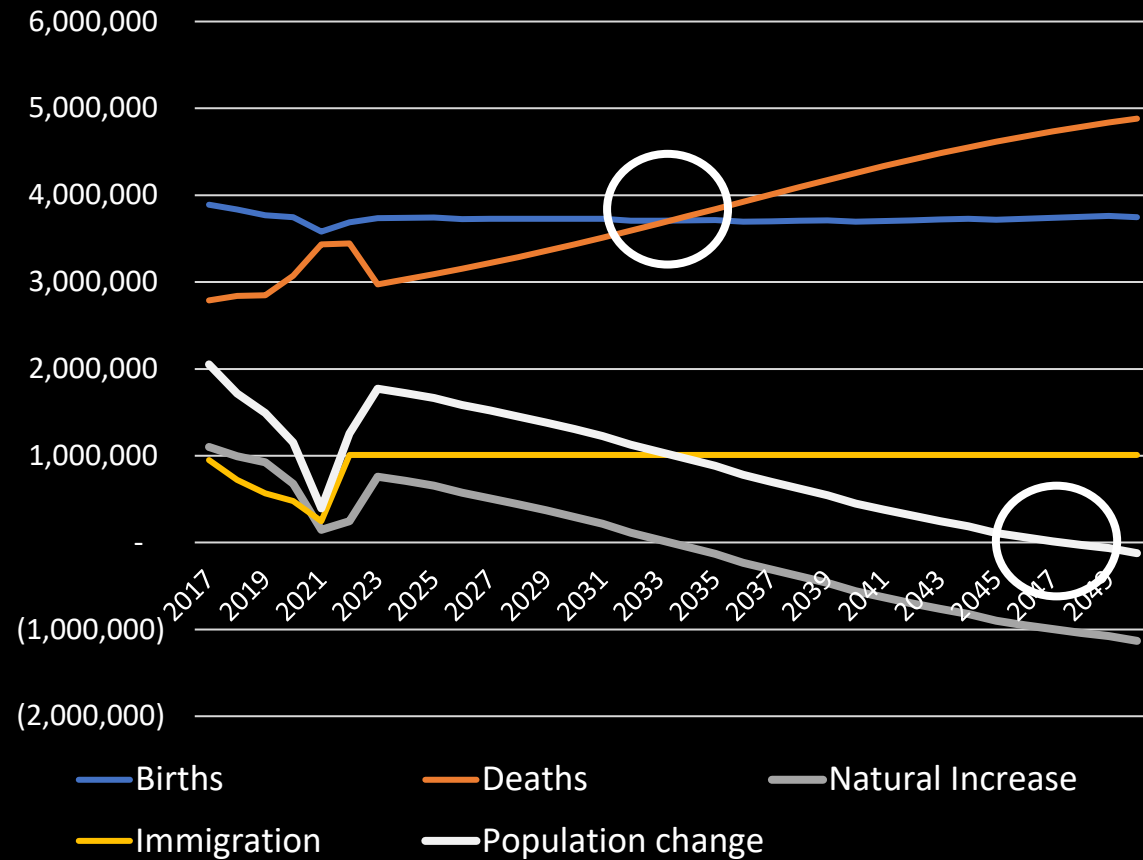
Many countries like Japan are already losing population

Japan 1990-2022



Japan went into negative population growth in 2005

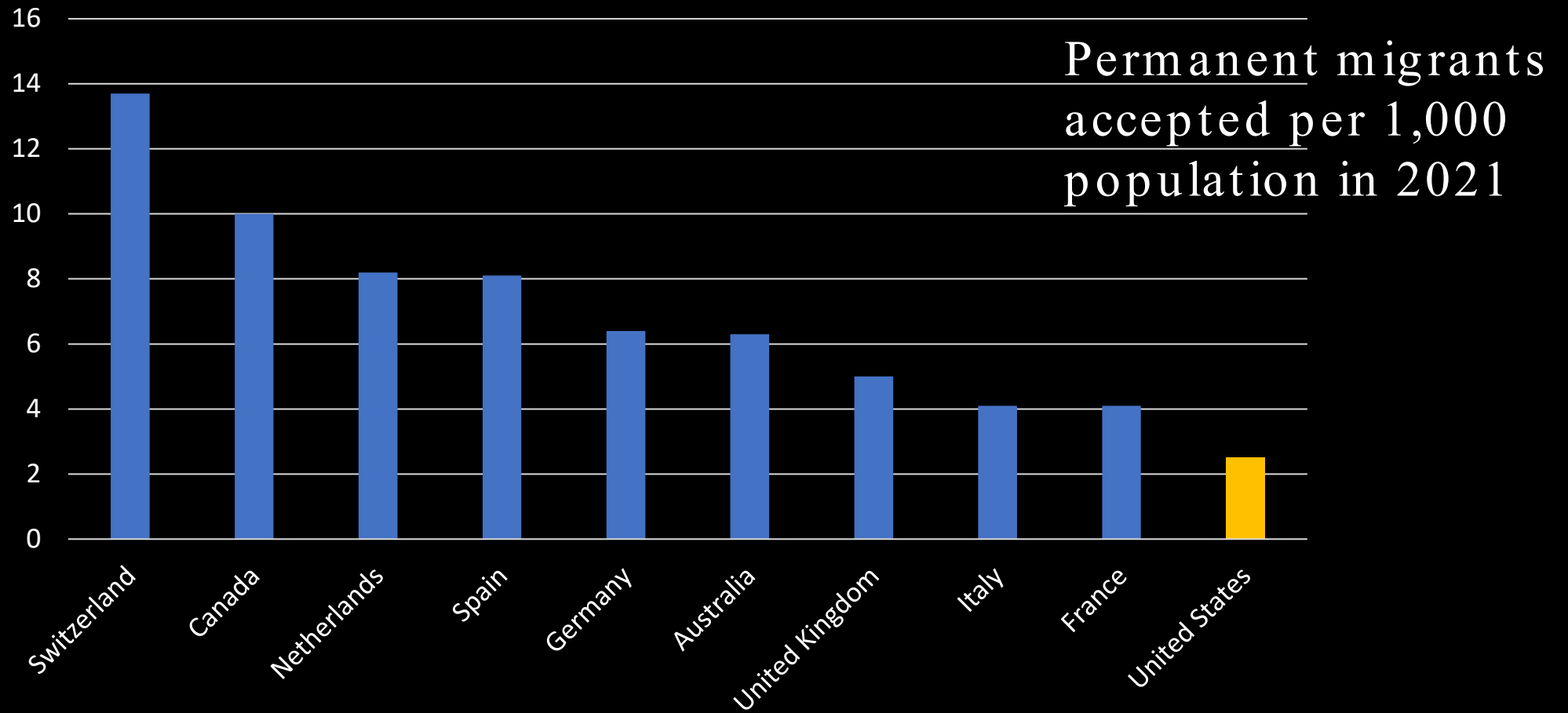
The US is headed in the same direction



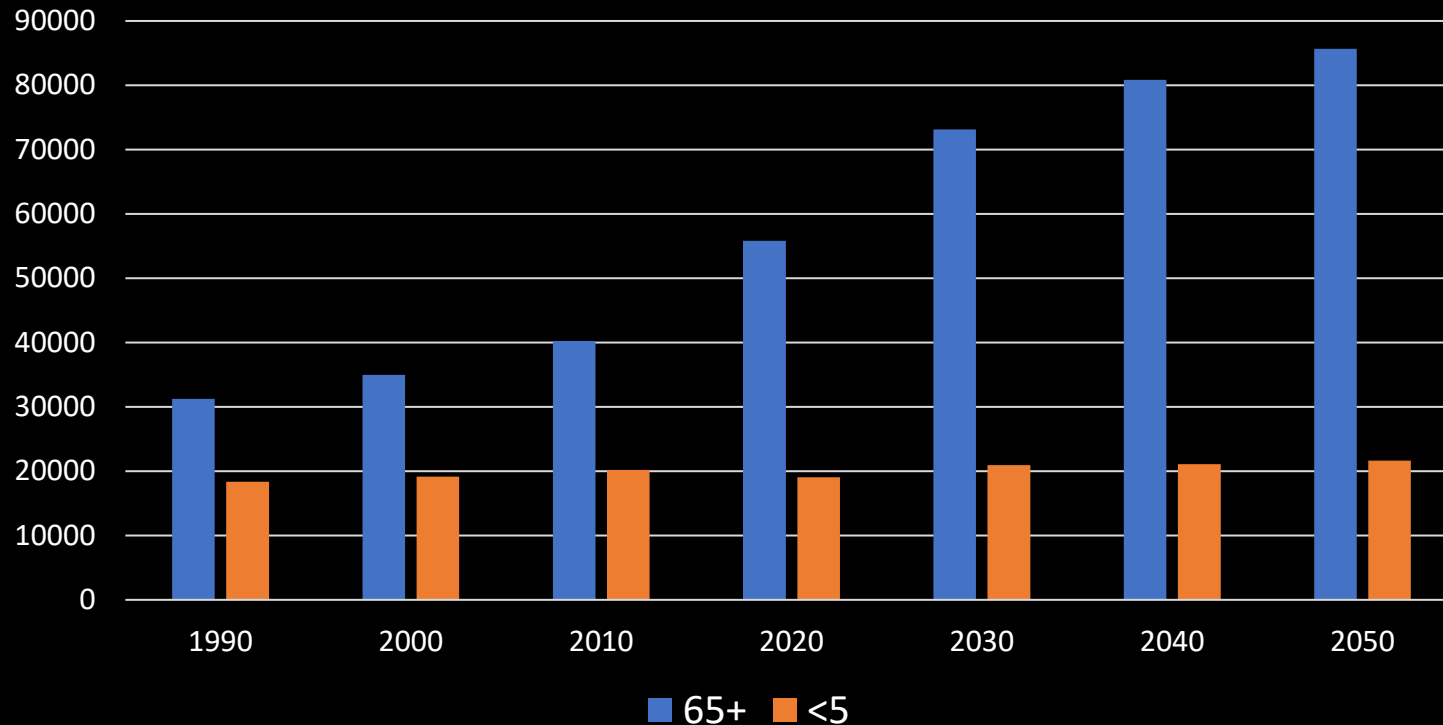
2030-2035 more deaths than births
(negative population growth
without immigration)

2045-2050 negative population growth
with 1 million net annual immigration

Immigration to the US lags other Western nations

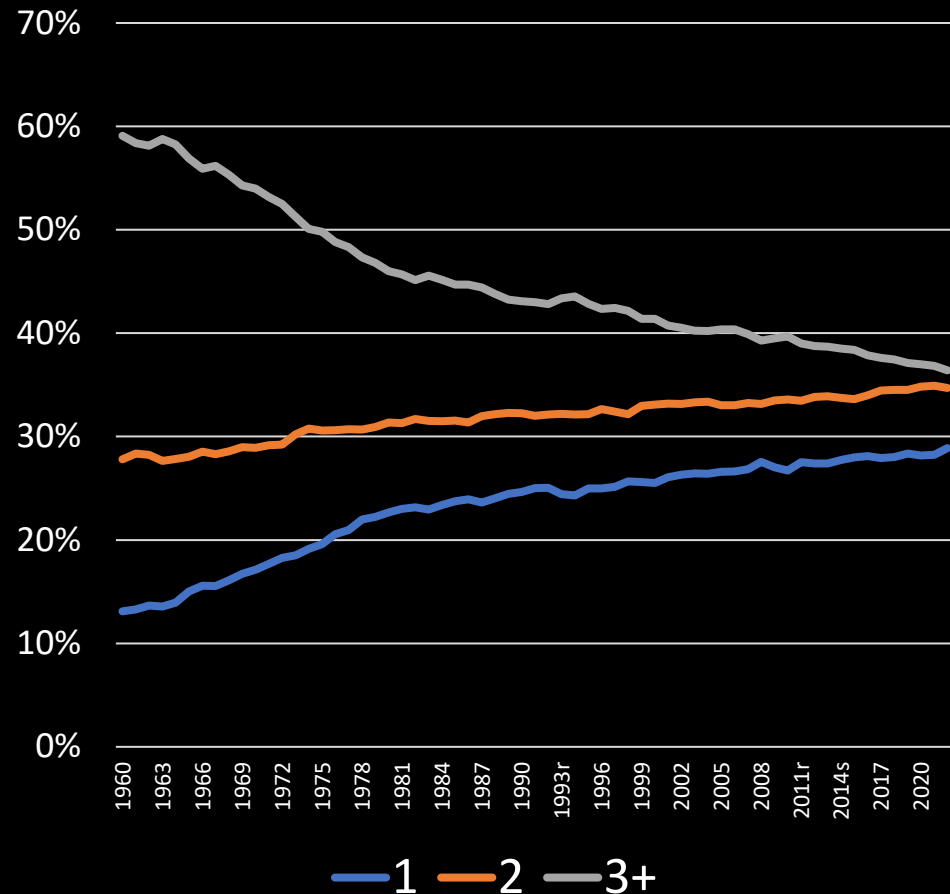


The US age distribution is shifting



US Population over 65 and under 5 - actual to 2020 and projected through 2050

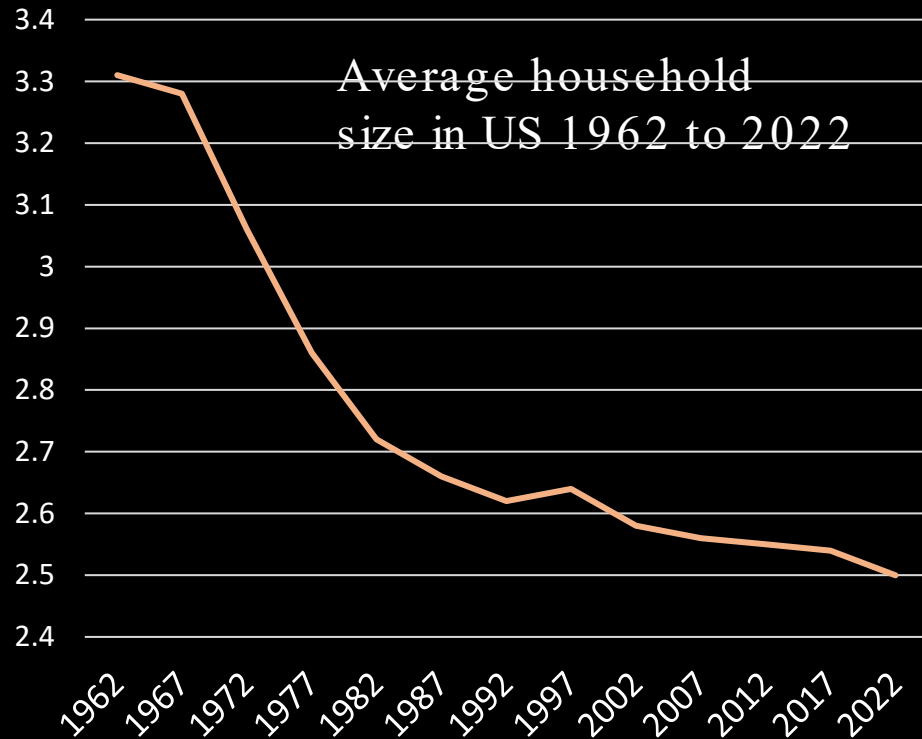
US households are getting smaller



**Distribution of US households
By size 1960 to 2022**

Fewer than 1 out of 5 US households are married couples with children in the home

This increases the need for housing



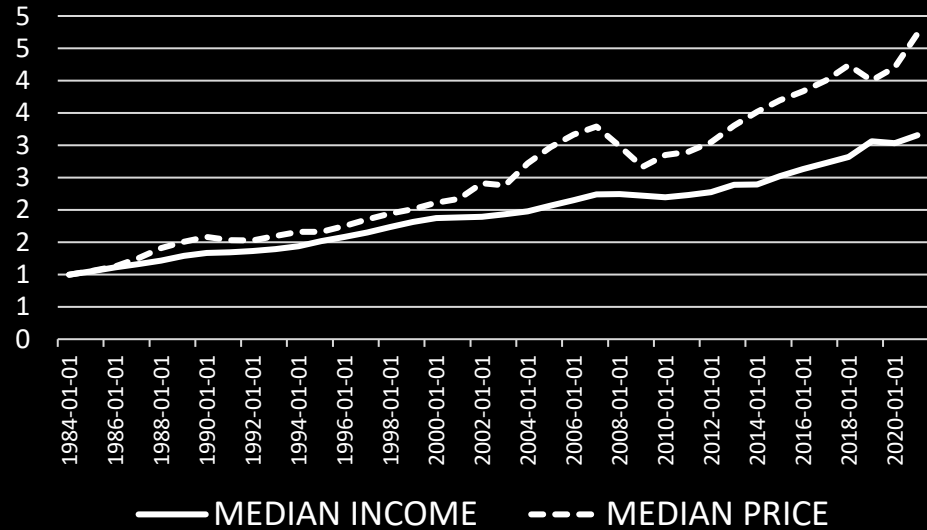
A hypothetical example of a region with 3 million population

3 million people @ 2.6 people/household
= 1.154 million households

3 million people @ 2.5 people/household
= 1.20 million households

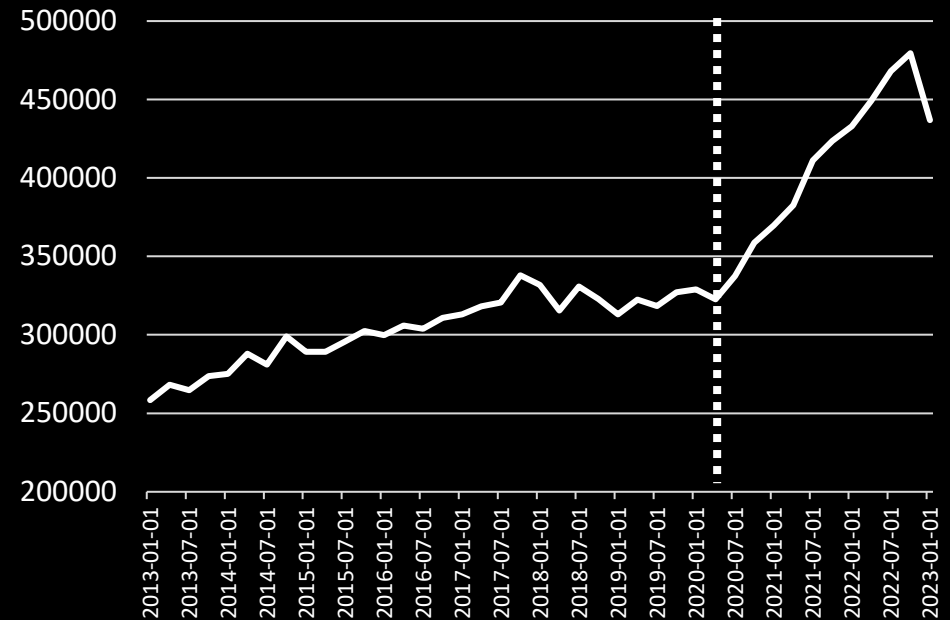
Even with **NO** population growth, an additional 46,000 units are needed to meet housing needs.

Housing has become less affordable



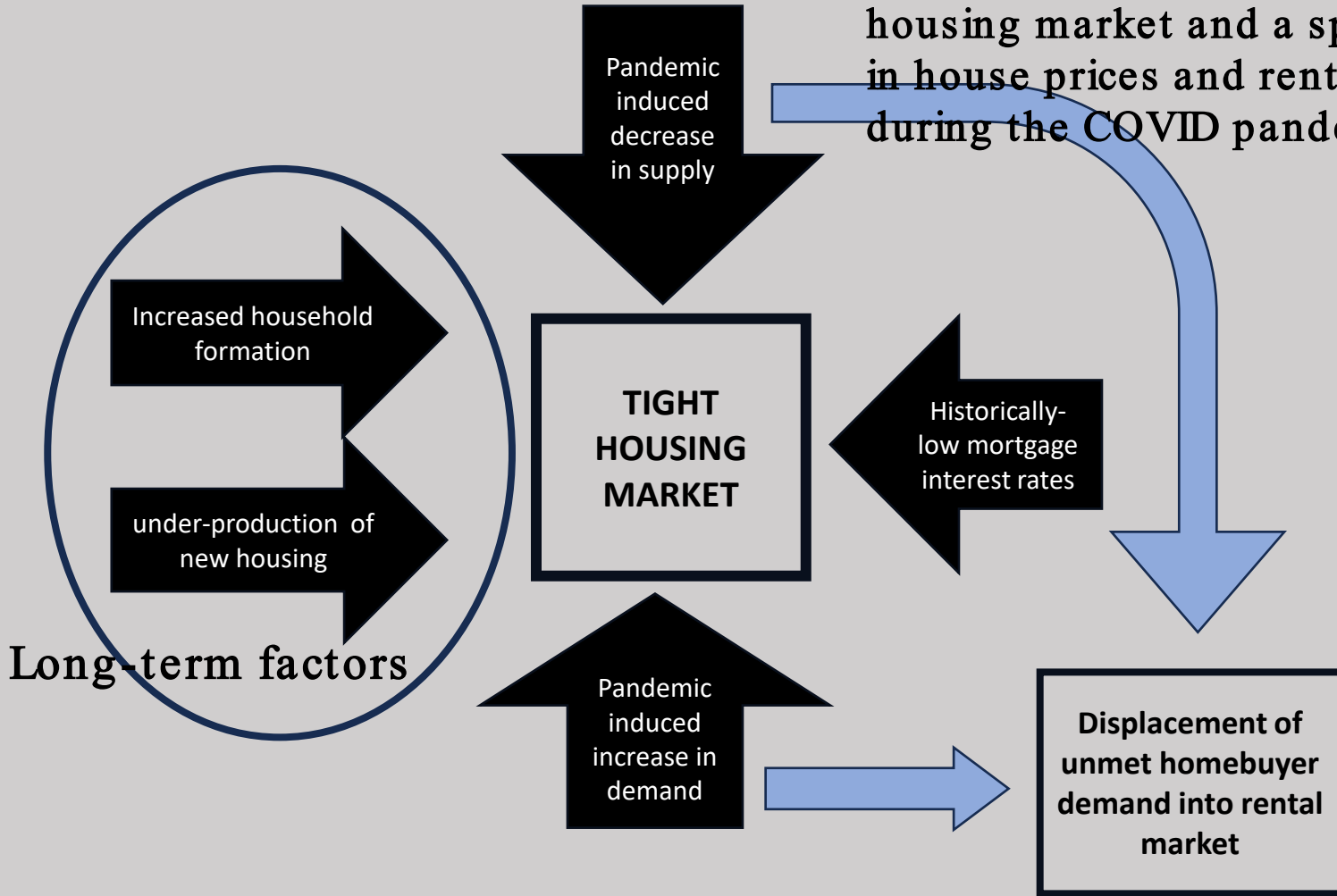
Since 2000, house prices have been rising faster than incomes

During the pandemic house sales prices rose at unprecedented rates

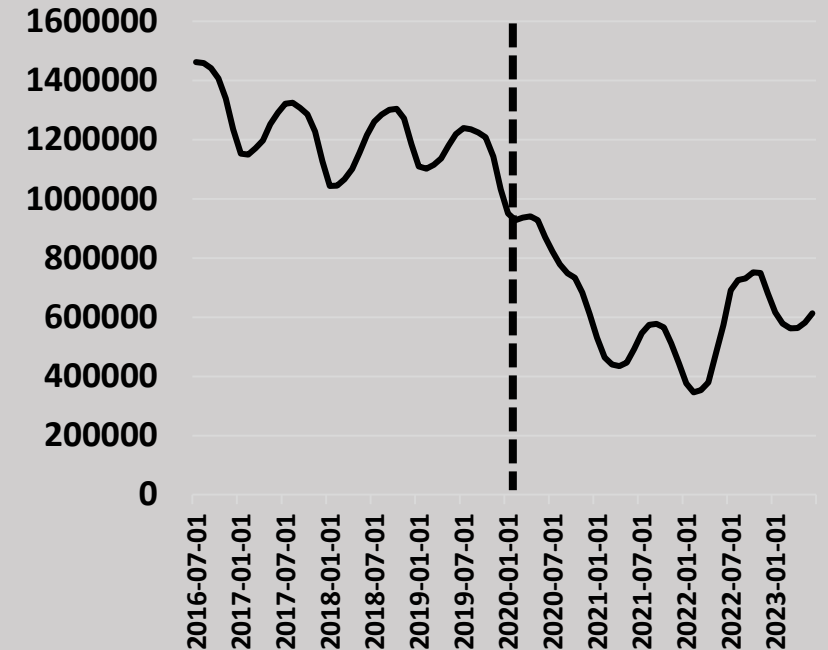


WHY?

A series of long-term and short-term factors came together to create a tight housing market and a spike in house prices and rents during the COVID pandemic.



Available housing Inventory for sale In US 2016 to 2023



Three different affordability challenges

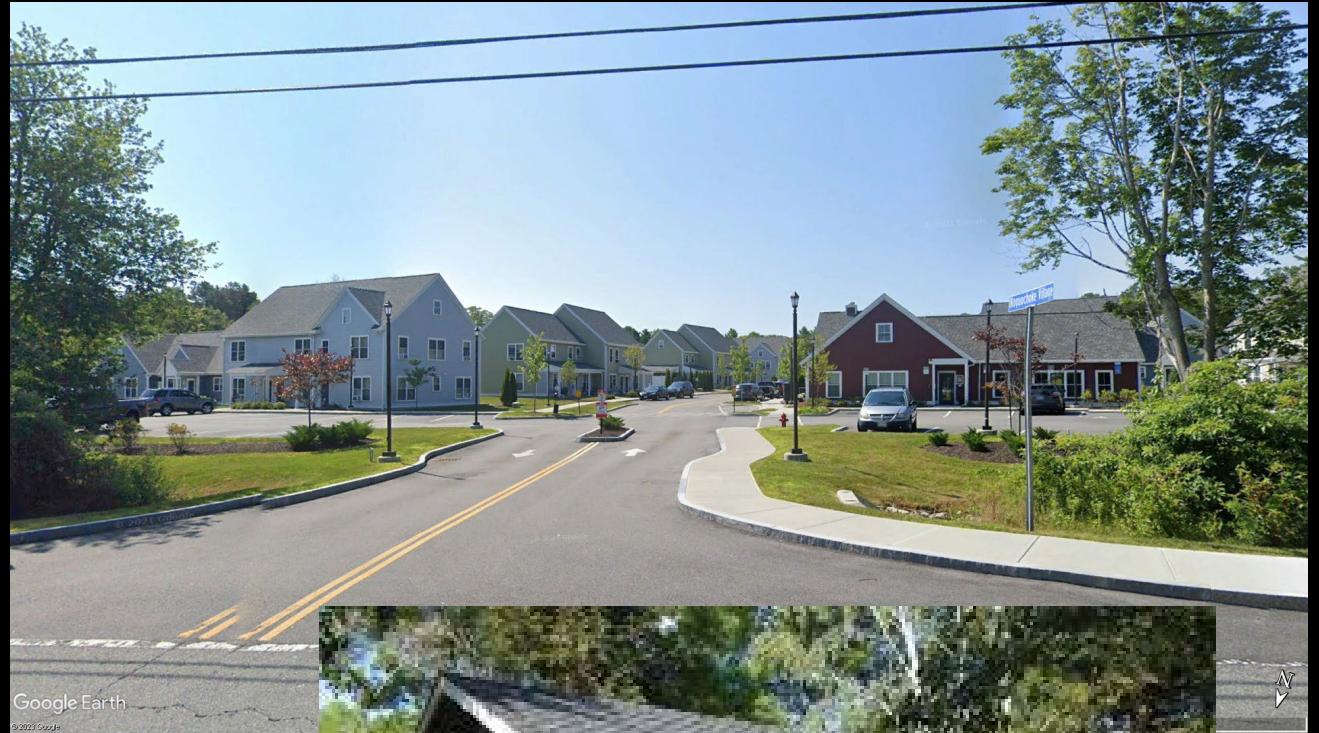
- High house prices making home ownership out of reach for prospective buyers
- High rents creating cost burdens for working class and middle-class renters
- Systemic affordability crisis for low-income renters without housing vouchers

Median house sales price in Hudson Valley by county 2022

County	Median sales price 2022	Change 2020-2022
Columbia	\$370,000	+21%
Dutchess	\$395,000	+18%
Greene	\$301,000	+25%
Orange	\$389,900	+23%
Putnam	\$475,000	+19%
Rockland	\$630,000	+25%
Sullivan	\$235,000	+30%
Ulster	\$350,000	+25%
Westchester	\$770,000	+9%

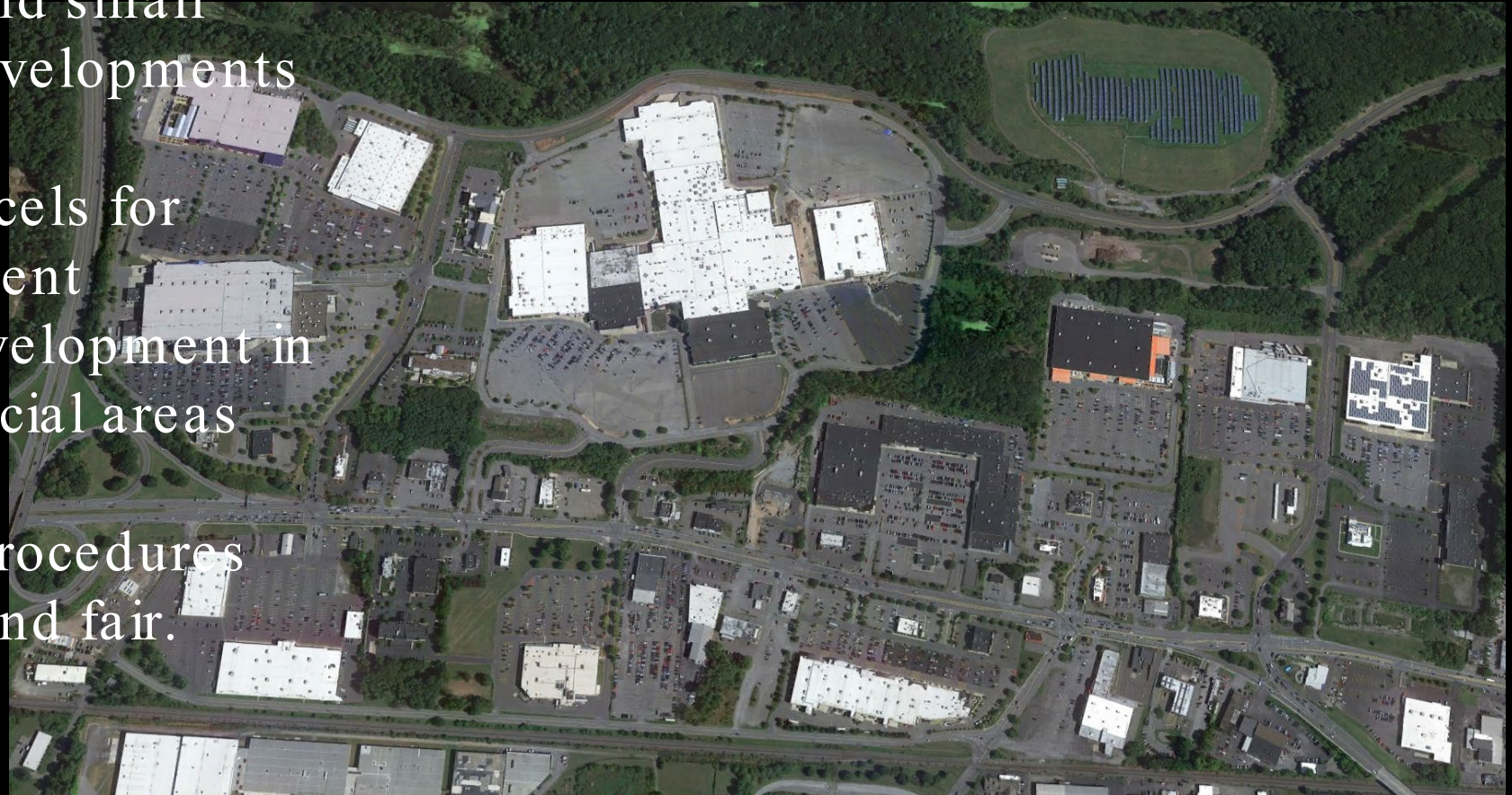
What to do?

- Local land use reform
- State land use reform
- Local action to further affordable housing
- State action to further affordable housing
- Advocacy for national policy change



Local land use reforms

- Allow accessory dwelling units (ADUs)
- Allow single family and small multifamily cluster developments in SF zones
- Identify “leftover” parcels for multifamily development
- Allow multifamily development in underutilized commercial areas and office parks
- Make sure approval procedures are timely, objective and fair.



Two basic models of state land use reform

Ground rules for local ordinances

Authorize ADUs

Density near transit

Densify SF zones

More opportunities for MF/affordable development

Procedural reforms

Production targets

Fair share target (NJ)

Annual production target

Affordable housing % target (MA)

State land use reforms

Abolish or limit exclusive single-family zoning	California Maine Montana Oregon Vermont Washington
Require municipalities to allow ADUs as of right	California Connecticut Maine Montana Vermont
Require minimum densities for areas served by public water and sewer	Vermont
Require municipalities to allow residential uses in commercial or industrial areas	California Montana Oregon
Require high-density development near transit stations	California Massachusetts
Set minimum as of right density for affordable housing projects	Maine Rhode Island Vermont
Mandate affordable housing/fair share targets	California Connecticut Massachusetts New Jersey Rhode Island
Other (parking maximums, procedural reforms, etc.)	California Connecticut Maine Massachusetts Montana Rhode Island Vermont

Accessory dwelling units





Noquochoke Village, Westport MA 50 affordable housing units



- 23 out of 31 acres preserved as open space
- Onsite sewer treatment plant meets strict state and local environmental standards.



Reusing underutilized commercial properties



Mashpee Commons
Massachusetts



Increasing housing supply is NOT just about zoning

- Ensuring adequate infrastructure is available – especially sewer and water systems
- Increasing availability of buildable sites
- Increasing the supply of skilled construction workers and subcontractors
- Reducing barriers to entry for new development firms



Meeting housing needs is NOT just about increasing supply

- Millions of low-income households suffer from a **SYSTEMIC** affordability crisis – the minimum cost of providing the most inexpensive but decent housing unit exceeds what they can afford to pay.
- Without adequate subsidies for low-income households, more supply will have little or no effect on meeting their needs.
- We need to build more affordable housing, but **the single most effective subsidy for most low-income households is a federal housing allowance like the housing voucher program.**



A wide-angle photograph of a couple walking away from the camera on a concrete pedestrian bridge. The bridge has metal railings on both sides. In the background, there are rolling hills covered in trees with vibrant autumn foliage in shades of yellow, orange, and red. A river flows through the valley, and a suspension bridge is visible in the distance. The sky is a clear, bright blue with scattered white clouds. The overall scene is bright and scenic, suggesting a pleasant day outdoors.

Thank you